

Short Term Medical



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Allstate[®]
HEALTH SOLUTIONS

Overview

Why Short Term Medical?

Plan design

Plan details

Resources



Why Short Term Medical?



Sell certainty with transparency

Short Term Medical is a great option for customers who:

- Missed the Open Enrollment period and do not have a qualifying life event.
- Are waiting for Medicare eligibility.
- Are waiting for benefits to begin at a new job and worried about the “what if.”
- Are international students needing insurance while here.

Note: PLANS PROVIDE LIMITED BENEFITS. Short Term Medical plans are **NOT** minimum essential coverage as mandated by the Affordable Care Act. Your customers may be subject to a tax penalty if this is their only insurance coverage. This is **NOT** comprehensive major medical coverage.



Short Term Medical highlights



Two types

- Standard issue
- Guaranteed issue

Policy coverage terms available from 30 days to 12 months (364 days)

Easy enrollment process

Note: PLANS PROVIDE LIMITED BENEFITS.



Plan design

Standard issue

Guaranteed issue

Network

LIFE Association



Plan design standard issue

Deductible	Coinsurance	Out-of-pocket maximum ^{1,2}	Coverage period maximum ¹
\$1,000	50% / 50%	\$6,000	\$250,000
	80% / 20%	\$6,000	\$1,000,000
\$2,500	50% / 50%	\$7,500	\$250,000
	80% / 20%	\$7,500	\$1,000,000
	100%	\$2,500	\$1,000,000
\$5,000	50% / 50%	\$10,000	\$250,000
	80% / 20%	\$10,000	\$1,000,000
	100%	\$5,000	\$1,000,000
\$10,000	80% / 20%	\$15,000	\$1,000,000
\$25,000	80% / 20%	\$30,000	\$1,000,000

Note: PLANS PROVIDES LIMITED BENEFITS. | ¹Includes deductible and coinsurance. | ²MD and OR have different out-of-pocket maximums.



Plan design guaranteed issue³

Deductible	Coinsurance	Out-of-pocket maximum ⁴	Coverage period maximum
\$3,500	80% / 20%	\$10,000	\$100,000
\$5,000	90% / 10%	\$10,000	\$100,000

Note: PLANS PROVIDES LIMITED BENEFITS. | ³Guaranteed-issue policies are subject to pre-existing condition limitations. | ⁴Includes deductible and coinsurance.



Plan design **benefits**

Benefits	Coverage
Doctor visits	Subject to deductible and coinsurance ⁵
Urgent care	Unlimited visits Insured pays \$50 access fee per visit; plan deductible is waived Visit charges are subject to coinsurance
Emergency room	Unlimited visits Insured pays \$250 access fee, unless admitted Visit charges are subject to deductible and coinsurance
Ambulance service	Unlimited trips Maximum benefit of \$250 per trip

Note: PLANS PROVIDES LIMITED BENEFITS. | ⁵In MD and OR, this plan pays one \$50, first-dollar benefit for one doctor visit. Subsequent visits apply to deductible and coinsurance.



Network



Aetna Open Choice® PPO network

- 850,000 medical providers⁶
- 6,900 hospitals⁶

⁶Source: <https://healthdepotassociation.com/benefits/aetna-open-choice-ppo-network>



LIFE Association membership

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/month⁷
- 9,300+ on-demand workout videos for home or on-the-go

Other discounts and services include:

- Hospital and diagnostic facility negotiation services⁸
- 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. Agent and Allstate Health Solutions may receive financial compensation in connection with membership fees. | ⁷Plus enrollment fee and applicable taxes. Costs for premium exercise studios exceed \$28/mo. | ⁸Negotiations 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.



Plan details

Eligibility

State availability

Limitations & exclusions

Enrollment & payment



Eligibility age



Primary applicant

- Ages 60 days to 64 years
- Children up to age 26 on parent's plan

Child-only applications

- 60 days through 17 years of age



Eligibility health



Standard-issue policies require 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



Eligibility health history questionnaire

Is any applicant now:

- Pregnant, an expectant parent, in the process of adopting, in the process of a surrogate pregnancy, or undergoing infertility treatment?
- Over 300 pounds if male or over 250 pounds if female?

