

Plan Overview

Effective July 1
2022



TRANSPORTATION
INDUSTRY
HEALTH
TRUST





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Plan Overview



About 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.

Business Health Trust was founded in 2007 so that small businesses and non-profits could offer their employees the health benefits they need to stay competitive, and provide health insurance for groups that might not otherwise be able to afford coverage.

Since our founding, we've joined forces with other health trusts, expanded our reach across the state, improved our offerings, and added additional benefits. Today, we provide a platform that allows more than 18,000 small business employees across the state to get comprehensive health insurance benefits tailored to their industry needs.

More than just a benefits solution, we advocate for small business insurance needs in Washington. We are vigilant about staying on top of changes in the small business health insurance market and advocating for changes that benefit small businesses — nationally, and at the state and local level.

Business Health Trust provides access to what the insurance industry calls an Association Health Plan. Association Health Plans allow small businesses to join together as a group to purchase insurance so their employees can have access to the same pricing and coverage enjoyed by large employers.



About the Transportation Industry Health Trust

Business Health Trust medical plans are offered through 13 industry health trusts sponsored by the industry group at the Seattle Metropolitan Chamber of Commerce. With large group buying power, the Transportation Industry Health Trust offers highly competitive group rates on benefits exclusively to employers with as many as 199 employees in the transportation industry.

Pursuant to a joint billing agreement, which you acknowledge and approve upon enrollment, up to 1.2% of the gross insurance premium is paid to the plan sponsor as a participation fee. The plan sponsor charges a fee for marketing, lobbying and oversight activities. This fee is to be paid by the employer and will be remitted to the plan sponsor as soon as administratively possible. If employers wish to pay this fee separate from their monthly billing, please contact info@businesshealthtrust.com.

Visit www.businesshealthtrust.com for more information.

Business Health Trust Business Savings Toolkit



Safe Start Supplies

We've compiled a list of supplies including **PPE and masks, gloves, hand sanitizer, disinfectants** and other office equipment and services that are available to purchase from member companies throughout Washington. Visit www.businesshealthtrust.com/supplies to see a full list of items and prices.



Access Your Free HR Toolkit

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 FREE basic membership to Archbright's online HR resources. **BHT members also receive 20% off additional services and membership types.** You will receive your login information directly from Archbright. If you have questions, please email HR@businesshealthtrust.com



Retirement Services for Businesses that Dream Big

Business Health Trust is pleased to offer **401(k) solutions** provided by Newfront Retirement Services, Inc., a team of retirement services professionals who handle the details so you can stay focused on growing your business. If you have questions, please email BHT@advprofessionals.com



Save Money on Credit Card Processing Services

Our members can save 10%–40% on credit card processing fees, including point-of-sale, online and mobile transactions through Polaris Payments. Get a free, no-obligation rate review by emailing savings@businesshealthtrust.com



Receive Discounted ORCA Passes

Save up to 50% off retail ORCA passes with ORCA Business Passport. Receive a free cost analysis by visiting commuteseattle.com, or email savings@businesshealthtrust.com



Save Money on Outsourced IT Services

Through our partnership with Latitudes, Business Health Trust members can **save on high quality outsourced IT support**, and receive a comprehensive GAP analysis report – free of charge. To get your free report, contact Latitudes at hello@latitudes.io



Dine, Shop, Travel and Save

As the economy opens back up there will be opportunities for you and all your employees to save money on dining, shopping, and travel – as well as gym memberships, childcare and much more, with free access to the Passport Corporate program. To sign up, visit passportcorporate.com and register your at-work email address. You'll get a confirmation email with your new Passport membership card number. Download the app, enter your new card number and start saving! If you have questions, contact support@passportunlimited.com



Business Health Trust is more than health insurance
— we are a resource for Washington employers.

Welcome to Online Membership

— with Archbright —

Free to Business Health Trust Members



Archbright is the go-to-resource for PNW employers. At our core, we offer easy access to expert HR, Safety, and Employment Law advice through an affordable annual membership.

Our focus is helping companies elevate workplace performance — by helping them be compliant with hundreds of employment laws and build more engaged workforces.

As an Online Member, you receive:

- **Online HR Toolkit.** This knowledge base includes hundreds of sample policies, forms, and keynotes vetted by Archbright's HR professionals and attorneys.
- **Publications and eAlerts.** Includes our monthly newsletter Insights, as well as periodic email alerts to keep members informed of changes in local, state, and federal employment laws.
- **CoffeeTalks, Symposiums, and Webinars.** Through live presentations, events, and select webinars, Online Members can access our HR and Safety experts.

- **AnswersNow Subscription.** AnswersNow is a national database that provides 24/7 access to the latest HR, benefits, and payroll compliance resources—including state laws and a powerful job description tool.
- **Access to Archbright Retirement.** Through our partnership with Trutina Financial, we offer retirement programs designed to benefit all levels of your organization.

Online Members can also access key membership benefits through our app **Archbright Mobile**:

- Browse the Archbright University calendar and register for classes and events.
- Search the HR Toolkit, then view or share key Toolkit resources directly with your team.
- Stay up to date on important employment law changes through app notifications.

Note that additional Archbright Mobile features may not be accessible due to your membership level and user permissions. For more information, visit Archbright.com.





Your Passport Membership through BHT is kind of a

big deal...

And its **FREE** through your health insurance with BHT!

