



Allstate
BENEFITS

Protection for hospital stays when a sickness or injury occurs

Sava Senior Care Group Indemnity Medical FAQs

Q1. How does the Group Indemnity Medical product work?

A1. The product pays in addition to existing medical coverage to help you pay for out-of-pocket medical expenses. Coverage includes benefits for:

First Day Hospital Confinement	<ul style="list-style-type: none"> ▪ Pays \$1,100 for the first day in the hospital ▪ Pays once per confinement, with 24 hours between each hospital stay ▪ No limit to number of confinements in a year
Daily Hospital Confinement	<ul style="list-style-type: none"> ▪ Pays \$100 for each day of continuous hospital confinement ▪ Up to day 10 of confinement ▪ Not paid for any day the First Day Hospital Confinement benefit is paid
Hospital Intensive Care	<ul style="list-style-type: none"> ▪ Pays \$100 per day of continuous hospital intensive care unit confinement ▪ Pays in addition to First Day Hospital Confinement and Daily Hospital Confinement benefits ▪ Max 10 days per intensive care unit confinement

Q2. Who can be covered under the plan?

A2. Coverage is available for employee, employee + spouse/domestic partner, employee + child(ren), and family. Children are covered until age 26. You must be enrolled to elect dependent coverage.

Q3. When does coverage begin under the plan?

A3. Coverage becomes effective on the date listed on the employee certificate.

Q4. Are there medical questions to answer to enroll in this coverage?

A4. No. The coverage is offered on a Guaranteed Issue basis for new hires/newly eligible employees at annual enrollment and for qualifying events. Guaranteed Issue means you do not need to answer medical questions.

Q5. Is there a waiting period?

A5. No. There is no waiting period to receive benefits after the effective date of coverage.

Q6. Do benefits include pregnancy?

A6. Yes. Benefits include hospitalization due to pregnancy under all three benefits.

Q7. If I leave the company, can I keep my coverage?

A7. You can continue coverage for yourself and your dependents as long as you make a request in writing within the Request Period and pay the premium payments directly to Allstate Benefits. Payments must be received by Allstate Benefits within 30 days of your coverage termination date. This portability coverage will remain in effect for no longer than 36 months.

Q8. When can I submit a claim for benefit payment under my coverage?

A8. You can submit claims for covered benefits any time after the coverage effective date. You can obtain a claim form at www.allstatebenefits.com/Individuals/Resources or call 1-866-828-8067.

This material is valid as long as information remains current, but in no event later than August 15, 2021.

Coverage provided is limited benefit supplemental insurance, policy form GVSP2 or state variations thereof. This is a brief overview of the benefits available under the group policy underwritten by American Heritage Life Insurance Company (Home Office: Jacksonville, FL). The coverage has exclusions and limitations. Contact your Allstate Benefits Representative for costs and complete details. Allstate Benefits is the marketing name for American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. ©2018 Allstate Insurance Company.