

Hospital Expense Protection Plus

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Allstate[®]
HEALTH SOLUTIONS

Overview

Hospital Expense Protection

Plan options

Plan details

Resources



Why Hospital Expense Protection?



- In America, the average cost of a hospital stay is \$11,700¹
- Out-of-pocket expenses rose more than 70% over the last 10 years for Americans with employer-based insurance²
- Approximately 61% of Americans say they would be unable to pay for a \$1,000 unplanned expense³

¹Source: According to the Agency for Healthcare Research and Quality, statistical brief #261, July 2020 | ²Source: <https://www.cnbc.com/2019/10/09/americans-spend-twice-as-much-on-health-care-today-as-in-the-1980s.html> |

³Source: <https://money.cnn.com/2018/01/18/pf/lack-of-savings-cover-unexpected-expense/index.html>



Hospital Expense Protection Plus



Limited-benefit, hospital indemnity plans to help customers plan and save on healthcare costs

Six plan options designed to meet your customers' specific needs

- Three base plans that help offset the cost of unexpected hospital stays
- Three max plans that provide benefits for hospital stays, along with a set amount of additional benefits for more common needs like office and urgent care visits⁴

⁴Benefits vary by plan design.



Hospital Expense Protection Plus highlights



Provides set, cash benefits for covered services

- Pays members directly and on top of any other coverage
- Members pay any charges in excess of plan benefits

Multiple plan designs available

- Including plans that offer a set number of benefits for intensive care, daily confinement, office visits, labs, and x-rays⁵

No deductibles, copays, waiting periods, or network restrictions

Multiple premium discounts available⁶

Note: PLANS PROVIDE LIMITED BENEFITS. | ⁵Benefits vary by plan level. | ⁶Availability varies by state.



Plan options

Benefits

How the plan works

LIFE Association

Additional coverage



Benefits inpatient hospitalization

Base plans

Max plans

Benefits	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
Hospital admission	\$1,500 1 per year	\$3,000 1 per year	\$5,000 1 per year	\$500 1 per year	\$1,500 1 per year	\$3,000 1 per year
Confinement (sickness)	\$150/day 31 days	\$150/day 31 days	\$150/day 10 days	\$150/day 31 days	\$150/day 31 days	\$150/day 31 days
Confinement (injury)	\$150/day 31 days	\$150/day 31 days	\$150/day 10 days	\$150/day 31 days	\$150/day 31 days	\$150/day 31 days
ICU (sickness)	n/a	n/a	n/a	n/a	n/a	\$1,000/day 1 day
ICU (injury)	n/a	n/a	n/a	n/a	n/a	\$1,000/day 1 day

Note: PLANS PROVIDE LIMITED BENEFITS.



Benefits outpatient, radiology, & laboratory

Benefits	Base plans			Max plans		
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
Office visit	n/a	n/a	n/a	\$75 2 visits	\$75 2 visits	\$75 2 visits
Urgent care facility	n/a	n/a	n/a	\$75 2 visits	\$75 2 visits	n/a
Observation unit	\$750 1 visit	\$1,500 1 visit	\$2,500 1 visit	\$250 1 visit	\$750 1 visit	\$1,500 1 visit
Radiology	n/a	n/a	n/a	\$50 2 tests	\$50 2 tests	\$50 2 tests
Laboratory	n/a	n/a	n/a	\$50 2 tests	\$50 2 tests	\$50 2 tests

Note: PLANS PROVIDE LIMITED BENEFITS.



Benefits emergency

Base plans

Max plans

Benefits	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
Ground ambulance	\$250 1 trip	\$250 1 trip	\$250 1 trip	\$250 1 trip	\$250 1 trip	\$250 1 trip
Air ambulance	\$25,000 1 trip	\$25,000 1 trip	\$25,000 1 trip	\$25,000 1 trip	\$25,000 1 trip	\$25,000 1 trip
Emergency room	n/a	n/a	n/a	n/a	n/a	\$250 4 visits

Note: PLANS PROVIDE LIMITED BENEFITS.



How the plan works Brandon



Brandon was admitted to the hospital for pneumonia. He stayed in the hospital for three days.⁷

Brandon has a primary medical plan with a \$5,000 out-of-pocket limit and a HEP Plus Plan B.

Medical cost ⁸	\$11,700
Primary plan OOP maximum	\$5,000
HEP hospital admission benefit	\$3,000
HEP confinement benefit (3 days)	\$450.00
Total out-of-pocket	\$1,150

⁷Not an actual case. Presented for illustration only. Cost of services will vary. | ⁸Average cost of a hospital stay according to the Agency for Healthcare Research and Quality, statistical brief #261, July 2020.



