

Is your income protected?

What would you or your
family be able to live without
if you were disabled and
lost your ability to earn
a paycheck?



CAR



GROCERIES



HOME

65% of working Americans say they could not cover normal living expenses even for a year if their employment income was lost; 38% could not pay their bills for more than 3 months.¹

¹CDA, Disability Divide proprietary research March 2010

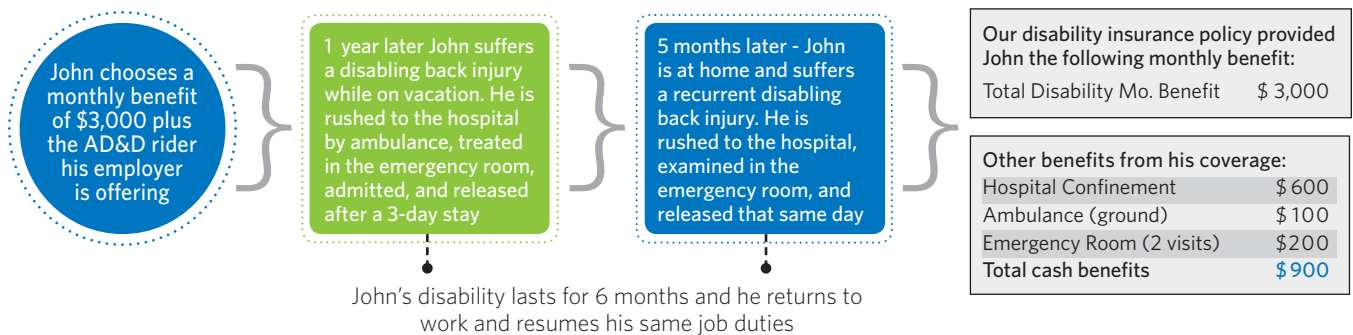


disability

Allstate Benefits (AB) individual disability coverage provides a monthly cash benefit when you suffer a sickness or injury that leaves you totally disabled or partially disabled.

You can't predict if or when you will become disabled in your lifetime. But you can plan for a disability by having coverage in place to help provide an income should you become disabled due to a sickness or injury and are unable to work. Our coverage can help provide a monthly income when it is needed most.

Disability benefits can offer peace of mind when a disability occurs. Below is an example of how benefits might be paid.*



i meeting your needs

Our coverage offers support during a period of unexpected sickness or an off-the-job injury.

- A monthly benefit ranging from \$400-\$5,000, up to 60% of income**
- Affordable premiums are payroll deducted
- Benefits start the first day after the waiting period has passed
- Portable
- Pregnancy benefit
- Guaranteed renewable to age 70, subject to change in premiums by class

**Benefit amounts and periods may vary by state

👍 your benefit coverage

Benefits are paid for a sickness or off-the-job injury after the elimination (waiting) period when you are totally disabled and cannot work. Terms and conditions for each benefit will vary. Please review your coverage carefully.

Total Disability - Pays when totally disabled. Monthly benefit starts after the waiting period has been satisfied. Benefits continue while totally disabled up to the length of the benefit period.

Partial Disability - Pays 50% of the monthly benefit when partially disabled immediately after at least one month of total disability. Payments continue while partially disabled for up to 3 months, but not beyond the maximum benefit period.

Pregnancy - Pays for total disability due to pregnancy as long as the policy has been in effect for at least 10 months.

Monthly Benefit When You Attain Age 70 - Pays your monthly benefit if you are disabled when you turn 70 for the remainder of your benefit period or 12 months, whichever is less.

Recurrent Disability - Pays when disabled from the same or related cause within 6 months without a new waiting period or maximum benefit period.

Concurrent Disability - Pays one monthly benefit when disabled due to more than one cause. Being disabled due to more than one cause will not extend the time benefits are paid.

Waiver of Premium - Pays the premium after monthly disability benefits are payable for 90 days in a row, for as long as monthly benefits are payable.



Nine out of 10 deaths and nearly three-fourths of the disabling injuries suffered by workers occurred off the job.²

² *Injury Facts 2010 Edition*, National Safety Council.

POLICY BENEFIT REDUCTION

Monthly Benefit Reduction for Social Security and/or Railroad Retirement - Monthly benefits are reduced if benefits from Social Security, Railroad Retirement, or other federal disability benefits are paid. The amount of reduction equals the total of these other benefits received but the monthly benefit we pay will always be at least \$100.

