



Employee Benefits for Small Businesses



Kavi can help you **Enroll, Insure & Retain** employees with:

- Competitive Pricing
- Online Billing
- Consolidated Administration
- Comprehensive Products

Effective January 1, 2023

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About Kavi Marketplace



[Kavi Marketplace](#), powered by TailorWell, is a one-stop shop that bundles all the tools necessary for small groups to enjoy great benefits. It is designed to make healthcare interaction easy, with consolidated billing, no administrative fees and an easily accessible online enrollment platform. Product offerings through Kavi include small-group medical plans from Asuris Northwest Health; and large-group dental, vision and life insurance benefits specifically selected from Delta Dental of Washington, VSP Vision Care Inc. and LifeMap Assurance Company.

Through Kavi, employers perform their own online administration via a comprehensive, real-time platform, and employees can shop and enroll in an online marketplace at initial enrollment. Key advantages to Kavi include: online shopping; decision support and enrollment; comprehensive and highly accurate benefits administration; consolidated billing; and online tools.

Through Kavi, Asuris offers comprehensive small-group medical, pharmacy and wellness plans. Additional benefits are provided by Delta Dental of Washington, the state's leading dental benefits company; VSP Vision Care Inc., the nation's only not-for-profit vision company; LifeMap Assurance Company, offering specialized Life, AD&D and Voluntary Life products; and Allstate Identity Protection, which can be offered to cover employee only or employee plus family. With several unique plan designs to choose from, employers will be empowered to pick the right combination of benefits to meet their needs, while taking advantage of Kavi's group purchasing power.

Kavi products are available for all industries in Washington state, and are distributed to Asuris-appointed and Kavi-accredited producers via [AP Connect](#), which provides accredited producers with secure, online access to Washington state's premier health care insurance companies' products.

To learn more, please contact your producer or email Kavi@advprofessionals.com.

Benefit Highlights

Medical Plan: Asuris Northwest Health

- Metallic levels include Platinum, Gold, Silver and Bronze
- Available to employers with 1-50 employees
- “Rolling” 12-month plan year offerings
- All Asuris community-rated small-group products available
- Doctor visits available 24/7 over the phone or video chat through Doctor on Demand
- All plans ACA compliant
- All taxes/fees included in pricing
- Six-tier formulary splits generic, brand and specialty categories
- Embedded wellness program discounts for qualified employee premiums
- Employee Assistance Program (EAP) embedded on all plans

Dental Plan: Delta Dental of Washington

- Diverse options include annual benefit maximums up to \$2,000 and deductibles of \$50/\$150; 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 1 diagnostic and preventive services covered in full and without reducing the annual benefit maximumAll plans include the Delta Dental PPO Network
- Available to groups with two or more employees
- Large-group rating

Vision Plan: VSP Vision Care Inc.

- Three plan options with distinct benefit frequencies
- \$10 co-pay for exams
- Materials allowance and co-pays vary by plan
- Choice Network included with all plan options
- Available to groups enrolled in a Kavi medical or dental plan with two or more employees
- Large-group rating

Life and AD&D Plan: LifeMap Assurance Company

- \$20,000 Basic Life/AD&D
- \$25,000 Basic Life/AD&D
- \$50,000 Basic Life/AD&D
- Voluntary Life

Identity Protection Plan: Allstate Identity Protection

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

Asuris Northwest Health 2023 Asuris Employee SelectSM plans— Preferred network

Family deductible and out-of-pocket maximum (OOPM) is 2x individual	Platinum 250	Platinum 500	Platinum 850
In-network deductible / out-of-network deductible	\$250 / \$3,000	\$500 / \$3,000	\$850 / \$3,000
In-network OOPM / out-of-network OOPM	\$4,000 / \$10,000	\$4,000 / \$10,000	\$850 / \$10,000
Preventive care	Covered in full for in-network services		
Employee Assistance Program (4 counseling visits per incident)	Covered in full		
Behavioral health	\$20	\$20	0%
Virtual care	\$10	\$10	0%
Primary care provider	\$20	\$20	0%
Specialist	\$30	\$30	0%
Urgent care	\$30	\$30	0%
Maternity	10%	10%	0%
Inpatient hospital	10%	10%	0%
Outpatient surgery and services	10%	10%	0%
Outpatient lab and radiology	0%	0%	0%
Outpatient complex lab and imaging	10%	10%	0%
Outpatient rehab	\$20	\$20	0%
Emergency room	\$250 plus 10% coinsurance	250 plus 10% coinsurance	0%
Hearing aids and evaluation \$1,000 limit per calendar year, regardless of age	10%	10%	0%
Pediatric vision up to age 19	Annual eye exam plus one pair of frames and lenses, or one pair of contacts per year		
Pediatric dental up to age 19	0% Preventive, 20% Basic, 50% Major		
Acupuncture / spinal manipulations (12 / 10 annual visit limit)	\$20	\$20	0%
In-network coinsurance for other covered medical care	10%	10%	0%
Out-of-network coinsurance for covered medical care	50%	50%	50%
Optimum Value Medication List	N/A	N/A	Yes
Rx Preferred generic	\$8	\$8	0%
Rx Generic	\$30	\$35	0%
Rx Preferred brand*	\$30	\$30	0%
Rx Preferred specialty*	20%	20%	0%

