Voluntary Benefits Learning Sessions

October 20, 2025, 10 am – 11 pm (ET)

October 23, 2025, 3 pm – 4 pm (ET)

DTCC

Securing Today. Shaping Tomorrow.SM

Agenda

- Allstate Benefits Voluntary Benefits
  - Accident Benefit Overview
  - Accident Claim Scenario
  - Critical Illness Benefit Overview
  - Critical Illness Claim Scenario
  - Hospital Indemnity Benefit Overview
  - Hospital Indemnity Claim Scenario
  - Whole Life Overview
  - Whole Life Enrollment
- MyBenefits Claim Submission Overview
- Questions?

Accident Insurance

Getting the right 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.

Here’s How it Works

Our coverage pays you cash benefits that correspond with medical treatment due to an accidental injury. The cash benefits can be used to help pay for deductibles, treatment, rent and more.

Meeting Your Needs

- Guaranteed Issue, meaning no medical questions to answer
- Benefits are paid directly to you unless otherwise assigned
- Pays in addition to other insurance coverage
- Coverage also available for your dependents
- Premiums are affordable and are conveniently payroll deducted
- Coverage is convertible
- HSA compatible

Allstate BENEFITS

$50

Wellness Benefit*

*Pays for covered Wellness events after 1.1.25

Accident Insurance Benefits

- Hospitalization Confinement - $500 or $1,000 (once/year)
- Daily Hospital Confinement - $100 or $200 (pays daily)
- Intensive Care - $200 or $400 (pays daily)
- Ambulance Ground - $100 or $200 | Air -$300 or $600
- Accident Physician's Treatment -$50 or $100
- X-Ray - $100 or $200
- Urgent Care: $50 or $100
- Emergency Room Services - $100 or $200
- Dislocation / Fracture – up to $3,000 or $6,000

Benefit Enhancements include:

- Accident Follow-up Treatment - $50 or $100
- Coma w/ Respiratory Assistance - $10,000 or $20,000
- Appliance: $125 or $250
- Miscellaneous Outpatient Surgery: $100 or $200
- Lacerations, Burns, Brain Injury Diagnosis, CT / MRI, Paralysis, Surgery, etc.

Allstate BENEFITS

Cindy fractured her foot while running. After spending a few hours in the emergency room, she left with crutches, has two follow-up visits and 6 physical therapy sessions.

Cindy's Covered Benefits*	Benefit Amount
Foot Fracture	$2,100
Emergency Room	$200
Appliance (Crutches)	$250
Follow-Up Treatment (2x)	$200
Physical Therapy (6x)	$360
X-Rays	$200

$3,310

Accident Insurance Benefit from Allstate Benefits*

[1] https://health.costhelper.com/

*This is an example of the total benefits that might be paid under the Allstate Benefits Premier Plan (Plan 2). The illustration is based on a $3k In-Network Deductible, $6,850 Out-of-Pocket Maximum and 20% responsibility after your deductible has been met. Your individual experience may also vary.

Critical Illness Insurance

No one is ever really prepared for a life-altering critical illness diagnosis. The whirlwind of appointments, tests, treatments and medications can add to your stress levels.

