

Producer Renewal Bulletin

PLAN YEAR JULY 2023 - JUNE 2024

Advanced Professionals Insurance & Benefit Solutions is pleased to present the 2023 plan year details for the July 1st anniversary date Industry Health Trusts offered by Associated Industries (AI):

- Washington Retail Health Trust
- Washington Manufacturing Health Trust

Highlights for the 2023 plan year include:

- **AI Membership:** Basic Membership is now available anywhere in Washington state for a flat \$592 annual rate. Learn more about membership on [Page 2](#).
- **Medical:** Regence BlueShield (RBS) and Asuris Northwest Health (ANH) will continue as the medical carriers of choice for the AI Industry Health Trusts:
 - Virtual care from MDLIVE continues to cost \$0 co-pay on all PPO plans.
 - As of July 2022, members have access to IntegratedRx for cancer and cystic fibrosis medications.
- **Dental:** NEW! \$750 annual maximum plan with \$50 deductible available for 2023.
- **Vision:** NEW! Exam Plus Plan and Voluntary Vision available for 2023.
- **Life/Disability:** NEW! Compulsory Life/AD&D benefit volume is being increased from \$15,000 to \$20,000 at no additional charge to net premium.
- **Employee Assistance Plan:** Employee Assistance Plan, through Magellan, has been terminated effective January 1, 2023. To transfer to an individual plan with Magellan, contact Dustin Snedeker at 314.387.4018 or snedekerd@magellanhealth.com.



ASSOCIATED
INDUSTRIES

trusted
employer
advisors

Contact Us!

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

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Insurance &
Benefit Solutions

Reminder

Please be sure to maintain updated and accurate address and beneficiary information on the enrollment form.

Membership Affiliate

Associated Industries

The Industry Health Trusts offered by Associated Industries (AI) with a July 1 anniversary date are:

- Washington Retail Health Trust
- Washington Manufacturing Health Trust

Trusts with a January 1 anniversary date are:

- Washington Commercial Construction Health Trust
- Washington Health Industry Health Trust
- Washington Business Services Health Trust

Associated Industries' mission is to provide comprehensive healthcare products to Washington state employers at affordable prices.

Organizations participating in the Trust will benefit from the competitive group rates and a wide array of administrative services.

Groups must be members of Associated Industries to access its Industry Health Trusts. [View Membership Pricing Chart.](#) Membership in Associated Industries is the smartest and most affordable way to access employment law attorneys, HR professionals and valuable employer resources.



Producer Membership

To show our appreciation, you are eligible to take a one-year dues holiday on your required Producer-level Associated Industries (AI) membership.

Employer groups utilizing the health benefits through one of the five sponsored Trusts will still need to be current members.

Full membership into Associated Industries comes with great benefits!

Producers who wish to use the resources on the AI website, receive discounts for training events and project services, or have unlimited access to legal and human resource advisors, will need to have a [current membership](#).

If you would like to join or continue to utilize the full benefits of membership, please submit an application for membership.

Any producer currently categorized as a member will automatically renew and receive your normal quarterly dues billing without any disruption to your services.

For more information on AI membership, email membership@aiin.com.



WASHINGTON

COMMERCIAL CONSTRUCTION

HEALTH TRUST



WASHINGTON

RETAIL

HEALTH TRUST



WASHINGTON

HEALTH INDUSTRY

HEALTH TRUST



WASHINGTON

MANUFACTURING

HEALTH TRUST



WASHINGTON

BUSINESS SERVICES

HEALTH TRUST

Product Highlights

Regence BlueShield/Asuris Northwest Health *No Plan Changes*

- HSA Plans – Four options available: \$1,500, \$2,500, \$3,500 or \$5,000 deductible with embedded Rx plan
- Pinnacle Plans – Four options available with deductibles from \$250 to \$1,500 with embedded Rx plan
- Traverse Plans – Seven options available with deductibles from \$500 to \$3,000 with embedded Rx plan
- Ascent Plan – Four options available with deductibles of \$2,000 to \$5,000 with embedded Rx plan
- MedSavvy – A tool that helps compare treatment options for effectiveness, safety and costs – members can easily connect with a pharmacist online

Delta Dental of Washington

- NEW for 2023!: \$750 annual maximum dental 100/80 plan with \$50 deductible
- Diagnostic & Preventive Waiver in all plans
- Surgical and Non-surgical TMJ benefits 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 \$2,000
- Incentive plans and orthodontia riders available

VSP Vision Care Inc.

