

Producer Renewal Bulletin

PLAN YEAR JANUARY 2023 - DECEMBER 2023

Advanced Professionals Insurance & Benefit Solutions is pleased to present the 2023 plan year for the Alaska Industry Health Trusts offered by Associated Industries (AI), which include:

- Alaska Business Services Health Trust
- Alaska Commercial Construction Health Trust
- Alaska Health Industry Health Trust
- Alaska Manufacturing Health Trust
- Alaska Retail Services Health Trust

As you work with your clients through the renewal process, we would like to take this opportunity to share some highlights for the plan year:

- 19 medical plans from Moda Health offer deductibles ranging from \$500 to \$8,550, all with access to virtual care and an employee assistance program (EAP) at no additional cost.
- NEW! The ER copay will be \$250 for 2023, the HDHP plans will remain the same.
- Select one of four available Rx plans to pair with elected medical plan; Rx must be selected when choosing a medical plan.
- Rate pass on vision and dental.
- Vision options include a safety eye wear rider.
- NEW! Exam Plus Plan and Voluntary Vision will be available in 2023.
- Trusts are offered on a rolling 12-month plan year.
- Members of the following Alaska associations have access to enhanced discounts on an Associated Industries membership:
 - » [Anchorage Chamber of Commerce](#)
 - » [Associated Builders and Contractors of Alaska](#)
 - » [Associated General Contractors of Alaska](#)
 - » [Greater Fairbanks Chamber of Commerce](#)
 - » [Juneau Chamber of Commerce](#)
 - » [Kodiak Chamber of Commerce](#)
 - » [Anchorage Home Builders Association](#)



ASSOCIATED
INDUSTRIES

trusted
employer
advisors

Contact Us!

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

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Insurance &
Benefit Solutions

Reminder

Please be sure to maintain updated and accurate address and beneficiary information on the enrollment form.



ALASKA
COMMERCIAL
CONSTRUCTION
HEALTH TRUST



ALASKA
BUSINESS SERVICES
HEALTH TRUST



ALASKA
HEALTH INDUSTRY
HEALTH TRUST



ALASKA
MANUFACTURING
HEALTH TRUST



ALASKA
RETAIL
HEALTH TRUST

Membership Affiliate

Associated Industries

Associated Industries' mission is to provide comprehensive healthcare products to Alaska employers at affordable prices.

Organizations participating in the Trust will benefit from the competitive group rates and a wide array of administrative services.

Membership is the smartest and most affordable way to stay up-to-date on changing HR laws and regulations. Resources available to help members proactively and properly handle HR needs include:

- Digital HR toolkit (forms, posters and policies)
- Webinar Library with legal updates
- HR self-assessment
- Workers Compensation Toolkit
- Association health plan
- Third-party administration of Health Plan
- 401(k) program for small businesses
- Newsletter & e-alerts

Northwest businesses formed Associated Industries in 1910 as an employer association providing valuable and affordable employment law guidance from experienced attorneys.

Over the years, as workforce culture and HR demands have expanded, our association has responded by increasing our HR offerings to meet those needs. Together with our ongoing employment law guidance, these employer-related services continue to help our members effectively run their businesses.



Producer Membership

To show our appreciation, Associated Industries provides our accredited producers with a complimentary Producer-level Associated Industries (AI) membership.

Employer groups utilizing the health benefits through one of the five sponsored Trusts will still need to be current members.

Full membership into Associated Industries comes with great benefits!

Producers who wish to use the resources on the AI website, receive discounts for training events and project services, or have access to the 401(k) program, will need to have a current membership.

If you would like to join or continue to utilize the full benefits of membership, please [submit an application](#) for membership.

Any producer currently categorized as a member will automatically renew and receive your normal quarterly dues billing without any disruption to your services.

For more information on AI membership, email membership@aiin.com.

