



ALLIED
NATIONAL

BULLETIN



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Agent Home

Forms

Resources

Don't Miss This Golden Opportunity

The clock is ticking on Allied National's **Golden Anniversary Agent Bonus Program** which runs through March 1, 2020. Allied wants you to have the chance to earn as much bonus cash as possible, so submit your new cases today!



For each new case agents sell with effective dates Oct. 1, 2019, through March 1, 2020, they will be eligible for:

- **Dental Design** — \$50 per employee on every new case
- **Cost Saver** — up to \$5,000 on every new case
- **Major medical** — up to \$5,000 on an agent's first new case
- **Multiple case bonus** — up to \$5,000 (minimum four cases)

Visit our [website](#) bonus page or click on the agent bonus [flyer](#) below for complete details on the Golden Anniversary Agent Bonus Program. Or, if you need more details, listen to a recording of our "[Freedom Essentials & Bonus Webinar](#)."

Golden Anniversary Agent Bonus
10/1/2019 through 3/1/2020

Earn \$10,000 or More!

- Immediate bonus for every new Dental Design case of \$50 per employee
- Immediate bonus for every new Cost Saver group up to \$5,000
- Immediate new agent bonus up to \$5,000 on first major medical case
- Multiple case bonus up to \$5,000

See reverse side for complete details.

Contact your local General Agent or
Allied National
Sales • 888-767-7133 • sales@alliednational.com
www.alliednational.com

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Cost Saver: Bonus Opportunities for You & Benefits Your Clients Need

We know you want to provide the best benefit package possible for your clients so they retain you as their agent! And, you want to be able to make a good salary for your hard work. Look no further than Allied National's Cost Saver to give you both of these opportunities. **You can earn up to a \$5,000 bonus for a group sale!**

Cost Saver is part of Allied's Funding Advantage family of level-funded plans. It's a limited benefit plan option that provides rich outpatient benefits as well as fixed indemnity payments for surgery and hospitalization.

With three plan options to choose from, no medical underwriting and low rates and high compensation, Cost Saver is perfect for your clients. If your clients need more convincing, the icing on the cake is the following additional benefits:

- **A PPO Network:** The plan uses the PHCS or First Health PPO networks, which are contracted specifically for this plan, so members always receive valuable PPO discounts for all services.
- **Teladoc:** The Cost Saver plan features immediate access by phone or computer to a physician. Teladoc treats conditions such as sinus problems, bronchitis, allergies, ear infections and more. There is no cost to members using this great benefit.
- **Lab Card:** The Lab Card gives members the power to receive FREE lab testing when lab specimens are sent to a participating laboratory, and the testing is covered and approved by your health benefit plan.
- **Generic Drugs:** Cost Saver covers Tier 1 generic drugs for a \$15 copay. Members should check their Rx formulary for a list of the generics that are available. Brand drugs are available at a discount.

The benefits for agents, in addition to the 10% default agents compensation, is that for the next five months you can earn **up to \$5,000 for every** new group written from Oct. 1, 2019, through March 1, 2020. Click [here](#) for more details on our agent bonus program.

New Benefit: No Out-of-Pocket Costs for Many Imaging Testing Services

Health providers often need accurate, high-quality imaging tests to determine the appropriate treatment plans for their patients. Funding Advantage Members now have access to high-quality imaging at no cost to themselves.

Allied National has partnered with One Call, a health care network management company, to offer

efficient, quality diagnostic testing and accurate results from fully credentialed and accredited providers. Members' claims are managed from start to finish, ensuring appointments are scheduled quickly and with high quality providers.

WHAT'S NEW?



Key Program Offerings Include:

- Magnetic Resonance Imaging (MRI)
- Computed Tomography (CT)
- Neuro-diagnostics program (EMG + NCS)

Allied HealthCare Assistant currently is calling members who could benefit from this program. Encourage members, who you think could benefit from this service, to call HealthCare Assistant at 844-287-6078.

\$10,000 Specific Stop-Loss Deductibles

In June of this year, we began transitioning all active and new Funding Advantage business under 75 lives to a \$10,000 specific stop-loss deductible. This was done after some extensive actuarial work on our block of business and in an effort to make sure our rates are as competitive as possible.

In small group level funding, there is a definite balance between how specific stop-loss and aggregate stop-loss work together. In a typical self-funding situation for large groups, there are rarely aggregate claims being paid — most of the risk and the cost for stop-loss insurance is in the spec. But in small group level funding, most of the risk is actually in the aggregate portion of the coverage and premiums are necessarily high to cover that risk.

