

Supplemental Benefits

These plans (listed in the right navigation bar) can help you pay out-of-pocket expenses if you're injured in an accident, are diagnosed with a critical illness or need to be hospitalized. In addition, Lockheed Martin offers you identity theft protection, Whole Life Insurance with Long-Term Care, and a legal services plan.

You don't have to be enrolled in a Lockheed Martin medical plan to be covered by these supplemental benefits. Premiums for these plans are fully paid by you.



Medical and Prescription

Dental

Vision

Castlight Price Transparency

Employee Assistance Program

Health Advocate

Health Savings Account

Optum/Rally

Supplemental Benefits

Allstate Accident Insurance

Allstate Critical Illness Insurance

Allstate Hospital Indemnity Insurance

Allstate Identify Theft Protection

Allstate Whole Life with Long-Term Care

ARAG Legal Services Plan

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 you away from work during recovery, the financial worries can grow quickly.

Most major medical insurance plans only pay a portion of the bills. Our coverage can help pick up where other insurance leaves off and provide cash to help cover the expenses.

With Accident insurance from Allstate Benefits, you can gain the advantage of financial support, thanks to the cash benefits paid directly to you. You also gain the financial empowerment to seek the treatment needed to be on the mend.

Here's How It Works

Our coverage pays you cash benefits that correspond with hospital and intensive care confinement. Your plan may also include coverage for a variety of occurrences, such as dislocation or fracture, ambulance services, physical therapy and more. The cash benefits can be used to help pay for deductibles, treatment, rent and more.

Meeting Your Needs

- Guaranteed Issue coverage, subject to exclusions and limitations*
- Benefits are paid directly to you unless otherwise assigned
- Pays in addition to other insurance coverage
- Coverage also available for your dependents
- Premiums are affordable and can be conveniently payroll deducted
- Coverage may be continued; refer to your certificate for details

With Allstate Benefits, you can protect your finances against life's slips and falls. **Practical benefits for everyday living.®**

*Please refer to the Exclusions and Limitations section of this brochure.

†National Safety Council, Injury Facts®, 2019 Edition

DID YOU KNOW ?

The number of injuries suffered by workers in one year, both on- and off-the-job, includes:†

ON-THE-JOB (in millions)



Work
4.4

OFF-THE-JOB (in millions)



Home
25.0



Non-Auto
12.6



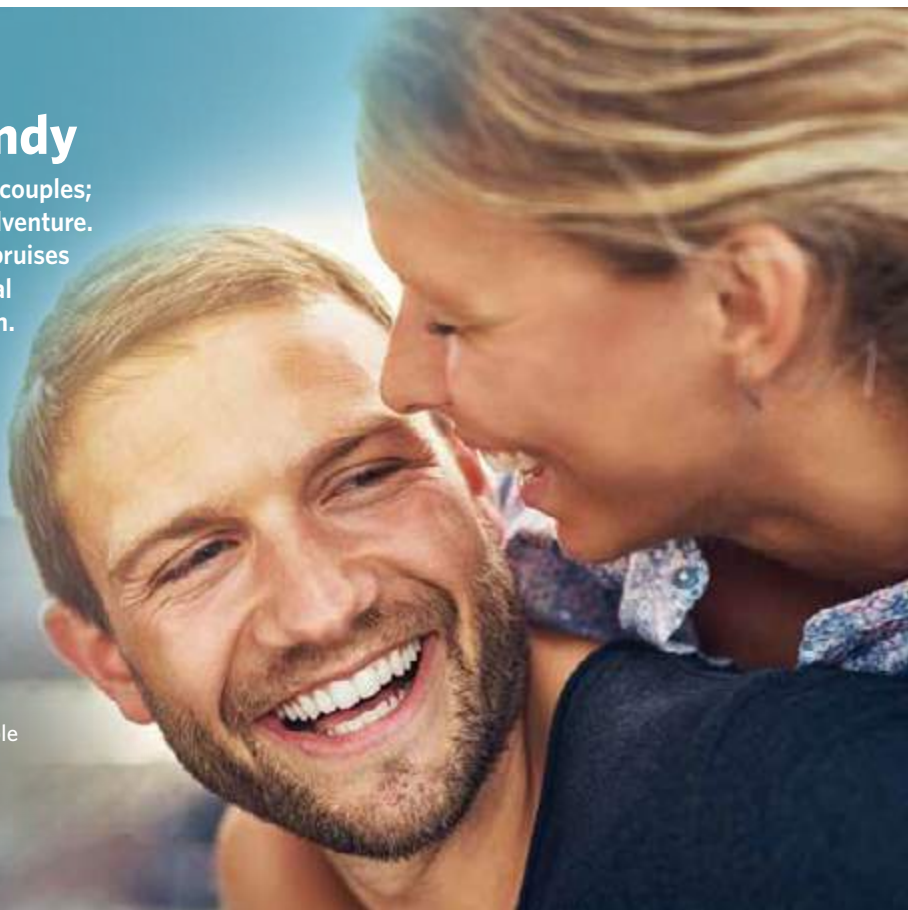
Auto
4.3

Meet Daniel & Sandy

Daniel and Sandy are like most active couples; they enjoy the outdoors and a great adventure. They have seen their share of bumps, bruises and breaks. Sandy knows an accidental injury could happen to either of them. Most importantly, she worries about how they will pay for it.

Here is what weighs heavily on her mind:

- Major medical will only pay a portion of the expenses associated with injury treatments
- They have copays they are responsible for until they meet their deductible
- If they miss work because of an injury, they must cover the bills, rent/mortgage, groceries and their child's education
- If they need to seek treatment not available locally, they will have to pay for it



Daniel's story of injury and treatment turned into a happy ending, because he had supplemental Accident Insurance to help with expenses.

CHOOSE

Daniel and Sandy choose benefits to help protect their family if they suffer an accidental injury.



ABJ32643X-3

USE

Daniel was playing a pick-up game of basketball with his friends when he went up for a jump-shot and, on his way back down, twisted his foot and ruptured his Achilles tendon.

Here's Daniel's treatment path:

- Taken by ambulance to the emergency room
- Examined by a doctor and X-rays were taken
- Underwent surgery to reattach the tendon
- Visited by his doctor and released after a one-day stay in the hospital
- Had to immobilize his ankle for 6 weeks
- Seen by the doctor during a follow-up visit and sent to physical therapy to strengthen his leg and improve his mobility

Daniel would go online after each of his treatments to file claims. The cash benefits were direct deposited into his bank account.

Daniel is back playing basketball and enjoying life.

CLAIM

Daniel's Accident claim paid cash benefits for the following:

Ground Ambulance
Medicine
Emergency Room
X-rays
Initial Hospital Confinement
Daily Hospital Confinement
Accident Physician's Treatment
Tendon Surgery
General Anesthesia
Physical Therapy (3 days/week)

For a listing of benefits and benefit amounts, see pages 3, 4 and 5.

Medical and Prescription

Dental

Vision

Castlight Price Transparency

Employee Assistance Program

Health Advocate

Health Savings Account

Optum/Rally

Supplemental Benefits

Allstate Accident Insurance

Allstate Critical Illness Insurance

Allstate Hospital Indemnity Insurance

Allstate Identify Theft Protection

Allstate Whole Life with Long-Term Care

ARAG Legal Services Plan

Using your cash benefits

Cash benefits provide you with options, because you decide how to use them.

Finances
Can help protect HSAs, savings, retirement plans and 401(k)s from being depleted.

Travel
Can help pay for expenses while receiving treatment in another city.

Home
Can help pay the mortgage, continue rental payments, or perform needed home repairs for after care.

Expenses
Can help pay your family's living expenses such as bills, electricity, and gas.



MyBenefits: 24/7 Access
allstatebenefits.com/mybenefits

An easy-to-use website that offers 24/7 access to important information about your benefits. Plus, you can submit and check your claims (including claim history), request your cash benefit to be direct deposited, make changes to personal information, and more.

Dependent Eligibility

Coverage may include you, your spouse and your children.

*Six treatments per covered person, per accident. **Up to three times per covered person, per accident. ¹Multiple dislocations or fractures from the same accident are limited to the amount shown in the Benefit Amounts on page 4. ²Two or more surgeries done at the same time are considered one operation. ³Paid for each day a room charge is incurred, up to 30 days for each covered person per continuous period of rehabilitation unit confinement, for a maximum of 60 days per calendar year. Not paid for days on which the Daily Hospital Confinement benefit is paid.

