



Allstate
BENEFITS

Make the most of your
health plan with voluntary
benefit coverage

With Voluntary Insurance from Allstate Benefits, you can rest easy knowing your future is a little more secure.

Coverage Highlights

Group Voluntary Accident

Accident coverage provides cash benefits for out-of-pocket expenses associated with an accidental injury and can help protect hard-earned savings should an off-the-job accidental injury occur.

Most major medical insurance plans only pay a portion of the bills. Our coverage can help pick up where other insurance leaves off and provide cash to help cover the expenses associated with a variety of injuries and ailments, including dislocations, fractures, dismemberment, burns, lacerations, hospital confinements, and much more.

Group Whole Life Insurance

Life is unpredictable. Let Allstate Benefits help you prepare for the unexpected with Group Whole Life Insurance. Now you can provide your family with financial peace of mind for the future and the journey to get there. Not only do you get protection for your lifetime, but you also have the ability to build cash value as you go. Give yourself and your loved ones a gift of love with Good Hands® protection from Allstate Benefits.

With the **Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider**, you receive a monthly advance of 6% of the death benefit for up to 34 months while receiving qualified long-term care services after a 90-day elimination period when certified chronically ill by a licensed health care practitioner. The restoration benefit restores the death benefit and cash value to the pre-acceleration amounts, and the extension benefit extends the death benefit for a period equal to the original benefit term. Premiums are waived for the months when the benefit is payable.

Make the most of your high-deductible health plan without the financial burden falling on you and your family!

Premiums are affordable

Allstate Benefits plans offer cash benefits that you can use for things like:

- deductibles
- out-of-pocket medical expenses
- child care while you are ill
- gas for your car
- over-the-counter medications
- anything else you need!

**Offered to the members of:
International
Brotherhood of
Teamsters**

ABJ38236X. This material is valid as long as information remains current, but in no event later than April 15, 2026.

Benefits are provided under forms GVAP6 and GWL, 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. 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