

# group health products by state



**Allstate**  
BENEFITS

Allstate Benefits offers the plan options and flexibility that employers need to stay on top of their group health care costs, with the innovative and personalized health features employees want. With solutions for groups of two-500 employees, Allstate Benefits has options to fit the needs of any small to mid-sized business.

## Fully insured

STATE	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY	
Secure Choice										✓						✓									✓																				✓				✓			

## Self-funded

STATE	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY	
Core Value	✔	✔	✔	✔	✔ <sup>1</sup>	✔	✔		✔	✔	✔		✔	✔	✔	✔	✔	✔	✔	✔		✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔		✔	✔	✔	✔		✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	
Core Value Flex	✔	✔	✔	✔		✔	✔		✔	✔	✔		✔	✔	✔	✔	✔	✔	✔	✔		✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔		✔	✔	✔	✔		✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	
Core Value Access With the PHCS Practitioner and Ancillary Network	✔	✔	✔	✔	✔ <sup>1</sup>	✔	✔		✔	✔	✔		✔	✔	✔		✔	✔	✔	✔		✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔		✔	✔	✔	✔		✔	✔	✔	✔ <sup>2</sup>	✔	✔	✔		✔	✔	
Core Value Access With the Prime Health Physician Only Network																✔																										✔ <sup>3</sup>							✔			
Core Value Connect With One Medical <sup>4</sup>										✔	✔			✔	✔																				✔		✔					✔										

<sup>1</sup> Only available in certain zip codes within Southern CA. | <sup>2</sup> Core Value Access with the PHCS Practitioner and Ancillary network is not available in the Dallas, Texas market. |

<sup>3</sup> Core Value Access with the Prime Health Physician Only Network is only available in the Dallas, Texas market. |

<sup>4</sup> Core Value Connect is available in Atlanta GA, Chicago IL, Columbus OH, Dallas TX, Houston TX, Miami/Ft.Lauderdale FL, and Portland OR.

## PPO plan options

STATE	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY			
Standard PPO plan Allied & Meritain	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔		✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	
Allied Advocate With the PHCS network						✔								✔	✔		✔			✔			✔	✔											✔					✔				✔				✔		✔				
Advantage Plan Allied & Meritain Availability varies by network		✔	✔	✔	✔	✔	✔	✔	✔	✔	✔		✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	
Zero-Deductible Copay Plan Meritain only		✔	✔	✔	✔	✔	✔	✔	✔	✔	✔		✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	
HSA-Compatible Copay Plan Meritain only	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔		✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔

For agent use only. Not for distribution to consumers. | The Self-Funded Program through Allstate Benefits provides tools for employers owning small to mid-sized businesses to establish a self-funded health benefit plan for their employees. The benefit plan is established by the employer and is not an insurance product. Allstate Benefits is a marketing name for: Integon National Insurance Company in NY and VT; and National Health Insurance Company in CO, WA and all other states where offered. For employers in the Allstate Benefits Self-Funded Program, stop loss insurance is underwritten by these insurance companies in the noted states. | Allstate Benefits is a marketing name for: Integon National Insurance Company in IN and TX; and National Health Insurance Company in FL, MO, and WI. Group health insurance plans offered by Allstate Benefits are offered by Integon National Insurance Company in IN and TX; and National Health Insurance Company in FL, MO, and WI.

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See reverse for plan features  
and 51+ group size options.



## Funding and contract options

STATE	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY		
12/12 stop-loss contract (51+ groups)	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔		✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔
Aggregate only stop-loss policy (51+ groups)	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔		✔	✔	✔	✔	✔	✔	✔	✔	✔ <sup>6</sup>	✔ <sup>7</sup>	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔ <sup>6</sup>	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔		✔	✔ <sup>6</sup>	✔			

6 Now available for groups with under 50 employees in the following states: Maryland, New Jersey, and West Virginia. | 6 Available on XSRe underwritten groups only.

## Dental

STATE	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY		
Dental	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Vision	✓	✓	✓		✓		✓				✓		✓	✓	✓	✓	✓			✓		✓	✓		✓		✓	✓		✓		✓				✓		✓		✓	✓	✓	✓		✓			✓		✓		✓	

Allied Benefit Systems, LLC, business only.

7 Three dental plans are available: Dental with Aetna Dental Access® network, Dental with the Cigna® Dental PPO SA network, and Dental Choice (no network requirements). Three vision plans with VSP® Vision Care are available: Essential, Essential Plus, and Preferred.

## Total care solutions

STATE	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY	
Cancer Coach by Osara	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Papa Caregivers	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Recuro Health Virtual Care	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Vitality <sup>®</sup>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Vori Health <sup>®</sup>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

8 Not available with Secure Choice (fully insured) plans.

For agent use only. Not for distribution to consumers. | Core Value, Core Value Access, Core Value Flex, and Core Value Access Flex plans with a 12-month Paid Basis stop-loss contract are required to make a determination of whether or not they choose to elect Allied's Administrative Services for the administrative run-out period, and terminal liability coverage if a terminal liability option was purchased, 30 days prior to the end of the contract period. If the employer does not elect Allied Administrative Services by such deadline, (1) existing, open balance billing negotiation services will end 10 days prior to the end of the contract period, and (2) all new balance billing negotiation cases will no longer be accepted starting 30 days prior to the end of the contract period; except when the employer re-issues stop loss coverage with Us under a run-in stop-loss contract. If the employer elects Allied Administrative Services, (1) existing, open balance billing negotiation services will end 10 days prior to the end of the administrative run-out period, and (2) any new balance billing negotiation cases will no longer be accepted starting 30 days prior to the end of the administrative run-out period. | The Self-Funded Program through Allstate Benefits provides tools for employers owning small to mid-sized businesses to establish a self-funded health benefit plan for their employees. The benefit plan is established by the employer and is not an insurance product. Allstate Benefits is a marketing name for: Integon National Insurance Company in NY and VT; and National Health Insurance Company in CO, WA and all other states where offered. For employers in the Allstate Benefits Self-Funded Program, stop loss insurance is underwritten by these insurance companies in the noted states. | Allstate Benefits is a marketing name for: Integon National Insurance Company in IN and TX; and National Health Insurance Company in FL, MO, and WI. Group health insurance plans offered by Allstate Benefits are offered by Integon National Insurance Company in IN and TX; and National Health Insurance Company in FL, MO, and WI.