



BE WELL. BE SMART. BE PROTECTED.

Allstate at Work®

disability insurance

Heritage Paycheck Protector

- Every 10 minutes, 441 people suffer a disabling injury.¹
- According to the Social Security Administration's Annual Statistical Supplement, 2005 draft, the average monthly benefit for disabled workers in December 2004 was \$1,002 for men and \$765 for women.

If you are like the rest of us, you probably don't have much cushion for the unexpected. What if you got hurt off-the-job would you be covered?

- Workers' Compensation may cover you on-the-job, but about three-fifths of the disabling injuries suffered by workers in 2004 occurred off-the-job.¹
- If a few weeks of missed work would make it hard to keep up with bills such as: mortgage/rent; car payments; utilities; and credit card payments; and you have insurance coverage, but all your expenses won't be covered, what would you and your family do to make ends meet?

This is where supplemental insurance can help, because it works in conjunction with other insurance you may have individually or through your employer. You can use the policy on its own or to fill a benefit income gap in your other policies. So you and your family can still maintain your lifestyle until you're back at work.

1. *Injury Facts 2005-2006 Edition*, National Safety Council.



What You Get

The Heritage Paycheck Protector from Allstate Workplace Division gives you a source of income when you can't work because of a covered sickness or off-the-job injury.

- A monthly benefit you choose, from \$400 to \$5,000 - up to 60% of your income.
- Your choice of a 3 month, 6 month, 12 month, or 24 month benefit period.*
- Guaranteed renewability to age 70, subject to change in premium by class.
- Affordable premium rates paid through convenient payroll deduction.
- A policy that is portable.

* All benefit and elimination period combinations may not be available.

Customizing your Disability package is easy, simply choose the package that best fits the needs of you and your family.

Policy Benefits

Total Disability - While you're totally disabled, you get your monthly benefit amount after the elimination period has been satisfied. An elimination period is the consecutive days of total disability that must pass before benefits start; this period cannot be met if you are only partially disabled. The elimination period may be different for disabilities resulting from sickness and disabilities resulting from an off-the-job accidental injury. Benefits continue while you're totally disabled up to the length of your benefit period.

Partial Disability - If you are partially disabled immediately following at least one month of total disability benefits being payable, you'll get 50% of the monthly benefit. Payments continue while you're partially disabled for up to three months, but not beyond the maximum benefit period.

Pregnancy - Pregnancy is covered like any other sickness if the insured first begins a total disability after the policy has been in force for at least 10 months.

Monthly Benefit When You Attain Age 70 - We continue to pay a monthly benefit if you are totally disabled when you attain age 70, and have received monthly payments for less than the maximum benefit period for the lesser of the balance of the applicable benefit period or 12 months after you attain age 70.

Recurrent Disabilities - For any disability period, you may collect a partial disability benefit or a total disability benefit, but not both. If you're disabled from the same or related cause within six months of recovery, it is considered the same disability; you will not be required to satisfy a new elimination period.

Concurrent Disability - If you are disabled due to more than one cause, only one monthly benefit is paid. Being disabled due to more than one cause will not extend the time benefits are paid.

Waiver of Premium - After monthly benefits are payable for 90 days in a row, we'll waive future premiums as they become due for as long as monthly benefits are payable.

Policy Benefit Reduction

Monthly Benefit Reduction for Social Security and/or Railroad Retirement - If you receive benefits in any month from Social Security, Railroad Retirement, or other federal disability benefits, while receiving benefits under the policy, your monthly benefit will be reduced. The amount of the reduction will equal the total of the other benefits you receive, except the monthly benefit we pay you will be at least \$100 a month. We may require reasonable proof of any such disability benefits received during any month. If there is an increase in Social Security benefits received, the amount of the benefit reduction will not reduce further.

Monthly Policy Benefit	
Benefit amount \$ _____	
Basic	Enhanced
Paid for the benefit period chosen.	
50% after 1 mo. of disability.	
Paid the same as any sickness.	
Paid if totally disabled at age 70.	
Paid if disabled within 6 months of last disability.	
One monthly benefit paid.	
Yes	
Basic	Enhanced
Reduced; but at least \$100/mo.	

For an additional premium you can expand your coverage by adding the On-the-job Accident Total Disability Rider.

Monthly Rider Benefit	
Benefit amount \$ _____	
Basic	Enhanced
No	Yes

Rider Option

On-the-job Accident Total Disability Rider - If you are totally disabled due to an on-the-job injury we pay a monthly benefit amount equal to the policy benefit amount, once sufficient written proof has been received. The elimination period is the same as the policy. For a period of disability less than one full month, 1/30th of the monthly amount is paid for each day of total disability. For any month you receive worker’s compensation disability or other state disability, the monthly benefit is reduced by 50%. We have the right to require reasonable proof of any such disability benefit you receive during any month.

