



Allstate BENEFITS

Protection for accidental
injuries on- and off-the-job,
24 hours a day

Accident Insurance

Today, active lifestyles in or out of the home may result in bumps, bruises and sometimes breaks. Getting the right treatment can be vital to recovery, but it can also be expensive. And if an accident keeps you away from work during recovery, the financial worries can grow quickly.

Most major medical insurance plans only pay a portion of the bills. Our coverage can help pick up where other insurance leaves off and provide cash to help cover the expenses.

With Accident insurance from Allstate Benefits, you can gain the advantage of financial support, thanks to the cash benefits paid directly to you. You also gain the financial empowerment to seek the treatment needed to be on the mend.

Here's How It Works

Our coverage pays you cash benefits that correspond with hospital and intensive care confinement. Your plan may also include coverage for a variety of occurrences, such as dismemberment, dislocation or fracture, ambulance services, physical therapy and more. The cash benefits can be used to help pay for deductibles, treatment, rent and more.

Meeting Your Needs

- Benefits are paid directly to you unless otherwise assigned
- Pays in addition to other insurance coverage
- Coverage also available for your dependents
- Premiums are affordable and can be conveniently payroll deducted
- Guaranteed renewable to age 75, subject to changes in premiums by class

With Allstate Benefits, you can protect your finances against life's slips and falls.
Are you in Good Hands? You can be.

Allstate Life Insurance Company of New York

¹National Safety Council, Injury Facts®, 2017 Edition

ABJ31163NYX-3

DID YOU KNOW ?

The number of injuries suffered
by workers in one year, both
on- and off-the-job, includes:¹

ON-THE-JOB (in millions)



Work
4.4

OFF-THE-JOB (in millions)



Home
9.2



Non-Auto
4.0



Auto
2.2

**Offered to the employees of:
Bon Secours Charity
Health System**

Meet Tiffany

When Tiffany is not working, she enjoys going for long hikes in the mountains near her home. She has seen her share of bumps, bruises and breaks over the years, and knows an accidental injury could be in her future. Her biggest worry is how she will pay for it.

Here is what weighs heavily on her mind:

- Major medical will only pay a portion of the expenses associated with injury treatments
- She has copays she is responsible for until she meets her deductible
- If she misses work because of an injury, she must cover the bills, rent/mortgage, groceries and her child's education
- If she needs to seek treatment not available locally, she will have to pay for it



Tiffany's story of injury and treatment turned into a happy ending, because she had supplemental Accident Insurance to help with expenses.



CHOOSE

Tiffany chooses benefits to help protect herself if she suffers an accidental injury.



USE

Tiffany was hiking down a rocky path when the dirt gave out from under her feet. She tumbled down the hill and into a large bolder, breaking her arm and collarbone, and was knocked unconscious.

Here's Tiffany's treatment path:

- Taken by ambulance to the emergency room
- Examined by a doctor and X-rays were taken
- Underwent surgery to put a pin in her arm
- Visited by her doctor and released after a one-day stay in the hospital
- Had to immobilize her arm for 6 weeks
- Seen by the doctor during a follow-up visit and sent to physical therapy to strengthen her arm and improve her mobility

Tiffany would go online after each of her treatments to file claims. The cash benefits were direct deposited into her bank account.

Tiffany is back hiking the mountains she loves.



CLAIM

Tiffany's Accident claim paid cash benefits for the following:

Ambulance Services

Fracture

Medical Expenses

(Emergency Room and X-rays)

Initial Hospitalization Confinement

Hospitalization Confinement

Accident Follow-Up Treatment

Physical Therapy (3 days/week)

For a listing of benefits and benefit amounts, see your company's rate insert.

Using your cash benefits

Cash benefits provide you with options, because you decide how to use them.

Finances



Can help protect HSAs, savings, retirement plans and 401(k)s from being depleted.

Travel



Can help pay for expenses while receiving treatment in another city.

Home



Can help pay the mortgage, continue rental payments, or perform needed home repairs for after care.

Expenses



Can help pay your family's living expenses such as bills, electricity, and gas.



MyBenefits: 24/7 Access allstatebenefits.com/mybenefits

An easy-to-use website that offers 24/7 access to important information about your benefits. Plus, you can submit and check your claims (including claim history), request your cash benefit to be direct deposited, make changes to personal information, and more.

