

# Producer Renewal Bulletin

Plan Year January 2023 - December 2023

Advanced Professionals Insurance & Benefit Solutions is pleased to present the 2023 plan year details for the Business Health Trust Small-Group Community-Rated Product Suite. As you work with your clients through the renewal process, we would like to take this opportunity to highlight the following:

- 24/7 virtual care allows members to access health services at their convenience.
- Employers with 1 to 5 employees may offer up to four plans.
- NEW! Dental Plan 8 with \$750 annual maximum available for 2023.
- Slight increase to dental rates for the first time in over four years of 2.6 percent.
- NEW! Vision additions for 2023 include:
  - ✓ Exam Plus Plan is inexpensive and covers an annual exam 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! Wellspring EAP is being replaced by Behavioral Health Systems, offering a 4-visit plan for employees and dependents with expanded support including access to in-person and virtual visits.
- Groups enrolling into only Business Health Trust's Small Group medical product will receive, at no additional cost, membership into the Seattle Metropolitan Chamber of Commerce.
- Business Health Trust members can access a wide variety of additional benefits, services and savings, including 401(k) and other retirement resources, identity protection and more. Learn more on Page 4.



Washington's Source for Employee Benefits

## Contact Us!

Questions? Comments?

Email us at [BHT-SmallGroup@advprofessionals.com](mailto:BHT-SmallGroup@advprofessionals.com), find resources on the [BHT Producer Site](#), or contact your dedicated sales representative:

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# Business Health Trust

Business Health Trust offers comprehensive,



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

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

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

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

**We advocate for small business insurance needs in Washington.**

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

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

 [businesshealthtrust.com](https://businesshealthtrust.com)

 [facebook.com/businesshealthtrust](https://facebook.com/businesshealthtrust)

## Sponsoring Association & Partners

The [Seattle Metropolitan Chamber of Commerce](https://www.seattlechamber.com) and its related Industry Groups are the sponsoring associations of the Business Health Trust and the Industry Health Trusts. The Seattle Chamber and its industry groups also recognize membership in these partner associations. Membership dues are subject to normal nominal annual increases. Membership partners include:



# Product Highlights

## Kaiser Permanente

- **Choice of 21 different medical plan designs** in the Access PPO, Core and Connect Networks.
- **24/7 virtual care** allows members to access health services at their convenience.
- **More Choices:**
  - › Employers with 1 to 5 employees may offer up to four plans.
  - › Employers with 6 to 50 employees may offer any number of plans.
  - › Groups must have at least 1 employee enrolled in each plan.
- **Group Determines Eligibility:** No minimum hour requirement.
- **Groups 4-50:** No minimum participation requirements and no waivers required.
- **Dental Pediatric Benefits** (up to age 19): No annual maximum, \$50 Deductible (per member) and \$350 out-of-pocket maximum per member per year. 100% coverage for diagnostic and preventive services with deductible waived. All other services covered at 50%.
  - › **1 Member** = \$34.59
  - › **2 Members** = \$69.19
  - › **3+ Members** = \$103.78

## Delta Dental of Washington

- NEW! Plan 8 with \$750 annual maximum available for 2023.
- Diagnostic and Preventive Waiver continues to be included in all plans.
- Benefit maximums range from \$750 to \$2,500.
- Annual deductible options from \$0 to \$50/individual and \$0 to \$150/family.

## VSP Vision Care Inc.

- Six vision plan variations to choose from.
- NEW! For 2023, Plan A can be offered as a voluntary plan with the same benefits and price as the employer sponsored option with no participation requirement
- NEW! Exam Plus Plan, available for 2023, is inexpensive and covers an annual exam plus discounted hardware.
- NEW! [Computer VisionCare](#) (CVC) rider available on Plans B and C. This plan enhancement applies to employees only.
- All plans include an exam every 12 months.

## LifeMap

- Basic Life and AD&D plans available.
- Four Long-Term Disability Plans.

## Behavioral Health Systems

- NEW! [Employee Assistance Program](#) partner.
- Expanded four-visit model for employees and dependents available to all groups at no change to the current EAP rate.
- Convenient and dedicated service offered 24/7.
- In Person and virtual visits available.
- Expanded services include legal and financial consultation, elder care guidance, as well as counseling.

