

Producer Renewal Bulletin

Plan Year January 2022 - December 2022

Advanced Professionals Insurance & Benefit Solutions is pleased to present the 2022 plan year details for the January 1st anniversary date Business Health Trust Industry Health Trusts with medical from Kaiser Permanente. As you work with your clients through the renewal process, we would like to take this opportunity to highlight the following:

- NEW! Three Summit PPO plans available for 2022 with deductibles of \$500, \$1,000 and \$3,000.
- 24/7 virtual care allows members to access health services at their convenience.
- 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.
- Access PPO includes more than 1 million providers and facilities nationwide. In addition, Kaiser Permanente facilities are considered in-network, with lower cost shares, through the Enhanced Network benefit.
- NEW! Dental enhancements for 2022 include posterior composites and cone beam imaging as covered benefits.
- NEW! Voluntary Life Open Enrollment for ALL with increased Guarantee Issue amount of \$100,000.
- Rate pass on all non-medical product suites.
- Business Health Trust members can access a wide variety of additional benefits, services and savings, including 401(k) and other retirement resources, identity protection and more. Learn more on Page 5.



Washington's Source for Employee Benefits

Contact Us!

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

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The below Health Trusts with medical through Kaiser Permanente renew January 1st.



Business Health Trust

Business Health Trust offers comprehensive,



affordable employee benefits to small and mid-sized businesses and non-profits in the state so that they can provide competitive employee benefit programs for sustainable organizations and healthy, productive employees.

We provide large company benefits at competitive prices for small businesses in the state. Whether you have two employees or more than 100, we can help you create a benefits program that attracts talent and keeps your employees healthy and productive – at a budget you can afford.

We are a source to help small businesses navigate the complex world of health insurance and employee benefits. We offer more than insurance – we are a resource, offering small employers in Washington the information and tools they need to design and manage a competitive employee benefits program, help their employees make good use

of medical and wellness benefits, and keep up-to-date on policy issues that affect small businesses in the state.

We advocate for small business insurance needs in Washington.

Business Health Trust was founded so that small businesses and non-profits could offer their employees the health benefits they need to stay competitive, providing health insurance for groups that might not otherwise be able to afford coverage.

We handle administration, so you can focus on what's important: your business. We handle benefit plan administration for ultimate convenience, offering consolidated billing, online payment, and online access to benefits for easy enrollment throughout the year.

 businesshealthtrust.com

 facebook.com/businesshealthtrust

Sponsoring Association & Partners

The [Seattle Metropolitan Chamber of Commerce](http://seattlechamber.com) is the sponsoring association of Business Health Trust. Business Health Trust members and producers may choose which membership partner they would like to join to satisfy the Business Health Trust membership requirement. Membership dues are subject to normal nominal annual increases. Membership partners include:



Product Highlights

Kaiser Permanente

- **25 different medical plan** designs offered on the Access PPO and Core HMO Networks, including three new Summit PPO plans outlined at right
- **Flexible product offerings** with deductibles that range from \$200 to \$5,000, plus four Virtual Care Plus HMO plans.
- **Option of HSA plans** with deductibles that range from \$2,500 to \$4,500.
- **24/7 virtual care** that allows members to access health services at their convenience.
- **More Choices:** Employers will more easily be able to find a plan that fits their needs and those of their employees.
- **Offer 3 Plans:**
 - › Groups may select up to three medical plans within Kaiser Permanente’s product offerings, as long as one of those is an HMO plan, and there are 10 eligible employees enrolling.
 - › An eligible employee must be permanent, full-time and work a minimum of 20 hours per week. Seasonal, temporary, part-time (working under required minimum hours to receive benefits) or contracted employees are excluded. A member group can only make changes to their eligibility hours or probationary period during their renewal period.
 - › For employer-sponsored medical, dental, or vision plans, a minimum of 75% of all eligible employees must participate within each member group. Employee waivers will be required.

