

# Horizons™

Group Dental • Life/AD&D • Short Term Disability • Long Term Disability

## Administrative Guide.

Allied National Companies® brings you the Horizons™ Plans. Featuring group benefit plan options for Dental, Life, and Short- and Long- Term Disability coverage, Horizons Plans provide you with the flexible option to meet your company's benefit plan needs.

Allied's goal is simple: to provide each client with no-nonsense, high-quality benefits along with unsurpassed service and value. We want you to understand your benefits so you'll get the most out of them. That's why we've created this simple, easy-to-use group administrative guide. Review the pages that follow, and you'll know how to add and delete coverage on employees and dependents and how to file claims. You'll also understand your premium bills, and you'll learn about several other issues crucial to your Horizons Plan(s).



**ALLIED**®  
National Companies

*Value with every product. Benefits for every need.*

## General Plan and Benefit Information

Your agent is a great resource when you have questions about your insurance coverage. But if your agent isn't available, contact us. At Allied, we strive to provide our clients with superb service every day, and we're always happy to hear from you. Our office hours are Monday through Friday 8:30 a.m. to 4:30 p.m., Central Time. When you call or write, be prepared to tell us the case number on your insurance identification card or Certificate of Insurance.

Allied National  
P.O. Box 419257  
Kansas City, MO 64141-6257  
Nationwide: 1-800-825-7531, ext. 881  
Locally: 1-816-474-1200, ext. 881  
Fax: 1-816-221-4638

Allied uses an advanced, automated attendant phone and messaging system that enables us to process your calls quickly and efficiently. When you call, the automated attendant will ask you to enter the extension number of the individual or department with whom you wish to speak. Always call the Customer Service Department at ext. 881. Allied's well-trained customer service experts can answer all your billing, coverage, and administrative questions.

Our customer service representatives are often on the phone and may be unavailable to answer your call immediately. If you can't get through to a representative right away, you may leave a message telling us your name, case number, phone number and the nature of your call. Sometimes leaving a voice mail is easier than waiting, and we guarantee to call you back within two hours on normal business days (calls received after 3 p.m. CST, on weekends and holidays will be returned the next business day.)

### Tip

*Call ext. 881 to reach an Allied Customer Service Representative. If you can't get through immediately, leave a voice mail message. Your call will be returned the same day for calls received before 3 p.m. CST, and the next business day for calls after 3 p.m. CST.*

## Claims Processing and Payment

### Horizons™ Dental Plan Benefits

While Allied provides general plan administration for your Horizons™ Dental Plan, claims processing and claims payment are handled by Ameritas Life Insurance Corp., the Plan's dental insurer. Please refer questions regarding dental claims and benefits to Ameritas Life Insurance Corp. at:

Ameritas Life Insurance Corp.  
Group Claim Office  
P.O. Box 82520  
Lincoln, NE 68501  
1-800-487-5553  
Fax (new claim forms only): 1-402-467-2030  
Fax (general): 1-402-467-7883  
E-mail: grclaims@employeebenefitservice.com

### Horizons™ Life and Disability Plan Benefits

Please refer questions regarding life and disability claims and benefits to Allied National's Customer Service Team at 1-800-825-7531 ext. 881.

## Premium Billings and Payment

Allied mails premium billing notices around the 18th of each month prior to the month that it's due. Premiums are always due on the first of the month. To avoid a lapse in coverage, bills must be paid within the 31-day grace period that begins on the first day of the month in which premiums are due.

Each bill will show current premium due, charges or credits, and if not paid, the amount due from the previous month. We will notify you in advance of premium rate changes. Our billing cycle is computerized and follows the schedule shown below:

- Your premium notice will be mailed around the 18th of each month for the next month.
- If you fail to pay your premium when it is due, it will show up as an unpaid prior month charge on your next bill. The charge for the current month will also appear.

- Failure to pay your premium within the 31-day grace period that begins on the first day of the month due will result in a lapse of coverage as of the premium due date for the unpaid month.

Any check returned by your bank as non-negotiable will be treated as if no premium payment has been made and will result in a \$25 service charge to your account. Checks should be made payable to Allied National and should be returned with the remittance copy of the premium notice in the envelope provided. Premium payments MUST be made with a company or business check. Personal checks are not acceptable for group insurance payments and will be returned to you. Please send premium to Allied's premium P.O. Box:

Allied National  
P.O. Box 219584  
Kansas City, MO 64121-9584

## Changes and Additions

### Adding New Employees

When you hire new employees, have them complete an enrollment form for insurance as soon as possible. We cannot add new employees to your group coverage until we have received their forms and the enrollment has been approved. Please mail or fax (please not both!) enrollment forms to Allied's Underwriting Department:

Allied National  
P.O. Box 419254  
Kansas City, MO 64141-6254  
Fax: (816) 221-4638

You'll find enrollment forms and reply envelopes in your Employer Information Kit. If you need more, call us at 1-800-825-7531, ext. 881, or you may download the enrollment forms from Allied's website at [www.alliednational.com](http://www.alliednational.com).

