

Allstate Benefits COVID-19 Coverage & Benefits

Coverage & Benefits

The following Group products offered by Allstate Benefits may have COVID-19 related benefits. Our Individual products may also have similar benefits. Please review your policy or certificate to check your coverage. All benefits are subject to limitations.

Group Voluntary Critical Illness plan (GVCI 1/2/4) – While “Infectious disease” is not a covered critical illness, the Allstate Benefits Critical Illness Wellness Benefit/Rider covers a specified list of medical tests. If any of these tests are performed, the benefit will be paid, regardless of why the test may have been ordered. For example, if an insured has a chest x-ray, the Wellness benefit/rider will pay a specified amount regardless if the doctor ordered the chest x-ray over a concern of COVID-19 or bronchitis. The benefit is payable once per covered person, per calendar year.

Group Voluntary Accident plan (GVA 1/2/6) - A visit to a physician outside of a hospital facility would qualify as wellness benefit under the Outpatient Physicians Treatment (OPT) Benefit/Rider. Unlike the Critical Illness wellness benefit which requires a specific medical test, receiving outpatient treatment by a physician, would be payable under the Accident plan.

The following riders may cover circumstances related to COVID-19:

On/Off Job Accident and Sickness Disability Rider (GVA1 only) – Benefit will be paid after the elimination period when an insured employee is totally disabled due to sickness.

On/Off Job Accident and Sickness Disability Rider for Insured Spouse (GVA1 only) – Benefit will be paid if an insured spouse is totally disabled, due to an injury or sickness, and unable to perform the substantial and material duties of his or her own occupation due to an accident or sickness.

Outpatient Physician’s Treatment Benefit (GVA1 only) – Benefit will be paid for treatment by a physician outside a hospital for any cause. This benefit is payable for 2 visits per covered person, per calendar year; and a maximum of 4 visits per calendar year if there is family coverage in force.

Outpatient Physician's Treatment Rider (GVA 2/6) – Benefit will be paid for treatment by a physician outside a hospital for preventative care. The benefit is payable only once per day per covered person; and is limited to: 2 days per covered person per calendar year; and maximum of 4 days per calendar year if the policy if there is family coverage in force.

Continuation of Coverage During a Strike or Layoff Rider (GVA2) – If the insured is laid off from his/her job, the Accident coverage will continue. Layoff means the dismissal of an employee from his or her job by an employer because of business reasons, such as the decision that certain positions are no longer necessary or tightened budgetary constraints or work shortage (not due to poor performance or misconduct).

Return of Premium Benefit Rider (GVA2) – If the insured is laid off during the first six months of in-force coverage, the total premiums paid for the certificate and all riders attached to the certificate will be returned to the insured, provided that no claims have been incurred. Layoff means the dismissal of an employee from his or her job by an employer because of business reasons, such as the decision that certain positions are no longer necessary or tightened budgetary constraints or work shortage (not due to poor performance or misconduct).

Group Voluntary Hospital Indemnity (GIM1/2) - The Hospital Indemnity plan has benefits that may be payable for treatment or hospitalization related to COVID-19.

The following riders may cover circumstances related to COVID-19:

Initial Hospitalization Benefit (GIM1/2) – Benefit will be paid on the first confinement to a hospital during a calendar year, provided a benefit is paid under the Daily Hospital Confinement Benefit in the policy. This benefit is payable only once per covered person, per calendar year.

Daily Hospital Confinement Benefit (GIM1/2) - Daily hospital benefit will be paid for each day a covered person is admitted to and confined as an inpatient in a hospital as a result of sickness or injury.

Hospital Intensive Care Unit Confinement Benefit (GIM1/2) – Benefit will be paid for each day a covered person is confined to a hospital intensive care unit, provided a benefit is also paid under the Daily Hospital Confinement Benefit. A day is a 24-hour period. This benefit is paid in addition to the Daily Hospital Confinement Benefit.

At Home Nursing Benefit (GIM1)- Benefit will be paid for each day a covered person requires at home nursing care following a hospital confinement covered under the policy. At home nursing services must be required and authorized by the attending physician.

Inpatient Physician's Treatment Benefit (GIM1) – Benefit will be paid for each day a covered person requires the services of a physician (other than a surgeon) during a covered hospital confinement. This benefit is payable for the number of days the Hospital Confinement benefit is payable.

Outpatient Physician's Treatment Benefit (GIM1) – Benefit will be paid for each day a covered person is treated by a physician outside the hospital for any reason. The benefit is payable only once per day per covered person; and is limited to 5 days per covered person per coverage year; and a maximum of 10 days per coverage year if Individual and Spouse or Individual and Children coverage; or a maximum of 15 days per coverage year if Family coverage is in force.

Ambulance Benefit (GIM1) – Benefit will be paid each day a covered person is transferred by a licensed ambulance service or hospital owned ambulance to a hospital or emergency treatment center. For air ambulance transport, the benefit amount is twice the amount shown on the Schedule of Benefits.

Outpatient Diagnostic X-ray and Laboratory Benefit (GIM1) – Benefit will be paid when laboratory tests are performed for the purpose of diagnosis of an injury or sickness indicated by symptoms that would suggest an injury or sickness has occurred, while the covered person is not hospital confined. This benefit is limited to 1 day per covered person; limited to 3 days per coverage year, per covered person; and not payable if a benefit is payable under the Wellness and Preventive Test Benefit.

Wellness and Preventive Test Benefit (GIM1) – Benefit will be paid when a covered person has a routine physical examination or preventive test performed while not hospital confined. Eligible examinations and tests include a physical examination performed by a physician. This benefit is limited to 1 day per covered person per coverage year; and not payable if a benefit is payable under the Outpatient Diagnostic X-ray and Laboratory Benefit.

Sickness Disability Rider (GIM1) - Benefit will be paid after elimination period when insured employee is totally disabled due to sickness.



Group Voluntary Cancer (GVC3 only) – While “Infectious disease” is not a covered illness, the Cancer plan will provide a benefit for certain hospital stays and a wellness test.

Hospital Intensive Care Unit Confinement Benefit - Benefit will be paid for each day of continuous hospital intensive care unit confinement for any illness.

Step-Down Hospital Intensive Care Unit Confinement Benefit – Benefit will be paid for each day of step-down hospital intensive care unit confinement for any illness.

Wellness Benefit – Benefit will be paid for a specified list of tests, regardless of why the test may have been ordered. The benefit is limited to the amount specified in the policy per calendar year, per covered person.

Benefits may vary by state. Please review your policy/certificate for information regarding your coverage. You can also view your coverage by visiting www.allstatebenefits.com/mybenefits. If you have questions regarding your coverage, contact our Customer Care Center at 800.521.3535.