Benefits (subject to maximums as listed on pages 4 and 5)

BASE POLICY BENEFITS

Initial Hospital Confinement

Daily Hospital Confinement - up to 365 days for any one accident

Intensive Care - up to 180 days for each period of continuous confinement

RIDER BENEFITS ADDED TO BASE POLICY

Accident Treatment & Urgent Care Rider

Benefits for: Ground Ambulance, Air Ambulance, Accident Physician's Treatment, X-ray, Urgent Care

Dislocation/Fracture Enhanced Rider¹

Benefits for: Closed or Open Reduction, Avulsion, Chip and Stress Fracture (see definitions on page 6)

Emergency Room Services Rider - received as a result of injury

ADDITIONAL RIDER BENEFITS

Benefit Enhancement Rider

Accident Follow-Up Treatment - not payable for the same visit for which the Physical, Occupational or Speech Therapy benefit is paid*

Lacerations

Burns - treatment for one or more burns, other than sunburns

Skin Graft - for a burn for which a benefit is paid under the Burns benefit

Brain Injury Diagnosis - first diagnosis of concussion, cerebral laceration, cerebral contusion or intracranial hemorrhage. Must be diagnosed by CT Scan, MRI, EEG, PET scan or X-ray

Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI) - treatments must be received within 30 days after the accident. Payable once per covered person, per accident, per calendar year

Paralysis - spinal cord injury resulting in complete/permanent loss of use of two or more limbs for 90 consecutive days

Open Abdominal or Thoracic Surgery - must be performed by a physician²

Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery - surgery for torn, ruptured, or severed tendon, ligament, rotator cuff or knee cartilage; pays the reduced amount shown for arthroscopic exploratory surgery²

Ruptured Disc Surgery - diagnosis and surgical repair to a ruptured disc of the spine by a physician²

Eye Surgery - surgery or removal of a foreign object by a physician

General Anesthesia - payable only if one of the rider Surgery benefits is paid

Blood and Plasma

Appliance - physician-prescribed wheelchair, crutches or walker to help with personal locomotion or mobility

Medical Supplies

Medicine

Prosthesis - physician-prescribed prosthetic arm, leg, hand, foot or eye lost as a result of an accident

Physical, Occupational or Speech Therapy - 1 treatment per day; maximum of 6 treatments per accident. Includes chiropractic services. Not payable for same visit for which Accident Follow-Up Treatment benefit is paid

Rehabilitation Unit - must be hospital-confined due to an injury prior to being transferred to rehab³

Non-Local Transportation - obtaining treatment more than 50 miles from your home when not available locally. Ground or air ambulance is not covered**

Family Member Lodging - 1 adult family member to be with you while you are hospital confined. Not paid if family member lives within 50 miles of the hospital. Payable up to 30 days per accident

Post-Accident Transportation - three-day hospital stay more than 250 miles from your home, with a flight on a common carrier to return home. Payable only if the Daily Hospital Confinement benefit is paid

Broken Tooth - dental repair by crown, filling or extraction; only one of the three is covered per accident. Injury must be to natural teeth and cannot be due to biting or chewing

Residence/Vehicle Modification - permanent structural modification certified necessary by a physician, within 365 days after accident

Pain Management (Epidural Injection) - injection in the spine to manage pain due to an accidental injury

Miscellaneous Outpatient Surgery - physician-performed outpatient surgical procedure. Not paid if one of the following benefits is paid: Open Abdominal or Thoracic Surgery; Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery; Ruptured Disc Surgery; or Eye Surgery

Medical and Prescription

Dental

Vision

Castlight Price Transparency

Employee Assistance Program

Health Advocate

Health Savings Account

Optum/Rally

Supplemental Benefits

Allstate Accident Insurance

Allstate Critical Illness Insurance

Allstate Hospital Indemnity Insurance

Allstate Identify Theft Protection

Allstate Whole Life with Long-Term Care

ARAG Legal Services Plan

BENEFIT AMOUNTS

Benefits are paid once per accident unless otherwise noted

BASE POLICY BENEFITS	PLAN 1	PLAN 2
Initial Hospital Confinement (pays once/year)	\$2,000	\$4,000
Daily Hospital Confinement (pays daily)	\$400	\$800
Intensive Care (pays daily)	\$800	\$1,600
RIDER BENEFITS	PLAN 1	PLAN 2
Accident Treatment and Urgent Care Rider		
Ambulance	\$400	\$800
Ground Air	\$1,200	\$2,400
Accident Physician's Treatment	\$200	\$400
X-ray	\$400	\$800
Urgent Care	\$200	\$400
Dislocation or Fracture Enhanced Rider ⁴		
Open Reduction (300% of Closed Reduction)	\$18,000	\$36,000
Closed Reduction	\$6,000	\$12,000
Avulsion and Chip Fractures (25% of Closed Reduction)	\$1,500	\$3,000
Stress Fracture (10% of Closed Reduction)	\$600	\$1,200
Emergency Room Services Rider	\$200	\$400
BENEFIT ENHANCEMENT RIDER	PLAN 1	PLAN 2
Accident Follow-Up Treatment (pays daily)	\$150	\$300
Lacerations	\$150	\$300
Burns	<15% body surface \$300 15% or more \$1,500	\$600 \$3,000
Skin Graft (% of Burns Benefit)	50%	50%
Brain Injury Diagnosis	\$900	\$1,800
Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI) (pays once/year)	\$300	\$600
Paralysis (pays once)	Paraplegia \$22,500 Quadriplegia \$45,000	\$45,000 \$90,000
Open Abdominal or Thoracic Surgery	\$3,000	\$6,000
Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery	Surgery \$1,500 Exploratory \$450	\$3,000 \$900
Ruptured Spinal Disc Surgery	\$1,500	\$3,000
Eye Surgery	\$300	\$600
General Anesthesia	\$300	\$600
Blood and Plasma	\$900	\$1,800
Appliance	\$375	\$750
Medical Supplies	\$15	\$30
Medicine	\$15	\$30
Prosthesis	1 device \$1,500 2 or more devices \$3,000	\$3,000 \$6,000
Physical, Occupational or Speech Therapy (pays daily)	\$90	\$180
Rehabilitation Unit (pays daily)	\$300	\$600
Non-Local Transportation	\$750	\$1,500
Family Member Lodging (pays daily)	\$300	\$600
Post-Accident Transportation (pays once/year)	\$600	\$1,200
Broken Tooth	\$300	\$600
Residence/Vehicle Modification	\$1,500	\$3,000
Pain Management (Epidural Injection)	\$150	\$300
Miscellaneous Outpatient Surgery	\$300	\$600

⁴Up to amount shown; see Injury Benefit Schedule on page 5. Multiple losses from same injury pay only up to amount shown above.

PLAN 1 PREMIUMS

MODE	EE	EE + SP	EE + CH	F
Weekly	\$2.00	\$3.46	\$4.45	\$5.75

PLAN 2 PREMIUMS

MODE	EE	EE + SP	EE + CH	F
Weekly	\$4.00	\$6.92	\$8.90	\$11.49

Issue ages: 18 and Over if Actively at Work

EE = Employee; EE + SP = Employee + Spouse;
EE + CH = Employee + Child(ren); F = Family

Injury Benefit Schedule is on page 5

Medical and
Prescription

Dental

Vision

Castlight Price
Transparency

Employee
Assistance
Program

Health
Advocate

Health Savings
Account

Optum/Rally

Supplemental
Benefits

Allstate
Accident
Insurance

Allstate Critical
Illness Insurance

Allstate Hospital
Indemnity
Insurance

Allstate Identify
Theft Protection

Allstate Whole
Life with Long-
Term Care

ARAG Legal
Services Plan

INJURY BENEFIT SCHEDULE

Benefit amounts for coverage and one occurrence are shown below.

