

Producer Renewal Bulletin

Plan Year July 2026 - December 2026

Advanced Professionals Insurance & Benefit Solutions is pleased to present the 1/1/2026 plan year renewal details for the Business Health Trust Industry Health Trusts with medical from Kaiser Permanente. 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

- No product changes for 2026, ensuring year-over-year stability.
- Virtual Plus plans remain a strong low-cost option, with ongoing work to expand dual and triple choice pairings.
- Membership growth surged in 2025, exceeding sales goals for the second straight year.
- All Kaiser IHT medical plans are Medicare Part D creditable for 2026.
- New additional changes made to the Underwriting Guidelines for 2026. See more details in the Kaiser Product Highlights section.
- Aetna national network continues to extend access for members outside Kaiser’s service area.

Dental

- Rate increase for 2026 of 3.5%
- Digital ID cards now available, driving adoption of the MySmile portal.
- Max Wellness Plan enters its second year; producer feedback on employer interest encouraged.
- TotalHealth wellness program introduced, adding enhanced dental benefits tied to health conditions.
- Virtual dental care option expands preventive access.
- PPO network utilization remains high, with 80%+ of members choosing PPO providers.



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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The below Health Trusts with medical through Kaiser Permanente renew July 1st.



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](#) 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

- Virtual Plus plans cannot be sold individually. VP plans must be paired with another plan when offered.
- Membership growth momentum carried through 2025, surpassing sales goals for the second year running.
- Members outside Kaiser’s footprint still benefit from access through the Aetna national network.
- Kaiser offers virtual nutrition education classes and referrals are not needed. Classes offered are: Thriving with Diabetes, gestational diabetes, foundations for healthy living, lifestyle medicine, and more.
- Regarding WA Legislature SB 5213, KPWA did not change mail order benefits/cost shares/structure as SB5213 is focused on HCBMs/PBMs. It does not apply to KPWA since they manage their own mail order.
- Changes to UW GL’s for 2026:
 - Groups of 2-4 enrolling employees may select one plan, an HMO or Access PPO plan.
 - Groups of 5-9 enrolling employees may select up to two medical plans within Kaiser Permanente’s product offerings, as long as one of those is an HMO plan. If only one plan is offered, it can be an HMO or Access PPO plan.
 - All groups of 10 or more must offer an HMO plan.
 - When a Virtual Plus or Summit PPO is offered as the core plan, with the HMO plan added to accommodate out of area enrollment, the minimum 2 enrollment requirement will be waived for the HMO out of area plan.

Delta Dental of Washington

- The Max Wellness Plan moves into its second year, reinforcing BHT’s focus on preventive care and higher annual maximums.
- The **TotalHealth wellness program** builds on this by adding enhanced dental benefits tied to qualifying health conditions.
- Virtual dental care services remain available, improving flexibility for members seeking preventive and routine care.
- The adult fluoride benefit will only be available once a year with all dental plans.
- Network strength continues: PPO covers roughly 60% of Washington dentists, while the Premier network reaches 90%.
- BHT members maintain strong usage of the PPO network, exceeding 80%.

Vision Service Plan

- Vision offerings remain robust with six plan variations.
- Annual exams every 12 months continue across all plan designs.
- The optional Computer VisionCare (CVC) rider remains available for additional coverage.

USABLE Life/AD&D/LTD

- \$15,000 basic life and AD&D remains automatically included with all medical plans.
- Employers can continue to select from additional life and long-term disability options to round out their benefit package.

Behavioral Health Systems

- Becoming named Telus Health effective 1.1.26. Services and operations will remain the same.
- Behavioral health support holds steady with a six-visit model for employees and dependents.
- Around-the-clock services remain in place, now well-established as a core support feature.
- Expanded offerings still cover legal and financial consults, elder care guidance, and counseling in both virtual and in-person formats.

AIG Voluntary Personal Accident Coverage

- 24/7 accident coverage continues to be offered in increments of \$25,000 to \$250,000.
- Benefits remain broad, including AD&D, common carrier, seatbelt/airbag, paralysis, and tuition support.

Additional Benefits

Small Business Savings for All Members



NortonLifeLock

Identity & Devices Protection: Protect your identity, personal information and connected devices by enrolling in Norton LifeLock Benefit Solutions Identity & Devices Protection plan – continues to be conveniently bundled with medical for 2026.



PASSPORT
CORPORATE

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.



Archbright
WORKPLACE PERFORMANCE EXPERTS

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.



petpartners

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



Ameriflex®

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.



nice

NEW – Nice Healthcare® is now included as a benefit for all BHT Kaiser PPO IHT groups effective 1/1/2026 (or early access can be requested). **Nice Healthcare®** is not affiliated with Kaiser.

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 PPO, HMO and Virtual Plus (VP) plans that feature:

- 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
- 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	\$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 (included with Medical)
Plan B: \$50,000 Basic Life and AD&D	\$10.54
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
(included with Medical)

Norton LifeLock Benefit Solutions Identity & Devices Protection - Rates

Price per Employee per Month: \$2.75
(included with Medical)

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 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](#)

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.

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://www.BusinessHealthTrust.com)

[Producer Website](https://www.ProducerWebsite.com)

BHT@advprofessionals.com

Kaiser Permanente

www.Healthy.KaiserPermanente.org

Customer Service: 800.813.2000

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](https://www.BehavioralHealthSystems.com)

Customer Service: 800.245.1150

AIG

Customer Service: 212.770.7000

Norton LifeLock

Customer Service: 800.607.9174

(Mon-Fri 9am-7pm ET)

web_service@nortonlifelock.com

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