



Allstate
BENEFITS

Protection for hospital stays when a sickness or injury occurs

Indemnity Medical Insurance

Life is unpredictable. Without any warning, an illness or injury can lead to a hospital visit – and costly out-of-pocket expenses.

Expenses associated with a hospital stay can be financially difficult if money is tight and you are not prepared. But having the right coverage in place before you experience a sickness or injury can help eliminate your financial concerns and provide support at a time when it is needed most.

Allstate Benefits offers a solution to help you protect your income and empower you to seek treatment.

\$4,293
cost per day

Medical costs in the United States are among the highest in the world. In 2013, the average hospital cost per day in the United States was \$4,293.*

Here's How it Works

Our Indemnity Medical insurance pays a cash benefit for hospital confinement. This benefit is payable directly to you and can keep you from withdrawing money from your personal bank account or your Health Savings Account (HSA) for hospital-related expenses. This is especially helpful since statistics show the average hospital stay is approximately 5 days,¹ which can add up quickly. On top of that, the number of people who forgo or delay needed health care due to the high cost has nearly doubled in the past 10 years². These facts make it increasingly important to not only protect your finances if faced with an unexpected illness, but also to empower yourself to seek the necessary treatment.

With Allstate Benefits, you can feel assured that you have the protection you need if faced with a hospitalization. **Are you in Good Hands? You can be.**

THIS IS NOT A POLICY OF WORKERS' COMPENSATION INSURANCE. THE EMPLOYER DOES NOT BECOME A SUBSCRIBER TO THE WORKERS' COMPENSATION SYSTEM BY PURCHASING THIS POLICY, AND IF THE EMPLOYER IS A NON-SUBSCRIBER, THE EMPLOYER LOSES THOSE BENEFITS WHICH WOULD OTHERWISE ACCRUE UNDER THE WORKERS' COMPENSATION LAWS. THE EMPLOYER MUST COMPLY WITH THE WORKERS' COMPENSATION LAW AS IT PERTAINS TO NON-SUBSCRIBERS AND THE REQUIRED NOTIFICATIONS THAT MUST BE FILED AND POSTED.

Key Features

- Guaranteed Issue coverage, meaning no medical questions to answer
- Coverage available for dependents
- Premiums are affordable and are conveniently payroll deducted
- Coverage may be continued, as long as premiums are paid to Allstate Benefits, as defined under the Portability provision.

See reverse for plan details

**Offered to the employees of:
Community ISD**

*2013 Comparative Price Report, International Federation of Health Plans

¹<http://tinyurl.com/hek75ry>. ²<http://tinyurl.com/zmaodhj>

YOU DECIDE how to use the cash benefits

Our cash benefits provide you with greater coverage options because you get to determine how to use them.



Finances

Can help protect your HSAs, savings, retirement plans and 401ks from being depleted



Travel

You can use your cash benefits to help pay for expenses while receiving treatment in another city



Home

You can use your cash benefits to help pay the mortgage, continue rental payments, or perform needed home repairs for your after care



Expenses

The lump-sum cash benefit can be used to help pay your family's living expenses such as bills, electricity and gas

Benefits

Base Policy Benefits

First Day Hospital Confinement

Daily Hospital Confinement

Hospital Intensive Care

Is hospitalization due to pregnancy covered?

Your coverage includes hospitalization due to pregnancy or complications of pregnancy. However, a newborn child's initial confinement in a hospital and a newborn child's routine nursing or well-baby care during the initial confinement in a hospital are not payable. A newborn child's initial confinement in a hospital includes any transfers to another hospital before being discharged to go home.[†]

[†]Subject to state variations and employer selections.

For use in enrollments situated in: TX

This material is valid as long as information remains current, but in no event later than May 8, 2020. Group Hospital Indemnity benefits are provided by policy form GVSP2, or state variations thereof.

Coverage is provided by Limited Benefit Hospital Indemnity Insurance. The policy is not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from Allstate Benefits. This information highlights some features of the policy but is not the insurance contract. For complete details, contact your Allstate Benefits Agent. This is a brief overview of the benefits available under the Group Voluntary Policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the insurance, including exclusions, restrictions and other provisions are included in the certificates issued.

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



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