

# 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 supplemental plan, alongside a major medical plan, 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.<sup>1</sup>
- 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>2</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>3</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>4</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

1. In California, the waiting period for preventive services is 30 days. | 2. Child-only plans not available in MO. | 3. Benefits vary by selected level and may vary by state. | 4. LIFE Association availability varies by state. This flyer is for use in the following states: AL, AR, AZ, CA, CO, DC, DE, FL, GA, IA, IL, KY, LA, ME, MI, MO, MS, NC, NE, NV, OK, PA, SC, SD, TN, TX, UT, VA, WI, WV and WY.

**NOTE: In the state of California and South Dakota this policy must be purchased as a supplement to other health insurance coverage.** THIS PLAN PROVIDES LIMITED BENEFITS. For agent use only. Not to be distributed to consumers. Allstate Health Solutions is a marketing name for products underwritten by National Health Insurance Company, Integon National Insurance Company, and Integon Indemnity Corporation.

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