

*Your business can be complicated —
your health insurance doesn't need to be.*

Northwest Benefit Alliance



NORTHWEST
BENEFIT
ALLIANCE

Products & Services



Effective January 1, 2021

Managing General Agent:



Insurance &
Benefit Solutions

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About the Northwest Benefit Alliance



Northwest Benefit Alliance (NWBA) is a marketplace offering a unique experience for producers and employers alike. NWBA combines consolidated third-party administration with a proprietary technology platform and outstanding insurance products to deliver seamless, timely solutions your clients can only expect from an industry leader with a history of proven results.

Easy to Access

Consolidated billing for all lines of coverage under NWBA, as well as online enrollment and administration via SIMON, is provided by Vimly Benefit Solutions. Unlike many marketplace platforms, NWBA offers these administrative services at no additional cost to the employer. NWBA's product offering includes dental, vision and life benefits specifically selected from Delta Dental of Washington, VSP Vision Care Inc. and USAble.

Vimly's consolidated billing allows for multiple carriers and coverages to be billed under one single invoice. As the primary point of contact for enrollment, eligibility, commissions and billing, Vimly ensures that the flow of information to all parties is constant and timely, as well as accurate. In addition, Vimly's online enrollment platform, the SIMON Employer Portal (SIMON), combines first-rate features of a benefit administration system, and a consolidated billing platform. Group administrators can easily access and update enrollment and eligibility from one place, online, anytime. This makes the entire process more manageable, and results in streamlined processes and efficiencies gained.

Unique Products

Delta Dental of Washington, the state's leading dental benefits company, and VSP Vision Care Inc., the nation's only not-for-profit vision company, will be providing dental and vision benefits. With several unique plan designs to choose from, employers will be empowered to pick the right combination of benefits to meet their needs, while taking advantage of NWBA's group purchasing power.

NWBA products are available to all industries in Washington state, and are distributed to accredited producers via [AP Connect](#), which provides secure, online access to Washington state's premier health care insurance companies' products.

Industry-Leading Resources

NWBA also offers you the information you need to identify community-rated plan alternatives with illustrative proposals for all community-rated products available in Washington state.

NWBA combines this illustrative proposal feature with the competitively priced non-medical offerings you have come to expect from NWBA.

All medical products are community-rated plans offered directly through the carrier. The quote provided simply displays medical plans available, and is provided for you as a reference tool.

Benefits Snapshot

Dental Plan: Delta Dental of Washington

- Annual maximums from \$1,000 to \$2,000
- Class I Services do not apply toward annual benefit maximum
- Child and adult orthodontia riders (10 or more employees)
- All plans include the Delta Dental PPO Network
- All plans feature a \$50 / \$150 deductible
- Deductible does not apply to Class I benefits
- Available to groups with two or more employees

Vision Plan: 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
- Available to groups with two or more employees

Basic Life and AD&D Insurance: US Able Life

- Group term Life/AD&D coverage available for all groups
- Employer-paid benefit
- Guaranteed issue at \$20,000 Life/AD&D
- Group Term Life/AD&D includes: accelerated benefit; waiver of premium; domestic partner
- AD&D includes: coma benefit; seatbelt/airbag benefit; coverage on and off the job

Dental Plan

Delta Dental of Washington



Delta Dental of Washington

For more than 60 years, we've always focused on what truly matters – healthy smiles. It drives everything we do.

We are a founding member of the nationwide Delta Dental Plans Association, and administer dental benefits to over 2.8 million members in state and nationwide, more than any other dental benefits provider.

Our unique two-tier Delta Dental PPOSM and Delta Dental Premier® networks offer the access to the most quality dentists – more than 4,400 in Washington State and more than 152,000 across the country. This is a benefit that no other company can match.

Regular dental exams and cleanings are key to keeping your smile healthy. Visit your dentist regularly. They'll keep you on the road to a lifelong, healthy smile.

MySmile® personal benefits center is your patient portal at [DeltaDentalWA.com](https://www.DeltaDentalWA.com).