How the plan works Lindsey



A great complement to STM plans

Lindsey noticed an abnormal lump in her breast. Her network doctor checked it and prescribed a mammogram with corresponding blood test.⁹

She has a STM PPO plan and a HEP Plus Plan D.

Total medical cost ¹⁰	\$573.01
STM PPO in-network discount ¹¹	\$249.74
HEP office visit benefit	\$75.00
HEP x-ray benefit	\$50.00
HEP lab benefit	\$50.00
Total out-of-pocket	\$148.27

⁹Not an actual case. Presented for illustration only. Cost of services will vary. | ¹⁰Average cost of combined doctor visit, mammogram, & blood test based on Allstate Health Solutions' claims data sampled from years 2015 and 2016. | ¹¹Allstate Health Solutions' Short Term Medical PPO gives customers access to the Aetna Open Choice® PPO and the Cigna® PPO networks.



LIFE Association membership¹²

TeleMed for LIFE

- Connect to a physician via phone or video 24/7
- Unlimited consultations at no extra cost

Active & Fit Direct[®]

- Choose from 12,200+ fitness centers for just \$28/month¹³
- 9,300+ on-demand workout videos for home or on-the-go

Other discounts and services include:

- Hospital and diagnostic facility negotiation services¹⁴
- Discounts on DirectLabs and Life Line Screening[®] services
- Financial Empowerment[™] platform
- Allstate Identity ProtectionSM
- Auto discounts
- Entertainment discounts and more

Note: LIFE Association membership benefits may vary by state. Lifestyle and wellness benefits and discounts are not insurance. The agent and Allstate Health Solutions may receive financial compensation in connection with membership fees. | ¹²LIFE Association membership is **NOT** available in IA, ME, UT, and WI. | ¹³Plus enrollment fee and applicable taxes. Costs for premium exercise studios exceed \$28/mo. | ¹⁴Negotiations are not available for services that have been paid for, are already in collections, have already been negotiated, or are older than 60 days. Other restrictions may apply. Negotiations may not be applicable if services have already been discounted through other networks and benefits provided by this plan.



Combine with our other plans

Coverage for out-of-pocket expenses

We have many coverage options to choose from:

- Short Term Medical insurance
- Plan Enhancer: AME with CHS + SH riders¹⁵
- TrioMed: AME + CI + AD&D
- Allstate Health Access: a fixed-benefit plan
- Cancer and Heart/Stroke
- Critical Illness – Term Life or Term Life only
- Dental: Select Dental PPO or Dental Indemnity

Note: THESE PLANS PROVIDE LIMITED BENEFITS. | ¹⁵Riders NOT available in all states.



Plan details

Eligibility

State availability

Discount rates

Limitations & exclusions

Enrollment & payment



Eligibility age



Primary applicant

- Ages 18 through 64 at time of application
- Dependent children up to age 26 on parent's plan

Child-only policies available¹⁶

- Ages 30 days through 17 years old at time of application

¹⁶Availability varies by state.



