



## Agent Bulletin

*Allied National - The Small Group Benefit Experts*

August 2021

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**WORTH  
REPEATING**



### What to Know This Month

Here's a sneak peek of all the articles in our agent newsletter this month. Take a look!

1. Rate Decrease Coming Soon
2. New Plan for Large Employers
3. Student Athletes Need Short-Term Medical Plans
4. Allied HealthCare Assistant Testimonial
5. Personalized Marketing Materials
6. Sales on the Road Again!
7. Read our Blogs

## Great News for the Fourth Quarter – Funding Advantage Rate Decrease!

Beginning with Nov. 1 effective dates, rates are decreasing 10% on all Allied National Funding Advantage plans.

And for employers who sign up for the Freedom Essentials plan, their automatic 6.5% decrease adds up to an overall 16.5% decrease. Essentials features HealthChoices, which actively works with employees to get the best health services at the best cost.

Rate reductions – particularly during the fourth quarter – are a great incentive for you to introduce employers to this level-funded plan.

When you look at how much employers can save – all while you earn 8% default compensation – why would you not want to quote Funding Advantage?



The 10% rate decrease will be available in the next version of WINAllied during the week of Aug. 23. Your software will automatically alert you when the update is available.

There isn't any employer who doesn't want a 10% to 16.5% percent rate reduction. Quote Funding Advantage today!

## Check it Out! A New Plan for Applicable Large Employers

Many of you are already familiar with the Fundamental Care plan marketed by the Coterie Advisory Group. Allied provides plan administration and rating/quoting support for Fundamental Care.

Coterie has a new Fundamental Care Plan that's expected to be wildly popular with large employers who are struggling to provide health care coverage and want to avoid the Affordable Care Act (ACA) penalties.

Their new Tri-Level plan is an expense incurred, limited day benefit plan using PRIME PON PPO network for physician services and Reference-Based Pricing (RBP) for all facility charges.

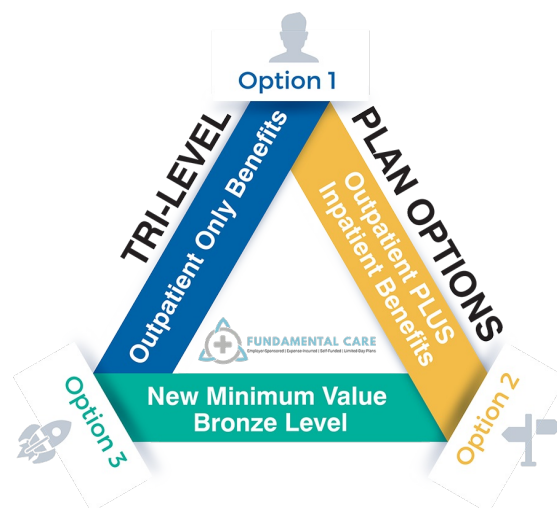
This hybrid of PPO and RBP makes obtaining routine physician services easier to manage for the plan members with the new PPO, while maintaining the savings of RBP for higher cost facility charges.

### The Tri-Level plan is:

1. Outpatient only benefits
2. Outpatient PLUS inpatient benefits
3. New minimum value Bronze level

### The new affordable Bronze MVP plan offers:

- Full bronze-level benefits
- No deductible
- Limited-day benefits



All three plan options help large employers solve the "A" level ACA penalty. The new Bronze MVP is a true ACA Bronze plan and it helps Applicable Large Employers (ALE) avoid the "B" penalty for not offering minimum value coverage. The Bronze MVP also provides hourly employees with a premium they most likely can afford and eliminates the need to meet a deductible before a carrier pays their medical costs.

Fundamental Care is a Coterie Advisory Group plan and Allied National provides plan administration. Allied provides no marketing support or

contracting for the plan. This plan may be quoted in our WINAllied proposal software, but agents must be contracted with Coterie. Please contact your local General Agent for plan information and support or email Coterie at [info@coterieadvisors.com](mailto:info@coterieadvisors.com).

***Join Coterie for a special Fundamental Care Webinar  
11 a.m. (CST) Thursday, Sept. 2***

[Register Here](#)

## **Student Athletes Need Short-Term Medical Plans**

College and high school students are heading back to school and many of the schools require health insurance to participate in sports. Pivot Health Short Term Medical plans make an affordable option for thousands of student athletes. These short-term plans cover athletic injuries the same as any other illness or accident. With the multiple coverage duration options available, they can select the plan for the length of time that is the best fit for them.

