



BE WELL. BE SMART. BE PROTECTED.

Allstate at Work®

disability insurance

Heritage Paycheck Protector

- In the last 10 minutes, 498 Americans became disabled.¹
- According to the Social Security Administration's Annual Statistical Supplement, 2005 draft, the average monthly benefit for disabled workers in December 2004 was \$1,002 for men and \$765 for women.

If you are like the rest of us, you probably don't have much cushion for the unexpected. What if you got hurt off-the-job would you be covered?

- Over 85% of disabling accidents and illnesses are not work related, and therefore not covered by Workers' Compensation.¹
- If a few weeks of missed work would make it hard to keep up with bills such as: mortgage/rent; car payments; utilities; and credit card payments; and you have insurance coverage, but all your expenses won't be covered, what would you and your family do to make ends meet?

This is where supplemental insurance can help, because it works in conjunction with other insurance you may have individually or through your employer. You can use the policy on its own or to fill a benefit income gap in your other policies. So you and your family can still maintain your lifestyle until you're back at work.

1. *Injury Facts 2008 Edition*, National Safety Council.



Allstate®

Workplace Division

What You Get

The Heritage Paycheck Protector from Allstate Workplace Division gives you a source of income when you can't work because of a covered sickness or off-the-job injury.

- A monthly benefit you choose, from \$400 to \$5,000 - up to a percentage of your income as follows:
 - 30% if annual income is between \$12,000 and \$35,000
 - 40% if annual income is greater than \$35,000
 - 60%, regardless of annual income, if the 180 day elimination period is chosen.
- Your choice of a 6 month, 12 month, or 24 month benefit period.*
- Guaranteed renewability to age 65, subject to change in premium by class.
- Affordable premium rates paid through convenient payroll deduction.
- A policy that is portable.

* All benefit and elimination period combinations may not be available.

	Total	Monthly Policy Benefit
<p>Select a benefit amount that will help provide financial protection for you and your family, should a disabling injury or sickness keep you from working.</p>		Benefit amount \$ _____
<p>Policy Benefits</p>		Plan
<p>Disability While you're totally disabled, you get your monthly benefit amount after the elimination period has been satisfied. An elimination period is the consecutive days of total disability that must pass before benefits start; this period cannot be met if you are only partially disabled. The elimination period may be different for disabilities resulting from sickness and disabilities resulting from an off-the-job accidental injury. Benefits continue while you're totally disabled up to the length of your benefit period.</p>		Paid for the benefit period chosen.
<p>Partial Disability If you are partially disabled immediately following at least one month of total disability benefits being payable, you'll get 50% of the monthly benefit. Payments continue while you're partially disabled for up to three months, but not beyond the maximum benefit period.</p>		50% after 1 mo. of disability.
<p>Pregnancy Pregnancy is covered like any other sickness if conception occurs after a probationary period of 30 days after the effective date of coverage and you otherwise meet the definition of total disability.</p>		Paid the same as any sickness.
<p>Monthly Benefit When You Attain Age 65 We continue to pay a monthly benefit if you are totally disabled when you attain age 65, and have received monthly payments for less than the maximum benefit period for the lesser of the balance of the applicable benefit period or 12 months after you attain age 65.</p>		Paid if totally disabled at age 65.
<p>Recurrent Disabilities For any disability period, you may collect a partial disability benefit or a total disability benefit, but not both. If you're disabled from the same or related cause within six months of recovery, it is considered the same disability; you will not be required to satisfy a new elimination period.</p>		Paid if disabled within 6 months of last disability.
<p>Concurrent Disability If you are disabled due to more than one cause, only one monthly benefit is paid. Being disabled due to more than one cause will not extend the time benefits are paid.</p>		One monthly benefit paid.
<p>Waiver of Premium After monthly benefits are payable for 90 days in a row, we'll waive future premiums as they become due for as long as monthly benefits are payable.</p>		Yes

Helpful Definitions

Totally Disabled or Total Disability

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.

Complications of Pregnancy

(1) Conditions (when the pregnancy is not terminated) whose diagnoses are distinct from pregnancy but are adversely affected by pregnancy or are caused by pregnancy, such as acute nephritis, nephrosis, cardiac decompensation, missed abortion, and similar medical and surgical conditions of comparable severity, but shall not include false labor, occasional spotting, physician prescribed rest during the period of pregnancy, morning sickness, hyperemesis gravidarum, pre-eclampsia and similar conditions associated with the management of a difficult pregnancy not constituting a nosologically distinct complication of pregnancy; and (2) non-elective cesarean section, termination of ectopic pregnancy and spontaneous termination of pregnancy, occurring during a period of gestation in which a viable birth is not possible.

Pre-Existing Condition

A condition for which symptoms which would cause an ordinarily prudent person to seek diagnosis, care or treatment existed in the 12 month period prior to the effective date of coverage; or medical advice or treatment was recommended or received from a physician 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.

Plan Selected

Name: _____ Disability Package: Basic: _____ Enhanced: _____
Elimination Period: _____ days for injury _____ days for sickness. Benefit Period: _____ months. Monthly Benefit: _____ each month.
Total Premium: _____

Pre-Existing Condition Limitation - We do not pay benefits under the policy for disability or loss that begins within 12 months of the effective date, if caused by a pre-existing condition, unless the condition: was disclosed without material misrepresentation in written answer to questions in the application for the policy; and is not excluded by name or specific description. 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. **Limitations and Exclusions** - We do not pay benefits under the policy for total disability due to or resulting from: an on-the-job injury; or pregnancy, if conception occurs before a probationary period of 30 days from the policy date; or any act of war, whether or not declared, participation in a riot, insurrection or rebellion; or intentionally self-inflicted injuries; or injury incurred while engaging in an illegal occupation or committing or attempting to commit a felony; or attempted suicide, while sane or insane; or Intoxicants and Narcotics: We are not liable for 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; or aviation except as a fare paying passenger in a licensed aircraft provided by a common carrier and operating between definitely established airports; or alcohol abuse or alcoholism, drug addiction or dependence upon any controlled substance; or bipolar affective disorder (manic depressive syndrome), delusional (paranoid) disorders, psychotic disorders, somatoform disorders (psychosomatic illness), eating disorders, schizophrenia, anxiety disorders or mental illness without demonstrable organic disease. The policy will pay, however, for covered disabilities resulting from Alzheimer's disease, or similar forms of senility or senile dementia (without a requirement of demonstrable organic disease), first manifested while coverage is in force. ■ If you are or become disabled due to a covered injury or sickness while you are outside the United States and you are disabled longer than the elimination period, your maximum benefit period while you are outside the United States will be limited to 30 days. **Eligibility/Effective Date/Renewability/Termination** - You can apply for Individual coverage if you are between the ages of 18 and 59. The effective date of coverage will be the policy date assigned by the Home Office and shown on the policy specifications page, and not the application date. The policy is guaranteed renewable until age 65, subject to change in premiums by class; and terminates at the earliest of: the end of the grace period, if any renewal premium is not paid prior to that time; or the end of the last renewal period as described in the Renewal Provision; or your death.

This brochure is for use in New Jersey.

Rev. 2/10. This material is valid as long as information remains current, but in no event later than February 1, 2013. Benefits are provided by Disability Income policy DI5W, or state variations thereof. Coverage is underwritten by American Heritage Life Insurance Company. This brochure highlights some features of the policy and riders but is not the insurance contract. Only the actual policy provisions control. The policy sets forth, in detail, the rights and obligations of both the insured and the insurance company.

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