



## American Heritage Life Insurance Company

Protection for hospital stays when a sickness or injury occurs

## Supplemental Health Insurance from Allstate Benefits\*

Life is unpredictable. Without any warning, an illness or injury can lead to a hospital confinement and medical procedures and/or visits, which may mean costly out-of-pocket expenses.

Expenses associated with a hospital stay can be financially difficult if money is tight and you are not prepared. But having the right coverage in place before you experience a sickness or injury can help eliminate your financial concerns and provide support at a time when it is needed most. We offer a solution to help you protect your income and empower you to seek treatment.

### Here's How It Works

Our Supplemental Health Options insurance pays a cash benefit for hospital confinements. This benefit is payable directly to you and can help keep you from withdrawing money from your personal bank account or your Health Savings Account (HSA) for hospital-related expenses. Protecting your finances if faced with an unexpected illness is extremely important, as is seeking the necessary treatment when you need it. Up to 65% of all bankruptcies in the United States are attributed to medical expenses<sup>2</sup>, making it increasingly important to not only protect your finances if faced with an unexpected illness, but also to empower yourself to seek the necessary treatment.

### Meeting Your Needs

- Includes benefits for hospitalization, surgery, outpatient, nursing, transportation, plus additional benefits can be added to enhance your coverage
- Coverage available for spouse and child(ren)
- Benefits paid directly to you unless assigned elsewhere, and paid regardless of any other coverage you may have

With Allstate Benefits, you can feel assured that you have the protection you need if faced with a hospitalization. **Practical benefits for everyday living.**<sup>®</sup>

\*Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation.

<sup>1</sup><http://www.healthsystemtracker.org/brief/what-drives-health-spending-in-the-u-s-compared-to-other-countries/>

<sup>2</sup><https://www.debt.org/medical/hospital-surgery-costs/>

<sup>3</sup><http://newsroom.heart.org/news/poll-surprise-medical-bills-pose-significant-financial-burden>

## DID YOU KNOW ?



Americans pay nearly **60% more** for hospital stays than patients in Europe or Canada.<sup>1</sup>

## \$11,700

per hospital stay

The average cost of a 24-hour hospital stay in the United States is \$11,700.<sup>2</sup>

About two-thirds of Americans received an **unexpected medical bill** following a hospital stay in 2020.<sup>3</sup>

Offered to the employees of:  
**The Florida College System**



# Meet Tommy

Tommy's parents are like most parents; they worry about the health and well-being of their family. They know that as Tommy grows, he will become more active and may be hospitalized due to a sickness or injury. Most importantly, they worry about how they will pay for it.

Here is what weighs heavily on their minds:

- Major medical only pays a portion of the expenses associated with hospital stays
- They have copays they are responsible for until they meet their deductible
- If they miss work due to Tommy having a hospital stay, they must cover their bills, rent/mortgage, groceries and education expenses
- If the right treatment is not available locally, they will have to travel to get the treatment he needs



Tommy's story of sickness and a hospital stay turned into a happy ending, because his parents had Supplemental Health Insurance to help with expenses.



## CHOOSE

Tommy's mother chooses benefits to help protect herself and her family members, should they suffer an illness or injury that requires a hospital stay.



## USE

Tommy was sick and vomiting, had a loss of appetite and a fever, and complained about a pain in his side. He was also unable to get out of bed.

Here's Tommy's treatment path:

- Taken by ambulance to the emergency room
- Examined by a physician
- Multiple tests were performed
- Admitted for a two-day hospital stay
- Underwent emergency appendectomy surgery
- Visited by his doctor and released
- Recovered from surgery in 5 weeks
- Seen by the doctor during a follow-up visit

Tommy's mother went online after Tommy's hospital stay to file a claim. The cash benefits were direct deposited into her bank account.

Tommy is fully recovered and back to normal.



## CLAIM

Tommy's hospital stay claim paid cash benefits for the following:

- Ambulance
- Initial Hospitalization
- Daily Hospital Confinement
- Surgery
- Anesthesia
- Inpatient Physician's Treatment
- Outpatient Physician's Treatment

For a listing of benefits and benefit amounts, see pages 3 and 4.



## 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](http://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.

## Dependent Eligibility

Coverage may include you, your spouse and children.

## Benefits

### HOSPITALIZATION BENEFITS

**Initial Hospitalization Confinement** - once per continuous confinement per covered person, per coverage year. Not paid for normal pregnancy or complications of pregnancy, or for a newborn child's initial confinement after birth. A newborn child's initial hospitalization includes any transfers to another hospital before the child is discharged home

**Daily Hospital Confinement** - up to 180 days per continuous confinement. Not paid for a newborn child's routine nursing or well-baby care during the initial hospital confinement

**Hospital Intensive Care** - up to 60 days per continuous confinement. Pays in addition to the Daily Hospital Confinement benefit

### SURGERY BENEFITS

**Surgery** - for surgery performed in a hospital or ambulatory surgical center. Amount paid depends on type of surgery. Two or more surgeries performed at the same time through one incision are considered one surgery. Payable once per day per covered person

