

Broker Quick Guide

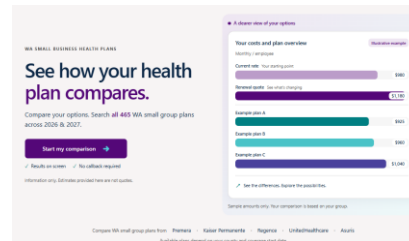
BHTguide.com | Business Health Trust

Visual Benchmarks Made Easy

BHT's core value is to be a resource to you and employers, so we've brought the data to you!

Need a Quick Comparison of small group plans to your renewal?

We've made it easy with our new Benchmarking Tool. The tool even includes the rates filed (pending approval) with the OIC to give you a quick look at what might be most competitive for your client this year.



Nice Healthcare (Direct Primary Care)

Direct Primary Care with Nice Healthcare® is now included at \$0 with all BHT medical plans. Care that helps employees address routine needs and navigate next steps, all with NO OUT-OF-POCKET COST.

Nice Healthcare® offers primary and acute care, chronic condition management, mental health therapy, and virtual physical therapy with dedicated employed clinicians in addition to labs, X-rays, prescriptions and more... and its all included at NO OUT-OF-POCKET COST.

Case Study on DPC

Health Transformation Alliance (HTA) reports DPC reductions of at least 25% in each category: emergency room visits, hospitalizations, and specialist visits, together with more time spent with providers based on review of 1.3 million commercially insured patients receiving one of 38 CPT services appropriate for primary care.

MEASURE	TRADITIONAL PRIMARY CARE	DPC PAID DIRECTLY BY A PLAN LIKE BHT
Reported cost	\$757 per person; \$3,028 for a family of four	\$500-\$600 for a family of four
Provider time and visits	12 minutes; 2.5 visits	80 minutes; 2.5 visits; 80 text messages
Prescription costs	Not included in the reported cost	Includes 70–80% of daily prescription needs

These figures do not represent Nice Healthcare® pricing. Comparisons from Healthcare Transformation Alliance.

Changes in January 2027 – Nice Healthcare®

EXPANSION	BROKER TALKING POINT
Access	All <u>BHT Medical plan</u> participants get Nice Healthcare® at \$0
Labs and imaging	All patients get \$0 labs, X-rays and other imaging (either in-home or go to a Nice-paid facility)
HDHP	Fully compliant with HDHP regulations
Prescriptions and reach	700+ included medications for non-HDHP; 550+ included for HDHP
Specialized care & Garner	One-to-one clinical coaching for diabetes, hypertension, weight management, and perimenopause / menopause. Included referrals to high-quality, in-network specialists. Nice reports average employer savings of \$1,900 per referral.

Nice-reported results: \$1,593 lower medical claims per employee per year • 92.0 overall NPS • 97.2% patient preference over prior clinic care. Results are reported averages, not guarantees.



BHT's Premera Blue Cross IHT plans

Underwritten | 2 employee minimum | 5% broker commission

JANUARY EFFECTIVE DATES	JULY EFFECTIVE DATES
Agriculture; Business Services; Community Service Organization; Construction; End Line Manufacturing; Information Technology; Retail; Wholesaling	Aerospace; Healthcare; Media; Tourism; Transportation

JAN 2027 Changes

Eliminating HMO	Premera Blue Cross HMO plans are longer available in 2027
HSA 1700 Change	Change to HSA 1800
Enrollment Minimum	Decreasing enrollment requirement from 5 to 2 enrolled employees

Employers Get More: Included with BHT's Quoted Rate

INCLUSION	DETAILS
Nice Healthcare® for Employee & Dependents	\$0 Care through Nice Healthcare® - Virtual primary care, virtual physical therapy, virtual mental health, labs, x-rays, EKGs, 700+ prescriptions – works with HDHP Employee and all benefit eligible dependents get Nice Healthcare® included at no additional cost, its kinda like All-Inclusive healthcare 😊. (employee account creation required to access care)
Life Insurance for employee	\$15,000 AD&D / life insurance from USABLE
Other Bonus Benefits	Telus Health - 6 EAP visits; Norton LifeLock - \$1 million protection (employee activation required) Passport Corporate Discount Program (employee activation required)
Employer	Archbright membership (policies, forms and HR hotline); Care Kits; consolidated billing with SIMON; COBRA administration.

