

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 Non-Medical Program. 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:

Dental:

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

Vision:

- Six plan variations remain available with no changes for 2026.
- Annual exams every 12 months continue to be included.
- Computer VisionCare (CVC) rider still available.

EAP:

- Six-visit behavioral health model continues with both in-person and virtual options.
- 24/7 support services remain available for employees and dependents.

Identity & Device Protection:

- Protection coverage continues with no changes for 2026.

Personal Accident:

- 24-hour accident protection remains available in increments of \$25,000–\$250,000.

Pet Insurance:

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

Additional Benefits:

Business Health Trust members continue to access a wide variety of added services and savings, including retirement and HR resources.



Insurance Done Differently

Contact Us!

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

 facebook.com/businesshealthtrust

Sponsoring Association & Partners

The [Seattle Metropolitan Chamber of Commerce](#) is the sponsoring association of 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

Delta Dental of Washington

- The **Maximum Wellness Plan** continues into its second year, with annual maximums that can increase up to \$3,000 for members who complete preventive treatment.
- **Diagnostic & Preventive Waiver** remains included across all plans; Class 1 services continue to not count toward the annual maximum.
- Annual maximum options up to \$3,000 and deductibles as low as \$0 remain available.
- Orthodontia riders continue for families and children in groups of 10 or more.
- Extensive network access continues: Premier Network covers ~90% of WA dentists; PPO covers ~60%.
- **Virtual Dental Care** and the **TotalHealth wellness program** remain available, supporting preventive care and members with qualifying health conditions.

VSP Vision Care Inc.

- Six vision plan variations remain available.
- Annual eye exams every 12 months continue as a standard benefit.
- Optional **Computer VisionCare (CVC) rider** remains offered.

Behavioral Health Systems

- Becoming named Telus Health effective 1.1.26. Services and operations will remain the same.
- 24/7 dedicated services remain available.
- Expanded support continues to include legal and financial consultation, elder care guidance, and counseling through both in-person and virtual channels.

AIG Voluntary Personal Accident Coverage

- 24-hour accident protection continues in increments of \$25,000–\$250,000.
- Benefits remain broad, covering AD&D, common carrier, seatbelt/airbag, paralysis, and tuition assistance.

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.



Identity & Devices Protection: Norton LifeLock Benefit Solutions Identity & Devices Protection plan offered in 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.

Dental Plans

Delta Dental of Washington – Monthly Premium

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
	10-50 Subscribers	EE	ES	EC	EF
	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
	51+ Subscribers	EE	ES	EC	EF
	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.

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.

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 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 Association Partner membership must be verified and noted on the GMA. Additionally, 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

[Producer Website](#)

BHT@advprofessionals.com

Delta Dental of Washington

www.DeltaDentalWA.com

Customer Service: 800.554.1907

VSP Vision Care Inc.

www.VSP.com

Customer Service: 800.877.7195

Behavioral Health Systems

BehavioralHealthSystems.com

Customer Service: 800.245.1150

AIG

Customer Service: 212.770.7000

USABLE

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

 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