



Senior Indemnity

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Overview

Fixed-benefit indemnity plans

Senior Indemnity

Plan options

Plan details

Resources



Why fixed-benefit indemnity plans?



- In 2020, an American senior aged 65+ spent an annual average of \$22,356 for health care¹
- In 2022, more than one in five American seniors had some form of debt as a result of medical bills²
- In 2024, 48% of Medicare-age adults with health care debt postponed getting health care they needed in the past year due to costs²

¹Source: <https://www.cms.gov/research-statistics-data-and-systems/statistics-trends-and-reports/nationalhealthexpenddata/downloads/ageandgenderhighlights.pdf>

²Source: <https://www.kff.org/medicare/what-are-the-consequences-of-health-care-debt-among-older-adults/>



Why fixed-benefit indemnity plans?



An affordable way for customers to get help paying for health care

Fixed-benefit indemnity plans:

- Help cover anticipated costs of everyday health care services
- Pay set dollar amounts for certain covered health care services
 - Pay same benefits regardless of amount provider charges
 - Customers pay anything in excess of plan benefits

Note: PLANS PROVIDE LIMITED BENEFITS.



Senior Indemnity highlights



Immediate benefits for sickness

- 90-day waiting period for preventive care³

Benefits for office visits, urgent care visits, and laboratory services³

Tier 1 and tier 2 surgical benefits⁴

Up to 31 days of hospitalization per plan year³

Guaranteed-issue plans available⁵

Note: PLANS PROVIDE LIMITED BENEFITS. Benefits may vary by plan design. | ³Applicable to base and max plans only. | ⁴Surgical benefits available only with max plans. | ⁵Availability varies by state. Guaranteed-issue Senior Indemnity plans provide hospital admission and confinement benefits only.



Senior Indemnity who it's good for



Max plans are a great option for seniors who:

- Missed their initial enrollment window
- Are waiting for Medicare eligibility
- Need to bridge the gap between early Medicare enrollment and their plan effective date

Base plans are a great option for seniors who:

- Are looking to supplement their Medicare Advantage or Medicare Supplement plans

Guaranteed-issue plans are a great option for seniors who:

- Are looking for hospital admission and confinement benefits without having to provide health history



Plan options

Max & Base plans

Guaranteed-issue plans

Allstate Identity ProtectionSM

My LIFE SeniorTM



Max & Base plans inpatient hospitalization

Benefits	Max plans			Base plans	
	Plan One	Plan Two	Plan Three	Plan Four	Plan Five
Hospital admission					
\$ per admission	\$1,000	\$2,000	\$5,000	\$250	\$1,000
Max benefit per plan year	2 admissions	2 admissions	2 admissions	2 admissions	2 admissions
Daily confinement – sickness					
\$ per day of confinement	\$250	\$500	\$1,000	\$150	\$300
Max benefit per plan year	31 days	31 days	31 days	31 days	31 days
Daily confinement – injury					
\$ per day of confinement	\$250	\$500	\$1,000	\$150	\$300
Max benefit per plan year	31 days	31 days	31 days	31 days	31 days

Note: PLANS PROVIDE LIMITED BENEFITS.



Max & Base plans surgery⁶ & transitional care

Benefits	Max plans			Base plans	
	Plan One	Plan Two	Plan Three	Plan Four	Plan Five
Surgeon – tier 1 ⁷					
\$ per surgery	\$5,000	\$5,000	\$5,000	n/a	n/a
Max benefit per plan year	5 surgeries	5 surgeries	5 surgeries	n/a	n/a
Surgeon – tier 2 ⁷					
\$ per surgery	\$1,000	\$2,500	\$2,500	n/a	n/a
Max benefit per plan year	5 surgeries	5 surgeries	5 surgeries	n/a	n/a
Skilled nursing facility					
\$ per day	\$250	\$250	\$250	n/a	n/a
Max benefit per plan year	60 days	60 days	60 days	n/a	n/a

Note: PLANS PROVIDE LIMITED BENEFITS. | ⁶Two or more surgical procedures performed during the same operative session are considered one operation and the Surgery benefit will be considered based on the procedure with the highest benefit amount shown on the schedule. | ⁷Tier 1 surgeries are: amputation, excluding fingers, thumbs, and toes; carotid endarterectomy; cesarean section due to complications of pregnancy; coronary artery bypass grafting (CABG); heart valve repair/replacement; hip replacement; spinal fusion; prostatectomy; splenectomy; surgery for intracranial (brain) aneurysm. Tier 2 surgeries are any covered inpatient surgery that is not included as a tier 1 surgery.



Max & Base plans outpatient

Benefits	Max plans			Base plans	
	Plan One	Plan Two	Plan Three	Plan Four	Plan Five
Office visit					
\$ per visit	\$75	\$75	\$75	\$50	\$50
Max benefit per plan year	2 visits	2 visits	2 visits	2 visits	2 visits
Preventive care office visit ⁸					
\$ per visit	\$100	\$100	\$100	\$50	\$50
Max benefit per plan year	1 visit	1 visit	2 visits	1 visit	1 visit
Urgent care facility visit					
\$ per visit	\$75	\$75	\$75	\$50	\$50
Max benefit per plan year	2 visits	2 visits	2 visits	2 visits	2 visits

Note: PLANS PROVIDE LIMITED BENEFITS. | ⁸Available after a waiting period of 90 days from plan effective date.



