

## Allstate Benefits COVID-19 FAQs

<p><b>How is Allstate Benefits handling all current and future furloughs and layoffs?</b></p>	<p>Allstate Benefits is offering an extended premium payment grace period for customers affected by the COVID-19 pandemic. During this time, we will accept payments without penalty up to 120 days after the premium payment due date. This applies to customers paying their premiums via payroll deduction and those paying Allstate Benefits directly. During the extended grace period, coverage will remain active and we will continue to process claims. Please keep in mind this is not a waiver of premium; the full amount of all premium payments must be paid over time.</p>
<p><b>How will Allstate Benefits handle active policies without receiving payroll deductions for any amount of time (i.e. 1 pay period or 10 pay periods)?</b></p>	<p>We will allow the employer / employee an extended grace period of 120 days with Allstate Benefits.</p>
<p><b>Will employees still have access to utilize their policies during this time?</b></p>	<p>Yes, employees will have access to benefits during the extended grace period.</p>
<p><b>Does the group need to notify Allstate if they need the 120 days?</b></p>	<p>No.</p>
<p><b>Is Allstate Benefits offering premium relief?</b></p>	<p>There is no premium relief at this time. There are extended grace periods.</p>
<p><b>If a client terms the plans can they go back to payroll deduction when they go back to work?</b></p>	<p>If the individuals are placed on direct bill and still active the employer could start deductions back up, assumption is that is what you are asking. Also, would need to be coverage that is portable.</p>
<p><b>What are the qualifications/criteria for premium relief or a longer grace period?</b></p>	<p>No qualifications or action required; Allstate Benefits are applying the extended grace for those that need it and anticipate those that continue to run payroll and take deductions would remit.</p>
<p><b>Does termination (voluntary or involuntary) trigger portability?</b></p>	<p>Terminations from payroll billing for any reason will trigger portability for all applicable products. The extended grace period discussed above will be applied for those needing additional time.</p>

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<p><b>Does unpaid temporary leave status trigger portability?</b></p>	<p>If an employer asks Allstate Benefits to remove an employee from payroll billing, we automatically send a portability communication to the employee. The employee can then request portability if desired.</p>
<p><b>Does paid temporary leave status trigger portability?</b></p>	<p>A change to paid temporary leave status would only trigger portability if it was requested by the employer.</p>
<p><b>Does furlough leave status trigger portability?</b></p>	<p>Furlough leave status would only trigger portability if it was requested by the employer.</p>
<p><b>Does the insured have to provide documentation that they have been laid off or furloughed?</b></p>	<p>No documentation is required.</p>
<p><b>How are employees notified of portability in the event of each status above? Do employees have to reach out to the carrier on their own?</b></p>	<p>Allstate Benefits sends a letter to employees when portability is automatically triggered or requested. Employees are required to complete and return a form to indicate their desire to continue coverage. Our Customer Care Center is fully operational and can answer employees' questions about the process.</p>
<p><b>What will happen to payroll deductions that have already been made?</b></p>	<p>We recommend that any payroll deductions that have been taken be remitted to Allstate Benefits. In the event that payroll deductions cannot be taken from an associate, an extended grace period will be in effect to minimize customers from losing coverage. Once payroll deductions resume, any past due premiums can be recaptured at time of claim or missed deductions can be adjusted, based on employer's guidelines, and added to their next remittance. Coverage will remain active during this time for consideration of claims received.</p>
<p><b>If the employer decides that they will make up the back-premium when employees return to work, does Allstate Benefits need to be notified?</b></p>	<p>Allstate Benefits does not need to be notified if employer remits adjusted amounts when deductions resume.</p>

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<p><b>When employer resumes normal business are you able to identify employees' amount(s) owed and generate letters to employees letting them know how the balance would be re-spread in future checks?</b></p>	<p>Based on how we plan to support missed deductions, we anticipate that coverage would be behind. If an individual wanted to remit premiums, we can inform them of the amount due. Alternatively, we can work with the employer on account-specific processes they request for their employees.</p>
<p><b>Is Allstate Benefits able to place an insert in any direct bills explaining to employees why they are receiving a direct bill?</b></p>	<p>Based on our solution, this wouldn't be needed because they would only be receiving the direct bill as part of the employer's intent to remove them from payroll billing.</p>
<p><b>What happens if an employer cannot submit a payroll file due to shut down or financial limitations?</b></p>	<p>The employers HR department can request grace period extensions for their employees at one time.</p>
<p><b>Will Allstate send direct bills throughout or recoup missed deductions once the employer resumes regular business for those not receiving pay?</b></p>	<p>Unless the employer asks us to place employees on direct bill, the coverage would remain behind and the individuals' missed deductions would be recouped at the time of claim.</p>
<p><b>If the employer has a small group of essential employees receiving pay during a shut-down, are you still able to receive and process files? And, are you able to track missed deductions for any individuals not receiving pay during the same time-frame?</b></p>	<p>Allstate Benefits has all business processes functioning, so we will continue to support our customers. We apply and reconcile premiums at the individual level, so we will be able to determine total missed premiums for individuals and group voluntary products administered on the Life70 system. Our products administered on our Genelco platform (e.g., GIM2) are held at the employer level for most of the business. On an exception basis, we can move them to an individual basis.</p>
<p><b>If you will be recouping missed deductions how will you be tracking outstanding balances?</b></p>	<p>Since we reconcile premium at the individual level, we will recoup missed deductions via a claim or if the employer or employee remits the shortage.</p>
<p><b>Are you able to generate and provide reports of the outstanding balances?</b></p>	<p>We can show employers the amount of premium received versus amount of premium due at an individual policy level. For products administered on our Genelco platform, we can provide outstanding balances on a group level.</p>

