



Alaska Chapter
June 2011
Renewal Meeting

April 4-5, 2011

Meeting Agenda

- Welcome/Introductions
- What's New for 2011-12?
- Premera BCBS of Alaska
- Value-Added Benefits
- Ancillary Products
- Benefit Solutions, Inc. (BSI)
- Renewal Information
- Q & A
- Renewal Packet Handout

What's New for 2011-12?

- Association Name Change
 - Was: AGC Security Plan
 - Now: AGC Health Benefit Trust – Alaska Washington Chapters
- New Billing & Eligibility Vendor – BSI
- Healthcare Reform Changes



Premera Blue Cross Blue Shield of Alaska



Healthcare Reform Changes to ALL Plans

- Remove pre-existing condition waiting period for members to age 19
- Remove \$2 million plan lifetime benefit maximum
 - Replace with \$2 million annual maximum
- Remove benefit maximum on medical equipment and supplies
- Remove annual and lifetime dollar maximum on essential benefits
 - Preventive Services
 - Mental Health
 - Rx
 - Transplants
- Cover dependent children to age 26
 - Regardless of marital status

Healthcare Reform (HCR)

- HCR and Its Impact on AGC HBT
 - Grandfathered vs. Non-Grandfathered
 - Grace Period (March 23 – June 16, 2010)
 - Adding Aged Off Dependents - Eligibility
 - Association Grandfathering Matrix

Association Grandfather Matrix

“If my business renews on Plan X from my current benefit plan, will I remain eligible to be grandfathered?”

Move To ----->

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	<u>Classic 250</u>	<u>Classic 500</u>	<u>Frontier 750</u>	<u>Frontier 1000</u>	<u>Frontier 1500</u>	<u>Frontier 2000</u>	<u>Frontier 2500</u>	<u>Envoy 3000</u>	<u>Envoy 5000</u>	<u>HSA 2500</u>	<u>HSA 5000</u>
Classic 250	Yes	No	No	No	No	No	No	No	No	No	No
Classic 500	Yes	Yes	No	No	No	No	No	No	No	No	No
Frontier 750	Yes	Yes	Yes	No	No	No	No	No	No	No	No
Frontier 1000	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No
Frontier 1500	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No
Frontier 2000	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No
Frontier 2500	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes	No
Envoy 3000	Yes	Yes	No	No	No	No	No	Yes	No	Yes	No
Envoy 5000	Yes	Yes	No	No	No	No	No	No	Yes	Yes	Yes
HSA 2500	No	No	No	No	No	No	No	No	No	Yes	No
HSA 5000	No	No	No	No	No	No	No	No	No	Yes	Yes

Premera Medical Plan Line-Up

Deductible Choices:

- Classic: \$250, \$500
- Frontier: \$750, \$1000, \$1500, \$2000, \$2500
- Envoy: \$3000, \$5000
- HSA: \$2500, \$5000

All plans (except HSA plans) waive the deductible for office visits, as well as lab and diagnostic imaging.



Premera Benefits Included In Your Medical Plan...

- Prescription Drug Coverage – includes 90 day supply mail-order drug benefit at a reduced co-pay
- Alternative Care Coverage – In-Network alternative care providers and treatments limited to acupuncture, nutrition advice, chiropractic and naturopathic consultation and care. (Number of visits is limited.)

Premera Dental Plan Line-Up

- \$1000 Max, \$50 Deductible, 80/80/50
- \$1500 Max, \$50 Deductible, 100/80/50
- \$2000 Max, \$50 Deductible, 100/80/50

