

Producer Renewal Bulletin

PLAN YEAR JANUARY 2022 - DECEMBER 2022

Advanced Professionals Insurance & Benefit Solutions is pleased to present the 2022 plan year renewal through the CleanTech Alliance Health Trust. We encourage you to take a few minutes to review the details contained within this bulletin. As you work with your clients through the renewal process, we would like to take this opportunity to highlight the following:

- Robust in-network virtual care continues to include access to a variety of options through 98point6, Doctor on Demand, Talkspace, Boulder Care and Workit Health.
- Virtual consults, telemedicine, and in-person office visits are all covered under the same copay/cost-share for 2022.
- In accordance with the [No Surprises Act](#), new ID cards will be distributed beginning January 1, 2022, to all covered members, regardless of age, that display in-network and out-of-network cost shares – deductible, out-of-pocket maximum and co-pay – for all coverages.
- NEW! Dental enhancements for 2022 include posterior composites and cone beam imaging as a covered benefit.
- Rate pass on all non-medical product suites.
- Allstate Identity Protection Pro Plus plan can be offered to cover employee only or employee plus family. [Learn more.](#)
- Reciprocal partners of the CleanTech Alliance with access to the CleanTech Alliance Health Trust include:
 - » [Roofing Contractors Association of Washington \(RCAW\)](#)
 - » [Evergreen Rural Water of Washington \(ERWoW\)](#)
 - » [Washington Solar Energy Industries Association \(WASEIA\)](#)

Thank you for your continued support of the CleanTech Alliance Health Trust. We appreciate your partnership and look forward to working with you.



CleanTech Alliance HEALTH TRUST

Contact Us!

Questions? Comments? Email us at CleanTech@advprofessionals.com, find resources on the [Omnitrade Producer Site](#), or contact your sales representative:

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Insurance &
Benefit Solutions

CleanTech Alliance

CleanTech Alliance represents more than 1,000 member companies and organizations across the state. Founded in 2007 by business and CleanTech leaders, the Alliance facilitates the generation and growth of CleanTech-focused companies and jobs, educational programs, research, products and services.

CleanTech Alliance engages its members and the cleantech industry at large across a variety of activities, including:

Public Policy & Advocacy

CleanTech Alliance provides Washington state a unified cleantech industry voice to inform public policy through advocacy and education. This voice links members and municipal, state and federal policymakers.

At the federal and international level, the CleanTech Alliance participates in annual trade missions that assemble investors, executives and influencers to travel overseas and meet with government officials, investors, business leaders and others.

Events, Networking and Connections

CleanTech Alliance hosts events and networking opportunities to help members make connections that make a difference by presenting industry executives and thought leaders in an interactive, educational format. In addition, CleanTech Alliance members work together on a variety of committee and working groups – from government affairs to commercialization to events.



CleanTech Alliance
HEALTH TRUST

Information Resources

With more than 15,000 subscribers and followers, CleanTech Alliance is the hub for cleantech news, information and resources in Washington state and beyond. The CleanTech Alliance's website, newsletters and social media efforts continuously inform private industry, public policymakers and the general public.

Business Services

CleanTech Alliance members benefit from a variety of business services and discounts, including the CleanTech Alliance Health Trust. This health care plan now boasts more than 100 participating companies and insures more than 2,000 members who receive highly competitive group rates through contracts with the largest and most respected insurance carrier in Washington state. Other business services offered include access to business consultants, meeting spaces and more.

Entrepreneur Support Programs

The CleanTech Alliance in partnership with partners across the region runs a variety of programs throughout the year for entrepreneurs and early-stage startups, including the Cascadia CleanTech Accelerator.



