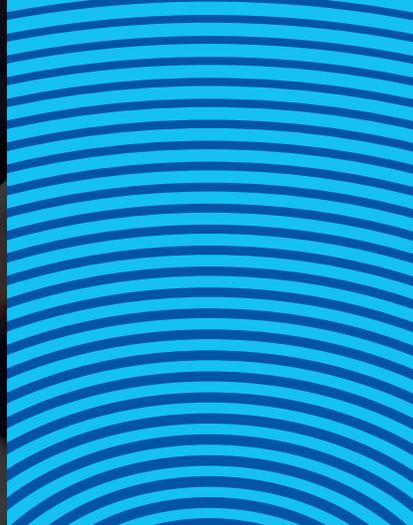




specified care

Easy-to-use insurance
designed to work with
our fixed-benefit plans.





a small plan with big critical medical event assistance

Life is unpredictable. When you have an unexpected illness or injury, the cost for treatment can add up fast. If you don't have the money set aside for these unforeseeable moments, your savings could take many hits. Specified Care is a straightforward, easy-to-use plan designed to help you with out-of-pocket costs associated with unexpected critical medical events. It's designed to work with our fixed-benefit plans, whose fixed-cash benefits can count toward your deductible.

Specified Care plans share the same great network coverage as your fixed-benefit plan¹ and offer coverage for many first-ever critical medical events, and subsequent diagnoses of the same critical condition. Including conditions such as amputation, cancer, heart attack², major organ transplant, stroke, and more.

With a variety of deductibles to choose from, you can find the right plan for your needs and your budget.

LIFE Association benefit¹

The LIFE Association, Inc. is a not-for-profit association, established in 1990 for the purpose of improving the personal, professional, and financial lives of our members. LIFE's industry leading educational, lifestyle and health resources are second to none. Various association membership plans include educational training, healthcare, identity theft protection, wellness savings, travel services, retail savings, family programs, and quarterly newsletters.

As a valued member, you will have access to a large variety of upgraded healthcare benefits offered through the association group insurance contracts with major insurers. These health plans are designed with cost in mind, so there is an array of excellent choices to meet each member's budget.

¹ Network benefits only remain as long as customers maintain their fixed-benefit plan. If they choose to terminate their fixed-benefit plan, their specified disease plan will also lose its network benefits.

² Non-ST elevation myocardial infarctions (NSTEMI) are not covered. Plan pays heart/stroke benefits for a first-ever diagnosis of the following: coronary artery disease or cardiac arrhythmia resulting in heart attack, coronary artery disease or cardiac arrhythmia resulting in coronary artery bypass, coronary artery disease resulting in coronary angioplasty, and cerebrovascular disease resulting in stroke.



healthcare without the hassle

All Specified Care insurance plans provide the same coverage and benefits for covered first-time critical medical events.

With just four different deductible levels, we've made it easy for you to choose the right plan that works for your life and your budget.

Plan details	Plan 1	Plan 2	Plan 3	Plan 4
Deductible	\$30,000	\$60,000	\$75,000	\$100,000
Deductible type	Episodic	Episodic	Episodic	Episodic
Episode maximum	\$250,000	\$250,000	\$250,000	\$250,000
Plan maximum	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000

Covered critical medical conditions

- Amputation
- Amyotrophic lateral sclerosis (ALS)
- Angioplasty
- Blindness
- Burns/severe burns
- Cancer
- Coma
- Coronary artery bypass surgery
- Deafness
- End stage renal disease
- Heart attack
- Heart valve surgery
- Joint replacement
- Major organ transplant
- Paralysis
- Pacemaker or cardiac defibrillator implant
- Ruptured aneurysm
- Stroke

Prescription discount card

Plans in select states have access to a prescription discount card, which includes oral chemotherapy. To make use of it, present your card to the pharmacy and submit a claim.

First Health Network

Access to 5,300 hospitals, 100,000 ancillary facilities, and 695,000 doctors and health care providers, with discounts for covered services from network providers.

Find a First Health provider at: www.firsthealthlbp.com

everything works together

Specified Care insurance is designed to work with your Allstate Health Solutions fixed-benefit plan. When a covered event occurs and you have an event related doctor appointment, lab test, hospital stay, or another covered medical expense, the benefits you receive from your fixed-benefit plan, in addition to related out-of-pocket costs, goes towards satisfying your episodic deductible.

What's an episodic deductible?

Plans cover a variety of first-time critical medical events and its benefits are tied to these events, not to an annual plan calendar.

When a covered event happens, an episodic deductible is triggered, capturing the previous 90 days of covered medical expenses and the following 270 days. So there's no danger of your deductible resetting until the episodic timeframe has expired.

³ Source: <https://www.debt.org/medical/hospital-surgery-costs/>

⁴ Based on 35% discount applied from First Health Network of paired Allstate Health Solutions policy. Assumes all doctors and hospitals are in network.

How it works

Let's say you have a fixed benefit plan and a specified care policy with a \$30,000 deductible.