Helpful Definitions

Totally Disabled or Total Disability - When, because of sickness or an off-the-job injury, you can’t perform the material and substantial duties of your own occupation (as defined below) and are under a physician’s care.

Any Occupation - Any gainful occupation for which you’re suited by education, training, or experience.

Own Occupation - Your occupation when a total disability period begins; if you’re unemployed at that time, it means any gainful occupation for which you’re suited by education, training, or experience.

On-the-Job Injury Totally Disabled or On-the-Job Injury Total Disability - When, because of an on-the-job injury, you can’t perform the material and substantial duties of your own occupation (as defined above) and are under the regular care of a physician.

Pre-Existing Condition - A condition not disclosed in the application for which symptoms which would cause an ordinarily prudent person to seek diagnosis, care or treatment existed in the 12 month period prior to the effective date of coverage; or medical advice or treatment was recommended or received from a member of the medical profession within the 12 month period prior to the effective date of coverage. A pre-existing condition can exist even though a diagnosis has not yet been made.

Plan Selected

Name: _____ Disability Package: Basic: _____ Enhanced: _____
 Elimination Period: _____ days for injury _____ days for sickness. Benefit Period: _____ months. Monthly Benefit: _____ each month.
 On-the-Job Accident Total Disability Rider Benefit: _____ Total Premium: _____

Pre-Existing Condition Limitation -

We do not pay benefits under the policy for disability or loss that begins within 12 months of the effective date, if caused by a pre-existing condition, unless the condition: was disclosed without material misrepresentation in written answer to questions in the application for the policy; and is not excluded by name or specific description. A disability that begins after 12 months from the effective date that is caused by a pre-existing condition and is not excluded by name or specific description is covered.

Limitations and Exclusions -

We do not pay benefits under the policy for total disability due to or resulting from: an on-the-job injury; or pregnancy, if disability first begins within 10 months of the policy date; or any act of war, whether or not declared, participation in a riot, insurrection or rebellion; or intentionally self-inflicted injuries; or injury incurred while engaging in an illegal occupation or committing or attempting to commit a felony; or attempted suicide, while sane or insane; or participation in any form of aeronautics except as a fare paying passenger in a licensed aircraft provided by a common carrier and operating between definitely established airports; or alcohol abuse or alcoholism, drug addiction or dependence upon any controlled substance; or voluntary inhalation of gas or fumes; or bipolar affective disorder (manic depressive syndrome), delusional (paranoid) disorders, psychotic disorders, somatoform disorders (psychosomatic illness), eating disorders, schizophrenia, anxiety disorders or mental illness without demonstrable organic disease. The policy will pay, however, for covered disabilities resulting from Alzheimer’s disease, or similar forms of senility or senile dementia (without a requirement of demonstrable organic disease), first manifested while coverage is in force. ■ Disability benefits will not be provided during any period of incarceration. ■ If you are or become disabled due to a covered injury or sickness while you are outside the United States and you are disabled longer than the elimination period, your maximum benefit period while you are outside the United States will be limited to 30 days.

On-the-Job Accident Total Disability Rider Limitations and Exclusions -

We do not pay benefits under the rider for injury due to or resulting from: any act of war, whether or not declared, participation in a riot, insurrection or rebellion; or self-inflicted injuries; or injury incurred while engaging in an illegal occupation or committing or attempting to commit a felony; or attempted suicide, while sane or insane; or participation in any form of aeronautics; or alcoholism, drug addiction or dependence upon any controlled substance; or voluntary inhalation of gas or fumes. ■ Disability benefits will not be provided during any period of incarceration.

Eligibility/Effective Date/Renewability/Termination -

Individual coverage is available for the policy and the On-the-Job Accident Total Disability Rider. The effective date of coverage will be the policy and rider date assigned by the Home Office and shown on the policy specifications page, and not the application date. The policy and rider are guaranteed renewable until age 70, subject to change in premiums by class; and terminate at the earliest of: the end of the grace period; the end of the last renewal period as described in the Renewal Provision; the next renewal date after your request to terminate the policy or rider; or your death.

This brochure is for use in Washington.



Rev. 7/07. Benefits are provided by Disability Income policy DI5W, or state variations thereof. On-the-Job Total Disability benefits provided by rider R1DI5, or state variations thereof. Coverage is underwritten by American Heritage Life Insurance Company. This brochure highlights some features of the policy and rider but is not the insurance contract. Only the actual policy and rider provisions control. The policy and rider set forth, in detail, the rights and obligations of both the insured and the insurance company.

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