



AllstateTM
BENEFITS



Our Company

Customer Focused, Value Driven

Allstate Benefits is a leading provider of specialty employee benefits. We offer innovative products with cutting-edge technology, exceptional customer service and compassionate claims administration. **With over 45,000 groups in force and more than 4 million employees insured throughout Canada and the U.S., we deliver the good hands promise every day.**



**Our
Competitive
Advantages**

- A strategic partner that offers flexible, innovative and creative solutions to help resolve some of the complex issues facing HR leaders and their companies
- Multiple enrolment options, including internal HRIS systems, internal and external benefits administration platforms, and our own enrolment tool
- Value-added services give our insureds more robust protection with access to medical advisory services in Canada and the U.S.

Allstate Benefits is an Industry Leader with a Culture of Diversity, Integrity and Inclusion

- We are the good hands company that **Most Employees Know and Trust**
- The Allstate Corporation is a **Fortune 100 company**
- **We Put People Ahead of Policies** and always try to do the right thing
- Our company is **Customer Focused and Value Driven**
- **We Rank in the Top 20** of Fortune 500 companies for **Inclusive Diversity**

Why Choose Us?

Critical Illness and Accident Insurance are emerging options for employers looking to enhance their benefits offering and engage employees. Plus, our comprehensive value-added benefits will help you stand out from other employers by providing your employees with best-in-class coverage.



Advantages to Employers

- **Flexible funding options**
Our benefits can be employer paid or employee paid via payroll deduction or directly from the employee.
- **We minimize the work required by your HR team**
Allstate Benefits will take the lead from enrolment communication to administration in order to streamline the process for your HR team.
- **Enhances your benefits program**
Robust benefits help identify you as a choice employer and can help you recruit and retain top talent.
- **Helps protect employees' finances and improve employee satisfaction**
Our products can provide a "safety net" against life's unexpected moments and deliver a strong benefits package to show your employees you care about their health and financial well-being.

Advantages to Employees

- **Market Leading Coverage**, offering advantages such as preferred underwriting, Guaranteed Issue* coverage, and affordable group rates.
- **Helps with expenses** that Provincial Health Insurance and group benefit plans may not cover.
- **Enhances existing coverage**, giving insureds the opportunity to pursue additional options.
- **Empowers insureds to seek the treatment they need**, including clinical trials and experimental drug therapies.
- **Gives insureds peace of mind** with the knowledge that they have added coverage and cash benefits when faced with life's most difficult moments.

Our products:



critical illness with medical care support services

Critical Illness Insurance helps provide financial support should your employees be diagnosed with a covered critical illness. This coverage also offers access to the medical support services of TELUS® Health Care Centres in Canada and PinnacleCare in the U.S. to help address and resolve your employees' health concerns. Value-added services include a TELUS® Health Care Centres-provided Nurse Navigator on call to answer questions and help with filing a claim.



accident

Our fast-paced lifestyles can often lead to accidents in or out of the home. If an injury occurs, getting the right treatment can be vital, but it can also be expensive. Our Accident coverage can help pick up where Provincial Health Insurance and group benefit plans leave off with cash benefits for a variety of covered injuries or services. Benefits are paid directly to the employee regardless of any other insurance they may have. Give your employees the financial support they need to help pay bills related to an accident or even daily living expenses with Accident Insurance from Allstate Benefits.

Allstate Benefits. Practical benefits for everyday living.®

*While Guaranteed Issue is available, all exclusions and limitations still apply to any coverage issued.

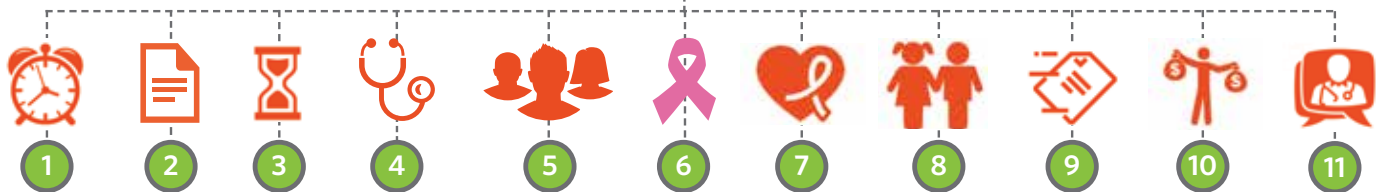


Product Differentiators

We deliver the good hands promise.

Allstate Benefits understands the ever-evolving needs of the Canadian benefits marketplace. With rising health care costs in mind, we have designed products to meet these needs with meaningful and relevant benefits that set us apart from our competitors.

CRITICAL ILLNESS DIFFERENTIATORS



1. No Survival Period

If the insured dies due to a covered critical illness, benefits are paid to the beneficiary or the estate. Typically, other carriers will not start the claims process until the survival period is completed.

2. No Pre-Existing Condition Limitations

Benefits for covered illnesses are paid regardless of the existence of pre-existing conditions. Unlike other plans, claims will not be denied due to seeking counsel or seeing a doctor for symptoms related to a covered diagnosis. Most plans include a 12- or 24-month pre-existing condition clause.

3. No Waiting Period

Benefits are paid upon diagnosis, while most plans typically have a 90-day waiting period before benefits are payable for Cancer or a Benign Brain Tumour.

4. Multiple Illnesses Are Payable

Most plans terminate after benefits for one illness are paid. Our coverage pays a benefit for all covered illnesses as long as the diagnoses are separated by at least 90 days.

5. No Age Termination

There is no age termination. Customarily, plans terminate at age 65 or 70.

6. Cancer Benefits

Most plans exclude early stage cancers. Cancer benefits are paid based on a diagnosis, not on a stage. This includes a diagnosis of a recurrence of a cancer that was previously diagnosed before the effective date of coverage, as long as the insured has been symptom- and treatment-free for any 12 consecutive months.

7. Second Event Critical Illness Benefit

Some plans only pay once for a covered diagnosis. This benefit (if chosen) pays for a second diagnosis of the same critical illness for which a benefit has already been paid. The second diagnosis must occur more than 12 months after the first diagnosis. The insured must be symptom- and treatment-free for 12 consecutive months between diagnoses. (For the Second Event Cancer benefit, routine follow-up visits and maintenance drugs don't count as treatment.)

8. Dependent Children Coverage

Coverage provides 50% of the primary insured's benefit amount to all covered dependent children at no additional charge. Unlike other plans, there is no cap for the benefit dollar amount a covered child can receive.

9. Portability

Employees can take the coverage with them wherever they go—same coverage, same group rates. There is no age termination. We will collect premiums through pre-authorized debit.

10. Waiver of Premium

Premiums are waived if an insured employee becomes disabled due to a covered illness.

11. Access to Medical Support Services

Medical Care Support Services are available to help navigate concerns regarding a covered diagnosis with best-in-class medical concierge/second opinion services through TELUS® Health Care Centres in Canada and PinnacleCare in the U.S.



ACCIDENT DIFFERENTIATORS



1. Family Protection

Coverage is available for the insured's spouse and children.

2. Portable

The insured can keep their insurance even if they leave their employer.

3. Home Health Care/Long Term Care Benefit

Pays a benefit if the insured becomes chronically ill due to an accident and requires home health care services or long-term care.

4. Residence/Vehicle Modification Benefit

Pays a benefit to provide modifications to the insured's home or vehicle when certified necessary by a physician.

5. Optional Accidental Death, Dismemberment or Functional Loss Benefit

Pays a benefit if the insured suffers a covered death, dismemberment or functional loss.

6. Multiple Benefits Are Payable

When an accident occurs and medical treatment and services are necessary, insureds may be eligible for multiple benefits. For example, if a covered person is injured in an accident, they may receive eligible benefits for hospital confinement, diagnostic tests, burns, lacerations, dislocations/fractures, family member lodging and more.

7. The Power to Choose

Employees may choose between two coverage options: Accident or Accident Plus Insurance (if available).

8. Life Enhancement Benefits

With our Accident Plus Insurance, covered persons may be eligible for additional Life Enhancement benefits, including Child Day Care payments, Spouse Education or Training benefits, and much more.

9. Simplified Claims

Benefits are paid directly to the covered person unless otherwise assigned to a medical provider by the insured.

10. Payment

Eligible benefits are paid regardless of existing Provincial Health or Private Medical Insurance that is in place.

11. Guaranteed Issue*

Employees and their eligible family members do not have to answer medical questions to enrol in coverage.

*While Guaranteed Issue is available, all exclusions and limitations still apply to any coverage issued.



Our Leading Edge

Trusted brand, industry-leading products, competitive group rates, informed consumers, easy process and employer sponsored = great employee participation



We offer a personalized implementation plan to meet your objectives. Allstate Benefits will produce all educational and communication print materials at our cost for your approval. Available in both English and French.



Information is delivered directly to the employee with a custom, mobile-friendly microsite that includes all relevant information, including FAQs. Available in both English and French.



We can tailor the ongoing administration of benefits to suit your needs. We will assign a support team that will ensure all aspects of contract administration are handled effectively and efficiently. All employee data is kept in Canada and claims payments are issued from Canada.



Rely on Allstate Benefits for outstanding service and up-to-the-minute technology. We can work seamlessly with an employer's platform or work with your chosen benefits provider or other vendors to execute a successful benefit enrolment experience. We can also capture information on beneficiaries.



We provide comprehensive, ongoing support throughout the process. We are able to participate in on-site employee education sessions and provide dedicated email and telephone support for employees.



For use with producers and brokers or for presentation to employers. Not for use with consumer sales. Not to be disseminated to the public.

The affiliation between Allstate Benefits, TELUS® Health Care Centres and PinnacleCare is limited to a marketing alliance. Allstate Benefits makes no representations or warranties regarding TELUS® Health Care Centres or PinnacleCare programs, and is not responsible for any of the products or services that they provide. TELUS® Health Care Centres and PinnacleCare each offer their products and services subject to their own terms, limitations and exclusions.

Rev. 8/2021. This material is valid as long as information remains current, but in no event later than [month day, year]. Group Accident benefits are provided under policy form GACPNP, or any revisions thereafter. Group Critical Illness benefits are provided under policy form GCIP. The policies have exclusions and limitations and may have reductions of benefits at specific ages. This information highlights some features of the policies but is not the insurance contract. This is a brief overview of coverage underwritten by Allstate Insurance Company of Canada (Home Office, Markham, Ontario). For costs and complete details, contact your Allstate Benefits Representative. Allstate Benefits is a trademark of Allstate Insurance Company, used under license by Allstate Insurance Company of Canada. ©[2021] Allstate Insurance Company of Canada. www.AllstateBenefits.ca