



Association of Washington Cities Employee Benefit Trust

Administrative Guide

Your guide to administering AWC Trust benefits



Looking for rates?
View current Trust premiums

wacities.org/Trust/rates



Welcome!

As an employer, the AWC Trust Administrative Guide is your go-to resource for all your benefit administration questions. Keep it handy throughout the year to find answers to your questions. Current AWC Trust rates are available on our website.

More valuable information is online at awctrust.org. Click on the employer section to find what you are looking for. Don't miss out on our monthly e-newsletter, *For Your Health*, the first Thursday of each month. You will find the latest "hot topics" as well as due dates, benefits, administration, worksite wellness, training, and more. Stay informed and make the most of your AWC Trust membership!

As always, feel free to contact AWC Trust staff directly at benefitinfo@awcnet.org or 1.800.562.8981.



awctrust.org

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- A stylized illustration of a city skyline in light blue. It includes several houses of varying heights with white window patterns, two circular trees, and a fence-like structure. The background is a solid light blue color.
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Life and work events

Life events

Changes your employees experience in their personal lives may change their eligibility for benefits, or give them an opportunity to change their benefit selections outside of open enrollment. **For each of these coverage changes, the employee must:**

- **Complete an AWC Combined Insurance Enrollment Form.** Note: If you enter the enrollment in SIMON, you do not need to send the form to the AWC Trust.
- **Submit forms to the AWC Trust within the specified timeframes.** Forms should be submitted or data entered into SIMON as quickly as possible to ensure timely access to coverage.
- **Verify the eligibility of added dependents.** Dependent verification paperwork is sent to the employee's home address. *See Dependent Verification section for more details.*

These changes may include:

Marriage and domestic partnership

- Spouse/domestic partner and children of the new spouse/domestic partner can be added to the employee's current coverage.
- Employee has 30 days from the date of event to submit changes.
- Dependents are eligible to be enrolled on coverage the employee currently has:
 - Medical, dental, vision, employee assistance plan.
 - Dependent life insurance – mandatory if coverage is offered by employer.
 - Additional spouse life insurance – can elect if offered by the employer.
- Coverage begins the first of the month following date of event.
- A domestic partner is only eligible for coverage if they are registered as a domestic partner in Washington (or another state) unless the employer offers a more generous policy than the state mandate as noted on the employer's Master Participation Agreement.

Birth, adoption, placement for adoption or legal guardianship

- New child can be added to the employee's current coverage.
- Employee has 60 days from the date of event to submit changes.

- Coverage begins:
 - The date of birth for a newborn and/or an adopted child if adopted or placed for adoption within 60 days of birth.
 - On the date of adoption or date of placement for adoption if more than 60 days after date of birth.
 - First of the month following court order issue date or first of the month following the date the court document is signed by a Judge.
- Even though coverage begins as of date of birth, adoption, or placement, premium is not charged for any partial month. Premiums begin the month following the event.
- Legal guardianship is a situation in which a court appoints a guardian to make decisions and act on behalf of someone who is unable to take care of themselves. Court documentation (something signed by a judge) is required to add the dependent. This can include minor children under 18 years old or adults who are considered incapacitated.

Involuntary loss of other coverage

- Employee, spouse, domestic partner, and any eligible children can be added to the employee's current coverage.
- The employee has 30 days from the date of event to submit changes (if loss of coverage is under Medicaid or the Children's Health Insurance Program (CHIP), employee has 60 days).
- Coverage begins the first of the month following date of event.



Divorce/termination of domestic partnership

- Spouse/domestic partner and children of spouse/domestic partner (that are not the employee's children) are no longer eligible.
- Coverage terminates the last day of the month following date of event.
- To comply with COBRA law, the COBRA Notice to Administrator form must be submitted within 60 days of the event to begin the COBRA process. This notice is automatically initiated when the termination date is entered into the SIMON system.

Dependent child turns 26

- Coverage ends on the last day of the month in which the child's 26th birthday occurs. Contact the AWC Trust if the child was disabled prior to age 26.
- Dependent child has continued access to EAP services if residing in the employee's home. All other coverage ends.
- The AWC Trust terminates the dependent and creates an alert in SIMON one month prior to this loss of coverage. Employers can also run a report at any time in SIMON to identify enrolled children turning 26.
- COBRA election materials will automatically be generated and sent to the dependent.

Moving out of the service area

- Employee and any currently enrolled family members are eligible to change carriers.
- Coverage change is effective with the new carrier the first of the month following the date of event.

Death of employee

- If family members are enrolled, their coverage will end on the last day of the month following the date of event.
- The employer should contact the AWC Trust with the employee's name and date of event.
- If employee was enrolled on life insurance, complete the Life Insurance Benefit Application form to begin the claim process.
- If the employee was retirement eligible, any covered family members may have the option of retiree coverage. Contact the AWC Trust to discuss AWC Trust retiree coverage options.
- COBRA election materials will automatically be generated and mailed to any enrolled family members.

Death of enrolled dependent

- Contact the AWC Trust with the name of the employee, name of the deceased dependent, and date of event.
- If the employee has life insurance for the deceased dependent, complete the Life Insurance Benefit Application form to begin the claim process.

COBRA Notice to Administrator is handled in the SIMON system when terminating an employee, spouse/ domestic partner, or dependent. Paper forms are also available at awctrust.org.



