

# comprehensive care beyond the doctor's office



## Total Care Solutions through Allstate Benefits Self-Funded Program

We know the right care doesn't start and stop at the doctor's office. Our Self-Funded Program provides thoughtful solutions to give members the support they need, when they need it. Total Care Solutions include:



**Telemedicine** – Virtual services that provide convenience, easy access and cost savings. **Virtual Urgent Care** for common illnesses like pink eye, asthma, and colds as well as **Virtual Talk Therapy**<sup>1</sup> for adults and teens as young as 10 years old is available through the Walmart Health Virtual Care<sup>2</sup> platform.



**Virtual musculoskeletal care** – A personalized virtual clinical care team through Vori Health to diagnose, treat, and manage musculoskeletal conditions, avoiding unnecessary and costly surgeries. Initial evaluations and treatment plans for knee and lower back issues have \$0 copays<sup>3</sup> for all members.



**Wellness programs** – A comprehensive approach designed by Vitality<sup>®</sup> that incorporates scientifically and clinically proven elements to have the greatest impact on wellness.



**Flexible family care** – Assistance for employees caring for loved ones or themselves, with Papa Caregivers. Every employee who is part of the Self-Funded Program receives 10 hours of assistance annually.



**Cancer support programs** – An education, support and a well-being program designed by oncologists with Osara Health helps employees take control of their cancer care and achieve better outcomes, getting back to their life and work faster.



**Dental and vision** – Dental and vision options that integrate with your self-funded plan to create a complete benefit package.



**Pricing transparency tools** – Navigation tools to find quality healthcare at a fair price. With easy-to-use transparency tools, members are empowered to choose the care best for them.

Care Solution	PPO	Advantage	Core Value
Wellness <sup>4</sup>	⊕	⊕	⊕
Telemedicine	⊕	⊕	✓
Talk therapy	⊕	⊕	✓
Family care	✓	✓	✓
Cancer support	✓	✓	✓
Virtual back, knee & joint			✓
Dental & vision	⊕	⊕	⊕
Price transparency tools	✓	✓	✓

✓ - Included

⊕ - Optional

Contact your Allstate Benefits Group Health sales consultant for more information.

<sup>1</sup> WHVC offers medical consultations, behavioral health counseling, and talk therapy services via telehealth to patients nationwide. Services are provided in accordance with state law by physicians, nurse practitioners, and other licensed professionals. When medically necessary, WHVC providers may prescribe medication that patients can pick up at a local pharmacy. Virtual Urgent Care visits are not a replacement for a primary care physician or annual physical exam.

<sup>2</sup> Dependents under the age of 18 require a parent or guardian present for their first talk therapy visit. Talk Therapy is available for dependents ages 15 and older in IN, MO, and ND and dependents ages 16+ in MA and VT. | <sup>3</sup> Charges on HSA eligible plans will be subject to member cost sharing if federal law is not extended to allow first dollar coverage for virtual service. Charges for services with \$0 copays will be charged to the employer claims fund. | <sup>4</sup> Included on groups with 51 or more employee members.

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 CT, NY and VT; Integon Indemnity Corporation in FL; 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.

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