



**ALLIED**  
NATIONAL

# BULLETIN



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## Cigna PPO Network Now Available With Funding Advantage Plans

Beginning July 1, Allied National will offer the Cigna nationwide Preferred Provider Organization (PPO) network. Cigna joins our current networks available through our Premium Advantage PPO plan option with the Funding Advantage self-funded plan in most cities.

Cigna has aggressive pricing contracts in many of our markets. This will allow us to offer prices that, in most areas of the country, are comparable to our Provider Freedom plan option. In addition, the Cigna PPO network is well known in the self-funded market and with brokers and employers, making it an easier option to sell.

Cigna is available in CA, GA, IL, IN, KS, MO, NV, OH, SC, TN, TX, WY. To get a quote on your next group using the CIGNA network, contact our Sales Account Executives at 888-767-7133.

### PPO or Provider Freedom

If you're wondering which option is the best for your client – PPO or Provider Freedom – consider their location.

Provider Freedom allows your clients and their employees the full choice of health care providers without restrictions or penalties. There are no preferred providers or networks required. They see the provider they choose.



Since there are no restrictions, this plan works well for employers who have employees in more than one state and are having difficulties finding a PPO that will work in a variety of locations. In addition, employers in rural communities also appreciate the fact that employees can visit physicians and specialists without regard to their network affiliation.

For more information on Provider Freedom, visit [www.alliednational.com/provider\\_freedom.htm](http://www.alliednational.com/provider_freedom.htm).

## “Benefits Buzz” and What it Means to You and Your Clients



Allied National is dedicated to finding new and interesting ways to help our agents keep abreast of up-to-date industry news. This past May we updated our “Allied Focus” with a new look and a new name. On May 21, we emailed our first copy of “Benefits Buzz” to more than 6,000 agents.

The “Benefits Buzz” is a short, generally one-page, easy-to-read flyer with articles on what's next with the Affordable Care Act (ACA), new industry trends, tips on how to make enrollment processes easier, and much more. Our first newsletter included the following articles:

- HHS Issues Final Rule Affecting ACA for 2016
- Few Employers Cutting Hours to Avoid ACA Fines
- A “Did You Know?” section on Telemedicine

You can review our first edition by going to [www.alliednational.com](http://www.alliednational.com) and scrolling down to Allied Agent News. A new quarterly benefits newsletter will begin starting in July.

Watch the Allied Agent News section on the home page of our website for industry and product news in the form of newsletters, product news bulletins, legislative updates and up-coming webinars.

4551 W. 107th St., Suite #100 | Overland Park, KS 66207  
[sales@alliednational.com](mailto:sales@alliednational.com) | [www.alliednational.com](http://www.alliednational.com)

## IRS Releases Health Savings Account Limits for 2016

On May 4, 2015, the Internal Revenue Service (IRS) released Revenue Procedure 2015-30 to announce the inflation-adjusted limits for health savings accounts (HSAs) for calendar year 2016. The IRS announced the following limits for 2016:

- The maximum HSA contribution limit;
- The minimum deductible amount for high deductible health plans (HDHPs); and
- The maximum out-of-pocket expense limit for HDHPs.

These limits vary based on whether an individual has self-only or family coverage under an HDHP.

Only some of the HSA limits will increase for 2016. The limits that will increase are the HSA contribution limit for individuals with family HDHP coverage and the maximum out-of-pocket expense limit for self-only and family HDHP coverage.

Type of Limit		2015	2016	Change
HSA Contribution Limit	Self-only	\$3,350	\$3,350	No change
	Family	\$6,650	\$6,750	<b>Up \$100</b>
HSA Catch-up Contributions ( <i>not subject to adjustment for inflation</i> )	Age 55 or older	\$1,000	\$1,000	No change
HDHP Minimum Deductible	Self-only	\$1,300	\$1,300	No change
	Family	\$2,600	\$2,600	No change

## The Benefits of Social Media on Your Business

Allied National offers a few ways for you and your clients to stay connected with us via social media.

You can follow us on **Twitter** to get updates and links to current industry and Allied news. With so much information out there, we pinpoint pertinent information and post it in one place for you to access and keep up to date.

You also can connect with us on **LinkedIn**, where you can network with other experts in your industry and your clients and follow Allied and our postings. In addition, LinkedIn allows you to prospect, find people you know or want to know professionally and communicate quicker and better. It's like a professional business card.

Many might wonder what are the real benefits of social media? How can social media really help with my business?

**Internet experts say the top 10 business benefits are:**

- Networking
- Making knowledge more accessible – Getting/giving up-to-date details
- Engaging with other experts in your field
- Building loyalty, advocacy, accountability and reliability

- Getting the word out about your business and providing exposure to your organization
- Positioning you as an industry expert
- Humanizing your brand
- Monitoring your brand's reputation
- Increasing search engine optimization (SEO)
- Providing testimonials and customer service/support

All of the above is why Allied has established a social media presence and why you should too! It has been said that companies that are not taking advantage of social tools and technologies are already falling behind, and this trend will only accelerate.

### Connect with Allied

We invite you to connect with us on LinkedIn at [www.linkedin.com/company/allied-national-inc-](http://www.linkedin.com/company/allied-national-inc-) and follow us on Twitter at [twitter.com/alliednational](http://twitter.com/alliednational) and start amplifying your business.

To get tips about how to use social media to help grow your business, visit [tinyurl.com/plvv3b4](http://tinyurl.com/plvv3b4).