



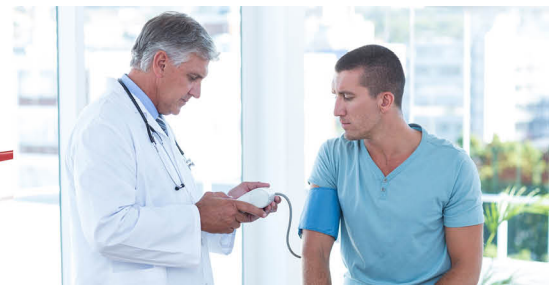
NORTHWEST
BENEFIT
ALLIANCE

NWBA Industry Health Trusts

Client Value Proposition

Producer Guide 2019

presented by



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About Northwest Benefit Alliance

Northwest Benefit Alliance (NWBA) is committed to delivering comprehensive and competitive healthcare solutions to small businesses. NWBA's platform provides benefit plan access, product distribution, and administrative services to employers throughout the state of Washington, as well as consolidated billing, eligibility and online enrollment solutions for employers. Through NWBA, groups have access to a suite of employer sponsored Dental, Vision and Life/AD&D products.

2019 Product Offerings and Services

Dental	Vision	Basic Life/AD&D, Voluntary Life	Third-Party Administrator and COBRA Administrator
Delta Dental of Washington	VSP Vision Care Inc.	USABLE Life	Vimly Benefit Solutions

Why Delta Dental Through NWBA?

Helpful service. Healthy smiles. Happy members.

- **Largest Network:** giving members **choice** and **cost savings** with dentists they prefer
- **Dental Expertise:** 60+ years of **knowledge, authority and leadership** in oral health care
- **Local Presence:** based in **WA state:** Seattle, Colville & Spokane
- **Customer Service:** **taking care of your employees** through our superior customer service
- **Supporting Communities:** **expanding access** to dental care for all
- **Mission-Driven:** protecting people's oral health is our **passion**

Dental plan details

- 4 plans to choose from, **range of price-points**
- **Delta Dental PPO** network for all plans
 - directly contracted
 - largest in WA state
 - highest utilization rate
- Dental offered to groups of **2 or more enrolling employees**
- Optional orthodontia and/or stand alone dental for **groups of 10 or more enrolled employees**
- **Annual maximum** options ranging from \$1,000 - \$2,000
- All plans offer full network & service capabilities of **Delta Dental of WA**
- 2019 benefit enhancement! **Diagnostic and preventive waiver** added to all dental plans

2019 Plan Designs

In-Network Plan Comparison

	PPO Plan 1	PPO Plan 2	PPO Plan 3	PPO Plan 4
Class I – Diagnostics & Preventive Exams, Cleaning, Fluoride, X-rays, Sealants	100%	100%	100%	100%
Class II – Restorative Restorations, Endodontics, Periodontics, Oral Surgery	80%	80%	80%	90%
Class III – Major Crowns, Dentures, Partial, Bridges, Implants	50%	50%	50%	50%
Annual Maximum Per Person Benefit Period: (January 1 – December 31 st)	\$1,000	\$1,500	\$2,000	\$2,000
Deductible (Waived on Class I) Per person/per benefit period	\$50 per person	\$50 per person	\$50 per person	\$50 per person
Annual family maximum	\$150 per family	\$150 per family	\$150 per family	\$150 per family

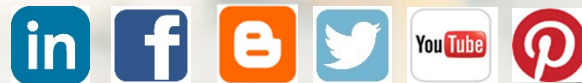
Optional Orthodontic Benefits Available:

1. 50% to \$1,000 lifetime maximum for Dependent Children Only
2. 50% to \$1,000 lifetime maximum for Adults and Dependent Children

My Smile[®] personal benefits center

Enabling members to get custom view of their benefits

- Print/View ID card online or mobile
- Compare benefits usage to plan maximums
- Find a Dentist nationally
- Endorse your favorite Dentist and help others find theirs
- My Dental Activity Dashboard
- Estimate out-of-pocket costs with Cost Genie^(SM)
- Social media info and support



MEMBERS
FIRST

Members For Life

Northwest Benefit Alliance

VSP Plan Overview — 2019



YOUR PLAN AT A GLANCE



WellVision Exam

Thorough eye exam every 12 months
\$10 copay.



Prescription glasses

- Plan 3: Lenses every 12 months, Frames every 24 months
- Plan 4: Lenses/Frames every 12 months



Contacts

Choose contacts instead of glasses every 12 months



EXCLUSIVE MEMBER EXTRAS

Exclusive offers from leading industry brands for **VSP members only**.

More than \$2,500 in savings on:

- Glasses and sunglasses
- Contact lenses
- LASIK
- Hearing aids
- Health and entertainment
- Much more

Visit vsp.com/specialoffers.