Product Highlights

Moda Health

- NEW! The ER copay will be \$250 for 2023
- Denali Plans - \$1,000 to \$8,550 deductible
- Pioneer Plans - \$500 to \$7,000 deductible
- Denali HDHP Plans - \$2,500 to \$7,000 deductible
- Pioneer HDHP Plans - \$1,500 to \$6,000 deductible
- 4 different Rx plans available

Delta Dental of Alaska

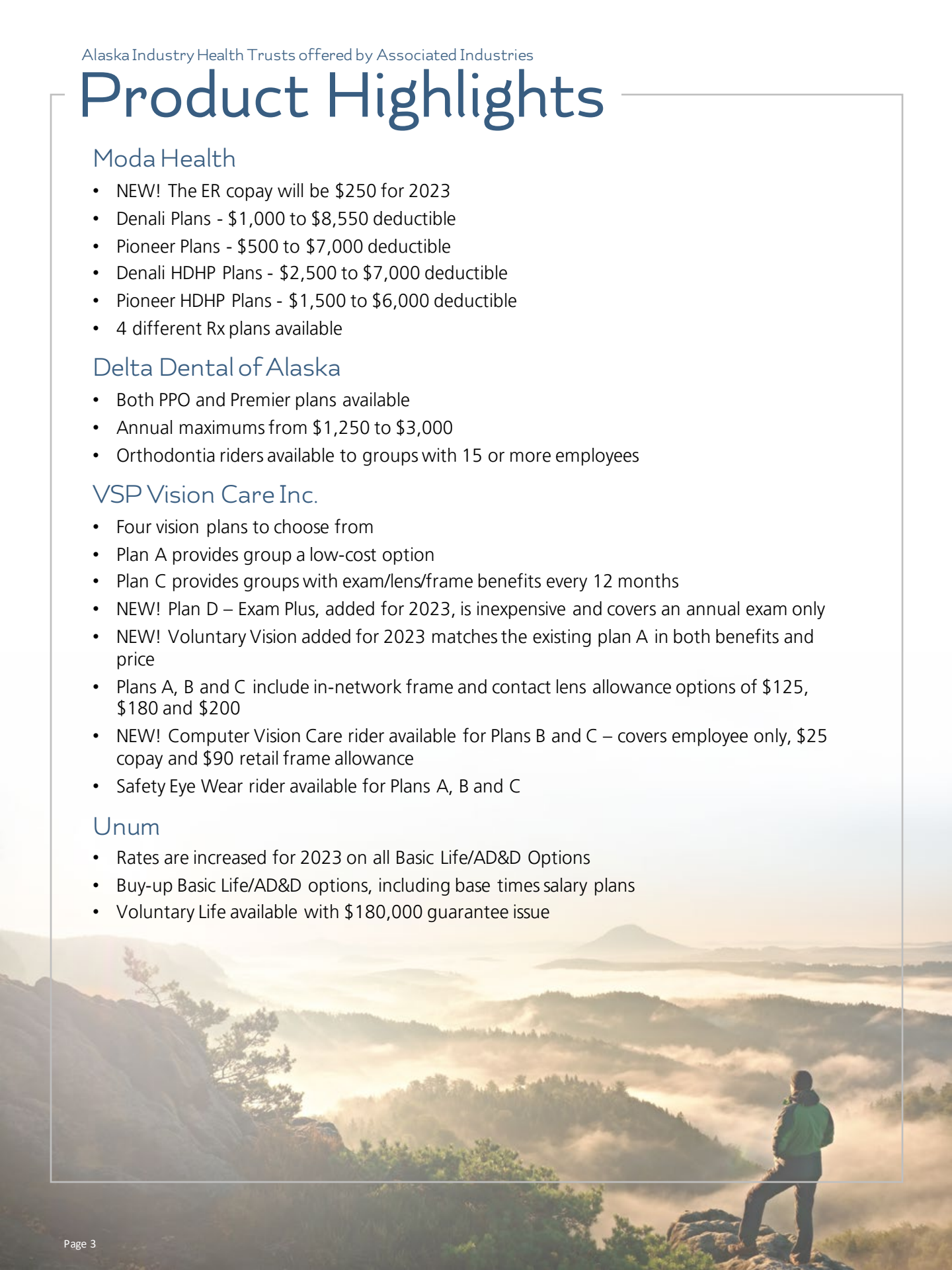
- Both PPO and Premier plans available
- Annual maximums from \$1,250 to \$3,000
- Orthodontia riders available to groups with 15 or more employees

VSP Vision Care Inc.