OPTIONAL RIDER BENEFITS

On-the-Job Accident Total Disability - Pays a benefit equal to the policy monthly benefit. In the months that Workers' Compensation or other state disability benefits are received, the benefit is reduced 50%.

Accidental Death and Dismemberment - Pays when an injury results in a covered loss within 90 days (180 days for dismemberment or death) from the date of an accident.

- **Accidental Death and Dismemberment** - Pays for accidental death or dismemberment as listed in the Schedule of Benefits. Multiple dismemberments during the same injury are limited to the maximum amount shown in the Schedule of Benefits (see insert).
- **Hospital Confinement*** - Pays when you are confined in a hospital, up to 90 days for each period of continuous confinement.
- **Ambulance Services (ground/air)** - Pays for transfers by an ambulance to or from a hospital (limit 2 transfers per injury).
- **Emergency Room/Treatment*** - Pays for emergency room medical or surgical treatment.

POLICY SPECIFICATIONS

Please read your policy carefully. This section explains some specifics of the policy and riders.

Pre-Existing Condition Limitation - (a) We do not pay benefits for disability or loss that starts within 12 months of the effective date from a pre-existing condition, unless you disclosed it in the application and we do not exclude it by name or description. (b) A disability that begins after 12 months from the effective date that is caused by a pre-existing condition and is not excluded by name or specific description is covered.

Policy Limitations and Exclusions - (a) We do not pay benefits for: (1) an on-the-job injury; (2) pregnancy, if disability first begins within 10 months of the policy date; (3) any act of war, participation in a riot, insurrection or rebellion; (4) intentionally self-inflicted injuries; (5) engaging in an illegal occupation or a felony; (6) attempted suicide; (7) injuries sustained while under the influence of alcohol, narcotics or any other controlled substance or drug unless administered upon the advice of a physician; (8) participation in aeronautics unless a fare-paying passenger on a licensed common-carrier aircraft; (9) alcohol abuse or alcoholism, drug addiction or dependence on any controlled substance; (10) voluntary inhalation of gas or fumes; (11) bipolar affective, delusional, psychotic, somatoform, eating and anxiety disorders, schizophrenia, or mental illness without demonstrable organic disease. (b) Disability benefits will not be provided during any period of incarceration. (c) Your maximum benefit period while you are outside the United States will be limited to 30 days.

On-the-Job Accident Total Disability Rider Limitations and Exclusions - (a) We do not pay benefits for: (1) any act of war, participation in a riot, insurrection or rebellion; (2) self-inflicted injuries; (3) engaging in an illegal occupation or a felony; (4) attempted suicide; (5) injuries sustained while under the influence of alcohol, narcotics or any other controlled substance or drug unless administered upon the advice of a physician;

*Confinement/treatment must be received in the U.S. or its territories.

(6) participation in aeronautics; (7) alcoholism, drug addiction or dependence upon any controlled substance; (8) voluntary inhalation of gas or fumes. (b) Disability benefits will not be provided while incarcerated.

Accidental Death and Dismemberment Rider Limitations and Exclusions - The rider does not pay for: (1) injury incurred prior to the effective date of the rider; (2) any act of war, participation in riot, insurrection, or rebellion; (3) suicide or any attempt at suicide; (4) any injury sustained while under the influence of alcohol, narcotics or any controlled substance unless administered upon the advice of a physician (doctor); (5) any bacterial infection (except pyogenic infections which occur with and through an accidental cut or wound); (6) participation in aeronautics unless a fare-paying passenger on a licensed common-carrier aircraft; (7) taking of poison or asphyxiation from or voluntary inhaling of gas or fumes; (8) committing or attempting an assault or felony; (9) driving in any organized or scheduled race or speed test or testing any vehicle on any racetrack or speedway; (10) mental diseases or deficiencies without demonstrable organic disease; (11) hernia, including complications.

Eligibility/Renewability/Termination - Individual coverage is available for the policy and the On-the-Job Accident Total Disability Rider. Individual or Family coverage is available for the Accidental Death and Dismemberment Rider. Family coverage includes you, your spouse, and dependent children. The policy and riders are guaranteed renewable until age 70, subject to change in premiums by class. Children's coverage under the Accidental Death and Dismemberment Rider ends at the child's age 26, unless he or she continues to meet the requirements of an eligible dependent.

