

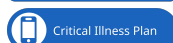
PERSONALIZED BENEFITS 2026



Accident Coverage



Critical Illness Coverage



Hospital Coverage



Legal Insurance



Identity Theft Protection

Whole Life Insurance w/ Long Term Care



Benefit HUB Discount Marketplace



Supplemental Health Benefits

Life doesn't announce surprises, so by signing up for personalized supplemental health benefits, you can help cover unexpected expenses. These benefits can provide you and your family with the coverage and additional financial protection you may need for expenses associated with an unplanned covered accident, illness or hospitalization. They can help you bounce back physically, emotionally, and financially.

Key Features to Consider:

- ▶ **Cash Benefit paid directly to you:** No copays, deductibles, coinsurance, or network requirements.
- ▶ **Use the money however you want:** Pay for medical copays and deductibles, travel to see a specialist, child care, help around the house, alternative treatments and more, it is up to you.
- ▶ **Cost effective:** By signing up through your employer, you get coverage at a low group rate and coverage is guaranteed issue, regardless of your medical history. These plans are portable at the same costs and coverages.

Accident Insurance:

Scan for Video



Accident Plan (W)

Accident insurance pays a fixed cash benefit directly to you when you have a covered accident-related injury, like a sprain or bone fracture.

Examples of covered expenses include:

- ▶ Doctor's office visits
- ▶ Rehab treatment
- ▶ Diagnostic exams
- ▶ Physical therapy sessions

Critical Illness Insurance:

Scan for Video



Critical Illness Plan

Critical illness insurance provides a fixed, lump-sum cash benefit directly to you when you are diagnosed with a covered health condition such as a heart attack or stroke. You can use this benefit however you like, including to help pay for:

- ▶ Increased living expenses
- ▶ Travel expenses
- ▶ Prescriptions
- ▶ Treatments

Hospital Indemnity Insurance:

Scan for Video



Hospital Plan (W)

When you or a dependent need to be hospitalized, your family deserves to focus on their well-being, not the stress of a stint at the hospital, which can cost an average of \$3,025 per inpatient day.* Hospital indemnity pays a fixed cash benefit directly to you when you experience:

- ▶ Hospital admissions
- ▶ Hospital stays (such as childbirth)
- ▶ Intensive care unit stays

*Kaiser Family Foundation. "Expenses per Inpatient Day." Kaiser Family Foundation.



See The Value

Even with medical coverage you may still have out-of-pocket medical costs, such as deductibles, copay's and coinsurance, as well as indirect living expenses.

Accident Insurance in Practice

Situation	Alan broke his leg in a bike accident.
Covered Benefits	▶ Doctor's office visits ▶ Diagnostic exams ▶ Broken leg rehab treatment ▶ Physical therapy sessions
Total Benefit Paid Directly to Employee	\$4,250

Critical Illness Insurance in Practice

Situation	Brittney had a heart attack while raking
Covered Benefits	▶ Heart attack diagnosis
Total Benefit Paid Directly to Employee	\$15,000

Hospital Indemnity Insurance in Practice

Situation	Craig was hospitalized following a car accident.
Covered Benefits	▶ Hospital admission ▶ Hospital stay ▶ Intensive care unit stay
Total Benefit Paid Directly to Employee	\$2,250

Please note the above are only examples **and** are provided for illustrative purposes only. Refer to your Personalized Benefits Guide for more details on your coverage, election options, and rates.



GUARDIAN GROUP ACCIDENT INSURANCE

	BENEFIT AMOUNT	
Wellness Benefit	\$75	
Hospital Admission	\$4,500	
Hospital Confinement (365 days)	\$750 per day	
Hospital ICU Admission	\$9,000	
Hospital ICU Confinement (15 days)	\$1,500 per day	
Emergency Room Treatment	\$750	
Initial Doctor's Office / Urgent Care Facility Treatment	\$400	
X-Ray	\$300	
Diagnostic Exam (Major)	\$750	
Ground Ambulance	\$1,000	
Air Ambulance	\$4,500	
Doctor Follow Up Visits (6 visits)	\$200	
Outpatient Therapies (10 visits)	\$200 per day	
Chiropractic Visits (6 visits)	\$200 per visit	
Rehabilitation Unit (15 days)	\$400 per day	
Child Organized Sport	25% increase to child benefits	
Fractures	Closed	Open
Skull Depressed	\$7,500	\$15,000
Skull NonDepressed	\$3,500	\$7,000
Hip / Thigh / Femur	\$10,000	\$20,000
Vertabrae, Body of (non Vert processes)	\$9,000	\$18,000
Pelvis	\$8,000	\$16,000
Leg	\$6,000	\$12,000
Face / Nose Bones	\$3,000	\$6,000
Upper Jaw (Maxilla)	\$3,500	\$7,000
Upper arm (Humerous)	\$3,500	\$7,000
Lower Jaw (Mandible)	\$4,000	\$8,000
Shoulder Blade	\$4,000	\$8,000
Vertebral Process	\$2,000	\$4,000
Forearm	\$5,000	\$10,000



