



## Agent Bulletin

Allied National - The Small Group Benefit Experts

November 2021

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**WORTH  
REPEATING**



### What to Know This Month

Here's a sneak peek for this month!

1. New Plan Option: Cost Saver Bronze MVP
2. Add HealthChoices at Renewal
3. Video: Quick Tip - Freedom Essentials
4. COVID-19 Booster Coverage
5. Allied Offices Closed for Thanksgiving
6. Read Our New Blogs

## New Cost Saver Plan Satisfies "A" & "B" Penalties

Allied National now has its own Bronze Minimum Value Plan (MVP) option inside of our popular Cost Saver plans.

Allied Cost Saver plans provide great and affordable limited benefit coverage for small groups. For large employers, Cost Saver plans are Minimum Essential Coverage and help employers avoid Employer Shared Responsibility Part "A" penalties. Many employers also want to provide a low-cost option to meet Minimum Value and avoid both penalties, "A" and "B".

The new Cost Saver Bronze MVP option, available for Jan. 1, 2022, effective dates, covers both the "A" and "B" penalties.

A level-funded Funding Advantage plan, Cost Saver provides office visits and rich outpatient benefits plus fixed cash payments for surgery and hospitalization. The plan uses the PHCS and First Health PPO networks that are contracted specifically for this plan, so members always receive valuable PPO discounts for services.

Cost Saver is non-medically underwritten with low participation requirements.

It's the perfect alternative for employers who can't afford major medical plans, but want to provide benefits to their employees.

To learn more about the plan, check out the chart on page 5 of the Cost Saver brochure under the Plan 3 column.

[Download New Cost Saver Brochure](#)



## UPCOMING WEBINAR

You are invited to join us for a webinar on Thursday, Dec. 2, at 10 a.m. covering the new Cost Saver Bronze MVP. Allied's Benefit Consultant Randy Wehner will explain what makes this plan special and what type of employer groups might be a good fit.

[Register Now](#)

## Add HealthChoices at Renewal

Are you in the midst of renewing your Funding Advantage group health plans? If so, and you want your employer groups to save an immediate 6.5% on their renewal, investigate Allied National's HealthChoices option if they haven't already signed up.

HealthChoices exists to get our members to the right diagnosis, the right treatment plan and right provider for an optimal medical outcome. If members use certain services through the Allied HealthCare Assistant program or prenotify when a procedure is recommended, then benefits and care are greatly enhanced.

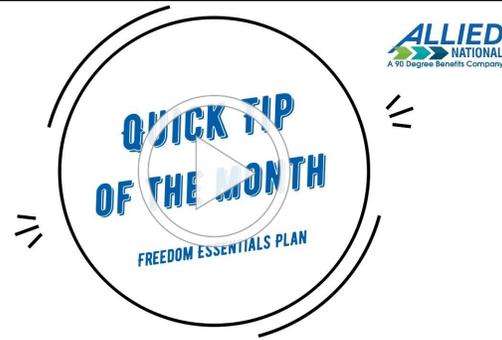
HealthChoices services include:

- Diabetes and lifestyle management
- Behavioral health management – both coaching and inpatient stays
- Second opinions for high-cost diagnoses
- Complex imaging – MRI, CT, PET
- Quality providers and bundled pricing for non-emergency outpatient surgery or imaging
- Specialty drug management – both education and possibility of reduced pricing

The HealthChoices option can be added to any Funding Advantage major medical plan and automatically is included with our Freedom Essentials plan.

## Quick Tip Video: Freedom Essentials Low Cost Major Medical Benefits

Are your small group clients asking for a cost-effective major-medical plan? Show them our Freedom Essentials Plan. Take a look at our latest “Quick Tip of the Month” video to learn about what makes the Freedom Essentials Plan stand out. [Watch now!](#)



## Covid-19 Booster Shot Covered Under Funding Advantage Plans

Booster shots are a hot topic right now across the world. You may be getting questions about the COVID-19 booster shot from your clients wondering if they are covered by their Allied health plans.

Funding Advantage level-funded health plans will cover the booster shot in the same manner as the original vaccine — there will be no charge for plan members.

The Centers for Disease Control and Prevention (CDC) has issued the following guidelines for who is eligible for the booster.

For those who received the Pfizer-BioNTech or Moderna vaccine, they recommend a booster for:

- 65 years or older
- Age 18+ who live in long-term care settings
- Age 18+ who have underlying medical conditions
- Age 18+ who work or live in high-risk settings

For those who received the Johnson & Johnson vaccine, their recommendations for the booster are:

- 18 years or older should get a booster
- Get a booster two months after the original shot
- Any of the COVID-19 booster vaccines authorized in the United States can be taken. It does not have to be the Johnson & Johnson vaccine.

This booster guidance is changing rapidly and often varies by state. For more information on the COVID-19 boosters, please refer your employers to the CDC website or to their local state health department for up-to-date information.

Visit CDC  
Website

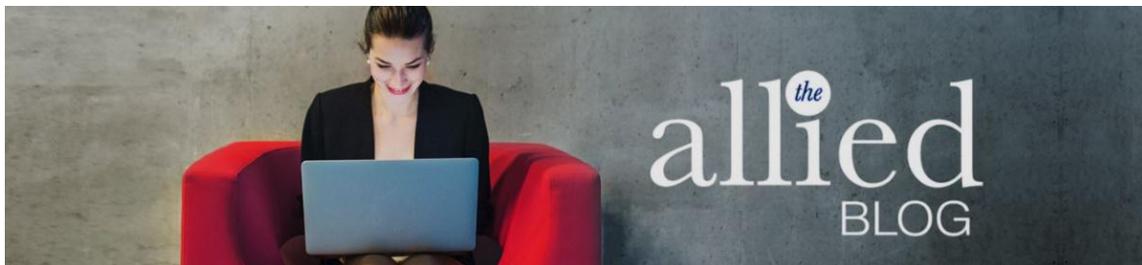


# HAPPY THANKSGIVING

*Allied's offices will be closed Thursday, Nov. 25 & Friday, Nov. 26*



## 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 fresh industry-related content!



Statistics Don't Lie: RBP Saves on Medical Bills

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Alternatives to ACA Plans for Individuals

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