

2015 Media Kit



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Founder and Industry Pioneer



James F. Allsup

PRESIDENT & CEO

Jim Allsup founded Allsup in 1984 as the first nationwide, non-attorney Social Security Disability Insurance (SSDI) representation provider. More than 30 years later, as president and CEO, he heads an organization of hundreds of professionals headquartered in Belleville, Illinois. Allsup and its affiliates are innovators of specialized services and technologies that help meet the financial and healthcare needs of people with disabilities. The company is the premier provider of Social Security disability, veterans disability appeal, exchange plan and Medicare services for individuals, employers and insurance carriers. His company has helped more than 250,000 people receive \$21 billion in SSDI payments and Medicare benefits.

Upon graduating from college, Mr. Allsup accepted a position as a field representative with the Social Security Administration. After more than four years, realizing there should be a better way for individuals to collect their disability benefits, he left government service to establish Allsup in Belleville. Belleville is located in southwestern Illinois, about 15 miles from St. Louis.

Recognized as an authority on disability-related Social Security and Medicare issues, Mr. Allsup was highly influential in the legislative clarification of the 1993 Omnibus Budget Reconciliation Act, which mandated Medicare pay primary for non-working disabled employees. He also has testified before the House and Senate in Washington, D.C., on these and other issues.

Mr. Allsup has enjoyed professional success on many levels. In 1991, he completed construction of the 53,000-square-foot corporate headquarters building on a 30-acre campus in Belleville. In 1992, Allsup received its third consecutive Inc. 500 award, which recognizes America's fastest-growing private companies. In 2006, the Better Business Bureau presented Allsup its prestigious Torch Award for world-class customer service. Mr. Allsup was recognized by the Invisible Disabilities Association with its 2009 Advocacy Award. Allsup was a finalist in the 2010 BBB International Torch Awards for Marketplace Excellence. Mr. Allsup and his company also received the Distinguished Corporate Partner Award for Excellence in 2014, presented by the John Cook School of Business at Saint Louis University.

Dedicated to the local business community, Mr. Allsup is a member of the St. Louis Regional Chamber and is involved with the Greater Belleville Chamber of Commerce.

A successful entrepreneur, Mr. Allsup shares his experiences as sponsor and presenter for the Allsup Entrepreneurship Academy. This summer academy for high school students is offered through two programs hosted by Saint Louis University (SLU) in Missouri and Southwestern Illinois College (SWIC) in Illinois.

Mr. Allsup is an Air Force veteran and a graduate of Belleville Area College (now Southwestern Illinois College) and Southern Illinois University in Edwardsville.



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Company Fact Sheet

Who We Are

Allsup is a nationwide provider of Social Security disability, veterans disability appeal, exchange plan and Medicare services for individuals, employers and insurance carriers. Serving people with disabilities for more than 30 years, Allsup was founded in 1984 as the first nationwide, non-attorney service helping people receive their Social Security Disability Insurance (SSDI) and Medicare benefits. During this time, Allsup has successfully secured \$21 billion in Social Security disability payments and Medicare benefits for more than 250,000 people with disabilities. 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.

Our Brand Promise

Allsup experts create opportunities for people with disabilities to lead lives that are as financially secure and as healthy as possible.

Our Core Values

- **Fairness:** We are fair and honest in each and every decision we make.
- **True Helping:** We genuinely care for people and honestly want to make a difference in their lives.
- **Expert:** We are intelligent, knowledgeable problem-solvers who understand what it takes to serve our customers.
- **Driven:** We are driven to succeed, to innovate and to make a difference.



Don with Allsup employees (from left) Michelle, Lori and Jeni. Don is an Allsup customer.

Our Leadership

Jim Allsup is the founder, president and CEO.

Our Corporate Headquarters

Allsup's headquarters are located at 300 Allsup Place in Belleville, Illinois, near St. Louis.