START SAVING TODAY IN THREE EASY STEPS:

1. Visit <https://passportcorporate.com>
2. Register with your at-work email to get started (i.e. name@yourwork.com)
3. Download the "PASSPORT MOBILE" app on your smartphone and sign in with your new mobile card.



Best of all, you can have up to four devices registered - so share the savings with your partner and dependents! Your Passport Mobile Card is the key to a whole world of savings. You can save every day on the products and services you use most!



Third-Party Administrator



Vimly – Benefits Administration & SIMON Technology

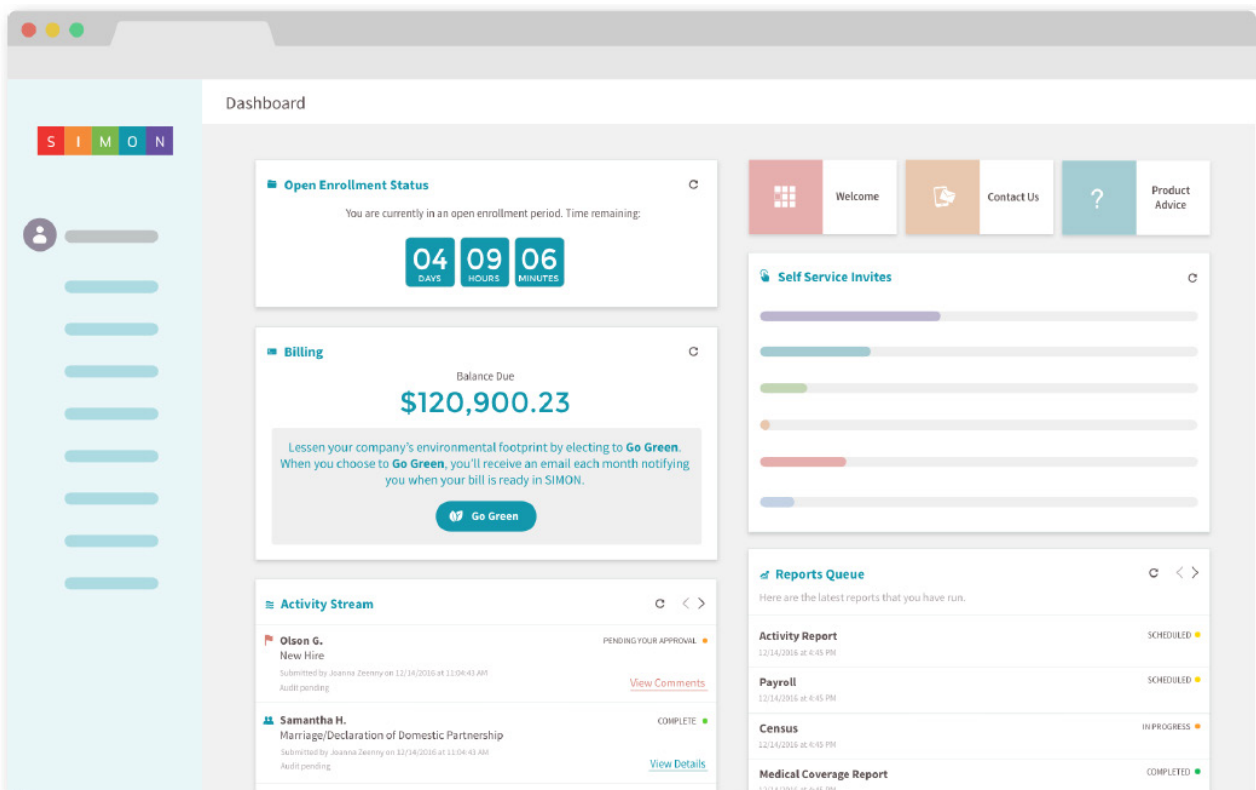
Business Health Trust works with Vimly Benefit Solutions, a healthcare technology and benefit administration services company. The Vimly platform, SIMON®, empowers Business Health Trust to deliver a modern and efficient benefits experience to small employers and their valued employees.

SIMON® is an online benefits management tool that provides a centralized location where an HR administrator can manage year-round benefits enrollment, have access to consolidated billing and payment, compliance support as well as a COBRA management solution. This platform is accessed through an intuitive web interface and is available on any computer or mobile device.

In addition, Vimly's technology suite provides the opportunity for Business Health Trust members to also conveniently access dental, vision, life, accident and EAP benefits all in one place.

Vimly's strength is in simplifying the complex world of benefits by delivering a complete administration solution that is often not available to small businesses.

In all cases, the Business Health Trust customer is able to obtain affordable and innovative products that are delivered in a simple and efficient way.



Benefits Snapshot



Medical Plan: Premera Blue Cross

22 Plan Designs, Rx Embedded in all

- Innovative plan designs are paired with flexible networks that provide coverage across the country
- Four HSA plans with deductibles from \$1,500 to \$5,000 provide a tax savings vehicle with easy-to-understand member cost-shares
- Three Premera NOW plans focused on virtual primary care at affordable prices feature 24/7 access to care across the country at a \$0 copay
- With the robust Sterling and Titanium plans, deductible is waived on outpatient lab, X-ray services, chiropractic care and mental outpatient visits; enhanced rehabilitation benefits includes 45 outpatient visits annually



Delta Dental of Washington

Dental Plan: Delta Dental of Washington

7 Plan Designs with 4 Annual Maximum Options

- Diverse options include a voluntary plan and annual benefit maximums up to \$2,500; 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 maximum
- Surgical and non-surgical TMJ benefits in all plans
- Lower premiums for groups of 10 or more enrolled employees



Vision Plan: VSP Vision Care Inc.