[†]Covered children get 100% of the amount shown

DISLOCATION [†]	REDUCTION ^{***}	PLAN 1	PLAN 2
Hip joint	Open	\$18,000	\$36,000
	Closed	\$6,000	\$12,000
Knee or ankle joint*, bone or bones of the foot*	Open	\$7,200	\$14,400
	Closed	\$2,400	\$4,800
Wrist joint	Open	\$6,300	\$12,600
	Closed	\$2,100	\$4,200
Elbow joint	Open	\$5,400	\$10,800
	Closed	\$1,800	\$3,600
Shoulder joint	Open	\$3,600	\$7,200
	Closed	\$1,200	\$2,400
Bone or bones of the hand*, collarbone	Open	\$2,700	\$5,400
	Closed	\$900	\$1,800
Two or more fingers or toes	Open	\$1,260	\$2,520
	Closed	\$420	\$840
One finger or toe	Open	\$540	\$1,080
	Closed	\$180	\$360
FRACTURE [†]	REDUCTION ^{***}	PLAN 1	PLAN 2
Hip, thigh (femur), pelvis**	Open	\$18,000	\$36,000
	Closed	\$6,000	\$12,000
Skull**	Open	\$17,100	\$34,200
	Closed	\$5,700	\$11,400
Arm, between shoulder and elbow (shaft), shoulder blade (scapula), leg (tibia or fibula)	Open	\$9,900	\$19,800
	Closed	\$3,300	\$6,600
Ankle, knee cap (patella), forearm (radius or ulna), collarbone (clavicle)	Open	\$7,200	\$14,400
	Closed	\$2,400	\$4,800
Foot**, hand or wrist**	Open	\$6,300	\$12,600
	Closed	\$2,100	\$4,200
Lower jaw**	Open	\$3,600	\$7,200
	Closed	\$1,200	\$2,400
Two or more ribs, fingers or toes, bones of face or nose	Open	\$2,700	\$5,400
	Closed	\$900	\$1,800
One rib, finger or toe, coccyx	Open	\$1,260	\$2,520
	Closed	\$420	\$840

*Knee joint (except patella). Bone or bones of the foot (except toes). Bone or bones of the hand (except fingers).
**Pelvis (except coccyx). Skull (except bones of face or nose). Foot (except toes). Hand or wrist (except fingers).
Lower jaw (except alveolar process). ***Avulsion & Chip fracture pays 25% of the Closed Reduction amount.
Stress fracture pays 10% of the Closed Reduction amount.

Medical and
Prescription

Dental

Vision

Castlight Price
Transparency

Employee
Assistance
Program

Health
Advocate

Health Savings
Account

Optum/Rally

Supplemental
Benefits

Allstate
Accident
Insurance

Allstate Critical
Illness Insurance

Allstate Hospital
Indemnity
Insurance

Allstate Identify
Theft Protection

Allstate Whole
Life with Long-
Term Care

ARAG Legal
Services Plan



Allstate BENEFITS

Protection when faced with
a critical illness diagnosis
and you need treatment

Medical and
Prescription

Dental

Vision

Castlight Price
Transparency

Employee
Assistance
Program

Health
Advocate

Health Savings
Account

Optum/Rally

Supplemental
Benefits

Allstate
Accident
Insurance

Allstate Critical
Illness Insurance

Allstate Hospital
Indemnity
Insurance

Allstate Identify
Theft Protection

Allstate Whole
Life with Long-
Term Care

ARAG Legal
Services Plan

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 your stress levels.

The treatment to recovery is vital, but it can also be expensive. Your medical coverage may only cover some of the costs associated with treatment. You're still responsible for deductibles and coinsurance. If treatment keeps you out of work, the financial worries can grow quickly and stress levels may rise.

Critical Illness coverage helps provide financial support if you are diagnosed with a covered critical illness. With the expense of treatment often high, seeking the treatment you need could seem like a financial burden. When a diagnosis occurs, you need to be focused on getting better and taking control of your health, not stressing over financial worries.

Here's How It Works

You choose benefits to protect yourself and any family members if diagnosed with a critical illness. Then, if diagnosed with a covered critical illness, you will receive a cash benefit based on the percentage payable for the condition.

Meeting Your Needs

- Guaranteed Issue coverage, subject to exclusions and limitations*
- Coverage available for individual and child(ren) or family
- Covered dependents receive 50% of your Basic-Benefit Amount
- Benefits paid regardless of any other medical or disability plan coverage
- Premiums are affordable and conveniently payroll deducted
- Coverage may be continued; refer to your certificate for details
- 100% of your Basic-Benefit Amount is paid for Advanced Alzheimer's Disease and Advanced Parkinson's Disease

With Allstate Benefits, you can make treatment decisions without putting your finances at risk. **Practical benefits for everyday living.®**

DID YOU KNOW ?



Every **40** seconds,
an American will suffer
a heart attack†

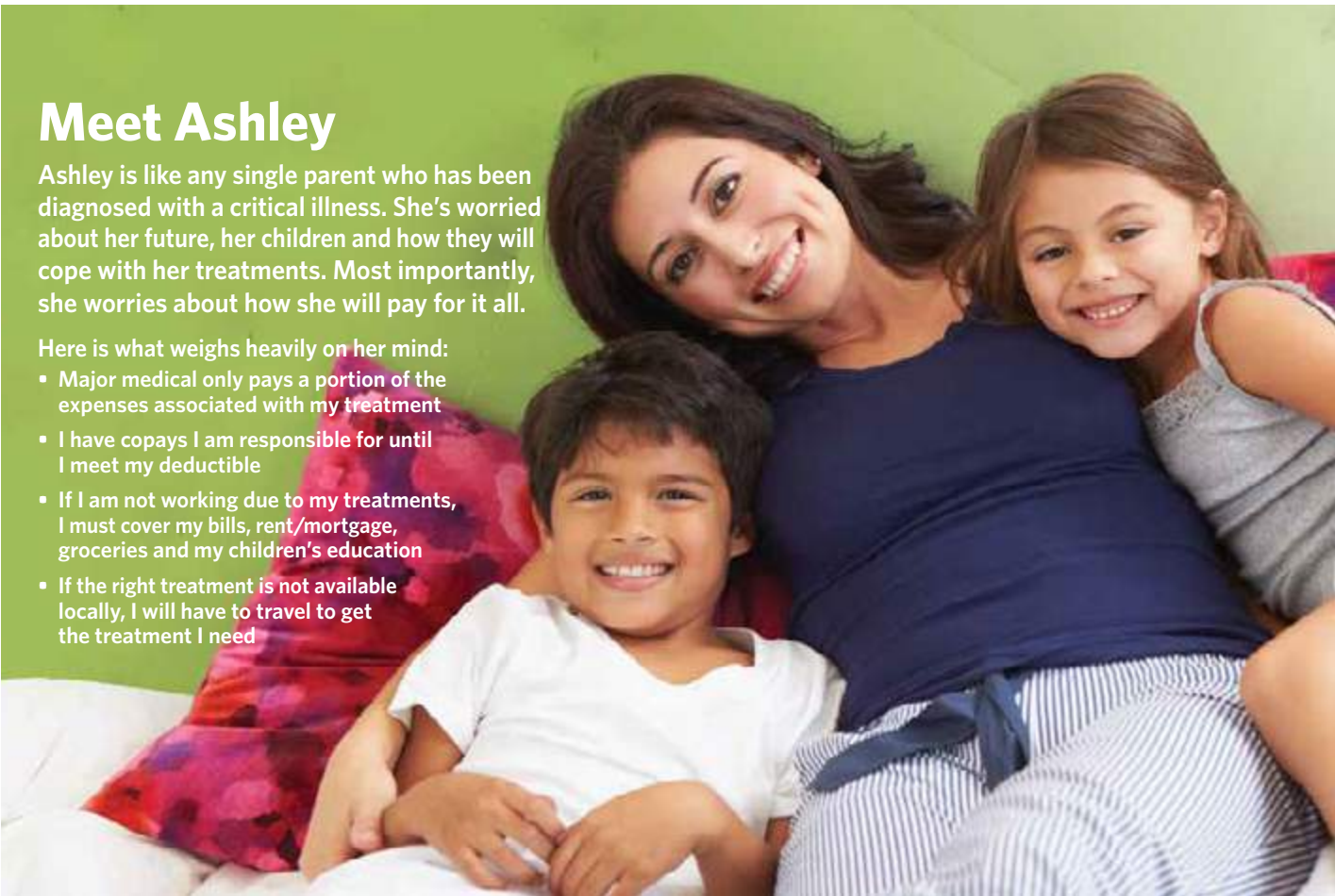


Every **40** seconds,
someone in the U.S.
has a stroke††

*Please refer to the Exclusions and Limitations section of this brochure.

