Allstate BENEFITS

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

Hospital Indemnity Insurance

Protection for hospital stays when a sickness or injury occurs

THINK ABOUT THIS

Americans pay nearly 60% more for hospital stays than patients in Europe and Canada†

$11,700
The average cost of a 24-hour hospital stay in the U.S.††

Coverage offered to the associates of:

DENSO
Crafting the Core

A sickness or injury could land you in the hospital. Your medical insurance may only cover some of it, leaving you to pay for deductibles and coinsurance fees. Hospital Indemnity Insurance can help ease your financial burden so you can focus on recovery.

Here's How It Works

- Select the coverage that's right for you and your family
- If you or a family member requires a hospital stay, you file a claim
- A cash benefit is direct deposited or a check is mailed and can be used however you wish*

Protecting Your Finances

You've worked hard for your savings – don't let a hospital bill wipe them out.

- Protect your checking and savings
- Don't dip into your 401(k)

Protecting insureds for over 60 years

Meeting Your Needs

- Guaranteed Issue coverage without a Pre-Existing Condition Limitation*
- Coverage can include your dependents
- Premiums are affordable and can be conveniently payroll deducted
- Coverage may be continued; refer to your certificate for details

†https://www.healthsystemtracker.org/brief/what-drives-health-spending-in-the-u-s-compared-to-other-countries ††https://www.debt.org/medical/hospital-surgery-costs
*Please refer to the Exclusions and Limitations section of this brochure.

Meet Adam

CHOOSE

Adam signed up for Allstate Benefits Hospital Indemnity Insurance during his employer's Open Enrollment.

USE

A few months later, Adam is taken to the hospital with debilitating abdominal pains. Here's his story:

Ambulance
Adam's wife calls an ambulance to take him to the hospital emergency room

Tests
After running some tests, the doctors determine that Adam has appendicitis

Hospital Stay
An appendectomy is recommended and Adam is admitted for an overnight stay

Surgery
Adam has surgery the next day and spends another night in the hospital

Recovery
Adam is released to recover and follow-up visits with his doctor are scheduled

CLAIM

Adam files a claim with his Hospital Indemnity coverage through the convenient web portal, **MyBenefits***.
He receives cash benefits for:

- Hospital Admission
- Daily Hospital Confinement

***MyBenefits Claim Filing Portal**
Offers 24/7 access to important information about your benefits. eSign, submit and check your claims (including claim history), request cash benefits to be direct deposited, make changes to personal information, and more.
Access: mybenefits.allstate.com

Here are some of the ways Adam can use the cash benefits

Finances
Can help protect savings, retirement plans and 401(k)s from being depleted

Travel
Can help pay for expenses while receiving treatment in another city

Home
Can help pay the mortgage, continue rental payments, or afford home repairs for after care

Expenses
Can help pay for his family's living expenses such as bills, electricity, and gas

The example above details a fictional situation; your individual experience may vary.
For a listing of benefits and benefit amounts, see pages 3 and 4.

BENEFIT AMOUNTS

HOSPITAL CARE SERVICES BENEFITS	PLAN
Admission Benefits	
Hospital Admission	$1,200
Limit to Number of Occurrences (per coverage year)	1/year
Hospital Admission - Newborn Routine Nursery Care	$1,100
Limit to Number of Occurrences (1 per Newborn)	Once
Intensive Care Unit Admission	$2,400
Limit to Number of Occurrences (per coverage year)	2/year
Confinement Benefits (once per day)	
Daily Hospital Confinement	$100
Maximum Number of Days	180
Daily Hospital Confinement - Newborn Routine Nursery Care	$100
Maximum Number of Days	5
Daily Intensive Care Unit Confinement	$200
Maximum Number of Days	30
Observation Care Benefit	
Observation Unit	
Observation Lasting 1 to 24 hours	$100
Number of Days Between Each Occurrence	None
Limit to Number of Occurrences (per coverage year)	1/year
ADDITIONAL CARE SERVICES BENEFIT	**PLAN**
Confinement Benefit (once per day)	
Rehabilitation or Subacute Rehabilitation Unit Confinement	$100
Maximum Number of Days	180
ADDITIONAL RIDER BENEFIT	**PLAN**
Critical Support Confinement*	10%
BENEFIT LIMITATIONS	**PLAN**
Pregnancy Waiting Period	None
Pre-Existing Condition Limitation	Waived

PLAN PREMIUMS

MODE	A	A + SP	A + CH	F
Bi-Weekly	$5.02	$10.59	$7.53	$13.10

A = Associate; A + SP = Associate + Spouse; A + CH = Associate + Child(ren); F = Family

Issue Ages: 18 and over if Actively at Work

*Critical Support Confinement Rider

Pays an additional percentage of the benefit amounts paid for Hospital Admission, Intensive Care Unit Admission, Daily Hospital Confinement, or Daily Intensive Care Unit Confinement.

