



ALLIED
NATIONAL

BULLETIN



AN ALLIED NATIONAL SALES AND MARKETING PUBLICATION

May 2018

New Allied Commission System Coming Soon!

Allied National will soon launch a new commission payment system. The biggest enhancement for you is the long-asked-for ability to do electronic direct deposit for all of your commission payments.

If you'd like your commission earnings to be direct deposited when the new system goes live, please fill out the Direct Deposit Authorization form by clicking the form on the right. You'll need to provide us with your banking information and authorization to make these deposits. Be sure to include your current business email address so that you can receive email notifications when your check is deposited into your account. Return the completed authorization form to one of the addresses shown at the bottom of the form.

Earn a BONUS CHECK by Getting Off the 4th-Quarter Collision Course

Do you come out of the fourth quarter feeling like you've been on a non-stop collision course? Between trying to get your clients' renewals processed and new business added, it can be very overwhelming.

Producers want to know, "How can we get group health clients to move off their December and January renewal dates to switch to another plan?"

We have the answer! Save them money with an Allied Funding Advantage group health plan using many of our exciting plan options like the Freedom Plan or our new DPC Wrap plan. You can present your clients something totally new that will save them health plan costs and monthly premiums.

And to make it worth YOUR time, we're providing you with a bonus incentive to make it happen. Starting with June 1, 2018, effective dates through Oct. 1, 2018, effective dates – we'll pay you a bonus for every new group you bring to Allied that is moving off a December or January renewal cycle with their current health plan carrier.

The bonus is a one-time payment of \$50 per covered employee in any new group you write with us. If you write just 50 new lives, we'll pay you a \$2,500 bonus!! Write 500 lives and we'll pay you \$25,000!! There's no minimum or maximum. Move a new case off their December or January effective date and we'll pay you the bonus!

[Click here](#) to find out more details.

The fine print:

1. Eligible for Funding Advantage major medical cases only.
2. Eligible cases must be new clients to Allied

Funding Advantage.

3. Eligible cases must be moving from another carrier's major medical plan with an effective date/renewal date of December or January with an Allied effective date of between June 1, 2018 and October 1, 2018. Proof of prior effective date required with case submission.
4. Bonus payment is \$50 per covered employee that is effective with the group on the Allied effective date. No minimum or maximum payment.
5. Only one bonus paid for any group/employee written. Bonus not duplicated if multiple agents affiliated with any group.
6. Bonus payable after first full month of coverage for the group.

Get Off the 4th Quarter Renewal Bandwagon!



Earn an Allied 2018 Bonus!

Tired of the 4th quarter group health business cycle?

How can you get group health clients to move off their December and January renewal dates to switch to another plan? You can do this by saving them money with an Allied Funding Advantage group health plan and saving more of our leading plan options like the Freedom Plan or our DPC Model plan. You can prevent your clients something totally new that will save them health plan costs and monthly premiums.

And to make it worth YOUR time, we're providing you with a bonus incentive to make it happen. Starting with June 1, 2018, effective dates and through October 1, 2018, effective dates - we'll give you a bonus for every new group you bring to Allied that is moving off a December or January renewal cycle with their current health plan carrier.

The bonus is a one-time payment of \$50 per covered employee in any new group you write with us. If you write just 50 new lives - we'll pay you a \$2,500 bonus! Write 500 lives and we'll pay you \$25,000! There's no minimum or maximum. Move a new case off their December or January effective date and we'll pay you the bonus!

Rules:

1. Eligible for Funding Advantage major medical cases only
2. Eligible cases must be new clients to Allied Funding Advantage
3. Eligible cases include moving from another carrier major medical plan with an effective date/renewal date of December or January with an Allied effective date of between 6/1/2018 and 10/1/2018. Proof of prior effective date required with case submission.
4. Bonus payments to \$50 per covered employee that is effective with the group on the Allied effective date. No minimum or maximum payment.
5. Only one bonus paid for any group/employee written. Bonus not duplicated if multiple agents affiliated with any group.
6. Bonus payable after first full month of coverage for the group.

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Why Engagement in Health Care is Important!



Allied National's Executive Vice President Gary Ashley was a guest speaker for the April Benovate Explores monthly webinar on "Member and Group Engagement." Benovate is the technology behind Allied's Member Connection website.

Gary talks about what makes the difference in the road to better health and lower health care costs. It's engagement!

According to Gary, health plans need to be better at providing help to members in understanding the complexity of the health care system. Members appear unmotivated when all they need is some guidance and assistance to navigate a complex system.