3 Plan Designs

- All plans offer frame allowance of \$200, and a contact lens allowance of \$160
- No co-pay for elective contact lenses
- Additional benefits include full coverage for UV coating and scratch coating; Lightcare (formerly called Suncare) frame benefit may now be used for non-prescription sunglasses or non-prescription Blue Light filter glasses.
- 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.

Benefits Snapshot



Life, AD&D and Long Term Disability Plans: LifeMap

- Life & AD&D Benefit: \$15,000 bundled with all medical plans
- Buy-up Basic Life and AD&D plans, including flat \$50,000, 1X and 2X salary benefit options, available to employers with five or more eligible employees
- Voluntary life plans with guarantee issue amounts up to \$40,000
- Four LTD plans available to groups of five or more enrolling employees



Employee Assistance Program: Wellspring EAP

- Three-visit model included with all medical plans with optional six-visit buy-up option
- Telephone Support 24/7, unlimited phone consultation and more plans
- Access to BetterHelp behavioral health counseling via computer, tablet or smartphone



Voluntary Personal Accident: AIG

- 24-hour Accident Protection
- Benefits in multiples of \$25,000 to \$250,000
- Optional Family coverage
- Conversion privilege



Retirement Plan: EVOLVE 401(k)

- Full-service retirement solution for small businesses

Property and Casualty: Newfront Total Solution

- Competitive and broad insurance coverage for venture-backed technology companies

Medical Plan



Premera Blue Cross

Premera Blue Cross has a history of helping generations of Washingtonians. Serving Washington state since 1933, Premera is a not-for-profit, independent licensee of the Blue Cross Blue Shield Association. We serve more than 2 million people – from individuals and families to members of Fortune 100 employer groups.

It is our purpose to improve our customers' lives by making healthcare work better. Which is why we offer a rich set of tools and resources to help our customers manage both their healthcare and costs. Check out what's new at Premera.

Support for smart healthcare decisions

Premera plans include consumer web-based tools and health-support programs. They help employees maintain good health and change unhealthy behavior.

All medical plans include these great support programs:

- **Find a Doctor tool:** Search doctors, clinics, cost estimates and more.
- **Virtual care:** Expanded 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.
- **Pregnancy and newborn support:** BestBeginnings Maternity engages parents from pregnancy through newborn care with personalized tools and support that encourages discovering risks early.

Provider network built for value and quality

Premera Blue Cross offers a comprehensive network in Washington.

The Premera network of doctors, hospitals, and other healthcare providers is designed to offer ready access to safe, effective, high-quality care at affordable prices.

Our strong relationships with our provider partners help maximize healthcare dollars by:

- Focusing on quality care
- Helping control rising medical and prescription drug costs
- Providing resources for improved healthcare

When outside Washington, members can access Premera's national network of preferred providers, offering the same high standards of quality.

BHT Side by Side Comparison

(January 1, 2022 - December 31, 2022)

