





# Whole Life Insurance

Provides a cash benefit directly to your beneficiary


## THINK ABOUT THIS



**Reasons for purchasing life coverage include:** replace income, final expenses, wealth transfer and mortgage payoff<sup>1</sup>



**42%** of families would face financial hardship within six months, and **25%** would suffer financially within a month<sup>1</sup>



Over half of U.S. households rely on dual incomes (**54%**),<sup>2</sup> and, for many, losing one income could be devastating to household finances


With an unexpected death — you don't want to leave behind financial obligations. Whole Life Insurance from Allstate Benefits can help your family realize the goals and dreams you shared together, and builds cash value you can draw on while still alive.

### Here's How It Works

- Select the coverage that's right for you and your family\*
- Then if you pass away, your beneficiary files a claim
- A lump-sum cash benefit is direct deposited or a check is mailed and can be used however they wish

### Protecting Your Finances

With planning, the death benefit can pass to your beneficiaries free from state or federal estate taxes. Consult with your tax advisor for specifics.



**Practical benefits for everyday living.®**

### Meeting Your Needs

- Fully-guaranteed death benefit (premiums payable to age 95)
- If you live to age 121, a lump-sum maturity benefit is paid
- Child(ren) may be covered\*\*
- Affordable premiums

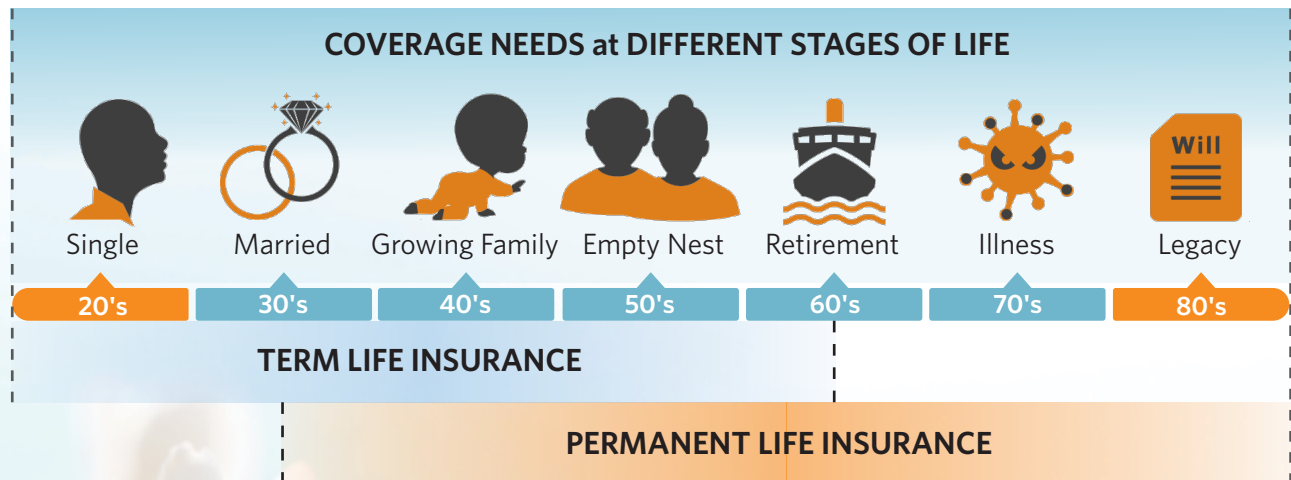
<sup>1</sup>Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. <sup>2</sup>2021 Insurance Barometer Report, LIMRA. <sup>3</sup>U.S. Bureau of Labor Statistics, Consumer Expenditure Survey, ibid. \*You may be required to 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. \*\*Coverage for child(ren) may be limited to a percentage of the employee's face amount in some states.



There are moments in life that cause us to think about how our loved ones would make ends meet, if we died unexpectedly and their financial support was reduced.

## 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.



## Here are some of the ways the cash benefits can be used



### Finances

Can help protect HSAs, savings, retirement plans and 401(k)s 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

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

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

## Prepare for the future today

Review and check some or all that apply.

- You're the primary wage earner and 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 Group 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.

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.

## Benefits

### GROUP WHOLE LIFE INSURANCE PROVIDES EITHER:

**Death Benefit** - pays a lump-sum cash benefit when the insured dies

**Maturity Benefit** - pays a lump-sum cash benefit if the insured is still living at age 121

### OPTIONAL/ADDITIONAL RIDER BENEFITS

**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. Premiums are waived after payment of benefit

**Children's Term** - level term insurance for each covered dependent child under age 26. Not available if dependent child is covered under a separate certificate. Subject to state limits on dependent life coverage

**Accelerated Death Benefit for Long Term Care** - a monthly advance of 4% of the death benefit for up to 25 months while receiving qualified long-term care services after a 90-day elimination period when certified chronically ill by a licensed health care practitioner. Premiums are waived for the months when the benefit is payable

The 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.



