



Agent Bulletin

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

August 2023

Self-Service
Site

Agent Edge

Member
Resources



What to Know This Month

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

1. Southern Scripts Members Get up to 90-Day Prescription Fills
2. Exciting Developments in Florida
3. Top 8 Reasons Short-Term Medical Plans are Good for Students
4. Bonus Available for Pivot Health Sales
5. Closed Labor Day



Southern Scripts Members

Get Up to 90-Day Prescription Fills

Are your employer groups tired of going back to their pharmacies every month to get their prescription refilled? When they use a FirstChoice™ pharmacy through their Southern Scripts Rx Drug card, they can get up to 90-days worth of prescriptions on eligible drugs, instead of the usual 30 days.

FirstChoice is the preferred pharmacy network of Southern Scripts, offering access at 50,000+ participating FirstChoice™ pharmacies across the nation. FirstChoice™ consists of both independent (local/community) and retail (national/regional) pharmacies.

Members can locate a FirstChoice™ pharmacy near them by using the [Network Pharmacy Locator](#).

Southern Scripts is a pharmacy benefit manager that offers members multiple ways to save on their prescription drugs. Members who want more information about the pharmacy services available to them should visit the [Southern Scripts Website](#). They also should:

- Go to “Find Your Member Page”
- Where it asks for a Group Number, type in SSNANC
- Click View Member Page
- Search for medications by name (search the Allied National Select Formulary – specific to Allied National Southern Script members only)
- Find a pharmacy near them and download forms
- Create their own online account to order and manage their prescriptions

[Network Pharmacy Locator](#)

[Southern Scripts Website](#)

Exciting Developments in Florida

Florida agents can now quote level-funded Funding Advantage Plans for Sept. 1, 2023, effective dates. While these plans are available for groups of two or more employees, they are a best fit for groups of five or more due to state funding regulations.

In addition, our Benefits Consultant Randy Wehner was able to talk to agents at the Florida NABIP Benefits & Medicare Symposium about level



funding. Randy learned that there is heavy interest in that state for presenting employers with alternatives to traditional group insurance.

Randy (right in photo above) appreciated the opportunity to partner with Pivot's Todd Greene (back) at the Florida NABIP Annual Agent Convention in Orlando. Randy also was grateful for the chance to talk to Amy Bombino with Amwins Connect.

Quote Funding Advantage today through your General Agent or call Sales Support at 888-767-7133 or email sales@alliednational.com.





Level Up Bonus Opportunity

Level up your bonus game with the Pivot Health portfolio. For a limited time, earn more bonus dollars for helping your clients through extended duration Short-Term Medical plans. Offer reliable health insurance solutions while boosting your business with Pivot Health.

Beginning **August 1, 2023 through September 30, 2023**, you can earn a **generous bonus** on all Pivot Health proprietary products. What does this mean? **More \$ in your pocket.**

Start Earning a Level Up Bonus

Eligible Plans	Duration Requirements	Bonus Payout
Short-Term Medical	3x364 Days	\$300
	2x364 Days ¹	\$200
	364 Days ¹	\$100
	180 Days	\$50
Anchor Medical	12 Months	\$100
Brilliant Dental™ Brilliant Dental™ / Vision	90 Days +	\$25
Latitude Supplemental	90 Days +	\$25

Top 8 Reasons Short-Term Medical Plans are Good for Students

It's back-to-school time, and families with college-aged young adults are helping them get ready for their freshman year of college or packing up for another year away from home.

But parents need to remember that the majority of colleges require proof of health insurance before students arrive on campus. Uninsured parents, or those with limited health insurance networks, can be caught off guard when trying to produce coverage that will actually work while the kiddos are away at university. Even if a parent is insured with their child through an Affordable Care Act plan, it will not cover medical services out of state. You can help them with affordable coverage.



Here are the top eight reasons a short-term medical (STM) policy is a good choice for parents who are getting ready to send their kids off to college:

1. **No networks** — A parent might have a local PPO network that won't cover their child going to school in another ZIP code. Many STM plans have an all-access network, meaning they can see any doctor in any state without network restrictions.
2. **Student-athlete coverage** — Some STM policies do not cover sports injuries, but Pivot Health STM plans offer benefits for non-professional collegiate sports.
3. **International students** — If an international student has spent at least four months in the U.S., they can qualify for an STM policy as long as they meet other medical criteria.
4. **Preventive care with wellness checks** — Before students head off to school, they can receive one preventive checkup each policy year up to a plan-specific maximum dollar amount.
5. **Some plans cover childhood immunizations 100% up to age 18** — Freshmen can get off on the right foot at school by having their immunizations covered before the deductible is met.
6. **Free telemedicine** — With every Pivot Health STM policy, students have access to free and unlimited telemedicine visits 24/7. That means a 3 a.m. sore throat can be addressed right away at no cost and a prescription sent for pick-up the moment the pharmacy opens.
7. **Budget-friendly** — STM plans have a range of deductibles and copay options that impact monthly premiums. Still, employees can get an insurance policy for their young adult starting at around \$56 per month.*
8. **Flexible coverage** — Parents can choose to enroll their student in an STM plan for 364 days up to three years (depending on state rules), saving the parent time and the hassle of obtaining a new insurance policy every school year until graduation.

As you can see, short-term medical plans from Pivot Health can help ease the stress at the start of the school year. Think about the age of your client's children and find out if you can help cover them for up to three years with steady rates and no re-application hassle. Contact Allied to learn more about how STM can fill a coverage gap for parents who might be unaware of the limitations of their existing health insurance policy.

To learn more, contact your General Agent or Allied's Sales Support at 888-

767-7133. You can also get your own personalized Pivot web page. Fill out the form at the bottom of the page at www.alliednational.com/short-term. After submitting, it takes 24 to 48 hours to create your web page. Allied Sales Support will email you with your link as soon as it's ready.

**Pricing is for a Pivot Health Economy plan for an 18-year female going to school in Tempe, Ariz. The quote is for illustration purposes only and not a price guarantee. Monthly premiums vary by state, age and other considerations.*



[View as Webpage](#)



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Allied National | 4551 W 107th St, Suite 100, Overland Park, KS 66207

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