



Allied Freedom Plan Options

The Allied Freedom Plan options allow you the full choice of health care providers without restrictions or penalties. There are no preferred providers or networks required. See the provider YOU choose!

You still receive the value of PPO-like discounts for all medical services. Allied arranges for these discounts directly on your behalf, with the provider of your choice, to gain the highest level of discounts possible.

The only out-of-pocket expenses are normal copays, deductibles and coinsurance. Payment to providers is based on Medicare “plus” reimbursement. For physicians and physician services, reimbursement is at 125% of Medicare allowable. For bills in excess of \$5,000, Allied National provides a legal support service for members who are being subjected to balance bill collections. If a member receives a balance bill, they should call Allied’s Elite Experience team at 866-332-1987 or email balancebilling@alliednational.com.

The Freedom Traditional and Freedom Essentials options are available with the Allied Funding Advantage Plan.

- Choose any provider without restrictions or penalties
- No PPO networks
- True freedom of provider choices

This is an invitation to inquire about Allied plans. This is a limited description of the plans. See plan brochure and certificate of coverage for complete details.

FUNDING[®]
A Level-Funding Solution for Small Groups
ADVANTAGE

ALLIED[™]
NATIONAL
A 90 Degree Benefits Company

Allied National • 4551 W. 107th Street, Suite 100 • Overland Park, KS 66207-4037

www.alliednational.com • sales@alliednational.com • 888-767-7133



Freedom Plan Reference-Based Pricing

As health care costs continue to rise, many employers are looking for opportunities to lower expenses. One strategy is to employ reference-based pricing — a method of reimbursing providers by setting cost limits on health services without using a PPO network. Employers who use reference-based pricing have the potential to significantly lower total health care expenses and eliminate the hassles associated with restrictive PPO networks.

How Allied's use of reference-based pricing is different

Allied National's Freedom plans use Medicare as a reference base to pay providers. We reimburse doctors 125% of Medicare allowable and facilities at 150% of Medicare allowable. No two reference-based pricing plans are the same, and Allied's Freedom Plan is different from most in that it:

- Doesn't limit reference-based pricing to certain procedures. Allied's reimbursement discount applies to all procedures, services and facilities.
- Doesn't require members to look for the lowest price. The percentage Allied pays is listed on the ID card and providers know up front what reimbursement will be.
- Doesn't require members to pay balance bills for the discounted reimbursement. While some plans require members to cover costs not covered by the plan, Allied does not. For bills in excess of \$5,000, Allied National provides a legal support service for members who are being subjected to balance bill collections. If a member receives a balance bill, they should call Allied National's Elite Experience team at 866-332-1987 or email balancebilling@alliednational.com.
- Doesn't require a network. Members can see any provider and/or receive services at any facility.

To find out more about the Freedom Plan options: www.alliednational.com/freedom-plan

FUNDING[®]
A Level-Funding Solution for Small Groups
ADVANTAGE

ALLIED[™]
NATIONAL
A 90 Degree Benefits Company