



Helping you get the most from your benefit plan

The Small Group Benefit Experts - for groups of two or more

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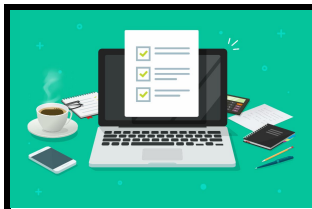
Employer Benefit Adviser

January 2025

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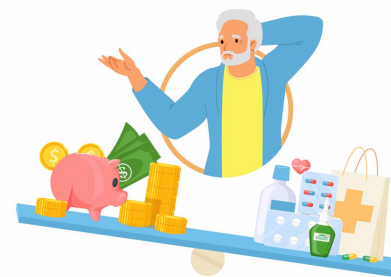
What to Know This Month

Here's a sneak peek at the highlights in this issue:

1. Mark Cuban's Cost Plus Drug Company Savings Now Available
2. 1095-B and 1095-C Forms — How Allied National Can Assist
3. Martin Luther King Jr. Holiday Hours

Mark Cuban's Cost Plus Drug Company Savings Now Available

We're excited to announce that you can unlock affordable health care for your employees by filling eligible prescriptions with Mark Cuban's Cost Plus Drug Company. The company's discounts work in conjunction with your Funding Advantage Plans Rx coverage.



Launched with the mission to provide affordable and transparent prescription drug pricing, the Cost Plus Drug Company is revolutionizing how we think about pharmaceutical care.

What makes the Cost Plus Drug Company different?

- **Transparent Pricing:** Unlike traditional pharmacies, Cost Plus Drug Company operates with full transparency. The cost of medications is directly listed, with a clear markup, to ensure that patients are only paying a fair price.
- **Significant Savings:** Many of the drugs available through Cost Plus can be priced far below what is typically seen at conventional pharmacies. The savings can be especially impactful for employees who rely on long-term medications.
- **Wide Range of Medications:** From everyday prescriptions to life-saving treatments, the company offers a broad selection of medications that are

essential for managing a variety of health conditions.

- **Convenience:** Medications are delivered directly to patients, reducing the need to visit a pharmacy in person and allowing for seamless, efficient access to necessary treatments.

How can employers assist employees?

Be sure to share this exciting news with your employees!

To learn more and get started, visit the Mark Cuban Cost Plus Drug Company home page.

Cost Plus Drug Company

1095-B and 1095-C Forms — How Allied National Can Assist

Employers who self-fund major medical plans or who are Applicable Large Employers (ALE) must fill out and send 1095 forms to employees and the Internal Revenue Service (IRS). The IRS uses the information from the forms to determine whether employees were offered insurance. Under the Affordable Care Act, all applicable large employers (ALE: 50 or more employees) must offer coverage to all of their full-time employees.

For employers with 2-49 employees, Allied National makes it easy. We send employers 1095-B forms for each employee who has been covered under the company's health plan during the 2024 plan year so that employers can share the information with each employee by March 3, 2025. If you fall into this category, you also can find the form on your Self-Service Site at www.alliednational.com.

For ALE (50 or more employees) employers, you will need to fill out 1095-C forms for your employees and the IRS. If you need additional information from Allied for completion of the forms, please contact Allied Client Services at 800-825-7531 and we can provide you with a spreadsheet of all your covered employees and dependents along with premiums paid for the 2024 calendar year.

Here are the deadlines for filing 1095 forms in 2024:

- **Feb. 28, 2025** – Form 1095-B and 1095-C paper filings with the IRS. Employers who have fewer than 10 employees may still file by paper, but those with 10 or more employees, or Applicable Large Employers (ALEs – employers with 50 or more employees), must file electronically effective 2024.
- **March 3, 2025** – Form 1095-B and 1095-C to employees.
- **March 31, 2025** – Electronic filing with the IRS.



I HAVE A DREAM

MARTIN LUTHER KING JR. DAY

MONDAY, 20TH JANUARY

ALLIED'S OFFICE WILL BE CLOSED
IN HONOR OF THE DAY

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