## AIG Voluntary Personal Accident Coverage

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

# Additional Benefits

## Small Business Savings for All Members



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



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

## Additional Offerings



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



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



# Medical Carrier

## Kaiser Permanente

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

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

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

## Diverse portfolio of products

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



We offer Core, Virtual Plus (VP) and Access PPO plans covering all metal levels: Bronze, Silver, Gold and Platinum. You'll find:

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

## Get Care at Your Convenience Through Kaiser Permanente

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

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

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

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

# Dental Plans

## Delta Dental of Washington – Monthly Premium

Dental	2-9 Subscribers	EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	EMPLOYEE + FAMILY
	Plan 1	\$49.94	\$94.90	\$96.43	\$141.40
	Plan 2	\$62.19	\$118.22	\$120.07	\$176.10
	Plan 3	\$73.05	\$138.87	\$141.08	\$206.90
	Plan 4	\$72.22	\$135.91	\$138.08	\$201.74
	Plan 5	\$65.76	\$124.99	\$126.97	\$186.21
	Plan 6	\$55.97	\$106.39	\$108.07	\$158.49
	Plan 7 (voluntary)	\$68.16	\$129.56	\$131.59	\$193.01
	Plan 8	\$47.00	\$89.33	\$90.76	\$133.09
<b>10-50 Subscribers</b>		<b>EE</b>	<b>ES</b>	<b>EC</b>	<b>EF</b>
	Plan 1	\$41.90	\$79.64	\$80.90	\$118.66
	Plan 2	\$52.17	\$99.19	\$100.75	\$147.75
	Plan 3	\$61.31	\$116.54	\$118.37	\$173.61
	Plan 4	\$56.81	\$114.01	\$115.86	\$169.29
	Plan 5	\$55.18	\$104.89	\$106.53	\$156.26
	Plan 6	\$46.96	\$89.27	\$90.67	\$132.97
	Plan 7 (voluntary)*	\$57.17	\$108.70	\$110.42	\$161.94
	Plan 8*	\$39.44	\$74.97	\$76.14	\$111.68
	Child Only Ortho Rider	–	–	\$24.87	\$24.87
	Family Ortho Rider	\$1.10	\$2.22	\$26.82	\$27.92
<b>51+ Subscribers</b>		<b>EE</b>	<b>ES</b>	<b>EC</b>	<b>EF</b>
	Plan 1	\$38.96	\$74.07	\$75.24	\$110.36
	Plan 2	\$48.51	\$92.25	\$93.70	\$137.41
	Plan 3	\$57.02	\$108.37	\$110.08	\$161.45
	Plan 4	\$52.84	\$106.03	\$107.74	\$157.43
	Plan 5	\$51.32	\$97.55	\$99.08	\$145.32
	Plan 6	\$43.66	\$83.02	\$84.33	\$123.66
	Plan 7 (voluntary)*	\$53.18	\$101.10	\$102.69	\$150.59
	Plan 8*	\$36.68	\$69.72	\$70.82	\$103.87
	Child Only Ortho Rider	–	–	\$24.87	\$24.87
	Family Ortho Rider	\$1.10	\$2.22	\$26.82	\$27.92

# Additional Programs

## VSP Vision Care Inc. – Monthly Premium

Vision	EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	EMPLOYEE + FAMILY
Choice Plan A* (12/24/24)	\$4.59	\$7.31	\$7.51	\$10.25
Choice Plan B (12/12/24)	\$5.98	\$9.55	\$9.75	\$13.32
Choice Plan B + CVC	\$6.93	\$10.50	\$14.27	\$10.70
Choice Plan C (12/12/12)	\$7.45	\$11.88	\$12.12	\$16.56
Choice Plan C + CVC	\$8.60	\$13.03	\$13.28	\$17.72
Exam Plus Plan	\$0.81	\$1.63	\$2.78	\$1.74

\*Also available as a Voluntary Plan (must be offered as either voluntary or employer sponsored)

## LifeMap – Monthly Premium

Life / AD&D Plans		Voluntary Life Rates	
Plan A: \$15,000 Basic Life and AD&D	\$3.05	Age	Gross Rate per \$1,000
Plan B: \$50,000 Basic Life and AD&D	\$10.70	Under 30	\$0.10
Plan C: 1X salary to \$100,000 max	\$0.175 per \$1,000	30-34	\$0.11
Plan D: 2X salary to \$200,000 max	\$0.192 per \$1,000	35-39	\$0.13
		40-44	\$0.24
		45-49	\$0.42
		50-54	\$0.71
		55-59	\$1.22
		60-64	\$1.41
		65-69	\$2.48
		70-74	\$4.35
		75 and older	\$6.65

## Behavioral Health Services EAP – Monthly Premium

Price per Employee per Month: \$0.86



# Renewals on AP Connect

Dedicated to helping your business grow, Advanced Professionals Insurance & Benefit Solutions has streamlined the renewal process through our fully integrated [AP Connect](#) producer platform. Once your renewal is ready, you will be able to access it anytime at your convenience on AP Connect.

