



Helping you get the most from your benefit plan

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

4551 W. 107th Suite 100  
Overland Park, KS 66207  
800.825.7531

# Employer Benefit Adviser

August 2024

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## What to Know This Month

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

1. 90-Day Prescription Fills Save Time and Money
2. Allied Assists Employers With Medicare Part D Notices
3. Why Pivot Health STM Insurance is a Great Option for College Students
4. Labor Day Office Closed

## 90-Day Prescription Fills Save Time and Money



Do you or your employees require monthly maintenance prescriptions? It can be time-consuming and expensive due to rising gas costs to wait in line every month to pick up prescriptions from a local pharmacy.

Many of our Funding Advantage plans offer a mail delivery option for prescriptions where you can receive up to 90-day supplies of your approved medications delivered directly to your home. No more waiting in line.

Check your health plan ID card for the prescription plan available to you. Once you know what prescription plan you are eligible for, visit our pharmacy web page. You will find directions on how to access your Prescription Benefit Manager (PBM) to

see what options are available. Inside your PBM you will have access to documents and forms, mail order forms, network pharmacy locators and much more.

For questions, or if you need assistance, contact our Client Services Representatives at 800-825-7531 Monday through Friday from 8 a.m. to 4:30 p.m. (CST).

Pharmacy Web Page

## Allied Assists Employers With Medicare Part D Notices

Employers who provide a health care plan that includes a prescription drug benefit have until Tuesday, Oct. 15 to notify all Medicare-eligible employees as to whether their current prescription plan is considered "creditable" or "non-creditable" coverage and what their options are through the federal Medicare Part D program. Prescription drug coverage is creditable when it is at least "actuarially equivalent" in value to Medicare's standard Part D coverage.



The notification process for your clients, which is covered under one of Allied National's group health plans, doesn't get much easier. **During the first part of October, Allied will provide notices to anyone in your company age 64 or over (along with a copy for the employer).** The letter informs you and your employees if their prescription drug plan is considered creditable coverage or non-creditable and the consequences of employees' decisions on Part D coverage.

All you have to do is complete an online report with CMS (the Centers for Medicare and Medicaid Services) indicating whether or not your employees have "creditable coverage". A link to the "Disclosure to CMS Form" is below.

If Medicare-eligible members have creditable prescription drug coverage, they can opt to delay enrollment in Medicare Part D to a later date without penalty. Members with non-creditable coverage, and who elect not to enroll in Medicare Part D until a later date, will be subject to late entrant penalties.

Disclosure to CMS Form

# Why Pivot Health STM Insurance is a Great Option for College Students

The start of the school year is nearly upon us, and for many college students, especially those living away from home for the first time or participating in sports, securing adequate health insurance can be a significant concern. But short-term medical insurance can be a flexible solution for addressing temporary health needs during the academic calendar.

Here are the key benefits of Pivot Health Short-Term Medical Insurance for college students:

- **Affordability** - short-term medical plans often are more cost-effective for parents or young adults paying their own way when compared to traditional health insurance.
- **Flexibility** - students can choose from various plan options such as a variety of deductibles, coinsurance and doctor office copays to best align with their personal health needs and budget.
- **Immediate Coverage** - short-term plan effective dates are available as soon as the next day, providing students with immediate health insurance coverage.
- **Broad Network Access** - most short-term medical insurance offers open access to any doctor without network restrictions.
- **FREE** and unlimited telemedicine visits

**A special note for college athletes** - Pivot Health short-term health insurance covers athletic injuries due to collegiate sports as any other illness/accident.<sup>1</sup>

Contact your agent today to learn more about how Pivot Health short-term health insurance provides college students with budget-friendly and, flexible health insurance options for the school year.

<sup>1</sup>Semi-professional, professional, non-recreation and hazardous sports are excluded. See certificate of coverage for full details on all the plans benefits and exclusions. Product availability varies by state.



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

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