GUARDIAN GROUP ACCIDENT INSURANCE

	BENEFIT AMOUNT	
Kneecap	\$4,000	\$8,000
Foot (except toes)	\$4,000	\$8,000
Ankle	\$4,000	\$8,000
Rib	\$800	\$1,600
Coccyx	\$800	\$1,600
Finger / Toe	\$800	\$1,600
Dislocations	Closed	Open
Hip	\$1,000	\$20,000
Knee	\$6,500	\$13,000
Shoulder	\$5,000	\$10,000
Collar Bone (Sternoclavicular)	\$2,000	\$4,000
Collar Bone (Acromioclavicular)	\$400	\$800
Ankle / Foot	\$4,000	\$8,000
Lower Jaw	\$3,000	\$6,000
Wrist / Elbow	\$2,500	\$5,000
Toes / Finger	\$800	\$1,600
Hand Bones	\$3,500	\$7,000
Transportation (3 times per accident)	\$0.50 per mile, limited to \$1,400 / round trip	
Lodging (30 days for companion hotel stay)	\$400 per day	
Family Care (30 days)	\$100 per day	
Surgery (Cranial, Open Abdominal, Thoracic)	up to \$4,500 / Hernia: \$900	
Surgery - Exploratory or Arthroscopic	\$1,500	
Ruptured Disc with Surgical Repair	\$2,500	
Tendon / Ligament / Rotator Cuff	1: \$2,250 2 or more: \$4,500	
Joint Replacement (hip / knee / shoulder)	\$10,000 / \$5,000 / \$5,000	
Knee Cartilage	\$2,500	
Laceration	up to \$1,500	
Eye Injury	\$1,000	
Burns (2nd Degree / 3rd Degree)	9sq inches to 18 sq inches: \$0 / \$6,667 18 sq inches to 35 sq inches: \$3,333 / \$13,333 Over 35 sq inches: \$10,000 / \$40,000	
Burn - Skin Graft	50% of burn benefit	



GUARDIAN GROUP ACCIDENT INSURANCE

	BENEFIT AMOUNT
Emergency Dental Work	\$1,500 Crown / \$375 Extraction
Epidural Anesthesia Pain Management (2 per accident)	\$300
Concussion Baseline Study	\$90
Concussion	\$500
Coma	\$40,000
Traumatic Brain Injury	\$8,000
Gun Shot Wound	\$3,000
Post-Traumatic Stress Disorder	\$1,000
Medical Appliances	up to \$1,000
Prosthetic Device / Artificial Limb	1: \$2,500 2 or more: \$5,000
Blood, plasma, platelets	\$950
Accidental Death and Dismemberment	
Death Benefit (Employee / Spouse / Child)	\$80,000 / \$40,000 / \$20,000
Common Carrier	200% of AD&D
Common Disaster	200% of AD&D
Catastrophic Loss	
Quadriplegia	100% of AD&D
Loss of Speech and Hearing (both ears)	100% of AD&D
Loss of Cognitive Function	100% of AD&D
Hemiplegia	50% of AD&D
Paraplegia	50% of AD&D
Dismemberment	
Hand, Foot, Sight	Single: 50% of AD&D Multiple: 100% of AD&D
Thumb/Index Finger	
Same Hand, Four Fingers	
Same Hand, All Toes	25% of AD&D
Same Foot	
Seatbelts and Airbags	Seatbelts: \$10,000 or Seatbelts & Airbags: \$15,000
Reasonable Accommodation to Home or Vehicle	\$2,500



GUARDIAN GROUP ACCIDENT INSURANCE

Monthly Premiums

Employee Only	\$9.28
Employee & Spouse	\$14.73
Employee & Children	\$15.22
Family	\$20.67

