

Allsup Illustrates Fine Art Of Innovation

Builds on experience, knowledge and technology to lead industry for its customers

Innovation is required for business success, and Allsup's team of professionals shows this by leading the company through constant change.

"Today's economy is about changing swiftly with technology and customers' needs, and Allsup has always embraced a forward-looking approach," said CEO and founder Jim Allsup.

"I frequently talk about change—because it shapes the environment for our services and how we succeed as a business," he said.



Diverse Products and Services Crafted For Its Customers

Allsup was founded on the core service of helping qualified people with disabilities obtain their Social Security Disability Insurance (SSDI) benefits. Allsup, the nation's premier disability representation company, has helped more than 250,000 individuals receive the benefits they deserved.

More than 30 years since its founding in 1984, the company's realm of expertise has expanded into healthcare insurance assistance, Medicare plan selection assistance and veterans disability appeals services, as well as re-employment assistance for individuals with disabilities.

Allsup experts provide help on a daily basis to customers residing in all 50 states and U.S. territories from two locations in Belleville and other offices across the country. Allsup's headquarters building, located at 300 Allsup Place on Highway 15, has provided an anchor for development in west Belleville since its construction in 1992.



Allsup innovation is taken to an art form as the Belleville-based company introduces new products and services. CEO Jim Allsup founded the company more than 30 years ago.

Today, more than 500 Allsup professionals work to support customers and clients, and extend True Help® into new areas of knowledge. Allsup and its affiliates are innovators of specialized services and technologies that help meet the financial and healthcare needs of people with disabilities, veterans, seniors and their families and caregivers.

Experts Providing True Help® Through Technology and New Creations

Ongoing development and creation of Web-based software applications drive Allsup's business evolution.

The skills and inventive talents of numerous IT professionals fuel the development of more enhancements for Allsup customers. These features include software that assists with the processing of

their SSDI claims, and it helps them to navigate the Social Security Administration's complex maze of regulations.

Allsup has introduced new services in recent months through intensive product development programs led by specialized, certified and licensed experts in healthcare, health insurance and government programs. (Related article below.)

The company's evolutionary approach also has produced new divisions and new services (see related stories). Allsup employees' efforts, dedication and knowledge are critical to this ongoing success.

"Our reputation for customer service is nationally recognized, and our innovation has shaped the future for our industry," Mr. Allsup said. "We continue to lead through the efforts of our people, who consistently demonstrate skill and creativity in everything they do."

GOVERNMENT POLICY EXPERT: MIKE STEIN

Government policy and program changes have governed much of Mike Stein's professional experience in his role as assistant vice president of Claims.



Over more than 20 years, he has used his insights and government program knowledge to benefit Allsup's thousands of customers of both the Social Security Disability Insurance (SSDI) representation service and Allsup Veterans Disability Appeal ServiceSM (see related story on page 2).

"Our customers count on us to be the experts for these programs that have such a significant impact on their lives," Stein said. "We must leverage technology, training, program monitoring and analysis to continually evaluate how we do business to benefit them."

TRUE HELP® EXPERT: BRIAN SPURGEON

"We take care of it." This motto has driven Brian Spurgeon for more than 25 years of his career assisting Allsup customers in a number of roles with the company.



As director of Internal Sales, Spurgeon is responsible for Allsup's team of professionals who help answer people's inquiries and emails, direct them to the appropriate resources they need, and get them started as new customers for the range of services available from Allsup.

"We never know what kinds of questions we may get—but we know how to find answers," Spurgeon explained. "We count on 30 years of experience from the many experts working in our company, and creativity in order to find what people need to take the next step."

Profile photos by Patricia Allsup

ABCs of Health Insurance Help Builds On Experience

Assistance expands to assist with transitions between group health, COBRA, exchange plans and other coverage

Last year, Allsup expanded its efforts to help people with disabilities by integrating free healthcare insurance assistance into its Social Security Disability Insurance (SSDI) representation services.

