

Dental Vision Hearing



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Allstate[®]
HEALTH SOLUTIONS

Overview

Why dental insurance?

Dental Vision Hearing

Dental options

Vision rider

Hearing savings

Plan details

Resources



Why dental insurance?



Healthy teeth lead to a healthy lifestyle

Almost 1 in 4 Americans (~74 million) lack dental coverage¹

- Poor oral health can complicate and contribute to serious conditions, like heart disease and diabetes²

Small problems can become big expenses

- 20% of Americans over the age of 65 have untreated tooth decay, while 68% have gum disease³

¹Source: https://www.nadp.org/Dental_Benefits_Basics/Dental_BB_1.aspx

²Source: <https://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475>

³Source: https://www.cdc.gov/oralhealth/basics/adult-oral-health/adult_older.htm



Why Dental Vision Hearing?



Early detection and treatment of common age-related conditions, like glaucoma and macular degeneration, can help prevent vision loss⁴

Approximately 33% of Americans between 65 and 74 years old suffer from hearing loss⁵

- 50% of Americans over 75 years of age suffer from hearing loss⁵

⁴Source: <https://my.clevelandclinic.org/health/articles/14419-eye-care-facts-for-older-people>

⁵Source: <https://www.asha.org/articles/untreated-hearing-loss-in-adults/>



Allstate Health Solutions' Dental Vision Hearing



An enhanced dental PPO product

Three benefit levels:

- Level One
- Level Two
- Level Three

Optional vision benefits⁶

Savings on hearing services and devices included with all benefit levels

⁶Optional vision benefits are **NOT** available in VA.



Dental Vision Hearing highlights



No waiting period

- Benefits available on day one

Highly competitive benefits

- Designed to beat or meet competitors

Increasing annual benefits

Aetna Dental® Administrators network

Denture and implant coverage⁷

Note: PLANS PROVIDE LIMITED BENEFITS. | ⁷Denture coverage available with Level Two and Level Three plans only. Implant coverage available with Level Three plans only.



Dental options

Benefits
Network



Benefits

Benefits*	Level One	Level Two	Level Three
Annual deductible	Individual: \$50 ⁸ Family: \$150 (Out-of-network: \$100/\$300)	Individual: \$50 ⁸ Family: \$150 (Out-of-network: \$100/\$300)	Individual: \$50 ⁸ Family: \$150 (Out-of-network: \$100/\$300)
Preventive services	100% (Out-of-network: 100% after ONN deductible)	100% (Out-of-network: 100% after ONN deductible)	100% (Out-of-network: 100% after ONN deductible)
Basic services	Day 1: 25% Year 2+: 50%	Day 1: 25% Year 2+: 50%	Day 1: 50% Year 2+: 100%

Note: PLANS PROVIDE LIMITED BENEFITS. Level One plan is **NOT** available in IL. | *In MS, TX, and VA, the deductible and co-insurance are the same for both in-network and out-of-network providers. | ⁸\$50 deductible does **NOT** apply to in-network preventive services.



Benefits

Benefits*	Level One	Level Two	Level Three
Major services	Not covered	Day 1: 25% Year 2+: 50%	Day 1: 25% Year 2+: 50%
Dentures	Not covered	Day 1: 25% Year 2+: 50%	Day 1: 25% Year 2+: 50%
Implants	Not covered	Not covered	Day 1: 25% Year 2+: 50%
Annual maximum (per member)	Day 1: \$750 Year 2+: \$1,500	Day 1: \$1,000 Year 2+: \$2,000	Day 1: \$1,500 Year 2+: \$3,000

Note: PLANS PROVIDE LIMITED BENEFITS. Level One plan is **NOT** available in IL. | *In MS, TX, and VA, the deductible and co-insurance are the same for both in-network and out-of-network providers.



Dental network



Aetna Dental® Administrators network

- Over 89,000 providers⁹
- Average discount of 43.5%¹⁰
- True PPO

⁹According to NISS Web System as of March 2020. | ¹⁰Based on Aetna network internal data.



