



**Benefits. Partnerships. Solutions.**  
Making your work easier.

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## the company

The Financial Strength of Allstate combined with its time in the industry results in a Company that consistently outperforms the workplace competition.

# Allstate Insurance Company

Allstate is a leader in the insurance industry, the Company's financial strength combined with its commitment to the employer experience results in our ability to consistently outperform the workplace competition. Allstate products can help your employees feel better protected today and better prepared for tomorrow.

- Founded in 1931
- Based in Northbrook, Illinois
- One of America's most recognized brand names — "You're In Good Hands With Allstate®"
- Over \$134.7 billion in assets for 2008
- The nation's largest publicly held personal lines insurer, listed on the NYSE in 1993
- Serving over 17 million households
- Insuring one of every nine autos or one out of eight homes in the U.S.

## Allstate Corporation Recognition

- The World's Leading Top 100 Companies - *Forbes magazine*, 2004-2005
- America's Most Admired Companies - *Fortune magazine*, Allstate ranked #5 in Property & Casualty Industry in 2007
- 100 Best Companies for Working Mothers - *Working Mothers magazine*, 16-year award winner, 1990, 1992-2008
- Top 50 Companies for Diversity, *DiversityInc. magazine*, seven time award winner, 2001-2007
- One of the 'Best Places to Work for Latinos' – *Hispanic magazine*, Award winner for ten consecutive years (1996-2007)
- Top 10 Companies for African Americans to work – *DiversityInc magazine*, five-time award winner (2003-2007)

## FORTUNE 500 companies

Allstate	81st
AFLAC	152nd
UnumGroup	270th

## rankings for the year 2009

rankings were taken from  
the Fortune 500 website at  
[www.fortune.com](http://www.fortune.com)

# Allstate Workplace Division

One of the leading providers of supplemental insurance products. Offering simplified processing and a broader product portfolio with competitive pricing.

## History

- Underwriting company — American Heritage Life Insurance Company
- Based in Jacksonville, Florida
- Founded in 1956
- Acquired by Allstate in 1999
- Licensed in 49 states, the District of Columbia, Guam, Puerto Rico and U.S. Virgin Islands
- Products available in New York (Underwritten by Allstate Life Insurance Company of New York)
- One of the preeminent companies dedicated to the workplace marketing business

## High Marks

- Rated A+ (Superior) by A. M. Best, 2008
- Rated AA (Very Strong) by Standard & Poor's, 2008
- Rated AA<sup>2</sup> (Excellent) by Moody's, 2008

## Strongest Value Proposition

- Strength of corporate financials, corporate brand and commitment to the workplace market
- Comprehensive, competitive product portfolio
- Outstanding service and technology
- Relationship-driven

## Industries Insured

- Over 30,000 existing workplace accounts in a variety of industries encompassing a broad spectrum of industry types and sizes

## Corporate Giving

Allstate is a company of energized people with great ideas. We are committed to supporting the communities where we live and work by contributing to programs where our experience, partnership and leadership will have the greatest impact. We give financial support to a variety of programs and organizations throughout the country that help create strong and vital communities.

In addition to the numerous organizations and events that we support across the country, through monetary and in-kind contributions, Allstate's subsidiaries are also the sole sources of funding for The Allstate Foundation, and in 2007 contributed nearly \$17.2 million to the Foundation.

# Meeting Your Company's Needs

We want to be the professional partner you think of first when you are offering supplemental insurance benefits. We can assist you in designing and enhancing programs to provide benefits tailored to your employees' needs.

## Helping Your Company

- Our products work with existing benefits your company may have to help fill benefit gaps and provide additional protection
- Our products are easy to understand and simple to administer, requiring little of your time and effort
- Most health plans are Section 125 qualified, thereby providing you with an additional way to help the company add additional dollars to their bottom line, while adding additional savings to the employee
- Industry leading enrollment technology, presentations, underwriting, billing, and claims
- Products can be employer paid or employee paid
- Various premium modes are available and can be conveniently payroll deducted
- Most products are portable. Insurance may be continued, as long as premiums are paid directly to the insurance company
- Enrollment is easy, with a simple application process and fast approvals
- Customer-representative claims processing

## Voluntary Benefits Insurance Is Right For Your Company If:

- You're concerned with the rising cost of employee benefits
- You'd like a chance to provide benefits that help you hire and retain quality employees
- You'd like to be competitive with other companies who provide more than just wages
- Your employees have been requesting enhanced or post-retirement benefits, like life insurance that goes beyond group term policies





## products employees are looking for

Simplified processing, broad product portfolio, and competitive pricing. Offering supplemental benefits through Allstate Workplace Division to your employees gives you a professional partner who can assist in designing and enhancing programs tailored to your company's needs.

