



Allied™ HSA TurnKey Solution

The Allied™ HSA TurnKey Solution provides Health Plans and Health Savings Accounts – all from Allied.

For simplicity, ease of enrollment and great savings – the Allied™ HSA TurnKey Solution provides:

- Affordable and flexible qualified health plans
- Online Health Savings Accounts for easy management



American Alternative Insurance Corporation

Insurance Plans Underwritten by
American Alternative Insurance Corporation (AAIC)
Rated "A+" (Superior) by A.M. Best Company

Plans administered by Allied National, Inc.



Allied™ HSA TurnKey Solution

Allied National offers a convenient and simple solution to managing Health Savings Accounts. We set up the Qualified High Deductible Health Plan and then the Health Savings Account for you. This online system allows you to access, manage, and pay bills with a click of a button. You can access your account information over the Internet, anytime and from anywhere.

What is a Health Savings Account (HSA)?

A Health Savings Account (HSA) is a special account owned by an individual that is used to pay for medical expenses. These funds can also be invested and treated like a retirement account. The HSA is used in conjunction with a Qualified High Deductible Health Plan, sometimes referred to as an “HDHP.” The savings from moving to an HDHP can be used to provide the funding for a tax-favored HSA. The account contributions can be made by the employer, the employee, or both, and any unused contributions roll over from year to year. The employee has the freedom to decide how the funds are spent.

HSAs provide many benefits and make sense for a lot of people, particularly small business owners. Ultimately, the member saves in two major ways. The HDHP reduces employer and employee insurance premiums. Tax-favored dollars can then fund the HSA and be used for medical expenses, or invested and treated like a retirement account – the employee gets to make the decisions.

Allied High Deductible Health Plans

Allied offers several different Qualified HDHPs that can be used in conjunction with an HSA. There are no pre-packaged plans; instead, we provide a variety of deductibles, coinsurance amounts, and out-of-pocket maximums so you can design the plan that works best for you. See the Allied Qualified High Deductible Health Plan options on the back of this brochure. For more information visit www.alliednational.com/hsa.htm.

Who is eligible for an HSA?

Any adult can contribute to an HSA if they:

- are age 18 or older
- have coverage under an HSA Qualified HDHP
- have no other first-dollar medical coverage (vision, dental, etc. are permitted)
- are not enrolled in Medicare
- cannot be claimed as a dependent on someone else’s tax return

HSA Benefits

Cost Savings

You should be able to lower your health insurance premiums by switching to health insurance coverage with a higher deductible.

Tax Savings

Provides triple tax savings:

- 1) tax deductions when you contribute to your account
- 2) tax free earnings through investment
- 3) tax free withdrawals for qualified medical expenses

Portability

Accounts are completely portable, which means the account stays with you, even if you change jobs, change medical coverage, become unemployed, move to another state or change marital status.

Flexibility

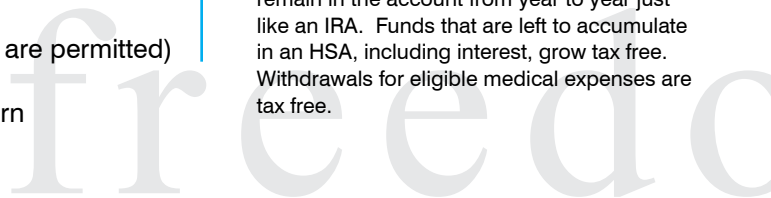
Flexibility to use funds to pay for current medical expenses or save for future needs.

Freedom

Freedom to make the decisions about how much money to put into the account, which medical expenses to pay and which investments to make.

Your money stays with you

There are no “use it or lose it” rules. Funds remain in the account from year to year just like an IRA. Funds that are left to accumulate in an HSA, including interest, grow tax free. Withdrawals for eligible medical expenses are tax free.



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ONLINE HEALTH SAVINGS ACCOUNT FEATURES

- Debit Card
- Online Bill Pay
- Total Account Management
- Mutual Fund Investment Opportunities
- Integrated with Allied Claims System

HOW TO ENROLL

> **Employers:** Select the option on your insurance application or contact Allied we'll set up your account for you.

> **Employees with Allied insurance coverage:** Visit hsa.alliednational.com and enter your group's enrollment code. If your employer is not participating, enter code 423340.

> **Individuals:** If you have insurance through another carrier, you can still enroll in Allied's Online HSA by visiting hsa.alliednational.com. No enrollment code is required.

QUESTIONS?