Within the last 5 years, has any applicant:

- Been hospitalized for mental illness?
- Received medical or surgical treatment, consulted a health care professional, tested positive, or had medication prescribed or recommended for acquired immune deficiency syndrome (AIDS) or human immunodeficiency virus (HIV)?

In the last 12 months, has any applicant:

- Seen a psychiatrist more than 5 times?

Note: Some states may require more questions.



Eligibility health history questionnaire

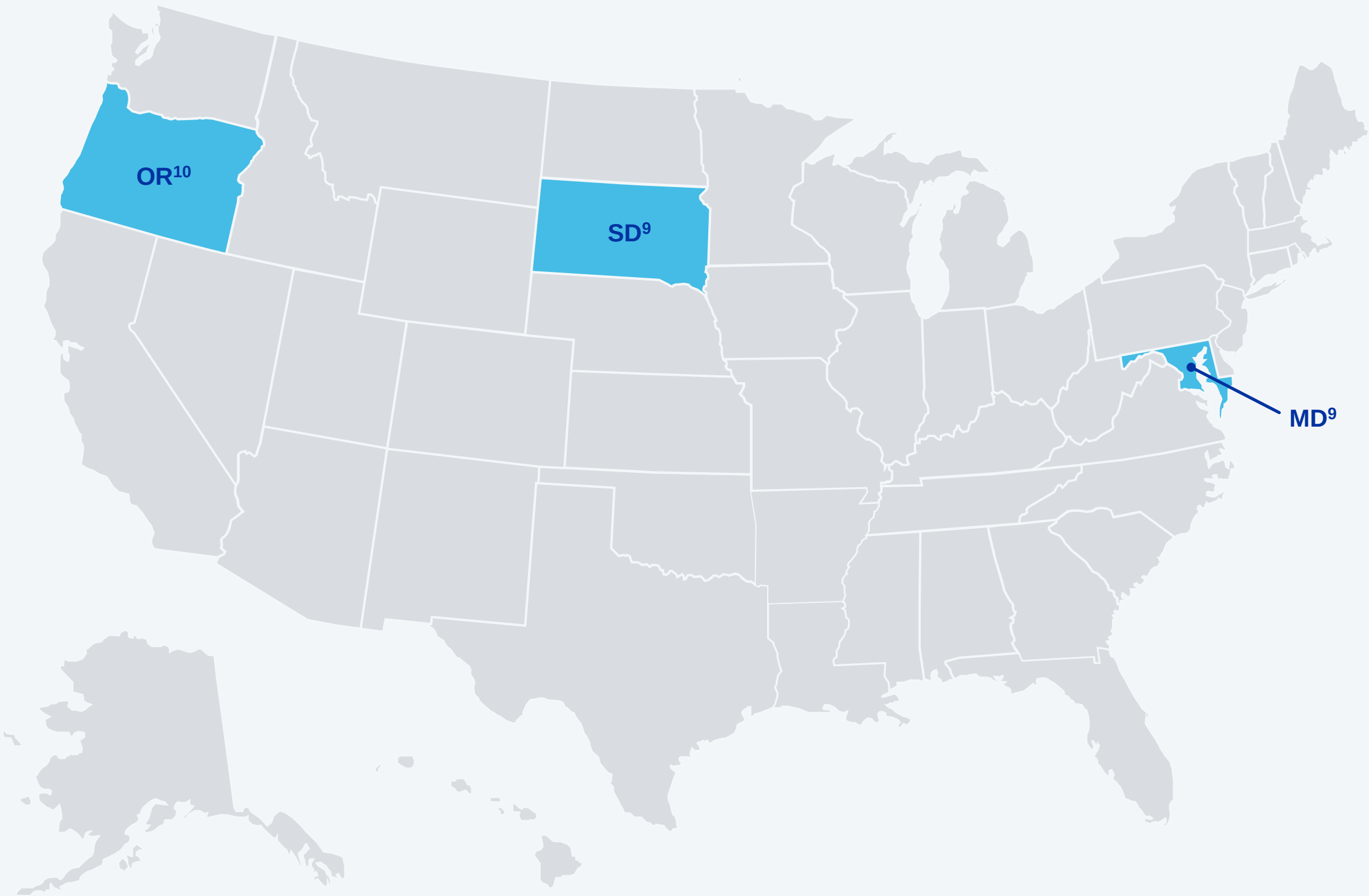
Within the last 5 years, has any applicant received medical or surgical treatment, consulted a health care professional, or has medication been prescribed or recommended for the following:

- Cancer or tumor
- Heart disease (including heart attack), chest pain, or had heart surgery
- COPD or emphysema
- Kidney disorder
- Neurological disorder
- Degenerative disc disease or herniation/bulge
- Stroke
- Crohn's disease
- Diabetes
- Liver disorder
- Degenerative joint disease of the knees
- Rheumatoid arthritis
- Alcohol abuse or chemical dependency

Note: Some states may require more questions.



State availability



ALL DETAILS SUBJECT TO CHANGE.

⁹Maryland and South Dakota rewrite limits – Requires 63-day gap in coverage from any health insurance plan to obtain an Allstate Health STM policy.

¹⁰Oregon rewrite limits – The applicant must wait 60 days from the last day of coverage before reapplying.



Limitations & exclusions



Examples of limitations and exclusions include:¹¹

- Pre-existing conditions
- Maternity
- Expenses occurred outside the United States, its possessions, or Canada
- Acts of war
- Mental illness or substance abuse
- Intentionally self-inflicted sickness or injury
- Joint replacement or spinal/back surgery (unless related to covered injury)

¹¹This 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



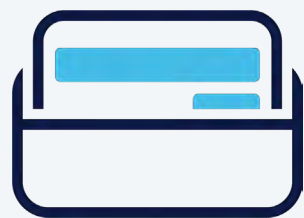
Payment options

Choose a single in-full premium payment or monthly recurring payments



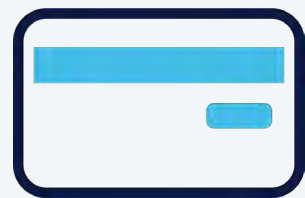
Initial payment

Any date between time of application and before effective date



Recurring payments

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



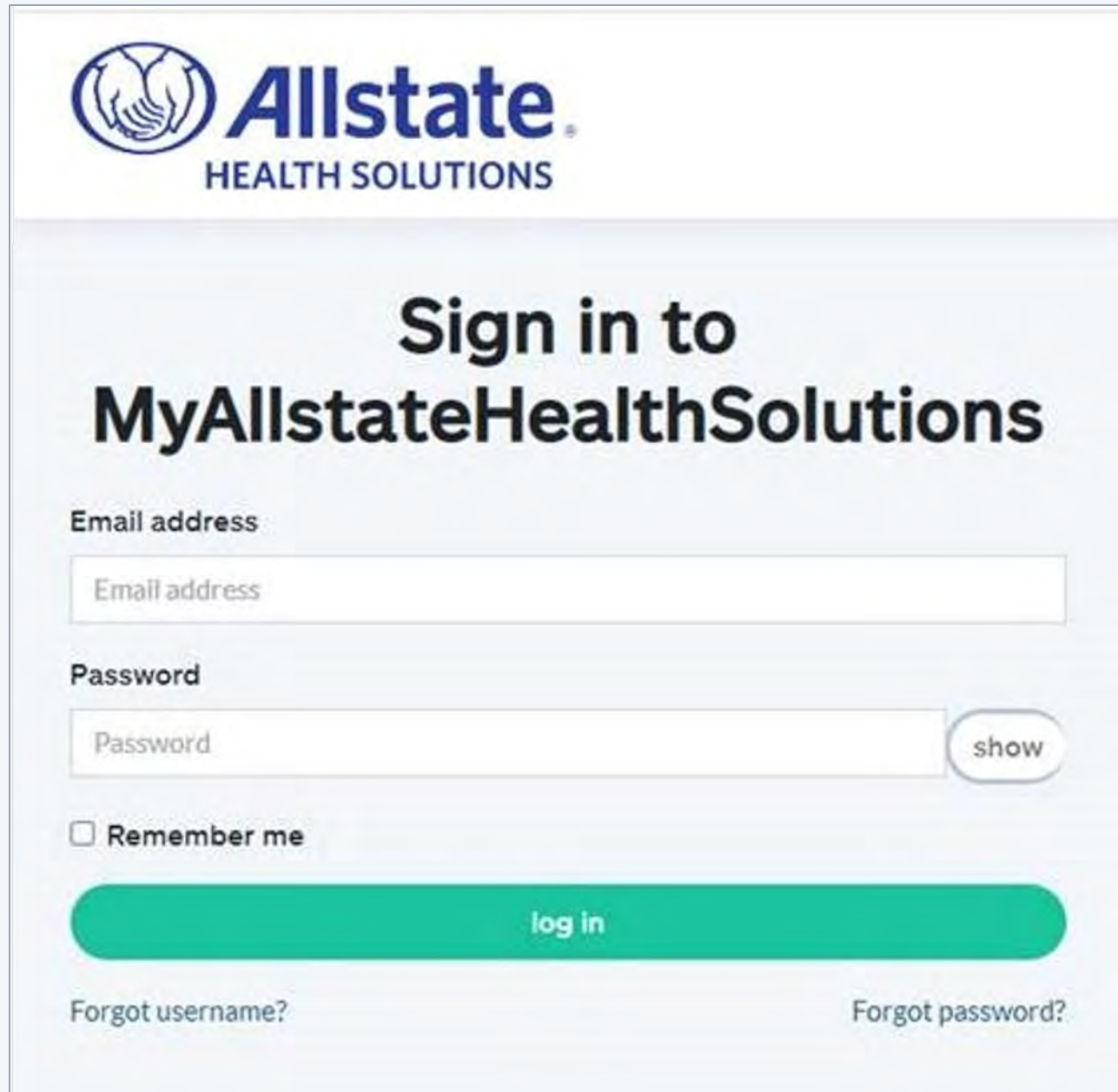
Resources member portal

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?".



Combine with supplemental plans

Coverage for out-of-pocket expenses

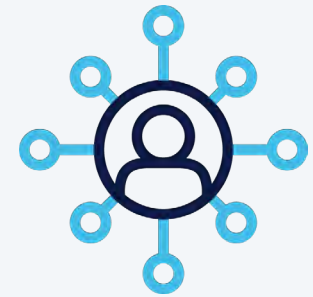
We have many coverage options to choose from:

- Plan Enhancer: AME with CHS and SH riders¹²
