



Allstate
BENEFITS

Provides a cash benefit
directly to your beneficiary

Universal Life Insurance FAQs

Q1. What is the maximum age that I am eligible for coverage?

A1. You can sign up for coverage between the ages of 18 and 80. Spouses are also eligible for coverage and the same age range applies to them as well.

Q2. When does coverage for me and/or my dependents begin under Group Universal Life?

A2. Coverage begins on the effective date as shown on your certificate.

Q3. What additional coverage can be added to Group Universal Life coverage?

A3. The following additional rider coverages are available:

- Accelerated Death Benefit for Long Term Care Rider
- Extension of Benefits for Long Term Care Rider
- Accelerated Death Benefit for Terminal Illness Rider
- Total Disability Payor Waiver of Premium Rider
- Accidental Death Benefit Rider
- Children's Term Rider

Q4. How does the Accelerated Death Benefit for Long Term Care Rider work?

A4. If an insured person is certified by a physician as chronically ill, as defined in the rider, and receives qualified long-term care services, the insured can claim an advance of the death benefit as a monthly benefit after a 90-day elimination period. The maximum monthly accelerated death benefit is 4% of the death benefit (up to 25 full months) after the elimination period is satisfied. *All policy values are decreased in proportion to the acceleration, and the benefit payable is reduced by a pro rata loan repayment, if applicable.*

Q5. How does the Extension of Benefits for Long Term Care Rider work?

A5. This rider increases the death benefit month-by-month (up to 25 months) while receiving qualified long-term care services, after it has been depleted by the Accelerated Death Benefit for Long Term Care Rider.

Q6. How does the Accelerated Death Benefit for Terminal Illness Rider work?

A6. If an insured person is certified by a physician as terminally ill, as defined in the rider, the insured can claim an advance of up to 75% (but not more than \$100,000) of the death benefit. There is no charge for the rider until the benefit is claimed. When the benefit is claimed, all policy values are decreased in proportion to the acceleration, future premiums are waived and the benefit paid is the advanced death benefit reduced by an actuarial discount and pro rata loan repayment, if applicable.

Q7. How does the Total Disability Payor Waiver of Premium Rider work?

A7. It waives the planned premium for your coverage for you when you are totally disabled for at least six months.

Q8. How does the Accidental Death Benefit Rider work?

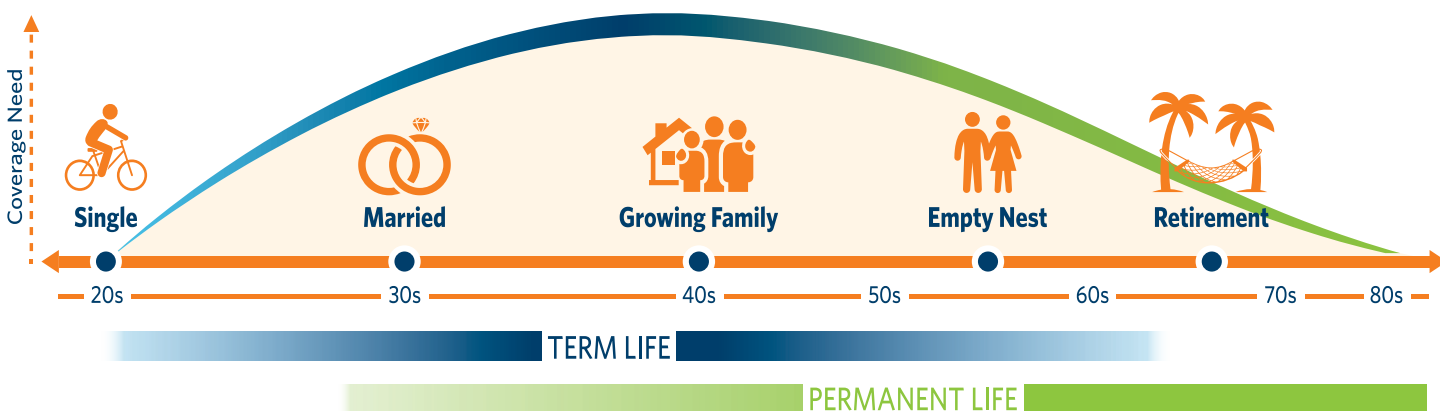
A8. This pays in addition to the death benefit if an insured person dies as a result of an accident. Benefit payment is up to 10 times the base certificate face amount but not more than \$500,000.