Introducing 3 New Summit PPO Plans!

New for 2022, Business Health Trust is offering three new Summit PPO plans that are a good option for employers looking for a low-cost PPO.

The plans give members the best value when they choose high-quality care from Kaiser Permanente providers and preferred contracted providers. And when choice is most important, members have access to more than 1 million in-network health professionals anywhere in the United States.

Highlights of the Summit PPO plans include:

- 3-tier plans offer extensive choice in providers and costs.
- Shared in-network deductible and out-of-pocket limits between Tier 1 and Tier 2 help lower costs.
- Plans can be offered as a sole product, or alongside a second Kaiser Permanente health plan product if employers want more choices.
- Members are incentivized to use preferred hospitals where Kaiser Permanente clinicians are actively involved in care management.

Summit PPO plans are available to employers who have 80% of their employees living or working in King, Kitsap Pierce, Snohomish, Spokane or Thurston counties.

Product Highlights

Delta Dental of Washington



Delta Dental of Washington

- NEW! Dental enhancements for 2022 include posterior composites and cone beam imaging as covered benefits.
- Diagnostic and Preventive Waiver continues to be included in all plans. Class 1 services do not count toward annual benefit maximum.
- Benefit maximums range from \$1,000 to \$2,500.
- Annual deductible options from \$0 to \$50/individual and \$0 to \$150/family.
- Extensive network: Premier Network includes 90% of WA dentists; PPO Network includes 60% of WA dentists.

VSP Vision Care Inc.



- All plans include an exam every 12 months; and frame allowance of \$200 or contact lens allowance of \$160, with three hardware benefit frequency options.
- Additional enhancements include:
 - ✓ **UV Coating:** Covered in full
 - ✓ **Suncare:** A unique upgrade that allows members who do not need prescription eyewear to use the frame benefit for non-prescription sunglasses
 - ✓ **Scratch Coating:** Covered in full
- Value adds including polycarbonate lenses for dependent children; TruHearing; discounts on laser vision correction and prescription sunglasses; and Eyeconic will continue to be included with all plan options.

LifeMap



- NEW! Voluntary Life Open Enrollment for all employees with Guarantee Issue increase from \$40,000 to \$100,000 up to a maximum of \$300,000.
- \$15,000 Basic Life and AD&D coverage continues to be included with all medical plans.
- Additional basic life and voluntary options available.
- Four Long-Term Disability Plans.

Wellspring EAP



- Three-visit model included with all medical plans, at no additional cost.
- Six-visit buy-up model available.
- Telephone Support 24/7, with unlimited phone consultation.

AIG Voluntary Personal Accident Coverage



- 24-hour accident protection in increments of \$25,000 to \$250,000.
- Benefits include Accidental Death & Dismemberment, common carrier, seatbelt/airbag, paralysis, and tuition benefits.

Additional Benefits

Retirement Solutions



Business Health Trust members now have access to the [EVOLVE 401\(k\)](#) plan, the ideal solution for businesses that want to offer full-service retirement benefits and keep costs in check. EVOLVE is run by Newfront Retirement Services, Inc., an experienced team of retirement services professionals who handle the details so you can stay focused on growing your business.

Business Insurance



Through a partnership with Newfront – a leading insurance and financial services company – Business Health Trust is now offering [Newfront Total Solution – Property and Casualty](#) coverage to our venture-backed technology companies. Newfront Total Solution is the premium policy for companies that want to secure a competitive advantage with broad coverage that's easy to obtain and keeps up with you as you grow.

HR Tools



Through an exclusive partnership with [Archbright](#), Business Health Trust member employers now have access to HR tools such as a free HR Hotline, sample policies, job descriptions, forms and more with a basic membership to Archbright's online HR resources at no additional cost. Business Health Trust members also receive 20 percent off additional services and membership types.

