

Choice Dollars FAQs for 2019 New Hires

AFI and Esurance version

In order to distribute the company's benefits dollars across all associates, the company provides benefits-eligible associates with Choice Dollars which are used as a credit towards the cost of the benefits they select during the enrollment period.

In addition to Choice Dollars, the company also pays 100% of the cost of the following benefits: 401(k) matching contributions, short-term disability, paid time off (PTO), paid company holidays, employee assistance program, wellbeing programs and workers compensation.

Eligibility

Who is eligible to receive Choice Dollars?

All benefits-eligible employees/associates of the U. S. Allstate Family of Companies, excluding InfoArmor and SquareTrade.

How many Choice Dollars do I receive?

Full-time associates and part-time Esurance associates receive \$2,000 for 2019. For new hires, Choice Dollars will be prorated based on your date of hire. Choice Dollars are applied each paycheck toward the cost of your benefits. If the benefits you choose cost:

- More than your Choice Dollars, you'll pay the additional cost via payroll deduction.
- Less than your Choice Dollars, any remaining Choice Dollars will be paid to you as earnings via payroll, subject to all applicable deductions and federal, state and local income taxes and Social Security (FICA) taxes.

Benefits Enrollment

How will my Choice Dollars be applied during the benefits enrollment period?

When you enroll in benefits on the [Your Benefits Resources™](#) website, you will see the amount of Choice Dollars you have on the top of the enrollment page. After you make your elections for 2019, you will see the total cost followed by surcharges (if any), credits (including a subsidy for the medical benefit and Choice Dollars), and then the amount you owe. Enrollment is subject to the eligibility requirements and terms of the benefit plan, program or policy.

What happens if the total cost of the benefits I enroll in is more than my Choice Dollars?

You will pay any costs that exceed your Choice Dollars via payroll deduction.

What if I'm hired in 2019 and don't enroll in benefits?

Your Choice Dollars will be paid to you as earnings via payroll, subject to all applicable deductions and federal, state and local income taxes and Social Security (FICA) taxes.

What if I have Choice Dollars remaining after making my benefit elections?

Any remaining Choice Dollars will be paid to you as earnings via payroll, subject to all applicable deductions and federal, state and local income taxes and Social Security (FICA) taxes.

How will Choice Dollars be allocated to my benefits?

Your Choice Dollars will first be allocated towards the purchase of pre-tax benefits you elect under the Allstate Cafeteria Plan, including Medical, Health Savings Accounts, Dental, Vision, Flexible Spending Accounts, and Accidental Death and Dismemberment (AD&D).

Any remaining Choice Dollars will be allocated toward any of the following benefits you elect including Group Legal, Group Critical Illness, Group Accident Insurance, Group Hospital Insurance, Student Loan Repayment, Identity Protection, Long Term Disability, Life Insurance, Child Life and Spouse Life.

HSA Deposits

Can I contribute Choice Dollars to my HSA?

Yes, if you're eligible to contribute to an HSA through the Allstate Medical Plan. You're eligible unless you meet any of the following conditions:

- Enrolled in Blue Advantage HMO or the Kaiser-Hawaii HMO
- Not enrolled in an Allstate Medical Plan option
- Enrolled in Medicare or TRICARE
- Covered by any other health plan that is not a high deductible health plan (HDHP)
- Claimed as a dependent on another individual's tax form

If my Choice Dollars are being directed to my HSA, when will they be reflected in my account balance?

Just like any ongoing HSA contributions, they will be deducted from each paycheck and deposited into your account at Optum Bank as soon as administratively possible. All Plan limits apply.

Employees of InfoArmor Inc. and SquareTrade, Inc. are not eligible for Choice Dollars or the other benefits described in this document.

This document presents answers to some of the most commonly asked questions about 2019 Choice Dollars. More complete information about Plans, policies and programs described in this document can be found in the Summary Plan Descriptions and program/policy overviews, which will be made available on AllstateGoodLife.com/ae2019. While every effort has been made to provide accurate information, if there are any discrepancies between the information in this communication and the plan documents, the plan documents will govern. Allstate reserves the right to change, amend, or terminate the Plans at any time for any reason. Participation in the Plans does not constitute a contract or guarantee of employment.

If you have any questions, please contact the Allstate Benefits Center at (888) 255-7772.