

# PRODUCER BULLETIN

Plan Year: January 2018-December 2018

Dear NWBA Producers,

We are pleased to present the 2018 plan year renewal through NWBA. We encourage you to take a few minutes to review the details contained within this bulletin. As you work with your clients through the renewal process, we would like to take this opportunity to remind you of the following:

- NWBA continues to offer 12-month plan year pricing allowing groups to maintain their specific benefit anniversary date.
- All renewal changes will be implemented on the groups' specific anniversary date.
- Groups may add dental, vision or life/AD&D offerings during the renewal process.

Thank you for your continued support of NWBA. We appreciate your partnership, and look forward to working with you.

YOUR DEDICATED TEAM

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# PRODUCT SNAPSHOT

## Delta Dental of Washington

- All plans feature a \$50 / \$150 deductible
- Annual maximums from \$1,000 to \$2,000
- Available to groups with two or more employees
- Child and adult orthodontia riders (10 or more employees)
- All plans include the Delta Dental PPO Network

## USAbLe

- \$20,000 Group Life and AD&D Benefit
- Competitive, age-banded product
- Accelerated Benefit
- Extended life insurance benefit (waiver of premium)
- AD&D Benefits included are: coma benefit, seat belt/airbag benefit, spouse training benefit, child care center benefit and more

## VSP Vision Care Inc.

- Two plan options with distinct benefit frequencies
- \$10 copay for exams
- Materials allowance and copays vary by plan
- Choice Network included with both plan options



## Benefit Resource Hub

All Trust and carrier documents and forms are available through the [Benefit Resource Hub](#) (HUB).

The HUB offers 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

The following items must be kept current in order to receive commissions, renewals, and requests for proposals:

- Accredited Producer Agreement — completed annually
- Producer House Agreement for the use of the Benefit Resource Hub (HUB)
- 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 CleanTech Alliance membership

Please note that if a producer's accreditation is suspended, commissions are not paid. Producers are allowed 90 days from the date of expiration to become compliant with all of the accreditation requirements.

After 90 days, commissions will be forfeited, and no retroactive payments will be issued.

# NON-MEDICAL RATES

## MONTHLY PREMIUM

DENTAL 2-9 Subscribers	EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + FAMILY	EMPLOYEE + CHILD(REN)
Plan 1	\$51.22	\$100.39	\$151.61	\$102.44
Plan 2	\$55.83	\$109.42	\$165.24	\$111.65
Plan 3	\$57.55	\$112.80	\$170.35	\$115.10
Plan 4	\$64.46	\$126.34	\$190.79	\$128.92
DENTAL 10-50 Subscribers	EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + FAMILY	EMPLOYEE + CHILD(REN)
Plan 1	\$41.65	\$81.62	\$123.26	\$83.29
Plan 2	\$45.39	\$88.96	\$134.34	\$90.77
Plan 3	\$46.79	\$91.71	\$138.50	\$93.58
Plan 4	\$52.41	\$102.71	\$155.12	\$104.81
Ortho Rider 1	N/A	N/A	\$15.80	\$15.80
Ortho Rider 2	\$1.99	\$3.98	\$19.72	\$17.73
VISION	EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + FAMILY	EMPLOYEE + CHILD(REN)
Plan B	\$5.15	\$8.21	\$13.55	\$8.40
Plan C	\$5.77	\$9.20	\$15.19	\$9.41

LIFE / AD&D	Age	5 – 9 EMPLOYEES	10 – 24 EMPLOYEES	25 – 49 EMPLOYEES	50+ EMPLOYEES
	0 - 29	\$0.08	\$0.11	\$0.08	\$0.11
	30 - 34	\$0.11	\$0.11	\$0.11	\$0.11
	35 - 39	\$0.13	\$0.13	\$0.13	\$0.13
	40 - 44	\$0.12	\$0.12	\$0.19	\$0.19
	45 - 49	\$0.30	\$0.17	\$0.17	\$0.17
	50 - 54	\$0.30	\$0.30	\$0.30	\$0.30
	55 - 59	\$1.12	\$1.12	\$0.48	\$0.48
	60 - 64	\$1.35	\$1.35	\$1.35	\$0.63
	65 - 70	\$3.35	\$1.50	\$3.35	\$3.35
	70+	\$6.66	\$6.66	\$6.66	\$3.35

# NEW RENEWAL PROCESS

Effective November 1, 2018, the renewal GMAs will be partially prefilled to save you time and improve accuracy. In the following days, you will receive a communication from [renewals@advprofessionals.com](mailto:renewals@advprofessionals.com) that includes your client's pre-filled GMA. Please note this will be a system-generated email similar to other system-generated communications such as Accreditation and HUB Use agreements. This will begin the three-step process of completing and submitting the pre-filled online GMA:

1. The first step will **set up the review and completion of the GMA**. If a Producer Support is listed for the group, that person will be the first recipient. If not, the first recipient will be the Producer.
2. The next step is a **GMA signature from the Producer**. The Producer listed on the group will be the second recipient (depending on your organization, the second recipient can also be the same person as the first recipient).
3. The last step (and recipient) will be the **sign off by the Group Representative** (employer). This will complete the renewal GMA submission.

Once the Group Representative signs off on the GMA, all parties will receive a copy of the completed GMA, triggering the Advanced Professionals team to start processing the renewal. Our team will follow up with you if there are any questions on your group's renewal GMA submission.

Renewal forms are due by the 15th of the month prior to the group's renewal date. If the required renewal paperwork is 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.

Any open enrollment changes can be directed to the TPA, Vimly Benefit Solutions, once the renewal paperwork has been submitted.



# CUSTOMER SERVICE

## Managing General Agent

Advanced Professionals  
Insurance & Benefit  
Solutions exclusively



Insurance &  
Benefit Solutions

performs small 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.

## General Inquiries and Information

[NWBenefitAlliance.com](http://NWBenefitAlliance.com)

[NWBA@advprofessionals.com](mailto:NWBA@advprofessionals.com)

## Delta Dental of Washington

[DeltaDentalWA.com](http://DeltaDentalWA.com)

Customer Service: 800.554.1907

## VSP Vision Care Inc.

[VSP.com](http://VSP.com)

Customer Service: 800.877.7195

## USABLE

[USABLELife.com](http://USABLELife.com)

Customer Service: 855.207.2008

## Third-Party Administrator



### Vimly Benefit Solutions

YOUR THIRD-PARTY ADMINISTRATOR

☎ 425.771.7359

@ [NWBA@vimly.com](mailto:NWBA@vimly.com)

📍 NWBA

P.O. Box 6

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](mailto:flexspending@vimly.com)