

# welcome to your new health benefit plan



You're one step closer to making the most out of your new plan. It's important for you to take an active role in your health care choices to maximize your benefits and savings. This kit provides you with the resources to do just that and understand your plan.

## What you'll find in your kit:

### How Your Plan Works –

This guide walks you through how your plan works after you see a provider. If you have any questions about your plan or bills, the team through your Member Advocacy Program is ready to help.

**Find a Provider** – With your plan you can see any provider. As a bonus, you also have access to network discounts for physicians through the PHCS Practitioner and Ancillary network.

### myCigna Pharmacy Benefit

**Manager** – myCigna gives you all the information you need about your pharmacy coverage. You'll have access to resources such as drug price quoting tools, pharmacy searches, and much more with your myCigna account.

**How to Read Your Explanation of Benefits (EOB)** – An EOB is a summary of your health care claims during a period of time. This guide explains each section of an EOB so you know exactly what your plan covered and what you need to pay.

**Allied Member Portal** – Take advantage of the web portal. Log in from a mobile device or desktop to access your ID card, view your personal health record, view claims, and find answers to your claims questions.

**Cancer Coach by Osara** – Cancer Coach is an education, support and behavior change program to help take control of cancer care and achieve better outcomes. This program is available to members at no cost through the Allstate Benefits Self-Funded Program.

**CompassConnect** – Helps you to find medical providers in your area who accept your healthcare benefits plan and specialize in a particular type of care.

**Family care** – Flexible family care assists you with caring for aging or ill loved ones, children or yourself. Our curated national network of caregivers lighten the second (or third) shift load, and help you stay happy, healthy and productive. With Allstate Benefits, you have access to 10 hours annually of help.

### Recuro Health (telemedicine)

– Virtual services that provide convenience, easy access and cost savings. Virtual urgent care for minor illnesses like pink eye, asthma and colds as well as virtual behavioral therapy for adults and children as young as 10 years old are available through the Recuro Health platform.

### Vori Health (virtual musculoskeletal care)

– You have access to a personalized virtual clinical care team through Vori Health to diagnose, treat and manage musculoskeletal conditions. Initial evaluations and treatment plans for many joint issues have \$0 copays\* for all members.

**Vitality®** – Allstate Benefits offers access to the Vitality Wellness Program. With this unique program, along with your self-funded plan—you can stay healthier.

\* 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.

The Allstate Benefits Self-Funded Program 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 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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*We encourage you to take advantage of all the benefits your plan offers and we look forward to fulfilling your health insurance needs.*

**Allstate**  
BENEFITS

# get to know your Core Value Plan



## How it works!

Your plan pays providers based on a multiple of the Medicare reimbursement rate<sup>1</sup> for each service you receive. There is no network<sup>2</sup>, so you can go to any provider you want. Here's how it works:

### 1. Seek Care

You can go to any doctor or hospital<sup>2</sup>; simply show your Medical ID card to the provider.

If they have any questions, they can call the Customer Service number on the back of your card.

### 2. Receive Your EOB

You will receive an Explanation of Benefits (EOB) showing your Patient Responsibility. This includes copays, coinsurance, charges for non-covered services, and deductible amounts.

### 3. Review Your Bill

Your provider will send you a bill for any amounts due to them. This bill should not exceed the Patient Responsibility as shown on your EOB.

### 4. When to Call

If your bill shows an amount that exceeds the Patient Responsibility on your EOB, call the MAP Team immediately.

**888-306-0905**

### 5. The Team Gets to Work

MAP will work with your provider to resolve any inconsistencies on your bill. Afterward, you'll receive a letter explaining the resolution.

### The Member Advocacy Program<sup>3</sup> (MAP) is here to:

- Answer questions about billing.
- Clarify your EOB.
- Find providers.
- Help you understand your benefits and how to use your plan.

**Call at 888-306-0905**

<sup>1</sup> Or a derived equivalent of the Medicare reimbursement rate. | <sup>2</sup> Pharmacy benefits and transplants still rely on the use of network providers.

<sup>3</sup> Non-covered services and certain other charges are not eligible for the program.

