

# PartnerProfile

## Block Experience

Prepared for  
**Weslaco ISD.**

As of  
**July 31, 2020**



**Allstate**<sup>®</sup>  
**BENEFITS**



## Report Assumptions and Definitions

- The utilization and participation data is current as of: July 31, 2020
- Persistency data as of: June 30, 2020

### Persistency and Participation :

- Persistency is the proportion of the premium that remained inforce for at least one (1) and/or two (2) year(s) past issue. Persistency is a continuous measure that may include account(s) and/or product(s) no longer active.
- Allstate Benefits products are supported on two different policy administration systems – Life70 and Genelco. Insured policy counts are tracked independently by administration system.
  - o The Life70 administration system supports the Accident, Critical Illness, Short Term Disability, and Permanent Life products. The Genelco administration system supports the Hospital Indemnity plan, employer-paid Critical Illness, and true group Short Term Disability.
  - o The Number of Insured Employees is tracked independently by administration system
    - Life70: The admin system is able to determine that employee Tom Smith has purchased both Accident and Universal Life, which is recorded as 2 policies but just 1 insured employee
    - Genelco: The admin system records employee Tom Smith has purchased both Hospital Indemnity and true group Short Term Disability as 2 policies and 1 insured employee
    - Allstate is unable to reconcile insured employees between the Life70 and Genelco systems, so Tom Smith would be reported as 2 insured employees versus 1 insured employee. Tom Smith would be recorded as 4 policies.

### Claims Utilization :

- Claims utilization is presented from January 1, 2018 - July 31, 2020.
- The utilization data in this Claims Utilization Report represents claims paid in the period, rather than incurred.
- A claimant may be counted multiple times if he or she had claims paid on multiple benefits for the same product.
- The benefit claim count is calculated by counting the number of distinct policies in a year that submit a claim that is paid on the benefit.
- The utilization data in the report will include ported policies.
- Year-over-year change is presented as the change between the last two (2) full calendar years.

**Overview**

**Participation and Persistency**

**Participation Rate**

Highest Participation Rate:  
Accident

Accident

32%

Lowest Participation Rate:  
Hospital Indemnity

Critical Illness

27%

Hospital Indemnity

13%

Overall 1st Year Persistency Rate:  
95%

0% 2% 4% 6% 8% 10% 12% 14% 16% 18% 20% 22% 24% 26% 28% 30% 32% 34%

**Group Persistency**

Highest 1st Year Persistency Rate:  
Critical Illness

Critical Illness

97%

Lowest 1st Year Persistency Rate:  
Hospital Indemnity

Hospital Indemnity

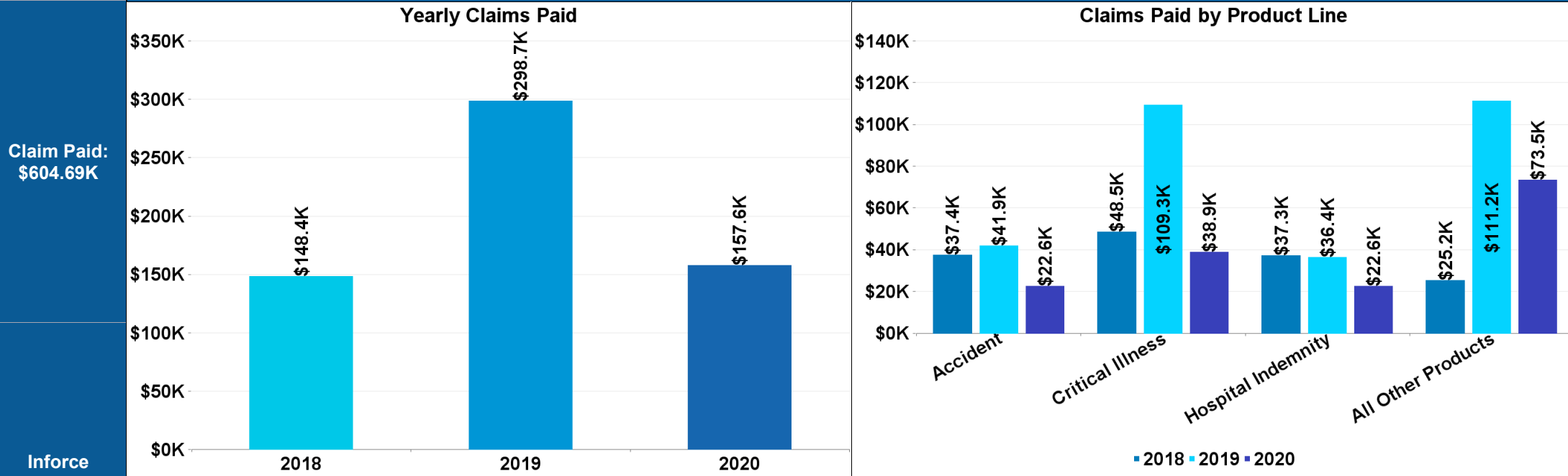
84%

0% 5% 10% 15% 20% 25% 30% 35% 40% 45% 50% 55% 60% 65% 70% 75% 80% 85% 90% 95% 100%

