

AcciMED

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Allstate
HEALTH SOLUTIONS

Overview

Why AcciMED?

Plan design

Plan details

Resources



Why AcciMED?



Providing peace of mind

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>



AcciMED highlights



Helps customers cover unexpected medical costs

Two types of coverage in one plan:

- Accident Medical Expense
- Accidental Death & Dismemberment

Guaranteed issue only

LIFE Association membership benefits

Note: THIS PLAN PROVIDES LIMITED BENEFITS.



Plan design

Benefit levels

Accident Medical Expense

Accidental Death &
Dismemberment

LIFE Association



Benefit levels



Choose one of four available benefit levels

- \$2,500
- \$5,000
- \$7,500
- \$15,000

Benefit amount applies to both types of coverage:

- Accident Medical Expense
- Accidental Death & Dismemberment

Note: THIS PLAN PROVIDES LIMITED BENEFITS.



Accident Medical Expense



Pays covered expenses up to selected benefit amount per injury⁴

- No limit on the number of covered accidents

\$100 deductible for lower benefit levels;
\$250 deductible for higher benefit levels

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. | ⁴AME benefit amount per accident is based on the maximum allowable amount as outlined in the policy.



Mark painting & fell



Mark was painting; he fell off his ladder and broke his hand.⁵

Mark has a medical plan with a \$3,000 max out-of-pocket and a \$5,000 AcciMED plan.

Medical cost ⁶	\$6,000
Primary plan max OOP	\$3,000
AME deductible	\$100
AcciMED paid	\$4,900
Remaining benefits	\$1,900

⁵Not an actual case. Presented for illustration only. Cost of services will vary. | ⁶Average cost of a broken hand according to <https://health.costhelper.com/broken-hand.html>, retrieved September 9, 2021.



Accidental Death & Dismemberment



Provides a benefit payout (percentage of the face amount) in the event of Accidental Dismemberment⁷

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. | ⁷The 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 speech & hearing in both ears
	Loss of entire sight in both eyes	Loss of both hands
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 benefit⁸

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

Note: THIS PLAN PROVIDES LIMITED BENEFITS. | ⁸The 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 9,000+ fitness centers for just \$25/month⁹
- 2,500+ 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. | ⁹Plus enrollment fee and applicable taxes.



Plan details

Eligibility

State availability

Limitations & exclusions

Enrollment & payment



Eligibility

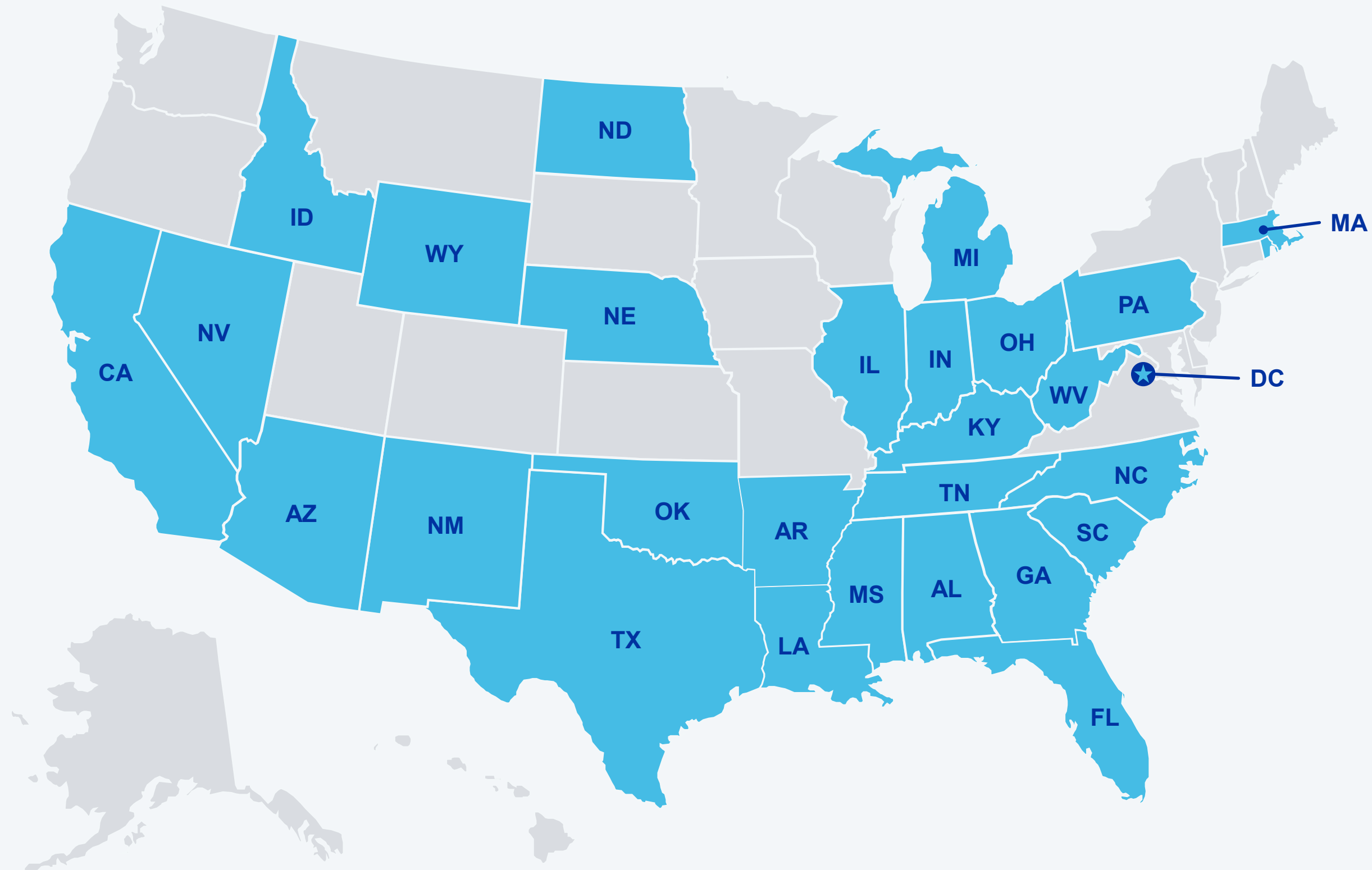


Primary applicant & spouse

- Age 18 – 65 at time of application
- Dependent children up to age 26 on parents' plan

