



Helping you get the most from your benefit plan

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Employer Benefit Adviser

May 2022

Self-Service Site

Covid-19 Info

Employer Resources



What to Know This Month

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

1. Help Employees Lower Taxes
2. Renewal - As Easy as 1, 2, 3, 4, 5
3. Access to Mental Health Care 24/7
4. Filing Deadline for 5500 & PCORI
5. Offer Dental Insurance to all Your Employees'
6. Read Our Blogs

Allied Can Provide the Paperwork to Help Employees Lower Tax Costs

As an employer, you can offer a Premium Only Plan (POP) tax-favored setup to help employees pay their group health benefit premiums and at the same time lower your payroll taxes.

Under IRS Section 125, a POP allows employees to pay any premium contributions for certain employee benefits with pre-tax dollars. Groups can save their employees 15-40% of their premium contribution for their health coverage benefits.



How It Works

1. Employers can request the documents anytime – not just when purchasing or renewing a plan. Allied provides the required tax documents and assistance, free of charge, for any Allied group health plan employer.
2. When an employee signs the pre-tax document, premium contribution amounts are automatically deducted from their salary before taxes are calculated, which lowers the income amount.
3. Once the pre-tax income is lowered, the group will contribute less in

payroll taxes. State taxes also may be lowered if the state recognizes POP plans.

While some employers take payroll deductions pre-tax without having POP documentation, the IRS looks for discrepancies such as this during an audit and may penalize offenders.

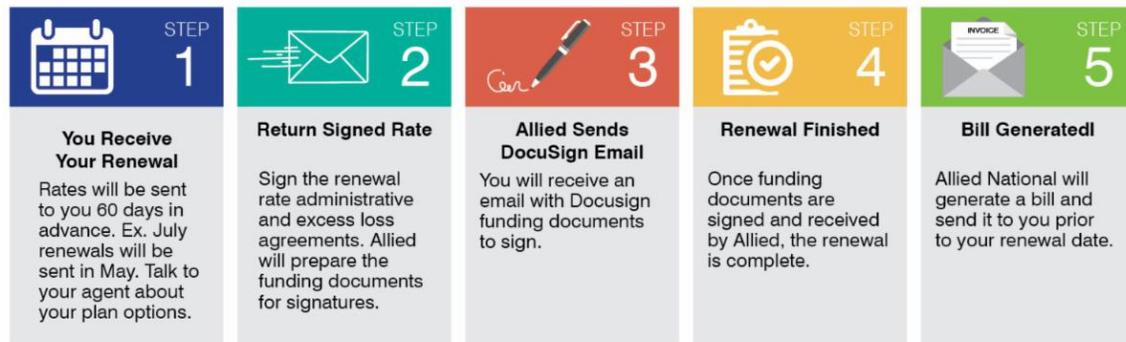
Talk to your agent if you would like Allied to send the POP paperwork to you. It's free of charge to you if you currently have an Allied health plan.

Renewal – As Easy as 1,2,3,4,5

Are you familiar with the steps needed to renew your company's Allied health coverage? If you know what to expect, it's a simple process.

Check out our five-step renewal process to better understand how it works. Renewal time is a great time to start a conversation with your agent or broker about whether your current plan is working well for you and what type of options may be available for your small business.

For instance, if your employees want the option of choosing a PPO or going to any physician they like, Allied National's new Freedom Hybrid Plan allows them to do both. Or, if you're looking to cut costs, adding Allied's HealthChoices to a Funding Advantage Plan will allow you to save an immediate 6.5% on your renewal.



Access to Mental Health Care 24/7

May is Mental Health Awareness Month and it comes at a particularly poignant time. Mental health challenges have been exacerbated by the COVID-19 pandemic and the opioid epidemic. In addition, our rising oil and food prices are putting more pressure on consumers making it even harder for those dealing with depression or



addiction.

With your Funding Advantage health plans, you and your employees have 24/7 access to help through your telehealth provider. Look for your plan flyers on our employer resources page of our website or you can access this information through your online self-service site. Telehealth has experienced psychiatrists, therapists and counselors available day or night and from anywhere using a phone, tablet or computer.

Employer Resources

Another great, free program you have available to you and your employees is Allied HealthCare Assistant. HealthCare Assistant will help members find the support they need and are available from 8 a.m. to 4:30 p.m. Monday through Friday. Call 844-287-6078 or visit www.alliednational.com/assistant. The following flyer has more details on how your Allied HealthCare Assistant can help.

HealthCare Assistant

Please share this information and these flyers with your employees. These programs really do make a difference!

One Funding Advantage plan member said, "I can't believe a program like this exists. I was beginning to think no one could help me. My wife is actively using (drugs) and I don't know what to do. She went to inpatient treatment, but then they just sent her home. She is not doing any of the things that she was supposed to do for aftercare. You have given me hope that we can get through this."

