

Funding Advantage

Freedom, Freedom Hybrid & PPO

Level-Funded Coverage That Works as Hard as Members Do

Our comprehensive level-funded products are built to empower small and mid-size businesses with best-in-class benefits, flexible plan design and people-first service, redefining what health benefits look like.

3 Plan Options, Endless Flexibility

Employers can choose from our Freedom, Freedom Hybrid or PPO plan options.

Freedom Plans — Take Control

- ✓ **Value without compromise.** Exclusive access to **Freedom Open Access** stronger savings & competitive pricing.
- ✓ **Navigate healthcare with confidence.** Personalized member support from expert advocates.
- ✓ **No networks, no restrictions, no penalties.** Freedom of Choice. See any provider, anywhere.
- ✓ **Balance bill protection. The ultimate safeguard** for members facing unexpected medical bills from providers who are reimbursed based on reference-based pricing.

Explore our [Freedom Open Access Broker Guide](#) to learn more.

Freedom Hybrid Plans — A Balanced Approach

All the benefits of **Freedom Open Access** combined with the familiarity of a national **PPO physician-only network**. Give your clients the best of both worlds without compromising on flexibility or value.

PPO Plans — The Traditional Way

Our PPO plans deliver a traditional, familiar approach to healthcare with access to national and regional provider networks.

With Allied National level-funded plans, **employers get 100% of their unused claims dollars back** after run-out.



Customizable to Fit Any Size, Budget & Needs

- **Deductibles** range from \$500 and up.
- **Maximum out-of-pocket** options that fits your client's budget and needs.
- **Coinsurance** options range from 50% to 100%.
- **PCP, specialist and urgent care** copy options available for maximum flexibility.
- **Rx coverage options** include comprehensive Rx coverage, discount-only Rx & generic-only Rx.
- **HSA qualified options** are available.¹
- **Pregnancy coverage included** for all groups.
- **Occupational coverage for owners, partners and corporate officers** not covered by Workers' Compensation.
- **\$500 Supplemental Accident** Benefit Option (*not available with HSA qualified plans*).



The following outlines the general plan of benefits designed into Funding Advantage. For more information, including limitations and exclusions, please review the Summary Plan Description (SPD).



Enhanced Member Benefit Programs

- ✓ **Virtual Urgent Care — \$0 Copay.** Convenient access to quality care — **without the cost.**
- ✓ **Healthcare Navigation & Advocacy²** — Expert guidance to help members confidently navigate their healthcare journey.
- ✓ **Balance Bill Protection²** — A built-in safeguard that helps shield members from unexpected out-of-pocket costs.
- ✓ **High-Cost Drug Program** — A powerful cost-containment solution that lowers the price of eligible high-cost drugs and therapies.
- ✓ **Behavioral Health Support** — Comprehensive care for depression, anxiety, substance abuse, eating disorders, PTSD and more — **\$0 member cost share.**³
- ✓ **Lab Discount Program** — Eligible tests at participating labs mean **\$0 member cost share.**³
- ✓ **Weight Management Coaching** — One-on-one sessions with registered dietitians — **\$0 member cost share.**³
- ✓ **Hypertension Management** — Personalized coaching plus a **FREE blood pressure cuff** for enrolled members — **\$0 member cost share.**³
- ✓ **Diabetes Management Tools** — The support members need to take control of their health.
- ✓ **And More** — Innovative programs designed to make care easier and more affordable.

1. Allied National is not involved in the administration of Health Savings Accounts. It does not provide tax, investment or legal advice with respect to such accounts, and it does not have control over, or liability for, HSA administration services.

2. Freedom & Freedom Hybrid members only. Not applicable to PPO members.

3. Members enrolled in HSA-qualified plans must meet their deductible and required cost-sharing before enhanced benefits apply. This is required to keep your plan eligible for HSA tax benefits.

Ready to Kick Off Your Next Case?

Review our [Funding Advantage Group Submission Guidelines](#) to learn everything you need to know about submitting cases.



To Learn More About Our Products — Contact Sales Support

888-767-7133

sales@alliednational.com



Small businesses deserve a champion. For too long, health benefits have been built for big corporations — leaving smaller teams to wrestle with limited options, confusing plan structures and rising costs.

Allied National is here to change that. With more than 50 years of experience, we've led the way in level-funded health plans — bringing big benefits to small and midsize businesses and the agents who serve them.

Our plans offer exclusive access to best-in-class benefits that flex to fit each team's size, budget and priorities — delivering predictable costs, customizable plans and high-quality care. And it's our relentless support and passion that truly sets us apart.

Together, we can redefine what health benefits look like for small and midsize businesses.

Because small business is big business.