No child-only policies

State availability



Limitations & exclusions



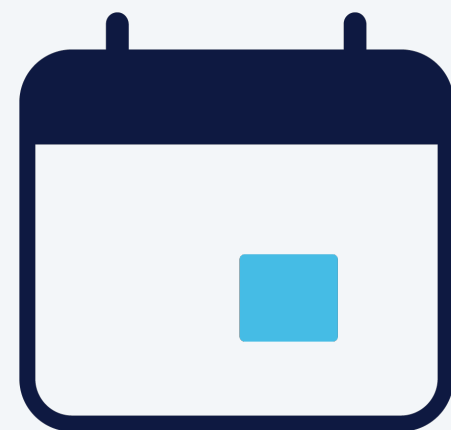
Some limitations and exclusions include:¹⁰

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

¹⁰This 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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health solutions for
individuals, seniors and
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Resources members



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get a quote



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existing customers

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



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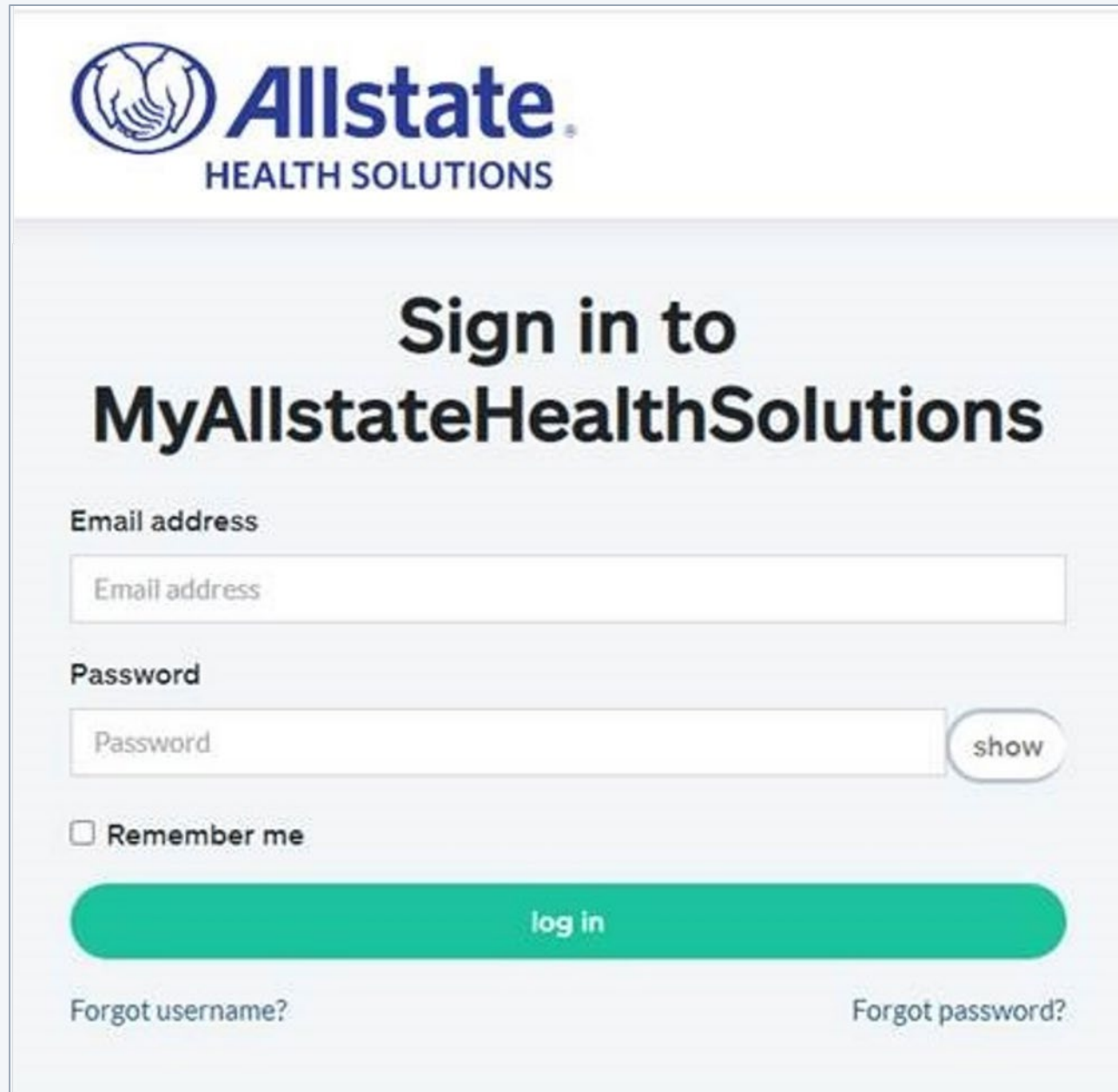
[Submit a claim](#)

Individuals & SeniorsBusinesses / Government



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

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 input fields. At the bottom, there are two links: "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 AcciMED



AME + AD&D coverage
in one plan



LIFE Association
membership benefits



4 benefit levels



Easy to use and easy to
understand



Guaranteed issue



Available in a large
number of 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