# Broad Product Portfolio

With AWD's individual and group supplemental workplace products you and your employees will have access to one of the most comprehensive and competitive portfolios of workplace life, disability, health, and dental products in the industry.

## Individual Workplace Insurance Products

Satisfies individual and family needs.

### Universal Life

AWD offers 2 different UL policies to choose from. Each offer an easy application process for policies up to \$150,000, a minimum specified amount of \$10,000 in most states, with affordable premiums and a potential for loans and partial withdrawals based on surrender value. Minimum issue for adult base policy is \$5 weekly (plus rider premiums). Fund value accumulation is tax deferred. Current interest rates are competitive and minimum interest rates are guaranteed. Riders can be added to most policies to enhance coverage, and they include: Accelerated Death Benefit for Terminal Illness, Accidental Death Benefit, Long Term Care /Home Health Care, Critical Illness, Future Purchase Option, Total Disability Premium Waiver, Children's Term, Other Insured Person Level Term, and Level Term Insurance. Individual coverage or entire family coverage is available.

### Term Life

Horizon Term is a 20-year renewable and convertible term policy with level death benefits. Minimum issue in most states is the greater of \$10,000 or what \$2.00/week will purchase excluding riders. Current premiums guaranteed for 5 years. Riders can be added to most policies to enhance coverage, and they include: Accelerated Death Benefit for Terminal Illness, Accidental Death Benefit, Total Disability Premium Waiver, Children's Term, and Spouse Decreasing Benefit Term. Individual coverage or entire family coverage is available.

### Accident

Offers coverage for On- and Off-the-Job or Off-the-Job accidental injuries, plus some medical benefits. Accident benefits include Accidental Death & Dismemberment, Hospital Confinement, Disability, Dislocation & Fracture, Ambulance Services, and Medical Expenses. Plans available in multiple benefit levels (Basic, Enhanced, and Premier or Silver, Gold, and Platinum) to satisfy individual and family needs. Issue ages 18-64. Riders can be added to most policies to enhance coverage, and they include: Extended Benefits, Benefit Enhancement, Wellness Plus, Sickness Hospital Confinement, and Sickness Disability Income. Individual coverage or entire family coverage is available.

Products may vary by state.



## Individual Workplace Insurance Products

Satisfies individual and family needs.

### Cancer

Benefits can be used to help pay the difference between what primary medical coverage pays and the total costs (medical and non-medical) of care. AWD offers 2 different cancer policies to choose from. The Heritage Provider provides benefits for Hospitalization, Transportation and Lodging, Extended Care, and Other Cancer Treatments. Plans available in multiple benefit levels (Basic, Enhanced and Premier) to satisfy individual and family needs. Issue ages 18-79. Riders can be added to most policies to enhance coverage, and they include: Intensive Care, Wellness Benefit, Cancer Hospitalization Progressive Benefit, and Return of Premium. Individual coverage or entire family coverage is available. The CP10 Heritage Series provides benefits for Hospitalization, Transportation and Lodging, Extended Care, and Other Cancer Treatments, plus 20 other specified diseases. Plans available in multiple benefit levels (Basic, Enhanced and Premier) to satisfy individual and family needs. Issue ages 18-64. Riders can be added to most policies to enhance coverage, and they include: Intensive Care, Wellness Benefit, Cancer Initial Diagnosis, and Cancer/Specified Disease Enhancement. Individual coverage or entire family coverage is available.

### Disability

Disability insurance provides a source of income when insureds can't work because of a covered sickness or off-the-job injury. Available benefit periods are 3 months, 6 months, 1 year or 2 years. Elimination periods from 0/7 to 180/180 (Accident days/ Sickness days). Provides benefits for up to 60% of salary or \$5,000/month, whichever is less. 2 occupational classes: preferred and standard. 12/12 month pre-existing condition limitation. Riders can be added to most policies to enhance coverage and they include: Accidental Death & Dismemberment and On-the-Job Accident Total Disability Benefit. Policy and Disability Rider provide primary insured coverage only.

### Critical Illness

Pays a lump sum benefit upon the diagnosis of a covered serious illness. Examples of a covered serious illness are Heart Attack, Stroke, Multiple Sclerosis, and Alzheimer's Disease. Available benefit amounts from \$5,000 to \$50,000 in two categories of benefits. Benefits are portable and there are no reduction of benefits after insured reaches a certain age. Equal benefit amounts are available for each family member when employees buy family coverage. Issue ages 18-64. Riders can be added to most policies to enhance coverage and they include: Wellness Benefit and Critical Illness Cancer. Individual, single parent family or entire family coverage is available.