†https://www.cdc.gov/heartdisease/heart_attack.htm ††<https://www.cdc.gov/stroke/facts.htm>

- Medical and Prescription
- Dental
- Vision
- Castlight Price Transparency
- Employee Assistance Program
- Health Advocate
- Health Savings Account
- Optum/Rally
- Supplemental Benefits
 - Allstate Accident Insurance
 - Allstate Critical Illness Insurance
 - Allstate Hospital Indemnity Insurance
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Meet Ashley

Ashley is like any single parent who has been diagnosed with a critical illness. She’s worried about her future, her children and how they will cope with her treatments. Most importantly, she worries about how she will pay for it all.

Here is what weighs heavily on her mind:

- Major medical only pays a portion of the expenses associated with my treatment
- I have copays I am responsible for until I meet my deductible
- If I am not working due to my treatments, I must cover my bills, rent/mortgage, groceries and my children’s education
- If the right treatment is not available locally, I will have to travel to get the treatment I need

Ashley’s story of diagnosis and treatment turned into a happy ending, because she had supplemental Critical Illness Insurance to help with expenses.



CHOOSE

Ashley chooses Critical Illness benefits to help protect herself and her children, if they are diagnosed with a critical illness.



USE

During Ashley’s annual wellness exam, her doctor noticed an irregular heartbeat. She underwent an electrocardiogram (EKG) test and stress test, which confirmed she had a blockage in one of her coronary arteries.

Here’s Ashley’s treatment path:

- Ashley has her annual wellness exam
- Her doctor notices an abnormality in her heartbeat; tests are performed and she is diagnosed with coronary artery disease
- After visits with doctors, surgeons and an anesthesiologist, Ashley undergoes surgery
- Surgery is performed to remove the blockage with a bypass graft. She is visited by her doctor during a 4-day hospital stay and released
- Ashley followed her doctor required treatment during a 2-month recovery period, and had regular doctor office visits

Ashley is doing well and is on the road to recovery.



CLAIM





Ashley’s Critical Illness claim paid her cash benefits for the following:

Coronary Artery Bypass Surgery

The cash benefits were direct deposited into her bank account.

For a listing of benefits and benefit amounts, see pages 3 and 4.

Using your cash benefits
Cash benefits provide you with options, because you decide how to use them.

- **Finances**
Can help protect HSAs, savings, retirement plans and 401(k)s from being depleted.
- **Travel**
Can help pay for expenses while receiving treatment in another city.
- **Home**
Can help pay the mortgage, continue rental payments, or perform needed home repairs for after care.
- **Expenses**
Can help pay your family's living expenses such as bills, electricity, and gas.



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An easy-to-use website that offers 24/7 access to important information about your benefits. Plus, you can submit and check your claims (including claim history), request your cash benefit to be direct deposited, make changes to personal information, and more.

Benefits (subject to maximums as listed on page 4)
Benefit paid upon diagnosis of one of the following conditions

- INITIAL CRITICAL ILLNESS BENEFITS***
- Heart Attack** - the death of a portion of the heart muscle due to inadequate blood supply. Established (old) myocardial infarction and cardiac arrest are not covered
- Stroke** - the death of a portion of the brain producing neurological sequelae including infarction of brain tissue, hemorrhage and embolization from an extra-cranial source. Transient ischemic attacks (TIAs), head injury, chronic cerebrovascular insufficiency and reversible ischemic neurological deficits are not covered
- End Stage Renal Failure** - irreversible failure of both kidneys, resulting in peritoneal dialysis or hemodialysis. Renal failure caused by traumatic events, including surgical trauma, are not covered
- Major Organ Transplant** - pays either Candidate Benefit if placed on National Transplant List, or Surgery Benefit for transplant of heart, lungs, liver, pancreas or kidneys. Lungs and kidneys are each considered one major organ, regardless of whether one or both lungs or kidneys are transplanted. Surgery Benefit not paid if Candidate Benefit paid; also not paid for mechanical or non-human organs
- Coronary Artery Bypass Surgery** - to correct narrowing or blockage of one or more coronary arteries with bypass graft. Abdominal aortic bypass, balloon angioplasty, laser embolectomy, atherectomy, stent placement and non-surgical procedures are not covered
- Waiver of Premium (employee only)** - premiums waived if disabled for 90 consecutive days due to a critical illness or specified disease

- CANCER CRITICAL ILLNESS BENEFITS***
- Invasive Cancer** - malignant tumor with uncontrolled growth, including Leukemia and Lymphoma. Carcinoma in situ, non-invasive or metastasized skin cancer and early prostate cancer are not covered
- Carcinoma In Situ** - non-invasive cancer, including early prostate cancer (stages A, I, II) and melanoma that has not invaded the dermis. Other skin malignancies, pre-malignant lesions (such as intraepithelial neoplasia), benign tumors and polyps are not covered

- REOCCURRENCE OF CRITICAL ILLNESS BENEFITS***
- Initial Critical Illness** - second diagnosis more than 6 months after the first date of diagnosis for which an Initial Critical Illness benefit was paid
- Cancer Critical Illness** - second diagnosis more than 6 months after the last date treatment was received for which a Cancer Critical Illness benefit was paid

- RIDER BENEFITS**
- Skin Cancer Rider** - includes diagnosis of basal cell carcinoma and squamous cell carcinoma. Must not have been paid within 365 days. Malignant melanoma and pre-cancerous conditions such as leukoplakia; actinic keratosis; carcinoid; hyperplasia; polycythemia; non-malignant melanoma; moles; and similar diseases or lesions are not covered
- Cardiopulmonary Enhancement Rider** - once per illness per covered person
- Sudden Cardiac Arrest** - payable if it is the primary diagnosis. Myocardial infarction (heart attack) is not covered
- Pulmonary Embolism**
- Pulmonary Fibrosis**
- Supplemental Critical Illness Rider* -**
- Advanced Alzheimer's Disease** - must exhibit impaired memory and judgment and be certified unable to perform at least two daily activities¹ without adult assistance
- Advanced Parkinson's Disease** - must exhibit two or more of the following: muscle rigidity, tremor, or bradykinesia (slowness in physical and mental responses); and be certified unable to perform at least two daily activities¹ without adult assistance
- Benign Brain Tumor** - a non-malignant tumor limited to brain, meninges, cranial nerves or pituitary gland. Tumors of the skull, pituitary adenomas less than 10mm, and germinomas are not covered
- Coma** - unconscious and not responsive to external stimulation or responsive to internal needs. Medically-induced coma, coma resulting from alcohol or drug use, and diagnosis of brain death are not covered
- Complete Loss of Hearing** - permanent loss of hearing in both ears
- Complete Loss of Sight** - permanent loss of vision in both eyes
- Complete Loss of Speech** - permanent loss of speech or verbal communication
- Paralysis** - permanent loss of muscle function in two or more limbs, due to disease or injury. Does not include loss of muscle function limited to fingers or toes

*Benefits paid once per covered person. When all benefits have been used, the coverage terminates. ¹Daily activities include: bathing, dressing, toileting, bladder and bowel continence, transferring and eating.

Medical and Prescription

Dental

Vision

Castlight Price Transparency

Employee Assistance Program

Health Advocate

Health Savings Account

Optum/Rally

Supplemental Benefits

Allstate Accident Insurance

Allstate Critical Illness Insurance

Allstate Hospital Indemnity Insurance

Allstate Identify Theft Protection

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ARAG Legal Services Plan

BENEFIT AMOUNTS

Percentages below are based on the Basic Benefit Amount of \$15,000 (Plan 1) or \$30,000 (Plan 2) chosen by your employer.

†Covered dependents receive 50% of your benefit amount.