DEFINITIONS

Total Disability (Policy) - When, because of sickness or an off-the-job injury, you can't perform the material and substantial duties of your own occupation (as defined below) and are under a physician's care.

Any Occupation - Any gainful occupation for which you're suited by education, training, or experience.

Own Occupation - Your occupation when a total disability period begins; if you're unemployed at that time, it means any gainful occupation for which you're suited by education, training, or experience.

On-the-Job Injury Total Disability (Rider) - When, because of an on-the-job injury, you can't perform the material and substantial duties of your own occupation (as defined) and are under the care of a physician.

Pre-Existing Condition - (a) A condition not disclosed in the application for which symptoms existed in the 12-month period prior to the effective date of coverage; or (b) medical advice or treatment was recommended or received from a medical professional within the 12-month period prior to the effective date of coverage. A pre-existing condition can exist even though a diagnosis has not yet been made.

STATE VARIATIONS TO THE POLICY

Delaware (change affects page 4) - The **Definition of Pre-Existing Condition** is replaced with: The existence of symptoms which would cause a prudent person to seek diagnosis, care or treatment within a 1-year period prior to the effective date of coverage, or a condition for which medical advice or treatment was recommended or received from a physician within the 5-year period prior to the effective date of coverage.

Indiana (changes affect pages 3 and 4) - In the **Policy Limitations and Exclusions**, item (7) is replaced with: any loss sustained or contracted while intoxicated or under the influence of any narcotic unless administered upon the advice of a physician; item (9) is deleted; item (10) is replaced with: voluntary inhalation of gas or fumes, except during the course of employment. In the **On-the-Job Accident Total Disability Rider Limitations and Exclusions**, item (5) is replaced with: any loss sustained or contracted in consequence of the insured's being intoxicated or under the influence of any narcotic unless administered upon the advice of a physician; item (7) is deleted; item (8) is replaced with: voluntary inhalation of gas or fumes, except during the course of employment. In the **Accidental Death and Dismemberment Rider Limitations and Exclusions**, item (4) is replaced with: any injury sustained or contracted in consequence of the insured's being intoxicated or under the influence of any narcotic unless administered upon the advice of a physician; item (7) is replaced with: taking of poison or asphyxiation from or voluntary inhaling of gas or fumes, except during the course of employment.

Maryland (changes affect pages 3 and 4) - The **Policy Limitations and Exclusions**, item (3) is replaced with: any act of war, your participation in a riot, insurrection or rebellion; item (5) is replaced with: your engaging in an illegal occupation or a felony; item (7) is replaced with: any injury sustained as a result of your being intoxicated or under the influence of any narcotic unless administered upon the advice of a physician; item (9) is deleted. In the **On-the-Job Accident**

Total Disability Rider Limitations and Exclusions, item (1) is replaced with: any act of war, your participation in a riot, insurrection, or rebellion; item (3) is replaced with: your engaging in an illegal occupation or a felony; item (5) is replaced with: any injury sustained as a result of your being intoxicated or under the influence of narcotics unless administered upon the advice of a physician; item (7) is deleted. In the **Accidental Death and Dismemberment Rider Limitations and Exclusions**, item (4) is deleted; item (7) is replaced with: voluntary taking of poison or asphyxiation from or voluntary inhaling of gas or fumes; item (10) is deleted. The **Definition of Total Disability (Policy)** is replaced with: You are totally disabled, when, due to sickness or an off-the-job injury, you are under the care and attendance of a physician; and unable to perform each and every substantial and material duty of your occupation. The **Definition of On-the-job Injury Total Disability (Rider)** is replaced with: When, due to an on-the-job injury, you are under the care and attendance of a physician; and unable to perform each and every substantial and material duty of your occupation. The **Definition of Pre-Existing Condition** is replaced with: A condition for which symptoms existed within the 12-month period prior to the effective date of coverage, or medical advice or treatment was recommended or received from a medical professional within the 12-month period prior to the effective date of coverage. A pre-existing condition can exist even though a diagnosis has not yet been made. A pre-existing condition does not include a condition admitted in the application which was not excluded by a signed waiver rider.

