



Helping you get the most from your benefit plan

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Employer Benefit Adviser

January 2021

Self-Service
Site

COVID-19
Info

Employer Resources

What. A. Year: Allied's 2020 Year-End Review



At the beginning of 2020, no one could have predicted what was in store for all of us. However, through these challenging times, Allied still had reasons to be proud.

- We celebrated our 50th anniversary
- We surpassed 100,000 covered members
- We joined the 90 Degree Benefits family

These are just a few of our exciting milestones reached in 2020. Visit The Allied Blog to read our full Top 10 highlights of what was quite possibly the craziest year ever (Let's hope we didn't speak too soon!).

Read Our Top 10
List

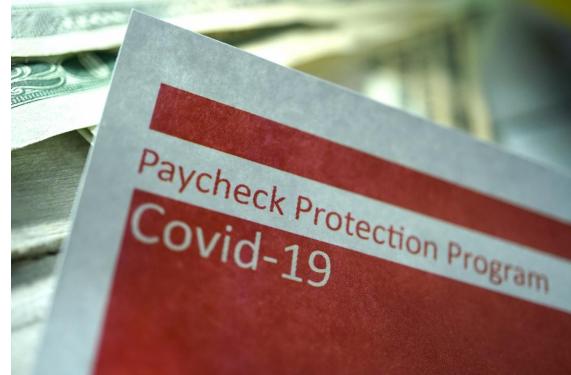
New Small Business COVID Relief Bill Passed

The new year is finally here and yet the coronavirus pandemic continues to wreak havoc on small businesses, but there is help available.

On Dec. 27, 2020, President Trump signed

the Consolidated Appropriations Act, a consolidated government spending and coronavirus relief bill.

The Act provides funding of \$284.45 billion, extends the Paycheck Protection Program until March 31, 2021, and allows new borrowers to apply for PPP loans. The Act also creates Second Draw PPP loans, which are available to borrowers who previously received PPP loans. Second Draw loans cannot exceed \$2 million.



To qualify for a Second Draw loan, a borrower must have 300 or fewer employees (together with its affiliates) and a decline in gross revenue of at least 25% in any 2020 quarter compared with the same quarter in 2019. The borrower must have used the full amount from its first PPP loan before the date on which a Second Draw loan would be disbursed to it.

The COVID-19 Information & Resources page on our website is a great place for you to find information on how Allied National's health plans are helping with the pandemic as well as links to the government's pages on vaccines and Small Business Owners guide to the Coronavirus Aid, Relief, and Economic Security Act.

[COVID-19 Resources](#)

[Read the Relief Bill](#)

Deadlines and New Information for 1095 Forms

This month, Allied National will send you your 1095-B forms for each employee who has been covered under your health plan during the 2020 plan year. This information must be filed with the Internal Revenue Service (IRS) and a copy of the 1095-B given to each employee.

You also will be able to access these forms through your Self-Service Site at www.alliednational.com. Form 1095-B must include the name, address and Social Security Number of all employees and their dependents who are covered under the medical plan and the number of months during which the individual had at least one day of coverage.

What's New

- A new code G must be entered on Form 1095-B, line 8 to identify an individual coverage HRA.
- 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.](#)

The due date to distribute 1095s to your employees is extended from Jan. 31, 2021, to March 2, 2021. Stay up-to-date on future developments by visiting www.irs.gov.

IMPORTANT NOTE: If you are an applicable large employer and need additional information from Allied for completion of 1095-C forms for your employees and IRS, please contact Allied Client Services at 800-825-7531 and we can provide you with a spreadsheet of all your covered employees and dependents along with premiums paid for the 2020 calendar year.

**No- or Low-Cost Health Care Through
Your Allied Health plan**

Excellent health care at an affordable cost is as close as a phone call with Allied HealthCare Assistant.

Sheila Soffiotto, Healthcare Management Supervisor, runs the program. She explained that the Allied HealthCare Assistant program was created to ensure our members have the absolute best access to the best health care in the country – sometimes at no cost.

"What a lot of members don't realize is that if they work with us, they often can get testing or services for little to no out of pocket," she said. "They also may be able to get routine surgeries for little or no out of pocket if they go through the process and are willing to travel to preferred providers if necessary."

Here are some examples of AHCA services provided to eligible members at no cost:

- Advanced diagnostic testing (MRI, CT, PET scans) if the member goes through the HealthCare Assistant
- Elective surgeries if the member selects a preferred provider
- Diabetes education, coaching and supplies
- Healthy lifestyle and weight loss coaching
- Mental health support and coaching for anxiety, depression, insomnia, and many more mental health issues

The process for getting assistance is simple.

"For instance, if a member knows they will need to have surgery, they can call 844-287-6078 and I can help them with the process. Or, if they call about mental health or diabetes issues, we can get them some help. Individuals with weight problems have access to free weight management and coaching," she said.

Sheila stressed that if someone calls and does not get an answer, they should leave a message and explain what they need. Sheila said her team will do the research before calling the member back.

[Learn More About AHCA](#)



Testimonials: Weight Loss Made Easier

With a new year comes renewed efforts to lose weight in time to look good for swimsuit season. But for some, losing weight is a medically necessity. That's where Allied HealthCare Assistant comes in.

Funding Advantage members can call the Allied HealthCare Assistant at 844-287-6078 to get access to free weight management tools and coaching.



Coaching is provided by GemCore Wellness, a health care service working with Allied HealthCare Assistant.

One member has been working with a coach for two months and has lost 20 pounds. He is now going to the gym daily and is working to get his blood sugar count down.

Another member decreased his weight from 285 pound to 276 pounds in the short time

he's been working with his coach. He is working with his doctor to get his medication corrected so that his A1C level will continue to decrease along with lifestyle improvements. An individual's A1C level helps doctor's diagnose prediabetes and type 2 diabetes. An A1C level below 5.7 percent is considered normal.

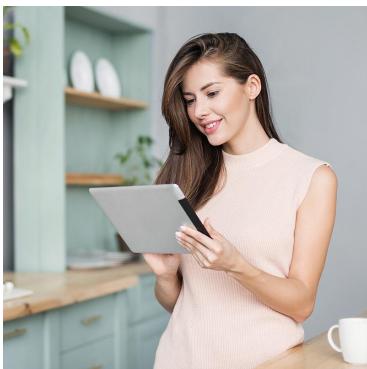
A member who weighs more than 400 pounds is now on a path to losing weight. He's lost 24 pounds in four months while working with a coach.

To learn more about this and other programs, visit our [AHCA page](#).

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!



Round Two Paycheck Protection Program FAQs For Small Businesses

What Happens When You Combine Healthy Living and Gamification?

Not All Doctor's Office Visit Copays Are Created Equal

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OFFICES CLOSED

Monday, January 18



MARTIN LUTHER KING JR. DAY

Download the Member Connection app today!



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