INITIAL CRITICAL ILLNESS BENEFITS†	PLAN 1	PLAN 2
Heart Attack (100%)	\$15,000	\$30,000
Stroke (100%)	\$15,000	\$30,000
End Stage Renal Failure (100%)	\$15,000	\$30,000
Major Organ Transplant (100%)	\$15,000	\$30,000
Coronary Artery Bypass Surgery (25%)	\$3,750	\$7,500
Waiver of Premium (employee only)	Yes	Yes
CANCER CRITICAL ILLNESS BENEFITS†	PLAN 1	PLAN 2
Invasive Cancer (100%)	\$15,000	\$30,000
Carcinoma In Situ (25%)	\$3,750	\$7,500
REOCCURRENCE OF CRITICAL ILLNESS BENEFITS†	PLAN 1	PLAN 2
Initial Critical Illness (same amount as Initial Critical Illness Benefit)	Yes	Yes
Cancer Critical Illness (same amount as Cancer Critical Illness Benefit)	Yes	Yes
RIDER BENEFITS	PLAN 1	PLAN 2
Skin Cancer Rider	\$250	\$250
Cardiopulmonary Enhancement Rider†		
Sudden Cardiac Arrest (25%)	\$3,750	\$7,500
Pulmonary Embolism (25%)	\$3,750	\$7,500
Pulmonary Fibrosis (25%)	\$3,750	\$7,500
Supplemental Critical Illness Rider†		
Advanced Alzheimer's Disease (100%)	\$15,000	\$30,000
Advanced Parkinson's Disease (100%)	\$15,000	\$30,000
Benign Brain Tumor (100%)	\$15,000	\$30,000
Coma (100%)	\$15,000	\$30,000
Complete Loss of Hearing (100%)	\$15,000	\$30,000
Complete Loss of Sight (100%)	\$15,000	\$30,000
Complete Loss of Speech (100%)	\$15,000	\$30,000
Paralysis (100%)	\$15,000	\$30,000

PLAN 1 - WEEKLY ISSUE AGE PREMIUMS

AGE	EE, EE+CH	EE+SP, F	AGE	EE, EE+CH	EE+SP, F
Non-Tobacco			Tobacco		
18-29	\$1.12	\$1.70	18-29	\$1.56	\$2.35
30-39	\$2.48	\$3.77	30-39	\$3.61	\$5.45
40-49	\$5.07	\$7.70	40-49	\$7.86	\$11.88
50-59	\$9.08	\$13.77	50-59	\$14.28	\$21.58
60-64	\$12.44	\$18.85	60-64	\$19.55	\$29.51
65+	\$19.92	\$30.15	65+	\$30.86	\$46.55

PLAN 2 - WEEKLY ISSUE AGE PREMIUMS

AGE	EE, EE+CH	EE+SP, F	AGE	EE, EE+CH	EE+SP, F
Non-Tobacco			Tobacco		
18-29	\$2.21	\$3.33	18-29	\$3.08	\$4.64
30-39	\$4.88	\$7.37	30-39	\$7.12	\$10.73
40-49	\$9.96	\$15.03	40-49	\$15.53	\$23.39
50-59	\$17.85	\$26.93	50-59	\$28.26	\$42.54
60-64	\$24.48	\$36.91	60-64	\$38.69	\$58.23
65+	\$39.30	\$59.22	65+	\$61.16	\$92.02

EE = Employee; EE+SP = Employee + Spouse;
EE+CH = Employee + Child(ren); F = Family

Medical and
Prescription

Dental

Vision

Castlight Price
Transparency

Employee
Assistance
Program

Health
Advocate

Health Savings
Account

Optum/Rally

Supplemental
Benefits

Allstate
Accident
Insurance

Allstate Critical
Illness Insurance

Allstate Hospital
Indemnity
Insurance

Allstate Identify
Theft Protection

Allstate Whole
Life with Long-
Term Care

ARAG Legal
Services Plan



Medical and Prescription

Dental

Vision

Castlight Price Transparency

Employee Assistance Program

Health Advocate

Health Savings Account

Optum/Rally

Supplemental Benefits

Allstate Accident Insurance

Allstate Critical Illness Insurance

Allstate Hospital Indemnity Insurance

Allstate Identify Theft Protection

Allstate Whole Life with Long-Term Care

ARAG Legal Services Plan

Hospital Indemnity 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.

Expenses associated with a hospital stay can be financially difficult if money is tight and you are not prepared. But having the right coverage in place before you experience a sickness or injury can help eliminate your financial concerns and provide support at a time when it is needed most.

Allstate Benefits offers a solution to help you protect your income and empower you to seek treatment.

Here's How It Works

Our Hospital Indemnity insurance pays a cash benefit for hospital confinements. This benefit is payable directly to you unless assigned, and can keep you from withdrawing money from your personal bank account or your Health Savings Account (HSA) for hospital-related expenses. It is increasingly important to not only protect your finances if faced with an unexpected illness, but also to empower yourself to seek the necessary treatment.

Meeting Your Needs

- Guaranteed Issue coverage without a Pre-Existing Condition Limitation*
- Coverage also available for your dependents
- Premiums are affordable and are conveniently payroll deducted
- Coverage may be continued; refer to your certificate for details

With Allstate Benefits, you can feel assured that you have the protection you need if faced with a hospitalization. **Practical benefits for everyday living.®**

DID YOU KNOW ?



Americans pay nearly **60% more** for hospital stays than patients in Europe or Canada.¹

\$11,700
per hospital stay

The average cost of a 24-hour hospital stay in the United States is \$11,700.²

About two-thirds of Americans received an **unexpected medical bill** following a hospital stay in 2020.³

*Please refer to the Exclusions and Limitations section of this brochure.

¹<http://www.healthsystemtracker.org/brief/what-drives-health-spending-in-the-u-s-compared-to-other-countries/>

²<https://www.debt.org/medical/hospital-surgery-costs/>

³<http://newsroom.heart.org/news/poll-surprise-medical-bills-pose-significant-financial-burden>

- Medical and Prescription
- Dental
- Vision
- Castlight Price Transparency
- Employee Assistance Program
- Health Advocate
- Health Savings Account
- Optum/Rally
- Supplemental Benefits
 - Allstate Accident Insurance
 - Allstate Critical Illness Insurance
 - Allstate Hospital Indemnity Insurance
 - Allstate Identify Theft Protection
 - Allstate Whole Life with Long-Term Care
 - ARAG Legal Services Plan

Meet Tommy

Tommy’s parents are like most parents; they worry about the health and well-being of their family. They know that as Tommy grows he will become more active and may be hospitalized due to a sickness or injury. Most importantly, they worry about how they will pay for it.

Here is what weighs heavily on their minds:

- Major medical only pays a portion of the expenses associated with hospital stays
- They have copays they are responsible for until they meet their deductible
- If they miss work due to Tommy having a hospital stay, they must cover their bills, rent/mortgage, groceries and education expenses
- If the right treatment is not available locally, they will have to travel to get the treatment he needs

Tommy’s story of sickness and a hospital stay turned into a happy ending, because his parents had supplemental Hospital Indemnity Insurance to help with expenses.



CHOOSE

Tommy’s mother chooses benefits to help protect herself and her family members, should they suffer an illness or injury that requires a hospital stay.



ABJ32645X-3



USE

Tommy was sick and vomiting, had a loss of appetite and a fever, and complained about a pain in his side. He was also unable to get out of bed.

Here’s Tommy’s treatment path:

- Taken by ambulance to the emergency room
- Examined by a physician
- Multiple tests were performed
- Admitted for a two-day hospital stay
- Underwent emergency appendectomy surgery
- Visited by his doctor and released
- Recovered from surgery in 5 weeks
- Seen by the doctor during a follow-up visit

Tommy’s mother went online after Tommy’s hospital stay to file a claim. The cash benefits were direct deposited into her bank account.

Tommy is fully recovered and back to normal.



CLAIM


Tommy’s hospital stay claim paid cash benefits for the following:

- First Day Hospital Confinement
- Daily Hospital Confinement


For a listing of benefits and benefit amounts, see pages 3 and 4.

Using your cash benefits


Cash benefits provide you with options, because you decide how to use them.




Finances
Can help protect HSAs, savings, retirement plans and 401(k)s from being depleted.



Travel
Can help pay for expenses while receiving treatment in another city.



Home
Can help pay the mortgage, continue rental payments, or perform needed home repairs for after care.



Expenses
Can help pay your family's living expenses such as bills, electricity, and gas.



MyBenefits: 24/7 Access allstatebenefits.com/mybenefits

An easy-to-use website that offers 24/7 access to important information about your benefits. Plus, you can submit and check your claims (including claim history), request your cash benefit to be direct deposited, make changes to personal information, and more.

Hospitalization Due to Pregnancy

Your First Day Hospital Confinement does include hospitalization due to normal pregnancy or complications of pregnancy.

Dependent Eligibility

Coverage may include you, your spouse, and children.

