

# Producer Renewal Bulletin

Plan Year January 2026 - December 2026

Advanced Professionals Insurance & Benefit Solutions is pleased to present the 2026 plan year renewal 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 share some highlights for the 2026 plan year:

## Medical:

- Plan names have been renamed to include network and deductible amount. Additionally, plan design changes were made to several current medical plans for 2026.
- New plans have been added: KP Bronze Access PPO 8000 LX; KP Silver Core 5000 & KP Silver Core HSA 4500; KP Gold Core 2000 LX & KP Gold Access PPO 2000 LX
- Kaiser Permanente HMO network continues.
- Please review group size parameters listed on the Highlights page

## Dental:

- **Rate increase for 2026 of 3.5%**
- **Max Wellness Plan enters Year 2**, continuing enhanced preventive benefits.
- Digital ID cards now available, driving adoption of the MySmile portal.
- The adult fluoride benefit will only be available once a year with all dental plans.
- **TotalHealth program** adds expanded dental benefits tied to qualifying health conditions.
- Virtual dental care option remains available.

## Vision:

- Six plan variations continue unchanged for 2026.
- Exams every 12 months remain standard across all plans.
- Computer VisionCare (CVC) rider remains available.

## Personal Accident:

- 24-hour accident protection continues in \$25,000–\$250,000 increments.

## Pet Insurance:

- Discounted coverage with **PetPartners** for cats and dogs continues for 2026.

## Association Membership:

Groups enrolling into only Business Health Trust's Small Group medical product can receive a complimentary (upon request) membership into the Seattle Metropolitan Chamber of Commerce if group does not already have a membership.

Chamber membership [application](#) required for all new groups.



Insurance Done Differently

## Contact Us!

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

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AP

# 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 up to 200, 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](http://businesshealthtrust.com)

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



## Sponsoring Association & Partners

The [Seattle Metropolitan Chamber of Commerce](#) is the sponsoring association of the Business Health Trust. The Seattle Chamber also recognizes membership in these partner associations. Membership dues are subject to normal nominal annual increases.



seattle metropolitan chamber of commerce



# Product Highlights

## Kaiser Permanente

- Choice of 31 medical plan designs offered across Access PPO, Core, and Summit PPO networks. Plan names have changed.
  - 6 HSA plans – Bronze Core HSA 6000, Silver Core HSA 3500, Silver Core HSA 4500 (new), Bronze Access PPO 6000, Silver Access PPO HSA 4000, Bronze Summit PPO HSA 6500
  - 1 Bronze plans – Access PPO 8000 LX (new)
  - 10 Silver plans – Core 5000 (new), Core 1800, Core 2500 LX, Core 2500 LX-EO, Plus Silver 2500, Access PPO 5000, Access PPO 2500 LX, Access PPO 3500 LX, Access PPO 3500 LX-EO, Summit PPO 3500 LX
  - 9 Gold plans – Core 2000 LX (new), Core 1500 LX, Core 600 LX, Core 600 LX – EO, Plus Gold 600 LX, Gold Access PPO 600 LX, Access PPO 1500 LX, Access PPO 2000 LX (new), Gold Summit PPO 1500 LX
  - 5 Platinum plans – Core 250 LX, Plus Platinum 250, Access PPO 500 LX, Access PPO 250 LX, Summit PPO 300 LX
- Plan design changes have been made for 2026. Please refer to the [2026 Cost Share Changes](#) and Plan Mapping document under BHT Medical Plan Resources.
  - Core Network – Increases were made to OOPM, OV (specialty), urgent care, and more
  - Options Network – Increases were made to OOPM, OV (specialty), urgent care, and more
  - Access Network – Increases were made to DED & OOPM, OV (specialty), urgent care, and more
  - Summit Network – Increases were made to OOPM, retail prescription drugs, lab and x-ray, and more
- Plan portfolio continues to include **KP Plus Silver, Gold, and Platinum** tiers, all using the HMO network and featuring the Options Provider Network.
- Up to 10 out-of-network services continue to be treated as in-network.
- Retail prescription drugs limited to 5 fills per year.
- 24/7 virtual care remains available for member convenience.
- **Group eligibility:** No minimum hourly requirement for groups 4–50.
- **Pediatric dental** benefits continue (up to age 19) with \$50 deductible per member and \$350 out-of-pocket maximum per year.

