



Allstate BENEFITS

Your medical insurance may only cover some of the costs associated with an accidental injury. You're still responsible for deductibles and coinsurance.

Live life worry-free knowing your Accident coverage picks up where medical insurance leaves off, by providing cash benefits to help cover the costs of having an accident.

Accident Insurance

Even when you live well, accidents happen. Treatment can be vital to recovery, but it can also be expensive. And if an accident keeps you away from work during recovery, the financial worries can grow quickly.

In 2013, two of the top five reasons for treatment at in hospital emergency departments included:



Falls¹



Struck By An Object¹

With accident insurance from Allstate Benefits, you can gain the advantage of financial protection, thanks to the cash benefits paid directly to you. You also gain the financial empowerment to seek the treatment needed to get well.

Here's How It Works

Accident coverage pays you cash benefits that correspond with a hospital visit; intensive care confinement; dislocation or fracture; ambulance services; physical therapy and more. The cash benefits can be used to help pay for deductibles, treatment, rent and more.

With Allstate Benefits, you can protect your finances against life's slips and falls. **Are you in Good Hands? You can be.**

¹National Safety Council, Injury Facts®, 2014 Edition

Coverage Features

- Guaranteed Issue, meaning no medical questions to answer at initial enrollment
- Coverage available for your spouse and child(ren)
- Benefits paid regardless of any other medical or disability plan coverage
- Premiums are affordable, and conveniently payroll deducted
- Coverage may be continued, if you leave the company or retire

Offered to the associates of Macy's, Inc.





CHOOSE

Choose the benefits to help protect yourself and any family members from accidental injury expenses



USE

You experience an accidental injury and seek medical attention from a medical professional



CLAIM

You go online and file a claim. The cash benefits are paid to you, to use however you wish

Benefit Amounts

BASE POLICY BENEFITS

	LOW	HIGH
Initial Hospital Confinement (Pays once/year)	\$1,000	\$2,000
Daily Hospital Confinement (Pays daily)	\$200	\$400
Intensive Care (Pays daily)	\$400	\$800

ADDITIONAL RIDERS ADDED TO BASE POLICY

	LOW	HIGH
Accident Treatment and Urgent Care:		
Ground Ambulance (Air Ambulance pays 3Xs the amt. shown)	\$200	\$400
Accident Physician's Treatment	\$100	\$200
X-ray	\$200	\$400
Urgent Care	\$100	\$200
Dislocation or Fracture (Pays up to amount shown)	\$4,000	\$8,000
Emergency Room Services	\$200	\$400
Benefit Enhancement:		
Lacerations	\$100	\$200
Burns (% Burns Benefit by body surface) (>15% pays 5Xs the amt. shown) <15%	\$200	\$400
Skin Graft (% of Burns Benefit)	50%	50%
Brain Injury Diagnosis	\$600	\$1,200
Paralysis (Pays once) (Quadriplegia pays 2Xs the amt. shown) Paraplegia	\$15,000	\$30,000
Coma with Respiratory Assistance (n/a GA)	\$20,000	\$40,000
Open Abdominal or Thoracic Surgery	\$2,000	\$4,000
Ruptured Spinal Disc Surgery	\$1,000	\$2,000
Eye Surgery	\$200	\$400
General Anesthesia	\$200	\$400
Blood and Plasma	\$600	\$1,200
Appliance	\$250	\$500
Medical Supplies	\$10	\$20
Medicine	\$10	\$20
Prosthesis (2 or more devices pays 2Xs the amt. shown) 1 device	\$1,000	\$2,000
Physical, Occupational, or Speech Therapy (Pays daily)	\$60	\$120
Rehabilitation Unit	\$200	\$400
Non-Local Transportation	\$500	\$1,000
Family Member Lodging	\$200	\$400
Post-Accident Transportation (Pays once/year)	\$400	\$800
Broken Tooth	\$200	\$400
Residence/Vehicle Modification	\$1,000	\$2,000
Pain Management (Epidural injection)	\$100	\$200
Miscellaneous Outpatient Surgery	\$200	\$400
Accident Follow-up Treatment (Pays daily)	\$100	\$200
Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery Surgery Exploratory	\$1,000 \$300	\$2,000 \$600
Computed Tomography (CT) Scan/ Magnetic Resonance Imaging (MRI) (Pays once/year)	\$100	\$200

24/7 Access

Our website is easy to use offering you 24/7 access to important information about your benefits. Plus, you can submit and check your claims (including claim history), request your cash benefit to be direct deposited, make changes to personal information, and much more.

Using your cash benefits

Cash benefits provide you with options, because you decide how to use them.



Finances

Can help protect HSAs, savings, retirement plans and 401(k)s from depletion.



Travel

Can help pay for expenses while receiving treatment in another city.



Home

Can help pay the mortgage, continue rental payments, or perform needed home repairs for after care.



Expenses

Can help pay your family's living expenses such as bills, electricity and gas.



Go online to enroll

Simply go online to My IN-SITE and complete your benefit elections. Once you have enrolled, **you'll be in Good Hands.**



AFFORDABLE

Think about items you purchase on a regular basis. For example, if you purchase one or two coffees per week, you've more than covered the cost of coverage



FAMILY

Think about your loved ones. You can help protect their future by planning for it today



Important Information About Coverage

Group Accident Issue ages are 18 and over if Actively at Work.