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# you've got access



**Great news!** Your Core Value Access plan lets you use the PHCS Network for practitioners (primary care physicians).

As the largest primary PPO in the nation, it features:

- **Choice:** Broad access to more than 814,000 practitioners.
- **Savings:** Negotiated discounts that result in significant savings when you visit a PHCS Network provider.
- **Quality:** MultiPlan applies rigorous criteria when credentialing providers for the PHCS Network, so you can be assured you are choosing from a high-quality network.

## ■ Locate a PHCS Network Physician:

It's easy. Point your browser to [www.multiplan.com/phcspracanc](http://www.multiplan.com/phcspracanc) and follow these steps:

1. Save this page to your favorites so you can easily access the PHCS Practitioner and Ancillary provider search again!
2. Acknowledge you have read the disclaimer at the bottom of the screen by selecting "OK".
3. Enter one of the criteria suggested in the search box to begin your search. If your browser settings don't allow your location to be detected, enter a ZIP code.

**Or call 877-952-7427**, Monday-Friday, 8 a.m. to 8 p.m. (Eastern Time). Identify yourself as a health plan participant accessing the PHCS Network for practitioners and ancillary providers only.

If your provider isn't in the PHCS Network for Practitioners & Ancillary, your Core Value Access plan still gives you the freedom to see any provider you choose.

## ■ Have questions about your plan?

The Core Value Member Advocacy Team is ready to help and answer your questions about your benefits, status of claims, or how your plan works. Simply call 888-306-0905.

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Please note: MultiPlan, Inc. and its subsidiaries are not insurance companies, do not pay claims and do not guarantee health benefit coverage. For information about your benefits, please refer to your health plan booklet or contact your Plan Administrator.

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# YOUR PHARMACY BENEFITS



## Five ways to get the most out of your pharmacy benefit plan

### 1. Use myCigna.com

Use the website or app for quick access to:

- › See your pharmacy claim history
- › Read your benefit details
- › See medication prices based on your plan
- › Ask a pharmacist a question
- › Manage your Cigna Home Delivery Pharmacy<sup>SM</sup> orders and request refills<sup>1</sup>

### 2. Learn what medications are covered

Save money by checking out the list of medications covered under your plan on **myCigna.com**. The amount you pay depends on whether your medication is listed as a generic, preferred brand, non-preferred brand or specialty medication.

### 3. Use the Drug Cost tool<sup>2</sup>

View medication costs based on your pharmacy plan, see if there are lower cost alternatives and compare prices between retail pharmacies and Cigna Home Delivery Pharmacy.<sup>1</sup> When discussing medicines with your doctor, use the tool on the myCigna<sup>®</sup> app.



**Questions? Call the toll-free number on the back of your ID card.**

### 4. Fill your medications in a 90-day supply

**Cigna 90 Now<sup>SM</sup> makes it easier to fill the medications you take every day.**

- › Choose where you want to fill your 90-day prescriptions – at a 90-day retail pharmacy in your plan's network, or through Cigna Home Delivery Pharmacy<sup>1</sup>
- › Make life easier by taking fewer trips to the pharmacy to refill, and help stay healthy – with a 90-day supply on hand, you're less likely to miss a dose<sup>3</sup>
- › Go to **Cigna.com/Rx90network** to learn more about the benefits of a 90-day supply and the pharmacies in your plan's network.

### 5. Get help with specialty medications

We can help you understand, manage and treat your condition. Our therapy management teams, made up of health advocates with nursing backgrounds and pharmacists, are specially trained to help deliver the best experience possible. We offer:

- › Personalized, 24/7 support
- › Condition-specific education on medication therapy and side effects
- › Help with medication approval process
- › Financial assistance programs if needed

**Together, all the way.<sup>®</sup>**



1. Plans vary, so some plans may not include Cigna Home Delivery Pharmacy or 90-day retail pharmacy. Please check your plan materials for more information on what pharmacies are covered under your plan.  
2. Prices are not guaranteed, nor is the display of a price a guarantee of coverage. Your costs and coverage may vary at the time you fill your prescription at the pharmacy, and pricing at individual pharmacies may vary. Coverage and pricing terms are subject to change. Your pharmacy may offer a special sale price on a specific medication which may be less than the price displayed here. Please consult your pharmacy.  
3. Internal Cigna analysis performed March 2016, utilizing 2015 Cigna national book of business average medication adherence (customer adherent > 80% PDC), 90-day supply vs. those who received a 30-day supply taking antidiabetics, RAS antagonist and statins.