Plan Name	Deductible		Coinsurance		Office Visit Copay	Out-of-Pocket Maximum		Emergency Care ¹	Preventive Office Visits/Immunizations	Other Professional Diagnostic Imaging	Other Professional Diagnostic Laboratory/Pathology	Rx Cost Shares	
	Individual	Family	In Network	Out of Network		Individual	Family					Retail	Mail Order
Titanium 200	\$200	\$400	10%	50%	\$15	\$2,000	\$4,000	\$200 copay, then 10% after deductible	Covered in Full	10%, deductible waived	10%, deductible waived	\$10/\$20/\$40/\$50	\$25/\$50/\$100/\$250
Titanium 350	\$350	\$700	10%	50%	\$30	\$4,000	\$8,000	\$200 copay, then 10% after deductible	Covered in Full	10%, deductible waived	10%, deductible waived	\$10/\$20/\$40/\$50	\$25/\$50/\$100/\$250
Titanium 500	\$500	\$1,000	20%	50%	\$30	\$4,500	\$9,000	\$200 copay, then 20% after deductible	Covered in Full	20%, deductible waived	20%, deductible waived	\$10/\$20/\$40/\$50	\$25/\$50/\$100/\$250
Sterling 250	\$250	\$750	20%	50%	\$30	\$3,750	\$11,250	\$200 copay, then 20% after deductible	Covered in Full	20%, deductible waived	20%, deductible waived	\$10/\$30/\$60/\$250	\$25/\$75/\$150/\$250
Sterling 500	\$500	\$1,500	20%	50%	\$30	\$5,500	\$14,300	\$200 copay, then 20% after deductible	Covered in Full	20%, deductible waived	20%, deductible waived	\$10/\$30/\$60/\$250	\$25/\$75/\$150/\$250
Sterling 750	\$750	\$2,250	20%	50%	\$35	\$6,000	\$14,300	\$200 copay, then 20% after deductible	Covered in Full	20%, deductible waived	20%, deductible waived	\$10/\$30/\$60/\$250	\$25/\$75/\$150/\$250
Sterling 1000	\$1,000	\$3,000	20%	50%	\$35	\$6,000	\$14,300	\$200 copay, then 20% after deductible	Covered in Full	20%, deductible waived	20%, deductible waived	\$10/\$30/\$60/\$250	\$25/\$75/\$150/\$250
Sterling 1500	\$1,500	\$4,500	20%	50%	\$40	\$6,000	\$14,300	\$200 copay, then 20% after deductible	Covered in Full	20%, deductible waived	20%, deductible waived	\$10/\$40/\$80/\$250	\$25/\$100/\$200/\$250
Sterling 2000	\$2,000	\$6,000	20%	50%	\$40	\$7,000	\$14,300	\$200 copay, then 20% after deductible	Covered in Full	20%, deductible waived	20%, deductible waived	\$10/\$40/\$80/\$250	\$25/\$100/\$200/\$250
Sterling 2500	\$2,500	\$7,500	20%	50%	\$40	\$7,000	\$14,300	\$200 copay, then 20% after deductible	Covered in Full	20%, deductible waived	20%, deductible waived	\$10/\$50/\$100/\$250	\$25/\$125/\$250/\$500
Sterling 3000	\$3,000	\$9,000	20%	50%	\$40	\$7,000	\$14,300	\$200 copay, then 20% after deductible	Covered in Full	20%, deductible waived	20%, deductible waived	\$10/\$50/\$100/\$250	\$25/\$125/\$250/\$500
Sterling 4000	\$4,000	\$12,000	30%	50%	\$40	\$7,000	\$14,300	\$200 copay, then 30% after deductible	Covered in Full	30%, deductible waived	30%, deductible waived	\$10/\$50/\$100/\$500	\$25/\$125/\$250/\$500
Sterling 5000	\$5,000	\$13,100	30%	50%	\$40	\$7,000	\$14,300	\$200 copay, then 30% after deductible	Covered in Full	30%, deductible waived	30%, deductible waived	\$10/\$50/\$100/\$500	\$25/\$125/\$250/\$500
HSA 1500	\$1,500	\$3,000	20%	50%	20% after deductible	\$6,500	\$13,000	20% after deductible	Covered in Full	20% after deductible	20% after deductible	20% after deductible	20% after deductible
HSA 2500	\$2,500	\$5,000	20%	50%	20% after deductible	\$6,500	\$13,000	20% after deductible	Covered in Full	20% after deductible	20% after deductible	20% after deductible	20% after deductible
HSA 3500	\$3,500	\$6,500	20%	50%	20% after deductible	\$6,500	\$13,000	20% after deductible	Covered in Full	20% after deductible	20% after deductible	20% after deductible	20% after deductible
HSA 5000	\$5,000	\$6,500	30%	50%	30% after deductible	\$6,500	\$13,000	30% after deductible	Covered in Full	30% after deductible	30% after deductible	30% after deductible	30% after deductible
Premiera NOW 1000	\$1,000	\$2,000	30%	Not Covered	Non-Specialist:\$25 Specialist:\$50 Telemedicine Visit: Covered in Full	\$8,550	\$17,100	\$250 copay, then 30% after deductible	Covered in Full	30% after deductible	30% after deductible	\$20/\$50/\$30%/50%	\$60/\$150/30%/50%
Premiera NOW 3000	\$3,000	\$6,000	30%	Not Covered	Non-Specialist:\$25 Specialist:\$50 Telemedicine Visit: Covered in Full	\$8,550	\$17,100	\$250 copay, then 30% after deductible	Covered in Full	30% after deductible	30% after deductible	\$20/\$50/\$30%/50%	\$60/\$150/30%/50%
Premiera NOW 5000	\$5,000	\$10,000	30%	Not Covered	Non-Specialist:\$25 Specialist:\$50 Telemedicine Visit: Covered in Full	\$8,550	\$17,100	\$250 copay, then 30% after deductible	Covered in Full	30% after deductible	30% after deductible	\$20/\$50/\$30%/50%	\$60/\$150/30%/50%
Peak Care 300	\$300	\$600	20%	Not Covered	\$15 designated PCP, \$30 Specialist and non-designated PCP	\$2,000	\$4,000	\$200 copay, then 20% after deductible	Covered in Full	20% after deductible	20% after deductible	\$10/\$25/30%/30%	\$25/\$62.50/30%/30%
Peak Care 500	\$500	\$1,000	20%	Not Covered	\$20 designated PCP, \$40 Specialist and non-designated PCP	\$2,500	\$5,000	\$200 copay, then 20% after deductible	Covered in Full	20% after deductible	20% after deductible	\$10/\$25/30%/30%	\$25/\$62.50/30%/30%

This benefit summary is not a contract or a complete explanation of covered services, exclusions, limitations, or reductions. Please refer to the benefit highlights and booklets for additional information.

¹Waive copay if admitted to inpatient facility.
 Manipulations - Spinal and other (12 visits PCY)
 Acupuncture (12 visits PCY)

Discrimination is Against the Law

Premera Blue Cross (Premera) complies with applicable Federal and Washington state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). Premera provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact the Civil Rights Coordinator. If you believe that Premera has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with: Civil Rights Coordinator — Complaints and Appeals, PO Box 91102, Seattle, WA 98111, Toll free: 855-332-4535, Fax: 425-918-5592, TTY: 711, Email AppealsDepartmentInquiries@Premera.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Ave SW, Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>. You can also file a civil rights complaint with the Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint Portal available at <https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status>, or by phone at 800-562-6900, 360-586-0241 (TDD). Complaint forms are available at <https://fortress.wa.gov/oic/online-services/cc/pub/complaintinformation.aspx>.

Language Assistance

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-722-1471 (TTY: 711).

注意: 如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 800-722-1471 (TTY: 711)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800-722-1471 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-722-1471 (TTY: 711) 번으로 전화해 주십시오.

