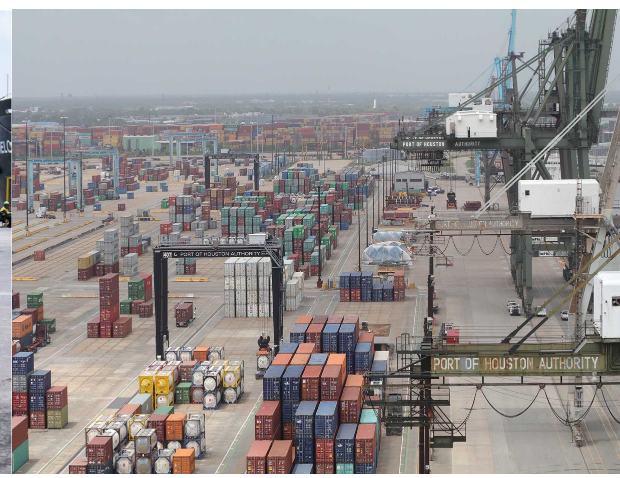
LONGSHOREMEN MEMBER & FAMILY

★ 2025 BENEFITS ★

Guide includes descriptions and rates for:

- Whole Life with Long-term Care
- On & Off Job Disability Insurance
- Critical Illness/Cancer Insurance
- On & Off Job Accident Insurance

YOUR PORT FOR VOLUNTARY BENEFITS

833-538-8811

ILAvboe@enrollmentassist.com

Call to Enroll or Email to Schedule an Appointment

Proudly serving the ILA for the last 35 years

BARNETT AND ASSOCIATES
800-888-2724

Scan for additional information.
Visite el sitio web para obtener informaci6n sobre la inscripci6n en espaiiol.

WHAT'S INSIDE...

$ See pages 7-9 for rates

4 SHORT-TERM DISABILITY

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5 ACCIDENT INSURANCE

6 CRITICAL ILLNESS INSURANCE

2 WAYS TO ENROLL

ALL CONFIDENCE, NO GUESSWORK.

Whether you choose to enroll in person or over the phone, you'll get to speak one-on-one with a licensed Benefit Advocate who can help you understand how these plans can work to support you and your individual needs. They'll answer your questions and enroll you in the plans of your choice.

ENROLL IN PERSON

- Licensed Benefit Advocates with be scheduled onsite at your local Union Halls.
- Additional information, including times, dates and locations will be provided prior to the onsite enrollment dates.

ENROLL BY PHONE

- CALL TO ENROLL:
  833-538-8811
- EMAIL TO REQUEST AN APPOINTMENT:
  ILAvboe@enrollmentassist.com

  Your Benefit Advocate will call you at your selected time.

Don't delay, you have a limited amount of time to complete your enrollment!

LEARN MORE ABOUT YOUR COVERAGE OPTIONS

Scan this code or go online to allstatevoluntary.com/ILA.

El sitio web está disponible en español.

ALLSTATE BENEFITS

WHOLE LIFE INSURANCE WITH LONG-TERM CARE

- GROUP WHOLE LIFE INSURANCE WITH 2X LONG-TERM CARE BENEFIT
- GUARANTEED ISSUE COVERAGE

Coverage Details
Issue Ages
▪ Member: 18-80 years ▪ Spouse: 18-80 years ▪ Child(ren): 1 day-18 years
Guaranteed Issue Maximums
▪ Member (18-70): $150,000 ▪ Spouse (Working): $75,000 ▪ Spouse (Non-working): $20,000
Simplified Issue Maximums
▪ Member (18-80): $250,000 ▪ Spouse (Working): $150,000 ▪ Spouse (Non-working): $50,000

See pages 8–9 for rates

PLAN DETAILS

- The Allstate **Whole Life Insurance** has fixed premiums to age 95 and the death benefit is guaranteed to age 100. By electing coverage, it guarantees that you have death benefits and/or living benefits available when needed, as long as premiums are paid.
- The Allstate **Whole Life Insurance Long-Term Care Policy** pays 4% per month for up to 50 months (4.2 years) if long-term care is needed. The following page illustrates a $100,000 policy. The policy would pay $4,000 a month up to 50 months and the death benefit still pays.