Q9. How does the Children's Term Rider work?

A9. This rider pays a death benefit for each covered child more than 24 hours and not yet 25 years old.

Q10. What if I already have Term Life Insurance?

A10. An 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 Universal Life Insurance in addition to Term Life Insurance can provide wraparound coverage, helping to give peace of mind because the money you spend builds cash value that you can use later in life. The graph below illustrates the need for both Term and Permanent Life insurance throughout the various stages of life.



Q11. Are there medical questions to answer to enroll in this coverage?

A11. For members aged 18-70 years and spouse aged 18-65 years: Coverage is offered on a Guaranteed Issue basis, which means you do not need to answer medical questions. You must meet the "Actively at Work" requirement to be eligible; although Guaranteed Issue is available, all exclusions and limitations will still apply to any coverage issued.

For members aged 71-80 years and spouse aged 66-80 years: Coverage is offered on a Simplified Issue basis, which means you will have to satisfy several medical questions and meet the "Actively at Work" requirement. All exclusions and limitations, including pre-existing conditions, will still apply to any coverage issued.

Q12. Who can be covered under the policy?

A12. Coverage is available for you, your spouse or domestic partner, and your children.

Q13. What is the maximum dependent age that members can request coverage?

A13. Application for coverage for dependent children can be made up to age 24. Application for coverage for the member's spouse can be made up to age 80.

Q14. If I leave the group, can I keep my life coverage? What is the cost, and how do I go about keeping the coverage?

A14. You can continue coverage for yourself and your dependents as long as you exercise the portability option and make premium payments directly to Allstate Benefits. Payments need to be received by Allstate Benefits within 30 days of leaving the group.

Q15. I plan on retiring in two months. Can I enroll in coverage and take it with me when I retire?

A15. 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 that happens, you may port your certificate when you leave the group.

Q16. Will coverage levels change if I use portability?

A16. No. Coverage and premiums are not affected by you leaving the group.

Q17. Who submits a claim?

A17. The insured or beneficiary will submit the claim for processing.

Q18. How do I submit a claim?

A18. You can obtain a claim form by:

- visiting the Allstate Benefits website at www.allstatebenefits.com/Individuals/Resources; or
- calling Allstate Benefits at 1-866-828-8501; or
- logging on to the MyBenefits website

Q19. When a claim is filed and benefits are paid by Allstate Benefits, who receives the certificate proceeds?

A19. Death Benefits are paid to your designated beneficiary unless otherwise assigned to someone else. Accelerated Death and Surrender Benefits are paid to the owner of the certificate. If you would like to change your beneficiary information, please visit www.allstatebenefits.com/Individuals/Resources to obtain the appropriate form.

Q20. Do premiums depend on smoker status?

A20. Yes, premiums will depend on tobacco usage.

Q21. Do premiums vary based on age?

A21. Yes. Suggested premiums at issue are based on the age at which coverage is effective.

Coverage may expire when premiums are unpaid following the initial premium or subsequent premiums are insufficient to continue coverage.

Rev. 3/21. This material is valid as long as information remains current, but in no event later than March 1, 2024. Group Universal Life Insurance benefits are provided under policy form GUL23P, or state variations thereof. Rider benefits are provided under the following rider forms, or state variations thereof: Accelerated Death Benefit for Terminal Illness Rider GULBR; Accelerated Death Benefit for Long Term Care Rider GULTC; Total Disability Payor Waiver of Premium Rider GUPWP; Accidental Death Benefit Rider GUADB; Children's Term Rider GUCTR; Extension of Benefits for Long Term Care Rider GULTCEXT.

This is a brief overview of the benefits available under the group policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the coverage, including exclusions and limitations are included in the certificates issued. For additional information, you may contact your Allstate Benefits representative. Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office: Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2021 Allstate Insurance Company.