Here's How it Works

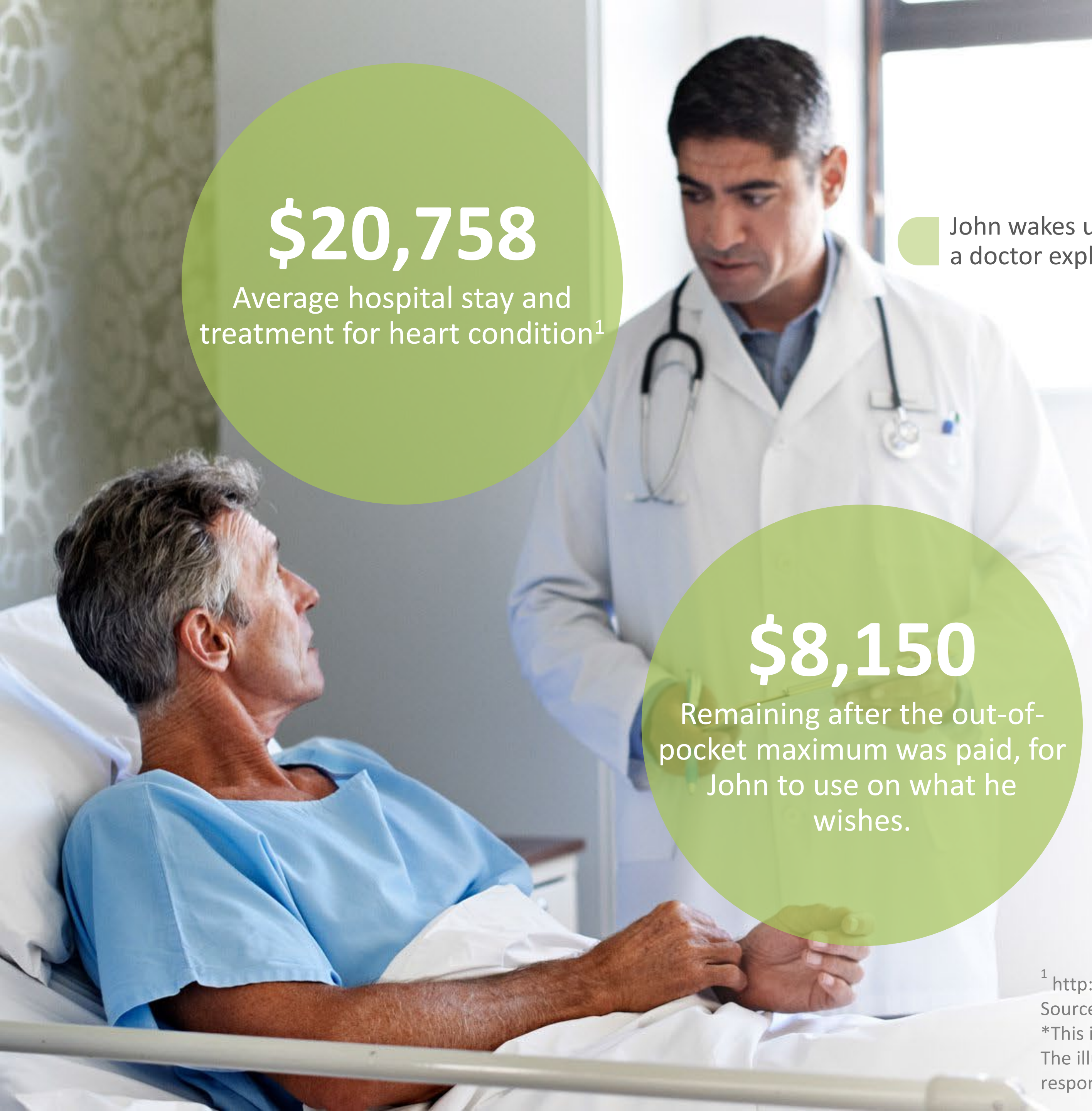
You choose benefits to protect yourself and any family members if diagnosed with a critical illness. Then, if diagnosed with a covered critical illness, you will receive a cash benefit based on the percentage payable for the condition.

Meeting Your Needs

- Guaranteed Issue, meaning no medical questions to answer at your initial or annual enrollment
- Coverage available for dependents at 50% of your Benefit Amount
- Benefits paid regardless of any other medical or disability plan coverage
- Premiums payroll deducted and will not change unless you change coverage in future years. Coverage is convertible
- HSA compatible

Critical Illness Insurance Benefits

- Heart Attack (100%) - $15,000 or $30,000
- Stroke (100%) - $15,000 or $30,000
- Major Organ Failure (100%) - $15,000 or $30,000
- End Stage Renal Failure (100%) - $15,000 or $30,000
- Coronary Artery Disease (25%) - $3,750 or $7,500
- Waiver of Premium (employee only)
- Invasive Cancer (100%) - $15,000 or $30,000
- Carcinoma in Situ (25%) - $3,750 or $7,500
- 2nd Event Initial Critical Illness & 2nd Event Cancer Critical Illness
- Supplemental Critical Illness Benefits II
- Advanced Alzheimer's Disease & Advanced Parkinson’s Disease
  - (25%) - $3,750 or $7,500
- Benign Brain Tumor, Complete Blindness & Loss of Hearing, Paralysis
  - (100%) - $15,000 or $30,000
- Wellness Benefit - $50 (once per year, per covered person)



$20,758

Average hospital stay and treatment for heart condition[1]

John wakes up in the hospital. He doesn't remember how he got there, but a doctor explains that he suffered a heart attack and his family called 911.