Dark gray box = Deductible waived

Light gray box = Deductible applies

*Non-preferred Rx brand and specialty may be available at a higher cost-share



Asuris Northwest Health 2023 Asuris Employee SelectSM plans— Preferred network

Family deductible and out-of-pocket maximum (OOPM) is 2x individual	Gold 500	Gold 1000	Gold 1500	Gold 2000	Gold 2500
In-network deductible / out-of-network deductible	\$500 / \$5,000	\$1,000 / \$5,000	\$1,500 / \$5,000	\$2,000 / \$5,000	\$2,500 / \$5,000
In-network OOPM / out-of-network OOPM	\$7,500 / \$10,000	\$7,000 / \$10,000	\$8,550 / \$10,000	\$5,750 / \$10,000	\$7,350 / \$10,000
Preventive care	Covered in full for in-network services				
Employee Assistance Program (4 counseling visits per incident)	Covered in full				
Behavioral health	\$30	\$30	\$30	\$30	\$30
Virtual care	\$10	\$10	\$10	\$10	\$10
Primary care provider	\$30	\$30	\$30	\$30	\$30
Specialist	\$50	\$50	\$50	\$50	\$50
Urgent care	\$50	\$50	\$50	\$50	\$50
Maternity	30%	30%	20%	25%	30%
Inpatient hospital	30%	30%	20%	25%	30%
Outpatient surgery and services	30%	30%	20%	25%	30%
Outpatient lab and radiology	30%	30%	20%	25%	30%
Outpatient complex lab and imaging	30%	30%	20%	25%	30%
Outpatient rehab	\$30	\$30	\$30	\$30	\$30
Emergency room	\$300 plus 30% coinsurance	\$300 plus 30% coinsurance	\$300 plus 20% coinsurance	\$300 plus 25% coinsurance	\$300 plus 30% coinsurance
Hearing aids and evaluation \$1,000 limit per calendar year, regardless of age	30%	30%	20%	25%	30%
Pediatric vision up to age 19	Annual eye exam plus one pair of frames and lenses, or one pair of contacts per year				
Pediatric dental up to age 19	0% Preventive, 20% Basic, 50% Major				
Acupuncture / spinal manipulations (12 / 10 annual visit limit)	\$30	\$30	\$30	\$30	\$30
In-network coinsurance for other covered medical care	30%	30%	20%	25%	30%
Out-of-network coinsurance for covered medical care	50%	50%	50%	50%	50%
Optimum Value Medication List	N/A	N/A	N/A	N/A	N/A
Rx Preferred generic	\$10	\$10	\$15	\$10	\$10
Rx Generic	\$35	\$35	\$35	\$35	\$35
Rx Preferred brand*	\$50	\$50	\$50	\$50	\$50
Rx Preferred specialty*	20%	20%	20%	20%	20%

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Asuris Northwest Health 2023 Asuris Employee SelectSM plans— Preferred network

Family deductible and out-of-pocket maximum (OOPM) is 2x individual	Silver 3000	Silver 5500	Bronze 8550
In-network deductible / out-of-network deductible	\$3,000 / \$5,000	\$5,500 / \$7,500	\$8,550 / \$10,000
In-network OOPM / out-of-network OOPM	\$8,550 / \$10,000	\$7,500 / \$10,000	\$8,550 / \$15,000
Preventive care	Covered in full for in-network services		
Employee Assistance Program (4 counseling visits per incident)	Covered in full		
Behavioral health	\$40	\$40	0%
Virtual care	\$10	\$10	0%
Primary care provider	\$40	\$40	0%
Specialist	\$60	\$60	0%
Urgent care	\$60	\$60	0%
Maternity	35%	50%	0%
Inpatient hospital	35%	50%	0%
Outpatient surgery and services	35%	50%	0%
Outpatient lab and radiology	35%	50%	0%
Outpatient complex lab and imaging	35%	50%	0%
Outpatient rehab	\$40	\$40	0%
Emergency room	\$400 plus 35% coinsurance	\$400 plus 50% coinsurance	0%
Hearing aids and evaluation \$1,000 limit per calendar year, regardless of age	35%	50%	0%
Pediatric vision up to age 19	Annual eye exam plus one pair of frames and lenses, or one pair of contacts per year		
Pediatric dental up to age 19	0% Preventive, 20% Basic, 50% Major		
Acupuncture / spinal manipulations (12 / 10 annual visit limit)	\$40	\$40	0%
In-network coinsurance for other covered medical care	35%	50%	0%
Out-of-network coinsurance for covered medical care	50%	50%	50%
Optimum Value Medication List	N/A	N/A	Yes
Rx Preferred generic	\$20	\$15	0%
Rx Generic	\$35	\$35	0%
Rx Preferred brand*	\$60	\$60	0%
Rx Preferred specialty*	20%	20%	0%

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Asuris Northwest Health 2023 Asuris Employee SelectSM plans— Preferred network

Family deductible and out-of-pocket maximum (OOPM) is 2x individual	Gold HSA 1500	Silver HSA 2500	Silver HSA Embedded 3000	Silver HSA 3500	Silver HSA 4850	Bronze HSA 5500
In-network deductible / out-of-network deductible	\$1,500 / \$5,000	\$2,500 / \$5,000	\$3,000 / \$5,000	\$3,500 / \$5,000	\$4,850 / \$5,000	\$5,500 / \$10,000
In-network OOPM / out-of-network OOPM	\$4,500 / \$10,000	\$6,900 / \$10,000	\$6,000 / \$10,000	\$6,900 / \$10,000	\$4,850 / \$10,000	\$7,000 / \$15,000
Preventive care	Covered in full for in-network services					
Employee Assistance Program (4 counseling visits per incident)	Covered in full					
Behavioral health	20%	30%	25%	20%	0%	50%
Virtual care	20%	30%	25%	20%	0%	50%
Primary care provider	20%	30%	25%	20%	0%	50%
Specialist	20%	30%	25%	20%	0%	50%
Urgent care	20%	30%	25%	20%	0%	50%
Maternity	20%	30%	25%	20%	0%	50%
Inpatient hospital	20%	30%	25%	20%	0%	50%
Outpatient surgery and services	20%	30%	25%	20%	0%	50%
Outpatient lab and radiology	20%	30%	25%	20%	0%	50%
Outpatient complex lab and imaging	20%	30%	25%	20%	0%	50%
Outpatient rehab	20%	30%	25%	20%	0%	50%
Emergency room	20%	30%	25%	20%	0%	50%
Hearing aids and evaluation \$1,000 limit per calendar year, regardless of age	20%	30%	25%	20%	0%	50%
Pediatric vision up to age 19	Annual eye exam plus one pair of frames and lenses, or one pair of contacts per year					
Pediatric dental up to age 19	0% Preventive, 20% Basic, 50% Major					
Acupuncture / spinal manipulations (12 / 10 annual visit limit)	20%	30%	25%	20%	0%	50%
In-network coinsurance for other covered medical care	20%	30%	25%	20%	0%	50%
Out-of-network coinsurance for covered medical care	50%	50%	50%	50%	50%	50%
Optimum Value Medication List	Yes	Yes	Yes	Yes	Yes	Yes
Rx Preferred generic	10%	10%	10%	10%	0%	50%
Rx Generic	25%	25%	25%	25%	0%	50%
Rx Preferred brand*	25%	35%	35%	35%	0%	50%
Rx Preferred specialty*	20%	20%	20%	20%	0%	20%

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Asuris Northwest Health 2023 Asuris Employee SelectSM plans— Preferred network

