



ALLIED
NATIONAL

BULLETIN



AN ALLIED NATIONAL SALES AND MARKETING PUBLICATION

May 2019

Agent Home

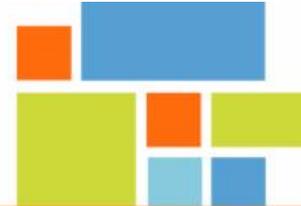
Forms

Resources



Cost Saver

*Limited Benefit Plan Coverage
for Groups of Two or More*



Cost Saver Participation Rates Adjusted

Allied has lowered the participation requirements for the popular Funding Advantage Cost Saver plan.

Cost Saver is a unique, low-cost group health plan for employers who are priced out of the cost of traditional major medical coverage. There is no medical underwriting and list enrollment is available. To make the plan even easier to sell, participation has been lowered for each of the three plan options available, to as low as 40%.



- Plan 1 - 40% participation required after waivers
- Plan 2 - 50%
- Plan 3 - 60%

A level-funded Funding Advantage plan, Cost Saver provides office visit and rich outpatient benefits plus fixed cash payments for surgery and hospitalization. The plan uses the PHCS and First Health PPO networks that are contracted specifically for this plan, so members always receive valuable PPO discounts for services.

Call Sales Support at 888-767-7133 if you have questions or email sales@alliednational.com.

Allied Success Story: Cost Saver Cuts Costs by 50%

Dilemma: One of our employer clients found itself in a difficult position. The employer lost a significant amount of revenue when one of its biggest customers was acquired and decided to move product production in house. The employer needed to cut costs to keep the business operating, while still providing attractive benefits in order to retain its workforce.

Solution: At the recommendation of its agent, the employer moved its plan from a Funding Advantage major medical plan to the Funding Advantage Cost Saver Plan. This switch helped them cut the cost of the group plan by 50%.

Employees were thrilled their employer was still able to provide health care coverage, and the employer was happy that the cost savings will allow it to operate in the black until they can find another customer.

You can find more information about Cost Saver – including marketing brochures and animated videos – at our [Cost Saver web page](#). Call Sales Support at 888-767-7133 or [email](#) them if you have questions.



Allied Welcomes New Sales Associate Director

Timothy Shroul has joined the Allied National team as the Associate Director of Sales and Marketing.

Tim served as a Benefits Consultant at Bukaty Companies for nearly six years. He worked in financial services for 10 years and started his own firm before moving his business and becoming a Partner at New York Life. Tim also was the Director of Government Programs at Coventry Health Care and he began his career as a Sales Consultant at Blue Cross Blue Shield where he worked for nearly 10 years.



He graduated from Grandview Senior High and earned a Bachelor of Science in broadcasting and film with a minor in history from the University of Central Missouri. He also attended Keller Graduate School and Walden University. He currently is engaged in marketing studies with Cornell University.

Tim is the father and step-father to nine children and he and his wife, Teresa, enjoy faith, fitness and finding ways to foster the spirit of fellowship and diversity by serving others.

Feel free to reach out to Tim with questions about Allied and our benefit plans and how we can work together to help you build your business.

AiRCare™

Treatment Options Members Appreciate

Are you aware that one in four Americans suffers from a behavioral health condition? Even more Americans are unaware of the treatment options available to them.

Allied National's Funding Advantage major medical plans provide your clients with the tools to proactively manage their behavioral health issues without purchasing additional benefit coverage. Through Allied's HealthCare Assistant and our HealthChoices programs members have access to some of the best inpatient and outpatient programs available through AiRCare™, a behavioral health management company.

AiRCare focuses on proactively managing health, reducing barriers and improving outcomes. They provide our members with outpatient coaching and help with inpatient care when necessary.

We could tell you how great AiRCare is, but instead listen to what our members are saying about how this program has helped them and changed their lives. Go to alliednational.com/testimonials. There's a short video available that provides you with real life stories of how this terrific program can benefit your clients.



