

# Life Science Washington Health Trust



*Life Science Washington Health Trust enables employers to recruit and retain top talent with competitive and affordable health and wellness benefits for as few as two employees or as many as 199.*

Effective January 1, 2022

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# About the Life Science Washington Health Trust



Life Science Washington Health Trust provides employee benefits to companies that are engaged in or supportive of the research, development and commercialization of life science technologies. Our goal is to provide plan offerings as diverse as our customers' industry sectors in the life sciences so that you can provide value to your employees.

We exist to support you in administrating your company employee health benefits so that you can focus on changing the world.

Benefits of joining Life Science Washington Health Trust include:

## Diverse

- As the center of influence for the life sciences industry throughout the state, Life Science Washington brings together research institutions, investors and entrepreneurs to grow our economic sector and create healthier communities.
- Like our customers, we're bold thinkers and look for new ways to develop offerings with consumer-focused tools designed to improve health, support informed decisions and help employees become active participants in their own healthcare.
- The Trust partners with a variety of insurance carriers that help with decision support, price transparency and wellness.
- Covered employees are able to choose from a wide variety of benefit plans that include medical, dental, vision, wellness and other ancillary offerings.
- The Trust offers comprehensive medical plans with significant first dollar benefits and deductibles that range from \$0-\$5,000.
- Flexible pricing strategies are uniquely developed for the life science industry and exclusively available through Life Science Washington Health Trust.

## Supportive

- Enrolling into Life Science Washington Health Trust means also becoming a Life Science Washington member. This membership extends to all of your employees and access to commercialization expertise, industry news, purchasing discounts, governmental advocacy, and great events.
- The Trust is committed to making administration of your company benefits easy and painless, providing consolidated billing and an employer management web platform featuring plan booklets, summaries and forms for ease of administration.
- Employers have a single point of contact for all types of plan administration including customer service, billing, eligibility and COBRA services.

# About the Life Science Washington Health Trust, continued



- Care advice is delivered in a variety of ways, based on member preference: in person, on the phone or via telemedicine.
- Virtual Care provides easy and convenient access to health services outside a clinical setting.

## Value

- In addition to information regarding the life science industries, Life Science Washington hosts events and seminars regarding how to successfully run and manage your business including human resources-related topics.
- The Life Science Washington Health Trust benefit platform enables employers to offer leading insurance benefit options that meet demand for growing companies, with comprehensive benefits for as few as two employees or as many as 199.
- Life Science Washington Health Trust helps growing biotechnology, medical devices, biopharmaceuticals, health IT/digital health, global health, bio-agriculture and bio-fuel firms in Washington recruit and retain top talent with competitive and affordable health and wellness benefits.
- Premera is the contracted medical carrier for Life Science Washington Health Trust to provide its comprehensive medical insurance to prospective employers in the Pacific Northwest. Benefit plans go where your team goes — across the country and around the world — so your employees can feel confident knowing they have one of the largest provider networks in the world at their service.
- Off-the-shelf product designs for an easy insurance buying experience with predictable out-of-pocket expenses for employees and their dependents.

The following pages give a detailed summary of the unique products and services offered by Life Science Washington Health Trust.

# Membership Benefits

**Life Science Washington** connects our members to each other and to funding, talent, partners and essential business services. We elevate our industry by promoting policies that strengthen the environment for groundbreaking research and product development that improves and saves lives.

## **Promoting a Vibrant Life Science Ecosystem**

We represent the region's premiere life science ecosystem, consisting of core research and development organizations paired with supporting services. Core organizations are comprised of pharmaceutical, biologics, medical devices/products, manufacturing, and nonprofit research organizations. Supporting services range from testing laboratories to hospitals to logistics suppliers to lawyers to investors to charitable organizations, as examples. We create opportunities that pair core organizations with each other as well as the services they require. The goal is to catalyze economic activity, strengthen our regional capabilities and competitiveness, and speed the development of life changing therapies. We do this through events, talent pooling, collectively bargained purchasing power, advocacy, and educational activities primarily through our sister organization, the Life Science Washington Institute.

## **Events and Networking**

Events are opportunities for networking, education, and showcasing the activities of our member organizations. Our flagship event is Life Science Innovation Northwest conference (early spring). Other events include the East West Summit (summer), Summer Social (late summer), and the Washington Life Science Summit (fall). In addition, we host a monthly networking event for members to connect with each other.

## **Talent Pooling**

Our members list new talent acquisition as the top obstacle to growth. To that end, we created and

launched a national talent recruitment campaign, attracting the nation's brightest to our region. We host one of the most active regional Career Centers through our website. Additionally, we partner with area community colleges and member organizations to develop life science technical training programs.

## **Policy Advocacy**

We work closely with elected officials in Olympia and Washington, D.C., increasing awareness of our members' groundbreaking research that directly improves public health, as well as our regional economy.

## **Collectively Bargained Purchasing Power**

Our Business Solutions Partners are leading industry suppliers who provide members with significant savings on a variety of goods and services, including employee benefits, supplies and equipment, training programs and much more. Our members collectively save over \$18 million annually and represents a major driver for membership. The Health Trust is one of the main benefits offered to our membership.

## **Life Science Washington Institute**

Our sister organization, Life Science Washington Institute, provides support to life science entrepreneurs and start-up companies via educational, economic and other resources crucial for their success. These services include the WIN (Washington Innovation Network) mentorship program, 1:1 Consulting Services, SBIR/STTR grant writing assistance, and more. Through our Venture Investor and Partnering (VIP) Forums, we bring investors and strategic partners to Seattle for a showcase of the most promising life science companies and research opportunities in Washington.

**Learn more at [LifeScienceWA.org](http://LifeScienceWA.org).**

## Medical: Premera Blue Cross

- 23 unique medical plans to choose from paired with flexible networks that provide in-network coverage across the country
- Medical plan deductible options of \$0 to \$5,000 with significant first dollar benefits
- Full suite of product options for both emerging and established companies
- Diverse in-network virtual care options include 98point6, Doctor on Demand, Talkspace, Boulder Care and Workit Health, with many services provided at no cost to the member
- Enhanced rehab and acupuncture benefit provides 50% more annual visits than traditional plans
- Provider networks include BlueCard to accommodate employees across the country and while traveling abroad

## Dental: Delta Dental of Washington

- Seven PPO plans including a voluntary plan and annual benefit maximums up to \$2,000; employers with 10 or more employees can pair a dental plan with family or child only orthodontia coverage
- Focus on preventive care, with all Class I diagnostic and preventive services covered in full and without reducing the annual benefit maximum

## Vision: VSP Vision Care Inc.

- Three available plans include an exam, hardware and contact lens benefit, as well as an optional safety glasses rider

## Basic Life and AD&D, Disability, and Voluntary Life: Unum

- Basic Life: Options include flat benefit amounts, as well as multiples of salary
- Disability benefits and voluntary life coverage available to employers with 10 or more employees with generous voluntary life guarantee issue amount of \$180,000

## Employee Assistance Program: Wellspring EAP

- Three-visit model included with all medical plans with optional six-visit buy-up option

## Identity Protection: Allstate Identity Protection

- Protection Pro Plus plan can be offered to cover employee only or employee plus family

# Medical Plan

## About Premera Blue Cross

Premera Blue Cross has a history of helping generations of Washingtonians. Serving Washington state since 1933, Premera is a not-for-profit, independent licensee of the Blue Cross Blue Shield Association. We serve more than 2 million people – from individuals and families to members of Fortune 100 employer groups.