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# how to read your EOB

An Explanation of Benefits (EOB) is a summary of your health care claims during a period of time noted as "Dates of Service." Your EOB includes details on how claims were processed. This will help you understand what the plan pays and what you owe your provider(s). Remember your EOB is NOT a bill.



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1014 4960

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## Explanation of Benefits

**RETAIN FOR TAX PURPOSES**  
**THIS IS NOT A BILL**

### Forwarding Service Requested



### Customer Service

For questions, please visit us at  
**www.Alliedbenefit.com**  
or contact us at  
(888) 292-0272  
*Electronic Claim Submission*  
Please refer to the member's ID card

Enrollee Information

**Dates of Service:** 09/17/2018 thru 10/24/2018

Dear ,

The information below is a summary of the healthcare claims you incurred for the period 09/17/2018 through 10/24/2018. This information is commonly referred to as an "Explanation of Benefits" (EOB). **This is not a bill.** It is a summary, followed by the claim details, of how your recent claims were processed. It includes any co-pay, deductible, coinsurance (%) or non-covered amounts that you may owe to the provider(s) of service. Use this EOB to verify the accuracy of any bill you may receive from the provider(s) listed below. If you did not receive service from the provider(s) listed below or suspect fraudulent charges, please contact the customer service department at the number listed above.

Amount your  
provider(s)  
charged

Amount your  
plan paid

This doesn't include  
any deductibles,  
coinsurance, and  
copays paid by you.

The amount  
YOU owe

Includes copays,  
deductibles,  
coinsurance and  
other amounts not  
covered by the  
plan.

### Total Amount Billed

\$2,524.06

This is the total amount billed for the dates of service of thru .

### Total Amount Paid By Plan

\$1,639.32

This is the amount the plan paid in total for services rendered from thru . Please see the "Claim Detail" section of this document for more information.

### Your Financial Responsibility

\$433.92

This is the amount the provider(s) of service **may** bill you after your health plan benefits were paid. Typically a plan participant may be billed by the provider of service because they may have a deductible, co-pay, coinsurance (%), or the service is not covered by the health plan. Amounts shown here do not reflect any payments made at the point of service. A breakdown of your total financial responsibility is shown in the claim detail for each member.

Amounts not covered by the plan

### Claim Summary

Claim Number	Patient Name	Total Charge	Ineligible Amount	Discount Amount	Covered By Plan	Deductible Amount	Co-pay Amount	Patient Responsibility	Payment Amount
		\$791.86	\$0.00	\$0.00	\$791.86	\$0.00	\$0.00	\$0.00	\$791.86
		\$787.49	\$0.00	\$0.00	\$787.49	\$0.00	\$0.00	\$0.00	\$787.49
		\$294.00	\$294.00	\$0.00	\$0.00	\$0.00	\$0.00	\$294.00	\$0.00
		\$472.46	\$23.82	\$326.07	\$122.57	\$92.02	\$0.00	\$115.84	\$30.55
		\$60.00	\$0.00	\$30.58	\$29.42	\$0.00	\$0.00	\$0.00	\$29.42
123456789	Ann Member	\$118.25	\$0.00	\$94.17	\$24.08	\$24.08	\$0.00	\$24.08	\$0.00
<b>Totals</b>		<b>\$2,524.06</b>	<b>\$317.82</b>	<b>\$450.82</b>	<b>\$1,755.42</b>	<b>\$116.10</b>	<b>\$0.00</b>	<b>\$433.92</b>	<b>\$1,639.32</b>

Plan discount  
amounts

Amounts covered  
by plan

Amounts you  
owe

See an example of how the last claim was processed on the reverse side.