Federal 5500 Filings & PCORI

This month Allied National mailed employers their 5500 Filing Information Worksheet to help them with their annual federal 5500 filings and payment of the PCORI fees established under the Affordable Care Act.

Form 5500 must be filed electronically with the Internal Revenue Service by the last day of the seventh month following the end of the plan year, unless an extension has been granted. The deadline is July 31 for calendar-year plans.



Under the rules and requirements of the Employee Retirement Income Security Act, self-funded employee benefit plans are required to make an "Annual Report" to the Department of Labor using the 5500 Report. Small employers under 100 lives have a general exemption from making this filing if their plan is fully insured or unfunded.

However, small employers lose this exemption if they are considered self-funded because they are withholding employee funds and these contributions are held by a third party (other than an insurance company), such as a Third-Party Administrator in an account to pay claims benefits. Funding Advantage plans generally fall into this category of a "funded" plan.

Although Allied sends out the data and the information necessary to file the 5500 report, employers are required to do this filing themselves. Small employers generally are able to file the 5500-SF (short form) version. This filing information also is available to you and your clients on the Allied Self-Service Site.

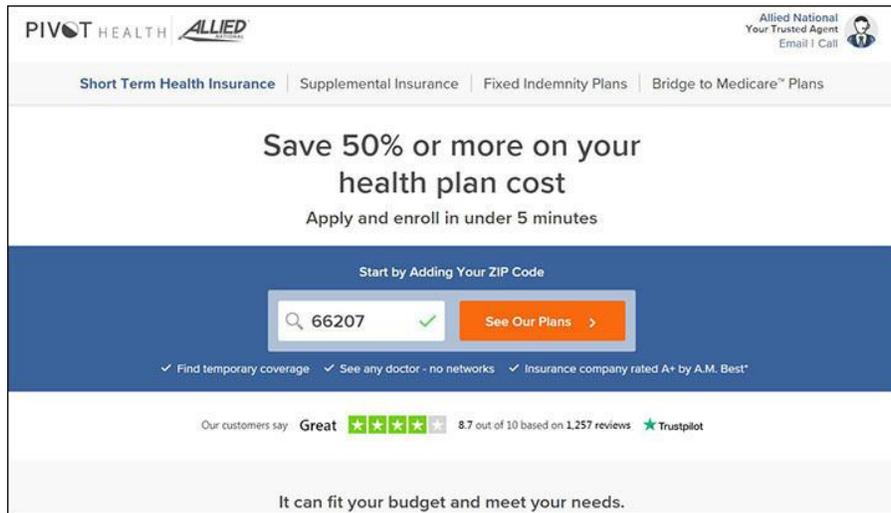
For the PCORI fee – **this fee is scheduled to end in 2019**. The PCORI fee will not be assessed for plan years ending after Sept. 30, 2019, however, for non-calendar-year plans that end between Jan. 1, 2019, and Sept. 30, 2019, your last PCORI payment will be due by July 31, 2020.

In an effort to help you and your clients with these filings we have an [informational page](#) with detailed instructions on how to complete a 5500-SF filing and more information on PCORI. We hope you will refer to this page for assistance.

Access ALL Pivot Quoting Through One Link

Pivot Health has updated their quoting website to simplify the quoting process and allow

quoting for all Pivot products from one agent link (instead of the separate links that used to be required to access PivotCare products).



The screenshot shows the Pivot Health website interface. At the top, there are logos for PIVOT HEALTH and ALLIED, and a navigation bar with links for Short Term Health Insurance, Supplemental Insurance, Fixed Indemnity Plans, and Bridge to Medicare™ Plans. The main heading reads "Save 50% or more on your health plan cost" with a sub-heading "Apply and enroll in under 5 minutes". Below this is a search bar titled "Start by Adding Your ZIP Code" containing the ZIP code "66207" and a "See Our Plans" button. There are also checkmarks for "Find temporary coverage", "See any doctor - no networks", and "Insurance company rated A+ by A.M. Best". At the bottom, it says "Our customers say Great" with a 5-star rating and "8.7 out of 10 based on 1,257 reviews" with a Trustpilot logo. The footer text reads "It can fit your budget and meet your needs."