POINTS TO CONSIDER

- Guaranteed issue period this year offers coverage with NO medical questions asked.
- Price lock guarantees your cost will not increase once coverage is elected.
- The life insurance is permanent and is portable when you retire or change jobs.
- Provides funding for long-term care expenses, if the need were to arise.
- Coverage is available for spouses and children if elected for the Member.
- Cash value growth that can be used for emergencies.

MEMBER ELIGIBILITY: The coverage offers fully guaranteed premiums payable to age 95, death benefits and cash value that can be used along the way. Members enjoy Guaranteed Issue up to $150,000 in Face Amount. Up to $250,000 with medical questions.

SPOUSE ELIGIBILITY: Maximum Face Amount of Guaranteed Issue Life Insurance up to $75,000. Spouse is eligible for up to $150,000 in coverage with medical questions. At the time of issue, must be between the ages of 18 & 65, legally married to the member of the ILA, and not be disabled.

CHILD ELIGIBILITY: Children's Term Rider; level term insurance, of $20,000 for each covered dependent child under the age 26, for $4.78 per month. Not available if the dependent child is covered under a separate certificate.

WHOLE LIFE + LONG-TERM CARE EXAMPLE

Life Insurance Purchased

$100,000

If death occurs...

$100,000 death benefit is paid to your beneficiaries

If you need long-term care...

If you are unable to perform 2 of these 6 activities of daily living or have a cognitive impairment:

Bathing	Dressing	Toileting
Continence	Eating	Transferring

After a 90-day waiting period:

4% of life insurance amount is paid out for up to 25 months ($100,000 LTC benefit). Premiums waived during claim period.

If care is still needed after 25 months:

The *Extension of Benefits* rider would pay an additional $4,000 per month for up to another 25 months

If you die while receiving LTC or exhaust all LTC benefits:

Regardless how many $4,000 payments were paid to you, the policy remains in-force and the beneficiaries still receive the full death benefit of $100,000.

If 50 payments of $4,000 were paid, which is total of $200,000, the beneficiary would still receive the **$100,000 death benefit** at time of your death.

★★★★★

VALUE-ADDED FEATURES

GUARANTEED ISSUE – NO MEDICAL EXAMS OR QUESTIONS TO ANSWER

Enrollees cannot be excluded from coverage due to a pre-existing conditions such as cancer, diabetes, heart, liver disease, etc.

A pre-existing condition is a condition, whether diagnosed or not, for which symptoms existed within the 6-month period prior to the effective date, or medical advice or treatment was recommended or received from a medical professional within 6 months before the effective date.

ACCELERATED DEATH BENEFIT FOR LONG TERM CARE WITH RESTORATION OF BENEFITS AND EXTENSION OF BENEFITS

A monthly advance of 4% of the death benefit for up to 50 months while receiving qualified long-term care after a 90-day elimination period when certified as chronically ill.

SHORT-TERM DISABILITY INSURANCE WITH ON & OFF-THE-JOB INCOME

PLAN HIGHLIGHTS

- Disability benefit amounts are available up to 60% of your average monthly salary up to $5,000 per month.
- All Disability and Accident Benefits are paid directly to the primary insured, tax-free

COVERAGE INCLUDES

- On the Job Accident Disability*
- Off the Job Accident Disability*
- Sickness Disability*

CHOOSE FROM TWO PLANS

You choose the tax-free maximum monthly benefit level that meets your needs. Then, if you are faced with a period of unexpected sickness or injury, you will receive cash benefits to use as you see fit.

- **PLAN 1:** 7-day elimination period with disability benefits paid for up to 12 months.
- **PLAN 2:** 14-day elimination period with disability benefits paid for up to 24 months.

