



Accidents happen—an unintentional-injury death occurs every 4 minutes and a disabling injury every 1 second.¹

¹Injury Facts 2010 Edition, National Safety Council.

GROUP ACCIDENT INSURANCE
Best in Benefits SeriesSM

AWD16559-1





ACCIDENTS HAPPEN

group voluntary accident

No one plans to have an accident. But, it can happen at any moment throughout your day, whether at work or at play. Having the right accident coverage in the event of an accidental injury is important. Our Group Voluntary Accident policy can help cover your out-of-pocket expenses associated with an accidental injury, and help protect your savings should an on- or off-the-job accidental injury occur.

meeting your needs

Our accident coverage helps offer peace of mind when an accidental injury occurs.

- Coverage that is guaranteed at initial enrollment, there are no medical exams or tests to take.*
- Benefits that correspond with treatment for on- and off-the-job accidental injuries including hospitalization, emergency treatment, intensive care, fractures, plus more
- 24-hour accident coverage for yourself or your entire family
- Affordable premiums
- Benefits paid directly to you, unless you assign them to someone else
- Portable coverage
- An additional rider benefit has been added to the plan, and is designed to enhance your coverage

*During open enrollment only. If you enroll after the open enrollment period, evidence of insurability may be required.

Your employer has made it easy to help protect you and your family if a sudden accidental injury occurs.

your benefit coverage†

Accidental Death - Pays** for accidental death.

Common Carrier Accidental Death - Pays** for death while riding as a fare-paying passenger on a scheduled common carrier.

Dismemberment - Pays** for dismemberment. Multiple dismemberments during the same injury are limited to the principal amount listed in the policy.

Dislocation or Fracture - Pays** for dislocation or fracture. Multiple dislocations or fractures during the same injury are limited to the principal amount listed in the policy.

Initial Hospital Confinement - Pays when you are hospital confined for the first time after the effective date.

Hospital Confinement - Pays when you are confined in a hospital up to 90 days for each continuous hospital confinement.

Intensive Care - Pays when you are confined in a hospital intensive care unit up to 90 days for each continuous hospital intensive care confinement.

Ambulance - Pays for you to be transferred by ambulance service to or from a hospital.

Medical Expenses - Pays when you have medical expenses.

Outpatient Physician's Treatment - Pays when you are treated by a physician outside of a hospital for any reason. Limited to 2 visits per person per year, and 4 visits per year if your dependents are covered.

BENEFIT ENHANCEMENT RIDER

Hospital Admission - Pays for your first hospital confinement, after you have been continuously covered by this rider for 12 months. Must be confined within 3 days after the accident. Paid once per year.

Lacerations - Pays when you receive treatment for 1 or more cuts within 3 days after an accident. Paid once per year.



In 2007, 34.3 million people—about 1 out of 9—sought medical attention. About 27.7 million were treated in hospital emergency departments.²

² National Safety Council, *Injury Facts 2010*.

Burns - Pays when you receive treatment for burns, other than sun burns, within 3 days after an accident. Paid once per accident.

Skin Graft - Pays** when you receive a skin graft for a covered burn. Paid once per accident.

Brain Injury Diagnosis - Pays a one-time benefit when you are diagnosed with 1 of these traumatic brain injuries within 30 days after an accident: concussion, cerebral laceration, cerebral contusion, or intracranial hemorrhage. Must be first treated by a physician within 3 days after the accident.

Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI)* - Pays when you receive a CT scan or MRI. Must be first treated by a physician within 30 days after the accident. Paid once per year.

Paralysis - Pays a one-time benefit when you are paralyzed from a spinal-cord injury for at least 90 days. Must be confirmed by a physician within 3 days after the accident.

Coma With Respiratory Assistance - Pays a one-time benefit when you are in a coma.

Open Abdominal or Thoracic Surgery - Pays when you have open abdominal or thoracic surgery for internal injuries within 3 days after the accident.

Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery* - Pays when you have surgery to repair a tendon, ligament, rotator cuff or knee cartilage; or for exploratory arthroscopic surgery.

Ruptured Disc Surgery* - Pays when you have a surgical procedure to repair a ruptured spinal disc.

Eye Surgery - Pays** when you have surgery or a foreign object removed from the eye. Paid once per accident.