Eligibility health



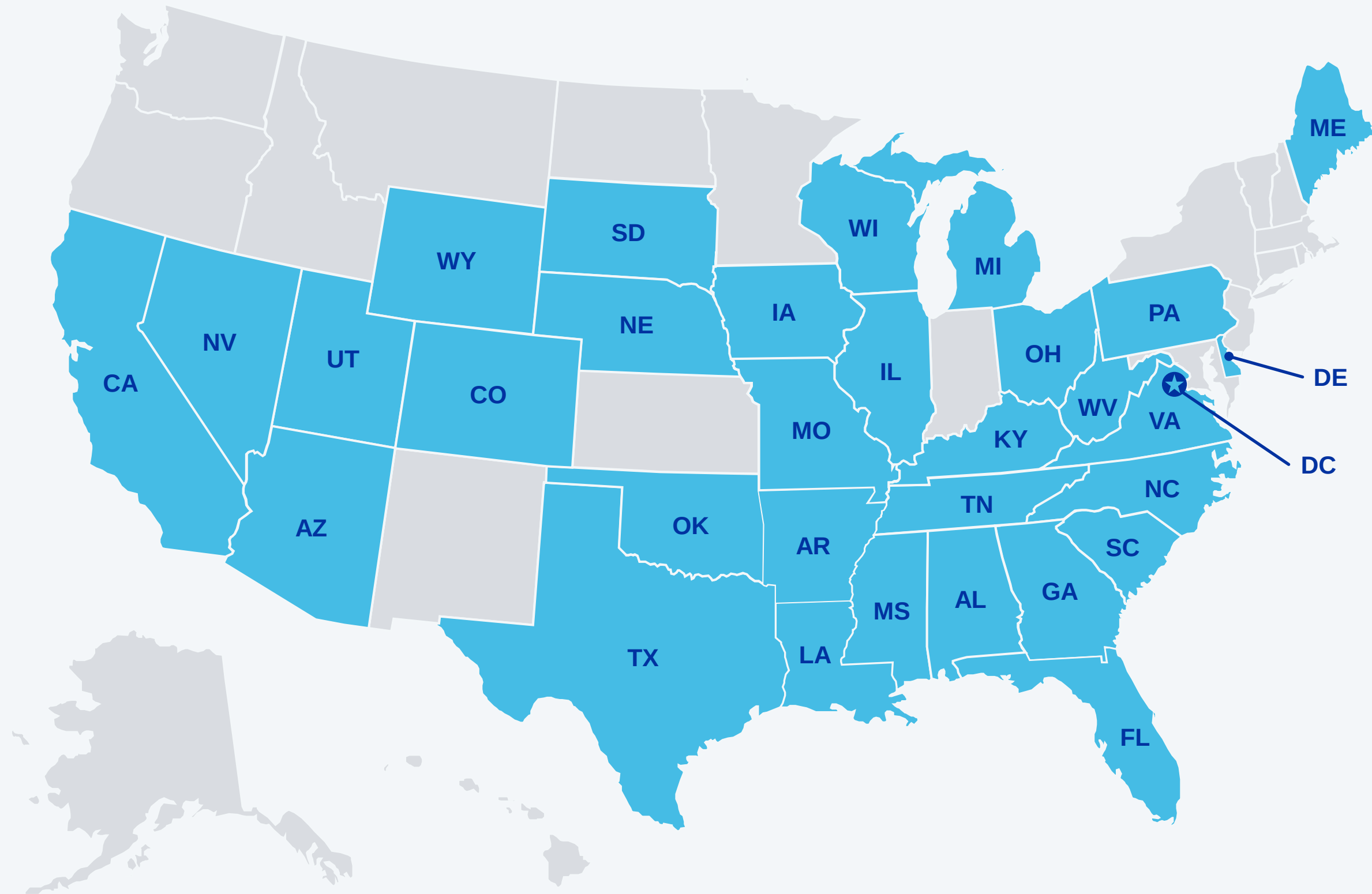
Requires applicants fill out a health history questionnaire

Customers must answer all underwriting questions honestly

- Any false, inaccurate, or misrepresentative statements on the enrollment form may result in claim denial, premium changes, or contract rescission



State availability



Note: LIFE Association memberships are **NOT** available in IA, ME, UT, and WI.



Discount rates¹⁷



Customers who purchase HEP Plus along with an ACA plan:

- Can receive a 20% discount

Customers who purchase HEP Plus along with one or more AHS products:¹⁸

- Can receive a 10% discount for each additional AHS product
- Up to a maximum of 40%

Discounts remain for the lifetime of the policy

¹⁷Availability varies by state. | ¹⁸LIFE Association membership does **NOT** count as an additional product.



Limitations & exclusions



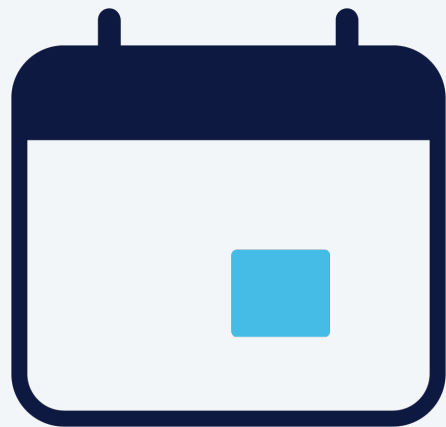
Some limitations and exclusions include:¹⁹

- Pre-existing conditions
- Dental procedures
- Elective or cosmetic surgery
- Prescriptions and medications
- Pregnancy
- Workers' compensation
- Hazardous activities
- Mental disability and chemical abuse

¹⁹This 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.



Enrollment & payment



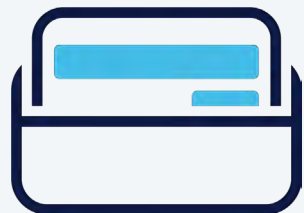
Enrollment

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



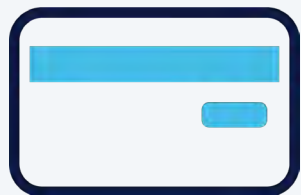
Initial payment

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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get a quote



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The one stop spot for plan brochures, flyers & trifolds. Leverage these tools to build your book of business

of 50,000+

broker partners

whether you spe
Solutions is here

get appointed

IndividualsBusinesses





Resources members



Shop Insurance ▾Existing CustomersAgents & BrokersContact Us

get a quote

[Find doctors and facilities for your plan](#)

existing customers

finding the affordable
now that you're

[View general policy documents](#)

[Submit a claim](#)