Our Achievements

Allsup maintains an A+ rating by the Better Business Bureau as part of its Standards for Trust program, recognizing Allsup's level of business integrity and best practices that demonstrate honesty and fairness to customers. The company is a BBB Torch Award Winner for its world-class service, and was a finalist in the 2010 BBB International Torch Awards for Marketplace Excellence. In 2014, CEO Jim Allsup and Allsup were recognized with the Distinguished Corporate Partner Award for Excellence, presented by the John Cook School of Business at Saint Louis University.

Our Contact Information

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Websites

Individuals: www.allsup.com

Commercial: www.allsupinc.com

Spanish: Español.allsup.com

Seniors: Medicare.allsup.com

Veterans: Veterans.allsup.com

Financial Advisors: FinancialAdvisor.allsup.com

Online Community: AllsupPlace.com

Facebook

www.facebook.com/Allsupinc



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Company Fact Sheet

Our Services • Disability

- **Social Security Disability Representation**
Allsup has helped more than 250,000 deserving customers obtain their Social Security Disability Insurance (SSDI) benefits. Our 97 percent success rate for customers who complete the SSDI process with us far exceeds the national average reported by the Social Security Administration (SSA). Self-insured companies and insurance carriers refer former employees and policyholders to Allsup for expert SSDI assistance.
- **Allsup Veterans Disability Appeal Service®**
VA-accredited Claims Agents help veterans to receive service-connected disability compensation as quickly and efficiently as possible during the VA appeals process.
- **Seamless ORS®**
Overpayment Reimbursement Services make it easier and faster for claimants to voluntarily fulfill their contractual obligations of refunding an overpayment debt to the long-term disability (LTD) insurance carrier without risking interruption or suspension of their disability benefits.
- **Allsup Disability Life Planning Service® (DLPS)**
This exclusive Allsup-crafted service picks up where private disability benefits leave off. It provides timely assistance and financial guidance with life changes, such as disability or job loss. DLPS helps individuals find assistance resources to save on essential expenses and improves financial stability that supports return-to-work efforts.
- **Allsup Life Planning ServiceSM (ALPS)**
A variation of the DLPS service, ALPS offers enhanced custom options for providing financial guidance and resources to individuals who have experienced life changes.
- **Canada Pension Plan (CPP) Representation**
This service offers assistance and representation for claimants seeking benefits through the CPP program.

Our Services • Healthcare

- **Healthcare Insurance Assistance**
Allsup SSDI customers receive expert assistance with education and personalized needs assessment, plan selection and enrollment in the health insurance marketplace (exchange plans), Medicare and Medicaid.
- **Allsup Medicare Advisor®**
Our Medicare advisors help those eligible for Medicare navigate the complexities and make informed choices about the Medicare plans that meet their individual healthcare needs and preferences. This may include the transition from employer-provided coverage.
- **Allsup Benefits Coordination**
Specialists provide customized solutions and expert guidance to individuals who are transitioning from group benefits to more complex insurance options, such as marketplace exchange plans, Medicare and Medicaid. Employers, healthcare providers, financial advisors and organizations refer their plan participants, clients and customers for this assistance.
- **Medicare Coordination Service®**
This service coordinates group health plan benefits with Medicare, providing companies with a cost-effective method for producing measurable group health plan savings.

Our Affiliates

- **Allsup Employment Services Inc. (AESI)**
AESI is a wholly-owned subsidiary of Allsup and an SSA-approved Employment Network.
www.allsupes.com
- **Allsup Services Inc. (ASI)**
This wholly-owned subsidiary of Allsup and insurance agency employs licensed and certified agents to assist individuals with plan enrollment.
www.allsupsi.com



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Executive Profiles



G. Carl Bisig

Senior Vice President, Operations

G. Carl Bisig is the senior vice president of Operations for Allsup. He joined the company in June 2005 after serving as president of Payday of America. Mr. Bisig manages the day-to-day functions of the Human Resources, Systems and Claims operations.