Premera Blue Cross Member Portal

The screenshot shows the Premera Blue Cross Member Portal homepage. At the top, there is a navigation bar with the Premera Blue Cross logo on the left and links for 'Contact Us', '24-Hour NurseLine', 'About Premera', and 'Careers' on the right. Below this is a secondary navigation bar with links for 'SHOP PLANS', 'FIND A DOCTOR', 'PHARMACY', 'FORMS', and 'MY ACCOUNT'. The main content area features a large image of a smiling woman in a white lab coat, with the text 'We're here. We're with you.' overlaid. To the right of this image is a vertical orange banner that says 'Not registered? Learn more!'. Below the main image is a yellow box titled 'Supplementing Medicare?' with the text 'Premera fits your needs, and your budget. Choose your state:' and links for 'Washington' and 'Alaska'. To the right of this is a light blue box titled 'The doctor and staff know you by your name.' with a 'Learn more' link and a small tree icon. At the bottom of the page, there are links for 'Terms & Conditions', 'Privacy', and 'PremeraConnect', a 'MEMBER SITES:' dropdown menu, and a copyright notice for 2011. On the right side, there is a 'LOG IN AS:' section with a dropdown menu, input fields for 'User ID' and 'Password', and an 'Enter' button. Below this are links for 'Register', 'Forgot ID / Password', and 'Log in for secure information & services.'. There are also three sections for 'FOR MEMBERS GO', 'FOR PRODUCERS GO', and 'FOR EMPLOYERS GO', each with a list of services. A 'FOR PROVIDERS GO' section is also present. At the bottom right, there is a 'Join us on facebook' link.

PREMERA | BLUE CROSS

Contact Us | 24-Hour NurseLine | About Premera | Careers

SHOP PLANS | FIND A DOCTOR | PHARMACY | FORMS | MY ACCOUNT

Not registered? Learn more!

LOG IN AS:
<Select Type>
User ID:
Password:
Enter
Register | Forgot ID / Password
Log in for secure information & services.

FOR MEMBERS GO

- News Alerts
- Get Explanation of Benefits by Email
- Pay My Bill Online **NEW**

FOR PRODUCERS GO

- Forms
- RapidRate™

FOR EMPLOYERS GO

- Group Plans
- Forms

FOR PROVIDERS GO

- Eligibility & Benefits
- Claims

Supplementing Medicare?
Premera fits your needs, and your budget. Choose your state:
» Washington or » Alaska

The doctor and staff know you by your name.
[Learn more »](#)

Join us on facebook

Terms & Conditions | Privacy | PremeraConnect

MEMBER SITES:

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URAC ACCREDITED Case Management & Health Utilization Management

Premera Blue Cross Member Portal

The screenshot displays the Premera Blue Cross Member Portal. At the top, the Premera Blue Cross logo is on the left, and navigation links for Home, Contact Us, 24-Hour NurseLine, About Premera, and Careers are on the right. Below the logo, a user is logged in as MARYANNE WIVHOLM. A central banner features a man with a telescope and the text: "See your **Benefit Booklet** anytime...in one convenient place." Below this is a section titled "Your Personal Health Coverage Information and Resources" with links for Claims, Benefits, Prescriptions, and Health and safety tools for travelers. On the left is a vertical navigation menu with icons for welcome, my plan information, find a doctor, health & symptom evaluation, medical library, health helpers, pharmacy, my health files, and news, forums & communications. On the right is a "my dashboard" section showing "Last Visit: 3/29/2011 5:44:00 PM" and a "health summary" with various metrics like Smoking, Physical fitness, Weight Loss, Stress, Nutrition/Diet, Blood Pressure, Total Cholesterol, LDL Cholesterol, HDL Cholesterol, and Triglyceride Level. A disclaimer at the bottom of the dashboard states: "*These goals are for patients who are in good health and have no chronic disease. Talk to your doctor to make sure these are the right goals for you."

PREMERA | BLUE CROSS

Home | Contact Us | 24-Hour NurseLine | About Premera | Careers

Welcome | Preferences (logout)

welcome: MARYANNE WIVHOLM

welcome

save to favorites | print page

Sync with HealthVault
Learn more or activate HealthVault

message center
You have 1 new expired messages.
[go to Message Center](#)

my dashboard
Last Visit: 3/29/2011 5:44:00 PM

health summary
[Click here to take a personalized Health Risk Assessment](#)

update

goals

Smoking: No

Physical fitness: 150 minutes of moderate or 90 minutes of vigorous activity/week

Weight Loss: 18.5 – 24.9 BMI

Stress: Low

Nutrition/Diet: A healthy diet is low in fat, high in fiber and fruits and vegetables.

Blood Pressure: less than or equal to 130/90

Total Cholesterol: <200

LDL Cholesterol: <100

HDL Cholesterol: >50

Triglyceride Level: <150

*These goals are for patients who are in good health and have no chronic disease. Talk to your doctor to make sure these are the right goals for you.