Dental network provider search



Search for in-network dentists using the following URL:

- www.myallstatehealthsolutions.com/aetna/dentalppo

Provider status may vary depending on location

To confirm a provider's Aetna Dental® Administrators status:

- Verify name & address match location where member will receive treatment
- If name/address do not match, call provider directly to confirm network status



Vision rider

Benefits
Network



Benefits

Benefits	Level 1	Level 2
Eye exams	Copay: \$15 Frequency: 12 months (Out-of-network: up to \$35)	Copay: \$10 Frequency: 12 months (Out-of-network: up to \$35)
Frames	Plan pays: up to \$130 Frequency: 24 months (Out-of-network: up to \$70)	Plan pays: up to \$200 Frequency: 12 months (Out-of-network: up to \$70)
Lenses	Copay: \$25 Frequency: 24 months (Out-of-network: n/a)	Copay: \$25 Frequency: 12 months (Out-of-network: n/a)

*Note: PLANS PROVIDE LIMITED BENEFITS. Vision rider is **NOT** available in VA.*



Benefits lenses

Standard lenses	Level 1	Level 2
Single	100% after copay (Out-of-network: up to \$25)	100% after copay (Out-of-network: up to \$30)
Bifocal	100% after copay (Out-of-network: up to \$40)	100% after copay (Out-of-network: up to \$50)
Trifocal	100% after copay (Out-of-network: up to \$50)	100% after copay (Out-of-network: up to \$65)
Lenticular	100% after copay (Out-of-network: up to \$50)	100% after copay (Out-of-network: up to \$60)
Progressive	Up to \$55 (Out-of-network: up to \$40)	Up to \$135 (Out-of-network: up to \$50)

*Note: PLANS PROVIDE LIMITED BENEFITS. Vision rider is **NOT** available in VA.*



Benefits lens package

Lens package	Level 1	Level 2
Adult & youth polycarbonate	Covered (Out-of-network: not covered)	Covered (Out-of-network: not covered)
Scratch-resistant coating	Discount ¹¹ (Out-of-network: not covered)	Covered (Out-of-network: not covered)
UV protection	Discount ¹¹ (Out-of-network: not covered)	Covered (Out-of-network: not covered)
Tinted lenses	Discount ¹¹ (Out-of-network: not covered)	Covered (Out-of-network: not covered)
Anti-reflective coating	Discount ¹¹ (Out-of-network: not covered)	Discount ¹¹ (Out-of-network: not covered)
Adaptive tinting	Discount ¹¹ (Out-of-network: not covered)	Discount ¹¹ (Out-of-network: not covered)

Note: PLANS PROVIDE LIMITED BENEFITS. Vision rider is **NOT** available in VA. | ¹¹Discounts are **NOT** insured benefits. Values may differ depending on the provider's retail pricing.



Benefits contact lenses

Contact lenses	Level 1	Level 2
Non-elective	Covered (Out-of-network: up to \$210)	Covered (Out-of-network: up to \$210)
Frequency	24 months (In lieu of eyeglasses)	12 months (In lieu of eyeglasses)
Elective	\$130 (Out-of-network: up to \$110)	\$200 (Out-of-network: up to \$110)
Fitting exam ¹²	Copay: \$50 (standard) \$75 (non-standard) (Out-of-network: not covered)	Copay: \$25 (standard) \$50 (non-standard) (Out-of-network: not covered)

Note: PLANS PROVIDE LIMITED BENEFITS. Vision rider is **NOT** available in VA. | ¹²No benefit payable for charges above this; provider cannot balance bill over copay.



Vision network



Avēsis® Vision network

- Over 80,000 access points, including the following major retailers:¹³
 - America's Best™
 - Costco® Wholesale
 - JCPenney Optical
 - Pearle Vision®
 - Sam's Club® Optical
 - Target® Optical
 - Visionworks®
 - Walmart® Vision Center

Note: PLANS PROVIDE LIMITED BENEFITS. Vision rider is **NOT** available in VA. | ¹³According to Avēsis marketing brochure as of May 2019.