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-722-1471 (телетайп: 711).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 800-722-1471 (TTY: 711).

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки.

Телефонуйте за номером 800-722-1471 (телетайп: 711).

ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតល្អល គឺអាចមានសំរាប់អ្នក។ ចូរ ទូរស័ព្ទ 800-722-1471 (TTY: 711)។

注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。800-722-1471 (TTY:711) まで、お電話にてご連絡ください。

ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም አርዳታ ድርጅቶች፣ በገጻ ሊያግዙዎት ተዘጋጅተዋል። ወደ ሚከተለው ቁጥር ይደውሉ 800-722-1471 (መስማት ለተሳናቸው: 711)።

XIYYEEFFANNA: Afaan dubbattu Oroomiffa, tajaajjila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 800-722-1471 (TTY: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-722-1471 (رقم هاتف الصم والبكم: 711).

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 800-722-1471 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-722-1471 (TTY: 711).

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ຄ່າສິ່ງຄ່າ, ຄວນມີພ້ອມໃຫ້ທ່ານ. ໂທ 800-722-1471 (TTY: 711).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 800-722-1471 (TTY: 711).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-722-1471 (ATS : 711).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-722-1471 (TTY: 711).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 800-722-1471 (TTY: 711).

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-722-1471 (TTY: 711).

توجه: اگر بہ زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 800-722-1471 (TTY: 711) تماس بگیرید.

Dental Plan



Delta Dental of Washington

About 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

	Plan 1	Plan 2	Plan 3	Plan 4 - Incentive	Plan 5	Plan 6	* Plan 7 - Voluntary
Annual Deductible Per Person/Family	\$50/\$150	\$50/\$150	\$0/\$0	\$50/\$150	\$50/\$150	\$50/\$150	50/\$150
Annual Maximum	\$1,000	\$2,000	\$2,000	\$2,500	\$2,000	\$1,500	\$1,500
Class I - Diagnostic & Preventive Exams, X-rays, Cleanings, Fluoride, Sealants <i>(Deductible waived; services do not apply toward benefit period maximum)</i>	80%	100%	100%	Incentive: Start at 100% down to 70%	100%	100%	100%
Class II - Restorations, Endodontics, Periodontics, Oral Surgery	80%	80%	90%	Incentive: Start at 100% down to 70% (including crowns)	90%	80%	80%
Class III – Crowns, Dentures, Partials, Bridges, Implants	50%	50%	50%	50%	50%	50%	50%
TMJ	50%	50%	50%	50%	50%	50%	50%
TMJ Annual Maximum	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
TMJ Lifetime Maximum	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000

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

Optional Orthodontic Benefits Available

- 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



SEE HEALTHY AND LIVE HAPPY WITH HELP FROM BUSINESS HEALTH TRUST AND VSP.



As a VSP® member you get personalized eye care from a VSP network doctor at low out-of-pocket costs.

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 for additional savings.

PROVIDER CHOICES YOU WANT.

It's easy to find a nearby in-network doctor. Maximize your coverage with bonus offers and savings that are exclusive to Premier Program locations—including thousands of **private practice** doctors and over 700 **Visionworks retail locations** nationwide.



MORE EYEWEAR CHOICES

Shop more than 50 brands of contacts, eyeglasses, and sunglasses on **eyeconic.com**. Best of all, you can use your VSP benefits and connect directly with your eye doctor for your prescription.

QUALITY VISION CARE YOU NEED.

You'll get great care from a VSP network doctor, including a WellVision Exam®—a comprehensive exam designed to detect eye and health conditions.

GET YOUR PERFECT PAIR

EXTRA \$50 + UP TO 40%
TO SPEND ON FEATURED FRAME BRANDS* | SAVINGS ON LENS ENHANCEMENTS

bebe CALVIN KLEIN COLE HAAN FLEXON

LACOSTE NINE WEST

SEE MORE BRANDS AT [VSP.COM/OFFERS](https://www.vsp.com/offers).



Contact us: **800.877.7195** or [vsp.com](https://www.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.

YOUR VSP VISION BENEFITS SUMMARY

BUSINESS HEALTH TRUST 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:

01/01/22



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
Choice Plan A Coverage with a VSP Provider			
WELLVISION EXAM	• Focuses on your eyes and overall wellness	\$20	Every 12 months
PRESCRIPTION GLASSES		\$25	See frame and lenses
FRAME	<ul style="list-style-type: none"> \$200 allowance for a wide selection of frames \$250 allowance for featured frame brands \$110 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 UV protection Average savings of 30% on other lens enhancements 	\$0 \$0	Every 24 months
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> \$160 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) 	Up to \$60	Every 24 months
SUNCARE	• \$200 allowance for ready-made non-prescription sunglasses instead of prescription glasses or contacts	\$25	Every 24 months
Choice Plan B Coverage with a VSP Provider			
WELLVISION EXAM	• Focuses on your eyes and overall wellness	\$20	Every 12 months
PRESCRIPTION GLASSES		\$25	See frame and lenses
FRAME	<ul style="list-style-type: none"> \$200 allowance for a wide selection of frames \$250 allowance for featured frame brands \$110 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 UV protection Average savings of 30% on other lens enhancements 	\$0 \$0	Every 12 months
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> \$160 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) 	Up to \$60	Every 12 months
SUNCARE	• \$200 allowance for ready-made non-prescription sunglasses instead of prescription glasses or contacts	\$25	Every 24 months
Choice Plan C Coverage with a VSP Provider			
WELLVISION EXAM	• Focuses on your eyes and overall wellness	\$20	Every 12 months
PRESCRIPTION GLASSES		\$25	See frame and lenses
FRAME	<ul style="list-style-type: none"> \$200 allowance for a wide selection of frames \$250 allowance for featured frame brands \$110 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 UV protection Average savings of 30% on other lens enhancements 	\$0 \$0	Every 24 months
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> \$160 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) 	Up to \$60	Every 12 months
SUNCARE	• \$200 allowance for ready-made non-prescription sunglasses instead of prescription glasses or contacts	\$25	Every 12 months
ALL PLAN OPTIONS			
EXTRA SAVINGS	Glasses and Sunglasses		
	<ul style="list-style-type: none"> Extra \$50 to spend on featured frame brands. Go to vsp.com/framebrands for details. 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam. 		
	Routine Retinal Screening		
<ul style="list-style-type: none"> No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam 			
Laser Vision Correction			
<ul style="list-style-type: none"> Average 15% off the regular price or 5% off the promotional price. Discounts only available from contracted facilities 			