$15,000

Critical Illness Insurance Benefit from Allstate Benefits*

By having Critical Illness Insurance, John can use the benefit to help cover her out-of-pocket expenses, medical bills or other costs associated with his recovery.

$8,150

Remaining after the out-of-pocket maximum was paid, for John to use on what he wishes.

[1] http://blog.heart.org/efforts-prevent-heart-disease-stroke-aim-curb-rising-medical-costs/
Source: American Heart Association (www.blog.heart.org)
*This is an example of the total benefits that might be paid under the Allstate Benefits Basic Plan (Plan 1). The illustration is based on a $3k In-Network Deductible, $6,850 Out-of-Pocket Maximum and 20% responsibility after your deductible has been met. Your individual experience may also vary.

New Plan Option in 2025

Hospital Indemnity Insurance

Life is unpredictable. Without any warning, an illness or injury can lead to a hospital confinement, medical procedures and/or visits, which may mean costly out-of-pocket expenses.

Here's How it Works

Pays a cash benefit for hospital confinements. This benefit is payable directly to you and can keep you from withdrawing money from your personal bank account or your Health Savings Account (HSA) for hospital-related expenses.

Meeting Your Needs

- Guaranteed Issue, meaning no medical questions to answer
- Coverage also available for your dependents
- Pregnancy is covered
- Premiums are affordable and are conveniently payroll deducted
- Coverage is convertible
- HSA compatible

Hospital Indemnity Insurance Benefits

New Plan Option in 2025

Due to state regulations, we now offer one plan option for the Hospital Indemnity Insurance.

If you have current coverage in the Hospital Plan, you are able keep that coverage. If you elect the new coverage, or make any changes to your existing coverage, you will not be able to keep the prior coverage.

Hospital Indemnity Insurance Benefits

- First Day Hospital Confinement (1x/Year) - $800
- Daily Hospital Confinement (up to 31 days) - $100
- Pregnancy (Normal and Complications) – Covered
- Pregnancy Waiting Period – None
- Pre-Existing Condition Limitation – Waived

$30,758

Average cost of a 3-day hospital stay[1]

Janet is admitted to the hospital and stayed for 3 days because she is experiencing sharp chest pains, severe cough, fever, chills and shortness of breath. After some initial tests, the doctor diagnoses Janet with pneumonia. Janet is happy to begin treatment; however, she is worried that her bills are going to eat into her family savings.

$1,000

Hospital Indemnity Insurance Benefit from Allstate Benefits*

To help cover out-of-pocket expenses, deductibles, copays or daily living expenses

[1]http://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/

*This is an example of the total benefits that might be paid under the Allstate Benefits Premier Plan (Plan

Whole Life Insurance

Life is unpredictable. Now you can provide your family with financial peace of mind for the future and the journey to get there. Not only do you get protection for your lifetime, but you also have the ability to build cash value as you go.

Here's How it Works

You decide how much coverage and who to cover. You get guaranteed rates for the life of the policy and a guaranteed death benefit to be paid to your beneficiaries. As the policy builds cash value, you can achieve your financial goals or borrow against it should you need to.

Meeting Your Needs

- Guaranteed level death benefit and premium for life of policy
- Guaranteed cash value
- Portable at same benefit and premium
- Fully paid-up at age 95
- Matures/endows at age 121
- Certificate Loans available

Whole Life Insurance Benefits

Base Benefits

- Group Whole Life insurance coverage for Employee OR Spouse/Domestic Partner
- Benefit Amounts (Issue Ages 18 – 70)
    - Employee: $25,000 - $150,000 | Spouse: $25,000

Accelerated Death Benefit Riders (Included):

- Terminal Illness or Condition
- Long Term Care with Extension of Benefits

Optional Rider:

- Children's Term Rider (Issue Age 24 hours – 18 years)
    - Benefit Amount: $20,000
    - Covers all eligible dependent children
    - Convertible to individual cash value life policy

****No Evidence of Insurability (EOI) required if you enroll during the 2023 annual open enrollment period, and your total coverage (including any previously elected coverage) does not exceed the above limits****

† The riders listed above have exclusions and limitations and are subject to state limits.
*Rider availability varies by primary insured, issue age and state requirements.

