



EMPLOYER

BENEFIT ADVISER

Helping you explore today's changing health benefit landscape

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August 2019



Health Care Change Coming & Direct Primary Care Leading the Way

There's a new health care trend that has the potential to lower costs while increasing employee satisfaction and level of care.

Direct Primary Care (DPC) is a cutting-edge solution to the rising cost of health care, and Allied National has a way to make it work for small employer groups.



Employers who are in a DPC arrangement make a low fixed monthly payment to a doctor's office on behalf of their employees in order for the employees to have access to a physician for primary care services. There is no insurance involved or additional fees from the DPC physician for the services they provide. It allows an individual to have

a direct relationship with their physician for all their primary care needs.

Allied National recognizes the value of Direct Primary Care practices and is helping facilitate this arrangement by offering comprehensive major medical benefit plans to supplement the DPC health plan. When an employer offers a DPC plan along with our Funding Advantage plan as a major medical "wrap," we are willing to offer lower costs on our plans by:

- Removing the cost for office visits and selected Rx benefits (*benefits provided by the DPC physician*).
- Discounting our rates for the positive impact on utilization and wellness seen when a member is using DPC.

These factors reduce the cost of our plan which frees up premium costs that covers most DPC contracts. This integrated approach reduces health plan costs and improves the quality of health care.

Do you think your group would be a good fit for DPC? Call your agent for more information.

Use Member Connection — *It's a Win Win*

Employers can save money when employees are actively engaged in taking care of their health.

Member Connection is an online, interactive member engagement portal, which functions as a "one-stop-source" for you and your employees' health and benefit needs. Member Connection is available 24 hours a day, seven days a week.

Powered by Benovate, Member Connection is unique because it engages members by displaying content and activities based on their interests and health needs. Members can:

- Participate in a wellness program that pays them money to participate.
- Check on benefits and claims through the Self-Service Site.
- Access Telehealth or Teledoc and other special benefits.

Funding Advantage Members can receive benefits that will save them on their out-of-pocket costs and give them the resources they need to get the best care. In addition, members can earn gift cards from



places like Amazon, Macy's, and Whole Foods just by using the app. Best of all, the gift cards are rewards for having fun, enjoying life and increasing healthy behaviors.

We've included a Member Connection flyer in this envelope that we would like you to post for your employees to see and read. If your employees want to enroll in this free program, direct them to:

- Google Play Store for the android phone (search for the Benovate app)
- App Store for their iPhone or iPad
- *Member.alliednational.com* to register on their PC or laptop.

Members just need the "Allied Member Connection Registration Code" from their health plan ID card to register.

Telehealth or Teladoc Services – Less Expensive and More Convenient

Your Funding Advantage major medical plan features a benefit that provides medical care for everyone on the plan for minor health issues 24 hours a day, seven days a week — it's your Telehealth benefit. For Cost Saver members, it's Teladoc.

For the minor health issues in life, telemedicine is rapidly becoming the favored way for someone to seek immediate help any time of the day or night.

The telemedicine field has expanded beyond a simple phone call to a nurse or doctor. Telehealth utilizes smart phones, personal computers and tablet technology to access live video chats. Physicians have remote access to your records, so they can prescribe medications.

To use your Allied Telehealth benefit, you can go through your smartphone or PC to your Allied Member Connection account at member.alliednational.com or can call 855-236-9411. Once online with a physician you can have a phone or video consultation with a board-certified doctor. To use your Teladoc benefit, visit www.teladoc.com or call 1-877-358-9631.

The best part, your cost depends on whether you have an HSA (\$49) or non-HSA (\$0) health plan. Either way, you and your employees pay less for a telehealth visit than for a traditional doctor's office visit.

For a handy reminder of who to call when you need health care advice, print the flyer at www.alliednational.biz/846.pdf and cut out and keep the Benovate Telehealth Virtual Care Benefit ID Card close by. If you are a Cost Saver member, visit www.alliednational.biz/3129.pdf for more information.



Who do you turn to when you're sick?

24/7 Access to MeMD Telehealth Providers

When you're not feeling well, you want help now! Not days from now when an appointment opens up. Fortunately, you can receive expert care any time of the day.

Just pick up your phone or log onto your computer or tablet. MeMD Telehealth medical providers can write prescriptions when medically necessary and permitted by law. **You won't be charged** because the cost of the phone or video consultation is covered by your Allied health plan. However, there will be a minimal charge if you're covered through an HSA plan.

Register Today
Call 855-236-9411 or go through your Member Connection account at member.alliednational.com and select "Start a Virtual Care Visit." You can get access to a telehealth medical provider immediately.

Here's Your MeMD Membership Card. Have your health plan ID card ready, too.

ALLIED
MeMD Telehealth
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Telehealth information for members with major medical coverage.

Are You Taking the Right Medication for Your DNA?

Have you ever taken medications that really didn't seem to help or made matters worse? Funding Advantage's major medical plans offer members access to Allied HealthCare Assistant, health care services that ensures our members have access to the best health care in the country.

For instance, AiRCare is one of our HealthCare Assistant providers. Members who are taking multiple medications may be a candidate for DNA testing through AiRCare and RX Precision to help get the right drug doses and combination of medications.

One member who has been a long-term client of AiRCare was suffering from chronic migraines for many years. AiRCare referred her to RX Precision's genetic testing program and recently she was approved for a newer, injectable migraine medication that has made a tangible difference in her life. The member says the frequency of her migraines have decreased significantly, she no longer takes any form of opioid-based pain medication and she has been able to go back to work on a much more consistent basis.

"I am very grateful for your program and everything you have given to me. You are my "cheering" section, and your calls have really made a big difference in my life," she said.

Make sure you are getting the best care by utilizing your access to HealthCare Assistant. Visit www.alliednational.com/assistant or call 844-287-6078.