North Carolina (changes affect pages 2, 3 and 4) - The **Pregnancy Benefit** is replaced with: **Pregnancy Benefit** - Pays for total disability for pregnancy the same as any other disability. In the **Policy Limitations and Exclusions**, item 2 is deleted; item (7) is replaced with: any loss sustained or contracted in consequence of the insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a physician. In the **On-the-Job Accident Total Disability Rider Limitations and Exclusions**, item (5) is replaced with: any loss sustained or contracted in consequence of the insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a physician. In the **Accidental Death and Dismemberment Rider Limitations and Exclusions**, item (4) is replaced with: any loss sustained or contracted in consequence of the insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a physician; item (7) is replaced with: voluntary taking of poison or asphyxiation from or voluntary inhaling of gas or fumes.

The **Definition of Pre-Existing Condition** is replaced with: A condition not disclosed in the application for which medical advice or treatment was recommended or received from a medical professional within the 12-month period prior to the effective date of coverage. A pre-existing condition can exist even though a diagnosis has not yet been made.

South Carolina (changes affect pages 3 and 4) - In the **Policy Limitations and Exclusions**, item (9) is replaced with: alcohol abuse or alcoholism, drug addiction or dependence upon any controlled substance unless taken upon the advice of a physician. In the **On-the-Job Accident Total Disability Rider Limitations and Exclusions**, item (7) is replaced with: alcoholism, drug addiction or dependence upon any controlled substance unless taken upon the advice of a physician. In the **Accidental Death and Dismemberment Rider Limitations and Exclusions**, items (9) and (11) are deleted.

Tennessee (changes affect pages 3 and 4) - The **Pre-Existing Condition Limitation** is subject to the Incontestability Provision of the policy. In the **Policy Limitations and Exclusions**, item (7) is replaced with: any loss sustained or contracted in consequence of the insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a physician; item (10) is replaced with: intentional inhalation of gas or fumes. In the **On-the-Job Accident Total Disability Rider Limitations and Exclusions**, item (5) is replaced with: any loss sustained or contracted in consequence of the insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a physician; item (8) is replaced with: intentional inhalation of gas or fumes. In the **Accidental Death and Dismemberment Rider Limitations and Exclusions**, item (4) is replaced with: any loss sustained or contracted in consequence of the insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a physician; item (7) is replaced with: intentional taking of poison or asphyxiation from intentional inhaling of gas or fumes.

Virginia (changes affect pages 3 and 4) - In the **Policy Limitations and Exclusions**, item (b) is deleted. In the **On-the-Job Accident Total Disability Rider Limitations and Exclusions**, item (b) is deleted. In the **Accidental Death and Dismemberment Benefit**, the following is added: The 180 day limit is extended to one year if the loss occurs during a continuous total disability from an accident that starts within 30 days of the accident. In the **Accidental Death and Dismemberment Rider Limitations**

and Exclusions, items (9) and (11) are deleted. The **Definition of Pre-Existing Condition** is replaced with:
A condition not disclosed in the application for which symptoms which would cause a prudent person to seek diagnosis, care or treatment, existed within the 12-month period prior to the effective date of coverage; or medical advice or treatment was recommended or received from a medical professional within 12 months prior to the effective date of coverage.

West Virginia (changes affect page 4) - In the **Accidental Death and Dismemberment Rider Limitations and Exclusions**, item (5) is replaced with: any bacterial infection (except pyogenic infections through an accident); item (7) is replaced with: taking of poison (except for accidental ptomaine poisoning) or asphyxiation from or voluntary inhaling of gas or fumes.



Some things can't be marked on the calendar

Like the day an accidental injury or sickness leaves you disabled. You cannot predict the day an injury or sickness will occur, but you can be financially prepared.

Thinking ahead

Undergoing a period of disability can present a great financial challenge. Often, it means the loss of an income for a period of time; that's where we can help. Our disability coverage will add that extra peace of mind by providing a monthly cash benefit that can help you pay your bills, your mortgage, or any other day-to-day living expense you may have, until you get back on your feet.

Stay ahead of life's calendar!

90% of individuals asked say they value their ability to earn an income, but almost 40% said they haven't thought about how they would protect this all-important financial resource.*



Our disability insurance can help you cover expenses if the unexpected happens. It is never too early to prepare for the future.