It is our purpose to improve our customers' lives by making healthcare work better. Which is why we offer a rich set of tools and resources to help our customers manage both their healthcare and costs.

Check out what's new at Premera.

## Support for smart healthcare decisions

Premera plans include consumer web-based tools and health-support programs. They help employees maintain good health and change unhealthy behavior.

All medical plans include these great support programs:

- **Find a Doctor:** Search doctors, clinics, cost estimates and more.
- **Virtual care:** Expanded 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.
- **Pregnancy and newborn support:** BestBeginnings Maternity engages parents from pregnancy through newborn care with personalized tools and support that encourages discovering risks early.

## Provider network built for value and quality

Premera Blue Cross offers a comprehensive network in Washington.

The Premera network of doctors, hospitals, and other healthcare providers is designed to offer ready access to safe, effective, high-quality care at affordable prices.

Our strong relationships with our provider partners help maximize healthcare dollars by:

- Focusing on quality care
- Helping control rising medical and prescription drug costs
- Providing resources for improved healthcare

When outside Washington, members can access Premera's national network of preferred providers, offering the same high standards of quality.

## Life Science Washington Side by Side Comparison

(January 1, 2022 - December 31, 2022)

2022 Plan Name	Deductible		Coinsurance		Office Visit Copay	Out-of-Pocket Maximum		Emergency Care <sup>1</sup>	Preventive Office Visits/Immunizations	Other Professional Diagnostic Imaging	Other Professional Diagnostic Laboratory/Pathology	Rx Cost Shares	
	Individual	Family	In Network	Out of Network		Individual	Family					Retail	Mail Order
Bio Premier	\$0	\$0	0%	50%	\$20	\$6,000	\$200 copay, then 0% after deductible	Covered in Full	Covered in Full	Covered in Full	Covered in Full	\$10/\$30/\$60/\$250	\$20/\$60/\$120/\$250
Bio Premier 200	\$200	\$600	0%	50%	\$25	\$9,600	\$200 copay, then 0% after deductible	Covered in Full	Covered in Full	Covered in Full	Covered in Full	\$10/\$30/\$60/\$250	\$20/\$60/\$120/\$250
Bio Prime 200	\$200	\$600	0%	50%	\$25	\$9,600	\$200 copay, then 0% after deductible	Covered in Full	Covered in Full	Covered in Full	Covered in Full	\$10/\$30/\$60/\$250	\$20/\$60/\$120/\$250
Bio Premier 250	\$250	\$750	10%	50%	\$25	\$11,250	\$200 copay, then 10% after deductible	Covered in Full	Covered in Full	10%, deductible waived	10%, deductible waived	\$10/\$30/\$60/\$250	\$20/\$60/\$120/\$250
Bio Premier 500	\$500	\$1,500	10%	50%	\$25	\$4,000	\$200 copay, then 10% after deductible	Covered in Full	Covered in Full	10%, deductible waived	10%, deductible waived	\$10/\$30/\$60/\$250	\$20/\$60/\$120/\$250
Bio Prime 500	\$500	\$1,500	10%	50%	\$25	\$4,000	\$200 copay, then 10% after deductible	Covered in Full	Covered in Full	10%, deductible waived	10%, deductible waived	\$10/\$30/\$60/\$250	\$20/\$60/\$120/\$250
Bio Premier 1500	\$1,500	\$4,500	10%	50%	\$25	\$4,250	\$200 copay, then 10% after deductible	Covered in Full	Covered in Full	10%, deductible waived	10%, deductible waived	\$10/\$30/\$60/\$250	\$20/\$60/\$120/\$250
Bio Select 300	\$300	\$900	20%	50%	\$30	\$12,900	\$200 copay, then 20% after deductible	Covered in Full	Covered in Full	20%, deductible waived	20%, deductible waived	\$10/\$35/\$70/\$250	\$20/\$70/\$140/\$250
Bio Select 500	\$500	\$1,500	20%	50%	\$30	\$5,000	\$200 copay, then 20% after deductible	Covered in Full	Covered in Full	20%, deductible waived	20%, deductible waived	\$10/\$35/\$70/\$250	\$20/\$70/\$140/\$250
Bio Select 1000	\$1,000	\$3,000	20%	50%	\$35	\$6,850	\$200 copay, then 20% after deductible	Covered in Full	Covered in Full	20%, deductible waived	20%, deductible waived	\$10/\$35/\$70/\$250	\$20/\$70/\$140/\$250
Bio Select 2000	\$2,000	\$6,000	20%	50%	\$40	\$13,700	\$200 copay, then 20% after deductible	Covered in Full	Covered in Full	20%, deductible waived	20%, deductible waived	\$10/\$35/\$70/\$250	\$20/\$70/\$140/\$250
Bio Prime 2000	\$2,000	\$6,000	20%	50%	\$40	\$13,700	\$200 copay, then 20% after deductible	Covered in Full	Covered in Full	20%, deductible waived	20%, deductible waived	\$10/\$35/\$70/\$250	\$20/\$70/\$140/\$250
Bio Select 3000	\$3,000	\$9,000	20%	50%	\$40	\$6,850	\$200 copay, then 20% after deductible	Covered in Full	Covered in Full	20%, deductible waived	20%, deductible waived	\$10/\$35/\$70/\$250	\$20/\$70/\$140/\$250
Bio Select 5000	\$5,000	\$12,700	20%	50%	\$40	\$6,850	\$200 copay, then 20% after deductible	Covered in Full	Covered in Full	20%, deductible waived	20%, deductible waived	\$10/\$35/\$70/\$250	\$20/\$70/\$140/\$250
Bio Prime 5000	\$5,000	\$12,700	20%	50%	\$40	\$6,850	\$200 copay, then 20% after deductible	Covered in Full	Covered in Full	20%, deductible waived	20%, deductible waived	\$10/\$35/\$70/\$250	\$20/\$70/\$140/\$250
Bio Choice 1000	\$1,000	\$2,000	30%	50%	\$40	\$7,000	\$200 copay, then 30% after deductible	Covered in Full	Covered in Full	30%, deductible waived	30%, deductible waived	\$10/\$40/\$80/\$250	\$20/\$80/\$160/\$250
Bio Choice 2000	\$2,000	\$4,000	30%	50%	\$40	\$7,500	\$200 copay, then 30% after deductible	Covered in Full	Covered in Full	30%, deductible waived	30%, deductible waived	\$10/\$40/\$80/\$250	\$20/\$80/\$160/\$250
Bio Choice 5000	\$5,000	\$10,000	30%	50%	\$40	\$9,000	\$200 copay, then 30% after deductible	Covered in Full	Covered in Full	30%, deductible waived	30%, deductible waived	\$10/\$40/\$80/\$250	\$20/\$80/\$160/\$250
HSA 2000	\$2,000	\$4,000	20%	50%	20% after deductible	\$6,550	20% after deductible	Covered in Full	Covered in Full	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Prime HSA 2000	\$2,000	\$4,000	20%	50%	20% after deductible	\$6,550	20% after deductible	Covered in Full	Covered in Full	20% after deductible	20% after deductible	20% after deductible	20% after deductible
HSA 3000	\$3,000	\$6,000	20%	50%	20% after deductible	\$6,550	20% after deductible	Covered in Full	Covered in Full	20% after deductible	20% after deductible	20% after deductible	20% after deductible
HSA 5000	\$5,000	\$6,550	20%	50%	20% after deductible	\$6,550	20% after deductible	Covered in Full	Covered in Full	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Prime HSA 5000	\$5,000	\$6,550	20%	50%	20% after deductible	\$6,550	20% after deductible	Covered in Full	Covered in Full	20% after deductible	20% after deductible	20% after deductible	20% after deductible