Benefits

HOSPITALIZATION BENEFITS

First Day Hospital Confinement - once per continuous confinement per covered person, up to the limit stated on page 4. We pay 10% of the amount shown on page 4 for a newborn's first day of confinement in a hospital (see Hospitalization Due to Pregnancy at bottom left for complete details)

Daily Hospital Confinement - up to the maximum number of days for each confinement.* We pay 10% of the amount shown on page 4 for a newborn's initial confinement in a hospital for routine nursing and well-baby care. Hospitalization due to pregnancy is covered. Not paid for any day the First Day Hospital Confinement benefit is paid (see How We Pay the Daily Hospital Confinement Benefit on page 6)

Hospital Intensive Care - up to the maximum number of days for each confinement.* Pays in addition to the First Day Hospital Confinement benefit and Daily Hospital Confinement benefit

*See the maximum number of days for each confinement on page 4.

Medical and Prescription

Dental

Vision

Castlight Price Transparency

Employee Assistance Program

Health Advocate

Health Savings Account

Optum/Rally

Supplemental Benefits

Allstate Accident Insurance

Allstate Critical Illness Insurance

Allstate Hospital Indemnity Insurance

Allstate Identify Theft Protection

Allstate Whole Life with Long-Term Care

ARAG Legal Services Plan

BENEFIT AMOUNTS

HOSPITALIZATION BENEFITS	PLAN 1	PLAN 2
First Day Hospital Confinement Limit to Number of Occurrences	\$500 No Limit	\$1,000 No Limit
Daily Hospital Confinement (daily) Maximum Number of Days	\$250 30	\$350 30
Hospital Intensive Care (daily) Maximum Number of Days	\$200 30	\$300 30
BENEFIT LIMITATION	PLAN 1	PLAN 2
Pregnancy Waiting Period	None	None

PLAN 1 PREMIUMS

MODE	EE	EE + SP	EE + CH	F
Weekly	\$2.94	\$6.75	\$5.10	\$7.56

PLAN 2 PREMIUMS

MODE	EE	EE + SP	EE + CH	F
Weekly	\$5.01	\$11.91	\$8.67	\$13.23

EE = Employee; EE + SP = Employee + Spouse;
EE + CH = Employee + Child(ren); F = Family

Issue Ages: 18 and over if Actively at Work

Medical and
Prescription

Dental

Vision

Castlight Price
Transparency

Employee
Assistance
Program

Health
Advocate

Health Savings
Account

Optum/Rally

Supplemental
Benefits

Allstate
Accident
Insurance

Allstate Critical
Illness Insurance

Allstate Hospital
Indemnity
Insurance

Allstate Identify
Theft Protection

Allstate Whole
Life with Long-
Term Care

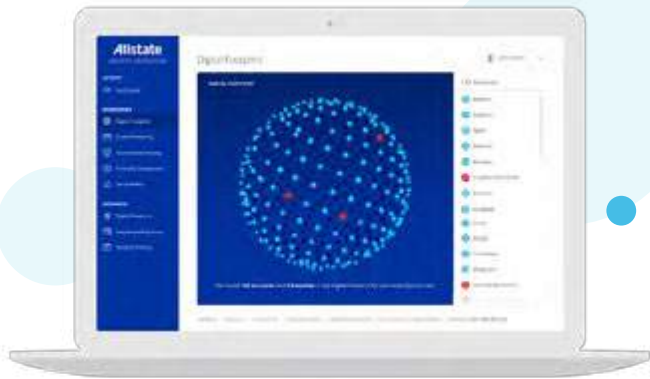
ARAG Legal
Services Plan



Identity protection
that keeps up with
your digital life

Your identity is made up of more than your Social Security number and credit score. That’s why we do more than monitor your credit reports. We help you look after your online activity, from financial transactions to what you share on social media — so you can protect the trail of data you leave behind.

Introducing our next evolution in identity protection. For over 85 years, we’ve been protecting what matters most. Now we’re providing protection from a wide range of identity threats, so you can keep loving what technology adds to your life.



- ✓ **See your personal data**
- ✓ **Manage it with real time alerts**
- ✓ **Protect your identity and finances from fraud***



Sign up during
open enrollment

Questions? 1.800.789.2720

Plans and pricing
**Allstate Identity
Protection Pro Plus**
\$9.95 per person / month
\$17.95 per family / month

- Medical and Prescription
- Dental
- Vision
- Castlight Price Transparency
- Employee Assistance Program
- Health Advocate
- Health Savings Account
- Optum/Rally
- Supplemental Benefits**
- Allstate Accident Insurance
- Allstate Critical Illness Insurance
- Allstate Hospital Indemnity Insurance
- Allstate Identify Theft Protection
- Allstate Whole Life with Long-Term Care
- ARAG Legal Services Plan

With Allstate Identity Protection Pro Plus you'll be able to

- See and control your personal data with our unique tool, Allstate Digital Footprint™
- Monitor social media accounts for questionable content and signs of account takeover
- Check your identity health score
- View and manage alerts in real time
- Catch fraud at its earliest sign with tri-bureau monitoring and an annual tri-bureau credit report and score
- Lock your TransUnion credit report in a click and get credit freeze assistance
- Get help disputing errors on your credit report
- See if your IP addresses have been compromised
- Receive alerts for cash withdrawals, balance transfers, and large purchases
- Get reimbursed for fraud-related losses like stolen 401(k) & HSA funds or fraudulent tax returns with our \$1 million identity theft insurance policy*
- Protect yourself and your family (everyone that's "under your roof and wallet")*



Protect yourself and your family

Kids' online identities can grow up faster than they do. Our Family Plan provides coverage for kids and teens of all ages, so you can help protect their personal data and give them a safe head start. If they are dependent on you financially or live under your roof, they're covered.*

*For family plans only
†Identity theft insurance underwritten by insurance company subsidiaries or affiliates of Assurant. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

It's easy to get started

1. Enroll in Allstate Identity Protection Pro Plus

You're protected from your effective date. Our auto-on credit monitoring alerts require no additional setup.

2. Activate key features

Explore additional features in our easy-to-use portal. The more we monitor, the safer you can be.

3. Live your best life online

In the event of identity theft or fraud, you'll receive an alert as soon as it's detected.



- Medical and Prescription
- Dental
- Vision
- Castlight Price Transparency
- Employee Assistance Program
- Health Advocate
- Health Savings Account
- Optum/Rally
- Supplemental Benefits

- Allstate Accident Insurance
- Allstate Critical Illness Insurance
- Allstate Hospital Indemnity Insurance
- Allstate Identify Theft Protection
- Allstate Whole Life with Long-Term Care
- ARAG Legal Services Plan



Allstate
BENEFITS

Provides a cash benefit
directly to your beneficiary

Underwritten by: American Heritage Life Insurance Company*

Group Whole Life Insurance

Now more than ever, Group Whole Life Insurance that includes an acceleration of the death benefit for long-term care services is an important part of a healthy financial plan. The time is right to prepare for your future.

Here's How It Works

With Group Whole Life Insurance from Allstate Benefits, you get simplified and straightforward coverage. You decide how much coverage and who to cover. You get guaranteed rates for the life of the policy and a guaranteed death benefit to be paid to your beneficiaries. As the policy builds cash value, you can achieve your financial goals or borrow against it should you need to.

If your doctor certifies you as chronically ill¹, the Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider pays benefits for qualified long-term care services after a 90-day elimination period. You'll receive a monthly benefit equal to 4% of your life insurance benefit for up to 50 months while receiving qualified long-term care services.

Meeting Your Needs

- You choose a fully-guaranteed death benefit (premiums payable to age 95) to leave behind, or if you live to age 121, a lump-sum maturity benefit is paid
- Coverage for spouse and children available through separate certificate or rider¹
- Premiums are affordable and conveniently payroll deducted
- Coverage may be continued if you leave employment; refer to your certificate for details

With Allstate Benefits Group Whole Life, you can gain peace of mind knowing you can receive financial assistance if you need long-term care services, and enjoy protection for the future while building peace of mind right now. **Practical benefits for everyday living.**[®]

DID YOU KNOW ?



