



Benefit coverage for

Collateral Educator Services

Live carefree knowing our coverage will be there to help after an accident.

ACCIDENT INSURANCE

the right coverage • your future • great choice

AWD16158X





group voluntary accident

Accidents are not planned and can happen at any moment. Having the right coverage that fits you and your family's needs the moment an accident occurs is important. Our Group Accident policy can help you be financially prepared in the event of an on- or off-the-job accidental injury.

Take a look at what we have to offer...

meeting your needs

Our coverage can help meet the needs of you, your spouse, and your children and help with financial peace of mind, should an accident unexpectedly occur.

- Up to \$40,000* in accidental death benefit
- Benefits that correspond with treatment for on- and off-the-job accidental injuries including hospitalization, emergency treatment, intensive care, fractures, plus many more
- Affordable premiums
- Benefits paid directly to you, unless assigned
- Portable coverage

* Accidental Death Benefit; the Common Carrier Accidental Death benefit increases the benefits by 5 times.

Your employer has made it easy to help protect you and your family in the event of an accidental injury.

EASY
on you & your savings

benefit coverage highlights

Group Accident Insurance offers you and your family coverage against sudden accidental injuries that can occur without warning. It protects you and your family 24 hours a day, seven days a week, both on- or off-the-job.

Each pre-packaged plan doesn't cover just you; if you choose, it also covers your dependents (which can include spouse and dependent children). Our valuable coverage can help supplement your traditional medical insurance. Your traditional health insurance is valuable, but may limit your coverage during an unexpected accidental injury.

You and each covered family member can be sure they will receive:



A lump sum benefit, in case the accident leads to death or dismemberment



24-7 protection for accidental injuries**



Benefit coverage that goes where you go**

Unexpected accidents can also mean unexpected out-of-pocket expenses. Hospital stays, medical or surgical treatments, dislocations or fractures, and transportation by air or ground ambulance can add up quickly and be very costly. Our Group Accident Insurance helps offset some of these expenses so your finances remain healthy.

**Treatment must be obtained in the U.S. or its territories.

your benefit coverage

If a covered person sustains an injury which results in a covered loss within 90 days from the date of an accident (180 days for Accidental Death or Dismemberment) while the coverage is in force, Allstate Workplace Division will pay the benefits as stated in the benefits provision. Benefits are for 2 units of coverage.

Accidental Death - A \$40,000 benefit will be paid for you if death is the result of a covered accidental injury. The benefit pays \$20,000 for an insured spouse and \$10,000 for each covered child.

Common Carrier Accidental Death - A \$200,000 benefit will be paid for you if death is a result of a covered injury sustained while riding as a fare paying passenger on a scheduled common carrier. The benefit pays \$100,000 for an insured spouse and \$50,000 for each covered child.

Dismemberment - Up to a \$40,000* benefit will be paid for you in the event of dismemberment (see Injury Benefit amounts on page 4). If a covered person sustains more than one dismemberment in any one injury, the total amount AWD will pay cannot exceed the amount shown. The benefit pays up to \$20,000* for an insured spouse and up to \$10,000* for each covered child.

*depending on type of loss

Dislocation and Fracture - Up to a \$4,000* benefit will be paid for you for dislocation or fracture (see Injury Benefit amounts on page 4). If a covered person sustains more than one dislocation or fracture in any one injury, the total amount AWD will pay cannot exceed the amount shown. The benefit pays up to \$2,000* for an insured spouse and up to \$1,000* for each covered child.

*depending on type of loss

Initial Hospital Confinement - A \$1,000 benefit will be paid for the first time you or each covered family member are hospital confined as a result of injury after the effective date of coverage. AWD pays this benefit only once for each covered person over the lifetime of the certificate.

Hospital Confinement - A benefit of \$200 will be paid for each day you or each covered family member are confined in a hospital, as a result of injury, up to a maximum of 90 days for any one injury.

Intensive Care - A benefit of \$400 will be paid for each day you or each covered family member are confined in a hospital intensive care unit, as a result of injury, up to a maximum of 90 days for any continuous period of hospital intensive care confinement.



