



The RIGHT Benefits. The RIGHT Price.



April 2011



Build your business with Allied's Small Business Advantage plans

Are you looking for some additional avenues for growth? Allied's Small Business Advantage ancillary plans could be your answer. These plans are designed for the small employer looking for benefits and options typically available to only larger companies.

Our Small Business Advantage offers affordable and flexible ancillary benefits (Dental, Life, Short Term Disability and Long Term Disability) that can be combined with any plan to create a full benefit package for your group. These plans are a great way to provide both stability and growth for YOUR business!

- Increased sales: Selling the Small Business Advantage plans is a way to help you get in the door to sell other group plans. These plans are guaranteed issue and you don't even need to take employee enrollment cards - a list enrollment or roster with the correct information is all that is needed.
- Steady commission: Premiums on a disability plan can earn you as much as 15 percent commission plus hundreds of dollars a month and the commission keeps on flowing.
- Stability: Life and Disability rates hardly ever change. Small Business Advantage has some of the longest lasting plans of any type of group coverage. We still have groups in force who have been with us for over 20 years!

Allied's Small Business Advantage brochures and marketing materials are available for download at www.alliednational.com.

For more information on the Small Business Advantage plans, please contact Allied Sales Support at (888) 767-7133 or e-mail sales@alliednational.com.

Allied Small Business Advantage plans are available in all states. (Dental is not available in WA.) Contact Allied National for details.

Small Business AdvantageSM
powered by 

Contact Allied Sales Support: (888) 767-7133 | sales@alliednational.com
P. O. Box 29189 Shawnee Mission, KS 66201-9189

Small Group Products

- Cost Saver
- CoreValue Health Plan
- HSA Qualified Plans
- Dental Design
- Term Life with AD&D
- Short Term Disability
- Long Term Disability

Individual Product

- Allied™ Short Term Medical PLUS

Yes!

Please send me information about:

- Group Health Short Term Medical PLUS
- Group Dental CoreValue Health Plan
- Group Life & Disability

Allied Agent Number _____

Name _____

Agency _____

Address _____

City, ST, ZIP _____

Phone () _____

E-mail Address _____

Did you know – Marketing Promotional opportunities

Allied has several opportunities that we provide to our agents so they can market our Small Business Advantage products. From customizable product flyers to online banner ads, Allied strives to provide our agents with all their marketing needs. Take a look at the current marketing opportunities that Allied provides:

- **CUSTOMIZABLE PRODUCT FLYERS AND E-MAILS:** Allied has a full library of customizable flyers and e-mails for you to download from our Web site at www.alliednational.com/co_op.htm. These flyers are available for our Small Business Advantage products as well as all of our group health products. Simply choose which product you need, download, customize and print.
- **BANNER ADS:** Increase your online sales by placing our product banner ads on your website! We have designed several banners you can use on your website or in emails that you send out to help promote your Allied business. Once you place these banner ads, you don't have to do anything else except wait for new business! To view our banner ads and for complete instructions, visit www.alliednational.com/banner_ads.htm.
- **GENERAL MARKETING IDEAS:** We are always looking for new and creative ways to help you market our products. If you have an idea that is not currently isn't available, we want to hear about it! Simply contact Allied Sales Support at (888) 767-7133 or e-mail sales@alliednational.com to tell us about your marketing ideas.

For more information on any of the promotional opportunities mentioned above, please contact Allied Sales Support at (888) 767-7133 or e-mail sales@alliednational.com.

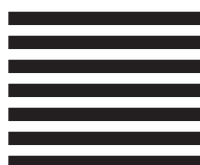
PPACA Update - Recent news and happenings

- In January, a Federal judge in Florida ruled the new law's individual mandate to purchase insurance unconstitutional. This is the second court ruling against the mandate. However, this decision went a step further. Because the law was passed without a "severability" provision and because the Obama administration argued in court that the individual mandate was integral to the entire law's success, the Florida judge overturned the entire law, stating "that the individual mandate and the remaining provisions are all inextricably bound together in purpose and must stand or fall as a single unit."
- In March, the Obama administration was forced to file for an expedited appeal on the Florida court ruling or face an injunction that would compel them to cease any enforcement of the new law. The judge was quite direct in his requirement for the appeal process to begin. "The sooner this issue is finally decided by the Supreme Court, the better off the entire nation will be," Judge Vinson wrote, adding, "the citizens of this country have an interest in having this case resolved as soon as practically possible ... Almost everyone agrees that the constitutionality of the Act is an issue that will ultimately have to be decided by the Supreme Court of the United States. It is very important to everyone in this country that this case move forward."
- Through the efforts of the National Association of Health Underwriters (NAHU) and the National Association of Insurance Commissioners (NAIC), new legislation has been drafted to introduce into Congress a law that excludes agent commissions from the new Minimum Loss Ratio regulations enacted under PPACA. If passed, agent commission would not be included in the MLR calculations that require a carrier to pay 80% to 85% of premium collected on health plan claims.



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For more information on any news reported in the Bulletin or for supply requests, please contact the Sales Support Team at (888) 767-7133 or sales@alliednational.com.

For past Bulletins, visit online at www.alliednational.com under Agent News.