Allsup's healthcare insurance assistance began as a method for helping people with disabilities who apply for SSDI benefits and lose their healthcare coverage. These services include education, personal needs assessment and enrollment assistance in the Health Insurance Marketplace, Medicare and Medicaid.

Allsup Benefits Coordination – Personalized Help For Anyone

As Allsup rolled out its healthcare insurance assistance to its customers, it became clear that the complexity of navigating healthcare coverage decisions is true for many people who may not be SSDI claimants.

As a result, Allsup also launched *Allsup Benefits Coordination*, or ABC, a service that can assist anyone who is experiencing a time of healthcare transition.

Many people who are in times of transition may be choosing between COBRA coverage and Marketplace plans, or retiree health plans and Medicare options.

ABC experts provide guidance to individuals and their families as they transition from group benefits to more complex options like exchange plans and Medicare.



Allsup health insurance experts assist customers and their families with complicated transitions between healthcare coverage such as COBRA and Marketplace exchange plans, or retiree healthcare coverage and Medicare.

Allsup customers have access to specialists, like those featured here who are trained and certified by the Centers for Medicare & Medicaid Services (CMS), and include Certified Application Counselors (CACs) and licensed Medicare specialists.

"The healthcare plan you choose may be different than what you select for your spouse or your children," said Tricia Blazier, personal health and financial planning director, Allsup. "This is where Allsup experts can help. We help you navigate all the complexities, and wade through the terms, costs and provisions—so you can be more confident about your choices."

HEALTHCARE EXPERT: TRICIA BLAZIER

Tricia Blazier has spent years at Allsup developing new products and services that help customers take the complicated and difficult and make it manageable.

The world of health insurance is becoming more complex as individuals and their families have choices that range from high-deductible and catastrophic plans, to the Health Insurance Marketplace and Medicare options.

"It's pretty understandable. When you start using terms like premiums, copays, deductibles and subsidies, people's eyes glaze over," Blazier said. "It is getting more difficult to make a simple decision on what health insurance to choose."

Blazier has built on her experience, previously as an attorney, and now as personal health and financial planning director at Allsup, to assist individuals with difficult choices.

"Allsup's healthcare insurance assistance is first and foremost about helping people to understand their options," Blazier said. "You can't make a decision if the choices aren't clear."

She enjoys helping customers gain understanding and knowledge. "It is so rewarding when a customer tells us they finally get it. They know what they need to do," she said. "They're excited and amazed, and it's a privilege helping them reach the end of an extremely winding road."

LICENSED HEALTH INSURANCE EXPERT: PAULA MUSCHLER

Paula Muschler regularly filters through the provisions, premiums, parts and policies of Medicare plans to help individuals choose and enroll in their plan of choice.

"Some people can have 30 to 40 prescription drug Part D plans, for instance, and it's overwhelming to just pick one from all of their options," Muschler explained.

She has helped thousands of individuals choose their Medicare coverage through her role as healthcare operations manager at Allsup Services Inc. (ASI). A wholly-owned subsidiary of Allsup, ASI is an insurance agency with licensed and certified agents who can help customers enroll in a variety of health insurance products.

"I really get into the nuts and bolts of Medicare plans and what insurance companies offer, so that our customers understand what they are getting for their money," Muschler said.

"Many people see choosing their Medicare insurance as a medical decision that affects their personal health," she said. "But it's a really important financial decision that affects their economic health, and it can have consequences down the road."

Years of helping people to select and enroll in Medicare Advantage, Medigap and other plans has proven that it's an extremely personal decision. "As an agent, my job is to provide assistance and plan expertise."

CERTIFIED APPLICATION COUNSELOR: JENNIFER LARGENT

Jennifer Largent walks around with a head full of stories from all of the people she has talked to and helped through the Health Insurance Marketplace.

She worked with one woman to correct problems in her Marketplace application, who on the second-go round finally was able to sign up for health insurance with reduced cost through subsidies.

