



Effective 12/1/2011

## Small Group Health Plans



Administered by:



The RIGHT Benefits. The RIGHT Price.

[www.alliednational.com](http://www.alliednational.com)

Underwritten by:

American Alternative Insurance Corporation  
Rated "A+" (Superior) by A.M. Best Co.

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- CoreValue Health Plan
- Premium Advantage Series
- HSA Qualified Plans
- Provider Freedom

# The Finest and Most Flexible Health Plans for Small Groups

We know employers struggle with trying to balance health benefits and cost. That's why Allied developed the flexible, high quality Wellness Horizons® health plans. From the lowest cost limited benefit plan to the most comprehensive benefit plans to alternative funding plans, Allied can provide a cost/benefit combination that's right for your group.

It's difficult to find a plan that can meet everyone's needs, but now you can build it.

With our Cost Saver limited benefit plan, you'll find four great, low cost options with the essential benefits employees want and need the most, including an office visit copay and prescription drug benefit.

For comprehensive benefits, there is an array of plans available to fit your budget — now and in the future. Within these plans, you can choose from many levels of copays, coinsurance and deductibles to create a plan that easily fits your group's benefit and premium desires. Choose either fully-insured or alternative funding options for all of our comprehensive plans.

Participants in all major medical plans have access to the My Health Assistant program, which includes 24-hour nurse and doctor access via phone or Internet. The program is easy to use, and is provided at no additional cost to our major medical insureds.

Does this sound too good to be true? Let us convince you. A highly-rated insurance company, combined with professional service, quality benefit choices and the best local doctors and hospitals, is a formula for total satisfaction. Employees love the benefits and service, you enjoy the ease of administration, and everyone appreciates the value.

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## It's Your Choice

Take a look at the chart on the next page. You can see and compare the plan alternatives we offer, from the lowest cost to the richest benefit plans.

Don't stop there, though. Consult with your Allied agent to help structure a plan to fit your group's health coverage and budget needs perfectly.

You don't have to choose just one plan either. You can sponsor two or more plan design choices (dual choice) or provide different benefit classes (dual class). Contact your Allied agent for complete details.



# What type of coverage do you need?

<b>Wellness Horizons® Health Plans</b>	<b>Cost/ Benefit</b>	<b>Plan Description</b>	<b>Page</b>
<b>CoreValue</b>	<b>High Deductible Health Plan with supplemental benefits</b>	The Allied CoreValue Health Plan is for employers looking for new ideas to help them control the costs of health insurance. By using a lower cost, high deductible plan as the core of the health insurance plan, costs can be lowered dramatically. Then, to close the deductible gap, varying levels of supplemental benefits may be purchased by the employer or the employee.	Page 4
<b>Premium Advantage Series</b>	<b>Traditional deductible plans that range from low cost to richer benefit plans</b>	Allied's Premium Advantage Series plans feature traditional PPO coverage with deductibles ranging from \$500 to \$10,000. These plans offer the ultimate in flexibility. You can choose from any number of benefit combinations including office visit copays, deductibles, coinsurances, out-of-pocket maximums and Rx drug cards. No single plan is perfect for every group — with the Premium Advantage Series, you can design a plan that's the perfect combination of benefit and cost.	Page 6
<b>Provider Freedom Plans</b>	<b>Traditional deductible plans without the restrictions of a PPO</b>	Provider Freedom Plans, formerly known as Indemnity Freedom, allow you the full choice of health care providers without restrictions or penalties. There are no preferred providers or networks to choose from.	Page 6
<b>HSA Qualified Plans</b>	<b>Low cost, high deductible plan with tax advantages</b>	Allied offers several high deductible health plans that are compatible with a Health Savings Account. These plans are ideal when establishing a tax-favored employee Health Savings Account funded by the employer, employee, or both.	Page 7
<b>Cost Saver</b>	<b>Lowest cost plan with first dollar benefits</b>	For groups who want essential coverage, including office visits and prescription drugs, with premium savings up to 60%, there are four different limited benefit plan options from which to choose. Perfect for the employer who has been priced out of traditional comprehensive plans or is looking to offer medical benefits for the first time. There is no medical underwriting, and there are no health questionnaires or health loads with Cost Saver!	See separate plan material for more information

