

Producer Renewal Bulletin

Plan Year January 2026 – December 2026

AP Insurance & Benefit Solutions is pleased to present renewal plan details for the 1/1/2026 Business Health Trust Industry Health Trusts with medical from Premera Blue Cross and Premera HMO. As you work with your clients through the renewal process, we would like to highlight the following:



Medical

- Retail/mail-order Pharmacy will have the same cost-shares in 2026.
- All medical plans are Medicare Part D creditable for 2026.
- Prime Network continues through 2026.
- Telehealth update: new ID cards starting on 1/1/26 are because of Doc on Demand ending 12/31/25; 98point6 continues;
- **Blue365** member discounts **begin Oct 1, 2025**; flexible options support low-participation and single-enrollee groups.
- Dispatch Health and Doc on Demand will no longer be offered effective Jan. 1, 2026.

Dental

- **Rate increase for 2026 of 3.5%**
- **Digital ID via MySmile; Max Wellness Plan Year 2 and TotalHealth** program emphasize prevention.
- **Virtual dental care** available; PPO network heavily utilized (80%+).

Vision

- No additional 2026 changes; maintain current designs (12-month exams; CVC rider available where applicable).

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 Premera Blue Cross renew January 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:



seattle metropolitan chamber of commerce



Product Highlights

PREMERA | 

BLUE CROSS

An Independent Licensee of the Blue Cross Blue Shield Association

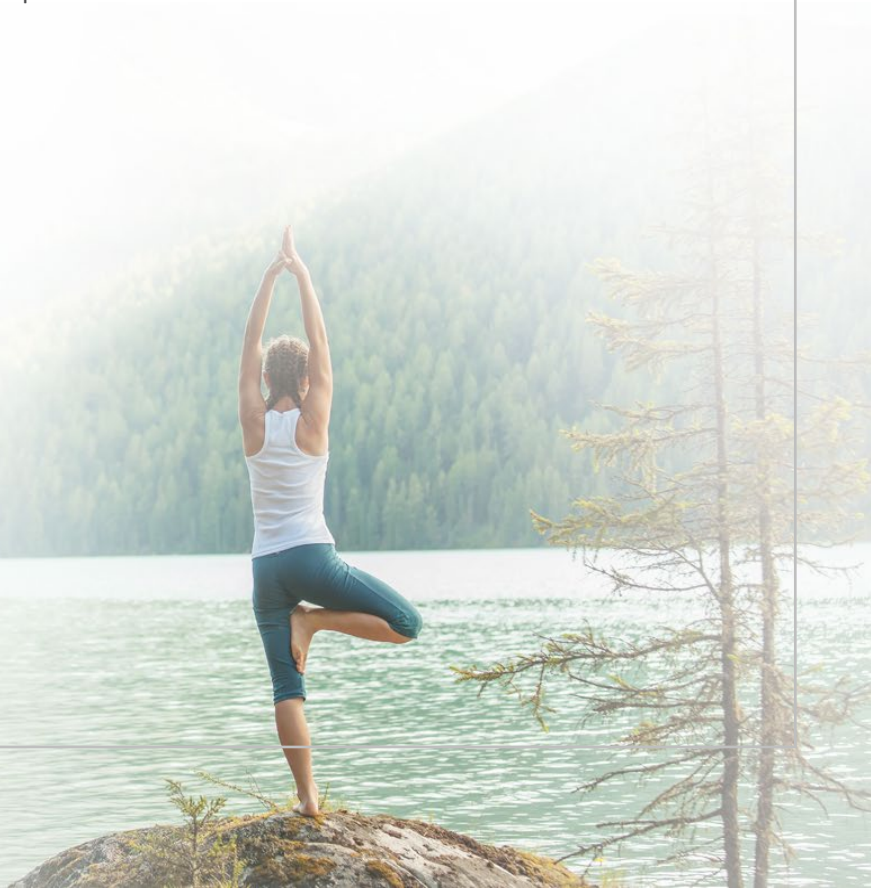
Premera Blue Cross

- Four HSA Plans \$1,700, \$2,500, \$3,500 and \$5,000 deductible options.
- Three Titanium plans: \$200, \$350 and \$500 deductible options, featuring 2x family deductible and out-of-pocket maximums.
- Ten Sterling plans: Wide range of deductible options from \$250 to \$5,000.
- Three Cobalt plans: \$1,000, \$2,000 and \$3,000, deductible options.
- Deductible waived for all diagnostic services on all Sterling and Titanium plans, including advanced imagery.
- Rehabilitation available with 45 outpatient visits annually.

PREMERA 
HMO

Premera HMO

- Two Sherwood HMO plans available in select counties featuring a cost savings up to 15 percent for 2026:
 - ✓ HMO Plus 500
 - ✓ HMO Plus 3000
- Dedicated customer service through the HMO Plus Team is available at 844-722-HMO1 (4661)
- Premera will automatically assign a Primary Care Physician (PCP) at initial enrollment. The PCP can easily be changed in the member portal. Digital and/or mail correspondence will confirm the assigned PCP.



