

2018 Benefits Overview

Allstate 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 — You may enroll in a Preferred Provider Option (PPO) (or a Dental Maintenance Organization (DMO) if you live in certain ZIP Codes). Coverage includes certain preventive and diagnostic services, as well as many restorative and reconstructive services. Both options also cover orthodontia, based on eligibility.

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 employees 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.

Retirement Benefits

Allstate Retirement Plan — Provides a cash balance pension benefit, at no cost, to eligible employees based on their eligible compensation and years of service with Allstate. Employees are vested after three years.

Allstate 401(k) Savings Plan* — You can contribute from 1% to 50% of your annual income on a pre-tax, Roth 401(k) and/or after-tax basis; maximum deposit limits change annually. Allstate matches 80 cents for every \$1 contributed on a pre-tax and/or Roth 401(k) basis, up to 5% of eligible pay, subject to plan eligibility and vesting rules.

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.

Paid Time Off (PTO) — You may buy up to five additional PTO days (based on a five-day work week) during annual enrollment each fall (if you're a full-time Allstate employee as of Dec. 31).

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.

Commuter Benefits Plan* — Provides tax-savings and convenience for certain work-related transit and parking expenses if you travel to work using public transportation, pay to park at or near work and/or have parking expenses at a facility from which you commute to work via public transportation, vanpool, or carpool.

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 employees — 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 timeframes.

Energy for Life — This series of workshops helps you uncover your personal purpose and to create more balance and energy in many areas of your life. You learn specific techniques that can help increase your energy throughout the day in the areas that matter most to you — whether it's becoming a better individual, family member or community member.

More information about these benefits can be found at 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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