Highlights	Plan 1	Plan 2
Benefits kick in on...	Day 8	Day 15
Benefits can last for...	12 months	24 months
Cost to add accident coverage (see page 5 for accident plan details):	Member: $0 Spouse: $4.93 Children: $7.73 Family: $11.93	

$ *See page 7 for rates*

**** DISABILITY BENEFITS ARE REDUCED BY 50% IF YOU RECEIVE WORKER'S COMPENSATION***

ALLSTATE BENEFITS

ACCIDENT INSURANCE

INCLUDED AUTOMATICALLY FOR MEMBERS WHO ENROLL IN THE SHORT-TERM DISABILITY PLAN

The Allstate Accident plan pays benefits directly to you if you experience an injury on or off the job. The amount paid to you by the plan depends on the type of injury or treatment as shown in the table to the right.

PLAN FEATURES

- Guaranteed Issued Coverage
- 24/7 Protection On–and-off Job
- Benefits are paid directly to you
- Coverage available for dependents

CASH BENEFITS GIVE YOU OPTIONS

Your cash benefits payments from Allstate provide you with options, because you decide how to use them:

- **FINANCES:** Can help protect savings, retirement plans and401(k)s from being depleted.
- **TRAVEL:** Can help pay for expenses while receiving treatment in another city.
- **HOME**: Can help pay the mortgage, continue rental payments, or perform needed home repairs for after care.
- **LIVING EXPENSES:** Can help pay your family's living expenses such as bills, electricity, and gas.

Allstate Accident Plan Coverage*	
Initial Hospital Confinement (pays once/year)	$2,000
Daily Hospital Confinement (pays daily)	$400
Intensive Care (pays daily)	$800
Rider Benefits	
Accident Treatment and Urgent Care Rider	
Ambulance (ground/air)	$400 / $1,200
Accident Physician's Treatment	$200
X-ray	$400
Urgent Care	$200
Dislocation or Fracture Enhanced Rider	
Open Reduction (300% of Closed Reduction)	$24,000
Closed Reduction	$8,000
Avulsion and Chip Fracture (25% of Closed Reduction)	$2,000
Stress Fracture (10% of Closed Reduction)	$800
Emergency Room Services Rider	**$400**
Outpatient Physician's Benefit Rider (pays daily)	**$50**
Accidental Death, Dismemberment & Functional Loss Rider	**$80,000**
Common Carrier Accidental Death (fare-paying passenger)	$200,000
Benefit Enhancement Rider	
Accident Follow-Up Treatment (pays daily)	$200
Lacerations	$200
Burns (<15% body surface / 15% or more)	$400 / $2,000
Skin Graft (% of Burns benefit)	50%
Brain Injury Diagnosis	$1,200
CT Scan and MRI (pays once per year)	$200
Paralysis (Paraplegia / Quadriplegia) – pays once per lifetime	$30,000 / $60,000
Open Abdominal or Thoracic Surgery	$4,000
Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery (surgery / exploratory)	$2,000 / $600
Ruptured Spinal Disc Surgery	$2,000
Eye Surgery	$400
General Anesthesia	$400
Blood and Plasma	$1,200
Appliance	$500
Medical Supplies / Medicine	$20
Prosthesis (1 device / 2+ devices)	$2,000 / $4,000
Physical, Occupational, or Speech Therapy (pays daily)	$120
Rehabilitation Unit (pays daily)	$200
Non-Local Transportation	$1,000
Family Member Lodging (pays daily)	$400
Post Accident Transportation (pays once/year)	$800
Broken Tooth	$400
Residence/Vehicle Modification	$2,000
Pain Management (Epidural Injection)	$200
Miscellaneous Outpatient Surgery	$400
Loss of life, hearing, speech, or both eyes, hands, arms, feet, or legs, or one hand or arm and one foot or leg	$80,000
Loss of one eye, hand, arm, foot, or leg	$40,000
Loss of one or more entire toes or fingers	$8,000

$ *See page 7 for rates*

*Up to amount shown. Multiple losses from same injury pay only up to amount shown above.

