



Agent Bulletin

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

October 2024

[Self-Service Site](#)

[Agent Edge](#)

[Member Resources](#)



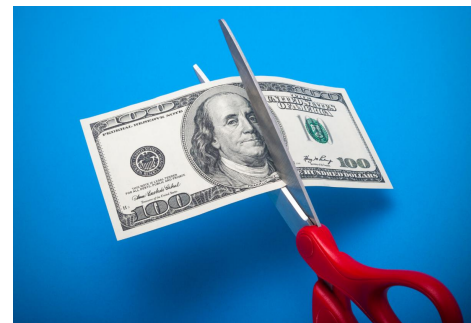
What to Know This Month

1. Rate Decrease in Select States Starting Jan. 1
2. Learn More about Pivot's 1-3-12 Solution at Our Oct. 29 Webinar
3. New Short-Term Medical Regulations for Illinois
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Rate Decrease in Select States Starting Jan. 1

Allied National has reduced rates for 2025 of up to 10 percent in select states. States that will see the largest decreases include Arizona, Georgia, Oklahoma and Texas.

The new rates are effective Jan. 1, 2025. Call your General Agent or Sales Support at 888-767-7133 for details and to learn what's available in your area.



[Funding Advantage](#)

[Group Submissions](#)

Learn More About Pivot's 1-3-12 Solution at Our Oct. 29 Webinar

With the Pivot Health 1-3-12 solution, individuals can obtain up to 12 months of short-term medical (STLTI) coverage by enrolling with three individual insurance carriers. And, they can secure health insurance now and cancel the coverage anytime without penalty before the term ends.

With Pivot Health, you have the convenience of working with a single platform to give your clients coverage lasting 12 months, 8 months or 4 months in many states*.

Pivot Health Account Executive Todd Greene and Allied's Senior Account Executive Liz Cissner will talk about the 1-3-12 Solution in detail **10 a.m. (CST) Tuesday, Oct. 29** during a webinar. Click on the buttons below to register and/or to read the flyer.

FYI – A Q4 Bonus will be coming out soon!

**Policy length varies by state*

Oct. 29 Webinar

1-3-12 Flyer

Pivot State Availability



New Short-Term Medical Regulations for Illinois

The Illinois Department of Insurance has issued a new law and regulations impacting Short-Term Medical (STM) Plans in the state of Illinois.

To see the announcement click the button below. For questions related to this notice, please contact the Department's Producer/Agent Unit at: DOI.Licensing@illinois.gov and/or toll-free: 217-782-6366.



STM Announcement

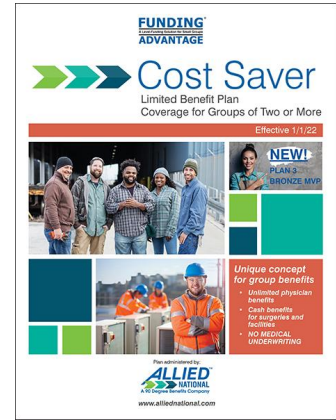
Allied has an Affordable Health Plan That

Features No Underwriting

Cost Saver is an affordable guaranteed issue health plan, no medical underwriting! It's a great solution for employers who want to offer their employees coverage, but don't think they can afford it.

Here's what Cost Saver has to offer:

- Low-cost group health plan for groups of two or more
- Satisfies Bronze Minimum Value requirements
- Provides office visits
- Rich out-of-pocket benefits
- No applications!
- Great PPO Networks – PHCS and First Health
- Cash payments for surgery and hospitalization
- Great producer commissions



Quote Cost Saver today or call your General Agent or Sales Support at 888-767-7133 for more information.

Updated MEC Flyer Now Available

Allied National has announced its new MEC rates. The rates are effective Oct. 1, 2024 through March 31, 2025.

All three MEC Plans cover the cost of federally mandated preventive services at 100% of eligible charges. There are no deductibles, copays or annual lifetime limits.

A flyer is available and can be personalized with your contact information.

[Fillable MEC Flyer](#)

How To Get a Fast Quote in 4th Quarter

Fourth Quarter is a busy time for everyone. It goes without saying that the sooner you can request a quote, the better your chances are to get it back in a reasonable amount of time.

We want to make this process as thorough and fast as possible for you. The following list is what you need in order to get to the final rate faster!

For assistance or additional information, contact your General Agent or Sales Support at 888-767-7133 or email sales@alliednational.com.

4TH QUARTER CHECKLIST

ALL GROUPS

- Dependent level census (including full name, gender, date of birth, relationship and coverage election)
- Company Demographics (including address, industry/SIC code, requested benefits)

GROUPS 2-14

and virgin groups

- Enrollment forms
- Current carrier invoice & renewal pack

Complete Submission

- 2-14 Employer Statement
- Most recent Tax & Wage report or payroll reporting (minimum 13 weeks)

GROUPS 15+

excluding virgin groups *

- Current carrier invoice & renewal package
- 15+ Employer Statement
- Claims experience

*Groups of 15+ may need additional items including enrollment forms if the predictive tools are unable to provide adequate results.

GENERAL

Minimum employee participation rate is 50% pre-waiver; no minimum dependent participation

FUNDING[®]
A Level-Funding Solution for Small Groups
ADVANTAGE

Meet Your Allied

Teammates

- WE ARE WORKING HARD TO PROVIDE
YOU WITH THE BEST POSSIBLE HEALTH
BENEFIT EXPERIENCE. -

Get to Know Allied's Jason Gibson

Jason Gibson is the Director of Sales, Marketing and Communications and he has more than 20 years' experience in the health care industry. He was initially hired as the Sales Operations Manager in May of 2020 but was promoted last month. Although he has been working behind-the-scenes for the last several years, he said he's excited that he now has the opportunity to work more directly with our agents in the field.



Q. What are your goals for Allied's Sales Department?

A. My primary goal is obviously to generate more sales. To do that, I intend to focus more on smaller groups in the 2-25 range and engage more with our current General Agencies, as well as contact agents who are new to the group health market. Allied National has strong products and can generate a solid book of business for agents that place groups with us.

Q. What sets Allied's Funding Advantage apart from other health benefit plans?

A. Our team! We have a terrific group of smart individuals who pull together and make things happen. The team at Allied National has built a great company and designed a full range of products to meet the needs of businesses who are looking for cost-effective solutions to their healthcare needs. Our RBP plans give members the freedom of an open network and our limited benefit plans provide essential coverage with a variety of options to ensure members can access the benefits they need to safeguard their families.

Q. What do you wish people knew about our level-funded plans?

A. The amount of savings and cost containment a business owner can achieve by choosing a level-funded plan. We underwrite all of our groups with the highest degree of likelihood that the group can receive a refund, and when a refund is available, we refund 100% of it. In addition to that, we have a broad range of benefit plan designs that employer groups can select from. We have a product to fit nearly every budget an employer presents to us.

Q. What is your favorite pastime?

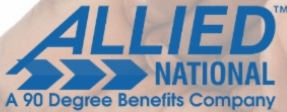
A. Fishing. Specifically, bass fishing. I have enjoyed fishing since I was a kid. Over the last few years I have been competing in local bass fishing tournaments, which has been a lot of fun. I am always looking for a new lake to visit, so if you know of any good places let me know.



**TOGETHER
WE CAN!**

MAKE A DIFFERENCE

Join Allied National in donating to the American Red Cross
Hurricanes Helene and Milton at
www.redcross.org/donate/donation



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

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