



frequently asked questions

AECOM

group voluntary accident

COVERAGE AND BENEFITS

Q. How does Group Voluntary Accident Insurance work?

A. Your coverage pays you or a covered family member for medical treatment due to an accidental injury. This is 24-hour coverage for on- and off-the-job injuries. Primary benefits include payments for Accidental Death and Dismemberment, Dislocation or Fracture, Initial Hospital Confinement, Daily Hospital Confinement, Intensive Care, Ambulance and more. Additional benefits are payable through a Benefit Enhancement Rider and include coverage for Lacerations, Burns, Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI), General Anesthesia, Physical Therapy, Family Member Lodging and more. Your coverage also includes annual benefits provided by the Outpatient Physician's Treatment for Accident and Preventive Care Benefit Rider (see the **"How does the Outpatient Physician's Treatment for Accident and Preventive Care Benefit Rider work?"** question on the next page).

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

A. Coverage is Guaranteed Issue* at initial enrollment.
*All exclusions and limitations still apply to any coverage issued.

Q. Is there a waiting period?

A. No. There is no waiting period to receive benefits after the effective date of coverage. The coverage effective date will be listed on the employee certificate.

Q. How does the policy define an accident?

A. An accident is any unforeseen, unintentional event that results in an injury. Coverage may include benefits for medical treatment due to allergic reactions, food poisoning and bee stings.

Q. Are organized sports-related injuries covered?

A. Yes, some sports-related injuries are included in the coverage. There are exclusions, which are listed in the brochure.

Q. How does the Outpatient Physician’s Treatment for Accident and Preventive Care Benefit Rider work?

- A.** Under this rider, benefits are paid to you and your covered family members when you see a doctor outside of a hospital for an injury due to an accident, or when you and your covered family members undergo preventive care.
- Benefits under this rider are paid once per day, per covered person, not to exceed 2 days per covered person, per calendar year and a maximum of 4 days per calendar year if dependents are covered.

Q. When does coverage for me and my dependents begin?

- A.** Coverage typically 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 your coverage certificate.

PORTABILITY

Q. If I leave the company, can I keep my accident coverage? How do I keep my coverage?

- A.** You can continue your coverage for yourself and your dependents as long as you make premium payments directly to Allstate Benefits. Your first premium payment must be received by Allstate Benefits within 30 days of your certificate termination date.

CLAIMS

Q. How do I submit a claim?

- A.** After enrollment, register at www.allstatebenefits.com/mybenefits to view your coverage information and file claims. Claim forms are also available at www.allstatebenefits.com/individuals/Resources. For assistance, call the Allstate Benefits Customer Care Center at 866-828-8067.

Q. How is my benefit paid?

- A.** Your benefits are paid directly to you unless you assign your benefit payment to your medical provider. To assign your benefits, complete the Assignment of Benefits Form at www.allstatebenefits.com/individuals/Resources and return it to us using the contact information provided or by registering with MyBenefits and submitting your form at www.allstatebenefits.com/mybenefits. For assistance, call the Allstate Benefits Customer Care Center at 866-828-8067.



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 health coverage under the Affordable Care Act.

Rev. 9/21. This material is valid as long as information remains current, but in no event later than September 1, 2024. The coverage provided is limited benefit supplemental insurance, policy form GVAP6 or state variations thereof. This is a brief overview of the benefits available under the group policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). 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 used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. ©2021 Allstate Insurance Company.