

Medicare supplement

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Allstate Health Solutions is a marketing name for products underwritten by National Health Insurance Company, Integon National Insurance Company, Integon Indemnity Corporation and American Heritage Life Insurance Company. Products sold in IL, SC, TX, AZ, & CO are underwritten by American Heritage Life Insurance Company.

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Allstate
HEALTH SOLUTIONS

Overview

Why Medicare supplement
insurance?

Plan options

Plan details

Resources



Why Medicare supplement insurance?



A Medicare supplement insurance (Medigap) policy helps pay some of the health care costs that original Medicare does not cover, such as:

- Copayments
- Coinsurance
- Deductibles

Provides customers with protection for out-of-pocket costs



Allstate Health Solutions' Medicare supplement plans



Allstate Health Solutions offers the following Medicare supplement insurance:

- Plan A
- Plan F
- High-deductible Plan F¹
- Plan G²
- Plan N

¹If your customers are eligible for Medicare on, or after, January 1, 2020, they are not eligible for Plan F or high-deductible Plan F. | ²Additional plans available in PA.



Medicare supplement highlights



- No network restrictions and no referrals required for specialists
 - Customers have the flexibility to see any doctor or go to any hospital that accepts Medicare
- No waiting period
- Guaranteed renewable plans
- Multiple premium discounts available³
- 30-day free look
- Access to special discounts on hearing exams and devices

³Availability varies by state.



Plan options

Benefits

Amplifon Hearing Health Care®

Active & Fit Direct™



Benefits Part A hospital coverage

Services provided	Medicare pays	Medicare supplement insurance pays			
		Plan A	Plan F/HDF*	Plan G	Plan N
Medicare Part A deductible	\$1,556 deductible must be paid before Medicare pays benefits	\$0	\$1,556	\$1,556	\$1,556
Hospital confinement ⁴					
Days 1-60	100% after deductible	\$0	\$1,556	\$1,556	\$1,556
Days 61-90	All but \$389/day	\$389/day	\$389/day	\$389/day	\$389/day
Days 91-150 (One-time benefit)	All but \$778/day	\$778/day	\$778/day	\$778/day	\$778/day
Extended hospital coverage ⁴ (Up to an additional 365 days in lifetime)	\$0	100% eligible expenses	100% eligible expenses	100% eligible expenses	100% eligible expenses
Blood	All but first 3 pints	First 3 pints	First 3 pints	First 3 pints	First 3 pints

Note: THESE PLANS PROVIDE LIMITED BENEFITS. | *The high-deductible Plan F pays the same benefits as Plan F after the member has paid a \$2,490 calendar-year deductible. Benefits from a high-deductible Plan F will **NOT** begin until out-of-pocket expenses exceed \$2,490. These expenses include Medicare deductibles for Part A and Part B. | ⁴Does **NOT** include nursing home stays.



Benefits hospice & skilled nursing facility care

Services provided	Medicare pays	Medicare supplement insurance pays			
		Plan A	Plan F/HDF*	Plan G	Plan N
Hospice care ⁵	All but limited coinsurance/ copays for outpatient drugs & inpatient respite care	Medicare coinsurance/ copay	Medicare coinsurance/ copay	Medicare coinsurance/ copay	Medicare coinsurance/ copay
Skilled nursing facility ⁵					
Days 1-20	100% Medicare-approved amounts	\$0	\$0	\$0	\$0
Days 21-100	All but \$194.50/day	\$0	\$194.50/day	\$194.50/day	\$194.50/day

Note: THESE PLANS PROVIDE LIMITED BENEFITS. | *The high-deductible Plan F pays the same benefits as Plan F after the member has paid a \$2,490 calendar-year deductible. Benefits from a high-deductible Plan F will **NOT** begin until out-of-pocket expenses exceed \$2,490. These expenses include Medicare deductibles for Part A and Part B. | ⁵Must meet Medicare requirements for admission.



Benefits Part B outpatient medical coverage

Services provided	Medicare pays	Medicare supplement insurance pays			
		Plan A	Plan F/HDF*	Plan G	Plan N
Medicare Part B deductible	\$233 deductible must be paid before Medicare pays benefits	\$0	\$233	\$0	\$0
Medicare Part B coinsurance	80% of approved charges after deductible	20% of approved charges after deductible	20% of approved charges	20% of approved charges after deductible	Remaining balance after copays (Office visit: \$20 ER visit: \$50 ⁶)
Excess charges (Charges above Medicare-approved charges)	\$0	\$0	100% of charges not covered by Medicare	100% of charges not covered by Medicare	\$0
Blood					
Pints 1-3	\$0	100%	100%	100%	100%
Pints 4+	80% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible

Note: THESE PLANS PROVIDE LIMITED BENEFITS. | *The high-deductible Plan F pays the same benefits as Plan F after the member has paid a \$2,490 calendar-year deductible. Benefits from a high-deductible Plan F will **NOT** begin until out-of-pocket expenses exceed \$2,490. These expenses include Medicare deductibles for Part A and Part B. | ⁶Waived if admitted.



