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# Discover a culture designed to help you thrive.

Allstate employees have access to an array of benefits and programs to help support their physical health, financial security, work-life balance—as well as their personal career development. In addition, we have a network of more than 200 wellbeing champions who are empowered to strengthen this important facet of our culture in our offices across the country.

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## **Benefits for a Good Life**

We know that when the rest of your life is running smoothly, it's easier to focus on doing your very best work. So we have carefully curated a benefits package designed to assist eligible employees and their families, and make their lives just a little bit richer—now and in the future.

#### \*Disclaimer

More information about these benefits can be found at AllstateGoodLife.com. The benefits described in this [article] are generally available to regular full-time employees.

Note: Some benefits described in this overview are subject to plan enrollment. The information presented describes only the highlights of the plans and programs and does not constitute official plan documents. Additional terms, conditions and eligibility requirements apply. If there are any discrepancies between the information contained herein and the official plan documents or policies, the plan documents and policies will govern. Allstate reserves the right to change, amend, or terminate the plans, benefits and/or programs at any time and for any reason. This overview is not intended to give rise to any right to employment, continued employment, or any benefit with or from Allstate. It is the policy of Allstate to employ the best qualified individuals for all jobs without regard to race, color, religion, sex, age, national origin, sexual orientation, gender identity/gender expression, disability, and citizenship, status as a veteran with a disability or veterans of the Vietnam Era.

#### **Health Benefits**

• Medical – You can choose high deductible coverage under the Allstate Medical Savings or the Allstate Medical Value Plan (Kaiser high deductible coverage, or an HMO if you live in certain zip code areas).

- Dental Allstate offers a Preferred Provider Option (PPO) (or a Dental Maintenance Organization (DMO) if you live in certain zip code areas). Coverage includes certain preventive, diagnostic, restorative, reconstructive and orthodontic services.
- Vision Two coverage options provide for certain periodic vision exams – as well as eyeglass lenses, frames, contact lenses, and other options – up to a designated dollar amount.
- Health Care Flexible Spending Account (FSA) You can contribute up to \$2,700 per year in pretax dollars to help pay for qualified health care expenses. For employees enrolled in most Medical Plan coverage options, this account is a Limited Use FSA and can only be used for qualified vision and dental expenses.
- Group Critical Illness Plan If diagnosed with a covered critical illness while you are enrolled, Plan helps offset the costs associated with the treatment and care of covered serious and/or debilitating diagnoses like cancer or heart attack. You can also elect a coverage option that provides support if you're diagnosed with a covered critical illness.
- Group Accident Insurance Plan If you are enrolled, Plan may pay a cash benefit in certain situations if you have an accident that requires medical care, such as a broken leg or ruptured disc.
- Group Hospital Indemnity Plan If you are enrolled, Plan may pay a cash benefit for the first day you are admitted to the hospital – and an

additional benefit for each additional day you remain in the hospital up to the Plan maximum.

#### Life Insurance, AD&D, and Disability Benefits

- Life Insurance You may enroll in life insurance coverage up to eight times your Qualified Annual Earnings (QAE) – up to \$4 million. Evidence of Insurability (EOI) rules may apply. You can also enroll in life insurance for your spouse/domestic partner and/or eligible children. Evidence of Insurability may be required for spouse life.
- Accidental Death & Dismemberment (AD&D) Insurance – You may enroll in coverage up to eight times your Qualified Annual Earnings (QAE) – up to \$1,000,000. QAE is limited to \$100,000. No Evidence of Insurability (EOI) is required.
- Short Term Disability (STD) Provided at no cost. When combined with Paid Time Off (if available), STD provides a source of income for up to 180 days if you are unable to work.
- Long Term Disability (LTD) Insurance If you are enrolled, this coverage provides loss-of-income protection after a 180-day waiting period if you become totally disabled and are unable to work.

#### **Retirement Benefits**

• Allstate Pension Plan – Provides a cash balance pension benefit, at no cost, to eligible employees based on their compensation and years of service with Allstate. Employees are vested after three years.

 Allstate 401(k) Savings Plan – Eligible employees can contribute from 1% to 50% of their annual income on a pre-tax, Roth 401(k) and/or after-tax basis; maximum deposit limits change annually. Allstate matches 80 cents for every dollar you contribute on your first 5% of pre-tax and/or Roth 401(k) contributions.

#### Work/Life Benefits

- Dependent Day Care Flexible Spending Account

   You can contribute up to \$5,000 per year in pretax dollars to help pay for qualified dependent day care expenses.
- Paid Time Off (PTO) You can use this companypaid benefit for vacation, family illness and incidental illness days not covered by the Short Term Disability Plan. You can buy up to 5 days.
- Company Holidays In addition to the PTO Bank, you receive paid company-designated holidays, which may vary from year to year.
- **Miscellaneous Time Off** Paid time off is provided for certain absences such as jury duty, your naturalization, or certain funerals.
- Identity Protection If enrolled, this proactive monitoring service alerts you at the first sign of fraud and restores your identity. Get alerts for credit inquiries, accounts opened in your name, compromised credentials, financial transactions, and more

- Group Legal Plan If you are enrolled, Plan provides access to a broad network of attorneys who can help with your covered legal questions or problems such as wills and trusts, matrimonial matters, child custody and support, and traffic ticket defense.
- Commuter Benefits Plan If you are enrolled, Plan provides tax-savings and convenience for certain work-related transit and parking expenses if you travel to work using public transportation, pay to park at or near work, and/or have parking expenses at a facility from which you commute to work via public transportation, vanpool, or carpool.
- Buckle Up Baby Program Free infant car seats.
- Allstate Good Life<sup>®</sup> Perks Special offers and discounts for you and your family.
- The Good Hands People<sup>®</sup> Program Discounts on Allstate automobile insurance may be offered (varies by state).
- Adoption Reimbursement Provides up to \$5,000 to help with certain expenses associated with the legal adoption

#### Wellbeing Programs

 Allstate Good Life<sup>®</sup> – Offering a wealth of diverse programs, Allstate Good Life<sup>®</sup> offers you resources to help you be physically energized, emotionally connected, mentally agile, and financially strong. Visit <u>AllstateGoodLife.com</u> to learn more.

