



Helping you get the most from your benefit plan

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Employer Benefit Adviser

August 2021

Self-Service Site

Covid-19 Info

Employer Resources

**WORTH
REPEATING**



What to Know This Month

Here's a sneak peek at the articles in this issue:

1. Vaccines: Your Best Protection From COVID
2. Agent Video Testimonial: Allied HealthCare Assistant
3. Three Ways Employees Can Cut Medical Expenses
4. How to Avoid the Dreaded "Late Enrollee" Trap
5. Labor Day Closing
6. Read Our Blogs

Vaccines: Your Best Protection From COVID



According to the Centers for Disease Control and Prevention (CDC) vaccines remain the best option for preventing the serious complications and death from COVID-19 and the new Delta variant.

COVID-19 testing and vaccinations are covered by your Allied National Funding Advantage health plan. Members owe no copay, nor are there deductibles to be met.

To find a location near you or your employees to get the vaccine, visit [vaccines.gov](https://www.vaccines.gov). For more information and the importance of getting the vaccine, click on the links below.

Find a Vaccine

Visit the CDC Website

Agent Video Testimonial: Allied HealthCare Assistant

When it comes to offering health benefits to your employees, we know you and your employees want access to the absolute best health care in the country while saving money.



Agent Joe Martin has been selling Allied National Funding Advantage plans for over 10 years – and he’s learned a lot about his clients in that time.

Find out why he thinks Allied’s [HealthCare Assistant](#) program is a unique benefit option that can positively impact you and your employees’ monthly costs and overall health.

This short video is something you can share with your covered employees to help them get the most out of their health plan.



Three Ways Employees Can Cut Medical Expenses

Your Funding Advantage plan comes with some great opportunities for you and your employees to save money. Below are a few resources you and your employees can use right now that will save you money on health care expenses.

Allied’s HealthCare Assistant can help you and your employees save a tremendous amount of money. The HealthCare Assistant is like a concierge, available to help plan members get the best health care benefits. Here are just a few things they can help with:

- Free testing supplies for diabetes patients
- Support for behavioral health issues
- Access high-quality imaging at no cost to members



Find Out More About HealthCare Assistant

Use your **telehealth benefit!** It's the weekend or late at night and someone in your family comes down with a bad ear infection or high fever – don't run to the emergency room – use your telehealth benefit. This will save you potentially thousands of dollars without leaving the comfort of your home to receive care from U.S. board certified health care professionals.



Find Out More About Your Telehealth Benefits

Always **choose generic drugs over brand name drugs** when available. Generic drugs use the same active ingredients as brand-name drugs. They work exactly the same way, yet the cost for a generic drug is a fraction of what the brand-name drug costs. You can share this flyer from the FDA with your employees to explain the benefits of using generic drugs.



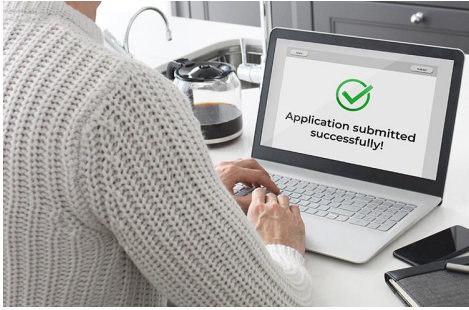
Generic Drug Facts

Be sure to share these tips and the flyers with your employees so you all can live healthier lives without spending a fortune.



How to Avoid the Dreaded

“Late Enrollee” Trap



Health coverage is one of the most coveted benefits an employee can receive. Don't deny an employee coverage by accidentally making them a "late enrollee" by turning in their enrollment form after the effective date. When a new employee becomes a late enrollee, they are not eligible for coverage until the next open enrollment.

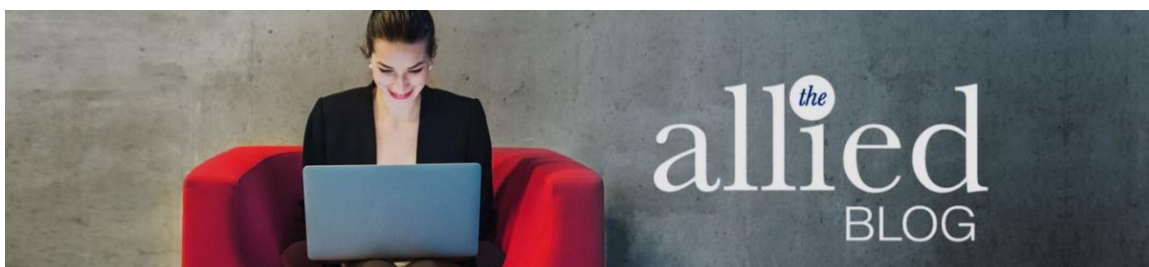
The solution: *Have all new employees fill out an enrollment form for coverage as soon as they are hired and send the form to us. We won't bill for coverage until the end of their waiting period and the start of their benefits.*

To clarify, an employee becomes a late enrollee when the employer gives Allied National the employee's health coverage enrollment form after the effective dates for coverage. Effective dates usually are 30 to 60 days starting the first of the month after the employee is hired. *Allied cannot make exceptions.*

If the employee fills out an enrollment form and you send it in, but the employee leaves their employment before coverage begins, just inform us and we'll cancel the coverage.



Read Our Blogs

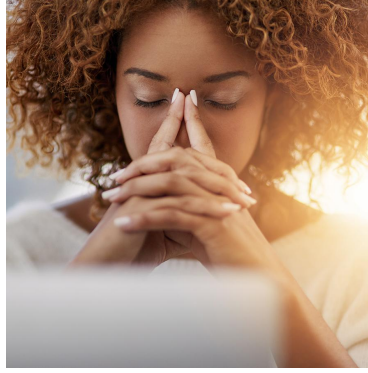


The *Allied Blog* address issues faced by small business employers. Bookmark our web address, www.alliednational.com/blog, and come back regularly for industry-related content!



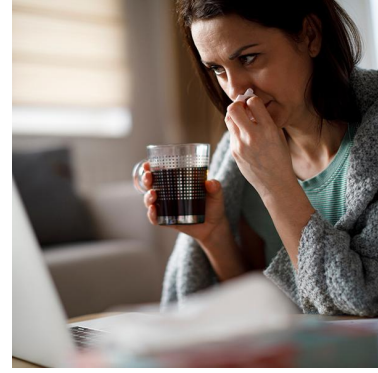
Mental Health During a Pandemic: How to Find Help

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5 Ways to Lower Stress at Work

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Telehealth or an In-Person Visit - Which Option is Best for You?

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