Benefits At A Glance

Emergency Room Treatment	\$750
Initial Doctor's Office / Urgent Care Facility	\$400
Doctor Follow Up	\$200
Outpatient Therapies	\$200
Ambulance	Ground: \$1,000 Air: \$4,500
Blood / Plasma	\$950
Prosthesis	up to \$5,000
Appliance	up to \$1,000
Injury Specific	up to \$40,000
Family Lodging	\$400
Transportation	up to \$1,400 per round trip
Accidental Death	\$80,000 / \$40,000 / \$20,000
Accidental Dismemberment	up to 100% of AD&D
Hospital Admission	\$4,500
Regular Room	\$750
Intensive Care Admission	\$9,000
ICU Room	\$1,500



Wellness benefit with accident insurance

Get money back for taking care of yourself

Accident insurance helps offset the costs associated with both minor and major accidents. For every covered accident, Guardian pays a lump sum benefit based on the injury you sustain and the various treatments or services received. You can use the money for any purpose, whether for medical or non-medical expenses.

And with our accident insurance, you get an additional benefit that gives you money back.

You'll receive a lump sum benefit payment once a year when you complete any of the below:¹

- Abdominal aortic aneurysm ultrasonography
- Blood test for triglycerides
- Bone marrow testing
- Bone density screening
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA125 (blood test for ovarian cancer)
- Cancer genetic mutation test
- Carotid ultrasound
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy /virtual Colonoscopy
- Completion of a smoking cessation program
- Completion of a weight reduction program
- Double contrast barium enema
- EKG
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Immunizations
- Lymphocyte Genome Sensitivity test (LGS)
- Mammography
- Pap smear /ThinPrep® pap test
- PSA (blood test for prostate cancer)
- Registration of a covered child in an organized sport
- Routine/annual physicals



- Serum cholesterol test to determine levels of HDL and LDL
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography

Submitting your wellness benefit claim is easy

- Go to guardianlife.com and select "Log in" to register or access your account.
- Under "Your tasks," click "Start a Claim," select Wellness and "Submit your Wellness claim online."
- Complete or verify member's information.
- Enter date of service, doctor's information and select "Screenings."
- Review a summary of the information entered and confirm accuracy.
- Submit the claim.

GUARDIAN GROUP CRITICAL ILLNESS

Benefits Overview - Lump Sum Benefit Amount That you Choose

BENEFIT AMOUNT

RECURRENCE

COVERED CRITICAL ILLNESSES:

Cancer

Invasive Cancer

100%

100%

Carcinoma in Situ

30%

30%

Benign Brain or Spinal Cord Tumor

100%

100%

Skin Cancer

\$250 per lifetime

\$0

BRCA 1 & BRCA 2

30%

0%

Bone Marrow Failure

100%

100%

Lung and Vascular Disease

Aneurysm

10%

10%

Pulmonary Embolism

30%

30%

Stroke - Moderate

50%

50%

Stroke - Severe

100%

100%

Transient Ischemic Attack (TIA)

10%

10%

Heart Conditions

Coronary Artery Disease

10%

10%

Coronary Artery Disease - bypass needed

50%

50%

Heart Attack

100%

100%

Heart Failure

100%

100%

Pacemaker

10%

10%

Sudden Cardiac Arrest

100%

0%

Family and Childbirth

Infertility - non surgical treatment

20%

0%

Infertility - surgical treatment

20%

0%

Additional Conditions

Kidney Failure

100%

100%

Major Organ Failure

100%

100%

Addison's Disease

30%

0%

Coma

100%

0%

Loss of Hearing, Sight or Speech

100%

0%

Permanent Paralysis

100%

0%

GUARDIAN GROUP CRITICAL ILLNESS

Benefits Overview - Lump Sum Benefit Amount That you Choose

COVERED CRITICAL ILLNESSES:

	BENEFIT AMOUNT	RECURRENCE
Chronic Disorders		
Crohn's Disease	30%	0%
Epilepsy	10%	0%
Lupus	30%	0%
Ulcerative Colitis	30%	0%
Neurological Disorders		
Alzheimers Disease - Early*	50%	0%
Alzheimers Disease - Advanced*	100%	0%
ALS (Lou Gehrigs Disease)	100%	0%
Demetia - other causes	100%	0%
Huntington's Disease	30%	0%
Multiple Sclerosis - Early	50%	0%
Multiple Sclerosis - Advanced	100%	0%
Myasthenia Gravis	30%	0%
Parkinson's Disease - Early	50%	0%
Parkinson's Disease -Advanced	100%	0%
Childhood Illnesses and Disorders	% of Child Benefit Amount	
Autism Spectrum Disorder	100%	0%
Cerebral Palsy	100%	0%
Club Foot	100%	0%
Congenital Heart Defect	100%	0%
Cystic Fibrosis	100%	0%
Diabetes - Type 1	100%	0%
Down's Syndrome	100%	0%
Hemophilia	100%	0%
Multisystem Inflammatory Disease (MLS)	100%	0%
Muscular Dystrophy	100%	0%
Spina Bifida	100%	0%