**This benefit summary is not a contract or a complete explanation of covered services, exclusions, limitations, or reductions. Please refer to the benefit highlights and booklets for additional information.**

<sup>1</sup>Waive copay if admitted to inpatient facility

Manipulations - Spinal and other (12 visits PCY)

Acupuncture (HSA-T2 visits PCY/ PPO-18 visits PCY)



### Discrimination is Against the Law

Premera Blue Cross (Premera) complies with applicable Federal and Washington state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). Premera provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact the Civil Rights Coordinator. If you believe that Premera has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with: Civil Rights Coordinator — Complaints and Appeals, PO Box 91102, Seattle, WA 98111, Toll free: 855-332-4535, Fax: 425-918-5592, TTY: 711, Email [AppealsDepartmentInquiries@Premera.com](mailto:AppealsDepartmentInquiries@Premera.com). You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Ave SW, Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>. You can also file a civil rights complaint with the Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint Portal available at <https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status>, or by phone at 800-562-6900, 360-586-0241 (TDD). Complaint forms are available at <https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx>.

### Language Assistance

**ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-722-1471 (TTY: 711).

**注意:** 如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 800-722-1471 (TTY: 711)。

**CHÚ Ý:** Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800-722-1471 (TTY: 711).

**주의:** 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-722-1471 (TTY: 711) 번으로 전화해 주십시오.

**ВНИМАНИЕ:** Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-722-1471 (телетайп: 711).

**PAUNAWA:** Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 800-722-1471 (TTY: 711).

**УВАГА!** Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки.

Телефонуйте за номером 800-722-1471 (телетайп: 711).

**ប្រយ័ត្ន:** បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសាដោយមិនគិតថ្លៃនឹងត្រូវបានផ្តល់ឱ្យអ្នក។ ចូរទូរស័ព្ទ 800-722-1471 (TTY: 711)។

**注意事項:** 日本語を話される場合、無料の言語支援をご利用いただけます。800-722-1471 (TTY:711) まで、お電話にてご連絡ください。

**ማስታወሻ:** የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያገዝዎት ተዘጋጅተዋል። ወደ ሚከተለው ቁጥር ይደውሉ 800-722-1471 (መስማት ለተሳናቸው: 711)።

**XIYEEFFANNA:** Afaan dubbattu Oroomiffa, tajaajjila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 800-722-1471 (TTY: 711).

**ملحوظة:** إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-722-1471 (رقم هاتف الصم والبكم: 711).

**ਧਿਆਨ ਦਿਓ:** ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ 'ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ' ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 800-722-1471 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

**ACHTUNG:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-722-1471 (TTY: 711).

**ໂປດຂາບ:** ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໃດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 800-722-1471 (TTY: 711).

**ATANSYON:** Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 800-722-1471 (TTY: 711).

**ATTENTION:** Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-722-1471 (ATS: 711).

**UWAGA:** Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-722-1471 (TTY: 711).

**ATENÇÃO:** Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 800-722-1471 (TTY: 711).

**ATTENZIONE:** In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-722-1471 (TTY: 711).

**توجہ:** اگر بہ زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 800-722-1471 (TTY: 711) تماس بگیرید.

# Dental Plan

## Delta Dental of Washington



Delta Dental of Washington

For more than 60 years, we've always focused on what truly matters – healthy smiles. It drives everything we do.

We are a founding member of the nationwide Delta Dental Plans Association, and administer dental benefits to over 2.8 million members in state and nationwide, more than any other dental benefits provider.

Our unique two-tier Delta Dental PPOSM and Delta Dental Premier® networks offer the access to the most quality dentists – more than 4,400 in Washington State and more than 152,000 across the country. This is a benefit that no other company can match.

Regular dental exams and cleanings are key to keeping your smile healthy. Visit your dentist regularly. They'll keep you on the road to a lifelong, healthy smile.

MySmile® personal benefits center is your patient portal at [DeltaDentalWA.com](https://www.DeltaDentalWA.com).

It's customized to your benefits information and allows you to:

- Print your ID card
- View your coverage
- Get instant out-of-pocket cost estimates with MySmile Cost Genie®
- Endorse your favorite dentist and help others find theirs
- Sign up for paperless Explanation of Benefits (EOB) via email

Have a question? Give us a call at 800-554-1907 or send an email to [cservice@deltadentalwa.com](mailto:cservice@deltadentalwa.com). We're happy to help.

