

Plan Enhancer



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HEALTH SOLUTIONS

Overview

Why Plan Enhancer?

Plan options

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Resources



Why Plan Enhancer?



2.5 million of Americans are hospitalized due to injuries each year¹

26.9 million of Americans are treated for injuries in emergency departments each year¹

- Average medical cost for ER treatment is \$35,065²

¹Source: https://www.cdc.gov/injury/wisqars/overview/cost_of_injury.html | ²Source: https://wisqars.cdc.gov:8443/costT/cost_Part1_Finished.jsp



Plan Enhancer



Build a better plan

Accident Medical Expense coverage for accident-related health care costs

Add optional riders for extra coverage

- Cancer and Heart/Stroke (CHS) rider³
- Sickness Hospitalization (SIP) rider³

Note: THIS PLAN PROVIDES LIMITED BENEFITS. | ³Cancer and Heart/Stroke and Sickness Hospitalization riders are **NOT** available in all states.



Plan Enhancer highlights



Wide benefit range from \$2,500 to \$17,500⁴

- You can choose the best level to fit your customers' needs

Pays cash benefits directly to customers

Acceptance guaranteed

- AME, CHS rider⁵, and SIP rider are all guaranteed issue

Note: THIS PLAN PROVIDES LIMITED BENEFITS. | ⁴Benefit amounts vary by state. | ⁵When sold as Plan Enhancer.



Plan options

Accident Medical Expense
Cancer and Heart/Stroke
Hospitalization Sickness



Accident Medical Expense



Pays covered expenses up to selected benefit amount regardless of other coverage⁶

- Benefit amount per accident is based on the maximum allowable amount as outlined in the policy

Includes Accidental Death and Dismemberment benefits

No network restrictions or waiting periods

Note: THIS PLAN PROVIDES LIMITED BENEFITS. | ⁶Limited to two accidents per year in Ohio.



Accident Medical Expense **maximum allowable amount**



Maximum allowable amount is the lesser of:

- Billed charges; or
- The negotiated rate that has been made with the health care practitioner, facility, or supplier as total payment for the services or supplies provided; or
- In accordance with current methodologies for determining the reasonable and customary charge for services and supplies in a specific region and by a particular type of provider

Accident Medical Expense **does not** cover charges greater than the maximum allowable amount⁷

⁷For goods and services provided by a health care practitioner, facility or supplier including, but not limited to, professional, inpatient and outpatient claims.



Accident Medical Expense



NEW \$0 AME deductible

- Available for Plan Enhancer policies with **effective dates of December 15, 2025** and later.

Includes \$200 Durable Medical Expense benefit and \$900 Ground Ambulance benefit

Available **only** in the following states:

AK	AZ	IA	MT	NV	SC	WI
AL	DE	IL	NC	OK	TX	WV
AR	FL	LA	NE	OR	UT	WY

Note: THIS PLAN PROVIDES LIMITED BENEFITS.



Accident Medical Expense benefit levels



Customers can choose from one of several benefit levels:⁸

- \$2,500
- \$5,000
- \$6,000
- \$7,500
- \$8,000
- \$8,150
- \$8,550
- \$8,700
- \$9,200
- \$10,000
- \$10,600*
- \$11,500
- \$12,500
- \$17,500

Note: THIS PLAN PROVIDES LIMITED BENEFITS. | ⁸Benefit amounts vary by state; see www.AllstateHealth.com for most updated product availability. | *The \$10,600 benefit level is available for plans with effective dates of December 15, 2025 or later.



Mark painting & fell



Mark was painting; he fell off the ladder and broke his hand. He received a hospital bill totaling \$8,500.

Mark has a major medical plan. He also has a \$5,000 Plan Enhancer policy with a \$0 deductible.

Total amount billed	\$8,500
Major medical network discount	\$4,000
Maximum allowable amount	\$4,500
AME deductible	\$0
Accident Medical Expense paid	\$4,500

Note: Not an actual case. Presented for illustration only. Cost of services will vary.



Cancer and Heart/Stroke rider



Matches AME benefit amount

Pays one lump-sum benefit for first-ever covered cancer diagnosis **and** first-ever covered heart attack or stroke

Waiting periods apply

- 90 days for cancer⁹
- 30 days for heart/stroke⁹

Note: THIS PLAN PROVIDES LIMITED BENEFITS. | ⁹In AL, the waiting period is 60 days for cancer and 30 days for heart/stroke. The waiting period is 30 days for cancer and 30 days for heart/stroke in AR, DE, IL, NC, ND, SC, UT, WV, and WY.



