



ALLIED
NATIONAL

BULLETIN



AN ALLIED NATIONAL SALES AND MARKETING PUBLICATION

April 2018

Get Off the 4th Quarter Renewal Bandwagon! Earn an Allied Bonus!

For several years, we've all lived with a 4th quarter group health business cycle that overwhelms everyone.

Producers always ask us – "How can we get group health clients to move off their December and January renewal dates to switch to another plan?"

The answer is by saving them money with an Allied Funding Advantage group health plan using many of our exciting plan options like the Freedom Plan or our new DPC Wrap plan. You can present your clients something totally new that will save them health plan costs and monthly premiums.

And to make it worth YOUR time, we're providing you with a bonus incentive to make it happen. Starting with June 1, 2018, effective dates and through October 1, 2018, effective dates – we'll pay you a bonus for every new group you bring to Allied that is moving off a December or January renewal cycle with their current health plan carrier.



The bonus is a one-time payment of \$50 per covered employee in any new group you write with us. If you write just 50 new lives – we'll pay you a \$2,500 bonus!! Write 500 lives and we'll pay you \$25,000!! There's no minimum or maximum. Move a new case off their December or January effective date and we'll pay you the bonus! [Click here to find out more details.](#)

The fine print:

1. Eligible for **Funding Advantage major medical cases only.**
2. Eligible cases **must be new clients to Allied Funding Advantage.**
3. Eligible cases must be moving from another carrier's major medical plan with an effective date/renewal date of December or January with an Allied effective date of between 6/1/2018 and 10/1/2018. Proof of prior effective date required with case submission.

4. Bonus payment is \$50 per covered employee that is effective with the group on the Allied effective date. No minimum or maximum payment.
5. **Only one bonus paid for any group/employee written.** Bonus not duplicated if multiple agents affiliated with any group.
6. Bonus payable after first full month of coverage for the group.

April Brings Lower Vision Rates

Allied National's vision plan, offered as a plan option with our Dental Design plan, has new lowered rates effective April 1, 2018. These new rates will make vision more competitive with dental and applies to all three vision plan options:

- Silver
- Gold
- Gold Materials-Only



Offering a health plan is not enough to keep employees healthy. Employees still need oral and vision care. Ancillary benefits like dental and vision are some of the most sought-after benefits.

Dental and vision plans can be effective preventive health care tools that may lower medical claims costs in the long run. Early symptoms of high blood pressure, diabetes and other diseases can be detected in an eye exam before showing up in a physical.

Help your clients lower their claims cost by providing them the tools they need to assist their employees in improving their overall health. The simple addition of a dental and vision plan with their health plans can make a difference.

For more info on Dental Design, visit our [website](#).

Allied National's Alternative Plans for Individuals

Employers who have fewer than 20 full-time employees typically are not subject to continuation of coverage requirements, referred to as COBRA. COBRA guarantees employees, who are laid off or who have their hours cut, health benefit coverage for up to 18 months.

Many Funding Advantage groups fall into the category of **not required** to provide COBRA because of their size. For employees losing their health coverage who don't have COBRA continuation available, typically this is a qualifying event for special enrollment on the federal marketplace through healthcare.gov.

For those people who aren't eligible for federal subsidies or can't afford typical individual major medical plans, Allied offers individual health care benefit plan options that employers can recommend to eligible employees in place of COBRA.



- **Pivot Health Short Term Medical** — This plan is designed to provide great short-term coverage with benefit options equivalent to long-term coverage. Benefits include office visit copays and prescription drug options at a price much lower than comparable COBRA plans, making it a perfect alternative.

- **PivotCare Elite Fixed Indemnity** — This is a limited benefit health coverage plan that is designed to empower members to manage and control their health care costs with plans that offer a variety of benefits at rates that will meet any budget. There are no insurance deductibles or coinsurance limits to meet. Set dollar amounts for doctor visits, hospital stays and lab work make this another great alternative to COBRA.

