



ALLIED
NATIONAL

BULLETIN



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An Easy Way to Alleviate 4th Quarter Stress: Move Your Funding Advantage Cases to 15-Month Contracts

Allied National's Funding Advantage level-funded plans now are available for up to 15-month contracts. We can extend the stop-loss plan year up to three months.

A longer contract locks your clients into a rate and may save them money over the long run. It also moves your cases to a different renewal date than fourth quarter! We will consider both new and renewal groups for extended stop-loss contracts.

Rates for a 15 month extended contract increase by about 6%. We'll quote the additional option for your client at renewal or when you submit a 4th quarter new case.

In all cases, extended plan years are subject to approval by underwriting and will be allowed only for groups that appear to be in overall good health.

For more information about this great opportunity to help ease the future fourth quarter renewal burden, contact your local General Agent or email Sales Support at sales@alliednational.com or call 888-767-7133.

WHAT'S NEW?



Economical Options for Individual Plans

Individual plans, like **Pivot Health Short Term Medical**, have been getting a lot of attention lately as a great option for individuals who need coverage but don't want to pay a lot. Pivot Health Short Term Medical costs up to 50% less than Affordable Care Act plans with no physician or hospital restrictions. Look for news soon on a return to 12-month plans for the PivotHealth STM.



PivotCare Elite is a great option for individuals who want health benefit coverage, but not at traditional health care cost. A fixed indemnity, limited benefit health coverage plan, PivotCare Elite is designed to empower members to manage and control their health care costs.

PivotCare Elite features:

- Affordable plans that offer a variety of benefits at rates that meet any budget.
- No insurance deductibles or coinsurance limits to meet.

- Set dollar benefit amounts for doctor office visits, hospital stays, lab work and more.
- No specialist referrals required.
- One of the nation's largest provider networks.

For more information, contact your local General Agent or call Allied Sales Support at 888-767-7133 or email them at sales@alliednational.com.

Cost Saver Benefits Members Can Count On

Allied's Cost Saver plan is already being embraced as a low-cost group health plan for employers who are priced out of the cost of traditional major medical coverage. What a lot of brokers and employers don't realize is that the plan comes with many extra benefits.



Members who have Cost Saver can count on:

- **A PPO Network:** The plan uses the PHCS or First Health PPO networks that are contracted specifically for this plan, so members always receive valuable PPO discounts for all services.
- **Teladoc:** 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.

COBRA Administration Needs? Here's Who to Call

While Allied doesn't do full blown COBRA administration for employers, we do help our covered employer groups with their current COBRA needs:

1. We provide the proper COBRA notice documents for employers to provide to their employees/dependents.
2. We will provide direct billing of COBRA covered employees/dependents for our covered employers.
3. We will cover the COBRA insureds of our new employer groups and provide billing services.

For employers who need a complete COBRA solution, we recommend you contact TASC or Ameriflex.

For more information about both companies, visit:

- **TASC COBRA** or call 855-649-2696
- **Ameriflex** or call 844-423-4636

COBRA — the Consolidated Omnibus Budget Reconciliation Act of 1985 — requires employers with 20 or more employees to offer covered employees and dependents continuation of their group health care coverage for a specified time if the employee's coverage is terminated due to certain qualifying events.