Premera Plan Snapshot

In-Network Benefits	Titanium Plans	Sterling Plans	Cobalt Plans	HSA Plans
Deductibles	Individual: \$200 - \$500 Family: \$400 - \$1,000	Individual: \$250 - \$5,000 Family: \$750 - \$13,100	Individual: \$1,000 - \$3,000 Family: \$2,000 - \$6,000	Individual: \$1,800 - \$5,000 Family: \$3,600 - \$6,500
Coinsurance	10% to 20%	20% to 30%	30%	20% to 30%
Copays	PC/SP: Flat copay	PC/SP: Flat copay	PC/SP: Split copays	PC/SP: 20% to 30% after deductible
OOP Maximum	Individual: \$2,000 - \$4,500 Family: \$4,000 - \$9,000	Individual: \$3,750 - \$7,000 Family: \$11,250 - \$14,300	Individual: \$7,500 - \$8,500 Family: \$15,000 - \$17,000	Individual: \$6,500 Family: \$13,000
Lab/X-ray	10% to 20% Deductible waived	20% to 30% Deductible waived	Deductible then 30%	Deductible then 20% to 30%

Premera Blue Cross Network

Network information for Premera Blue Cross IHT Plans

Local & National Reach



Premera Blue Cross

Washington and Alaska

- Heritage and Prime Networks



All other states and worldwide

Members living outside of the Premera Blue Cross service area use Premera's BlueCard national network, the BlueCard Network to receive the in-network benefit level.



Common Enrollment Rules



Groups with fewer than 10

Must have common eligibility for all lines of coverage



Groups with 10 or more

With less than 100% employee/dependent contribution, may have uncommon eligibility

BHT's Kaiser Permanente IHT Plans

Underwritten | 2 employee minimum | 5% broker commission

JANUARY EFFECTIVE DATES	JULY EFFECTIVE DATES
Aerospace; Healthcare; Media; Tourism; Transportation	Agriculture; Business Services; Community Service Organization; Information Technology; Retail; Wholesaling

2027 Changes

Eliminating Summit plans	Kaiser Permanente IHT Summit plans no longer available
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Employers Get More: Included with BHT's Quoted Rate

INCLUSION	DETAILS
	\$0 Care through Nice Healthcare® - Virtual primary care, virtual physical therapy, virtual mental health, labs, x-rays, EKGs, 700+ prescriptions – works with HDHP
Nice Healthcare® for Employee & Dependents	Employee and all benefit eligible dependents get Nice Healthcare® included at no additional cost, its kinda like All-Inclusive healthcare 😊. (employer implementation check-in required to activate) (employee account creation required to access care)
Life Insurance for employee	\$15,000 AD&D / life insurance from USABLE
Other Bonus Benefits	Telus Health - 6 EAP visits; Norton LifeLock - \$1 million protection (employee activation required) Passport Corporate Discount Program (employee activation required)
Employer	Archbright membership (policies, forms and HR hotline); Care Kits; consolidated billing with SIMON; COBRA administration.

Kaiser IHT plan summaries

Kaiser IHT PPO and HMO plan overview

In-Network Benefits	PPO Plans	PPO HSA Plans	KP Plus Plans
Deductibles	Individual: \$200 - \$5,000 Family: \$400 - \$10,000	Individual: \$2,500 - \$4,500 Family: \$5,000 - \$7,350	Individual: \$250 - \$2,500 Family: \$750 - \$5,000
Coinsurance	10% to 30%	20% to 30%	10% to 30%
Copays	PC/SP: Split copays	PC/SP: n/a	PC/SP: Split and Flat copays
OOP Maximum	Individual: \$2,500 - \$7,900 Family: \$5,000 - \$15,800	Individual: \$6,750 Family: \$7,900	Individual: \$3,000 - \$6,000 Family: \$9,000 - \$12,000
Lab/X-ray	Deductible, then coinsurance	Deductible, then coinsurance	Copay and Ded, then coinsurance

