



BE WELL. BE SMART. BE PROTECTED.

Allstate at Work®

disability insurance

Heritage Paycheck Protector

- Every 10 minutes, 441 people suffer a disabling injury.¹
- According to the Social Security Administration's Annual Statistical Supplement, 2005 draft, the average monthly benefit for disabled workers in December 2004 was \$1,002 for men and \$765 for women.

If you are like the rest of us, you probably don't have much cushion for the unexpected. What if you got hurt off-the-job would you be covered?

- Workers' Compensation may cover you on-the-job, but about three-fifths of the disabling injuries suffered by workers in 2004 occurred off-the-job.¹
- If a few weeks of missed work would make it hard to keep up with bills such as: mortgage/rent; car payments; utilities; and credit card payments; and you have insurance coverage, but all your expenses won't be covered, what would you and your family do to make ends meet?

This is where supplemental insurance can help, because it works in conjunction with other insurance you may have individually or through your employer. You can use the policy on its own or to fill a benefit income gap in your other policies. So you and your family can still maintain your lifestyle until you're back at work.

1. *Injury Facts 2005-2006 Edition*, National Safety Council.

CA License #: _____



Allstate®

Workplace Division

What You Get

The Heritage Paycheck Protector from Allstate Workplace Division gives you a source of income when you can't work because of a covered sickness or off-the-job injury.

- A monthly benefit you choose, from \$400 to \$5,000 - up to 30% of your income.
- Your choice of a 6 month, 12 month, or 24 month benefit period.*
- Guaranteed renewability to age 70, subject to change in premium by class.
- Affordable premium rates paid through convenient payroll deduction.
- A policy that is portable.

* All benefit and elimination period combinations may not be available.

Customizing your Disability package is easy, simply choose the package that best fits the needs of you and your family.

Policy Benefits

Total Disability

While you're totally disabled, you get your monthly benefit amount after the elimination period has been satisfied. An elimination period is the consecutive days of total disability that must pass before benefits start; this period cannot be met if you are only partially disabled. The elimination period may be different for disabilities resulting from sickness and disabilities resulting from an off-the-job accidental injury. Benefits continue while you're totally disabled up to the length of your benefit period.

Partial Disability

If you are partially disabled immediately following at least one month of total disability benefits being payable, you'll get 50% of the monthly benefit. Payments continue while you're partially disabled for up to three months, but not beyond the maximum benefit period.

Pregnancy

Pregnancy is covered like any other sickness if the insured first begins a total disability after the policy has been in force for at least 10 months.

Monthly Benefit When You Attain Age 70

We continue to pay a monthly benefit if you are totally disabled when you attain age 70, and have received monthly payments for less than the maximum benefit period for the lesser of the balance of the applicable benefit period or 12 months after you attain age 70.

Recurrent Disabilities

For any disability period, you may collect a partial disability benefit or a total disability benefit, but not both. If you're disabled from the same or related cause within six months of recovery, it is considered the same disability; you will not be required to satisfy a new elimination period.

Concurrent Disability

If you are disabled due to more than one cause, only one monthly benefit is paid. Being disabled due to more than one cause will not extend the time benefits are paid.

Waiver of Premium

After monthly benefits are payable for 90 days in a row, we'll waive future premiums as they become due for as long as monthly benefits are payable.

Monthly Policy Benefit	
Benefit amount \$ _____	
Basic	Enhanced
	Paid for the benefit period chosen.
	50% after 1 mo. of disability.
	Paid the same as any sickness.
	Paid if totally disabled at age 70.
	Paid if disabled within 6 months of last disability.
	One monthly benefit paid.
	Yes

Helpful Definitions

Totally Disabled or Total Disability

When, because of sickness or an off-the-job injury, you can't perform with reasonable continuity the material and substantial acts necessary to pursue your usual occupation in the usual or customary way (as defined below).

Any Occupation

Any gainful occupation for which you're suited by education, training, or experience.

Usual Occupation

Your occupation when a total disability period begins; if you're unemployed at that time, it means any occupation in which you could engage with reasonable continuity and reasonably be expected to perform satisfactorily in light of your age, education, training, experience, station in life, physical and mental capacity.

Pre-Existing Condition

A condition not disclosed in the application for which symptoms existed in the 6 month period prior to the effective date of coverage; or medical advice or treatment was recommended or received from a member of the medical profession within the 6 month period prior to the effective date of coverage. A pre-existing condition can exist even though a diagnosis has not yet been made.

Plan Selected

Name: _____ Disability Package: Basic: _____ Enhanced: _____

Elimination Period: _____ days for injury _____ days for sickness. Benefit Period: _____ months. Monthly Benefit: _____ each month.

Total Premium: _____

Pre-Existing Condition Limitation

We do not pay benefits under the policy for disability or loss that begins within 6 months of the effective date, if caused by a pre-existing condition, unless the condition: was disclosed without material misrepresentation in written answer to questions in the application for this policy; and is not excluded by name or specific description. A disability that begins after 6 months from the effective date that is caused by a pre-existing condition and is not excluded by name or specific description is covered.

Limitations and Exclusions

We do not pay benefits under the policy for total disability due to or resulting from: an on-the-job injury; or pregnancy, if disability first begins within 10 months of the policy date; or any act of war, whether or not declared, participation in a riot, insurrection or rebellion; or intentionally self-inflicted injuries; or injury incurred while engaging in an illegal occupation or committing or attempting to commit a felony; or attempted suicide, while sane or insane; or Intoxicants or Controlled Substances: We are not liable for loss sustained or contracted in consequence of any covered person being intoxicated or under the influence of any controlled substances unless administered on the advice of a physician; or participation in any form of aeronautics except as a fare paying passenger in a licensed aircraft provided by a common carrier and operating between definitely established airports; or voluntary inhalation of gas or fumes; or bipolar affective disorder (manic depressive syndrome), delusional (paranoid) disorders, psychotic disorders, somatoform disorders (psychosomatic illness), eating disorders, schizophrenia, anxiety disorders or mental illness without demonstrable organic disease. The policy will pay, however, for covered disabilities resulting from Alzheimer's disease, or similar forms of senility or senile dementia (without a requirement of demonstrable organic disease), first manifested while coverage is in force.

Disability benefits will not be provided during any period of incarceration.

If you are or become disabled due to a covered injury or sickness while you are outside the United States and you are disabled longer than the elimination period, your maximum benefit period while you are outside the United States will be limited to 30 days.

Eligibility/Effective Date/Renewability/Termination

You can apply for individual coverage if you are between the ages of 18 and 64. The effective date of coverage will be the policy date assigned by the Home Office and shown on the policy specification page, and not the application date. The policy is guaranteed renewable until age 70, subject to change in premiums by class; and terminates at the earliest of: the end of the grace period, if any renewal premium is not paid prior to that time; or the end of the last renewal period as described in the Renewal Provision; or your death.

This brochure is for use in California.

Rev. 1/09. This material is valid as long as information remains current, but in no event later than January 1, 2012. Benefits are provided by Disability Income policy DI5W, or state variations thereof. Coverage is underwritten by American Heritage Life Insurance Company. This brochure highlights some features of the policy and riders but is not the insurance contract. Only the actual policy provisions control. The policy sets forth, in detail, the rights and obligations of both the insured and the insurance company.

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