



frequently asked questions



group whole life insurance with accelerated death benefit for long term care with restoration of benefits

COVERAGE AND BENEFITS

Q. How does Group Whole Life Insurance work?

A. If you or a covered family member dies while the coverage is in force, a death benefit will be paid to the designated beneficiary. If you or your covered spouse survives to maturity and the coverage is still in force, the net surrender value is paid to you and coverage terminates.

Q. What is the age range for coverage eligibility?

A. You and your spouse can sign up for coverage between the ages of 18 and 70. Your children are eligible up to age 25.

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

A. Coverage begins on the day you sign up for coverage unless otherwise specified on your application.

Q. How does the Accelerated Death Benefit for Long Term Care with Restoration of Benefits Rider work?

A. If you or a covered family member is certified by a physician as chronically ill, as defined in the rider, and receives qualified long-term care services, you can claim an advance of the death benefit as a monthly benefit after a 90-day elimination period. The Restoration of Benefits feature replenishes the death benefit amount to the level it was at the time the Accelerated Death Benefit claim was submitted. Please refer to your certificate for more details.

Q. How much of the death benefit will I receive to pay for long-term care services?

A. To help pay for long-term care services, you will receive a payout of 6% of the death benefit for up to 17 months while receiving qualified long-term care services after a 90-day elimination period when you are certified as chronically ill by a licensed health care practitioner.

Q. What additional coverage is provided?

A. In addition to the Accelerated Death Benefit for Long Term Care with Restoration of Benefits Rider, your employer is also offering the Accelerated Death Benefit for Terminal Illness or Condition Rider.

Q. How does the Accelerated Death Benefit for Terminal Illness or Condition Rider work?

A. If you or a covered family member is certified by a physician as terminally ill, as defined in the rider, you can receive an advance of up to 75% (but not more than \$100,000) of the death benefit. Please refer to your certificate for more details.

Q. What if I already have Term Life Insurance?

A. Your employer may provide Term Life Insurance as part of your benefits package, but Term Life Insurance only provides coverage for a certain time period, and only protects your family should you pass away within that period. Group Whole Life Insurance in addition to Term Life Insurance can provide wraparound coverage, helping to give you peace of mind because the money you spend builds cash value that you can use later in life. With both Term and Permanent Life insurance coverage, you can help protect yourself and your loved ones throughout the various stages of life.

DEPENDENTS

Q. Who can be covered under the policy?

A. Coverage is available for you, your spouse, and your children.

Q. What is the maximum dependent age that employees can request coverage?

A. Applications for dependent children can be made up to age 25. Applications for coverage for your spouse can be made up to age 70.

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.

Q. I plan on retiring in two months. Can I enroll in coverage and take it with me when I retire?

A. Yes, assuming the coverage effective date is before you retire. Your first premium payment must be made through payroll deduction and remitted by your employer. After your first payroll deduction, you can take your coverage with you and make payments directly to Allstate Benefits.

CLAIMS

Q. Who may submit a claim?

A. You, a covered family member, or a beneficiary can submit claims for processing.

Q. How do I submit a claim?

A. You can obtain a claim form by visiting the Allstate Benefits website at www.allstate.com/allstate-benefits/resources-and-forms.aspx or by calling the Allstate Benefits Customer Care Center at 866-828-8501.

Q. When a claim is filed and benefits are paid by Allstate Benefits, who receives the payment?

A. Death benefits are paid to your designated beneficiary unless otherwise assigned to someone else. Accelerated Death and Surrender benefits are paid to you. Visit www.allstate.com/allstate-benefits/resources-and-forms.aspx to obtain the appropriate form.

TOBACCO USE AND AGE

Q. Do premiums depend on tobacco status?

A. Yes. Your employer has a Tobacco Distinct classification, which means that your premium rates and cash values will depend on tobacco status.

Q. Do premiums vary based on the primary insured's age?

A. Yes. Suggested premiums at issue are based on the age at which coverage is effective.

UNDERWRITING

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.

Offered to the employees of:





This material is valid as long as information remains current, but in no event later than September 15, 2026. Group Whole Life Insurance benefits are provided under policy form GWLP, or state variations thereof. Rider benefits are provided under the following rider forms, or state variations thereof: Accelerated Death Benefit for Long Term Care with Restoration of Benefits (GWPLTCR, GWPLTCR1) and Accelerated Death Benefit for Terminal Illness or Condition (GWPTI).

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.