*1,000 if the employees parent is diagnosed with Alzheimers Disease while covered by the plan



GUARDIAN GROUP CRITICAL ILLNESS

Monthly Premiums

Employee*			
Issue Age	\$10,000	\$20,000	\$30,000
<30	\$3.00	\$6.00	\$9.00
30-39	\$6.10	\$12.20	\$18.30
40-49	\$13.40	\$26.80	\$40.20
50-59	\$26.70	\$53.40	\$80.10
60-69	\$44.00	\$88.00	\$132.00
70+	\$65.90	\$131.80	\$197.70

Spouse			
Issue Age	\$10,000	\$20,000	\$30,000
<30	\$3.00	\$6.00	\$9.00
30-39	\$6.10	\$12.20	\$18.30
40-49	\$13.40	\$26.80	\$40.20
50-59	\$26.70	\$53.40	\$80.10
60-69	\$44.00	\$88.00	\$132.00
70+	\$65.90	\$131.80	\$197.70

*Child cost is included with employee election; Children will receive 50% of employees election at no cost

GUARDIAN GROUP HOSPITAL INDEMNITY*

*also known as Accident and Sickness Indemnity

	BENEFIT AMOUNT
Hospital / ICU Admission (2 admissions per year, per insured)	\$3,000
Hospital / ICU Confinement (30 days)	\$500 per day
Wellness Benefit (1 per year, per insured)	\$75
Hospital Short Stay (1 day)	\$200
Newborn Nursery Care (1 day)	\$100

Monthly Premiums	
Employee Only	\$19.84
Employee & Spouse	\$42.17
Employee & Children	\$34.09
Family	\$56.42
Benefits At A Glance	
Hospital / ICU Admission	\$3,000
Hospital / ICU Confinement	\$500 Day (30 days)
Wellness Benefit	\$75 Per Year Per Insured

Your Wellness Exam
Will Help PAY For Your Policy!
Wellness Benefit -> \$75 (per person per year)



Health screening benefit with hospital indemnity insurance

Get money back for taking care of yourself

Guardian® Hospital Indemnity helps soften the financial impact of higher medical plan deductibles and out-of-pocket costs associated with hospital admissions. Covered benefits go directly to you in a lump sum payment, and can be used for any purpose.

And with our hospital indemnity insurance, you have an additional health screening benefit that gives you money back.

If you or a covered individual complete any of the following routine screenings, tests or procedures designed to promote health, you'll receive a benefit payment once a year as part of your insurance plan:¹

- Blood test for triglycerides
- Bone density screening
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA125 (blood test for ovarian cancer)
- Cancer genetic mutation test
- CEA (blood test for colon cancer)
- Carotid ultrasound
- Chest x-ray (preventive screening, not diagnostic)
- Colonoscopy/virtual colonoscopy
- Completion of a smoking cessation or weight reduction program
- Double contrast barium enema
- EKG
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Immunizations
- Lymphocyte Genome Sensitivity test (LGS)
- Mammography
- Pap smear/ThinPrep® pap test
- PSA (blood test for prostate cancer)
- Routine/annual physicals
- Serum cholesterol test to determine levels of HDL and LDL
- Serum protein electrophoresis (blood test for myeloma)



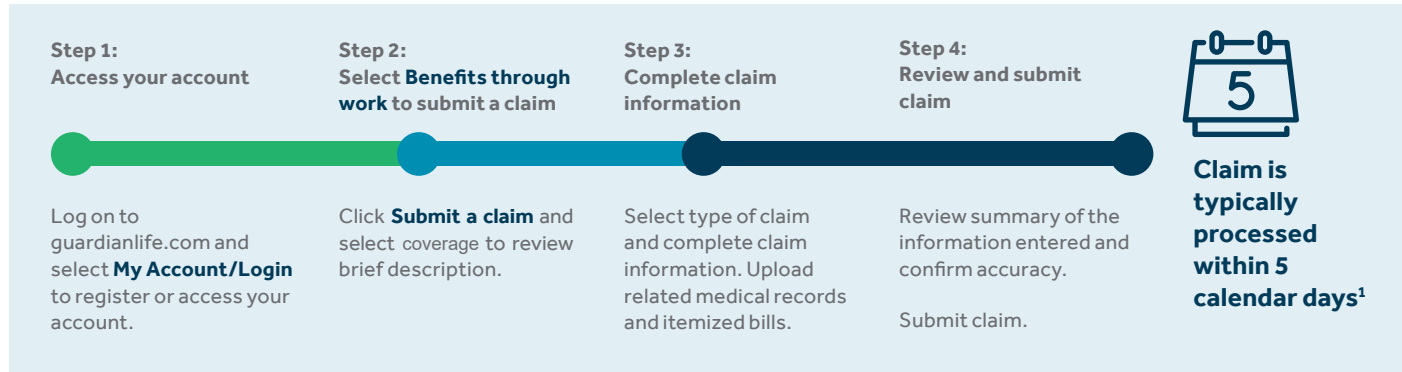
- Skin cancer screening/biopsy
- Stress test on a bicycle or treadmill
- Thermography