# how to read your EOB



Allied Benefit Systems LLC  
200 W Adams St Ste 500  
Chicago IL 60606-5215

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JC8A  
1014 4960

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## Reference Info



Amount not covered  
by the plan

Service and  
Reason Codes

You can find a description of each of  
the codes used in your summary in the  
descriptions boxes below.

Claim#: 123456789  
Patient: Ann Member

The amount  
YOU owe

Includes copays,  
deductibles,  
coinsurance, and  
other amounts  
not covered by  
the plan. Your  
provider should  
not bill you  
anything over  
this amount.  
If they do, call  
the Member  
Advocacy  
Program team  
immediately.

Dates of Service	Service Code	Total Charge	Ineligible Amount	Reason Code	Discount Amount	Covered By Plan	Deductible Amount	Co-pay Amount	Balance Amount	Paid At	Payment Amount
10/24-10/24/2018	78	\$118.25	\$0.00	V+	\$94.17	\$24.08	\$24.08	\$0.00	\$0.00	100%	\$0.00
Column Totals		\$118.25	\$0.00		\$94.17	\$24.08	\$24.08	\$0.00	\$0.00		\$0.00
Patient's Responsibility:		\$24.08						Other Credits or Adjustments			
								Total Net Payment		\$0.00	

Plan discount  
amounts

Amounts covered  
by plan

## Service Code Description

61 INELIGIBLE EXPENSE  
37 LABORATORY  
B2 HOSPITAL OUTPAT XRAY/LAB  
S5 HOSPITAL OUTPAT SURGERY  
66 EXCEPTION CLAIM  
78 BRAND NAME DRUGS

## Reason Code Description

FD Complete accident details needed to process.  
V+ Discount field reflects excess of plan allowable  
28 YOUR PLAN DOES NOT COVER THIS TYPE OF SERVICE.  
ST This claim was processed by Allied Benefit Systems

If you have questions about your  
EOB, don't hesitate to call the  
Member Advocacy Program team.

**888-306-0905**



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Use your secure member account to manage your benefits and take control of your healthcare. Log in to your account to experience these features and more.

## ACCESS YOUR ID CARD

### Allstate Benefits

Group Number:

JOHN SAMPLE

Subscriber ID: SMPL0001

Coverage: Family

Medical plan:

Deductible/Out-of-Pocket:



Pharmacy benefit: "S" Cigna

RXBIN: 017010  
RXPCN: 0519PAYR  
RXGRP: 0721419

Member and Pharmacist Helpline:  
800.325.1404

For virtual access to licensed medical providers and therapists, go to <https://meme.me/allstatebenefits> or call 855.636.3669

Maximum Allowable Amounts for plan benefits is:

100% of Medicare for inpatient  
100% of Medicare for outpatient  
100% of Medicare for dialysis

[www.mycigna.com](http://www.mycigna.com)

## VIEW YOUR PERSONAL HEALTH RECORD



## VIEW YOUR CLAIMS

### Claim History

#### SELECT DISPLAY OPTIONS

Select Benefit

Medical

View Claims for

Stephanie (Subscriber)

Reporting Period Options

2018

Sort Options

Sort by date of service

APPLY

## GET ANSWERS TO YOUR BENEFITS QUESTIONS



GENERAL CLAIM QUESTION

## HOW TO ACCESS PORTAL

### NEW MEMBERS

1. Click **"REGISTER"** on top right corner of AlliedBenefit.com
2. Enter information in **"WEBSITE ACCOUNT REQUEST"**
3. Click **"SUBMIT"**

### EXISTING MEMBERS

1. Click **"LOGIN"** on top right corner of AlliedBenefit.com
2. Enter account number and password
3. Click **"LOGIN"**

Stop-loss products are underwritten by: Integon National Insurance Company in NY and VT; Integon Indemnity Corporation in FL; and National Health Insurance Company in all other states where offered.

**AlliedBenefit.com**

# Cancer Coach

by OSARA HEAL+H



## When the unexpected happens

Allstate Benefits has partnered with Osara Health to empower those impacted by cancer to thrive using expertise, empathy and technology.

### The Osara experience



#### Additional Support

One on one sessions with a dedicated health coach to talk things through with.



#### Better conversations with medical professionals

Resources to support you and help make positive behavior change.