- Four vision plans to choose from
- Plan A provides group a low-cost option
- Plan C provides groups with exam/lens/frame benefits every 12 months
- NEW! Plan D – Exam Plus, added for 2023, is inexpensive and covers an annual exam only
- NEW! Voluntary Vision added for 2023 matches the existing plan A in both benefits and price
- Plans A, B and C include in-network frame and contact lens allowance options of \$125, \$180 and \$200
- NEW! Computer Vision Care rider available for Plans B and C – covers employee only, \$25 copay and \$90 retail frame allowance
- Safety Eye Wear rider available for Plans A, B and C

Unum

- Rates are increased for 2023 on all Basic Life/AD&D Options
- Buy-up Basic Life/AD&D options, including base times salary plans
- Voluntary Life available with \$180,000 guarantee issue



Medical Plans

Moda Health: More Choices for Better Care



For more than 60 years, we've been helping individuals improve their health and wellness. Today, our mission is the same — to find a better way to health, every day, for the people and communities we serve.

Preventive care matters Our medical plans cover most routine, in-network preventive care. These services include:

- Preventive health exams
- Well-baby care
- Women's annual exams
- Many immunizations
- Preventive cancer and other health screenings

Through the Alaska Industry Health Trusts, your clients can choose from 19 different preferred provider organization (PPO) plans, including six high-deductible health plans (HDHPs).

Tax advantages with an HDHP

Our HSA-compatible, HDHP-PPO plans give members flexibility and choice. We work with a preferred banking partner to make it easy for members with HDHPs. Members have the freedom to choose any financial institution for their HSA. They can use HSA tax-free dollars to pay for deductibles, coinsurance and other qualified expenses not covered by their health plan.

Expect quality pharmacy benefits

All Moda Health medical plans include prescription benefits. These benefits connect members with a Preferred Drug Program, a way to save money on safe and effective prescription medications. Through the program, plans cover prescriptions by these medication tiers: value, select, preferred, non-preferred, preferred specialty and nonpreferred specialty.

Well-being

"Well-being" means the state of being happy, healthy and prosperous. It's about more than just physical health. It's about the health of your clients' and employees' entire being, which also includes mental and emotional health. Moda Well-being makes it possible for them to choose the services, programs and tools that are right for their whole health.

Member support includes:

- Care management
- Condition and disease management
- Wellness management
- Financial management

Employee Assistance Program

Moda Health Employee Assistance Program is available to all employees, regardless of enrollment status.

Powered by Canopy, this free and confidential counseling benefit gives eligible members tools to manage life's ups and downs, including:

- Relationship problems
- Depression or anxiety
- Stress management
- Alcohol or drug abuse
- Community resources
- Conflict at work
- Identity theft management

Medical Plans

Moda Health plans effective January 1, 2023

For more details, a medical side-by-side comparison is available on [AP Connect](#).

Denali Plans

- Options available with deductibles from \$1,000 to \$8,550
- Up to 24 visits per year for acupuncture, massage therapy or spinal manipulations.
- 30 sessions per year for physical, speech or occupational therapy visits.

Pioneer Plans

- Options available with deductibles from \$500 to \$7,000
- Up to 24 visits per year for acupuncture, massage therapy and spinal manipulations
- 30 sessions per year for physical, speech or occupational therapy visits.

Denali HDHP Plans

- Options available with deductibles from \$2,500 to \$7,500
- Chiropractic and acupuncture services deductible waived
- 30 sessions per year for physical, speech or occupational therapy visits.