ALLSTATE BENEFITS

CRITICAL ILLNESS INSURANCE

- **OFFERS FINANCIAL SUPPORT IF A COVERED ILLNESS IS DIAGNOSED**
- **GUARANTEED ISSUE COVERAGE WITH NO MEDICAL QUESTIONS OR EXAMS**

HOW IT HELPS

When a diagnosis occurs, the last thing you need is to be stressing over financial worries. Critical Illness coverage helps provide financial support if you are diagnosed with a covered critical illness so you can stress less and focus on getting better.

HOW IT WORKS

You choose benefits to protect yourself and any family members if diagnosed with a critical illness. Then, if diagnosed with a covered critical illness, you will receive a cash benefit based on the percentage payable for the condition.

- **Initial Critical Illness Benefits:** Pays a benefit when you are diagnoses with or have; Heart Attack (100%)-cardiac arrest is not covered, Stroke (100%), End Stage Renal Failure, Major Organ Transplant (100%), Coronary Artery Bypass Surgery (25%), Angioplasty, Atherectomy, Stent Placement (25%).
- **Cancer Critical Illness Rider Benefits:** Pays when you are diagnosed for the first time ever with cancer, including leukemia and Hodgkin's disease. Invasive Cancer 100%, Carcinoma In Situ 25%

$ *See page 7 for rates*

Critical Illness Rider Benefits	Plan 1	Plan 2
Skin Cancer Rider	$250	$250
Specified Chronic Illness Rider (50% for dependents)	$10,000	$15,000
Advanced Alzheimer's (100%) or Advanced Parkinson's (100%)	$20,000	$30,000
Benign Brain Tumor (100%) or Coma (100%)	$20,000	$30,000
Complete loss of Hearing, Sight, or Speech (100%)	$20,000	$30,000
Paralysis (100%)	$20,000	$30,000

MEETING YOUR NEEDS

- Guaranteed issue coverage with two plans available
- Insureds are eligible for a one-time benefit payout in each category
- Coverage available for individual and child(ren) or family (covered dependents receive 50% of your Basic-Benefit Amount)
- Benefits paid regardless of any other medical or disability plan coverage
- Coverage may be continued; refer to your certificate for details

SHORT-TERM DISABILITY

PLAN 1 WEEKLY RATES BY AGE AND COVERAGE AMOUNT						
ELIMINATION PERIOD = 7 DAYS | DURATION = 12 MONTHS						
Annual Qualifying Income	Monthly Disability Benefit	Ages 18-49	Ages 50-59	Ages 60-64	Ages 65-69	Ages 70+
$20,000	$1,000	$26.60	$33.50	$38.49	$40.28	$45.03
$30,000	$1,500	$36.32	$46.69	$54.17	$56.85	$63.97
$40,000	$2,000	$46.05	$59.87	$69.85	$73.42	$82.92
$50,000	$2,500	$55.79	$73.05	$85.53	$89.99	$101.87
$60,000	$3,000	$65.51	$86.24	$101.21	$106.56	$120.81
$70,000	$3,500	$75.24	$99.42	$116.89	$123.13	$139.76
$80,000	$4,000	$84.97	$112.61	$132.56	$139.70	$158.71
$90,000	$4,500	$94.70	$125.79	$148.24	$156.28	$177.65
$100,000 +	$5,000	$104.43	$138.97	$163.92	$172.85	$196.60

PLAN 2 WEEKLY RATES BY AGE AND COVERAGE AMOUNT						
ELIMINATION PERIOD = 14 DAYS | DURATION = 24 MONTHS						
Annual Qualifying Income	Monthly Disability Benefit	Ages 18-49	Ages 50-59	Ages 60-64	Ages 65-69	Ages 70+
$20,000	$1,000	$28.15	$38.12	$58.16	$60.35	$71.54
$30,000	$1,500	$38.65	$53.61	$83.67	$86.96	$103.74
$40,000	$2,000	$49.16	$69.10	$109.18	$113.56	$135.95
$50,000	$2,500	$59.66	$84.59	$134.69	$140.17	$168.15
$60,000	$3,000	$70.16	$100.07	$160.20	$166.77	$200.35
$70,000	$3,500	$80.67	$115.57	$185.71	$193.37	$232.55
$80,000	$4,000	$91.17	$131.06	$211.22	$219.98	$264.76
$90,000	$4,500	$101.67	$146.54	$236.73	$246.58	$296.96
$100,000 +	$5,000	$112.18	$162.03	$262.24	$273.19	$329.16