In-Network Benefits	HMO Plans	HMO Virtual Plus Plans	HMO HSA Plans
Deductibles	Individual: \$200 - \$5,000 Family: \$400 - \$10,000	Individual: \$500 - \$5,000 Family: \$1,000 - \$10,000	Individual: \$2,500 - \$4,500 Family: \$5,000 - \$7,350
Coinsurance	10% to 30%	20% to 30%	10% to 30%
Copays	PC/SP: Split copays	PC/SP: Split copays	PC/SP: n/a
OOP Maximum	Individual: \$2,500 - \$7,900 Family: \$5,000 - \$15,800	Individual: \$3,000 - \$8,150 Family: \$6,000 - \$16,300	Individual: \$6,750 Family: \$7,900
Lab/X-ray	Deductible, then coinsurance	Deductible, then coinsurance	Deductible, then coinsurance

Kaiser Permanente Small Group Plans

Group size: 2–50

Employers Get More: Included with BHT's Quoted Rate

INCLUSION	DETAILS
	\$0 Care through Nice Healthcare® Virtual primary care, virtual physical therapy, virtual mental health, labs, x-rays, EKGs, 700+ prescriptions – works with HDHP
Nice Healthcare® for Employee & Dependents	Employee and all benefit eligible dependents get Nice Healthcare® included at no additional cost, its kinda like All-Inclusive healthcare 😊. <i>(employer implementation check-in required to activate)</i> <i>(employee account creation required to access care)</i>
Other Bonus Benefits	Passport Corporate Discount Program <i>(employee activation required)</i>
Employer	Archbright membership (policies, forms and HR hotline); Care Kits; consolidated billing with SIMON; COBRA administration.

Small group plan summaries

In-Network Benefits	HMO Plans	HMO Virtual Plus Plans	HMO HSA Plans
Deductibles	Individual: \$200 - \$5,000 Family: \$400 - \$10,000	Individual: \$500 - \$5,000 Family: \$1,000 - \$10,000	Individual: \$2,500 - \$4,500 Family: \$5,000 – \$7,350
Coinsurance	10% to 30%	20% to 30%	10% to 30%
Copays	PC/SP: Split copays	PC/SP: Split copays	PC/SP: n/a
OOP Maximum	Individual: \$2,500 - \$7,900 Family: \$5,000 - \$15,800	Individual: \$3,000 - \$8,150 Family: \$6,000 - \$16,300	Individual: \$6,750 Family: \$7,900
Lab/X-ray	Deductible, then coinsurance	Deductible, then coinsurance	Deductible, then coinsurance

HMO, HMO Virtual Plus, and HMO HSA plans

In-Network Benefits	PPO Plans	PPO HSA Plans	KP Plus Plans
Deductibles	Individual: \$200 - \$5,000 Family: \$400 - \$10,000	Individual: \$2,500 - \$4,500 Family: \$5,000 – \$7,350	Individual: \$250 - \$2,500 Family: \$750 - \$5,000
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OOP Maximum	Individual: \$2,500 - \$7,900 Family: \$5,000 - \$15,800	Individual: \$6,750 Family: \$7,900	Individual: \$3,000 - \$6,000 Family: \$9,000 - \$12,000
Lab/X-ray	Deductible, then coinsurance	Deductible, then coinsurance	Copay and Ded, then coinsurance