Coverage with a retail chain may be different or not apply. Log in to vsp.com to check your benefits for eligibility and to confirm in-network locations based on your plan type. VSP guarantees coverage 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.

 eyeconic[®]

**SAVE TIME AND
MONEY WITH
EYECONIC.[®]**

Use your VSP[®] vision benefits to purchase contacts, glasses, and sunglasses online with Eyeconic.

The best part? **You'll save an additional 20%**, just for being a VSP member. Here's how to start saving:



1. **Find your product.** Over 50 brands you know and love. All at the best possible price when you apply your benefits.



2. **Customize your order.** Choose your lenses, upload your prescription and see your savings in real time.



3. **We do the rest.** Eyeconic is the only site where you can buy eyewear with your VSP[®] insurance—in network.

MORE REASONS TO LOVE EYECONIC:

- Free shipping and returns
- A free frame adjustment or contact consultation—on us
- Save up to \$120 on contacts with an annual supply discount
- See yourself in any pair with our Virtual Try-on tool
- Choose from 50+ popular brands like Calvin Klein, Cole Haan, Nike, Acuvue[®], Biofinity[®], DAILIES[®], and more

START SAVING NOW. CHECK OUT EYECONIC.COM[®] TODAY.

Life, AD&D and Disability



LifeMap

Life and AD&D

- Basic Life/AD&D: Plan A, \$15,000 included with medical
- Buy-up Basic Life/AD&D and voluntary options are available to employers with 5 or more eligible employees:
 - » Plan B: Flat \$50,000
 - » Plan C: One-time salary to \$100,000
 - » Plan D: Two-times salary to \$200,000
- Voluntary Life Plans offered in \$20,000 increments up to \$100,000. Guarantee issue amounts up to \$40,000.

Long Term Disability

- Available to groups of five or more enrolling employees
- Four LTD plans available:
 - » Plan A: 90 day elimination period, 60% of monthly salary up to \$3,000
 - » Plan B: 180 day elimination period, 60% of monthly salary up to \$3,000
 - » Plan C: 90 day elimination period, 60% of monthly salary up to \$6,000
 - » Plan D: 180 day elimination period, 60% of monthly salary up to \$6,000

Employee Assistance Program



For support
1-866-607-4535
wellspringeap.org

USERNAME: BHT

A service provided by



CONFIDENTIAL
PROFESSIONAL
CONVENIENT
AVAILABLE 24/7

A benefit paid for by your company through the Business Health Trust

Your EAP is a confidential & professional resource—available 24/7—paid for by your company and available to you and eligible dependents without cost. Benefits include:

COUNSELING ASSESSMENTS

Up to 3 in-person meetings with a counselor.

LEGAL SERVICES

Free initial 30-minute phone consultation; ongoing consultations with a lawyer at 25% off attorney's regular fees; unlimited access to do-it-yourself legal documents online.

FINANCIAL SERVICES

Free initial 30-minute phone consultation and access to financial calculators and resource documents.

ID THEFT VICTIM RESOURCES

Free initial 60-minute phone consultation, ID theft response kit, and prevention information for non-breach related incidents.

DAILY LIVING INFORMATION SERVICES

Unlimited phone or live chat consultations/requests for finding consumer services and resources.

CHILDCARE & PARENTING RESOURCES

Unlimited phone or live chat consultations.

OLDER ADULT & ELDERCARE RESOURCES

Unlimited phone or live chat consultations

WEBSITE ACCESS

Unlimited access to online resources including:

- Live Chat with a resource consultant (for Childcare, Eldercare & Daily Living)
- Online referral request
- Skill builders/online trainings
- Well-being & productivity content
- Monthly live & on-demand webinars
- Search tools

SUBSCRIPTIONS

Monthly emails featuring the webinar of the month, spotlight on an EAP benefit, and a feature article on well-being or productivity, with direct links to the website.