Benefits Specifications (see Benefit Amounts)

Daily Hospital Confinement

Maximum of 365 days per accident.

Intensive Care

Maximum of 180 days per injury.

Additional Rider

Dislocation/Fracture Rider

Multiple dislocations or fractures from the same accident are limited to the amount shown in the Base Accident Benefits on front page of insert.

Optional Riders

Outpatient Physician's Benefit Rider

Benefit limited to 2 days per person per year, not to exceed 4 days per year if coverage includes dependents.

Accidental Death, Dismemberment and Functional Loss Rider

Multiple dismemberments and functional losses from the same accident are limited to the amount shown in the Base Accident Benefits on front page of insert.

Benefit Enhancement Rider

Accident Follow-Up Treatment

Maximum 2 treatments per accident. Not paid if Physical, Occupational or Speech Therapy benefit paid.

Burns

Other than sunburns.

Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI)

Treatments must be received within 30 days of accident.

Conditions Affecting Your Benefits

Conditions and Limits

When an injury results in a covered loss within 180 days unless otherwise stated, from the date of an accident, and is diagnosed by a physician, Allstate Benefits will pay benefits as stated. Treatment must be received in the United States or its territories.

Your Eligibility

Macy's, Inc. associates working 20 or more hours per week.

Dependent Eligibility/Termination

(a) Coverage is available for you, your spouse and your children. (b) Coverage for children ends when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent. (c) Spouse coverage ends upon valid decree of divorce or your death.

Coma with Respiratory Assistance

Payable once per accident.

Open Abdominal or Thoracic Surgery; Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery; Ruptured Spinal Disc Surgery

For each surgical benefit, 2 or more procedures through same entry point are considered 1 operation.

General Anesthesia

Payable only if one of the rider Surgery benefits is paid.

Physical, Occupational or Speech Therapy

Maximum 6 days per accident. Includes chiropractic services. Not payable if Accident Follow-Up Treatment benefit paid.

Rehabilitation Unit

Per day, max. 30 days confinement, max. 60 days per year. Not paid if Daily Hospital Confinement benefit paid.

Non-Local Transportation

Per trip, max. 3 times per accident. More than 50 miles from your home.

Family Member Lodging

Payable up to 30 days per accident. Not payable if family member lives within 50 miles of hospital.

Post-Accident Transportation

More than 250 miles from your home, by common carrier. Only if Daily Hospital Confinement benefit paid.

Residence/Vehicle Modification

Within 365 days after accident.

Miscellaneous Outpatient Surgery

Not payable if any other Surgery benefit is paid.

When Coverage Ends

Coverage under the policy ends on the earliest of: (a) the date the policy or certificate is canceled; (b) the last day of the pay period for which you made any required contributions; (c) the last day you are in active employment, except as provided under the Temporary Layoff, Leave of Absence, or Family and Medical Leave of Absence provision; (d) the date you are no longer in an eligible class; (e) the date your class is no longer eligible; or (f) discovery of fraud or material misrepresentation when filing a claim.

Continuation of Coverage

You may be eligible to continue coverage when coverage under the policy ends.

Limitations and Exclusions Affecting Your Benefits

Exclusions and Limitations

The Exclusions and Limitations apply to the base policy and the following riders:

- Dislocation/Fracture
- Accident Treatment and Urgent Care;
- Emergency Room Services
- Benefit Enhancement

Benefits are not paid for: (a) injury incurred before the effective date; (b) act of war or participation in a riot, insurrection or rebellion; (c) suicide or attempt at suicide; (d) intentionally self-inflicted injury or action; (e) any bacterial infection (except pyogenic infections from an accidental cut or wound); (f) participation in aeronautics unless a fare-paying passenger on a licensed common-carrier aircraft; (g) engaging in an illegal occupation or committing or attempting an assault or felony; (h) driving in any race or speed test or testing any vehicle on any racetrack or speedway; (i) hernia, including complications; (j) any injury while under the influence of alcohol or any drug, unless taken as prescribed by a physician; (k) serving as an active member of the Military, Naval, or Air Forces of any country or combination of countries; (l) an injury that occurred as a result of an on-the-job accident.



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www.allstate.com or
allstatebenefits.com

For use in the Macy's, Inc. enrollment situated in: OH

Coverage doesn't constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

This material is valid as long as information remains current, but in no event later than April 1, 2019.

This flyer is part of form ABJXXXXX and is not to be used on its own.

Group Accident benefits are provided by policy form GVAP6 and the following riders, or state variations thereof: Accident Treatment and Urgent Care Rider GP6AUC, Dislocation/Fracture Rider GP6DF, Emergency Room Services Rider GP6ERS, Benefit Enhancement Rider GP6BE. The policy does not provide benefits for any other sickness or condition. The policy is not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from Allstate Benefits. This information highlights some features of the policy but is not the insurance contract. For complete details, contact your Allstate Benefits Agent. This is a brief overview of the benefits available under the Group Voluntary Policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the insurance, including exclusions, restrictions and other provisions are included in the certificates issued.