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<p><b>If you will be sending direct bills during the shut-down, when normal business is resumed will everyone be immediately placed back on payroll? Or, will they need to payoff balances owed before payroll deductions can restart?</b></p>	<p>We would follow our normal processes, which are to only move individuals to direct bill if requested by the individual or the employer. Once payroll resumes, we would move employees back to payroll if their coverage remains active and requested by either the employer or the employee.</p>
<p><b>When normal business resumes will you be sending one full file or one for each pay period missed?</b></p>	<p>We don't anticipate sending any files based on the above process we will be supporting. However, if an employer would like a file we will work with the broker / employer to help provide any reporting or file they need.</p>
<p><b>If Allstate is a TPA for files, will TPA continue to receive files from all carriers during the shutdown and track any missed deductions? Or, should carriers hold all files to be processed after employer resumes normal business?</b></p>	<p>As much as possible we would anticipate business as usual for all those that can continue. Allstate is fully operational, so we are handling business as usual currently. We have the ability for our workforce to work remote and have already initiated that protocol and no issues at this time.</p>
<p><b>Would the COVID-19 test apply to a wellness benefit under the Accident plan?</b></p>	<p>Group Voluntary Accident plan (GVA 1/2/6) - A visit to a physician outside of a hospital facility could qualify for benefit under the Outpatient Physicians Treatment (OPT) Benefit/Rider. Unlike the Critical Illness wellness benefit which requires a specific medical test, receiving outpatient treatment by a physician, would be payable under the Accident plan.</p>
<p><b>Would the COVID-19 test apply to a wellness benefit under the Critical Illness plan?</b></p>	<p>Group Voluntary Critical Illness plan (GVCI 1/2/4) – the Allstate Benefits Critical Illness Wellness Benefit/Rider covers a specified list of medical tests. If any of these tests are performed, the benefit will be paid, regardless of why the test may have been ordered. For example, if an insured has a chest x-ray, the Wellness benefit/rider will pay a specified amount regardless if the doctor ordered the chest x-ray over a concern of COVID-19 or bronchitis. The benefit is payable once per covered person, per calendar year.</p>
<p><b>Would the COVID-19 test apply to a wellness benefit under the Hospital Indemnity plan?</b></p>	<p>Wellness and Preventive Test Benefit (GIM1) - Benefit will be paid when a covered person has a routine physical examination or preventive test performed while not hospital confined. Eligible examinations and tests include a physical examination performed by a physician. This benefit is limited to 1 day per covered person per coverage year; and not payable if a benefit is payable under the Outpatient Diagnostic X-ray and Laboratory Benefit.</p>

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<p><b>Is your stance on Hospital Indemnity the same for COVID-19 whereby a benefit is only paid if the member is treated for a non-elective procedure on an inpatient basis or at a hospital? What other restrictions or items do we need to consider?</b></p>	<p>Allstate Benefits requires a room and board charge.</p> <p>Initial Hospitalization Benefit (GIM1/2) - Benefit will be paid on the first confinement to a hospital during a calendar year, provided a benefit is paid under the Daily Hospital Confinement Benefit in the policy. This benefit is payable only once per covered person, per calendar year.</p> <p>Daily Hospital Confinement Benefit (GIM1/2) - Daily hospital benefit will be paid for each day a covered person is admitted to and confined as an inpatient in a hospital as a result of sickness or injury.</p> <p>Hospital Intensive Care Unit Confinement Benefit (GIM1/2) - Benefit will be paid for each day a covered person is confined to a hospital intensive care unit, provided a benefit is also paid under the Daily Hospital Confinement Benefit. A day is a 24-hour period. This benefit is paid in addition to the Daily Hospital Confinement Benefit.</p>
<p><b>Are there any Critical Illness benefits, outside of Wellness, that could cover COVID-19?</b></p>	<p>Group Voluntary Critical Illness plan (GVCI 1/2/4) – “Infectious disease” is not a covered critical illness.</p>
<p><b>Are there any other added benefits that are built into Allstate Benefits plans, that members can be taking advantage of during this time?</b></p>	<p>Please visit <a href="https://www.allstatevoluntary.com/covid19">https://www.allstatevoluntary.com/covid19</a> for a listing of all available plan benefits that may be covered related to COVID-19.</p>
<p><b>What phone number should a member call if they have questions about their coverage?</b></p>	<p>Allstate Benefits customer service and claims departments are fully functional and can be reached at the following phone numbers:</p> <p>Customer Care Center:          1-800-521-3535          1-800-211-5533 *Se Habla Español          Monday-Friday; 8 a.m. to 8 p.m. ET</p> <p>Claims Customer Service:          1-800-348-4489</p>

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