Then you need a coronary artery bypass surgery, and have a \$79,950 medical bill. Your fixed benefit plan covers \$27,475 of your specified care deductible. You would pay the remaining \$2,525 to fulfill your deductible, then the specified care policy pays the rest of the bill.

Coronary Artery Bypass

Treatment Costs: ³	\$123,000
Estimated Network Discounts: ⁴	- \$43,050

New Total:	\$79,950
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Specified Care Deductible:

Access Fundamentals Plus fixed-benefit Plan:	\$30,000
Tier 1 Surgeon	\$8,000
Tier 1 Asst Surgeon	\$3,500
Anesthesia	\$2,000
Hospital Admission	\$750
Daily Confinement-ICU (2 days)	\$6,000
Daily Confinement (3 days)	\$6,000
Health Care Practitioner Visit (5 visits)	\$375
Office Visit (4 visits)	\$500
Lab Tests (7 tests)	\$350

Treatment Total: (with Network Discount)	\$79,950
Total Benefits from fixed-benefit plan:	- \$27,475

Out-of-pocket costs paid by you: (\$30,000 Specified Care deductible met)	- \$2,525
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New Total:	\$49,950
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Costs paid by Specified Care Insurance:	- \$49,950
Remaining Treatment cost:	\$0

Total amount paid:	\$2,525
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limitations and exclusions

This plan does not pay for charges for treatment, services or supplies for a condition that is not specifically listed as a Critical Condition or Covered Procedure in the Benefits section.

We will not pay benefits for claims resulting from, or relating to, any of the following:

- Critical Conditions Diagnosed any time prior to the Covered Person's Effective Date are not considered Critical Conditions for the purposes of the Policy. A Diagnosis resulting from an Injury that occurs prior to the Covered Person's Effective Date will not be considered a Critical Condition.
- Charges for treatment, services or supplies rendered before the Effective Date or after this certificate terminates in accordance with the Termination provision.
- Charges resulting from or related to a complication of non-covered treatment, services or supplies.
- Charges that are:
 - Incurred for Experimental or Investigational Services.
 - In excess of the or Plan Maximum Benefit.
 - In excess of a Maximum Benefit stated in the Policy or Benefit Schedule.
 - Incurred for treatment, services, or supplies provided while participating in a clinical trial.
 - Not Medically Necessary.
- Prophylactic treatment, services or supplies. Prophylactic means any surgery or other procedure performed to prevent a disease process from becoming evident in the organ or tissue at a later date.
- Charges for air ambulance.
- Charges for ground transportation in an ambulance that is not to the nearest facility that is able to treat the Critical Condition.
- Charges for Home Health Care not provided by a state licensed or Medicare certified home health agency.
- Repairs to, replacement or maintenance of, modifications or enhancements of the whole or parts of any durable medical equipment or supplies.
- Charges for treatment, services or supplies resulting from or related to:
 - Suicide or attempted suicide.
 - Health Care Practitioner assisted suicide.
 - Intentional self-inflicted injury.
- Charges for treatment, services or supplies eligible for benefits under worker's compensation, employers' liability, or similar laws.
- Charges for treatment, services or supplies resulting from or related to:
 - War or any act of war.
 - Participation in the military service of any country.
- Charges for treatment, services or supplies resulting from or related to the Covered Person's voluntary attempt to commit, participation in, or commission of a felony, whether or not charged.
- Charges for treatment, services or supplies for Injury resulting from or related to the Covered Person's being under the influence of:
 - Illegal narcotics or non-prescribed controlled substances.
 - Alcohol such that the Covered Person is intoxicated (where the blood-alcohol content meets or exceeds the legal presumption of intoxication under the law in the state where the Injury took place).
- Charges for:
 - Batteries.
 - Weight reduction or weight control programs or treatment; surgery for weight control, obesity or morbid obesity, including but not limited to any type of gastric bypass or other weight loss surgery; suction lipectomy; physical fitness programs, exercise equipment or exercise therapy; health club or gym membership fees.
 - Nutritional and dietary counseling; family counseling; marriage counseling.
 - Hypnotherapy.
 - Custodial Care; respite care; rest care; supportive care; homemaker services.