General Anesthesia* - Pays for general anesthesia during a covered surgery.

Blood and Plasma - Pays for a blood or plasma transfusion within 3 days after an accident. Paid once per accident.

Appliance - Pays** for 1 of the following: wheelchair, crutches, or walker. Paid once per accident.

Medical Supplies - Pays** for over-the-counter medical supplies. Paid once per accident.

Medicine - Pays** for prescription or over-the-counter medicine. Paid once per accident.

Prosthesis* - Pays for a physician-prescribed prosthetic arm, leg, hand, foot or eye. Paid once per accident.

Physical Therapy - Pays** for physician-prescribed physical therapy (up to 6 treatments per accident). Must take place within 6 months after the accident.

Rehabilitation Unit - Pays when you are confined in a rehabilitation unit after a hospital stay. Paid up to 30 days per confinement (maximum 60 days per year).

Non-Local Transportation - Pays when you have physician-prescribed treatment at a hospital or treatment center more than 100 miles from your home. Paid up to 3 times per accident.

Family Member Lodging - Pays when one adult family member accompanies you to receive treatment at a hospital or treatment center more than 100 miles from the family member's home.

Post-Accident Transportation - Pays when you are hospital confined for at least 3 days in a row more than 250 miles from your home and you are brought home by a common carrier.

Accident Follow-Up Treatment - Pays when you receive follow-up treatment from a physician in their office or in a hospital as an outpatient (up to 2 treatments per accident). Must take place within 6 months after the accident.

*must begin or be received within 180 days of the accident.

**must begin, be received, or performed within 90 days of the accident.

injury benefit amounts

The schedule below shows benefit amounts for 2 units. A covered spouse gets 50% of the amounts shown; covered children get 25% of the amounts shown. Benefit amounts for different units purchased will be proportionately higher or lower.

Loss of Life or Limb	Employee
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	Employee
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	Employee
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



certificate/rider specifications

Conditions and Limits - When an injury results in a covered loss within 90 days (180 days for dismemberment or death) from the date of an accident, AWD will pay benefits as stated.

Treatment must be received in the United States or its territories.

Your 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 - (a) Coverage may include you, your spouse and unmarried children. (b) Coverage for dependent children terminates on the certificate anniversary after the child marries or reaches age 22 (26 if a full-time student at an educational institution of higher learning beyond high school). (c) Spouse coverage ends upon valid decree of divorce or your death.

Termination of Coverage - 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 are in active employment, except as provided under the "Temporarily Not Working" provision; or the date you are no longer in an eligible class; or the date your class is no longer eligible.

Portability Privilege - Coverage may be continued under the Portability Provision when coverage under the policy ends.

Certificate and Benefit Enhancement Rider Limitations and Exclusions - Benefits are not paid for any loss incurred as a result of: (a) Injury incurred before the effective date; (b) any act of war or participation in a riot, insurrection or rebellion; (c) suicide or any attempt at suicide; (d) any injury sustained while under the influence of alcohol or any narcotic unless administered upon the advice of a physician; (e) any bacterial infection (except pyogenic infections that occur with and through an accidental cut or wound); (f) participation in aeronautics unless a fare-paying passenger on a licensed common carrier aircraft; (g) committing or attempting to commit an assault or felony; (h) driving in any organized or scheduled race or speed test or testing any vehicle on any racetrack or speedway; (i) hernia, including complications; (j) serving as an active member of the Military; Naval; or Air Forces of any country or combination of countries.

Pre-existing Condition Limitation - (a) Benefits are not paid on losses occurring during the first 12 months of coverage if caused by a pre-existing condition. (b) A pre-existing condition is a disease or physical condition for which symptoms existed within the 12 month period prior to the effective date; or medical advice or treatment was recommended or received from a member of the medical profession within the 12 month period prior to the effective date. A pre-existing condition can exist even though a diagnosis has not yet been made.

STATE VARIATIONS

Illinois (changes affect page 4) - Dependent Eligibility/Termination paragraph, item (a) includes: grandchildren and blood relatives, or those under legal custody provisions who are financially dependent on you for 50% or more of their total support. Item (b) is replaced with: Coverage for dependent children ends on the certificate anniversary after the child marries, or reaches age 26 (30 if a military veteran), or is no longer your dependent. **Certificate Limitations and Exclusions** paragraph, item (e) is replaced with: any bacterial infection (except infections resulting from an injury or accidental ingestion of a contaminated substance). Item (i) is replaced with: hernia, including complications (except for hernia caused by an accident).

