



frequently asked questions

AECOM

group indemnity medical

COVERAGE AND BENEFITS

Q. How does Group Hospital Indemnity Insurance work?

- A.** Your coverage pays you or a covered family member cash benefits for hospital stays due to sickness or injury. (Emergency room treatment and outpatient procedures are excluded.) Coverage includes the following benefits:

First Day Hospital Confinement

- Pays \$1,100 for the first day in the hospital
- Pays once per confinement, with 24 hours between each hospital stay
- No limit to number of confinements in a year

Daily Hospital Confinement

- Pays \$100 for each day of continuous hospital confinement
- Up to day 10 of confinement
- Not paid for any day the First Day Hospital Confinement benefit is paid

Hospital Intensive Care

- Pays \$100 per day of continuous hospital intensive care unit confinement
- Pays in addition to First Day Hospital Confinement and Daily Hospital Confinement benefits
- Max 10 days per intensive care unit confinement

Q. Who is eligible for coverage?

- A.** You, your spouse or domestic partner and your children are eligible.

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.

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

- A.** Coverage is Guaranteed Issue* at initial enrollment, subject any applicable pre-existing condition limitations.

*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.

Q. Do benefits include pregnancy?

- A.** Yes. Benefits include hospitalization due to pregnancy under all three benefits.

PORTABILITY

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

A. You can continue coverage for yourself and your dependents as long as you make a request in writing within the Request Period and pay the premium payments directly to Allstate Benefits. Payments must be received by Allstate Benefits within 30 days of your coverage termination date. This portability coverage will remain in effect for no longer than 36 months.

CLAIMS

Q. When can I submit a claim for benefit payment?

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

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.



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 GVSP2 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.