

Producer Renewal Bulletin

PLAN YEAR JANUARY 2023 - DECEMBER 2023

Advanced Professionals Insurance & Benefit Solutions is pleased to present the 2023 plan year renewal through the Life Science Washington Health Trust. As you work with your clients through the renewal process, we would like to take this opportunity to highlight the following:

- Robust in-network virtual care continues to include access to a variety of options through 98point6, Doctor on Demand, Talkspace and Boulder Care.
- Custom plan designs for the life science industry available exclusively through the Life Science Washington Health Trust include:
 - » The most comprehensive medical plan designs available to small employers.
 - » Deductibles that range from \$0 – \$5,000.
 - » Dual-choice available to groups with as few as 10 enrolled employees.
- NEW! Dental Plan H with \$750 annual maximum available for 2023.
- NEW! Vision additions for 2023 include:
 - » Exam Plus Plan is inexpensive and covers an annual exam only plus discounted hardware
 - » Voluntary Vision Plan that matches the existing Plan A in both benefits and price.
 - » Computer VisionCare (CVC) rider available for Plan B and Plan C
- NEW! True Voluntary Life [Open Enrollment](#) for ALL with Guarantee Issue amount of \$180,000.
- Allstate Identity Protection Pro Plus plan can be offered to cover employee only or employee plus family. [Learn more.](#)

Thank you for your continued support of the Life Science Washington Health Trust. We appreciate your partnership and look forward to working with you.



Contact Us!

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

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Life Science Washington

[Life Science Washington](#) is the state's life science trade association, connecting our hundreds of members to each other and to funding, talent, partners and essential business services. Life Science Washington elevates our industry by promoting policies that strengthen the environment for groundbreaking research and product development that improves and saves lives.

Promoting a Vibrant Life Science Ecosystem

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

Events and Networking

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

Talent Pooling

Our members list new talent acquisition as the top obstacle to growth. To that end, we created and launched a national talent recruitment campaign, attracting the nation's brightest to our region. We host one of the most active regional Career Centers through our website. Additionally, we partner with area community colleges and member organizations to develop life science technical training programs.

Policy Advocacy

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

Collectively Bargained Purchasing Power

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

Life Science Washington Institute

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

Product Highlights

Premera Blue Cross *No Plan Changes*

- Preventive care focus includes up to 18 annual acupuncture visits in all PPO plans
- Deductibles range from \$0 and \$5,000
- Co-insurance options of 100%, 90%, 80% and 70%
- Dual Choice available for groups of 10 or more employees
- Available networks include Heritage and Heritage Prime
- Deductible waived on diagnostic lab/X-ray services (except HSA plans)



Delta Dental of Washington *No Rate Changes*

- NEW! Plan H with \$750 annual maximum available for 2023
- Diagnostic & Preventive Waiver in all plans
- Extensive Network: Premier: 90% of WA Dentists; PPO: 60% of WA Dentists; Participating: Dentists in all 50 states
- Annual maximum options from \$750 to \$2,500
- Orthodontia riders available to groups with 10 or more employees



Delta Dental of Washington

VSP Vision Care Inc. *No Rate Changes*

- Nine vision plan variations to choose from
- NEW! Voluntary Plan for 2023 matches the existing Choice Plan A in both benefits and price
- NEW! Exam Plus Plan, available for 2023, is inexpensive and covers an annual exam only plus discounted hardware
- NEW! [Computer VisionCare](#) (CVC) rider available on Plans B and C; this plan enhancement applies to employees only
- Safety Eye Wear rider available (cannot be combined with CVC rider)



Unum *Voluntary Life Open Enrollment*

- Rates increase slightly for 2023 on all Basic Life/AD&D Options
- Buy-up Basic Life/AD&D options, including base times salary plans
- Life/AD&D Benefit: \$20,000 benefit included, at no additional cost, with all medical plans
- NEW! True [Voluntary Life](#) Open Enrollment for ALL renewing groups of 10+
 - » Minimum 10K up to 500K in increments of 10K (up to 5 times earnings)
 - » Guarantee Issue amount of \$180,000
- Custom disability plans and pricing available upon request



Wellspring EAP *No Plan or Rate Changes*

- Three-visit model included with all medical plans
- Six-visit buy-up plan is available
- Emergency Telephone Support 24/7, unlimited phone consultation and more



Premera Blue Cross

Premera Blue Cross

The Life Science Washington Health Trust provides a comprehensive array of Premera Blue Cross medical products. The Trust's offering of innovative plan designs provide customized options, such as virtual care to help serve those specifically in the life science industries.

