



BLACK, GOULD & ASSOCIATES, INC.

Agent Update

MAY—JUNE 2025

Trump Signs Executive Order that Aims to Slash Drug Prices by at least 50%

NBC, by Berkeley Lovelace Jr., May 12, 2025

IN THIS ISSUE

- [EXECUTIVE ORDER TO SLASH DRUG PRICES](#) 1
- [HSA/HDHP LIMITS INCREASE FOR 2026](#) 2
- [BANNER |AETNA UPDATES](#) 3
- [BCBSAZ UPDATES](#) 4
- [HUMANA—ALL EYES ON VISION](#) 5
- [UNITEDHEALTHCARE SPECIALITY UPDATES](#) 6
- [UNITEDHEALTHCARE NETWORK UPDATES](#) 7
- [CARRIER BONUSES](#) 8
- [AZ'S NEW ATTRACTIONS FOR 2025](#) 11

President Donald Trump signed a sweeping executive order Monday that aims to cut prescription drug costs in the U.S. by aligning what the government pays for certain medications to the prices paid in other countries.

The order, experts say, is a reimagined and far more aggressive version of Trump's policy during his first term to cut drug costs, which failed to take effect after a federal judge blocked it.

Like the original policy, health policy experts expect it will meet significant pushback from the drug industry.

The new order directs Health and Human Services Secretary Robert F. Kennedy Jr. to come up with price-cutting goals within 30 days, White House officials said on a call Monday. The move will kick off a round of negotiations between Kennedy and the drug industry.

Should talks stall, Kennedy will move to enforce the "most favored nation" pricing model, capping the U.S. prices at the lowest rates paid by other wealthy nations. Most notably, officials said the policy will not be limited to certain drugs under Medicare, as it was in the original version, but will also target medications covered by Medicaid and private insurance.

"I'm doing this for the American people," Trump said at the White House discussing the executive order. "I'm doing this against the most powerful lobby in the world, probably the drug lobby."

Weight-loss drugs expected to be targeted

The administration hasn't singled out a specific class of drugs for price cuts, but officials said it's fair to expect that GLP-1s — a class of drugs that includes Ozempic, Wegovy and Zepbound — will be included among them. Last month, the administration rejected a Biden-era proposal for Medicare to cover weight loss drugs. The move would have saved patients money, but it would cost the government about \$25 billion over 10 years.

The Food and Drug Administration will also consider expanding the importation of prescription drugs from countries beyond Canada, where prices are often cheaper than in the U.S, officials said, and the Department of Justice and the Federal Trade Commission will be directed to act against "anti-competitive" actions by drugmakers that they say keep drug prices high.

[Click here to read the full article](#)



COMPLIANCE UPDATE

HSA/HDHP LIMITS WILL INCREASE FOR 2026

On May 1, 2025, the IRS released [Revenue Procedure 2025-19](#) to provide the inflation-adjusted limits for health savings accounts (HSAs) and high deductible health plans (HDHPs) for 2026.

2026 HEALTH SAVINGS ACCOUNT (HSA) PRE-TAX CONTRIBUTIONS LIMITS

Contribution	Coverage	2026 Amount	Change from 2025
Standard	Self	\$4,400	+\$100
	Family	\$8,750	+\$200
Catch-Up (55+)	Any	\$1,000	No Change

2026 HIGH-DEDUCTIBLE HEALTH PLAN (HDHP) LIMITS

	Coverage	2026 Amount	Change from 2025
Minimum Deductible	Self	\$1,700	+\$50
	Family	\$3,400	+\$100
Max Out-of-pocket (non-premium)	Self	\$8,500	+\$200
	Family	\$17,000	+\$400

**Applies to all HDHPs, regardless of whether they cover essential health benefits (EHBs).*



FROM THE GROUP DEPARTMENT

BANNER|AETNA: Mental Health Month

May is Mental Health Month, and Banner|Aetna is breaking down the barriers to quality mental health care. Mental health has a powerful impact on the workplace, including a \$300 billion cost to employers for stress-related health care and missed work.