Products may vary by state.

## Individual Workplace Insurance Products

Satisfies individual and family needs.

### Hospital Indemnity

A modular policy that offers a base policy which pays a daily benefit for hospital confinement, plus 9 optional riders (may vary by state). Rider benefits are added to the base policy by selecting from a list that includes: Initial Hospitalization; Surgical and Anesthesia; Emergency Room Accident; Inpatient Physician Treatment; Outpatient Physician Treatment; At-home Nursing; Transportation; Accident Disability; and Specified Disease (cancer, heart attack and stroke) Disability Benefits. Issue ages 18-64. Individual coverage, individual and spouse coverage, individual and children coverage or entire family coverage is available.

### Heart/Stroke

Pays benefits for heart disease or stroke, that can be used for non-medical expenses health insurance might not cover. Heart/Stroke benefits include Hospitalization, Surgery, Transportation and Lodging, Transplant, and Other Treatments. Benefits are paid for specific treatments as they happen. Issue ages 18-64. Riders can be added to most policies to enhance coverage, and they include: Intensive Care and Cancer Initial Diagnosis. Individual coverage or entire family coverage is available.

Products may vary by state.

# Flexible Product Packaging

Group supplemental insurance is perfect for companies where the headquarters is located in one state and various outlets or branches are located in other states (all employees receive the same benefit coverage under the same premium structure).

## Group Workplace Insurance Products

Satisfies multi-state needs.

### Term Life

Offered in addition to coverage that may already be provided by the employer. Choose individual coverage in \$10,000 increments up to 5 times the annual salary or \$500,000. Spouse coverage can be purchased for up to the lesser of 50% of employee coverage or \$100,000. Dependent child coverage can be purchased in \$2,500 increments, up to \$10,000. Participation requirements vary by group size. Rates are age banded, smoker, non-smoker, uni-smoker and are based on industry factors. Conversion to an individual permanent life insurance policy is available. Employer paid package of life and STD benefits available for groups with 10-24 lives. Employee, employee and spouse, or entire family coverage is available.

### Disability

Short term or long term group disability insurance for full-time employees offers a source of income if work cannot be accomplished due to a covered sickness (off-the-job injury - STD) (injury - LTD). Choose benefit amounts in \$100 increments from a minimum of \$400 to a maximum of (\$2,500 - STD) (\$6,000 - LTD) of coverage, or 60% of monthly income, whichever is less. STD maximum benefit periods are 3 months, 6 months, 1 year or 2 years. Standard elimination periods: STD - 0 days for accidents, 7, 14 or 30 days for accidents and sickness; LTD - 90 and 180 days, with other options available. 12/12 month pre-existing condition limitation. Rates are unisex, age banded. Employee coverage only.

### Cancer

Provides protection against the potentially high costs associated with the treatment of cancer and 29 other specified diseases at affordable group rates. Targeted at larger employers with multi-state locations that desire a standardized benefit level and standardized enrollment form for all employees. Benefits are paid as long as the coverage is in force and can help cover the cost of specific treatments and expenses (up to the maximum allowed) as each event happens. Plans available in multiple benefit levels to suit employer needs. Additional benefits can be added to most policies to enhance coverage, and they include: Wellness, Intensive Care, and First Occurrence. Employee coverage or entire family coverage is available.

Products may vary by state.

## Group Workplace Insurance Products

Satisfies multi-state needs.

### Dental

Available for private industries and businesses or government and schools in 5 benefit levels, with corresponding premiums to suit employer needs. Each plan has a wellness benefit that includes a yearly exam and cleaning. Other benefits include X-rays, fillings, crowns, and dentures. The covered percent paid by the plan increases the second and third year of coverage. There are no network of dentists. Co-payments and deductibles apply. Credit is given for previous group coverage, sponsored by the same employer. Annual plan maximums increase in years 2 and 3. Employee, employee plus 1 and employee plus 2 or more coverage is available.

### Accident

Pays a lump sum benefit for On- and Off-the-Job accidents, plus some medical benefits. Insurance features include: 24-hour accident coverage, benefits for dislocations, fractures, loss of limbs and death, ground and air ambulance benefit, hospital confinement, intensive care and medical expenses, and coverage for an unlimited number of accidents. Plans available in multiple benefit levels to suit employer needs. Disability riders can be added to most policies to enhance coverage, and they include: Off-the-Job Accident Disability Rider, Off-the-Job Accident and Sickness Disability Rider, On- and Off-the-Job Accident Disability Rider, On- and Off-the-Job Accident and Sickness Disability Rider, On- and Off-the-Job Accident Disability Rider Insured Spouse, On- and Off-the-Job Accident and Sickness Disability Rider Insured Spouse. Employee or entire family coverage is available.

