

## Group Whole Life with Accelerated Death Benefit for Long Term Care: FAQ

### ► Coverage FAQs

#### **Q. How does Group Whole Life coverage work?**

A. If the insured dies while the coverage is in force, the death benefit will be paid to their designated beneficiary. If the insured survives to maturity (attained age 121) and the coverage is still in force, the net surrender value is paid to the certificate holder and coverage terminates.

#### **Q. What is the maximum age that employees are eligible to sign up for coverage?**

A. Employees can sign up for coverage if they are between the ages of 18 and 80. Because spouses are eligible for coverage, the same age range applies to spouses.

#### **Q. When does coverage for me and/or my dependents begin under Group Whole Life?**

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

#### **Q. What additional coverage is available to add onto Group Whole Life?**

A. Additional rider coverage is available. The following additional riders are available: Children's Term, Spouse Term, Accidental Death Benefit, 20-Year Term Insurance, Accelerated Death Benefit for Terminal Illness, Payor Waiver of Premium for Total Disability, and Accelerated Death Benefit for Long Term Care.

#### **Q. How does the Children's Term rider work?**

A. Children's Term pays a benefit upon the death of a covered child while the rider is in force before they reach age 26. Each covered child's coverage under the Children's Term rider can be converted to an individual life insurance policy when the child is no longer eligible to be covered under the rider.

#### **Q. How does the Spouse 20-Year Term rider work?**

A. This rider provides a covered spouse with level term insurance coverage for 20 years.

**Q. How does the 20-Year Term rider work?**

A. This rider provides the covered person with level term insurance coverage for 20 years.

**Q. How does the Accidental Death Benefit rider work?**

A. The Accidental Death Benefit pays an additional death benefit if death occurs from an accident.

**Q. How does the Payor Waiver of Premium for Total Disability rider work?**

A. It pays the planned premium for the coverage when the employee is totally disabled for at least six months.

**Q. How does the Accelerated Death Benefit for Terminal Illness rider work?**

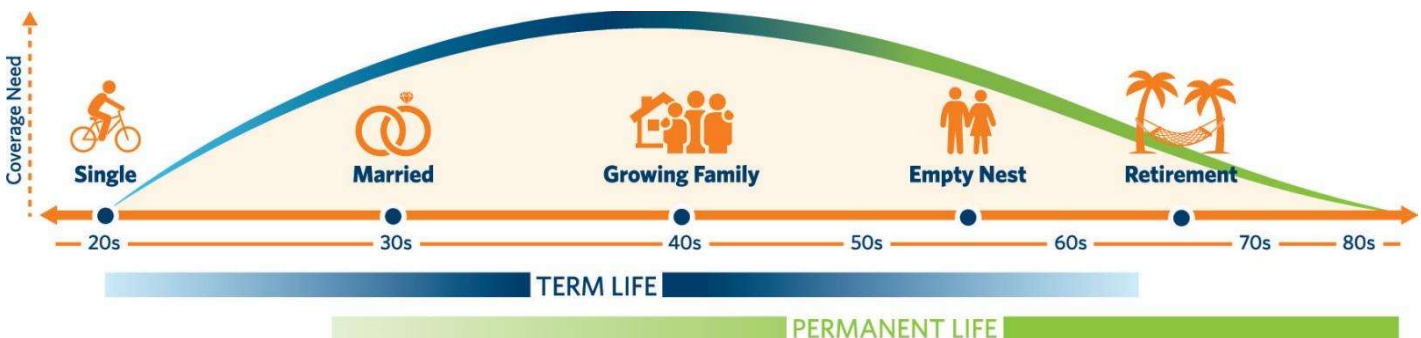
A. If an insured person is certified by a physician as terminally ill, as defined in the rider, the insured can claim an advance of up to 75% (but not more than \$100,000) of the death benefit.

**Q. How does the Accelerated Death Benefit for Long Term Care rider work?**

A. 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.

**Q. What if I already have Term Life Insurance?**

A. 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 Whole 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 Whole Life insurance throughout the various stages of life.



**► Dependent FAQs**

**Q. Who can be covered under the plan?**

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

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

A. Application for coverage for dependent children can be made up to age 25. Application for coverage for the employee's spouse can be made up to age 80.

## ► Portability FAQs

### **Q. If I leave the company, can I keep my life coverage? What is the cost, and how do I go about keeping the plan?**

A. You can continue coverage for yourself and your dependents (whether or not the plan stays active) 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 the plan termination date.

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

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 employment.

### **Q. Will coverage levels change if I use portability?**

A. No. Coverage and premiums are not affected by your leaving the group.

## ► Claims FAQs

### **Q. Who submits a claim?**

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

### **Q. How do I submit a claim?**

A. You can obtain a claim form by visiting the Allstate Benefits website at: <https://www.allstatebenefits.com/Individuals/Resources> or by calling Allstate Benefits at 1-800-521-3535.

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

A. 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. Visit <https://www.allstatebenefits.com/Individuals/Resources> to obtain the appropriate form.

## ► Tobacco Use FAQs

### **Q. Do premiums depend on smoker status?**

A. Possibly; it depends on the rating option selected by the employer. If you have a Uni-tobacco classification, the rates do not depend on smoker status. If you have a Tobacco or Non-tobacco classification, then rates and cash values will depend on smoker status.

## ► Age-Related FAQs

### **Q. Do premiums vary based on age?**

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

## ► Underwriting and Pre-Existing Condition FAQs

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

A. The coverage can be offered with various underwriting requirements. If it is offered on a guaranteed issue (GI) basis, you do not need to answer medical questions, but you must meet the “Actively at Work” requirement to be eligible. If it is offered on a contingent guaranteed issue (CGI) basis, you will have to satisfy a few medical questions and meet the “Actively at Work” requirement. If you enroll on a simplified issue (SI) basis, you will be asked a number of detailed medical questions, and you must meet the “Actively at Work” requirement.

### Q. Is there a waiting period?

A. Your employer determines when you are eligible to enroll for benefits. Although there is no contractual waiting period to receive benefits, there is a 2-year incontestability period that Allstate Benefits adheres to. Initially, there is also a suicide exclusion and many of the riders have exclusions, limitations, and/or elimination periods.

*This material is valid as long as information remains current, but in no event later than May 1, 2021. Group Whole Life Insurance benefits provided by policy GWLP, or state variations thereof. Rider benefits are provided under the following forms, or state variations thereof: Accelerated Death Benefit for Terminal Illness (GWPTI); Payor Waiver of Premium for Total Disability (GWPWP); Accidental Death Benefit (GWPADB); Children's Term (GWPCT); Spouse 20 Year Term (GWPST); 20 Year Term (Primary Insured) (GWPTYT); and Accelerated Death Benefit for Long Term Care (GWPLTC). The coverage is underwritten by American Heritage Life Insurance Company. The coverage has exclusions and limitations and may not be available for sale in all states. Contact your Allstate Benefits Representative for costs and complete details. Allstate Benefits is the marketing name for American Heritage Life Insurance Company (Home Office: Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2018 Allstate Insurance Company.*