

Accident & Physician Visit Benefit



No one plans to have an accident. But, it can happen at any moment throughout the day, whether visiting with family out of state, shopping for groceries in town or moving around in your home. Most major medical insurance plans only pay a portion of the bills. Allstate Benefits group voluntary accident coverage provides cash benefits for out-of-pocket expenses associated with an accidental injury and physician visits for sickness, accident and wellness.

Plan Highlights

- \$50 or \$75 physician visit twice per year for any reason per insured, up to 4 times per year for family coverage.
- Benefits that correspond with treatment for accidental injuries including hospitalization, emergency treatment, intensive care, fractures, and more.
- Cash benefits are paid directly to you, unless assigned.
- Benefits are paid in addition to any other insurance including Medicare.
- Pays for accidental death benefit up to \$60,000 depending on the plan selected.

How Benefits are Paid: The High Plan is Chosen

The insured fell at home and fractured his hip. Insured incurred expenses for services in and out of the hospital. In addition to what their major medical insurance paid, our voluntary accident benefits paid for:

Fractured Hip	\$6,000 lump sum benefit
Daily Hospital Benefit	\$2,100 (\$300 per day x 7 days)
Ambulance	\$300
Initial Hospital Confinement	\$1,500
Medical Expense	\$750

Your individual experience may vary from the example offered.

Claim is Submitted

With Accident Coverage

Additional dollars paid to you for co-pay, deductible and other out-of-pocket costs.

Benefits paid: \$10,650

Without Accident Coverage

No additional dollars to pay for co-pay, deductible or other out-of-pocket costs.

Benefits paid: \$0

Retiree Net Cost Analysis

Retiree monthly premium: $\$22.20 \times 12 = \266.40

Subtract 2 doctor/wellness visits = \$150

Net cost: $\$266.40 - \$150 = \$116.40$

Net monthly cost: \$9.70***

Retiree/Spouse Net Cost Analysis

Retiree/Spouse monthly premium: $\$42.24 \times 12 = \506.88

Subtract 4 doctor/wellness visits = \$300

Net cost: \$206.88

Net monthly cost: \$17.24***

***The "net monthly cost" may be .01 off due to rounding.

Enrollment Ends 60 Days After Your First Retirement Benefit Payment

Benefits		Low Plan	High Plan
Accidental Death Pays for accidental death.	Retiree Spouse Child	\$40,000 \$20,000 \$10,000	\$60,000 \$30,000 \$15,000
Common Carrier Accidental Death Pays for death while riding as a fare-paying passenger on a scheduled common carrier.	Retiree Spouse Child	\$200,000 \$100,000 \$50,000	\$300,000 \$150,000 \$75,000
Dismemberment Pays for dismemberment. Multiple dismemberments during the same injury are limited to the principal amount listed in the policy.	Retiree Spouse Child	\$4,000 to \$40,000 ¹ \$2,000 to \$20,000 ¹ \$1,000 to \$10,000 ¹	\$6,000 to \$60,000 ¹ \$3,000 to \$30,000 ¹ \$1,500 to \$15,000 ¹
Dislocation and Fracture Multiple dislocations or fractures during the same injury are limited to the principal amount in the policy.	Retiree Spouse Child	\$120 to \$4,000 ¹ \$60 to \$2,000 ¹ \$30 to \$1,000 ¹	\$180 to \$6,000 ¹ \$90 to \$3,000 ¹ \$45 to \$1,500 ¹
Initial Hospital Confinement Pays hospital for the first time after the effective date.	Retiree Spouse Child	\$1,000	\$1,500
Hospital Confinement (per day) Pays when confined to a hospital up to 90 days for each continuous hospital confinement.	Retiree Spouse Child	\$200	\$300
Intensive Care (per day) Pays when confined in a hospital intensive-care unit up to 90 days for each continuous hospital intensive care confinement.	Retiree Spouse Child	\$400	\$600
Ambulance Pays when transferred by ambulance service to or from a hospital.	Regular Ambulance Air Ambulance	\$200 \$600	\$300 \$900
Medical Expenses Pays when medical expenses are incurred.	Retiree Spouse Child	up to \$500	up to \$750
Outpatient Physician's Treatment (per visit) Pays when treated by a physician outside of a hospital for any reason. Limited to 2 visits per person per year and 4 visits per year if dependents are covered.	Retiree Spouse Child	\$50	\$75

¹Depending on the type of dismemberment, dislocation, or fracture. See Certificate of Coverage found on: www.ncretiree.com/accident/