Additional Small Business Savings



Passport Corporate Membership: Save money on dining, shopping, and travel – as well as gym memberships, childcare and much more, with access at no additional cost to the Passport Corporate program.



Savings on ORCA Cards: Save up to 50 percent off retail ORCA passes with ORCA Business Passport.



Credit Card Processing Services: Our members can save 10 percent to 40 percent on credit card processing fees, including point-of-sale, online and mobile transactions through Polaris Payments.



Outsourced IT Services: Through a partnership with Latitudes Technology Consulting, Business Health Trust members can save on high-quality outsourced IT support, and receive a comprehensive GAP analysis report – at no additional cost.

Medical Carrier

Kaiser Permanente

Kaiser Permanente combines diverse and reasonably priced plans with a fully integrated health care delivery system. Our providers, pharmacies, and lab services all work together, often under one roof, to provide high-quality, cost-effective care.

Our plans encourage your employees to adopt healthier lifestyles, which translates into a healthier workforce, higher productivity, less absenteeism, fewer accidents on the job – and savings for you.

With a 24-hour Consulting Nurse helpline, care management programs, and convenient online services, we make it easy for members to play an active role in their own health care.

Diverse portfolio of products

We believe that small employers need the same flexibility and choice as bigger companies, at a reasonable price.



We offer HMO and Virtual Plus (VP) plans that feature:

- A selection of deductible plans
- Integrated, coordinated care with our HMO plans
- Preferred provider organization (PPO) plans, with access to regional and national networks that maximize employees' flexibility
- Health savings account (HSA) compatible plans
- Dental plans, with pediatric and optional adult and family options offered through Delta Dental of Washington
- Plans that are easy for you to administer, and easy for your employees to use

Get Care at Your Convenience Through Kaiser Permanente

As a nonprofit, Kaiser Permanente has always put members first.

And we're committed to providing you the coverage and personalized care you need to stay healthy and tackle any health issues that come your way.

Kaiser Permanente offers many ways to get care quickly, including:

- **Online Visits.** For common health issues, get an online treatment plan and a prescription from Kaiser Permanente medical offices or mail order pharmacy (if needed).
- **Care Chat.** Get care from Kaiser Permanente clinicians via secure online chat.
- **Consulting Nurse Service – 24/7.** Talk with a nurse for care advice, or find out if you need immediate medical attention. Get help 24 hours a day, 365 days a year. No cost shares for members.
- **Phone Visits.** Members can schedule a phone visit online or call their provider's office to schedule. The provider will call the member at your appointment time at the phone number specified.
- **Urgent Care.** Urgent care is for conditions that require prompt attention but do not pose an immediate, serious threat to your health or life.

Dental Plans

Delta Dental of Washington – Monthly Premium – No Rate Changes

Dental 2-9 Subscribers	EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	EMPLOYEE + FAMILY
Plan 1	\$48.66	\$92.48	\$93.96	\$137.79
Plan 2	\$60.60	\$115.20	\$117.01	\$171.61
Plan 3	\$71.19	\$135.33	\$137.48	\$201.62
Plan 4	\$70.38	\$132.44	\$134.56	\$196.60
Plan 5	\$64.08	\$121.80	\$123.74	\$181.46
Plan 6	\$54.54	\$103.68	\$105.31	\$154.45
Plan 7 (voluntary)*	\$66.42	\$126.26	\$128.24	\$188.08
Dental 10-50 Subscribers	EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	EMPLOYEE + FAMILY
Plan 1	\$40.83	\$77.61	\$78.84	\$115.63
Plan 2	\$50.84	\$96.66	\$98.18	\$143.99
Plan 3	\$59.74	\$113.57	\$115.36	\$169.18
Plan 4	\$55.37	\$111.10	\$112.90	\$164.97
Plan 5	\$53.77	\$102.21	\$103.82	\$152.27
Plan 6	\$45.76	\$86.99	\$88.37	\$129.59
Plan 7 (voluntary)*	\$55.72	\$105.93	\$107.61	\$157.81
Child Only Ortho Rider	–	–	\$24.24	\$24.24
Family Ortho Rider	\$1.08	\$2.17	\$26.14	\$27.21
Dental 51+ Subscribers	EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	EMPLOYEE + FAMILY
Plan 1	\$37.97	\$72.18	\$73.32	\$107.54
Plan 2	\$47.28	\$89.89	\$91.31	\$133.91
Plan 3	\$55.56	\$105.62	\$107.28	\$157.34
Plan 4	\$51.49	\$103.33	\$104.99	\$153.42
Plan 5	\$50.00	\$95.06	\$96.55	\$141.61
Plan 6	\$42.55	\$80.90	\$82.18	\$120.51
Plan 7 (voluntary)*	\$51.81	\$98.52	\$100.07	\$146.76
Child Only Ortho Rider	–	–	\$24.24	\$24.24
Family Ortho Rider	\$1.08	\$2.17	\$26.14	\$27.21

