



A BIG IDEA for Small Business

Small Market Solutions from Allstate Benefits

If you run a small business, you're pulled in a lot of directions. And as you're trying to run - and grow - your business, you know how important it is to have a great team of employees supporting you.

But in today's tight labor market, recruiting - and keeping - the best people is tougher than ever.

That's why Allstate Benefits created **Small Market Solutions**. This unique product portfolio offers small businesses a menu of voluntary benefits products to fit their unique needs - **with the same generous coverage details usually reserved for larger employers.**

Small Market Solutions Offers:

- Accident Insurance
- Critical Illness Insurance
- Disability Insurance
- Supplemental Health Insurance
- Life Insurance

Minimal participation requirements:

- Just 3 applications per product, 6 applications in a case

No medical questions to answer:

- All products Guaranteed Issue*

Research shows that generous employee benefits are a great way to attract and retain employees. And group voluntary products like accident, critical illness, disability and life insurance allow you to offer your employees a more robust benefits package — without adding to your bottom line.

Did You Know?

 **47 million**
yearly injuries

 **\$22,000**
hospital stays

 **1.7 million**
new diagnosis

 **Benefits as a strategic tool**
help recruit and retain talent

There are some 47 million injuries each year in the U.S.¹ Accident insurance can help pay out of pocket costs not covered by health insurance.

The average inpatient hospital stay in the U.S. costs more than \$22,000.² Supplemental insurance can help close the gap.

There were an estimated 1.7 million new cancer cases diagnosed in 2019.³ Critical Illness insurance provides coverage when you need it most.

Businesses that use benefits as a strategic tool for recruiting and retaining talent have reported better overall company performance and above-average effectiveness in recruitment and retention compared with organizations that did not.⁴

Talk to your Allstate Benefits representative today to learn how you can make these powerful employee benefits work for your business!

* Although Guaranteed Issue is available, all exclusions and limitations will still apply to coverage issued. ¹National Safety Council Injury Facts® 2017 edition. ²The Lancet Public Health. 11 Dec 2018. ³Cancer Facts & Figures 2019, The American Cancer Society. ⁴2018 Employee Benefits - The Evolution of Benefits. SHRM 2018 www.shrm.org

Group Plan Designs

We know one size doesn't fit all. So with **Small Market Solutions**, you can choose the products and plan designs that best meets your employees' needs.

Accident Insurance

Today, active lifestyles in or out of the home may result in bumps, bruises and sometimes breaks. Getting the right treatment can be vital to recovery, but it can also be expensive. And if an accident keeps one of your employees away from work during recovery, their financial worries can grow quickly. Accident insurance helps employees seek the treatment needed to be on the mend.

Choose from: 24-hour and Off-the-Job coverage

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 stress levels. Medical coverage may only cover some of the costs associated with treatment. Your employees are still responsible for deductibles and coinsurance. If treatment keeps them out of work, the financial worries can grow quickly and stress levels may rise. Our coverage helps provide financial support if an employee is diagnosed with a covered critical illness, so they can focus on getting better.

Supplemental Health Insurance

Life is unpredictable. Without any warning, an illness or injury can lead to a hospital confinement and medical procedures and/or visits, which may mean costly out-of-pocket expenses. With our Supplemental Health coverage, employees receive cash benefits for hospital confinements, payable directly to the employee. This can help keep them from withdrawing money from their personal bank account or Health Savings Account (HSA) for hospital-related expenses.

Disability Insurance

Unless an employee knows someone who has been disabled, they may not see the value of Disability insurance. They may think it won't happen to them, but if it does, they are vulnerable to lost income. Disability insurance can help replace their lost income and help ensure their finances are not depleted when faced with a period of unexpected sickness or off-the-job injury. They receive a monthly cash benefit to use as they see fit. This could include medical treatments, daily living expenses and more.

Whole Life Insurance

Life is unpredictable. Employees can provide their family with financial peace of mind for the future and the journey to get there. Not only do they get protection for their lifetime, but they also have the ability to build cash value as they go. Our simplified and straightforward coverage offers them guaranteed rates for the life of the policy, and a guaranteed death benefit paid to their beneficiaries. As the policy builds cash value, they can achieve their financial goals or borrow against it should they need to.

Choose one: Whole Life or Term Life

Or

Term Life Insurance

A death not only leaves behind loved ones, but can also leave overwhelming financial obligations. And, if your employees are like most people, they don't have enough life insurance to keep their family afloat if an unexpected death occurs. They can choose coverage that's right for them. With planning and a consultation with their tax advisor, the death benefit can pass to their beneficiaries free from state or federal estate taxes. Then, when life comes to an end, their beneficiary can receive a tax-free death benefit that can be used to help pay for funeral expenses, mortgage/rent payments and more.

All products based on state availability.

Talk with your Allstate Benefits sales representative about products and plan designs available in your state.

This material is valid as long as information remains current, but in no event later than March 1, 2023. The health coverage provided is limited benefit supplemental insurance. Benefits are provided under the following policy forms or state variations thereof: GVAP1, GVAP2, GVAP6, GVCIP2, GVCIP4, GVSP1, GVDIP, GWLP, and GPTLP. The policies have exclusions and limitations, may have reductions of benefits at specific ages, and may not be available for sale in all states. For additional information, you may contact your Allstate Benefits Representative. Products are underwritten by American Heritage Life Insurance Company (Home Office: Jacksonville, FL). Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. ©2020 Allstate Insurance Company. www.allstate.com or allstatebenefits.com

The health coverages listed do not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act.