

Core Value

**Bringing together real cost savings
and quality employee benefits**

Offer your clients a better way to provide quality benefits for less.

The Core Value plan from Allstate Benefits can get your clients on the right track to help lower their health care costs. Core Value is a reference-based pricing plan that helps your clients save money.

Core Value pays benefits based on a multiple of the Medicare reimbursement rate,¹ regardless of the amount charged by the provider. That keeps costs down, giving you a way to meet the needs of more small to mid-sized business clients.

■ Core Value features:

- No network restrictions,² freedom to use any provider.
- Access to Teladoc® and Healthcare Bluebook™ to manage health care costs.³
- Member Advocacy Program, our dedicated support team that makes navigating the system simple.
- Clients can also elect to add the wellness program from Vitality® to keep members healthy.

Core Value doesn't stop there. Give your clients options:

Core Value Access⁴

Offer the cost savings of reference-based pricing, with access to network physicians. Members get secured network discounts for the physicians they know and trust.

Core Value Flex⁵

The flexibility of this plan allows clients to choose a reference-based pricing plan with the option of switching to a PPO network mid-year — without a change in their monthly payment.

Core Value is available in: AK, AL, AR, AZ, CA, CO⁶, CT, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY | Core Value Flex is available in: AK, AL, AR, AZ, CO⁶, CT, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, VT, WI, WV, WY | Core Value Access is available in: AK, CA, CO⁶, CT, DE, FL, GA, ID, IL, KS, KY, LA, MA, MI, MN, MO, MS, MT, NC, NE, NJ, NM, NV, PA, SC, TX, UT, VA, WI, WV | Core Value and Core Value Access are only available in CA in the following markets: Los Angeles, Santa Ana, San Diego, Santa Barbara, Fresno

1 In instances when a service is not priced by Medicare, reimbursement is based on a derived equivalent. | 2 Pharmacy benefits and transplants still rely on the use of network providers. | 3 Healthcare Bluebook is not available with Core Value Access. | 4 Core Value Access offers access to select networks, network varies by state. | 5 PPO network to be selected from approved networks at the time of plan change. Aetna Signature Administrators® PPO Network is not available for the Flex option. | 6 Plans in CO will be available for October 1, 2021, and later effective dates.

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. For employers in the Self-Funded Program, stop-loss insurance is underwritten by: Integon National Insurance Company in CT, NY and VT; Integon Indemnity Corporation in FL; and National Health Insurance Company in WA, CO, and all other states where offered.

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**Grow your business with Core Value.
Contact me to get started:**

