

2019 Esurance Health & Welfare Benefits

We offer benefits and other programs that allow you to customize your selections based on your personal situation.

A unique feature of the benefits package is Choice Dollars, which can be used as a credit towards the cost of your benefits. For 2019, the amount of Choice Dollars is \$2,000, prorated for new hires based on date of hire. Choice Dollars are applied each paycheck toward the cost of your benefits.

The following benefits and programs are available to eligible new employees in 2019.

- ♦ **Medical** — You can choose high deductible health care coverage under the Allstate Medical Savings Plan or the Allstate Medical Value Plan (Kaiser high deductible coverage, or an HMO if you live in certain zip code areas).

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 \$3,500 if you have You Only coverage and up to \$7,000 for all other coverage levels. If you're age 55+, you can contribute up to an additional \$1,000.
- ♦ **Dental** — Allstate offers a Preferred Provider Option (PPO) (or a Dental Maintenance Organization (DMO) if you live in certain zip code areas). Coverage includes certain preventive, diagnostic, restorative, reconstructive and orthodontic services.
- ♦ **Vision** — Two coverage options provide for certain periodic vision exams — as well as lenses, frames, contact lenses, and other options — up to a designated dollar amount.
- ♦ **Health Care Flexible Spending Account (FSA)** — You can contribute up to \$2,700 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 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.
- ♦ **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.

Life Insurance, AD&D and Disability

- ♦ **Life Insurance** — You may enroll in life insurance coverage of up to eight times your Qualified Annual Earnings (QAE) — up to \$4 million. Evidence of Insurability (EOI) rules may apply. You can also enroll in life insurance for your spouse/domestic partner and/or eligible children. Evidence of Insurability may be required for spouse life.



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- ♦ **Accidental Death & Dismemberment (AD&D) Insurance** — You may enroll in coverage of up to eight times your Qualified Annual Earnings (QAE) — up to \$1,000,000. QAE is limited to \$100,000. No Evidence of Insurability (EOI) is required.
- ♦ **Short Term Disability (STD)** — Provided at no cost. 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

- ♦ **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 can use this company-paid benefit for vacation, family illness and incidental illness days not covered by the Short Term Disability Plan.
- ♦ **Company Holidays** — In addition to the PTO Bank, you receive paid company-designated holidays, which may vary from year to year.
- ♦ **Miscellaneous Time Off** — Paid time off is provided for certain absences such as jury duty, your naturalization, or certain funerals.
- ♦ **Identity Protection** - If enrolled, this proactive monitoring service alerts you at the first sign of fraud and restores your identity. Get alerts for credit inquiries, accounts opened in your name, compromised credentials, financial transactions, and more.
- ♦ **Group Legal Plan** — If you are enrolled, Plan provides access to a broad network of attorneys who can help with your covered legal questions or problems such as wills and trusts, matrimonial matters, child custody and support, and traffic ticket defense.
- ♦ **Buckle Up Baby Program** — Free infant car seats.
- ♦ **Allstate Good Life® Perks** — Special offers and discounts for you and your family.
- ♦ **Adoption Reimbursement** — Provides up to \$5,000 to help with certain expenses associated with the legal adoption of a child less than 18 years of age.

Wellbeing

- ♦ **Allstate Good Life®** —Because Allstate cares about you, we provide resources to help you be physically energized, emotionally connected, mentally agile, and financially strong.
- ♦ **LifeWorks Employee Assistance Program (EAP)** — Whether you're looking for child care or help with an older relative, trying to manage your personal finances, or coping with a health issue, the LifeWorks EAP offers fast, free, confidential help whenever you need it. 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.

Educational Support

- ♦ **Student Loan Repayment Program** - Pay off your student loan faster by making additional payments above your regular monthly payments via payroll deduction.



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Detailed information about benefits and programs can be found on AllstateGoodLife.com.

Note: Some benefits described in this overview are subject to plan enrollment. The information presented describes only the highlights of the plans and programs and does not constitute official plan documents. Additional terms, conditions and eligibility requirements apply. If there are any discrepancies between the information contained herein and the official plan documents or policies, the plan documents and policies will govern. Allstate reserves the right to change, amend, or terminate the plans, benefits and/or programs at any time and for any reason. This overview is not intended to give rise to any right to employment, continued employment, or any benefit with or from Allstate. It is the policy of Allstate to employ the best qualified individuals for all jobs without regard to race, color, religion, sex, age, national origin, sexual orientation, gender identity/gender expression, disability, and citizenship, status as a veteran with a disability or veterans of the Vietnam Era.



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