



Allstate
BENEFITS

A health-benefit program designed
for Iowa Dental Association



IDA Affiliate Program



Patton
Insurance Benefits

Partnering for Better Health

Introducing:
a **realistic approach** to
employee health benefits



About Us

Patton Insurance Benefits, formally known as Associations Marketing Group, Inc., in West Des Moines, Iowa was founded by Jesse and Laura Patton in 1988, specializing in group and individual health insurance benefits.

Specializing in:

Small and large group employee benefits

- Tailoring benefits to each employer's needs
- Employee open enrollment assistance
- On-going employee education
- In-depth employee customer service

Products Offered:

Group Medical
Vision & Dental
Short-term Disability- Includes Maturity
Long-term Disability
Life Insurance
Voluntary Benefits

are you **overpaying** for group health care benefits?

Where do your premium dollars really go?

With fully insured health plans, all of your premium is paid to the insurance company. You don't have any control over how that money is spent. You won't see any of those premium dollars again, even when your group's claims are less than expected.

Our Level-Funded Program is different. You provide your level, monthly payment, Some of your monthly payment is used to run the daily administration of your plan, but portions of it are also used to pay your stop-loss insurance premium and to build your claims account. In years when claims are lower than expected, a portion of the difference between your group's anticipated and actual claims is credited back to you — and that adds up to significant savings.

Fully-Insured premium

The full payment goes to the insurance company.



Payments for our Self-Funded Program



Plan administration



Stop-loss insurance for large claims



Employer claims account



Receive money back from your claims account in years when claims are lower than expected.



Affiliate Program

1

Medical Benefits Discount

Allstate offers a \$12 per employee, per month discount for all affiliate members. This comes out to a roughly 4% discount toward a group's premium.

2

Patton Benefits Discount

The standard commission for Allstate is 7% of overall premium. Patton Benefits will set all IDA members at a 5% of overall premium.

3

Personalized Coverage

Even with the affiliate discount, we will ensure that each IDA member receives a personalized quote with all carriers available to guarantee proper coverage for their business.

Contact Us For More Information:

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