Behavioral telehealth virtual providers and services

These services provide an alternative way to access help from a licensed therapist or psychiatrist. Members can choose from an extensive network of providers. [Click here](#) for more information on programs and resources that help members thrive, not just get by. Employees can also access the member website for behavioral health providers.

Also, check out Banner|Aetna's [Mental well-being resource center](#) for support at every stage of the mental health journey.

Make sure your B|AFA clients and their employees take advantage of these programs:

Employee Assistance Program (Aetna Resources For LivingSM)*

Members get support for stress management, work/life balance, depression, and anxiety. Additionally, they can access legal and financial assistance. This benefit is available to members and their household members.

*Aetna Resources For LivingSM is the brand name used for products and services offered through the Aetna group of companies. The EAP is administered by Aetna Behavioral Health, LLC; and in California for Knox-Keene plans, and Health and Human Resources Center, Inc. All EAP calls are confidential, except as required by law. EAP instructors, educators and network participating providers are independent contractors and are neither agents nor employees of Aetna. Aetna does not direct, manage, oversee or control the individual services provided by these persons and does not assume any responsibility or liability for the services they provide and, therefore, cannot guarantee any results or outcomes. The availability of any particular provider cannot be guaranteed and is subject to change. Information is believed to be accurate as of the production date; however, it is subject to change.

BANNER|AETNA: PCORI Fee Reminder for B|AFA Plan Sponsors

2025 PCORI Update

Based on broker and client feedback, enhancements are being made to support Banner|Aetna Funding Advantage (BAFA) clients with the information needed to complete their PCORI filing. Please note that the PCORI fee, which supports research into health outcomes and clinical effectiveness, remains the responsibility of the plan sponsor.

To assist with the process, Banner|Aetna will provide a membership report to your clients in June 2025. This report will contain the data clients can use when completing IRS Form 720. **The federal filing deadline for the PCORI fee is July 31, 2025.**

A separate communication will be sent to you in early June with additional details on the membership report and the anticipated delivery timeline to clients.



FROM THE GROUP DEPARTMENT

BCBSAZ: Exclusive Access for BlueSignature Prosano

Exclusive access for AZ Blue members: Personalized solution-focused therapy at Prosano Health

BlueSignature Prosano members have access to solution-focused therapy at Prosano Health®. Whether members need help with stress, depression, anxiety or have suffered a loss, BCBSAZ is here for them.

And just like all Care Center services, mental health visits are \$0 when members see a Prosano Health provider.

[See all Prosano Health locations.](#)

To get started, members can:

1. **Book a primary care visit** – BlueSignature Prosano members will receive a personalized plan that includes mental health services.
2. **From there, book a therapy visit** – members can book an in-person or virtual visit with a Prosano Health mental health provider when they need it.

BlueSignature Prosano members can look up Prosano Health locations and make a \$0 appointment at prosanohealth.com.

BCBSAZ: Members can Email their Member ID Card Right from their Portal

AZ Blue members can now send their member ID card to an email address they trust. Here's how:

1. Log in to their member account at azblue.com/member
2. Scroll to the ID Card area and click on "View ID Card"
3. Click "Email" and enter the trusted email address

If they prefer a physical card, they can order one through the member portal to be mailed to their home.

Members can register for their AZ Blue Portal Account today with their Social Security number and date of birth. They can get their digital member ID in their AZ Blue Portal anytime.



FROM THE GROUP DEPARTMENT

HUMANA: Updates—All Eyes on Humana Vision

Your eyes are essential to your everyday life—and they deserve the proper care. Humana Vision plans are designed to support and protect your eye health. Below are three key components of Humana's vision coverage offerings:

Vision PLUS

Offering enhanced benefits, Humana's Vision PLUS plan is a fantastic option for all size employer groups.

