



## frequently asked questions



# group whole life insurance with accelerated death benefit for long term care with restoration of benefits and extension of benefits

### COVERAGE AND BENEFITS

#### **Q. How does Group Whole Life Insurance work?**

**A.** If you or a covered family member dies while the coverage is in force, a death benefit will be paid to the designated beneficiary. If you or your covered spouse survives to maturity and the coverage is still in force, the net surrender value is paid to you and coverage terminates.

#### **Q. What is the age range for coverage eligibility?**

**A.** You and your spouse can sign up for coverage between the ages of 18 and 80. Your children are eligible up to age 25.

#### **Q. When does coverage for me and my dependents begin?**

**A.** Coverage begins on the coverage effective date as shown on your coverage certificate.

#### **Q. How does the Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider work?**

**A.** If you or a covered family member is certified by a physician as chronically ill, as defined in the rider, and receives qualified long-term care services, you can claim an advance of the death benefit as a monthly benefit after a 90-day elimination period. The Restoration of Benefits feature replenishes the death benefit amount to the level it was at the time the Accelerated Death Benefit claim was submitted, and the Extension of Benefits feature expands the period of time you may receive a benefit payout (time span is equal to the original benefit term). Please refer to your rider and its disclosure form (ABJ13513 or state variations thereof) for more details.

**Q. How much of the death benefit will I receive to pay for long-term care services?**

**A.** To help pay for long-term care services, employers choose to offer a payout of either 4% of the death benefit for up to 50 months or 6% of the death benefit for up to 34 months. See your certificate for the percentage offered by your employer.

**Q. Does the Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider qualify me for an exemption from contributions to my state's long-term care fund?**

**A.** Several states have created trusts to pay long-term care benefits for qualified residents; typically, the trusts are funded by a payroll tax. Residents may be able to claim an exemption from the payroll tax if they have qualified long-term care insurance in place by a specific deadline. Each state's criteria for exemptions are different; please refer to this [list of state programs](#) for more information about your state.

**Q. What additional coverage is available to add?**

**A.** The following additional riders are available, if included in your enrollment offering: Children's Term, 20-Year Term (for the Primary Insured), Spouse's 20-Year Term, Accidental Death Benefit, Payor Waiver of Premium for Total Disability, and Accelerated Death Benefit for Terminal Illness or Condition.

**Q. How does the Children's Term Rider work?**

**A.** This rider pays a benefit upon the death of a covered child if they die before they reach age 26 while the rider is in force. Each child's coverage under the Children's Term Rider can be converted to an individual life insurance policy when the child is no longer eligible under the rider.

**Q. How does the 20-Year Term (for the Primary Insured) Rider work?**

**A.** This rider provides you with level term insurance coverage for 20 years.

**Q. How does the Spouse's 20-Year Term Rider work?**

**A.** This rider provides your covered spouse with level term insurance coverage for 20 years.

**Q. How does the Accidental Death Benefit Rider work?**

**A.** The Accidental Death Benefit Rider pays an additional death benefit if death occurs from an accidental bodily injury.

**Q. How does the Payor Waiver of Premium for Total Disability Rider work?**

**A.** Should a covered employee become totally disabled, Allstate Benefits will waive premiums after an elimination period of six months of continuous total disability. Waived premiums will not be deducted from any certificate proceeds.

**Q. How does the Accelerated Death Benefit for Terminal Illness or Condition Rider work?**

**A.** If you or a covered family member is certified by a physician as terminally ill, as defined in the rider, you can receive an advance of up to 75% (but not more than \$100,000) of the death benefit. Please refer to your rider and its disclosure form (ABJ13513 or state variations thereof) for more details.

**Q. What if I already have Term Life Insurance?**

**A.** Your employer may provide Term Life Insurance as part of your benefits package, but Term Life Insurance only provides coverage for a certain time period, and only protects your family should you pass away within that period. Group Whole Life Insurance in addition to Term Life Insurance can provide wraparound coverage, helping to give you peace of mind because the money you spend builds cash value that you can use later in life. With both Term and Permanent Life insurance coverage, you can help protect yourself and your loved ones throughout the various stages of life.

