

Allstate Benefits Available



Thank you for considering Allstate Benefits for your Supplemental Benefit needs. Your Unions have made this opportunity possible to enable you to add important benefits that can protect you and your families from the financial hardships that often arise from the unexpected events that happen in our lives.

These benefits:

- Are available through the convenience of your Credit Union deductions
- Are paid in addition to any other benefits you may have and are paid directly to you
- Are portable...meaning you can keep them even if you retire or change positions
- Are affordable for all team members, and can include families
- Are available with simple "YES"..."NO" underwriting...no blood tests, physicals, etc.

What would your family do if you got hurt and couldn't work? What would your family do if you were to incur extra expenses because you were in an accident, were hospitalized or got cancer? Even worse, what if they lost you altogether?

Life Insurance

- ✓ Universal Life Insurance is a more permanent solution to life insurance and builds a cash value guaranteed at 4%
- ✓ options up to \$150,000
- ✓ Coverage for Spouse and Children available
- ✓ Policies customized for your needs with riders for Accidental Death and Long Term Care
- ✓ Sample Rate for \$100,000 Universal Life with Long term care rider - Age 40 – non-smoker \$125.75 per month

Accident Insurance

- ✓ Cash benefits for ON or OFF Job injuries...24/7
- ✓ Lump sum cash benefits for injuries leading to Hospitalization, Emergency Room, Fractures, Dislocations, Burns, Skin Grafts, Lacerations, Surgery, Anesthesia, Physical Therapy, Lodging, Transportation, X-Rays, Cat Scans, MRIs, Accidental Death and Dismemberment Benefits and more
- ✓ Sample Rate for Individual \$23.40 monthly, Employee & Spouse \$44.85 monthly, Family \$63.96 monthly

Critical Illness

- ✓ Lump Sum cash benefits...Choose \$10,000 or \$20,000 paid at time of occurrence
- ✓ Cash Benefits for Heart Attack, Stroke, Major Organ Transplant, Renal Failure, Cancer
- ✓ Cash benefits for annual Wellness Exams, including blood test for triglycerides
- ✓ Sample Rate for Ages 36 to 50 – non-smoker - \$20.92 monthly = \$10,000 Benefit
- ✓ Sample Rate for Ages 50 to 60 – non-smoker - \$34.92 monthly = \$10,000 Benefit

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