- \$0 eye exam
- Extra \$50 frame allowance
- PLUS providers are available nationwide in easy-to- find locations, including independent, retail, and online options. It's a subset of the existing Humana Insight Network.
- Fixed prices on lens options
- Polycarbonate for children under 19 offered at \$0 copay

IndustrialEyes

- IndustrialEyes is Humana's Prescription Safety Eyewear Program
- Offered at no cost to the employer
- Products are made to order with the employee's prescription
- Safety glasses can be made at LensCrafters, Target Optical, and participating Pearle Vision locations
- [IndustrialEyes Flyer](#)

Humana Insight Network

- 99% of the vision claims Humana processes come from in-network providers
- Over 175,000 provider access points
- [How to find a vision provider](#)

[Humana has a video for you!](#)



Humana

FROM THE GROUP DEPARTMENT

UNITEDHEALTHCARE: uBundle for 5-50 Level Funded Medical Groups

uBundle is available for 5-50 Level Funded medical groups!

UnitedHealthcare Level Funded customers can save up to 4% on medical plan costs by bundling Level Funded medical plans with UnitedHealthcare dental, vision and financial protection plans.

Bundle more, save more

Offer 1 or more of the following plans for more savings. The savings will apply as long as eligible plans remain in force.

2%	.5%	.5%	.025%-0.5%	.5%	Up to 4% Savings on UHC's medical plan costs
Dental	Vision	Life Basic Life and supplemental life	Disability Short-term disability and long-term disability	Supplemental health Accident, critical illness and/or hospital indemnity	

Program details vary by health plan, market segment, and product. [Click here to review the Level Funded uBundle brochure for further details.](#)

UNITEDHEALTHCARE: Activate the Savings is Back!

The Activate the Savings promotion is back! Don't let your groups miss out on this administrative credit opportunity! Here are the details:

Activate the Savings Bundling Program— July 2025 through January 2026
 \$50/Sub, based on Dental Subscriber Count

How to Activate the Savings:

- Requires NB/NCEA dental with 10+ subs enrolled
- Requires 1 additional product with 10+ subs enrolled

Rules of the Road:

- 2-50, 2-100 in CA and CO
- One time credit to appear on 5th or 6th invoice
- Credit amount maxes at \$5,000 per group
- Basic Life requires \$25K to Activate the Savings
- Not available in New York, New Jersey, Nevada, Washington
- ACEC, Oxford Benefit Management, and DHMO & ENDP are excluded

[Click here for the Activate the Savings flyer for further details.](#)



FROM THE GROUP, INDIVIDUAL, AND MEDICARE DEPARTMENTS

UNITEDHEALTHCARE: SMIL BACK IN NETWORK 5/1/2025

UnitedHealthcare and Southwest Diagnostic Imaging/SMIL Renew Network Agreement in Arizona

UnitedHealthcare and Southwest Diagnostic Imaging/SMIL have agreed to a new multi-year contract that expands access to quality, affordable care for the people UnitedHealthcare serves throughout Arizona.

The agreement, which is effective May 1, 2025, helps to ensure that people enrolled in employer-sponsored commercial plans and individual and family plans, as well as Medicare Advantage and Group Retiree plans, have restored access to Southwest Diagnostic Imaging/SMIL's providers and clinics.

Members enrolled in the UnitedHealthcare Community Plan in Arizona (Medicaid) and UnitedHealthcare Dual Special Needs Plans (DSNP) plans currently remain in network through a separate agreement.

UnitedHealthcare is pleased that the people they serve in Arizona have renewed access to care from the providers they know and trust for their health care needs. Maintaining competitive agreements with the providers in UHC's network is essential to their ability to provide affordable health coverage for their members.

If a member would like assistance finding a provider in their area, they can call the number on their health plan ID card or visit their plan's website:

- myuhc.com
- myuhcmedicare.com
- retiree.uhc.com for Group Retiree plans

UNITEDHEALTHCARE: Expanding Access to Care for New Mexico Families

UnitedHealthcare and Lovelace Health System Reach Agreement Expanding Access to Care for New Mexico Families

UnitedHealthcare and Lovelace Health System (Lovelace) have agreed to a new multi-year contract that expands access to quality, affordable care for the people UHC serves throughout New Mexico.