# Dental Plan

Delta Dental of Washington



Delta Dental of Washington

	Plan A	Plan B	Plan C	Plan D	Plan E - Incentive	Plan F - Incentive	*Plan G - Voluntary
Class I - Diagnostic & Preventive Exams, X-rays, Cleanings, Fluoride, Sealants	100%	100%	100%	100%	Start at 100% down to 80%	Start at 100% down to 80%	100%
Class II - Restorations/Fillings, Endodontics, Periodontics, Oral Surgery	90%	90%	80%	80%	Start at 90% down to 70%	Start at 90% down to 70%	80%
Class III – Crowns, Dentures & Partials, Bridges, Implants	50%	50%	50%	50%	50%	50%	50%
Annual Maximum Per Person Benefit Period: (January 1 – December 31)	\$1,000	\$2,000	\$1,500	\$2,000	\$1,500	\$2,500	\$1,500
Deductible (Waived on Class I) Per person/ per benefit period	\$25/ person	\$25/ person	\$50/ person	\$50/ person	\$50/person	\$50/person	\$50/person
Annual family maximum	\$75/ family	\$75/ family	\$150/ family	\$150/ family	\$150/family	\$150/family	\$150/family

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

## Optional Orthodontic Benefits Available

1. **Child Only:** 50% to \$1,000 lifetime maximum
2. **Family:** 50% to \$2,000 lifetime maximum for adults and dependent children

**Please Note:** This is a brief summary of in-network benefits only and does not constitute a contract.

# A LOOK AT YOUR VSP VISION COVERAGE



## SEE HEALTHY AND LIVE HAPPY WITH HELP FROM OMNITRADE AND VSP.



As a VSP® member you get personalized eye care from a VSP network doctor at low out-of-pocket costs.

### VALUE AND SAVINGS YOU LOVE.

Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras for additional savings.

### PROVIDER CHOICES YOU WANT.

With an average of five VSP network doctors within six miles of you, it's easy to find a nearby in-network doctor. Plus, maximize your coverage with bonus offers and additional savings that are exclusive to Premier Program locations.



**Like shopping online?** Go to [eyeconic.com](http://eyeconic.com) and use your vision benefits to shop over 50 brands of contacts, eyeglasses, and sunglasses.

### QUALITY VISION CARE YOU NEED.

You'll get great care from a VSP network doctor, including a WellVision Exam®—a comprehensive exam designed to detect eye and health conditions.

### USING YOUR BENEFIT IS EASY!

Create an account on [vsp.com](http://vsp.com) to view your in-network coverage, find the VSP network doctor who's right for you, and discover savings with exclusive member extras. At your appointment, just tell them you have VSP.

## GET YOUR PERFECT PAIR

**EXTRA \$20** + UP TO **40%**  
TO SPEND ON FEATURED FRAME BRANDS\* | SAVINGS ON LENS ENHANCEMENTS

bebe CALVIN KLEIN COLE HAAN FLEXON

LACOSTE   NINE WEST

SEE MORE BRANDS AT [VSP.COM/OFFERS](http://VSP.COM/OFFERS).



Contact us: **800.877.7195** or [vsp.com](http://vsp.com)

\*Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change. Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.

## YOUR VSP VISION BENEFITS SUMMARY

Omnitrade and VSP provide you with a choice of affordable vision plans. Choose the eye care essentials, or upgrade to give your eyes extra love.

### PROVIDER NETWORK:

VSP Choice

### EFFECTIVE DATE:

01/01/22



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
<b>Choice Plan A Coverage with a VSP Provider</b>			
<b>WELLVISION EXAM</b>	<ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> </ul>	\$25 for exam and glasses	Every 12 months
<b>PRESCRIPTION GLASSES</b>			
<b>FRAME</b>	<ul style="list-style-type: none"> <li>\$125 allowance for a wide selection of frames</li> <li>\$145 allowance for featured frame brands</li> <li>\$70 Costco® frame allowance</li> </ul>	Included in Prescription Glasses	Every 24 months
<b>LENSES</b>	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Impact-resistant lenses for dependent children</li> </ul>	Included in Prescription Glasses	Every 24 months
<b>CONTACTS (INSTEAD OF GLASSES)</b>	<ul style="list-style-type: none"> <li>\$125 allowance for contacts; copay does not apply</li> <li>Contact lens exam (fitting and evaluation)</li> </ul>	Up to \$60	Every 24 months
<b>Choice Plan B Coverage with a VSP Provider</b>			
<b>WELLVISION EXAM</b>	<ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> </ul>	\$25 for exam and glasses	Every 12 months
<b>PRESCRIPTION GLASSES</b>			
<b>FRAME</b>	<ul style="list-style-type: none"> <li>\$180 allowance for a wide selection of frames</li> <li>\$200 allowance for featured frame brands</li> <li>\$100 Costco frame allowance</li> </ul>	Combined with exam	Every 24 months
<b>LENSES</b>	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Impact-resistant lenses for dependent children</li> </ul>	Combined with exam	Every 12 months
<b>CONTACTS (INSTEAD OF GLASSES)</b>	<ul style="list-style-type: none"> <li>\$180 allowance for contacts; copay does not apply</li> <li>Contact lens exam (fitting and evaluation)</li> </ul>	Up to \$60	Every 12 months
<b>Choice Plan C Coverage with a VSP Provider</b>			
<b>WELLVISION EXAM</b>	<ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> </ul>	\$25 for exam and glasses	Every 12 months
<b>PRESCRIPTION GLASSES</b>			
<b>FRAME</b>	<ul style="list-style-type: none"> <li>\$200 allowance for a wide selection of frames</li> <li>\$220 allowance for featured frame brands</li> <li>\$110 Costco frame allowance</li> </ul>	Combined with exam	Every 12 months
<b>LENSES</b>	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Impact-resistant lenses for dependent children</li> </ul>	Combined with exam	Every 12 months
<b>LENS ENHANCEMENTS</b>	<ul style="list-style-type: none"> <li>Anti-glare coating</li> <li>Progressive lenses</li> </ul>	\$35 \$55	Every 12 months
<b>CONTACTS (INSTEAD OF GLASSES)</b>	<ul style="list-style-type: none"> <li>\$200 allowance for contacts; copay does not apply</li> <li>Contact lens exam (fitting and evaluation)</li> </ul>	Up to \$60	Every 12 months
<b>ALL PLAN OPTIONS*</b>			
<b>VSP DIABETIC EYECARE PLUS PROGRAM™</b>	<ul style="list-style-type: none"> <li>Retinal screening for members with diabetes</li> <li>Additional exams and services for members with diabetic eye disease, glaucoma, or age-related macular degeneration. Limitations and coordination with your medical coverage may apply. Ask your VSP doctor for details.</li> </ul>	\$0 \$20 per exam	As needed
<b>EXTRA SAVINGS</b>	<p><b>Glasses and Sunglasses</b></p> <ul style="list-style-type: none"> <li>Extra \$20 to spend on featured frame brands. Go to <a href="https://vsp.com/offers">vsp.com/offers</a> for details.</li> <li>20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.</li> </ul> <p><b>Routine Retinal Screening</b></p> <ul style="list-style-type: none"> <li>No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam</li> </ul> <p><b>Laser Vision Correction</b></p> <ul style="list-style-type: none"> <li>Average 15% off the regular price or 5% off the promotional price. Discounts only available from contracted facilities</li> </ul>		

### YOUR COVERAGE WITH OUT-OF-NETWORK PROVIDERS

Get the most out of your benefits and greater savings with a VSP network doctor. Call Member Services for out-of-network plan details.