Whole Life Insurance Benefits

Accelerated Death Benefit Riders

Terminal Illness (Issue ages 18-80)

- An advance of the death benefit, up to 75% of the certificate face amount to a maximum of $100,000, when certified terminally ill
- Terminal illness or condition means and illness or physical condition: (1) for which there is no reasonable prospect of recovery; and (2) that is expected to result in the insured death within 24 months.

Long Term Care with Extension of Benefits (Issue Ages 18-70)

- A monthly advance of up to 4% of the death benefit for up to 50 full months while receiving qualified long-term care services, when certified chronically ill by a licensed health care practitioner
- Qualified long-term care services includes confined (assisted living or nursing care facility) and non-confined (home health care or adult day care) care services
- Chronically ill means you are: 1) unable to perform, without substantial assistance from another individual, at least two(2) Activities of Daily Living (bathing, dressing, eating, toileting, transferring, and continence) for a period of at least 90 days due to a loss of functional capacity; or 2) requiring substantial supervision to protect oneself from threats to health and safety due to cognitive impairment.
- 6/6 pre-existing condition exclusion applies to this rider

Group Whole Life | How it Works

Scenario 1: Death Benefits

John leads a full life and does not require long term care or restoration of benefits

Policy Face Amount = $60,000

Total Death Benefit = $60,000

Scenario 2: Partial LTC & Death Benefits

John leads a full life but requires 6-months of home health care

Policy Face Amount = $60,000

Death Benefit = $60,000

Long Term Care Benefits** (6 months) **= $14,400

Total Death and Long Term Care Benefits = $74,400

Scenario 3: Full LTC and Death Benefits

John leads a full life but requires long term care and has been certified chronically ill by a licensed health care practitioner. After battling his disease, John passes away after 4 years.

Policy Face Amount = $60,000

Long Term Care Benefits** (50 Months) **= $120,000

Death Benefit = $60,000

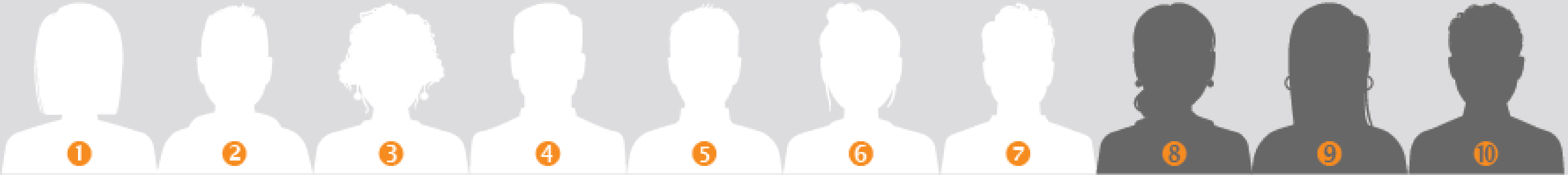
Total Death and Long Term Care Benefits = $180,000

Facts About Long Term Care

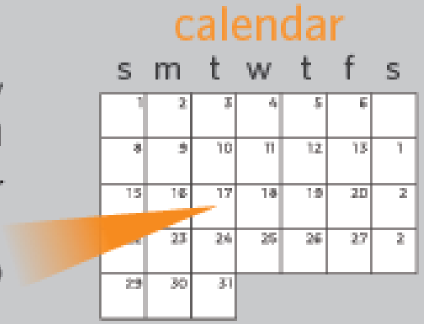
7 out of 10 people will need long term care in their lifetimes[1]

The monthly median cost for a nursing home is **$7,756**[1] Per Month = **$93,072** each year

On average, people requiring long term care need services for **2 to 4 years**[2]

