

New Allstate Benefits Info Meeting



October 26, 2019 at 10:00 am in the Auditorium

These benefits:

- Are available through the convenience of payroll deduction
- Are paid in addition to any other benefits you may have and are paid directly to you
- Are portable...meaning you can keep them even if you change jobs
- Are affordable for all employees, can include families
- **Some are offered with Contingent Guaranteed Issue this year only. There are only 3 questions:**
 - 1. Do you work 20 or more hours a week?**
 - 2. Have you been diagnosed with Aids?**
 - 3. Have you been hospitalized or disabled in the last 6 months?****You can qualify for these plans with no medical exams**

What would your family do if you or your spouse got hurt and couldn't work? How would you pay the extra expenses due to an accident, if you were hospitalized or got cancer? Even worse, what if they lost you altogether?

Universal Life Insurance with a Long-Term Care Rider

- ✓ Face amount options from \$10,000 up to \$150,000
 - ✓ Cash Value Policy guaranteed to earn interest at 4% on the Cash Fund
 - ✓ Coverage for Spouse and Children available even if you do not take the coverage for yourself
- Long Term Care rider gives you 4% of the face amount monthly for Home Health Care and Skilled Nursing Care Facilities

Short Term Disability (Income Replacement)

- ✓ Monthly benefits from \$400 to \$5000 depending on income
- ✓ Benefits available for 3...6...12 or 24 months... On and Off the job coverage
- ✓ Custom designed so you control the cost

Accident Insurance

- ✓ Cash benefits for ON or OFF Job injuries...24/7 Choose from 3 levels of coverage
- ✓ Lump sum cash benefits for injuries leading to Hospitalization, Emergency Room, Fractures, Dislocations, Burns, Skin Grafts, Lacerations, Surgery, Anesthesia, Physical Therapy, Lodging, Transportation, X-Rays, Cat Scans, MRIs, Accidental Death and Dismemberment Benefits and more

Critical Illness

- ✓ Lump Sum cash benefits...choose a face value to be paid at time of occurrence
- ✓ Cash Benefits for Heart Attack, Stroke, Major Organ Transplant, Renal Failure, and Coronary Artery Disease
- ✓ Cash Benefits for Cancer (optional)
- ✓ Includes a \$100 per year annual Wellness benefit per covered person for wellness screenings including blood test for triglycerides, stress tests, and more

Kevin Purdy

Allstate Benefits

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