

Producer Renewal Bulletin

PLAN YEAR JANUARY 2022 - DECEMBER 2022

Advanced Professionals Insurance & Benefit Solutions is pleased to present the 2022 plan year renewal through Omnitrade. As you work with your clients through the renewal process, we would like to take this opportunity to remind you of the following:

- Omnitrade offers non-medical benefits including dental, orthodontia, vision, basic life/AD&D, voluntary life/AD&D and disability plans.
- NEW! Dental enhancements for 2022 include posterior composites and cone beam imaging as covered benefits.
- Rate pass on all non-medical product suites.
- Employers enrolled on Omnitrade non-medical benefits are offered 12-month pricing regardless of plan effective date.
- Groups may add non-medical plan offerings (vision, basic life, voluntary life, disability) during the renewal process.
- No additional participation fees are required.

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



OMNITRADE
HEALTH TRUST

Contact Us!

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

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Insurance &
Benefit Solutions

About Omnitrade

Omnitrade is an administrative platform that connects employers, vendors, third-party administrators, and professionals to one point of reference for all enrollment, fulfillment, compliance, invoicing, and resource requirements.

An ever-changing marketplace requires tried and true partnerships, and Omnitrade's administrative efficiencies and flexibility enable us to deliver innovative products and services, while maintaining our high client retention.

Value Proposition for Producers

- Web-based proposal request platform, AP Connect
- Standard commission on all lines of coverage
- Dedicated program manager and customer service team
- Sales and marketing materials conveniently accessible through AP Connect
- Flexible plan offerings



OMNITRADE
HEALTH TRUST

Value Proposition for Employers

- Industry Trusts offered via Omnitrade include:
 - › Large-group underwriting capability
 - › Unique medical plan designs
- COBRA administration and other support services provided through the Omnitrade platform at no additional cost include
- Web-based eligibility management system
- Consolidated billing
- Electronic invoicing and premium payment option
- Access to ancillary lines of coverage with consolidated billing
- Plan materials conveniently available through OmnitradeBenefits.com



Product Highlights

Delta Dental of Washington *No Rate Changes*

- NEW! Dental enhancements for 2022 include posterior composites and cone beam imaging as covered benefits.
- Extensive Network: Premier: 90% of WA Dentists; PPO: 60% of WA Dentists; Participating: Dentists in all 50 states.
- Annual maximum options of \$1,000, \$1,500, \$2,000 and \$2,500.
- Orthodontia riders available to groups with 10 or more employees.
- Diagnostic and Preventive Waiver continues to be included in all plans. Class 1 services do not count toward annual benefit maximum.



Delta Dental of Washington

VSP Vision Care Inc. *No Rate Changes*

- Three vision plans to choose from.
- Choice Plan A provides group a low-cost option.
- Choice Plan C provides groups with exam/lens/frame benefits every 12 months.
- Frame and contact lens allowance options of \$125, \$180 and \$200.
- Safety eye wear rider available.



Unum *No Rate Changes*

- Rates unchanged for 2022 on all Basic Life/AD&D Options.
- Minimum benefit increased to \$20,000.
- Buy-up Basic Life/AD&D options, including base times salary plans.
- Voluntary Life available with \$180,000 guarantee issue.
- Custom disability plans and pricing available upon request.