#### Purposeful and manageable goal setting

Evidence based cancer care management strategies such as symptom tracking, sleep, diet and general wellbeing advice on mindfulness and exercise.



#### Strengthen habits

Access to the Osara Health app to track your symptoms and join a community where you learn from others experiences.



#### Take back control

If and when applicable, further support on employment planning and resetting your relationship with work.

### 3 Easy Steps to Get Started

#### Enroll

Visit our Allstate Benefits Osara Health Landing page accessible via <https://osarahealth.com/en-US/allstatebenefits/>

#### We'll get in touch

Your coach will get in touch directly to discuss your program. You can learn more about the program, and decide how you would like to proceed.

#### Program Begins

Your health coach will create your tailored program. You'll get personalized modules sent to you and you can begin scheduling calls with your health coach whenever it suits you.



OSARA  
HEAL+H



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 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.

Allstate Benefits is a marketing name for: Integon National Insurance Company in TX and IN; and National Health Insurance company in MO and FL. Group health insurance plans offered by Allstate Benefits are offered by Integon National Insurance Company in TX and IN; and National Health Insurance company in MO and FL.

papa

# We're here to help.

We all need a pal sometimes. That's why your employer is partnering with Papa to offer you an extra set of hands—when, where, and how you need it most. Papa provides flexible family care for you and your loved ones—children, aging parents, and pets.



## Caring for Loved Ones

We can't always be there in person for the ones we love. Papa Pals are available as companion caregivers nationwide and virtually to provide a little extra help to aging or ill family members.



## Companionship

Papa Pals love a good card game, stroll down memory lane, or a new recipe. If it's good company you need, they've got it in spades.



## Child Care

We offer companion caregiving to members of all ages and their little ones. Parents can rely on Papa Pals for homework supervision, after-school snacks, and playtime.



## Transportation

Need a ride to a doctor's appointment, help running errands, or picking up groceries? They'll safely get you where you need to go.



## Everyday Tasks

Keeping up with the house can be overwhelming. Papa Pals offer light cleaning and yard work, meal prep, organizing, pet help, and more.



## Technology Assistance

Our Papa Pals help you set up and learn how to use devices and applications to stay in touch with loved ones, enjoy games, and so much more.

## Scheduling your visit is easy!

1

Enroll online at [papa.com/care/signup-info](https://papa.com/care/signup-info)

2

Download the Papa Care app in the Apple or Google Play store to request your live or virtual visits.

Brought to you through



**Allstate**  
BENEFITS

# Frequently Asked Questions



## What is Papa and who are Papa Pals?

Papa provides flexible family care to you and your family members, right to the front door. Papa is powered by our Papa Pals, a national network of adults who provide friendly human support, when, where, and how it's need.

## What can Papa help me with?

Papa Pals are ready to help you and your loved ones—including spouses, parents, children, and pets—both in-person and virtually. They can assist with companionship, transportation, light household tasks and errands, entertaining children or pets, and more! Papa Pals do a lot, but they don't do it all. They can't provide assistance with specialized medical care, such as bathing (including changing diapers), medication administration, dressing, feeding, ambulating, and tending to personal hygiene.

## How does it work?

Our Papa Care app makes it simple for you to schedule and manage at-home or virtual visits, and specify personal, child, or elder care needs. Once you request a Papa Pal, we use a powerful algorithm to determine the best match for you, and the visit is scheduled.

## How many hours of time do I get with my Papa Pal and is there a cost?

Your coverage comes with a set number of Papa Pal service hours. You are eligible for 10 allocated hours of Papa Pal services at no cost to you.

## I love my Papa Pal. Can I request the same one for all my visits?

Absolutely! You (or your loved ones) have the ability to select and request "preferred" Papa Pals for every visit. As long as they're available at your requested time, they'll be there!

## How do you qualify Papa Pals, and do they follow COVID-19 protocols?

You can trust our Papa Pals. In addition to following COVID-19 safety protocols, they undergo criminal background checks (federal and state), a motor vehicle record check, and participate in ongoing training and education.