See your **Benefit Booklet** anytime...in one convenient place.

Your Personal Health Coverage Information and Resources

Claims
View your claims to see how much is covered by your plan and how much you're responsible for.

Benefits
Check the benefits and services your plan covers.

Prescriptions
Review your prescription drug costs, coverage and services.

Health and safety tools for travelers
Traveling Abroad? mPassport is your travel healthcare companion.

welcome

my plan information

find a doctor

health & symptom evaluation

medical library

health helpers

pharmacy

my health files

news, forums & communications

my focus areas

more...

my favorites

more...

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Value – Added Benefits

Value-Added Benefits

In addition to the bundled Premera benefits, all medical plans also include:

- Base \$10K Life/AD&D Insurance (underwritten by Lifewise Assurance)
- Health Advocate
- Willis Rewards
- COBRA Administration – provided by BSI at *NO COST* to COBRA eligible employers (generally companies with 20+ employees)
- Dedicated Service Center
- Online Benefit Services
- Consolidated Billing & Electronic Premium Payment



Health Advocate

An employee advocacy program which helps employees and their family members (including parents and parent-in-laws) navigate the healthcare system and maximize their healthcare benefits by:

- Explaining Benefits and Facilitating Access to Appropriate Care
- Finding Doctors, Locating and Researching Treatments & Expediting Appointments
- Providing Comparative Health Cost Estimates
- Helping Resolve Insurance Claims & Negotiating Billing and Payment Arrangements
- Assisting With Eldercare
- And much more...



Willis Rewards

- An exclusive discount program available to you, your family and friends.
- Provides you with access to discounts on brand name products and services from a network of over 28,000 merchants.

www.willisrewards.com

(Instructions to register for Willis Rewards are available within your group's renewal packet.)



Ancillary Products

Vision Plan Line-Up

AGC HBT offers employers two the choice of two vision plans, both underwritten by Vision Service Plan:

- \$0 Exam Co-pay / \$10 Hardware Co-pay
- \$10 Exam Co-pay / \$25 Hardware Co-pay

Additional Life/AD&D Insurance

Each employee enrolled in the medical plan receives \$10K Life/AD&D coverage, however employers can elect the following:

- Employers can choose to offer Life/AD&D insurance to ALL Eligible Employees – OR – Medical Enrollees Only
- Employers can elect to purchase additional Life/AD&D coverage for their employees in \$10K increments:
 - Additional \$10K (\$20K total)
 - Additional \$20K (\$30K total)*
 - Additional \$30K (\$40K total)*
 - Additional \$40K (\$50K total)*

*Available to Groups of 10+ employees only.



Short Term Disability (STD)

AGC HBT also offers employers two the choice of two Short Term Disability (STD) plans, both underwritten by Lifewise Assurance:

- \$300/week Benefit*
 - \$500/week Benefit*
- * Subject to 70% of weekly earnings

Benefits begin on the 1st day of disability due to accident and the 8th day of disability due to sickness. Benefits continue to a maximum of 26 weeks.



Benefit Solutions, Inc. (BSI)





Benefit Solutions, Inc.

Proudly Supporting:





Agenda

- Introduction
- BSI Account Team
- BSI Services
- iBSI Online Services
- Questions

Benefit Solutions, Inc.



Introduction

- Established in 1993
- Mukilteo, WA
- 20 Clients (Trusts / Associations / etc.)
- 27 Carriers
- 18,500 Employers
- 600,000 Members
- Serving WA, OR, ID, AK, MT, & CA

Benefit Solutions, Inc.



BSI Account Team

Shannon Jurdana
Co-Owner & Vice President

Erik Ryan
General Manager

Sheryl Dwyer
Association Manager



Tiffanie Quincy
Account Lead

Departmental Support

Systems & Information Technology
Consumer Directed Health Plans
Compliance & Regulatory Affairs

Accounting & Finance
COBRA Administration
Fulfillment & Mail Services

Benefit Solutions, Inc.



BSI Services



**Providing the right combination of
Products, Services, and Technical Excellence**

Benefit Solutions, Inc.