Eric Gudmestad

Senior Vice President, Commercial Business

Eric Gudmestad is senior vice president of Commercial Business for Allsup. He joined the company in June 2004 as director of internal audit. Mr. Gudmestad currently manages all commercial sales, marketing and account management functions for the company, which includes developing and implementing customized programs for clients.



Mary Dale Walters

Senior Vice President, Consumer Sales and Marketing

Mary Dale Walters is the senior vice president of Consumer Sales and Marketing for Allsup. She focuses on Allsup's efforts to ensure a continuing quality of life for their tens of thousands of customers nationwide. Ms. Walters' responsibilities include management of Allsup's consumer sales, e-marketing, brand, product management, marketing communications and public relations activities.

More details are available in the News Room at Allsup.com.



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Resources for Journalists

Members of the media and public policy staff can depend on Allsup for assistance in the areas of Social Security Disability Insurance (SSDI), veterans disability appeal, exchange plans, Medicare and general disability. We provide specialized and timely assistance in these areas with access to knowledgeable analysts and experts, research support, fact checking, updated news and analysis, reference materials and more.

If you are a news reporter, please contact **Rebecca Ray** at (800) 854-1418, ext. 65065, or email r.ray@allsupinc.com. Allsup supplies articles and information to association and trade/industry publications, bloggers and multimedia, as well as traditional news media. [An image library is available online.](#)

Visit the News Room at www.allsup.com.

Allsup Experts

Jim Allsup • President and CEO

Mr. Allsup founded Allsup in 1984 as the first nationwide, non-attorney Social Security Disability Insurance (SSDI) representation provider. He is recognized as an authority on disability-related Social Security and Medicare issues and has testified before the House and Senate in Washington, D.C.

Mike Stein • Assistant Vice President of Claims

Mr. Stein is responsible for ensuring that Allsup provides high-quality, efficient service to individuals, clients and government offices, including the SSA and state Disability Determination Services (DDS) offices. He monitors and evaluates SSA programs and initiatives that affect Allsup customers, such as efforts to address the SSDI backlog and the SSA's Appointed Representative Services (ARS).

David Bueltemann • Manager, Senior Claims Representatives

Mr. Bueltemann personally has helped more than 5,000 people with disabilities receive their SSDI benefits. He has represented SSDI applicants in all 50 states, guiding them from the initial application through the administrative hearing level.

Edward Swierczek • Senior Claimant Representative

Mr. Swierczek offers more than 40 years of expertise in the SSDI claims process, including 27 years with the Disability Determination Service (DDS) as assistant district supervisor and quality assurance specialist with the State of Missouri DDS.

Brett Buchanan • VA-accredited Claims Agent

Mr. Buchanan served in the U.S. Army and is a veteran of Operation Iraqi Freedom. He now represents veterans nationwide for benefits through the U.S. Department of Veterans Affairs' compensation program, helping them with their VA disability appeals. He is a member of the National Organization of Veterans' Advocates.



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FAQs - Social Security Disability Insurance

What is SSDI?

Social Security Disability Insurance (SSDI) is a payroll tax-funded, federal insurance program. Its purpose is to provide income to people unable to work because of a severe or permanent disability.

How do you qualify for SSDI?

You must be insured. That generally means you must have worked and paid into the program (payroll taxes) for five of the last 10 years preceding your disability. You also must have been disabled before reaching full-retirement age (65-67) and you must meet Social Security's definition of disability. Your full-retirement age varies depending on your birth date. Specific details are [available here](#).

Do I qualify for SSDI?

Complete our [FREE Social Security disability benefits evaluation](#) to determine if you qualify.

What is Social Security's definition of "disability"?

Generally, it's being unable to work because of a verifiable mental or physical impairment expected to result in death, or has lasted, or is expected to last, for at least 12 months.

Is it difficult to get Social Security disability benefits?

It can be. The Social Security Administration (SSA) denies about two-thirds of those filing initial disability applications. It also can take a long time, on average two to four years through the appeals process. People who choose Allsup typically get their benefits months faster than the SSA's national average.

