You Have the HSA Freedom Hybrid Plan

HSA Freedom Hybrid Plan pairs a physician-only network with our Freedom Plan to provide you with savings and choice.

Allied National lets you choose the provider you want without restrictions or penalties. You can see a physician in your Preferred Provider Organization (PPO) network or go out of network – you will never be penalized for seeing an out-of-network provider. You may visit any health care facility without any restrictions and they will be reimbursed at the levels shown on your health plan ID card.

If you’re unsure of your PPO physician choices, locate the name of your PPO on your group health benefit ID card, then visit www.alliednational.com and click on “Find A Provider” to reach your network’s website.

Reimbursement to your out-of-network health care providers is called reference-based pricing and is based on a specified percentage above Medicare levels. Please check with your providers before receiving care to see if they will accept this type of payment in full for your health services. If you or your provider have questions, contact Allied’s Elite Experience Team at 866-332-1987 or elite@alliednational.com to navigate your health plan or if you receive a balance bill.

If you have any questions about your benefits, please call Allied Client Services at 800-825-7531 or email clientservices@alliednational.com.

▶ Check out the other side of this flyer for a Q&A about your HSA Freedom Hybrid Plan.
Q. Can I really see any provider I choose?  
A. YES! The HSA Freedom Hybrid Plan allows you to see the provider YOU choose. There are no penalties or reduced benefits for seeing the “wrong” provider.

Q. What happens if I go to a facility or an out of network physician and get a balance bill from my provider?  
A. HSA Freedom Hybrid Plan members are protected by our “no balance bill guarantee” and are only responsible for copays, deductibles and coinsurance as shown on their Explanation of Benefits. Members are not responsible for any balance billing from providers who might not accept the reimbursement levels of the plans.

Our Elite Experience Team can help you if you receive a balance bill from a provider. Our team will work with providers to make sure you only pay your copays, deductible and coinsurance. You can contact our Elite Experience Team at 866-332-1987 or email elite@alliednational.com. Visit your Self-Service Site by going to our website at www.alliednational.com and click on the “Self-Service Account Sign In” to view claim status.

Q. What are the advantages of having an HSA Plan?  
A. HSA plans typically have lower monthly premiums while also providing you with tax advantages. Contributions can be made by you, your employer or both and HSA funds can then be used to pay for your health care expenses. You are also not required to use the money in your HSA by the end of the calendar year. The money is yours forever and any unused contributions will roll over from year to year.