



Agent Bulletin

Allied National - The Small Group Benefit Experts

May 2022

Self-Service Site

Agent Edge

Employer Resources



What to Know This Month

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

1. Simplify Quoting With a Rate Comparison Sheet
2. Freedom Hybrid Webinar Recording Available
3. Freedom Plan Hybrid Resources Now Online
4. Allied's Total Out-of-Pocket Maximums Remain Unchanged
5. Help Employers & Employees Lower Tax Costs
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Simplify Quoting With A Rate Comparison Sheet

We make rate comparisons easy for you. Show your clients multiple plan options and rates side-by-side on ONE SHEET OF PAPER! We created this option for you last year and want to make sure you're using this great new tool!

PLAN NAME	Freedom Traditional Plan	Freedom Traditional Plan	HSA Freedom Traditional Plan	Freedom Traditional Plan
NETWORK TYPE	RBP	RBP	RBP	RBP
Network Name	No Network	No Network	No Network	No Network
OFFICE VISIT COPAY	\$35 - Unlimited Visits	\$30 - Unlimited Visits	Subject to Ded & Coins	\$30 - Unlimited Visits
URGENT CARE COPAY	\$55	\$50	Subject to Ded & Coins	\$50
DEDUCTIBLE				
Individual	\$2,500	\$1,000	\$5000 EMBEDDED	\$1,500
Family	2x Individual	2x Individual	2x Individual	2x Individual
COINSURANCE	80%	80%	80%	70%
TOTAL OUT-OF-POCKET	\$7000	\$5000	\$6750	\$7000
PRESCRIPTION DRUG PLAN	Formulary Plan, \$250 Ded, No Annual Max	Formulary Plan, \$0 Ded, No Annual Max	HSA Deductible Integrated Rx Formulary Plan	Formulary Plan, \$0 Ded, No Annual Max
Tier 0 - Prescribed OTC	\$3	\$3	\$3 After plan Ded	\$3
Tier 1 - generic	\$10	\$10	\$10 After plan Ded	\$10
Tier 2 - brand formulary	\$30	\$30	\$30 After plan Ded	\$30
Tier 3 - brand non formulary	\$50	\$50	\$50 After plan Ded	\$50
Tier 4 - Specialty	\$0 if using Allied HCA	\$0 if using Allied HCA	\$0 if using Allied HCA	\$0 if using Allied HCA
RATES	Class 1: Class 1	Class 2: Class 2	Class 3: Class 3	Class 4: Class 4
Employee Only	4 \$270.00	3 \$342.00	4 \$194.00	4 \$301.00
Employee + Spouse	1 \$576.00	1 \$734.00	1 \$413.00	1 \$644.00
Employee + Child(ren)	1 \$464.00	1 \$633.00	1 \$310.00	1 \$541.00
Family	1 \$770.00	1 \$1,025.00	1 \$529.00	1 \$884.00
TOTAL	\$1,544.00	\$2,684.00	\$3,333.00	\$1,204.00

You no longer have to download multi-page proposals and attach each one in your email to a client or create your own spreadsheet with multiple Allied plan options and pricing.

Allied's comparison sheet report will show up to six plans next to one another all on one sheet for easy attachment to emails, viewing and comparing plan costs when you talk with an employer.

Ask your General Agent or our Sales Support team at 888-767-7133 to provide you with this great selling tool for your next prospect.

Freedom Hybrid Webinar Recording Available

A recording of Allied National's intro webinar for our newest Funding Advantage level-funded plan option – Freedom Hybrid – is now available. This is a major medical option that utilizes both a preferred provider organization (PPO) and reference-based pricing (RBP) for both savings and provider choice.

Freedom Hybrid combines the power of a PPO physician only network (Prime Health Services or PHCS – Practitioner & Ancillary Network) with the savings of reference-based pricing for easy-to-access, affordable care.

Funding Advantage plans are flexible and affordable and can fit the needs of employer groups of two or more. In addition, groups that have a healthy year can get money back at the end of the plan year!

Watch now!



Freedom Plan Hybrid Resources Now Online

There's been a lot of excitement about the new Freedom Hybrid Plan. The plan

combines the power of a PPO physician network (Prime Health Services Network or PHCS - Practitioner & Ancillary Network) with the savings of reference-based pricing for easy to access, affordable care.

Agents and employers understandably want to know what type of information is available to explain or promote the plan. Fortunately, we have several resources:

- **Member Resources:**

- All members receive a “5 Things to do Now!” Kit with their ID cards. The kit gives information on how to learn more about their plan from the Hybrid plan option flyer.

[Hybrid Flyer](#)

- **Agent Resources**

- Agents can send personalized co-op marketing pieces about level-funded plans (includes information about the Hybrid Plan) or can send a personalized Hybrid Plan flyer to agents and potential employer clients respectively.

[Agent Personalized Hybrid Flyer](#)

[Agent Personalized Freedom Plan Flyer](#)

- Forms and Brochures that promote Allied’s Funding Advantage plans, including the Freedom Hybrid Plan, can be found on this page.

[Forms & Brochures](#)

- A recorded webinar about the Hybrid Plan can be used for training purposes.



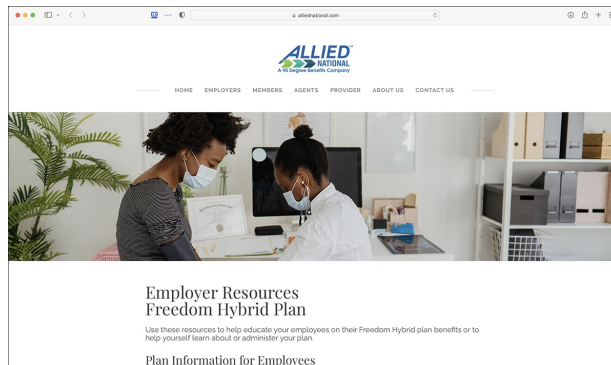
- **Employer Resources**

- The Hybrid Plan Employer Resource Page gives employers

information they can share with their employee members about their plan.

