



Helping you get the most from your benefit plan

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Employer Benefit Adviser

July 2022

Self-Service Site

Employer Resources



What to Know This Month

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

1. Transparency in Coverage Regulations for Health Plans
2. Abenity's Member Perks Program
3. Additional Options for Seasonal or Part-time Help

Transparency in Coverage Regulations for Health Plans

As the plan sponsor for your group's health plan, you are impacted by the Departments of Health and Human Services, Labor, and Treasury's new Transparency in Coverage (TIC) rules.

The rules require fully insured and self-funded plan sponsors of non-grandfathered group health plans to disclose negotiated in-network and out-of-network provider reimbursement rates beginning July 1, 2022, through the use of machine readable files.

Allied National has made this easy for you by putting all of the required machine readable files on our website at www.alliednational.com/mrf. As a self-funded plan sponsor the regulations state that you must provide access to this on your public facing website or have your TPA (Allied National) make these files available through their website, which we have done at the web address above.

Please note that these files are not consumer friendly and not meant to be accessed by other than health care industry experts. The files are typically in a format that needs certain software to use and is not accessible by most consumers. Allied will update these files on a monthly basis.



Additional rules under TIC regarding consumer access and disclosure have not been fully finalized and are not scheduled to take effect until next 2023. Allied will be monitoring these to ensure compliance for your health plan.

5500 and PCORI Due Aug. 1

This is a reminder that Form 5500 must be electronically filed and PCORI fees must be paid by Aug. 1, 2022!

Allied National helps employers by sending out the data and information necessary to file their 5500 reports. However, employers are required to do the actual filing themselves. Small employers generally can file the 5500-SF (short form) version. This filing information also is available on your Allied Self-Service Site at www.alliednational.com.



For additional information we have a page on our website at www.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.

Abenity's Member Perks Program – As Close as Your Phone

With the economy heading toward a possible recession, consumers are looking for ways to save money wherever possible. Allied National's Member Perks Program from Abenity is a great way to get started and discounts are as close as your phone.



Exclusive discounts are available to Allied National's Funding Advantage members and include savings at Costco, Jiffy Lube, Sea World plus thousands of hotels, restaurants, movie theaters, theme parks, museums and other attractions nationwide. Members can register for these benefits at <https://allied.abenity.com/GO>.

And, with Abenity's mobile App, members can access these savings anywhere. Download the app today and start saving.

Select one of the buttons below or scan the QR code.

Android Mobile App

Apple Mobile App

Register for Perks



Indemnity Insurance Options for Your Part-time, Seasonal or Gig Workers

Provide your part-time employees an outlet for individual doctor and hospital coverage with a professional advocate support system included to help navigate their healthcare.



An Indemnity plan or Fixed Benefit Medical plan like Pivot Health's Anchor can pay first dollar benefits to help offset out of pocket expenses for deductibles, copays, and coinsurance payments. The Anchor plans pays benefits for the common expenses someone may experience during a year, like doctor office visits, wellness visits, outpatient procedures or lab work. And by working with a healthcare advocate to find the best price, you know exactly what services are going to cost *before* going to the doctor.

Anchor plans provides health insurance benefits that have straight forward pricing and personal assistance along the way.

- No health insurance deductible or coinsurance.
- Never pay retail rates for medical procedures.
- Know the cost of services *before* any appointment.
- Let a patient advocate negotiate medical bills to reduce costs.
- Anchor allows consumers to take control of their healthcare expenses.
 1. Search, price shop and schedule appointments with a few clicks on a mobile app.
 2. Or get help finding doctors who have the best price online or over the phone.
 3. Get assistance if a final bill is more than they can pay, advocates help negotiate a lower price for services.

Call your Allied National representative today to learn how you can provide your part-time employees health insurance that allows them to take control of their healthcare.

This coverage is not required to comply with certain federal market requirements for health insurance, principally those contained in the Affordable Care Act.

New Blog on Form 5500 and PCORI

If you are confused as to what forms 5500 and PCORI are and why it should matter to you, check out our newest blog, **“Yes, Some Small Employers Must File 5500 and Pay PCORI”**.

When you research 5500 filing requirements on the Internet, most sites say something like, “Form 5500 is required on behalf of any welfare benefit plan that has 100 or more participants as of the beginning of the plan year or is funded through a trust, regardless of participant count.”

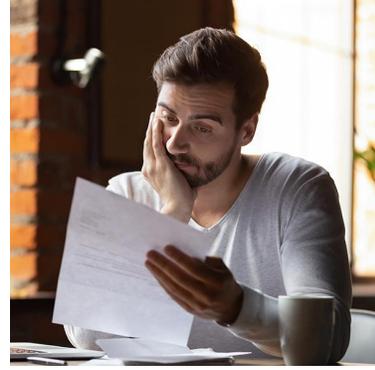
Clear as mud to the average employer, right? WRONG! In our blog we break down what 5500 is and why small employers, like you, have to file this and pay PCORI fees.



Read Our Blogs



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



NEW BLOG:

Yes, Some Small Employers
Must File 5500 and Pay
PCORI

The True Value of Limited
Benefit Minimum Essential
Coverage

How to Handle the
Unwanted Surprise of
Balance Billing

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