"She told me her heart was pounding and her hands were shaking because she was actually going to have health insurance," Largent said. "She hadn't seen a doctor in a couple of years, after losing her job, and she was overwhelmed."

As a certified application counselor at Allsup, Largent has undergone extensive training through the U.S. Centers for Medicare & Medicaid Services to understand how to navigate the website Healthcare.gov and outline people's options for healthcare insurance during times of transition.

"Some people have been devastated by their situation, and it's my role to provide them with some hope if I can."

For Individuals

Allsup Medicare Advisor®

- Allsup Medicare advisors guide individuals with the Medicare plan selection process
- Assistance navigating the complexities of Medicare options, including traditional Medicare, Medicare Advantage and supplemental plans (Medigap)
- Multiple service options and including a personalized needs assessment, research, analysis and customized, detailed reports
- Contact: (866) 521-7655, or Medicare.allsup.com

For Employers

Allsup Benefits Coordination

- Assistance for individuals and their families experiencing a healthcare coverage transition
- Generally those leaving group health plan benefits through an employer to more complex health insurance options
- Individuals may self-refer or be referred by their employers, healthcare providers, financial advisors, disability organizations, social services or other groups
- Contact: (888) 220-9678

New Company Shows Mastery Of Job Placement

People with disabilities who receive Social Security disability benefits can access return-to-work incentives

Hundreds of people with disabilities who receive Social Security disability benefits attempt to go back to work each year.

There are a number of reasons they want to work again, including increasing their income and leaving the benefits program, increasing their contributions in the community where they live, and sharing their experience, skills and capabilities through worthwhile endeavors.

“For years, many of our customers have told us they wanted to go back to work, and now we have a service that assists them in reaching their personal goals,” said Jim Allsup, CEO and founder of Allsup, which is the parent company of Allsup Employment Services Inc. (AESI).

Experts Assist Job Candidates, Employers and Federal Contractors

AESI, a wholly-owned subsidiary of Allsup, launched *Allsup Employment Services*™ last year. It is an SSA-approved Employment Network (EN).

AESI's team of professionals has experience with vocational rehabilitation, as well as the design and implementation of return-to-work programs for employers. (See the related story on Pat Galligan, senior job placement specialist.)

They also understand the ingredients necessary to assist Social Security disability recipients with the process of preparing for and rejoining the workforce.



Allsup Employment Services Inc., a wholly owned subsidiary of Allsup, provides job placement services to people with disabilities and candidate sourcing services to organizations seeking to increase diversity in their workforces.

Social Security oversees a nationwide program called Ticket to Work, which provides work incentives designed to encourage Social Security disability recipients to re-enter the workforce once their condition has stabilized or improved.

Through Ticket to Work, AESI offers free nationwide job placement services to people with disabilities and candidate sourcing services to organizations seeking to increase their diversity and inclusion.

Timing was one important element in the launch of AESI, Mr. Allsup said.

“Social Security has several new initiatives focused on return-to-work for beneficiaries,” he said. “We’re also at a crossroads of growing interest from employers who want to improve diversity in their workplace and comply with guidelines for federal contractors.”

For more information email info@allsupES.com, call (866) 540-5105, or go to AllsupES.com.

RE-EMPLOYMENT EXPERT: PAT GALLIGAN

Pat Galligan understands the challenges for individuals who have experienced a severe disability and want to work because that was his situation a few short years ago.



“I slowly lost my eyesight between the ages of 30 and 50 to retinitis pigmentosa,” explained Pat Galligan, senior job placement specialist for *Allsup Employment Services*™. “At age 50, I could no longer see my computer screen. This was hard.”

The condition meant that he could no longer work at his previous position in the insurance industry handling market and competitive intelligence. So he applied for Social Security Disability Insurance (SSDI) benefits, and he began exploring how to adapt his education and skills to his condition.

He learned about the Ticket to Work program through Social Security. He also sought computer training on screen-reading software that he could use in the workplace.

“Since I had always relied upon my eyesight to use a keyboard, I had to start from ground zero,” he explained. Learning the new software and his personal motivation were critical to his process of re-entering the workforce in a new job with a new company.

