



## 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. What is Group Whole Life Insurance?**

**A.** Group Whole Life Insurance from Allstate Benefits is an employer-based policy in which employees can enroll to receive all the benefits of traditional permanent life insurance, including a lump-sum cash benefit paid to designated beneficiaries when you or your covered spouse/partner passes away. Group Whole Life Insurance offers guaranteed rates for the life of the policy and the accumulation of cash value over time.

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

**A.** If you or your covered spouse/partner dies while the coverage is in force, a death benefit will be paid to the designated beneficiary. If you or your covered spouse/partner survives to maturity and the coverage is still in force, the net surrender value is paid to you and coverage terminates. You choose a fully-guaranteed death benefit (premiums payable to age 95) to leave behind, or if you live to age 121, a lump-sum maturity benefit is paid.

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

**A.** Group Whole Life Insurance with long-term care coverage is available for you and your spouse/partner.

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

**A.** You and your spouse/partner can sign up for coverage between the ages of 18 and 70.

#### **Q. When does coverage for me and my spouse/partner 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 your covered spouse/partner is certified by a physician as chronically ill, as defined in the rider, and receives qualified long-term care services, you can request 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. The restoration feature ensures your death benefit amount remains at 100% regardless of how much you use to help pay for qualified long-term care services. The extension 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 for more details.

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

**A.** The coverage allows you to request a monthly advanced payment of 4% of the death benefit for up to 50 months while you are receiving qualified long-term care services after a 90-day elimination period when you are certified as chronically ill by a licensed health care practitioner.

**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 included?**

**A.** In addition to the Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider, the coverage also includes the Accelerated Death Benefit for Terminal Illness or Condition Rider.

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

**A.** If you or your covered spouse/partner 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 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 your premiums are locked in at your issue age, Group Whole Life Insurance premiums will never increase and the death benefit will never decrease as you age. Your policy builds cash value that may be accessed later. Should you require long-term care, you may request a monthly advanced payment of the death benefit to help pay for qualified services. With both Term and Permanent Life insurance coverage, you can help protect yourself and your loved ones throughout the various stages of life.

**CONTINUATION OF COVERAGE**

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

**A.** You can continue coverage for yourself and your spouse/partner as long as you exercise the portability option and make premium payments directly to Allstate Benefits.

**Q. How do I keep my coverages?**

**A.** To retain your coverage, your premium payment must be received by Allstate Benefits within 31 days of your certificate termination date. Continuing your coverage is referred to as "Portability" in your coverage documents.

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

**A.** Yes, assuming the coverage effective date is before you retire. If your premiums are paid through payroll deduction, your first premium payment must be remitted by your employer. After your first payroll deduction, you can take your coverage with you and make payments directly to Allstate Benefits. If your premiums are paid through ACH or direct bill, you will continue making payments directly to Allstate Benefits after retirement.

**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, your covered spouse/partner, 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.allstate.com/allstate-benefits/resources-and-forms.aspx](http://www.allstate.com/allstate-benefits/resources-and-forms.aspx) 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. Death benefits for a spouse/partner will be paid to the employee. Accelerated Death and Surrender benefits are paid to you. Visit [www.allstate.com/allstate-benefits/resources-and-forms.aspx](http://www.allstate.com/allstate-benefits/resources-and-forms.aspx) to obtain the appropriate form.

## TOBACCO USE AND AGE

**Q. Do premiums depend on tobacco usage status?**

- A.** Yes. Your employer has a Tobacco Distinct classification, which means that premium rates and cash value will depend on your tobacco usage status.

**Q. Do premiums depend on the insured's age?**

- A.** Yes. Premiums are based on your issue age, which is your age when coverage becomes effective. Once issued, the premium rate is locked in and does not increase as you age.

## CASH VALUE

**Q. What is cash value?**

- A.** As premiums are paid, the policy/certificate is building cash value over time. The cash value can be accessed in one of two ways: a policy/certificate loan or cash surrender.

**Q. Do I need to “opt in” to begin building cash value?**

- A.** No, you don't need to opt in or sign up. Your cash value will begin accumulating in accordance with the terms of the policy/certificate.

**Q. How can I access the cash value of my policy/certificate?**

- A.** There are two ways to access your cash value.

**1. Loan:** You may take a loan in an amount that is determined by the cash value minus the following: any existing debt or outstanding loans, interest on the existing debt, the amount that must be borrowed to reach the next certificate anniversary date, unpaid premiums, and two months of premium payments. Any due interest that is not paid will be added to the existing certificate debt and bear interest at the same rate. Any unpaid loan balance and accrued interest upon the death of the policy/certificate holder will be deducted from the death benefit when it is paid. There is a minimum certificate loan amount of \$100 unless this loan is being used to pay for premiums.

**2. Cash surrender:** You may surrender your certificate and receive the net surrender value, which is the cash value minus any certificate debt. Note that choosing this option will terminate your coverage. To surrender your certificate, contact our Customer Care Center at 800-521-3535 (Monday – Friday, 8 a.m. – 8 p.m. ET). You will need to complete a **Life Policy Service Request** form, which is located on our website at [www.allstate.com/allstate-benefits/resources-and-forms.aspx](http://www.allstate.com/allstate-benefits/resources-and-forms.aspx).

**Q. What is net surrender value?**

- A.** Net surrender value is the cash value minus any certificate debt, which is the sum of all unpaid certificate loans plus unpaid accrued certificate loan interest.

## UNDERWRITING

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

- A.** No. Coverage is offered on a Guaranteed Issue\* basis (subject to any applicable exclusions and limitations), which means there are no medical questions to answer when you elect coverage:
- During the enrollment period
  - Due to a Qualifying Life Event such as marriage or childbirth
  - As a new hire of the company

You must meet the “Actively at Work” requirement to be eligible. After the initial enrollment, late entrants can only apply for coverage during subsequent enrollment periods.

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



This material is valid as long as information remains current, but in no event later than August 1, 2027. 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 (GWPLTCRE, GWPLTCRE1) and 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. ©2024 Allstate Insurance Company.