The Agent Edge Bulletin

ALLIED NATIONAL
A 90 Degree Benefits Company

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# Your Allied National Renewal Checklist

Renewing your group is simple. We'll guide you through each step along the way.

## Understanding Your Renewal Rate

Your renewal rate reflects several factors working together — not just one. These include:

- **Group Demographics –** Location, age, gender and changes in group size can impact expected risk. An aging workforce can also contribute to increased utilization.
- **Claims Experience –** The group's recent claims history, along with expected future claims based on ongoing conditions and prescription drug utilization.
- **Healthcare Trend –** The continued rise in the cost of healthcare, including medical services, specialty treatments and prescription drugs.

Together, these factors help determine the expected cost of providing benefits for the upcoming plan year.

## Review Your Renewal

Review the renewal rates and plan options with your client. Need another option? Contact **underwriting@alliednational.com** and we'll be happy to help.

## Select a Plan

Once your client has made their decision, have them **sign the selected plan option on the rate comparison** and return it to **underwriting@alliednational.com**.

## Sign Renewal Documents

The agent and employer will receive the required **Funding Documents and Stop Loss Application via DocuSign**. The documents are automatically returned to Allied National once completed.

### Confirm Your Final Census

Review the census with your client and send us any updates.

- Open enrollment begins **30 days before the renewal date**.
- Employees enrolling for the first time will need to complete an **Individual Health Questionnaire (IHQ)**.
- Employees declining coverage should complete a **waiver**.
- We recommend submitting the final census and any required forms prior to the renewal date.

### That's It!

Allied National will finalize and issue the renewal. Once issued, new ID cards will be generated and mailed directly to employees.

### Questions about a specific renewal?

Contact your Allied National Sales Representative at **sales@alliednational.com** for assistance. For enrollment forms and waivers click on the button below.

Funding Advantage Resources




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