

group health built right for the job

Quality benefit plans with
a solid foundation to match.



Allstate Benefits offers 16 years of experience in the level-funding space, providing innovative health benefit solutions to employers like you with groups of 2 to 500 employees.

Plan Types

■ Core Value

A reference-based pricing plan that pays based on a multiple of the Medicare reimbursement rate,¹ delivering great savings potential.

■ Standard PPO

A plan that pays benefits for both in-network and out-of-network services, with secured network savings.

■ Advantage Plans

A plan that pays benefits for emergency and in-network services only. Savings come from eliminating the high costs of out-of-network services.

Contribution rates require 50% - Employee only

Frequently Asked Questions:

Does Allstate Benefits accommodate unique situations?

Yes, we have plans for 1099 contractors, carve-out groups, start-up groups, and multi-state groups.

Do small groups qualify?

Yes, we write groups with as few as two enrolling employees.

Options may vary by state.

Are there refund options?

Yes, our refund options are 50% or 100%.

Refunds are available. Less applicable fees.²

1 In instances when a service is not priced by Medicare, reimbursement is based on a derived equivalent. 2 Plan includes Terminal Liability coverage for 24 months after the end of the plan year. A terminal liability coverage reserve fee will be taken by Allstate Benefits at the end of the run-out, calculated as 3% of any remaining claim account surplus prior to any claim account refund. Terminal Liability coverage is not provided in cases of early termination.

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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Contact me for more information:

