

The Workplace Marketer[®]

Meeting the needs of the workplace -
from the lunchroom to the boardroom

We continually strive to provide benefit solutions for our customers. With a considerable portion of operating budgets going toward employee related expenses, it seems logical to look for ways to lower costs. Businesses today view cost containment as an important key to their success.

Our commitment to finding workplace solutions through employee-funded benefits, coupled with benefit communication services, has made our list of satisfied customers grow.

We offer:

- Employee funded benefits, conveniently payroll deducted.
- Streamlined underwriting and portability.
- Added incentive which is the appreciation extended to employers by employees who see their insurance needs being met.



Be well. Be smart. Be protected.

Benefit solution problems facing employers today may be many, but The Workplace Marketer® will help you find solutions. Let us show you how we can help provide your company with quality support, service, products and administration, backed by a name and a brand you can trust. You're In Good Hands with Allstate®.

Reducing the cost of employee funded benefits

If you find the rising cost of employee funded benefits has resulted in a corresponding increase in the employee's contributions a problem, then we have the solution.

Voluntary benefits are very common among employers. Over 60 percent of employers offer at least one voluntary benefit. Supplemental life, dental and disability benefits are the three most common coverages offered on a voluntary basis.¹

Section 125 provided documentation and communication implements a discounting effect on qualifying employee premiums as shown in the examples to the right. Other customized features, including flexible spending accounts (FSAs) and dependent child care, increase the tax savings to the employer and employee.

Providing extensive insurance coverage

For many employees, group life insurance is their primary source of life insurance coverage. Group life insurance coverage among households has increased steadily since 1960, yet this increase has not offset the decline in individual insurance coverage¹.

AFWD has an extensive assortment of life insurance plans and riders available for the employee, spouse and children. Two programs, Simplified Issue and Select Contingent Guaranteed Issue, make the application process simple and efficient. Many Americans feel inadequately insured. In fact, 4 in 10 Americans say their household does not have enough life insurance.²

Demographics in the workplace have changed significantly in the last 20 years. The benefit needs are varied and are not being completely served by "blanket" group coverages.

1 LIMRA International, *Marketing Group Insurance and Health Care Benefits: Trends and Insights*.

2 *Trends in Life Insurance Ownership*, LIMRA International, 1999.

Example Section 125 Cafeteria Plan	
Average Employee Gross Monthly Salary:	\$3,000
Employer FICA Rate:	7.65%
Average Employee Section 125 Expenses:	\$300
Number of Payrolled Employees:	50
Monthly Employer Total FICA Savings:	\$1,147.50
Annual Savings:	\$13,770.00

Example Employee Paycheck Analysis		
	CURRENT	NEW PLAN
Gross Monthly Salary:	\$3,000	\$3,000
Section 125 - Cafeteria Plans:	\$0	\$300
Taxable Monthly Salary:	\$3,000	\$2,700
State & Federal Tax @ 28%:	\$840	\$756
FICA Tax @ 7.65%:	\$230	\$207
Gross Take Home Pay:	\$1,931	\$1,737
After Tax Expenses:	\$300	\$0
Equals Net Take Home Pay:	\$1,631	\$1,737
Monthly Employee Increase in Net Pay Received:	-	\$106

AFWD provides one of the broadest insurance portfolios in the industry. The programs can be customized with the addition of riders and varying levels of coverage. A benefit review at employer and employee levels will result in the proper program being recommended to fill coverage gaps and exposures.

Life/Annuities -

Universal life, single premium annuities, term, flexible premium annuities and group voluntary term.

Plus -

Term Life Riders for spouse and children, plus long term care, future purchase option, critical illness, primary insured term, decreasing term, accidental death, disability income, disability premium waiver and living benefit riders.

Health -

Disability income, hospital indemnity - supplemental health options policy (SHOP), accident with optional riders, cancer/specified disease with optional riders, intensive care coverage option with cancer and heart/stroke products, heart/stroke with optional cancer initial diagnosis rider, group voluntary LTD and STD, group voluntary cancer, AHL's minimedical[®] limited benefit plan, group voluntary dental.

Supporting the Human Resource department through high tech enrollment services

Human Resources departments continue to be burdened by the ever-increasing demands of legal compliance. The departments are often spread thin and find benefit communications and enrollment processes more cumbersome than ever. If having enough time to conduct benefit meetings and group enrollments has become a problem in your company, we have a solution.

AHL's WorkPlaceChoice[®] system provides paperless enrollment capabilities. Core benefit communications can be conducted through this system. A separate benefit communication can be produced which creates an awareness among employees of non-salaried benefits and provides documentation for Human Resource audits and Personnel records.

The high-tech benefit communication solution

Employers' philosophy about benefits is significantly changing, passing more responsibility for benefit selection on to the employee. However, with this change comes an increased responsibility for carriers and employers to provide adequate educational materials, employee education, and administrative capabilities. Professional communication of this fact will improve employee understanding and appreciation of benefits. This can lead to greater productivity, decreased employee turnover and greater job satisfaction.

The enrollment system can communicate this in a summary format. Expanded enrollment systems can actually enroll core benefits. A separate benefit statement can be produced by our Fringe Facts System or as a part of AHL's WorkPlaceChoice[®] system.

Allstate at WorkSM

Allstate Financial Workplace Division offers employees insurance products that protect their financial security and well-being. After all, it's always been Allstate's business to protect families and their assets. Millions of Americans have been trusting us for more than 70 years. And it's not just because we're the nation's largest insurance company. Or that we get excellent ratings from independent agencies like Standard & Poor's, Moody's and A.M. Best. It's because we take the time to understand our customers' concerns and advise them on what's best for them. To us, relationships with our customers are our biggest asset.



Workplace Division

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