It's customized to your benefits information and allows you to:

- Print your ID card
- View your coverage
- Get instant out-of-pocket cost estimates with MySmile Cost Genie®
- Endorse your favorite dentist and help others find theirs
- Sign up for paperless Explanation of Benefits (EOB) via email

Have a question? Give us a call at 800-554-1907 or send an email to cservice@deltadentalwa.com. We're happy to help.

Dental Plan

Delta Dental of Washington



Delta Dental of Washington

	PPO Plan A Group #03857	PPO Plan B Group #03858	PPO Plan C Group #03859	PPO Plan C Group #03860
Annual Deductible Per Person/Family	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Annual Maximum	\$1,000	\$1,500	\$2,000	\$2,000
Class I - Diagnostic & Preventive Exams, Prophylaxis, Flouride, X-rays, Sealants <i>(Deductible waived; services do not apply toward benefit period maximum)</i>	100%	100%	100%	100%
Class II - Restorations, Endodontics, Periodontics, Oral Surgery	80%	80%	80%	90%
Class III – Crowns, Dentures, Partial, Bridges, Implants	50%	50%	50%	50%

Optional Orthodontic Benefits Available

1. Child Only: 50% to \$1,000 lifetime maximum
2. Family: 50% to \$1,000 lifetime maximum for adults and dependent children

Please Note: This is a brief summary of in-network benefits only and does not constitute a contract.

A LOOK AT YOUR VSP VISION COVERAGE



SEE HEALTHY AND LIVE HAPPY WITH HELP FROM NORTHWEST BENEFIT ALLIANCE AND VSP.



Enroll in VSP® Vision Care to get personalized care from a VSP network doctor at low out-of-pocket costs.

VALUE AND SAVINGS YOU LOVE.

Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras for additional savings.

PROVIDER CHOICES YOU WANT.

With an average of five VSP network doctors within six miles of you, it's easy to find a nearby in-network doctor. Plus, maximize your coverage with bonus offers and additional savings that are exclusive to Premier Program locations.



USING YOUR BENEFIT IS EASY!

Create an account on **vsp.com** to view your in-network coverage, find the VSP network doctor who's right for you, and discover savings with exclusive member extras. At your appointment, just tell them you have VSP.

Like shopping online? Go to **eyeconic.com** and use your vision benefits to shop over 50 brands of contacts, eyeglasses, and sunglasses.

QUALITY VISION CARE YOU NEED.

You'll get great care from a VSP network doctor, including a WellVision Exam®—a comprehensive exam designed to detect eye and health conditions.

GET YOUR PERFECT PAIR

EXTRA \$20 +

TO SPEND ON
FEATURED FRAME BRANDS*

bebe CALVIN KLEIN COLE HAAN FLEXON
LACOSTE   NINE WEST

SEE MORE BRANDS AT [VSP.COM/OFFERS](https://vsp.com/offers).

UP TO **40%**
SAVINGS ON LENS
ENHANCEMENTS



Enroll today.

Contact us: **800.877.7195** or vsp.com

YOUR VSP VISION BENEFITS SUMMARY

NORTHWEST BENEFIT ALLIANCE and VSP provide you with a choice of affordable vision plans. Choose the eye care essentials, or upgrade to give your eyes extra love.

PROVIDER NETWORK:

VSP Choice

EFFECTIVE DATE:

