

TrioMED



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Allstate[®]
HEALTH SOLUTIONS

Overview

Why TrioMED?

Plan design

Plan details

Resources



Why TrioMED?



- Employer-sponsored health plans have higher deductibles and less benefits than ever¹
- As a result, an estimated 41 million Americans are underinsured²
- Each year, 530,000 Americans declare personal bankruptcy due to medical bills³

¹Source: <https://www.commonwealthfund.org/blog/2017/decline-employer-sponsored-health-insurance> | ²Source: <https://www.commonwealthfund.org/publications/issue-briefs/2017/oct/how-well-does-insurance-coverage-protect-consumers-health-care> | ³Source: <https://www.nasdaq.com/articles/medical-bankruptcy-is-killing-the-american-middle-class-2019-02-14>



TrioMED highlights



Cover what matters most

Helps customers cover unexpected medical costs

Three types of coverage in one plan:

- Accident Medical Expense
- Critical Illness
- Accidental Death & Dismemberment

Guaranteed issue

Note: THIS PLAN PROVIDES LIMITED BENEFITS.



Plan design

Benefit levels

Accident Medical Expense

Critical Illness

Accidental Death &
Dismemberment



Benefit levels



Three benefit levels that apply to all three types of coverage (AME, CI, and AD&D)

- \$2,500
- \$5,000
- \$10,000

Two higher CI benefits that include \$5,000 in AME and AD&D coverage:

- \$15,000
- \$30,000

Note: THIS PLAN PROVIDES LIMITED BENEFITS.



Accident Medical Expense



Pays covered expenses up to selected benefit amount per injury

- Benefit amount per accident is based on the maximum allowable amount as outlined in the policy
- No limit on the number of covered accidents

\$250 deductible

In the event of a covered accident, customers must:

- Seek treatment within 30 days
- Receive all follow-up care within 26 weeks

Note: THIS PLAN PROVIDES LIMITED BENEFITS.



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 amount⁴

⁴For goods and services provided by a health care practitioner, facility or supplier including, but not limited to, professional, inpatient and outpatient claims.



Jon broken hand



While Jon is out walking his dog, he trips and falls, breaking his hand.

Jon has a medical plan and a TrioMED plan with \$5,000 in AME coverage:

Total amount billed	\$8,500
Major medical network discount	\$4,000
Maximum allowable amount	\$4,500
AME deductible	\$250
Accident Medical Expense paid	\$4,250

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



Critical Illness



Three categories of covered conditions

Pays lump-sum, cash benefit

- Benefit payable upon first diagnosis of a covered critical illness only

No deductible, waiting period, or network restrictions

Note: THIS PLAN PROVIDES LIMITED BENEFITS.



Critical Illness covered conditions

Category one		Category two		Category three	
100% payout	- Heart attack⁵ - Stroke - Major organ transplant (heart or combination transplant including heart)	100% payout	Invasive cancer	100% payout	- End-stage renal failure - Major organ transplant (excluding those covered in category one) - Advanced Alzheimer's disease
25% payout	- Coronary bypass surgery - Heart valve replacement or repair	25% payout	Cancer in situ⁶		- Coma - Motor neuron disease/ALS - Paralysis - Severe burns

Note: THIS PLAN PROVIDES LIMITED BENEFITS. | ⁵Non-ST elevation myocardial infarctions (NSTEMI) are **NOT** covered. | ⁶The benefit amount is reduced to 10% of the maximum allowed benefit if diagnosis occurs within first 90 days.



Critical Illness



Amount payable of maximum benefit⁷

- 100% for primary
- 50% for covered spouse
- 25% for child

Note: THIS PLAN PROVIDES LIMITED BENEFITS. | ⁷Maximum allowed benefit amount reduces by 50% at age 65 and coverage terminates at age 70.



Accidental Death & Dismemberment



Provides a benefit payout (percentage of the face amount) in the event of accidental dismemberment⁸

Provides a benefit payout for a death resulting directly from a covered accidental injury

Lump-sum benefit not restricted to medical expenses

- Customers can use it for a wide variety of out-of-pocket costs

Note: THIS PLAN PROVIDES LIMITED BENEFITS. | ⁸The benefit amount for covered injuries will be between 25%-100%, depending on the specific injury.



