

Dear NWBA Producers,

We are pleased to present the 2019 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.



**NORTHWEST
BENEFIT
ALLIANCE**

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
- NEW effective January 2019 - Diagnostic and Preventive Waiver has been added to all plans
- 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 co-pay for exams
- Materials allowance and co-pays vary by plan
- Choice Network included with both plan options
- Benefit plan enhancements, at no cost. Plans will now be 12/12/24 and 12/12/12.
- All groups on Plan 1 will be moved to Plan 3 at the group's renewal.
- All groups on Plan 2 will be moved to Plan 4 at the group's renewal.

Introducing AP Connect

Advanced Professionals is excited to announce that all Trust and carrier documents and forms are now available through [AP Connect](#).

AP Connect is your end-to-end platform for RFPs, new business and renewals, including 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 AP Connect
- 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

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	\$53.78	\$105.41	\$159.20	\$107.57
		Plan 2	\$58.62	\$114.88	\$173.50	\$117.23
		Plan 3	\$60.43	\$118.44	\$178.88	\$120.86
		Plan 4	\$67.69	\$132.65	\$200.32	\$135.36
DENTAL	10-50 Subscribers	EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + FAMILY	EMPLOYEE + CHILD(REN)	
		Plan 1	\$43.72	\$85.70	\$129.43	\$87.45
		Plan 2	\$47.66	\$93.40	\$141.06	\$95.31
		Plan 3	\$49.13	\$96.30	\$145.41	\$98.27
		Plan 4	\$55.03	\$107.85	\$162.88	\$110.05
DENTAL	50+ Subscribers	EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + FAMILY	EMPLOYEE + CHILD(REN)	
		Plan 1	\$37.61	\$73.71	\$111.30	\$75.21
		Plan 2	\$40.99	\$80.33	\$121.31	\$81.96
		Plan 3	\$42.25	\$82.81	\$125.06	\$84.50
		Plan 4	\$47.32	\$92.75	\$140.07	\$94.65
ORTHO	10+ Subscribers	EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + FAMILY	EMPLOYEE + CHILD(REN)	
		Ortho Rider 1	N/A	N/A	\$16.60	\$16.60
		Ortho Rider 2	\$2.10	\$4.19	\$20.71	\$18.62



NON-MEDICAL RATES

MONTHLY PREMIUM					
VISION		EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + FAMILY	EMPLOYEE + CHILD(REN)
Plan 3		\$5.15	\$8.21	\$13.55	\$8.40
Plan 4		\$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



RENEWALS ON AP CONNECT

In summer 2019, Advanced Professionals Insurance & Benefit Solutions **launched a new producer portal called AP Connect**, where you can now find your renewals and all the accompanying documents whenever you need them.

Renewal GMAs will continue to be partially prefilled to save you time and improve accuracy. In the following days, you will receive a communication from renewals@advprofessionals.com that includes your client's pre-filled GMA. This will begin the three-step process of completing and submitting the pre-filled online GMA:

Renewal GMAs will continue to

1. In the first step, the initial preparer (i.e. Producer Support or Producer) will **enter the initial data elements of the GMA**, then click "Finish." This will initiate the next steps in the process, including:
 - a. The Group Representative (employer) will be **notified that the GMA is ready** for their review and/or completion.
 - b. The initial preparer will receive an email that will allow them to **upload additional required documents** through a secure link. The preparer can forward this email to the Group Representative to upload additional required documents.
2. In the next step, the Group Representative **reviews, completes and signs the GMA**. All required fields must be completed before the GMA can transition back from the employer to the Producer.
3. In the last step, the Producer **reviews and executes the completed GMA**. Once executed, the GMA and required New Business documents will be delivered to Advanced Professionals, who will process the 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

NWBA@advprofessionals.com

Delta Dental of Washington

DeltaDentalWA.com

Customer Service: 800.554.1907

VSP Vision Care Inc.

VSP.com

Customer Service: 800.877.7195

USABLE

USABLELife.com

Customer Service: 855.207.2008

Third-Party Administrator



Vimly Benefit Solutions

YOUR THIRD-PARTY ADMINISTRATOR

☎ 425.367.0740

@ 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