Group Voluntary Accident (GVAP6) General FAQs

Q. How does the accident coverage work?
A. The off-the-job accident plan pays a specified amount when a covered person is injured as a result of an accident.

Q. Does the policy cover organized sports-related injuries?
A. Yes, the policy covers some sports-related injuries. There are exclusions, which are listed in the Accident brochure. The brochure is located on www.allstatevoluntary.com/Macys

Q. When does coverage for me and/or my dependents begin under the accident plan?
A. Coverage begins on the first day of the month in which deductions begin, unless you are not actively at work. The coverage effective date will be listed on the employee Certificate. After enrolling, you will receive a welcome letter with instructions on how to access a copy of your Certificate, which is located on http://www.allstatebenefits.com/mybenefits Or, you can call 888-310-5847 to request a paper copy.

Q. Is domestic partner coverage available?
A. Yes, unless prohibited by the resident state of the associate.

Q. Who can be insured?
A. Coverage is available for you, your spouse or domestic partner, and your children up to age 26.

Q. If I leave the company, can I keep my Accident coverage? What is the cost, and how do I go about keeping the plan?
A. You can continue coverage for yourself and your dependents (whether or not the plan stays active) as long as you make premium payments directly to Allstate Benefits. Payments need to be received by Allstate Benefits within 30 days of the plan termination date.

Q. I plan on retiring in two months. Can I enroll in coverage and take it with me when I retire?
A. Yes. Your first premium payment must be made through payroll deduction and remitted by your employer. After that happens, you may continue your policy at any time.

Q. Who submits a claim?
A. The insured or covered person will submit the claim for processing.
Q. When can I submit a claim for benefit payment under my accident coverage?
A. You can submit claims for covered benefits any-time after the coverage effective date.

Q. How do I submit a claim?
A. You can obtain a claim form at https://www.allstatebenefits.com/ClaimForms.aspx. You can also call Allstate Benefits at 888-310-5847. The claim form provides the type of documentation needed to adjudicate each claim.

Q. When a claim is filed and benefits are paid by Allstate Benefits, who receives the policy proceeds, me or the doctor?
A. Claim payments are sent to you unless otherwise assigned to someone else. If you wish to have your benefit sent to the doctor, you will need to complete a form requesting assignment of your benefits. Visit www.allstatebenefits.com/claimforms.aspx to obtain the appropriate form.

Q. Do premiums depend on smoker status?
A. No. Smokers and non-smokers pay the same amount for premiums.

Q. Do premiums vary based on age?
A. No. Premiums are the same for all ages.

Q. Are there medical questions to answer to enroll this coverage?
A. No. The policy is offered on a guaranteed issue basis, which means you do not need to answer medical questions at initial enrollment.

Q. Is there a waiting period?
A. No. There is no benefit waiting period, but there may be an eligibility waiting period.

Q. How does the policy define accident?
A. An accident is any unforeseen, unintentional injury. It may even cover things like allergic reactions, food poisoning and bee stings. There are exclusions and limitations, which are listed in the brochure.

Coverage is provided by limited benefit supplemental insurance, policy form GVAP6 or state variation thereof, underwritten by American Heritage Life Insurance Company. The coverage has exclusions and limitations. Contact your Insurance Agent for costs and complete details. Allstate Benefits is the marketing name for American Heritage Life Insurance Company (Home Office: Jacksonville, FL), a subsidiary of The Allstate Corporation.