

# Allstate Health Access

Plan info and resources to help secure the sale.

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Get first-dollar benefits for covered services at any provider location, regardless of other coverage. This fixed-benefit plan makes it easier for customers to cover medical expenses. They know up-front what the plan pays and what discounts they can use to stretch their medical dollars. It's an affordable way for customers to get the health care they need, with no open enrollment restrictions.

## Highlights

- Three benefit levels — Metal Gap, Core and Plus — plus a Guaranteed Issue option.
- Access to First Health network, with 5,300+ hospitals, 695,000+ providers, and more than one million locations in all 50 states.
- No waiting period for sickness benefits; 90-day waiting period for preventive services.
- Select benefits increase in years two and three of the plan.

## Eligibility

- Health questions required for Metal Gap, Core and Plus levels.
- Coverage for all ages up to 65.<sup>1</sup>
- [Availability varies by state.](#)

## Optional Recuro Health benefits

- Virtual urgent care with 24/7/365 access and \$0 copay.
- Robust generic formulary and large pharmacy network with \$0 copay.

## Plan features<sup>2</sup>

- Hospital admission and increasing daily confinement benefits.
- Two benefit tiers for inpatient surgery, assistant surgeon and anesthesia.
- Two tiers of confinement benefits: injury and sickness.
- Testing, radiology and lab services benefits.
- Air and ground ambulance and ER benefits.
- Chemotherapy benefits.

## LIFE Association

With a LIFE Association<sup>3</sup> membership, members get access to:

- Rx discount cards.
- Telemedicine services.
- Discounts on everyday items and services.

## Quoting and enrolling

Log in to [Agent Back Office](#) to start your quoting process. If you are unable to quote online, call your sales team for assistance.

## More resources

product brochures

agent sales guide