Dental Plans

Delta Dental of Washington – Monthly Premium

2-9 Subscribers	EE	ES	ESC1	ESC2+	EC1	EC2
Plan A – PPO	\$62.49	\$135.88	\$184.76	\$217.42	\$111.38	\$144.01
Plan B – PPO	\$67.06	\$145.82	\$198.28	\$233.30	\$119.52	\$154.55
Plan C – PPO	\$57.43	\$124.87	\$169.81	\$199.82	\$102.37	\$132.36
Plan D – PPO	\$60.52	\$131.58	\$178.92	\$210.52	\$107.85	\$139.44
Plan E – Incentive	\$71.08	\$154.57	\$210.17	\$247.30	\$126.69	\$163.82
Plan F – Incentive	\$68.80	\$149.62	\$203.43	\$239.36	\$122.64	\$158.56
Plan G – Voluntary*	\$69.88	\$151.94	\$206.60	\$243.10	\$124.53	\$161.04
10-49 Subscribers	EE	ES	ESC1	ESC2+	EC1	EC2
Plan A – PPO	\$50.74	\$110.32	\$150.00	\$176.52	\$90.43	\$116.96
Plan B – PPO	\$54.45	\$118.40	\$160.99	\$189.41	\$97.05	\$125.46
Plan C – PPO	\$46.63	\$101.38	\$137.86	\$162.21	\$83.10	\$107.45
Plan D – PPO	\$49.13	\$106.83	\$145.27	\$170.91	\$87.56	\$113.22
Plan E – Incentive	\$57.71	\$125.50	\$170.64	\$200.77	\$102.86	\$132.99
Plan F – Incentive	\$55.86	\$121.48	\$165.18	\$194.34	\$99.56	\$128.72
Plan G – Voluntary*	\$56.73	\$123.37	\$167.75	\$197.36	\$101.12	\$130.73
Ortho Child	-	-	\$12.62	\$20.94	\$12.62	\$20.94
Ortho Family	\$2.78	\$5.60	\$33.74	\$47.36	\$30.93	\$44.54
50+ Subscribers	EE	ES	ESC1	ESC2+	EC1	EC2
Plan A – PPO	\$45.91	\$99.81	\$135.71	\$159.70	\$81.82	\$105.78
Plan B – PPO	\$49.28	\$107.11	\$145.65	\$171.37	\$87.80	\$113.52
Plan C – PPO	\$42.20	\$91.74	\$124.74	\$146.75	\$75.19	\$97.23
Plan D – PPO	\$44.45	\$96.65	\$131.43	\$154.64	\$79.23	\$102.43
Plan E – Incentive	\$52.24	\$113.53	\$154.39	\$181.65	\$93.06	\$120.33
Plan F – Incentive	\$50.55	\$109.89	\$149.43	\$175.83	\$90.08	\$116.47
Plan G – Voluntary*	\$51.34	\$111.60	\$151.77	\$178.56	\$91.49	\$118.29
Ortho Child	-	-	\$12.62	\$20.94	\$12.62	\$20.94
Ortho Family	\$2.78	\$5.60	\$33.74	\$47.36	\$30.93	\$44.54

*Groups enrolling on Dental Plan G are not eligible for either orthodontia rider.