Max & Base plans radiology & laboratory

Benefits	Max plans			Base plans	
	Plan One	Plan Two	Plan Three	Plan Four	Plan Five
Radiology					
\$ per test	\$50	\$50	\$50	\$50	\$50
Max benefit per plan year	2 tests	2 tests	2 tests	2 tests	2 tests
Laboratory					
\$ per test	\$50	\$50	\$50	\$50	\$50
Max benefit per plan year	2 tests	2 tests	2 tests	2 tests	2 tests

Note: PLANS PROVIDE LIMITED BENEFITS.



Max & Base plans emergency

Benefits	Max plans			Base plans	
	Plan One	Plan Two	Plan Three	Plan Four	Plan Five
Ground ambulance					
\$ per trip	\$500	\$500	\$500	\$250	\$250
Max benefit per plan year	2 trips	2 trips	2 trips	2 trips	2 trips
Air ambulance					
\$ per trip	\$5,000	\$5,000	\$5,000	n/a	n/a
Max benefit per plan year	1 trip	1 trip	1 trip	n/a	n/a
Emergency room					
\$ per visit	n/a	n/a	n/a	\$50	\$50
Max benefit per plan year	n/a	n/a	n/a	2 visits	2 visits

Note: PLANS PROVIDE LIMITED BENEFITS.



Guaranteed-issue plans⁹ inpatient hospitalization

Benefits	Plan A	Plan B	Plan C
Hospital admission			
\$ per admission	\$100	\$100	\$100
Max benefit per plan year	1 admission	1 admission	1 admission
Daily confinement			
\$ per day of confinement	\$150	\$250	\$350
Max benefit per plan year	10 days	10 days	10 days

Note: PLANS PROVIDE LIMITED BENEFITS. | ⁹Guaranteed-issue plans are only available in the following states: AL, AZ, CO, FL, GA, IL, MI, NC, OH, SC, TN, TX, UT, VA, and WI



Allstate Identity Protection PremierSM



Complimentary comprehensive identity and financial monitoring

- Includes expert fraud resolution designed to help customers protect themselves against today's digital threats

For over 90 years, Allstate has been protecting what matters most:

- Financial account and credit monitoring
- 24/7 alerts and fraud recovery
- Up to \$1 million identity theft expense reimbursement¹⁰

¹⁰Identity theft insurance covering expense and stolen funds reimbursement is underwritten by American Bankers Insurance Company of Florida, an Assurant company. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Product may be updated or modified prior to availability. Certain features require additional activation. Allstate Identity Protection is offered and serviced by InfoArmor, Inc., a subsidiary of The Allstate Corporation.



My LIFE Senior™



Dental, vision, and hearing

- Discounts on dental cleanings and procedures, eye exams and glasses, and hearing tests and supplies

Better Living Now Diabetic Services

- Discounts on durable medical equipment, disposable medical supplies, nutritional supplements, and more – most with no shipping charges

Active & Fit Direct®

- Choose from 12,200+ standard fitness centers for just \$28/month¹¹
- 12,000+ on-demand workout videos for home or on-the-go

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. | ¹¹Plus enrollment fee and applicable taxes. Costs for premium exercise studios exceed \$28/mo.



Plan details

Eligibility

State availability

Limitations & exclusions

Payment & enrollment



Eligibility age



Primary applicants (and spouse)

- Ages 55 through 74 at time of application in most states¹²
- Dependent children up to age 26

Renewable to age 85

No child-only applications

¹²Applicants must be between the ages of 65 through 74 in CO, MO, and PA.