### Hospital Indemnity

The base policy pays predetermined amounts for covered hospital, outpatient and physician services. Can be sold to employees with major medical and high deductible, or for those who are not currently covered by a major medical plan. Additional benefits can be added to the base policy by selecting from a list that includes: a Diagnostic benefit, a Preventative "Wellness" benefit, and a Prescription Drug benefit. Riders that can be added include Short Term Disability (employee only) and Term Life Insurance. Dental benefits available under a separate policy. 12/12 pre-existing condition limitation. Prescription Drug Discount Card Program included. Employee, employee plus spouse, employee plus child(ren), or entire family coverage is available.

Products may vary by state.

## Group Workplace Insurance Products

Satisfies multi-state needs.

### Limited Benefit Medical Insurance (AHL minimedical®)

Provides a way for employers to offer benefits to their non-benefited workforce in order to attract and retain new hires, and can also help reduce turnover. This product is targeted towards part-time and entry-level employees who may not be able to afford a traditional major medical plan. Access to a PPO network providing direct savings to the insured. Personalized ID cards are provided. It is a true group health plan available in multiple benefit levels to suit employer needs. Credit is given for previous group coverage, if sponsored by the same employer. There is a 6/12 month pre-existing condition limitation. Employee, employee plus one, or entire family coverage is available.

### Critical Illness

Available for Employer Groups, Associations, and Unions. Insurance features include:

**Category 1** benefits for Heart Attack, Heart Transplant, Stroke, Coronary Artery By-Pass Surgery; **Category 2** benefits for Major Organ Transplant (other than heart), End Stage Renal Failure, Paralysis (not as a result of a stroke), Alzheimer's Disease; Optional **Category 3** benefits for Invasive Cancer, Carcinoma in Situ; Optional benefits for Wellness Benefit (Cancer Screening and Heart Screenings); and Optional Recurrence Benefit. Premium deductions can be: employer paid; employer and employee or member paid; or employee or member paid. No definition of disability to meet. AWD pays at diagnosis and benefit is paid regardless of whether employee or member seeks treatment. No reduction in benefits at older ages. Optional Wellness benefit provides benefits for cancer and heart screenings (state variations apply). Optional Recurrence Benefit allows an additional claim for the same specified critical illness condition at 25% of the previously paid Category 1 or 2 benefit, as long as 18 months have elapsed since the last diagnosis, and coverage is still in force. Flexible design allows the group to configure a plan to meet the needs of their employees or members. Guaranteed issue - no evidence of insurability required at initial enrollment, if the group meets the GI participation requirements and the basic benefit amount is no more than \$15,000. For higher limits, flexible underwriting will apply, and evidence of insurability will be required. Employee only, employee plus spouse, employee plus child(ren), or entire family coverage is available. Rates are issue-age banded or composite.

Products may vary by state.



## Group Workplace Insurance Products

Satisfies multi-state needs.

### Universal Life

An excellent life product for qualified employer groups, associations, and unions. Contingent Guaranteed Issue (CGI) with 50-999 eligible employees, Guaranteed Issue (GI) with 1000 or more eligible employees, and Simplified Issue (SI) for up to \$250,000 for those not qualifying for GI/CGI. CGI and GI offer easy application process for certificates up to \$150,000, and a minimum specified amount of \$10,000 available in most states, with affordable premiums and a potential for loans and partial withdrawals based on surrender value. Minimum issue amount for adult base certificate is \$5 weekly (plus rider premiums). Fund value accumulation is tax deferred. Current interest rates are competitive and minimum interest rates are guaranteed. Individual and family coverages are available. Riders can be added to most certificates to enhance coverage, and they include: Accelerated Death Benefit, Accidental Death Benefit, Future Purchase Option, Waiver of Premium, Children's Term, Spouse Term, Accelerated Death Benefit for Long Term Care, Long Term Care Extension of Benefits, Continuation of Coverage During a Strike or Layoff, Total Disability Payor Waiver of Premium, and Primary Insured Term.

### Indemnity Medical

Provides employers an avenue to offer medical benefits to employees who may not be able to afford or qualify for major medical coverage. The base coverage pays predetermined amounts for covered hospital, outpatient and surgical services. Additional Diagnostic/Wellness and Prescription Drug benefits can be added to the base coverage. Short Term Disability (employee only) and Term Life Insurance riders are also available. Access to a PPO network provides direct savings to the employee, and a Prescription Drug Discount Card Program is included. A 12/12 pre-existing condition limitation does apply. Employee, employee plus spouse, employee plus child(ren), or entire family coverage is available.