ACCIDENT

ACCIDENT & INJURY COVERAGE	
Coverage Tier	Weekly Cost*
Member only	$6.76
Member + Spouse	$11.69
Member + Child(ren)	$14.49
Family	$18.69

** Costs shown reflect standalone Accident coverage. See page 4 for discounted cost if adding Accident to Short-Term Disability coverage.*

CRITICAL ILLNESS

PLAN 1 - $20,000 BENEFIT		
Age	Weekly Cost (Non-Tobacco)	
	Member Only or Member + Child(ren)	Member + Spouse or Full Family
19-29	$2.91	$5.83
30-39	$5.23	$10.46
40-49	$9.65	$19.30
50-59	$16.54	$33.08
60-64	$22.49	$44.99
65+	$35.79	$71.57

PLAN 2 - $30,000 BENEFIT		
Age	Weekly Cost (Non-Tobacco)	
	Member Only or Member + Child(ren)	Member + Spouse or Full Family
19-29	$3.85	$7.70
30-39	$7.28	$14.58
40-49	$13.84	$27.70
50-59	$24.11	$48.24
60-64	$32.99	$65.99
65+	$52.84	$105.66

WHOLE LIFE INSURANCE WITH LONG-TERM CARE

NON-TOBACCO Weekly Rates

Age	$10,000	$25,000	$50,000	$75,000	$100,000	$125,000	$150,000
19	$1.20	$3.00	$6.00	$9.00	$12.00	$15.00	$18.00
20	$1.23	$3.08	$6.17	$9.25	$12.33	$15.42	$18.50
21	$1.28	$3.19	$6.38	$9.56	$12.75	$15.94	$19.13
22	$1.33	$3.33	$6.65	$9.97	$13.29	$16.62	$19.94
23	$1.39	$3.46	$6.92	$10.38	$13.83	$17.29	$20.75
24	$1.45	$3.63	$7.25	$10.88	$14.50	$18.13	$21.75
25	$1.52	$3.80	$7.60	$11.39	$15.19	$18.99	$22.78
26	$1.59	$3.98	$7.95	$11.92	$15.90	$19.87	$23.85
27	$1.66	$4.15	$8.30	$12.45	$16.60	$20.76	$24.91
28	$1.73	$4.33	$8.67	$13.00	$17.33	$21.67	$26.00
29	$1.82	$4.55	$9.09	$13.64	$18.19	$22.73	$27.28
30	$1.91	$4.78	$9.55	$14.33	$19.11	$23.88	$28.66
31	$2.01	$5.02	$10.03	$15.05	$20.06	$25.08	$30.10
32	$2.12	$5.28	$10.57	$15.84	$21.13	$26.41	$31.69
33	$2.24	$5.59	$11.18	$16.77	$22.36	$27.94	$33.53
34	$2.41	$6.03	$12.05	$18.08	$24.11	$30.13	$36.16
35	$2.59	$6.47	$12.94	$19.41	$25.88	$32.35	$38.81
36	$2.69	$6.73	$13.45	$20.17	$26.90	$33.62	$40.35
