



Helping you get the most from your benefit plan

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Employer Benefit Adviser

July 2021

Self-Service Site

Covid-19 Info

Employer Resources

**WORTH
REPEATING**



What to Know This Month

Here's a sneak peek of all the articles in this month's issue of *Employer Benefit Adviser*.

1. Benefits Your Employees Will Love
2. HealthCare Assistant Member Testimonials
3. 5500 & PCORI Deadline Reminder
4. Add Dental to Your Group Plan
5. Advantages of a Premium Only Plan
6. Read Allied Blogs

Benefits Your Employees Will Love



With Funding Advantage, you have chosen a health plan that will make you and your employees happy. Besides the standard health plan features you selected, like copays and deductibles, did you know your plan comes with many more benefits and discounts?

Funding Advantage plans come with:

- **Lab Testing Discounts** – Costs will be reduced when performed at a Quest Diagnostics facility or a doctor's office that sends the tests to a Quest Diagnostics, LabCorp or American Esoteric facility. Health Savings Account (HSA) plan members will receive lab services at a discounted rate that will be automatically applied to their HSA deductible. Once the

deductible is satisfied, lab benefits are paid at 100%.

- **Telehealth Visits** – Members have 24/7 access to U.S. board certified health care professionals to diagnose and treat minor ailments via phone, tablet or computer.
- **Member Discounts** – Being healthy is not only about medicine and doctor visits, it is just as important to relax and enjoy life. The Abenity discount program provides our insured members with an elite collection of local and national discounts from thousands of hotels, restaurants, movie theaters, retailers, florists, theme parks, national attractions, concerts and more. Members can register online at allied.abenity.com.

In addition to these great benefits, you and your employees with major medical coverage have access to Allied's HealthCare Assistant. This is an umbrella of health care services provided to all members and their families. Our HealthCare Assistant team is here to ensure our members have the absolute best access to the best health care in the country.

Allied's HealthCare Assistant can help:

- Understand a diagnosis.
- Find the right doctor who specializes in specific health conditions.
- Taking multiple medications? Members might be a candidate for DNA testing to help members get the right drug doses.
- Manage diabetes for a healthy life with free testing supplies.
- Get support with behavioral health issues.
- Access high-quality imaging at no cost to members and more.



For more information, members can call [844-287-6078](tel:844-287-6078) when they need guidance. A HealthCare Assistant will determine which support services best meet members' needs and will work with them throughout their health care journey.

[Learn More About HealthCare Assistant](#)

Member Testimonials: Allied HealthCare Assistant

Allied HealthCare Assistant is ready to help members with behavioral health issues through our AiRCare program. Take a look at what some of our members have to say! You never know when life will throw a curve ball and it's nice to know you have a health plan with the tools to help you and your employees through a tough time. For more information, members can speak with a HealthCare Assistant at [844-287-6078](tel:844-287-6078).



"AiRCare has been a very good anchor to hold onto to reassess my responses as other things in my life rapidly change."



"I have found my clinician to be easy to talk to, encouraging and supportive. She's helped give tangible suggestions to challenges I brought up."



5500 & PCORI Deadline Reminder

Employers who provide health, life and other types of benefits to their employees must file Form 5500 with the Department of Labor.

The deadline to file Form 5500 electronically is the last day of the seventh month following the end of the plan year unless an extension has been granted.

Therefore, the deadline is coming up on July 31 for calendar-year plans.



Allied National recently mailed you a 5500 Filing Information Worksheet to help with your annual federal 5500 filings and payment of the Patient-Centered Outcomes Research Institute (PCORI) fee established under the Affordable Care Act.

Although Allied sends out the data and the information necessary to file the 5500 report, you are required to do this filing yourself using the Dept. of Labor EFAST system. Small employers generally can file the 5500-SF (short form) version. This filing information also is available in your **Allied Self-Service Account**.

PCORI fees have been extended through 2029. For plan years that end on or after Oct. 1, 2020, the applicable fee is \$2.66 per covered life. For plan years that ended on or after Jan. 1, 2020, through Sept. 30, 2020, the fee is \$2.54 per covered life.

In an effort to assist employers 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.

A Dental Plan Designed

to Make You Smile

If you're looking for an easy, affordable way to add value to your employee benefits packages, consider adding dental to your group health plan.

