



## Allstate Benefits: Customer Focused, Value Driven

### OUR COMPANY

As a leading provider of voluntary insurance, we are committed to providing superior products and services with cutting edge technology, exceptional customer service and compassionate claims administration. With over 40,000 groups in force and insuring more than 3 million employees, we deliver the promise of the Good Hands every day.

#### At a Glance

- Licensed in 49 states, the District of Columbia, Guam, Puerto Rico and the U.S. Virgin Islands; available in New York through Allstate Life Insurance Company of New York
- 1,080 employees in Jacksonville, with no outsourcing of functions
- The Allstate Corporation is a Fortune 100 company, currently ranked #89
- Rated A+ by A.M. Best in 2015 (second highest of 16 categories)\*

\*A.M. Best ratings reflect Best's opinion of the relative financial strengths and operating performance (see back for additional details).

\*\*2014, 2013, 2012, 2011, 2010, 2009 U.S. Worksite Sales, LIMRA (AHL)

\*\*\*2013 National Retail Federation STORES Top 100 Retailers Report (AHL)

### Our Competitive Advantages

- We are the Good Hands®, a brand employees already recognize, know and trust
- Fastest growing company in the category for the last five years\*\*
- Protects four of the top 10 retailers\*\*\*



**Allstate**  
**BENEFITS**

We are a strategic partner that offers a flexible, innovative and creative approach to product distribution.



#### Top ranked

Four group voluntary products are ranked #1 by LIMRA: Critical Illness, Accident, Cancer, Universal Life

#### Competitively priced

Our products are affordable for employees, with no financial impact to the employer's bottom line

#### Comprehensive protection

Our products help fill coverage gaps and offer income protection to customers during some of life's most challenging events

#### Group and individual products available

In addition to our group products for employees, we also offer some products on an individual basis

## OUR PRODUCT PORTFOLIO

### Products We Offer\*

\*Not available in all states.

  
accident

Pays a benefit for a covered accident, injury and treatment received; includes 24-hour and off-the-job coverage options

  
cancer

Pays cash benefits for a covered cancer diagnosis and 29 other specified diseases; the benefit can help pay for treatment, surgery, medical appliances and more

  
critical illness

Pays a lump-sum cash benefit when diagnosed with a covered critical illness; wellness and recurrence coverage is also available

  
life

Provides a lump-sum cash benefit that can help loved ones pay final expenses, bills and more; 20 Year Term, Group Term, Term to Age 100, and Universal Life products available

  
hospital indemnity

Pays a benefit to help cover the out-of-pocket hospitalization costs when major medical deductible has not been met, providing a financial safety net

  
supplemental health

Helps supplement major medical coverage by paying cash benefits when an insured is injured or ill and requires an in-hospital stay

  
disability

Pays monthly cash benefit for a covered sickness or off-the-job injury that leaves insured totally or partially disabled, helping alleviate daily living expenses

  
heart/stroke

Pays a benefit for heart attack, stroke or heart disease that can be used for non-medical expenses that major medical insurance may not cover

  
dental & vision

Dental and vision exams play an important role in a person's overall wellness and are benefits employees routinely ask for

**For New York only:** Hospital Indemnity, Supplemental Health, Heart/Stroke, Dental, and Vision are not available in New York. For products issued in New York contact your Allstate Life Insurance Company of New York representative.





WE WIN TOGETHER

## OUR CIRCLE OF SERVICE

We are a customer-focused organization; we always have the customer in mind when we make decisions, design processes and handle daily tasks. From sales to servicing, our teams work together seamlessly to provide a superior customer service experience.

**Good hands working together can do great things.<sup>SM</sup>**

Our Sales, Underwriting, Account Implementation and Marketing teams partner closely, following a plan of action to ensure a smooth pre-enrollment experience. Post-enrollment, our Customer Care, Claims, and Administration teams are ready to provide exceptional service and careful attention to detail.

## OUR SUPERIOR TECHNOLOGY

Allstate Benefits provides leading voluntary benefit solutions through innovative product offerings and enrollment technology capabilities that integrate with an employer's core benefit strategy in all markets.



Our **Account Implementation Management (AIM)** system is the technology behind our exceptional service. This proprietary, cutting-edge system gives our entire team comprehensive access to client information for seamless, end-to-end servicing.

