



ALLSTATE/AHL The Standard CLAIMS GUIDE, PER POLICY (see policy documents for

Annually you can file the following (not including any larger claims you may have):

- Hospital/SHOP policy - "dr visits" aka outpatient physician treatment: a dr office visit, you can claim 5/person/year (see policy for allotted max physician claims per year) - (15/fam/yr max)
*outpatient physician treatment benefits paid per coverage year on this policy
- Accident policy- "dr visits" aka outpatient physician treatment: a dr office visit for preventative care or injury, you can claim 2/person/year (4/fam/yr)
*outpatient physician treatment benefits paid per calander year on this policy
- Cancer policy- "wellness", ex: see policy and/or claim form for examples,
*wellness paid on a calander year basis on this policy
1/person/year (calendar year) on this policy
- Critical Illness policy - "wellness", ex: see policy and/or claim form for examples, 1/person/year
*wellness paid on a calander year basis on this policy
- G.I.M. HSA PLANS (group indemnity medical [hospital]) - "dr visits" aka outpatient physician treatment : a dr office visit. You can claim 5/person/year (see policy for allotted physician claims per year) - 15/family/year max)
*outpatient physician treatment benefits are paid per coverage year
- G.I.M. NON HSA PLANS (group indemnity medical [hospital]) - "wellness"
1/person/year (calendar year) on this policy, see policy and/or claim form for examples

*** Always remember to file claims on multiple policies if applicable**

- for example, the same wellness can be filed on cancer & critical illness if you hold both coverages & the exam/test qualifies for both plans!

-wellness claims are specified exams (labs, testing, etc) - please see policy for list

-outpatient physician treatment claims are visits to physician offices - see policy for allowed visits

In addition to the above, you may file any other claims you may have for the coverage you have.

Allstate policyholder portal: <https://mybenefits.standard.com/#/login>





Instructions For Allstate/AHL Claims

We highly recommend using your online portal with Allstate for claims and policy needs, such as direct deposit and more!

<https://mybenefits.standard.com/#/login>

(always be sure to upload claim to each policy you need it reviewed on)

If you prefer, or need to use, paper claims:

● **Outpatient physician visit benefits (i.e.: Dr visit benefits): accident policy and hospital policy:**

Simply fill out the OUTPATIENT PHYSICIAN'S TREATMENT CLAIM FORM and attach proof of services such as an itemized bill or simple summary of visit (the more details the better, typically EOBs may not have all info)
WE HIGHLY RECOMMEND A SUMMARY OF VISIT OVER THE EOB

● **Wellness claims: for cancer and critical illness policies:** Simply fill out the WELLNESS CLAIM FORM.

Attach proof of services showing type of exam, such as visit summary or itemized bill showing the name of exam (the more details the better, typically EOBs may not have all info)
WE HIGHLY RECOMMEND A SUMMARY OF VISIT OVER THE EOB

● **Accident claims:** use the GVAP1 GROUP VOLUNTARY ACCIDENT POLICY CLAIM FORM, as much

information as you can— however we recommend that you send the detailed proof of services as well- itemized bills, diagnosis, major scan results, ambulance bills, operative reports, visit summaries... These types of items can help the claim process much faster (the more details the better, typically EOBs may not have all info)

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● **Hospital claims (accident or illness):** use the HOSPITAL INDEMNITY (SHOP) CLAIM FORM *you do not

have to use the physician section or have a physician sign the form* – however we recommend that you send the detailed proof of services as well- itemized bills, diagnosis, major scan results, ambulance bills, operative reports, visit summaries... These types of items can help the claim process much faster (the more details the better, typically EOBs may not have all info)

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● **Critical Illness claims:** use the GROUP VOLUNTARY CRITICAL ILLNESS CLAIM Form *you do not have to

use the physician section or have a physician sign the form* – however we recommend that you send the detailed proof of services as well- itemized bills, diagnosis, major scan results, ambulance bills, operative reports, visit summaries... These types of items can help the claim process much faster (the more details the better, typically EOBs may not have all info)

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● **Cancer Claims:** use the CANCER, SPECIFIED DISEASE CLAIM FORM *you do not have to use the

physician section or have a physician sign the form* – however we recommend that you send the detailed proof of services as well- itemized bills, diagnosis, major scan results, ambulance bills, operative reports, visit summaries... These types of items can help the claim process much faster (the more details the better, typically EOBs may not have all info)

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For additional assistance with claims, please contact us at:

info@mybenecom.com

www.benecom.com



BeneCom tips for filing Allstate/AHL claims online:

mybenefits.standard.com/#/login

For filing “Dr visit” claims online (accident and SHOP[hospital] policies):

In the claims center, use the “outpatient physician treatment” claim box

For filing wellness claims online (critical ill and cancer policies):

In the claims center, use the “wellness” claims option

For anything other than a physician office visit or wellness:

Use the box for the specific policy or type of claim, and choose the policy needed for the claim. Do NOT use wellness or outpatient physician treatment for these types of claims. Follow prompts and then upload documents needed.

**PLEASE BE SURE TO SEE OUR INSTRUCTIONS FOR ALLSTATE CLAIMS
PAGE FOR FULL DETAILS ON EACH TYPE OF CLAIM**

WWW.BENECOM.COM

INFO@MYBENECOM.COM

*** Remember, if you have a claim that qualifies
on multiple policies : that is great news!**

**Please be sure to file a claim on each policy
individually, to ensure no benefit is missed!**