Product Highlights

Premera Blue Cross

- Preventive care focus includes up to 18 annual acupuncture visits in all PPO plans
- Deductibles range from \$200 and \$8,000
- Co-insurance options of 100%, 90%, 80% and 70%
- Dual Choice available for groups of 10 or more employees
- All plans utilize the Heritage and Heritage Prime networks
- Durable 8000 Plan features robust first-dollar benefits with low-cost premiums
- Deductible waived on diagnostic lab/X-ray services (except HSA plans)
- Reference individual plan summaries for additional benefit information



Delta Dental of Washington *No Rate Changes*

- NEW! Dental enhancements for 2022 include posterior composites and cone beam imaging as covered benefits.
- Extensive Network: Premier: 90% of WA Dentists; PPO: 60% of WA Dentists; Participating: Dentists in all 50 states
- Annual maximum options of \$1,000, \$1,500, \$2,000 and \$2,500
- Orthodontia riders available to groups with 10 or more employees
- Diagnostic and Preventive Waiver continues to be included in all plans; Class I services do not count toward annual benefit maximum



Delta Dental of Washington

VSP Vision Care Inc. *No Rate Changes*

- Three vision plans to choose from
- Choice Plan A provides group a low-cost option
- Choice Plan C provides groups with exam/lens/frame benefits every 12 months
- Frame and contact lens allowance options of \$125, \$180 and \$200
- Safety eye wear rider available



Unum *No Rate Changes*

- Rates unchanged for 2022 on all Basic Life/AD&D Options
- Buy-up Basic Life/AD&D options, including base times salary plans
- Life/AD&D Benefit: \$20,000 benefit included, at no additional cost, with all medical plans
- Voluntary Life available with \$180,000 guarantee issue
- Custom disability plans and pricing available upon request



Wellspring EAP *No Rate Changes*

- Three-visit model included with all medical plans
- Emergency Telephone Support 24/7, unlimited phone consultation and more
- Six-visit buy-up plan is available





Premera Blue Cross

Premera Blue Cross

The CleanTech Alliance Health Trust provides a comprehensive array of Premera Blue Cross medical products. The Trust's offering of innovative plan designs provide customized options, such as virtual care to help serve those specifically in the cleantech industries.

All medical plans include these great support programs:

- **Find a Doctor:** Search doctors, clinics, cost estimates and more.
- **Virtual care:** Diverse in-network access includes:
 - » **98point6:** Text-based primary/urgent care from a doctor, 24/7.
 - » **Doctor On Demand:** Video and phone-based primary/urgent care and mental health therapy.
 - » **Talkspace:** Video and text-based mental health therapy.
 - » **Boulder Care:** Treatment for opioid use disorder and alcohol use disorder. Video visits and messaging with a therapist.
 - » **WorkIt Health:** Treatment for opioid use disorder and alcohol use disorder. Live chat and video with a therapist.
- **24-Hour NurseLine:** Free, confidential health advice from a registered nurse, available 24/7. Number is located on the back of members' Premera ID card.
- **Pregnancy and newborn support:** BestBeginnings Maternity engages parents from pregnancy through newborn care with personalized tools and support that encourages Discovering risks early. Members can download the BestBeginning app on iOS or Android.

98point6, Doctor On Demand, Talkspace, Boulder Care, and WorkIt Health are independent companies which provide virtual care services on behalf of Premera Blue Cross.

