

# a growing portfolio for growing businesses



The Allstate Benefits Self-Funded Program now includes more options so you can offer more solutions and help more customers. With solutions for groups of two to 500, we help your customers gain better control of the costs of their group health benefits.

## Network product options

The Self-Funded Program through Allstate Benefits provides access to broad national networks like Aetna Signature Administrators® (ASA) and Cigna® as well as high performance, local networks. Employers can choose the access and price that best fits their business' needs.

- **PPO**  
A plan that pays benefits for both in-network and out-of-network services, with secured network savings.
- **Advantage Plan**  
A plan that pays benefits for emergency and in-network services only. Savings come from eliminating the high costs of out-of-network services.

## Reference-based pricing options for all group sizes

- **Core Value**  
A reference-based pricing plan that pays based on a multiple of the Medicare reimbursement rate,<sup>1</sup> delivering great savings potential.
- **Core Value Access**  
Core Value Access gives customers the savings of a reference-based pricing plan with the added benefit of access to a network for physicians.
- **Core Value Flex**  
This option allows employers to experience the savings of our Core Value plan with the added flexibility of switching to a PPO network<sup>2</sup> mid-year, without a change in your customers' monthly payment.

### Bonus plan features:

#### Healthcare Bluebook®

Included with Core Value and Core Value Flex, this cost and quality steerage tool helps members find low-cost, high-quality providers — saving them and employers money on health care. Not available with Core Value Access.

#### Vori Health

Included with all Core Value plan types, Vori Health provides a specialized virtual care team, with treatment plans for muscle and joint pain to help avoid costly surgical intervention. Your members save money with \$0 copays<sup>3</sup> for initial evaluations and 12-month virtual treatment of lumbar back and/or knee pain.

## Funding Options - Your customers may get a refund.

- With our Self-Funded Program, employers who have level-funding pay one predictable monthly payment, and have the opportunity for a refund in low-claims years. Available for all group sizes.

<sup>1</sup>In instances when a service is not priced by Medicare, reimbursement is based on another comparative measure. | <sup>2</sup>PPO network to be selected from approved networks at the time of plan change. Aetna Signature Administrators® PPO Network is not available for the Flex option. | <sup>3</sup>Charges on HSA eligible plans will be subject to member cost sharing if federal law is not extended to allow first dollar coverage for virtual service.



## Value-added features

- **Walmart Health Virtual Care (WHVC)**  
WHVC (formerly MeMD®) offers members access to virtual urgent care for minor illnesses and injuries and to virtual Talk Therapy (ages 18+) for mental health counseling services.
- **Group dental and vision<sup>4</sup>**  
Our dental and vision plans can be paired with most of our self-funded programs. Our dental PPO plans are available with either the Aetna Dental Access® network or the Cigna® Dental PPO SA network. Employers can also choose the no network option, allowing members to visit any dentist they choose. Our vision plan with VSP® Vision Care can be added to our dental plans for a more complete benefits package.  
Allied Benefit Systems, LLC business only.
- **Wellness Program by Vitality®**  
This unique program helps keep employees engaged and on the path to wellness by tracking and rewarding healthy behaviors. When you do healthy right, your customers save big on health care costs.
- **Activity tracker credit**  
This innovative program invites customers and their employees to connect popular fitness devices, like Fitbit® activity trackers, Garmin® wearables, and the Apple® Health app, to Allstate Benefits at enrollment. When they do, customers can save up to 5% on their health care coverage costs.

## Additional options for 51+ groups

- **Traditional funding**  
Employers pay claims through direct funding, only paying for claims as they are processed.
- **Aggregate only stop-loss policy**  
A policy with a single stop-loss deductible to meet for the entire group. A simple solution for transitioning from fully insured.<sup>5</sup>
- **12/12 stop-loss contract**  
12/12 contracts only cover claims incurred and paid during the plan year. For maximum protection, clients can combine this contract with options that cover claims incurred during, but received after the plan year. This contract option provides lower first-year payments, making the transition to self-funded even more affordable.

Allstate Benefits offers the flexibility employers need to stay on top of their group health benefits costs, alongside innovative, personalized health features employees want.

This unique combination lets you offer more solutions to more customers, so you can continue to grow your business.

<sup>4</sup>Vision plans must be paired with a dental plan. Vision plans are only available in the following states: AK, AL, AR, CA, CT, GA, IA, ID, IL, IN, KS, MA, ME, MI, MO, MT, NC, NE, NJ, OK, PA, SC, SD, TN, TX, VA, WI, WY. | <sup>5</sup>Now available for groups with under 50 employees in the following states: Maryland, New Jersey, and West Virginia. Apple is a registered trademark of Apple Inc. | Fitbit is a registered trademark of Fitbit, Inc. and its affiliates in the United States and other countries. | Garmin is a trademark of Garmin Ltd. or its subsidiaries, registered in the USA and other countries.

VSP is a registered trademark of Vision Service Plan. All other brands or marks are the property of their respective owners.

Options vary by state. For agent use only. Not for distribution to consumers. Core Value, Core Value Access, Core Value Flex, and Core Value Access Flex plans with a 12-month Paid Basis stop-loss contract are required to make a determination of whether or not they choose to elect Allied's Administrative Services for the administrative run-out period, and terminal liability coverage if a terminal liability option was purchased, 30 days prior to the end of the contract period. If the employer does not elect Allied Administrative Services by such deadline, (1) existing, open balance billing negotiation services will end 10 days prior to the end of the contract period, and (2) all new balance billing negotiation cases will no longer be accepted starting 30 days prior to the end of the contract period; except when the employer re-issues stop loss coverage with Us under a run-in stop-loss contract. If the employer elects Allied Administrative Services, (1) existing, open balance billing negotiation services will end 10 days prior to the end of the administrative run-out period, and (2) any new balance billing negotiation cases will no longer be accepted starting 30 days prior to the end of the administrative run-out period.

The Self-Funded Program through Allstate Benefits 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. Allstate Benefits is a marketing name for: Integon National Insurance Company in CT, NY and VT; Integon Indemnity Corporation in FL; and National Health Insurance Company in CO, WA and all other states where offered. For employers in the Allstate Benefits Self-Funded Program, stop loss insurance is underwritten by these insurance companies in the noted states.

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