What is Allsup's success rate?

Our overall success rate is 97 percent for those who complete the SSDI process with us.

Do I need a disability representative or disability advocate working for me?

You can apply on your own. However, a disability representative such as Allsup can dramatically improve—and speed—your chances of receiving disability benefits. The vast majority of SSDI applicants have a representative for their appeal.

Why should I choose Allsup to help me get SSDI?

We will represent you at all levels of the SSDI process, from application through appeals. We have a 97 percent success rate for those who complete the SSDI process with us and more than 30 years of experience representing people in their local areas. People who use Allsup usually receive their benefits faster, providing significant relief. We simplify a very complicated process and handle paperwork, collect medical records, prepare you for a hearing if one is required and speak to the SSA on your behalf. We actively check the status of your claim on a regular basis. We're here when you need us, and we keep you informed.



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FAQs - Social Security Disability Insurance

What are Allsup's fees?

The SSA governs the fees of SSDI representatives. Our typical fee is 25 percent of the retroactive (back) amount, not to exceed \$6,000. We do not charge a fee unless we are successful in obtaining your benefits. And there are no add-on fees for travel or collecting medical records.

How long does it take to get a decision?

Unfortunately, it's not a quick process. The initial decision can take as little as three months, but the average is four to six months. Reconsideration (first appeal) will take another three to five months. The second appeal is before an administrative law judge through Social Security's Office of Disability Adjudication and Review (ODAR). The SSA reports the average time to receive a decision at this level in 2014 was 422 days.

How much will I receive?

What you receive is based on a complicated formula largely determined by the amount of your past earnings subjected to FICA taxes. The current maximum monthly benefit for an individual is about \$2,600. The current maximum that a family can receive is about \$3,900 a month. Use this [online benefits calculator](#) for more details on how much you can expect to receive.

Can I get additional benefits if I have children/dependents?

Children up to age 18 or who have not graduated from high school are eligible for benefits if a parent is deceased, retired or disabled. Generally, dependent children of a disabled parent will receive about 50 percent of the disabled parent's monthly benefit. The 50 percent is divided equally among all eligible dependents.

Why should I apply for SSDI benefits?

SSDI provides income until your condition improves, offers assistance to help you return to work and provides ongoing income if your condition does not improve. Also, when you receive SSDI, you qualify for other important programs such as Medicare and prescription drug assistance, and receive protection for your future Social Security retirement benefits.

Where can I get more information about SSDI?

Review Allsup's information in our [About SSDI section](#).

What is Supplemental Security Income (SSI)?

Supplemental Security Income (SSI) is a means-based program. Monthly benefits are paid to people with limited income and resources who are disabled, blind or age 65 or older. Allsup screens applicants for SSI eligibility when we complete the SSDI application. You may not be eligible for SSI if you are over the financial limits, so Social Security may send a general financial denial. We will continue to pursue your SSDI case as usual.



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Allsup Medicare Advisor® | Fact Sheet

A Trusted Resource

Allsup's Medicare plan selection service is designed to simplify the complex process of selecting and evaluating Medicare coverage to match an individual's healthcare needs and preferences. A specialized team of professionals does the research, offering a comparative analysis of the dozens of Medicare options that are available to someone where they live.

Allsup Medicare Advisor offers a number of affordable service options you can choose from, each at a fixed, flat fee:

- *Allsup Medicare Advisor Complete* provides research, analysis and comparison of coverage options and plan types including Medicare Advantage plans with prescription drug coverage, Medigap and Part D prescription drug plans that can be paired with Original Medicare or Medigap.
- *Allsup Medicare Advisor Medicare Advantage* provides research and analysis of Medicare Advantage plans that include drug coverage.
- *Allsup Medicare Advisor Medigap+* provides in-depth research and valuable information for supplemental plans including individual premiums.
- *Allsup Medicare Advisor Part D* offers stand-alone research, analysis and comparison of Part D prescription drug plans and the “donut hole” coverage gap.
- *Allsup Medicare Advisor Medigap+ and Part D* provides in-depth research and valuable information for supplemental plans, including individual premium amounts, as well as Part D prescription drug plans.