PREMERA | 

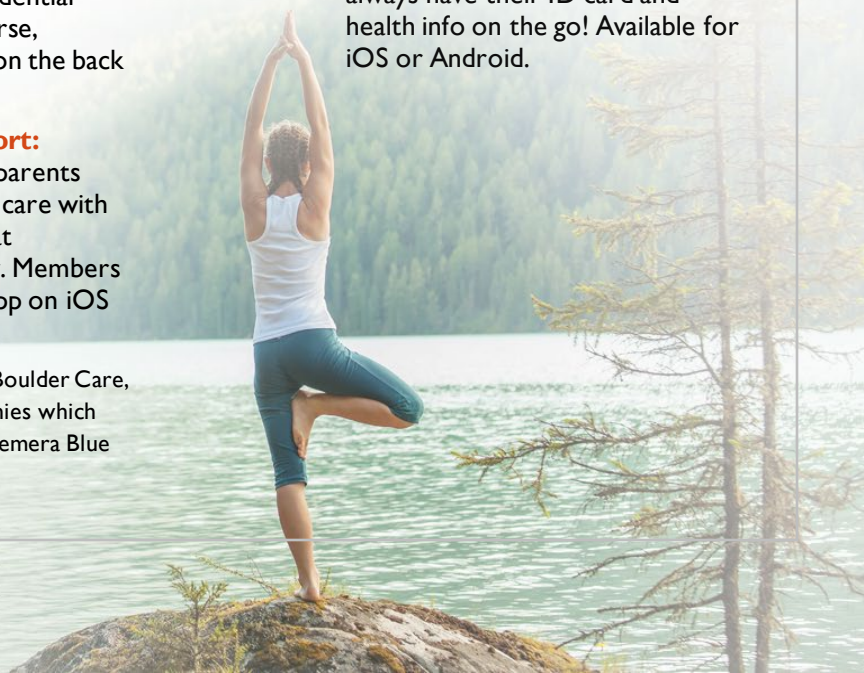
BLUE CROSS

An Independent Licensee of the Blue Cross Blue Shield Association

Online Resources

Once enrolled in Premera Blue Cross, help your clients take advantage of the quality care and benefits available:

- **Create Member Accounts:** Create an account and sign in on the secure premera.com member website to get current benefit information. Members can create an account for everyone enrolled on the plan.
- **Go Paperless:** Members can read their explanation of benefits (EOB) online. Premera will send an email when a new EOB is available to view. To enroll in Paperless EOB, sign in to premera.com, then go to Account Settings.
- **Premera Mobile App:** The Premera mobile app offers members the opportunity to always have their ID card and health info on the go! Available for iOS or Android.





Delta Dental of Washington – Monthly Premium

2-9 Subscribers	EE	ES	ESCI	ESC2+	ECI	EC2
Plan A – PPO	\$62.49	\$135.88	\$184.76	\$217.42	\$111.38	\$144.01
Plan B – PPO	\$67.06	\$145.82	\$198.28	\$233.30	\$119.52	\$154.55
Plan C – PPO	\$57.43	\$124.87	\$169.81	\$199.82	\$102.37	\$132.36
Plan D – PPO	\$60.52	\$131.58	\$178.92	\$210.52	\$107.85	\$139.44
Plan E – Incentive	\$71.08	\$154.57	\$210.17	\$247.30	\$126.69	\$163.82
Plan F – Incentive	\$68.80	\$149.62	\$203.43	\$239.36	\$122.64	\$158.56
Plan G – Voluntary*	\$69.88	\$151.94	\$206.60	\$243.10	\$124.53	\$161.04
10-49 Subscribers	EE	ES	ESCI	ESC2+	ECI	EC2
Plan A – PPO	\$50.74	\$110.32	\$150.00	\$176.52	\$90.43	\$116.96
Plan B – PPO	\$54.45	\$118.40	\$160.99	\$189.41	\$97.05	\$125.46
Plan C – PPO	\$46.63	\$101.38	\$137.86	\$162.21	\$83.10	\$107.45
Plan D – PPO	\$49.13	\$106.83	\$145.27	\$170.91	\$87.56	\$113.22
Plan E – Incentive	\$57.71	\$125.50	\$170.64	\$200.77	\$102.86	\$132.99
Plan F – Incentive	\$55.86	\$121.48	\$165.18	\$194.34	\$99.56	\$128.72
Plan G – Voluntary*	\$56.73	\$123.37	\$167.75	\$197.36	\$101.12	\$130.73
Ortho Child	-	-	\$12.62	\$20.94	\$12.62	\$20.94
Ortho Family	\$2.78	\$5.60	\$33.74	\$47.36	\$30.93	\$44.54
50+ Subscribers	EE	ES	ESCI	ESC2+	ECI	EC2
Plan A – PPO	\$45.91	\$99.81	\$135.71	\$159.70	\$81.82	\$105.78
Plan B – PPO	\$49.28	\$107.11	\$145.65	\$171.37	\$87.80	\$113.52
Plan C – PPO	\$42.20	\$91.74	\$124.74	\$146.75	\$75.19	\$97.23
Plan D – PPO	\$44.45	\$96.65	\$131.43	\$154.64	\$79.23	\$102.43
Plan E – Incentive	\$52.24	\$113.53	\$154.39	\$181.65	\$93.06	\$120.33
Plan F – Incentive	\$50.55	\$109.89	\$149.43	\$175.83	\$90.08	\$116.47
Plan G – Voluntary*	\$51.34	\$111.60	\$151.77	\$178.56	\$91.49	\$118.29
Ortho Child	-	-	\$12.62	\$20.94	\$12.62	\$20.94
Ortho Family	\$2.78	\$5.60	\$33.74	\$47.36	\$30.93	\$44.54

*Groups enrolling on Dental Plan G are not eligible for either orthodontia rider.