- TrioMed: AME + Critical Illness + AD&D
- Allstate Health Access: fixed-benefit plan
- Cancer and Heart/Stroke
- Hospital Expense Protection
- Critical Illness – Term Life or Term Life only
- Select Dental or Dental Indemnity plans also make great add-ons

¹²Rider availability varies by state.



Recap Short Term Medical



Aetna Open Choice[®]
PPO network



As young as 60 days old



Options to fit many
customers' needs &
budgets



Guaranteed-issue policies
available



\$50 access fee to urgent
care with unlimited visits,
subject to coinsurance



LIFE Association
membership benefits

Remember, the following must be clear to customers

This coverage is not required to comply with federal market requirements for health insurance, principally those contained in the Affordable Care Act (ACA). Be sure customers check their policy carefully to make sure they are aware of any exclusions or limitations regarding coverage of pre-existing conditions or health benefits (such as hospitalization, emergency services, maternity care, preventive care, prescription drugs, and mental health and substance use disorder services). If this coverage expires or they lose eligibility for this coverage, they might have to wait until an open enrollment period to get other health insurance coverage.

This coverage is not “minimum essential coverage.” If they don’t have minimum essential coverage for any month in 2024, they may have to make a payment when they file their tax return unless they qualify for an exemption from the requirement that they have health coverage for that month.

Short Term Medical plans do not provide the same benefits and coverage term options as ACA major medical plans and should not be sold as ACA plans.



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