37	$2.79	$6.98	$13.96	$20.94	$27.92	$34.90	$41.88
38	$2.95	$7.38	$14.76	$22.14	$29.52	$36.90	$44.28
39	$3.11	$7.78	$15.55	$23.33	$31.11	$38.88	$46.66
40	$3.28	$8.19	$16.39	$24.58	$32.77	$40.96	$49.16
41	$3.46	$8.66	$17.31	$25.97	$34.63	$43.28	$51.94
42	$3.68	$9.20	$18.40	$27.59	$36.79	$45.99	$55.19
43	$3.91	$9.77	$19.53	$29.30	$39.06	$48.83	$58.60
44	$4.15	$10.36	$20.72	$31.08	$41.44	$51.80	$62.16
45	$4.37	$10.92	$21.83	$32.75	$43.67	$54.58	$65.50
46	$4.64	$11.59	$23.19	$34.78	$46.38	$57.97	$69.56
47	$4.94	$12.35	$24.70	$37.05	$49.40	$61.75	$74.10
48	$5.27	$13.17	$26.35	$39.52	$52.69	$65.86	$79.03
49	$5.61	$14.03	$28.05	$42.08	$56.11	$70.13	$84.16
50	$5.98	$14.93	$29.87	$44.80	$59.73	$74.66	$89.60
51	$6.36	$15.90	$31.79	$47.69	$63.58	$79.48	$95.38
52	$6.85	$17.11	$34.22	$51.33	$68.44	$85.55	$102.66
53	$7.34	$18.35	$36.70	$55.05	$73.40	$91.75	$110.10
54	$7.85	$19.63	$39.26	$58.89	$78.52	$98.15	$117.78
55	$8.47	$21.17	$42.34	$63.52	$84.69	$105.86	$127.03
56	$9.13	$22.81	$45.63	$68.44	$91.25	$114.06	$136.88
57	$9.80	$24.50	$49.00	$73.50	$98.00	$122.50	$147.00
58	$10.55	$26.38	$52.76	$79.14	$105.52	$131.90	$158.28
59	$11.29	$28.22	$56.43	$84.64	$112.85	$141.07	$169.28
60	$12.07	$30.17	$60.33	$90.50	$120.67	$150.83	$181.00
61	$13.07	$32.66	$65.33	$97.99	$130.65	$163.31	$195.97
62	$13.97	$34.92	$69.83	$104.75	$139.67	$174.59	$209.50
63	$15.30	$38.26	$76.52	$114.78	$153.04	$191.30	$229.56
64	$15.53	$38.81	$77.62	$116.42	$155.23	$194.04	$232.85
65	$15.76	$39.39	$78.78	$118.17	$157.56	$196.96	$236.35
66	$18.08	$45.19	$90.38	$135.56	$180.75	$225.94	$271.13
67	$19.51	$48.76	$97.52	$146.28	$195.04	$243.80	$292.56
68	$22.22	$55.56	$111.12	$166.67	$222.23	$277.79	$333.35
69	$23.03	$57.58	$115.17	$172.75	$230.34	$287.92	$345.50
70	$24.83	$62.08	$124.16	$186.24	$248.31	$310.39	$372.47