Additional Products

VSP Vision Care Inc. – Monthly Premium

CHOICE NETWORK	EMPLOYEE	EMPLOYEE + 1 DEPENDENT	EMPLOYEE + 2 DEPENDENTS
Plan A (12/24/24)	\$4.65	\$6.75	\$12.08
Plan A with Safety Glasses Rider \$0 Co-pay	\$6.11	\$8.23	\$13.56
Plan B (12/12/24)	\$6.63	\$9.64	\$17.29
Plan B with Safety Glasses Rider \$0 Co-pay	\$8.48	\$11.49	\$19.11
Plan C (12/12/12)	\$11.04	\$16.04	\$28.75
Plan C with Safety Glasses Rider \$0 Co-pay	\$13.18	\$18.17	\$30.88

Unum – Monthly Premium

PLAN 1	PLAN 2	PLAN 3	PLAN 4
\$20,000 Life/AD&D	\$50,000 Life/AD&D	1x annual earnings to \$100,000	1x annual earnings to \$200,000
Included with Medical	Additional \$30,000 to compulsory \$4.80	.16/\$1,000	.16/\$1,000

Wellspring EAP – Monthly Premium

	BUY-UP 6-VISIT MODEL	
3-visit model included with medical	10 or fewer employees	\$1.50
	11-50 Employees	\$1.40
	51-100 Employees	\$1.36
	100+ Employees	\$1.31

Voluntary Life/AD&D rates available upon request, or access the voluntary Life/AD&D plan summary for rate details.

Non-medical benefits for CleanTech Alliance members are provided through Omnitrade.

Renewals on AP Connect

Dedicated to helping your business grow, Advanced Professionals Insurance & Benefit Solutions has streamlined the renewal process through our fully integrated [AP Connect](#) producer platform.



connect

Once your renewal is ready, you will be able to access it anytime at your convenience on AP Connect. You will receive an email from apconnect@advprofessionals.com when your proposal can be downloaded and completed. Please note that the renewal will not be attached to the email; to view and complete the proposal, log into AP Connect and follow the below instructions:

4-Step Process to Complete Renewal

1. Select “Renewals” from the navigation bar, then select the “Opportunity Name” of the respective group and trust.
2. Next, click the “View Proposals” button on the top right.
3. You can then download the “Renewal Proposal.”
4. You will then be able to confirm how the group would like to renew their coverages. Options include:
 - » “Renew As Is” – Groups will not have to complete a GMA. A renewal confirmation will be sent out following the renewal selection.
 - » “Renew With Changes” – The GMA will be made available to you via the “Tasks” tab in AP Connect.

3-Step Process to Complete Group Master Application

1. For groups that “Renew with Changes,” both the Producer and Benefit Administrator (employer) will receive access to the GMA once the renewal process has begun. The initial preparer (i.e. Producer Support or Producer) will complete all required fields within the GMA.
2. The Benefit Administrator will then sign into AP Connect to complete and sign the GMA. All required fields must be completed before the Benefit Administrator can produce a signature. The Benefit Administrator has the ability to modify pre-filled information as needed.
3. In the last step, the Producer or Producer Support reviews and executes the completed GMA. Once executed, the GMA and required renewal documents will be delivered to Advanced Professionals, who will process the submission.



Renewals Tips for 2022

1. Renewal forms are due by the 10th of the month prior to the group's renewal date. If the required renewal documents are not received by this date, group eligibility cannot be guaranteed for the scheduled renewal date. Therefore, providers and carriers may inform the employees that they do not have coverage.
2. If renewal forms are not received by the last day of the current contract, coverage will automatically terminate. We will assume the group desires to cancel coverage unless advised otherwise.
3. Pre-renewal premium invoices should be paid exactly as billed. Please advise your clients to contact the Third Party Administrator (TPA) with any premium or enrollment questions, concerns, or discrepancies. Any requested revisions will be reflected on the group's next billing statement. All taxes and fees associated with the Affordable Care Act (ACA) will continue to be included in the invoiced premiums.
4. In order to process new group or renewal documents, the group's membership in the CleanTech Alliance must be verified and noted on the GMA. Additionally, the producer must maintain membership with the CleanTech Alliance.
5. Any open enrollment changes can be directed to the TPA, Vimly Benefit Solutions, once the renewal documents have been submitted.

