

Advantage Business Solutions

from Allstate Benefits



Our portfolio of products offers employers the perfect solution

Making a difference in the lives of so many, one policyholder at a time

1 HEALTH

Accident and/or Critical Illness
Provides cash benefits for covered accidental injuries or a critical illness diagnosis

2 LIFE

Term to Age 100
Provides a death benefit to the beneficiary upon the death of an insured

3 DISABILITY

Short-Term Disability
Provides monthly cash benefits for covered disabilities

Small businesses are like family. To protect employees like family, it is imperative to provide them with a comprehensive and affordable benefits package, while also giving them the tools to keep them healthy and productive.

We invite you to put yourself and your employees in Good Hands with Advantage Business Solutions from Allstate Benefits.

We've designed a benefits solution that will both complement an employer's core benefit offering and provide coverage options employees want—*without impacting the employer's bottom line*. We're making it easier than ever to help offer the financial protection employees want and deserve.

Here's How It Works

- The employer selects the products that best meet their needs
- The employee has a single purchase decision to elect coverage
- All products are guaranteed issue (no medical questions required)
- Enrollment is made easy via either a customized enrollment form or electronic enrollment

At Allstate Benefits, our goal is to ensure all employers have the benefit solutions that provide value to both the employer and employee alike.

Are you in Good Hands? You can be.

Key Features

- Target market: 5 - 250 lives
- Simplified offering
- Streamlined underwriting
- Affordable premiums with payroll deduction
- Ease of ongoing service and administration

[See reverse for plan overview](#)



Understanding the Need for Additional Insurance Coverage



Every 34 seconds, an American will suffer a heart attack.¹



Nearly 2 million people will face bankruptcy due to unpaid medical bills this year.²



Many families couldn't survive a month without the breadwinner's salary.³



Life insurance is the #1 asset used for bills when a wage earner dies.⁴

¹ <http://www.criticalillnessinsuranceinfo.org/learning-center/critical-illness-coverage-facts.php>

² <http://www.cnbc.com/id/100840148>

³ http://www.limra.com/uploadedFiles/limra.com/LIMRA_Root/Posts/PR/LIAM/PDF/2014-LIAM-Fact-Sheet.pdf

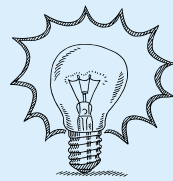
⁴ <http://www.limra.com/uploadedFiles/limracom/About/Insure-Your-Love%20-2013.pdf>

Advantage Business Solutions Overview*

- Target market: 5-250 lives
- Single employer cases only
- Associations, unions and PEOs require home office review
- Allstate Benefits eligible industries only
- All product and rider limitations apply, including state availability, age and benefit maximum restrictions
- Groups will be reviewed annually for participation through the Allstate Benefits underwriting department
- Advantage Business Solutions package must be indicated on customer agreement
- **Can only offer GVA1 or GVA2 to a group, not both**

Products	Plan Design Highlights
Group Critical Illness (GVCIP2)	<ul style="list-style-type: none"> • Guaranteed Issue (GI) • \$10,000 basic benefit amount with pre-existing condition limitation and is fully portable • Cancer, Supplemental II (no HIV) and 2 units Wellness Benefit
Group Accident (GVAP1)	<ul style="list-style-type: none"> • Guaranteed Issue (GI) • 2 units of base benefit • 1 unit of Benefit Enhancement Rider (GVAPBER)
Group Accident (GVAP2)	<ul style="list-style-type: none"> • Guaranteed Issue (GI) • 2 units of base benefit • 1 unit of Benefit Enhancement • 2 units of Outpatient Physician's Benefit Rider (GOPBR1)
Group Term to Age 100 (GPTLP)	<ul style="list-style-type: none"> • Guaranteed Issue (GI) • \$2 per week premium maximum up to \$30,000 (employee only) • Optional Benefit - 10 units Children's Term Rider (GTLPCTR)
Group Disability (GVDIP)	<ul style="list-style-type: none"> • Guaranteed Issue (GI) • 14/14 elimination period • 3 month benefit period • Not portable

*Subject to state exceptions



Did we make you think?

With all the benefits our small business solution offers, there are bound to be some questions on your mind.

Contact your Allstate Benefits representative today to learn more about this valuable coverage.



Allstate
BENEFITS

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