Oscar colon cancer



After a routine colonoscopy, Oscar found out he has colon cancer.

He has a primary medical plan with a \$5,000 maximum out-of-pocket limit and a \$5,000 Plan Enhancer with a Cancer and Heart/Stroke rider:

Treatment cost ¹⁰	\$14,019
Primary medical plan paid	\$9,019
Cancer and Heart/Stroke paid	\$5,000
Remaining out-of-pocket cost	\$0

Note: Not an actual case. Presented for illustration only. Cost of services will vary. | ¹⁰Average cost of cancer treatment for one year according to the Medical Expenditure Panel Survey, statistical brief #345, November 2011.



Sickness Hospitalization rider



Matches AME benefit amount

- Pays a lump-sum benefit for the first day of covered hospital admission¹¹

One benefit per year, per person

- Two benefits per year, per family
- 30-day waiting period

Cannot be sold as a standalone

Pre-existing conditions limitation applies

Note: THIS PLAN PROVIDES LIMITED BENEFITS. | ¹¹Hospitalization must last more than 24 hours to qualify for a payable benefit.



Donna pneumonia



Donna was admitted to the hospital with pneumonia.

She has a primary medical plan with a \$5,000 out-of-pocket limit and a \$5,000 Plan Enhancer with Sickness Hospitalization rider:

Treatment cost ¹²	\$9,300
Primary medical plan paid	\$4,300
Sickness Hospitalization paid	\$5,000
Remaining out-of-pocket cost	\$0

Note: Not an actual case. Presented for illustration only. Cost of services will vary. | ¹²Average cost of a hospital stay due to pneumonia according to the Agency for Healthcare Resource and Quality, statistical brief #146, January 2013.



Plan details

Eligibility

State availability

Limitation & exclusions

Enrollment & payment



Eligibility



Accident Medical Expense only

- Up to age 74 in most states^{13, 14}
- Child-only policies available

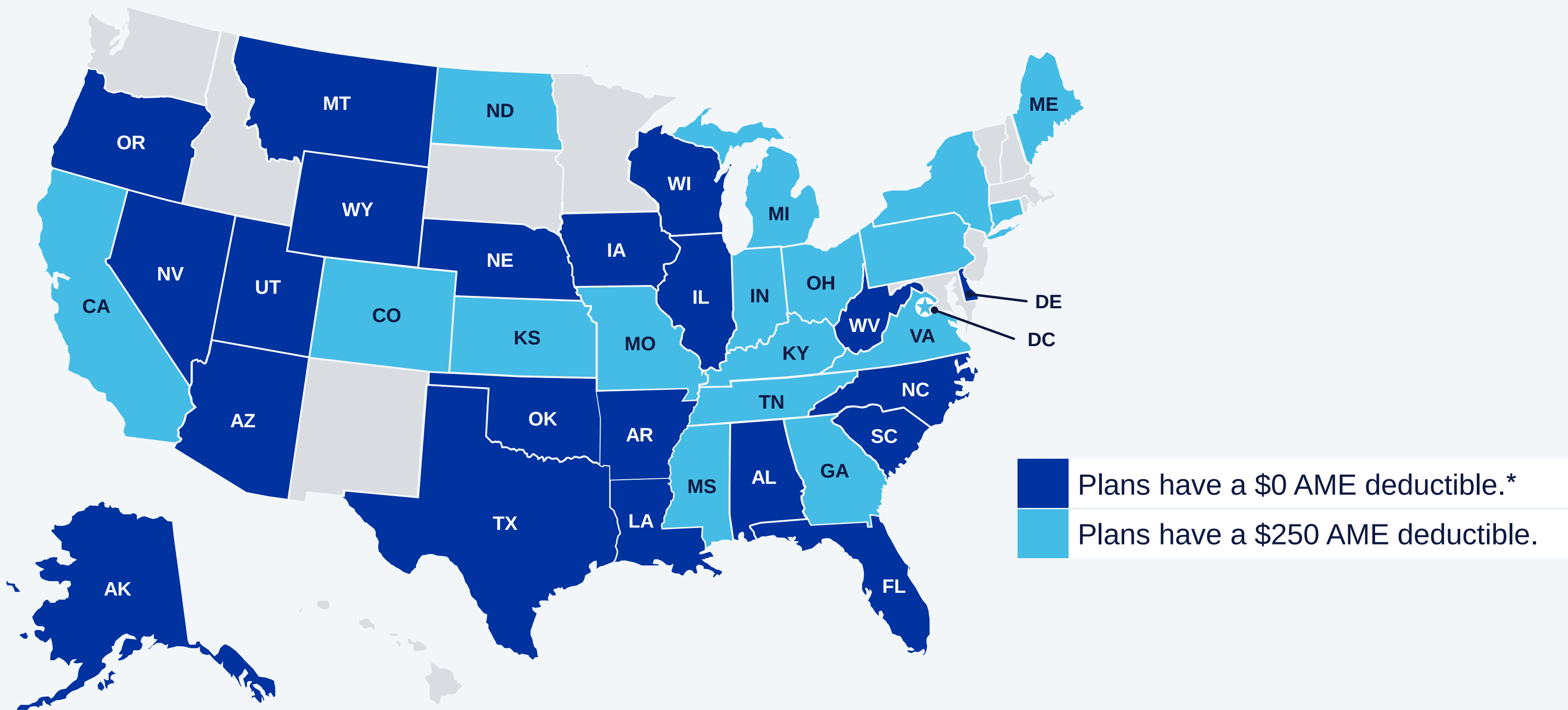
Cancer and Heart/Stroke and Sickness Hospitalization riders