¹Multiple dismemberments, dislocations or fractures are limited to the amount shown in the rate insert. ²Up to three times per covered person, per accident. ³Two or more surgeries done at the same time are considered one operation. ⁴Paid for each day a room charge is incurred, up to 30 days for each covered person per continuous period of rehabilitation unit confinement, for a maximum of 60 days per calendar year. ⁵Six treatments per covered person, per accident. *Must begin or be received within 180 days of the accident. **Within 30 days after the accident.

Benefits (subject to maximums as listed on the attached rate insert)

BASE POLICY BENEFITS

Accidental Death

Common Carrier Accidental Death - if death results from riding as a fare-paying passenger on a scheduled common carrier

Dismemberment¹ - amount paid depends on type of dismemberment. See Injury Benefit Schedule in rate insert

Dislocation or Fracture¹ - amount paid depends on type of dislocation or fracture. See Injury Benefit Schedule in rate insert

Initial Hospitalization Confinement - initial hospitalization after the effective date. Payable once per person per confinement, per year

Hospitalization Confinement - up to 90 days for any one injury

Intensive Care - up to 90 days for each period of continuous confinement

Ambulance Services - transfer to or from hospital by ground or air ambulance service

Physician Treatment Expenses

X-ray Expenses

Emergency Room Services

Accident Follow-Up Treatment⁵ - one treatment per day; must take place no longer than 6 months after the accident. Payable only if the Physician Treatment Expenses or Emergency Room Services benefit is paid. Not payable for the same visit for which the Physical Therapy benefit is paid

Lacerations** - treatment for one or more lacerations (cuts)

Burns** - treatment for one or more burns, other than sunburns

Skin Graft - receiving a skin graft for which a benefit is paid under the Burns benefit

Brain Injury Diagnosis** - first diagnosis of concussion, cerebral laceration, cerebral contusion or intracranial hemorrhage. Must be diagnosed within 30 days after the accident by CT Scan, MRI, EEG, PET scan or X-ray

Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI)* - must first be treated by a physician within 30 days after the accident

Open Abdominal or Thoracic Surgery^{3, **}

Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery^{3, *} - surgery received for torn, ruptured, or severed tendon, ligament, rotator cuff or knee cartilage; pays the reduced amount shown for arthroscopic exploratory surgery

Ruptured Disc Surgery^{3, *} - diagnosis and surgical repair to a ruptured disc of the spine by a physician

Eye Surgery - surgery or removal of a foreign object by a physician

General Anesthesia* - payable only if a policy Surgery benefit is paid

Blood and Plasma** - transfusion after an accident

Appliance - physician-prescribed wheelchair, crutches or walker to help with personal locomotion or mobility

Medical Supplies - purchased over-the-counter medical supplies. Payable only if the Physician Treatment Expenses or Emergency Room Services benefit is paid

Medicine - purchased prescription or over-the-counter medicines. Payable only if the Physician Treatment Expenses or Emergency Room Services benefit is paid

Prosthesis* - physician-prescribed prosthetic arm, leg, hand, foot or eye lost as a result of an accident. Payable only if a benefit is paid for loss of arm, leg, hand, foot or eye under the policy Dismemberment benefit

Physical Therapy⁵ - one treatment per day; must take place no longer than 6 months after the accident. Payable only if the Physician Treatment Expenses or Emergency Room Services benefit is paid. Chiropractic services are excluded. Not payable for same visit for which Accident Follow-Up Treatment benefit is paid

Rehabilitation Unit⁴ - must be hospital-confined due to an injury immediately prior to being transferred to rehab. Not payable for the days on which the Hospitalization Confinement benefit is paid

Non-Local Transportation² - treatment obtained at a non-local hospital or freestanding treatment center more than 100 miles from your home. Does not cover ambulance or physician's office or clinic visits for services other than treatment

Family Member Lodging - one adult family member to be with you while you are confined in a non-local hospital or freestanding treatment center. Not payable if family member lives within 100 miles one-way of the treatment facility. Up to 30 days per accident. Only payable if the Non-Local Transportation benefit is paid

Post-Accident Transportation - after a three-day hospital stay more than 250 miles from your home, with a flight on a common carrier to return home. Payable only if a benefit is paid for Hospitalization Confinement

POLICY SPECIFICATIONS

Conditions and Limits

When an injury results in a covered loss within 90 days (180 days for Accidental Death, Common Carrier Accidental Death or Dismemberment), unless otherwise stated, from the date of an accident and is diagnosed by a physician, Allstate Benefits will pay benefits as stated. Treatment must be received in the U.S. or its territories, Canada or Mexico.

Dependent Eligibility/Termination

Coverage may include you, your spouse and your children. Coverage for children ends when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent. Spouse coverage ends the earlier of: final divorce or annulment; or when your spouse reaches age 75.

