



# You Have the Freedom Traditional Plan

No network. You're free to go to any provider for services.

Allied National gives you the ability to choose the provider you want without restrictions or penalties. There are no preferred providers or networks required. You will never be penalized for seeing an out-of-network provider because there is NO network!

Reimbursement to your health care providers is based on a specified percentage above Medicare levels. You will not be responsible for balance billing from providers who do not accept the reimbursement as full compensation.

Please check with your providers before receiving care to see if they will accept Medicare reimbursement "plus" as payment in full for your health services. Physicians and facilities providing your health care are reimbursed at the levels shown on your health plan ID card.

Freedom Plan members have the support of Allied's Elite Experience Team to help you navigate your Reference-Based Pricing health plan – an exciting new concept in group health benefits that eliminates the need for a PPO.

Traditional major medical coverage!

- ▶ Check out the other side of this flyer for a list of more great benefits you can get with your Freedom Traditional Plan.

# Allied Freedom Traditional Plan

## You have questions, we have answers

If you want more answers, visit [www.alliednational.biz/844.pdf](http://www.alliednational.biz/844.pdf).

### **Q. Can I really see any provider I choose?**

**A. YES!** The Freedom Traditional Plan allows you to see the provider YOU choose. There are no preferred providers or PPO networks required. There are no penalties or reduced benefits for seeing the “wrong” provider.

The Elite Experience Team can help you if a new provider doesn't recognize your non-PPO Freedom health plan, which allows you to see any provider without penalty. The Elite Experience Team will work with the provider to explain the benefits and all aspects of the health plan.



### **Q. Will I still receive the value of PPO-like prices?**

**A. Yes!** The Freedom Traditional Plan pays providers based on a percent above the Medicare allowed price for your medical services. This is set at a level that is acceptable for most providers while providing you with excellent discounts.

### **Q. What happens if I get a balance bill from my provider?**

**A. Freedom Plan members are responsible only for copays, deductibles and coinsurance as shown in the Explanation of Benefits. Members are not responsible for any balance billing from providers who might not accept the reimbursement levels of the plans.**

The Elite Experience Team can help you if you receive a balance bill from a provider. The team will work with providers to make sure you only pay your copays, deductibles and coinsurance.

You can contact our Elite Experience Team at 866-332-1987 or send an email to [elite@alliednational.com](mailto:elite@alliednational.com). Visit your Self-Service Site by going to our website at [www.alliednational.com](http://www.alliednational.com) and click on the “Self-Service Account Sign In” to view claim status.