01/01/2021



BENEFIT	DESCRIPTION	COPAY	BENEFIT	DESCRIPTION	COPAY
PLAN 3 COVERAGE WITH A VSP PROVIDER			PLAN 4 COVERAGE WITH A VSP PROVIDER		
WELLVISION EXAM	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Every 12 months 	\$10	WELLVISION EXAM	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Every 12 months 	\$10
PRESCRIPTION GLASSES			PRESCRIPTION GLASSES		
		\$25			\$40
FRAME	<ul style="list-style-type: none"> \$170 allowance for a wide selection of frames \$190 allowance for featured frame brands 20% savings on the amount over your allowance \$95 Costco® frame allowance Every 24 months 	Included in Prescription Glasses	FRAME	<ul style="list-style-type: none"> \$170 allowance for a wide selection of frames \$190 allowance for featured frame brands 20% savings on the amount over your allowance \$95 Costco® frame allowance Every 12 months 	Included in Prescription Glasses
LENSES	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children Every 12 months 	Included in Prescription Glasses	LENSES	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children Every 12 months 	Included in Prescription Glasses
LENS ENHANCEMENTS	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses UV Coating Average savings of 30% on other lens enhancements Every 12 months 	\$0 \$95 - \$105 \$150 - \$175 \$0	LENS ENHANCEMENTS	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses UV Coating Average savings of 30% on other lens enhancements Every 12 months 	\$0 \$95 - \$105 \$150 - \$175 \$0
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> \$170 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) Every 12 months 	Up to \$60	CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> \$170 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) Every 12 months 	Up to \$60
DIABETIC EYECARE PLUS PROGRAMSM	<ul style="list-style-type: none"> Retinal screening for members with diabetes Additional exams and services for members with diabetic eye disease, glaucoma, or age-related macular degeneration. Limitations and coordination with your medical coverage may apply. Ask your VSP doctor for details. 	\$0 \$20 per exam	DIABETIC EYECARE PLUS PROGRAMSM	<ul style="list-style-type: none"> Retinal screening for members with diabetes Additional exams and services for members with diabetic eye disease, glaucoma, or age-related macular degeneration. Limitations and coordination with your medical coverage may apply. Ask your VSP doctor for details. 	\$0 \$20 per exam
EXTRA SAVINGS	<p>Glasses and Sunglasses</p> <ul style="list-style-type: none"> Extra \$20 to spend on featured frame brands. Go to vsp.com/offers for details. 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam. <p>Routine Retinal Screening</p> <ul style="list-style-type: none"> No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam <p>Laser Vision Correction</p> <ul style="list-style-type: none"> Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities 				
YOUR COVERAGE WITH OUT-OF-NETWORK PROVIDERS					
Get the most out of your benefits and greater savings with a VSP network doctor. Call Member Services for out-of-network plan details.					
Exam	up to \$45	Lined Bifocal Lenses	up to \$50	Progressive Lenses	up to \$50
Frame	up to \$70	Lined Trifocal Lenses	up to \$65	Contacts	up to \$105
Single Vision Lenses	up to \$30				
Coverage with a retail chain may be different or not apply. Log in to vsp.com to check your benefits for eligibility and to confirm in-network locations based on your plan type. VSP guarantees coverage from VSP network providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business.					

*Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change. Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.

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VSP, VSP Vision Care for Life, Eyeconic, and WellVision Exam are registered trademarks, VSP Diabetic Eyecare Plus Program is servicemark of Vision Service Plan. Flexon is a registered trademark of Marchon Eyewear, Inc. All other brands or marks are the property of their respective owners.

Basic Life and AD&D Plans



US Able

ER = EMPLOYER EE = EMPLOYEE



EMPLOYEE BENEFITS SUMMARY INSURANCE TRUST

FOR ALL PARTICIPATING EMPLOYERS

GROUP TERM LIFE & ACCIDENTAL DEATH AND DISMEMBERMENT	ER CONTRIBUTION: 100%	EE CONTRIBUTION: 0%
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AMOUNT OF COVERAGE: Pays a benefit of \$20,000

Benefits reduce to 65% at your age 65, to 50% at your age 70, to 30% at your age 75, to 20% at your age 80, and terminate when you are no longer eligible or your retirement, whichever occurs first.

GROUP TERM LIFE insurance is designed to provide benefits to your designated beneficiary for loss of life.

GROUP TERM LIFE ALSO INCLUDES THE FOLLOWING:

- Accelerated Benefit
- Extended Life Insurance Benefit (Waiver of Premium)
- Domestic Partner

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) is payable, if within 365 days of a covered accident, you suffer loss of life or dismemberment. AD&D provides protection for losses occurring on or off the job.

AD&D ALSO INCLUDES THE FOLLOWING:

- Coma Benefit
- Exposure & Disappearance Benefit
- Repatriation Benefit
- Seat Belt/Air Bag Benefit
- Domestic Partner
- Paralysis Benefit
- Spouse Training Benefit
- Felonious Assault Benefit
- Special Education Benefit
- Child Care Center Benefit

About the Third-Party Administrator



Vimly Benefit Solutions

The administration of employee benefits plans requires a commitment to service.