# Product Highlights

## Delta Dental of Washington

- **Max Wellness Plan enters Year 2** — annual maximums up to \$3,000, plus deductible as low as \$0.
- **TotalHealth wellness program** remains available, offering added benefits for members with qualifying health conditions.
- **Virtual Dental Care** option continues to expand preventive access.
- Strong provider networks: Premier covers ~90% of WA dentists; PPO covers ~60%.
- Orthodontia still available for families/children in groups of 10+.

## VSP Vision Care Inc.

- Six vision plan variations remain available.
- Exams allowed every 12 months.
- Optional **Computer VisionCare (CVC) rider** continues to be offered.

## USAbLe Life

- Additional life and LTD options available.

## Behavioral Health Systems

- Becoming named Telus Health effective 1.1.26. Services and operations will remain the same.
- 24/7 support continues, with both in-person and virtual visits available.
- Expanded services cover legal/financial consultations, elder care guidance, and counseling.

## AIG Voluntary Personal Accident Coverage

- 24-hour accident protection remains available in \$25,000–\$250,000 increments.
- Benefits include AD&D, common carrier, seatbelt/airbag, paralysis, and tuition support.

# 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



**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.



NortonLifeLock

**Identity & Devices Protection:** Norton LifeLock Benefit Solutions Identity & Devices Protection plan offered for 2026 to help protect your identity, personal information and connected devices.



**Pet Insurance:** Discounted coverage with PetPartners offered for cats and dogs for 2026.



**Ameriflex:** We have successfully operationalized the new Ameriflex/BHT arrangement, offering members access to FSA, HRA, DCA, and CRA options. All relevant resources and documents are available on Strive site under producer resources.

# 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 Access and Summit PPO and Core 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 – Plans and Rates

Dental	2-9 Subscribers	EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	EMPLOYEE + FAMILY
	Plan 1	\$52.97	\$100.67	\$102.29	\$150.00
	Plan 2	\$65.97	\$125.41	\$127.38	\$186.82
	Plan 3	\$77.49	\$147.33	\$149.67	\$219.50
	Plan 4	\$74.93	\$141.00	\$143.27	\$209.30
	Plan 5	\$69.76	\$132.60	\$134.69	\$197.55
	Plan 6	\$59.38	\$112.87	\$114.65	\$168.14
	Plan 7 (voluntary)	\$72.30	\$137.45	\$139.60	\$204.75
	Plan 8	\$25.25	\$47.99	\$48.77	\$71.52
	<b>10-50 Subscribers</b>	<b>EE</b>	<b>ES</b>	<b>EC</b>	<b>EF</b>
	Plan 1	\$44.44	\$84.49	\$85.83	\$125.88
	Plan 2	\$55.34	\$105.23	\$106.88	\$156.74
	Plan 3	\$65.03	\$123.63	\$125.58	\$184.17
	Plan 4	\$58.94	\$118.29	\$120.21	\$175.64
	Plan 5	\$58.54	\$111.27	\$113.01	\$165.77
	Plan 6	\$49.82	\$94.70	\$96.19	\$141.07
	Plan 7 (voluntary)*	\$60.65	\$115.32	\$117.15	\$171.79
	Plan 8*	\$21.18	\$40.28	\$40.91	\$60.00
	Child Only Ortho Rider	—	—	\$26.39	\$26.39
	Family Ortho Rider	\$1.16	\$2.36	\$28.45	\$29.62
	<b>51+ Subscribers</b>	<b>EE</b>	<b>ES</b>	<b>EC</b>	<b>EF</b>
	Plan 1	\$41.33	\$78.59	\$79.81	\$117.08
	Plan 2	\$51.47	\$97.86	\$99.40	\$145.77
	Plan 3	\$60.49	\$114.97	\$116.79	\$171.27
	Plan 4	\$54.83	\$110.00	\$111.78	\$163.36
	Plan 5	\$54.44	\$103.48	\$105.11	\$154.16
	Plan 6	\$46.31	\$88.07	\$89.46	\$131.19
	Plan 7 (voluntary)*	\$56.40	\$107.25	\$108.94	\$159.76
	Plan 8*	\$19.71	\$37.47	\$38.06	\$55.81
	Child Only Ortho Rider	—	—	\$26.39	\$26.39
	Family Ortho Rider	\$1.16	\$2.36	\$29.62	\$28.45