<b>Alternative Funding Plan</b>	<b>Cost/ Benefit</b>	<b>Plan Description</b>
<b>Funding Advantage</b>	<b>Cost reducing alternative funding plan for groups of 10 to 99</b>	<p>Funding Advantage is a unique answer for smaller employers trying to save money on the cost of their group health benefits. An Alternative Funding Plan allows you to save money by paying for the cost of small claims while providing you absolute financial protection if those claims grow larger. Get money back for being healthy!</p> <p>This is a self-funded product. Stop-loss insurance underwritten by American Alternative Insurance Corporation.</p> <p>See separate plan material for more information.</p>

# What is Allied™ CoreValue?

The Allied CoreValue Health Plan is a simple new choice. It combines a High Deductible Health Plan with supplemental benefits to help employees manage their own health care costs. These plans are combined into one integrated package for simple administration – one plan, one bill, one claim source.

The optional supplemental benefits provide coverage for:

**Essential outpatient services and accidents** – Outpatient benefits up to \$3,500 plus an additional \$1,000 of first dollar accident coverage. These benefits are payable until the insured has satisfied the annual major medical deductible.

**Hospitalizations** – A daily indemnity benefit provides a cash payment up to \$1,000 a day to insured members admitted to the hospital. This cash benefit is paid even if the deductible has already been met for the year.



CoreValue provides a way for employers to stabilize their health insurance costs with affordable coverage and still provide true major medical protection. The supplemental benefits may be either employer paid or voluntary.

## How does it work?

### High Deductible Health Plan

Employers select a High Deductible Health Plan and a prescription drug plan that fits their benefit and price needs.

### Supplemental Benefits – Two simple choices

Employers can purchase supplemental benefits for all employees or each employee can purchase them as voluntary benefits.

**EMPLOYER PAY:** If the employer pays for supplemental benefits, all employees covered under the high deductible plan receive supplemental benefits. Normal participation rules apply.

**VOLUNTARY:** If the employer pays only for the high deductible plan, supplemental benefits are available on a voluntary basis to each insured employee. The employer must pay for 100% of the employee's high deductible plan premium and 100% employee participation (after valid waivers) is required. An employee can then choose to purchase benefits based on their own health care consumption pattern. Voluntary supplemental benefits are guaranteed issue to any employee covered under the high deductible plan and are not subject to rate ups due to health.

CoreValue gives the employer value and affordability and gives employees a choice in how they spend their health care dollars.

# CoreValue Benefits

## HIGH DEDUCTIBLE HEALTH PLAN (HDHP)

Employer Chooses Deductible	Options of \$3,500 to \$10,000 In-network Deductible
Plan Then Pays	100% of In-network Covered Expenses after the Deductible
Employer Chooses Prescription Drug Coverage	See available plan options below
<p><i>Family limit for in-network deductibles is two times the individual limit. Out-of-network individual deductible is two times the in-network deductible. There is NO family limit for out-of-network deductibles. Out-of-network coinsurance is 70% to \$6,000 maximum out-of-pocket. Family out-of-pocket maximum is two times the individual limit.</i></p>	

## SUPPLEMENTAL BENEFIT OPTIONS

### Outpatient + Accident

<p><b>Outpatient Benefits</b> Covers office visit, physician, outpatient and outpatient facility charges</p> <p>Outpatient and Accident benefits paid until HDHP deductible is met</p> <p>The HDHP deductible accrues for all covered charges, even while supplemental benefits are being paid</p>	<p>\$25 Office Visit Copay per visit Plan pays 100% of Covered Office Visit charges after copay (Out of-network subject to copay and 80% coinsurance)</p> <p>Other Outpatient benefits begin after a \$250 deductible</p> <p>Plan pays 80% In-network (50% Out-of-network)</p> <p>Total Outpatient Calendar Year Benefit of \$1,500, \$2,500 or \$3,500 (as selected by insured)</p>
<p><b>Accident Benefit included with Outpatient benefit option</b> Doctor's office, urgent care clinic or emergency room charges</p>	<p>Plan pays 100% (deductible waived) up to an additional \$1,000 per Calendar Year</p>