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.
- **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 and Boulder Care 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 Plan

Delta Dental of Washington – Monthly Premium

2-9 Subscribers	EE	ES	ESC I	ESC2+	EC I	EC2
Plan A – PPO	\$62.49	\$135.88	\$184.76	\$217.42	\$111.38	\$144.01
Plan B – PPO	\$67.06	\$145.82	\$198.28	\$233.30	\$119.52	\$154.55
Plan C – PPO	\$57.43	\$124.87	\$169.81	\$199.82	\$102.37	\$132.36
Plan D – PPO	\$60.52	\$131.58	\$178.92	\$210.52	\$107.85	\$139.44
Plan E – Incentive	\$71.08	\$154.57	\$210.17	\$247.30	\$126.69	\$163.82
Plan F – Incentive	\$68.80	\$149.62	\$203.43	\$239.36	\$122.64	\$158.56
Plan G – Voluntary	\$69.88	\$151.94	\$206.60	\$243.10	\$124.53	\$161.04
Plan H – Basic PPO†	\$49.84	\$108.37	\$147.36	\$173.40	\$88.82	\$114.86
10-49 Subscribers	EE	ES	ESC I	ESC2+	EC I	EC2
Plan A – PPO	\$50.74	\$110.32	\$150.00	\$176.52	\$90.43	\$116.96
Plan B – PPO	\$54.45	\$118.40	\$160.99	\$189.41	\$97.05	\$125.46
Plan C – PPO	\$46.63	\$101.38	\$137.86	\$162.21	\$83.10	\$107.45
Plan D – PPO	\$49.13	\$106.83	\$145.27	\$170.91	\$87.56	\$113.22
Plan E – Incentive	\$57.71	\$125.50	\$170.64	\$200.77	\$102.86	\$132.99
Plan F – Incentive	\$55.86	\$121.48	\$165.18	\$194.34	\$99.56	\$128.72
Plan G – Voluntary*	\$56.73	\$123.37	\$167.75	\$197.36	\$101.12	\$130.73
Plan H – Basic PPO*†	\$40.47	\$87.98	\$119.63	\$140.78	\$72.12	\$93.27
Ortho Child	-	-	\$12.62	\$20.94	\$12.62	\$20.94
Ortho Family	\$2.78	\$5.60	\$33.74	\$47.36	\$30.93	\$44.54
50+ Subscribers	EE	ES	ESC I	ESC2+	EC I	EC2
Plan A – PPO	\$45.91	\$99.81	\$135.71	\$159.70	\$81.82	\$105.78
Plan B – PPO	\$49.28	\$107.11	\$145.65	\$171.37	\$87.80	\$113.52
Plan C – PPO	\$42.20	\$91.74	\$124.74	\$146.75	\$75.19	\$97.23
Plan D – PPO	\$44.45	\$96.65	\$131.43	\$154.64	\$79.23	\$102.43
Plan E – Incentive	\$52.24	\$113.53	\$154.39	\$181.65	\$93.06	\$120.33
Plan F – Incentive	\$50.55	\$109.89	\$149.43	\$175.83	\$90.08	\$116.47
Plan G – Voluntary*	\$51.34	\$111.60	\$151.77	\$178.56	\$91.49	\$118.29
Plan H – Basic PPO*†	\$36.62	\$79.61	\$108.24	\$127.37	\$65.26	\$84.36
Ortho Child	-	-	\$12.62	\$20.94	\$12.62	\$20.94
Ortho Family	\$2.78	\$5.60	\$33.74	\$47.36	\$30.93	\$44.54

*Groups enrolling into Dental Plans G or H are not eligible for either orthodontia rider.

†No Class 3 services

Additional Products

VSP Vision Care Inc. – Monthly Premium

CHOICE NETWORK	EMPLOYEE	EMPLOYEE + 1 DEPENDENT	EMPLOYEE + 2 DEPENDENTS
Plan A* (12/24/24)	\$4.65	\$6.75	\$12.08
Plan A with Safety Glasses Rider \$0 Co-pay	\$6.11	\$8.23	\$13.56
Plan B (12/12/24)	\$6.63	\$9.64	\$17.29
Plan B with Safety Glasses Rider \$0 Co-pay	\$8.48	\$11.49	\$19.11
Plan B with CVC Rider	\$7.62	\$10.63	\$18.28
Plan C (12/12/12)	\$11.04	\$16.04	\$28.75
Plan C with Safety Glasses Rider \$0 Co-pay	\$13.18	\$18.17	\$30.88
Plan C with CVC Rider	\$12.24	\$17.24	\$29.95
Exam Plus Plan	\$0.86	\$1.70	\$2.73

*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
Included with Medical	Additional \$30,000 to compulsory \$5.66	.19/\$1,000	.19/\$1,000

Wellspring EAP – Monthly Premium

	BUY-UP 6-VISIT MODEL	
3-visit model included with medical	10 or fewer employees	\$1.50
	11-50 Employees	\$1.40
	51-100 Employees	\$1.36
	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.



connect

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, 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. 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.



Renewals Tips for 2022

1. 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.
2. 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.
3. 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.
4. In order to process new group or renewal documents, the group's membership in Life Science Washington must be verified and noted on the GMA. Additionally, the producer must maintain membership with the Life Science Washington.
5. 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 Business Submission](#)
- [New GMA Training](#)
- [New Business RFPs](#)

AP Connect Training

To schedule AP Connect training for your producer house, contact AP Training Account Manager Vaneza Gutiérrez 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 Washington State License
- Errors and Omissions Liability Insurance with a limit of no less than \$1,000,000
- Current Life Science Washington 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.

About Omnitrade

Omnitrade is an administrative platform that connects employers, vendors, third-party administrators, and professionals to one point of reference for all enrollment, fulfillment, compliance, invoicing, and resource requirements.

An ever-changing marketplace requires tried and true partnerships, and Omnitrade's administrative efficiencies and flexibility enable us to deliver innovative products and services, while maintaining our high client retention.

Value Proposition for Producers

- Web-based proposal request platform, AP Connect
- Standard commission on all lines of coverage
- Dedicated program manager and customer service team
- Sales and marketing materials conveniently accessible through AP Connect
- Flexible plan offerings



OMNITRADE
HEALTH TRUST

Value Proposition for Employers

- Industry Trusts offered via Omnitrade include:
 - › Large-group underwriting capability
 - › Unique medical plan designs
- COBRA administration and other support services provided through the Omnitrade platform at no additional cost include
- Web-based eligibility management system
- Consolidated billing
- Electronic invoicing and premium payment option
- Access to ancillary lines of coverage with consolidated billing
- Plan materials conveniently available through [OmnitradeBenefits.com](https://www.OmnitradeBenefits.com)



Customer Service

General Inquiries and Information

[Producer Omnitrade Site](#)

LifeScienceWA@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

Unum

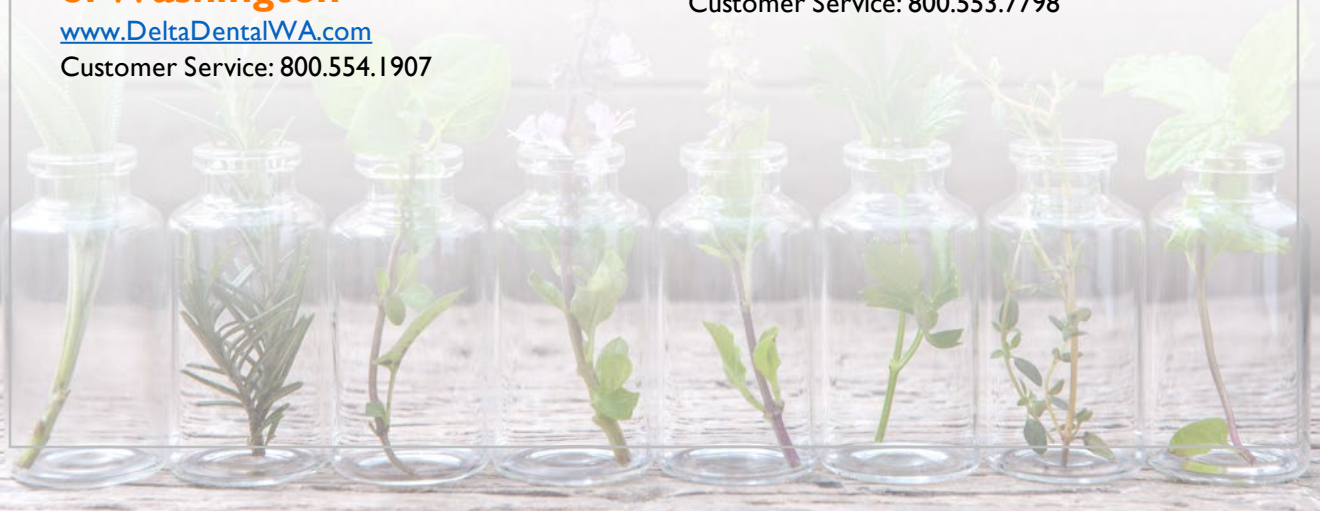
www.Unum.com

Customer Service: 800.672.1600

Wellspring

www.WellspringEAP.com

Customer Service: 800.553.7798



Third-Party Administrator



Vimly Benefit Solutions

YOUR THIRD-PARTY ADMINISTRATOR

☎ 425.771.7359

@ Omnitrade@vimly.com

📍 Omnitrade
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: flexpending@vimly.com