Benefits home health care

Services provided	Medicare pays	Medicare supplement insurance pays			
		Plan A	Plan F/HDF*	Plan G	Plan N
Skilled care services & medical supplies ^{7,8}	100%	\$0	\$0	\$0	\$0
Durable medical equipment ⁷	80% coinsurance after Part B deductible	20% coinsurance after deductible	\$233 deductible plus 20% coinsurance	20% coinsurance after deductible	20% coinsurance after deductible

Note: THESE PLANS PROVIDE LIMITED BENEFITS. | *The high-deductible Plan F pays the same benefits as Plan F after the member has paid a \$2,490 calendar-year deductible. Benefits from a high-deductible Plan F will **NOT** begin until out-of-pocket expenses exceed \$2,490. These expenses include Medicare deductibles for Part A and Part B. | ⁷Must meet Medicare requirements. | ⁸Must be medically necessary.



Benefits additional benefit

Services provided	Medicare pays	Medicare supplement insurance pays			
		Plan A	Plan F/HDF*	Plan G	Plan N
Emergency care received outside of the U.S.	\$0	\$0	Member pays first \$250 (per calendar year)	Member pays first \$250 (per calendar year)	Member pays first \$250 (per calendar year)
			Plan pays 80% of remaining costs to \$50,000 lifetime max	Plan pays 80% of remaining costs to \$50,000 lifetime max	Plan pays 80% of remaining costs to \$50,000 lifetime max

Note: THESE PLANS PROVIDE LIMITED BENEFITS. | *The high-deductible Plan F pays the same benefits as Plan F after the member has paid a \$2,490 calendar-year deductible. Benefits from a high-deductible Plan F will **NOT** begin until out-of-pocket expenses exceed \$2,490. These expenses include Medicare deductibles for Part A and Part B.



Medicare supplement

Amplifon Hearing Health Care®



- 5,000 providers nationwide⁹
- 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. | ⁹Based on Amplifon® network internal data.



Amplifon 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 aids¹⁰

- Includes all major brands and technology levels

Other services:

- 1 year of free follow-up care
- 2 years of free batteries¹¹
- 3-year warranty with loss and damage protection¹²

Note: PLANS PROVIDE LIMITED BENEFITS. | ¹⁰Based on Amplifon® network internal data. | ¹¹Maximum of 80 cells/ear per year. | ¹²Some exclusions apply. Limited to one-time claim for loss and damage. Manufacturer deductible may apply.



Active & Fit Direct™



Complimentary discount program that includes:

- Access to 800+ on-demand fitness videos
- Choose from 10,000+ fitness centers for just \$25/month¹³
 - No long-term contract
 - Change fitness centers any time at no additional cost
- Activity tracking that is compatible with 250+ wearable fitness devices, apps, and exercise equipment

Note: PLANS PROVIDE LIMITED BENEFITS. | ¹³Plus applicable taxes and enrollment fee.



Plan details

Eligibility

Preferred & Preferred
Select rates

Discount rates

State availability

Enrollment

Payment



Eligibility



Applicants are eligible for Medicare supplement insurance if they:

- Are covered under Medicare Part A & B
- Are 65 years of age or older
- Are Medicare eligible due to disability in a state requiring under age 65 coverage



Preferred & Preferred Select rates



Preferred rates are offered to customers who:

- Do **NOT** smoke
- Fall within preferred height/weight range

Preferred Select rates are offered to customers who:¹⁴

- Do **NOT** smoke
- Fall within preferred select height/weight range
- Have **NOT** been prescribed or recommended depression medication

¹⁴Preferred Select rates are **NOT** available in some states.



Discount rates



Activity tracker discount: 5%

- Customers must register their wearable fitness device and agree to receive electronic communications during enrollment

Annual billing mode discount: 10%

- Customers must elect to pay full year's premium in one payment

Note: Discount rate availability varies by state.



