



ALLIED
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New Individual Limited Benefit Plan Features Rates for Any Budget

With the success of Pivot Health Short Term Medical, Allied National is now offering a second individual benefit plan — PivotCare Elite Fixed Indemnity Benefit Insurance.

PivotCare Elite is a limited benefit health coverage plan that empowers individuals to better control their health care costs. It's an affordable alternative to the high costs and provider limitations of individual major medical plans.

PivotCare Elite is an attractive option for many people because it allows them to choose the level of coverage they need and can afford. There are no insurance deductibles or coinsurance limits to meet. Cash payments are made for both sickness and accidental injuries.

What sets PivotCare Elite apart from the competition?

- Five affordable plans that offer a variety of benefits at rates that meet any budget.
- No insurance deductibles or coinsurance limits to meet.
- First dollar benefits — Set dollar amounts for doctor office visits, hospital stays, lab work and more.
- No specialist referrals required.
- One of the nation's largest provider networks.

Short-Term Health Plans Just Got Longer

Current federal regulations limit short-term medical plans to 90 days of coverage. However, Pivot Health Short Term Medical (Pivot STM) offers members the convenient opportunity to apply for up to 360 days of coverage at one time with one application.

Pivot STM is administered by Allied National and underwritten by Companion Life.

Back-to-back Pivot STM coverage benefits include:

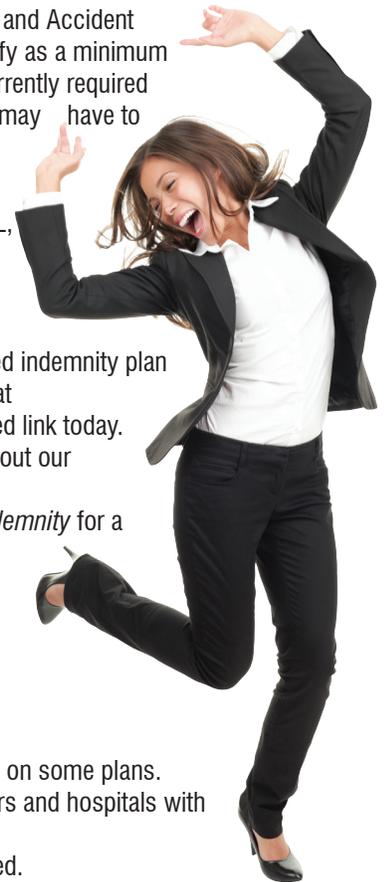
- Unique 4x3 coverage to lock in coverage for up to 360 days.
- Up to \$1 million in total coverage per period.
- Co-insurance and deductible options.

PIVOTCARE
ELITE

PivotCare Elite is administered by Allied National and underwritten by the Standard Life and Accident Insurance Company. It does not qualify as a minimum essential coverage benefit plan, as currently required by the Affordable Care Act. Members may have to pay a penalty with their taxes.

PivotCare Elite currently is available in these states: AR, AZ, DE, GA, IA, IL, IN, KS, KY, LA, MI, MO, MT, MS, NC, NE, NM, NV, OH, OK, PA, SC, SD, TN, TX, VA, WI, WV, WY.

Are you ready to add an individual fixed indemnity plan to your portfolio? Call Sales Support at 888-767-7133 to get your personalized link today. If you'd like to learn more first, check out our marketing page at www.alliednational.com/formsfixedindemnity for a brochure, flyer, guide and PowerPoint presentation.



- Doctor visit copays available on some plans.
- Freedom of choice for doctors and hospitals with no network restrictions.
- Child-only insurance if needed.
- Out-patient prescription drug coverage options.

Learn about Pivot's 4x3 coverage (up to 360 days!) by checking out www.alliednational.com/formsshortterm. To start selling today, call Allied Sales Support at 888-767-7133 to request your own personalized sales page. You'll be able to easily get quotes and sign up members.



IRS Beginning Employer Mandate Enforcement

Starting in “late 2017,” the IRS will begin sending out penalty letters to Applicable Large Employers (ALEs) who they believe owe penalties for noncompliance with the Affordable Care Act’s Employer Mandate for calendar year 2015.

These penalty notification letters will require the employer to respond within 30 days by either paying the penalty or by contesting the penalty through an appeal process that will require extensive documentation to prove the employer’s compliance with the “Pay or Play” mandate.

Do you have client’s who are ALEs now? Are they complying with the mandate and providing some sort of benefits to their employees as required? It’s time to act now to prepare employers for 2018 and making sure they are protected from the penalties listed below. Allied’s Pay or Play products provide a host of options for any employer seeking to meet the mandate and avoid the penalties.

Our self-funded MEC plan is one of the lowest cost plans on the market to meet an employers “A” level penalty risk – PLUS the added

bonus that EVERY Allied MEC employer has received the majority of the claims fund back at the end of their plan year run out.

Talk to us soon about your ALE employers so we can help you craft a solution for them.

There are two levels of penalty that can be assessed an employer:

1. The “A” penalty for not providing Minimum Essential Coverage. The penalty for 2015 is \$2,080 times the number of full-time employees (less the first 80 for 2015). This penalty rises to \$2,260 for 2017.
2. The “B” penalty for not providing Affordable, Minimum Value Coverage. The penalty for 2015 is \$3,120 for each full-time employee that receives subsidized coverage in the ACA marketplace. This penalty rises to \$3,390 for 2017.



Allied’s PMEC and MEC Plans Still a Great Option

Despite Republicans’ interest in changing or repealing the Affordable Care Act (ACA), some things have remained unchanged. Applicable Large Employers (ALEs) still need to remain in compliance with federal law and provide their employees with Minimum Essential Coverage or pay a penalty.

Allied has two group benefit plans that make it easier for ALEs to provide benefits at a cost they can afford:

Preventive Services Only Minimum Essential Coverage (PMEC) pays 100% of the cost of federally mandated preventive services for members. There are no deductibles, copays or annual or lifetime limits.

Allied recently reduced the monthly rates from \$48 to \$42 per employee, making this plan an even more affordable option.

MEC Value covers basic outpatient services after payment of a simple copay for each service. Surgery and inpatient admissions are covered under a fixed indemnity payment of a specific dollar amount for each surgery or inpatient confinement subject to certain limitations. It also includes coverage for generic prescription drugs.

By providing either of these plans, employers avoid the \$2,000-plus ACA tax penalty at the lowest possible employer cost and also satisfy the ACA individual mandate for covered members.

Download Allied’s “Pay or Play Solutions” brochure at www.alliednational.biz/3130.pdf to learn more about these plans or contact Sales Support at 888-767-7133.

Upcoming Allied Training Events

Allied National’s representatives are gearing up for the 2018 workshops and conventions. You can see a list of the events scheduled so far and register by going to our website at: www.alliednational.com/calendar.

Below is a listing of next month’s events. If we are near you, and you would like to arrange a meeting while we are in town, call Sales Support at 888-767-7133.

Jan. 3, 2018, **Independent Insurance Agents of San Antonio** — San Antonio, TX

Jan. 16, 2018, **Dallas Direct Primary Care Agent Kick-Off Orientation** — Dallas, TX

Jan. 18-19, 2018, **South Carolina Association Health Underwriters** — Columbia, SC

Jan. 24, 2018, **Direct Primary Care Focus Group Meeting** — Overland Park, KS

Jan. 31, 2018, **Georgia Association Health Underwriters Day at the Capital** — Atlanta, GA