Now all you need is one link, going to one site, to quote anything Pivot has to offer. Use your current PivotHealth Short Term link to access the new website. Once you've started a quote for a new client prospect you can filter the results to see quotes for Short Term, Supplemental plans, Fixed Indemnity, Bridge to Medicare (and coming soon – a new individual dental plan!).

This new update will save you valuable time and simplify the selling process for you and your clients.

The Bridge to Medicare™ Bonus Program Extended

Pivot Health had such a strong response to their The Bridge to Medicare™ Plan package, they've extended their bonus program during the second quarter so agents can earn more! From now until the end of June, Pivot will pay agents \$75 for every submitted and approved Bridge to Medicare application submitted now through June 30.



Why should you consider selling The Bridge to Medicare Plans to pre-Medicare clients?

- Package of short-term medical insurance for larger expenses AND fixed indemnity insurance for everyday medical expenses
- No network – clients can keep their providers
- Preventive care included
- Prescription drug coverage
- No balance bill guarantee

Pivot Health Commission Changes Effective 6/1/19

Beginning with new business effective June 1, 2019, and later, compensation for Pivot Health business in the states of DE, IA, MN, MS, NE, ND, NH and VA will change.

These states all have regulations concerning Minimum Loss Ratios for Short Term Medical plans. In order to meet these regulations during recent plan filings, Pivot Health's total plan expenses (the majority of which are commissions) are being reduced to reach state-mandated loss ratios.

The following chart shows the new Allied National commission schedule for Pivot Short Term Medical plans:

| PIVOT-HEALTH-SHORT-TERM ^α | First-Year ^α | Renewal ^α |
|--|-------------------------|-----------------------------|
| All States except noted below ^α | 15%* ^α | Not Applicable ^α |
| MS ^α | 14%* ^α | Not Applicable ^α |
| IA, ND, NE ^α | 11% ^α | Not Applicable ^α |
| DE, NH, VA ^α | 10% ^α | Not Applicable ^α |
| MN ^α | 7% ^α | Not Applicable ^α |

If you have any questions concerning this, please feel free to contact Allied Sales Support at 888-767-7133.

Register Today for a Webinar on Allied's Member Connection Employee Benefit Portal

Member Connection is a free online, interactive member engagement portal available to members with Funding Advantage major medical health plans. Member Connection, powered by Benovate, is unique because it displays health information, resources and activities based on members' interests and health needs. Members earn points and gift cards for participating.

If you aren't promoting Member Connection to prospective clients, or if you are and aren't aware of all it can do – join us for a free webinar tour of the Member Connection site.

Allied's Member Connection: The Benefit Worth Promoting

Free Webinar for All Agents
10 a.m.(CDT)
Thursday, May 30, 2019



Allied's Sales Manager Randy Wehner will be joined by special guest Mike Larkin who will be leading the in-depth tour of the portal. Mike is Senior Business Analyst for Benovate. Benovate is a health technology company that enables employers, providers, insurers and communities to proactively manage health risk and drive engagement.

Register Now For Allied's June Webinars

Bridge to Medicare

*New Pivot Health Plan Aimed
at Ages 62-64*

Pivot Health's Bridge to Medicare™ Plan is a budget-friendly package that helps pre-Medicare consumers ages 62 to 64 “bridge” to the next stage of life when they become eligible for Medicare.

Tuesday, June 11, 2019
10 - 11 A.M. CDT

Southern Scripts:

*Multiple Ways to Save on
Prescription Drugs*

Our partnership with Southern Scripts, a prescription benefit manager (PBM), means Funding Advantage members can save money on their prescriptions.

Friday, June 14, 2019
1 - 2 P.M. (CDT)



Quick Links



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State Product Availability Map
View and link to Allied products available in each state.



WINAllied Proposal Software
Get current proposal software and information. Keep updated!



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