Hospital Indemnity Insurance
Frequently Asked Questions (FAQs)
from Allstate Benefits

General Consumer FAQs

Q. How does Group Indemnity Medical coverage work?
A. This coverage provides cash benefits that correspond with first day hospital confinement, daily hospital confinement and hospital intensive care.

Q. Are there medical questions to answer to enroll this coverage?
A. No. If you and/or your eligible family members enroll during open enrollment, coverage will be provided on a Guaranteed Issue basis, which means that there are no medical questions to answer.

Q. Who can be covered under this product?
A. This product provides coverage for employee, employee and spouse/domestic partner, employee and children, or family.

Q. Are there any pre-existing conditions?
A. Yes, this coverage is subject to pre-existing conditions, unless your employer has chosen to exclude this limitation.

Q. If my employer has chosen to include the pre-existing condition limitation, what does that mean?
A. It means any expenses incurred as a result of a condition where symptoms existed or you received treatment for up to and including consultation, diagnostic measures, drugs or medicines (prescribed or over the counter) in the 12 month period prior to the effective date of the GIM2 coverage, will not be considered eligible expenses for the first 12 months of GIM2 coverage.

Q. Is there a waiting period?
A. No. There is no waiting period to receive benefits.

Q. Do benefits include pregnancy?
A. Yes, there is an optional benefit to include hospitalization due to pregnancy.

Q. Are newborn care expenses eligible under the hospital confinement benefits?
A. A newborn child’s initial hospital confinement (or any transfer to another hospital before being discharged to home) is not eligible under the First Day Benefit. In addition, newborn routine nursing or routine well-baby care during the initial hospital confinement is not an eligible expense under the Daily Benefit.

Q. If someone is admitted to the hospital and has to be in ICU for three days, will they get both the confinement benefits and the ICU benefit?
A. Yes. Allstate Benefits pays for each day you are confined in a hospital intensive care unit. It pays in addition to the First Day Hospital Confinement and Daily Hospital Confinement benefits.

Q. Is this product portable?
A. Yes. If you leave your job, you can take your coverage with you for up to 36 months if you make payments directly to Allstate Benefits.
For use in situs state of GA.

This material is valid as long as information remains current, but in no event later than August 15, 2019. Group Hospital Indemnity benefits are provided by policy form GVSP2, or state variations thereof.

Coverage is provided by Limited Benefit Hospital Indemnity Insurance. The coverage has limitations and exclusions. For costs and 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).

The coverage does not 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.

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**Claims FAQs**

**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 coverage?**
A. You can submit claims for covered benefits anytime after the coverage effective date, subject to the pre-existing condition limitation.

**Q. How do I submit a claim?**

**Q. How is the benefit paid?**
A. The benefits are paid directly to you unless otherwise assigned.