Accidental Death & Dismemberment

Percent of principle face amount	Covered conditions	
100%	Accidental death	Loss of both hands
	Loss of entire sight in both eyes	Loss of speech & hearing in both ears
50%	Loss of one hand & one foot	Loss of one hand or one foot & entire sight in one eye
	Loss of one hand or one foot	Loss of speech or hearing in both ears
25%	Loss of hearing in one ear	Loss of thumb & index finger on same hand
	Loss of all toes on the same foot	

Note: THIS PLAN PROVIDES LIMITED BENEFITS.



Accidental Death & Dismemberment



Amount payable of maximum benefit⁹

- 100% for primary
- 100% for covered spouse
- 50% for covered child

Note: THIS PLAN PROVIDES LIMITED BENEFITS. | ⁹The benefit payout for a death resulting directly from a covered accidental injury, independent of any other causes, is subject to the schedule of benefits and the death must occur within 30 days of the covered accident. The claim must be submitted within 180 days of the covered accident. The benefit amount is paid to the listed beneficiary.



LIFE Association membership

TeleMed for LIFE

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

LIFE Mental Well-Being™

- Connect to licensed counselors via phone or video

Discounts on DirectLabs® and Life Line Screening® services

Active & Fit Direct®

- Choose from 12,200+ fitness centers for just \$28/month¹⁰
- 9,300+ on-demand workout videos for home or on-the-go

Other discounts and services include:

- Personal concierge
- Cell phone repair
- Veterinarian telehealth specialists

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. | ¹⁰Plus enrollment fee and applicable taxes. Costs for premium exercise studios exceed \$28/mo.