# Additional Products

## VSP Vision Care Inc. – Plans and Rates

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	\$10.70	\$14.27
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	\$1.74	\$2.78

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

## USAbLe – Plans and Rates

Life / AD&D Plans	
Plan A: \$15,000 Basic Life and AD&D	\$3.05
Plan B: \$50,000 Basic Life and AD&D	\$10.70
Plan C: 1X salary to \$100,000 max	\$0.175 per \$1,000
Plan D: 2X salary to \$200,000 max	\$0.192 per \$1,000

Voluntary Life Rates	
Age	Gross Rate per \$1,000
Under 30	\$0.10
30-34	\$0.11
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 – Rates

Price per Employee per Month: \$0.86

### Norton LifeLock Benefit Solutions Identity & Devices Protection - Rates

Price per Employee per Month: \$2.75

# 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 2026

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](#)



# 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.

AP

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](https://BusinessHealthTrust.com)

[Producer Website](#)

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

## Kaiser Permanente

<https://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

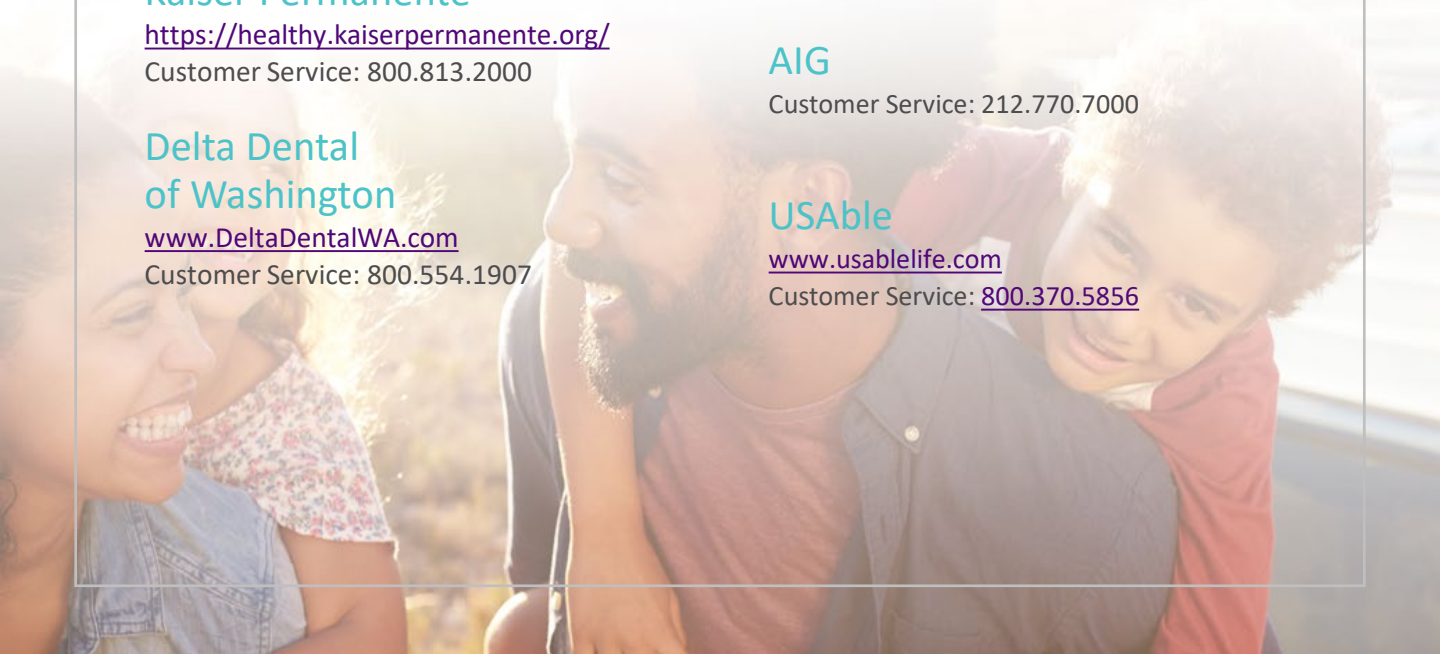
## AIG

Customer Service: 212.770.7000

## USABLE

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

Customer Service: [800.370.5856](tel:800.370.5856)



## 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)