## How to Complete BHT Small-Group Renewal

1. First you will receive an email from [BHT-SmallGroup@advprofessionals.com](mailto:BHT-SmallGroup@advprofessionals.com) with your groups' medical rates attached.
2. When your renewal for non-medical is available, you will receive an email from [apconnect@advprofessionals.com](mailto:apconnect@advprofessionals.com) that will prompt you to log into AP Connect to complete the renewal.
3. Select "Renewals" from the navigation bar, then select the "Opportunity Name" of the respective group and trust.
4. Next, click the "View Proposals" button on the top right.
5. You can then download the non-medical "Renewal Proposal." *(For medical rates, please review emailed medical renewal from Step 1.)*
6. 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. *(For medical rates, please review emailed medical renewal from Step 1.)*

**Please note:** To complete the renewal, you must upload the Signed Rate Sheet to AP Connect.

## 3-Step Process to Complete GMA

*REMINDER: For medical rates, please review the previously emailed medical renewal.*

1. For groups that "Renew with Changes," both the Producer and Benefit Administrator (employer) will receive access to the GMA once the renewal process has begun. The initial preparer (i.e. Producer Support or Producer) will complete all required fields within the GMA.
2. The Benefit Administrator will then sign into AP Connect to complete and sign the GMA. All required fields must be completed before the Benefit Administrator can produce a signature. The Benefit Administrator has the ability to modify pre-filled information as needed.
3. In the last step, the Producer or Producer Support reviews and executes the completed GMA. Once executed, the GMA and required renewal documents will be delivered to Advanced Professionals, who will process the submission.



# Renewal Tips for 2023

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

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

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

In order to process new group or renewal documents, the producer must maintain membership with one of the Association Partners.

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

## Renewal Resources – Video Tutorials

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

- [Renewals in AP Connect](#)
- [New 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](mailto: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.



connect

## Your Producer Platform

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

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

## 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 Seattle Chamber or Partner Association 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.

# Customer Service

## General Inquiries and Information

Public site: [BusinessHealthTrust.com](http://BusinessHealthTrust.com)

[Producer Website](#)

[BHT-SmallGroup@advprofessionals.com](mailto:BHT-SmallGroup@advprofessionals.com)

## Kaiser Permanente

[www.Healthy.KaiserPermanente.org](http://www.Healthy.KaiserPermanente.org)

Customer Service: 800.813.2000

## Delta Dental of Washington

[www.DeltaDentalWA.com](http://www.DeltaDentalWA.com)

Customer Service: 800.554.1907

## VSP Vision Care Inc.

[www.VSP.com](http://www.VSP.com)

Customer Service: 800.877.7195

## Behavioral Health Systems

[BehavioralHealthSystems.com](http://BehavioralHealthSystems.com)

Customer Service: 800.245.1150

## LifeMap

[www.LifeMapCo.com](http://www.LifeMapCo.com)

Customer Service: 800.794.5390

## AIG

Customer Service: 212.770.7000

## Third-Party Administrator



### Vimly Benefit Solutions

YOUR THIRD-PARTY ADMINISTRATOR

 425.771.7359

 [BHT@vimly.com](mailto:BHT@vimly.com)

 Business Health Trust

P.O. Box 25

Mukilteo, WA 98275

- Maintains and processes member eligibility
- Consolidated billing
- Premium processing
- Premium and eligibility reconciliation
- Producer commissions
- Delinquency processing and adjudication
- Administrative guides for participating employers
- COBRA administration for Trust products at no additional cost
- Premium only plan services for all participating companies at a discounted rate
- Discounted Flex Plan (Section 125) administration, installation, documentation, compliance and employee meetings: [flexspending@vimly.com](mailto:flexspending@vimly.com)