■ 1st Year Persistency

Overview

Block Paid Claims Utilization - Paid Amount



Claim Paid: \$604.69K

Inforce Policies: 3K

Paid Claims Utilization by Top Benefit Type - Paid Amount

January 1, 2018 - July 31, 2020

Benefit Type	Accident			Critical Illness			Hospital Indemnity			All Other Products		
	% of Total	Year over Year Change		% of Total	Year over Year Change		% of Total	Year over Year Change		% of Total	Year over Year Change	
DISLOCATION/FRACTURE	23.88%	20.57%		HEART ATTACK	40.69%	0%	HOSPITAL ADMISSION	56.65%	-2.50%	WELLNESS	31.54%	52.90%
DIAGNOSTIC X-RAY/LAB	14.95%	8.58%		WELLNESS	18.62%	53.42%	HOSPITAL ROOM & BOARD	40.59%	2.52%	CHEMOTHERAPY & RADIATION	26.22%	0%
ACC FOLLOWUP	10.30%	86.21%		ORGAN TRANSPLANT	15.26%	0%	INTENSIVE CARE UNIT	2.75%	-58.62%	AMBULANCE	10.56%	0%
HOSPITAL ER	9.85%	-14.74%		STROKE	15.26%	0%				OUTPATIENT SURGERY	8.95%	0%
PHY/SPCH THERAPY	9.50%	182.81%		CORONARY ARTERY BYPASS	10.17%	66.67%				FIRST OCCURRENCE	8.58%	300.00%
ALL OTHER BENEFITS	31.52%	-20.37%								ALL OTHER BENEFITS	14.15%	448.65%