Allied National offers a comprehensive group dental plan with attractive benefits. Not only is it designed to protect your smile, but it also is priced to make you smile.



Although small businesses are not required to offer group dental benefits, many small employers are finding this type of coverage fits nicely into their budget. Dental is a popular add-on to Allied National's Funding Advantage plans, providing comprehensive care and lower rates than employees could purchase on their own. For instance, our **Dental Design** plan provides 100% preventive care benefits with no deductible and an option to include orthodontia benefits.

Contact your agent to discuss adding dental coverage to your Allied National group health plan at renewal!

[Open Dental Design Brochure](#)

Employer and Employee Advantages of a Premium Only Plan

A premium only plan (POP) is a type of Section 125 Cafeteria Plan that allows tax-favored treatment for the employee contribution to their health plan. Premium payments paid by the employee will be on a pre-tax basis instead of after-tax.

Employers can **save their employees up to 40% of their premium** contribution for their insurance benefits, as well as save employer money by reduced payroll taxes.

How It Works

1. Allied provides the required tax documents, free of charge, for any Allied group health plan or large ancillary group (26+). For smaller group or ancillary plans, we'll provide the documents for a small fee (only \$50 per year).
2. When an employee signs the pre-tax document, premium contribution amounts can be deducted from their salary before taxes are calculated, which lowers the income amount.
3. Once the pre-tax income is lowered, the employer will contribute less to

Social Security and Medicare payroll taxes. State taxes also may be lowered if the state recognizes POP plans.

[View Tax-Saving Examples](#)



EMPLOYER BENEFITS

- ▶ Reduces payroll taxes
- ▶ Pays for itself with tax savings gained

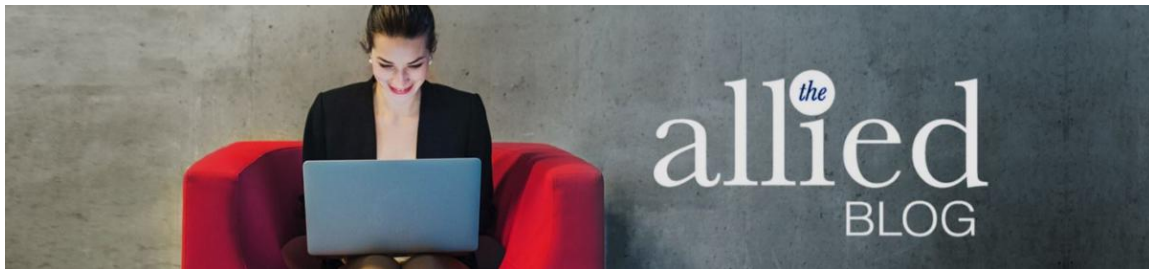
EMPLOYEE BENEFITS

- ▶ Reduces income taxes
- ▶ Increases take home pay



PREMIUM ONLY PLAN ADVANTAGES

Read Our Blogs

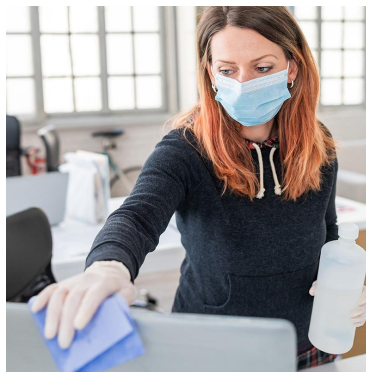


Many of our topics posted to *The Allied Blog* address issues faced by small business employers. Bookmark our web address, alliednational.com/blog, and come back regularly for industry-related content!



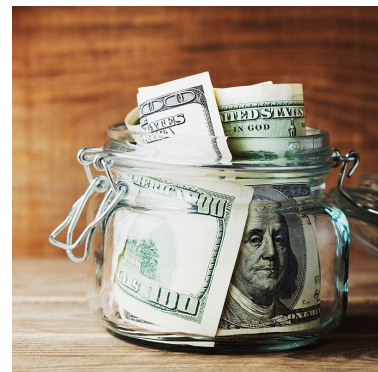
Podcast: Understanding Level-Funded Health Plans

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Tax Advantages of Employer Health Plans

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