## My employer-sponsored plan includes child care, what are the details?

Our Papa Pals are here to support you with caring for children ages 3 and above, provided that the parent or guardian is present. Transportation is available if the parent or guardian is present and able to install the child's car seat, if applicable.

**For more information call 1.844.299.4126 (TTY:711)  
Monday-Friday, 8 a.m. to 8 p.m. EST.**

[papa.com](https://papa.com)

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# welcome to Recuro Health

Proactive virtual care that prioritizes you.



## Your Recuro Health virtual care services include:

### Urgent care

24/7 access to board-certified doctors for treatment of common medical concerns with ongoing communication with your doctor.

### Behavioral health (ages 10+)

Comprehensive behavioral health care is provided by licensed counselors, social workers and therapists with sessions available in as few as 48 hours<sup>1</sup>.

## Frequently asked questions:

**What's virtual care?** A service that helps you to reach a medical provider or therapist for a virtual visit by phone or online.

**What's a visit fee?** This is what you pay for each visit. Your fee for each urgent care or behavioral health visit will cost between \$0 to \$45, depending on your plan design.

**Who can use the service?** Virtual care is available to you and other members of your plan, including children up to the age of 26, and your spouse/domestic partner.

**Who will I see?** Medical care is provided by our licensed and board-certified physicians, physician assistants and nurse practitioners. Virtual counseling is provided by licensed therapists.

**When should I use virtual care?** When you need medical attention for a minor health concern or when you are facing an emotional or mental setback, Recuro provides a convenient and discreet way to get help on your schedule. You can access care anytime and anywhere – day or night, at home or when traveling. Medical care is available 24/7, and therapy visits can be scheduled in as few as 48 hours.



### Your provider can help with:

- Allergies
- Cold, flu, cough
- Ear problems
- Anxiety, stress
- Depression
- And more

## Get started with Recuro Health

- Go to [member.alliedbenefit.com/login](https://member.alliedbenefit.com/login) to register.
- Once you are registered, you can request a visit. With urgent care services, you can also have prescriptions sent to a local pharmacy for pickup.

**If you have questions, call Recuro at 855-6RECuro (855-673-2876).**

<sup>1</sup> Subject to provider availability.

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[www.allstate.com](http://www.allstate.com) or [www.allstatebenefits.com](http://www.allstatebenefits.com)

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BENEFITS

# virtual urgent care and behavioral health services



Quality, cost-effective care on your terms.

## Virtual health is a cost-effective way for members to access care when and where they need it.

Recuro Health virtual care is fast, simple and convenient:

- Urgent care providers are available 24/7 to treat common illnesses and injuries.
- Behavioral health care for ages 10+ is provided by licensed counselors, social workers and therapists with sessions available in as few as 48 hours.
- Employees can access urgent care via phone or computer in a matter of minutes, or book a therapy visit that fits their schedule.
- Urgent care providers can send electronic prescriptions to the member's pharmacy of choice.
- A Spanish-language portal removes barriers for Spanish-speaking employees.
- Employees get care on their terms and get back to work more quickly, while saving on their visits.

### Virtual urgent care is ideal for:

- Acne and rashes
- Allergies
- Cold, flu or coughs
- GI issues
- Ear problems
- Fever
- Headache
- Insect bites
- Nausea and vomiting
- Pink eye
- Respiratory issues
- UTIs and vaginitis
- And more

### Virtual behavioral health is ideal for:

- ADHD and ADD
- Anger management
- Anxiety and stress
- Bipolar disorder
- Sleeping disorders
- Smoking addiction
- Substance abuse
- Depression
- Eating disorders
- Grief and loss
- PTSD
- OCD
- And more

## How it works

Medical care is available 24/7, and therapy visits can be scheduled in as few as 48 hours.

Your provider will review your medical history, ask questions, and create a personalized treatment plan. Medical providers can e-prescribe any needed medications.

Urgent care visits are typically completed in 15 minutes, and therapy visits are scheduled for 50 minutes.

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 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.

