



The RIGHT Benefits. The RIGHT Price.



January 2012

## ➤ Get Back in the Game

By Randy Radcliff, National Sales & Marketing Director

As we all look forward to a new year of opportunities in the employee benefits arena, it's important to recognize that everyone needs health insurance today and nothing has changed in terms of where it can be purchased. While many are still numb from the anticipated impacts of ObamaCare, the fact remains that until 2014 there really are no other alternatives for healthcare coverage. Regardless of what decision the Supreme Court renders this year, we all need to be resolved to providing the best solutions to our "smaller" employer groups and "get back in the game."



### New Products for New Opportunities

Allied National spent most of 2011 moving forward and beyond ObamaCare with the development and launch of our new Funding Advantage (FA) alternative funding product for employer groups from 10 to 99 lives. FA (Fun Again!) really gives you an opportunity to offer a legitimate alternative to your healthy groups and to expand your horizons to larger groups above 20 lives.

Your strategy needs to include targeting those larger groups. With only 5% of all employer groups under 50 self insured, this market is wide open and it is the "right thing to do" for those employers who want to be in control of their benefit options and be able to retain the top talent they have employed today. Plus, it's your ticket to stable income and financial growth in the future. The commission pressures caused by the Minimum Loss Ratio regulations of Obamacare don't apply to self funded ERISA plans like Funding Advantage. If you're not currently selling self funded plans, you should be to ensure your future as an Agent in the coming Obamacare regulated market.

We also introduced Provider Freedom (formerly known as Indemnity Freedom) in 2011. Provider Freedom competes with the best PPO networks available and provides covered members open access to ALL providers without the fear of balance billing. This added convenience of going to any doctor or hospital along with the elimination of "out of network" penalties translates into big savings beyond the monthly rate savings for your groups. Allied has successfully implemented this plan for more than two years and believes this is yet another way we're helping you get "back in the game."

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

### Small Group Products

- Funding Advantage
- Provider Freedom
- 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:

- |  |  |
|--|--|
| <input type="checkbox"/> Group Health      | <input type="checkbox"/> CoreValue Health Plan   |
| <input type="checkbox"/> Funding Advantage | <input type="checkbox"/> Short Term Medical PLUS |
| <input type="checkbox"/> Group Dental      | <input type="checkbox"/> Group Life & Disability |

Allied Agent Number \_\_\_\_\_

Name \_\_\_\_\_

Agency \_\_\_\_\_

Address \_\_\_\_\_

City, ST, ZIP \_\_\_\_\_

Phone (     ) \_\_\_\_\_

E-mail Address \_\_\_\_\_

**Back in the Game** (article continued from front)

**Additional Time for Finalizing Your Strategies**

Lastly, while you're finding new targets of opportunity, we're going to give you the added security of unchanged commissions on your fully insured block for the entire year of 2012. No guarantees after that, but a year's worth of unchanged commissions should provide a stabilizing presence to give you time to change your strategies and truly "get back in the game." And, don't forget about the opportunity associated with our Cost Saver limited benefit plan that resides outside of ObamaCare regulation and pays you a stable 10% commission.

The future is now and Allied stands behind our agents in building a new healthcare landscape with our long-term Stability, Innovative Products and commitment to Service Excellence to you and your groups.

Let's make 2012 a breakout year!!!

 **Funding Advantage: Right Product, Right Form**

Just as you work hard to choose the right health plan for an employer, you also need to make sure you choose the right applications and forms when enrolling the group.

Allied National's Funding Advantage plan is different from our fully insured plans in that it allows smaller employers to save money on the cost of group health benefits and get money back if their employees are healthy. When you go to the agent home section of [www.alliednational.com](http://www.alliednational.com) to download enrollment forms for Funding Advantage, be certain you are using the forms for Funding Advantage, not forms for our fully insured Wellness Horizons plans. There are different forms for different products and what works for one product won't necessarily work for another product.

If you're ever in doubt about correct forms, just contact Allied Sales Support at 888-767-7133 and we'll email you what you need.

 **A Consistent Source in a Time of Change: Allied's Tools for Agents**

*"It is change, continuing change, inevitable change that is the dominant factor in society today." – Isaac Asimov*

Science fiction writer Isaac Asimov was referring to the state of business and politics when he wrote that sentence 30 years ago, but the thought is certainly apropos to health care coverage in 2012. Forms change, products are developed and laws are enacted. What was accepted yesterday is invalid today. Fortunately, Allied National provides several tools to ensure you have the most up-to-date information.

*Webinars:* Allied's free webinars are a popular and easy way to get the latest information and ask questions about Allied's newest products, like Funding Advantage and Provider Freedom. Upcoming webinars are posted at [www.alliednational.com/webinars.htm](http://www.alliednational.com/webinars.htm) and past webinars are archived at the same location. To request that we do a custom webinar for you and your agents, call sales support at 1-888-767-7133.

*Group Meetings:* For product training on our primary products, contact your Regional Sales Manager or Account Executive to request group meetings for your area.

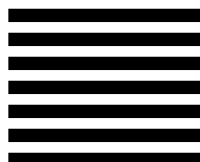
*Forms:* Allied's Agent Home Page at [www.alliednational.com/agent.htm](http://www.alliednational.com/agent.htm) is the best place to go for information about the newest products, forms, sales resources and news. In addition, you can:

- Visit [www.alliednational.com/agent\\_news.htm](http://www.alliednational.com/agent_news.htm) to read news about the latest changes and trends in employee benefits around the country.
- Download a variety of forms, including brochures, employer applications or agent's compensation agreements, at [www.alliednational.com/download\\_forms.htm](http://www.alliednational.com/download_forms.htm).



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