



Indemnity Medical FAQs

Q1. How does Group Indemnity Medical coverage work?

A1. This coverage provides cash benefits that correspond with first day hospital confinement, daily hospital confinement and hospital intensive care.

Q2. Are there medical questions to answer to enroll in this coverage?

A2. No. If you and/or your eligible family members enroll during open enrollment, coverage will be provided on a Guaranteed Issue basis, which means that there are no medical questions to answer.

Q3. Who can be covered under this product?

A3. This product provides coverage for employee, employee and spouse/legal partner, employee and children, or family.

Q4. Are there any pre-existing conditions?

A4. No. This coverage is not subject to pre-existing conditions.

Q5. Is there a waiting period?

A5. No. There is no waiting period to receive benefits.

Q6. Do benefits include pregnancy?

A6. Yes, there is an optional benefit to include hospitalization due to pregnancy.

Q7. If someone is admitted to the hospital and has to be in ICU for three days, will they get both the confinement benefits and the ICU benefit?

A7. Yes. Allstate Benefits pays for each day you are confined in a hospital intensive care unit. It pays in addition to the First Day Hospital Confinement and Daily Hospital Confinement benefits.



Q8. Are newborn care expenses eligible under the hospital confinement benefits?

A8. A newborn child’s initial confinement (or any transfer to another hospital before being discharged to home) is not eligible under the First Day benefit. In addition, routine newborn nursing or routine well-baby care during the initial hospital confinement are not eligible expenses under the Daily benefit.

Q9. Is this product portable?

A9. Yes. If you leave your job, you can take your coverage with you for up to 36 months if you make payments directly to Allstate Benefits.

► Claims FAQs

Q10. Who submits a claim?

A10. The insured or covered person will submit the claim for processing.

Q11. When can I submit a claim for benefit payment under my coverage?

A11. You can submit claims for covered benefits any time after the coverage effective date.

Q12. How do I submit a claim?

A12. After enrollment, you can obtain a claim form on the Allstate Benefits website at www.allstatebenefits.com/claimforms.aspx. You can also call Allstate Benefits at 1-800-937-7039.

Q13. How is the benefit paid?

A13. The benefits are paid directly to you unless otherwise assigned.

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, 2019. Coverage is provided by limited benefit supplemental insurance, policy form GVSP2 or state variation thereof, underwritten by American Heritage Life Insurance Company. 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 for American Heritage Life Insurance Company (Home Office: Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2016 Allstate Insurance Company