"It's getting them involved and engaged in some way, to make a difference in the quality and outcomes that they experience in the health care system right now," Gary said.

To view the short webinar, [click here](#).

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

Allied National annually mails a Form 5500 filing information worksheet in May to each employer enrolled in the Funding Advantage plan. This worksheet assists employers who are providing information to the government about their self-funded group health benefit plan. Allied does NOT have all of the information needed for the filing (i.e. the split of employer versus employee contributions); this must be provided from the employer's own records.

This worksheet is for 2017 calendar year plans (regardless of an employer's stop-loss plan year). Employers also can elect to file based on their stop-loss plan year. The 5500 filing is due within seven months following the end of their selected 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](#) 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

You Have a Friend in TASC

You might think of TASC as only a source for health reimbursement arrangements (HRA). If so, you're missing a valuable networking resource.



General Agent Harry Garman, President of Midwest Insurance Marketers Of America, Inc., has built a successful relationship with his local TASC representative in Indiana. Harry sells TASC services and they, in turn, introduce him to new agents and brokers.

Harry also appreciates the many options available through TASC.

"In addition to the HRA platform, there's ERISA and HIPPA Compliance, FMLA, COBRA Administration and, yes, even payroll," Harry explained. "We have begun including TASC in all of our Allied Funding Advantage proposal packages for ease of presentation and protecting employers who are concerned about being audited by either the IRS or Department of Labor."

"Protect your clients," Harry added. "Remember that the first phone call your client is going to make is to their agent. Compliance is real!"

TASC offers multiple HRA designs so employers can choose the option that best complements their group health plan. An HRA is an employer-funded, tax-advantaged health benefit plan that reimburses employees for medical expenses, allowing employers to offer more flexible health care options.

Allied works with TASC to provide all claim information electronically for a seamless experience for both employers and employees. There's no need to file dual claims for medical and HRA – it's handled automatically by TASC after Allied has processed the medical claim.

Plan design options include:

- Medical Deductible Only
- Medical Deductible and Prescription
- Medical Deductible and Co-insurance
- Medical Deductible, Co-pay, and Prescription
- Medical Deductible, Co-pay, Co-insurance, and Prescription

For more information about TASC HRAs or to find a TASC representative, contact Sales Support at 888-767-7133 or [email](#) the sales department.

Health Care Affordability Solutions – Real Cost Cutting Today!

Rising health care costs are crippling our country. Individuals and small employers are being strangled by an out of control health care system.

What is the solution?

Allied National will delve into that topic during its panel discussion at the National Association of Health Underwriters (NAHU) 2018 Annual Convention this year in Kansas City, Mo. "Health Care Affordability Solutions – Real Cost Cutting Today!" is set for 9:45-10:45 a.m. Saturday, June 23 at the Sheraton Crown Center Hotel, 2345 McGee St.

Panelists will include:

- Bill Ashley, Chief Executive Officer of Allied National
- Dave Berman, Senior Account Executive with Neace Lukens

- Greg Everett, President and Chief Executive Officer of Payer Compass
- Sean Kelley, President of Texas Free Market Surgery
- Dan Meylan, National Sales Director for Allied National
- Dr. Josh Umbehr, Family Physician with Atlas MD

These panelists are passionate pioneers in the area of affordable health care and will represent real-time, present-day solutions that are dramatically reducing the cost of health care.

Specific solutions that will be discussed include:

- Small group level-funded alternatives.
- Ways to implement the solutions with individual and group health plans.



- Cost saving opportunities using reference-based pricing as a claim payment strategy.
- Benefits of bundled and transparent pricing for surgical procedures.
- How Direct Primary Care materially reduces healthcare costs while improving both quality of care and access.

The convention is scheduled for June 23-26. During the convention, you'll also have the opportunity to talk to licensed health insurance agents, brokers, consultants and benefit professionals who serve the health insurance needs of employers and individuals. Please drop by our booth to talk to members of Allied National's sales and marketing team.

To register for the NAHU convention and to hear the Allied National presentation, [register here](#).

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The graphic features a chalkboard with a wooden frame. On the left side of the chalkboard is a glass of lemonade with a slice of lemon and a sprig of mint. The chalkboard text reads: "SUMMER HOLIDAY SCHEDULE! OFFICE WILL BE CLOSED MEMORIAL DAY, MAY 28 INDEPENDENCE DAY, JULY 4 LABOR DAY, SEPTEMBER 3". Below the chalkboard is the Allied National logo, which consists of the word "ALLIED" in a large, bold, red font with a stylized underline, and the word "NATIONAL" in a smaller, red font below it.