

## Lower Costs, Better Health Care, Comprehensive Benefits

Allied National recognizes the value and importance of Direct Primary Care. For an employer sponsoring a DPC health plan, we offer comprehensive major medical benefit plans to supplement the DPC plan and provide complete protection for the types of serious conditions that can't be dealt with in a DPC setting.

Our **Funding Advantage** level-funded major medical plan integrates with a DPC plan and lowers total costs. By removing benefits for services already handled by the DPC we significantly lower the costs of the major medical plan. We also discount the rates for the positive impact of Direct Primary Care on plan utilization and wellness. The savings from integration and wellness frees up sufficient money to cover most DPC monthly costs with money left over.

**The result? Better health care at a lower cost with increased satisfaction from a primary care physician relationship.**

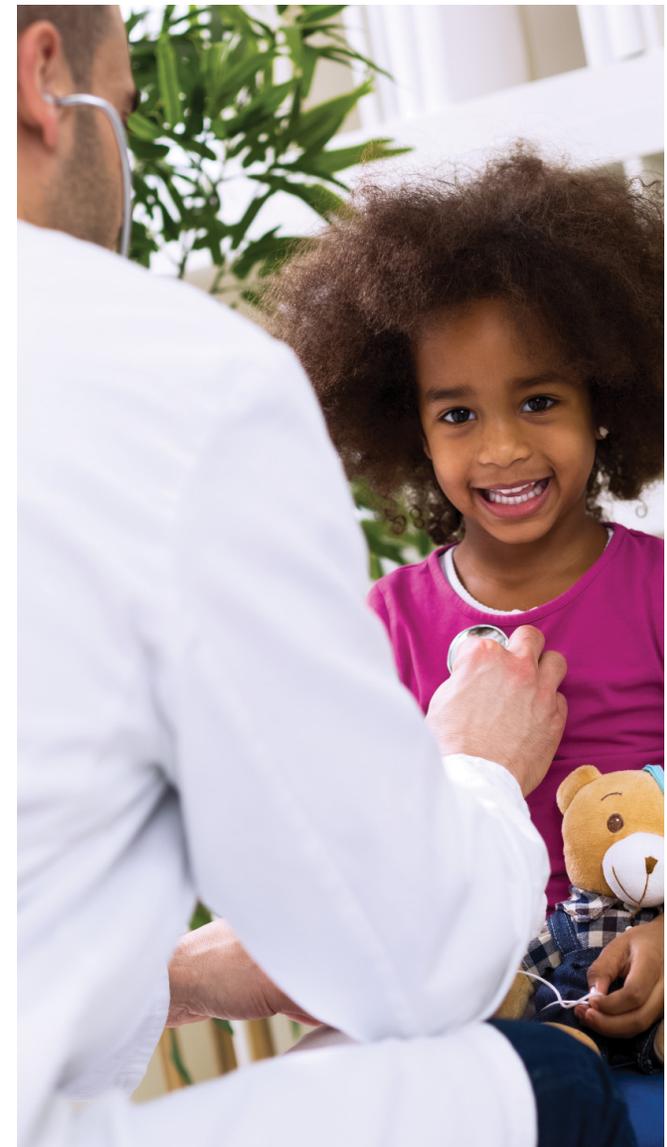


### Want to Know More?

**Call Allied's Sales Support  
at 888-767-7133  
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**Allied Funding Advantage  
and Direct Primary Care**

Lower Costs and a Higher Level of Care



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# Benefits of Combining a Funding Advantage Plan With a DPC Practice

## Direct Primary Care

Direct Primary Care (DPC) is a cutting-edge solution to the rising cost of health care. Allied National can help small employers set up comprehensive major medical protection to compliment a DPC arrangement.

### What is Direct Primary Care?

An employer or employee in a DPC arrangement makes a fixed monthly payment to a doctor's office to have access to primary care health services. There is no insurance involvement. It's a contract between a doctor and the patient to provide all the primary care medical services a member and their family needs. Office visits, routine checkups, stitches and simple fractures are all things that can be handled in the DPC office. The scope of services varies by physician practice but often include access to inexpensive drugs and x-rays.

DPC provides members with a one-on-one relationship with their doctor who is often available to them 24/7. Immediate access, better care and a doctor who knows a patient's medical history and spends quality time with that patient are all the hallmarks of a DPC practice.

- DPC arrangements provide all primary care services for a single monthly fee
- No deductibles or co-pays for most DPC medical services (including prescription medications in states where allowed)
- Opportunity to develop a personalized relationship with a primary care physician
- Proactive wellness and chronic illness management
- Level-funded group health plans available at a reduced cost integrates with DPC to cover major illnesses and accidents
- Potential refund for favorable medical claims experience with your major medical plan

***Combination of DPC and level funding provides a cost-effective, comprehensive benefit plan.***

