



## Allstate BENEFITS

Protection for accidental  
off-the-job injuries

## 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 get well.

### 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 dismemberment, 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, meaning no medical questions to answer
- 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 are conveniently payroll deducted
- Coverage may be continued; refer to your certificate for more details

With Allstate Benefits, you can protect your finances against life's slips and falls.  
**Are you in Good Hands? You can be.**

\*National Safety Council, Injury Facts®, 2014 Edition

POD20339

## DID YOU KNOW ?

The number of injuries suffered by workers in one year off-the-job includes (in millions):\*



Home  
**8.3**



Non-Auto  
**3.6**



Auto  
**2.0**

Offered to the employees of:

**Tortoise  
Investments, LLC**

# 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.



## 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
- Was visited by his doctor and released after a one-day stay in the hospital
- Had to immobilize his ankle for 6 weeks
- Was 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

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

For a listing of benefits and benefit amounts, see your company's rate insert.

## 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](http://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 or domestic partner, and your children.

<sup>1</sup>Multiple dismemberments, dislocations or fractures are limited to the amount shown in the rate insert. <sup>2</sup>Up to three times per covered person, per accident. <sup>3</sup>Two or more surgeries done at the same time are considered one operation. <sup>4</sup>Paid 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 Hospitalization Confinement benefit is paid. <sup>5</sup>Two treatments per covered person, per accident. \*Must begin or be received within 180 days of the accident. \*\*Within 3 days after the accident.

## Benefits (subject to maximums as listed on the attached rate insert)

### BASE POLICY BENEFITS

#### Accidental Death\*

**Common Carrier Accidental Death** - riding as a fare-paying passenger on a scheduled common carrier

**Dismemberment<sup>1</sup>** - amount paid depends on type of dismemberment. See Injury Benefit Schedule in rate insert

**Dislocation or Fracture<sup>1</sup>** - amount paid depends on type of dislocation or fracture. See Injury Benefit Schedule in rate insert

**Hospitalization Confinement** - initial hospitalization after the effective date

**Daily Hospitalization Confinement** - up to 90 days for any one injury

**Intensive Care** - up to 90 days for each period of continuous confinement

**Ambulance Services** - transfer to or from hospital by ambulance service

**Accident Physician's Treatment**

**X-ray**

**Emergency Room Services**

### BENEFIT ENHANCEMENTS

**Lacerations\*\*** - treatment for one or more lacerations (cuts)

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

**Skin Graft** - receiving a skin graft for which a benefit is paid under the Burns benefit

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

**Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI)\*** - must first be treated by a physician within 30 days after the accident

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

**Coma with Respiratory Assistance** - unconsciousness lasting 7 or more days; intubation required. Medically induced comas excluded

**Open Abdominal or Thoracic Surgery<sup>3\*\*</sup>**

**Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery<sup>3\*\*</sup>** - surgery received for torn, ruptured, or severed tendon, ligament, rotator cuff or knee cartilage; pays the reduced amount shown for arthroscopic exploratory surgery

**Ruptured Disc Surgery<sup>3\*\*</sup>** - diagnosis and surgical repair to a ruptured disc of the spine by a physician

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

**General Anesthesia\*** - payable only if one of the policy Surgery benefits is paid

**Blood and Plasma\*\*** - transfusion after an accident

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

**Medical Supplies** - purchased over-the-counter medical supplies. Payable only if a benefit is paid for Accident Physician's Treatment or X-ray

**Medicine** - purchased prescription or over-the-counter medicines. Payable only if a benefit is paid for Accident Physician's Treatment or X-ray

**Prosthesis\*** - physician-prescribed prosthetic arm, leg, hand, foot or eye lost as a result of an accident. Payable only if a benefit is paid for loss of arm, leg, hand, foot or eye under the Dismemberment benefit

**Physical Therapy** - 1 treatment per day; maximum of 6 treatments per accident. Chiropractic services are excluded. Not payable for same visit for which Accident Follow-Up Treatment benefit is paid. Must take place no longer than 6 months after accident

**Rehabilitation Unit<sup>4</sup>** - must be hospital-confined due to an injury prior to being transferred to rehab. Not payable for the days on which the Daily Hospitalization Confinement benefit is paid