### Hospital Indemnity

<p><b>Hospital Indemnity Benefit</b> Cash benefit paid to insured for inpatient confinement in a hospital</p> <p>Benefit paid even after HDHP deductible is met</p>	<p>\$2,500 per year (\$500 per day) or \$5,000 per year (\$1,000 per day)</p>
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### Prescription Drug Options

Employer selects a prescription drug option to meet their group's needs:

**Generic Drug Only option** – Low cost option with no benefit limits. Brand name drugs provided at discounted price.

**Deductible Integrated Formulary Plan** – No drug benefits until the high deductible health plan deductible is reached, then the standard Rx Formulary plan (described below) automatically activates.

**Formulary plans** – Standard copays as described below. The formulary plans are available with deductibles ranging from \$150 to \$500 for cost saving options.

Formulary Plan Copays		
Tier	Description	Patient Pays
0	Prescribed Over the Counter	\$3 Copay
1	Generic	\$10 Copay
2	Brand name Formulary	\$30 Copay
3	Brand name Non-Formulary	\$50 Copay
4	Specialty Pharmacy*	50% Coinsurance

\* Specialty Pharmacy includes, but is not limited to, select drugs for treating enzyme deficiency, hemophilia and multiple sclerosis, as well as select types of drugs like blood modifiers (e.g., Epogen, Procrit), growth hormones, IGIV and Interferons.

For more formulary information, visit us online at: [www.alliednational.com](http://www.alliednational.com)

# Premium Advantage Series Plans

The Premium Advantage Plans feature traditional PPO health plans with a wide variety of benefit options. You can custom build a plan to fit your needs from a wide choice of copays, deductibles, coinsurances and out-of-pocket maximums. With deductibles from \$500 to \$5,000, you can select the benefit and premium that's right for your group.

If affordability is key, our higher deductible plans provide significant discounts plus comprehensive coverage that is there when needed. Combined with the optional office visit copay, prescription drug card and \$500 Supplemental Accident Benefit, a high deductible plan still provides the essential benefits that you use the most and gives you great premium savings with a quality health care plan.

You can even design multiple benefit plans (e.g., a high and low benefit option) and allow your employees to select the one they prefer. Significant employer savings result from sponsoring (funding) a lower cost benefit option and offering employees the option of selecting a more expensive, buy-up option.

## PREMIUM ADVANTAGE PLAN OPTIONS

### **Choose an Office Visit Copay:**

- None • \$30 • \$35 • \$40

*Office visit copays do not apply to applicable deductibles or out-of-pocket maximums.*

### **Choose a Deductible:**

- \$500 • \$750 • \$1,000 • \$1,500
- \$2,000 • \$2,500 • \$3,000 • \$3,500
- \$4,000 • \$5,000

*Family limit for in-network deductibles is two times the individual limit. Out-of-network deductible is two times the in-network deductible. There is NO family limit for out-of-network deductibles.*

### **Choose a Coinsurance:**

- 100% / 70% • 80% / 50%
- 70% / 50% • 50% / 50%

*Percentages listed as in-network/out-of-network coinsurance.*

### **Choose an Out-of-Pocket Maximum:**

- \$0/\$6,000\*\* • \$1,500/\$3,000 • \$2,000/\$4,000
- \$2,500/\$5,000 • \$3,000/\$6,000 • \$4,000/\$8,000
- \$5,000/\$10,000 • \$7,500/\$15,000 • \$10,000/\$20,000

*Dollar amounts listed as in-network/out-of-network maximums. Deductibles do not count toward out-of-pocket maximum. Family limit for out-of-pocket maximum for in-network and out-of-network services is two times the individual limit.*

*\*\* Available with 100%/70% coinsurance only.*

Not all benefit combinations are available. See Allied proposals for details.