***Allsup Medicare Advisor* is a personalized service offered by Allsup, Inc.** Our knowledgeable specialists work closely with you and will:

- Assess your specific needs – including healthcare requirements, your doctors, prescriptions and budget.
- Identify available Medicare plans in your local area that best fit your specific needs.
- Help you understand the complex issues of Medicare, such as the “donut hole” and coordinating benefits when you're still working.
- Prepare a customized report of plan options and benefits that offers a comparative look at premiums, deductibles, co-pays and coverage limits.
- Provide enrollment assistance in most Medicare plans of your choice.
- Serve as a resource should your Medicare needs change in the future.

There may be dozens of plan choices available in your area.

Allsup Medicare Advisor can give you the support and confidence you need to choose the Medicare coverage that's right for you.

Our Contact Information

Allsup Medicare Advisor:

(866) 521-7655 | medicare.allsup.com

For financial planners, advisors and employers:

(888) 220-9678 | financialplanner.allsup.com.

For Media Relations, contact Rebecca Ray, Director of Corporate Public Relations, at r.ray@allsupinc.com.



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Medicare Expert Fact Sheet

Allsup, founded in 1984, is a nationwide provider of Social Security disability, veterans disability appeal, exchange plan and Medicare services for individuals, employers and insurance carriers. The *Allsup Medicare Advisor*® plan selection service, offered by Allsup, Inc., provides Medicare-eligible individuals with detailed analysis of the dozens of available Medicare options. To arrange an interview, contact **Rebecca Ray**, Director of Corporate Public Relations at r.ray@allsupinc.com.

Allsup services for journalists who cover Medicare topics:

- Expert commentary on Medicare-related topics
- Fact-checking or background on Medicare to better understand components of the program (i.e., traditional, Medigap, Medicare Advantage, Part D plans)

Specific topics Allsup experts can address:

- Coverage types – understanding and comparing coverage, e.g. traditional Medicare (Part A/hospital and Part B/medical), Medigap, prescription drug coverage (Part D), Medicare Advantage (Part C)
- Turning 65 and first-time enrollment concerns - employer coverage vs. Medicare, penalties
- Healthcare Reform - changes affecting Medicare-eligible individuals
- Concerns for people with pre-existing conditions
- Costs – premiums, co-pays, deductibles
- Coverage limitations – pre-existing conditions, geographic and treatment limitations
- Coordination of benefits – coordination between private insurance, employer coverage, traditional Medicare, Medicaid, supplemental plans, exchange plans
- Evaluating and changing plans – how and when, types of enrollment periods, confirming plan provisions, enrollment glitches
- Criteria for selecting coverage – medical needs, budget, provider choice
- Medicare Advantage plan types – HMOs, PPOs, PFFS and special needs plans
- Medicare Part D coverage – what is it, how it works, the donut hole and how to minimize drug costs
- Government and industry assistance – Medicare savings programs, state and pharmaceutical company programs
- Business insurance and Medicare - Medicare coordination with other health plans, exchange plans, conditional payments and more

For more information, visit Medicare.Allsup.com.



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Allsup Veterans Disability Appeal Service® Fact Sheet

Having A Representative Like Allsup Makes A Difference

An increasing amount of veterans are hiring representatives to assist them through the complex veterans disability appeal process. Paid representatives have, on average, a higher approval rate and lower denial rate than free support groups and veterans who apply alone at the Board of Veterans' Appeals (BVA) level.

In addition, receiving a higher disability rating means a larger benefit amount. Recent studies have shown that veterans who use a representative see their annual average benefits nearly double when compared to those who apply alone. Having a paid VA-accredited Claims Agent such as those with Allsup can significantly improve your chances for a successful appeal.