The screenshot displays the VSP website's 'MEMBERS' section. At the top, there are links for 'LOGIN | CREATE AN ACCOUNT' and a language toggle for 'ESPAÑOL'. The main navigation bar includes 'MEMBERS', 'BENEFITS & CLAIMS', 'FIND A DOCTOR', 'GLASSES, CONTACTS & LASIK', 'SPECIAL OFFERS', 'EYE HEALTH', and 'BECOME A MEMBER'. A prominent banner for 'COLE HAAN' offers an 'EXTRA \$40 TO SPEND ON COLE HAAN FRAMES'. Below this, a navigation menu lists categories: 'Overview', 'Glasses & Sunglasses', 'Contacts', 'LASIK', 'Eye Vitamins', 'Hearing Aids', 'Financing', and 'VSP® Simple Values'. A section titled 'Big Value. More Savings with VSP.' explains that members can save up to \$2,500 on various eye products. Under 'Glasses & Sunglasses Offers', several deals are listed: an 'EXTRA \$20' on featured frame brands, an 'EXTRA \$40' on Calvin Klein frames, an 'EXTRA \$40' on Cole Haan frames, and a 'Save Now on Eyewear' offer from eyeconic. Other offers include a '\$35 Back with Rebate on Eyezen+ Digital Single Vision Lenses', a '\$325 off on Nike Prescription Sunglasses', a '40% off on TechShield™ Blue' lenses, and a 'Free for a Year' offer on sunsync® Light-Reactive Lenses.

VSP NETWORK OF PROVIDERS

Your benefits with a VSP network provider include more than the basics—and at a great price. They include:

- Independent eye doctors and retail chains that participate in the VSP network.
- Wide selection of eyewear, including designer frames and lens enhancements.
- WellVision Exams that can detect signs of:
 - Diabetes
 - High blood pressure
 - High cholesterol
- Eye care and eyewear in one location.

RETAIL CHAIN PROVIDERS

Over 5,000 participating retail locations in the VSP network.

- Retail chains include:
 - Costco[®] Optical
 - Shopko Eyecare Centers
 - Pearle Vision
 - Visionworks[®]
 - Wisconsin Vision
 - Heartland Vision
 - RxOptical[®]
 - Optyx
 - And more!

The logo for Costco Optical, featuring the word "COSTCO" in a bold, sans-serif font above the word "OPTICAL" in a smaller, similar font. Three horizontal lines are positioned between the two words.The logo for Shopko Eyecare Center, with "SHOPKO" in a large, serif font above "eyecare center" in a smaller, lowercase sans-serif font. A horizontal line is placed between the two lines of text.The logo for Visionworks, featuring a stylized eye icon to the left of the word "Visionworks" in a sans-serif font.The logo for Cohen's Fashion Optical, with "COHEN'S" in a large, serif font above "Fashion Optical" in a smaller, lowercase sans-serif font.The logo for Wisconsin Vision, featuring the words "WisconsinVision" in a bold, sans-serif font above the tagline "YOU WON'T BELIEVE YOUR EYES.™" in a smaller, all-caps sans-serif font.The logo for Heartland Vision, featuring the words "HeartlandVision" in a bold, sans-serif font above the tagline "YOU WON'T BELIEVE YOUR EYES.™" in a smaller, all-caps sans-serif font.The logo for RxOptical, featuring the word "RxOptical" in a stylized, serif font above the tagline "The people who care for your eyes." in a smaller, lowercase sans-serif font.The logo for Optyx, featuring the word "OPTYX" in a large, serif font.

Life/AD&D: USAble Life



- \$20,000 Group Life and AD&D Benefit
- Competitive, age-banded product
- Extended life insurance benefit (waiver of premium)
- Accelerated Benefit
- AD&D Benefits include:
 - Coma benefit
 - Seatbelt/airbag benefit
 - Spouse training benefit
 - Childcare center benefit



SIMON PLATFORM OVERVIEW



VIMLY
BENEFIT SOLUTIONS

NWBA AND VIMLY BENEFIT SOLUTIONS— Creating Administrative Efficiencies

Vimly Benefit Solutions supports Northwest Benefit Alliance members through the following services:

- Enrollment and eligibility support
- Consolidated online billing, enrollment and premium payment options
- Compliance support, including COBRA administration
- Online employee benefits management through SIMON



