

Core Value

It's time to take control of your health care costs



Lower your health care costs with Core Value, a reference-based pricing plan from Allstate Benefits. Core Value pays benefits based on a multiple of the Medicare reimbursement rate,¹ regardless of the amount charged by the provider. This helps lower costs while still providing the same quality benefits your employees have come to expect.

We offer a suite of products, such as Core Value Flex and Core Value Access², so you can build a plan to fit your business model and employees' needs. See individual flyers for more information.

Rich with features like:



No network restrictions²

Freedom to use any hospital, any doctor.



Teladoc[®]

Included in your plan, Teladoc can cost less than visiting an urgent care center or doctor's office.



Healthcare Bluebook[™]

This cost and quality steering tool helps members find low-cost, high-quality providers in their area for select medical services.⁴



Member Advocacy Program

Dedicated support teams to keep navigating the system a simple task.



Money back in your pocket

Opportunity to save more in years with lower than expected claims — boosting your savings.



Wellness Program from Vitality

An option you can add to any Core Value plan. The program gets your employees motivated and on the path to a healthier lifestyle.

A solid plan to the core

Core Value is available in: AK, AL, AR, AZ, CA, CO5, CT, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY | Core Value is only available in CA in the following markets: Los Angeles, Santa Ana, San Diego, Santa Barbara, Fresno

1 In instances when a service is not priced by Medicare, reimbursement is based on a derived equivalent. | 2 Pharmacy benefits and transplants still rely on the use of network providers, Core Value Access offers network usage. | 3 As long as there are no changes to your group's benefits or enrollment. | 4 Healthcare Bluebook is not available with Core Value Access. | 5 Plans in CO will be available for October 1, 2021, and later effective dates.

This plan pays providers based on a multiple of the Medicare reimbursement rate (or derived equivalent) for each service received. There is no correlation between the Healthcare Bluebook Fair Price service and a provider accepting the payment made by the Core Value plan.

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. For employers in the Allstate Benefits Self-Funded Program, stop-loss insurance is underwritten by: Integon National Insurance Company in CT, NY and VT; Integon Indemnity Corporation in FL; and National Health Insurance Company in all other states where offered.

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Contact me to learn more:

