



Helping you get the most from your benefit plan

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Employer Benefit Adviser

February 2021

Self-Service
Site

COVID-19
Info

Employer Resources

Cost Not a Barrier to Getting COVID-19 Testing and Vaccinations



COVID-19 testing and vaccinations are covered by your Allied National Funding Advantage health plan. This includes members who have Freedom, Cost Saver and Preventive Minimum Essential Coverage (MEC) plans.

Members owe no copay, nor are there deductibles to be met. Your health plan will pay for repeat testing if approved or ordered by a physician.

For individuals who are hesitant to get a test because the nasal swab can be painful or uncomfortable, there is new evidence from [Yale School of Public Health](#) that the saliva test results are similar to swabbing.

COVID Resources

Lab Program Makes Testing Affordable

Your Funding Advantage plan provides generous lab discounts when work is performed at one of these three locations:

- Labcorp
- Quest Diagnostics
- American Esoteric Laboratories

When you choose to get your testing done at one of the above participating laboratories – and the testing is ordered by your physician and covered and approved by your health benefit plan – you pay no deductibles, no copays and no coinsurance. In addition, you might not have to go to a different location to get testing done if your physician's office is affiliated with one of the



three labs. So, make sure you ask first before having any test performed.

If you are covered under an HSA plan, you will receive lab services at discounted rates that will be automatically applied to your HSA deductible. Once the deductible is satisfied, lab benefits are paid at 100%.

Outpatient lab work includes:

- Blood testing (e.g., cholesterol, CBC)
- Urine testing (e.g., urinalysis)
- Cytology and pathology (e.g., pap smears, biopsies)
- Cultures (e.g., throat culture)

Easy to Use

Members just need to show their Funding Advantage ID card to the lab. The lab program is a voluntary program. However, if you choose not to use one of these lab facilities, your normal benefits will apply.

If you have questions, please contact Allied Client Services at 800-825-7531.

1095-B Forms — What's New For 2021

The Internal Revenue Service (IRS) has a new process and a new exception for the 2021 distribution of the annual 1095-B form:

- A new code G must be entered on Form 1095-B, line 8 to identify an individual coverage Health Reimbursement Account.
- The IRS will not impose a penalty for failure to distribute form 1095-B to individuals if certain conditions are met. [Read about the good faith relief conditions now.](#)

WHAT'S NEW?



Form 1095-B must be filed with the IRS and a copy distributed to each employee that received health benefits through your company health plan in 2020. The deadline for distributing 1095s to employees has been moved from Jan. 31 to March 2, 2021.

During the first week of February, Allied National mailed employers 1095-B forms for each employee covered under your company health plan during the 2020 plan year. Form 1095-B is used to:

- Report information to the Internal Revenue Service (IRS).
- Advise taxpayers that they were covered by minimum essential coverage.

IMPORTANT: If you are an Applicable Large Employer as defined by the Affordable Care Act, you must file form 1095-C that contains additional information about your plan offering, contribution and non-covered employees. Allied can provide you with a spreadsheet to assist you with completing the 1095-C form. You can find out more information on these requirements on the IRS [website](#).

Giving Members Hope and Help During a Pandemic

Your Funding Advantage employer health plan can bring you and your employees hope and guidance even though we are still in the throes of the pandemic.

Through the Allied HealthCare Assistant program provided with your health plan you have access to AiRCare, a behavioral health care management company. Many people

are under extreme stress right now and are more susceptible than ever to the damage stress can play.

One Funding Advantage member was frustrated by stress from school, work and his a family member's alcoholism. His anxiety became worse during the pandemic and riots, and he did not feel he was in control of his emotions.



The AiRCare clinician initially introduced him to a meditation app and worked with him to add exercise in his life. Next, they worked together to improve communication so that he could advocate for himself. The AiRCare clinician also directed him to his academic advisor and instructors to get assistance in school and an Al-Anon group to help him with his family relationships.

