



TEAMSTERS

Executive Summary: Accident Insurance

Coverage

Accident coverage from Allstate Benefits helps provide financial protection from accidental injuries. This coverage pays cash benefits directly to you if you sustain injuries or require medical services as a result of a covered accident.

Allstate Benefits offers two affordable plan options starting at \$9.09 per month for member-only coverage with additional options to cover spouses and children.

Key Features

- No medical questions required to enroll
- No pre-existing condition limitations or exclusions
- No waiting periods to collect benefits
- Up to \$100 is payable per year for preventive care
- Claims are easily submitted over the phone, online or via the MyBenefits App
- Covers off-the-job injuries only
- Pays in addition to other insurance
- Coverage is portable and can be maintained after employment ends



Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. ©2023 Allstate Insurance Company.

www.allstate.com or allstatebenefits.com

ABJ38293X

COVERED BENEFITS

- Accidental Death: \$40,000 - \$60,000
- Accident Follow-Up Treatment: \$100 - \$150
- Air Ambulance: \$600 - \$900
- Appliance: \$250 - \$375
- Avulsion and Chip Fracture: \$1,000 - \$1,500
- Blood and Plasma: \$600 - \$900
- Brain Injury Diagnosis: \$600 - \$900
- Broken Tooth: \$200 - \$300
- Burns: \$200 - \$1,500
- Common Carrier Accidental Death: \$100,000 - \$150,000
- CT Scan and MRI: \$200 - \$300
- Dislocation and Fracture: \$4,000 - \$18,000
- Dismemberment: \$40,000 - \$60,000
- Emergency Room: \$200 - \$300
- Family Member Lodging: \$200 - \$300
- Functional Loss: \$40,000 - \$60,000
- General Anesthesia: \$200 - \$300
- Ground Ambulance: \$200 - \$300
- Hospital Admission: \$1,000 - \$1,500
- Hospital Confinement: \$200 - \$300 per day
- Intensive Care: \$400 - \$600
- Lacerations: \$100 - \$150
- Medical Supplies: \$10 - \$15
- Medicine: \$10 - \$15
- Non-Local Transportation: \$500 - \$750
- Pain Management (Epidural Injection): \$100 - \$150
- Paralysis: \$15,000 - \$45,000
- Physical Therapy: \$60 - \$90 per visit
- Physician Treatment: \$100 - \$150
- Post-Accident Transportation: \$400 - \$600
- Prosthesis: \$1,000 - \$3,000
- Rehabilitation Unit: \$200 - \$300
- Skin Graft: \$100 - \$750
- Stress Fracture: \$400 - \$600
- Surgery: Up to \$3,000
- Urgent Care: \$100 - \$150
- Vehicle Modification: \$1,000 - \$1,500
- X-ray: \$200 - \$300

This piece is incomplete without brochure & insert ABJ38204X which includes a full description of benefits, limitations and exclusions.

This material is valid as long as information remains current, but in no event later than May 15, 2026. Benefits are provided under form GVAP6, or state variations thereof, and are underwritten by American Heritage Life Insurance Company (Home Office: Jacksonville, FL). The coverage provided is limited benefit supplemental insurance. For costs and complete details, including availability, variations by state, exclusions and limitations, you may contact your Allstate Benefits Representative.

DID YOU KNOW ?

The number of off-the-job injuries suffered by workers in one year includes:[†]



Home
25.0
million



Non-Auto
12.6
million



Auto
4.3
million

[†]National Safety Council, Injury Facts®, 2019 Edition