



frequently asked questions



group hospital indemnity medical insurance

COVERAGE AND ELIGIBILITY

Q. How does Group Hospital Indemnity Medical Insurance work?

A. Your coverage pays you or a covered family member cash benefits for hospital stays due to sickness or injury. Benefits include First Day Hospital Confinement, Daily Hospital Confinement, and Hospital Intensive Care. Benefits are not paid for emergency room treatment or outpatient procedures.

Q. Who is eligible for coverage?

A. You may choose one of four coverage tiers: you only, you and your spouse or domestic partner or civil union partner, you and your children, or family coverage.

Q. Are there medical questions to answer to enroll in this coverage?

A. No. Coverage is offered on a Guaranteed Issue basis. You must meet the “Actively at Work” requirement to be eligible. Although Guaranteed Issue is available, all exclusions and limitations will still apply to the coverage issued.

Q. Will Group Hospital Indemnity Medical Insurance interfere with my Health Savings Account (HSA)?

A. No. Group Hospital Indemnity Medical Insurance from Allstate Benefits is HSA-compatible. This means that when you enroll in this coverage, you are still eligible to create an HSA or continue contributing funds to an existing HSA.

Q. Do benefits include pregnancy?

A. Yes. Your employer includes a benefit for hospital stays due to normal pregnancy or complications of pregnancy. There is no waiting period for pregnancy benefits.

Q. Is newborn care eligible under the hospital confinement benefits?

A. Yes. Benefits for a newborn child’s initial hospital confinement, routine nursing or routine well-baby care are included.

Q. If I or one of my covered family members is admitted to the hospital and must be in the ICU for three days, will we receive both the confinement benefits and the ICU benefit?

A. Yes. Your coverage pays you for each day you are confined in a hospital Intensive Care Unit. It pays in addition to the First Day Hospital Confinement and Daily Hospital Confinement benefits.

Q. Is hospitalization for a mental health condition eligible under the hospital confinement benefits?

A. Yes. Your coverage includes hospital confinement for mental and nervous disorders. Hospital confinement for substance abuse is also included.

DEPENDENTS

Q. When does coverage for me and my dependents begin under the policy?

A. Coverage typically begins on the first day of the month in which deductions begin unless you are not actively at work. The coverage effective date will be listed on your coverage certificate.

Q. When does coverage for my children end?

A. Coverage for children ends at age 26, unless your child still meets the requirements of an eligible dependent. See your coverage certificate for more information.

Offered to the employees of:



POLICY CONVERSION

Q. Can I take my coverage with me if I leave my employer or if the group policy ends?

A. Yes. If your coverage terminates for reasons other than non-payment of premiums, you may obtain a “converted policy.” An application for a converted policy must be made to Allstate Benefits within 31 days after the coverage terminates. The effective date of the converted policy will be the date on which coverage under the certificate terminates. For more details, see the Conversion Provision section of your certificate.

Q. Will my premiums change with a converted policy?

A. No. Your premium rates are not affected by transitioning to a converted policy.

CLAIMS

Q. Who may submit a claim?

A. You and your covered family members can submit claims for processing.

Q. When can I submit a claim for benefit payment under my coverage?

A. You can submit claims any time after the coverage effective date.

Q. How do I submit a claim?

A. After enrollment, register at www.mybenefits.allstate.com to view your coverage information and file claims. You can also obtain a claim form on the Allstate Benefits website at www.allstate.com/allstate-benefits/resources-and-forms.aspx. For assistance, call the Allstate Benefits Customer Care Center at **866-828-8501**.

Q. How is my benefit paid?

A. Your benefits are paid directly to you unless you assign your benefit payment to your medical provider. To assign your benefits, complete the **Assignment of Benefits Form** at www.allstate.com/allstate-benefits/resources-and-forms.aspx and return it to us using the contact information provided or register with MyBenefits and submit your form at www.mybenefits.allstate.com.

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

This material is valid as long as information remains current, but in no event later than September 15, 2026. The coverage provided is limited benefit supplemental insurance, policy form GVSP2 or state variations thereof. This is a brief overview of the benefits available under the group policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). The coverage has exclusions and limitations and may vary by state. Contact your Allstate Benefits Representative for costs and complete details. Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. ©2023 Allstate Insurance Company.