



American Heritage Life Insurance Company

Protection for accidental
injuries on- and off-the-job,
24 hours a day

AECOM Technology Corporation Group Voluntary Accident FAQs

Q1. How does the Accident coverage work?

A1. This Accident plan pays a specified amount when a covered person is injured as a result of covered accident or injury. This plan provides 24-hour coverage for both on- and off-the-job injuries. A benefit is paid for Accidental Death, Dismemberment, Dislocation or Fracture, Initial Hospital Confinement, Daily Hospital Confinement, Intensive Care, Ambulance and more. A Benefit Enhancement Rider is also included, which adds coverage for Lacerations, Burns, Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI), General Anesthesia, Physical Therapy, Family Member Lodging and more.

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

A2. No. The policy is offered on a Guaranteed Issue basis, which means you do not need to answer medical questions.

Q3. Is there a waiting period?

A3. 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.

Q4. How does the plan define an accident?

A4. An accident is any unforeseen, unintentional injury. The plan may even cover things like allergic reactions, food poisoning and bee stings.

Q5. Are organized sports-related injuries covered?

A5. Yes, some sports-related injuries are included in the coverage. There are exclusions, which are listed in the brochure.

Q6. If I don't get in an accident, will I receive any benefits?

A6. Yes, an Outpatient Physician's Treatment benefit is included. This benefit is payable for any trip to the doctor's office; the visit does not have to be accident related. The benefit could pay \$50/day for up to two days per year for individual coverage or \$50/day for up to four days per year when dependents are covered.

Q7. When does coverage for me and/or my dependents begin under the accident plan?

A7. Coverage becomes effective on the date listed on the employee certificate.

Q8. If I leave the company, can I keep my accident coverage? What is the cost, and how do I go about keeping the plan?

A8. 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.

Q9. How do I submit a claim?

A9. You can obtain a claim form at www.allstatebenefits.com/Individuals/Resources. You can also call Allstate Benefits at 1-866-828-8067.

Q10. When a claim is filed and benefits are paid by Allstate Benefits, who receives the policy proceeds?

A10. 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 www.allstatebenefits.com/Individuals/Resources or call 1-866-828-8067 to obtain the appropriate form.

This material is valid as long as information remains current, but in no event later than September 1, 2021.

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. Contact your Allstate Benefits Representative for costs and complete details. Allstate Benefits is the marketing name for American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. ©2018 Allstate Insurance Company.