Iowa (changes affect pages 4) - Dependent Eligibility/Termination paragraph, item (b) is replaced with: Coverage for dependent children ends on the certificate anniversary after the child marries; or ceases to be a resident of Iowa; or reaches age 25; or is no longer a full-time student at an accredited institution of postsecondary education.

Michigan (changes affect page 4) - Certificate and Benefit Enhancement Rider Limitations and Exclusions paragraph, item (d) is replaced with: any injury caused by the covered person, sustained while under the influence of alcohol, narcotics, or any other controlled substance or drug unless administered upon the advice of a physician. Item (i) has been deleted.

Missouri (change affects page 4) - Certificate and Benefit Enhancement Rider Limitations and Exclusions paragraph, item (e) is replaced with: any bacterial infection (except pyogenic infections occurring with and through an accidental cut or wound, or through the ingestion of a contaminated substance or material).

Montana (changes affect page 4) - Dependent Eligibility/Termination paragraph, item (b) is replaced with: Coverage for dependent children ends on the certificate anniversary after the child marries; or reaches age 25. **Termination of Coverage** an additional item is added: the date you discontinue your business. **Portability Privilege** is replaced with: **Conversion Privilege** - Coverage may be continued under the Conversion Provision when coverage under the policy ends. **Certificate and Benefit Enhancement Rider Limitations and Exclusions** paragraph, item (d) is replaced with: being intoxicated or voluntarily under the influence of alcohol or any narcotic unless administered on the advice of a physician. **Pre-Existing Condition Limitation** item (b) is replaced with: A pre-existing condition is a disease or physical condition which existed within the 12 month period prior to the effective date; or for which

medical advice or treatment was recommended or received from a member of the medical profession within the 12 month period prior to the effective date.

Nebraska (change affects page 4) - Certificate and Benefit Enhancement Rider Limitations and Exclusions paragraph, item (g) has been changed to read: committing or attempting to commit a felony.

North Dakota (change affects page 4) - Pre-Existing Condition Limitation item (b) is replaced with: A pre-existing condition is a disease or physical condition for which medical advice or treatment was recommended or received from a member of the medical profession within the 12 month period prior to the effective date. A pre-existing condition can exist even though a diagnosis has not yet been made.

Oklahoma (changes affect page 4) - Certificate and Benefit Enhancement Rider Limitations and Exclusions paragraph, item (b) is replaced with: participation in a riot, insurrection or rebellion. Item (d) has been changed to read: alcoholism or being under the influence of drugs or any narcotic, unless administered upon the advice of a physician and taken according to the physician's advice. Item (h) is deleted.

South Dakota (change affects page 4) - Certificate and Benefit Enhancement Rider Limitations and Exclusions paragraph, item (d) is deleted.

Utah (changes affect page 4) - Conditions and Limits - When an injury results in a covered loss within 180 days from the date of an accident, AWD will pay benefits as stated. **Dependent Eligibility/Termination** paragraph, item (b) is replaced with: Coverage for dependent children terminates on the certificate anniversary after the child marries or reaches 26. **Certificate and Benefit Enhancement Rider Limitations and Exclusions** paragraph, item (d) is replaced with: being under the influence of alcohol or any narcotic, unless administered upon the advice of a physician, if the use of alcohol or any narcotic substantially contributes to or causes the accident. **Pre-Existing Condition Limitation** is replaced with: Benefits are not paid on losses occurring during the first 6 months of coverage if caused by a pre-existing condition. A pre-existing condition is a disease or physical condition for which symptoms existed within the 6 month period prior to the effective date 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. A pre-existing condition can exist even though a diagnosis has not yet been made.

Rev. 11/10. This material is valid as long as information remains current, but in no event later than November 1, 2013. Group Voluntary Accident benefits provided by policy form GVAP1, or state variations thereof. Benefit Enhancement Rider provided by rider form GVAPBER, or state variations thereof.