Accidents happen— a fatal injury occurs every 14 minutes and a disabling injury every 4 seconds.¹

Ambulance - A \$200 (Ground) or a \$600 (Air) benefit will be paid for you or each covered family member for transfer by ambulance service to or from a hospital, as a result of injury.

Medical Expenses - Up to a \$500 benefit will be paid for you or each covered family member for expenses incurred for each medical or surgical treatment a covered person may require, as a result of an injury. Covers physician fees; x-rays; emergency services; and repair to natural sound teeth, if diagnosed by a licensed dentist to be a result of the injury.

Outpatient Physician's Treatment - A \$50 benefit will be paid per visit if you or each covered family member are treated by a physician for any cause outside of a hospital. This benefit is limited to 2 visits for each covered person, each calendar year; and a maximum of 4 visits each calendar year for Individual and Spouse Coverage, Individual and Children Coverage, or Family Coverage.

¹ Injury Facts 2007 Edition, National Safety Council.



injury benefit amounts

The below shows covered injury benefits for 2 units of coverage and one occurrence. An insured spouse gets 50% of the amounts shown; insured children get 25% of the amounts shown.

Loss of:

Life	\$40,000
Both Eyes	\$40,000
One Eye	\$20,000
Both Hands or Arms	\$40,000
Both Feet or Legs	\$40,000
One Hand or Arm and One Foot or Leg	\$40,000
One Hand or Arm	\$20,000
One Foot or Leg	\$20,000
One or More Entire Toes	\$4,000
One or More Entire Fingers	\$4,000

Complete Dislocation of:

Hip Joint	\$4,000
Knee Joint (except Patella)	\$1,600
Bone or Bones of the Foot (except Toes)	\$1,600
Ankle Joint	\$1,600
Wrist Joint	\$1,400
Elbow Joint	\$1,200
Shoulder Joint	\$800
Bone or Bones of the Hand (except Fingers)	\$600
Collarbone	\$600
Two or More Fingers	\$280
Two or More Toes	\$280
One Finger or Toe	\$120

Simple or Closed Fracture of Bone or Bones of:

Skull (except Bones of Face or Nose)	\$3,800
Hip, Thigh (Femur)	\$4,000
Pelvis (except Coccyx)	\$4,000
Arm, between Shoulder and Elbow (Shaft)	\$2,200
Shoulder Blade (Scapula)	\$2,200
Leg (Tibia or Fibula)	\$2,200
Ankle	\$1,600
Knee Cap (Patella)	\$1,600
Collarbone (Clavicle)	\$1,600
Forearm (Radius or Ulna)	\$1,600
Foot (except Toes)	\$1,400
Hand or Wrist (except Fingers)	\$1,400
Lower Jaw (except Alveolar Process)	\$800
Two or More Ribs, Fingers or Toes	\$600
Bones of Face or Nose	\$600
One Rib, Finger or Toe	\$280
Coccyx	\$280



premiums detailed

Plan packaged premiums consist of Group Voluntary Accident benefits at 2 units.

Insured	Weekly
Employee (EE)	\$3.59
EE + Child(ren)	\$7.36
EE + Spouse	\$6.67
Family	\$9.07

Insured	Monthly
Employee (EE)	\$15.52
EE + Child(ren)	\$31.86
EE + Spouse	\$28.88
Family	\$39.28

Issue Ages: 18 and older while actively at work.



Certificates

Certificates under this plan are issued on a guaranteed basis only at the time of the initial enrollment. A completed Evidence of Insurability form is required for late entrants into the group plan.



certificate specifications

Eligibility

Family members eligible for coverage include: you; your legal spouse; unmarried children (including adopted children, children pending adoption and stepchildren) who are under 22 years old, or under 26 years old and a full-time student at an educational institution of higher learning beyond high school. Children cannot be working a full-time job and must be completely dependent on you for support.

Portability Privilege

If your coverage terminates for any reason other than failure to pay required premiums, or if your employer terminates the group policy and does not replace it with another group accident plan, you will be eligible for portability coverage. This means you continue the same benefits you had under the group policy, but pay your premiums directly to AWD. You will no longer be covered under the group policy, but will continue to receive the benefits described in your certificate of insurance.

