

Producer Renewal Bulletin

Effective January 1, 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 Premera Blue Cross. As you work with your clients through the renewal process, we would like to highlight the following:

- NEW! 3 Premera NOW plans available for 2022 focused on virtual care at affordable prices, with deductibles of \$1,000, \$3,000 and \$5,000.
- Robust in-network virtual care continues to include access to a variety of options through 98point6, Doctor on Demand, Talkspace, Boulder Care and Workit Health.
- Virtual consults, telemedicine, and in-person office visits are covered under the same copay/cost-share for Titanium, Sterling and HSA plans.
- 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.
- 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.



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:

Paul Baker

📞 206.899.1895

@ Paul.Baker@advprofessionals.com

Nathan Edmondson

📞 206.602.3558

@ Nathan.Edmondson@advprofessionals.com

Amanda Weidman

📞 206.962.3583

@ Amanda.Weidman@advprofessionals.com



The below Health Trusts with medical through Premera Blue Cross 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:



THE CHAMBER

seattle metropolitan chamber of commerce



BELLINGHAM REGIONAL
CHAMBER OF
COMMERCE



Economic Alliance
SNOHOMISH COUNTY



GREATER YAKIMA
Chamber of Commerce



Product Highlights

Premera Blue Cross

- NEW! 3 Premera NOW plans available for 2022 focused on virtual care at affordable prices, with deductibles of \$1,000, \$3,000 and \$5,000.
- All Titanium, Sterling and HSA plans utilize the Heritage and Heritage Prime networks.
- Three Titanium plans: \$200, \$350 and \$500 deductible options, featuring 2x family deductible and out-of-pocket maximums.
- Ten Sterling plans: \$250, \$500, \$750, \$1,000, \$1,500, \$2,000, \$2,500, \$3,000, \$4,000 and \$5,000 deductible options.
- Deductible waived for all diagnostic services on all Sterling and Titanium plans, including advanced imagery.
- Enhanced rehabilitation available with 45 outpatient visits annually.
- Four HSA Plans: \$1,500, \$2,500, \$3,500 and \$5,000 deductible options.

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.

VSP Vision Care Inc.

- All plans include an exam every 12 months; and a 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

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 and more plans.

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

Premera Blue Cross

The Business Health Trust Industry Health Trusts provide a comprehensive array of Premera Blue Cross medical products. The Trusts' offering of innovative plan designs provide customized options, such as virtual care that gives employees 24/7 access to health care. All medical plans include these great support programs:

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

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

PREMERA |

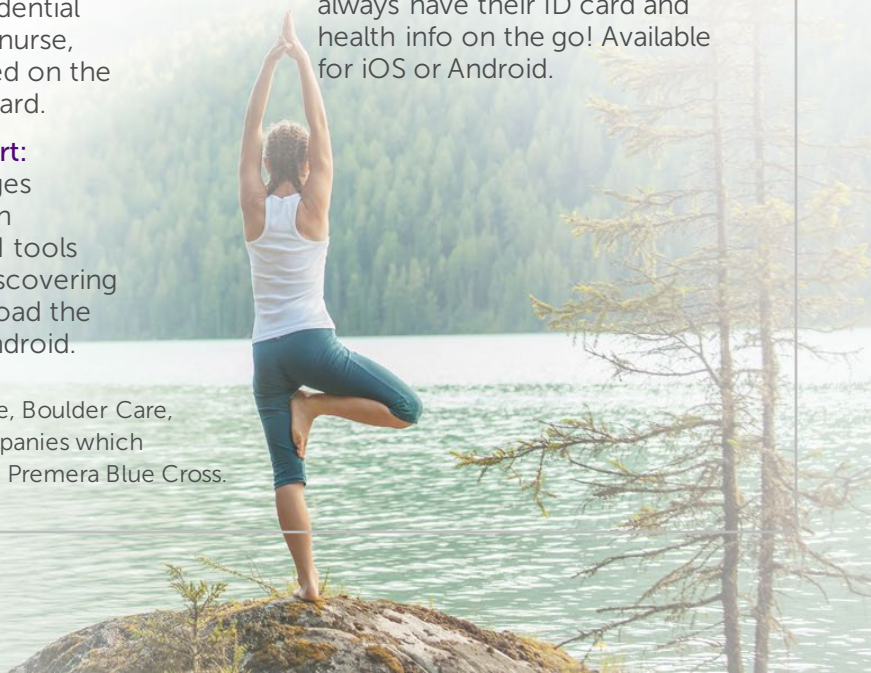
BLUE CROSS

An Independent Licensee of the Blue Cross Blue Shield Association

Online Resources

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

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



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.



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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 2022

Renewal forms are due by the 10th of the month prior to the group's renewal date. If the required renewal documents are not received by this date, group eligibility cannot be guaranteed for the scheduled renewal date. Therefore, providers and carriers may inform the employees that they do not have coverage.

If renewal forms are not received by the last day of the current contract, coverage will automatically terminate. We will assume the group desires to cancel coverage unless advised otherwise.

Pre-renewal premium invoices should be paid exactly as billed. Please advise your clients to contact the Third Party Administrator (TPA) with any premium or enrollment questions, concerns, or discrepancies. Any requested revisions will be reflected on the group's next billing statement. All taxes and fees associated with the Affordable Care Act (ACA) will continue to be included in the invoiced premiums.

In order to process new group or renewal documents, the Association Partner membership must be verified and noted on the GMA. Additionally, the producer must maintain membership with one of the Association Partners.

Any open enrollment changes can be directed to the TPA, Vimly Benefit Solutions, once the renewal documents have been submitted.

Renewal Resources – Video Tutorials

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

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



Managing General Agent

Advanced Professionals Insurance & Benefit Solutions



Insurance & Benefit Solutions

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.

Producer Certification

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

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

Please note that if a producer's certification is suspended, commissions are not paid. Producers are allowed 90 days from the date of expiration to become compliant with all of the certification requirements.

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

AP Connect – Your Producer Platform

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



connect

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

Customer Service

General Inquiries and Information

Public site: BusinessHealthTrust.com

Producer Website

BHT@advprofessionals.com

Premera Blue Cross

www.Premera.com

Customer Service: 800.722.1471

Delta Dental of Washington

www.DeltaDentalWA.com

Customer Service: 800.554.1907

VSP Vision Care Inc.

www.VSP.com

Customer Service: 800.877.7195

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