The **MyBenefits** website provides customers secure online access (24/7) to benefit information including:

- Existing coverage
- Online claims filing
- Filing an Express Wellness or Outpatient Physician's Treatment claim
- Claims status tracking



Our **flexible enrollment technology solutions** allow us to execute a successful benefit enrollment experience. Our enrollment strategies work seamlessly with an employer's unique benefit ecosystem or our own proprietary technology.

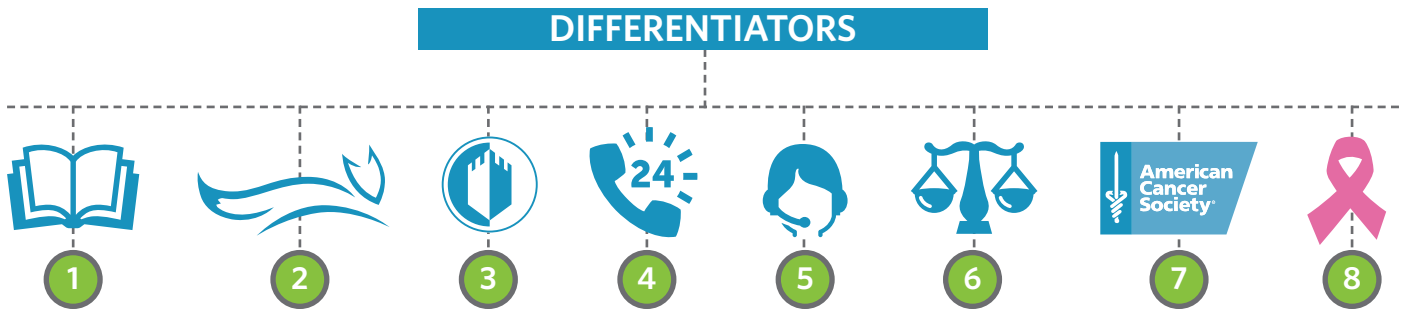
The **EasyBill Online** website is an easy-to-use tool for employer benefit managers. It offers access to important information about benefits billing including:

- Claim forms
- Policy change forms
- Deduction change reports

# OUR MARKET DIFFERENTIATORS

The good hands are doing more than ever before.<sup>SM</sup>

We have established one-of-a-kind relationships with various organizations to provide value-added support and services to customers. This unique, personal approach to caring for our customers, raising awareness and keeping employees engaged with their health is how we dare to be great.



## 1. Chicken Soup for the Soul

We connect with our customers personally; each customer facing a cancer diagnosis receives a personal letter from our company president along with a "Chicken Soup for the Soul" book

## 2. Michael J. Fox Foundation

We partner with the MJF Foundation to help find a cure; each customer diagnosed with Parkinson's Disease receives a personal letter from our president and a copy of Michael J. Fox's book, "Always Looking Up"

## 3. PinnacleCare

We have an unprecedented partnership with PinnacleCare, a professional health advisory service; membership for insureds includes gathering key medical records, diagnosis confirmation, access to the finest physicians and medical centers, facilitated appointments and more

## 4. Travel assistance

We have a partnership with a full-service travel assistance provider, offering help such as recovering lost or stolen items, finding pet-friendly accommodations, obtaining information about visas, passports and more

## 5. Grief support

We offer access to a grief support service, providing confidential, personal assistance and resources to help employees and their families cope with the grief of losing a loved one

## 6. Legal and financial services

We can provide access to a network of attorneys and financial counselors, available to discuss estate law, family law, wills, coaching on debt management, investing and more

## 7. American Cancer Society

Our partnership with the American Cancer Society offers additional support to our customers diagnosed with cancer; including access to transportation, lodging, medical insurance review and oncology nurse second opinions

## 8. Breast Cancer awareness

With more than 230,000 Americans diagnosed with breast cancer each year, according to Cancer Facts and Figures, 2016, published by The American Cancer Society, raising awareness is critical to saving lives. Allstate Benefits promotes the importance of early detection and offers coverage that provides financial and emotional support if diagnosed

**(Continued from front)** The A.M. Best rating is for American Heritage Life Insurance Company (AHL). It is also for Allstate Life Insurance Company of New York, based on its group affiliation with Allstate Life Insurance Company (IL). The Allstate Corporation has no direct responsibility for Allstate Life Insurance Company of New York's contractual or financial obligations.

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Some of the coverages listed do not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

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