The Funding Advantage member has passed his classes and is eligible to graduate in the spring upon completion of final courses! He is now advocating for himself and using school, community and other resources to manage his anxiety, set appropriate boundaries and advocate for himself. He said that AiRCare was helpful in addressing his needs and that he is now in a good place.

If you or one of your employees is having a hard time, reach out to a HealthCare Assistant at 844-287-6078. There's no cost for our members! This service is provided to you by Allied National through your health plan.

[Learn More About AHCA](#)

Allied Employees Show Off Team Spirit Leading up to Super Bowl LV

Spoiler Alert! Even though Super Bowl LV ended in a heart-breaking loss for Chiefs fans, our employees had fun sporting their hometown pride leading up to last Sunday's game.

At Allied's Overland Park, Kan., office, we kicked off Super Bowl week with "Make Us A Champion Monday". This was undoubtedly the most exciting week of the year for us Kansas Citians! We encouraged employees to wear their Chiefs gear and they did not disappoint. Even our Director of HR sported his Chiefs socks from his home office. Here's a photo of some of our Sales team sporting their smiles and hometown pride.



Left to Right: Jason Gibson (Sales Operations Manager), James Wright (Account Executive), Liz Wilson (National Sales Manager), Liz Cissner (Account Executive), Brandon Scarborough (Executive Director of Sales and Marketing), Randy Wehner (Benefits Consultant)

Take a look at all the photos from Allied's Spirit Day on our Facebook page.

[Facebook](#)

Get Social With Allied National

Here at Allied National we love getting social, which is why you'll find us on Facebook, Twitter and

LinkedIn. We think it's a great way to build an online community where we can hear from you and share industry news and faces of the people who provide you with exceptional customer service day in and day out.

Here are a few of the places you can find and support us online:

Facebook: You can "like" our page for weekly blog updates and get tips on how you and your employees can get the most out of your member benefits. We also post educational videos and you can see some of the fun we have at Allied. [Click here to like our page.](#)

Twitter: Follow us to stay in the know regarding what's happening in the health care world and how it impacts small group health plans. [Click here to follow us.](#)

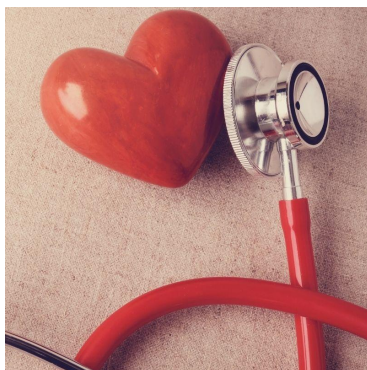
LinkedIn: Follow us to keep up with all things business. While more of our content is geared toward our Agents on LinkedIn, you will still find expert content from The Allied Blog; who's new at Allied; and important updates regarding federal aid for small businesses and COVID-19 information and resources. [Click here to follow us.](#)



Check Out Our Latest Blogs

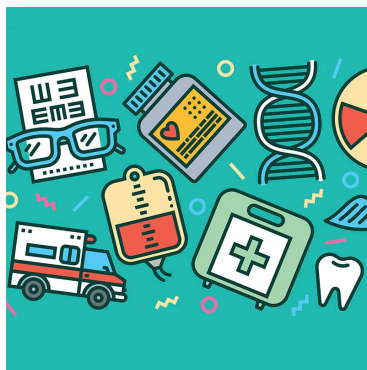


We publish a new article regularly on *The Allied Blog*. Many of these topics address issues faced by small business employers. If you like these blogs, bookmark www.alliednational.com/blog and come back each Wednesday for new content!



5 Simple Ways to Promote Heart Health in February (infographic included)

[Read More](#)



The Value of Adding Dental and Vision to Your Health Plan

[Read More](#)



The Attraction of Level-Funded Health Plans

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Check out our fun Valentine's Day video!



Download the Member Connection app today!



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