Coverage with a retail chain may be different or not apply. VSP guarantees coverage from VSP providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business.

\*Safety Eyewear Plan Rider (employee-only coverage) is available for an additional cost for all plans.

# Your Safety Eye Care Benefits Summary



## Get access to the best in eye care and eyewear with Omnitrade and VSP® Vision Care.

As a member, you'll receive access to care from great eye doctors, quality eyewear, and the affordability you deserve, all at the lowest out-of-pocket costs. With **the Safety Eye Care Plan**, you get an affordable benefit that includes a fully covered safety frame from the Safety Eyewear collection, that meets current impact protection standards for maximum safety.

### Using your VSP benefit is easy.

- **Create an account at vsp.com.** Once your plan is effective, review your benefit information.
- **Find an eye doctor who's right for you.** Visit [vsp.com](http://vsp.com) or call 800.877.7195.
- **At your appointment, tell them you have VSP.** There's no ID card necessary. If you'd like a card as a reference, you can print one on [vsp.com](http://vsp.com).

**That's it! We'll handle the rest**—there are no claim forms to complete when you see a VSP network doctor.

### Plan Information

**VSP Provider Network:** VSP Choice

**Coverage Effective:** 01/01/2018

### Safety Eyecare Plan

Benefit	Description	Copay
<b>Your Coverage with a VSP Provider</b>		
<b>Safety Exam</b>	<ul style="list-style-type: none"> <li>• Determines your needs for eye protection at work</li> <li>• Frequency matches selected plan</li> </ul>	\$0 for exam and glasses
<b>Prescription Lenses</b>	<ul style="list-style-type: none"> <li>• Certified according to ANSI (American National Standards Institute) requirements</li> <li>• Single vision, lined bifocal, and lined trifocal lenses</li> <li>• Frequency matches selected plan</li> </ul>	Combined with exam
<b>Safety Eyewear Frame</b>	<ul style="list-style-type: none"> <li>• \$65 frame allowance when you choose a safety frame from your VSP network doctor's Safety Eyewear collection</li> <li>• Certified according to ANSI requirements</li> <li>• 20% savings on the amount over your allowance</li> <li>• Frequency matches selected plan</li> </ul>	Combined with exam
<b>Extra Savings</b>	<p><b>Additional Safety Glasses</b></p> <ul style="list-style-type: none"> <li>• 20% savings on additional pairs of glasses or sunglasses, including lens enhancements, from the same VSP provider.</li> </ul> <p><b>Laser Vision Correction</b></p> <ul style="list-style-type: none"> <li>• Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities</li> </ul>	

Keep your eyes safe with Safety Eye Care.




Visit [vsp.com](http://vsp.com) or call 800.877.7195 to find a VSP network doctor who carries the Safety Eyewear collection.

eyeconic<sup>®</sup>

SAVE TIME AND  
MONEY WITH  
EYECONIC.<sup>®</sup>

*Use your VSP<sup>®</sup> vision benefits to purchase contacts, glasses, and sunglasses online with Eyeconic.*

The best part? **You'll save an additional 20%**, just for being a VSP member. Here's how to start saving:

-  **1. Find your product.** Over 50 brands you know and love. All at the best possible price when you apply your benefits.
-  **2. Customize your order.** Choose your lenses, upload your prescription and see your savings in real time.
-  **3. We do the rest.** Eyeconic is the only site where you can buy eyewear with your VSP<sup>®</sup> insurance—in network.

**MORE REASONS TO LOVE EYECONIC:**

- Free shipping and returns
- A free frame adjustment or contact consultation—on us
- Save up to \$120 on contacts with an annual supply discount
- See yourself in any pair with our Virtual Try-on tool
- Choose from 50+ popular brands like Calvin Klein, Cole Haan, Nike, Acuvue<sup>®</sup>, Biofinity<sup>®</sup>, DAILIES<sup>®</sup>, and more

**START SAVING NOW. CHECK OUT EYECONIC.COM<sup>®</sup> TODAY.**

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# Basic, Voluntary Life and AD&D



Unum

	Plan 1	Plan 2	Plan 3	Plan 4
<b>Benefit Amount</b>	\$20,000	\$50,000	1 x Annual Salary to \$100,000	1 x Annual Salary to \$200,000
<b>Guarantee Issue</b>	\$20,000	\$50,000	\$100,000	\$200,000
<b>Minimum Group Size</b>	2 Employees	10 Employees	10 Employees	10 Employees

<b>Voluntary Life and AD&amp;D</b>	
<b>Employee</b>	Up to 5 times salary – Not to exceed \$500,000 in \$10,000 increments *Guarantee Issue Amount: \$180,000 for groups 10+ lives
<b>Spouse</b>	Up to 100% of employee coverage – Not to exceed \$500,000 in \$5,000 increments *Guarantee Issue Amount: \$25,000 for groups 10+ lives
<b>Child(ren)</b>	Up to 100% of employee coverage – Not to exceed \$10,000 in \$2,000 increments *Guarantee Issue Amount: \$10,000 for groups 10+ lives
<b>Premium</b>	Term life premium rates are age-banded and based on tobacco use. AD&D coverage is optional.

This Life and AD&D Comparison of Plans is a brief summary of benefits. For exact details of coverage, including limitations and exclusions, please refer to the applicable contract or booklet.



# Employee Assistance Program



For support  
1-866-607-4535  
[wellspringeap.org](http://wellspringeap.org)

USERNAME:  
Omnitrade

A service provided by



CONFIDENTIAL  
PROFESSIONAL  
CONVENIENT  
AVAILABLE 24/7

A benefit paid for by your  
company through  
Omnitrade

Your EAP is a confidential & professional resource—available 24/7—paid for by your company and available to you and eligible dependents without cost. Benefits include:

#### **COUNSELING ASSESSMENTS**

Up to 3 in-person meetings with a counselor.

#### **LEGAL SERVICES**

Free initial 30-minute phone consultation; ongoing consultations with a lawyer at 25% off attorney's regular fees; unlimited access to do-it-yourself legal documents online.

