



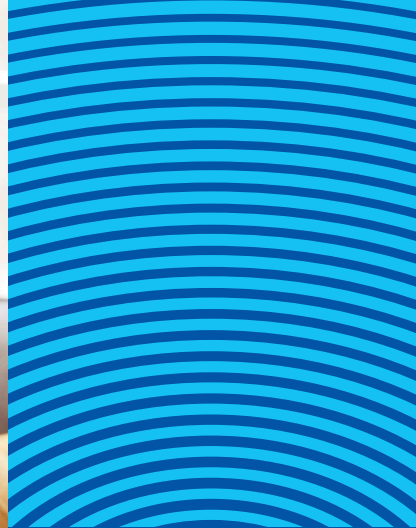
Allstate[®]
HEALTH SOLUTIONS

VitalGuard

Cash benefits to help you
cover out-of-pocket costs
after loss from an accident.



www.allstatehealth.com



soften the financial impact after an accident

It's hard for any of us to imagine ourselves, or the people we love, in a serious accident. VitalGuard from Allstate Health Solutions provides accidental death and dismemberment coverage. So in the unfortunate event that someone suffers the loss of a limb or passes away due to a covered accident, VitalGuard pays direct cash benefits.¹

With VitalGuard, you'll have a plan to help cover medical expenses, so you can focus on healing.

How the plan works

- Choose one of nine benefit levels: \$50,000; \$75,000; \$100,000; \$150,000; \$175,000; \$200,000; \$250,000; \$275,000 and \$300,000.
- For accidental dismemberment, the payout is a percentage of the face amount.²
- If a covered accidental injury results in death, 100% of the benefit is paid the insured; 50% to a covered spouse; and 25% to covered children.
- Benefits are paid, regardless of any other medical plan you may have. And you can use the cash benefits any way you choose.

THIS PLAN PROVIDES LIMITED BENEFITS.

¹ The benefit payout for a death resulting directly from a covered accidental injury, independent of any other causes, is subject to the schedule of benefits. The death must occur within 90 days, and the claim submitted within 180 days, of the covered accident. The benefit amount is paid to the listed beneficiary. ² The benefit amount for covered injuries will be a percentage (ranging from 25%-100%), depending on the specific injury.

limitations and exclusions



The Policy does not cover any loss caused in whole or in part by, or resulting in whole or in part from, the following:

- Intentionally self-inflicted Injury, suicide or any attempt thereof while sane or insane;
- Committing or attempting to commit a felony or civil insurrection or while involved in an illegal occupation;
- Acts of war, whether declared or not;
- Traveling by air, except as a fare-paying passenger and not as a pilot or crew member, on a regularly scheduled commercial airline, unless specifically provided in the Certificate;
- Injuries covered by Worker's Compensation, Employer Liability Law, or Occupational Disease Act or Law;
- Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state or jurisdiction in which the loss occurs;
- Loss resulting from being under the influence of any drugs or narcotic unless administered on the advice of a Physician;
- While a Covered Person is on active duty service in any armed forces. Reserve or National Guard active duty for training is to the extent it extends beyond 31 days;
- While flying in an ultra-light plane, hang gliding, parachuting or bungee jumping, by flight in a space craft or any craft designed for navigation above or beyond the earth's atmosphere;
- While driving or riding on vehicles for off-road use including but not limited to all-terrain vehicles (ATVs);
- Injuries sustained where a Covered Person is the operator of a motor vehicle and does not possess a current and valid motor vehicle operator's license;
- Competing in motor sports races or competitions;
- Testing cars or trucks on any racetrack or speedway;
- Handling, storing or transporting explosives;
- Participating in a rodeo; or
- Illness or disease, regardless of how contracted; medical or surgical treatment of illness or disease; or complications following the surgical treatment of illness or disease; except bacterial infection due to an accidental cut or wound, botulism or ptomaine poisoning.
- While operating or riding in or on (including getting in or out of, or on or off of) or by being struck or run down by any conveyance being used as a means of land or water transportation or by being struck or run down by an aircraft.
- With respect to any period of time a Covered Person is traveling on an air conveyance, this coverage applies only with respect to Covered Injuries sustained by the person:
 - While riding as a Passenger in or on (including getting in or out of, or on or off of);
 - Any scheduled commercial airline;
 - Any military air transport aircraft

Insurance benefit payments are subject to definitions, limitations, exclusions and other provisions within the Certificate(s). May not be available in all states. Review your entire policy packets for full benefit descriptions and definitions of your coverage. No benefits will be paid out if the insured is full-time in armed forces, eligible for Medicare (accident only), or receiving disability or worker's compensation benefits. For full details, limitations, exclusions, age limits, state availability, and definitions please refer to your benefit policy package or contact your Insurance Agent.



Allstate[®]
HEALTH SOLUTIONS

about

The Allstate Corporation (NYSE: ALL) is one of the largest publicly held personal lines insurers in the United States. As part of the Allstate Corporation, Allstate Health Solutions is focused on providing supplemental and short-term coverage options to individuals and associations. Allstate Health Solutions is the marketing name for products underwritten by National Health Insurance Company, Integon National Insurance Company, Integon Indemnity Corporation and American Heritage Life Insurance Company. These four companies, together, are authorized to provide health insurance in all 50 states and the District of Columbia. Each underwriting company is responsible for its respective products. National Health Insurance Company underwrites policies in AK, AL, AR, AZ, CA, DC, HI, IA, IL, IN, KS, KY, LA, ME, MI, MS, MT, NC, ND, NE, NJ, NM, NV, OK, OR, PA, SC, SD, TN TX, UT, WI, WV, and WY. In FL, policies are underwritten by Integon Indemnity Corporation.



allstatehealth.com