Filing Deadline for 5500 & PCORI Forms Due Soon

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

Form 5500 must be filed electronically with the Internal Revenue Service (IRS) by the last day



of the seventh month following the end of the plan year, unless an extension has been granted. **The deadline for calendar-year plans is Aug. 1, 2022, as July 31 falls on a Sunday this year.**

Under the rules and requirements of the Employee Retirement Income Security Act (ERISA), a self-funded employee benefit plan is required to make an "Annual Report" to the Department of Labor using the 5500 Report.

Small employers under 100 lives have a general exemption from making this filing if their plan is fully insured or unfunded.

However, small employers lose this exemption if they are considered self-funded because they are withholding employee funds and these contributions are held by a third party (other than an insurance company), such as a Third-Party Administrator in an account to pay claims benefits. Funding Advantage plans generally fall into this category of a "funded" plan.

Although Allied sends out the data and the information necessary to file the 5500 report, you are required to do this filing yourself. Small employers generally can file the 5500-SF (short form) version. This filing information also is available on the Allied Self-Service Site.

PCORI fees have been extended through 2029. For plan years that ended after Sept. 30, 2021, and before Oct. 1, 2022 (including calendar year plans), the fee is \$2.79 per person covered by the plan. For plan years that ended after Sept. 30, 2020, and before Oct. 1, 2021, the fee is \$2.66 per person.

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.

PCORI Q&A

Why You Should Offer Dental Insurance to all Your Employees



You may offer full benefits to your full-time employees but what about your part-time or seasonal employees? Attracting good and dependable part-time people is hard to do in our market today. Offering an outlet for individual dental insurance to these employees could help with your recruitment. Individuals can pay out of pocket for dental care, but they may actually save money by adding coverage. It may sound counterintuitive; however, these plans can cost them just a few dollars extra each month while providing low-cost or even no-cost preventive care as well as benefits for other services such as fillings, crowns and root canals. They may also help improve their overall health and well-being.

The cost of dental work can vary greatly by region and provider. Some *examples of typical costs without insurance* are as follows:

- A standard office visit can cost anywhere from \$50 to \$350 or more.
- A standard teeth cleaning can cost \$70 to \$200 or more.
- Dental X-rays can cost anywhere from \$20 to \$250 or more.
- Filling a cavity without insurance can cost anywhere from \$50 to \$450 or more depending on materials used.
- Dental crowns can cost anywhere from \$500 to \$3,000 or more depending on materials used.

For just a few dollars a month in premium, dental plans can help reduce what they pay out of pocket for a range of services by as much as 100% for preventive care, 80% for basic procedures such as root canals, and 50% for major procedures such as crowns — actual benefits will depend on the plan select. Ask your agent about the Pivot Health Brilliant Dental plans today!

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!



Telehealth – A Great Way to Access Mental Health

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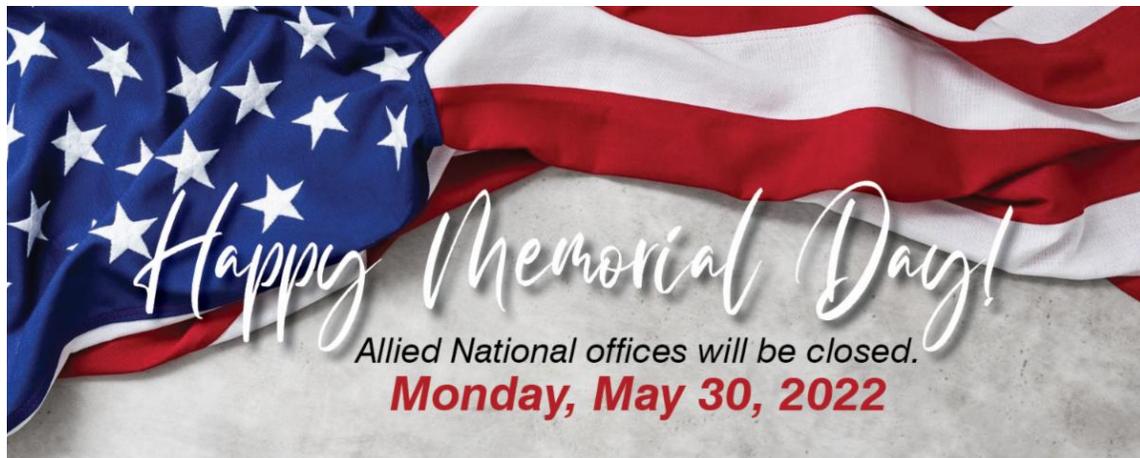
How Reference-Based Pricing is Recalibrating Buying Benefits

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