Now he assists other individuals with severe disabilities to rediscover their skills and strengths in light of their disabilities, and reimagine their professional careers through new jobs and employers.

“I tell many of our customers to embrace technology,” he said. “Medical and job assistance technologies are our opportunity to compete in the workforce.”

Allsup Hits New High In 2015 With 250,000 Successful SSDI Stories

In its first few years, a handful of Allsup employees helped nearly 300 individuals with severe disabilities receive their Social Security Disability Insurance (SSDI) benefits.

This year, Allsup assists its 250,000th customer to successfully navigate the SSDI program as the Nation's Premier Disability Representation Company®.

This is no small feat considering the complexity of this federal government program that involves multiple levels of disability appeals, staffing and processing handled at the state and federal levels, and hearing wait times that have periodically approached two years for some individuals during backlogs.

In 31 years, Allsup's services have expanded to include assistance with programs that include Medicare and the

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400000

U.S. Department of Veterans disability compensation program, as well as forming new companies to provide healthcare insurance assistance and return-to-work services.

“I knew there was a need for what we do a long time ago, and the evidence is our 31-year history of providing real solutions, solid results and True Help® to our customers,” said Allsup CEO and founder Jim Allsup.

“Our customers continue to tell us that there's no one providing the help and services that they receive from Allsup,” Mr. Allsup said. “Now we've reached 250,000-plus happy customers and counting.”

Allsup Customer Satisfaction By The Numbers

98%

Satisfied with their SSDI representation services from Allsup

93%

Satisfied with their Allsup Medicare Advisor® specialist's knowledge of Medicare

98%

Would recommend Allsup to a friend or family member

“Thanks Allsup for all that you have done for me. I know that the track record in this process is not great and I see others I know go through this, and not succeed. I appreciate all of the help, support and kindness during this time.”
Gary, Illinois

“Allsup has been such a big help. I cannot say enough good things about Allsup. You made the process so much easier for me and my daughter when my husband was sick. I have never seen a company who stands by their word like Allsup does.”
Terri, Missouri

“I never dreamed I would get approved. It was just amazing it was approved in record time.”
Mary, Indiana

Allsup Aptitude Drives Victories With Veterans Disability Appeals

Navigating the U.S. Department of Veterans Affairs' disability compensation program is no easy task. There are multiple time elements, deadlines and levels of appeals that include the notice of disagreement, statement of the case and substantive appeals.



The process can take years and involves many variables that can delay, produce mistakes or cause problems for veterans, especially once they have advanced through multiple appeals for claims involving two or more service-connected conditions.

“Many veterans contact Allsup because they realize it's a bigger headache than they imagined, and they realize they could be missing out on the opportunity to increase their benefits or complete their appeals,” said Brett Buchanan, a VA-accredited Claims Agent who assists Allsup customers through the VA disability appeals process.

Veterans discover a number of advantages from choosing *Allsup Veterans Disability Appeal Services*® to proceed with their claim once they've received a denial letter from the VA.

“I've worked with veterans who have different reasons for appealing—perhaps they disagree with the percentage rating they were given, they feel like the dates are incorrect for the benefits, or they disagree with the denial overall,” explained Buchanan, who is a U.S. Army veteran who served in Operation Iraqi Freedom.

Veterans can receive important assistance during their VA benefits appeal. For

example, veterans can retain their original effective day by filing an appeal.

Veterans have one year from the time they receive a decision to file an appeal. Otherwise, they can lose that effective date of the claim for any future award that is granted on appeal.

The appeal also provides the opportunity to raise the percentage rating a veteran receives, which means their monthly income increases.

“It's an incredible feeling,” he said, “to help veterans succeed with the VA disability appeals process after they've given so much in service to our country.”

VETERANS DISABILITY EXPERT: BRETT BUCHANAN

Former Capt. Brett Buchanan has channeled his life of military service into service for veterans as a VA-accredited Claims Agent assisting veteran customers of Allsup.



