

Why the Business Health Trust?

- Scalable solutions for organizations of different sizes and sophistication
- Product suites offer plan flexibility with deductible options of \$250 - \$4,750
- Consolidated administration with web-based enrollment and invoicing services at no additional charge through Benefit Solutions, Inc.
- Competitive prices for dental, vision and life/AD&D through “large group” buying power
- Comprehensive products and services for employers with up to 50 employees
- Electronic fulfillment including plan booklets, summaries and forms
- Wellness and health management resources
- Virtual consulting nurse service that allow employees to contact their provider at their convenience
- 12-month plan year offerings, regardless of plan inception date

Insurance Coverage Provided By:

- Kaiser Permanente
- Delta Dental of Washington
- VSP Vision Care Inc.
- LifeMap
- AIG
- Wellspring EAP

Services and Access Provided By:



Business Health Trust

BHT-SmallGroup@benefitresourcehub.com

www.BusinessHealthTrust.com

Program Management Provided By:



Insurance &
Benefit Solutions

Advanced Professionals Insurance
& Benefit Solutions

1201 3rd Avenue, Suite 1600

Seattle, WA 98101

Phone: 206.602.3558



(Small Group Community-Rated Product)

Benefit Plans for Your Small Business

- Competitive Pricing
- Comprehensive Products
- Consolidated Administration



Effective January 1, 2018



The Business Health Trust (BHT) provides highly competitive group rates through contracts with the largest and most respected insurance carriers in Washington state.

Benefits are available for employers with up to 50 employees.

Ask your insurance professional for a proposal through BHT, or contact us at:

Phone: 206.602.3558

E-mail:

BHT-SmallGroup@benefitresourcehub.com

Forms and resources:
www.BusinessHealthTrust.com

Companies can access the following insurance plans through the BHT:



Medical and Prescription Drug Insurance

Kaiser Permanente

- Choice of two Kaiser provider networks: Core and Access PPO.
- “Metallic” levels include Platinum, Gold, Silver and Bronze.
- Access PPO plans provide flexibility for employees seeking care without referrals or a primary care physician. Kaiser “Core” providers can still be accessed through these plans – at reduced cost shares – offering employees unparalleled choice in how they access care.
- Core plans offer employees the convenience of service consolidation at Kaiser Permanente facilities and provider clinics across the state.
- Employers with 10 or more employees can offer multiple plans subject to minimum participation requirements.
- Three-tier pharmacy benefit: For all non-HSA products, the deductible is waived for pharmacy benefits with an easy-to-understand cost-share structure tiered by drug category (generic, brand name, specialty).
- Employee-only plans allow eligible dependents to shop on the state's online exchange, where they may be eligible for tax credits.

Dental Insurance

Delta Dental of Washington

- Available for employers with two or more employees
- PPO plans with annual maximum up to \$2,500
- Family orthodontia option available for groups with 10 or more employees

Vision Insurance

VSP Vision Care Inc.

- Available for employers with two or more employees
- Eye exam every 12 months
- Two plan designs available

Basic Life and AD&D Insurance

LifeMap

- Available for employers with two or more employees
- \$15,000 of Basic Life/AD&D
- \$50,000 of Basic Life/AD&D
- 1x salary to \$100,000
- 2x salary to \$200,000

Voluntary Life Insurance

LifeMap

- Available for employers with five or more employees
- Up to a maximum benefit of \$100,000
- Up to \$40,000 guarantee issue available

Employee Assistance Program (EAP)

Wellspring EAP

- Three-visit EAP
- Includes Eldercare services

Personal Accident Insurance

AIG

- Voluntary personal accident coverage with 24-hour, worldwide protection