Allsup's VA-accredited Claims Agents Understand Your Rights In The Process

The U.S. Department of Veterans Affairs (VA) will often grant service-connected disability benefits, but assign an inadequate rating or an incorrect effective date for the award. However, many veterans are unaware of the complex laws and regulations that govern these areas. We can help ensure you receive the maximum benefit.

We Do All The Work For You

We specialize in disability and know how the VA process works. Our VA-accredited Claims Agents understand how to develop a well-documented appeal that is likely to succeed. We collect and continuously update your medical information and other evidence, communicate with the VA on your behalf and will represent and prepare you for a hearing, if necessary.

Allsup's Fees

There is no cost unless we win your appeal or you receive higher benefits on appeal. Our fee, which is monitored by the VA's Office of General Counsel (OGC), is 20 percent of the past-due amount awarded. There may be additional expenses, such as fees charged to

us by your doctors for medical records. However, these additional expenses will be waived if Allsup also assists you for Social Security Disability Insurance (SSDI) benefits.

Allsup's fee is withheld by the VA from your retroactive benefit payment. This is the typical method used by the VA and VA-accredited Claims Agents. After a benefit is granted, the VA will send you 80 percent of the retroactive award amount.

Sample Veteran Income After Disability Compensation Benefit	
Veteran	Linda
Age	45
Award Received	24 months after effective filing date
Rating Decision	60%
Monthly Benefit	\$1,059.09
Retroactive Benefits Received	\$25,418.16 (60% rating = \$1,059.09 x 24 mos.)
One-Time Allsup Fee	\$5,083.63 (20% x \$25,418.16)
Immediate Veteran Income	\$20,334.53 (\$25,418.16 - \$5,083.63)
Future Annual Benefits	\$12,709.08 (60% rating = \$1,059.09 x 12 mos.)

Example (see box above): You are not **currently rated** and granted a **60 percent** rating with a 24-month past due award. Your award would be approximately **\$25,418.16**. The fee would be **\$5,083.63**. (60 percent rating = \$1,059.09 x 24 mos. = \$25,418.16).

Example: You are **currently rated 60 percent and awarded 100 percent** with a 36-month past due award. Your award would be approximately **\$66,518.64**. The fee would be **\$13,303.73**. (100 percent rating = \$2,906.83 – 60 percent rating of \$1,059.09 = \$1,847.74 x 36 mos. = \$66,518.64).



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Allsup Veterans Disability Appeal Service® Fact Sheet

How the Allsup Veterans Disability Appeal Service Can Help You

If you're denied benefits or don't receive a fully favorable rating decision, Allsup's VA-accredited Claims Agents can help you file an appeal. We encourage you to take advantage of our free disability appeal review to determine if you're eligible or have reason to appeal.

We Specialize in Disability Benefits

Our staff members, many of whom are veterans themselves, understand the complexity of the VA system and your rights in the appeal process. We can save you stress and help you avoid mistakes that could delay or deny your claim and affect your financial situation.



Meet Brett Buchanan: An Allsup VA-accredited Claims Agent

Brett attended Truman State University in Kirksville, Missouri, and participated in the Army ROTC program. Upon graduation, he was commissioned into the U.S. Army as a field artillery officer and stationed in Germany. He was deployed in Operation Iraqi Freedom where he supervised the security of U.S. Department of Defense officials visiting Baghdad, Iraq, and earned a Bronze Star for combat operations.

After the Army, he attended St. Louis University School of Law. As a student, he worked part-time helping veterans with their claims before the U.S. Department of Veterans Affairs. After graduation, he assisted veterans at both the VA Regional Office and Board of Veterans' Appeals. He became an Allsup VA-accredited Claims Agent in 2012 and now represents veterans nationwide. Brett is a member of the National Organization for Veterans' Advocates.

Our Contact Information

Allsup Veterans Disability Appeal Service®
(888) 372-1190 | veterans.allsup.com

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