**Non-Local Transportation<sup>2</sup>** - treatment obtained at a non-local hospital or freestanding treatment center more than 100 miles from your home. Does not cover ambulance or physician's office or clinic visits for services other than treatment

**Family Member Lodging** - 1 adult family member to be with you while you are confined in a non-local hospital or freestanding treatment center. Not payable if family member lives within 100 miles one-way of the treatment facility. Up to 30 days per accident

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

**Accident Follow-Up Treatment<sup>5</sup>** - must take place no longer than 6 months after the accident. Payable only if a benefit is paid for Accident Physician's Treatment or X-ray. Not payable for the same visit for which the Physical Therapy benefit is paid

## CERTIFICATE SPECIFICATIONS

### Conditions and Limits

When an injury results in a covered loss within 90 days (unless otherwise stated on the Benefits page) from the date of an accident and is diagnosed by a physician, Allstate Benefits will pay benefits as stated. Treatment must be received in the United States or its territories.

### Eligibility

Your employer decides who is eligible for your group (such as length of service and hours worked each week).

### Dependent Eligibility/Termination

Coverage may include you, your spouse or domestic partner, and your children. Coverage for children ends when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent. Spouse coverage ends upon valid decree of divorce or your death. Domestic partner coverage ends upon termination of the domestic partnership or your death.

### When Coverage Ends

Coverage under the policy and riders (if included) ends on the earliest of: the date the policy or certificate is canceled; the last day of the period for which you made any required contributions; the last day you are in active employment, except as provided under the Temporary Layoff, Leave of Absence, or Family and Medical Leave of Absence provision; the date you are no longer in an eligible class; the date your class is no longer eligible; or discovery of fraud or material misrepresentation when filing a claim.

### Continuing Your Coverage

You may be eligible to continue your coverage when coverage under the policy ends. Refer to your Certificate of Insurance for details.

## EXCLUSIONS AND LIMITATIONS

**Exclusions and Limitations for the Base Policy:** Benefits are not paid for: injury incurred before the effective date; injury as a result of an on-the-job accident; act of war or participation in a riot, insurrection or rebellion; suicide or attempt at suicide; intentionally self-inflicted injury or action; injury while under the influence of alcohol or any narcotic, unless taken upon the advice of a physician; any bacterial infection (except pyogenic infections from an accidental cut or wound); participation in aeronautics unless a fare-paying passenger on a licensed common-carrier aircraft; engaging in an illegal occupation or committing or attempting an assault or felony; driving in any race or speed test or testing any vehicle on any racetrack or speedway; hernia, including complications; serving as an active member of the Military, Naval, or Air Forces of any country or combination of countries.



**Allstate**  
BENEFITS

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[www.allstate.com](http://www.allstate.com) or  
[allstatebenefits.com](http://allstatebenefits.com)

This brochure is for use in KS and is incomplete without the accompanying rate insert.

This material is valid as long as information remains current, but in no event later than November 21, 2020.

Group Accident benefits are provided by policy form GVAP2, or state variations thereof.

**Coverage is provided by Limited Benefit Supplemental Accident Insurance.** The policy is not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from Allstate Benefits. This information highlights some features of the policy but is not the insurance contract. For 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). Details of the insurance, including exclusions, restrictions and other provisions are included in the certificates issued.

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.

# Group Voluntary Accident (GVAP2)

## Off-the-Job Accident Insurance from Allstate Benefits

See attached [Important information About Coverage](#).

Offered to the employees of:

## Tortoise Investments, LLC

### BENEFIT AMOUNTS

Benefits are paid once per accident unless otherwise noted here or in the Important Information About Coverage.

BASE ACCIDENT BENEFITS		PLAN 1
Accidental Death	Employee	\$60,000
	Spouse	\$30,000
	Children	\$15,000
Common Carrier Accidental Death (fare-paying passenger)	Employee	\$300,000
	Spouse	\$150,000
	Children	\$75,000
Dismemberment <sup>1</sup>	Employee	\$60,000
	Spouse	\$30,000
	Children	\$15,000
Dislocation or Fracture <sup>1</sup>	Employee	\$6,000
	Spouse	\$3,000
	Children	\$1,500
Hospital Confinement (Pays once/yr)		\$1,500
Daily Hospital Confinement (Pays daily)		\$300
Intensive Care (Pays daily)		\$600
Ambulance	Ground	\$300
	Air	\$900
Accident Physician's Treatment		\$150
X-Ray		\$300
Emergency Room Services		\$300

<sup>1</sup>Up to amount shown; actual amount paid depends on injury and is based on Schedule of Benefits and Factors in your certificate of coverage. Multiple losses from same injury pay only up to amount shown above.