WELLSPRING STRESS CENTER™

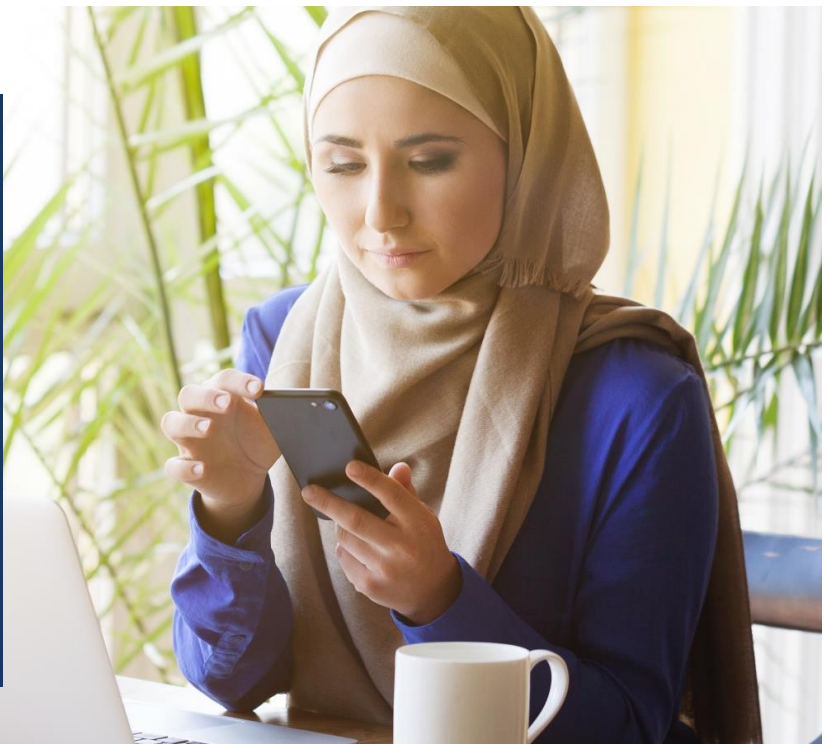
Unlimited access to an online stress management and prevention center, including instant relief tools and long-term solutions.

IN-THE-MOMENT SUPPORT

24/7 access to a professional, masters-level therapist who will help you manage your distress, create a plan of action, & provide resources (which may include referrals for further services).



Talk to a counselor anytime, anywhere—on your computer, tablet, or smartphone, with your BetterHelp benefit, available through Wellspring EAP.



Access your BetterHelp benefit by calling Wellspring EAP at 1-866-607-4535

ELIGIBILITY

This service can be used for individual and couples counseling. It is not appropriate for children under 13-years-old, those in crisis, or family therapy.

WHAT IS COVERED?

Your EAP sessions can be used for BetterHelp in the same way you would use it for traditional counseling. Live/scheduled meetings count as 1 session, and unlimited asynchronous text over a period of 1 week counts as 1 session.

HOW DOES IT WORK?

To access your BetterHelp benefit, call the Wellspring EAP access line. Going directly to the BetterHelp website without calling Wellspring will not activate the benefit.

When you call, a Wellspring EAP counselor will assess your concerns to determine whether online counseling is clinically appropriate. If you don't meet the criteria, you will be offered a traditional counseling referral. Otherwise, upon qualification, you will immediately receive an email with instructions to complete the signup process.

You can expect to be connected with a BetterHelp therapist within an average of 48 hours.

HOW DO I COMMUNICATE WITH MY THERAPIST?

You can engage with your BetterHelp therapist in four different ways:

- **Messaging:** (Unscheduled) Message your therapist anytime from anywhere (1 week of unlimited, unscheduled texts counts as 1 session)
- **Chat:** (Live & scheduled) Text conversations with your counselor in real-time (counts as 1 session)
- **Phone:** (Live & scheduled) Talk with your counselor over the phone (counts as 1 session)
- **Video:** (Live & scheduled) Talk with your counselor in a virtual face-to-face setting (counts as 1 session)

WHAT IF I CHANGE MY MIND ABOUT BETTERHELP?

Simply call Wellspring EAP within 30 days of accessing services to be re-referred. Your access to BetterHelp will terminate and you will receive a referral to traditional in-person services from Wellspring EAP.



Retirement Services

EVOLVE 401(k):

The 401(k) plan for businesses that dream big.

Offering a 401(k) plan can be costly and time-consuming – and when you're growing a business, you need to manage your resources wisely.

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.

Providing all-in-one solutions for your future.

As your source for employee benefits, Business Health Trust is pleased to offer EVOLVE, a 401(k) plan solution for small businesses.

More than insurance, Business Health Trust is a resource, offering small employers in Washington the information and tools they need to design and manage a competitive employee benefits program.

EVOLVE is the ideal 401(k) solution for businesses that want to offer full-service retirement benefits and keep costs in check.

Contact us today!

BHT@advprofessionals.com

Investing in the future has never been easier. EVOLVE 401(k) offers:



Quality plans. Affordable prices.

Setup a cost effective plan that meets your budget and provides your employees with an easy way to save for retirement.



Streamlined service. Worry-free plans.

Minimize your plan involvement with efficient on-boarding, monitoring and compliance support.



Easy to use. Employee resources.

Offer your employees an easy to use platform that offers low cost investments, tools and resources.

Learn more: newfrontretirement.com

Washington's Source for Employee Benefits and Much More



PROPERTY & CASUALTY COVERAGE DESIGNED FOR TECHNOLOGY COMPANIES

Emerging companies like yours exist to disrupt industries and revolutionize the world. This takes time—obtaining insurance should not.

That's why Business Health Trust has partnered with Newfront—a leading insurance and financial services company—to offer Newfront Total Solution—Property & Casualty coverage to our venture-backed technology members.

