



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

September 2024

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## What to Know This Month

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

1. Your Resource for Behavioral Health Support
2. Saving Money With a Member Perks Program
3. Medicare Part D Notices — Due Oct. 14

## Your Resource for Behavioral Health Support



September is National Suicide Prevention month so when times are tough, it's nice to know that Funding Advantage members like you have behavioral health care resources through AiRCare and the Allied HealthCare Assistant program.

AiRCare is a behavioral health care management company which helps Allied's Funding Advantage members proactively manage their health and get on the road to recovery. AiRCare offer support on a variety of issues ranging from depression and anxiety to substance abuse and eating disorders.

"Thanks so much for your help today," one member wrote about his experience with AiRCare and the Allied HealthCare Assistant program. "You were very kind and helpful. I appreciate you helping me with the referral, and the other topics we discussed. I look forward to my next appointment!"



Even agents have been singing the praises of the service.

“I must brag on one of your reps,” the agent told us. “She had questions and instead of assuming, she left a voicemail and is working very hard to find the member a provider. Nice to have people fight for our members!”

To learn more about Allied HealthCare Assistant and AiRCare, press the button below or call 844-287-6078 to talk to an assistant.

[Learn About Allied HealthCare Assistant](#)

## Saving Money With a Member Perks Program

As consumers we are always looking for ways to save money wherever possible. Allied National's Funding Advantage Health plans come with a Member Perks Program from Abenity. This is a great way to help our members save money on everyday living. To get started, you can find discounts as close as your phone.



Abenity offers discounts on everything from entertainment to health products. Some of September's best offers include savings at gyms, fitness classes, hearing aids and Walden University 10% tuition savings. These are just a few of this month's highlights. There are always thousands of discounts to discover for groceries, automotive, health and beauty and entertainment and they are available nationwide.

Members can register for these benefits at <https://allied.abenity.com/GO>. And, with Abenity's mobile App, members can access these savings anywhere. Download the app today and start saving.

Select one of the buttons below or scan the QR code for easy registration.

[Android Mobile App](#)

[Apple Mobile App](#)

[Register for Abenity](#)



# Medicare Part D Notices — Due Oct. 14

Employers who provide a health care plan that includes a prescription drug benefit have until Oct. 14 to notify all Medicare-eligible members as to whether their current prescription plan is considered "creditable" or "non-creditable" coverage. They also need to tell members what their options are through the federal Medicare Part D program.



Prescription drug coverage is considered creditable when it is at least "actuarially equivalent" in value to Medicare's standard Part D coverage.

## How Allied helps employers

The notification process for employers covered under one of Allied National's Funding Advantage group health plans is simple. During the first part of October, Allied will provide notices to anyone in your company age 64 or over (along with a copy for the employer). The letter informs employers and their employees if their prescription drug plan is considered creditable coverage or non-creditable and the consequences of employees' decisions on Part D coverage.

## What employers need to do

All an employer has to do is complete an online report with CMS (the Centers for Medicare and Medicaid Services) indicating whether or not they have "creditable coverage". A link to the "Disclosure to CMS form" is below.

## What members need to do

If Medicare-eligible members have creditable prescription drug coverage, they can opt to delay enrollment in Medicare Part D to a later date without penalty. Members with non-creditable coverage, and who elect not to enroll in Medicare Part D until a later date, will be subject to late entrant penalties.

[Disclosure to CMS Form](#)

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