- Ages 18 through 64
- Riders **not** available for child-only policies

¹³For policies with effective dates of August 29, 2025 and later. | ¹⁴Issue age is up to age 64 for Plan Enhancer (AME only) policies in CA, CO, DC, GA, KS, MI, TN, & VA.



State availability



*Note: Riders are **NOT** available in all states. | *Available only for policies with effective dates of December 15, 2025 and later.*



Limitations & exclusions **AME**



Some limitations and exclusions include:

- Anything prior to the effective date
- Dental treatment, except as otherwise covered for dental injury
- Hernia or heat exhaustion
- Mental or emotional disorders
- Intentional self-inflicted injury
- War or any act of war
- Hazardous activities and occupations

Note: This 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.



Limitations & exclusions riders

Cancer and Heart/Stroke

- 24-month pre-existing condition
- Diagnosis prior to effective date
- Illegal drug or substance abuse
- 90-day wait for cancer and 30-day wait for heart/stroke in AK, AZ, IA, LA, ME, MS, MT, NE, NV, OH, OK, OR, and WI
- 60-day wait for cancer and 30-day wait for heart/stroke in AL
- 30-day wait for cancer and heart/stroke in AR, DE, IL, NC, ND, SC, UT, WV, and WY

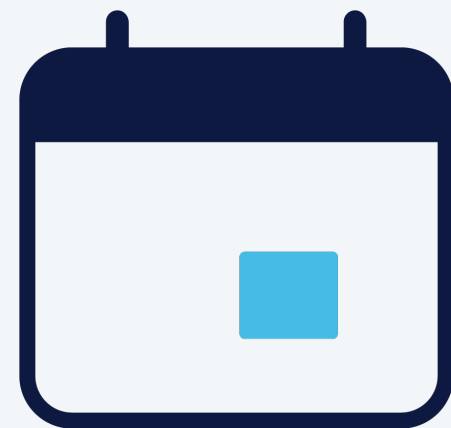
Sickness Hospitalization

- 12-month pre-existing condition
- Behavior or substance abuse
- Weight control
- Self-inflicted injuries
- Cosmetic services
- Treatment outside a hospital
- War or any act of war
- 30-day wait in AK, AL, AR, AZ, DE, IA, IL, LA, MS, NC, NE, NV, OH, OK, OR, SC, UT, WI, WV, and WY

Note: This 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



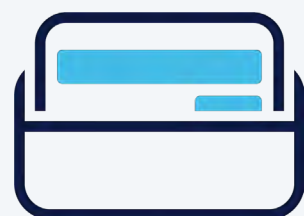
Enrollment

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



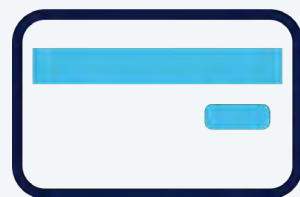
Initial payment

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



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



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[Marketing Materials](#)
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broker partners

whether you spe
Solutions is here

get appointed

IndividualsBusinesses

of 50,000+





Resources members



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finding the affordable plan that works for you now that you're on the road. But we're going.



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The Allstate logo, featuring two hands shaking inside a circle.

Resources member portal



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MyAllstateHealthSolutions**

Email address

Password

 show

☐ Remember me

log in

[Forgot username?](#) [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 Plan Enhancer



Accident Medical
Expense



Guaranteed issue



Cancer and Heart/Stroke
rider available¹⁵



No network restrictions
Pick any doctor or
hospital



Sickness Hospitalization
rider available¹⁵



Available in a large
number of states

¹⁵Riders **NOT** available in all states.



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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