

2. Allstate Supplemental Hospital Options Plan.

A **Allstate Workplace Division SHOP** is a scheduled benefit plan that includes benefits for hospitalization, in-patient surgery, out-patient surgery, Physician visits, X-ray/Lab, at Home Nursing and more.

SHOP is available in all 50 states. This plan is offered as an alternative or replacement plan (depending on state of residence) to #1. Supplemental health insurance can help protect your hard earned savings, and it can help you cover some of the costs associated with hospital care. The average length of stay in a U.S. hospital is 4.9 days (CDC,2003)

Allstate SHOP			
<i>A medical indemnity plan with benefits paid directly to you or coverage can be assigned to the doctor or hospital.</i>			
Coverage For		Optimum	
Annual Limit		None	
Annual First Occurrence Hospitalization		\$1500/year	
Daily Hospital Confinement		\$600/day up to 180 days	
Intensive Care/Coronary Care		\$1200/day (600+600) up to 60 days	
In-Patient Physician		\$150/visit up to 180 days	
Surgical & Anesthesia		\$3000max (scheduled) + 25%	
Out-Patient Physician		\$100/visit up to 5/yr, Family 2x	
Emergency Accident		\$1000/accident up to 2/yr	
Wellness & Preventative Test		\$150/year	
Outpatient Diagnostic X-ray/Lab		\$75/test up to 3/yr	
At Home Nursing		\$200/day up to 30 visits	
Ambulance Benefit & Non-Local		\$600/Trip up to 3/yr	
Prescription Drug Benefit		\$20/prescription & SS Discount	
Group Life Insurance		\$10,000 member, \$5,000 Spouse, and \$1000 per child	
Coverage		Example of Weekly Rates	
Age Member Family	18-35	36-49	**See a complete list of rates on the brochure found at: www.wbi-benefits.com/sample
	\$32.87	**	
	**	\$101.88	

Note: Please refer to your brochure AWD10952X for a complete description of benefits, rates, limitations and exclusions. Allstate Workplace Division is the marketing name for American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation.