



WBACC Trust General Information Eastern Washington

The WBACC Trust is a program of employee benefits available to members of sponsoring chambers of commerce and associations. The program provides health care benefits through a comprehensive insurance plan, underwritten by Asuris Northwest Health (ANH). Groups currently on an Asuris Northwest Health Plan must have been a member of a WBACC sponsoring Chamber of Commerce for at least 6 months. Employees are guaranteed coverage, as long as they are actively working. Dependents are eligible at the same time as the employee, provided they are not confined in a health care facility.

Employee Eligibility

The plan is designed to cover full time employees who work a specified number of hours per week. Dependent coverage is also available. Dependents are defined as a lawful spouse and all unmarried children from birth to age 25 per Asuris Northwest Health guidelines. Present full time employees and their dependents may be eligible immediately. New employees and their dependents become eligible on the first of the month following a probationary period designated by the employer.

Contribution & Participation Requirements

The employer must contribute a minimum of 75% toward the employee premium. At least 75% of eligible employees must enroll. If an employee has a valid waiver for other group coverage or has insurance through their spouse, they need not be considered an eligible employee. The WBACC Trust requires common eligibility on all benefits.

Local Representation

A participating employer may designate a local broker or agent to service the plan. In order to qualify, the broker or agent must be appropriately licensed and in good standing with the State of Washington Insurance Commissioner. They must also have or obtain affiliation with the WBACC Trust, be appointed with Asuris Northwest Health, and carry an adequate amount of Errors and Omissions insurance. An information package is available to interested brokers and agents.

Medical Benefits- Required

Provided by Asuris Northwest Health

Advance \$750 - 100/70/70/50/25

Advance \$1000 - 100/70/70/50/30

PPO 1 \$200 - 100/80/80/50/25

PPO 2 \$400 - 100/80/80/50/25

PPO 4 \$500 - 100/80/80/50/30

PPO 5 \$500 - 70/70/50/0

HSA \$1,500 - 80/80/60/0

A dual option choice for medical is available with a minimum of 25 enrolled employees with a minimum of 5 employees in each plan. There is a dual option matrix available for determining which plans may be paired.

Vision Benefits – Optional

Provided by Vision Service Plan, Inc.

24/24/24

The 24/24/24 vision benefit covers an eye examination after a \$10 copayment and lenses and/or frames for a \$40 copayment. The examination, lenses and frames are available once every 24 months. **

12/12/24

The 12/12/24 vision benefit covers an eye examination after a \$10 copayment and lenses and/or frames for a \$30 copayment. The examination and lenses are available once every 12 months and the frames are available once every 24 months. **

***Services must be obtained from a Vision Service Plan member doctor. If services are obtained from a nonparticipating provider, they will be reimbursed according to a schedule of allowed amounts.*

Group Life Insurance/Accidental Death & Dismemberment Benefits - Required***Provided by Regence Life & Health***

\$10,000 of employee life and \$10,000 of employee AD&D coverage are required with all plans. Additional amounts are available; health statements may be required.

Dependent Life Benefits - Optional***Provided by Regence Life & Health***

- \$5,000 spouse
- \$2,000 each child

Dental Benefits - Optional***Provided by Washington Dental Service***

PPO \$1,000 Annual Benefit - 5+ employees
 PPO \$2,000 Annual Benefit - 5+ employees
 Incentive \$1,000 Annual Benefit - 5+ employees
 Incentive \$1,000 Annual Benefit - 2-4 employees

Voluntary Personal Accident Benefits - Optional***Provided by AIG Life Insurance Company***

A Voluntary plan of personal accident insurance paid for by employees through payroll deduction. This coverage is low-cost, 24-hour worldwide protection.

- No cost to employer
- Choice of AD&D benefits up to \$250,000

Legal Services Benefit - Optional***Provided by Caldwell Corporation of California***

The Personal Legal Defender makes legal services available to employees. Some benefits provided by the plan are:

- *Free* legal advice and consultation by telephone
- *Free* legal letters and phone calls in your behalf by qualified attorneys.
- *A free* will updated annually.
- *Free* review of simple documents, such as personal lease, loan or purchase agreements.
- *Guaranteed reduced fees* for more extensive personal representation, such as a personal consultation in the offices or representation in court.

Disability Benefits - Optional***Provided by Regence Life & Health***

Benefits are available to companies with 5 or more employees.

Short term benefit:

- 60% of weekly salary to a maximum of \$250
- 1st day accident benefits/8th day illness benefits
- 13 week or 26 week duration
- Long term benefits are also available with underwriting approval
- Spouse & child coverage available