Submitting your health screening benefit claim is easy

- Go to guardianlife.com and select "Log in" to register or access your account.
- Under Claims, click "Submit a claim," select Hospital Indemnity, and "Submit your Hospital Indemnity claim online."
- Complete or verify member's information.
- Enter the date of service, doctor's information, and select screenings.
- Review summary of the information entered and confirm its accuracy.
- Submit the claim.

Submitting an Accident, Hospital or Critical Illness claim:

Guardian works smarter to keep claims submission easy for you — by offering a simple claims process, you can focus on your recovery. Simply fill out the form, collect your required documentation (listed below) and submit your claim by mail, fax or via our website. Your claim is typically processed within 5 calendar days.¹



Accident & Hospital Claim Submission	Secure Channel: Visit guardianlife.com select Benefits through work to submit a claim	Phone: To submit your claim via telephone, call 1-800-541-7846. Please have all the information found in the Required Documents section before making your call.	Fax: 920-749-6299 Mail: Guardian Life Insurance Accident Claims PO Box 14315 Lexington, KY 40512
Required Documents	- Completed Employee claim form - Documentation identifying services rendered with provider, patient's name, and dates and types of services/treatment. This could include, but is not limited to, copies of the following: - Medical bills from the provider(s) - Medical records - ER Report - For the Child Organized Sports provision, proof of participation is required (e.g. a registration form).		
Critical Illness Claim Submission	Secure Channel: Visit guardianlife.com select Benefits through work to submit a claim	Phone: To submit your claim via telephone, call 1-800-541-7846. Please have all the information found in the Required Documents section before making your call.	Fax: 920-749-6299 Mail: Guardian Life Insurance Critical Illness Claims PO Box 14334 Lexington, KY 40512
Required Documents	- Completed Employee claim form - Documentation identifying services rendered with provider, patient's name, and dates and types of services/treatment. This could include, but is not limited to, copies of the following: - Pathology Report - Diagnostic test results - Medical records		

Legal Insurance from ARAG



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 dealing with a traffic ticket.

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 Matters

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

Criminal Situations

- Juvenile
- Parental responsibility

Family Law Events

- Adoption
- Domestic partnership
- Guardianship/conservatorship
- Name change
- Pet-related matters and damages
- Pre-marital agreements
- Divorce

General Needs

- Document review
- Credit records correction
- Document preparation

Finance, Tax & Debt-Related Matters

- Debt collection
- Garnishments
- IRS tax audit
- Personal bankruptcy
- Student loan debt

Home Ownership or Renter Matters

- Buying and selling a home
- Contracts/lease agreements
- Contractor issues
- Deeds
- Foreclosures or evictions
- Disputes with a landlord
- Neighbor disputes
- Real estate disputes

Traffic Troubles

- License suspension/revocation
- Traffic tickets

Wills & Estate Planning Needs

- Funeral directives
- Powers of attorney
- Wills
- Trusts

WANT MORE INFORMATION?



For specific details about your plan, and to view a complete list of coverages, visit **ARAGlegal.com/myinfo** and enter Access Code: **19113tb**



To talk with someone, call ARAG at

800-247-4184

WHAT DOES IT COST?

UltimateAdvisor®
\$18.25 monthly

USING YOUR LEGAL PLAN IS EASY

- 1** When you have a legal need, you can go online, use the ARAG Legal app or call Customer Care.
- 2** Answer a few questions to confirm your coverage and receive information on local network attorneys who can help with your legal matter.
- 3** Then, meet with a network attorney virtually, over the phone or in person.

HOW LEGAL SHOWS UP IN YOUR LIFE

Most consumers believe legal events are rare, once-in-a-lifetime events. But they're far more common than you think.

85%
of individuals experienced a legal event in the past three years.¹

These events often cause a considerable impact on ones finances or family.

