



Allstate BENEFITS

Protection for accidental
injuries, on- and off-the-job,
24-hours a day

Individual Accident Insurance

Today's active lifestyles at home and away may result in bumps, bruises and sometimes breaks. By offering this flexible Accident product, you give your clients' insured employees protection against life's missteps.

Accidents happen. The extra expenses related to recovering from an accidental injury add up – especially if a hospital stay is involved. And if an accident keeps your client's away from work during recovery, the financial worries can grow quickly. Here are some additional reasons to promote this Individual Accident Insurance (AP6) product:

- **Customized plan design**

This accident product has many features, which can be decided at the employer level. Choose 2-tier or 4-tier coverage, and design the plan by choosing the riders that would best benefit their employee base.

- **Helps bridge gaps in coverage**

Most major medical plans have significant deductibles. Accident insurance can help cover some of the unexpected out-of-pocket expenses not covered by traditional insurance. This coverage includes benefits for Hospitalization and Intensive Care for Accident.

- **Flexible spending dollars**

Accident insurance works well with major medical plans. It pays cash benefits to help pay for copays, deductibles, mortgage or rent, utility bills, child care and more.

- **No cost to the employer; major advantage to the employee**

There's no cost to the employer and the product is available with a minimum of three enrolled employees.*

*Subject to state exceptions

¹<http://tinyurl.com/gufr7o4>. ²<http://tinyurl.com/gtpt35g>. ³<http://tinyurl.com/palzbyb>.



THINK ABOUT IT

- Each year, 27 million people are treated in emergency departments.¹
- Unintentional injuries cost more than \$790 billion annually.²
- Nearly 13,000 American workers are injured each day.³

Product Information

- Choose 2 or 4 tier premium structure*
- Available for issue ages 18-99
- Guaranteed renewable for life

Coverage Highlights

Available benefits include:

- Initial Hospital Confinement
- Daily Hospital Confinement
- Intensive Care for Accident
- Dislocation/Fracture Rider
- Accident Treatment/Urgent Care Rider
- Emergency Room Services Rider
- Outpatient Physician's Treatment for Accident and Preventive Care Benefit Rider
- Accidental Death, Dismemberment and Functional Loss Rider
- Benefit Enhancement Rider

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This material is valid as long as information remains current, but in no event later than October 31, 2019.

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