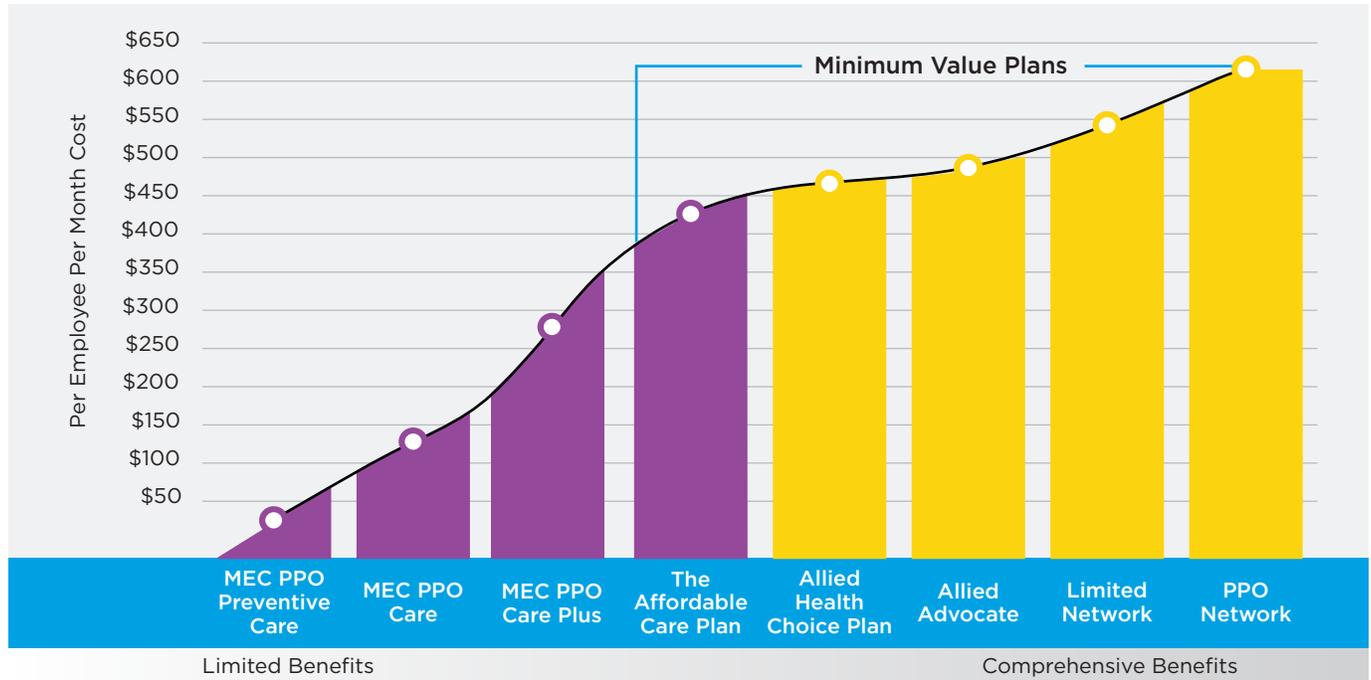


**PRODUCT PORTFOLIO**


- Member is responsible for all expenses not paid by the plan.
- Plan assumes all payment responsibility except member cost sharing exposure.

**MEC PRODUCT SUITE**

Allied offers a complete portfolio of Minimum Essential Coverage (MEC) options that can be designed and packaged around the unique needs of each client. These low-cost coverage options provide basic preventative care benefits and can be purchased on a network or indemnity basis. A client may elect to provide more robust MEC coverage by including limited office visits, prescription drug benefits and hospitalization benefits.

**ACP PRODUCT SUITE**

The Allied Affordable Care Plan (ACP) is a portfolio of minimum-value indemnity-based major medical plans. The plans can be purchased on a standalone basis or combined with other coverage options. A simple and refreshing way for employers to reduce their costs and expand choices, ACP enables members to choose any doctor, facility, or provider while reimbursing benefits at a flat, transparent rate.

**ALLIED HEALTH CHOICE PLAN**

The Allied Health Choice Plan is a reference-based pricing plan that lowers health plan costs. The Health Choice Plan pays benefits based on a multiple of Medicare reimbursement rate regardless of the amount charged by the provider. This helps lower costs while still providing the same quality benefits that employees expect. There are no network restrictions. Members have the freedom to choose any hospital or doctor. Allied's Member Advocacy Program is available to help members navigate their coverage, provider options, and any balance billing challenges that may occur.

**ALLIED ADVOCATE**

Allied Advocate is our nationally recognized, proprietary claim management platform, designed to assist employers in controlling spiraling health care costs. The program provides personalized assistance to members as they navigate the healthcare system, creates health plan transparency, and aggressively manages high-dollar healthcare expenses on behalf of the plan.

**LIMITED NETWORKS**

Limited and Preferred Provider Organization (PPO) networks have gained traction in major markets across the United States. Typically, limited networks are smaller, more tightly controlled options, designed to aggressively manage medical claims costs.

**PPO NETWORKS**

Allied's clients have the advantage of selecting from national network partners that include Aetna, Blue Cross Blue Shield (trust and labor) and Cigna, as well as a variety of high-performing regional networks.