## Provider Freedom Plans

These plans allow you the full choice of health care providers without restrictions or penalties. There are no preferred providers or networks required. See the provider YOU choose!

You still receive the value of PPO-like discounts for all medical services. Allied arranges for these discounts directly on your behalf with the provider of your choice, to gain the highest level of discounts possible. If there is a disagreement between Allied and a provider on the fee for a service, we will negotiate directly for you to ensure there is no "balance bill" to you for discounts taken. The only out-of-pocket expenses are normal deductibles and coinsurance.



# HSA Qualified Plans

Allied provides comprehensive solutions using the “triple tax savings” of Health Savings Accounts (HSAs) and our quality benefit plans. HSAs work with high deductible health plans (HDHPs) to provide a great alternative to traditional health plans.

HSAs make sense for a lot of people. The cash savings of an HDHP can be used to provide the funding for a tax-favored HSA. HSA contributions are tax-deductible, the earnings in the savings account are allowed to grow tax-free, and any money spent on qualified medical expenses is tax-free, providing you with powerful “triple tax savings” to help you with your medical costs.

## HSA PLAN OPTIONS

### Choose a Deductible:

- \$1,500 • \$2,000 • \$2,500 • \$3,000
- \$3,500 • \$4,000 • \$5,000

*Family in-network deductible is two times the individual deductible. Entire Family deductible must be met before a benefit is paid on any family member. Out-of-network deductible is two times the individual deductible. There is no family limit associated with the out-of-network deductible maximum. Choose aggregate or embedded deductible starting at \$2,500.*

### Choose a Coinsurance and Out-of-Pocket Maximum:

Coinsurance	Out-of-Pocket Available	Coinsurance	Out-of-Pocket Available
100% / 70%	\$0/\$6,000	80% / 50%	\$1,500/\$3,000
			\$2,000/\$4,000
			\$2,500/\$5,000
			\$3,000/\$6,000

*Family out-of-network maximum is two times the individual maximum. Due to HSA regulations, an individual’s maximum out-of-pocket expense (including deductibles and copays) cannot exceed federally set maximums that can change annually. Therefore, individual in-network deductible and out-of-pocket maximum combinations chosen cannot exceed current allowable maximums.*

Not all benefit combinations are available. See Allied proposals for details.

## PROVIDER FREEDOM PLAN OPTIONS

### Choose an Office Visit Copay:

- None • \$30 • \$35 • \$40

*Office visit copays do not apply to applicable deductibles or out-of-pocket maximums.*

### Choose a Deductible:

- \$500 • \$750 • \$1,000 • \$1,500 • \$2,000 • \$2,500 • \$3,000 • \$3,500 • \$4,000 • \$5,000

*Family limit for deductibles is two times the individual limit.*

### Choose a Coinsurance:

- 100% • 80% • 70% • 50%

### Choose an Out-of-Pocket Maximum:

- \$0\*\* • \$1,500 • \$2,000 • \$2,500 • \$3,000 • \$4,000 • \$5,000 • \$7,500 • \$10,000

*Family limit for out-of-pocket maximum for services is two times the individual limit.*

\*\* Available with 100%.

Not all benefit combinations are available. See Allied proposals for details.

## Additional Coverage Options

**Pregnancy Coverage:** Available to any group initially insuring five (5) or more employees on the health plan. The Pregnancy Benefit is also available to smaller groups in a state that has mandated that benefit. (OH-4 or more; OK and TX-2 or more; CA-included for all size groups.)

**Occupational Coverage:** Owners, partners and corporate officers not covered by Workers' Compensation may elect to be covered on a 24-hour basis under this plan. If elected, all eligible owners, partners and corporate officers must take this coverage. (Not available with Cost Saver.)

**\$500 Supplemental Accident Benefit:** Pays 100% of charges incurred due to an accident, up to a \$500 benefit. (Available with Premium Advantage Series plans only.)

