

Dear NWBA Producers,

We are pleased to present the 2021 plan year renewal through Northwest Benefit Alliance (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:



**NORTHWEST
BENEFIT
ALLIANCE**

- No rate changes for 2021.
- 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.

Contact Us!

Email us at NWBA@advprofessionals.com, find resources on the [NWBA Producer Site](#), or contact your sales representative:

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Insurance &
Benefit Solutions

PRODUCT SNAPSHOT

Delta Dental of Washington

- All plans feature a \$50 / \$150 deductible
- Annual maximums from \$1,000 to \$2,000
- Diagnostic and Preventive Waiver continues to be included in 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

VSP Vision Care Inc.

- NEW! VSP enhancement: UV coating covered in full
- \$10 co-pay for exams
- Materials allowance and co-pays vary by plan
- Choice Network included with both plan options

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



DENTAL PLANS

Delta Dental of Washington					
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	51+ 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



ADDITIONAL PRODUCTS

VSP Vision Care Inc.

VISION	EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + FAMILY	EMPLOYEE + CHILD(REN)
Plan 3 (12/12/24)	\$5.15	\$8.21	\$13.55	\$8.40
Plan 4 (12/12/12)	\$5.77	\$9.20	\$15.19	\$9.41

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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

Renewing your groups on [AP Connect](#) just keeps getting easier. Starting with January 1, 2021 renewals, Advanced Professionals Insurance & Benefit Solutions is excited to launch a simplified process to complete your renewals and group master application (GMA).

Once your renewal is ready, you will be able to access it anytime at your convenience on AP Connect. You will receive an email from apconnect@advprofessionals.com when your proposal can be downloaded and completed. Please note that the renewal will not be attached to the email; to view and complete the proposal, you must log into AP Connect and follow the below instructions:

4-Step Process to Complete Renewal

1. Select “Renewals” from the navigation bar, then select the “Opportunity Name” of the respective group and trust.
2. Next, click the “View Proposals” button on the top right.
3. You can then download the “Renewal Proposal.”
4. You will then be able to confirm how the group would like to renew their coverages. Options include “Renew Existing Plans” or “Change Plans.” Once selected, the GMA will be made available to you via the “Tasks” tab in AP Connect.

3-Step Process to Complete GMA

1. Both the Producer and Group Representative will receive access to the GMA once the renewal process has begun. The initial preparer (i.e. Producer Support or Producer) will complete all required fields within the GMA. Required fields can be identified by using the “Finalize GMA” toggle on the signature page.
2. The Group Representative (employer) will then sign into AP Connect to complete and sign the GMA. All required fields must be completed before the group representative can produce a signature. The group representative has the ability to modify pre-filled information as needed.
3. In the last step, the Producer reviews and executes the completed GMA. Once executed, the GMA and required renewal documents will be delivered to Advanced Professionals, who will process the submission.

Renewal Tips for 2021

Renewal forms are due by the 10th 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.

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

MANAGING GENERAL AGENT

Advanced
Professionals
Insurance & Benefit



Insurance &
Benefit Solutions

Solutions exclusively performs 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.

Producer Certification

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

- Certified Producer Agreement — completed annually
- Producer House Agreement for the use of AP Connect
- Current Appointments with all Carriers
- Current Washington State License
- Errors and Omissions Liability Insurance with a limit of no less than \$1,000,000
- Current Association Partner membership

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

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

AP Connect – Your Producer Platform

Advanced Professionals' proprietary [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



connect

For training on AP Connect, our Training Manager is available to help:

Shannon Spencer

☎ 206.788.8983

@ Shannon.Spencer@advprofessionals.com

CUSTOMER SERVICE

General Inquiries and Information

[NWBA Employer Website](#)

[NWBA Producer Website](#)

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