### Group Vision

One of the most requested coverages in the workplace industry, available to employer groups, associations\*, and unions\*. This guaranteed issue vision product, EyeMed Vision Care, has an attached PPO network and two year rate guarantee. It provides a series of copays and allowances for six levels of coverage including exam with dilation as necessary, exam options, frames, standard plastic lenses, lens options, and contact lenses. In network and out-of-network availability and additional discounts are available. Four rate tiers available, employee, employee plus spouse, employee plus children, and family.

\* Prior underwriting approval required

Products may vary by state.

# Section 125

Pre-tax Premium Deduction using Section 125 provides you and your employees with added savings on top of the amazing value of our products.

## Section 125, The Premium Only Plan, Lets You Cut Taxes Without Cutting Your Payroll

Section 125 of the IRS code allows employees to pay for certain benefits with pre-tax dollars. How does this save money? Your employees have lower taxable income and pay less in federal, state and local income taxes. And you can realize significant savings through lower FICA and other applicable tax matching contributions. The more employees who enroll under Section 125, the more you save.

- Section 125 helps reduce your taxable payroll by the total amount of employee contributions for benefits which are Section 125 qualified. Lower taxable payroll means lower payroll taxes.
- Employees don't pay FICA, Federal, and where applicable, state or local taxes on money used to pay for their portion of employer-sponsored insurance premiums which are Section 125 qualified.
- Employees' tax savings can help to defray the cost of insurance premiums.

### Use your own administrator, or we can help provide you with one to:

- Implement your Section 125 plan at a very reasonable cost "for less than you might expect."
- Handle your paperwork.
- Provide you with a signature ready Premium Only Plan Installation Kit which contains: adoption agreements, custom plan documents, summary plan descriptions, sample board of directors' resolution, a videotape which explains the Premium Only Plan to you and your employees, instructions on signing documents and distributing forms to employees, simplified explanation of payroll adjustments, payroll stuffers for employees (upon request), Spanish version of employee communication materials (upon request).

## SECTION 125 administration assistance

# Section 125: example of employee savings

The example below shows the hard dollars you and an employee can save with Section 125 qualified benefits.

EMPLOYER SAVINGS		YOUR SAVINGS
Monthly Average Employee Section 125 Expenses:	\$300	
Employer FICA Rate:	7.65%	
Number of Payrolled Employees:	50	
Monthly Employer Total FICA Savings:		\$1,147.50
<b>Annual Savings:</b>		<b>\$13,770.00</b>

AVERAGE EMPLOYEE PAYCHECK ANALYSIS	CURRENT	NEW
Gross Monthly Salary	\$3,000	\$3,000
Monthly Average Employee Section 125 Expenses:	\$0	\$300
Taxable Monthly Salary	\$3,000	\$2,700
State and Federal Tax @ 28%	\$840	\$756
FICA tax @ 7.65%	\$230	\$207
Gross Take-Home Pay	\$1,930	\$1,737
After-Tax Expenses	\$300	\$0
Net Take-Home Pay	\$1,630	\$1,737
<b>Monthly employee increase in net pay received</b>		<b>\$107</b>

**Many employees use a portion of their savings to pay premiums for voluntary insurance, to help fill a benefit gap left by co-insurance and deductibles.**

# The Hidden Paycheck

Through employee benefit statements you can communicate to your employees the total benefits package which can help uncover the “hidden paycheck,” extra dollars you may be spending on their behalf. Doing this can work for you in one of the following ways:

- It gives your employees a view of their complete benefit package including the hidden benefits you provide which can allow them to see the additional dollars you are spending on their behalf
- It works to help you retain employees who may be on the verge of leaving your company for a few additional dollars in salary. Many employees do not think to check what additional benefits this prospective employer may be offering and actually end up making less because their hidden benefits do not add up

<b>PAYCHECK</b>	<b>VALUE TO EMPLOYEE</b>
Employee Annual Salary	\$28,000
<b>HIDDEN PAYCHECK</b>	
Social Security	\$2,142
Workers' Compensation	\$525
Unemployment	\$525
2 Week Vacation	\$1,076
7 Holidays	\$753
Group Term Insurance (2X salary)	\$56,000
Amount Section 125 Qualified \$50,000	\$80
Medical (Employer paid portion)	\$3,769
<b>Total Value of Benefits (Hidden Paycheck)</b>	<b>\$8,870</b>
Percentage of All “Hidden” Benefits from Annual Salary	31.68%
<b>Value of Total Benefits Package</b>	<b>\$36,870</b>







## **best-in-class service**

Allstate Workplace Division offers “Best-in-Class” service.  
Fast and accurate responses help save you and your employees time.