Employers, employees, trustees, vendors and advisors all require input and dedication from a third-party administrator. It is the administrator's responsibility to ensure that the flow of information to all parties is constant, timely and accurate. The administrator must act as primary liaison between plan participants and all other ancillary participants of the Trust.

Client Support

Vimly Benefit Solutions is known for establishing a new level of customer service. Dedicated account teams deliver exceptional service, beginning with onboarding each employer. Vimly brings together all the resources and expertise to support your day-to-day needs.

What They Do

Enrollment & Eligibility

A one-stop shop enrollment platform for managing employee benefits where data is securely transferred to carrier partners automatically.

Consolidated Billing and Payment

Consolidated billing allows for multiple carriers and coverages to be billed on a single invoice. Vimly processes payment and ensures carriers and vendors are paid timely.

Commission, Reporting and Payment

Commission reporting and payment services are fully integrated with this service offering. Vimly has the ability to manage complex commission structures within a group, by coverage type, by carrier and by broker status.

COBRA Administration

Vimly provides full service COBRA administration with dedicated customer service and support. All required notices and communications, monthly billing, customer support, annual renewal and plan set-up are included in this service.

Compliance Services

Vimly provides compliance administration services in accordance with all federal and state regulatory requirements such as ERISA, HIPAA, COBRA and Health Care Reform. Vimly also provides required notices to employers for distribution to their employees such as, Medicare Part D Creditable Coverage, CHIPRA, Summary Annual Report and Summary of Benefits and Coverage.

