



ALLIED
NATIONAL

BULLETIN



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2016

Allied National's Dental Design is Back!



Allied™ Dental Design is new, improved and back for new business sales!

Dental Design is our stand-alone, fully insured group dental plan, now underwritten by Fidelity Security Life Insurance Company.

Designed for groups of 2-99, Dental Design offers affordable dental insurance benefits and many plan options that allow groups to choose the type of coverage that best fits their needs and budget.

Dental Plan Features

- Members can choose any dentist for services without a penalty. However, the Aetna Dental PPO Network is automatically included. Voluntary use of its dentists may help reduce coinsurance costs and eliminate balance billing by the dentist.

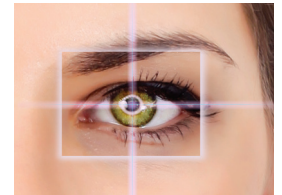
- 100 percent preventive care benefits with no deductible
- Orthodontia benefit option
- Takeover benefits available
- Choice of deductible and benefit maximums

The Eyes Have It

Dental Design also offers a vision plan option for plan participants and their dependents. Several plan options are available to fit the benefit needs of every group.

Vision Plan features

- Choice of Silver, Gold or Gold Materials-Only plans
- In- or out-of-network benefits
- Exams, lenses, frames and contacts covered



Vision plan benefits are administered by National Vision Administrators. Allied National provides eligibility and billing administration.

Quote today! Allied's WinAllied proposal software has been updated and is ready for quoting.

The new Dental Design plan is currently available in: AL, AR, AZ, GA, IA, IL, KS, KY, MO, NC, NE, NV, OK, PA, SC, SD, TN, TX, WI, WV, and WY. The plan is pending approval in: CA, FL, ID, IN, NM, OH, OR, VA and WA. Contact Allied for recent state approvals.

Freedom Plan Option Captures Agent Interest

Allied National's recent webinars on the Freedom Plan option had some of the best attendance we've seen for an online training session.

"We're blown away by the interest in this plan option," said National Sales Director Dan Meylan. "Agents have been quick to pick up on what makes the Freedom Plan so special."

The Freedom Plan is an option within Allied's Funding Advantage level-funded plan. The Freedom Plan is a major medical plan option that uses Medicare reference-

based pricing to dramatically lower costs for the employer and employees.

Special features of this plan option include:

- Full choice of health care providers without restrictions or penalties. There are no preferred providers or networks required. Members can see the provider they choose.
- Medicare "plus" reimbursement levels to achieve high plan savings and lower monthly costs.
- Guarantee to members they will not be responsible for

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any balance bills. If there's a disagreement between Allied and a provider on the fee for a service, we will negotiate directly with the provider to ensure there is no "balance bill" to members for discounts taken plus we will try to contract with that provider for future claims. The only out-of-pocket expenses are normal copays, deductibles and coinsurance.

If you missed the webinars or would like to listen to it again, you can hear a recording on our Webinars and Training page at www.alliednational.com/training-webinars.html. Support materials are available on the Funding Advantage Resource page at www.alliednational.com/faresources.html

Ways to Ensure Your Groups are Enrolled in Time

December is typically a hectic time for agents as the majority of employers are looking to renew their health care coverage before the end of the year.

At Allied National, we've been updating our systems and hiring more staff members to make the fourth quarter submission process as smooth as possible. For instance, Allied has:

- Doubled our inbound phone line capacity with the addition of new T1 circuits to our home office.
- Added a new call center operation to handle health provider verification of benefits and claims status calls.
- Continued to expand our internal Client Services staff. This staff handles all agent and client calls.
- Added a new Allied claims office in Rockford, Ill. This team is currently dedicated to short-term medical claims handling, which demands a higher amount of manual processing.
- Expanded our home office claims capacity with new staffing and new process improvements. We continue to add new "classes" of claims analysts every two to three months.

However, none of these updates will make the submission process easier for you if you don't send in a clean submission. The most important thing you can do at this time of year is to make sure your submission has no missing components and is ready to be reviewed by the medical underwriter so that he or she can set final rates.

In addition, remember to:

- Respond quickly to requests for outstanding documents.
- Request two or three renewal options to be able to present a monthly premium close to your group's current in force premium (prior to renewal).

If you do this, a complete submission will help you avoid the rush and the possibility you won't be able to renew a group in time.

Reminder: Having a prescreen does not shorten the time frame for a submission.

Call Allied Sales Support at 888-767-7133 if you have any questions.

1095-B Reporting Deadline Approaching

All employers sponsoring a self-funded group health plan that provides Minimum Essential Coverage must submit Form 1095-B (under Section 6055) to the IRS to report the name, address and social security number of all individuals (employees and dependents) who are covered under the employer's medical plan and the number of months during which the individual had at least one day of coverage.

The IRS recently allowed a delay in the requirement for employers to provide 1095 forms to their employees. The new deadline is March 2, 2017.

If the employer is an applicable large employer – an ALE (at least 50 full-time equivalent employees in 2014) – the

employer must file Forms 1095-C (under Section 6056), instead of 1095-B.

Allied National will provide your employer clients in January with their 1095-B forms for each member who has been covered under their plan during the plan year. This information must be filed with the Internal Revenue Service (IRS) and a copy of the 1095-B given to each employee for the employee's proof of coverage for their own personal income tax filing.

Visit the IRS ALE web page <http://tinyurl.com/p4avjc4> to find out more information and what other forms are required.

One of the real joys of the Holiday Season is the opportunity to say Thank You and to wish you the very best for the New Year!

Please note that Allied National will be closed Dec. 26 and Jan. 2 for the holidays.