# Administrative Support

From our state-of-the-art interactive Websites, electronic billing, and fast networks to advanced electronic enrollment software, we've got the digital tools that help make working with AWD easy.

## Service-intensive administration support through Automated Workflow Distributor (AWD) internal system software

- Paperless, scanning technology provides for efficient flow of new and existing business across multiple administrative departments, resulting in seamless interaction with you

## Policy issue standard for completion of applications is 1 to 2 days for electronic and 5 days for paper

- Policies can be mailed directly to the agent or directly to the employee, based on your preference

## Billing

- Customized billing transactions transmitted to your company at required intervals to coincide with payroll deduction frequency of participants (minimum number of employees required)
- Language service provided for Spanish speaking insureds who need to communicate with a representative from the billing department
- Online billing and reconciliation: EasyBill Online

## Claims

- Toll-free claims service 1-800-348-4489, 8:00 a.m. – 8:00 p.m. EST
- Prompt turnaround on all complete health, life, and supplemental disability income claims; claim checks can be mailed to the insured or to the agent for personal delivery
- Individual disability claims are paid on an "anticipated date of return to work" basis, instead of filing a new claim each month
- Registered nurses available to answer claimants' questions
- We "connect with your employer and employees" by sending the book *Chicken Soup for the Surviving Soul* to each first-time cancer claimant
- Automated claims call system will notify claimant of claim status

## Customer Care Call Center (C.C.C.)

- 1-800-521-3535
- Staffed from 8:00 a.m. – 8:00 p.m. EST, Monday through Friday
- Bilingual representatives available to assist Spanish speaking employers and employees
- Claim Brain technology advancement allows C.C.C. to provide information in a more effective and efficient manner



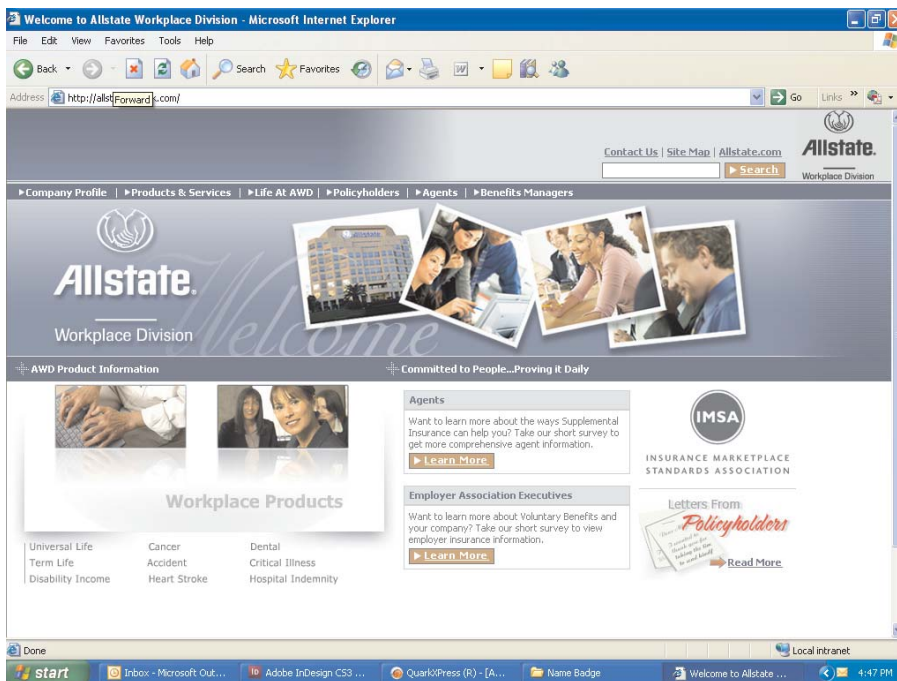
## industry-leading technology

Allstate Workplace Division is committed to offering you and your employees industry leading, state-of-the-art electronic solutions. This commitment offers time saving solutions that are second to none.

# Corporate Website

The Corporate Website located at [allstateatwork.com](http://allstateatwork.com) was created as an easy to use resource for Benefit Managers and Policyholders. The site provides an overview of the company, information on the products we offer, and links to other relevant sites including [allstate.com](http://allstate.com). The site is a testament to our commitment to those we work with and hope to work with in the future.