Coverage Subject to the Policy

The coverage described in the certificate of insurance is subject in every way to the terms of the policy that is issued to the policyholder (your employer). It alone makes up the agreement by which the insurance is provided. The group policy may at any time be amended or discontinued by agreement between AWD and the policyholder. Your consent is not required for this. AWD is not required to give you prior notice.

Termination of Coverage

As long as you are insured, your coverage under the policy ends on the earliest of: the date the policy is canceled; or the last day of the period for which you made any required contributions; or the last day you were in active employment, except as provided under the "Temporarily Not Working" provision; or the date you were no longer in an eligible class; or the date your class is no longer eligible.

Spouse coverage ends upon valid decree of divorce or your death. A child's coverage ends on the certificate anniversary next following the date the child is no longer eligible. This is the earlier of: (a) when the child marries; or (b) reaches age 22 (26 if a full-time student attending an educational institution of higher learning beyond high school). Coverage for unmarried children does not terminate if they are: 1. incapable of self-sustaining employment by reason of mental or physical incapacity; and 2. incapacitated prior to the attainment of the limiting age of eligibility under the policy; and 3. chiefly dependent upon you for support and maintenance. Coverage for the child continues as long as the policy remains in force and the child remains in such condition. Proof of the incapacity and dependency of the child must be furnished within 60 days of the child's attainment of the limiting age of eligibility. Thereafter, such proof must be furnished as frequently as may be required, but no more frequently than annually after the child's attainment of the limiting age for eligibility. If AWD accepts a premium for coverage extending beyond the date, age or event specified for termination as to a covered person, then coverage continues during the period for which such premium was accepted. This does not apply where such acceptance was based on a misstatement of age.

Temporarily Not Working

AWD will continue your coverage in accordance with the personnel practices of the policyholder's Human Resource department for a temporary layoff or leave of absence, if premium payments continue and the policyholder approved the leave in writing. Coverage will be continued for three months following the date you ceased active employment. If your coverage ends while on a family and medical leave of absence, your coverage will be reinstated when you return to active employment. AWD will not: 1. apply a new pre-existing condition exclusion; or 2. require evidence of insurability.

Exclusions and Limitations

The policy does not cover any loss incurred by a covered person as a result of: injury incurred prior to the covered person's effective date of coverage subject to the Contestability provision; or any act of war whether or not declared, participation in a riot, insurrection or rebellion; or suicide, or any attempt at suicide, whether sane or insane; or any injury sustained while the covered person is under the influence of alcohol or any narcotic, unless administered on the advice of a physician; or any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound; 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 committing or attempting to commit an assault or felony; or driving in any organized or scheduled race or speed test or while testing an automobile or any vehicle on any racetrack or speedway; or hernia, including complications due to hernia.

Any injury incurred while a covered person is an active member of the Military; Naval; or Air Forces of any country or combination of countries is not covered. Upon notice and proof of service in such forces, AWD will return the pro-rata portion of the premium paid for any period of such service.



Pre-Existing Condition

AWD does not pay for any loss due to a pre-existing condition if the loss occurs during the 12 month period beginning on the date that person became a covered person. A pre-existing condition is a disease or physical condition for which: 1. symptoms existed within the 12 month period prior to the effective date of coverage; or 2. medical advice or treatment was recommended by or received from a member of the medical profession within the 12 month period prior to the effective date of coverage.

The pre-existing condition can exist even though a diagnosis has not yet been made.

The Policy is a Limited Benefit Policy.

POLICY COVERAGE DISCLOSURES

Group Accident insurance benefits provided by policy GVAP1, or state variations thereof. The policy is underwritten by American Heritage Life Insurance Company.

This material is valid as long as information remains current, but in no event later than January 1, 2013. This brochure highlights some features of the policy but is not the insurance contract. Only the actual policy provisions control. The policy itself sets forth, in detail, the rights and obligations of both the policyholder (employer) and the insurance company. For complete details, contact your Insurance Agent, or call 1-800-521-3535. Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). This is a brief overview of the benefits available under the Group Voluntary Policy issued by American Heritage Life Insurance Company. Details of the insurance, including exclusions, restrictions and other provisions are included in the certificates issued.

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This brochure is for use in the Collateral Educator Services' enrollment which is situated in Alabama.



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