More than health insurance, Business Health Trust is a resource offering the tools and programs small companies need to compete. Newfront Total Solution is the premium insurance policy for companies that want to secure a competitive advantage with broad insurance coverage that's easy to obtain and keeps up with you as you grow.

Ready to Request a Quote?

Please contact your insurance producer or broker. Don't have a broker? Contact us at **(425) 201-1972** or quote@businesshealthtrust.com and we can refer you to a Business Health Trust-accredited broker.

Learn more today: <https://theabdteam.com/services/total-solution/>

We offer the high-quality, affordable employee benefits and small business resources growing companies need to be competitive:

Health Insurance

High-quality, affordable medical plans that include prescription, virtual care and a 24-hour nurse line.



Ancillary Insurance

A range of additional insurance you can purchase with your medical plan.

- Vision
- Dental
- Life
- AD&D
- Long Term Disability
- Accident Protection

Retirement Solutions

We've partnered with Newfront—a leading insurance and financial services company—to offer EVOLVE 401(k) to our members.

Business Insurance

Newfront Total Solution—Property & Casualty coverage for venture-backed technology companies.

Learn more today: theabdteam.com/services/total-solution/

HR Tools & Employee Wellness

- Archbright HR Membership & Resources
- Employee Assistance Program (EAP)
- And more

Additional Small Business Savings

- Passport Corporate Membership
- Savings on ORCA cards
- Discounts of office supplies, technology and more

Association Partners

Business Health Trust members and accredited producers have the opportunity to choose which association partner they join when enrolling or renewing with Business Health Trust. Business Health Trust members that are part of one of the below partner associations also receive a required membership to the Industry Group within the Endorsing Sponsor. Membership dues are subject to normal nominal annual increases. Association partners include:



- **Seattle Metropolitan Chamber of Commerce**
(Sponsoring Industry Group is within this organization)
SeattleChamber.com



- **Bellevue Chamber of Commerce**
BellevueChamber.org



- **Bellingham Regional Chamber of Commerce**
Bellingham.com



- **Bothell Kenmore Chamber of Commerce**
BothellKenmoreChamber.org



- **Economic Alliance Snohomish County**
EconomicAllianceSC.org



- **OneRedmond**
OneRedmond.org



- **Tacoma-Pierce County Chamber**
TacomaChamber.org



- **Thurston County Chamber of Commerce**
ThurstonChamber.com



- **Greater Yakima Chamber of Commerce**
Yakima.org



- **Archbright**
Archbright.com

Pursuant to a joint billing agreement, which you acknowledge and approve upon enrollment, 1.2% of the gross insurance premium is paid to the Greater Seattle Chamber of Commerce ("Plan Sponsor") as a participation fee. This joint collection is for the convenience of the employer. This fee is to be paid by the employer and will be remitted to the Plan Sponsor as soon as administratively possible. If employers wish to pay this fee separate from their monthly billing, please contact info@businesshealthtrust.com. This fee is not a Trust asset. The services performed by the Plan Sponsor for such fee include, but are not limited to: (i) promotion and marketing the industry trusts to promote growth and stability; (ii) monitoring regulatory compliance at the state and federal level; (iii) public affairs relating to healthcare issues impacting small businesses; (iv) performing administrative services relating to maintenance of the trust platforms; (v) utilization of the Seattle Chamber facilities; (vi) access to and utilization of the Seattle Chamber staff as point persons for inquiries and issues.

Contact Us



Vimly Benefit Solutions
P.O. Box 6
Mukilteo, WA 98275-0006
425.771.7359

BHT@vimly.com

Contact Information for Employers

Existing Members – Billing or Group Administration Questions

Email: BHT@vimly.com

Phone: 425.771.7359

Or log on to [SIMON](#) to manage your plan.

New Business

To request a Business Health Trust quote, please contact your insurance producer or broker. Don't have a broker? Fill out our [Request a Quote](#) form.

Other Inquiries

Phone: 425.201.1972

Email info@businesshealthtrust.com

Contact Information for Employee Members

Customer Service

Email: BHT@vimly.com

Phone: 425.771.7359

Find a form or document

Visit our [Online Benefit Portal](#)

Contact Information for Producers

Advanced Professionals Insurance & Benefit Solutions is the Managing General Agent for Business Health Trust. With more than 50 years of combined trust management experience, and deep knowledge of the ever-changing health insurance environment, they design Business Health Trust's benefit packages, provide ongoing program management, and work with insurance producers/brokers to best meet the specific needs of their clients.

To submit an RFP, send renewals and business paperwork, access forms and materials:

Log in to [AP Connect](#)

Become an accredited producer, get access to AP Connect, questions answered:

Email BHT@advprofessionals.com or call 206.602.3558



Advanced Professionals
Insurance & Benefit Solutions
1201 Third Avenue, Suite 800
Seattle, WA 98101
206.602.3558

BHT@advprofessionals.com

Carrier Contacts



- **Premera Blue Cross**
800.722.1471
Premera.com



Delta Dental of Washington

- **Delta Dental**
800.554.1907
DeltaDentalWA.com



- **LifeMap**
800.794.5390
LifeMapCo.com



- **Wellspring EAP**
800.553.7798
WellspringEAP.org



- **VSP Vision Care Inc.**
800.877.7195
VSP.com



- **AIG Personal Accident**
212.770.7000
AIG.com



Washington's Source for Employee Benefits

Business Health Trust
12121 Harbour Reach Drive
Mukilteo, WA 98275

www.businesshealthtrust.com