- Four vision plans to choose from
- NEW for 2023! Choice Plan D – Exam Plus is inexpensive and covers an annual exam only plus discounted hardware
- NEW for 2023! Choice Plan A, now available as a Voluntary Plan, matches the existing plan A in both benefits and price
- Choice Plans A, B and C include:
 - In-network frame allowance of \$180 or contact lens allowance of \$160
 - Standard progressive lenses are covered in full when using a VSP provider
 - No co-pay for elective contact lenses
- TruHearing benefits

The Standard

- NEW! Compulsory Life/AD&D benefit volume is being increased from \$15,000 to \$20,000 at no additional charge to net premium
- STD and LTD options
- Voluntary Life plans with guarantee issue amounts
- Buy-up Basic Life and AD&D options, including base times salary options

Medical Plans

Regence BlueShield & Asuris Northwest Health: Helping Washington State's Communities Lead Healthier Lives

Regence BlueShield and Asuris Northwest Health members are empowered to make informed, responsible use of their medical benefits through easy access to online and telephonic resources that help them explore care options, compare costs, check out doctor reviews and even earn a wellness activity gift card.

The following RBS / ANH programs are included at no additional cost:

Regence BlueCard PPO Network – Allows members to use any provider who's contracted with their local Blue Plan anywhere in the country. Regence offers nationwide access to more than 97 percent of hospitals and 92 percent of providers. On average, the network produces a 10 percent savings in claims spend over its competition. Members can also see providers in 200 countries around the world.

Regence Pharmacy Services – Fully integrated medical and pharmacy benefits result in the lowest net cost of any PBM in the country.

Regence.com / Asuris.com – Members can explore options, compare costs, check out doctor reviews and feel empowered to make informed, responsible use of their benefits. In addition, pharmacy services are featured prominently to make it easier for users.

Rewards – An online wellness activity tracking program that allows members access to a complete source of health and wellness information and the ability to earn points toward a \$25 gift card each year.

Advice24 Nurse Line – For 24/7 medical support, members can call the nurse line to help determine if they need to seek immediate medical attention, or if self-care tips can save a trip to the doctor or emergency room.



Advantages – Members can enjoy savings on several health-related products and services including vision, dental, exercise, nutrition and weight loss products and services to help them stay healthy and live better.

Primary and Behavioral Telehealth – Visit a doctor over the phone, video or app. Your health plan now includes telehealth benefit powered by MDLIVE, a national leader in telehealth. Your clients can talk to any of MDLIVE's board-certified doctors, counselors, psychiatrists or dermatologists any time by phone, video or through the app – 24 hours a day, 7 days a week, 365 days a year!

Transparency Tools – Treatment cost estimator, provider searches, explanation of benefits publications and other online tools at Regence.com and Asuris.com give the employee the power to be a smart healthcare consumer.

IntegratedRx – Members can now get their cancer or cystic fibrosis medications through their contracted clinic's integrated pharmacy, which offers an established line of communication between the doctor and the clinic pharmacist.

Medical Plans

Regence BlueShield (RBS)/Asuris (ANH) plans effective July 1, 2023

For more details, a medical side-by-side comparison is available on [AP Connect](#).