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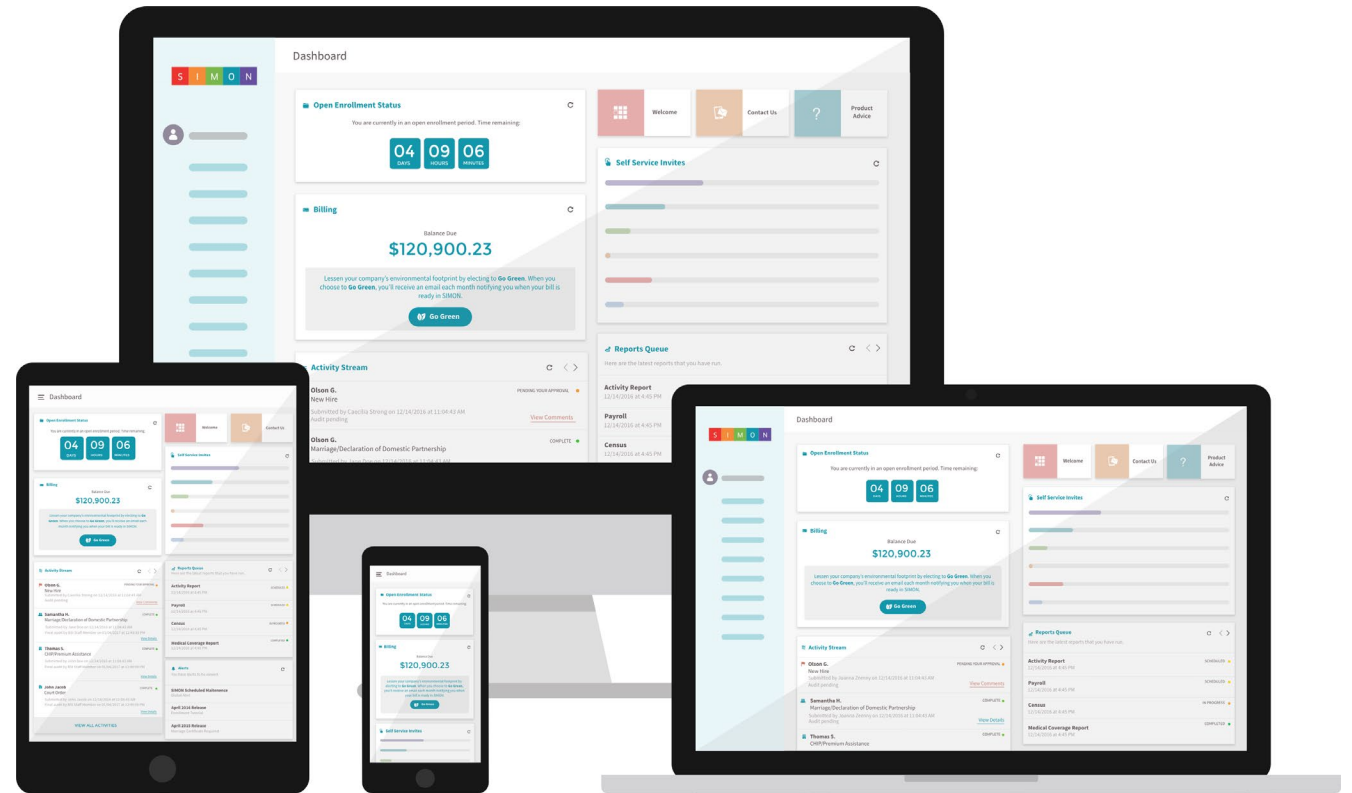
SIMON

HR professionals can rest easy knowing their employees are guided through the entire benefits enrollment process with an effortless experience that can be accessed from any device.

Easy: An intuitive enrollment and billing experience across all carriers and plans.

Transparent: All changes—whether processed by HR, employees, or the Vimly Support team—are tracked within the Activity Stream, so HR doesn't have to figure out what happened and when.

Flexible: No one size fits all here. SIMON allows you to customize enrollment processes, documents, business rules, and communications.



EMPLOYER ADMINISTRATOR PORTAL

Managing group benefits does not have to take *all* of your time.

The screenshot displays the 'Billing' section of the portal. At the top, there is a 'Go Green' button and a message about reducing the company's environmental footprint. Below this, a large card shows a bill for '10495 (PDF)' from March 2017, with a 'TOTAL BALANCE DUE' of '\$5,000' due on 03/01/2017. A 'Make A Payment' button is visible. To the right, 'Billing Info' shows 'USA Checking' with routing and account numbers. Below that, it states 'No auto pay account set' with a 'Manage Accounts' button. At the bottom, a 'Recent Activity' table lists transactions for Jeffrey Doe and John Jacob.

NAME	TRANSACTION TYPE	AMOUNT
Jeffrey Doe	Employee - Long Term Disability	-\$ 200
John Jacob	Employee - Medical	\$ 320



Employer Transaction Approval: Review and approve/deny Employee Self-Service transactions prior to carrier submissions.



Document Management: Create a library to access documents from anywhere.



Payroll Reports: Easily reconcile employee premium cost shares with payroll deductions.