*Groups enrolling on Dental Plan 7 are not eligible for either orthodontia rider.

Additional Products

VSP Vision Care Inc. – Monthly Premium – No Rate Changes

Vision	EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	EMPLOYEE + FAMILY
Choice Plan A (12/24/24)	\$4.59	\$7.31	\$7.51	\$10.25
Choice Plan B (12/12/24)	\$5.98	\$9.55	\$9.75	\$13.32
Choice Plan C (12/12/12)	\$7.45	\$11.88	\$12.12	\$16.56

LifeMap – Monthly Premium – No Rate Changes

Life / AD&D Plans		Voluntary Life Rates	
Compulsory Plan A: \$15,000 Basic Life and AD&D	Bundled with medical at no additional cost	Age	Gross Rate per \$1,000
Plan B: \$50,000 = additional \$35k to compulsory	\$0.214 per \$1,000 (only for buy-up amount)	Under 30	\$0.10
Plan C: 1X salary to \$100,000 max	\$0.175 per \$1,000 (only for buy-up amount)	30-34	\$0.11
Plan D: 2X salary to \$200,000 max	\$0.192 per \$1,000 (only for buy-up amount)	35-39	\$0.13
		40-44	\$0.24
		45-49	\$0.42
		50-54	\$0.71
		55-59	\$1.22
		60-64	\$1.41
		65-69	\$2.48
		70-74	\$4.35
		75 and older	\$6.65

Wellspring EAP – Monthly Premium – No Rate Changes

	6-Visit EAP Model	
3-Visit Model Included with Medical	10 or fewer employees	\$1.50
	11-50 employees	\$1.40
	51-100 employees	\$1.35
	100+ employees	\$1.31

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 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 Business Submission](#)
- [New GMA Training](#)
- [New Business RFPs](#)

Managing General Agent

Advanced
Professionals
Insurance &



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Benefit Solutions

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.

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:

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



connect

For training on AP Connect, our Training Manager is available to help:

Shannon Spencer

☎ 206.788.8983

@ Shannon.Spencer@advprofessionals.com

Customer Service

General Inquiries and Information

Public site: BusinessHealthTrust.com

Producer Website

BHT@advprofessionals.com

Kaiser Permanente

www.Healthy.KaiserPermanente.org

Customer Service: 800.813.2000

Delta Dental of Washington

www.DeltaDentalWA.com

Customer Service: 800.554.1907

VSP Vision Care Inc.

www.VSP.com

Customer Service: 800.877.7195

Wellspring

www.WellspringEAP.org

Customer Service: 800.553.7798

LifeMap

www.LifeMapCo.com

Customer Service: 800.794.5390

AIG

Customer Service: 212.770.7000

Third-Party Administrator



Vimly Benefit Solutions

YOUR THIRD-PARTY ADMINISTRATOR

 425.771.7359

 BHT@vimly.com

 Business Health Trust

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