About the Third-Party Administrator, continued



Vimly Benefit Solutions

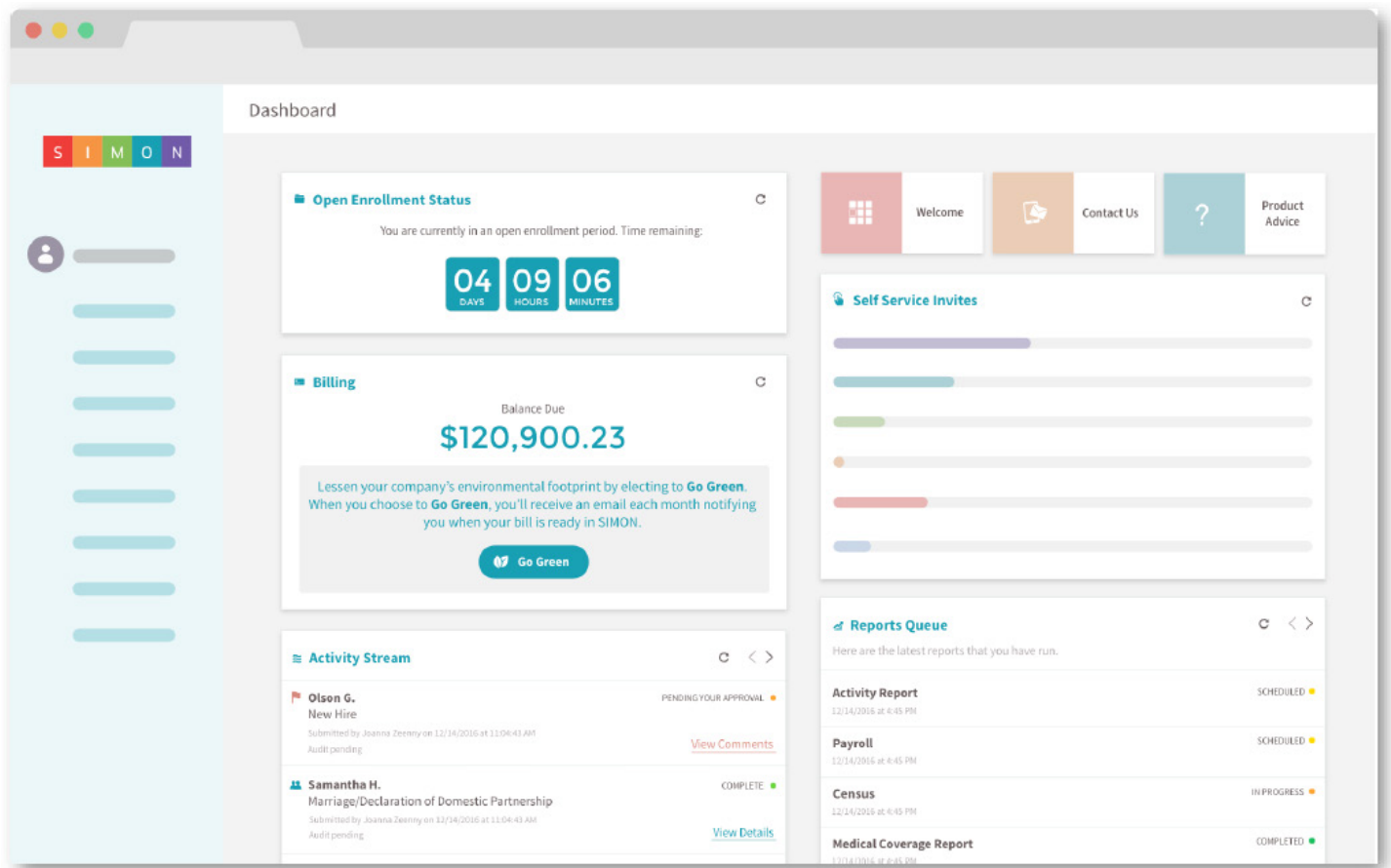
Vimly Technology

Simon® is Vimly's online Employee Benefits Management System – providing a centralized location where an HR administrator can manage enrollment, billing and payments. This makes the entire process more manageable and results in streamlined processes and efficiencies gained.

The platform is accessed through an intuitive web interface or portal that is 100 percent responsive whether on any desktop, tablet or mobile browser.

The SIMON Employer Portal enables employers, and their members, to enjoy efficient, error-free enrollment, as well as access to other tools powered by Vimly's market-leading benefits administration system. This includes powerful consolidated billing that delivers current, accurate and complete transaction reporting, and reliable, integrated data connections with your carriers.

SIMON supports electronic enrollment with nationally recognized medical, dental, vision, life and other voluntary benefit products.



About the Managing General Agent

Advanced Professionals Insurance & Benefit Solutions



Insurance &
Benefit Solutions

Advanced Professionals
Insurance & Benefit Solutions
1201 Third Avenue, Suite 800
Seattle, WA 98101 | 206.602.3558
NWBA@advprofessionals.com

[Advanced Professionals Insurance & Benefit Solutions](#) manages several Association Health Plans, small-employer community-rated products, as well as large group-underwritten products. The team is committed to offering innovative solutions and unparalleled service. Through various marketplaces, Advanced Professionals Insurance & Benefit Solutions provides accredited producers with access to a comprehensive array of affordable healthcare products and services designed to meet the specific needs of their clients.

Driving Advanced Professionals Insurance & Benefit Solutions' success are two powerful and complementary components: technology and service. Our proprietary [AP Connect](#) producer portal is a web-based system uniquely designed for our wholesale model. As your end-to-end platform for RFPs, new business and renewals, AP Connect also provides access to each of our program-specific resources – including forms, plan summaries and booklets, producer reference tools, directories and more. The team is committed to a two-day turnaround on the more than 35,000 proposal requests received annually from 750 accredited producers across the state. The team not only delivers these proposals, but also handles the processing of all new business and renewals.

Advanced Professionals Insurance & Benefit Solutions is a dedicated team which, with more than 50 years of combined trust management experience, is a dynamic group of professionals accustomed to the ever-changing health insurance environment.

Your Advanced Professionals Insurance & Benefit Solutions team will assist with:

- Rate and product design assessment on behalf of employers and accredited producers
- Producer presentations and training
- Marketplace benchmarking
- Value-driven strategies
- Marketing
- High-level claim and service issues
- General advocacy for credentialed producers and companies

Advanced Professionals Insurance & Benefit Solutions takes pride in its ability to thrive in a fast-paced environment. Combining a creative approach with a “do-what-it-takes” attitude is what differentiates this team from the competition.



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and resources for small-group employee healthcare benefits*