#### **FINANCIAL SERVICES**

Free initial 30-minute phone consultation, and access to financial calculators and resource documents.

#### **ID THEFT VICTIM RESOURCES**

Free initial 60-minute phone consultation, ID theft response kit, and prevention information.

#### **DAILY LIVING INFORMATION SERVICES**

Unlimited phone or live chat consultations/requests for finding consumer services and resources.

#### **DISCOUNTS & SAVINGS CENTER**

Access to discounts on travel, entertainment, dining, electronics, apparel, and other consumer services.

#### **CHILDCARE & PARENTING RESOURCES**

Unlimited phone or live chat consultations.

#### **OLDER ADULT & ELDERCARE RESOURCES**

Unlimited phone or live chat consultations

#### **WEBSITE ACCESS**

Unlimited access to online resources including:

- Live Chat with a resource consultant (for Childcare, Eldercare & Daily Living)
- Online referral request
- Skill builders/online trainings
- Well-being & productivity content
- Monthly live & on-demand webinars
- Search tools

#### **SUBSCRIPTIONS**

Monthly emails featuring the webinar of the month, spotlight on an EAP benefit, and a feature article on well-being or productivity, with direct links to the website.

#### **WELLSPRING STRESS CENTER™**

Unlimited access to an online stress management and prevention center, including instant relief tools and long-term solutions.

#### **IN-THE-MOMENT SUPPORT**

24/7 access to a professional, masters-level therapist who will help you manage your distress, create a plan of action, & provide resources (which may include referrals for further services).

**COUNSELING ASSESSMENTS** Get help for concerns related to addiction, anxiety & depression, family, relationships, communication, divorce, domestic violence, eating disorders, gambling, grief & loss, stress management, work concerns, motivation and more.

**LEGAL SERVICES** Consult with an attorney about issues related to financial matters, criminal charges, estate planning, civil disputes, taxes, immigration & naturalization, guardianship & custody, name changes, child support, property boundary disputes, adoption and more.

**FINANCIAL SERVICES** Consult with a financial counselor about matters related to credit counseling, tax planning, college funding, charitable giving, business services, debt and budgeting assistance, retirement planning, estate conservation, IRA funding, pensions, 401Ks and more.

**ID THEFT VICTIM RESOURCES** Get assistance with emergency response, restoring identity and good credit, steps to dispute fraudulent debts, how to communicate with creditors & collection agencies, financial counsel, and more.

**DAILY LIVING INFORMATION RESOURCES** Connect with a Daily Living consultant to get help with information, listings or resources related to home maintenance & repair, travel & relocation, recreation, pet care, dining & entertainment, event planning, volunteering, family activities and more.

**DISCOUNTS & SAVINGS CENTER** Shop quality name brands at discounts of 25 to 70% off regular retail prices. Find deals on restaurants, travel, auto, electronics, phones, flowers and gifts, taxes, tickets (movie, theatre, theme parks & sports), apparel, and home (décor, appliances, home improvement, etc.), and more.

**CHILDCARE & PARENTING RESOURCES** Connect with a childcare/parenting consultant about finding resources related to infant through school-age care, back-up care, summer camps, education & tutoring, special needs, parenting resources, lactation support, adoption support and more.

**OLDER ADULT & ELDERCARE RESOURCES** Connect with an older adult/eldercare consultant about resources & information needs related to senior services, housing options, caregiving support, geriatric specialists, transportation services, activities, and more.

**WEBSITE ACCESS** Services, information and resources at your fingertips 24 hours every day. Learn about your benefits, find access points to all services, chat live with a childcare, eldercare or daily living specialist, send an online referral request, and explore well-being and productivity content presented in a variety of media formats.

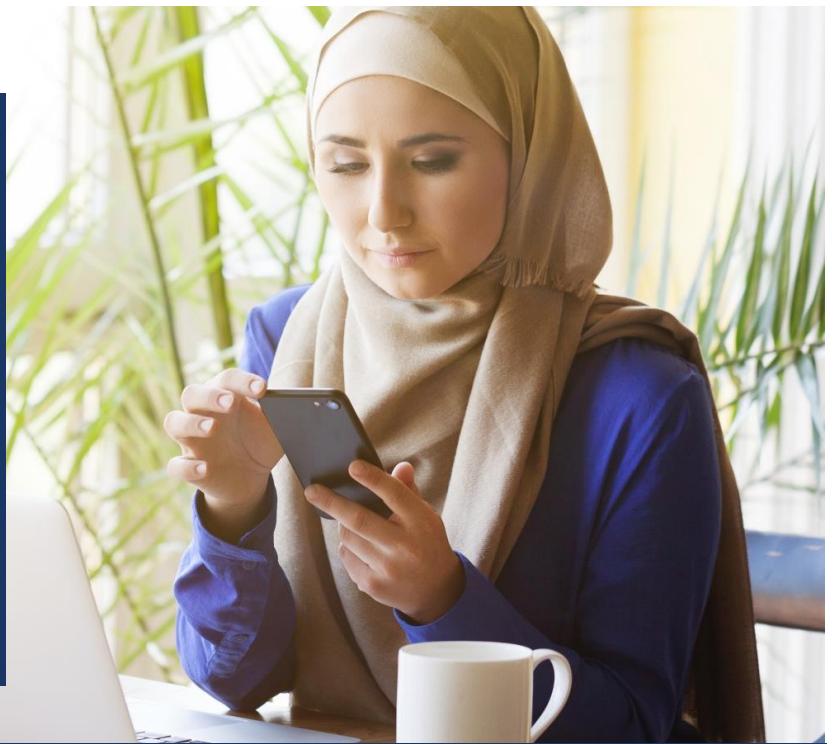
**SUBSCRIPTIONS** Complimentary and optional subscription to a monthly email that delivers access to monthly live webinars, information about benefit components and a well-being or productivity related article. The subscription includes The Source™ quarterly newsletter and EAP Response™ - which contains helpful information whenever a high-impact traumatic or catastrophic event happens in the community or around the world.

**WELLSPRING STRESS CENTER™** Access instant relief tools, take a stress assessment and find out your Stress Number®, identify your stress triggers and learn ways to manage, build resilience with a stress management platform called the Oxygen Plan™.

**IN-THE-MOMENT SUPPORT** Our phones are answered by a professional team of masters-level clinicians, who can help you manage your distress, create a plan of action, and provide resources (which may include referrals for further services). **If you are in a life-threatening emergency, call 911 immediately.**



Talk to a counselor anytime, anywhere—on your computer, tablet, or smartphone, with your BetterHelp benefit, available through Wellspring EAP.



