

## Allstate Workplace Division Benefits Program

### meeting your needs

Life is dynamic and unpredictable from day to day. Sometimes circumstances change and you may need coverage that can adapt. Voluntary employee benefits through Allstate Workplace Division allows you to apply for life, disability, critical illness, accident and cancer insurance by **answering a few medical questions — no medical exams are required.**

#### Budget friendly

Sometimes, providing proper benefits for your family is difficult. That's where we can help. Allstate Workplace Division offers a supplemental benefit package that can fit your needs.

#### Putting you first

With the products described on the back of this sheet, you can take action now to help protect yourself and your family from any future uncertainty.

Offered to:

**The Safeway Companies Employee Association**

1.800.655.3161 ext. 108

[scea.parkerbenefits.com](http://scea.parkerbenefits.com)

**LIFE, DISABILITY, CRITICAL ILLNESS, ACCIDENT, CANCER**

the right coverage • your future • great choice

### Advantages to you:

- Guaranteed renewable\*, subject to change in premiums by class
- Different coverage options available\*
- Affordable premium rates paid through convenient payroll deduction
- Policies that are portable
- Benefits paid regardless of other coverage

\*varies by product

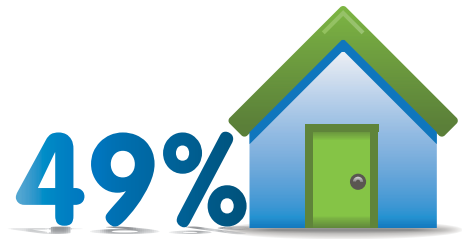
### Benefit options

The reverse side of this sheet describes the coverage that is available in addition to your company's current health insurance. This coverage can help cover expenses if the unexpected happens. It is never too early to prepare for the future.



## your benefit coverage

Benefits can help relieve the stress caused by sudden illness, accident, or death. They can also cover some non-medical expenses that your current insurance might not. Terms and conditions may vary by state.



In 2007, 49% of working age adults said they were “somewhat” to “completely” unprepared to cope with a costly medical emergency over the coming year.<sup>5</sup>

**Universal Life** - 22% of families with dependent children admit they will have immediate trouble meeting everyday living expenses if a primary wage earner dies.<sup>1</sup> Starting now, you can apply for life insurance that can provide a death benefit up to \$150,000; and over time it may provide fund values you can use for retirement, children’s education or emergencies. Best of all, you are in control. You may vary the premiums paid into your policy, get tax-deferred fund value accumulation\*, and are guaranteed a minimum interest rate that is competitive and current. Optional, additional riders can be added to the policy for an extra premium.

**Term Life** - 68 million Americans have no life insurance.<sup>2</sup> How would you or your family cover large bills if a wage earner is lost? Sometimes, sending a child to college or purchasing a home can require planning for possible loss of income. Horizon Term is a twenty-year renewable and convertible term life policy. It will provide life insurance coverage for a specified amount of time at affordable rates. Benefits are payable to the chosen beneficiaries and can be used to help continue mortgage payments, college education or other large expenses that don’t stop with an untimely death. It can also be converted to an AWD universal life insurance policy and enhanced with a choice of riders.

**Disability Income** - About 2,650 disabling injuries occur every hour during the year in the United States.<sup>3</sup> Help protect one of your valuable assets—your ability to earn an income. You can pay an affordable amount now for an AWD Disability Income Policy and later have benefits to help offset a loss of income if disability strikes due to covered sickness or off-the-job injury. Optional riders are available to make protection more complete.

**Critical Illness** - At age 40, the lifetime risk of developing heart failure for both men and women is 1 in 5.<sup>4</sup> Critical Illness pays a lump sum benefit upon the diagnosis of a covered serious illness like heart attack, stroke, Multiple Sclerosis, or Alzheimer’s Disease. Benefits are portable, and there is no reduction of benefits after the insured reaches a certain age. For an extra premium, the policy has optional, additional riders available.

\*Partial withdrawals, surrenders and loans from life insurance policies may be subject to ordinary income taxes and possibly an additional 10% federal tax penalty. Outstanding loan balances and withdrawals generally reduce the death benefit and cash value. With proper planning, the death benefit can pass to your beneficiaries free from state or federal estate taxes. Please consult with your tax advisor for specific information.

**Accident** - About 1 out of 16 people experience an unintentional injury each year.<sup>6</sup> No one can plan for an accident, but you can help protect yourself and your families against additional costs incurred by accidental injury. The policy includes benefits for Dislocation or Fracture, Ambulance, Loss of Life and Limbs, Hospitalization, Medical Expenses, and Disability for the Primary Insured only. You have the option of adding riders to enhance the base policy.

**Cancer** - In the U.S., men have slightly less than a 1 in 2 lifetime risk of developing cancer; for women, the risk is a little more than 1 in 3.<sup>7</sup> Cancer may not be preventable, but you can protect yourself from some of the costs associated with cancer. AWD offers two cancer policies to choose from: Heritage Provider and CP10 Heritage Series. Each offers a variety of benefits that correspond with hospitalization, transportation and cancer treatments, lodging, extended care, and surgery. The CP10 Heritage Series also offers coverage for 20 other specified diseases. Optional riders can extend the coverage of both policies.

1. LIMRA International, September 2007.
2. Life and Health Insurance Foundation for Education (LIFE), “Why Devote a Month to Life Insurance Awareness?” Sept. 2007.
3. Injury Facts, National Safety Council, 2007.
4. Heart Disease and Stroke Statistics Update, American Heart Association, 2009.
5. 2006 National Hospital Discharge Survey, CDC, July, 2008.
6. Injury Facts, National Safety Council, 2007.
7. Cancer Facts & Figures, American Cancer Society, 2007.

**The policies and riders provide supplemental, limited benefit insurance.**

**This material is valid as long as information remains current, but in no event later than August 1, 2012.**

Benefits provided by forms, or state variations thereof: UL20P, P20RCT, DI5W, CILP1, AP2, AP3, CP10, CBP1P. This is a brief overview of the coverage underwritten by American Heritage Life Insurance Company. For costs and complete details, including availability, variations by state, exclusions, and limitations, contact your Insurance Agent or call 1-800-521-3535.



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