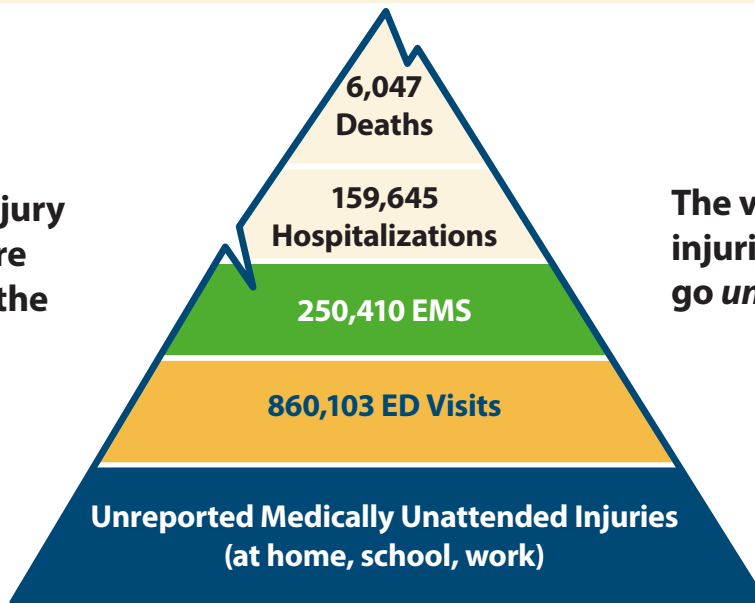
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Do You Know These Facts About Injuries in North Carolina?

- The highest number of hospitalizations occurs in the 65+ year age group.
- Approximately 6,000 North Carolina residents die, 160,000 are hospitalized, and 860,000 are treated in emergency departments (ED) because of injury each year.

Deaths from injury and violence are only the tip of the iceberg.



The vast majority of injuries in North Carolina go unreported.

INJURY ICEBERG

www.injuryfreenc.ncdhhs.gov

Monthly Premiums

Plans	Retiree	Retiree + Spouse	Retiree + Child(ren)	Family
Low Plan	\$15.52	\$28.88	\$31.86	\$39.28
High Plan	\$22.20	\$42.24	\$46.70	\$57.84

3 Easy Ways to Enroll

- 1 Enroll online at www.ncretiree.com/enroll
- 2 Complete the attached enrollment form on pg. 22 and return to Pierce Insurance via postage-paid envelope inserted on pg. 12
- 3 Enroll by phone: 855-627-3847

Access Your Benefits & Claim Filings

- MyBenefits: (www.allstatebenefits.com/mybenefits)
- Customer Care: 866.828.8501
- Email: claimsresearch@allstate.com



HEALTH TIP

How to Prevent Falls Indoors:

1. Keep floors free of clutter
2. Use plastic or carpet runners
3. Wear low-heeled shoes
4. Do not walk in socks, stockings, or slippers
5. Be sure rugs have skid-proof backs or are tacked to floor
6. Be sure stairs are well lit and have rails on both sides



REMEMBER

**Enrollment ends 60 days after
your first retirement benefit
payment**

Coverage Exclusions and Limitations

Conditions and Limits - When an injury results in a covered loss within 180 days from the date of an accident, Allstate Benefits will pay benefits as stated. Treatment must be received in the United States or its territories.

Dependent Eligibility/Termination -

- (a) Coverage may include you, your spouse and children who are under age 26.
 (b) Coverage for children ends when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent. (c) Spouse coverage ends upon valid decree of divorce or your death.

Termination of Coverage - Coverage under the policy ends on the earliest of: the date the policy is canceled; or the last day of the period for which you made any required contributions; or the date you are no longer in an eligible class; or the date your class is no longer eligible.

Portability Privilege - Coverage may be continued when coverage under the policy ends.

Certificate Limitations and Exclusions - Benefits are not paid for any loss incurred as a result of:

- (a) injury incurred before the effective date; (b) any act of war or participation in a riot, insurrection or rebellion;
 (c) suicide or any attempt at suicide; (d) any injury sustained while under the influence of alcohol or any narcotic unless administered upon the advice of a physician;
 (e) any bacterial infection (except pyogenic infections that occur with and through an accidental cut or wound);
 (f) participation in aeronautics unless a fare-paying passenger on a licensed common-carrier aircraft; (g) committing or attempting to commit an assault or felony;
 (h) driving in any organized or scheduled race or speed test or testing any vehicle on any racetrack or speedway; (i) hernia, including complications; (j) serving as an active member of the military; naval; or air forces of any country or combination of countries.

Coverage is provided by supplemental, limited benefit insurance. Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), the underwriting company and a subsidiary of The Allstate Corporation.