



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

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Self-Service Site

Employers Home Page

Member Resources



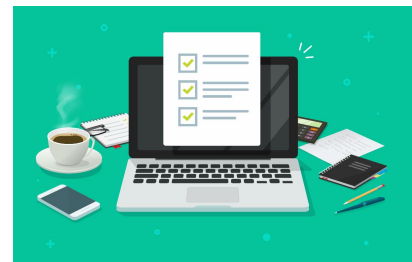
What to Know This Month

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

1. Steps For a Smooth Renewal Process
2. Questions About Your Health Plan?
3. A POP Can Reduce Taxes

Steps for a Smooth Renewal Process

Many groups are electronically renewing their health plans this time of year. When you consider how much spam and harmful emails are sent daily, it's hard to know who or what to trust. We believe the more you know about the process and what to expect, the easier the renewal will be. The following steps will help to make your renewal process go smoothly.



Your Group Health Plan Renewal Package will be sent to your email address. This will contain all of the information and rates for your upcoming renewal. You will need to complete the “*Employer Participation Statement*” and be sure to complete and sign the page that says, “*Benefit Plan Description.*” These documents should be returned to your agent or emailed to Allied National Underwriting Department, underwriting@alliednational.com. Upon receiving the signed employer participation statement and benefit plan description, your renewal funding documents package will be sent.

Your Renewal Funding Documents Package will be emailed to you from Adobe Acrobat Sign on behalf of Allied National. The name of your company will be in the subject line. This is an actual email and not spam.

1. Click the “*Review and sign*” at the top of the email. Click example of email on

- the right.
2. Click to agree to the Adobe “Terms of Use” before you can continue.
 3. Click the Start button on the lower left corner.
 4. Your signature is required on the “Application for Excess Loss.” When you click to sign it will bring up a saved signature from your computer, if you have one, or you will be prompted to create one. Then be sure to click on the “Click to Sign” button to complete the signature.
 5. Continue to follow the prompts until all the documents have been signed. You should have three required signatures and in addition you will need to add the date and location, city, at the time of signing. Once all the documents have been successfully signed, a pop-up window will appear that says, “You’re all set.”

After our underwriting department receives all the required signatures, they will complete the renewal process. If you have questions while renewing or haven’t received all these packages, please contact your agent or our Client Services at 800-825-7531.

Questions About Your Health Plan?

When you or your employees have questions about your Allied National health plan, a good place to start is with your ID Card. You’ll find your plan’s name and how to contact Member Customer Service.

Here are a few other ways you can find information about your plan:



Online

- Log into your Self-Service Site at www.alliednational.com to see information that includes your benefits, plan documents, claim payments and coverage dates.
- Check out your Member Web page at www.alliednational.com/member-fa_resources for information about your plan and resources. You will need to know the name of your plan, which you can find on your ID card.
- Find a Provider at www.alliednational.com/find-a-provider.
- Visit Telehealth at www.alliednational.com/telehealth to learn how you can choose any telehealth provider and have your costs reimbursed.
- Learn about Prescription Drug Coverage at www.alliednational.com/prescription-benefits. Plus, get access to a formulary and directions on how to get prescriptions delivered to your door.

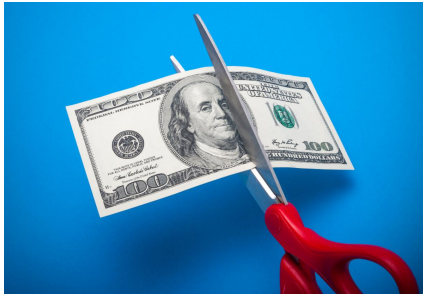
Call

- Talk to a Client Services rep at 800-825-7531 for questions about your plan and status of your claims.
- Talk to an Allied HealthCare Assistant at 844-287-6078 when you need access to health care experts.
- Contact the Elite Experience Team at 866-332-1987 if you have provider or balance bill questions.

Emails

- Share the monthly *Employer Benefit Adviser* newsletter with your employees. You can find back issues at www.alliednational.com/eba.
- You also can contact Client Services at clientservices@alliednational.com.

A POP Can Reduce Taxes



You can offer a Premium Only Plan (POP) tax-favored setup to your employees to help them reduce their taxable income. A POP also lowers your payroll taxes.

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

How It Works

1. Allied provides the completed documents free of charge for any Allied group health plan employer, but we do not offer assistance or advice on how to complete the forms. Speak to your tax adviser or legal counsel if you have questions.
2. After 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.

Please note: While some employers take payroll deductions pre-tax without having 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.

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