Family deductible and out-of-pocket maximum (OOPM) is 2x individual	Silver Essential 2500	Silver Essential 4000	Bronze Essential 7500
In-network deductible / out-of-network deductible	\$2,500 / \$5,000	\$4,000 / \$5,000	\$7,500 / \$10,000
In-network OOPM / out-of-network OOPM	\$8,150 / \$10,000	\$8,150 / \$10,000	\$8,550 / \$15,000
Preventive care	Covered in full for in-network services		
Employee Assistance Program (4 counseling visits per incident)	Covered in full		
Behavioral health	30%	20%	30%
Virtual care	Covered in full for in-network services		
Primary care provider	\$40 upfront limited to 4 combined visits; deductible and coinsurance after visit limit is met	\$40 upfront limited to 4 combined visits; deductible and coinsurance after visit limit is met	\$40 upfront limited to 4 combined visits; deductible and coinsurance after visit limit is met
Specialist			
Urgent care			
Maternity	30%	20%	30%
Inpatient hospital	30%	20%	30%
Outpatient surgery and services	30%	20%	30%
Outpatient lab and radiology	30%	20%	30%
Outpatient complex lab and imaging	30%	20%	30%
Outpatient rehab	30%	20%	30%
Emergency room	30%	20%	30%
Hearing aids and evaluation \$1,000 limit per calendar year, regardless of age	30%	20%	30%
Pediatric vision up to age 19	Annual eye exam plus one pair of frames and lenses, or one pair of contacts per year		
Pediatric dental up to age 19	0% Preventive, 20% Basic, 50% Major		
Acupuncture / spinal manipulations (12 / 10 annual visit limit)	30%	20%	30%
In-network coinsurance for other covered medical care	30%	20%	30%
Out-of-network coinsurance for covered medical care	50%	50%	50%
Optimum Value Medication List	N/A	N/A	N/A
Rx Preferred generic	\$15	\$10	\$10
Rx Generic	\$35	\$35	\$35
Rx Preferred brand*	25%	25%	25%
Rx Preferred specialty*	20%	20%	20%

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ANH-325464-22/08
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A doctor who is
with you always
— every day.

Join now and connect instantly
via live video with board-certified
doctors and psychologists



How it works

Connect with our doctors right from your phone, tablet, or computer on demand or by appointment – 365 days a year, 24/7. Through live video, our hand-picked doctors review symptoms and medications, perform an exam, and may recommend treatment, including prescriptions and lab work.

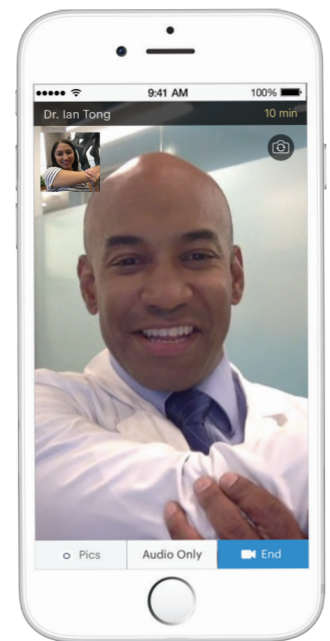
How we can help

Our board-certified doctors treat a wide variety of health conditions, including:

- Colds & Allergies
- UTIs
- Heartburn & Indigestion
- Eczema & Acne
- Migraines
- Prescription Refills*
- Pink Eye & more
- Flu

What it costs

Doctor On Demand video visits cost far less than a trip to the emergency room or urgent care. The cost of your visit is provided up front, so you won't have any surprises after your visit. There are no setup or monthly fees.





Asuris Employee Assistance Program

Caring help is there when you need it

How well we deal with life's challenges is a key component to healthy living. That's why your employer and Asuris offer you an Employee Assistance Program (EAP). Designed to provide support and assistance for a wide variety of issues, the EAP can help you and your family stay healthy. The EAP is free to you as an employee and to anyone living in your household or dependent on your income.

The EAP offers free access to many services and discounts on others:

Counseling: Up to four confidential sessions for many issues, including those related to parenting, relationships, anxiety and work stress.

24-hour crisis help: Toll-free access during a crisis situation.

Legal help: A free, half-hour consultation followed by a 25% discount on legal fees. (Legal services are not provided for any employer-related issues.)

Identity theft recovery: Support in restoring your identity and credit after an incident.

RBH eAccess™: Convenient access to online consultations with licensed counselors.

Behavioral health chatbot: Secure text messaging with Tess, an automated mental health coach.



Mediation: Free consultations for personal, family, and non-work related issues, such as divorce, plus 25% off professional mediator services.