Reasons for purchasing life coverage include: replace income, help pay final expenses, wealth transfer, and mortgage payoff.²



Common financial concerns among Americans include: the ability to afford long-term care, medical and disability expenses, retirement, investments, living debt/expenses, and final expenses.²

Medical and
Prescription

Dental

Vision

Castlight Price
Transparency

Employee
Assistance
Program

Health
Advocate

Health Savings
Account

Optum/Rally

Supplemental
Benefits

Allstate
Accident
Insurance

Allstate Critical
Illness Insurance

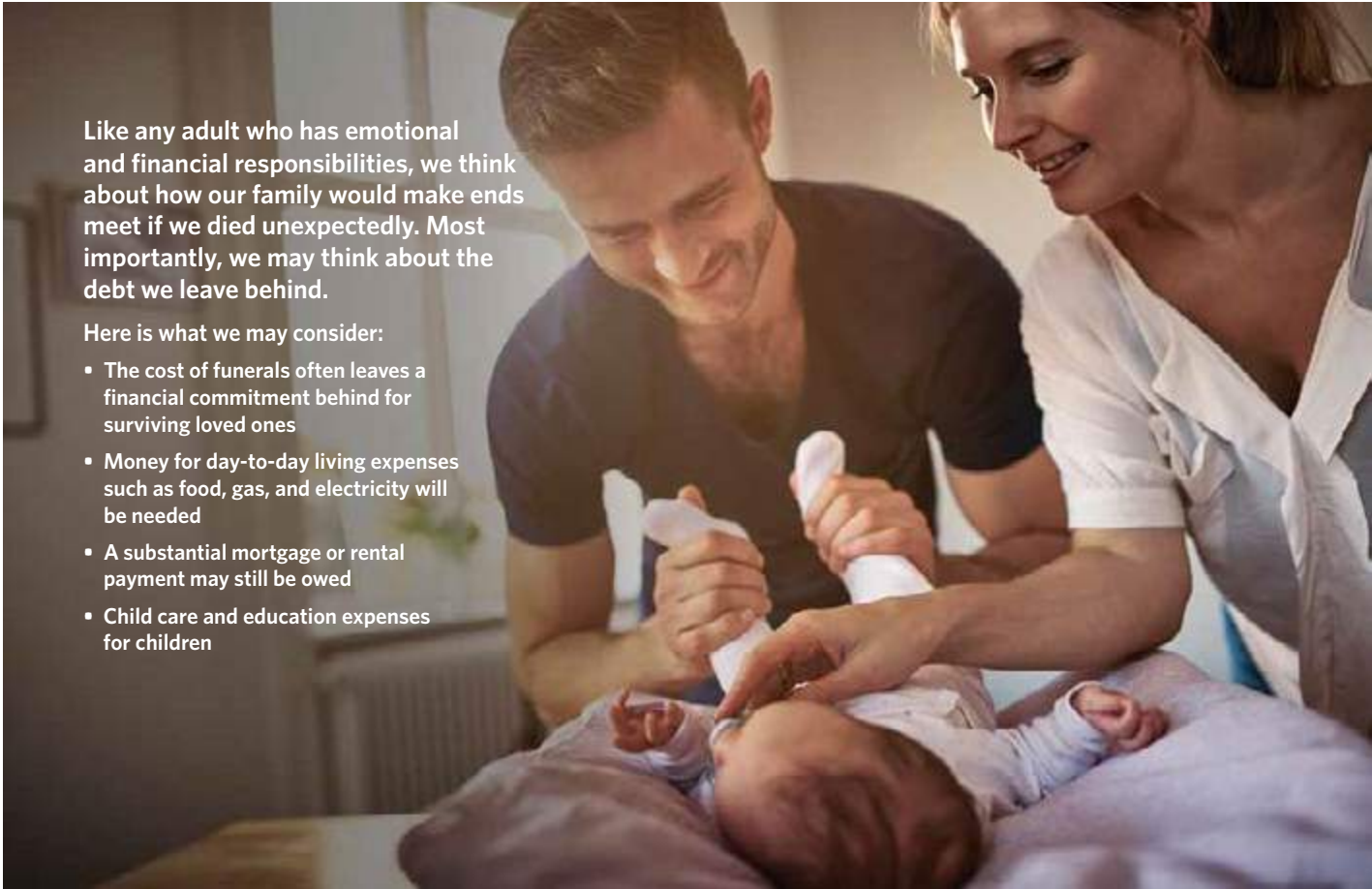
Allstate Hospital
Indemnity
Insurance

Allstate Identify
Theft Protection

Allstate Whole
Life with Long-
Term Care

ARAG Legal
Services Plan

*Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. ¹The insured has been certified by a licensed health care practitioner within the preceding 12-month period as: being unable to perform (without substantial assistance from another individual) at least 2 activities of daily living for a period of at least 90 days due to a loss of functional capacity; or requiring substantial supervision to protect oneself from threats to health and safety due to cognitive impairment. ²Coverage for spouse and child(ren) may be limited to a percentage of the employee's face amount in some states. ³2019 Insurance Barometer Study, LIMRA



Like any adult who has emotional and financial responsibilities, we think about how our family would make ends meet if we died unexpectedly. Most importantly, we may think about the debt we leave behind.

Here is what we may consider:

- The cost of funerals often leaves a financial commitment behind for surviving loved ones
- Money for day-to-day living expenses such as food, gas, and electricity will be needed
- A substantial mortgage or rental payment may still be owed
- Child care and education expenses for children

Medical and Prescription

Dental

Vision

Castlight Price Transparency

Employee Assistance Program

Health Advocate

Health Savings Account

Optum/Rally

Supplemental Benefits

Allstate Accident Insurance

Allstate Critical Illness Insurance

Allstate Hospital Indemnity Insurance

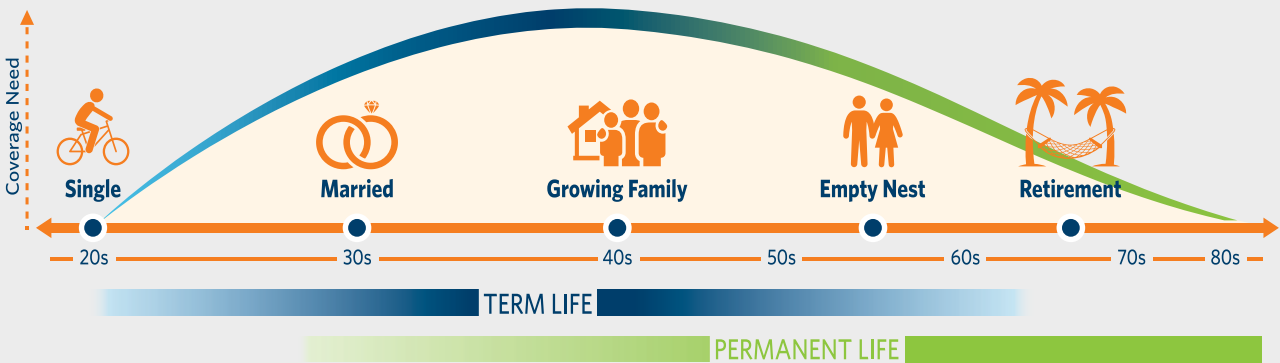
Allstate Identify Theft Protection

Allstate Whole Life with Long-Term Care

ARAG Legal Services Plan

Coverage for all stages of life

As people move through the stages of life, certain factors dictate the type of life insurance they need. During working years, an employer may provide Term Life insurance, but the wraparound coverage of our Group Whole Life product can help give peace of mind because the money you spent builds cash value that you can use later in life or add to the term benefit payout. The graph below illustrates the need for term and permanent whole life insurance throughout the various stages of life.



The examples above detail fictional thought processes and needs; your individual needs and reasons for coverage may vary.

Using your cash benefits

Cash benefits provide you with options, because you or your beneficiary get to decide how to use them.

Finances
Cash benefits can help protect your HSAs, savings, retirement plans and 401ks from being depleted

Home
Your beneficiary can use the cash benefits to help pay the mortgage, continue rental payments, or perform needed home repairs

Expenses
The cash benefit can be used to help pay for medical and living expenses such as bills, electricity and gas



[†]With proper planning, the death benefit can pass to your beneficiaries free from state or federal estate taxes. Please consult with your tax advisor for specific information.

You may be required to answer health questions at enrollment. Coverage may be available with reduced underwriting through your employer during your initial enrollment period. If you enroll after your initial enrollment period, answers to health questions are required.