By moving the spec coverage to a \$10,000 deductible, we achieve a good balance between claims fund and potential for refund, and the stop-loss premiums. This gives us the lowest possible rates. Increasing the spec deductible lowers the spec premium but it also raises the claims fund (more than the spec premium is reduced) resulting in overall higher rates. While it provides the employer a larger claim fund, the overall increase in monthly costs isn't a desirable outcome for an employer more worried about monthly costs than any other factor.

Renewal Season Support at Your Fingertips

Allied National has the tools you need to make your fourth quarter renewals more manageable. Here are just a few of the resources you need to help your client understand their group plan options.

Custom GotoMeeting

- An Allied Sales Support Rep will be glad to talk to you and your clients on the phone about the group's renewal options
- Call Sales Support at 888-767-7133 to set up a meeting

PowerPoints

- Allied's PowerPoints cover topics ranging from Direct Primary Care to Allied HealthCare Assistant
- Visit www.alliednational.com/powerpoints

Webinars

- Let Allied do the talking with recorded webinars about our plans and benefits
- Visit www.alliednational.com/training-webinars

Forms

- All of the marketing brochures, flyers and forms you need to sell a Funding Advantage case are easily accessible
- Visit www.alliednational.com/faresources



Pivot: The Affordable, Short-Term Option to Traditional Insurance

Millions of Americans will go to the Affordable Care Marketplace during open enrollment to look for individual health plans. Unfortunately, many will leave empty-handed. Unless the individual qualifies for a subsidy, many of the plans are simply unaffordable.

One affordable option for your clients is Pivot Health Short-Term Medical plans (STM). Short-term health insurance provides temporary coverage for preventive care, doctor visits, urgent care and emergency care. Some plans also include prescription coverage.

Pivot Health STM includes:

- Office visit copay plans
- Prescription drug plans
- Lifetime maximum options from \$100,000 to \$1 million
- Option to purchase four back-to-back 90-day coverage plans or a 364-day plan
- Coverage available until Medicare eligibility begins
- ID cards and Certificates of Insurance issued immediately online

Pivot also offers plans for pre-Medicare consumers, fixed-indemnity benefit plans and dental insurance. To learn more about these plans, visit:

www.alliednational.com/pivot-health-individual-plans.

If you would like a customized web page for your Pivot sales, contact Allied's Sales Support at 888-767-7133 or email sales@alliednational.com. We will assist you in getting a Pivot affiliate link to send to your clients. You will not need to fill out any Companion appointment paperwork until after you submit your first case.



Great Time to Earn Bonuses Selling Pivot Plans

The Pivot Health product portfolio offers a variety of coverage options, extended plan durations in many states, and network advantages for individuals who need affordable health benefits. As an incentive to agents to become familiar with the plans, Pivot is offering a special bonus program.

Now through Tuesday, Dec. 31, 2019, agents can earn a bonus on:

- Bridge to Medicare™
- Short Term Medical products
- Latitude
- Brilliant Dental

The bonus payout starts on the third submitted and approved application during the contest period (any products below count toward the baseline of two applications).

Eligible Plans	Duration Requirements	Bonus Payout
Bridge to Medicare™	3 x 364 Days ¹	\$150
Quantum Short Term Medical	2 x 364 Days ¹	\$125
Short Term Medical (Deluxe, Choice, Standard, Economy, or Core)	2 x 364 Days ¹	\$100
Quantum Short Term Medical	364 Days	\$75
Short Term Medical (Quantum, Deluxe, Choice, Standard, Economy, or Core)	364 Days 2 x 180 Days ¹ 4 x 90 Days ¹	\$50
Short Term Medical (Deluxe, Choice, Standard, Economy, or Core)	90 – 364 Days	\$25
Latitude Supplemental	90 - 364 Days	\$25
Dental	90 Days+	\$25

Eligible plans must be submitted Nov. 1 through Dec. 31, 2019, with effective dates prior to Jan. 15, 2020.

Maximize Your Bonus Opportunity - Recommend a Total Package

The following are examples of how the bonus program works”

Example 1

Quantum STM (2 x 364) \$125
Latitude +\$25
Dental +\$25

\$175 x 20 packages
= \$3,500 Bonus

Example 2

Bridge to Medicare™ \$150
Latitude +\$25
Dental +\$25

\$200 x 20 packages
= \$4,000 Bonus

¹ Policy must stay in force for the established duration. Quantum plans not available in 4 x 90 durations.

You can find more information about Pivot's products at:

www.alliednational.com/pivot-health-individual-plans



Quick Links



Sales Support

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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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