Allstate Benefits is a marketing name for: Integon National Insurance Company in TX and IN; and National Health Insurance Company in MO and FL. Group health insurance plans offered by Allstate Benefits are offered by Integon National Insurance Company in TX and IN; and National Health Insurance Company in MO and FL. ABGH\_OT\_2416 (07/2024) © 2024 Allstate Insurance Company. [www.allstate.com](http://www.allstate.com) or [www.allstatebenefits.com](http://www.allstatebenefits.com)

## Questions?

Call your Allstate Benefits – Group Health consultant today or call 877-225-5077.





Brought to you through



# We feel your pain. And help fix it.

*Pain. Whether it strikes suddenly or it's been there forever, it's hard to know where to turn.*

Vori Health is here to make you feel a whole lot better. We're the only nationwide specialty medical practice offering personalized care and proven relief for back, neck, and joint pain.

## Get started: 3 easy steps



Call **866-719-9611**  
or visit [www.vorihealth.com/allstate](http://www.vorihealth.com/allstate)



Meet with your care team



Your personal care plan is delivered right to your dashboard!

## Tell us where it hurts

HAVE YOU HAD A RECENT  
INJURY OR ACCIDENT?



Let's address that acute pain from sprains, strains, twists, and more.

DO YOU HAVE PAIN THAT  
KEEPS FLARING UP?



We'll get to the bottom of those periodic aches and pains that set you back.

ARE YOU LIVING IN PAIN  
MOST DAYS?



Together, we'll treat the long-term issues that keep you from doing what you love.

Activate your employer benefit  
for you and your family today!



**\$0 copay for initial evaluation**

**\$0 copay for lumbar and/or knee treatment plans**

**\$0 copay for initial evaluation**

**\$0 copay for lumbar and/or knee treatment plans**



## What makes the Vori Health approach different

### You're in expert hands

Led by doctors who specialize in back, neck, and joint pain, our care teams look at your problem from every angle to find out what's really going on and how to fix it.

### Each plan is personalized

Everyone's pain and path to recovery is different. We build a practical treatment plan around your needs and goals, designed to fit your schedule. We support you every step of the way.

### Proven to get results

Vori Health works. Many patients see improvements in as few as three visits. Join the growing community of Vori Health patients who are living pain free.

**"Vori helped me strengthen my shoulder and avoid surgery."**

Mary D., Vori Health member

**"I've never spent this much time with a doctor who really listened to me."**

Jackson D., Vori Health member

### With your employer benefit, get access to:

- ✓ Convenient video visits
- ✓ Medical evaluation & diagnosis
- ✓ Personalized treatment including physical therapy & more
- ✓ Non-opioid pain medication & imaging if needed
- ✓ Support to help you manage pain, regain strength, & enjoy life



The Allstate Benefits Self-Funded Program 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 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.

Vori Health is a nationwide medical provider offering a better approach to back, neck, hip, knee and orthopedic care through physician-led care teams, including coaching and physical therapy. As a contracted partner, Vori Health accepts coverage for members who are enrolled in select products in the Allstate Benefits Self-Funded Employer Program.



# WELCOME TO VITALITY

## Brought to you by Allstate Benefits

Register today! The Vitality Wellness Program is your resource for living your healthiest life. Vitality tools help analyze your lifestyle to tell you exactly where to focus and set achievable goals.

### Plan your Personal Pathway to better health!

**Register.** Go to [PowerofVitality.com](https://PowerofVitality.com), complete all required fields and accept terms and conditions.

You and your spouse will enter your Subscriber ID number to register which is located on your health plan ID card.

**Download the Vitality Today™ mobile app** from your app store to keep the program with you every step of the way.

**Take the Vitality Health Review™** - a short, confidential assessment about your current health status, health results, activities, habits, nutrition, and lifestyle.

**Learn your numbers** through a Vitality Check® – a confidential biometric screening. You can review your results on the Vitality website to identify where you can focus your attention to improve your health. You'll also earn a \$25 Amazon gift card!

**Discover your Vitality Age®** based on your lifestyle behaviors and clinical measures, it presents health risks as years "lost" or "gained" compared to your chronological age.

**Plan healthy activities** you want to accomplish or those recommended by Vitality with the Points Planner™ to earn Vitality Points™, raise your Vitality Status® and get the rewards you deserve.

**Register now at [PowerofVitality.com](https://PowerofVitality.com)**



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