Renewal Resources – Video Tutorials

Looking for step-by-step instructions on completing your renewal? Watch our AP Connect tutorials to help you complete your renewals and new business submissions.

- [Renewals in AP Connect](#)
- [New GMA Training](#)
- [New Business Submission](#)
- [New Business RFPs](#)





Managing General Agent

CleanTech Alliance
HEALTH TRUST

Advanced
Professionals
Insurance & Benefit



Insurance &
Benefit Solutions

Solutions exclusively performs group trust and benefit platform management services. Our clients are the benefit trust or platform, and the producer community. We do not work directly with employer groups, but rather, with underwriters/carriers and producers on rating, new business, and renewals/retention of existing member companies.

The producer maintains the relationship with the employer group, and we maintain the relationship with the producer.

Advanced Professionals Insurance & Benefit Solutions has a full team of knowledgeable and professional staff that is committed to providing the best possible customer service. This includes answering questions and concerns in a timely manner, and identifying and anticipating needs, resulting in more efficient service.

Producer Certification

The following items must be kept current in order to receive commissions, renewals, and requests for proposals:

- Certified Producer Agreement — completed annually
- Producer House Agreement for the use of AP Connect
- Current Appointments with all Carriers
- Current Washington State License
- Errors and Omissions Liability Insurance with a limit of no less than \$1,000,000
- Current Association Partner membership

Please note that if a producer's certification is suspended, commissions are not paid.

Producers are allowed 90 days from the date of expiration to become compliant with all of the certification requirements.

After 90 days, commissions will be forfeited, and no retroactive payments will be issued.

AP Connect – Your Producer Platform

Advanced Professionals' proprietary [AP Connect](#) is your end-to-end platform for RFPs, new business and renewals, including 24-hour access to benefit summaries, the most up-to-date booklets and forms, access to provider directories, Rx information, producer communications, and other pertinent Trust documents, such as:



connect

- Underwriting Assumptions and Guidelines
- Producer Commission Schedule
- Marketing and Sales Tools
- Carrier Contact Sheet



About Omnitrade

Omnitrade is an administrative platform that connects employers, vendors, third-party administrators, and professionals to one point of reference for all enrollment, fulfillment, compliance, invoicing, and resource requirements.

An ever-changing marketplace requires tried and true partnerships, and Omnitrade's administrative efficiencies and flexibility enable us to deliver innovative products and services, while maintaining our high client retention.