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 legal matters by avoiding costly legal fees.



We help you easily find local attorneys in ARAG's network – many who average 20+ years of experience.



Address your covered legal situations with a network attorney for **legal help and representation**.

ARAG Members rated network attorneys **9.4 out of 10** for **accessibility, responsiveness and professionalism.**²



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

Diversity, Equity & Inclusion Coverage

ARAG is constantly evolving and adapting to meet the needs of all employees. Whether it's an employee with a disability, a veteran or a member of the LGBTQ+ community, our coverage provides solutions that include:

- Domestic Partnership Agreement
- HIPAA/Hospital Visitation Authorization
- Funeral Directive
- Gender Identifier Change
- Social Security/Veterans/Medicare Dispute
- School Administration Hearing

And, network attorney fees for most covered matters like these are 100% paid in full.

Effective: 01/01/2024

¹ARAG Stress Research Study, October 2022.

²2022 ARAG Customer Satisfaction Survey.

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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The industry leader in employee identity protection.

Protect today.

Thrive tomorrow.

Your identity is made up of more than your Social Security number and your bank accounts. That's why Allstate Identity Protection Pro Plus does more than monitor your credit reports and scores. We safeguard your personal information, the data you share, and the relationships you treasure..

And now Allstate Identity Protection Pro Plus® is better than ever. Our proprietary tools stay one step ahead — allowing us to catch fraud at its earliest sign. If something bad happens, you have a in-house expert® available 24/7 to fully manage your recovery and restore your identity.



IDENTITY PROTECTION

Our story

At Allstate Identity Protection, we believe everyone deserves peace of mind. That's why we've been helping companies defend against identity theft for over a decade. Allstate Identity Protection Pro Plus is powered by our enterprise-level proprietary technology and information security — trusted by over 30% of Fortune 500 companies, 3,000 U.S.-based employers, and 2 million employees.

What is identity theft?

When someone uses your personal information without permission to open an account or access your financial records — that's identity theft, and it's a serious crime.

● Identity monitoring and alerts

● Full-service remediation

● Identity theft reimbursement†

● iOS and Android app

We go beyond artificial intelligence and dark web “scans.” Unlike other identity protection services, we harness a network of experienced human operatives. This exclusive combination is unique to Allstate Identity Protection and provides insight not only into the dark web but also invitation-only hacker forums. That's how we find what others can't, and help stop identity theft before it starts.



**Every 2 seconds
an identity is
stolen in the U.S.¹**



**120 hours
on average to resolve identity
theft on your own¹**



**\$16.9 Billion lost
from fraud in
2019¹**



**51 times
higher rate of Child
Identity Theft than adults**



**7.9 Billion
personal records
exposed in the first
half of 2019 alone ²**



**106 Years
time to crack 10 letters
& numbers password**

We've got your back



**Full-service
remediation
support**

Our In-house experts are available 24/7 to restore your credit, finances, identity, and sense of security.



**\$1 million
identity theft
insurance**

In the unfortunate event that you fall victim to identity theft or fraud, we'll cover many of your out-of-pocket costs.[†]



**Fraud
reimbursement
and advances**

We'll reimburse you for stolen funds, including money taken from HSA and 401(k) plans. We'll even advance fraudulent tax refunds.[†]

What we monitor:

- Social Security numbers
- Credit and debit card numbers
- Financial accounts
- Email addresses
- Log-in credentials
- IP addresses
- Dark Web
- And more!

Product Features Allstate Identity Protection Pro Plus



Allstate Digital Footprint

Our unique tool, part of Allstate Identity Protection Pro Plus, helps users see what accounts they have online and detect if personal information has been exposed.



Comprehensive monitoring and alerts

Our proprietary monitoring platform detects high-risk activity to provide rapid alerts at the first sign of fraud, so participants can detect fraud at its earliest sign, enabling quick restoration for minimal damage and stress.



Dark web monitoring

In-depth monitoring goes beyond just looking out for a participant's Social Security number. Bots and human intelligence scour closed hacker forums for compromised credentials and other personal information. Then we immediately alert participants who have been compromised.



High-risk transaction monitoring

We send alerts for non-credit-based transactions like student loan activity and medical billing.



Account activity

Participants are alerted when unusual activity on their personal banking accounts could be a sign of account takeover.



Credit monitoring and alerts

We alert for transactions like new inquiries, accounts in collections, new accounts, and bankruptcy filings. Allstate Identity Protection Pro Plus also provides credit monitoring from all three bureaus, which may make spotting and resolving fraud faster and easier.