To find out more information on [short term](#) or [fixed indemnity plans](#), visit our [website](#).

Form 5500 Information Worksheet Coming Soon



In May, Allied National will be mailing all Funding Advantage plan employers the 5500 Filing Information Worksheet they need to fill out form 5500.

Form 5500 must be filed electronically with the Internal Revenue Service by the last day of the seventh month following the end of the plan year, unless an extension has been granted. The deadline is July 31 for calendar year plans.

Under the rules and requirements of the Employee Retirement Income Security Act, a self-funded employee benefit plan is required to make an “Annual Report” to the Department of Labor using the 5500 Report. Small employers under 100 lives have a general exemption from making this filing if their plan is fully insured or unfunded.

However, they lose this exemption if they are considered self funded because they are withholding employee funds and these contributions are held by a third party (other than an insurance company), such as a Third Party Administrator in an account to pay claims benefits. Funding Advantage plans generally fall into this category of a “funded” plan.

Although Allied sends out the data and the information necessary to file the 5500 report, the employer is required to do this filing them self. Small employers are generally able to file the 5500-SF (short form) version. This filing information also is available to you and your clients on the Allied Self-Service Site.

In an effort to help employers with this filing, we have an informational page on our [website](#) with detailed instructions on how to complete a 5500-SF filing. We hope you and your clients will refer to this page for assistance.

Watch and Learn - New Video Explains Member Connection Rewards

There's a new video you can share with employers to explain how the Allied Member Connection Benovate Rewards program works.



Watch Benovate Rewards Program

Member Connection is available to members who are covered under an Allied Funding Advantage employer-sponsored health benefit plan. The program is a free online, interactive member engagement portal, which functions as a “one-stop-source” for all of a member's health and benefit needs. Members can earn money by participating in wellness surveys. They also can access telehealth providers and consultants.

Powered by Benovate, a health engagement platform provider, Member Connection is unique because it engages members by displaying content and activities based on their interests and health needs. The more Member Connection learns about a member, the more it can steer members towards the type of information and care they need.

To push engagement, everyone who participates earns dollars in the form of gift cards to Amazon, Target, The Home Depot, CVS Pharmacy, or Cabela's, to name just a few. Best of all, the gifts are rewards for healthy behaviors, and healthy behaviors reduce medical spending which reduces your clients' premiums.

Visit [Member Connection](#) to learn more.

New Personalized DPC Flyer Now Online

Direct Primary Care (DPC) is a hot topic and employers are wanting to know more! To assist you in your marketing efforts, Allied National has created a flyer you can personalize and send to potential clients.

Our Funding Advantage level-funded major medical plan integrates with a DPC plan and lowers total costs for the employer and employees. By removing benefits for services already handled by the DPC we significantly lower the costs of the major medical plan.

Click here for the employer [DPC flyer](#) or for access to other great [flyers](#) to send to agents or employers about Funding Advantage, the Freedom Plan and Dental Design.

To personalize your flyer, open the file and save it to your computer. Enter your contact information. Save the changes you made to the flyer. You can then print it or attach it to an email.



Direct Primary Care

Lower Costs and a Higher Level of Care

Direct Primary Care (DPC) is a cutting-edge solution to the rising cost of health care, and Allied National has a way to make it work for small employers.

When an employer offers a DPC plan along with our self-funded Funding Advantage plan as a major medical "wrap", we are willing to offer lower costs on our plans by:

- ▶ Removing the cost for office services provided by the DPC physician.
- ▶ Offering a specialist copay benefit for services outside DPC.
- ▶ Freeing up dollars to offset the cost of the DPC services.

This arrangement slashes costs, increases access to a physician and improves care!

Contact your authorized Allied representative for more information.
Your contact information here.

ALLIED
FUNDING
ADVANTAGE

This is an invitation to inquire about Allied plans. This is a limited description of the plan. See plan brochures and summary plan descriptions for complete details. Copyright 2016 AlliedHealth, Inc.

