



ALLIED
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BULLETIN



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Allied National “Enhanced” Prescreens – How to get firm rates quickly

We’re adding an optional new prescreen procedure in order to get final Funding Advantage rates to you and your employer groups sooner.

Today, a prescreen is a request for a quick review of medical apps to determine a starting point for a rate, NOT the final rate. Prescreens are handled by lower level underwriters, and missing information is not requested. The rate is based only on the information provided with the prescreen request. The new enhanced prescreen, when requested, will go to our Medical Underwriters to fully medically underwrite the group and quickly give a final rate without doing all the group underwriting steps. As long as the enrollment stays the same, the rates will stay the same.

Allied National Chief Executive Officer Bill Ashley made this decision after a recent Home Office Workshop with several General Agents.

“During a conversation about medical underwriting, the General Agents mentioned that it would be helpful to have quicker turnaround on getting a final medical rate sooner, even if that rate could change based on any changes in final enrollment when the other steps in underwriting are completed,” Bill said. “I agreed to talk to my team on possible changes we could make and came up with the enhanced pre-screen process.”

New procedure

Under our new procedure, when submitting a request to pre-screen a group, please let us know your objective: Are you looking for a preliminary prescreen rate or are you looking for a final rate?

The difference is that for a final rate, the review will be done by a Medical Underwriter, who, when warranted, will contact the employee for additional health information. What is needed for a final rate? We need an Allied enrollment application or an approved application with the signed Allied disclosure/ authorization page. We can not do an enhanced prescreen from another company’s applications unless we also received signed Allied disclosures.

The important thing to remember is that the final rate will only remain a final rate IF the census and medical information remain the same after the rest of the case details are submitted and participation is established.



“We understand how important it is for an agent and employer to quickly have a final rate so they can compare policies,” Bill added. “At the same time we must do our due diligence and investigate each case. We hope this new process will help our agents be able to reach a “go/no go” decision with their employer sooner with less work.”

Self-Funded Plans are Required to File Form 5500 & Pay PCORI Tax

All Allied self-funded employers are required to electronically file a Form 5500 with the federal government.

In late May of each year, Allied National mails filing information worksheets to everyone enrolled in the Funding Advantage plan. This worksheet will assist employers who

are filing their 5500 by providing them with information we have in our system that is needed to complete the filing. Allied does NOT have all the information for the filing (the split of employer versus employee contributions). This must be provided from the employer’s own records.

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This worksheet is for filing for calendar year plans which is done for the majority of our employer groups (regardless of their stop loss plan year). They also can elect to file based on their stop-loss plan year if that is preferable for the employer. The 5500 filing is due within seven months following the end of the plan year.

The 5500 worksheet also contains enrollment information that should be used by the employer in paying their annual

PCORI tax. The PCORI tax is due on July 31 each year for prior plan years.

Allied has created an informational page at www.alliednational.com/5500 with detailed instructions on how to complete a 5500 filing as well as how to make PCORI payments. We hope you and your clients will refer to this page for assistance.

Dental Benefits Can Increase Employee Satisfaction



Dental insurance ranks in the top 10 of most coveted employee benefits, according to a 2017 survey by careers website Glassdoor.

The reason is simple. Dental care is expensive, and reasonably priced insurance helps with the costs. The National Association of Dental Plans estimates that more than one-third of Americans face serious challenges in accessing dental care, including lack of insurance and prohibitive cost.

Allied™ Dental Design offers affordable dental insurance benefits and many plan options that allow groups of two to 99 employees to choose the type of coverage that best fits their needs and budget.

Plan features include:

- Insureds can choose any dentist for services without a penalty or use the Aetna Dental PPO Network. Voluntary use of Aetna's dentists may help reduce coinsurance costs and eliminate balance billing by the dentist.
- 100 percent preventive care benefits with no deductible.
- Orthodontia benefit option for all size groups.
- Takeover benefits available for all size groups.
- Choice of deductible and benefit maximums.
- Increasing annual maximum benefit at renewal.

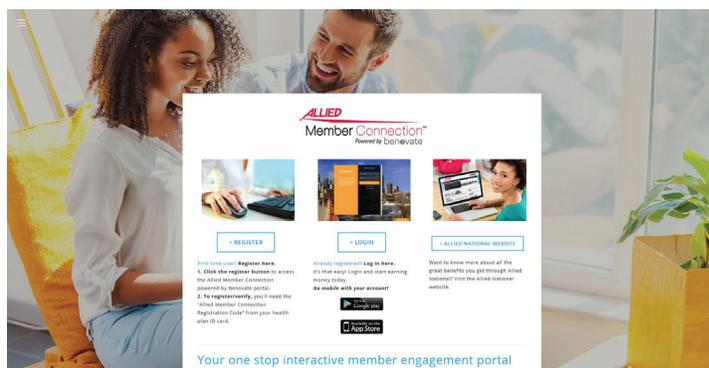
Dental Design also offers a vision plan option for plan participants and their dependents.

A Great Tool for Retaining Business — Member Connection

Allied National has the tool you need to stand out with your clients and retain their business. Our Funding Advantage plans include Member Connection, our wellness platform, at no additional cost. This online, interactive member engagement portal, functions as a "one-stop-source" for all their health and benefits needs. It also includes direct access to our telemedicine provider with 24-hour access to board-certified physicians.

Call your clients today! Encourage them to advocate company-wide participation in Member Connection. Everyone who participates earns dollars in the form of gift cards to Amazon.com, iTunes, or Best Buy, to name just a few. Best of all, the gifts are rewards for healthy behaviors, and healthy behaviors reduce medical spending which reduces your clients' premiums.

Check out the Member Connection website at www.alliednational.com/member-connection with your clients, show them how to use it, and explain how it will help reduce their premiums over time.



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