Prescription Drug Plans

- RX 1 – for 30-day retail
 - » \$0 copay for value medication tier
 - » \$10 copay for Select medication tier
 - » \$30 copay for Preferred meds
 - » \$50 copay for Non-Preferred meds
- RX 2 – for 30-day retail
 - » \$0 copay – Value
 - » \$15 copay – Select
 - » \$45 copay – Preferred
 - » \$75 copay – Non-Preferred
- RX 3A
 - » \$0 copay – Value
 - » \$20 copay – Select
 - » \$60 copay – Preferred
 - » 50% coinsurance – Non-Preferred
- RX 4
 - » \$0 copay – Value
 - » \$15 or 50% – Select
 - » \$15 Or 50% – Preferred
 - » \$15 or 50% – Non-Preferred

Additional Products

Delta Dental of Alaska – Monthly Premium

Dental Plan	Employee	Employee + Spouse	Employee + Family	Employee + Child(ren)
Alaska Premier 2000	\$60.52	\$125.89	\$216.67	\$145.26
Alaska PPO 2000	\$53.90	\$112.10	\$192.94	\$129.35
Alaska PPO 3000	\$63.75	\$132.59	\$228.21	\$152.99
Alaska Premier1250	\$52.66	\$109.52	\$188.51	\$126.37
Alaska PPO 1250	\$48.20	\$100.25	\$172.55	\$115.68
Orthodontia Plan	EE	ES	EF	EC
Alaska Ortho	\$1.80	\$2.85	\$17.10	\$16.05

VSP Vision Care Inc. – Monthly Premium

Choice Network	EE	ES	EF	EC
Plan A* (12/24/24)	\$4.65	\$6.76	\$12.10	\$6.76
Plan A with Safety Glasses Rider, \$0 co-pay	\$6.12	\$8.24	\$13.58	\$8.24
Plan B (12/12/24)	\$6.64	\$9.65	\$17.31	\$9.65
Plan B with Safety Glasses Rider, \$0 co-pay	\$8.49	\$11.50	\$19.14	\$11.50
Plan B with Computer Care Rider, \$25 co-pay	\$7.63	\$10.64	\$18.30	\$10.64
Plan C (12/12/12)	\$11.05	\$16.06	\$28.78	\$16.06
Plan C with Safety Glasses Rider, \$0 co-pay	\$13.19	\$18.19	\$30.91	\$18.19
Plan C with Computer Care Rider, \$25 co-pay	\$12.26	\$17.26	\$29.99	\$17.26
Plan D Exam Plus Plan, \$10 co-pay	\$0.86	\$1.70	\$2.73	\$1.70

*Also available as a Voluntary Plan.

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
\$3.72	\$9.31	\$0.18/\$1,000	\$0.18/\$1,000

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. 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, you must log into AP Connect and follow the below instructions:

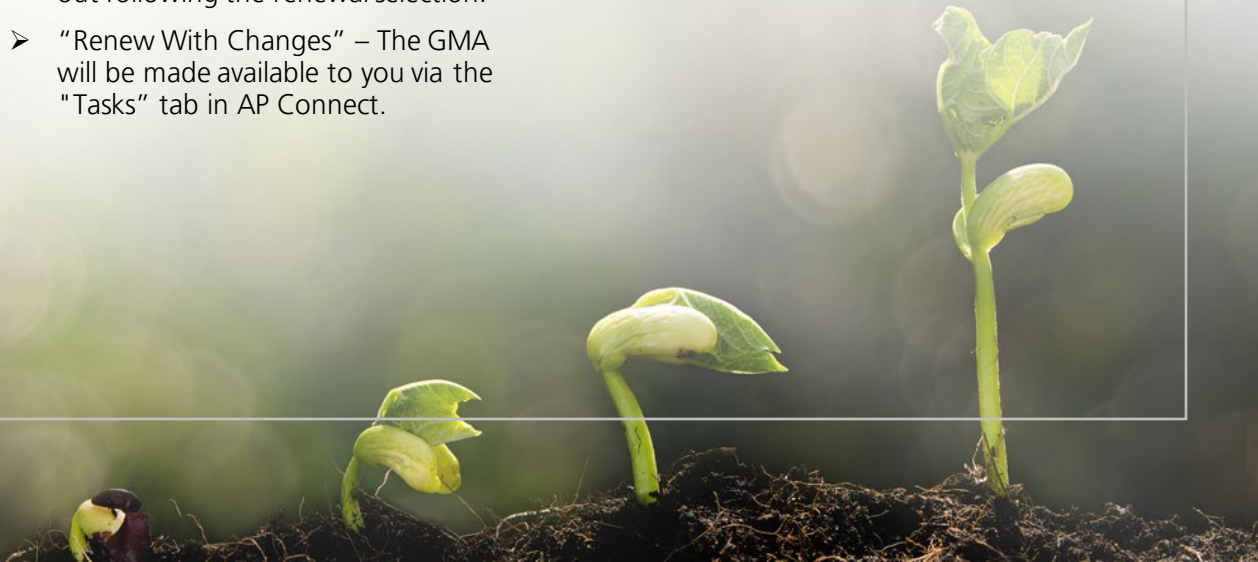
4-Step Process to Complete Renewal

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.



Renewal Tips for 2023

Groups that "Renew As Is" will not need to sign a new group master application for the 2023 renewal year. Please take note that groups that "Renew with Changes" will still need to complete and sign a GMA.

Pre-renewal premium invoices should be paid exactly as billed. Please advise your clients to contact the 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.

Any open enrollment changes should be directed to the TPA, once the renewal paperwork has been submitted. All changes must be received within 30 days of renewal effective date. If not, the change will not be accepted. If the group uses an EDI submission tool, open enrollment changes can be submitted through EDI transmission to aims@aiin.com.

If renewal forms are not received by the last day of the current contract, coverage will automatically be terminated.

Please note that retroactive enrollment changes can only be processed retroactively to 30 calendar days.

In order to process new group or renewal paperwork, the group's Associated Industries membership must be verified and noted on the GMA. Additionally, the producer must maintain membership with Associated Industries.

As a reminder, new case submission documents are due by the 15th of the month, prior to the group's effective date. If the required paperwork is not received by this date, group eligibility cannot be guaranteed for the scheduled effective date. Therefore, providers and carriers may inform the employees that they do not have coverage.

Premium payments, dues payments and membership applications should be sent directly to the TPA: AIMS, 1206 N. Lincoln St. #200, Spokane, WA 99201.

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](#)

AP Connect Training

To schedule AP Connect training for your producer house, contact AP Training Account Manager Vaneza Gutierrez at:

☎ 650.240.8785
@ Vaneza.Gutierrez@advprofessionals.com



Managing General Agent

Advanced Professionals Insurance & Benefit 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.



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:

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

Producer Accreditation and Annual Certification

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

- Accreditation Agreement – Each Producer House must have an accreditation agreement on file. The agreement includes AP Connect user rights for producers and support staff. If any changes occur—mergers, acquisitions, etc. – producer house must contact Advanced Professionals to ensure accreditation agreement is still valid.
- Producer Certification – Producers selling any trust offered by Advanced Professionals must be certified in that trust. Certification must be completed annually.

- Current Appointments with all applicable Carriers
- Current Alaska License
- Errors and Omissions Liability Insurance with a limit of no less than \$1,000,000
- Current Associated Industries 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 certification requirements.

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

Customer Service

General Inquiries and Information

AI-Alaska@advprofessionals.com

[AI Alaska Producer Site](#)

Associated Industries Management Services

AKTrust@aimstpa.com

Customer Service: 800.274.5309

Moda Health

ModaHealth.com

Delta Dental of Alaska

DeltaDentalAK.com

VSP Vision Care Inc.

VSP.com

Unum

Unum.com

Third-Party Administrator

Associated Industries Management Services



Associated Industries
Management Services

HEALTH BENEFITS
ADMINISTRATION

- Maintains and processes member eligibility
- Consolidated billing for all product lines purchased through the Trust
- Carrier premium processing
- Premium and eligibility reconciliation with carriers
- Administrative guides for new and renewing groups
- Producer commissions
- Live customer service representative will answer calls within regular business hours
- Delinquency processing and adjudication
- COBRA* administration, managed by Clarity Benefit Solutions, at no additional cost for all groups
- Distributes to companies the Association Welcome Letter along with their Group Administrative Guide
- Access to online portal for invoice retrieval and ACH payment submissions

*As a large group Trust, COBRA coverage must be provided for all members, regardless of group size. The TPA manages all carrier enrollment and eligibility for COBRA, regardless of COBRA administrator