

August 2025

Self-Service Site

Employers Home Page

Member Resources

Big Savings on High-Cost Medications — Built Right into Your Plan!

As an employer offering Allied' National's **Funding Advantage Plan**, here's a powerful perk you and your members should be aware of – the **High-Cost Drug Program**. This built-in benefit helps you and your employees access expensive medications in a smarter, more affordable way—without adding to your plan costs.

You don't need to do anything. The program automatically applies to eligible medications covered under your plan's pharmacy benefits and **Members will be directly contacted** if they qualify for the program.

What Members Get:

- A service **included at no extra cost** with Funding Advantage plans
- **Major savings** on high-cost prescriptions
- **Expert, personalized support** for members navigating specialty medications

Real Impact:

This program has helped both employers and employees save **thousands of dollars annually** in out-of-pocket medication expenses.

Members will be contacted if they qualify for the program.

Want to learn more? Check out the flyer for details. It's one more way Allied helps you deliver value while keeping costs in check.



High-Cost Drug Program

The Allied National High-Cost Drug Program is a powerful cost containment tool, designed to lower the cost of expensive drugs or therapies for members and their employer while improving clinical outcomes.

Save on high-cost medications!

1. **Smart Drug* Detection**
Identifies prescribed high-cost drugs
2. **Personalized Support**
Hassle-free access to your prescriptions
3. **Smarter Sourcing****
Searches for the lowest prices available
4. **Home Delivery**
Most medications shipped straight to your door
5. **Big Savings**
May lower or eliminate members' out-of-pocket costs

* The High Cost Drug Program is only eligible for drugs covered under the plan's pharmacy benefits.
** Subject to availability. Eligible high-cost medication not available to be sourced under the program can be filled at traditional retail pharmacy upon notification from our care management team.

Example 1			Example 2		
Example 1 Specify Drug	Drug sourced at a traditional pharmacy	Drug sourced via the high-cost drug program	Example 2 Nonspecific Drug	Drug sourced at a traditional pharmacy	Drug sourced via the high-cost drug program
Drug Cost	\$20,851	\$725	Drug Cost	\$582	\$468
Member Cost	\$200 Copay	Copay waived no member cost share	Member Cost	\$10 Copay	Copay waived no member cost share
Plan Cost	\$20,451	\$725	Plan Cost	\$532	\$468

Disclaimer: This sample chart is provided for educational purposes only. Actual results may vary and are not indicative of future performance.

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High-Cost Drug Program Flyer



Employers – Please Share Your Insights

We're reaching out to ask for your input on a short survey about group health benefit coverage for your employees. Your feedback is incredibly valuable to us—we want to understand your preferences and priorities so we can tailor our offerings to better meet your needs. By sharing your thoughts, you'll help us improve our service and ensure we're providing the most relevant and effective coverage options for your organization. Thank you for helping us serve you better!

[Employer Survey](#)

Medicare Part D Notice Deadline: What Employers Need to Know

Employers offering prescription drug coverage must notify Medicare-eligible members by **Oct. 15** whether their plan is **creditable** (equal to or better than Medicare Part D) or **non-creditable**. They must also explain members' options under Medicare Part D.

How Allied Supports You

Allied simplifies this process. In early October, Allied sends notices to employees aged 64+ and provides a copy to the employer. The notice explains whether the coverage is creditable and outlines the impact on Medicare Part D enrollment.

Employer Action Required

Employers must complete a short online disclosure to CMS confirming their coverage status. [Disclosure to CMS form](#)

What Members Should Know

- **Creditable coverage:** Members can delay Medicare Part D enrollment without penalty.
- **Non-creditable coverage:** Delaying enrollment may result in late penalties.



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