



LEVEL FUNDED BENEFIT OPTIONS



Today's Agenda

Key takeaways:

- ◆ Introduction
- ◆ What is level funding?
- ◆ Value Adds
- ◆ Portfolio of products through Allstate Benefits



Meet Your Teammates



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Looking from the
past...



To the Future
Together....



Allstate.
BENEFITS

Allstate Benefits

Our History

- Founded in 1931
 - 1950 - "You're in Good Hands"
 - 1993 - Publically traded company
 - 1998 - AHL rebranded as Allstate Benefits
 - 2016 - reached \$1B in annual premium
 - 2021 - acquired National General Benefits Solutions
-
- leading provider of supplemental coverage for 50k+ groups and 4m people nationwide
 - Lines of coverage include group health, cancer, critical illness, hospital indemnity, disability, life, etc.

The screenshot shows a web browser window with the URL 'canva.com'. The page features the Allstate Benefits logo in the top left, a 'get coverage' button in the top right, and navigation links for 'Home' and 'Insurance products'. The main content area has a dark blue background with a pattern of curved lines. The headline reads 'Group Health coverage from Allstate Benefits'. Below the headline is a statistic: 'Did you know that in 2020, 67% of U.S. workers were covered by a self-funded health plan?'. A 'get a quote' button is positioned below the text. At the bottom of the page, there is a breadcrumb trail 'Home / Business Health Plans' and a sub-headline 'Health coverage for small businesses that employees and the bottom line'. The text below the sub-headline is partially cut off but begins with 'With a traditional fully-insured health plan, you pay a fixed premium to the insurance ca...'.



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BENEFITS

What is the SEIA Affinity Program?

A health plan solution for associations & franchise businesses through SEIA's Affinity Program with Allstate Benefits.

What is Level-funding?

A level-funded plan is a type of self-insurance that includes monthly cash flow stabilization. That means you pay for the health insurance you use (like all self-insurance plans). But with level-funding, you have a cap on costs.



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Where your premium goes...



Level Funding is a piece of cake!

- Size of the Cake = Number of Lives on the policy
- Amount of icing = Amount of medical risk in the group

Look for a nice ratio! When you bake a cake, you go to the store & get 1 box of cake mix for every 1 can of icing. You dont want a wedding cake amount of icing on a cupcake.



Underwriting

What we look for

Already Considered

- Asthma
- Hyperthyroid
- Mild/Moderate Anxiety
- High Blood Pressure
- High Cholesterol
- Type 2 Diabetes

Mild to Moderate

- Type 1 Diabetes
- COPD (smoker)
- Recent Chest Pain
- Chronic Back pain
- Pregnancy
- Stroke

Moderate to Knock-out

- Injectable Medications
- Hepatitis C
- Transplants
- Multiple Sclerosis
- Chronic Renal Failure
- Planned Surgeries

A different approach to benefits



What changes & What stays the same?

Fully Insured

- ACA rates based on community risk
- Premium paid stays with the insurance company
- ~60-100 plan designs

- **Deductibles & OOP Maximums**
- **National Coverage**
- **Co-insurance & copay**
 - **PPO & EPOs**

Level Funding

- Rates based on the medical risk of your groups members
- Potential refund of unused claims costs
- 1000s of customisable plan designs

Sweet Spots

What makes us special

Target Groups:

- 2-50 UW via medical apps
- 51+ with prior coverage can supply claims history for underwriting
- 1099s can participate
- Flexible Participation
- Can have employees working down to 20 hrs considered as full time eligible
- Management or location carve-outs available





Teladoc

Teladoc provides 24/7 access to U.S. board-certified doctors, through the convenience of phone, video or mobile app visits



Vitality Wellness

A wellness program, Vitality is fun, personalized and proven to promote healthy living to your employees.

Affinity Value Adds

The team to help you stand out



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Vitality Rewards Mall

allows employees to earn vitality bucks by hitting specific health goals & activities.



Activity Tracker Credit

Your clients save up to 5% when employees connect their fitness devices at time of enrollment.



Teladoc

A cost-saving benefit employees will actually use. Teladoc helps drive claims costs down!

Healthcare Blue Book

With Healthcare Bluebook, you can search for low-cost providers for a multitude of procedures. You could save hundreds - potentially thousands - of dollars on care with a simple search

Search for your procedure in Healthcare Bluebook, use a Fair Price™ (green) facility, and save big bucks on care.

Knee MRI (no contrast)

FACILITY COST RANKINGS[®]

Providers are displayed by cost ranking – least to most expensive (based on their negotiations with commercial insurers).

COST ● At or Below Fair Price ▲ Slightly Above Fair Price ● Highest Price

● At or Below Fair Price ▲ Slightly Above Fair Price ● Highest Price

GO HERE

- Reasonable Rates Imaging Center (~ 2 miles)
- ▲ XTRA Imaging (~ 3 miles)
- Too Much Medical Center (~ 1 mile)

NOT HERE

FOR EXAMPLE PURPOSES





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Group Plan Designs

We know one size doesn't fit all. With Small Market Solutions, you can choose the products and plan designs that best meet your employees' needs.

Accident Insurance

Today, active lifestyles in or out of the home may result in bumps, bruises and sometimes breaks. Accident insurance helps employees seek the treatment needed to be on the mend.

Choose from: 24-Hour and Off-the-Job coverage

Critical Illness Insurance

No one is ever really prepared for a life-altering critical illness diagnosis. Medical coverage may only cover some of the costs associated with treatment. Our coverage helps provide financial support if an employee is diagnosed with a covered critical illness, so they can focus on getting better.

Disability Insurance

Disability insurance can help replace lost income and help ensure finances are not depleted when faced with a period of unexpected sickness or off-the-job injury.

Hospital Indemnity

Without any warning, an illness or injury can lead to a hospital confinement and medical procedures and/or visits, which may mean costly out-of-pocket expenses. With our Supplemental Health coverage, employees receive cash benefits for hospital confinements, payable directly to the employee.

Life Insurance

If your employees are like most people, they don't have enough life insurance to keep their families afloat if an unexpected death occurs. They can choose coverage that's right for them: **Whole Life** Insurance, with guaranteed rates for the life of the policy and a guaranteed death benefit; or **Term Life** Insurance, with the opportunity for a tax-free death benefit (after a consultation with their tax advisor).

All products are based on state availability. Talk with your Allstate Benefits sales representative about products and plan designs available in your state.



How to request a quote!

- **Go to SolarEnergyHealth.com & fill out your information**
- **Email Marc Ballard with subject like "Your Business name - AB Quote Request"**
- **Call Marc to request a quote!**

Marc Ballard

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SolarEnergyHealth.com



Lets talk

Q & A



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Thank you!

