



# BLACK, GOULD & ASSOCIATES, INC.

# Agent Update

JANUARY — FEBRUARY 2026

## 2025 BROKER 1099-NEC

### IN THIS ISSUE

[DELIVERY OF 1099-NEC](#) **1**

[ACA FORMS 1094/1095 EMPLOYER REPORTING](#) **2**

[BANNER | AETNA EBUSINESS TRAINING](#) **3**

[BCBSAZ - GROW YOUR BUSINESS WITH AZTCA](#) **4**

[DELTA DENTAL UPDATES](#) **5**

[UHC—ADDITIONAL BROKER LF BOOTCAMP WEBINARS](#) **6**

[UHC—MINERAL RESOURCES](#) **7**

[CONTESTS & BONUSSES](#) **8**

BGA distributed IRS Form 1099-NEC electronically via your AGB broker portal. Access the form by hovering your mouse over AGB, selecting Broker Info from the menu, and then clicking the Broker 1099 S tab. The 1099 Form is in PDF format for ease of downloading and printing.

### Commission Income under \$600

BGA is not required to submit 1099-NEC forms for less than \$600 to the IRS. A 1099-NEC for less than \$600 will be generated with the “Not Submitted To IRS” watermark.

The responsibility falls to the taxpayer to report these earnings to the IRS.

CORRECTED (if checked)

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		OMB No. 1545-0116 Form <b>1099-NEC</b> (Rev. January 2024) For calendar year	<b>Nonemployee Compensation</b>
PAYER'S TIN	RECIPIENT'S TIN	1 Nonemployee compensation \$	
RECIPIENT'S name		2 Payer made direct sales totaling \$5,000 or more of consumer products to recipient for resale <input type="checkbox"/>	<b>Copy B For Recipient</b> This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.
Street address (including apt. no.)		3	
City or town, state or province, country, and ZIP or foreign postal code		4 Federal income tax withheld \$	
Account number (see instructions)		5 State tax withheld \$	6 State/Payer's state no.
		7 State income \$	

Form **1099-NEC** (Rev. 1-2024) (keep for your records) www.irs.gov/Form1099NEC Department of the Treasury - Internal Revenue Service



## COMPLIANCE NEWS: ACA Reporting Requirements for Forms 1094 and 1095

ACA reporting involves the submission of Forms 1095 and 1094 by employers to the IRS each year. These forms are crucial for ensuring compliance with the Affordable Care Act (ACA).

Form 1095 provides details about the health insurance coverage offered to employees, while Form 1094 serves as a summary transmittal form.

This reporting is important because it helps the IRS verify that employers are meeting their obligations under the ACA, such as providing affordable health coverage to their employees.

Accurate ACA reporting also helps employees understand their health insurance status and eligibility for premium tax credits.

### Key Upcoming ACA Reporting

Requirements for paper filing, employee statements and electronic filing include:

1. **Required Paper Filing:** The IRS requires Applicable Large Employers (ALEs) to send ACA reports to ensure compliance with ACA regulations. ALEs are employers with 50 or more full-time or full-time equivalent employees. Employers with 50 or more full-time employees (including full-time equivalent employees) must file Forms 1094-C and 1095-C with the IRS. If they choose to file by paper, the deadline is February 28, 2026.
2. **Required Employee Statements:** Employers are required to furnish Form 1095-C to each fulltime employee, detailing the health insurance coverage offered. In California, these statements must be provided by January 31. In Colorado, Florida, Minnesota, Oklahoma, and Texas, the deadline is March 3, 2026. The forms can be delivered by mail or electronically, with the employee's consent.
3. **Required Electronic Filing:** If a broker's client is filing 10 or more forms, they are required to file electronically through the ACA Information Returns (AIR) system. The deadline for electronic filing is March 31, 2026.

Click [HERE](#) for Small Group Level Funded 1094/1095 Reporting Filing Duties by Carrier

### HELPFUL LINKS:

- [Instructions for filing 1094-C and 1095-C](#)
- [Instructions for filing 1094-B and 1095-B](#)
- [Sample form 1094-C](#)
- [Sample form 1095-C](#)
- [Sample form 1094-B](#)
- [Sample form 1095-B](#)

For more information regarding this employer reporting requirement, please get in touch with your Large Group BGA Account Executive.

## FROM THE GROUP DEPARTMENT

### BANNER|AETNA: eBusiness for Small Group

eBusiness is more than just an on-line enrollment and billing administration tool for you and your clients. When you use this tool, you'll get:

- A consistent experience across products for your Small Group clients
- Easy login via Producer World
- Simple platform to manage your client's enrollments
- Review/print the monthly invoice

Register to attend training and demos for eBilling and eEnrollment. These sessions will help you navigate the platform and manage your client.

[Tuesday, January 20th 2:00pm EST](#)

[Tuesday January 27th 10:00am EST](#)

[Thursday February 5th 2:00pm EST](#)

[Wednesday February 11th 10:00am EST](#)

[Tuesday February 17th 2:00pm EST](#)

[Tuesday February 24th 10:00am EST](#)

[Tuesday March 3rd 2:00pm EST](#)

[Tuesday March 10th 10:00am EDT](#)

[Tuesday March 17th 2:00pm EDT](#)

[Tuesday March 24th 10:00am EDT](#)

[Tuesday March 31st 2:00pm EDT](#)

[Click here to download the eBusiness training flyer](#)



## FROM THE GROUP DEPARTMENT

### BCBSAZ: More Plan Choices and Competitive Pricing for Tech Companies

The technology industry in Arizona is on track to grow 10% by 2028. This is a great opportunity to expand your business by offering small to mid-sized Arizona tech companies better health benefits and more competitive pricing through our AZ Blue and AZTCA partnership.