Eligibility health



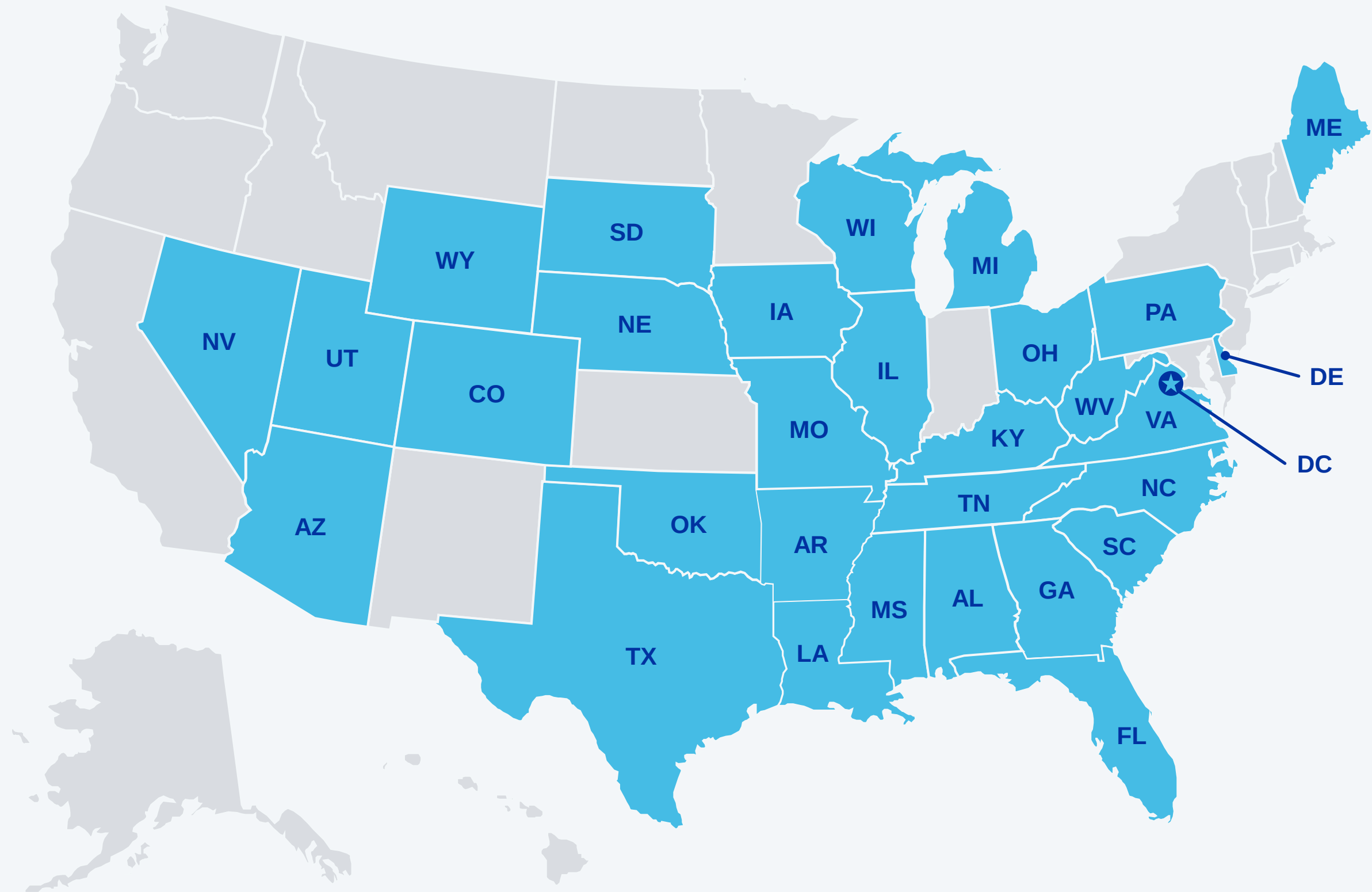
Max and Base plans require applicants fill out a health history questionnaire

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



State availability



Note: Guaranteed-issue plans are only available in the following states: AL, AZ, CO, FL, GA, IL, MI, NC, OH, SC, TN, TX, UT, VA and WI.



Limitations & exclusions



Some limitations and exclusions include:

- Pre-existing conditions
- Dental services, routine eye exams, and routine hearing exams
- Cosmetic services
- Weight loss
- Treatment of chronic pain disorders
- Injuries sustained from hazardous activities/occupations
- Mental illness or substance abuse
- Outpatient prescription drugs

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



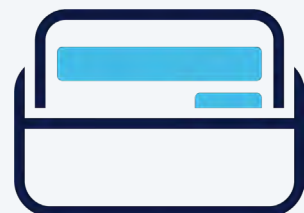
Enrollment

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



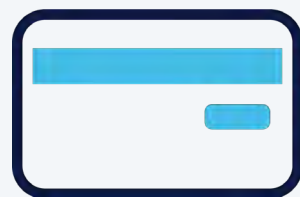
Initial payment

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

***Note:** Credit card payments are **NOT** available if purchased simultaneously with a Medicare supplement plan.*



Resources

Agents
Members



Resources



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get appointed

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Resources member portal



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Email address

Email address

Password

Password

show

☐ Remember me



Senior Indemnity

Fixed-Benefit — ID card

Member	[Member name]
Policy number	[Policy number]
Effective date	[Effective date]
Dependents	
[Dependent 1]	[Dependent 5]
[Dependent 2]	[Dependent 6]
[Dependent 3]	[Dependent 7]
[Dependent 4]	[Dependent 8]

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
 - Permanent ID cards will arrive in the mail



Recap Senior Indemnity



Set dollar amounts to help with health care costs



No waiting period for sickness benefits



8 benefit levels, including guaranteed-issue¹³



No network restrictions
Pick any doctor or hospital



Easy to use and easy to understand



Includes Allstate Identity Protection PremierSM

¹³Guaranteed-issue plans are only available in the following states: AL, AZ, CO, FL, GA, IL, MI, NC, OH, SC, TN, TX, UT, VA and WI.



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.

Senior Indemnity is a limited medical plan that pays set-dollar amounts when a member receives particular services, no matter what the provider charges. Members are responsible for any remaining costs not covered by the plan benefits. Limited medical plans are not major medical insurance and do not meet the standards set for minimum essential coverage by the ACA.



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

