

Senior Indemnity

Plan info and resources to help secure your sale.

quote now



Senior Indemnity fixed-benefit plans are designed specifically for those ages 55-74, to help cover hospital costs, doctor visits, labs, X-rays, and more. Plans are ideal for anyone who is not eligible for Medicare, or those simply looking to cover out-of-pocket expenses like copays and deductibles.

Base plan features

A perfect complement to Medicare coverage, helping customers recoup some of their out-of-pocket costs, including copays and deductibles. Standard and guaranteed issue plans available¹.

- Emergency room benefits, up to two visits per year.
- Office visits, preventive care, and urgent care benefits.
- Two hospital admissions per year, with up to 31 total days of hospital benefits.

Max plan features

Ideal for those ages 55+ who don't qualify for Medicare, or those looking to bridge a gap in coverage until Medicare begins.

- Tier 1 and Tier 2 surgical benefits.²
- Air ambulance benefits.
- Skilled nursing benefits, up to 60 days per year.
- Two hospital admissions per year, with up to 31 total days of hospital benefits.
- Office visits, preventive care and urgent care benefits.

Eligibility

- Primary and spouse, ages 55-74, with renewability through age 85
- Permanent U.S. residents of less than five years
- Ideal for those waiting on Medicare eligibility, late Medicare enrollees, or Medicare enrollees who need to cover out-of-pocket cost gaps
- Available year round as a stand alone or complement to other insurance
- [Availability varies by state.](#)

Guaranteed issue option

- Guaranteed issue plans available in select states¹
- Three Guaranteed issue plans: A, B, and C
- Guaranteed issue benefits include hospital admission and hospital confinement only. There are up to 10 days of hospital benefits.

Allstate Identity Protection (AIP) is also available as a free add-on for customers purchasing a Senior Indemnity plan.

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

1. Plans 1-5 are standard issue and require eligibility questions; plans A, B, and C are guaranteed issue and do not require eligibility questions. Guaranteed issue plans only include coverage for hospital admission and hospital confinement. 2. Surgical benefits available only with Max Plans. 3. GI plans available in the following states: AL, AZ, CO, FL, GA, IL, MI, NC, OH, SC, TN, TX, UT, VA, and WI.

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