

WELCOME TO OPEN ENROLLMENT!

Please act quickly. Our enrollment window closes soon!

On the next page, you will find the estimated tax you will pay into the WA Cares Fund for state-sponsored long-term care, as well as the premiums to enroll in the new Allstate Whole Life with Long-term Care rider coverage.

Purchasing Allstate's Whole Life Insurance with Long-term Care Benefit will allow you to apply to Washington state to opt out of the upcoming tax.

REVIEW: The next page provides a personalized comparison of costs

WATCH: If you have not already done so, watch a quick [VIDEO](#) comparing the programs

DECIDE: At the bottom of the next page, use the buttons to see more rate options, enroll, and/or schedule a one-on-one with a counselor

Why purchase coverage through Allstate? Even when the Allstate Whole Life insurance policy cost is more than the state tax, you may want to purchase the insurance because:

| A QUICK COMPARISON | WA Cares Fund | Allstate | Advantage |
|---|--------------------------------|------------------------------|-----------|
| Minimum Long-term Care Coverage | \$36,500 | \$40,000 | Allstate |
| Maximum Long-term Care Coverage | \$36,500 | \$250,000 | Allstate |
| Life Insurance Coverage | None | Same as LTC election | Allstate |
| Maximum Guarantee Issue for Employee | \$36,500 | \$70,000 ⁽¹⁾ | Allstate |
| Spouse/Domestic Partner Coverage | If W-2 employee ⁽²⁾ | Yes ⁽³⁾ | Allstate |
| Months to Pay Prior to Benefits Eligibility | 36 months | 1 month ⁽⁴⁾ | Allstate |
| Initial Waiting Period per Claim | Not defined yet | 3 months | Unknown |
| Tax or Premium Subject to Change | Yes | No | Allstate |
| Benefits Portable Outside Washington | No | Yes | Allstate |
| Number of States Where Policy Can Be Used | 1 (WA) | All 50 states ⁽⁵⁾ | Allstate |

(1) Employees can enroll for coverage from \$40,000 through \$70,000 on our EasyApp with no health questions asked

(2) Working spouses would pay into the WA Cares Fund through their own payroll tax

(3) Employee must enroll to enroll spouse or domestic partner; simplified health underwriting applies for spouse/DP

(4) There is a 3-month waiting period for pre-existing conditions evident within 3 months prior to enrolling

(5) Also available in US territories

For more information about the programs

[About WA Cares Fund](#)

[The Need for Long-term Care](#)

[Opting out of WA Cares](#)

[Compare Allstate & WA Cares](#)

[Allstate Benefits Brochure](#)

[How Allstate's Life/LTC Works](#)