- Information on office locations, ratings and strengths, our management, and community involvement
- Descriptions of the individual, workplace, and group products AWD offers
- Policyholder information providing help with claim forms, claim terms, and testimonial letters from policyholders
- Information for Benefit Managers detailing AWD's desire to assist with implementing benefit programs
- Benefit Manager information to assist in making informed benefit decisions about AWD
- A user friendly point and click United States map makes it easier to locate one of the many AWD Regional Offices



# Benefits-Selection

A comprehensive core enrollment system with features that provide more control with less effort over the whole benefit administration process, increasing productivity and satisfaction. Benefits-Selection can be used for open enrollments, new hires, or mid-year status changes.

- Enrollments are possible through a fully integrated face-to-face or self-service enrollment website or stand-alone system
- Built-in plan configuration tools allow users to tailor the software to accommodate almost any type of benefit plan in combination with any rules related to plan eligibility, coverage or cost
- “Quick Enroll” feature allows the user to keep current benefits with only a few clicks on a single screen
- Detection and management of employee status changes sent on regular census feeds
- Administrator functionality enables the HR staff and/or enrollment Case Managers to monitor enrollment activity and process enrollments on behalf of employees requiring assistance, as well as view enrollment history for employees
- Sophisticated data integration technology to support almost any data format required by carrier systems
- Pay period by pay period deduction reporting
- New hires, terminations, and status changes
- Comprehensive set of built-in reports available

The screenshot displays the National Health Options Employee Benefits Program online enrollment interface. The top navigation bar includes the National Health Options logo, a status indicator showing "0 of 10 in process", and a "By: Self" dropdown menu. The main content area features a large banner with the text "NATIONAL Health Options Employee Benefits Program" and a "Welcome to online enrollment." message. The left sidebar contains a navigation menu with sections for "Step 1: Review Personal Info", "Step 2: Enroll", "Step 3: Sign & Submit", and "Admin". The "Step 2: Enroll" section lists various benefit options with checkboxes, including Health, Dental, Vision, Supplemental Life, Dependent Life, Long-term Disability, Health Care FSA, Dependent Care FSA, and Universal Life. The "Admin" section includes links for Life Events, Form Library, Change My PIN, and Logout. At the bottom of the sidebar, a cost summary table is displayed:

Pre-tax cost:	\$0.00
After-tax cost:	\$0.00
Total:	\$0.00

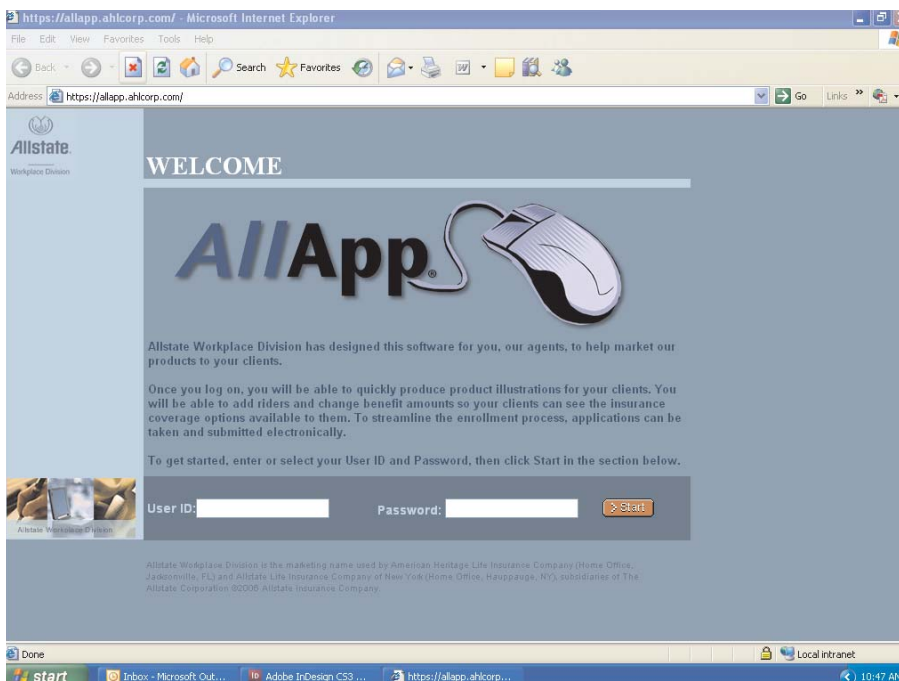
The bottom of the interface includes a "Back" button, a "Next" button, and a prompt: "Press Next to review personal information and begin enrollment."



# AllApp® and AllApp® B2B

AllApp® software helps provide employees with an organized step-by-step process to apply for insurance. The easy to understand screens help guide employees through the process of applying for AWD insurance, while streamlining and speeding up the overall application process. More importantly, insurance coverage can be customized to meet the needs of each employee.

