

# Allstate Health Access

Plan info and resources to help secure the sale.

quote now



Get first-dollar benefits for covered services at any provider location, regardless of other coverage. This fixed-benefit plan makes it easier for clients 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 supplemental plan, alongside a major medical plan, with no open enrollment restrictions.

## Highlights

- Five benefit levels — Value, Fundamentals, Fundamentals Plus, Enhanced, and Enhanced 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 all plans except the Guaranteed Issue option.
- Coverage for all ages up to 65.
- Child-only plans available in OH.
- [Availability varies by state.](#)

## Plan features<sup>1</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.
- Rx reimbursement at the Fundamentals and Enhanced levels.

## LIFE Association

With a LIFE Association<sup>2</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

For use in: OH. | 1. Benefits vary by selected level and may vary by state. | 2. LIFE Association availability varies by state.

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