Enrollment & Eligibility

- **New groups and renewals**
- **Enrollment for new hires, life events and work status changes**
- **All lines of coverage and benefit options in one transaction**
- **Rules based enrollment**
 - ✓ **probationary periods, waivers, dependent status, etc.**
- **Group and employee terminations in accordance with plan rules**
- **Eligibility transmissions to third parties**

Benefit Solutions, Inc.



Consolidated Billing

- **Consolidated billing on a monthly basis containing:**
 - ✓ All carriers and lines of coverage
 - ✓ Adjustments and credits
 - ✓ Accurate enrollment counts
- **Receipt and processing of employer premium payments**
- **Prepare monthly premium reports**
- **Payment remittance to carriers and vendors**

Benefit Solutions, Inc.



Monthly Billing Timeline

Month 1	25 th – Bills generated for the next month’s eligibility
	25 th – Email to groups advising bill is available online
Month 2	10 th – Premium payments “pulled” from bank account
	15 th – If account is NSF, late letter will be sent & \$30 fee will be assessed
	25 th – 2 nd ACH “pull”, if account is still NSF, group will be terminated

Benefit Solutions, Inc.



COBRA Administration

- **Dedicated COBRA customer service and support**
- **Provide COBRA election notices to all qualified beneficiaries**
- **Monthly premium and billing notifications and collection of payments**
- **Transmission of COBRA eligibility and premiums to carriers**
- **Annual renewal communication and plan change set-up**
- **Monthly premium reconciliation**
- **Enrollment change processing**
- **Notification of premium rate changes**
- **Notification of termination from COBRA**

Benefit Solutions, Inc.



Customer Service

- Dedicated customer service team
- One toll free number for all callers:
 - ✓ employers, brokers, carriers, & members
- Billing questions
- Eligibility & enrollment questions
- Process ID card requests
- COBRA questions
- iBSI Online Services Assistance
- Fulfillment requests

Benefit Solutions, Inc.



Consumer Directed Health Plans

- **Health FSA, Dependent Care FSA, HRA, and HSA Account Administration fully integrated onto one platform.**
- **AGC branded debit cards used at point of sale**
- **Online claim filing**
- **Direct deposit or check reimbursement for claims**
- **Secure access to accounts using a convenient online portal that is available 24/7/365 days a year**
- **Up-to-date balances and notifications with automated email**
- **Alerts and convenient home page messages**

Benefit Solutions, Inc.