Today is the perfect time for you to start promoting your personalized Pivot Health Short Term Medical sales page! On our website, you can find plan information and links to request your own page.



[STM Marketing Materials](#)

[Get a Personalized STM Sales Page](#)

## **Agent Video Testimonial: Allied HealthCare Assistant**

When it comes to showing your clients Allied's health plans, we know small employers want a plan that gives them access to the absolute best health care while also saving money.

Agent Joe Martin has been selling Allied National Funding Advantage plans for more than 10 years – and he's learned a lot about his clients in that time.

Find out why he thinks Allied's **HealthCare Assistant** program is a unique benefit option that can positively impact an employer's monthly costs and the overall health of their employees. Watch now!



## Personalize Your Marketing Materials and Perfect Your Sales Pitch

Are you promoting the possibility of receiving premium money back for a healthy year as a sales pitch for Allied National's Funding Advantage plans? If not, it's time to start!

The best thing Allied does is give back the employer 100% of the unused claims fund. Most other carriers give back only a portion of the remaining dollars – keeping the rest as an administrative fee.

We have marketing materials on our website that you can download and personalize to share with potential clients. After all, our goal is to make sure you have the tools you need to sell.



[Visit Agent Edge!](#)

[Check Out Promo Flyers](#)

## Our Sales Team is Back on the Road

Allied National's sales team has been back on the road. It feels great to get out and see our agents in person.

July started off with the Greater Kansas City Health Underwriters Self-Funding event. Later that month, Benefit Consultant Randy Wehner and National Sales



Executive Liz Wilson had a booth at the Texas Association of Health Underwriters Annual Conference: The Power of One, where they had a chance to visit with many of our great Texas agents.

For August, Randy, Liz and Executive Director of Sales & Marketing Brandon Scarborough attended the BenefitsPro Expo in California.

Questions? Give our Sales Support team a call at 888-767-7133 or send us an email at [sales@alliednational.com](mailto:sales@alliednational.com).



Brandon Scarborough



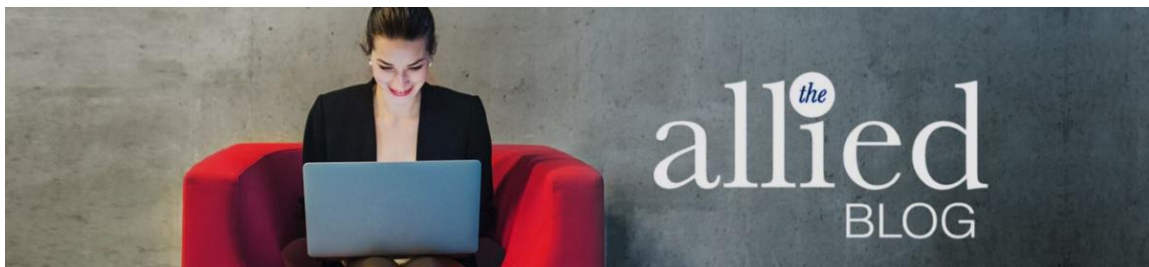
Liz Wilson



Randy Wehner



## Read Our Blogs



Many of our topics posted to *The Allied Blog* address issues faced by small business employers. Bookmark our web address, [alliednational.com/blog](http://alliednational.com/blog), and come back regularly for industry-related content!



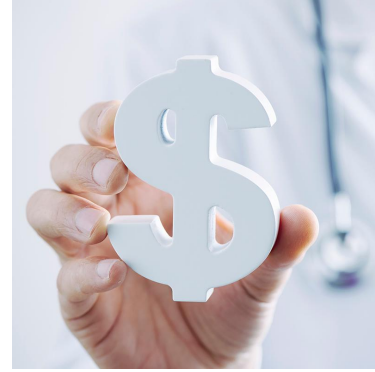
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Podcast: Understanding  
Level-Funded Health Plans

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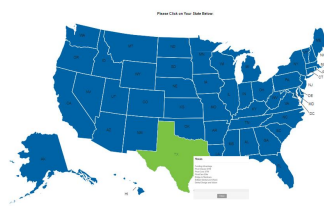
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## Quick Links



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[sales@alliednational.com](mailto:sales@alliednational.com)  
Allied National  
4551 W. 107th St., Suite 100  
Overland Park, KS 66207  
**888-767-7133**



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