



Allied National - The Small Group Benefit Experts

# Employer Benefit Adviser

April 2020

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## Questions Concerning COVID-19 and Allied Health Plans

“Does my Allied health care plan cover testing?”

This is the most common question we’ve received since the global spread of COVID-19. The answer is yes.

All Allied health plans automatically include testing for COVID-19. The cost of testing is free. The test must be ordered by a medical professional who is equipped to take the proper respiratory specimen from individuals meeting the Center for Disease Control (CDC) clinical and/or epidemiological criteria for COVID-19 testing.

To learn more about LabOne testing through Quest Diagnostics visit [www.questdiagnostics.com/home/Covid-19](http://www.questdiagnostics.com/home/Covid-19).



**Questions?** Allied’s Client Services Specialists are here to serve you. Give us a call at 800-825-7531 or email [clientservices@alliednational.com](mailto:clientservices@alliednational.com).

## Financial Assistance for You and Your Employees

State stay-at-home orders already have had a huge impact on employees and small employers. The federal government recently approved legislation to provide direct payments to individuals and funding to small employers. Here’s what you need to know to take advantage of this opportunity.

### Direct Relief Payments

All U.S. residents or citizens with adjusted gross income under \$75,000 (\$112,500 for head of household and \$150,000 married) who are not the dependent of another taxpayer and have a work-eligible SSN, are eligible for the full \$1,200 (\$2,400 married) rebate. They also are eligible for an additional \$500 per child.

### Virtual Visits

Members also are concerned with how they are going to be able to see a doctor for the coronavirus or any illness if they have to practice social distancing.

The answer is telehealth – a way to talk to a provider by telephone or through a laptop or computer. Here’s how to connect:

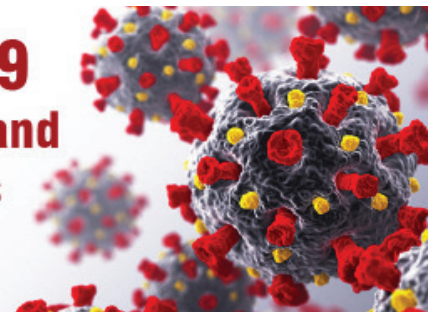
- Funding Advantage Major Medical Plans — You have access to the MeMD telehealth benefit. Call 855-236-9411 or go through your Member Connection account at [member.alliednational.com](http://member.alliednational.com) and select “Start a Virtual Care Visit.”
- Cost Saver or Fundamental Care Plans — You have the Teladoc benefit. Visit [www.teladoc.com](http://www.teladoc.com) or call 877-358-9631 to speak to a Teladoc member services representative to set up your account.

### Counseling

AiRCare, a behavioral health company that works with our Allied HealthCare Assistant program, can now provide telephone counseling to all of our major medical members. The benefit for this will be covered at 100%. For more information, check out our flyer at [www.alliednational.biz/12391.pdf](http://www.alliednational.biz/12391.pdf).

For most Americans, no action will be required to receive a rebate check. The IRS will use a taxpayer’s 2019 tax return or their 2018 return if they haven’t filed for 2019.

**COVID-19**  
Information and  
Resources



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## Financial Assistance for You and Your Employees (Cont.)

### U.S. Small Business Administration Loans

The CARES (Coronavirus Aid, Relief and Economic Security) Act allocated \$350 billion to help small businesses keep workers employed amid the pandemic and economic downturn. Known as the Paycheck Protection Program under the SBA's 7(a) loan program, the initiative provides 100 percent federally guaranteed loans to small businesses who maintain their payroll during this emergency. These loans may be forgiven based on a formula if borrowers maintain their payrolls during the crisis or restore their payrolls afterward.

#### You are eligible for the loan if you are:

- A small business with fewer than 500 employees
- A small business that otherwise meets the SBA's size standard
- A 501(c)(3) with fewer than 500 employees
- An individual who operates as a sole proprietor
- An individual who operates as an independent contractor

- An individual who is self-employed who regularly carries on any trade or business
- A Tribal business concern that meets the SBA size standard
- A 501(c)(19) Veterans Organization that meets the SBA size standard

In addition, some special rules may make you eligible if you are in the accommodation and food services sector (NAICS 72).

If you are an independent contractor, sole proprietor, or self-employed individual, lenders will also be looking for certain documents (final requirements will be announced by the government) such as payroll tax filings, Forms 1099-MISC, and income and expenses from the sole proprietorship.

For more information about this legislation, visit Allied's COVID-19 resource page at [www.alliednational.com/covid](http://www.alliednational.com/covid) or visit [sba.gov](http://sba.gov) for updates as more information about eligible lenders and additional loan guidance is released.

## Paycheck Protection Program

When you log into your Self-Service Site, you'll see we've created a new report called the PPP Premium History report. This new report will provide you with the information you need to get a small business loan during the coronavirus (COVID-19) crisis. The Paycheck Protection Program (PPP) application process requires health insurance premium information. Login today to take a look at this new report.

## EBA Is Going Digital

Allied National is "going green" with our monthly *Employer Benefit Adviser* (EBA) and will no longer be mailing printed copies later this spring. This will allow us to provide you more timely delivery and provide you content that is more specific to your health plan.

### How can you still access our monthly newsletter?

You'll want to make sure you have a registered employer account on our Self-Service Site. Please fill out and send in the Website Account Authorization Form at [www.alliednational.biz/573.pdf](http://www.alliednational.biz/573.pdf).

Once registered, you will not only be emailed the monthly newsletter, but you'll be able to see plan information and get copies of plan documents, benefit information, coverage dates and more.

For questions, email [clientservices@alliednational.com](mailto:clientservices@alliednational.com) or call us at 800-825-7531.



## Navigating COVID-19

In order to keep our members, employees and loved ones healthy and safe from the coronavirus, we have researched government and World Health Organization resources to find helpful information to pass along.

If you're registered on our Self-Service Site, we will email you a copy of the *Employer Benefit Adviser* newsletter with the full list of tips. If you are not registered yet, you can view the infographic at <https://tinyurl.com/AprilEBA>.