



# AFFORDABLE CARE PLAN

In today's ever-shifting healthcare environment, organizations of all sizes continue to be challenged to find benefits programs that comply with all the rules, while remaining affordable and beneficial to their employees.

**ALLIED UNDERSTANDS THIS CHALLENGE, AND WE CAN HELP.**

## WHY ALLIED?

There are many reasons why the Allied Affordable Care Plan (ACP) is unique:

### Lower Costs

The ACP uses the Medicare Fee Schedules as the basis for member medical benefits coverage. Using a standard fee schedule to set appropriate reimbursement levels for care enables employers to provide more sustainable long-term benefits offerings for their employees, while saving as much as 30 percent over an insurance company's managed care plan.

### Empowered Consumers

The ACP equips employees to manage their own healthcare costs, while choosing the provider they feel offers the best value. With the help of online research and Allied knowledge centers, it's easy to determine the actual worth of care and procedures. Plus, with no PPO network restrictions, employees can choose their own providers, without limitation. They become the best advocates ... for themselves and their families.

### Astonishing Simplicity

At a time when benefits plans and statements have become so complicated, the ACP simplifies everything. Care and procedures are covered at specified levels, without PPO networks that adjust and alter benefit payments. Benefits are reimbursed at a flat, transparent rate, and Allied offers many helpful tools to research and communicate with your providers about costs and care options. The simplicity is astonishing.

### Custom Solutions, Options and Upgrades

ACP can be customized to align a sustainable benefits strategy with your organization's culture, budget and needs. Select reimbursement levels and add any or all of our integrated healthcare solutions. Our plans also include a customizable prescription drug option and other standard features of traditional medical plans.

## ACP AT A GLANCE

- Coverage based on the Medicare Fee Schedules
- Flat provider rates (no PPO network restrictions)
- Customizable plan add-ons and features
- Fully ACA Compliant
- 24/7 physician consultation via phone or video
- Available in all states

### Employer Advantage

- As much as 30 percent cost savings over traditional medical benefits plans
- Fair inflationary increases, based on the Medicare Fee Schedules
- Empowered employees become wise consumers of care

### Employee Advantage

- Simple, easy-to-understand plan
- More choice and control
- Truth and transparency in pricing

### Customizable

- Patient advocacy
- Specialty large case management for severe conditions
- Allied Behavioral Health services
- Allied Wellness services
- Voluntary critical illness products