Product Highlights

Premera Blue Cross / Premera HMO (Medical)

- Prime Network remains in place through 2026.
- **New ID cards** go live **Jan 1, 2026 for all groups**.
- Virtual care shift: **Doctor On Demand sunsets 12/31/25; 98point6** remains available in 2026.
- **Blue365** launches **Oct 1, 2025**, with member discounts (fitness, eyewear, hearing aids, nutrition, and more).
 - Flexible participation profile—works for groups with low participation.
- A significant update to WA Rx Regulations is that the mail order period has increased from 90 days at 2.5 times the retail cost share to 3 times, aligning the cost share.
- **WA Fully Insured Benefit Changes**
 - No mandatory mail order: A member may choose any in-network pharmacy for mail order drugs or remain with ESI.
 - No mandatory pharmacy on specialty drugs: A member may choose any in-network pharmacy for their specialty drugs or remain with Accredo.
 - Equivalent 90-day retail price and mail-order price: 90-day prescriptions can be filled at any in-network pharmacy at the same price as mail order.
 - Retail/mail-order must have same cost-shares (pending new rules): The same cost shares will apply wherever a member gets their prescriptions filled.
- Pregnancy & newborn: Best Beginnings transitioning to Wellframe in 2026.
- Please refer to Summary of Changes for full product changes for 2026.

Delta Dental of Washington

- **Digital ID cards** via the **MySmile** portal.
- The adult fluoride benefit will only be available once a year with all dental plans.
- **Max Wellness Plan** enters **Year 2** (producer interest feedback encouraged).
- **TotalHealth** wellness program introduced; expanded dental benefits for members with qualifying health conditions.
- **Virtual dental care** option adds access and flexibility.
- Strong network and usage: BHT members use **PPO at 80%+**.

Vision Service Plan

- No additional product changes called out for 2026. (Maintain current designs and 12-month exam cadence; CVC rider remains available where applicable.)

USAbLe Life

- \$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



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 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.



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.



NEW – Nice Healthcare® included: virtual + in-home primary care and \$0 prescriptions (when prescribed by Nice). **Nice Healthcare®** is not affiliated with Premera.

Medical Carrier

Premera Blue Cross

The Business Health Trust Industry Health Trusts provide a comprehensive array of Premera Blue Cross medical products. The Trusts' offering of innovative plan designs provide customized options, such as virtual care that gives employees 24/7 access to health care. All medical plans include these great support programs:

- **Find a Doctor:** Search doctors, clinics, cost estimates and more.
- **Virtual Care:** Diverse in-network access includes:
 - ✓ **98point6:** Text-based primary/urgent care from a doctor, 24/7.
 - ✓ **Talkspace:** Video and text-based mental health therapy.
 - ✓ **Spring Health:** Video and text-based mental health therapy.
 - ✓ **Boulder Care:** Treatment for opioid use disorder and alcohol use disorder. Video visits and messaging with a therapist.
 - ✓ **Workit:** Treatment for opioid use disorder and alcohol use disorder. Video visits and messaging with a therapist.
- **24-Hour NurseLine:** Free, confidential health advice from a registered nurse, available 24/7. Number is located on the back of members' Premera ID card.
- **Pregnancy and newborn support:** Wellframe Maternity engages parents from pregnancy through newborn care with personalized tools and support that encourages discovering risks early.

98point6, Talkspace, Spring Health, Workit, and Boulder Care are independent companies which provide virtual care services on behalf of Premera Blue Cross.



BLUE CROSS

An Independent Licensee of the Blue Cross Blue Shield Association

Online Resources

Once enrolled in Premera Blue Cross, help your clients take advantage of the quality care and benefits available:

- **Create Member Accounts:** Create an account and sign in on the secure premera.com member website to get current benefit information. Members can create an account for everyone enrolled on the plan.
- **Go Paperless:** Members can read their explanation of benefits (EOB) online. Premera will send an email when a new EOB is available to view. To enroll in Paperless EOB, sign in to premera.com, then go to Account Settings.
- **Premera Mobile App:** The Premera mobile app offers members the opportunity to always have their ID card and health info on the go! Available for iOS or Android.
- **Digital Newsfeed:** Members can opt-in to receive updates to their mobile phone via text to help them stay connected with their health plan and better manage their care.
- **Rx Savings Solution:** Members can easily find and switch to lower-cost prescriptions by signing up at myrxss.com/Premera.

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
	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.

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

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

BHT@advprofessionals.com

Premera Blue Cross

www.Premera.com

Customer Service: 800.722.1471

Premera HMO

<https://hmo.premera.com/>

Customer Service: 844.722.HMO1 (4661)

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

USABLE

www.usablelife.com

Customer Service: [800.370.5856](tel:800.370.5856)

AIG

Customer Service: 212.770.7000

Norton LifeLock

Customer Service: 800.607.9174

(Mon-Fri 9am-7pm ET)


eb_service@nortonlifelock.com

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