Plan details

Eligibility

State availability

Limitations & exclusions

Enrollment & payment



Eligibility age



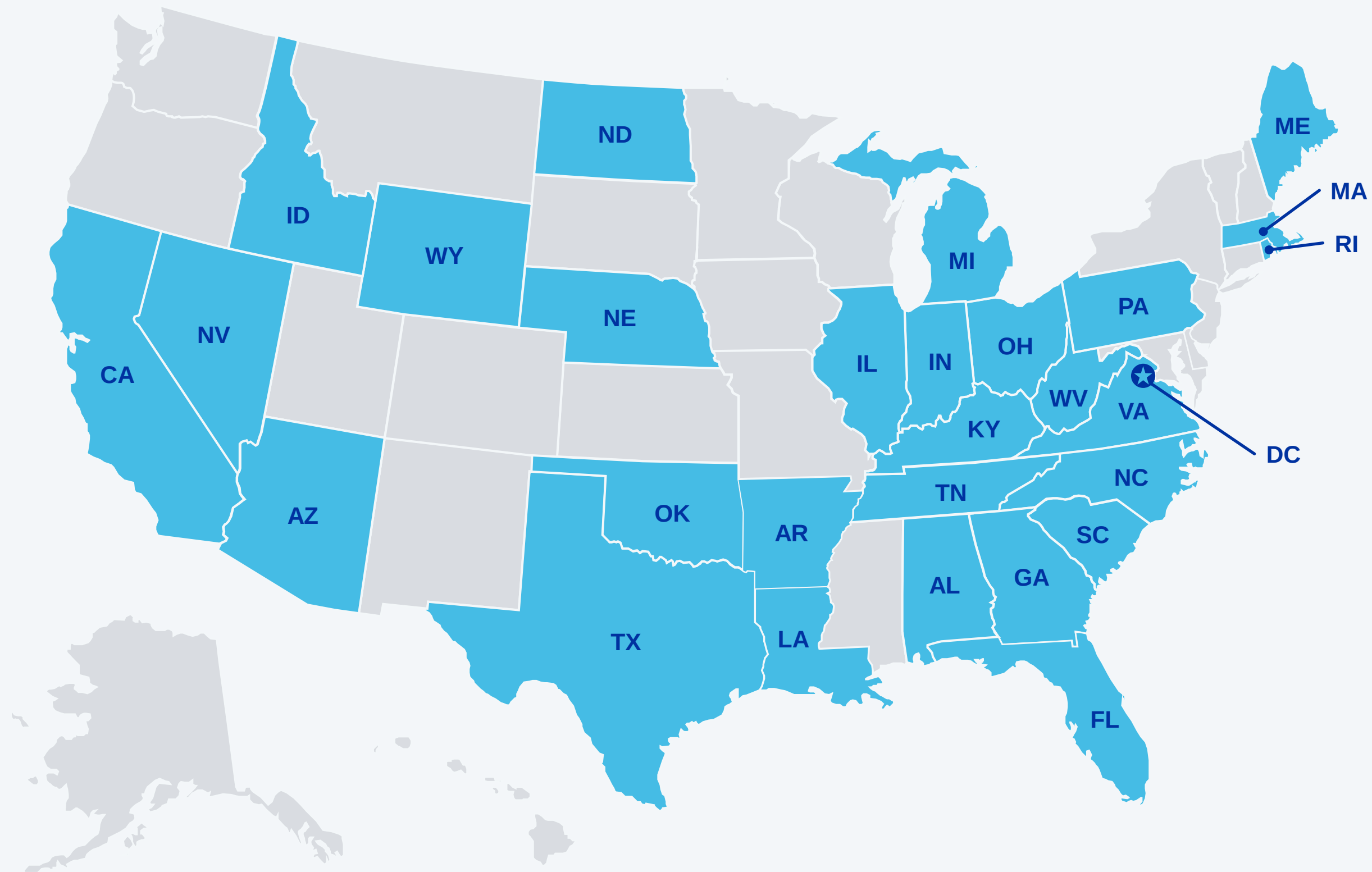
Primary applicant and spouse

- Age 18 - 64 at time of application
- Children up to age 26 on parent's plan

Guaranteed renewable to age 70

- Critical Illness benefits reduce by 50% at age 65

State availability



Limitations & exclusions



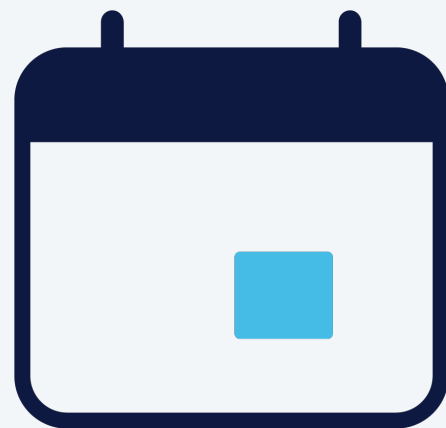
Some limitations and exclusions include:

- Full-time service in the Armed Forces
- Intentionally self-inflicted injuries/loss
- Resulting from illegal acts
- Hazardous activities
- Intercollegiate sports, semiprofessional sports, and professional sports
- Eligible for Medicare (AME only)
- Disability/worker's compensation

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



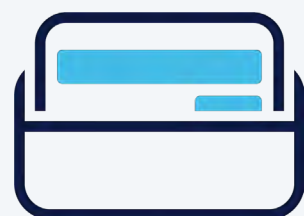
Enrollment

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



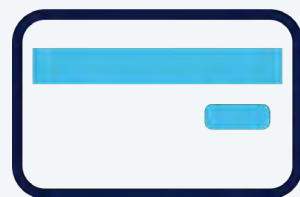
Initial payment

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



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get appointed

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finding the affordable option now that you're on the winding road. But you're going.



