



Helping you get the most from your benefit plan

4551 W. 107th Suite 100
Overland Park, KS 66207
800.825.7531

Employer Benefit Adviser

November 2020

**Self-Service
Site**

**COVID-19
Info**

Employer Resources

Flu Shot Costs Covered 100%

Are you interested in getting a flu shot but concerned you and your employees can't afford one? Allied National considers flu shots a preventive measure, therefore all Funding Advantage plans cover flu shots at 100%.

The Centers for Disease Control and Prevention (CDC) warn that the COVID-19 flu virus will likely spread this fall and winter. And while the current flu vaccine won't protect you from COVID-19, it can reduce the risk of flu illness, hospitalization or death and save health care resources for patients who do have the coronavirus.

The CDC recommends that anyone six months or older get the flu vaccine. While the optimal time to get the shot is in September or October, the CDC said that anytime the flu is circulating (now through January) is a good time to get the vaccination.



Marketing and Communications Supervisor, Kathleen, receiving her flu shot at our recent health clinic event.

Telemedicine Visits Are Gaining in Popularity

The COVID-19 pandemic has changed our day-to-day life in so many ways. One of the biggest changes is how outpatient care is delivered by health care providers. Telemedicine visits (at the members' current primary care doc) are up 8,800% this Jan-Sept compared to last January-September.

"We're glad to see our members continuing to get primary care during a global pandemic and doing so in a safe and cost-effective way," said Lisa Hodson, Chief Product and Development Officer at Allied National.



Telehealth visits can decrease the risk of transmitting the virus to patients and staff, therefore providers are switching to telemedicine visits when possible. Another huge advantage to using telehealth is the ability to access a qualified health care professional any time of the day or night. Telehealth providers can diagnose and prescribe medications when medically necessary for minor conditions like:

- Sinus problems
- Urinary tract infection
- Bronchitis
- Flu
- Ear infection

With your Allied Funding Advantage plans you have access to telemedicine services. It's as easy as picking up a smart phone, tablet or logging in on a computer. Services are available 24 hours a day, seven days a week.

- **Funding Advantage** members can access telehealth services by logging into your Member Connection account through member.alliednational.com or by calling MeMD at 855-236-9411.
- **Cost Saver** members can access telehealth services through Teladoc. Visit www.teladoc.com or call 877-358-9631 to speak to a Teladoc member services representative to set up your account.
- **Fundamental Care** members can access telehealth services through MDLIVE. To activate your account, visit: www.mdlive.com/myewellness

Your cost depends on whether you have an HSA or non-HSA health plan. Either way, you and your employees pay less for a telehealth visit than for a traditional doctor's office visit.

New Video Alert: Reference-Based Pricing

With health care costs continuing to rise and renewal season starting, it would be wise to talk with your agent or broker about new health plan options to lower expenses. If you currently have a PPO plan, take a couple minutes to find out what reference-based pricing (RBP) is all about.

Once considered a non-traditional option, reference-based pricing is now gaining attention for small to mid-sized businesses. If you already have a RBP plan, share with your employees so they can better understand the type of plan they have.

Reference-based pricing is a health plan alternative worth learning more about to make sure you're spending your health care dollars wisely.



Click the play button to watch our short video and learn more about reference-based pricing.

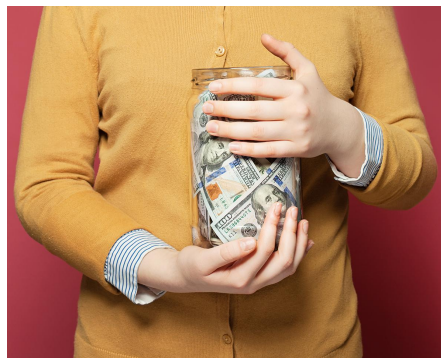
Consider a POP for Significant Tax Savings on Premiums

A Premium Only Plan (POP) is a terrific way for you and your employees to reduce taxes on health care benefit premiums.

When you create a POP, your employees pay their portion of their health insurance premiums with pre-tax dollars – a savings of 15 to 40% – which in turn, increases their take-home pay.

A POP also reduces your payroll taxes. Your group will contribute less to Social Security and Medicare payroll taxes. State taxes may be lowered if the state recognizes a Premium Only Plan..

A POP is created under IRS Section 125. If you are interested in setting up a POP, Allied will provide the required tax documents and assistance, free of charge, for employers offering an Allied group health plan or large ancillary group plan (26+). For smaller ancillary groups, we'll provide the documents for a small charge of only \$50 a year.



Check Out Our Latest Blogs

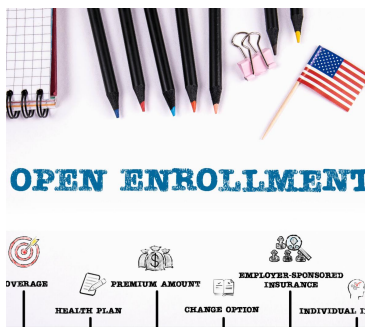


Each week, we publish a new article on *The Allied Blog*. Many of these topics address issues faced by small business employers. If you like these blogs, bookmark www.alliednational.com/blog and come back each Wednesday for new content!



Tax Advantages of Employer Health Plans

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How Reference-Based Pricing is Recalibrating Buying Benefits

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Holiday Office Closing

Thursday, Nov. 26

Friday, Nov. 27

Happy Thanksgiving

Download the Member Connection app today!



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