The agreement, which became effective March 1, 2025, provides people enrolled in employer-sponsored and individual commercial plans, Medicare Advantage and Group Retiree plans, Dual Special Needs Plan (DSNP), as well as UnitedHealthcare Community Plan in New Mexico (Medicaid) network access to Lovelace's providers and the following hospitals:

- Albuquerque
 - ◇ Lovelace Medical Center
 - ◇ Heart Hospital of New Mexico at Lovelace Medical Center
 - ◇ Lovelace Women's Hospital
 - ◇ Lovelace Westside Hospital
 - ◇ New Mexico Heart Institute/Lovelace Cardiology
- Roswell
 - ◇ Lovelace Regional Hospital

UnitedHealthcare remains committed to supporting their robust network of hospitals and providers across New Mexico to ensure the people they mutually serve have continued access to quality and affordable health.



CARRIER BONUSES, COMMISSIONS & INCENTIVES

DELTA DENTAL: Bonus Incentive EXTENDED

Make 2025 your most profitable year yet—Delta Dental's extended bonus incentive gives you even more chances to grow your client base and boost your earnings! This program is for pooled dental groups with 2-199 enrolled employees and is available through December 1, 2025, effective dates.

- **Broker Bonus Program:** Brokers earn up to 12.5% in monthly commissions for the first 12 months for new dental groups with 2-199 enrolled employees. Thereafter, monthly commissions revert to standard commission rates for the remainder of the dental policy.
- **Group Implementation Credit Program:** Additionally, qualifying employers can earn a one-time, \$50 implementation credit per subscriber in the PPO and PPO Plus Premier dental plans for new dental groups with 2-199 enrolled employees.



 **DELTA DENTAL®**

CARRIER BONUSES, COMMISSIONS & INCENTIVES

HUMANA: Dental Bundling Bonus

Sell a bundle, earn a bundle

To earn a bonus, place a NEW Humana dental line of coverage with at least one additional Group Benefits line of coverage with the same employer with an initial date of coverage of May 1, 2025, through September 30, 2025.

5-49 ENROLLED SIZE GROUPS:

\$100	+ 100 for vision	+ 100 for life	+200 for disability
+ \$100	more if you place all four lines of coverage with the same employer for a total of \$600!		

50-299 ENROLLED SIZE GROUPS:

\$200 for dental	+ 100 for vision	+ 100 for life	+300 for disability
+ \$100	more if you place all four lines of coverage with the same employer for a total of \$800!		

[Click here to review the flyer for more information](#)



Humana

CARRIER BONUSES, COMMISSIONS & INCENTIVES

METLIFE: Maximize Your Clients' Benefits Program

Balancing cost concerns with employee needs can be hard for a small business. MetLife's broad range of products and plan designs give you the options you need to recommend the right mix of solutions at the right price for each client. And, with the MetLife Multi-Product Advantage, you also earn additional compensation.

Multi-Product Advantage Program: Pays an additional 1.5% in annualized premium on all cases 10 – 99 eligible when Dental is bundled with 2+ Lines of Coverage (Dental, Vision, Life, Disability)

Product group	Premium	Commission	Paid
Dental	\$43,260	1.5%	\$649
Term Life	\$9,375	1.5%	\$141
Voluntary Life	\$2,250	N/A	N/A
Short Term Disability	\$12,000	1.5%	\$180
Vision	\$7,406	1.5%	\$111

**Total additional
compensation
\$1,081**

Employee Navigator: 2.5% Ben Admin Credit on all cases 2 – 99 lives that use Employee Navigator to help offset the cost of the benefit build. Paid to the License holder.