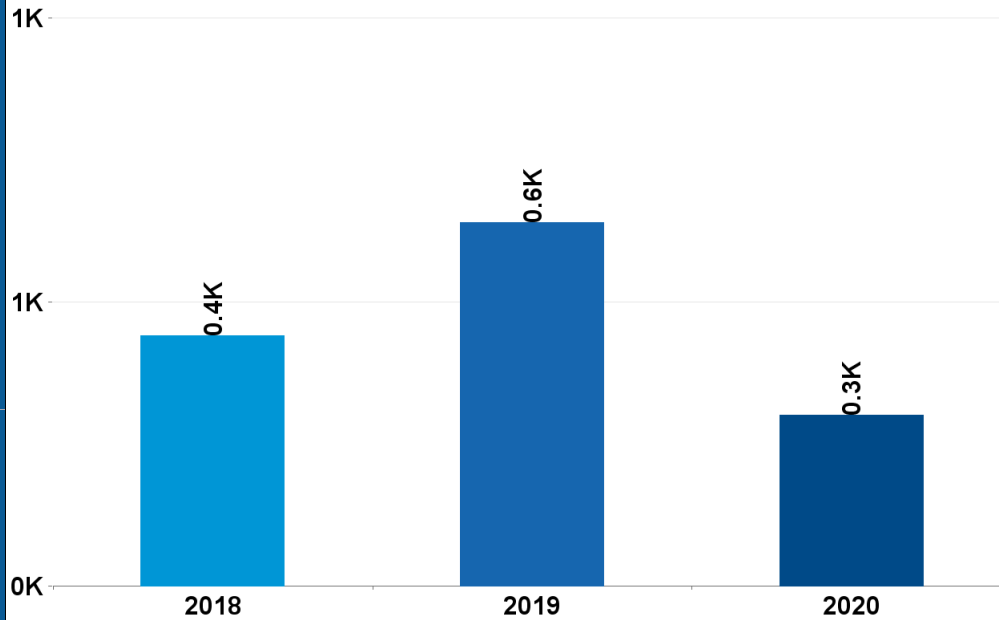
Overall Saturation Rate: 66%

Overview

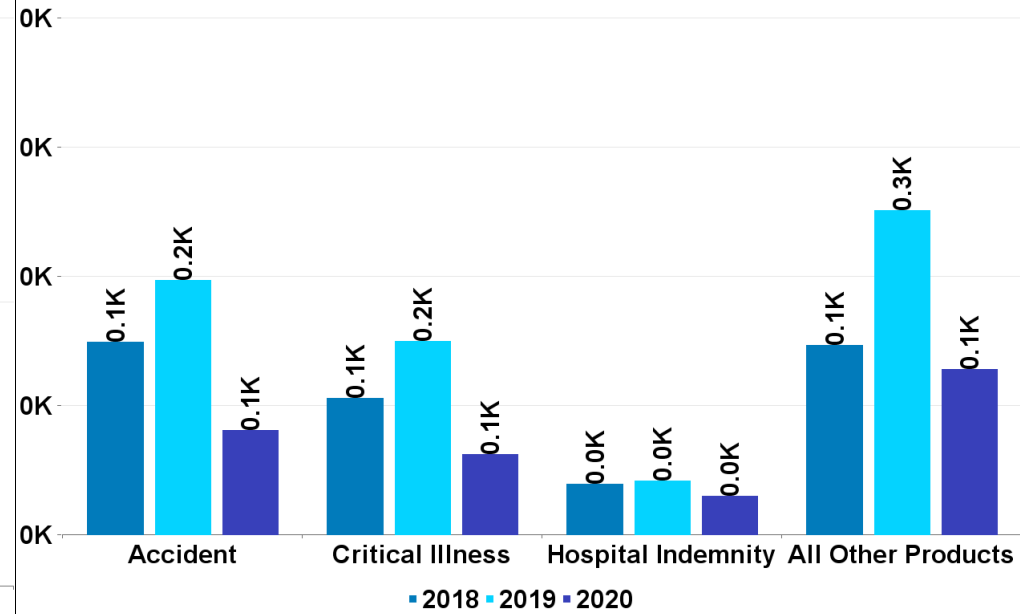
Block Paid Claims Utilization - Claim Count

Claim Count:  
1K

Yearly Claims Count



Claims Count by Product Line



Inforce Policies:  
3K

Paid Claims Utilization by Top Benefit Type - Claim Count

January 1, 2018 - July 31, 2020

Accident

Benefit Type	% of Total	Year over Year Change
DIAGNOSTIC X-RAY/LAB	13.58%	19.05%
ACC FOLLOWUP	13.11%	75.00%
HOSPITAL ER	9.37%	0%
PHY/SPCH THERAPY	6.09%	133.33%
DISLOCATION/FRACTURE	4.45%	60.00%
ALL OTHER BENEFITS	53.40%	25.00%

Critical Illness

Benefit Type	% of Total	Year over Year Change
WELLNESS	97.48%	39.42%
CORONARY ARTERY BYPASS	0.94%	100.00%
HEART ATTACK	0.94%	0%
ORGAN TRANSPLANT	0.31%	0%
STROKE	0.31%	0%

Hospital Indemnity

Benefit Type	% of Total	Year over Year Change
HOSPITAL ADMISSION	53.15%	10.00%
HOSPITAL ROOM & BOARD	42.34%	5.88%
INTENSIVE CARE UNIT	4.50%	0%

All Other Products

Benefit Type	% of Total	Year over Year Change
WELLNESS	81.94%	42.86%
FIRST OCCURRENCE	1.71%	300.00%
CHEMOTHERAPY & RADIATION	1.52%	0%
OUTPATIENT SURGERY	1.52%	0%
AMBULANCE	0.19%	0%
ALL OTHER BENEFITS	13.12%	533.33%