When Coverage Ends

Coverage terminates at the end of the grace period if renewal premiums are not paid; upon your death (except that your spouse, if a covered person, automatically becomes the primary insured upon your death); when you reach age 75; or upon our discovery of fraud or material misrepresentation in submission of a claim.

EXCLUSIONS AND LIMITATIONS

Pre-Existing Condition Limitation: Benefits are not paid during the first 6 months of coverage if caused by a pre-existing condition. A pre-existing condition is a condition for which medical advice or treatment was recommended or received from a licensed health care provider within the 6-month period just prior to the effective date.

Exclusions and Limitations: Benefits are not paid for: injuries incurred before the effective date; any act of war or participation in a riot, insurrection or rebellion; intentionally self-inflicted injuries or attempted suicide; injury sustained while committing or attempting a felony; injuries while engaged in an illegal occupation; injury sustained or contracted in consequence of being intoxicated or under the influence of any narcotic unless taken on the advice of a physician; aviation, other than as a fare-paying passenger on a scheduled or charter flight; alcoholism or drug addiction; mental or emotional disorders; plastic surgery for cosmetic purposes, unless required to treat an injury; dental care or treatment, unless due to an injury to sound natural teeth.

Rev. 7/18. This brochure is for use in NY and is incomplete without the accompanying rate insert.

This material is valid as long as information remains current, but in no event later than July 15, 2021.

Accident benefits are provided under policy form AP5NY.

The policy and riders provide limited benefit supplemental accident insurance. The policy is not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from Allstate Benefits. There may be instances when a law requires that benefits under this coverage be paid to a third party, rather than to you. If you or a dependent have coverage under Medicare, Medicaid, or a state variation, please refer to your health insurance documents to confirm whether assignments or liens may apply. This information highlights some features of the policy but is not the insurance contract. Only the actual policy provisions control. For additional information, you may contact your Allstate Benefits Representative. Policy issued by Allstate Life Insurance Company of New York (Home Office, Hauppauge, NY).

The coverage does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.



Allstate Benefits is a marketing name for Allstate Life Insurance Company of New York. ©2018 Allstate Insurance Company.
www.allstate.com

Accident (AP5NY)

On- and Off-the-Job Accident Insurance from
Allstate Life Insurance Company of New York

Offered to the employees of:
**Bon Secours Charity
Health System**

BENEFIT AMOUNTS

Benefits are paid once per accident unless otherwise noted here or in the brochure

BASE POLICY BENEFITS		PLAN 1	PLAN 2	PLAN 3
Accidental Death	Employee	\$50,000	\$100,000	\$150,000
	Spouse	\$25,000	\$50,000	\$75,000
	Children	\$12,500	\$25,000	\$37,500
Common Carrier Accidental Death	Employee	\$250,000	\$500,000	\$750,000
	Spouse	\$125,000	\$250,000	\$375,000
	Children	\$62,500	\$125,000	\$187,500
Dismemberment ¹	Employee	\$50,000	\$100,000	\$150,000
	Spouse	\$25,000	\$50,000	\$75,000
	Children	\$12,500	\$25,000	\$37,500
Dislocation or Fracture ¹	Employee	\$2,000	\$4,000	\$6,000
	Spouse	\$1,000	\$2,000	\$3,000
	Children	\$500	\$1,000	\$1,500
Initial Hospitalization Confinement (pays per year)		\$750	\$1,500	\$2,250
Hospitalization Confinement (pays daily)		\$50	\$100	\$150
Intensive Care (pays daily)		\$400	\$800	\$1,200
Ambulance Services	Ground	\$200	\$400	\$600
	Air	\$600	\$1,200	\$1,800
Physician Treatment Expenses		\$50	\$100	\$150
X-ray Expenses		\$100	\$200	\$300
Emergency Room Services		\$100	\$200	\$300
Accident Follow-Up Treatment (pays daily)		\$50	\$100	\$150
Lacerations (per year)		\$50	\$100	\$150
Burns (% body surface)	< 15% body surface	\$100	\$200	\$300
	15% or more	\$500	\$1,000	\$1,500
Skin Graft (% of Burns Benefit)		50%	50%	50%
Brain Injury Diagnosis (pays once)		\$150	\$300	\$450
Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI) (pays once/accident/year)		\$50	\$100	\$150
Open Abdominal or Thoracic Surgery	Surgery	\$1,000	\$2,000	\$3,000
Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery	Surgery	\$500	\$1,000	\$1,500
	Exploratory	\$150	\$300	\$450
Ruptured Disc Surgery		\$500	\$1,000	\$1,500
Eye Surgery		\$100	\$200	\$300
General Anesthesia		15%	15%	15%
Blood and Plasma		\$300	\$600	\$900
Appliance		\$125	\$250	\$375
Medical Supplies		\$5	\$10	\$15
Medicine		\$5	\$10	\$15
Prosthesis	1 device	\$500	\$1,000	\$1,500
	2 or more devices	\$1,000	\$2,000	\$3,000
Physical Therapy (pays daily)		\$50	\$100	\$150
Rehabilitation Unit (pays daily)		\$100	\$200	\$300
Non-Local Transportation (per trip)		\$400	\$800	\$1,200
Family Member Lodging (pays daily)		\$100	\$200	\$300
Post-Accident Transportation (pays once/year)		\$200	\$400	\$600