Hearing savings

Services & devices
Network



Hearing savings services & devices



\$75 hearing evaluation at one of 5,000 NCQA-credentialed provider locations

- Free evaluations at Miracle-Ear® locations

64% average savings on MSRP for hearing aids¹⁴

- Includes all major brands and technology levels

Other services:

- 1 year of free follow-up care
- 2 years of free batteries¹⁵
- 3-year warranty with loss and damage protection¹⁶

Note: PLANS PROVIDE LIMITED BENEFITS. | ¹⁴Based on Amplifon® network internal data. | ¹⁵Maximum of 80 cells/ear per year. | ¹⁶Some exclusions apply. Limited to one-time claim for loss and damage. Manufacturer deductible may apply.



Hearing network



Amplifon Hearing Health Care[®] network

- 5,000 providers nationwide¹⁷
- Interest-free financing for those who qualify
- Risk-free 60-day trial – 100% money-back guarantee if not completely satisfied

Note: PLANS PROVIDE LIMITED BENEFITS. | ¹⁷Based on Amplifon[®] network internal data.



Plan details

Eligibility

State availability

Preferred & discount rates

Limitations & exclusions

Enrollment & payment



Eligibility



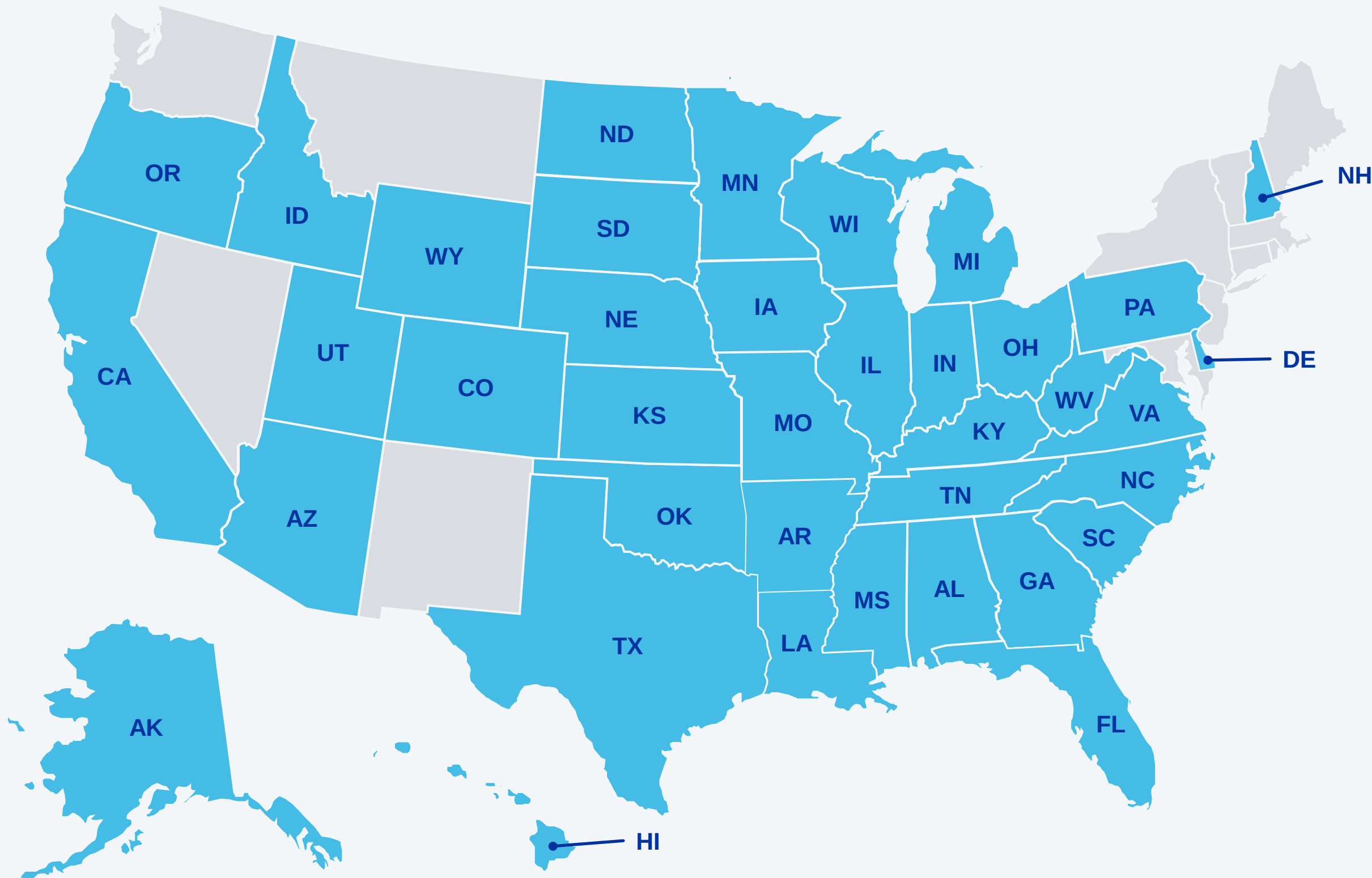
Primary applicant and spouse

- Ages 55 to 99
- Children up to age 25 on parents' plans

Renewals up to age 100



State availability



*Note: Level One plan is **NOT** available in IL. | Vision rider is **NOT** available in VA.*



Preferred rates



Preferred rates are offered to customers who:¹⁸