- LifeWorks Employee Assistance Program (EAP) Whether you're for child care or help with an older relative, trying to manage your personal finances, or coping with a health issue, the LifeWorks EAP offers fast, free, confidential help whenever you need it. You and each of your household members are also eligible for up to five free in-person counseling sessions with a behavioral health professional per issue per rolling calendar year.
- Energy for Life This series of workshops helps you uncover your personal purpose and to create more balance and energy in many areas of your life. You learn specific techniques that can help increase your energy throughout the day in the areas that matter most to you – whether it's becoming a better individual, family member or community member.

## Career Development Opportunities

We dedicate extensive resources to developing leaders at all levels, whether they have direct reports or lead by taking the initiative. Some programs are available to all employees, while others are available to select audiences. Regardless of their role, all employees have a wealth of resources at their disposal.

Enterprise Talent Management and Talent Share

Our Enterprise Talent Market philosophy and Talent Share programs support the internal advancement of our employees. We believe there is no better place to begin our hiring process than with our own people. When a position opens in any department across the company, any Allstate employee can apply.

A Talent Share is a short-term development opportunity designed to provide Allstate employees access to short-term business projects and developmental experiences. This type of assignment allows you to remain on your current team, while exploring other possible career paths, helping you strengthen and develop competencies, broaden your business perspective, develop cross-functional skillsets, and make better career decisions.

#### **Ongoing Training Opportunities**

Allstate invests in training opportunities and software to assist employees in charting their career path. Talent Connection is Allstate's integrated talent and learning management system.

- It promotes internal advancement of current employees.
- You can register for learning opportunities such as webinars, seminars, and classroom training.
- You can receive comprehensive feedback from managers, peers, and teams.

#### **Educational Support**

- Tuition Reimbursement Provides monetary assistance for certain undergraduate, graduate, IT certification and insurance designations that are job-related or aligned to an Allstate career path. Reimburses 100% of the cost of pre-approved expenses, including tuition, books, course fee, registration fees and lab fees, after successful completion of the course up to the maximum amount of \$5,250 per calendar year. A repayment clause requires a one-year employment commitment or eligible approved expenses must be repaid.
- Student Loan Repayment Program Pay off your student loan faster by making additional payments above your regular monthly payments via payroll education.
- Matching Grant Program The Allstate Foundation doubles your personal contributions to \$5,000 per year to eligible institutions of higher education. Funds are directed toward the school's general scholarship fund.
- In-House Education Allstate is committed to creating learning opportunities through education and rewarding job assignments. Over 1,500 courses are offered to improve individual and corporate business performance. Best-in-class online technical, interpersonal and leadership development sessions are also available.

#### **Own Your Career Development**

Explore Our Benefits -Allstate Careers

In addition to the Talent Connection modules related to career development, we also offer a portal dedicated to providing our employees with tools and resources to assist them in setting career goals. It helps employees identify their strengths and opportunities, grow their network, develop their résumé, and initiate career-related conversations with managers and peers across the company.

#### **Department-Specific Development**

While company-wide training initiatives are an important part of creating a unified culture and promoting general expertise, we also recognize the need to promote department-specific expertise. Here are just a few examples of how we tailor our training:

- Our Technology Department provides SkillSoft technical skills training, via an online course library and online books, on a variety of topics such as Agile, Scrum, Java, VMWare, Mobile Web, and ITIL practices.
- Our Life and Retirement Distribution Department offers development workshops featuring peer networking, compensation transparency, a book club focused on leadership, and increased understanding of other business units.

#### New Leader Development Studio (NLDS)

NLDS targets new leaders who are assuming direct reporting responsibilities for the first time at Allstate.

Apart from covering the essential administrative functions associated with leading a team, NLDS focuses primarily on developing the self-awareness that is crucial to effective and inspiring leadership, paying special attention to the impact and ability of new leaders to drive results.

#### Live and On-Demand Seminars

In addition to formal training, Allstate provides employees with in-house learning and development opportunities throughout the year.

- The Good Work Series is an ongoing celebration of the Good Work pillar of our Employee Value Proposition (EVP) and focuses on nurturing an inspiring workplace culture.
- Good Work Week is an annual multi-day event that renews our commitment to the Good Work Series. Internal and external speakers help employees connect their work to the company's purpose and business results.
- Leaders as Teachers speaker series provides internal perspectives from Allstate executives on leadership and other topics pertinent to our business strategy.
- Thought Leader Forum introduces an external point of view on business and leadership to accelerate development.

### **Discover Allstate**



# Awards & Recognition

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Veterans & Transitioning Military

We're committed to recruiting Veteran candidates.

**VISIT PAGE** 



#### **Allstate Blog**

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