



Employer Services Corporation is pleased to offer a voluntary benefits program available to employees through Allstate Insurance Company

In an effort to continue to provide the best in benefits for employees, ESC is providing a voluntary benefits program through Allstate for you and your family.

To learn more about the benefits available and to enroll, please complete an Employee Interest Form. Once completed please send back to ESC or the form can be sent directly to Melissa Moley at CMG - mmoley@cmgniagara.com – please reference: **Case #NG534**.

WHY ALLSTATE BENEFITS:

- Available through the convenience of payroll deduction
- Paid in addition to any other benefits you may have and are paid directly to you
- Can be designed for Individuals, Spouses and Children
- Plans are portable, meaning you can keep them even if you change jobs
- Qualify for pre-tax deductions where allowed, thereby reducing your taxable income
- **Benefits are available with Contingent Guaranteed Issue (CGI) and asks only three questions for life, disability and health coverage's. *Only on initial enrollments & for new hires***
 - Are you actively at work 20+ hours a week?
 - Have you been diagnosed with aids or any aids related illness?
 - In the last 6 months, have you been hospitalized, disabled or had outpatient surgery?

ALLSTATE PLAN OPTIONS:

Life Insurance

- **Universal Life and Term options up to \$150,000**
- **Coverage for Spouse and Children available**
- **Optional riders to enhance coverage include LTC (UL) Children's Term**

*Sample Rate: Starting at \$2 per week for an individual**



Short Term Disability

- Monthly benefits from \$400 to \$5,000 depending on income
- Benefits available for 3, 6, 12 or 24 month durations
- On and Off the job coverage available

*Sample Rate: Annual Income \$40,000, Age 49 - Monthly Benefit - \$1,500 - 30 day waiting period – 6 month benefit period; \$7.83 week**

Accident Insurance

- Cash benefits for ON or OFF Job injuries
- Benefits paid for Hospitalization, ER, Medical Expenses, Specific Injury Benefits, Accidental Death and Dismemberment Benefits, CT Scan and MRI, Surgery, Blood, Surgery, Prosthesis, Physical Therapy, Burns, Skin Grafts and more

*Sample Rate: For “Basic Plan” Individual - \$2.40/week / Family - \$6.30/week**

Critical Illness

- Lump Sum cash benefits of \$5,000 to \$100,000 paid at time of occurrence
- Cash Benefits for Heart Attack, Stroke, Major Organ Transplant, Renal Failure, Alzheimer’s
- Cash Benefits for Cancer (optional)
- Cash benefits for annual Wellness Exams, including blood test for triglycerides and stress tests

*Sample Rate: For Age 39 – non-smoker – \$2.41/week prem. = \$20,000 Benefit**

*Sample Rate: For Age 39 – non-smoker – \$4.31/week prem. = \$20,000 Benefit (with optional cancer)**

Please refer to the specific product brochures for a complete description of the benefits, limitations and exclusions.

More information is also available on the ESC website at <http://www.myesc.com>

***All products underwritten by: Allstate Life Insurance Company of New York. Each plan is individually priced based on income and will vary by individual.**