- Have not had fillings, crowns, root canals, dentures, or implants within the last 12 months

Provides customers with a 10% discount

¹⁸Preferred rates are **NOT** available in SD.



Discount rates



Discount rates for combined sales are offered to new customers:

- If Dental Vision Hearing is attached to another Allstate Health Solutions' product¹⁹

Provides customers with a 15% discount in most states²⁰

Preferred and discount rates can be combined for an even greater discount

¹⁹Optional vision does **NOT** count as additional product. | ²⁰Combined-sale discounts are **NOT** available in MO. Combined-sale discount is 10% in DE, PA, & TN. Combined-sale discount is 25% in IL, IA, IN, MS, NE, OH, & SC.



Limitations & exclusions



Some limitations and exclusions include:²¹

- Procedures before effective date or after termination date of coverage
- Treatments covered by Medicare, workers' compensation, or any other government law or program
- Teeth bleaching and cosmetic services
- Experimental or investigative treatments
- Dental implants or the removal of implants²²
- Services performed by a person other than a dental practitioner
- Services performed outside of the United States, its territories, or Canada

²¹This is **NOT** a comprehensive list of exclusions. Please refer to the product brochure for a more comprehensive list. Always refer to the policy contract for a complete listing. | ²²Applicable to Level One and Level Two plans only.



