

# Disability Insurance

from Allstate Benefits



Benefits are paid directly to you

Provides a monthly benefit if you are disabled and cannot work

## 1 CHOOSE

You select coverage, which can help protect your income if faced with a disability

## 2 USE

You're in an accident and suffer a disabling injury. You are unable to work and your paycheck stops

## 3 CLAIM

You file a claim online to begin receiving cash benefits each month you are disabled

Like most, unless you know someone who has been disabled, you may not see the value of Disability Insurance. You may think it won't happen to you, but if it does, you are vulnerable to lost income.



57 percent of working Americans have no disability insurance and are therefore vulnerable to losing their income due to an illness or injury<sup>1</sup>

An injury or sickness may slow you down, but it won't slow down your monthly bills. Expenses such as house and car payments, or even daily expenses such as groceries and gas, will still need to be paid. Disability insurance can help replace your lost income and help ensure your finances are not depleted.

### Here's How It Works

You choose the maximum monthly benefit level that meets your needs. Then, if you are faced with a period of unexpected sickness or off-the-job injury, you will receive cash benefits to use as you see fit. This could include medical treatments, daily living expenses and more.

With Allstate Benefits, you gain the power to make treatment decisions without putting your finances at risk.

Are you in Good Hands? You can be.

### Key Features

- You choose the monthly maximum benefit level that meets your needs
- Premiums are affordable and conveniently payroll deducted

[See reverse for plan details](#)

Offered to the employees of:  
**City of Knoxville**



<sup>1</sup>Council for Disability Awareness, 2014 Disability Awareness Study

## 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 monthly cash benefit can be used to help pay your family's living expenses such as bills, electricity and gas

## My Lifeline Benefits

### Base Policy Benefit

### Total Disability

### Partial Disability

### Pregnancy

### Organ Donor

### Waiver of Premium

A benefits representative may help with determining the following:

Maximum Monthly Benefit: \$5000.00

Maximum Benefit Period is 3 months

Elimination Period for Injury 30 days and Sickness 30 days

Premium: \_\_\_\_\_

Please see the attached Important Information About Coverage. Your employer has chosen coverage with the following specifications:

Portability Privilege is not included.

Mental/Nervous Disorder and Substance Abuse are not covered.

All certificate exclusions apply to your coverage.

## Access Your Benefits and Claim Filings

Accessing your benefit information using **MyBenefits** has never been easier.

**MyBenefits** is an easy-to-use website that offers you 24/7 access to important information about your benefits. Plus, you can submit and check your claims (including claim history), request your cash benefit to be direct deposited, make changes to personal information, and more.



**Allstate**  
BENEFITS

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This material is valid as long as information remains current, but in no event later than January 13, 2020. Group Short-Term Disability benefits provided by policy form GVDIP, or state variations thereof.

This information highlights some features of the policy but is not the insurance contract. For complete details, contact your Allstate Benefits Representative. 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.