Annual New Business 3 Tier Broker Award: All new Business Premium Between Jan 1, 2025 – Dec 31, 2025: Paid out in March the following year

- Gold: **Graded 6%**; \$1.5 Million+ New Business Premium or 25+ New Business Groupings
- Silver Qualification: **Graded 4%**; \$750,000 - \$1,499,999 New Business OR 15-24 New Coverage Groupings (Eligible Lines of Coverage)
- Bronze Qualification: **Graded 3%**; \$250,000 - \$749,000 New Business Premium AND 3 New Business Coverage Groupings (Eligible Lines of Coverage)

[Click here to review the flyer for more information](#)



MetLife

Coming in Hot: Arizona's Coolest New Attractions for 2025

Mattel Adventure Park – Glendale

if you've ever dreamed of stepping into a real-life toy box, [Mattel Adventure Park](#) is your ticket. From Hot Wheels-inspired rides to Thomas & Friends-themed attractions and a life-sized Barbie Dreamhouse, this upcoming theme park in Glendale is packed with family-friendly fun and nostalgic charm. Whether you're zooming around thrilling tracks or posing for photos in Barbie's iconic kitchen, there's plenty to explore across acres of excitement.

When: tentatively 2025

Where: 95th Avenue and Cardinals Way, Glendale, AZ

Vai Resort – Glendale

Adjacent to Mattel Adventure Park, [Vai Resort](#) is gearing up to open its first phase in Q4 2025, and it's going to be a game-changer for Arizona. With 1,100 rooms spread across four towers, it'll be the largest hotel in the state. But that's just the start—think multiple convention spaces, an amphitheater, 12 restaurants, 70,000 sq ft of shopping, and a 30,000 sq ft spa and wellness center to unwind. The real showstopper? A pool that wraps around the property like a beach oasis, complete with a 50,000 sq ft 'party island' and tethered hot air balloon rides.

When: tentatively Q4 2025

Where: 9505 Cardinals Way, Glendale, AZ

Cannon Beach – Mesa

The Vai Resort pool won't be the only beach experience coming to Arizona in 2025. [Cannon Beach](#), brings sandy shores and surf vibes to the desert. This 37-acre lifestyle destination features a 2-acre wave lagoon with artificial waves and an additional surf pool for all skill levels, offering the thrill of surfing without the coast.

When: already open!

Where: Power & Warner Rd., Mesa, AZ

Slick City Action Park – Scottsdale

If indoor fun is more your thing, visit [Slick City Action Park](#), at Talking Stick in Scottsdale! With its success in Chandler and Peoria, Slick City is stepping it up with epic indoor slides, sports courts, a trapeze, and so much more.

When: already open!

Where: 9189 Talking Stick Way

Carry On – Phoenix

Already making waves in Downtown Phoenix, [Carry On](#) is the newest cocktail bar on the block—and it's worth the hype! This immersive, 1970s airplane-themed bar is perfect for travel enthusiasts and cocktail lovers alike. Guests can "book tickets" for a 90-minute reservation to enjoy modern twists on retro-inspired drinks in a laid-back, vintage airline setting. Think travel-inspired cocktails, groovy vibes, and the ideal spot to catch up with friends.

When: already open!

Where: 2 N Central Ave, Suite 101, Phoenix, AZ

International Dark Sky Discovery Center – Fountain Hills

The [International Dark Sky Discovery Center](#) is coming to Fountain Hills, a location uniquely suited as one of the world's 17 International Dark Sky Communities and the only one near a major metropolitan area. Scheduled to open in fall 2025, this incredible facility will feature the largest telescope in the Phoenix metro area, a cutting-edge planetarium, an immersive theater, interactive exhibits, and more.

When: tentatively fall of 2025

Where: in Town Center, Fountain Hills, AZ



BLACK, GOULD & ASSOCIATES, INC.

PHOENIX OFFICE:

3800 N. CENTRAL AVE. , 9TH FLR
PHOENIX, AZ 85012
(602) 277-2144 ~ (800) 407-0376

TUCSON OFFICE:

4516 E. CAMP LOWELL DR.
TUCSON, AZ 85712
(520) 290-8822

WWW.BLACKGOULD.COM