



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 or domestic 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 at age 95) to leave behind, or if the insured lives to age 121, a lump-sum maturity benefit is paid to you.

Q. What is the age range for coverage eligibility?

A. You and your spouse or domestic partner can sign up for coverage between the ages of 18 and 70. Your children are eligible up to age 25 (children's eligibility ends when they reach age 26).

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 feature work?

A. If you or your covered spouse/domestic partner needs assistance with at least two activities of daily living or requires substantial supervision to protect oneself due to cognitive impairment, 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. Please refer to your rider and its disclosure form (ABJ21533-1 or state variations thereof) for more details.

Q. How does the Restoration of Benefits and Extension of Benefits feature work?

A. 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 replenishes the death benefit to equal the pre-acceleration amount.

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 our rider and its disclosure form (ABJ21534-1 or state variations thereof) for more details.

Q. What are activities of daily living?

A. Activities of daily living (ADLs) include eating, dressing, bathing, continence, toileting and transferring.

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

A. The coverage offered to you allows you to request a monthly advanced payment of 6% of the death benefit for up to 34 months.

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, your employer is also offering the Accelerated Death Benefit for Terminal Illness or Condition Rider (included with your coverage) and the Children's Term Rider (optional to add).

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% of the death benefit. Please refer to your rider and its disclosure form (ABJ21526 or state variations thereof) for more details. The rider defines a terminal illness or condition as an illness or physical condition for which there is no reasonable prospect of recovery and is expected to result in the covered person's death within 24 months.

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. This rider is not available if the dependent child is covered under a separate certificate.

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 Whole Life insurance coverage, you can help protect yourself and your loved ones throughout the various stages of life.

Q. Where can I find my premiums?

A. You can find the premiums on the enrollment platform.

DEPENDENTS

Q. Who can be covered under the policy?

A. Coverage is available for you, your spouse or domestic partner, 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 (children's eligibility ends when they reach age 26). Applications for coverage for your spouse or domestic partner can be made up to age 70.

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 31 days of your certificate termination date. Continuing your coverage is referred to as “Portability” in your coverage documents.

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.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. Accelerated Death and Surrender benefits are paid to you. Visit www.allstate.com/allstate-benefits/resources-and-forms.aspx to obtain the appropriate form.

TOBACCO USE AND AGE

Q. Do premiums depend on tobacco status?

A. Yes. Your employer has a tobacco-distinct classification, which means that premium rates and cash values will depend on tobacco status.

Q. Do premiums vary based on the insured's age?

A. Yes. Premiums are based on the insured's age when the coverage is issued. However, premiums are guaranteed level to age 95 and will not change as the insured gets older.

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) at initial enrollment. You must meet the “Actively at Work” requirement to be eligible.

*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.

PREMIUMS AND CASH VALUES

Q. How does the cash value work and how can I access it?

A. As premiums are paid, the policy is building a cash value, also referred to as the surrender value. You may choose to surrender the certificate to receive the net surrender value, which will not be less than the net surrender value on the premium due date.

To surrender your certificate, contact the Allstate Benefits Customer Care Center at 800-521-3535. 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.

Q. What happens if I stop paying premiums?

A. If the decision is made to stop paying premiums after the coverage is effective and has developed cash value, various non-forfeiture options are available. Extended Term Insurance (ETI) is the default non-forfeiture option when premium payments stop and there is no active selection made to continue coverage. ETI reduces the duration of coverage (now a shorter term instead of whole life), but provides the same amount of death benefit.

Q. Are my premiums affected if I am on Medicare or Medicaid?

A. Possibly. Receiving benefits under the long-term care rider may affect eligibility for Medicare, Medicaid and Supplemental Security Income (SSI). If you are enrolled in any of these programs, please refer to your records for details.

CONTACT INFORMATION

Allstate Benefits Customer Care Center:
1-800-521-3535

8 a.m. to 8 p.m. ET, Monday through Friday

Employee portal: <https://mybenefits.allstate.com/>



This piece is incomplete without brochure brochures ABJM2879 and ABJ38631X which includes a full description of benefits, limitations and exclusions.

This material is valid as long as information remains current, but in no event later than September 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 (GWPLTCRE, GWPLTCRE1); Accelerated Death Benefit for Terminal Illness or Condition (GWPTI); Children's Term (GWPCT).

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.