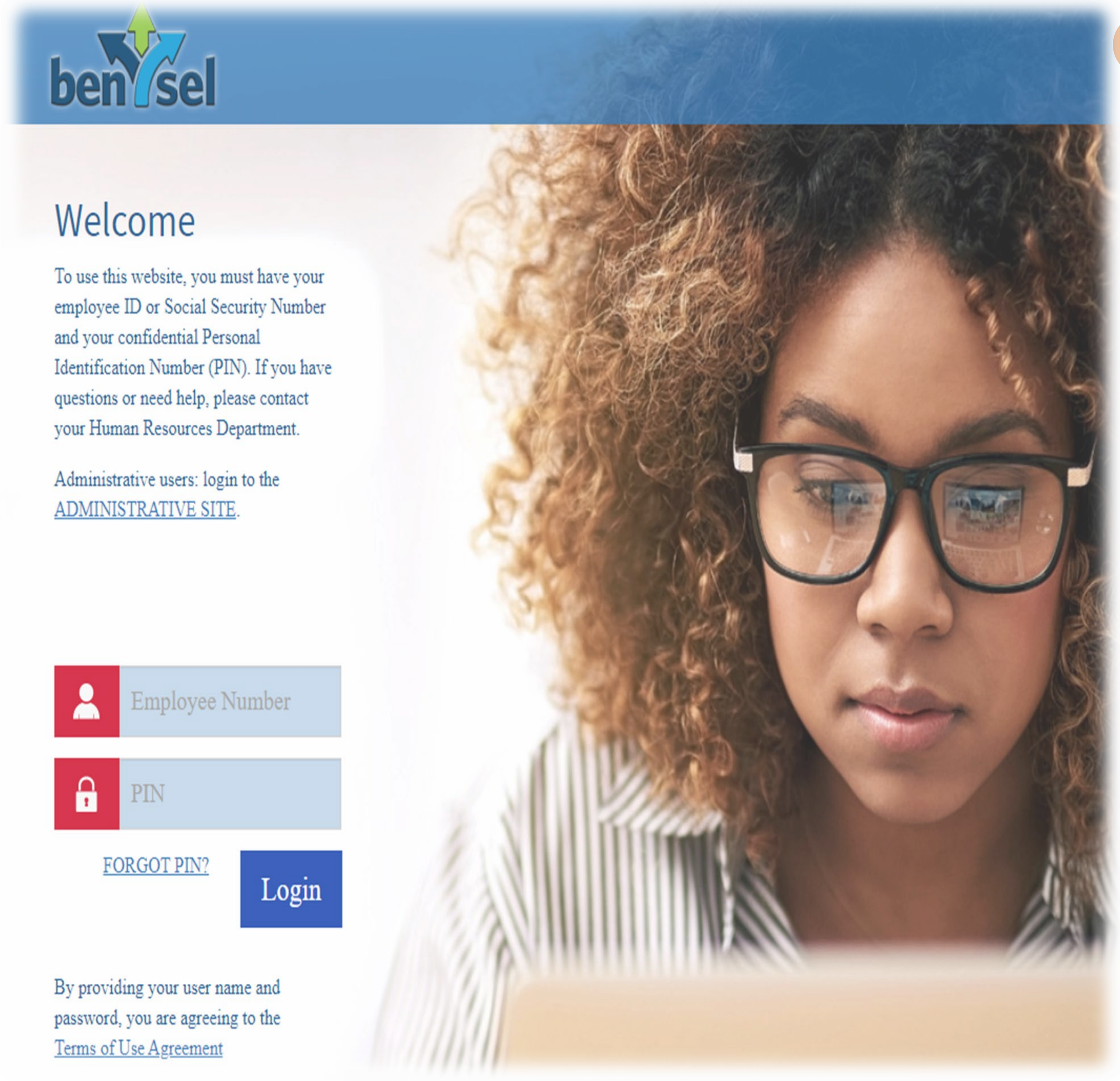


Under certain conditions, MEDICARE will pay a portion of the expenses for the first **100 days**



After day 100, **you or your family could be left with out of pocket expenses** each month![3]

