

your health plan benefits available with Allied

All employer-established health benefit plans meet the standards set by the Affordable Care Act.

Stop-loss options	Aggregate Deductible	Based on total expected claims, calculated based on the census of your group and other factors such as number of members, age, gender, etc.				
	Specific Deductible	<ul style="list-style-type: none"> \$6,500 \$10,000 \$15,000 	<ul style="list-style-type: none"> \$20,000 \$25,000 \$30,000 	<ul style="list-style-type: none"> \$40,000 \$50,000 \$100,000 		
Group member plan options	Deductible Options <i>Family deductible is two times the individual. Out-of-network deductible is two times the in-network deductible</i>	<ul style="list-style-type: none"> \$500 \$1,000 \$1,500¹ 	<ul style="list-style-type: none"> \$2,000¹ \$2,500¹ 	<ul style="list-style-type: none"> \$2,750 \$2,800¹ \$3,000¹ 	<ul style="list-style-type: none"> \$3,500¹ \$5,000¹ \$6,600² \$7,150² 	
	Coinsurance Options	<ul style="list-style-type: none"> 100% 		<ul style="list-style-type: none"> 90% / 10% 80% / 20% 70% / 30% 	<ul style="list-style-type: none"> 70% / 30% 50% / 50%² 	
	Out-of-pocket Maximums	\$1,000 to \$7,150 (this includes deductible, coinsurance, and copay amounts)				
	Office Visits <i>(primary care physician / specialist / urgent care)</i>	<ul style="list-style-type: none"> \$20 / \$35 / \$75 \$35 / \$50 / \$75 \$40 / \$60 / \$75 	<ul style="list-style-type: none"> \$25 / Ded. and co-ins. / \$75 \$35 / Ded. and coins. / \$75 	<ul style="list-style-type: none"> \$40 / Ded. and coins. / \$75 \$50 / Ded. and coins. / \$75 	<ul style="list-style-type: none"> Ded. and coins. 	
	Hospital and Surgery Charges	Applies to deductible and coinsurance.				
	Diagnostic X-ray and Lab Benefit	<ul style="list-style-type: none"> Applies to deductible and coinsurance 100% first-dollar benefit \$500 first-dollar benefit, followed by deductible and coinsurance 				
	Outpatient Physical Medicine / Chiropractic Care	Applies to deductible and coinsurance, limited to 30 visits per plan year				
	Subacute Rehab & Nursing Facility	Applies to deductible and coinsurance, limited to 31 days per plan year				
	Home Health Care	Applies to deductible and coinsurance, limited to 30 visits per plan year				
	Emergency Room Visit <i>Note: Copay waived if admitted</i>	<ul style="list-style-type: none"> \$250 access fee, followed by deductible and coinsurance \$250 copay, no deductible or coinsurance (not allowed on HSA plan types) Applies to deductible and coinsurance 				
Mental/Behavioral Health and Substance Abuse	Outpatient, groups 50 and under: <ul style="list-style-type: none"> In-network: Applies to deductible and 50% coinsurance. Limited to 40 visits per plan year Out-of-network: Applies to deductible and 30% coinsurance. Limited to 40 visits per plan year Outpatient, groups over 50: <ul style="list-style-type: none"> Follows plan copay, deductible, and coinsurance options chosen 		Inpatient, groups 50 and under: <ul style="list-style-type: none"> In-network: Applies to deductible and 50% coinsurance. Limited to 30 days per plan year Out-of-network: Applies to deductible and 30% coinsurance. Limited to 30 days per plan year Inpatient, groups over 50: <ul style="list-style-type: none"> Follows plan deductible and coinsurance options chosen 			
Prescription Drugs <i>(generic / preferred / non-preferred)</i>	Copay options: <ul style="list-style-type: none"> \$15 / \$45 / \$60 \$20 / \$50 / \$75 \$0 / \$35 / \$50 		Non-copay options: <ul style="list-style-type: none"> Apply to deductible and coinsurance 50% / 50% coinsurance option 			
Accident Medical Expense <i>(Optional Benefit)</i>	<ul style="list-style-type: none"> \$500 \$1,000 					

¹ Health Savings Account (HSA)-compatible options.

² Not available with Aetna® Signature Administrators PPO Network.

Refer to your Summary Plan Description for full benefit details. Out-of-network provisions apply.

PRODUCT AVAILABILITY VARIES BY STATE.

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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