## **DEPENDENTS**

**Q. Who can be covered under the policy?**

**A.** Coverage is available for you, your spouse, and your children.

**Q. What is the maximum dependent age that employees can request coverage?**

**A.** Applications for dependent children can be made up to age 25. Applications for coverage for your spouse can be made up to age 80.

## CONTINUATION OF COVERAGE

**Q. If I leave the company, can I keep my life insurance coverage? How do I keep my coverage?**

**A.** You can continue coverage for yourself and your dependents as long as you exercise the portability option and make premium payments directly to Allstate Benefits. Your premium payment must be received by Allstate Benefits within 30 days of your certificate termination date. Continuing your coverage is referred to as “Portability” in your coverage documents.

**Q. I plan on retiring in two months. Can I enroll in coverage and take it with me when I retire?**

**A.** Yes, assuming the coverage effective date is before you retire. Your first premium payment must be made through payroll deduction and remitted by your employer. After your first payroll deduction, you can take your coverage with you and make payments directly to Allstate Benefits.

**Q. Will coverage levels change if I use portability and continue my coverage?**

**A.** No. Coverage and premiums are not affected by you leaving the group.

## CLAIMS

**Q. Who may submit a claim?**

**A.** You, a covered family member, or a beneficiary can submit claims for processing.

**Q. How do I submit a claim?**

**A.** You can obtain a claim form by visiting the Allstate Benefits website at [www.allstatebenefits.com/Individuals/Resources](http://www.allstatebenefits.com/Individuals/Resources) or by calling the Allstate Benefits Customer Care Center at 800-521-3535.

**Q. When a claim is filed and benefits are paid by Allstate Benefits, who receives the payment?**

**A.** Death benefits are paid to your designated beneficiary unless otherwise assigned to someone else. Accelerated Death and Surrender benefits are paid to you. Visit [www.allstatebenefits.com/Individuals/Resources](http://www.allstatebenefits.com/Individuals/Resources) to obtain the appropriate form.

## TOBACCO USE AND AGE

**Q. Do premiums depend on smoker status?**

**A.** Possibly. It depends on the rating option selected by your employer. If your employer has a Uni-Tobacco classification, premium rates do not depend on smoker status. If your employer has a Tobacco or Non-Tobacco classification, then rates and cash values will depend on smoker status. Child policies for issue ages 0-17 will be issued as Uni-Tobacco even if your employer’s chosen rating structure is Tobacco/Non-Tobacco.

**Q. Do premiums vary based on the primary insured’s age?**

**A.** Yes. Suggested premiums at issue are based on the age at which coverage is effective.

## UNDERWRITING

**Q. Are there medical questions to answer to enroll in this coverage?**

**A.** Coverage can be offered with one of the following requirements:

- **Guaranteed Issue\*** – at initial enrollment, subject to any applicable pre-existing condition limitations, and you must meet the “Actively at Work” requirement to be eligible.
- **Contingent Guaranteed Issue\*** – you will have to satisfy a few medical questions and meet the “Actively at Work” requirement.
- **Simplified Issue\*** – you will be asked several detailed medical questions and you must meet the “Actively at Work” requirement.

**\*Although Guaranteed Issue, Contingent Guaranteed Issue, or Simplified Issue may be available, all exclusions and limitations will still apply to any coverage issued. Policy exclusions and limitations, including pre-existing condition limitations, are not waived even though Guaranteed Issue, Contingent Guaranteed Issue, or Simplified Issue is offered.**



Rev. 5/23. This material is valid as long as information remains current, but in no event later than May 1, 2026. Group Whole Life Insurance benefits are provided under policy form GWLP, or state variations thereof. Rider benefits are provided under the following rider forms, or state variations thereof: Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWPLTCRE1); Children's Term (GWPCT); 20-Year Term (for the Primary Insured) (GWPTYT); Spouse's 20-Year Term (GWPST); Accidental Death Benefit (GWPADB); Payor Waiver of Premium for Total Disability (GWPWP); Accelerated Death Benefit for Terminal Illness or Condition (GWPTI).

This is a brief overview of the benefits available under the group policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). The coverage has exclusions and limitations, and may vary by state. Contact your Allstate Benefits Representative for costs and complete details. Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. ©2023 Allstate Insurance Company.