



Agent Bulletin

*Allied National - The Small Group Benefit Experts
for groups of two or more*

April 2023

Self-Service Site

Employer Resources



What to Know This Month

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

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Looking for a Great Tool – We Have It!



Allied has great tools to help make selling Funding Advantage plans easy for you. One of these great tools is our Funding Advantage Benefit Grid.

With the Benefit Grid flyer, you have a comprehensive list at your fingertips that shows the basic benefit combinations available for your clients.

We have so many benefit combination possibilities it would be impossible to show them all on one flyer. To access the full range of benefit options you can ask your General Agent to enter your information into Allied's quoting software or work with one of our great Sales Support team members. They are available Monday-Friday 8 a.m. to 4:30 p.m. and are happy to help you fine tune your clients' specific needs.

Benefit Grid

Sales Support

New Video: Freedom Hybrid Plan

Check out our new video about the Freedom Hybrid Plan. This plan allows members to choose to see a physician in their PPO network or go out of network – they will never be penalized.

Members also can receive care from any health care facility and still get affordable care.



To see our other videos, visit our Agent Edge page and look for the video section at <https://www.alliednational.com/agentedge.html>.

Come See Us in Texas

Notice to Texas Residents: Allied's Benefit Consultant Randy Wehner will be in your great state April 24-27 and you will have several opportunities to meet with him.

Here's his itinerary.

- **Monday-Tuesday, April 24-25:** The first stop on his trip will be to the **NABIP-TX Conference** at the Royal Sonesta Houston Galleria in Houston. Randy will be at booth #11 and is looking forward to talking to you about level-funded Funding Advantage Plans. He'll be joined by Todd Greene, Pivot Health Broker Account Executive.



Randy also would like to talk to group health plan producers who are looking for **help with moving Humana small group business** medium to 100 life groups, to level-funded plans. Let us buy you lunch or dinner! Seating is limited, so **please make your reservation soon by clicking on the button below.**

- **Tuesday, April 25:** 7 p.m. at the **Pappadeaux Seafood Kitchen**, 76 NE Interstate 410 Loop, San Antonio, TX 78216.
- **Wednesday, April 26:** Noon at **PF Chang's**, 5488 S. Padre Island Drive #5001, Corpus Christi, TX 78411.
- **Thursday, April 27:** Noon at the **Republic of Rio Grand Restaurant**,

1411 S. 10th, McAllen, TX 78501.

- Randy will make sales calls to agencies in the **Rio Grand** and **Victoria** areas, before heading back to Houston.

Please click on the button below and let us know if you will be joining us for any of the events at the restaurants and which location you prefer.

[I want to meet Randy!](#)

It's Always the Season for Short-Term Medical



Spring is in the air and more people than ever are searching for a health insurance plan. Short-term medical insurance can be a fantastic fit for new college graduates or adults turning 26 and aging off their parent's plan. In addition, millions will lose their Medicaid eligibility status beginning in April and need a budget-friendly health insurance

policy. It's also a year-round solution for people changing jobs and looking for a more affordable alternative to COBRA, and early retirees looking to take advantage of their years before Medicare. No matter the reason, it's a good time to review your Pivot Health product portfolio.

Why short-term medical? It's flexible. The plan can work for someone trying to figure out their next steps over the next 90 days, and it can provide coverage for individuals who want to sign up for three years with one application and be done with their insurance decision. Short-term insurance is also affordable when an ACA financial subsidy isn't within reach, or a person on a limited income can only afford so much.

Pivot Health is committed to ensuring individuals without access to affordable health insurance get coverage to protect them for simple services like preventive immunizations to more involved catastrophic incidents. Let your clients see you are looking out for their best interests when it comes to insuring their health and well-being.

As always, Pivot Health will keep you informed on the regulatory and legislative insurance landscape as we learn about any changes that could evolve over time.

Call your General Agent or Allied's Sales Support at 888-767-7133 or email sales@alliednational.com.



Filing Deadline for 5500 & PCORI Forms Due Soon

Allied National will be mailing employers their 5500 Filing Information Worksheet to help with their annual federal 5500 filings and payment of the Patient-Centered Outcomes Research Institute (PCORI) fee established under the Affordable Care Act.

Form 5500 must be filed electronically with the Internal Revenue Service (IRS) by the last day of the seventh month following the end of the plan year, unless an extension has been granted.



The deadline for calendar-year plans is Monday, July 31, 2023.

Under the rules and requirements of the Employee Retirement Income Security Act (ERISA), a self-funded employee benefit plan is required to make an “Annual Report” to the Department of Labor using the 5500 Report. Small employers under 100 lives have a general exemption from making this filing if their plan is fully insured or unfunded. However, small employers lose this exemption if they are considered self-funded because they are withholding employee funds and these contributions are held by a third party (other than an insurance company), such as a Third-Party Administrator in an account to pay claims benefits. Funding Advantage plans generally fall into this category of a “funded” plan.

Although Allied sends out the data and the information necessary to file the 5500 report, employers are required to do this filing themselves. Small employers generally can file the 5500-SF (short form) version. This filing information also is available on the Allied Self-Service Site.

PCORI fees have been extended through 2029. For plan years that ended on or after Oct. 1, 2022, and before Oct. 1, 2023 (including calendar year plans), the fee is \$3 per person covered by the plan. For plan years that ended on or after Oct. 1, 2021, and before Oct. 1, 2022, the fee is \$2.79 per person.

To assist your groups with these filings, we have a page on our website at alliednational.com/5500. Please refer to this page for detailed instructions on

how to complete a 5500-SF filing or to learn more about PCORI.

[PCORI Q&A](#)

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