

# Self-Funded Program for **small to mid-sized** businesses



## A small business health care financing solution designed to help you gain control.



### **You have ONE predictable monthly payment**

Your monthly payment is determined upfront and guaranteed not to increase for a full year as long as there are no changes to your group's benefits or enrollment.



### **Plan management is handled for you**

All day-to-day administration of your self-funded plan — including claim payments and customer service — is taken care of for you, so you're free to focus on your business.



### **Stop-loss insurance protects you**

If your group's claims are higher than expected, stop-loss insurance protects your business's assets.



### **You may even get a refund**

If your group's claims are lower than the balance in your claims account, you're refunded a portion of the difference at the end of the plan year!<sup>1</sup>

**About 60% of our groups receive a refund!<sup>2</sup>**

This is a basic overview of the Allstate Benefits Self-Funded Program. For details, please contact your agent.

1 In years when claims are lower than expected, a portion (or all, depending on the plan selection) of the difference between the group's anticipated and actual claims is refunded back to the employer. Refund is subject to any applicable Terminal Liability Coverage fee. | 2 Based on the percentage of groups that received a refund for plan years 2017 through 2019.

The Allstate Benefits Self-Funded Program provides tools for employers owning small to mid-sized businesses to establish a self-funded health benefit plan for their employees. The benefit plan is established by the employer and is not an insurance product. For employers in the Allstate Benefits Self-Funded Program, stop-loss insurance is underwritten by: Integon National Insurance Company in CT, NY and VT; Integon Indemnity Corporation in FL; and National Health Insurance Company in all other states where offered.

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