Access your BetterHelp benefit by calling Wellspring EAP at 1-866-607-4535

#### ELIGIBILITY

This service can be used for individual and couples counseling. It is not appropriate for children under 13-years-old, those in crisis, or family therapy.

#### WHAT IS COVERED?

Your EAP sessions can be used for BetterHelp in the same way you would use it for traditional counseling. Live/scheduled meetings count as 1 session, and unlimited asynchronous text over a period of 1 week counts as 1 session.

#### HOW DOES IT WORK?

To access your BetterHelp benefit, call the Wellspring EAP access line. Going directly to the BetterHelp website without calling Wellspring will not activate the benefit.

When you call, a Wellspring EAP counselor will assess your concerns to determine whether online counseling is clinically appropriate. If you don't meet the criteria, you will be offered a traditional counseling referral. Otherwise, upon qualification, you will immediately receive an email with instructions to complete the signup process.

You can expect to be connected with a BetterHelp therapist within an average of 48 hours.

#### HOW DO I COMMUNICATE WITH MY THERAPIST?

You can engage with your BetterHelp therapist in four different ways:

- **Messaging:** (Unscheduled) Message your therapist anytime from anywhere (1 week of unlimited, unscheduled texts counts as 1 session)
- **Chat:** (Live & scheduled) Text conversations with your counselor in real-time (counts as 1 session)
- **Phone:** (Live & scheduled) Talk with your counselor over the phone (counts as 1 session)
- **Video:** (Live & scheduled) Talk with your counselor in a virtual face-to-face setting (counts as 1 session)

#### WHAT IF I CHANGE MY MIND ABOUT BETTERHELP?

Simply call Wellspring EAP within 30 days of accessing services to be re-referred. Your access to BetterHelp will terminate and you will receive a referral to traditional in-person services from Wellspring EAP.

# Identity Protection



## Allstate Identity Protection

### Allstate Identity Protection Pro Plus

Ready to digitize your business, protecting against whatever new challenges tomorrow may bring?

Identity Protection is one of the fastest growing voluntary benefits today. While it may be labeled “voluntary,” given recent surges in fraud and identity theft, identity protection benefits feel more important than ever.

Through the Life Science Washington Health Trust, members now have access to Protection Pro Plus, an Allstate Identity Protection plan that can be offered to cover employee only or employee plus family. The plan offers a generous definition of family, using “under roof or under wallet” as its guideline.

Protection Pro Plus includes:

- Identity monitoring
- Credit monitoring
- Remediation
- Reporting

Protection Pro Plus is a non-taxable, non-reportable benefit, meaning employers can deduct any cost of offering this service to their employees, when enrolled as employer paid.

To learn more, download the [Allstate Identity Protection brochure](#) or email [LifeScienceWA@advprofessionals.com](mailto:LifeScienceWA@advprofessionals.com).

# About the Administrative Platform



**OMNITRADE**  
HEALTH TRUST

## Omnitrade

### Supporting Washington businesses to create a better community

Omnitrade is an administrative platform that connects employers, vendors, third-party administrators, and professionals under one platform for all enrollment, fulfillment, compliance, insurance, and related 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 high retention and client satisfaction.

### Flexibility

Omnitrade was designed to be robust enough to manage all aspects of administration while being flexible enough to meet the unique needs of participating companies. This critical feature provides scalable solutions for organizations of different sizes and sophistication, and allows us to integrate new technology, partnerships, and best practices for the betterment of our clients in a seamless and thoughtful manner. Our partners have come to rely on our proactive approach to expected challenges, while creating alternative solutions for unexpected marketplace changes.

### Innovation

As a fully integrated platform, Omnitrade is a catalyst for innovation, setting new industry standards, sharing expertise, fostering collaboration, and delivering key business services. This ensures Washington state-based businesses are advancing not only their economic value, but their global impact.

### Service

We understand our stakeholder's business needs require a 24/7 platform that can perform transactions and deliver solutions on demand. Providing web-based collateral and reference materials, access to online enrollment, and electronic premium payment options, allows Omnitrade resources to be available in "real time." The ability to provide solutions without any lapse in support is concurrent with the service Omnitrade has become synonymous with.

# About the Third-Party Administrator



## Vimly Benefit Solutions

The administration of employee benefits plans requires a commitment to service.

Employers, employees, trustees, vendors and advisors all require input and dedication from a third-party administrator. It is the administrator's responsibility to ensure that the flow of information to all parties is constant, timely and accurate. The administrator must act as primary liaison between plan participants and all other ancillary participants of the Trust.

## Client Support

Vimly Benefit Solutions is known for establishing a new level of customer service. Dedicated account teams deliver exceptional service, beginning with onboarding each employer. Vimly brings together all the resources and expertise to support your day-to-day needs.

## What They Do

### **Enrollment & Eligibility**

A one-stop shop enrollment platform for managing employee benefits where data is securely transferred to carrier partners automatically.

### **Consolidated Billing and Payment**

Consolidated billing allows for multiple carriers and coverages to be billed on a single invoice. Vimly processes payment and ensures carriers and vendors are paid timely.

### **Commission, Reporting and Payment**

Commission reporting and payment services are fully integrated with this service offering. Vimly has the ability to manage complex commission structures within a group, by coverage type, by carrier and by broker status.

### **COBRA Administration**

Vimly provides full service COBRA administration with dedicated customer service and support. All required notices and communications, monthly billing, customer support, annual renewal and plan set-up are included in this service.

### **Compliance Services**

Vimly provides compliance administration services in accordance with all federal and state regulatory requirements such as ERISA, HIPAA, COBRA and Health Care Reform. Vimly also provides required notices to employers for distribution to their employees such as, Medicare Part D Creditable Coverage, CHIPRA, Summary Annual Report and Summary of Benefits and Coverage.

### **Consumer-Directed Health Plan (CDHP) Administration**

Employers may offer flexible spending or other CDHP Plans. In each case, Vimly conducts implementation, enrollment, debit card issuance, claim adjudication, participant reimbursements, and reporting to the plan sponsor and participants.