Enrollment & payment



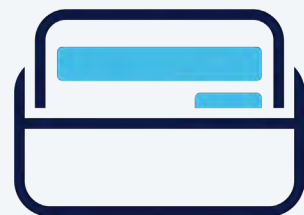
Enrollment

Any date between the 1st and the 31st
Can be as soon as the next day



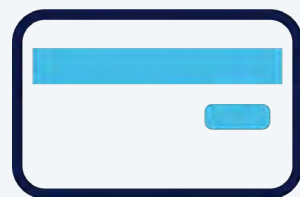
Initial payment

Any date between time of application and before effective date



Recurring payment

Can occur between the 1st and 28th of the month



Form of payment

EFT
Visa, MasterCard, or Discover



Resources

Agents
Members



Resources



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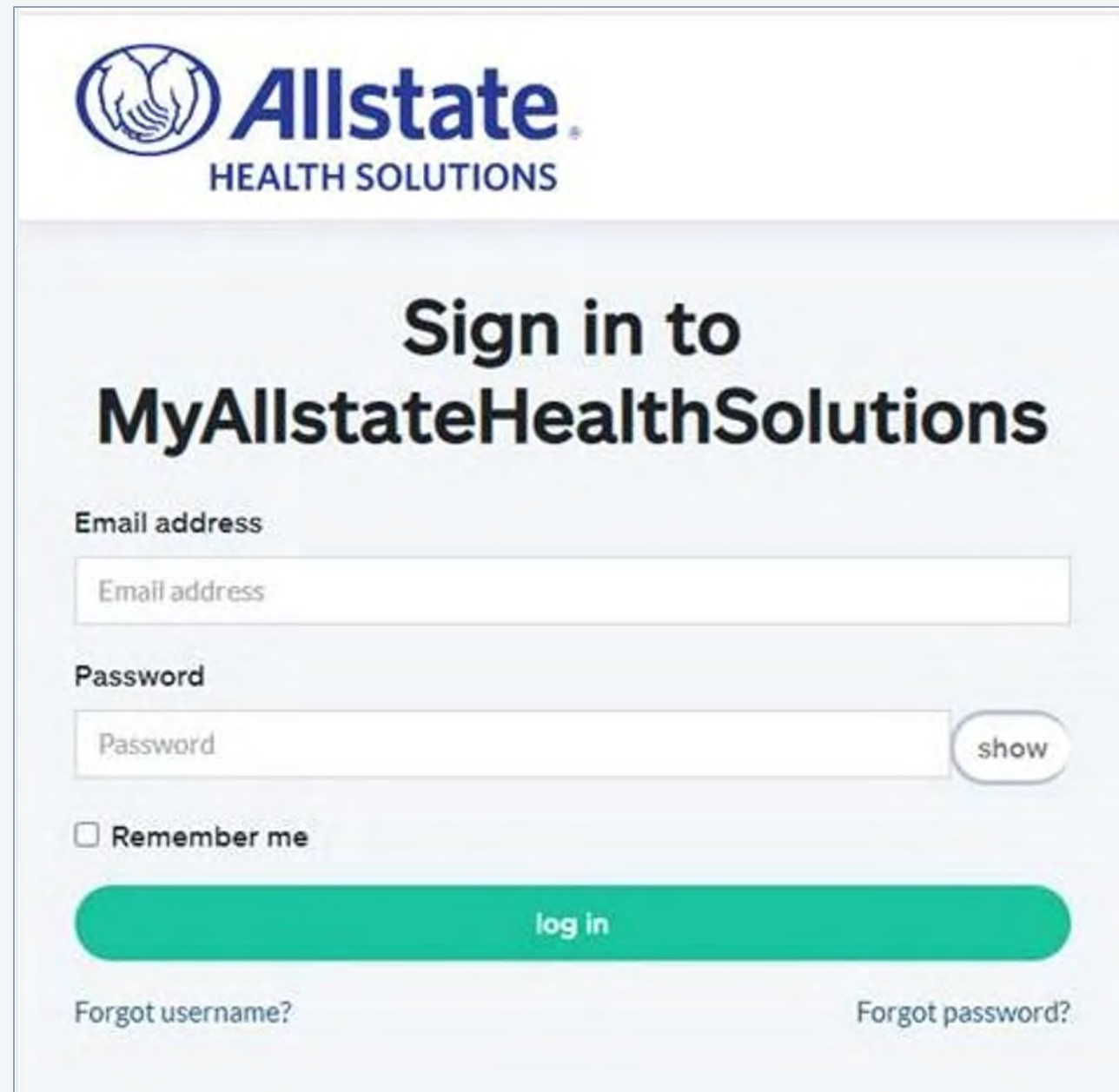
Individuals & SeniorsBusinesses / Government



[View your policy on myallstatehealthsolutions.com](#)



Resources member portal



The screenshot shows the Allstate Health Solutions member portal sign-in page. At the top left is the Allstate Health Solutions logo. The main heading is "Sign in to MyAllstateHealthSolutions". Below this are two input fields: "Email address" and "Password". The "Password" field has a "show" button next to it. There is a checkbox labeled "Remember me". Below the input fields is a large green "log in" button. At the bottom, there are two links: "Forgot username?" and "Forgot password?".

Access using following link:

- MyAllstateHealthSolutions.com

Members sign in to:

- View policy documents
- Check current and past payments
- Check current payment method
- Download temporary ID cards



Recap Dental Vision Hearing



Aetna Dental[®] Administrators,
Amplifon[®], & Avesis[®] networks



Hearing savings on all
plan levels



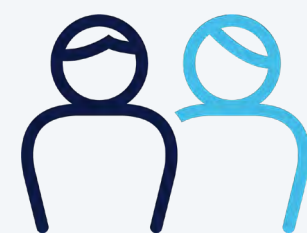
3 benefit levels



Optional vision benefits²³



Increasing annual
benefits



Ages 55-99 years old

²³Vision rider is **NOT** available in VA.



Why Allstate Health Solutions?



- Roots back to 1939
- Given an A+ rating by AM Best
- Specialist in both Short Term Medical and supplemental insurance plans



Questions?

Email:

NGAHTraining@NGIC.com