- Electronic application taker
- Offers ease of use with greater penetration
- Automated Underwriting
- Forms library enables access to Company forms and applications with print capabilities
- Reporting is simple and offers information on benefit confirmation, payroll deduction, and applications
- Call Center capable through the utilization of electronic signatures
- Enroll group and individual payroll products
- Web based enrollments are possible from any location



# EasyBill Online

AWD introduces EasyBill Online, a new website for Benefit Managers, that provides the ability to reconcile and pay AWD invoices online. It also provides 24 hour-a-day access to AWD account information.

- Online demo with step-by-step instructions on how to use the website
- Receive e-mail notification when your invoice is available online
- Faster posting of payments and employer changes
- Reconcile and pay invoices
- View payment history including pending payments
- View and update account and employee information including employee status
- View and print claim and policyholder forms
- Transaction history page allows users to see changes/updates they submit through the website







## let's work together

As our customer, we will provide you with the best service technology and products in the industry. Above all, we want your experience with us to be beneficial to you and your employees. With ongoing support, your employees have the necessary benefits as their needs change. Isn't that what you expect from an insurance company?

# Benefit Communication



When employees understand the value of a well-rounded benefits package, they make better informed decisions.

We show your employees how to protect the most important asset they have, their lives. Using the four circle of benefits example to the left: mandated, core, supplemental and voluntary; we can help communicate to your employees the importance of a well-rounded benefits package.

Most of all, our enrollment process below can help your employees learn about the financial contribution the company is making towards their welfare.

## Implementation Process

- Complete a thorough analysis of your total employee benefits
- Allow us to offer our products and services to your employees
- Complete an acceptance form authorizing Allstate Workplace Division products for your employees
- Select a customized menu of benefits that help you help your employees
- Meet with key administrative personnel, including: Human Resource, Payroll Processing, and Key Managers
- Assist you in designing an employee announcement letter introducing these new and valuable benefits

## Enrollment and Application Process

- Work with employees you designate, to establish a convenient schedule for enrollment activities to help minimize any disruption in your company's work flow
- Give all eligible employees the opportunity to apply for the appropriate insurance coverage for each individual's situation, whether it be coverage for the employee or for the entire family
- Conduct enrollments in a thoroughly professional manner which reflect your concern for your employees welfare
- Confidential one-on-one presentations utilizing AWD's state-of-the-art enrollment software, to assure all employees are aware of the insurance products offered, and have the option to update and/or verify benefit selections
- Each employee can participate in a simplified needs analysis, which enables your employees to drive the decision making process
- Answer all employee questions promptly and thoroughly

# Your Work Made Simpler

## Easy Set-Up, Step By Step

Allstate at Work® is easy. You receive support and advice every step of the way to ensure the program starts successfully and continues to run smoothly.

### Here's how it works:

1. **Complete Your Benefit Profile** - An easy-to-use data sheet which outlines your current benefits program and allows us to understand your benefits needs.
2. **Meetings To Discuss Specifics** - We meet with you at your convenience to discuss the specifics of the program, how the products offered can meet the needs of your employees and the steps involved in preparing for the employee enrollment period.
3. **Work With Your Payroll Department** - Once you have authorized us to begin, we can work with your payroll department to set up payroll deduction billing in a manner that will be most efficient to you.
4. **Generate Interest** - To help generate interest in the program, we provide communication materials for distribution to your employees prior to the enrollment period. Simplified needs analysis helps employees make meaningful benefit decisions.
5. **Meetings With Employees** - During the enrollment period, we meet with employees to advise them of the additional benefits you are offering and show them how these benefits can help them.
6. **Payroll Deduction Begins** - Once enrollment is complete, your payroll department does the necessary programming to start payroll deduction for the enrolled employees.
7. **Ongoing Service** - We meet with existing employees and newly eligible employees at least once a year.
8. **Employee Questions and Claims** - Your agent can assist with questions or claim form completion. Plus, there are dedicated home office toll-free telephone numbers policyholders may use anytime during normal working hours. Claim forms and claim information can be found on the AWD Website, [allstateatwork.com](http://allstateatwork.com) or by calling: Policyholder Services 1-800-521-3535; Individual Claims 1-800-348-4489; or Group Claims 1-866-456-6198.









**Rev. 6/09.** This material is valid as long as information remains current, but in no event later than June 1, 2012. All products except Group Vision are underwritten by American Heritage Life Insurance Company. Allstate Workplace Division is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a wholly-owned subsidiary of The Allstate Corporation. ©2009 Allstate Insurance Company. The Workplace Marketer® [www.allstate.com](http://www.allstate.com) or [allstateatwork.com](http://allstateatwork.com)

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