**Life Extra Coverage:** Available on all health plans in units of \$10,000 to \$50,000. Life Extra Coverage options vary by plan. Check with Allied for details. Life insurance benefits provided by Guarantee Trust Life Insurance Company, Glenview, IL.

## Lab Card® Benefits

Wellness Horizons® health plans extend an additional benefit to insureds by automatically enrolling them in the Lab Card® Program. This program provides outpatient lab testing at no charge when done at a Quest Diagnostics facility or at a doctor's office that sends the tests to a Quest Diagnostics facility. It is a voluntary program, meaning that insureds can choose not to have their testing done using their Lab Card; however, the insured will be responsible for their coinsurance or copay for laboratory charges.

HSA High Deductible Health plans are enrolled in the Lab Card program. Insureds can receive and pay for **discounted** lab services that will be automatically applied to their HSA deductible. Once an insured's deductible is satisfied, their Lab Card benefits revert to being paid at 100% by Allied just as is available on Allied's other Wellness Horizons health plans.

## Wellness Benefit

All Wellness Horizons Health Plans provide preventive benefits in accordance with the Patient Protection and Affordable Care Act of 2010. This includes all recommended preventive care services covered at 100% in-network. Out-of-network services covered under out-of-network benefits.

## My Health Assistant

Participants in our major medical plans have access to the My Health Assistant program. My Health Assistant helps manage health care needs by giving you access to an array of cost effective services.

With the My Health Assistant membership, participants receive:

- 24-Hour Nurse Hotline
- Online Physician Access
- 24-Hour Physician Telephone Consultation
- Patient Advocacy
- Online Health Information Library

The program is easy to use, and is provided at no additional cost to our major medical insureds.

## BridgeHealth Benefit

Allied's Wellness Horizons Major Medical Plans and the Allied Cost Saver plan have been enhanced to offer you unprecedented access to some of the best surgeons and centers of excellence in the U.S. through the BridgeHealth World-Class Provider Network.™ This enhancement not only gives you access to high quality specialist care, it also allows you to view quality reports to compare hospitals and doctors in the BridgeHealth Network with your local providers. BridgeHealth also provides a Travel Benefit providing financial assistance to help offset your out-of-pocket costs, such as copays, deductibles and co-insurance to those who qualify. For more information, please visit [www.bridgehealthmedical.com/allied](http://www.bridgehealthmedical.com/allied).

## Outpatient Prescription Options

The following outpatient prescription drug options are available with the Wellness Horizons® health plans:

- **Discount Only:**  
No outpatient prescription drug coverage.
- **Generic Only:**  
Generic: \$15 copay per prescription. No limit on number of prescriptions. No Annual Maximum Benefit per calendar year. Brand name: Provided at Allied's contracted discount.
- **Deductible Integrated Benefit Options:**  
Outpatient drug benefits subject to the plan's major medical deductible. After the deductible, prescription benefits are covered under the formulary plan. Option one subject to normal copays, option two copays are waived for tiers 0, 1 and 2.
- **Formulary Plan:**  
The base formulary plan is as shown below. The formulary plan is available with a variety of deductible and maximum benefit options based on other plan benefits being selected.

**Note: Total Rx benefits are subject to major medical calendar year and lifetime maximum benefit limits.**

Formulary Plan Copays		
Tier	Description	Patient Pays
0	Prescribed Over the Counter	\$3 Copay
1	Generic	\$10 Copay
2	Brand-name Formulary	\$30 Copay
3	Brand-name Non-Formulary	\$50 Copay
4	Specialty Pharmacy*	50% Coinsurance

\*Specialty Pharmacy includes, but is not limited to, select drugs for treating enzyme deficiency, hemophilia and multiple sclerosis, as well as select types of drugs like blood modifiers (e.g. Epogen, Procrit), growth hormones, IGIV and Interferons.

A 90-day mail order supply is available for two times the normal copay.

For more formulary information, visit us online at:

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The family of Wellness Horizons® and Allied™ products includes group and individual insurance and self-funded plans for Health, Dental, Life and Disability benefits.