



**ALLIED**  
NATIONAL

# BULLETIN



AN ALLIED NATIONAL SALES AND MARKETING PUBLICATION

August 2019

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## Freedom Essentials Plan: Major group medical plan benefits at a 20% rate reduction

Freedom Essentials is a new major medical option with rates up to 20% lower than Allied National's popular Freedom Traditional Plan.

Allied lowered rates for the Freedom Essentials plan by:

- Requiring the addition of the HealthChoices benefit, which provides Funding Advantage members with an immediate monthly premium discount and requires all members to use certain services.
- Excluding specialty Tier 4 drugs.
- Lowering the Office Visit Copay benefit from \$500 to \$250 before deductible and coinsurance apply.

While employers and members will love the lower rates, they'll also appreciate:

- **Great benefits:** Major medical coverage, plus telehealth access.
- **Affordability:** The only out-of-pocket expenses are copays, deductibles and coinsurance (no balance billing).
- **Support:** Allied HealthCare Assistant has access to health care experts ready to guide members through the health care process.
- **Legal Support:** Allied provides a no-cost Legal Support service for members who have been balance billed and are being pressured for payment.
- **Freedom:** Members can choose any provider without restrictions or penalties and still get discounts.



Allied will be presenting a [webinar](#) on the Freedom Essentials Plan and the 50<sup>th</sup> anniversary Bonus Program at 10 a.m. Tuesday, Sept. 10, 2019. Don't miss out on this important information.



## Allied's Golden Anniversary — Agent Bonus Program

In 2020 Allied National will be celebrating a Golden Anniversary. To celebrate our milestone of 50 years in business we are offering our Agents a generous bonus program.

The bonus program is available on new business only and will begin with business effective dates of October 1, 2019, and run through March 1, 2020. Click on the agent bonus flyer to the right for complete details on the Golden Anniversary Agent Bonus Program.

This is a great opportunity for you to increase your sales!

**Golden Anniversary Agent Bonus**  
10/1/2019 through 3/1/2020

*a golden opportunity!*

**Earn \$10,000 or More!**

- Immediate bonus for every new Dental Design case of \$50 per employee
- Immediate bonus for every new Cost Saver group up to \$5,000
- Immediate new agent bonus up to \$5,000 on first major medical case
- Multiple case bonus up to \$5,000

See reverse side for complete details.

**Contact your local General Agent or**  
Allied National  
Sales • 888-767-7133 • [sales@alliednational.com](mailto:sales@alliednational.com)  
[www.alliednational.com](http://www.alliednational.com)

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## Allied Stands Behind No Balancing Billing New Legal Support Service

Allied National's Freedom Traditional and Freedom Essentials plans provide members true choice of provider with the savings and protections of a typical PPO plan. The Freedom plans come with a guarantee the member will not have to pay for anything more than copays, deductibles and coinsurance.

If a member should encounter a balance bill from the provider because of the discount taken and is being pressured for payment, Allied will provide a Legal Support service, free of charge, to handle balance bill issues. This is provided to eliminate the need for members to deal with unfair collection attempts.

As soon as a member receives a balance bill, they should call Customer Service at 800-825-7531. The Legal Support service represents the member in any unfair collection attempts by medical and other health care providers. This removes the member from the balance bill appeals process once Allied is notified and the Legal Support service engages with the provider.

Your clients can view their claims status at any time by going to their Self-Service Site on the Member Connection portal at [member.alliednational.com](http://member.alliednational.com).



## Rate Reductions Make Plans Even More Affordable

We've been monitoring trends and have reduced rates in certain areas for our Funding Advantage plans. Below is the list of recent Funding Advantage rate reductions effective Oct. 1, 2019, by state:

- Oklahoma -15%
- Indiana -10%
- South Carolina -10%
- Wyoming - 7%
- Illinois - 5%
- Kansas -5%
- Texas -5%
- Virginia -2%
- Missouri -2%

Earlier this year, we reduced our Dental Design plan rates by 20%. **Effective Oct. 1, 2019, rates are an additional 10% lower.** Combined with an option for vision coverage, this is a valuable benefit for your clients.

When you combine one of Allied's Funding Advantage plans with our Dental Design product you are providing your clients a well-balanced, affordable benefit package.



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## New TOOP vs. MOOP Terminology

Effective with Oct. 1, 2019, new and renewal business, Allied will now use Total Out-Of-Pocket maximum (TOOP) terminology instead of coinsurance out-of-pocket. TOOP is simply all copays + deductible + coinsurance. TOOP options will always be at or below federal mandated Maximum Out-of-Pocket (MOOP).

Allied decided to make this change in order to move to the industry standard of total out-of-pocket and to more clearly define what a members out-of-pocket costs could be during a calendar year.

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## Proposal Software Updated



WINAllied, Allied National's proposal software, has been updated. Version 12.1.x is now live. This new version provides quoting for:

- New Freedom Essentials Plan
- New, lower dental rates
- Rates extended through 2nd quarter of 2020

If you are an existing registered user, the software should have notified you of the new update. You can download the latest installation package at [www.alliednational.com/winallied](http://www.alliednational.com/winallied).

If you have any questions, call Allied Sales Support at 888-767-7133. If you have a tech support request, call Sales Support, who will forward it to IT Support. You also may email us at [winallied@alliednational.com](mailto:winallied@alliednational.com).



Allied National's Office  
will be closed on Labor Day, Sept 3, 2019

## Quick Links



### **Sales Support** [sales@alliednational.com](mailto:sales@alliednational.com)

Allied National, Inc.  
4551 W. 107th St., Suite 100  
Overland Park, KS 6620  
**888-767-7133**



### **State Product Availability Map**

View and link to Allied products  
available in each state.



### **WINAllied Proposal Software**

Get current proposal software  
and information. Keep updated!



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