Discount rates



Household discount: 7%

- Customers must have lived with at least one, but no more than three, other adult(s) aged 50+ for the last 12 months¹⁵

Dual household discount: 10%

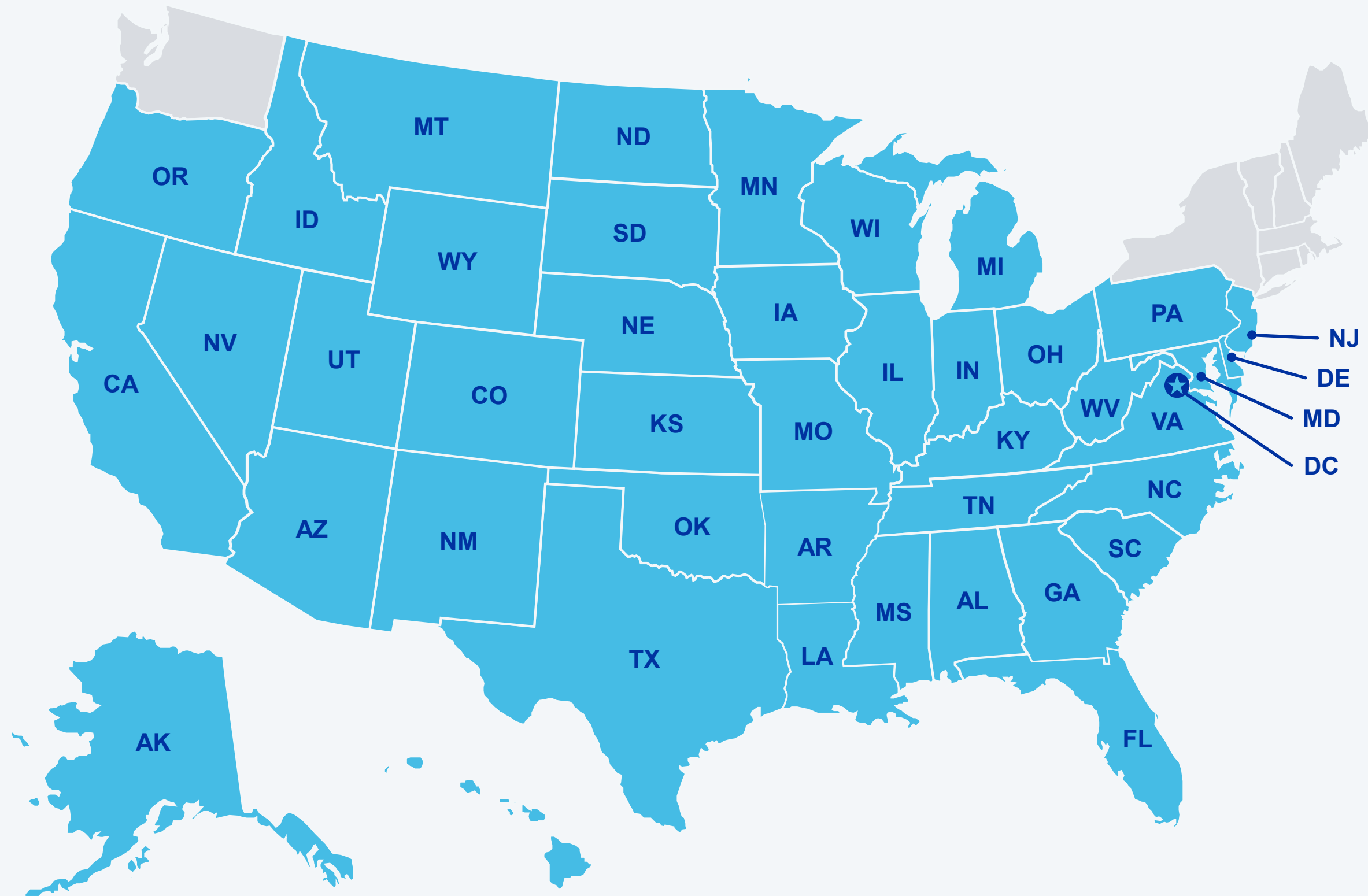
- Two customers in the same residence must apply for Allstate Health Solutions' Medicare supplement coverage at the same time

Note: Discount rate availability varies by state | ¹⁵Some states require the other adult to also have an active Allstate Health Solutions' Medicare supplement policy (underwritten by National Health Insurance Company, Integon National Insurance Company, Integon Indemnity Corporation, or American Heritage Life Insurance Company), or be applying for such policy to qualify for the household discount.



