

AWC Trust

What you need to know



Presented by:

Bobbi Fox
Employee Benefits Analyst

Terri Luther
Program Deputy Director

CHOICE | HEALTH | SERVICE

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Association of Washington Cities



Our mission:

The Association of Washington Cities builds connections between our state's diverse cities and towns, while providing our members with the support needed to thrive through delivery of data-driven education, nationally recognized pooling programs, and nonpartisan advocacy.

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Association of Washington Cities – Employee Benefit Trust



- Member service of AWC
- Member driven pool
 - Board of Trustees
 - Employee Benefits Advisory Committee
- 280 participating entities
- 19,000 employees
- 42,000 lives

2026 renewal rate changes

Premium increases

- Regence/Asuris 8.7%
- Kaiser Permanente 11.6%
- Delta Dental 4.3%
- Willamette Dental 7.6%

No premium changes

- Vision Service Plan
- The Standard long-term disability
- The Standard life and AD&D
- ComPsych EAP
- Navia Benefit Solutions
- HSA Bank



What's new for 2026

High-Deductible Health Plans – new deductibles

New IRS minimum deductibles for qualified medical plans for HSA

- \$1,700 per individual/\$3,400 per family

Hearing Aid Allowance

- hearing aid devices no longer have a benefit allowance limit
- hearing exam covered yearly
- hearing aid devices covered every 36 months

Infertility

- Artificial Insemination (AI) is not included in medical limit



Medical plan options



- HealthFirst 250
- HealthFirst 500
- High Deductible Health Plan (HDHP)
- Accountable Health Network Plan
- Kaiser 200
- Kaiser 500
- High Deductible Health Plan (HDHP)
- Kaiser – Access PPO



Dental plan options



Delta Dental of Washington

- Plan A
- Plan B
- Plan C
- Plan D

- Plan E
- Plan F
- Plan G
- Plan J

Orthodontia

- Plan I – *children only*
- Plan II – *children only*
- Plan III
- Plan IV – *children only*
- Plan V

- \$10 Copay
- \$15 Copay



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Vision options



- \$0 copay plan
- \$10 copay plan
- \$25 copay plan
- \$10/\$15 copay plan

- Second pair rider



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Life, LTD, & EAP



The Standard[®]
Positively different.

- **Life insurance**
 - Additional life
 - Dependent life
- **Long-term disability**

COMPSYCH[®]
— The GuidanceResources Company[®] —

- **Employee Assistance program**
 - 1-6 sessions
 - 1-8 sessions
 - 1-10 sessions



Retiree benefit options

Medical

 **Regence**
Regence BlueShield is an Independent Licensee of the Blue Cross and Blue Shield Association

 **ASURIS**
NORTHWEST HEALTH

 **Kaiser Permanente**[®]

- HealthFirst 1000
- HealthFirst 2500
- High Deductible Health Plan
- 3 Medicare Advantage plans
 - Rx enhanced plus
 - Rx enhanced
 - Rx classic
- Kaiser 1000
- Kaiser High Deductible Health Plan
- Medicare Advantage plan



Retiree benefits video



Retiree insurance options



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Additional benefits through the AWC Trust



- Health Savings Account (HSA)
- Flexible Savings Account (FSA)
- Health Reimbursement Arrangement (HRA)
- Health Savings Account (HSA)

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Tax-favored accounts info 2025

Flexible Savings Account (FSA)

- Ask for more info for rollover restrictions, run-out period, and grace period!

Health Savings Account (HSA)

- Rolls over year to year
- Pair with High-Deductible Health Plan (HDHP)
- Cannot contribute to HSA with non-HDHP Plan

Health Reimbursement Arrangement (HRA)

- Paired with medical plan - not just HDHP
- Unused amount can be rolled over to next plan year



Our billing & eligibility partner



- Easy to use online portal
- Employer self service
- **Employee self service**
- Consolidated billings
- Reporting
- Payment options (ACH/check)
- SIMON trainings available with Trust staff, or use recorded trainings in SIMON



Employee self service in SIMON!



Employer requirements:

- Send invite from SIMON for employees to access
- Determine what benefits employees can access
- Provide premium contribution arrangement
- Review all changes for match with payroll system

Are you interested in participating in the Employee self-service pilot program?



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Don't forget about EDI in SIMON too!



EDI stands for Electronic Data-Interchange

- Import directly from your payroll system to the SIMON system
- Your payroll vendor/system must be compatible with SIMON



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AWC Trust member services

- Claims assistance
- Eligibility issues
- Dependent verification assistance
- Benefit plan questions
- Benefit fairs
- Presentations – in-person or virtual/recorded
- ✓ COBRA administration
- ✓ Wellness programming consultation & trainings
- ✓ Retiree consultations
- ✓ *And so much more!!*

1.800.562.8981 or benefitinfo@awcnet.org



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Dependent verification services-what are your “pain points”?