BSI Online Services

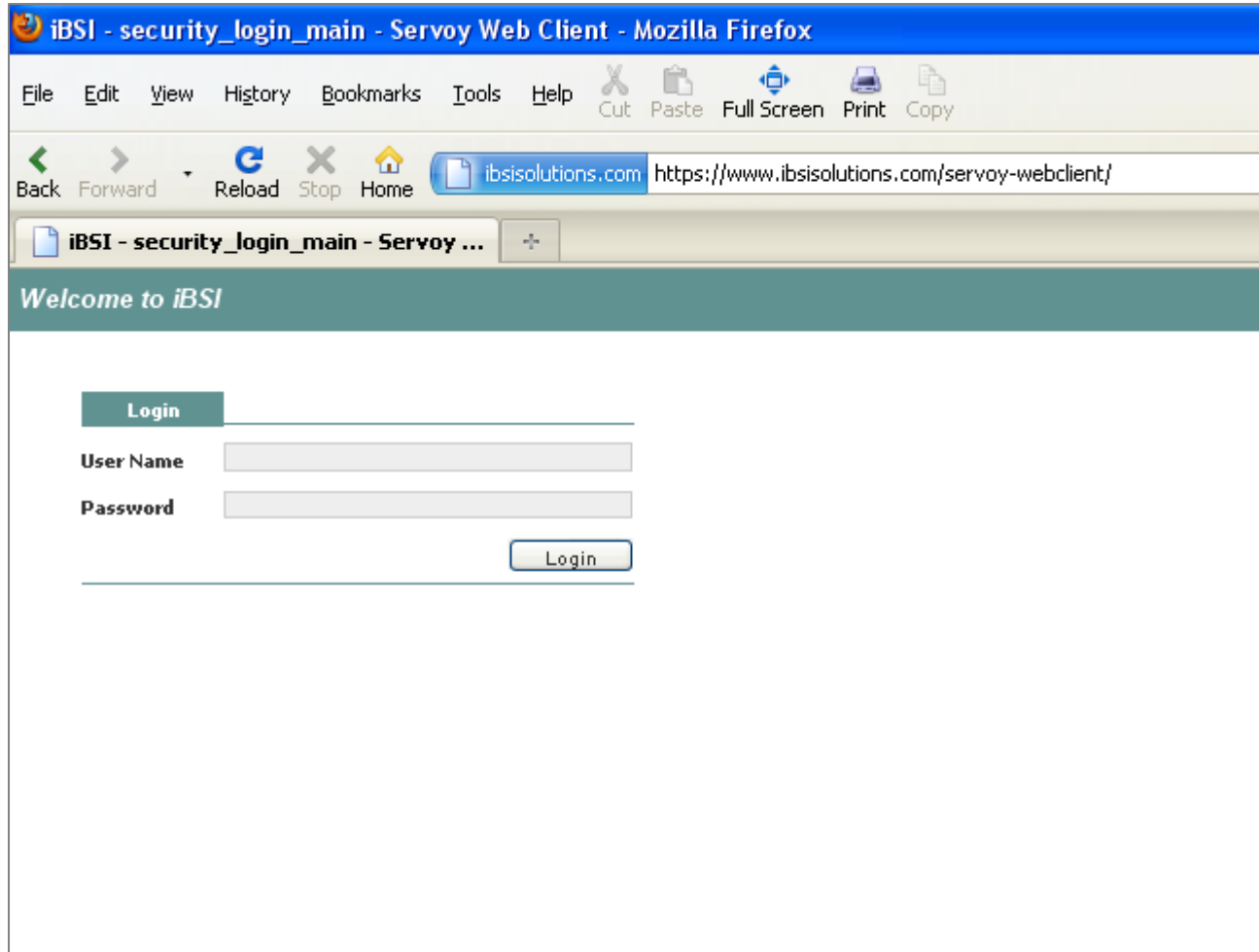
- **iBSI is our online benefits administration service**
- **Created, hosted, and maintained by Benefit Solutions, Inc.**
- **Facilitates the collection, management, and transfer of all data**
- **Online Enrollment provides the ability to enroll and update member information electronically**
- **Online payment allows groups to view and pay bills online**

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BSI Online Services

iBSI Secure Sign On Screen



Benefit Solutions, Inc.



BSI Online Services

iBSI Homepage

AGC Health Benefit Trust
ALASKA WASHINGTON CHAPTERS

Welcome to iBSI | AGC Health Benefit Trust - Alaska Chapter | Logout

User Info

Today's Date: 03/28/2011
User Name: hwalker
Invited Date: 07/23/2010
Register Date: 07/23/2010

Quick Links

iBSI Links | External Links

News, Notes and Forms

Date	Type	View	Description	Main
------	------	------	-------------	------

Add

Benefit Solutions, Inc.



BSI Online Services

iBSI Employer Details Tab

The screenshot shows the iBSI Employer Details Tab interface. At the top right, there is the AGC Health Benefit Trust logo with 'ALASKA WASHINGTON CHAPTERS' and a small circular emblem. Below the logo, a green navigation bar contains 'Welcome to iBSI', a dropdown menu showing 'AGC Health Benefit Trust - Alaska Chapter', and a 'Logout' link. A secondary navigation bar has tabs for 'Detail', 'Employees', 'Coverages', 'Accounting', and 'Reports'. On the left side, a vertical menu lists 'Home', 'Employers', 'Employer', 'Employee', and 'Forms'. The main content area is titled '- Details' and contains two sections: 'Address Info' and 'Broker Info'. Each section has a form with fields for 'Address', 'City, State Zip', 'Contact Name', 'Phone', 'Email', and 'Fax'.

Benefit Solutions, Inc.



