

2018 Benefits Overview

Allstate Financial offers a range of benefits, allowing you to choose what works best for you and your family.



Health Benefits

Medical — You can choose coverage under the Allstate Medical Savings Plan or the Allstate Medical Value Plan (or an HMO if you live in certain zip codes). To help pay for qualified health care expenses, you can make pre-tax contributions to a Health Savings Account (HSA), if eligible. You can contribute up to \$2,750 if you have You Only coverage and between \$5,950 and \$6,150 for all other coverage levels, depending on if you enroll a spouse and/or dependents. If you're age 55+, you can contribute up to an additional \$1,000. The Medical Plan will also contribute up to \$500 during the year to your HSA if you are enrolled in an eligible coverage option, subject to Plan provisions.

Dental — Coverage provided for certain periodic vision exams — as well as eyeglass lenses and frames, or contact lenses — up to a designated dollar amount.

Vision — If enrolled, you have coverage for certain periodic vision exams, eyeglass lenses and frames, or contact lenses, up to a designated dollar amount.

Health Care Flexible Spending Account — You can contribute up to \$2,650 per year in pre-tax dollars to help pay for qualified health care expenses. For associates enrolled in most Medical Plan coverage options, this account is a Limited Use FSA and can only be used for qualified vision and dental expenses.

Group Accident Insurance Plan — If you are enrolled, Plan may pay a cash benefit in certain situations if you have an accident that requires medical care, such as a broken leg or ruptured disc.

Group Hospital Indemnity Plan — If you are enrolled, Plan may pay a cash benefit for the first day you are admitted to the hospital — and an additional benefit for each additional day you remain in the hospital up to the Plan maximum.

Group Critical Illness Plan — If diagnosed with a covered critical illness while you are enrolled, Plan helps offset the costs associated with the treatment and care of covered serious and/or debilitating diagnoses like cancer or heart attack. You can also elect a coverage option that provides support if you're diagnosed with a covered critical illness.

Life Insurance, AD&D and Disability Benefits

Life Insurance — A benefit of one times your Qualified Annual Earnings (QAE), up to \$100,000, is provided at no cost. Supplemental life insurance of up to eight times QAE, up to \$4 million, is available for purchase. You can also buy life insurance for your spouse/domestic partner and/or eligible children.

Accidental Death & Dismemberment (AD&D) Insurance — You receive a company-paid basic AD&D insurance benefit of one times QAE, up to \$100,000. You can purchase supplemental AD&D insurance of up to eight times QAE, up to \$1 million.

Short Term Disability — Provided at no cost to you. When combined with Paid Time Off (if available), STD provides a source of income for up to 180 days if you are unable to work.

Long Term Disability (LTD) Insurance — If you are enrolled, this coverage provides loss-of-income protection after a 180-day waiting period if you become totally disabled and are unable to work.

Work/Life Benefits

Dependent Day Care Flexible Spending Account — You can contribute up to \$5,000 per year in pre-tax dollars to help pay for qualified dependent day care expenses.

Group Legal Plan — You can enroll in this Plan which provides access to a broad network of attorneys who can help provide assistance with covered legal questions or problems such as wills and trusts, matrimonial matters, child custody and support, and traffic ticket defense.

LifeWorks Employee Assistance Program — This company-paid benefit offers you free, confidential help and resources when you have a problem and don't know where to turn. You and each of your household members are also eligible for up to five free in-person counseling sessions with a behavioral health professional per issue per rolling calendar year.

Wellbeing Programs

Allstate Good Life — Allstate believes wellbeing is a journey that begins with you — and what matters in your life. Allstate Good Life offers you resources to support you in becoming physically energized, emotionally connected, mentally focused and financially strong.

Wellness Incentives — All associates — as well as their spouses/domestic partners who are enrolled in an Allstate-sponsored Medical Plan option — can each earn up to \$200 in Wellness Incentives for participating in certain wellness activities within designated time frames.

More information about these benefits can be found at [AllstateGoodLife.com](https://www.AllstateGoodLife.com).

**Changes to or enrollment in this plan can be made at any time during the year.*

Note: The information presented describes only the highlights of the plans and programs and does not constitute official plan documents. Additional terms and conditions apply. If there are any discrepancies between the information contained herein and the official plan documents, the plan documents will govern. Allstate reserves the right to change, amend, or terminate the plans and/or programs at any time and for any reason. This benefits overview is not intended to give rise to any right to employment, continued employment, or any benefit with or from Allstate.

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