PPO, PPO HSA, and KP Plus plans

Kaiser PPO Network

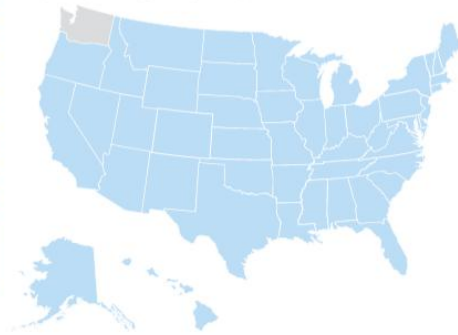
Network information for Kaiser IHT and Kaiser small group PPO plans

National Options and Access PPO network

**Washington and Idaho Kootenai
and Latah counties**
First Choice Health Network



Aetna Administrators Signature Network



Search First Choice Network [HERE](#)

Search the Aetna Network [HERE](#)



Washington county map supplied for Kaiser IHT plans

Ancillary Products

BHT Ancillary Product Highlights

2027 Changes

Dental - Delta Dental	4% Rate Increase
Vision - Vision Service Plan (VSP)	Rate Pass, no plan changes
Life and AD&D - USABLE	Rate Pass, no plan changes
Long-term Disability – USABLE	Rate Pass, no plan changes
EAP – Telus Health	Rate Pass, no plan changes
Nice Healthcare®	Expanded access to all benefit eligible dependents at \$0 Expanded covered Rx to 700+ medications (from 550) Expanded access to \$0 labs and X-rays for all members
Identity Theft – Norton LifeLock	Rate Pass, no plan changes
Voluntary Personal Accident – AIG	Rate Pass, no plan changes
Employee Discount Program – Passport Corporate Discount	No changes, no cost to employees – included for all BHT employers
HR Access – Archbright	No changes, no cost to employees – included for all BHT employers

Employers Get More: Included with BHT's Ancillary Products

WHO	BENEFITS AND SERVICES
Employee and benefit eligible dependents	Passport Corporate Discount Program (employee activation required), even when dependents are not enrolled on a plan.
Employer	Archbright membership (policies, forms and HR hotline) Consolidated billing with SIMON COBRA administration available

Quoting & Logistics

BHT Ancillary Product Highlights

From Quoting to Enrollment – What to Expect

Key Steps & Documents Required

Quoting Platform is AP Connect can be accessed [here](#). All documents must be submitted through AP Connect.

- **Group Master Application (GMA)** must be signed by group administrator and producer electronically (paper not accepted)
- **Employee Enrollment Formats:**
 - o Census spreadsheet uploaded through AP Connect
 - o Individual Enrollment Forms
- **Membership Verification**
 - o Employers must have an active membership to the Industry Groups at the [Seattle Metro Chamber of Commerce](#) or one of their recognized reciprocal partners.
 - o Recognized partners can be found [HERE](#), fees vary by Chamber
- **Paying the 1st Month Premium**
 - o ACH setup form – upload to AP Connect or client can setup within SIMON (billing platform)
 - o Mail Checks:

Business Health Trust
PO Box 75499
Seattle, WA 98175
- **Late Submission Form – only if after 15th**
 - o If any of the required items re missing, a signed Late Submission Form is required. Coverage will still start on the 1st of the month, however group numbers, ID cards, portal access and initial billing may be delayed.
 - o Upload form into AP Connect

What to Expect After GMA is Submitted

- **BHT Reviews** – General agent reviews submitted items and confirms final rates after any census or other material changes.
- **Carrier Reviews** – Documents are sent to TPA (Vimly) to transmit data to employer's carriers.
- **Initial Email from BHT** – Employer receives email to coordinate education of Nice Healthcare®, Care Kits and overview of resources available to employer
- **Welcome Email** – Broker and employer receive email confirming implementation is complete from Vimly
- **System Loaded** – Each carrier confirms enrollment has been loaded and provides policy numbers to BHT team (and Vimly/Advanced Professionals)
- **ID Cards** – ID cards are sent by carrier within 7-10 days, members can get their ID number from customer service before the card arrives
- **Early Access to Nice Healthcare®**: Employers can get access to Nice Healthcare® before medical coverage begins. This can help employees start getting things like Rx filled and ease transitions. Contact nice@businesshealthtrust.com to setup access.