- Each plans' Employer Resource Page also has many of the administrative forms employers need.

Hybrid Employer Resources



Allied's Total Out-of-Pocket Maximums Remain Unchanged

Although the Affordable Care Act (ACA) maximum out of pocket for health coverage increases every year (for 2022 the ACA max is \$8,700 for an individual and \$17,400 for a family) Allied does not change our available out-of-pocket options each year on our Funding Advantage group plans to keep up with these increases.

An out-of-pocket maximum is a limit on the amount of money a member must pay for covered health care services in a plan year. If they meet that limit, their health plan will pay 100% of all covered health care costs for the rest of the plan year.

Allied often receives questions asking if we plan to increase the maximum out of pocket to the federal limit. We will not primarily because there's not enough rate value in doing so.

Few people reach their out-of-pocket limits, especially as they have become so high, therefore it has little actuarial value to extend the maxes. Rather than have consumers face the ever increasing high numbers of the federal limits, we've elected to keep rates and benefits stable for our clients.

If you have questions about out-of-pocket maximums or about any of Allied's Funding Advantage plans, contact your General Agent or call Sales Support at 888-767-7133 or sales@alliednational.com.

Help Employers & Employees Lower Tax Costs

Your employer groups can offer a Premium Only Plan (POP) tax-favored setup to help employees pay their group health benefit premiums and at the same time lower employers' payroll taxes.



Under IRS Section 125, a POP allows employees to pay any premium contributions for certain employee benefits with pre-tax dollars. Groups can save their employees 15-40% of their premium contribution for their health coverage benefits.

How It Works

1. Employers can request the documents anytime – not just when purchasing or renewing a plan. Allied provides the required tax documents and assistance, free of charge for any Allied group health plan employer.
2. When an employee signs the pre-tax document, premium contribution amounts are automatically deducted from their salary before taxes are calculated, which lowers the income amount.
3. Once the pre-tax income is lowered, the group will contribute less in payroll taxes. State taxes also may be lowered if the state recognizes POP plans.

While some employers take payroll deductions pre-tax without having POP documentation, the IRS looks for discrepancies such as this during an audit and may penalize offenders.

Remember, these documents are free of charge to employers who have an Allied health plan.

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 Aug. 1, 2022, as July 31 falls on a Sunday this year.**

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 after Sept. 30, 2021, and before Oct. 1, 2022 (including calendar year plans), the fee is \$2.79 per person covered by the plan. For plan years that ended after Sept. 30, 2020, and before Oct. 1, 2021, the fee is \$2.66 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

Don't Forget Pivot Health's Bonus Opportunities

Bountiful Bonus — Beginning April 1, 2022, through June 30, 2022, you can earn a massive bonus on all Pivot Health proprietary products.



2022 Top Producer Incentive — All Pivot Health products have a point value. Every sale helps you collect points towards the ultimate goal of an awards trip to sunny San Diego!



Details

Details

benefitsPRO

BROKER EXPO

May 23-25, 2022
Austin, Texas

Join me for my session

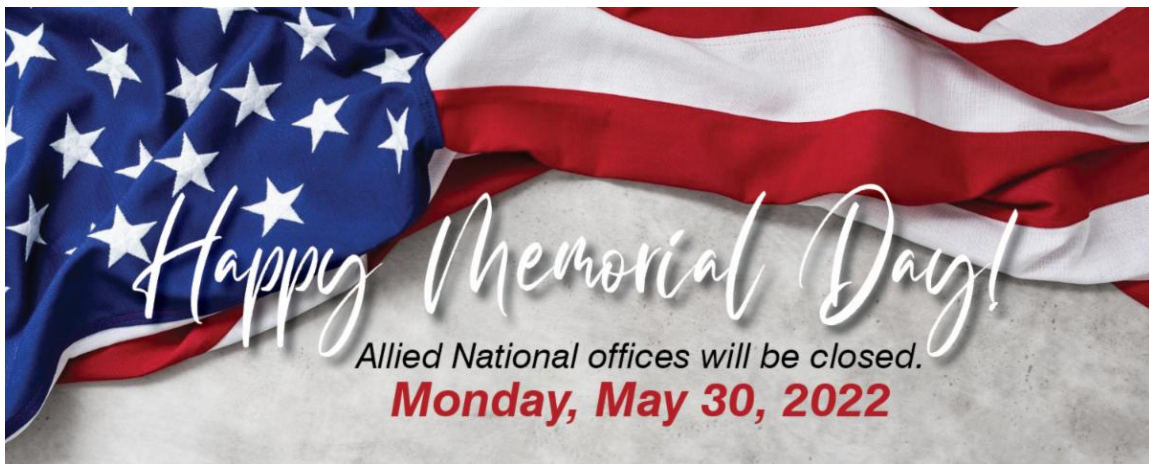
Prospecting for New Business: What's Working for Top Brokers?

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Allied National's Brandon Scarborough, Executive Director of Sales and Marketing, will be addressing one of the burning questions on many brokers' minds: "How do the top brokers get more business?" at the BenefitsPro Broker Expo this month.



Read Our Blogs



The *Allied Blog* address issues faced by small business employers. Bookmark our web address, www.alliednational.com/blog, and come back regularly for industry-related content!



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