Benefits - Benefits are payable for the following conditions (subject to the limits listed on page 3).

How We Pay Same-Day Benefits - Benefits are only payable one time per day even if the covered person is transferred to another facility on the same day. If the loss would be payable on the same day under the Hospital Care Services Benefits and Additional Care Services Benefit categories, **we only pay the benefit with the highest amount.**

HOSPITAL CARE SERVICES BENEFITS

The Hospital Care Services Benefits listed below do not include visits to emergency departments or visits to a hospital as an outpatient, unless the visit meets the definition of admission or confinement (see the Definitions below) or can be covered under the Observation Unit benefit.

Newborn child coverage for intensive care unit confinements due to sickness or injury following childbirth may be payable under the Intensive Care Unit Admission benefit or the Daily Intensive Care Unit Confinement benefit.

Admission Benefits

Hospital Admission - payable once per day per covered person (other than a newborn child) for the first day of hospital admission, up to the limit stated on page 3. This benefit is not payable for a newborn child's first admission for routine nursery care after birth. A newborn child's first admission includes any transfers to another hospital before being discharged to go home (see Hospital Admission - Newborn Routine Nursery Care for more details).

Hospital Admission - Newborn Routine Nursery Care - payable once per day for a newborn child's initial admission to a hospital for routine nursery care following childbirth. This benefit is payable up to the limit stated on page 3.

Intensive Care Unit Admission - payable once per day per covered person for the first day of admission to a hospital intensive care unit due to sickness or injury or a combination of the two, up to the limit stated on page 3.

Confinement Benefits

Daily Hospital Confinement - payable once per day per covered person (other than a newborn child) for continuous hospital confinement due to sickness or injury or a combination of the two, up to the maximum number of days stated on page 3. Hospitalization due to pregnancy is covered. This benefit is not payable for a newborn child's initial hospital confinement for routine nursery care following childbirth, including any transfers to another hospital before the newborn is discharged to go home (see Daily Hospital Confinement - Newborn Routine Nursery Care for more details).

Daily Hospital Confinement - Newborn Routine Nursery Care - payable once per day for a newborn child's confinement in a hospital for routine nursery care following childbirth. This benefit is payable in addition to the Hospital Admission - Newborn Routine Nursery Care benefit, up to the maximum number of days stated on page 3, if both confinements occur on the same day.

Daily Intensive Care Unit Confinement - payable once per day per covered person for each day of intensive care unit confinement, up to the maximum number of days stated on page 3.

Observation Care Benefit

Observation Unit - payable for 1 to 24 hours of monitored care in an observation unit, up to the limit stated on page 3. Observations lasting more than 24 hours are not payable under the Observation Unit benefit, but would be payable under the appropriate Confinement benefit.

ADDITIONAL CARE SERVICES BENEFIT

Rehabilitation or Subacute Rehabilitation Unit Confinement - payable once per day per covered person for each rehabilitation or subacute unit confinement due to sickness or injury or a combination of the two, up to the maximum number of days stated on page 3.

ADDITIONAL RIDER BENEFIT

Critical Support Confinement Rider - payable for each day a covered person is confined and treated using critical support equipment designed to assist or replace the regular function of the heart, brain, kidneys, liver, and lungs, including invasive ventilators, ECMO oxygen machines, and hemofiltration machines. Pays an additional percentage of the benefit amounts paid for certificate benefits for Hospital Admission, Intensive Care Unit Admission, Daily Hospital Confinement, or Daily Intensive Care Unit Confinement.

DEFINITIONS

Admission - being admitted for confinement to a facility.

Confinement - confinement in a facility that lasts for at least 24 hours or includes a room and board charge.

Continuous Confinement - one uninterrupted confinement, or two or more consecutive confinements that are not separated by more than 24 hours each. Two or more confinements that are separated by more than 24 hours are considered to be separate confinements.

Rehabilitation Unit - a freestanding licensed institution that provides coordinated multidisciplinary physical restorative services to inpatients under the direction of a physician who is knowledgeable and experienced in rehabilitative medicine. To be considered a rehabilitation unit, the facility must provide treatment and care for ill and injured persons on an inpatient basis and it must provide 24-hour nursing services. A rehabilitation unit can also be a portion of a hospital that includes beds and is staffed specifically for rehabilitative medicine.

protecting individuals & families

We have been in the business of protecting families for over 60 years

Beneficial insurance coverage to **help you and your family enjoy** **greater financial peace of mind** when the unexpected happens.

