



## 2019 Benefits Annual Cost Menu

### Allstate Medical Plan

Coverage Tier	Savings Option	Value Option
You Only	\$1,771	\$900
You + Spouse	\$5,631	\$4,431
You + Children	\$5,398	\$4,198
You + Family	\$7,958	\$6,158

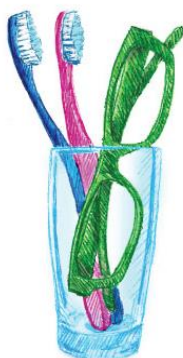
Premiums are for full-time Tobacco-Free employees/associates.

Allstate offers the following benefits at no cost to you.

- Pension (Allstate Employees Only)
- 401(k) Match
- Paid Time Off (PTO)
- Holiday Pay
- Short Term Disability
- Workers Compensation
- LifeWorks Employee Assistance Program
- Wellbeing programs

### Allstate Dental Plan

Coverage Tier	PPO Option	DMO Option
You Only	\$466	\$250
You + Spouse	\$931	\$499
You + Children	\$1,024	\$549
You + Family	\$1,489	\$798



### Allstate Vision Plan

Coverage Tier	Vision Plus Plan	Vision Plan
You Only	\$151	\$119
You + Spouse	\$402	\$316
You + Children	\$304	\$239
You + Family	\$653	\$514

## Looking to save money for future expenses?

You can also contribute to the following accounts.

### Health Savings Account - 2019 contribution limits

- You Only: \$3,500
- You + Spouse: \$7,000
- You + Children: \$7,000
- You + Family: \$7,000
- If you're age 55+: \$1,000 additional

### Flexible Spending Accounts (FSAs) – 2019 contribution limits

- Health Care FSA: \$2,650
- Dependent Day Care FSA: \$5,000

### 401(k) Plan - 2019 contribution limits

- \$19,000 in pre-tax and/or Roth contributions
- If you're age 50+: \$6,000 additional



## Life Insurance

Benefit Plan	Details
Life	1 to 8 x Qualified Annual Earnings (QAE)* Cost is based on your QAE, coverage level, age, and tobacco use status.
Spouse Life	\$10,000 to \$250,000 (in \$10,000 increments) Cost is based on age and coverage level.
Child Life	\$10,000 to \$25,000 (in \$5,000 increments) \$1.22 per thousand annually

\*Rounded to nearest \$1,000. Max life amount: \$4 million.  
Evidence of insurability may apply to life and spouse life.

## Accidental Death & Dismemberment (AD&D)

Benefit Plan	Details
AD&D	1 to 8 x QAE* \$0.182 per thousand annually

\*Rounded to nearest \$1,000. QAE capped at \$125,000.

## Long Term Disability (LTD)

Benefit Plan	Details
LTD	Cost is based on your age and QAE.

Evidence of insurability may apply.

## Group Hospital Insurance

Coverage Tier	High Option	Low Option
You Only	\$132	\$78
You + Spouse	\$373	\$207
You + Children	\$228	\$133
You + Family	\$398	\$223



## Group Critical Illness Insurance

Coverage Tier	High Option	Low Option
You Only	\$403	\$214
You + Spouse	\$597	\$319
You + Children	\$403	\$214
You + Family	\$597	\$319

Premiums assume Pinnacle Care Option & Tobacco-Free status.

## Group Accident Indemnity Insurance

Coverage Tier	High Option	Low Option
You Only	\$83	\$38
You + Spouse	\$143	\$65
You + Children	\$192	\$84
You + Family	\$235	\$108

## Group Legal

Coverage Tier	Annual Cost
You Only	\$135
You + Family	\$190

## Identity Protection

Coverage Tier	Annual Cost
You Only	\$90
You + Family	\$174

## Student Loan Repayment Program

Pay off your student loans faster by making additional payments above your regular monthly payments.

## Paid Time Off (PTO) Buy<sup>1</sup>

You can buy up to one work week of PTO.

<sup>1</sup> Allstate employees only.

Note: Premiums listed above are rounded up to the nearest dollar.