His experience in the military began with the Army ROTC program, which led to his role as a field artillery officer in the U.S. Army.

He was stationed in Germany and deployed in Operation Iraqi Freedom, where he supervised the security of the U.S. Department of Defense officials visiting Baghdad, Iraq. He earned a Bronze Star for combat operations.

He earned his law degree from St. Louis University after the Army—beginning almost immediately to help veterans navigate the disability compensation program of the U.S. Department of Veterans Affairs.

“I'm familiar with veterans' experiences during their time of service, and I respect what they go through after active duty” he said.

He has assisted veterans with numerous service-connected conditions, including post-traumatic stress disorder, military sexual trauma, chemical exposure and Agent Orange-connected claims, as well as traumatic brain injury and others.

“I continue to help veterans who have served our country's most recent conflicts—Vietnam, the first Gulf War and those in Afghanistan and Iraq,” he explained. “The physical and mental impact on service members can last their entire life.”

For more information call (888) 372-1190 or go to Veterans.Allsup.com.

Allsup Golf Classic Celebrates 25th Year Supporting Big Brothers Big Sisters

This annual summer tradition is observing an important milestone on Monday, Aug. 24, when dozens of area golfers tee off at the 2015 Allsup Golf Classic for the 25th year.

The charity golf scramble supports Big Brothers Big Sisters of Southwestern Illinois and is held at St. Clair Country Club in Belleville. Proceeds help match at-risk children with caring adult mentors through the nationally recognized mentoring program.

“It's impossible to measure the incredible difference Big Brothers Big Sisters has made in its history serving children and their families in our community,” said CEO Jim Allsup. “The 25th anniversary of our Golf Classic also provides us with the opportunity to thank Barbara Cempura for her dedicated and passionate service to children in need.”



Mrs. Cempura will be retiring this year as executive director of Big Brothers Big Sisters of Southwestern Illinois following 35 years of service to the organization.

The annual golf fundraiser has collected more than \$550,000 for the children's charity over the years.

For more information, call Big Brothers Big Sisters at (618) 398-3162.

True Help® Web Events In 2015

As a nationwide service provider, Allsup is offering its True Help® Web Event series in 2015. Participants from 44 states and three countries attended the first of this Web-based series held earlier this year at Webinar.Allsup.com.

Join Allsup for a True Help® Web Event Returning To Work

Thursday, May 21 • 11 a.m. to 12:30 p.m. CT
To register, please visit webinar.allsup.com



Returning To Work Will Include:

- Information about the safety net of incentives available to help Social Security Disability Insurance (SSDI) recipients receive their income, grow professionally, and re-enter the workforce.
- Facts that dispel myths and fear SSDI beneficiaries may have about returning to work.
- Stories from individuals who have successfully returned to work after receiving SSDI benefits.
- Information, resources and links to help you identify jobs best suited to your skills and interests, as well as employers willing to hire people with disabilities.
- Questions and answer sessions with SSDI, job placement and vocational therapy experts. Group chat.

Featuring:

- Allsup Support
- Allsup Employment Services, Inc. (AESI)
- Disability Experts
- National Service Association

Returning To Work is an interactive web event designed to provide valuable information to individuals who currently receive SSDI benefits and may be considering a return to the workforce. For those who are able and motivated, there are free resources and services available that can help them identify and achieve work-related goals.

Return to Work and Enjoy the Benefits:

- Earn a monthly income that is more than your SSDI benefits.
- Potentially grow your retirement income.
- Gain personal fulfillment.
- Enjoy social interaction.
- Come back to society.

Coming Soon in the Allsup True Help Web Event Series

- **True Help with Health Insurance and Medicare** - Thursday, August 20 @ 11 a.m.
- **True Help for Veterans and Their Families** - Tuesday, November 10 @ 11 a.m.

Available Now on Demand
The True Help Filing Your Story Web Event from March 26.



Register or learn more at: Webinar.Allsup.com