Through this arrangement, AZTCA member groups with less than 100 employees can access a more comprehensive suite of health insurance solutions including medical, dental, vision, life, and more.

Starting January 1, 2026, qualified groups can now choose BlueSignature Prosano plans through AHPs. With Prosano Health Plans by AZ Blue, coverage and care work as one team, so they work better for your clients and their employees. These plans include exclusive access to Prosano Health Care Centers. Plus, if they want even more choices, they can access a broad PPO network for care outside of the Care Centers.

#### **AHP Groups that add a BlueSignature Prosano plan get:**

- More plan choices tailored to group needs
- The chance to attract talent with plans that include care in the cost of premiums
- Fewer ER claims and associated costs
- A guaranteed 5% premium discount on BlueSignature Prosano<sup>SM</sup> standard group plan compared to similar AZ Blue plans.

#### **Members of AHP groups that add a BlueSignature Prosano plan get:**

- Care from Prosano Health providers included in their premium
- Same or next-day care when they need it fast
- Longer visits when they need more time
- Doctors who take the time to get to know them
- Fewer ER visits, less need for specialists, and fewer hospital stays
- Access to 10 Prosano Health Care Centers in Maricopa and Pima counties

Tech companies can focus more on what they do best...innovate... and leave the health insurance administration and support to BCBSAZ.

Find the plan that's right for your tech clients and get them the coverage they deserve. Contact your BGA Group Account Executive for more information.



## FROM THE GROUP DEPARTMENT

### DELTA DENTAL: Stable Rates. Immediate Coverage

For new [small business dental groups](#) with 2–49 enrolled employees, Delta Dental offers rate guarantees\* —helping employers plan with greater cost predictability.

In addition, many plans offer immediate access to preventive, basic, and major dental services with no waiting periods.

\* Rate guarantees are available for new small business dental groups with 2-49 enrolled employees. Exceptions may apply.

### DELTA DENTAL: A Simple Way for Your Clients to Save

As benefits costs climb, your clients want savings without complexity. Delta Dental makes it easy! When employers add a [Delta Vision plan](#) alongside their dental coverage, they unlock additional savings while keeping benefits simple and stable.

Bundling dental and vision supports preventative care, lower costs, and healthier employees.



 **DELTA DENTAL®**

## FROM THE GROUP DEPARTMENT

### UNITEDHEALTHCARE: Register for UnitedHealthcare's Level Funded Bootcamp

Join UnitedHealthcare for a deep dive into level-funded plans and how they are a price-competitive alternative to fully insured plans.

This course, ideal for those with small to mid-sized clients (2 to 300 employees), will equip you to better position level-funded solutions to your customers and prospects.

You will explore the key components and differentiators of level-funded plans to set you up for success in selling and renewing level-funded business.

#### Topics will include:

- What level-funded solutions are
  - ◇ How they're differentiated from fully insured solutions
  - ◇ How they can be a precursor, or alternative, to self-funding
- Which customers are a good fit for level funding
- How best to position the differentiators and value-adds of the solutions

Register by selecting one of the options below:

Monday, February 23, 2026 2–3:30 pm CT <a href="#">Register for this event</a>	Wednesday, March 4, 2026 1–2:30 pm CT <a href="#">Register for this Event</a>
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## FROM THE GROUP DEPARTMENT

### UNITEDHEALTHCARE: ACA Reporting Resources for Mineral Users

The resources below are intended to support organizations and broker partners using the Mineral ACA reporting platform during the current ACA reporting season. They provide guidance on platform access, role designation, and where to obtain assistance as needed.

- [How to Log Into The Mineral Platform Flyer](#) - provides detailed information for UHC level funded clients to retrieve their username, reset their password, and who to contact at UnitedHealthcare if the person is not in our system.
- [The Client and Broker Journey Flyer Link - ACA Reporting Made Simple](#) - this flyer provides step-by-step instructions on how clients can give the broker agency of record access to their Mineral ACA Reporting Tool.
- [ACA Reporting How to Access Help Flyer](#) - provides a chart with various scenarios to help clients know where to go for help.
- [ACA Training Catalog of Webinars](#) - Registration links for Brokers and Clients to Mineral's weekly and biweekly ACA webinars. These webinars provide a white-glove customer service experience for B and C series filers, as well as broker education webinars on their agency's Mineral Platform for this year's ACA season.



United  
Healthcare

Mineral  
MITRATECH

## CARRIER BONUSES, COMMISSIONS & INCENTIVES

### ANGLE: Be the Hero—2026 Bonus Program

You're already doing the hard work for your clients, and now it's time to be the hero!

**Angle Health is rolling out their 2026 Hero Bonus Program for new business with effective dates 3/1/2026-4/1/2026**

#### How you win:

- **Take the cash:** earn a **\$150 PEPY broker bonus**
- **Be the hero:** use **\$150 PEPY** as an implementation credit to help your employer group transition smoothly to Angle

[Download Program Flyer](#)

[Group Submission Form\\*](#)

*\*Send in your Group Submission Form to your BGA Account Executive along with your SQC*



# Angle