



Helping you get the most from your benefit plan

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Employer Benefit Adviser

March 2021

**Self-Service
Site**

**COVID-19
Info**

Employer Resources

Allied has COVID Vaccine and Testing Covered

The Food and Drug Administration has issued Emergency Use Authorizations for three COVID-19 vaccines – Pfizer-BioNTech, Moderna and now Johnson & Johnson subsidiary Janssen Biotech.

Your Allied National health plan will cover the cost of all COVID-19 vaccines at 100%, with no copay or deductibles.

The CDC has designated three groups as the ones that should get the vaccine first. These all vary based on your locality and what your local and state governments have established as priority.



Phase 1a

- Healthcare personnel and long-term care facility residents (these vaccinations started in mid-December)

Phase 1b

- Frontline and essential workers including firefighters, postal workers and food and agricultural workers
- People over age 75

Phase 1c

- People ages 65–74
- People between the ages of 16–64 with underlying health conditions that put them at high risk for COVID-19
- Other essential workers, including people in food service, public health, transportation and construction

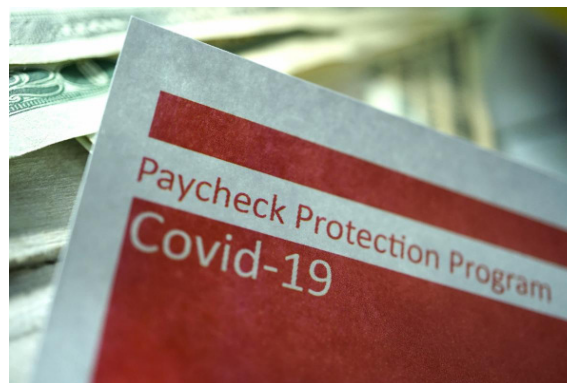
Your Allied health plan also covers testing for COVID-19. And, your health plan will cover testing multiple times as well as **alternative test options** such as rapid testing, combination tests, and at-home and saliva tests.

The best way for your employees to get a COVID-19 test is to contact their health care provider. They also may visit their state or local health department's website to look for the latest information on testing.

State & Local Health Department

Paycheck Protection Program Ends This Month

The Paycheck Protection Program (PPP) ends on March 31, 2021. All eligible businesses can apply through a participating lender until then.



Just like the First round of PPP loans, Second Draw PPP loans can be used to help fund payroll costs, including benefits. Funds also can be used to pay for mortgage interest, rent, utilities, worker protection costs related to COVID-19, uninsured property damage costs caused by looting or vandalism during 2020, and certain supplier costs and expenses for operations.

Wondering who may qualify? According to the Small Business Association, a borrower is generally eligible for a Second Draw PPP Loan if the borrower:

- Previously received a First Draw PPP Loan and will or has used the full amount only for authorized uses
- Has no more than 300 employees; and
- Can demonstrate at least a 25% reduction in gross receipts between comparable quarters in 2019 and 2020

For most borrowers, the maximum loan amount of a Second Draw PPP Loan is 2.5x the average monthly 2019 or 2020 payroll costs up to \$2 million. Read more about the loan details [here](#).

Download the most updated version of the PPP Second Draw Borrower Application Form* now.

[Application Form](#)

**If you are an applicant who files an IRS Form 1040, Schedule C, and uses gross income to calculate PPP loan amount, you'll want to download the application form for [Schedule C Filers Using Gross Income](#).*

How Much Do You Know About Your Group Health Plan?

We have all the information you need regarding your Funding Advantage level-funded health plan. It's all in one convenient location with the ability to access 24/7 through the administrative side of your Self-Service Site.

The administrative side of your Self-Service Site allows you to:

- See group benefit details
- Manage employee information
- Submit requests to change names and addresses
- Submit requests to terminate employee coverage

- Request ID cards
- View plan documents like billing statements
- Review monthly and quarterly utilization reports that show you exactly where your premium dollars are being spent

For security reasons, employers must authorize one or more company representatives as an administrator to manage the account. Visit [Allied's employer web page](#) and download, complete and email the employer authorization form to [Client Services](#).

After Allied National receives the form, we will send you an email saying that the administrator can now access the site, register and create his or her login and password. If the administrator has health benefit coverage through your company, and already has registered as a first-time user, he or she will simply need to login with the designated username and password for the account.

Please note, only individuals who have been authorized as an administrator by the employer and who are listed on the authorization form may have access to the employer administration side of the Self-Service Site.

Sneezing? Sniffling? Help is as Close as Your Phone or Computer

Allergy suffers – get ready! Spring allergy season has started in many parts of our country and will likely run through early summer. The culprits are tree pollination, which begins early in the year; followed by grass pollination later in the spring and summer; and followed by ragweed in the late summer and fall.



While you can always hide inside and keep windows and doors shut, you also can work with your doctor for a treatment plan.

If you are still sheltering in place due to the COVID-19 pandemic, another option is to talk to a telehealth provider. With our Funding Advantage major medical plans, members can access MeMD and Cost Saver members can access Teladoc telehealth benefits to seek health care services remotely.

It's as easy as picking up a smart phone, tablet or by logging in on a computer any time of day or night. Once connected, you can be treated by a licensed medical professional at little or no charge. What you pay depends on whether you have an HSA or nonHSA health plan.

For Funding Advantage plan members, call 855-236-9411. Cost Saver members should visit www.teladoc.com or call 877-358-9631 to speak to a Teladoc member services representative to set up your account.

Check Out Our Latest Blogs



We publish a new article regularly on *The Allied Blog*. Many of these topics address issues faced by small business employers. If you like these blogs, bookmark www.alliednational.com/blog and come back each Wednesday for new content!



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