



Helping you get the most from your benefit plan

The Small Group Benefit Experts - for groups of two or more

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# Employer Benefit Adviser

November 2024

Self-Service Site

Employers Home Page

Member Resources



## What to Know This Month

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

1. Allied Telehealth Costs Reimbursed
2. Understanding the Financial Performance of Your Health Plan
3. We're Here to Help Ease Your Holiday Stress
4. New Blog: Time to Renew and Update Your Health Benefit Plan
5. Holiday Hours

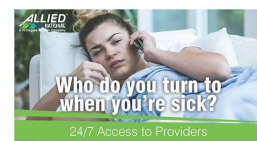
## Allied Telehealth Costs Reimbursed

Doctors' offices are not open 24/7 and visits to urgent care or emergency rooms can be expensive. So what do you do if you have a minor illness and need assistance immediately?

Fortunately, you have a Funding Advantage plan and you can talk to ANY telehealth provider. You'll be reimbursed for the entire cost of your telehealth visit for all eligible charges.

Here's what you need to know to use the service and get reimbursed.

- Download our flyer about your new telehealth benefits.
- Select any telehealth provider to have a phone or video consultation.
- Submit your receipt or invoice to:
- Allied National Claims Department P.O. Box 29186 Shawnee Mission, KS 66201-9186



Telehealth visits are a great way to conveniently access health care for minor illnesses and injuries and are virtually conducted via video or phone. Today, there are many telehealth options available to consumers, each of which offers an alternate, innovative way to get medical treatment.

Great! Allied — Allied National allows you to consult with the telehealth provider of your choice — a provider who best fits your needs and the schedule of your family. You will be reimbursed for the entire cost of your telehealth visit for all eligible charges!

**Not sure where to start?**

By **Sesame Care**, one of Allied's preferred providers at [www.sesamecare.com](http://www.sesamecare.com).

**HOW TO SUBMIT FOR REIMBURSEMENT**

To get reimbursed for your telehealth visit, please provide the following information:

- **Receipt or invoice** covering the service provided and date service was provided
- **Full name** of the provider who rendered services as shown on the visit receipt
- **Member ID** of the member who received services
- **Date of service** of the telehealth visit

You may submit your request for reimbursement via email at [claims@alliednational.com](mailto:claims@alliednational.com) or mail to:

Claims Department  
 Allied National  
 P.O. Box 29186  
 Shawnee Mission  
 KS 66201-9186

\* Funds are subject to plan benefits. Telehealth services must be provided for eligible services under your plan to be eligible for reimbursement. You may need to pay reimbursement the subject to your applicable. Performance processing may be subject to request for additional information to make a determination.

www.alliednational.com

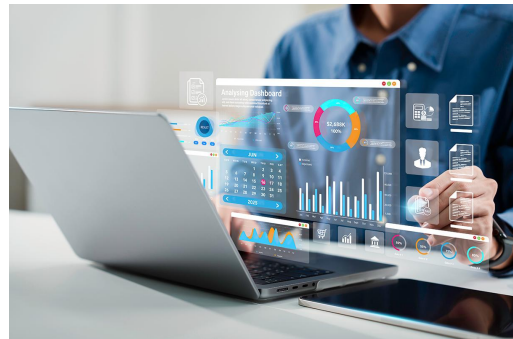
**Note:** If you have an HSA plan, reimbursement may be subject to your deductible.

Telehealth is a great option when you need help for minor health issues like a cold, flu, allergies or a sprained ankle. Check out the flyer above or contact Allied Client Services at 800-825-7531 if you have questions.

Telehealth Flyer

## Understanding the Financial Performance of Your Health Plan

Employers enrolled in our Funding Advantage plans can access detailed financial reports about their health plan anytime via our Self-Service Site. These reports are crucial for understanding the overall financial performance of a plan. Here's a breakdown of the key components included in the report:



- **Month:** Indicates the month in which claims were paid.
- **Claims Paid:** Total dollar amount of claims processed for that month.
- **Accumulated Claims Paid:** A running total of all claims paid since the beginning of the plan year.
- **Stop Loss Exclusions:** Claims paid that do not count towards stop loss coverage deductibles.
- **Specific Stop Loss Recoveries:** Payments made for individual large claims under stop-loss coverage.
- **Net Accumulated Aggregate Claims:** Total claims paid by the employer, minus stop-loss exclusions and specific recoveries, which accumulate against the aggregate stop-loss coverage.
- **Accumulated Maximum Claim Exposure:** This reflects the aggregate stop-loss coverage attachment point, representing the maximum claims amount the employer must cover. If the Net Accumulated Aggregate Claims exceed this point, the aggregate stop-loss coverage will take effect.

To begin reviewing these reports and accessing information on your coverage and benefits, visit your Self-Service Site at [www.alliednational.com](http://www.alliednational.com). If you haven't registered your company yet, follow these steps:

1. Designate an administrator from your office to manage your health plan's administration and complete the authorization form.
2. Email the completed authorization form to [underwriting@alliednational.com](mailto:underwriting@alliednational.com).
3. Register for the first time or log in at:  
<https://portal.alliednational.com/wssLogin/faces/login>.

Stay informed about your health plan's financial performance to make better decisions for your organization!

## We're Here to Help Ease Your Holiday Stress

Are you or your employees feeling overwhelmed by the holiday season? Statistics show that around 41% of Americans report experiencing heightened stress during this time of year. Common sources of holiday stress include:

- Financial pressures
- Gift-giving
- Family and social gatherings
- Balancing work, family, and finances



Your Funding Advantage health plan provides access to top-notch behavioral health services to help you navigate these challenges through our Allied HealthCare Assistant program. This program offers a wide range of health care services for members and their families, including support from AiRCare experts specializing in behavioral health.

AiRCare provides complimentary telephone counseling to assist members during tough times. Here are some signs that someone might benefit from a conversation with a counselor:

- Low energy
- Frequent headaches
- Excessive worry
- Increased tearfulness
- Greater use of tobacco, alcohol, or drugs
- Difficulty concentrating



If you, your employees, or dependents are finding it hard to cope, reach out to Allied HealthCare Assistant for support at 844-287-6078. We're here to help you through this season.

## New Blog: Time to Renew and Update Your Health Benefit Plan

Your employees may be curious about the necessity of reviewing their health benefits annually. Our latest blog "Time to Renew and Update Your Health Benefit

Plan,” clarifies the process and outlines essential information for anyone needing coverage — whether they have employer-sponsored plans, federal Marketplace coverage, or private individual insurance.

Press the button below to share the link with your employees. It will provide them with valuable insights into the renewal timeline and available options.



[Time to Renew](#)



[View as Webpage](#)



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