When you choose

ALLSTATE BENEFITS,

we can help give you financial peace of mind.

Are you in good hands?®

We're the name you know and trust, protecting America's families for over 60 years. Our valuable coverage options help empower people to make the best decisions for their finances and their futures.

Once you've elected coverage, register with our convenient customer service portal, MyBenefits, for anytime access to your coverage details and important documents. MyBenefits also allows you to file claims quickly and easily – and get benefits deposited directly into your bank account (authorization required).

CERTIFICATE SPECIFICATIONS

Conditions and Limits - Benefits are payable for service and treatment a covered person receives for a sickness or injury while coverage is in force. A confinement is required for hospital admission and confinement benefits to be payable. **Treatment must be received in the United States or its territories, or Canada.**

Eligibility - Your employer decides who is eligible for your group (such as length of service and hours worked each week). Issue ages are 18 and over.

Dependent Eligibility/Termination of Coverage - Coverage may include you, your spouse or civil union partner or domestic partner, and your children. Spouse, civil union partner, and domestic partner coverage ends when your coverage ends, when you request to terminate coverage, upon valid decree of divorce or dissolution of partnership, upon your death, or when all available benefits under the certificate and rider have been exhausted. Coverage for children ends when your coverage ends, when you request to terminate coverage for your child, upon your death, when your child reaches age 26 (unless they are dependent on you for support or unless they are disabled or incapacitated and are allowed to continue coverage through the Continuation of Coverage provision), or when all available benefits under the certificate and rider have been exhausted.

When Coverage Ends - Coverage under the policy ends on the earliest of the following: the date the policy is terminated; the end of the grace period following non-payment of any required premiums; the last day you are in active employment or a member in an association, labor union or other entity, except as provided under the "Family and Medical Leave of Absence, Leave of Absence, Military Leave of Absence, Temporary Layoff, or Other Approved Leaves of Absences" provisions; the date you are no longer in an eligible class; the date your class is no longer eligible; your death; you exhaust all available benefits and riders; upon discovery of fraud or material misrepresentation when filing for a claim.

Portability - You and your dependents may be eligible to continue coverage when coverage under the policy ends. Refer to your Certificate of Insurance for details.

EXCLUSIONS AND LIMITATIONS

Exclusions and Limitations for the Policy and Critical Support Confinement Rider - Benefits are not payable for any loss that is caused by, contributed to by, or results from: any act of war, whether or not declared; the covered person's commission of or attempt to commit a felony or for which a contributing cause was the covered person being engaged in an illegal occupation or other willful criminal activity, including but not limited to operating a vehicle while intoxicated in violation of section 625 of the Michigan vehicle code or a similar law in a jurisdiction outside of Michigan in which the loss occurred; participation in aeronautics except as a fare-paying passenger on a licensed common-carrier aircraft operating between definitely established airports; driving, operating, or riding in a vehicle in any race or speed test or testing any motorized vehicle on any course, racetrack or speedway; cosmetic dentistry or plastic surgery, except to treat an injury or correct a disorder of normal body function; the reversal of a tubal ligation or vasectomy; artificial insemination, in vitro fertilization, and test tube fertilization, including any related testing, medications or physician services, unless required by law; the covered person's willful criminal use of a prescription drug, non-prescription drug, illegal drug, medication, or poison taken, absorbed, inhaled, ingested or injected.

This brochure is for use in enrollments sitused in MI. This advertisement is a solicitation of insurance; contact may be made by an Allstate Benefits Agent, Agency, or Representative.

This material is valid as long as information remains current, but in no event later than October 1, 2028.
Group Hospital Indemnity benefits are provided under policy form GHIC3, or state variations thereof. Critical Support Confinement Rider benefits are provided under rider form GHIC3CSCR, or state variations thereof.

The coverage provided is limited benefit hospital indemnity insurance. The policy is not a Medicare Supplement Policy. If eligible for Medicare, review the Medicare Supplement Buyer's Guide available from Allstate Benefits. There may be instances when a law requires that benefits under this coverage be paid to a third party rather than to you. If you or a dependent have coverage under Medicare, Medicaid, or a state variation, please refer to your health insurance documents to confirm whether assignments or liens may apply.

This is a brief overview of the benefits available under the group policy underwritten by American Heritage Life Insurance Company (Home Office: Jacksonville, FL). Details of the coverage, including exclusions and other limitations, are included in the certificates issued. For additional information, you may contact your Allstate Benefits Representative.

The coverage does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

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