



Agent Bulletin

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

March 2024

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What to Know This Month

1. Coming Soon - Underwriting Update
2. Pivot Health's New Preferred Partner
3. Pivot's Amped Up Bonus
4. Interactive Product Availability Map
5. Florida Changes Minimum Requirement
6. New Blog - AI and Health Care Benefits
7. Office Closed March 29

COMING SOON

BIG NEWS REGARDING ALLIED NATIONAL DATABASE UNDERWRITING

stay tuned!

Pivot Health's New Preferred Partner: Manhattan Life Insurance Co.

Pivot Health is excited to welcome Manhattan Life Insurance Company into its Preferred Partners Product Portfolio and provide contracted brokers access to its benefit-rich fixed indemnity and ancillary products. These products are notable for their comprehensive coverage and financial protection for policyholders.



ManhattanLife[™]

Standing By You. Since 1850.

Fixed indemnity insurance products can be sold as a base health insurance plan when coupled with added ancillary products like accident and critical illness insurance. This provides clients with maximum protection to help cover out-of-pocket expenses. Or, you can fill the gaps of a high-deductible plan with fixed indemnity to offset out-of-pocket maximums with first-dollar benefits. Whatever your strategy, Manhattan Life offers specific benefits for covered services, providing your clients with predictability in their coverage, which bodes well for their long-term financial planning.

- No deductibles or coinsurance
- Hospital admission benefit
- Cancer benefit included
- First-dollar doctor office visits with office visit rollover benefit
- Daily surgical benefit
- Therapy services
- Prescription benefits

Key features of Manhattan Life's fixed indemnity insurance products include:

Broad Coverage: Wide range of medical services compared to leaner fixed indemnity products.

Flexibility: Ability to choose healthcare providers without network restrictions and additional discounts through First Health Network, giving clients more control over their health care decisions.

Benefit-Rich Tiered Options: Manhattan Life offers plan options that provide a variety of coverage amounts for various medical services, ensuring that policyholders receive financial support when they need it most.

Economical Premiums: Fixed indemnity insurance plans are competitively priced, making them a budget-friendly option for individuals and families who might otherwise go uninsured or underinsured.

Overall, Manhattan Life's fixed indemnity insurance products stand out for their coverage, flexibility, and affordability, making them a valuable option for individuals looking to enhance their medical insurance coverage and overall financial well-being.

To get contracted with Manhattan Life, contact the Allied Sales Support at 888-767-7133 or [email](#) for more information.

The Amped Up bonus January 15, 2024 through March 31, 2024.

Eligible Plans	Duration Requirements	Bonus Payout
Short-Term Medical	3x364 Days	\$200
	2x364 Days ¹	\$200
	364 Days ¹	\$100
	180 Days	\$75
Brilliant Dental™ Brilliant Dental™ / Vision	90 Days +	\$50
Latitude Supplemental	90 Days +	\$50

There is a baseline of 7 short-term medical applications with a duration of 364 days or more.² Once this baseline is met, the Amped Up bonus pays out back to the first submitted application.

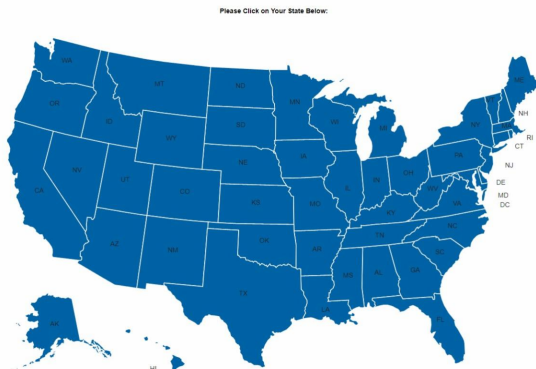
¹ For Epic plans - Maximum duration of 330 days in South Carolina earns \$100 payout; 2x330 day plans eligible for \$200 bonus.

² 180 days in states where 364 day plans are not an option - IL, ID, MI, MT, NV.

³ Total monthly premium rate on short-term medical plans must exceed \$100 to qualify.

Interactive Product Availability Map

Take the guesswork out of what products are available for your clients. By using our interactive [product availability map](#), you can find out in seconds what products are available. For a list of all the Pivot Health products available by state there are links to their product availability sheets just below the interactive map.



[Allied's Product Availability Map](#)

[Allied's Product Availability List](#)

[Pivot Health State Availability List](#)

[Pivot Health Preferred Partners](#)



Florida Changes Minimum Requirement

Florida has changed its stop loss requirements. Florida **now requires 51 or more enrolled*** employees to have a level-funded plan like Funding Advantage.

*Wording in the March General Agent Support Update was incorrect.

New Blog – AI and Health Care Benefits

We've all heard a lot about AI these days, but have you wondered how it could affect the health care industry and in turn affect your clients as well as your own family? Read our newest blog, "*How AI Might Affect Health Care Benefits*," for some insight on what's to come for health care benefits.

[How AI Might Affect Health Care Benefits](#)





Allied's Offices Will be Closed on Good Friday

MARCH 29, 2024

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