# About the Third-Party Administrator, continued



## Vimly Benefit Solutions

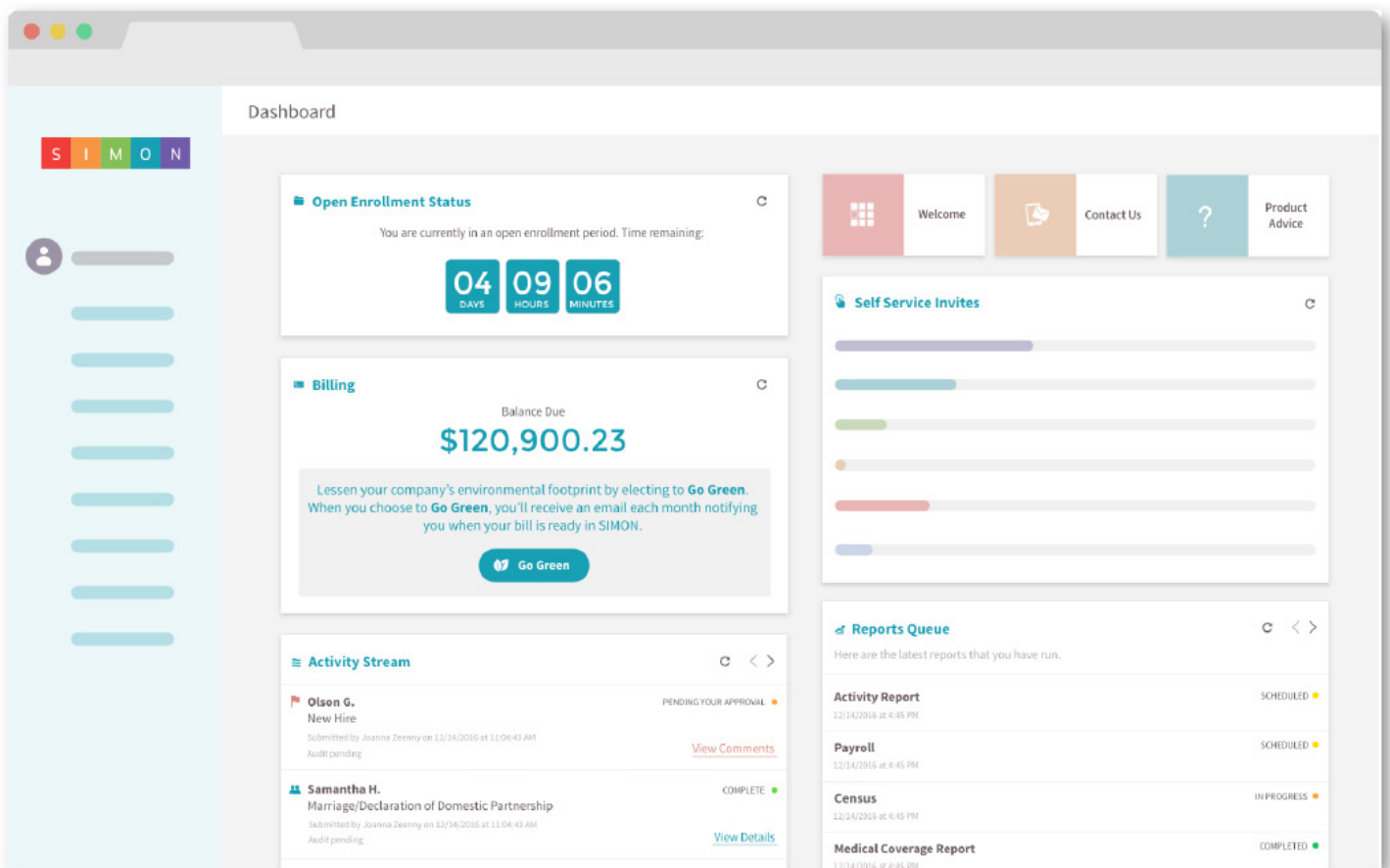
### Vimly Technology

Simon® is Vimly's online Employee Benefits Management System – providing a centralized location where an HR administrator can manage enrollment, billing and payments. This makes the entire process more manageable and results in streamlined processes and efficiencies gained.

The platform is accessed through an intuitive web interface or portal that is 100 percent responsive whether on any desktop, tablet or mobile browser.

The SIMON Employer Portal enables employers, and their members, to enjoy efficient, error-free enrollment, as well as access to other tools powered by Vimly's market-leading benefits administration system. This includes powerful consolidated billing that delivers current, accurate and complete transaction reporting, and reliable, integrated data connections with your carriers.

SIMON supports electronic enrollment with nationally recognized medical, dental, vision, life and other voluntary benefit products.



# About the Managing General Agent

## Advanced Professionals Insurance & Benefit Solutions



Insurance &  
Benefit Solutions

Advanced Professionals  
Insurance & Benefit Solutions  
1201 Third Avenue, Suite 800  
Seattle, WA 98101 | 206.602.3558  
LifeScienceWA@advprofessionals.com

[Advanced Professionals Insurance & Benefit Solutions](#) manages several Association Health Plans, small-employer community-rated products, as well as large group-underwritten products. The team is committed to offering innovative solutions and unparalleled service. Through various marketplaces, Advanced Professionals Insurance & Benefit Solutions provides accredited producers with access to a comprehensive array of affordable healthcare products and services designed to meet the specific needs of their clients.

Driving Advanced Professionals Insurance & Benefit Solutions' success are two powerful and complementary components: technology and service. Our proprietary [AP Connect](#) producer portal is a web-based system uniquely designed for our wholesale model. As your end-to-end platform for RFPs, new business and renewals, AP Connect also provides access to each of our program-specific resources – including forms, plan summaries and booklets, producer reference tools, directories and more. The team is committed to a two-day turnaround on the more than 35,000 proposal requests received annually from 750 accredited producers across the state. The team not only delivers these proposals, but also handles the processing of all new business and renewals.

Advanced Professionals Insurance & Benefit Solutions is a dedicated team which, with more than 50 years of combined trust management experience, is a dynamic group of professionals accustomed to the ever-changing health insurance environment.

Your Advanced Professionals Insurance & Benefit Solutions team will assist with:

- Rate and product design assessment on behalf of employers and accredited producers
- Producer presentations and training
- Marketplace benchmarking
- Value-driven strategies
- Marketing
- High-level claim and service issues
- General advocacy for credentialed producers and companies

Advanced Professionals Insurance & Benefit Solutions takes pride in its ability to thrive in a fast-paced environment. Combining a creative approach with a “do-what-it-takes” attitude is what differentiates this team from the competition.



## Plan Sponsor



[LifeScienceWA.org](http://LifeScienceWA.org)

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## Administrative Platform



**OMNITRADE**  
HEALTH TRUST

[OmnitradeBenefits.com](http://OmnitradeBenefits.com)

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## Managing General Agent



Insurance &  
Benefit Solutions

Advanced Professionals  
Insurance & Benefit Solutions  
1201 Third Avenue, Suite 800  
Seattle, WA 98101  
206.602.3558  
[AdvProfessionals.com](http://AdvProfessionals.com)