BSI Online Services

iBSI Employees Tab

The screenshot shows the iBSI Employees Tab interface. At the top right is the AGC Health Benefit Trust logo, which includes the text "AGC Health Benefit Trust" and "ALASKA WASHINGTON CHAPTERS" with a circular seal. Below the logo is a navigation bar with "Welcome to iBSI" on the left, "AGC Health Benefit Trust - Alaska Chapter" in the center, and "Logout" on the right. A secondary navigation bar contains buttons for "Detail", "Employees", "Coverages", "Accounting", and "Reports". On the left side, a vertical menu lists "Home", "Employers", "Employer", "Employee", and "Forms". The main content area is titled "Active Employees" and features a search bar with a "Go" button. Below the search bar is a table with the following headers: "SSN", "Employee Name", "Hire Date", and "Start Date". At the bottom right of the main area is an "Add Employee" button.

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BSI Online Services

iBSI Coverages Tab

The screenshot shows the iBSI web application interface. At the top right is the AGC Health Benefit Trust logo, which includes the text "AGC Health Benefit Trust" and "ALASKA WASHINGTON CHAPTERS" with a circular seal. Below the logo is a navigation bar with "Welcome to iBSI" on the left, "AGC Health Benefit Trust - Alaska Chapter" in the center, and "Logout" on the right. A secondary navigation bar contains buttons for "Detail", "Employees", "Coverages", "Accounting", and "Reports". The "Coverages" button is selected. On the left side, a vertical menu lists "Home", "Employers", "Employer", "Employee", and "Forms". The main content area displays "- Coverages" above a table with the following headers: "Benefit", "Carrier", "Name", "Start Date", and "Stop Date". The table body is currently empty.

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BSI Online Services

iBSI Accounting Tab

AGC Health Benefit Trust
ALASKA WASHINGTON CHAPTERS

Welcome to iBSI | AGC Health Benefit Trust - Alaska Chapter | Logout

Detail | Employees | Coverages | Accounting | Reports

Home | Employers | Employer | Employee | Forms

-- Current Balance

Billing Details

- Billing Month
- Bill ID
- Billing Date
- Prior Balance
- Payments Received
- Coverage Adjustments
- Late Fees
- Total Billed Amount

Reported since last billing cycle

- Coverage
- Payments
- Late Fees

Current Amount Due:

Payment Information

- Payment Status
- Deposit Date
- Payment Amount

Previous Month | Current Month | View Bill | Test Mode? | Print

Current Balance | Billing History | Billing Detail | Payment History

Benefit Solutions, Inc.



Contact Information

Mailing Address

Benefit Solutions, Inc.

12121 Harbour Reach Drive

Suite 105

PO Box 6

Mukilteo, WA 98275

Phone (877) 694-8291

Fax (866) 867-2752

Email Addresses

Customer Service

agc@bsitpa.com

BSI Customer Service

HelpDesk@iBSIsolutions.com

Benefit Supplies

Shipping@bsitpa.com

COBRA

cobra@bsitpa.com

Benefit Solutions, Inc.



FAQ's

How do I view my bill?

You can log into iBSI and view the bills under the "Accounting" tab. Your bills are also emailed to you between the 25th and the last day of the month.

How do I get registered for iBSI?

Send an email request to helpdesk@ibsisolutions.com.

How do I log into iBSI?

Visit the AGC Health Benefit Trust website at <http://www.agchealthplansnw.com/AGCWA.htm> and click "Account Log In"

Consumer Directed Health Plans – It's complicated, who can help me?

Simply contact BSI and one of our CDHP Product Representatives will help you with the entire process.

How do I ask BSI to provide COBRA Services?

Call or send an email request to cobra@bsitpa.com and one of our COBRA representatives will help you.

Benefit Solutions, Inc.



FAQ's

How do I process new hires, terminations, enrollment changes due to life events, or "other changes" such as address, dates of birth, etc.?

- 1. You can use our on-line tool, iBSI. To access iBSI, you can logon at <http://www.agchealthplansnw.com/AGCWA.htm> and click "Account Log In".*
- 2. You can submit a completed enrollment form (either by email, fax or mail)*

How far back can a termination be effective?

Plan rules allow you to go back the current month plus 60 days. For example if you were to request a termination today, the farthest you can go back is to 2/1/11.

Can I call the carrier to make an enrollment change?