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

Individuals & Seniors

Businesses / Groups



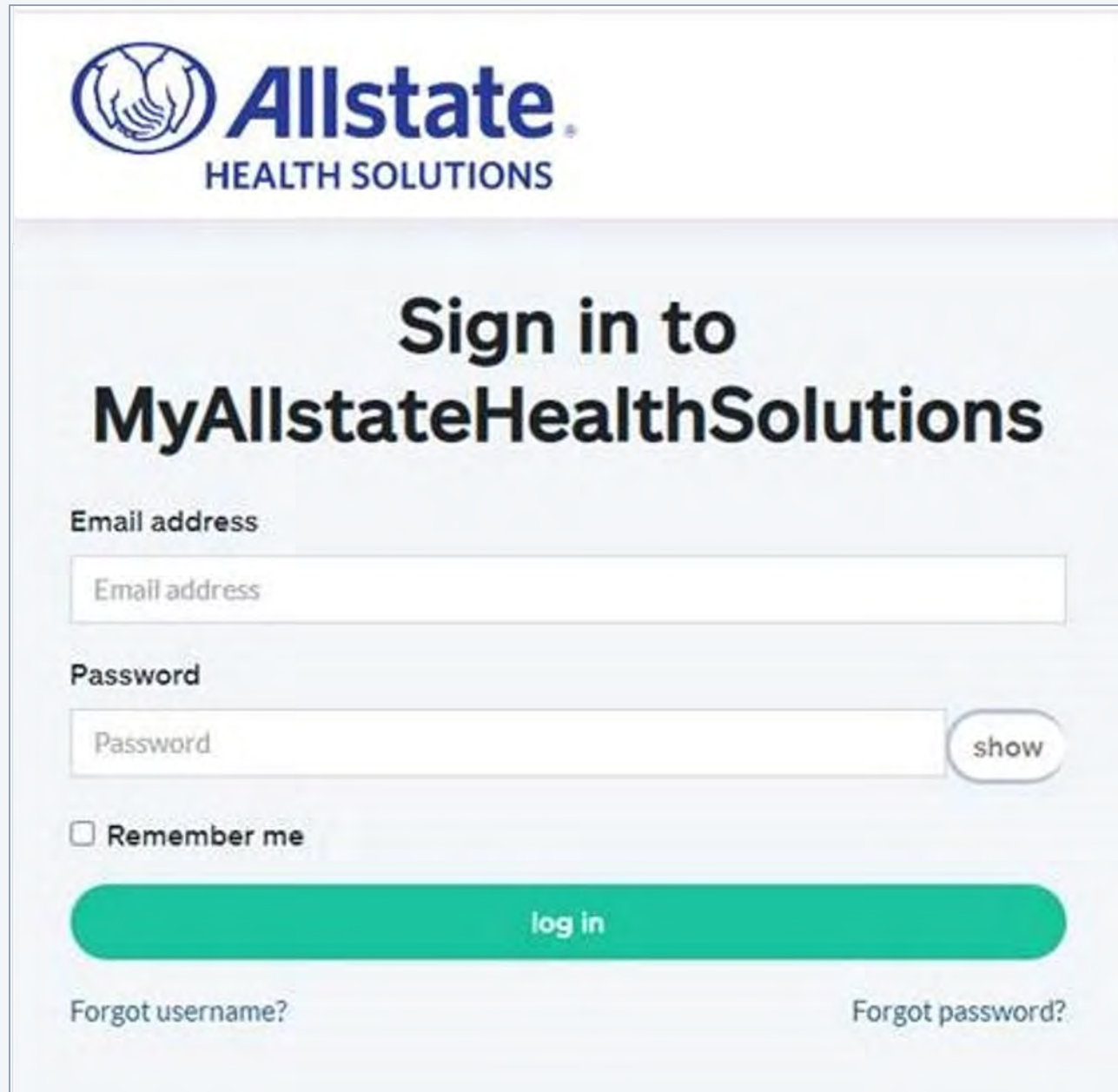
Resources member portal

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



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. Below the input fields is a checkbox labeled "Remember me". A large green "log in" button is centered below the checkbox. At the bottom left is a link "Forgot username?" and at the bottom right is a link "Forgot password?".



Recap Hospital Expense Protection Plus



Set, cash benefits that pay on top of other coverage



No waiting periods



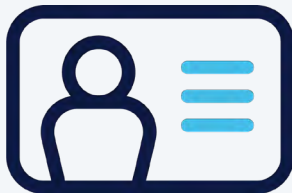
6 benefit levels



No network restrictions
Pick any doctor or hospital



No deductible or copay



LIFE Association membership benefits²⁰

²⁰LIFE Association memberships are **NOT** available in IA, ME, UT, and WI.



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:

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