Contact Allied Customer Service at 1-800-825-7531.

How does the Allied™ HSA TurnKey Solution work?

We set up the qualified health insurance plan. After the health plan is established, we set up the HSA online and provide a complete online system where members can manage their accounts. The Allied HSA online system is integrated with our Allied claims system to provide up-to-date claims and billing information to the account, so members can keep track of their medical expenses.

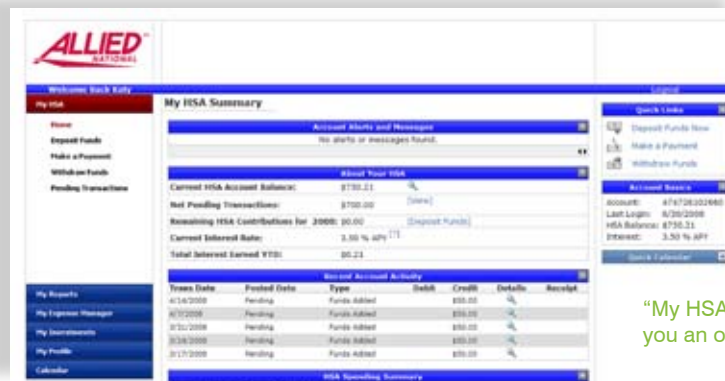
Our HSA online system gives employees easy and convenient access to managing their account. There is an optional system for employers who want to participate and make contributions to their employees' HSAs. An employer can manage their employee roster, download reports online and manage contributions.

Employees can easily deposit and withdraw funds, use the provided debit card or use online bill paying to make payments to a provider and manage their account and investments. Any individual can use the Allied HSA online system (even if they don't have an Allied plan or aren't a member of a group plan). As long as they are enrolled in a Qualified HDHP, they are eligible to use our online system.

There are various small fees associated with an HSA. View current fees and get more information online at www.alliednational.com/hsa.htm.

Allied Online Health Savings Account Management System

Fast, easy online access lets you manage your account. Keep track of deposits, bills and your investments with our advanced online system.



"My HSA Summary" home page shows you an overview of your entire account.

Make payments quickly and easily from the "Make a Payment" page.



The "Investments Home" page gives you information about your funds and allows you to manage your contributions.

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Allied Qualified High Deductible Health Plans

Allied gives you the freedom to choose from several different benefit options. Listed below are the many levels of deductibles, coinsurance amounts and out-of-pocket options you can choose from to develop the plan that works best for you.

Choose a Deductible:

- \$1,500
- \$2,000
- \$2,500
- \$3,000
- \$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 an additional and separate deductible. There is no family limit for out-of-network deductible.

Choose Coinsurance and Out-of-Pocket:

In/Out (In-Network/Out-of-Network)	In/Out (In/Out)
100%/70%	\$0/\$3,000 \$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.

See your Certificate of Insurance and the Plan Disclosure for complete Plan details.

Outpatient Prescription Drug Options

The following outpatient prescription drug options are available with Allied High Deductible Health Plans.

Outpatient Prescription Drug Cards:

- **Discount Rx Card.** No outpatient prescription drug coverage.
- **Deductible integrated benefit option.** Outpatient drug benefits are subject to the plan's major medical deductible. After the deductible, prescription benefits adhere to a formulary plan.*

Note: Total Rx benefits for the Deductible integrated benefit option are subject to major medical calendar year and lifetime limits.

* For formulary information visit www.alliednational.com/prescription_benefit.htm.

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; 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.
- **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.

LabOne® Benefits

Allied High Deductible Health Plans are enrolled in the LabOne Select program. Members can receive and pay for **discounted** lab services that will be automatically applied to their HSA deductible. Once a member's deductible is satisfied, their LabOne benefits revert to being paid at 100% by Allied.

Wellness Benefit

All Allied High Deductible Health Plans include routine preventive care coverage for mammograms, pap smears, PSA testing and child immunizations under the Office Visit Benefit. In addition, these plans feature an Annual Wellness Benefit, which provides an annual wellness exam. This benefit pays up to \$250 and covers routine exams and testing (hearing, vision, heart, etc.), x-rays and laboratory tests used in the early detection of diseases. Routine preventive care coverage and the Annual Wellness Benefit are subject to a \$40 copay in-network/\$80 copay out-of-network for HSA plans.



For more information contact

Allied Sales Support at:

888-767-7133

sales@alliednational.com

www.alliednational.com

4551 W. 107th St. #100

Overland Park, KS 66207-4037

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