



GROUP
Small Business
Solutions

Our Small Business Insurance Solutions
offer your clients big business protection.

SBS

LIFE AND HEALTH INSURANCE

the right coverage • their future • great choice



Allstate[®]

Workplace Division



offering coverage made easy

Allstate Workplace Division's Group Term Life, Group Voluntary Critical Illness, and Group Voluntary Accident Insurances offer your clients and their employees valuable benefits, affordable premiums, and protection for life or health events that can occur at a moment's notice.

Take a look at what we have to offer...

i meeting client needs

Our two packaged plans can offer you the ease of a simplified enrollment process while offering your clients coverage that can work with their businesses.

- Guaranteed Issue to down to 5 lives*
- Easy administration
- Portable
- Convertible
- Family coverage is available
- Emulates group health processes
- Industry- leading leveled commissions
- Simplified group set up and billing

*For employers with 200 or less lives

Our coverage is easy to administer and easy to enroll.

EASY

for you & your clients

benefit coverage highlights

Group Voluntary Term Life Insurance offers coverage for a specified time and the lump sum benefit can help offset final burial expenses or costs incurred as life events happen. It is ideal for those who want to protect their families, but may not need a permanent Life Policy. For an added convenience, premiums are payroll deducted so there is no hassle with writing checks or remembering when to pay.

Our benefits for each product helps employees to:



Make mortgage payments and pay other expenses (Group Term Life)



Pay for treatments not covered under medical insurance (Group Critical Illness)



24-7 protection for accidental injuries** (Group Accident)

Traditional health insurance is valuable, but may have limits. Financial hardships can happen due to indirect medical expenses that health and disability insurance doesn't cover. Group Voluntary Critical Illness insurance pays a lump-sum benefit upon diagnosis of a covered critical illness or condition.

Unexpected accidents can also mean unexpected out of pocket expenses. Hospital stays, medical or surgical treatments, dislocations or fractures, and transportation by air or ground ambulance can add up quickly and be very costly. Our Group Voluntary Accident Insurance can help offset some of these expenses so employees can return to work sooner.

**Treatment must be obtained in the U.S. or its territories.

simple from start to finish

Packaged offerings are designed to supplement any insurance your client may already provide to employees to help fill the gaps left by high-deductible health plans.

Small Business Solutions (SBS) has a choice of two Group product packages. One consists of Group Term Life and Group Critical Illness. The other consists of Group Term Life, Group Critical Illness, and Group Accident.

Easy for you

With these group packages, Allstate Workplace Division gives you the opportunity to set up small groups of 5 to 200 lives without having a large amount of paper work. The length of our AWD2020 group set up form is only the front and back of 1 page and because these packages cannot be disassembled, you have less to fill in or write down.

This product offers you industry-leading levelized commissions. Any commission splits are designated on the AWD2020 group set up form, therefore eliminating the need for extra commissions paperwork. For specific commission details consult with your AWD representative.

Easy for your clients and their employees

The billing process and format is easier than ever. Your clients will receive a separate monthly invoice for their SBS Packages which have been designed to emulate the layout of most Major Medical Health carriers. We now have a cleaner look that's easier to understand and interpret. Each employee will have a single line-item entry which will make the accounting easier to administer.

Our redesigned, one page employee enrollment forms are package-specific. Employees simply check the coverage box, fill in their personal information, and sign. Guaranteed Issue means that there are no other questions to answer.

Easy to access

It is important for your clients and their employees to have instant access to all of their supplemental health and life insurance information. When they have any questions or want to review a product after meeting with you, they can access a customized website.

For your information

For specific details about how these products are being packaged and offered, please refer to the web addresses to the right as well as the employer brochure. For reference information about Group Term Life, Group Critical Illness, and Group Accident products, see the related agent sales guides located on the agent's website. Product descriptions in the agent sales guide will vary slightly from the actual products being offered under SBS.

Undesirable industries for SBS

- Excavation, mining, oil & gas exploration
- Travel or business in air or on water
- Amusement companies
- Associations, fraternal, or membership organizations, unions
- Churches, religious organizations, church-based businesses
- 1099 employees
- Car washes
- Taxi/livery/limousine companies
- Wrecking or demolition companies
- Asbestos removal companies
- Companies involved in hazardous waste, radioactive, or corrosive materials, explosives, fireworks, or military ordnance
- Garbage collection, roofing, trucking companies, lumber yards

*All Employer Group Applications are subject to Industry/SIC review and acceptance. You may submit a request for clarification or exception to Group Underwriting.



For specific benefit descriptions, exclusions and limitations go to:

www.allstateatwork.com/sbstc
www.allstateatwork.com/sbstca

Coverage is provided by Supplemental, Limited Benefit policies and riders. This material is valid as long as information remains current, but in no event later than July 1, 2012.

For Training Purposes Only. Not for use with consumer sales. Not to be disseminated to the public. The features of the products presented in this training piece are for the majority of states. Refer to your state specific brochure or policy form for exact benefits, limitations, exclusions and other provisions applicable to the state of solicitation. You must know the specifics of the product for the state and present them accurately to each customer.



This brochure is for use in SBS enrollments.



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. www.allstate.com or allstateatwork.com.