Financial activity monitoring

Alerts triggered from sources such as bank accounts, thresholds, credit and debit cards, 401(k)s, and other investment accounts help participants take control of their finances.



Social media monitoring

Participants can keep tabs on social accounts for everyone in their family, with monitoring for vulgarity, threats, explicit content, violence, and cyberbullying. As an exclusive to Allstate Identity Protection Pro Plus, we monitor for account takeovers that could lead to costly reputation damage.



IP address monitoring

Exclusive to Allstate Identity Protection Pro Plus, we look for malicious use of our users' IP addresses. IP addresses may contribute to a profile of an individual, which — if compromised — can lead to identity theft.



Lost wallet protection

Easily store, access, and replace wallet contents. Our secure vault conveniently holds important information from credit cards, credentials, and documents.



Solicitation reduction

Opt in or out of the National Do Not Call Registry, credit offers, and junk mail.



Digital exposure reports

Participants can see and identify where their personal information is publicly available on the internet.



Data breach notifications

We send alerts every time there's a data breach affecting participants so they can take action immediately.



Credit assistance

Our in-house experts will help participants freeze their credit files with the major credit bureaus. Users can even dispute credit report items from our portal.



Sex offender notifications

We'll notify participants if a sex offender is registered in a nearby area.



Mobile app

Access the entire Allstate Identity Protection portal on the go! Available for iOS and Android.



\$1 million identity theft insurance

If you fall victim to fraud, we will reimburse their out-of-pocket costs.†



†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.

FAQs

Employee

\$9.95/ month

Employee plus family

\$17.95/ month



Who is eligible for Allstate Identity Protection Pro Plus?

All employees and their family members are eligible for Allstate Identity Protection Pro Plus. We offer a generous definition of family, using “under roof or under wallet” as our guideline. As long as the dependent lives within your household, or you support the individual financially, they are eligible to enroll at any age.

When can I enroll?

You can enroll during open enrollment, and you’re protected starting on your effective date. That’s when you can begin exploring additional features in our easy-to-use portal. The more we monitor, the safer you can be.

What if my employment status changes?

If you retire or leave your current employer, you can continue your coverage without interruption. We maintain employee information for 90 days beyond termination to ensure seamless portability.

My bank offers identity protection. Do I need Allstate Identity Protection Pro Plus?

A bank or credit card usually only monitor credit. Not only will Allstate Identity Protection Pro Plus monitor it all, we also fully manage and restore your identity in the case of fraud. Plus, our \$1 million insurance policy and stolen fund reimbursement mean you don’t have to cover the costs of recovering your identity or take a hit with stolen funds.[†]

Is it safe to give Allstate Identity Protection my information?

Yes. We know that protecting your information is of the utmost importance, so all our employees, consultants, contractors, and vendors adhere to a comprehensive information security policy with interacting with Allstate Identity Protection and its information. We never sell your data for any reason. The safety of your information is very important to us. Our security standards exceed best practices — both for information handling and storage.

[†]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 policy described. Please refer to the actual policy for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Allstate Identity Protection Pro Plus is offered and serviced by InfoArmor, Inc., a subsidiary of The Allstate Corporation.
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Group Whole Life Insurance

Life is unpredictable. Let Allstate Benefits help you prepare for the unexpected with Group Whole Life Insurance. Now you can provide your family with financial peace of mind for the future and the journey to get there. Not only do you get protection for your lifetime, but you also have the ability to build cash value as you go. Give yourself and your loved ones a gift of love with Good Hands® protection from Allstate Benefits.

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.

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



Allstate
BENEFITS

Provides a cash benefit
directly to your beneficiary

DID YOU KNOW ?



