



The RIGHT Benefits. The RIGHT Price.

Welcome

to Allied National's Provider Freedom health plan!

Allied National has provided quality coverage benefit plans for employers and individuals since 1970.

Provider Freedom allows you to choose any health care provider 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! You see the provider **YOU choose** – and **STILL** receive valued discounts for the medical services you receive!

Here are a few frequently asked questions about your Provider Freedom health plan:

1. Can I really see any provider I choose – even if that provider isn't a part of a PPO network?

YES! Provider Freedom allows you to see the provider YOU choose. There are no preferred providers or networks required. There are no penalties or reduced benefits for seeing the "wrong" provider.

2. Will I still receive the value of PPO-like prices?

Yes! Provider Freedom pays providers a fair and reasonable price similar to what many PPO plans pay. While not a contracted discount, 95% of all providers accept our fair and reasonable price as payment in full (other than your share for copays, deductibles and coinsurance).

3. What happens if I get a balance bill from my provider?

If your provider bills you for any amount other than your portion of expenses (copays, deductibles, coinsurance and non-covered services), contact Allied National Customer Service directly at 1-800-825-7531. Allied will work with your provider to resolve any payment issues. There are no extra out-of-pocket expenses other than your normal copays, deductibles and coinsurance with the Provider Freedom health plan.

We appreciate the opportunity to provide you with valuable health benefit coverage. Allied is committed to providing you with the best in benefits with fast, friendly and personal service. If you have any questions about the Provider Freedom plan, please call Allied Customer Service at 1-800-825-7531 or email customerservice@alliednational.com.