**Anesthesia** - 25% of the Surgery benefit

**Inpatient Physician's Treatment** - for physician services (other than a surgeon) when hospital confined. Payable once per day per covered person and for the number of days the Daily Hospital Confinement Benefit is payable

### OUTPATIENT BENEFITS

**Outpatient Emergency Accident** - medical or surgical treatment received in an emergency treatment center. Payable once per day up to 2 days per person per coverage year

**Outpatient Physician's Treatment** - physician treatment received outside a hospital for any cause. Payable once per day per covered person. Maximum of: 5 days per covered person, per coverage year; 10 days per coverage year if Employee + Spouse or Employee + Child(ren) coverage; 15 days per coverage year if Family coverage

**At Home Nursing** - pays a benefit for nursing care authorized by the attending physician, within 60 days after hospital confinement. Pays once per day for up to 30 days

**Ambulance** - transportation by ground or air to a hospital or emergency treatment center by a licensed or hospital-owned ambulance. Payable up to a maximum number of 3 days per person per coverage year

**Non-Local Transportation** - first day of confinement for treatment in a non-local hospital 100 miles or more away from home. Payable once for each confinement, up to 3 days per person per coverage year

## BENEFIT AMOUNTS

HOSPITALIZATION BENEFITS*		PLAN 1	PLAN 2
Initial Hospital Confinement (daily, once per year)		\$250	\$500
Daily Hospital Confinement (daily)		\$100	\$200
Hospital Intensive Care (daily)		\$100	\$200
SURGERY BENEFITS*		PLAN 1	PLAN 2
Surgery (according to schedule)		\$20 - \$500	\$20 - \$500
Anesthesia (% of Surgery)		25%	25%
Inpatient Physician's Treatment (daily)		\$25	\$25
OUTPATIENT BENEFITS*		PLAN 1	PLAN 2
Outpatient Emergency Accident (daily)		\$250	\$500
Outpatient Physician's Treatment (daily)		\$25	\$50
At Home Nursing (daily)		\$50	\$100
Ambulance (daily)	Ground	\$150	\$300
	Air	\$300	\$600
Non-Local Transportation (daily)		\$150	\$300

\*Policy benefit dollar amounts increase by 5% after the first coverage year and each coverage year thereafter, for the next 5 years. The benefit dollar amounts in coverage years 6 and later are 125% of the initial benefit amounts stated here.

## PLAN 1 PREMIUMS

MODE	EE	EE + SP	EE + CH	F
Semi-Monthly	\$9.68	\$16.61	\$14.64	\$21.20
Monthly	\$19.36	\$33.22	\$29.28	\$42.40

## PLAN 2 PREMIUMS

MODE	EE	EE + SP	EE + CH	F
Semi-Monthly	\$15.85	\$28.40	\$24.97	\$36.78
Monthly	\$31.70	\$56.80	\$49.94	\$73.56

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

Issue Ages: 18 and over if Actively at Work



## **CERTIFICATE SPECIFICATIONS**

### **Eligibility**

Coverage may include you, your spouse and children.

### **Termination of Coverage**

Coverage under the policy ends on the date the policy is canceled; the last day premium payments were made; the last day of active employment, except as provided under the Temporary Layoff, Leave of Absence or Family Medical Leave of Absence provision; or the date you or your class is no longer eligible.

Spouse coverage ends upon valid decree of divorce or your death. Coverage for children ends when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent.

## **LIMITATIONS AND EXCLUSIONS**

### **Pre-Existing Condition**

We do not pay benefits due to a pre-existing condition if the loss occurs during the first 12 months of coverage. 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 a 12-month period prior to the effective date. A pre-existing condition can exist even though a diagnosis has not yet been made.

### **Limitations and Exclusions**

Benefits are not paid for: injury or sickness occurring before the effective date; any act of war or participation in a riot, insurrection or rebellion; suicide or attempted suicide; injury sustained while under the influence of alcohol or narcotics, unless taken on the advice of a physician; participation in aeronautics unless a fare-paying passenger on a licensed common-carrier aircraft; committing or attempting an assault or felony; cosmetic dental or plastic surgery, except when required to correct a disorder; alcoholism, drug addiction, or dependence upon any controlled substance; mental or nervous disorders; self-inflicted injuries; newborn child's nursing or routine well-baby care during initial hospital confinement; childbirth within the first 10 months of the effective date (complications of pregnancy are covered the same as sickness); hospitalization beginning before the effective date; reversal of tubal ligation or vasectomy; artificial insemination, in vitro fertilization, and test tube fertilization (including testing, medications and doctor services), unless required by law; routine eye exams or fittings; hearing aids or fittings; dental exams and care unless from an accident; or driving in any organized or scheduled race or speed test or testing any vehicle on any racetrack or speedway.

### **Hospital Intensive Care Benefit Exclusions**

We do not pay any benefits under the hospital intensive care unit benefit for confinement in any care unit that does not qualify as a hospital intensive care unit. Progressive care, sub-acute intensive care, intermediate care or step-down units, private rooms with monitoring or any other lesser care treatment units do not qualify.