# The Smarter Bundle — Allstate Health Access PLUS + Add-ons

*A layered Allstate Health Solutions strategy: hospital indemnity foundation, accident and critical-illness protection, life coverage, and built-in telehealth + Rx.*

**WHY A BUNDLED APPROACH**

Health Access PLUS is the **foundation** — it pays scheduled cash benefits for hospital, surgery, and everyday care. Add-ons fill the specific gaps that fixed-indemnity plans don't cover: catastrophic accident costs, lump-sum cancer/heart diagnosis benefits, hospital admission lump sums, and family financial protection if the worst happens. Mix and match based on the client's age, family situation, and budget.

**HOW THE PLAN PAYS**

**All plans pay YOU directly** as fixed cash benefits — not the provider. Use the money for medical bills, lost income, deductibles on other insurance, or anything else.

**No annual or lifetime maximums** on Health Access PLUS. **$25,000 air ambulance** benefit included. **3-year rate guarantee** on premiums.

**YOUR TOTAL MONTHLY PREMIUM**

**$ _____ / month**

Allstate Health Access + selected add-ons

| BENEFIT | DETAIL | HEALTH ACCESS PLUS (foundation) | PLAN ENHANCER (accident + CI) | TrioMED (accident + CI + AD&D) | HOSPITAL EXPENSE (extra hospital) | TERM LIFE + CI (life + lump sum) | RECURO (telehealth + Rx) |
|---|---|---|---|---|---|---|---|
| **EVERYDAY CARE** | | | | | | | |
| **Doctor's Office Visit** | Per visit, primary or specialist | **$175 (10/yr)** | — | — | — | — | **$0 telehealth** |
| **Urgent Care Visit** | Per visit | **$200 (4/yr)** | — | — | **$75 (2/yr)** | — | — |
| **Telehealth (Virtual Care)** | 24/7 unlimited access | **Included (Recuro)** | — | — | — | — | **Included** |
| **Prescription Drugs** | Chronic & urgent meds | **$0 copay (Recuro)** | — | — | — | — | **$0 copay** |
| **Preventive Care** | Annual physical, screenings | **$200 (2/yr)** | — | — | — | — | — |
| **HOSPITAL & SURGERY** | | | | | | | |
| **Inpatient Confinement** | Per day, sickness | **$4,000 / day** | — | — | **$150 / day · 31 days** | — | — |
| **Inpatient Confinement (Injury)** | Grows Yrs 1–3 | **$6K → $9K → $12K / day** | — | — | **$150 / day · 31 days** | — | — |
| **Hospital Admission** | First day per occurrence | **$2,000 (3/yr)** | **$2,500–$17,500 lump sum[1]** | — | **$500–$5,000** | — | — |
| **ICU** | Daily benefit, 60 days | **$6,000 / day** | — | — | **$1,000 (Plan F only)** | — | — |
| **Surgery (Tier 1 major)** | CABG, hip, spine, etc. | **$10,000 / surgery** | — | — | — | — | — |
| **Surgery (Outpatient)** | Standard outpatient | **$5,000 / surgery** | — | — | — | — | — |
| **ACCIDENTS & INJURIES** | | | | | | | |
| **Accident Medical Expense** | Up to selected benefit | — | **$2,500–$17,500** | **$2,500–$10,000** | — | — | — |
| **Disappearing Deductible** | Year 1 → Year 3 | — | **$250 → $150 → $0** | **$250 (AME)** | — | — | — |
| **Accidental Death & Dismemberment** | Lump sum payout | — | **Included (AME rider)** | **Included (% of face)** | — | — | — |
| **Increasing Ground Ambulance** | Yrs 1–3 (AME) | **$1,000 / trip (3/yr)** | **$300 → $600 → $900** | — | **$250 / trip** | — | — |
| **CRITICAL ILLNESS & CANCER** | | | | | | | |
| **Cancer Diagnosis Lump Sum** | First-ever diagnosis | — | **Optional rider $2,500–$17,500** | **100% of selected level** | — | **Equal to term life face** | — |
| **Heart Attack / Stroke** | First diagnosis | — | **Optional rider $2,500–$17,500** | **100% of selected level** | — | **Equal to term life face** | — |
| **Major Organ Transplant** | Lump sum | — | — | **100% of selected level** | — | **Equal to term life face** | — |
| **Coronary Bypass / Heart Valve** | Partial benefit | — | — | **25% of selected level** | — | **25% of term life face** | — |
| **End-Stage Renal Failure** | Lump sum | — | — | **100% of selected level** | — | **100% of term life face** | — |
| **LIFE & LEGACY** | | | | | | | |
| **Term Life Death Benefit** | Tax-free payout to family | — | — | — | — | **$25K–$100K** | — |
| **Critical Illness Living Benefit** | Paid while living | — | — | — | — | **Equal to term life; payable to age 85** | — |
| **Multiple CI Payouts** | After partial benefit | — | — | — | — | **Up to 100% remaining after 25% partial** | — |
| **PLAN STRUCTURE** | | | | | | | |
| **Underwriting** | How you qualify | **Short health app (under 65)** | **Guaranteed issue** | **GI for $2,500–$10,000; standard issue for $15K/$30K** | **Guaranteed renewable to 65** | **Health questions (ages 18–60)** | **Included** |
| **Renewability & Network** | Max age · Network | **To 65 · First Health (5,300+ hospitals)** | **AME to 75 · No network** | **AME to 65, CI to 70 · No network** | **To 65 · No network** | **To death or 85 · No network** | **Annual · 65,000+ pharmacies** |

[1] Plan Enhancer Sickness Hospitalization rider — lump sum on first covered day of admission. **Important:** All products are *limited benefit / fixed-indemnity* insurance — NOT major medical or Minimum Essential Coverage. Underwritten by National Health Insurance Co., Integon National, Integon Indemnity, and/or American Heritage Life. Allstate Health Access available through LIFE Association membership in select states (not required in NV, PA, SD, WY; in CA, SD, VA must be a supplement). Plan availability, age limits, waiting periods, and pre-existing exclusions vary by product and state. Refer to each policy and outline of coverage for full terms. For illustration/agent-use only.