

## frequently asked questions

### group whole life insurance

#### COVERAGE AND BENEFITS

**Q. How does Group Whole Life Insurance work?**

**A.** If you or your covered spouse dies while the coverage is in force, a death benefit will be paid to the designated beneficiary. If you or your covered spouse survives to maturity and the coverage is still in force, the net surrender value is paid to you and coverage terminates.

**Q. What is the age range for coverage eligibility?**

**A.** You and your spouse can sign up for coverage between the ages of 18 and 70.

**Q. When does coverage for me and my dependents begin?**

**A.** Coverage begins on the day you sign up for coverage unless otherwise specified on your application.

**Q. What additional coverage is available?**

**A.** Your employer is offering the Accelerated Death Benefit for Terminal Illness or Condition Rider and the Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider.

**Q. How does the Accelerated Death Benefit for Terminal Illness or Condition Rider work?**

**A.** If you or your covered spouse is certified by a physician as terminally ill, as defined in the rider, you can receive an advance of up to 75% of the certificate face amount. Please refer to your rider and its disclosure form (ABJ13513 or state variations thereof) for more details.

**Q. How does the Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider work?**

**A.** If you or your covered spouse is certified by a physician as chronically ill, as defined in the rider, and receives qualified long-term care services, you can claim an advance of the death benefit as a monthly benefit after a 90-day elimination period. The Restoration of Benefits feature replenishes the death benefit amount to the level it was at the time the Accelerated Death Benefit claim was submitted, and the Extension of Benefits feature expands the period of time you may receive a benefit payout (time span is equal to the original benefit term). Please refer to your rider and its disclosure form (ABJ13513 or state variations thereof) for more details.

**Q. How much of the death benefit can I receive to pay for long-term care services?**

**A.** To help pay for long-term care services, you will receive a monthly payout of 4% of the death benefit for up to 50 months.

**Q. Does the Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider qualify me for an exemption from contributions to my state's long-term care fund?**

**A.** Several states have created trusts to pay long-term care benefits for qualified residents; typically, the trusts are funded by a payroll tax. Residents may be able to claim an exemption from the payroll tax if they have qualified long-term care insurance in place by a specific deadline. Each state's criteria for exemptions is different; please refer to [www.allstatevoluntary.com/stateltc](http://www.allstatevoluntary.com/stateltc) for more information about your state.

**Q. What if I already have Term Life Insurance?**

**A.** Your employer may provide Term Life Insurance as part of your benefits package, but Term Life Insurance only provides coverage for a certain time period, and only protects your family should you pass away within that period. Group Whole Life Insurance in addition to Term Life Insurance can provide wraparound coverage, helping to give you peace of mind because the money you spend builds cash value that you can use later in life. With both Term and Permanent Life insurance coverage, you can help protect yourself and your loved ones throughout the various stages of life.

## DEPENDENTS

**Q. Who can be covered under the policy?**

**A.** Coverage is available for you and your spouse.

**Q. What is the maximum spouse age that employees can request coverage?**

**A.** Application for coverage for your spouse can be made up to age 70.

## PORTABILITY

**Q. If I leave the company, can I keep my life insurance coverage? How do I keep my coverage?**

**A.** You can continue coverage for yourself and your dependents (whether or not the policy stays active) as long as you exercise the portability option and make premium payments directly to Allstate Benefits. Payments need to be received by Allstate Benefits within 30 days of your certificate termination date. Continuing your coverage is referred to as "Portability" in your coverage documents.

**Q. I plan on retiring in two months. Can I enroll in coverage and take it with me when I retire?**

**A.** Yes, assuming the coverage effective date is before you retire. Your first premium payment must be made through payroll deduction and remitted by your employer. After your first payroll deduction, you can take your coverage with you and make payments directly to Allstate Benefits.

**Q. Will coverage levels change if I use portability and continue my coverage?**

**A.** No. Coverage and premiums are not affected by you leaving the group.

## CLAIMS

**Q. Who may submit a claim?**

**A.** You, your covered spouse, or a beneficiary can submit claims for processing.

**Q. How do I submit a claim?**

**A.** You can obtain a claim form by visiting the Allstate Benefits website at [www.allstate.com/allstate-benefits/resources-and-forms.aspx](http://www.allstate.com/allstate-benefits/resources-and-forms.aspx) or by calling the Allstate Benefits Customer Care Center at 800-521-3535.

**Q. When a claim is filed and benefits are paid by Allstate Benefits, who receives the payment?**

**A.** Death benefits are paid to your designated beneficiary unless otherwise assigned to someone else. Accelerated Death and Surrender benefits are paid to you. Visit [www.allstate.com/allstate-benefits/resources-and-forms.aspx](http://www.allstate.com/allstate-benefits/resources-and-forms.aspx) to obtain the appropriate form.

## TOBACCO USE AND AGE

### **Q. Do premiums depend on tobacco use?**

**A.** Yes. Rates and cash values will depend on tobacco use.

### **Q. Do premiums vary based on the primary insured's age?**

**A.** Yes. Suggested premiums at issue are based on the age at which coverage is effective.

## UNDERWRITING

### **Q. Are there medical questions to answer to enroll in this coverage?**

**A.** Coverage is offered on a Guaranteed Issue\* basis (subject to any applicable exclusions and limitations) at initial enrollment. You must meet the "Actively at Work" requirement to be eligible.

\*Although Guaranteed Issue is available, all exclusions and limitations will still apply to any coverage issued. Policy exclusions and limitations, including pre-existing condition limitations, are not waived even though Guaranteed Issue is offered.

### **Q. Is there a waiting period?**

**A.** Your employer determines when you are eligible to enroll for benefits. Although there is no contractual waiting period to receive benefits, there is a 2-year incontestability period that Allstate Benefits adheres to.



Rev. 9/23. This material is valid as long as information remains current, but in no event later than September 15, 2026. Group Whole Life Insurance benefits are provided under policy form GWLP, or state variations thereof. Rider benefits are provided under the following rider forms, or state variations thereof: Accelerated Death Benefit for Terminal Illness or Condition (GWPTI) and Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits (GWPLTCRE, GWPLTCRE1).

The coverage is underwritten by American Heritage Life Insurance Company. The coverage has exclusions and limitations and may not be available for sale in all states. Contact your Allstate Benefits Representative for costs and complete details. Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office: Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2023 Allstate Insurance Company.