Financial help: 30 consecutive days of free phone consultations for debt counseling, budgeting, college/retirement planning and taxes, including 25% off certified public accountant services for tax preparation.

Online legal forms: Resources to help you create, save, print and revise online legal forms including wills, contracts, leases and many more.

Child care: Support and help locating local resources for parenting, school, adoption, college planning, teenager challenges, summer camps, day care and other important issues for parents.

Adult and elder care: Specialists to help find information on transportation, meals, exercise programs, activities, in-home care, daytime care, housing and more.

Personal Advantage: A life balance website that offers interactive resources for solving and preventing a range of personal problems.

Home ownership program: Free support and information on purchasing a home, financing and/or refinancing, and selling and relocating.



To find out more about your EAP, schedule a counseling appointment, or get a referral for services call **1 (866) 750-1327** or go to **myRBH.com**.



Get the RBH Mobile app
Information and resources are always at your fingertips. Find it on the App Store.

To access online resources go to MyRBH.com and enter your access code.

Your access code is: ANHSGEAP

Once you're in myRBH.com, click on "I'm a member" and enter your access code to:

- View your benefits
- Log in to Personal Advantage
- Request counseling or other services

EAP services are delivered by Reliant Behavioral Health (RBH).



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ANH-453706-20/08
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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. We're happy to help.

Dental Plan

Delta Dental of Washington



Delta Dental of Washington

	PPO Plan A Group #03875	PPO Plan B Group #03876	PPO Plan C Group #03877	PPO Plan D Group #03878
Annual Deductible Per Person/Family	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Annual Maximum	\$1,000	\$1,500	\$2,000	\$2,000
Class I - Diagnostic & Preventive Exams, Prophylaxis, Flouride, X-rays, Sealants <i>(Deductible waived; services do not apply toward benefit period maximum)</i>	100%	100%	100%	100%
Class II - Restorations, Endodontics, Periodontics, Oral Surgery	80%	80%	80%	90%
Class III – Crowns, Dentures, Partials, Bridges, Implants	50%	50%	50%	50%
TMJ	N/A	N/A	N/A	50%
TMJ Annual Maximum				\$1,000
TMJ Lifetime Maximum				\$5,000

Optional Orthodontic Benefits Available

Available to groups with 10+ employees:

1. **Child Only:** 50% to \$1,000 lifetime maximum
2. **Family:** 50% to \$1,000 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

With VSP and Kavi Marketplace, your health comes first.



Enroll in VSP® Vision Care to get access to savings and personalized vision care from a VSP network doctor for you and your family.

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 which provide offers from VSP and leading industry brands totaling over \$3,000 in savings.

Provider choices you want.



Maximize your benefits at a Premier Program location, which is part of our incredible network of doctors.

Shop online and connect your benefits.



Eyeconic® is the preferred VSP online retailer where you can shop in-network with your vision benefits. See your savings in real time when you shop over 70 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®. An annual eye exam not only helps you see well, but helps a doctor detect signs of eye conditions and health conditions, like diabetes and high blood pressure.

Using your benefit is easy!

Create your member account at 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.

vsp
vision care



More Ways
to Save

Extra

\$20

to spend on

Featured Frame Brands†

bebe CALVIN KLEIN
COLE HAAN FLEXON
LACOSTE  
NINE WEST

See all brands and offers
at vsp.com/offers.

+

Up to

40%

Savings on

lens enhancements‡

Enroll through your employer today.
Contact us: **800.877.7195** or 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.

* Coverage with a retail chain may be different or not apply.

VSP guarantees member satisfaction 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. TruHearing is not available directly from VSP in the states of California and Washington.

Your VSP Vision Benefits Summary

Kavi Marketplace 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:

01/01/2023



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
CHOICE PLAN A COVERAGE WITH A VSP PROVIDER			
WELLVISION EXAM	• Focuses on your eyes and overall wellness	\$10	Every 12 months
PRESCRIPTION GLASSES		\$25	See frame and lenses
FRAME*	<ul style="list-style-type: none"> • \$150 Featured Frame Brands allowance • \$130 frame allowance • \$70 Costco frame allowance 	Included in Prescription Glasses	Every 24 months
LENSES	<ul style="list-style-type: none"> • Single vision, lined bifocal, and lined trifocal lenses • Impact-resistant lenses for dependent children 	Included in Prescription Glasses	Every 24 months
LENS ENHANCEMENTS	<ul style="list-style-type: none"> • Standard progressive lenses • Premium/Custom progressive lenses 	\$0 \$95 - \$175	Every 24 months
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> • \$130 allowance for contacts; copay does not apply • Contact lens exam (fitting and evaluation) 	Up to \$60	Every 24 months
CHOICE PLAN B COVERAGE WITH A VSP PROVIDER			
WELLVISION EXAM	• Focuses on your eyes and overall wellness	\$10	Every 12 months
PRESCRIPTION GLASSES		\$40	See frame and lenses
FRAME*	<ul style="list-style-type: none"> • \$170 Featured Frame Brands allowance • \$150 frame allowance • \$80 Costco frame allowance 	Included in Prescription Glasses	Every 24 months
LENSES	<ul style="list-style-type: none"> • Single vision, lined bifocal, and lined trifocal lenses • Impact-resistant lenses for dependent children 	Included in Prescription Glasses	Every 12 months
LENS ENHANCEMENTS	<ul style="list-style-type: none"> • Standard progressive lenses • Premium/Custom progressive lenses 	\$0 \$95 - \$175	Every 12 months
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> • \$150 allowance for contacts; copay does not apply • Contact lens exam (fitting and evaluation) 	Up to \$60	Every 12 months
CHOICE PLAN C COVERAGE WITH A VSP PROVIDER			
WELLVISION EXAM	• Focuses on your eyes and overall wellness	\$10	Every 12 months
PRESCRIPTION GLASSES		\$40	See frame and lenses
FRAME*	<ul style="list-style-type: none"> • \$170 Featured Frame Brands allowance • \$150 frame allowance • \$80 Costco frame allowance 	Included in Prescription Glasses	Every 12 months
LENSES	<ul style="list-style-type: none"> • Single vision, lined bifocal, and lined trifocal lenses • Impact-resistant lenses for dependent children 	Included in Prescription Glasses	Every 12 months
LENS ENHANCEMENTS	<ul style="list-style-type: none"> • Standard progressive lenses • Premium/Custom progressive lenses 	\$0 \$95 - \$175	Every 12 months
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> • \$150 allowance for contacts; copay does not apply • Contact lens exam (fitting and evaluation) 	Up to \$60	Every 12 months
ALL PLAN OPTIONS			
ESSENTIAL MEDICAL EYE CARE	<ul style="list-style-type: none"> • Retinal screening for members with diabetes covered-in-full • Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. • Coordination with your medical coverage may apply. Ask your VSP network doctor for details. 	\$20 per exam	Available as needed
ADDITIONAL SAVINGS	Glasses and Sunglasses	<ul style="list-style-type: none"> • Discover all current eyewear offers and savings at vsp.com/offers. • 20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam. 	
	Laser Vision Correction	<ul style="list-style-type: none"> • Average of 15% off the regular price or 5% off the promotional price; discounts available at contracted facilities. 	
	Exclusive Member Extras	<ul style="list-style-type: none"> • Save up to 60% on digital hearing aids with TruHearing. Visit vsp.com/offers/special-offers/hearing-aids for details. • Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers. • Everyday savings on entertainment, health and wellness, travel, and more with VSP Simple Values. 	

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on vsp.com.

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Classification: Restricted

Basic Life and AD&D

LifeMap Assurance Company



Group Basic Life and AD&D (Employer Paid)

Option 1: \$20,000 in Basic Life with matching AD&D

Option 2: \$25,000 in Basic Life with matching AD&D

Option 2: \$50,000 in Basic Life with matching AD&D

- **Guarantee Issue:** All amounts elected are guarantee issue
- **Affordable Rates:** Because this is a Kavi-sponsored benefit, you buy coverage for lower rates than a typical individual policy
- **Disability Waiver:** Should you become totally disabled, you will not have to pay your Voluntary Life premium as long as you meet the requirements under the Waiver of Premium provision

Voluntary Life (Employee Paid)

- **Flexible Benefits:** from \$20,000 to \$100,000 (in increments of \$20,000)
- **Participation Requirement:** The greater of 10 lives or 20 percent participation
- **Affordable Rates:** Because this is a Kavi-sponsored benefit, you buy coverage for lower rates than a typical individual policy
- **Disability Waiver:** Should you become totally disabled, you will not have to pay your Voluntary Life premium as long as you meet the requirements under the Waiver of Premium provision
- **Accelerated Benefit:** A portion of benefit can be paid before death if diagnosed with terminal illness
- **Conversion:** Option of converting to individual
- **Portability:** Benefit can be ported to continue under group coverage



Insurance for every step of life.