This material is valid as long as information remains current, but in no event later than January 15, 2015. Disability Income benefits provided by policy DI5W, or state variations thereof. On-the-Job Total Disability benefits provided by rider R1DI5, or state variations thereof. Accidental Death and Dismemberment benefits provided by limited benefit supplemental rider ABR1, or state variations thereof.

This brochure highlights some features of the policy but is not the insurance contract. Only the actual policy provisions control. For costs and complete details, contact your Insurance Agent, or, contact Allstate Benefits at: **1-800-521-3535** or, go to allstateatwork.com. Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

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This brochure is for use in DC, DE, IN, KY, MD, NC, OH, SC, TN, VA, and WV



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disability

Listed below are benefits and amounts associated with the benefits described in the brochure.

DISABILITY BENEFITS

	Plan D
Total Disability	✓
Partial Disability (pays 50%)	✓
Pregnancy	✓
Monthly Benefit When You Attain Age 70	✓
Recurrent Disability	✓
Concurrent Disability	✓
Waiver of Premium	✓

POLICY BENEFIT REDUCTION

Monthly Benefit Reduction for Social Security and/or Railroad Retirement

At least \$100/mo.

ADDITIONAL RIDER BENEFITS

On-the-Job Accident Total Disability	✓
Accidental Death and Dismemberment (AD&D) (see schedule of benefits on reverse)	1 unit
Accidental Death and Dismemberment	See Benefit Schedule
Hospital Confinement	\$200/day
Ambulance Services	\$100
Ground Air	\$200
Emergency Room/Treatment	up to \$100

plan selection

DISABILITY BENEFITS

Elimination Period* (# of days)

Injury ____ Sickness ____

Benefit Period* (# of months)

☐ 3 ☐ 6 ☐ 12 ☐ 24

Mo. Benefit*: _____

Mo. Premium: _____

*In VA 3-month benefit not available; 180-day Elimination Period/6- and 12-month benefit period combinations not available.

protection when it is needed the most

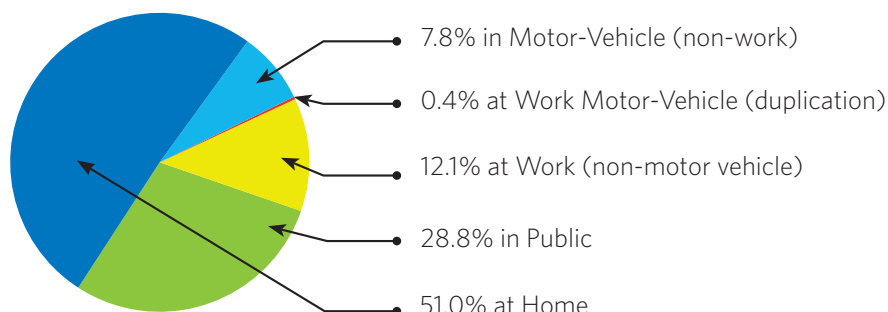
Close to 9 out of 10 injuries (87.5%) occur out of work and would not be covered by Workers' Compensation.¹

If most injuries occur off-the-job, would you have the funds to help cover your bills, pay your mortgage, or continue your child's education? And with the addition of the On-the-Job Accident Total Disability benefit you have extra protection for those injuries that do occur at work.

Unintentional Disabling Injuries by Class¹

The graph to the right shows where injuries are likely to occur and by what percentage.

¹National Safety Council, Injury Facts 2010 Edition



DISABILITY INSURANCE

the right coverage • your future • great choice

ABJ19820-Insert-GLT

AD&D schedule of benefits

	Employee 1 Unit	Spouse 1 Unit	Child(ren) 1 Unit
Life	\$30,000	\$15,000	\$5,000
Loss of:			
• Both Eyes	\$10,000	\$10,000	\$5,000
• One Eye	\$5,000	\$5,000	\$2,500
• Both Hands or Both Arms	\$10,000	\$10,000	\$5,000
• Both Feet or Both Legs	\$10,000	\$10,000	\$5,000
• One Hand or Arm and One Foot or Leg	\$10,000	\$10,000	\$5,000
• One Hand or One Arm	\$5,000	\$5,000	\$2,500
• One Foot or One Leg	\$5,000	\$5,000	\$2,500
• One or More Entire Toes	\$500	\$500	\$250
• One or More Entire Fingers	\$500	\$500	\$250

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