



ALLIED
NATIONAL

BULLETIN



AN ALLIED NATIONAL SALES AND MARKETING PUBLICATION

July 2019

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Join Allied for an Early 50th Anniversary Celebration New ways to increase your income

Allied National will officially be 50 years old in 2020. **Now that's something to celebrate!**

In honor of our upcoming golden anniversary we're launching the festivities this year with three new initiatives:



- Freedom Essentials – A new plan that reduces Funding Advantage rates by 20%
- Lower rates on all Funding Advantage plans in many areas
- Agent and General Agent Sales Bonuses

Freedom Essentials is a new major medical plan, similar to Allied's Freedom Traditional plan. By requiring the addition of the HealthChoices benefit, excluding Tier 4 drugs and adjusting certain benefit options, Essentials is able to offer substantially lower costs than the popular Freedom Traditional plan. Members get the coverage they need while enjoying the freedom to go to any provider for services.

Allied also is in the process of lowering rates in select states. We will send you details soon.

And lastly, Allied will offer General Agent and Agent bonuses on ALL of our group products – Funding Advantage and Dental – on all new cases issued between Oct. 1, 2019, and March 1, 2020.



Watch your mail for more information. In the meantime, **[register today](#)** for our introductory webinar and sneak peek to learn about our three golden opportunities to earn more income.

Freedom Essentials/Bonus Webinar
10 a.m. CDT Tuesday, Aug. 6, 2019



Southern Scripts — No Games, Just Savings

There have been a lot of news reports lately about how some

pharmacy benefit managers (PBM) inflate – not decrease – costs. Unfortunately, that does happen. That’s why Allied National did its homework to find a pharmacy benefit manager that doesn’t play games.

Southern Scripts became our pharmacy benefit manager for our Funding Advantage plans in late 2018. It was formed by clinical pharmacists who saw the need for a completely transparent PBM to help eliminate unmerited industry practices and to provide a better, fairer and more cost-effective PBM alternative for health plans.

Southern Scripts has created a pricing structure that is clear cut with no hidden cost tactics — members are charged the exact same price the pharmacy is paid. In addition, all manufacturer rebates or revenue are passed back to employer groups. Many PBMs keep the rebates for themselves.

Southern Scripts became our PBM in December of 2018 for all new groups and those renewing after that date. If your client’s ID cards still show Magellan, they’ll be switching to Southern Scripts at their next renewal.

If you would like to learn more about how your clients can save money with Southern Scripts, visit

www.alliednational.com/prescription-benefits.

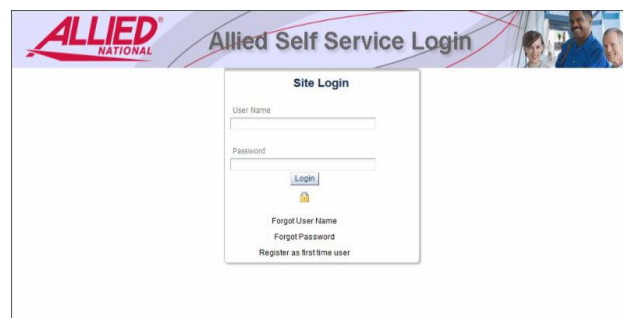


Your Commission Statements are Available 24/7

Right now, you have instant access to your commission statements and so much more through Allied’s Self-Service Site.

By registering to use Allied’s Self-Service Site you have access to your license and appointment information, in addition to your clients’ health plans’ monthly and quarterly reports as well as your commission statements.

You have the information you need at your fingertips, and can access it in matter of minutes, 24/7.



You can gain access to your [Self-Service Site](#) from the Allied website home page or the Agent Menu. If you’re a new user, you’ll be asked for your Allied producer number, birth date and last four numbers of your Tax ID# (or Social Security Number) to verify your identity and register for access.

If you have logged in before and have forgotten your password, you will be prompted to create a new one.

For assistance, call Allied Sales Support at 888-767-7133.

Lower Rates Equal Affordable Dental & Vision

Allied National's Dental Design product is more affordable thanks to our 20% rate reduction that took place earlier this year. Combined with an option for vision coverage, this plan would be a great addition to your portfolio and your clients' overall health plan.

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.

Vision plan option

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.

Once dental plan participation has been reached, plan participants may elect the vision option (including employees who have waived dental coverage).

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.

Visit Allied's product availability [map](#) or call our Sales Support at 888-767-7133 for the most up to date state availability.



Independent Contractors Eligible for Benefits Under Allied's New Rules

Allied National will now allow employers to offer health care coverage to 1099 independent contractors. These contractors must meet the full-time hours definition established by the health plan (typically 30 hours per week). No more than 50% of the group may be 1099 contractors.

We will require employers enrolling independent contractors to sign a statement acknowledging that they understand they run the risk of having these contractors reclassified as employees by providing employee benefits to them.

The Internal Revenue Service (IRS) identifies anyone who's self-employed as a 1099 independent contractor, but the main distinction between employees and contractors is the amount of control that employers legally have over how the contractor can perform tasks. For instance, employers can assign tasks and communicate expectations to a contractor; but they have a limited legal right to tell them how to complete the tasks.

If the employer does add a contribution to the health care benefit plan, the contractor must pay income taxes on the value of the benefit.



Sales Tip of the Month — *Getting to the Assumption Close*

Sales Tip of the Month is a new feature where we ask the best agents and General Agents in the business to share their strategies.

When making your final presentation to the prospective client you must first have done your homework and have prepared for any and all objections! Once you have met those objections it is time.

Closing the sale is a make-or-break moment in your presentation. Choosing the right time and when to close is crucial. It is the final offer.

Once you have successfully told the story, and have included all the elements of the product in your presentation and met and agreed upon the pricing element, it is time to make the final close.

I have found that the most important aspect of my presentation is telling the story, and the reason I say this is that your competition is leaving the story element out of their presentation. Your client must experience what you are telling them. Once the prospect understands the product, the close comes naturally. Each presentation is different, because the settings are all different and cannot be second guessed. You must be able to adjust your presentation to any environment without hesitation – making sure all elements are included in the story.

By the time I am ready to **Assume the Close** and begin to obtain signatures, I always remember to ask for the check. Eighty percent of the brokers are reluctant to ask for the check. Asking for the check is the final element in the close and the most gratifying.

You're not the only salesperson who feels apprehensive about the close. However, without the feeling of risk, successfully closing a sale wouldn't be so exciting...which is the driver of most salespeople who continue to seek more opportunities.

So...what type of sales close do I prefer? It would have to be the Assumption Close! Why? Because I have done everything correctly that led me up to the assumption – that I made the sale before the client said yes!!



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State Product Availability Map
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