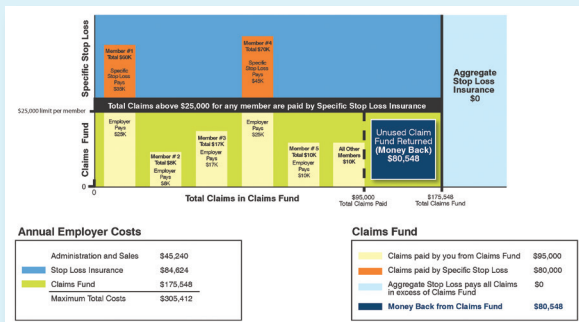




# Funding Advantage at Your Fingertips

The basics of what you need to know to **sell and submit** Funding Advantage cases.

Sample Funding Advantage Plan Year  
(Low Claim Year/Money Back)



## ▶ Sample Funding Advantage Plan

The illustration to the left is a great sales tool. It shows what a typical year might look like for a group that has stop-loss coverage and is going to get a refund at the end of their plan year.

▶ **Download chart at:**  
[www.alliednational.biz/3120.pdf](http://www.alliednational.biz/3120.pdf)

## ▶ How to do a complete submission

Submit the following **at least 30 days prior** to the requested effective date (45 days prior is recommended).

1. Include all Funding Advantage Employee Enrollment forms
2. Include a Funding Advantage Plan Sponsor Statement (Employer Form)
3. Have signed Employee/Dependent Waivers for those not taking coverage
4. Include current wage and tax statement (for groups under 50 lives)
5. Complete the Allied New Case Transmittal form
6. Include copy of current carrier bill with renewal rates

If the case is approved, firm rates will be issued for the group showing final rates and benefits. Once the employer accepts the plan by signing off on the final rates, plan documents will then be issued for the employer to sign. Receipt of these documents will start the group issue process and group ID cards and SPDs are generated.

▶ **Submission forms located at:**  
[www.alliednational.com/faresources.html](http://www.alliednational.com/faresources.html)

## Underwriting Red List

If any of these conditions are present in your small group level-funded plan, it may adversely effect the overall cost and reduce the advisability of placing this case in a level-funded plan.

- AIDS or ARC
- Cancer (active and currently in treatment)
- Cirrhosis
- Cystic Fibrosis
- Hemophilia
- Hodgkins or Non-Hodgkins Lymphoma
- Kidney Dialysis
- Leukemia
- Muscular Dystrophy
- Organ or Tissue Transplant
- Current Renal Failure
- Present Tuberculosis

**FUNDING**<sup>®</sup>  
A Level-Funding Solution for Small Groups  
**ADVANTAGE**

## Funding Advantage Plan Options

One way that employers can control the costs of their self-funded group health plans is by controlling provider reimbursement costs. Allied National's Funding Advantage plan options offer different strategies for provider reimbursement.

► **Download brochure at:** [www.alliednational.biz/3111.pdf](http://www.alliednational.biz/3111.pdf)



### Freedom Plan

The Freedom Plan reimburses providers by using Medicare accepted payment levels as the reference point from which to make provider payments. Allied's Freedom health plan pays physicians at 125% of Medicare allowable reimbursement and facilities at 150% of Medicare allowable. This means providers are paid above Medicare levels and this level is often above what they might receive from the dominant insurers in the member's area.

### PPO Plans

Allied's PPO Plans are traditional Preferred Provider Organization (PPO)-based plans with multiple benefit options to suit any cost need. Allied health plan participants who are in a network can choose from a variety of PPOs in their state.

## Limited Benefit Plan Options

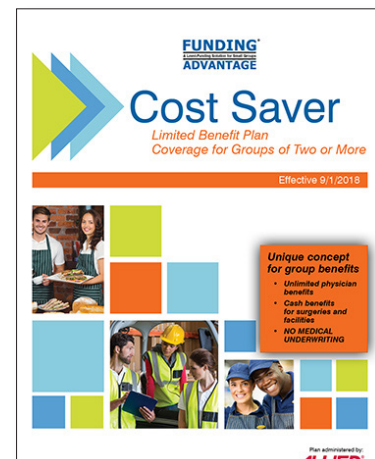
### MEC

The Preventive Services Only Minimum Essential Coverage (MEC) plan helps employers come into compliance by providing a plan that covers preventive services as required by the Affordable Care Act (ACA). This level-funded plan provides coverage that currently satisfies the ACA requirement to provide MEC and avoids the \$2,000 ACA tax penalty at the lowest possible employer cost. The plan also currently satisfies the ACA individual mandate for your covered members.

### Cost Saver

A limited benefit plan that covers office visits and offers rich outpatient benefits like a traditional major medical plan, with scheduled cash payments for surgery and hospitalization.

► **Download brochure at:** [www.alliednational.biz/3130.pdf](http://www.alliednational.biz/3130.pdf)



## Contracting and Licensing with Allied National

Here are the forms you need to sell an Allied National product.

► **Contracting and licensing forms located at:** [www.alliednational.com/appointmentforms.html](http://www.alliednational.com/appointmentforms.html)

## Get More

► **Get all of this information and more at:** [www.alliednational.com/faresources.html](http://www.alliednational.com/faresources.html)