

# Frequently Asked Questions (FAQ)

## Allstate Life+LTC

### 1. What is Life+LTC Insurance?

You could need Long-Term Care (LTC) because of an accident, illness, cognitive impairment or simply due to aging.

This plan is designed to help you and your family plan for the high cost of Long-Term care and combines the benefit of life insurance. You WILL receive a benefit, either for LTC, Life Insurance, or both.

### 2. How does the plan benefit work?

Choose a life insurance benefit and you will receive a monthly LTC Benefit of 4% of the life insurance benefit in the event you are approved for an LTC claim.

### 3. Does the plan's benefit decrease?

No – the plan's benefit does not decrease.

### 4. Are there limitations and exclusions?

Allstate will not pay benefits under the LTC rider for a period of care that begins in the 6 months after the rider date if a pre-existing condition causes the insured to be chronically ill. A period of care that begins more than 6 months after the rider date is caused by a pre-existing condition will be covered.

### 5. What happens if I use all the benefits for LTC, do I receive a death benefit?

No, once you use the death benefit for LTC you do not receive a LTC benefit. If you use a portion of your death benefit for LTC then you will receive the remaining portion of your death benefit.

### 6. What happens if I never need LTC and don't use the LTC benefit?

Your beneficiary will receive the death benefit upon your death.

### 7. Does my premium increase as I get older?

Premiums are based on the age at which you apply for coverage. They do not increase each year as you get older. Insurance companies do reserve the right to increase rates.

### 8. What if I stop paying the premiums?

If you have some cash build up in your policy, then you can use that to continue to pay your premiums. Once that is exhausted your policy lapses and you have no plan benefit. If you don't have cash build up and stop paying premiums, then your plan benefit lapses, and you have no plan benefit.

### 9. How do I trigger the plan LTC benefit?

When you need assistance and are certified by a physician as needing assistance with 2 out of 6 Activities of Daily Living (ADL's) or you are diagnosed with cognitive impairment after the first 90 days. The ADL's are bathing, eating, transferring, toileting, continence and dressing.

### 10. Can my spouse apply for coverage?

Yes – eligible spouses can apply for coverage  
The employee must apply for the spouse to be eligible  
Spouse coverage cannot exceed employee coverage

### 11. Does my spouse have to submit their own application?

Yes, first the employee must list the spouse as a dependent on their application on the enrollment website. Once the spouse is added as a dependent, coverage can be selected, and an application completed

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**12. How do I know my application was submitted?**

You must download and print the 'Enrollment Verification' after signing

**13. Can I maintain this policy if I am no longer employed by my current employer?**

Yes, the Allstate policy is portable by paying your premiums directly to Allstate. As long as you continue to pay your premiums, your coverage will remain in force. The rate does not change when you leave employment.

**14. How long has Allstate been in business?**

Allstate has been in business since 1956

Learn more about Allstate by visiting [Home | Allstate \(Allstatebenefits.com\)](http://Home | Allstate (Allstatebenefits.com))

**15. Can I use Health Savings Account (HSA) money to pay my premium?**

No

**16. Can I use my Flexible Spending Account (FSA) to pay my premium?**

No

**17. Are the LTC premiums pre-tax or post-tax?**

Post-tax

**18. How do I receive my policy?**

You will receive a Welcome Letter with instructions on how to create a MyBenefits account  
You can access your policy through the MyBenefits Portal

**19. When will I receive my policy?**

You will receive the Welcome Letter within 10-15 business days from the end of enrollment

**20. I am having technical difficulties.**

Password reset – click on 'Forgot Password'

Enter your email address and complete the 'Verification Code'

Your password reset will be emailed to you

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### Allstate Underwriting Questions

#### Simplified Issue Underwriting

1. Is the employee and the employee's spouse if applying for life and/or accident with sickness disability rider actively at work now, for wage or profit, and has he/she worked at least 20 hours each week performing all duties of his/her regular occupation at his/her regular place of employment for at least the 3 months except for minor illness or injury of 1 week or less, or normal pregnancy.
2. Has any person to be insured, in the last 5 years, been diagnosed with or treated by a member of the medical profession for Acquired Immune Deficiency Syndrome (AIDS), or AIDS Related Complex (ARC), or tested positive for antigens or antibodies to an AIDS virus?
3. Has any person to be insured, in the last 6 months, been disabled or hospitalized for anything other than normal pregnancy, lacerations or broken bones due to an accident?
4. Provide health history for any "Yes" answers to the underwriting questions. Include physician's (or other members of the medical profession) name, address, and telephone number.
5. Has any person to be insured, in the last 2 years, been diagnosed or treated by a member of the medical profession for any of the following?

Anemia (other than iron deficiency)  
Anxiety, depression or other mental or nervous illness (that would include hospitalizations, disability from work, and suicide attempts)  
Asthma (other than taking non-steroidal medication as needed with not hospitalizations), or any other lung disorder  
Cancer, except basal cell carcinoma  
Diabetes  
Epilepsy with a seizure  
Heart attack, cardiomyopathy, congestive heart failure, heart murmur (and taking medication (s)), angioplasty, coronary artery bypass surgery, coronary artery disease, stent, pacemaker, heart valve replacement, or any other heart disorder  
Transplant of any organ  
Counseling for, or excessive use of, alcohol or any type of drugs

Stroke including aneurysm, transient ischemic attack (TIA), or arteriovenous malformation

Hemophilia  
Hepatitis  
Kidney Disease involving dialysis or chronic renal failure  
Liver Disease  
Lou Gehrig's Disease (ALS)  
Lupus  
Multiple Sclerosis  
Muscular Dystrophy  
Parkinson's Disease, scleroderma, polymyositis, or fibromyalgia

6. In the last year, has the person to be insured had a systolic blood pressure reading higher than 150 more than once or a diastolic blood pressure reading higher than 100 more than one that was confirmed by a member of the medical profession?
7. In the last 3 years, has the person to be insured had his/her driver's license suspended or revoked due to driving violations, been convicted of reckless driving or driving under the influence, been involved in 3 or more motor vehicle accidents, or received 3 or more moving violations? If yes, provide details including license number and state of issue.?
8. In the last 5 years, has a member of the medical profession advised or recommended that the person(s) to be insured have any medical or surgical procedures (including organ transplant), which have not yet been performed?
9. Provide Height and Weight
10. If applying for coverage over \$150,000, provide the names and addresses of all physicians (or other members of the medical profession) for each person to be insured; the required health history section may be used if additional space is needed.

**Disclaimer:** The underwriting questions within this proposal are for illustrative purposes only. The number of underwriting questions and the questions themselves can vary depending upon the state-specific application.