Configurable Contribution Strategies: Allow employers to choose between defined contribution or defined benefit.



Adjustments

Stay Current

Active bill adjustments for last minute enrollment changes.



Payments

Settle Premiums

Reoccurring auto-pay or simple online payments.



Banking

Store the Details

Manage multiple banking accounts for easy payment.




Go Green


Reduce Paper


Use paperless delivery and be notified when your bill is ready.


SAMPLE REPORTS

Activity Report View all transactions processed through SIMON and their current status 


Census Report View member's demographic information and coverage elections 

Roster Report View employee and dependent current demographic information 

Over-Age Dependent Report Determine who is, or will soon be, over the age of 26 

Membership Change Report View the before and after of member details that have been updated 

Medical Coverage Report View coverage by month to assist with compliance reporting 

SIMON User Report View user's with access to the account and current status 

SIMON Alert Report Report which users have viewed and acknowledged SIMON alerts 



Insurance &
Benefit Solutions

Advanced Professionals

Managing General Agent



Meet AP

Advanced Professionals Insurance & Benefit Solutions is a practice that was **originally established in 1997**. Our practice is dedicated to providing exceptional service, sound advice and professional benefit consulting to plan sponsors and insurance carriers. As a General Agent, we are **credible**, **passionate** and **innovative**. We value our trusted relationships with our **plan sponsors**, **carrier business partners** and our **accredited producers**.

AP is ESTABLISHED

AP has a long history and passion as consultants in the wholesale benefits space. We have experience in creating and managing comprehensive, hassle-free employee benefit platforms and industry health trusts

AP is CREDIBLE

AP is skilled in negotiating and streamlining the wholesale benefits and benefit trust experience – from concept to implementation, from trustee to member.

AP is PASSIONATE

AP is comprised of professionals across all disciplines. By combining our expertise, we provide our clients with a comprehensive portfolio of ideas and technique spanning the functions of plan renewal, marketing, sales and transactions.

AP is INNOVATIVE

AP is where data and analysis merges with design and creativity. Our robust data mining and marketplace analysis provides the information to apply thoughtful approach to technology and customer service to keep up with the pace of the ever-changing needs of the industry

Why You Should Work With Us

We constantly re-evaluate to keep opportunities fresh and processes efficient

We are nimble and creative in our ability to react to local and national industry forces

Our proactive approach to doing business allows us to anticipate and leverage market trends

We work directly with you to design products that establish value for your clients

We are the most tenured knowledge base within the whole employee benefits marketplace

Our direct access to a diverse portfolio of insurance carriers means we can be a one-stop shop for you

Your Marketplace Innovator

Established credibility in the industry that offers a **preferred, unique and convenient** experience

Representing **23** unique Industry Health Trusts and insurance marketplaces

Product distribution channel consisting **entirely** of credentialed external insurance professionals

Our proprietary **Benefit Resource Hub** generates over **35,000** proposals annually

Services and Solutions

AP enables stakeholders to what they do best.



Brand Building

AP is experienced in marketing to producers and purchasers in the space of Wholesale Benefits. We put at the forefront the brand of the trust, its sponsoring associations, and carrier partners in its promotional efforts.



Increased Membership

AP's distribution channel is far and wide. We work hard to establish sales strategies that maximize the available market, as well as target specific demographics to increase the trust's membership base. By doing so, also increasing sponsoring association and carrier membership.



Integrated Operations

AP partners with the trust's valued stakeholders – sponsoring associations, carriers, third-party administrators and technology vendors. We provide the trust with a staff of varied professionals to amplify the internal and external customer experience.



Marketplace Analytics

AP is capable of capturing data points for the entire employee benefits marketplace. We provide extensive data analysis



Customer Service

AP understands the multidimensional customer base – stakeholders, producers, employers and members. Our structure allows us to provide a holistic customer service approach to all supporters and members of the trust's mission

Technology You Can Count On

The Benefit Resource Hub (HUB) is a proprietary technology platform designed specifically for our wholesale model. Our significant investment in developing the HUB demonstrates our commitment to the small group and AHP markets.

The HUB not only provides efficient, one-stop electronic proposal submission capabilities, it also offers secure access to forms, benefit summaries and related resources specific to each trust.

Benefit Resource Hub



<p>Username</p> <input type="text"/>	<p>Welcome to Benefit Resource Hub.</p> <p>This website is designed to provide accredited insurance professionals with access to the various benefit programs' products and services.</p> <p>If you are an accredited producer and do not have access, please contact your Program Manager.</p>
<p>Password</p> <input type="password"/>	
<p>Login</p> <p>Reset your password?</p>	



Meet Your NWBA Program Managers



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NWBA public website:

www.NWBenefitAlliance.com

Thank You.



Insurance &
Benefit Solutions

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