



## FAQs: Group Voluntary Off-the-Job Accident

### Q. How does Group Voluntary Accident 6 work?

A. This Accident plan pays a specified amount when a covered person is injured as a result of an off-the-job accident or injury.

### Q. How does the plan define accident?

A. An accident is any unforeseen, unintentional injury. The plan may even cover things like allergic reactions, food poisoning, and bee stings.

### Q. When does coverage for me and/or my dependents begin under the accident plan?

A. Coverage 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 the employee certificate.

### ► Dependent FAQs

#### Q. Is domestic partner coverage available?

A. Yes, unless prohibited by the situs state of the policy.

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

A. Coverage is available for you, your spouse or domestic partner, and your children up to age 26.

### ► Continuation of Coverage FAQs

#### Q. If I leave the company, can I keep my accident 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 make premium payments directly to Allstate Benefits. Payments need to be received by Allstate Benefits within 30 days of your certificate termination date.

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

A. Yes. Your first premium payment must be made through payroll deduction and remitted by your employer. After that happens, you may port your coverage at any time.

### ► Claims FAQs

#### Q. Who submits a claim?

A. The insured or covered person will submit the claim for processing.

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

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



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

A. You can obtain a claim form at <https://www.allstatebenefits.com/ClaimForms.aspx>.

**Q. When a claim is filed and benefits are paid by Allstate Benefits, who receives the proceeds – me or the doctor?**

A. Claim payments are sent to you unless otherwise assigned to someone else. If you wish to have your benefit sent to the doctor, you will need to complete a form requesting assignment of your benefits. Visit <https://www.allstatebenefits.com/ClaimForms.aspx> to obtain the appropriate form.

**► Tobacco Use FAQs**

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

A. No. Smokers and non-smokers pay the same amount for premiums.

**► Age-Related FAQs**

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

A. No. Premiums are the same at all ages.

**► Underwriting FAQs**

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

A. The policy is offered on a guaranteed issue basis. That means you do not need to answer medical questions.

**Q. Is there a waiting period?**

A. There is no waiting period to receive benefits.

*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 coverage under the Affordable Care Act.*

*This material is valid as long as information remains current, but in no event later than September 1, 2016. Coverage is provided by limited benefit supplemental insurance, policy form GVAP6 or state variation thereof, underwritten by American Heritage Life Insurance Company. The coverage has exclusions and limitations. 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. ©2015 Allstate Insurance Company.*