




Allstate[®]
BENEFITS
Customer Focused,
Value Driven

Allstate Benefits Small Market Solutions Overview

LiveAmerica

March 23, 2022



Program Structure

- Target market: **3 - 250 Lives**
- Single-employer cases only
- Allstate Benefits eligible industries only
 - SIC code must be verified for some products
- All product & rider limitations apply, including state availability, age and benefit maximum restrictions
- Groups will be reviewed annually for participation by AB underwriting team
- Small Business Underwriting Offer must be indicated on the customer agreement (ABJ4040)
- This Underwriting Offer may not be available in all states



Underwriting

3 - 99 Lives

Case will issue with 3 applications per product if a total of 6 applications are written across all lines in a case

100 – 250 Lives

Case will issue with 5 applications per product if a total of 10 applications are written across all lines in a case

*Assumes active enrollment - 75% active decision making occurs



Product Offerings

Accident – **GVA1** or **GVA2***

*GVA6 if GVA1 or GVA2 are not available in situs state

- Always Guaranteed Issue
- 2-Year Rate Guarantee
- Dual Option Plan

Accident – (**GVA6**) for **100-250**

*or if GVA1 or GVA2 are not available in situs state

- Always Guaranteed Issue
- 24-hour coverage only
- 2-Year Rate Guarantee
- Dual Option Plan

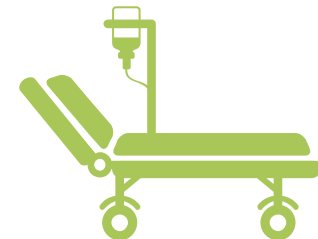


Product Offerings

Critical Illness (GVC12)*

- Employees: \$10,000 or \$20,000
- Spouse/Child: 50% of Employee Benefits
- Includes Cancer Rider, Second Event Rider, Supplemental II (no HIV), and 2 Units of Wellness Rider
- Includes Pre-existing Condition Limitation for 3-99; removed for 100-250
- Perpetual Guaranteed Issue at every open enrollment as long as participation requirements are met
- 2-Year Rate Guarantee
 - FL: 1-Year Rate Guarantee

*GVC14 available if GVC12 is not available

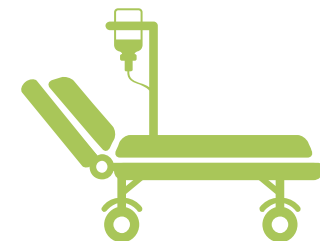


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Product Offerings

Hospital Indemnity (**SHOP**)

- 1-Year Guaranteed Issue at initial enrollment
- 2-Year Rate Guarantee
 - FL: 1-Year Rate Guarantee



Group Disability (**GVDIP1**)

- **Option 1:** Guaranteed Issue at 60% to \$2,500/month, available at the initial enrollment for all eligible employees and at subsequent annual enrollments for new hires
- **Option 2:** Perpetual Guaranteed Issue at 60% to \$1,500/month, available all eligible employees at subsequent annual enrollments
- Choice of elimination period and benefit duration
7 / 7 / 3, 14/14/3 or 14/14/6
- Includes Pre-existing Condition Limitation
- 2-Year Rate Guarantee
 - FL: 1-Year Rate Guarantee



Product Offerings

Life – Group Term to 100 (**GPTL**) or Group Whole Life (**GWL**)

1-Year Guaranteed Issue

2-Year Rate Guarantee

Group Term to 100 – Quick Pick Flat Amount GI Options:

- **Employees ages 18-40** - \$30K, \$40K, \$50K / **Employees ages 41-65** - \$20K, \$30K, \$40K
- Working Spouses at 50% of employee amount
 - Employee must be covered to offer spouse coverage
- Child Term Rider \$10K

or

GWL – Quick Pick Uniform GI Options:

- Employees up to \$50K
- Working Spouses up to \$20K
- Non-Working Spouses up to \$10K
- Child Term Rider \$10K
- Long Term Care Rider on GWL (where available)
 - Must be chosen at employer level
 - Includes Pre-Existing Condition Limitations





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