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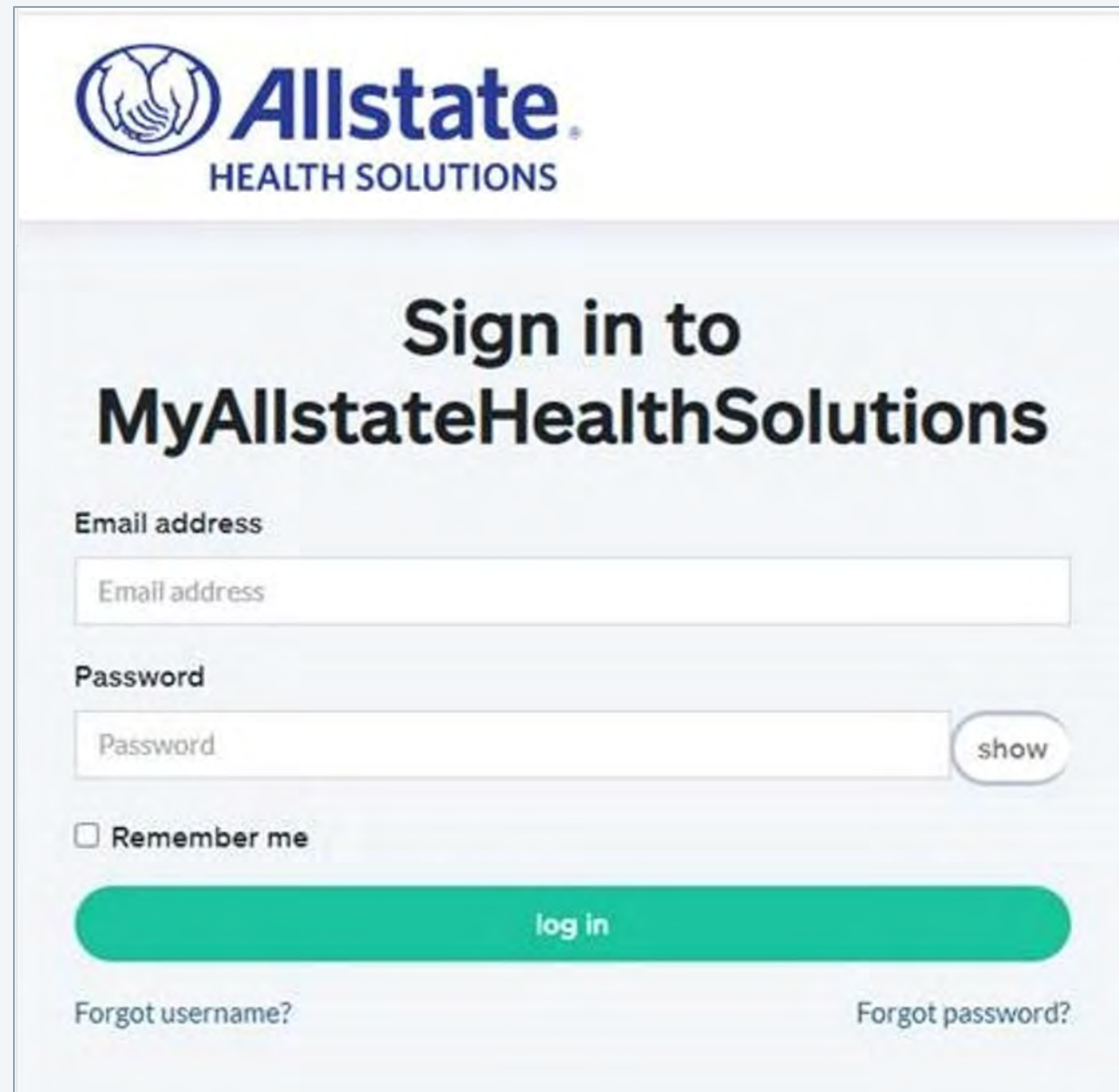
Individuals & SeniorsBusinesses / Government



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

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

Resources member portal



The screenshot shows the sign-in page for the Allstate Health Solutions member portal. 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. There is a checkbox labeled "Remember me". A large green "log in" button is centered below the inputs. At the bottom, there are links for "Forgot username?" and "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 TrioMED



AME, CI, AD&D
coverage all combined
into one plan



Guaranteed issue



\$250 AME deductible



LIFE Association
membership benefits



3 possible CI payouts



Available in many 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:

NGAHTraining@NGIC.com