¹Up to amount shown; see Injury Benefit Schedule on reverse. Multiple losses from same injury pay only up to amount shown above.

Injury Benefit Schedule and Rates are on reverse

INJURY BENEFIT SCHEDULE

Benefit amounts for coverage and one occurrence are shown below.
Covered spouse gets 50% of the amounts shown and children 25%.

COMPLETE DISLOCATION	PLAN 1	PLAN 2	PLAN 3
Hip joint	\$2,000	\$4,000	\$6,000
Knee or ankle joint [^] , bone or bones of the foot [^]	\$800	\$1,600	\$2,400
Wrist joint	\$700	\$1,400	\$2,100
Elbow joint	\$600	\$1,200	\$1,800
Shoulder joint	\$400	\$800	\$1,200
Bone or bones of the hand [^] , collarbone	\$300	\$600	\$900
Two or more fingers or toes	\$140	\$280	\$420
One finger or toe	\$60	\$120	\$180
COMPLETE, SIMPLE OR CLOSED FRACTURE	PLAN 1	PLAN 2	PLAN 3
Hip, thigh (femur), pelvis ^{**}	\$2,000	\$4,000	\$6,000
Skull ^{**}	\$1,900	\$3,800	\$5,700
Arm, between shoulder and elbow (shaft), shoulder blade (scapula), leg (tibia or fibula)	\$1,100	\$2,200	\$3,300
Ankle, knee cap (patella), forearm (radius or ulna), collarbone (clavicle)	\$800	\$1,600	\$2,400
Foot ^{**} , hand or wrist ^{**}	\$700	\$1,400	\$2,100
Lower jaw ^{**}	\$400	\$800	\$1,200
Two or more ribs, fingers or toes, bones of face or nose	\$300	\$600	\$900
One rib, finger or toe, coccyx	\$140	\$280	\$420
LOSS OF LIFE OR LIMB	PLAN 1	PLAN 2	PLAN 3
Life or both eyes, hands, arms, feet, or legs, or one hand or arm and one foot or leg	\$50,000	\$100,000	\$150,000
One eye, hand, arm, foot, or leg	\$25,000	\$50,000	\$75,000
One or more entire toes	\$2,500	\$5,000	\$7,500
One or more entire fingers	\$2,000	\$4,000	\$6,000

[^]Knee joint (except patella). Bone or bones of the foot (except toes). Bone or bones of the hand (except fingers). ^{**}Pelvis (except coccyx). Skull (except bones of face or nose). Foot (except toes). Hand or wrist (except fingers). Lower jaw (except alveolar process).

PLAN 1 PREMIUMS

MODE	EE	EE + SP	EE + CH	F
Bi-Weekly	\$4.80	\$9.00	\$8.20	\$12.60

PLAN 2 PREMIUMS

MODE	EE	EE + SP	EE + CH	F
Bi-Weekly	\$9.60	\$18.00	\$16.40	\$25.20

PLAN 3 PREMIUMS

MODE	EE	EE + SP	EE + CH	F
Bi-Weekly	\$14.40	\$27.00	\$24.60	\$37.80

Issue ages: 18 to 70

EE = Employee; EE + SP = Employee + Spouse;

EE + CH = Employee + Child(ren); F = Family

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for the policy is 50.2%. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with the policy. **IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.**

For use in NY. This rate insert is part of the approved brochure for Bon Secours Charity Health System and is not to be used on its own.

This material is valid as long as information remains current, but in no event later than July 15, 2021.

Allstate Benefits is a marketing name for Allstate Life Insurance Company of New York (Home Office, Hauppauge, NY).

©2018 Allstate Insurance Company. www.allstate.com.