Prepare for the future today

One way you can determine if you and your family need the coverage is to review the list below and check some or all that apply to you and your family.

- ☐ You're the primary wage earner in your family
- ☐ Your family would have trouble living comfortably without your income
- ☐ You have regular debts, like mortgage, car payment or credit cards
- ☐ You have children under 18
- ☐ You want permanent, fully guaranteed coverage
- ☐ You'd like to offer a tax-free death benefit to your beneficiary[†]

Here's how Whole Life works

Premiums are payable to age 95 and are conveniently payroll deducted. The longer the policy coverage continues and premiums are paid, the more the cash value builds.

Cash values and payments

As premiums are paid, the policy is building cash value over time. Premiums are guaranteed at issue and the coverage becomes fully paid-up at age 95 if all premiums have been paid.

If the decision is made to stop paying premiums after the coverage is effective and has developed cash value, various non-forfeiture options are available.

Extended Term Insurance (ETI) is the default non-forfeiture option when premium payments stop and there is no active selection made to continue coverage. ETI reduces the duration of coverage (now a shorter term instead of whole life), but provides the same amount of death benefit.

Benefits

Whole Life Insurance provides either:

- Death Benefit** - pays a lump-sum cash benefit when the insured dies; or
- Maturity Benefit** - pays a lump-sum cash benefit if the insured is still living at age 121

ADDITIONAL RIDER BENEFITS³

Accelerated Death Benefit for Terminal Illness or Condition* - an advance of the death benefit, up to 75% of the certificate face amount, when certified terminally ill

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits** - a monthly advance of 4% of the death benefit for up to 50 months while receiving qualified long-term care services after a 90-day elimination period when certified chronically ill by a licensed health care practitioner. The restoration benefit restores the death benefit and cash value to the pre-acceleration amounts, and the extension benefit extends the death benefit for a period equal to the original benefit term. ("Chronically Ill" means the insured has been certified by a licensed health care practitioner within the preceding 12-month period as: being unable to perform (without substantial assistance from another individual) at least 2 activities of daily living for a period of at least 90 days due to a loss of functional capacity; or requiring substantial supervision to protect oneself from threats to health and safety due to cognitive impairment.)

OPTIONAL RIDER BENEFIT³

Children's Term⁴ - level term insurance for each covered dependent child under age 26. Not available if dependent child is covered under a separate certificate

³The riders have exclusions and limitations, may vary in availability by issue or termination age, and may not be available to all covered dependents or in all states. Additional premiums may be required for riders added to coverage. ⁴Subject to state limits on dependent life coverage. *Premiums are waived after payment of benefit. **Premiums are waived for the months when the benefit is payable.

Medical and Prescription

Dental

Vision

Castlight Price Transparency

Employee Assistance Program

Health Advocate

Health Savings Account

Optum/Rally

Supplemental Benefits

Allstate Accident Insurance

Allstate Critical Illness Insurance

Allstate Hospital Indemnity Insurance

Allstate Identify Theft Protection

Allstate Whole Life with Long-Term Care

ARAG Legal Services Plan

Legal Insurance from ARAG



Lockheed Martin Corporation

What does legal insurance cover?

A legal insurance plan from ARAG® **covers a wide range of legal needs** like the examples shown below – and many more – to help you address life's legal situations.

Consumer Protection

- ✓ Auto repair
- ✓ Buy or sell a car
- ✓ Consumer fraud
- ✓ Consumer protection for goods or services
- ✓ Home improvement
- ✓ Personal property disputes
- ✓ Small claims court

Criminal Matters

- ✓ Juvenile
- ✓ Parental responsibility

Debt-Related Matters

- ✓ Debt collection
- ✓ Garnishments
- ✓ Personal bankruptcy
- ✓ Student loan debt

Driving Matters

- ✓ License suspension/revocation
- ✓ Traffic tickets

Tax Issues

- ✓ IRS tax audit
- ✓ IRS tax collection

Family

- ✓ Adoption
- ✓ Guardianship/conservatorship
- ✓ Name change
- ✓ Pet-related matters
- ✓ Divorce

Services for Tenants

- ✓ Contracts/lease agreements
- ✓ Eviction
- ✓ Security deposit
- ✓ Disputes with a landlord

Real Estate & Home Ownership

- ✓ Buying a home
- ✓ Deeds
- ✓ Foreclosure
- ✓ Contractor issues
- ✓ Neighbor disputes
- ✓ Promissory notes
- ✓ Real estate disputes
- ✓ Selling a home

Wills & Estate Planning

- ✓ Powers of attorney
- ✓ Wills

What does it cost?

UltimateAdvisor®

\$13.11 monthly

UltimateAdvisor Plus™

\$19.70 monthly



What is legal insurance?

Legal coverage isn't just for the serious issues, it's for your everyday needs, too. Legal insurance helps you address common situations like creating wills, transferring property or buying a home.

Which plan is right for you?

UltimateAdvisor Plus™ offers you all of the above and more including:

- ✓ Child custody, support, visitation
- ✓ Trusts
- ✓ Services for parents/grandparents
- ✓ Tax services
- ✓ And more

More details please! →



See the complete list of what your plan covers at:

ARAGlegal.com/myinfo Access Code: **18447lmc**

Let's Talk! Call ARAG at 800-570-5099

Medical and Prescription

Dental

Vision

Castlight Price Transparency

Employee Assistance Program

Health Advocate

Health Savings Account

Optum/Rally

Supplemental Benefits

Allstate Accident Insurance

Allstate Critical Illness Insurance

Allstate Hospital Indemnity Insurance

Allstate Identify Theft Protection

Allstate Whole Life with Long-Term Care

ARAG Legal Services Plan

Why should you get legal insurance?



Work with a network attorney and attorney fees are **100% paid-in-full** for most covered matters.



Save thousands of dollars on average, for each legal matter by avoiding costly legal fees.*



Avoid the hassle of finding a local attorney on your own – access more than **15,000 attorneys** in ARAG's network who **average 20+ years of experience**.



Address your covered legal situations with a network attorney who is only a **phone call away for legal help and representation**.



Use DIY Docs® to create a variety of **legally valid documents**, including state-specific templates.

How does legal insurance work?

- 1 **Call 800-570-5099** when you have a legal matter.
- 2 **Customer Care will walk you through your options** and help you get connected to network attorneys.
- 3 **Meet with your network attorney** over the phone or in person to begin resolving your legal issue.

Reviews from plan members

"ARAG legal insurance has helped me so much – it's taken all the stress out of the process and has provided me with an excellent lawyer. I am so happy I went with ARAG and I have been recommending it to everyone I know that may benefit from their services."

– Nestor Los Angeles, CA



How can legal work for you?

Most of us aren't prepared for the unexpected — like the circumstances caused by the coronavirus outbreak.

Legal insurance provides a benefit you can use to plan for it all — the expected and unexpected times in your life. Go online to view a complete list of coverages and see how a legal plan can protect you.

ARAGlegal.com/myinfo
Access code: 18447lmc

New Ways Your Legal Insurance Plan Has You Covered

We're always adding to the 100+ legal issues covered by your plan.

Here are some new additions to your plan to check out:

- ✓ Domestic Partnership Agreements
- ✓ Gender Identifier Change
- ✓ Egg/Sperm/Embryo Donation Agreement
- ✓ Rental Property Disputes and more!

Take advantage of the peace of mind offered by legal insurance – for whatever life brings your way.

Effective on: 01/01/2022

Medical and Prescription

Dental

Vision

Castlight Price Transparency

Employee Assistance Program

Health Advocate

Health Savings Account

Optum/Rally

Supplemental Benefits

Allstate Accident Insurance

Allstate Critical Illness Insurance

Allstate Hospital Indemnity Insurance

Allstate Identify Theft Protection

Allstate Whole Life with Long-Term Care

ARAG Legal Services Plan

*Average cost to employee without legal insurance is based on the average number of attorney hours for ARAG claims incurred in 2018 or 2019 and paid by December 31, 2020, multiplied by \$368 per hour. \$368 is the average hourly rate for a U.S. attorney with 11 to 15 years experience according to "The Survey of Law Firm Economics: 2018 Edition."

Limitations and exclusions apply. Depending upon a state's regulations, ARAG's legal insurance plan may be considered an insurance product or a service product. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa. Service products are provided by ARAG Services, LLC. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, contact us.

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