Medicare supplement

State availability



Enrollment



Senior e-app portal

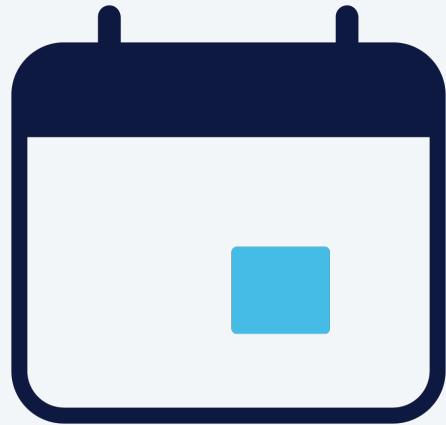
- Streamlined and intuitive to enhance quoting process
- Security question, voice signature, and electronic signature options

Paper applications

- Allstate Health Solutions
P.O. Box 95464
Cleveland, OH 44101



Payment



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**

Bank drafts can occur
between the 1st and 31st
of the month



**Form of
payment**

EFT
Personal Check



Medicare supplement

Know the plan

Rate guarantee

Terms & conditions

Limitations & exclusions



Know the plan



Medicare supplement insurance:

- Does **not** provide “stand-alone” coverage, requires enrollment in Medicare Part A and Part B
- Does **not** provide prescription drug benefits
- Does **not** provide benefits for vision¹⁶, dental care, hearing aids, eyeglasses, and private duty nursing
- Does **not** duplicate a benefit paid by Medicare

¹⁶Unless deemed medically necessary by Medicare.



Rate guarantee



- Members receive a 12-month rate guarantee from their plan's initial effective date
- After the first year, premiums generally increase year-over-year based on state and/or market factors



Terms & conditions



- A benefit period starts the day the member goes to a hospital or skilled nursing facility and ends when the member has not received hospital/skilled nursing facility care for 60 consecutive days
- Eligible expenses are costs that Medicare deems medically necessary and covered expenses under a member's plan
- A Medicare-approved amount is the amount that a physician who accepts assignment can be paid, including what Medicare pays and any other deductibles, coinsurance, or copayments with a member's original Medicare plan



Limitations & exclusions

Some limitations and exclusions include:¹⁷

- Expenses incurred while coverage is not in force except as provided as an extension of benefits
- Hospital or skilled nursing facility confinement incurred during a Medicare Part A benefit period that begins while coverage is not in force
- That portion of any expense incurred which is paid for by Medicare
- Services for non-Medicare eligible expenses unless specifically covered under the policy
- Services for which a charge is not normally made in the absence of insurance
- Loss or expense that is payable under any other Medicare supplement insurance policy or certificate¹⁸

Note: In CO, GA, IL, NC and TX, all Medicare supplement standardized plans are offered to qualified individuals under the age of 65. | ¹⁷This 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. | ¹⁸Not applicable in MD.




Resources

Agents
Members



Resources





Shop Insurance ▾Existing CustomersAgents & BrokersContact Us

get a quote

health solutions for
individuals, seniors and
businesses.

get a quote






Visit us on the web at: **AllstateHealth.com**




Resources agents




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get a quote




Agent tools and information

Support your business with our online tools and YouTube videos




Explore our coverage options for individuals

Help your clients choose the right coverage to meet their needs



Work with Allstate Health Solutions

Join our community of 50,000+ broker partners and start building your portfolio




Marketing materials

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

Whether you specialize in individual or business insurance, we help you take care of business.




Resources members




Shop Insurance ▾Existing CustomersAgents & BrokersContact Us


get a quote




Find doctors and facilities for your plan



View general policy documents



View your policy on myallstatehealthsolutions.com




Submit a claim

Finding the affordable coverage you need? You're here, we can't wait to help.

Individuals & SeniorsBusinesses / groups



Resources member portal



**Sign in to
MyAllstateHealthSolutions**

Email address

Password

 show

☐ Remember me

log in

[Forgot username?](#) [Forgot password?](#)

Access using following link:

- MyAllstateHealthSolutions.com

Members sign in to:

- Register a fitness device
- View policy documents
- Check current and past payments
- Check current payment method
- Download temporary ID cards



Recap Medicare supplement



Protects from out-of-pocket expenses



Multiple premium discounts¹⁸



Multiple options from which to choose



Flexibility to see any doctor or go to any hospital that accepts Medicare



30-day free look period



Guaranteed-issue policies available

¹⁸Availability varies by state.



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