Value Proposition for Producers

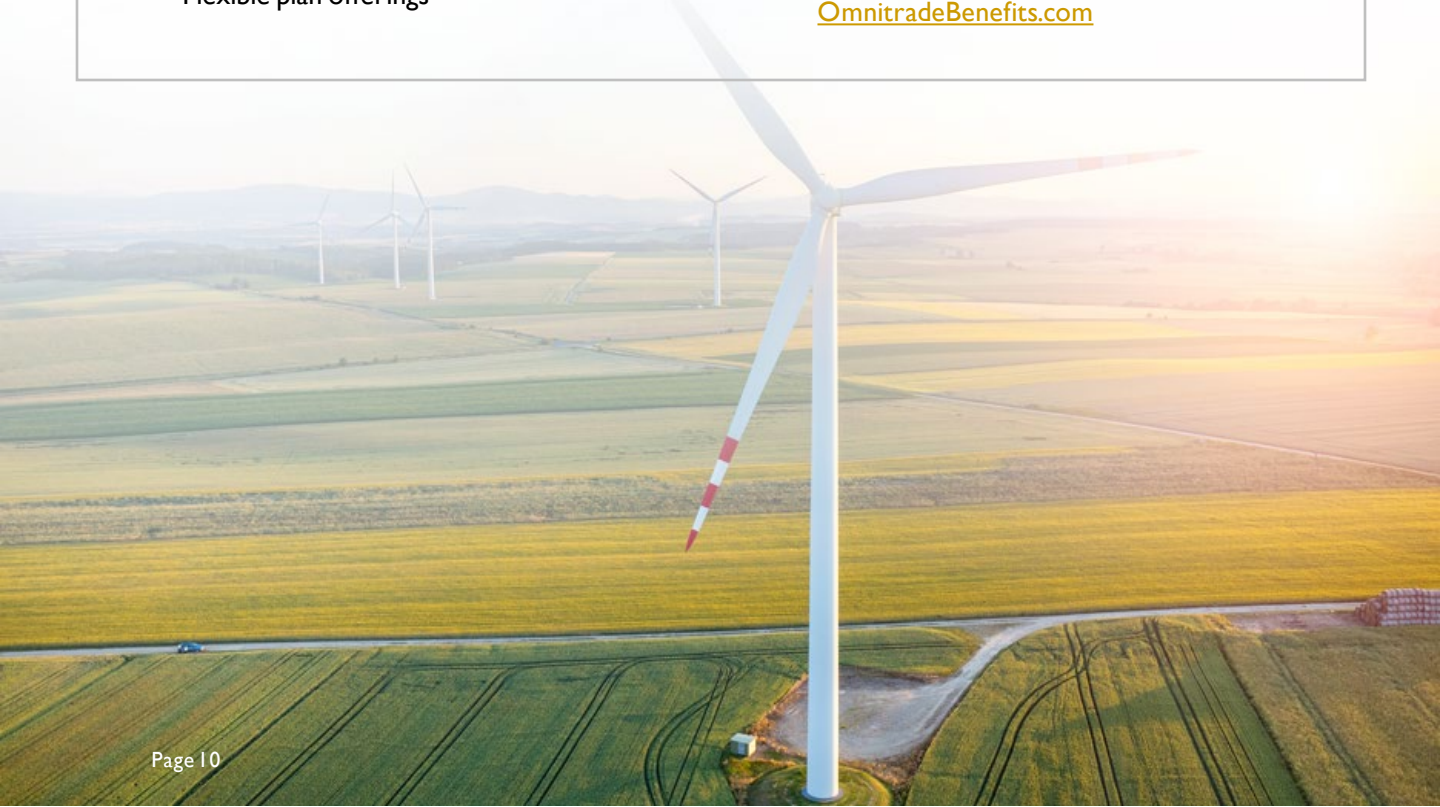
- Web-based proposal request platform, AP Connect
- Standard commission on all lines of coverage
- Dedicated program manager and customer service team
- Sales and marketing materials conveniently accessible through AP Connect
- Flexible plan offerings



OMNITRADE
HEALTH TRUST

Value Proposition for Employers

- Industry Trusts offered via Omnitrade include:
 - › Large-group underwriting capability
 - › Unique medical plan designs
- COBRA administration and other support services provided through the Omnitrade platform at no additional cost include
- Web-based eligibility management system
- Consolidated billing
- Electronic invoicing and premium payment option
- Access to ancillary lines of coverage with consolidated billing
- Plan materials conveniently available through [OmnitradeBenefits.com](https://www.OmnitradeBenefits.com)





Customer Service

General Inquiries and Information

[Producer Omnitrade Site](#)

CleanTech@advprofessionals.com

Premera Blue Cross

www.Premera.com

Customer Service: 800.722.1471

Delta Dental of Washington

www.DeltaDentalWA.com

Customer Service: 800.554.1907

VSP Vision Care Inc.

www.VSP.com

Customer Service: 800.877.7195

Unum

www.Unum.com

Customer Service: 800.672.1600

Wellspring

www.WellspringEAP.com

Customer Service: 800.553.7798



Third-Party Administrator



Vimly Benefit Solutions

YOUR THIRD-PARTY ADMINISTRATOR

☎ 425.771.7359

@ Omnitrade@vimly.com

📍 Omnitrade
P.O. Box 25
Mukilteo, WA 98275

- Maintains and processes member eligibility
- Consolidated billing
- Premium processing
- Premium and eligibility reconciliation
- Producer commissions
- Delinquency processing and adjudication
- Administrative guides for participating employers
- COBRA administration for Trust products at no additional cost
- Premium only plan services for all participating companies at a discounted rate
- Discounted Flex Plan (Section 125) administration, installation, documentation, compliance and employee meetings: flexspending@vimly.com