No, it is very important that that all communications and questions regarding enrollment be directed to BSI and not the insurance carriers. We are the database of record and all feeds with updated information will go from us to the carriers. If you were to call the carrier's customer service teams or their membership and billing departments they should direct you back to BSI.

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FAQ's

Can I pay by check? Who do I make a check payable to?

Yes, payments can be made by check, but need to be mailed to BSI. If you choose to pay by check, a 2% fee will be assessed. For your convenience you can pay by check through the iBSI online system by updating your iBSI Payment Details Page with your Bank Routing Number and Account Number. If you choose to mail a check to BSI, please ensure that your payment reaches our office by the 10th of the month, or it will be considered delinquent.

What is the monthly billing timeline?

We create your monthly invoice around the 25th of the month prior to eligibility. As soon as the invoices are ready, you will receive an email advising you that your new bill is available for review.

On the 10th of the month of eligibility, the payment is pulled from your bank account. If your account does not have sufficient funds on the 10th you will receive a notice on the 15th and a \$30 fee will be assessed.

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FAQ's

What items do I contact BSI for?

Enrollment & Eligibility Questions

- *Address, phone or email changes for you or your employees*
- *If you need to update names, SSN or birthdates*
- *If you want to order id cards*
- *Billing and payment questions*
- *COBRA Questions*
- *If you need supplies or forms or booklets*
- *If you need help with iBSI, our on-line tools*

What items do I contact the carriers for?

Benefit questions

- *Claims questions*
- *Pre-authorizations*
- *HIPAA certificates*
- *Provider information*

How do I order ID Cards?

ID cards can be ordered from either BSI or directly from the carriers.

Benefit Solutions, Inc.



FAQ's

How do I request that BSI provide COBRA Administration?

Call or send an email request to cobra@bsitpa.com and one of our COBRA representatives will help you.

How much does COBRA Administration Cost?

BSI COBRA Administration Service is provided at no additional cost.

Once I submit the BSI COBRA Administration Agreement, when will COBRA Services start?

COBRA administration will begin first of the month following the last billing cycle after the full execution of the contract.

Do I still need to provide the Initial COBRA Notice?

Yes. It will remain the important responsibility of the employer to provide the Initial COBRA notice.

Who do I contact with COBRA Questions?

BSI has a dedicated COBRA department. The COBRA department is staffed with several individuals all of whom can help you and your COBRA members.

Benefit Solutions, Inc.



FAQ's

I received an Annual COBRA Verification Form; do I need to return it?

Yes, BSI sends out a COBRA verification document to assist in the regulatory processes associated with determining COBRA eligibility on annual basis. It is very important that each employer completes the form accurately and returns it. If the employer is subject to COBRA, having 20 or more employees, they MUST either elect to have BSI provide COBRA Administration or inform BSI who will be performing COBRA Administration on their behalf.

If I have BSI provide COBRA Administration, will they send eligibility to the carriers?

Yes, we transmit COBRA information to the carriers.

Benefit Solutions, Inc.



Thank You!
Benefit Solutions, Inc.

2011-12 Renewal Information



Renewal Packet Handout

Your 2011-12 Renewal Packet Includes:

- Renewal Letter – customized for grandfathering as it pertains to your group
- Renewal Rate Comparison
- Renewal Application
- Premera Summary of Contract Changes
- 2011-12 Renewal Booklet
- BSI Administrative Guide

A duplicate copy of all of the above items will also be given to your AGC HBT appointed broker.



Renewal Timeline

May 1st - Recommended Return Date for Renewal Application

- *Groups that return their completed renewal applications after this date may experience delay in receiving employee ID cards.*

May 1st – 31st

- Open Enrollment for Your Employees
- Online Enrollment Available for Open Enrollment Changes

June 1 – Changes to benefit elections become effective



Questions on Your 2011-12 Renewal?

- Do you have specific benefit questions?
 - Please contact your Agent.
- Do you have general renewal questions?
 - Please contact the health plan's General Agent.

E-mail: service@agchealthplansnw.com

Phone: (866) 298-8262

- Do you have enrollment, eligibility or billing questions?
 - Please contact BSI.

E-mail: agc@bsitpa.com

Phone: (877) 694-8291



Q & A

Thank you for your time!