Dependent verification:
Adding dependents to health benefits



AWC EMPLOYEE BENEFIT TRUST

The AWC Trust and our health insurance partners require dependent verification to ensure that only eligible dependents are covered. This is important to make sure you do not add someone to your coverage when in fact they are not eligible, and claims would not be paid.

Who does this impact?
All employees who add dependents. This includes adding a spouse, domestic partner, and/or children to the AWC Trust medical, dental, or vision insurance benefits.

Are you a new employee or existing employee adding dependents to health coverage?
If you are a new or existing employee adding dependents due to a qualifying event or annual open enrollment, you will receive a Verification Request Notice in the mail with instructions on how to submit the required documentation within a few weeks of their enrollment. If you do not return the documentation prior to the deadline, all unverified dependents will be dropped from coverage.

Adding dependents? Check out a short video
If you are adding dependents to your health coverage, you will receive a Verification Request Notice in the mail at your home. Click the QR code and watch this short video to learn more about what to expect and the documents you can provide.



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New! Welcome to the Trust video



Welcome to the Trust

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Support, training, and education

In-person conferences in 2025-2026!



October 8-9, 2025
Chelan
Register now!



March 4-5, 2026
Lynnwood



May 6-8, 2026
Yakima



June 23-26, 2026
Spokane

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Worksite wellness programs & services



WellCity	Health Central powered by Castlight	Programs	Mini Grants
<ul style="list-style-type: none"> Wellness framework 6 standards Recognition 2% discount 	<ul style="list-style-type: none"> App & desktop Step challenges Activity tracking \$35 reward 	<ul style="list-style-type: none"> Wondr Vida Health Paper-based challenges 	<ul style="list-style-type: none"> Receive up to \$500 for your program

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Resources on our website

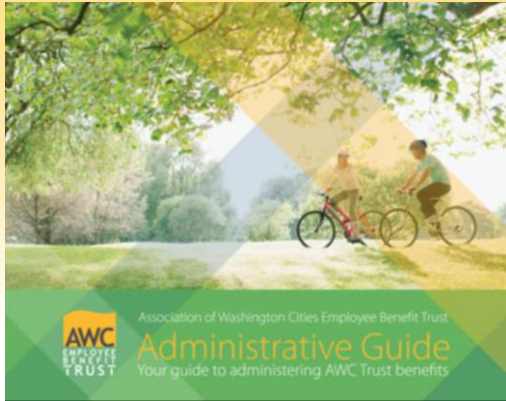
<p>Benefits Medical Dental and more</p>	<p>Rates Benefits COBRA Retiree</p>	<p>Worksite wellness WellCity Resources Toolkits</p>
<p>Billing & eligibility Coverage SIMON Participation</p>	<p>Administration Forms Benefit packets Administrative guide</p>	<p>About the Trust Joining the Trust Governance Our members</p>
<p>Compliance Legal Mailings Policies</p>	<p>Training Conferences eLearning Workshops</p>	<p>News & media For Your Health Wellness newsletters Videos</p>

Send secure email



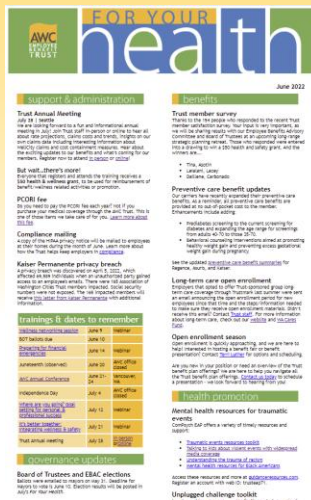
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Even more on our website!



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Communications for employers



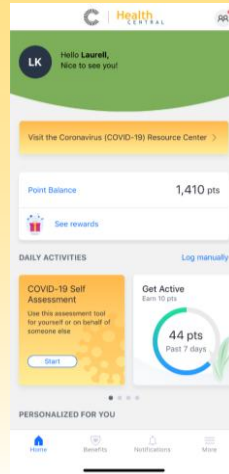
- *For Your Health* – monthly e-newsletter
- Videos
 - SIMON training
 - How to complete an AWC Enrollment Form
 - Dependent verification video for employees
 - Dependent verification video for employers
 - Getting ready to retire video – what you need to know!

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Communications for employees



benefitinfo@awcnet.org
 1.800.562.8981



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Questions?



- Call us at 1-800-562-8981
- Email us at benefitinfo@awcnet.org
- Website: www.awctrust.org



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