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February 2022

Dear Emmer Development Corp Employees,

It’s that time of year again…Open Enrollment for the Allstate Supplemental Benefits available to you through the convenience of payroll deduction!

The value of the Allstate Benefits is that they pay **IN ADDITION** to any other coverage you may have, and the benefits are paid **DIRECTLY TO YOU**. This translates into money in your pocket to help off-set your out-of-pocket medical expenses or your everyday living expenses. All the policies offered by Allstate are portable which means you may take your coverage with you if you should ever leave employment.

The benefits available to you are:

1. Short Term Disability – Will pay you UP TO 60% of your Gross Monthly income should you be unable to work due to a Sickness or an Off-the-job Injury. You will have two plans to choose from. Either a 14-day waiting period with a 6-month Benefit Period OR a 14-day waiting period with a 12-month Benefit Period.
2. Off-the-Job Accident coverage – will pay you benefits for the expenses of an injury such as but not limited to: Dislocations and Fractures, X-Rays, ER Visits, Hospitalization and Much More!
3. Critical Illness coverage – will provide you a LUMP SUM Cash Benefit if diagnosed with a covered condition. Some of the Critical Illnesses include but are not limited to: Heart Attack, Stroke, Cancer, Alzheimer’s Disease, ALS plus Much More!
4. Term to Age 100 Life Insurance – Guaranteed minimum death benefit is level for 5 years; current non-guaranteed death benefit is projected to remain level to Age 100. PREMIUMS REMAIN LEVEL TO AGE 100 unless you make changes to your coverage.

PLEASE NOTE: If you have been hired within the last 12 months, Allstate Benefits Company will be providing you a ONE-TIME opportunity to enroll in benefits with NO or VERY LIMITED HEALTH QUESTIONS asked!

**Should you have any questions or are interested in enrolling in any of the above, please reach out to me directly at** [**michelleglowacki70@gmail.com**](mailto:michelleglowacki70@gmail.com) **or 803.920.8547.**

Sincerely,

Michelle Glowacki

Allstate Benefits Specialist

**OPEN ENROLLMENT: February 14th – 28th**