## Practical benefits for everyday living.®

We can help give you and your family financial peace of mind. **Are you in good hands?®**

### We are the Good Hands® people

We're the name you know and trust, protecting America's families for over 50 years. Our valuable coverage options help empower people to make the best decisions for their finances and their futures.

Once you've elected coverage, register with our convenient customer service portal, MyBenefits, for anytime access to your coverage details and important documents. MyBenefits also allows you to file claims quickly and easily - and get benefits deposited directly into your bank account (authorization required).

## CERTIFICATE SPECIFICATIONS

### **Pre-Existing Condition Limitation**

#### **Accelerated Death Benefit for Long Term Care Rider -**

Benefits are not paid for: a period of chronic illness care resulting from a pre-existing condition that begins within the first 6 months after the effective date of coverage. This does not apply to a period of care beginning 6 months after the effective date. A pre-existing condition is a condition for which medical advice or treatment was recommended or received from a medical professional within 6 months before the effective date.

### **Exclusions**

#### **Accelerated Death Benefit for Long Term Care Rider -**

Benefits are not paid for long-term care services that are: a result of mental or emotional disorder (except for Alzheimer's Disease, senility or senile dementia that are of organic origin); a result of alcoholism or drug addiction; a result of illness, treatment or medical conditions due to: act of war, participation in a felony, riot or insurrection, serving in the armed forces or auxiliary units, suicide or attempt at suicide, or intentionally self-inflicted injury; provided in a government facility (unless required by law, or unless a charge is made and the insured is legally obligated to pay it); services for which benefits are available under Medicare (except for deductibles or coinsurance requirements) or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or motor vehicle no-fault law; received outside the United States or its territories.

#### **Suicide Exclusion for Group Whole Life; Children's Term Rider -**

If the insured or rider insured commits suicide within 2 years of the effective date of coverage, the death benefit will be limited to the premiums paid.

This brochure is for use in enrollments situated in PA. This advertisement is a solicitation of insurance; contact may be made by an Allstate Benefits Agent, Agency, or Representative.

This material is valid as long as information remains current, but in no event later than August 16, 2026.

Group Whole Life Insurance benefits are provided under form GWLP, or state variations thereof. Rider benefits are provided under the following forms, or state variations thereof: Accelerated Death Benefit for Terminal Illness or Condition (GWPTI); Children's Term (GWPCT); Accelerated Death Benefit for Long Term Care (GWPLTC, GWPLTC1).

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. For additional information, you may contact your Allstate Benefits Representative.



Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation.  
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## Virtual Health Care Opportunities from Allstate Benefits

Allstate Benefits offers access to virtual health care benefits through Walmart Health Virtual Care. Employees can receive virtual behavioral health services (Talk Therapy, Teen Therapy, Psychiatry) after enrolling in a qualifying Allstate Benefits voluntary insurance product. *After enrollment, employees will be provided instructions on how to register for these services.*

Learn more about this opportunity below.



### Your virtual care plan includes:



#### Talk Therapy (18+)

Speak with a licensed therapist & get support in as few as 72 hours for behavioral health concerns.



#### Teen Therapy (10 - 17)

Parents can schedule a visit with a therapist for their child in as few as 72 hours.

*\*Therapists do not write prescriptions.*



#### Psychiatry (18+)

Initial evaluation & ongoing treatment; may include medication management & psychosocial interventions.

### Your provider can help with:

- Anxiety
- Depression
- Life changes
- Relationships
- Stress
- And more

## What

**What's telehealth?** A service that helps you to reach a mental health provider or therapist for a visit by phone (where permitted) or video.

**What's a visit fee?** A fixed amount that you owe at the time of your visit, based on the voluntary benefit selected.

## Who

**Who can use the service?** Walmart Health Virtual Care is available to you, your spouse/domestic partner, and children age 10 to 26.

**Who will I see?** Licensed therapists provide talk and teen therapy, while licensed and board-certified psychiatrists or psychiatric nurse practitioners provide psychiatry visits.

## When

**When should I use telehealth?** If you are facing an emotional or mental setback, we provide a convenient, discreet way to get help on your schedule.

**When can I use Virtual Care?** Therapy and psychiatry visits can be scheduled in as few as 72 hours.

## How

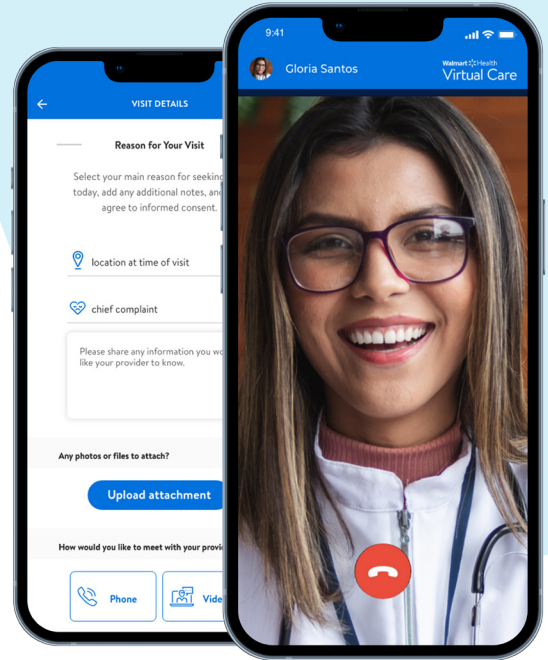
**How do I save more money?** Walmart Health Virtual Care provides a convenient and often more cost-effective alternative to traditional in-person behavioral health services, saving you money and time.