Whole Life Insurance Enrollment



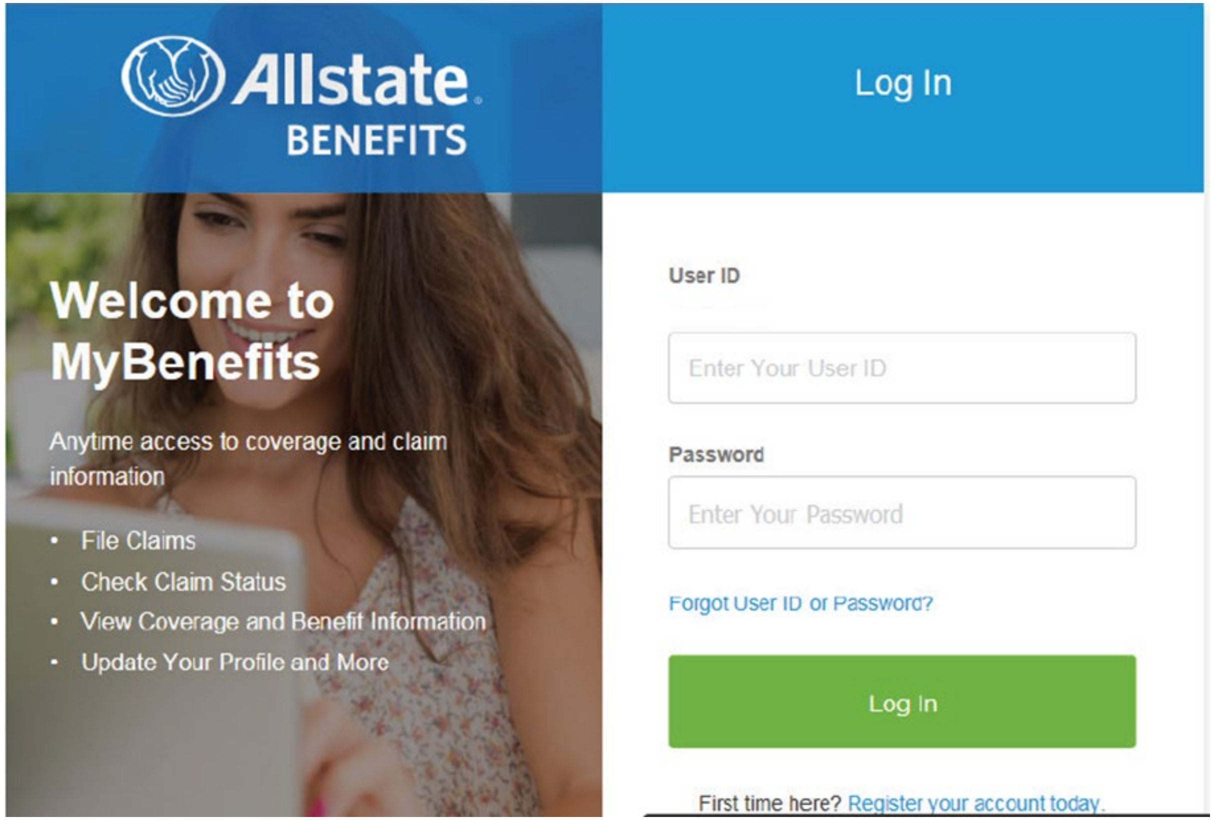
Enrollment of this product is enrolled in BenSel. Follow the prompts in your main benefits site, which will redirect you to BenSel to complete your enrollment. You will be required to login to this site, using pre-established credentials during your initial login.

Login Tips

- Use your Employee ID as your Employee Number. If less than five (5) digits add leading zeros.
- Your PIN is the last four (4) digits of your Employee ID, and the four (4) digit year of your birth. For example, if your EE ID is 1234 and you were both in 1980, your PIN would be 12341980.
- After your initial login, you will be prompted to establish new credentials to be used throughout open enrollment
- NOTE: Credentials reset each annual enrollment.

MyBenefits

MyBenefits is our 24/7 customer-servicing website — offering claims submission and tracking, coverage and benefit information and policy management



Automated Express Claims Processing

- Most claims paid next day
- Average five-day max turnaround time when review by claim examiner is required
- Claim reimbursements can be electronically deposited into customer's account

Continuous Improvement

- Mobile Optimization
- Personalized Message
- New Help Center
- Enhanced security

Log in to your account at:
www.allstatebenefits.com/mybenefits

Your dedicated **Premier Call Center** is ready to assist!
Call us at **1.866.828.8501**
Monday through Friday, 8am to 8pm ET

Questions?