Pinnacle Plans

- Four options available with deductibles from \$250 to \$1,500
- Deductible is waived for Category 1 & 2 providers for chiropractic with 24 visits annually
- Deductible is waived for Category 1 & 2 providers for outpatient rehabilitation with 25 visits annually
- Prescription coverage is embedded in each plan \$10/\$30/\$50/50%
- Diagnostic Lab & X-ray is covered at 100%, deductible is waived on first \$600 for all Pinnacle Plans

Traverse Plans

- Seven options available with deductibles from \$500 to \$3,000
- Up to 18 chiropractic visits per year
- Prescription coverage is embedded in all plans \$10/\$40/\$60/50%
- 3 HSA plans with deductibles of \$1,500, \$2,500 and \$3,500
- HSA RX is covered at 80% and deductible applies
- Diagnostic Lab & X-ray is covered at 100%, deductible is waived on first \$500 for all Traverse Plans (doesn't apply to HSA)

Ascent Plans

- Four options available with deductibles from \$2,000-\$5,000
- Chiropractic and acupuncture services deductible waived, co-pay applies for Category 1 and 2 providers
- Prescription coverage is embedded in each plan \$10/\$40/\$60/50%
- Ascent HSA plan with a deductible of \$5,000
- HSA RX is covered at 80% and deductible applies
- Diagnostic Lab & X-ray First \$400: deductible waived and paid at 100%. After \$400 deductible and coinsurance applies (doesn't apply to HSA)

Dental Plans

Delta Dental of Washington – Plan 156 – Monthly Premium

Dental Plan 156	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
2-4 EE \$1000	\$53.53	\$111.42	\$119.58	\$177.47
5-9 EE \$1000	\$47.79	\$99.48	\$106.77	\$158.45
10-50 EE \$1000	\$39.62	\$82.40	\$88.49	\$131.27
51+ EE \$1000	\$35.56	\$74.07	\$79.48	\$118.00
2-4 EE \$2000	\$60.15	\$125.26	\$131.35	\$196.47
5-9 EE \$2000	\$53.70	\$111.84	\$117.28	\$175.42
10-50 EE \$2000	\$44.47	\$92.74	\$97.17	\$145.41
51+ EE \$2000	\$39.99	\$83.35	\$87.43	\$130.78
Ortho – Child	-	-	\$13.02	\$13.02
Ortho – Family	\$1.62	\$3.24	\$14.64	\$16.25

Delta Dental of Washington – Plan 1067 – Monthly Premium

Dental Plan 1067	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
2-4 EE \$750	\$44.88	\$93.45	\$100.29	\$148.84
5-9 EE \$750	\$40.09	\$83.44	\$89.54	\$132.89
10-50 EE \$750	\$33.23	\$69.11	\$74.21	\$110.10
51+ EE \$750	\$29.83	\$62.11	\$66.67	\$98.96
Ortho – Child	-	-	\$13.02	\$13.02
Ortho – Family	\$1.62	\$3.24	\$14.64	\$16.25

Delta Dental of Washington – Incentive Plans – Monthly Premium

Dental Plan 154	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
Incentive 154-1	\$51.64	\$106.05	\$91.98	\$146.38
Incentive 154-2	\$56.98	\$117.04	\$101.52	\$161.59
Ortho - Child	-	-	\$9.98	\$9.98
Ortho - Family	\$1.00	\$1.91	\$10.96	\$11.87

Additional Products

VSP Vision Care Inc. – Monthly Premium

Vision	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
Choice Plan A*	\$4.67	\$9.36	\$10.01	\$16.02
Signature Plan B	\$6.14	\$12.28	\$13.16	\$21.03
Choice Plan C	\$5.84	\$11.70	\$12.52	\$20.02
Choice Plan D – Exam Plus	\$0.90	\$1.78	\$1.92	\$3.07

*Also available as a Voluntary Plan.