WHOLE LIFE INSURANCE WITH LONG-TERM CARE

TOBACCO USER Weekly Rates							
Age	$10,000	$25,000	$50,000	$75,000	$100,000	$125k	$150,000
19	$1.98	$4.94	$9.89	$14.83	$19.77	$24.72	$29.66
20	$1.99	$4.97	$9.95	$14.92	$19.90	$24.87	$29.85
21	$2.08	$5.20	$10.41	$15.61	$20.81	$26.02	$31.22
22	$2.18	$5.45	$10.90	$16.35	$21.79	$27.24	$32.69
23	$2.28	$5.70	$11.40	$17.10	$22.79	$28.49	$34.19
24	$2.39	$5.96	$11.92	$17.88	$23.83	$29.79	$35.75
25	$2.50	$6.26	$12.51	$18.77	$25.02	$31.28	$37.53
26	$2.61	$6.53	$13.06	$19.59	$26.13	$32.66	$39.19
27	$2.73	$6.81	$13.63	$20.44	$27.25	$34.06	$40.88
28	$2.85	$7.12	$14.24	$21.36	$28.48	$35.60	$42.72
29	$2.97	$7.42	$14.84	$22.27	$29.69	$37.11	$44.53
30	$3.08	$7.69	$15.39	$23.08	$30.77	$38.46	$46.16
31	$3.23	$8.07	$16.15	$24.22	$32.29	$40.37	$48.44
32	$3.39	$8.48	$16.96	$25.44	$33.92	$42.40	$50.88
33	$3.57	$8.93	$17.86	$26.78	$35.71	$44.64	$53.57
34	$3.76	$9.40	$18.80	$28.20	$37.61	$47.01	$56.41
35	$3.94	$9.85	$19.70	$29.55	$39.40	$49.25	$59.10
36	$4.13	$10.33	$20.66	$30.99	$41.31	$51.64	$61.97
37	$4.37	$10.92	$21.84	$32.75	$43.67	$54.59	$65.50
38	$4.62	$11.54	$23.07	$34.61	$46.15	$57.68	$69.22
39	$4.86	$12.15	$24.30	$36.46	$48.61	$60.76	$72.91
40	$5.09	$12.73	$25.45	$38.17	$50.90	$63.62	$76.35
41	$5.39	$13.48	$26.96	$40.44	$53.92	$67.40	$80.88
42	$5.71	$14.27	$28.53	$42.80	$57.06	$71.33	$85.60
43	$6.03	$15.08	$30.17	$45.25	$60.33	$75.42	$90.50
44	$6.38	$15.95	$31.91	$47.86	$63.81	$79.77	$95.72
45	$6.71	$16.78	$33.56	$50.34	$67.13	$83.91	$100.69
46	$7.08	$17.69	$35.39	$53.08	$70.77	$88.47	$106.16
47	$7.49	$18.72	$37.44	$56.16	$74.88	$93.59	$112.32
48	$7.93	$19.82	$39.65	$59.47	$79.29	$99.12	$118.94
49	$8.38	$20.95	$41.90	$62.85	$83.79	$104.74	$125.69
50	$8.87	$22.16	$44.32	$66.47	$88.63	$110.78	$132.94
51	$9.41	$23.53	$47.05	$70.58	$94.10	$117.63	$141.16
52	$9.99	$24.97	$49.95	$74.92	$99.90	$124.87	$149.85
53	$10.61	$26.51	$53.02	$79.53	$106.04	$132.55	$159.06
54	$11.25	$28.13	$56.26	$84.39	$112.52	$140.65	$168.78
55	$11.90	$29.76	$59.51	$89.27	$119.02	$148.78	$178.53
56	$12.70	$31.75	$63.50	$95.25	$127.00	$158.75	$190.50
57	$13.49	$33.74	$67.47	$101.21	$134.94	$168.67	$202.41
58	$14.36	$35.90	$71.79	$107.69	$143.58	$179.48	$215.38
59	$15.20	$38.01	$76.01	$114.02	$152.02	$190.03	$228.03
60	$16.01	$40.03	$80.05	$120.08	$160.11	$200.13	$240.16
61	$16.97	$42.41	$84.82	$127.22	$169.63	$212.03	$254.44
62	$18.12	$45.30	$90.61	$135.91	$181.21	$226.51	$271.81
63	$19.27	$48.17	$96.35	$144.52	$192.69	$240.86	$289.03
64	$20.51	$51.26	$102.52	$153.78	$205.04	$256.30	$307.57
65	$21.54	$53.84	$107.68	$161.52	$215.35	$269.19	$323.03
66	$22.46	$56.14	$112.27	$168.41	$224.54	$280.68	$336.82
67	$24.07	$60.17	$120.33	$180.50	$240.67	$300.84	$361.00
68	$25.98	$64.94	$129.89	$194.83	$259.77	$324.71	$389.66
69	$27.92	$69.81	$139.62	$209.42	$279.23	$349.04	$418.85
70	$29.91	$74.77	$149.54	$224.31	$299.08	$373.86	$448.63

WHAT'S INSIDE?

The Benefits Guide includes descriptions and rates for:

- Whole Life with Long-term Care
- On & Off Job Disability Insurance
- Critical Illness/Cancer Insurance
- On & Off Job Accident Insurance

More details are available at allstatevoluntary.com/ILA.

El sitio web está disponible en español.

DON'T DELAY - ENROLL TODAY!

- ***See inside for convenient enrollment options.***
- ***Personalized guidance and support is available.***