



*Helping you get the most from your benefit plan*

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## Employer Benefit Adviser

December 2021

Self-Service Site

Covid-19 Info

Employer Resources



### What to Know This Month

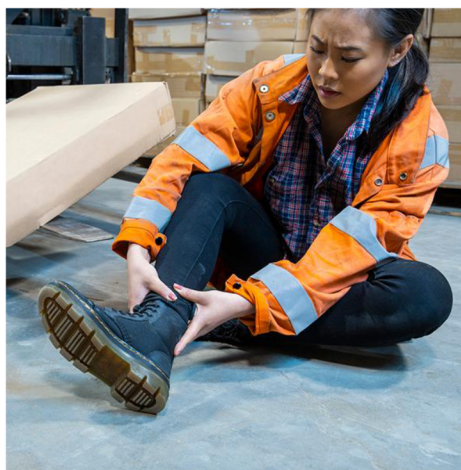
Here's a sneak peek of the articles in this issue:

1. Injured on the Job? Owners Have Health Coverage
2. Three Easy Ways to Lower Claims Fund Cost
3. Feeling Blue? Allied HealthCare Assistant Can Assist
4. Allied Closed for the Holiday
5. Read Our Blogs

## Injured on the Job? Owners Have Health Coverage

Do you have a plan for what you will do if you are injured on the job? How will you handle your medical costs?

Your Funding Advantage Plan can handle your coverage concerns. Your health plan automatically provides owners 24-hour occupational coverage, if they have opted out of our Workers Compensation coverage for themselves. If you are an owner or partner insured under our plan, you will have health coverage if you're hurt on the job.



This is significant because group health insurance normally does not provide health coverage for workers hurt on the job. While employers must take out Workers Compensation Insurance for employees, owners can sometimes opt out of that coverage depending on state law.

While some plans will add this coverage as a separate feature, it's automatic with Funding Advantage as long as you identified as an owner or partner. Please note that this coverage does not include coverage for liability, just for

your own health costs in the absence of Worker's Comp coverage.

## Three Easy Ways to Lower Claims Fund Costs

As an employer who offers a level-funded Funding Advantage Plan, you have access to claims reports on your **Self-Service Site** employer account. These reports are invaluable if you want insight into your plan's financing and what are some of its biggest costs.

If you have ever looked at the report and wondered if you could lower your claims fund costs, you're in luck. Here are three easy ways you can lower costs and increase your chances of getting cash back at the end of your plan year.

### Self-Service Site



**Easy ways!**

- **Allied HealthCare Assistant:** HealthCare Assistant is an umbrella of health care services available to members and their families. These services help provide the best care while reducing out-of-pocket costs.
- **HealthChoices:** By adding HealthChoices, you'll get an automatic 6.5% reduction in premiums. To get the best prices on high quality services, your employees will be required to work with an Allied HealthCare Assistant.
- **Prescription Drug Benefits:** Make sure your covered members aren't using expensive brand name drugs when there are generic versions available. Asking employees to use generics when possible can help lower drug costs.

Contact your agent to ask about adding HealthChoices at renewal.

## Feeling Blue? Allied HealthCare Assistant Can Assist

The holidays can be a happy time, but it also can be a time of extreme stress and sadness.

Your employees who are struggling don't have to work through difficult times alone; they have

Allied HealthCare Assistant. By calling 844-287-6078, HealthCare Assistant helps members get support with behavioral health issues. This help can include quality, phone-based, clinical support and coordinated health care interventions.

The four most prevalent issues addressed include:

1. Anxiety disorder
2. Substance use disorder
3. Depressive disorder
4. Unmet needs, such as financial or daycare challenges

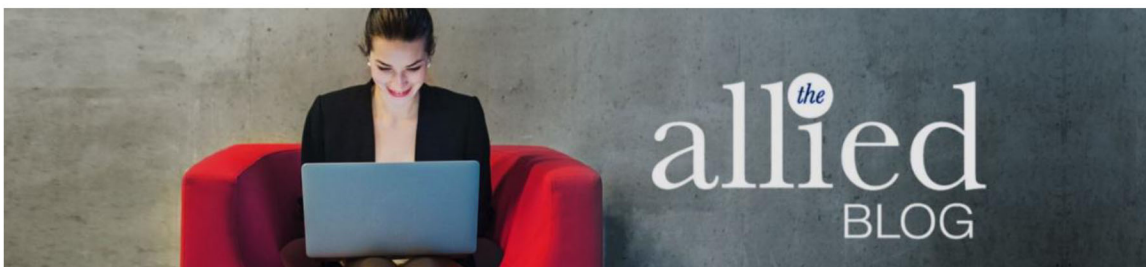


For more information on all of Allied HealthCare Assistant's services, visit our website.

## Allied HealthCare Assistant

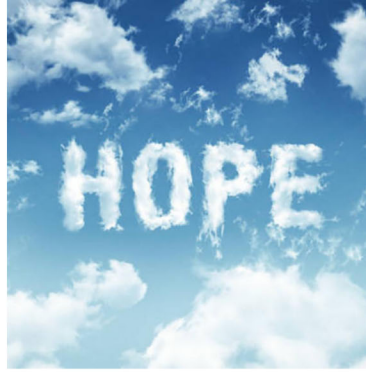


## Read Our Blogs



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





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