An employee must enroll for coverage within 31 days after becoming eligible. Eligibility begins on the first of the month following completion of the waiting period selected by the employer on the employer enrollment form application. Each employee's effective date will be based upon your selected waiting period and when we receive the enrollment form. An employee enrolling more than 31 days after becoming eligible for any coverage is considered a late entrant, and coverage or benefits for that

## Tip

*To protect your employee, complete and submit an application or waiver of coverage immediately after he or she begins work. Don't wait until the end of their eligibility period to enroll!*

employee (and dependents, if enrolling) may be limited as outlined in the plan certificate of insurance. As you can see, it is to your new employees' advantage to complete enrollment forms and mail, fax or e-mail them to Allied as soon as possible. When you send the forms to us in advance, you won't be billed until the coverage for the new employee begins.

### Billing of New Employees

Do not send premium for new employees until billed for them. If approved for coverage, their Certificate of Insurance will show their effective date. Their name will appear on the first bill mailed after the certificates of insurance have been issued. An employee accepted in advance of their effective date will be shown as pending his or her future effective date. A newly insured employee's name may appear more than one time on the first bill. If this happens, simply check the column headed DUE DATE. You will see that multiple months are listed. Be careful to check the coverage dates and do not cross out one of the months and deduct premium unless you want the employee to be terminated from your insurance coverage.

### Termination of Employee Coverage

Follow these steps to terminate employee coverage:

- 1) Draw a line through the employee's name as it appears on the remittance copy of your monthly billing notice and include the date that the employee terminated his or her employment. An employee is required to be covered if they work even one day in the month.
- 2) On the back of the remittance copy complete the Insured Changes section by writing the full name of the employee, description of the change requested (i.e. termination) and the date last worked.
- 3) Sign the back of the remittance copy to authorize the requested changes (must be signed by an owner, officer or partner).

### *Termination of Employee Coverage, Continued...*

- 4) Mail, e-mail or fax legible request to:  
Allied National  
P.O. Box 419254  
Kansas City, MO 64141-6254  
Fax: (816) 221-4638  
e-mail: uas@alliednational.com
- 5) If an employee has worked even one day of the month, your policy requires that premium must be paid in full for that employee for that month. Therefore, do not deduct premium for the employee in the month during which he or she worked. Be sure to terminate former employees in a timely manner to avoid paying extra premium for them.

### Employee Change Request

To make an individual employee name change or request a change in coverage, fill out an Employee Change Request form and mail, fax or e-mail it to the Allied Underwriting Department. You'll find a small supply of this form in your Employer Information Kit. If you need more, request them by using your blue supply card or by calling or e-mailing your form request to Allied's Underwriting Department at uas@alliednational.com.

### Changes in Dependent Insurance

**ADDITIONS:** To add a dependent to individual employee coverage (a spouse or children), complete Part II of the Employee Change Request form by showing for whom coverage should be added, and the date the dependent was acquired (i.e. date of birth, adoption, date of marriage). A completed enrollment form for the new dependent may also be required.

An employee must enroll their dependent for insurance within 31 days of eligibility. Dependents who enroll for insurance more than 31 days after becoming eligible will be considered a late entrant and benefits will be limited as described in the plan certificate of insurance. Also, remember that there's no need to pay premium for addition of dependents until you are billed by Allied.

**TERMINATIONS:** To terminate dependent insurance, draw a line through the dependent's name on the bill, complete an Employee Change Request form and mail, fax or e-mail it to Allied immediately. Be sure to terminate dependents in a timely manner to avoid extra premium charges.

### Change of Business Address

Notify Allied in writing if your company changes its address. Please indicate both old and new addresses on the letter of notification. For us to make a requested change, the letter must be signed by an owner, officer or partner of the company.

### Changes in Benefit Levels

If you are insured for Life or Disability benefits and those benefits are based on an employee's earnings or on employee class, you **MUST** immediately report changes in the employee's earnings or class by completing section IV of an employee change request form and sending it to Allied. This assures employees will receive the proper benefits based on their most current earnings. This type of change may also be made by completing the appropriate section on the reverse of your monthly billing statement.

Changes in benefit levels for an entire class within an employer's group may be requested, in writing and signed by the employer, indicating the desired benefit change and requested effective date of the change. If there are further underwriting requirements needed to make the change, the employer will be so advised. The change will be processed and made effective on the first of the month for which Allied is able to bill for the benefit change.



### General Mailing Address:

P.O. Box 419257  
Kansas City, MO 64141-6257  
Nationwide: 1-800-825-7531  
Locally: 1-816-474-1200  
Fax: 1-816-221-4638

### For deliveries requiring a street address:

Allied National  
911 Broadway  
Kansas City, MO 64105

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