The Agent Edge Bulletin

ALLIED NATIONAL
A 90 Degree Benefits Company

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Freedom Hybrid: A Smarter Network Strategy for Today's Small Business Clients

Small businesses are looking for solutions that work harder for their employees and their bottom line – now more than ever. Freedom Hybrid may be the solution your small business clients need.

The best of both worlds

Members have access to a broad PPO network of contracted physicians, while maintaining the freedom to receive eligible benefits from virtually any provider.

With Freedom Hybrid, members can:

✅ Visit any provider, anywhere
✅ Receive full benefits for eligible services, regardless of network status
✅ Eliminate confusion around in-network and out-of-network coverage and benefits
✅ Enjoy greater choice without sacrificing plan value

A payment structure that's easy to explain

For PPO providers: Claims are reimbursed using contracted PPO rates.
For non-network providers and facilities: Claims are paid using fair and reasonable reimbursement levels based on a multiple of Medicare allowable charges.
The result? A straightforward approach that delivers flexibility while helping employers manage healthcare costs.

Built-in surprise bill protection
With Freedom Hybrid, members are protected from unexpected balance billing for covered services reimbursed through reference-based pricing.

Give your clients the flexibility they need with Freedom Hybrid. Let's talk about how it can help you win more business today at ***sales@alliednational.com*** or 888-767-7133.

Funding Advantage Plans Flyer



Go the Distance. Earn Up to $700 per Policy!

Your Q4 bonus just got bigger!
Pivot Health's enhanced Q4 Established Writer Bonus offers more ways to earn from Sept. 1–Dec. 31, 2026.

The bonus program has been updated to include a higher payout option for Established Writers!

Established writers: Now earn up to $700 per STM policy!

- **$700 per policy on 364x2 and 364x3 policies paid by ACH**
- **$350 per policy on 364x2 and 364x3 policies paid by credit card**
- **$150 per policy on 120x3 and 364x1 policies**

First-Time Writers*: Earn $150!
Get $150 for your first qualifying STM policy (364 days or longer, or a 120x3). Also eligible for the Newer Writer Bonus!

Newer writers*: Earn up to $3,000!
Earn more through qualifying STM production (364 days or longer, or a 120x3).

Want to earn even more? Build more!
Earn up to $60 per qualifying dental, vision, accident, and critical illness policy. Whether you're writing longer-duration STM policies or expanding your clients' coverage with supplemental products, every qualifying sale is another opportunity

to increase your bonus.

Make every sale count and finish 2026 strong!

**First-Time and Newer Writers have no qualifying policy in the prior 12 months, regardless of contract date. Includes inactive agents and those with only shorter-duration sales.*

View Full Bonus Program Details



View as Webpage

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