## Where

**Where can I use telehealth?** From the privacy of your own home, office, or secluded space—over the phone (where permitted) or by video.

# Convenient, affordable telehealth for you & your family!

We are pleased to announce that you and your family now have access to Walmart Health Virtual Care – your new telehealth service. Telehealth helps you reach a behavioral health provider for a video or phone (where permitted) visit on your schedule from the privacy and comfort of home.



## Q What is telehealth?

Telehealth utilizes technology to give you and your family affordable and convenient access to behavioral health services online. Using Walmart Health Virtual Care's telehealth service and national team of US-licensed, board-certified psychiatric providers and talk therapists, you can connect with a provider online to receive care and a personalized treatment plan, including prescriptions\* when medically necessary. Telehealth can help when you need emotional or behavioral health support outside of regular business hours, when in-person care is not available, or when travel is difficult. Teletherapy can be a more convenient and private way to speak to someone about your emotional health, and can also be an alternative or supplement to in-office therapy.

## Q How does virtual care work?

When you have a behavioral health concern, either call Walmart Health Virtual Care (WHVC) or visit the website listed below. After you've created your account it's simple to request and schedule a visit with one of WHVC's psychiatric providers or talk therapists. You can then work with your behavioral health provider to develop a treatment plan, with mutually agreed upon goals, to address your specific needs. Meet with the same provider as often as needed to check-in on progress and guide your course of care.

## Q What behavioral health concerns can virtual care address?

### Talk Therapy, Teen Therapy & Psychiatry

- Anger management
- Anxiety
- Bipolar disorder
- Depression, grief, loss
- Divorce, relationships
- Domestic violence
- Maternal health, post-partum
- Medication management\*
- Mood swings
- Obsessive compulsive disorder
- Panic attacks
- Performance coaching
- PTSD
- Stress management
- Spirituality

### And more

\*When medically necessary, psychiatric providers may prescribe medication that patients can pick up at a local pharmacy. Prescriptions cannot be written for controlled substances. Therapists do not write prescriptions.

## Q Can I get a prescription?

When medically appropriate psychiatric providers can submit an electronic prescription for pick-up at your local pharmacy. Please note, talk therapists do not prescribe medication.

## Q When is WHVC available?

We schedule talk therapy sessions seven days a week when it's convenient for you. Many patients are able to meet with a therapist in as little as 72 hours of requesting an appointment.

## Q Who is eligible to use WHVC?

The program is available to you, your spouse or domestic partner, and children up to the age of 26. You must be 18+ to have a talk therapy visit. Teen therapy is available for children ages 10 - 17.

## Q Will I see a quality provider?

Yes. Licensed therapists provide talk and teen therapy, while licensed and board-certified psychiatrists or psychiatric nurse practitioners provide psychiatry visits.

## Q Do I need an email address?

Yes. An email address is required in order to create a profile for patients who are over the age of 18.

## Q Is this service confidential?

Yes. WHVC services are HIPAA compliant and confidential.

## Q Is a webcam required?

Yes, in most cases. Many concerns can be treated via an audio-only visit, though we highly encourage video visits when feasible, since it allows our providers to better assess your condition and deliver the best possible care. A video visit may be required in certain states. Please contact WHVC for further information.

## Q How much does the service cost?

WHVC is being offered to you at a special rate of \$38 for talk and teen therapy visits, and \$229/\$99 for initial and follow-up psychiatry visits.

## Q Can Health Savings Account (HSA) or Flexible Spending Account (FSA) funds be used for a virtual care visit?

Yes. Please check with your FSA/HSA benefits coordinator for the specific requirements for reimbursement.

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## Next steps:

- 1 Sign in**  
Visit your WHVC website to sign up/activate your virtual care account.  
**Visit:** [wmthealth.com/allstate](http://wmthealth.com/allstate)  
**Enter member ID:** Employee SSN
- 2 Request a virtual visit**  
For non-emergency behavioral health concerns, you can request a virtual talk therapy, teen therapy or psychiatry visit using a smartphone or computer.
- 3 Speak with a provider**  
Consult with a licensed therapist or psychiatric provider to pinpoint your needs, establish a treatment plan and measure your progress.