BENEFIT ENHANCEMENTS		PLAN 1
Lacerations <sup>2</sup> (Pays once/year)		\$150
Burns <sup>2</sup> (other than sunburns)	< 15% body	\$300
	> 15% or more	\$1,500
Skin Graft (% of Burns Benefit)		50%
Brain Injury Diagnosis <sup>2</sup> (Pays once)		\$450
Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI)		\$150
Paralysis <sup>2</sup> (Pays once)	Paraplegia	\$22,500
	Quadriplegia	\$45,000
Coma with Respiratory Assistance (Pays once)		\$30,000
Open Abdominal or Thoracic Surgery <sup>2</sup>		\$3,000
Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery	Surgery	\$1,500
	Exploratory	\$450
Ruptured Spinal Disc Surgery		\$1,500
Eye Surgery		\$300
General Anesthesia		\$300
Blood and Plasma <sup>2</sup>		\$900
Appliance		\$375
Medical Supplies		\$15
Medicine		\$15
Prosthesis	1 device	\$1,500
	2 or more devices	\$3,000
Physical Therapy (Pays daily; max. 6 days/accident)		\$90
Rehabilitation Unit (Pays daily)		\$300
Non-Local Transportation		\$1,200
Family Member Lodging		\$300
Post-Accident Transportation (Pays once/year)		\$600
Accident Follow-Up Treatment		\$150

<sup>2</sup>Within 3 days after accident.

## INJURY BENEFIT SCHEDULE

Benefit amounts for coverage and one occurrence are shown below.

Covered spouse and children get 100% of the amounts shown.

COMPLETE DISLOCATION	PLAN 1
Hip joint	\$6,000
Knee or ankle joint ▲, bone or bones of the foot ▲	\$2,400
Wrist joint	\$2,100
Elbow joint	\$1,800
Shoulder joint	\$1,200
Bone or bones of the hand ▲, collarbone	\$900
Two or more fingers or toes	\$420
One finger or toe	\$180
COMPLETE, SIMPLE OR CLOSED FRACTURE	PLAN 1
Hip, thigh (femur), pelvis <sup>++</sup>	\$6,000
Skull <sup>++</sup>	\$5,700
Arm, between shoulder and elbow (shaft), shoulder blade (scapula), leg (tibia or fibula)	\$3,300
Ankle, knee cap (patella), forearm (radius or ulna), collarbone (clavicle)	\$2,400
Foot <sup>++</sup> , hand or wrist <sup>++</sup>	\$2,100
Lower jaw <sup>++</sup>	\$1,200
Two or more ribs, fingers or toes, bones of face or nose	\$900
One rib, finger or toe, coccyx	\$420
LOSS	PLAN 1
Life, hearing, speech, or both eyes, hands, arms, feet or legs, or one hand or arm and one foot or leg	\$60,000
One eye, hand, arm, foot, or leg	\$300,000
One or more entire toes or fingers	\$6,000

▲ Knee joint (except patella). Bone or bones of the foot (except toes). Bone or bones of the hand (except fingers). <sup>++</sup>Pelvis (except coccyx). Skull (except bones of face or nose). Foot (except toes). Hand or wrist (except fingers). Lower jaw (except alveolar process).

## PLAN 1 PREMIUMS

MODE	EE	EE + SP	EE + CH	F
Monthly	\$16.92	\$25.38	\$33.84	\$42.30

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

For Internal Home Office use only

Opt 1 - 3.0U Base; 3.0U Ber

This rate insert can only be used if the Group Policy has an effective date of 1/1/2018 or earlier.



For use in enrollments situated in: KS. This rate insert is part of the approved flyer for Mariners Holdings, LLC and form ABJ29987-2; it is not to be used on its own.

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