Additional Products

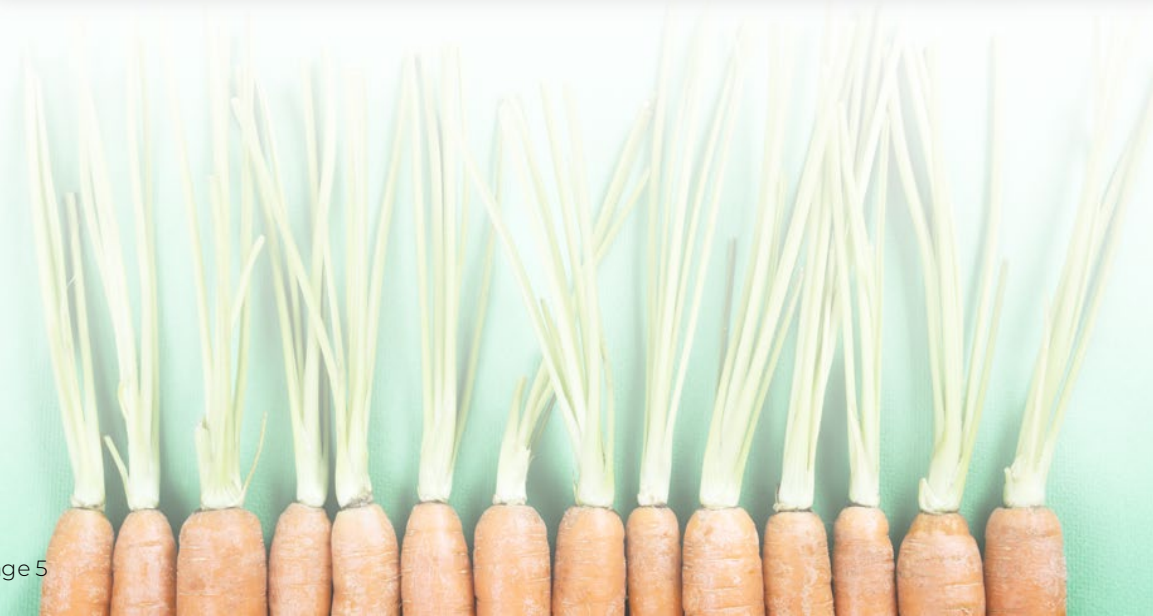
VSP Vision Care Inc. – Monthly Premium

CHOICE NETWORK	EMPLOYEE	EMPLOYEE + 1 DEPENDENT	EMPLOYEE + 2 DEPENDENTS
Plan A (12/24/24)	\$4.65	\$6.75	\$12.08
Plan A with Safety Glasses Rider \$0 Co-pay	\$6.11	\$8.23	\$13.56
Plan B (12/12/24)	\$6.63	\$9.64	\$17.29
Plan B with Safety Glasses Rider \$0 Co-pay	\$8.48	\$11.49	\$19.11
Plan C (12/12/12)	\$11.04	\$16.04	\$28.75
Plan C with Safety Glasses Rider \$0 Co-pay	\$13.18	\$18.17	\$30.88

Unum – Monthly Premium

PLAN 1	PLAN 2	PLAN 3	PLAN 4
\$20,000 Life/AD&D	\$50,000 Life/AD&D	1x annual earnings to \$100,000	1x annual earnings to \$200,000
\$3.20	\$8.00	.16/\$1,000	.16/\$1,000

Voluntary Life/AD&D rates available upon request, or access the voluntary Life/AD&D plan summary for rate details.



Renewals on AP Connect

Dedicated to helping your business grow, Advanced Professionals Insurance & Benefit Solutions has streamlined the renewal process through our fully integrated [AP Connect](#) producer platform.



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, 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 As Is” – Groups will not have to complete a group master application (GMA). A renewal confirmation will be sent out following the renewal selection.
 - » “Renew With Changes” – The GMA will be made available to you via the “Tasks” tab in AP Connect.

3-Step Process to Complete GMA

1. For groups that “Renew with Changes,” both the Producer and Benefit Administrator (employer) 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.
2. The Benefit Administrator will then sign into AP Connect to complete and sign the GMA. All required fields must be completed before the Benefit Administrator can produce a signature. The Benefit Administrator has the ability to modify pre-filled information as needed.
3. In the last step, the Producer or Producer Support 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.

Renewals Tips for 2022

1. Renewal forms are due by the 10th of the month prior to the group's renewal date. If the required renewal documents are 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.
2. 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.
3. 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.
4. Any open enrollment changes can be directed to the TPA, Vimly Benefit Solutions, once the renewal documents have been submitted.

Renewal Resources – Video Tutorials

Looking for step-by-step instructions on completing your renewal? Watch our AP Connect tutorials to help you complete your renewals and new business submissions.

- [Renewals in AP Connect](#)
- [New GMA Training](#)
- [New Business Submission](#)
- [New Business RFPs](#)



Managing General Agent

Advanced Professionals Insurance & Benefit Solutions



Insurance & Benefit 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

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:



connect

- Underwriting Assumptions and Guidelines
- Producer Commission Schedule
- Marketing and Sales Tools
- Carrier Contact Sheet

Customer Service

General Inquiries and Information

Public site: [OmnitradeBenefits.com](https://www.OmnitradeBenefits.com)
[Producer Omnitrade Site](https://www.ProducerOmnitrade.com)
Omnitrade@advprofessionals.com

Delta Dental of Washington

www.DeltaDentalWA.com
Customer Service: 800.554.1907

VSP Vision Care Inc.

www.VSP.com
Customer Service: 800.877.7195

Unum

www.Unum.com
Customer Service: 800.672.1600

Third-Party Administrator



Vimly Benefit Solutions
YOUR THIRD-PARTY ADMINISTRATOR

☎ 425.771.7359
@ Omnitrade@vimly.com
📍 Omnitrade
P.O. Box 25
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