The Standard – Monthly Premium

Life / AD&D	
Compulsory Plan A: \$20,000	Rate included with Medical and is in addition to below options (Standalone cost is \$4.55)
\$30,000 (an additional \$10,000 to compulsory)	\$2.53 with Medical (or \$7.08 Standalone)
\$50,000 (an additional \$30,000 to compulsory)	\$6.12 with Medical (or \$10.67 Standalone)
Voluntary Life/AD&D Guarantee Issue of \$25,000	Age-rated \$25,000 increments to a \$150,000 max

The Standard

Long Term Disability – Multiple plans available with monthly maximum up to \$8,000

Short Term Disability – Multiple plans available with weekly maximum up to \$2,500

Renewals on AP Connect

Dedicated to helping your business grow, Advanced Professionals Insurance & Benefit Solutions has streamlined the renewal process through our fully integrated [AP Connect](#) producer platform. Once your renewal is ready, you will be able to access it anytime at your convenience on AP Connect. You will receive an email from apconnect@advprofessionals.com when your proposal can be downloaded and completed. Please note that the renewal will not be attached to the email; to view and complete the proposal, you must log into AP Connect and follow the below instructions:

4-Step Process to Complete Renewal

1. Select "Renewals" from the navigation bar, then select the "Opportunity Name" of the respective group and trust.
2. Next, click the "View Proposals" button on the top right.
3. You can then download the "Renewal Proposal."
4. You will then be able to confirm how the group would like to renew their coverages. Options include:
 - "Renew As Is" – Groups will not have to complete a GMA. A renewal confirmation will be sent out following the renewal selection.
 - "Renew With Changes" – The GMA will be made available to you via the "Tasks" tab in AP Connect.



3-Step Process to Complete Group Master Application

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



Renewal Tips for 2023

Groups that "Renew As Is" will not need to sign a new group master application for the 2023 renewal year. Please take note that groups that "Renew with Changes" will still need to complete and sign a GMA.

Pre-renewal premium invoices should be paid exactly as billed. Please advise your clients to contact the 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.

Any open enrollment changes should be directed to the TPA, once the renewal paperwork has been submitted. All changes must be received within 30 days of renewal effective date. If not, the change will not be accepted. If the group uses an EDI submission tool, open enrollment changes can be submitted through EDI transmission to aims@aiin.com.

If renewal forms are not received by the last day of the current contract, coverage will automatically be terminated.

Please note that retroactive enrollment changes can only be processed retroactively to 30 calendar days.

In order to process new group or renewal paperwork, the group's Associated Industries membership must be verified and noted on the GMA. Additionally, the producer must maintain membership with Associated Industries.

As a reminder, new case submission documents are due by the 15th of the month, prior to the group's effective date. If the required paperwork is not received by this date, group eligibility cannot be guaranteed for the scheduled effective date. Therefore, providers and carriers may inform the employees that they do not have coverage.

Premium payments, dues payments and membership applications should be sent directly to the TPA: AIMS, 1206 N. Lincoln St. #200, Spokane, WA 99201.



Renewal Resources – Video Tutorials

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

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

AP Connect Training

To schedule AP Connect training for your producer house, contact AP Training Account Manager Vaneza Gutierrez 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 Associated Industries 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

AI-Trusts@advprofessionals.com

[AI Producer Site](#)

Associated Industries Management Services

www.AIMSTPA.com

Customer Service: 800.274.5309

Regence BlueShield

www.Regence.com

Asuris Northwest Health

www.Asuris.com

Delta Dental of Washington

www.DeltaDentalWA.com

VSP Vision Care Inc.

www.VSP.com

The Standard

Standard.com

Third-Party Administrator

Associated Industries Management Services



Associated Industries
Management Services

HEALTH BENEFITS
ADMINISTRATION

- Maintains and processes member eligibility
- Consolidated billing for all product lines purchased through the Trust
- Carrier premium processing
- Premium and eligibility reconciliation with carriers
- Administrative guides for new and renewing groups
- Producer commissions
- Live customer service representative will answer calls within regular business hours
- Delinquency processing and adjudication
- COBRA* administration, managed by Clarity Benefit Solutions, at no additional cost for all groups
- Distributes to companies the Association Welcome Letter along with their Group Administrative Guide
- Access to online portal for invoice retrieval and ACH payment submissions

*As a large group Trust, COBRA coverage must be provided for all members, regardless of group size. The TPA manages all carrier enrollment and eligibility for COBRA, regardless of COBRA administrator