Voluntary Life Insurance

For KAVI Marketplace

How the Plan Works

Life is full of many twists and turns. LifeMap Voluntary Life coverage protects your family's future, no matter what life may throw your way.

- Eligibility Requirement**
 If you are a full-time active employee working a minimum of 20 hours per week and enrolled in the employer's Basic Life Insurance plan, you will be eligible for these benefits.
- Who pays for the coverage?**
 Voluntary Life Insurance premiums are paid by you, the employee, through payroll deduction.

Benefits Summary

Plan Benefits

Employee Life Insurance	\$20,000 increments to a maximum of \$100,000
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Plan Features

Accelerated Benefit	A covered employee who is diagnosed as terminally ill may receive a portion of the life insurance benefit before death. Remaining benefits are reserved for the member's beneficiary.
Conversion	Voluntary Life may be converted to an individual policy, without proof of insurability, within 31 days of loss of eligibility.
Portability	Voluntary Life may be ported without proof of insurability within 31 days of loss of eligibility. If elected, portability coverage will end the earliest of when you reach age 65 or when this master policy terminates.
Waiver of Premium	Life coverage may be continued without payment of premium if a covered employee becomes totally disabled prior to age 60 (proof of disability required). Coverage may be continued up to age 65.

Reduction Schedule

If you are still working the required number of hours to be eligible for this insurance at age 70, your benefits will reduce to 50% at age 70, to 30% at age 75, and to 20% at age 80.

Limitations & Exclusions

Life: No restrictions or exclusions regarding time, place or circumstances of death.

LifeMapCo.com
1 (800) 794-5390

This summary is provided for your convenience only and is not intended to be inclusive of all policy provisions. Please see your certificate for complete details. If there is any discrepancy between this summary and the master policy, master policy provisions will prevail.

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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 Kavi Marketplace, 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 Kavi@advprofessionals.com.

About the Platform



TailorWell

Simple. Choice.

TailorWell was founded on the premise that the process of selecting, enrolling in and managing benefits should be easy and valuable for employees, employers, brokers and carriers.

Founded in Seattle, WA, TailorWell, through the Kavi Marketplace, is the only private exchange in the market that can be sold by benefits brokers as a turnkey, outsourced solution to employers.

Focused on Consumers

TailorWell assembled a team of the nation's top consumer technology and benefits experts to create a comprehensive private exchange solution. We created a marketplace of consumer-friendly products and services, historically available only to large employers, and make them available to mid- to smaller- sized employers. The online marketplace experience is supported by a robust administration platform that helps employers manage all aspects of employee benefits.

Key Advantages of TailorWell Private Exchange Solution

Online shopping, decision support and enrollment. The consumer-friendly, online marketplace is designed to be familiar to anyone who shops online.

Comprehensive benefits administration. Employers are supported with everything they need to efficiently manage their benefits program – eligibility, enrollment, status changes, payroll deduction, COBRA or Continuation of Coverage, and consolidated billing. TailorWell's technology is integrated and operates in real time so that any changes to employee data or products are reflected immediately in everything from the user experience to the employer bill.

Consolidated billing. Employers have online access to a consolidated bill for all their benefit products and services. This bill is always current. Payments are made electronically or by check and TailorWell pays each carrier and vendor.

Frequent data exchange. Eligibility data is provided electronically to carriers in an aggregate file every two weeks (standard) or more often when requested. The quality and frequency of our data exchange results in less latency and fewer errors.

My Benefits employee portal. Every TailorWell member receives a personalized website with their own benefit selections and cost summary. This becomes the dashboard by which employees manage their benefits and receive communications, new offers and notifications about the benefits they have selected.

Customer service. Customer service agents use the same platform as employers and employees so support is clear, consistent, accurate and fast. The numbers to call for help with the Kavi Marketplace appear on the employer and employee web sites.

At TailorWell we help employers offer their employees more benefits options, while streamlining the benefits administration process. In today's competitive marketplace, employers rely on TailorWell to help them effectively recruit and retain employees. Employees receive an intuitive, supported way to make personal benefits choices that best reflect their needs and the needs of their families.

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
Kavi@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.

Administrative Platform



Kavi Marketplace

KaviMarketplace.com

Kavi@advprofessionals.com

Managing General Agent



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