limitations and exclusions

- Private duty nursing services rendered during hospital confinement; standby Health Care Practitioners.
- Treatment, services or supplies that are primarily for the personal comfort or convenience of the Covered Person, the Covered Person's family, a Health Care Practitioner or a provider.
- Sales tax or gross receipt tax; provider administrative expenses including, but not limited to, charges for claim filing, contacting utilization review organizations or case management fees.
- Missed appointments and telephone consultations.
- Adjustments; manipulations; acupuncture; rolfing; cupping therapy; massage; neurotherapy; biofeedback; electrical stimulation; aversion therapy.
- Non-medical items; self-care or self-help programs; stress management.
- Aroma therapy; meditation or relaxation therapy; naturopathic medicine; homeopathic medicine.
- Charges for Cosmetic Services, including but not limited to chemical peels; cosmetic or plastic surgery.
- Charges for capsular contraction, augmentation or reduction mammoplasty, except for Reconstructive Surgery.
- Treatment, services or supplies resulting from or related to substance abuse.
- Treatment, services or supplies resulting from or related to an Injury sustained while participating in, instructing, demonstrating, guiding or accompanying others in any hazardous activity, whether or not compensation is received including, but not limited to: parachute jumping, hang-gliding, bungee jumping, rodeo activities, racing any motorized or non-motorized vehicle or conveyance, rock or mountain climbing, skydiving, parkour.
- Treatment, services or supplies resulting from or related to an Injury sustained while participating in, instructing, demonstrating, guiding or accompanying others in any hazardous occupation or other activity for which compensation is received including, but not limited to:
 - Racing any non-motorized vehicle or conveyance.
 - Professional or semi-professional contact sports.
- Treatment, services or supplies resulting from or related to Injury sustained while participating in any inter-collegiate sport, contest or competition for any such sport, contest or competition.
- Expenses incurred outside of the United States or its possessions or Canada.
- Treatment, services or supplies resulting from or related to hospice care.
- Charges for Outpatient prescription drugs, except oral chemotherapy and injectables administered in a Health Care Practitioner's office.
- Charges for genetic testing or genetic counseling.
- Charges for particular treatment, services or supplies that are provided at no cost to the Covered Person, whether charged or not charged.
- Charges for any over-the-counter products or drugs.
- Charges for any of the following: herbal or homeopathic medicines or products, minerals, vitamins, appetite suppressants, dietary or nutritional substances or dietary supplements, nutraceuticals, tube feeding formulas and infant formulas, medical foods.
- Charges for treatment, services or supplies provided by or through any employer of a Covered Person or the employer of a Covered Person's Immediate Family member.
- Charges for treatment, services or supplies provided by or through any Covered Person's Immediate Family member or any entity in which a Covered Person or their Immediate Family member receives, or is entitled to receive, any direct or indirect financial benefit, including but not limited to an ownership interest in any such entity.

Summary of benefits

This is a brief description of your coverage. Plans have exceptions and limitations that may limit coverage. For a complete description of benefits, exceptions and limitations, please read your Outline of Coverage and your certificate. The premium rate may vary between plans. Coverage ceases upon termination of the policy.



**Empowered Members,
Informed Choices**

About the LIFE Association

The LIFE Association is a not-for-profit, members-only association. Memberships provide access to Allstate Health Solutions plus many other lifestyle-related benefits and discounts on everyday services and needs.

Telemed for LIFE

Telemedicine is a modern, easy-to-use solution for non-emergency illnesses like colds, the flu, rashes, and more. Doctors are available 24 hours a day, 365 days a year.

Travel

Whether you're flying home for the holidays, planning a romantic getaway, or just need tickets to a sold-out Broadway show, LIFE Association has benefits and savings you're going to love.

ID Protection

LIFE Association will monitor thousands of databases and millions of records to keep your identity safe. Should you become a victim of identity theft, recovery specialists will help you restore your pre-theft status.

Wellness

Get access to the lowest rates at over 14,000 high quality fitness facilities and take the first step towards a healthier lifestyle.

Diagnostic Facility and Hospital Negotiations*

Members in need of a diagnostic radiology procedure (MRI, MRA, CT scan, PET scan, etc.) may save 5%-60% through the savings program. Members facing hospitalization may also use the LIFE Association negotiation services, which may significantly reduce costs.

Learn more at: lifeassociation.org

LIFE Association memberships are made available through AHCP,
LIFE's exclusive Member and Agent Support.

For questions call 800-557-5024, or email benefits@LIFEAssociation.org

Ask your agent for a life membership book for details.

LIFE Association Membership benefits may vary by state. Lifestyle and wellness benefits and discounts are not insurance. Your agent and Allstate Health Solutions may receive financial compensation in connection with membership fees.

* Negotiations are not available for services that have been paid for, are already in collections, have already been negotiated, or are older than 60 days. Other restrictions may apply. Negotiations may not be applicable if services have already been discounted through other networks and benefits provided by this plan.



Allstate[®]
HEALTH SOLUTIONS

about

The Allstate Corporation (NYSE: ALL) is one of the largest publicly held personal lines insurers in the United States. As part of the Allstate Corporation, Allstate Health Solutions is focused on providing supplemental and short-term coverage options to individuals and associations. Allstate Health Solutions is a marketing name for products underwritten by National Health Insurance Company, Integon National Insurance Company, and Integon Indemnity Corporation. These three companies, together, are authorized to provide health insurance in all 50 states and the District of Columbia. Each underwriting company is responsible for its respective products. National Health Insurance Company underwrites policies in AL, AR, AZ, DC, FL, GA, IL, IN, KY, LA, MI, MS, NC, NE, OH, OK, SC, TN, VA, WY.



[allstatehealth.com](https://www.allstatehealth.com)

This plan is available to you through a LIFE Association membership.

For use in: AL, AR, AZ, DC, FL, GA, IL, IN, KY, LA, MI, MS, NC, NE, OH, OK, SC, TN, VA, WY.

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