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

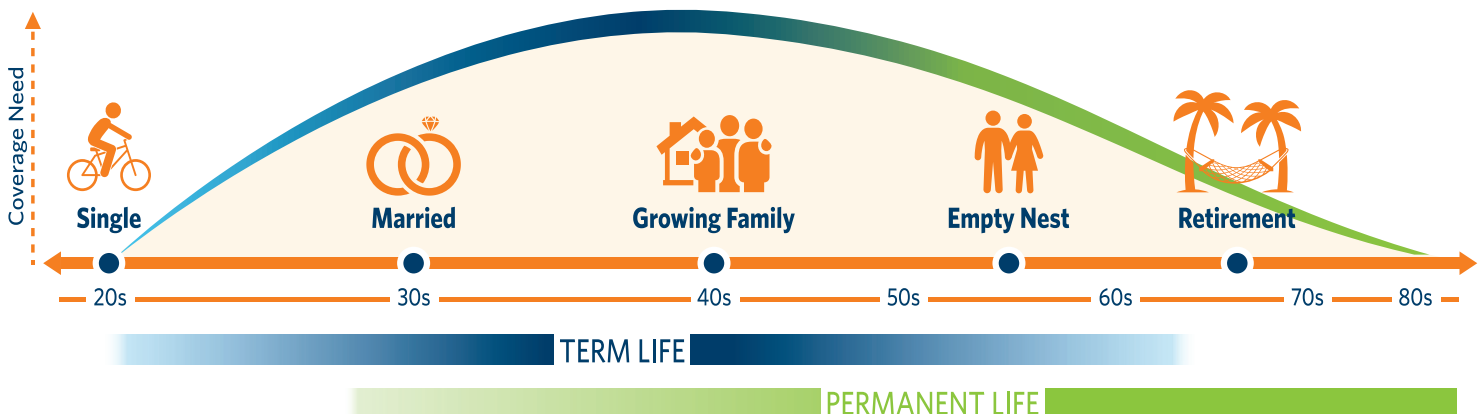


Common financial concerns among Americans include: the ability to afford long-term care, medical and disability expenses, retirement, investments, living debt/expenses and final expenses.²

Offered to the employees of:
Trinidad Benham

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.



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, the policy coverage can be surrendered for its net cash value or some coverage can continue as paid-up under either the Reduced Paid-Up (RPU) or Extended Term Insurance (ETI) non-forfeiture options.

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

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

OPTIONAL/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 Extension of Benefits* - a monthly advance of up to 4% of the death benefit for up to 50 full months while receiving qualified long-term care services, when certified chronically ill by a licensed health care practitioner

³The riders have exclusions and limitations, may vary in availability by issue age, and may not be available in all states.

*Premiums are waived after payment of benefit.

How to Get a Quote & Enroll: A Step-By-Step Guide



Signing up for America's most-loved pet insurance is a walk in the park. Follow this easy guide to find the right plan for your BFF today!

1 Customize Your Pet's Plan

- ♥ Enter you and your pet's information
 - ♥ Input your pet's **name, age, gender, and breed.**
 - ♥ Your **zip code, email address, first & last name, and mobile number** (optional)
- ♥ After clicking "**Select your coverage,**" you will be presented with two different plan options (accompanied by an overview of what is covered under each):

Accident + Illness	OR	Accident Only
Recommended		

- ♥ Once you choose your plan, customize it even more by adjusting the **annual limit, reimbursement rate, and annual deductible.**

Annual Limit				
\$4,000	▼			
Reimbursement Rate				
70%	80%	90%		
Annual Deductible				
\$1000	\$750	\$500	\$250	\$100

- The total amount you can be reimbursed over one 12-month policy period.
- After the deductible, we will reimburse a percentage of covered expenses based on your selection.
- The amount you must satisfy for covered veterinary expenses before reimbursement, required once per 12-month policy period.

2 Explore Preventive Coverage Add-Ons

- ♥ Spot's **Gold** and **Platinum** Wellness Plans offer optional preventative care coverage, with Platinum providing the highest reimbursement and broader benefits – perfect for pet parents who want top-tier protection for routine exams, vaccines, and essential wellness services.

3 Choose a Payment Plan and Finalize

- ♥ Provide your payment details and billing information and choose between **monthly** or **annual** billing.
- ♥ Accept the policy and terms conditions, and click "**Complete Purchase**"



Additional Tips:

- ♥ Maximize your benefits with **Platinum Plan**, highly recommended for young pets.
- ♥ If you need further assistance, please contact us by calling **888.343.2340**
- ♥ Get convenient access to your policy details, claim status, and more by downloading the Spot Pet Insurance app on your smartphone.



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Questions? Call 1-866-664-4621 or email customercare@benefithub.com

Voluntary Benefits Contact Information

Carrier	Website / Email	Phone #
Guardian	www.guardianlife.com	800-541-7846
Arag Legal	www.ARAGlegal.com/myinfo Access Code: 19113tb	800-247-4184
AllState Identity Theft	www.allstateidentityprotection.com	855-821-2331
AllState Whole Life w/LTC	www.allstatebenefits.com	800-521-3535
Spot Pet Insurance	https://spotpet.link/trinidad	800-905-1595
Benefit HUB Discount Marketplace	trinidadbenham.benefithub.com	866-664-4621
HUB International Voluntary Benefits Division: Claims Escalations Brandy McGraw	voluntaryclaims@hubinternational.com brandy.mcgraw@hubinternational.com	720-793-2651