Overall Saturation Rate:  
66%



## Claims Utilization Appendix

### Accident

Benefit	2018		2019		2020	
	Paid Amount	Claim Count	Paid Amount	Claim Count	Paid Amount	Claim Count
ACC FOLLOWUP	\$2,900	16	\$5,400	28	\$2,200	12
ACCIDENT PHYSICIAN	\$3,675	26	\$4,475	35	\$1,475	12
AMBULANCE	\$600	3	\$1,000	5	\$0	0
ANESTHESIA	\$200	1	\$400	2	\$600	3
BRAIN CONCUSSION	\$600	1	\$1,800	2	\$0	0
DIAGNOSTIC X-RAY/LAB	\$5,825	21	\$6,325	25	\$3,100	12
DISLOCATION/FRACTURE	\$7,680	5	\$9,260	8	\$7,410	6
DRUGS/MEDS	\$308	24	\$328	27	\$113	8
HOSPITAL ADMISSION	\$2,000	2	\$1,000	1	\$2,000	2
HOSPITAL ER	\$4,750	17	\$4,050	17	\$1,250	6
HOSPITAL ROOM & BOARD	\$4,200	2	\$200	1	\$400	2
INPATIENT SURGERY	\$2,000	2	\$1,000	1	\$1,300	2
LACERATION	\$300	3	\$350	4	\$0	0
MED EQUIPMNT	\$0	0	\$250	1	\$0	0
MEDICAL SUPPLIES	\$188	18	\$240	23	\$73	7
OUTPATIENT SURGERY	\$200	1	\$200	1	\$200	1
PHY/SPCH THERAPY	\$1,920	6	\$5,430	14	\$2,340	6
URGENT CARE	\$100	1	\$200	2	\$175	2
<b>Total</b>	<b>\$37,445</b>	<b>149</b>	<b>\$41,908</b>	<b>197</b>	<b>\$22,635</b>	<b>81</b>

## Critical Illness

Benefit	2018		2019		2020	
	Paid Amount	Claim Count	Paid Amount	Claim Count	Paid Amount	Claim Count
CORONARY ARTERY BYPASS	\$7,500	1	\$12,500	2	\$0	0
HEART ATTACK	\$0	0	\$80,000	3	\$0	0
ORGAN TRANSPLANT	\$30,000	1	\$0	0	\$0	0
STROKE	\$0	0	\$0	0	\$30,000	1
WELLNESS	\$10,950	104	\$16,800	145	\$8,850	61
<b>Total</b>	<b>\$48,450</b>	<b>106</b>	<b>\$109,300</b>	<b>150</b>	<b>\$38,850</b>	<b>62</b>



## Hospital Indemnity

Benefit	2018		2019		2020	
	Paid Amount	Claim Count	Paid Amount	Claim Count	Paid Amount	Claim Count
HOSPITAL ADMISSION	\$20,000	20	\$19,500	22	\$15,000	17
HOSPITAL ROOM & BOARD	\$15,850	17	\$16,250	18	\$6,950	12
INTENSIVE CARE UNIT	\$1,450	2	\$600	2	\$600	1
<b>Total</b>	<b>\$37,300</b>	<b>39</b>	<b>\$36,350</b>	<b>42</b>	<b>\$22,550</b>	<b>30</b>

## All Other Products

Benefit	2018		2019		2020	
	Paid Amount	Claim Count	Paid Amount	Claim Count	Paid Amount	Claim Count
2ND/3RD OPINION	\$0	0	\$800	2	\$1,600	4
AMB SURG CNTR	\$0	0	\$3,500	4	\$3,500	5
AMBULANCE	\$0	0	\$22,171	1	\$0	0
ANESTHESIA	\$0	0	\$2,539	5	\$2,018	4
ATTENDING PHYSICIAN	\$0	0	\$50	1	\$0	0
BLOOD/PLASMA	\$0	0	\$456	2	\$0	0
BREAST PROSTHESIS	\$0	0	\$50	1	\$0	0
CHEMOTHERAPY & RADIATION	\$0	0	\$25,044	4	\$30,000	4
DRUGS/MEDS	\$0	0	\$25	1	\$0	0
DRUGS-OP	\$10	1	\$379	5	\$30	1
FIRST OCCURRENCE	\$2,000	1	\$8,000	4	\$8,000	4
HEMOTOLOGICAL DRUGS	\$0	0	\$300	2	\$150	1
HOSPITAL ROOM & BOARD	\$0	0	\$100	1	\$0	0
INPATIENT SURGERY	\$0	0	\$800	1	\$0	0
INTENSIVE CARE UNIT	\$800	1	\$1,200	1	\$800	1
LODGING	\$0	0	\$250	2	\$750	1
MAJOR DIAGNOSTIC EXAM	\$375	1	\$1,375	4	\$1,500	4
OUTPATIENT SURGERY	\$0	0	\$10,706	4	\$8,070	4
PHY/SPCH THERAPY	\$0	0	\$150	1	\$350	1
PROSTHESIS	\$0	0	\$25	1	\$0	0
STEP DOWN ICU	\$900	2	\$0	0	\$300	1
TRANSPORTATION	\$397	1	\$1,620	4	\$2,610	2
WELLNESS	\$20,700	140	\$31,650	200	\$13,850	91
<b>Total</b>	<b>\$25,182</b>	<b>147</b>	<b>\$111,189</b>	<b>251</b>	<b>\$73,527</b>	<b>128</b>