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 of the insurance, including exclusions, restrictions and other provisions included in the certificates issued, contact your Insurance Agent, or call Allstate Workplace Division at: **1-800-521-3535** or, go to allstateatwork.com. Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

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This brochure is for use in enrollments which are situated in: IA, IL, KS, MI, MO, MT, ND, NE, OK, SD, UT, WI and WY



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monthly premiums detailed

- **Plan 1-** 2 units of Group Voluntary Accident coverage
- **Plan 2-** 2 units of Group Voluntary Accident coverage, plus 1 unit of the Benefit Enhancement Rider
- **Plan 3-** 3 units of Group Voluntary Accident coverage
- **Plan 4-** 3 units of Group Voluntary Accident coverage, plus 2 units of the Benefit Enhancement Rider

Insured	Plan 1	Plan 2	Plan 3	Plan 4
Employee Only	\$15.52	\$17.99	\$22.20	\$27.14
Employee + Spouse	\$28.88	\$33.86	\$42.24	\$52.21
Employee + Child(ren)	\$31.86	\$36.84	\$46.70	\$56.67
Family	\$39.28	\$44.89	\$57.84	\$69.05

Issue Ages: 18 and over if Actively at Work

GROUP ACCIDENT INSURANCE

Best in Benefits SeriesSM



Workplace Division

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policy benefits

The listing below details benefit amounts associated with the benefits described in the brochure.

BENEFIT		Plan 1 & 2	Plan 3 & 4
Accidental Death	Employee	\$40,000	\$60,000
	Spouse	\$20,000	\$30,000
	Child	\$10,000	\$15,000
Common Carrier Accidental Death	Employee	\$200,000	\$300,000
	Spouse	\$100,000	\$150,000
	Child	\$50,000	\$75,000
Dismemberment	Employee	up to \$40,000 ¹	up to \$60,000 ¹
	Spouse	up to \$20,000 ¹	up to \$30,000 ¹
	Child	up to \$10,000 ¹	up to \$15,000 ¹
Dislocation and Fracture	Employee	up to \$4,000 ¹	up to \$6,000 ¹
	Spouse	up to \$2,000 ¹	up to \$3,000 ¹
	Child	up to \$1,000 ¹	up to \$1,500 ¹
Initial Hospital Confinement		\$1,000	\$1,500
Hospital Confinement		\$200/day	\$300/day
Intensive Care		\$400/day	\$600/day
Ambulance	Regular Ambulance	\$200	\$300
	Air Ambulance	\$600	\$900
Medical Expenses		up to \$500	up to \$750
Medical Expenses (Michigan only)		up to \$400	up to \$600
Outpatient Physician's Treatment		\$50/visit	\$75/visit
RIDER BENEFIT		Plan 2 Only	Plan 4 Only
Hospital Admission		\$500	\$1,000
Lacerations		\$50	\$100
Burns	< 15% of body surface	\$100	\$200
	> 15% of or more	\$500	\$1,000
Skin Graft		50% of Burns	50% of Burns
Brain Injury Diagnosis		\$150	\$300
Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI)		\$50	\$100
Paralysis	Paraplegia	\$7,500	\$15,000
	Quadriplegia	\$15,000	\$30,000
Coma with Respiratory Assistance		\$10,000	\$20,000
Open Abdominal or Thoracic Surgery		\$1,000	\$2,000
Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery	Surgery	\$500	\$1,000
	Exploratory	\$150	\$300
Ruptured Disc Surgery		\$500	\$1,000
Eye Surgery		\$100	\$200
General Anesthesia		\$100	\$200
Blood and Plasma		\$300	\$600
Appliance		\$125	\$250
Medical Supplies		\$5	\$10
Medicine		\$5	\$10
Prosthesis	One Device	\$500	\$1,000
	Two or More	\$1,000	\$2,000
Physical Therapy		\$30/day	\$60/day
Rehabilitation Unit		\$100/day	\$200/day
Non-Local Transportation		\$400/trip	\$800/trip
Family Member Lodging		\$100/day	\$200/day
Post-Accident Transportation		\$200	\$400
Accident Follow-Up Treatment		\$50/day	\$100/day

¹ Based on amount shown in the Injury Benefit Amounts.

This insert is for use in:
IA, IL, KS, MI, MO, MT,
ND, OK, SD, WI and WY