Work events

Changes your employees experience at work may change their eligibility for benefits or give them an opportunity to change their benefit selections outside of open enrollment. **For each of these coverage changes, the employee must:**

- **Complete an AWC Combined Insurance Enrollment Form.** Note: If you enter the enrollment in SIMON you do not need to send the form to the AWC Trust.
- **Submit forms to the AWC Trust within the specified timeframes noted below.** Forms should be submitted or data entered into SIMON as quickly as possible to ensure timely access to coverage.
- **Verify the eligibility of added dependents.** Dependent verification paperwork is sent to the employee's home address. *See Dependent Verification section for more details.*
- **Provide the retiring employee with AWC Trust retiree packet, or they can request it by contacting the Trust.**

These changes may include:

Newly hired, newly eligible, or return from leave

- The employee has 30 days after the date of event to enroll.

Change from part-time to full-time (or vice versa)

- Change in coverage is allowed when part-time/full-time status changes what benefits the employee is eligible for, or substantially changes their contribution toward the cost of coverage.
- The employee has 30 days from the date of the event to submit changes.

Unpaid leave

- Enter the leave event in SIMON or notify the AWC Trust via secure email.
- Coverage terminates the last day of the month of the date of event.

Paid leave

- All benefits continue as normal during a paid leave.

Termination, retirement, or no longer benefit eligible

- Enter the termination event in the SIMON system or notify AWC Trust via secure email.
- If the employee is retirement eligible, encourage the employee to contact the AWC Trust 3-6 months prior to their retirement date.
- Provide the retiring employee with an AWC Trust retiree packet, or they can request it by contacting the Trust.

Open enrollment

Any benefit eligible employee can change their medical, dental, and/or vision elections during open enrollment. Enter changes in the SIMON system or submit on the AWC Combined Insurance Enrollment Form. These changes include:

- Changing carriers
- Changing plans
- Adding or dropping dependents

Other items to note about open enrollment:

- All open enrollment changes are effective January 1.
- Open enrollment dates are set by the employer.
- Forms should be submitted as quickly as possible to ensure timely access to coverage.
- There is no open enrollment for life insurance or long-term disability.

All enrollment forms must be received in the AWC Trust office in December for a January 1 effective date. Please submit open enrollment forms as early as possible, the AWC Trust accepts open enrollment forms as early as October. **The earlier open enrollment forms are received, the smoother the transition will be for employees. Forms submitted mid to late December will not be reflected on the January invoice. Read *For Your Health* for specific timelines.**

Moving from one Trust employer to another Trust employer

When an employee moves from one Trust employer to another Trust employer, remaining with the same insurance carrier, the accumulators (deductible, annual out-of-pocket maximum, number of visits used) transfer to the new plan.





Dependent verification

Documentation is required for: **spouse, domestic partner, children, step children, adopted children and legal wards.** Below are approved documents for proof of eligibility. Do not send documents to the AWC Trust.

Spouse

Proof of marriage shows that the employee got married. Proof of joint ownership shows they are still married.

Proof of marriage: Government issued marriage certificate.

Proof of joint ownership: Documents must be dated within the past six months; dollar amounts and account numbers may be blacked out.

If married within the past 12 months, only the government issued marriage certificate is required.

Joint ownership document examples:

- Mortgage statements
- Credit card statements
- Bank statements
- First page of Federal Tax Return (within past two years; dollar amounts and social security numbers blacked out)

If there are no “joint” ownership accounts, separate financial documents are accepted; one for employee and one for domestic partner, showing the same mailing address, dated within the past six months.

Domestic partner/registered domestic partner

Proof of domestic partnership: Affidavit of Domestic Partnership or government issued domestic partnership registration.

Proof of joint ownership: Documents must be dated within the past six months; dollar amounts and account numbers may be blacked out.

If a domestic partnership is registered or established within the past 12 months, only proof of domestic partnership is required.

Joint ownership document examples:

- Mortgage statements
- Credit card statements
- Bank statements

If there are no “joint” ownership accounts, separate financial documents are accepted; one for employee and one for domestic partner, showing the same mailing address, dated within the past six months.

Children under age 26

Children

- Government issued birth certificate listing employee as parent.

Step children

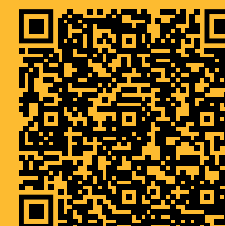
- Parent of child must be verified using the documents listed for spouse or domestic partner.
- Government issued birth certificate listing spouse/ domestic partner as parent.

Adopted children

- Adoption Placement Agreement, including child’s date of birth, or Petition for Adoption including child’s date of birth.
- Adoption Certificate, including child’s date of birth.

Legal ward

- Government issued birth certificate.
- Court ordered document of legal custody.



Watch our employer or employee dependent verification videos.

wacities.org/dependent-verification

Billing and enrollment system

Find out how and when to pay for AWC Trust benefits.

Monthly premium billing

Monthly bills are generated around the 18th of the month for the next month's coverage. For example, the bill for February coverage is generated around January 18.

Premium due date

Premiums are due the first and no later than the 10th of the month (for that month's coverage). For example, the bill for February coverage is due on February 1.

Payment options

- Pay electronically via ACH
- Mail a paper check

SIMON billing and enrollment system

Contact Trust staff or access the form on our website to update your online SIMON system user(s). Employers are strongly encouraged to have at least one back up user for this system. SIMON system access comes in several different access levels, including full, partial, or read only. The SIMON system includes helpful reports and demographic information often requested by HR and finance managers.

Looking for rates?

Visit awctrust.org, click on Employer, then click on the rates section.



Premium contribution requirements

The AWC Trust has employer contribution requirements for each of the plan options.

For the employee

Medical premiums: Employer must pay at least **50%** of premiums.

Dental and vision: Employer must pay at least **75%** of premiums.

Basic life insurance, AD&D, and long-term disability: Employer must pay 100% of the premiums.

- Long-term disability special underwriting rules for groups over 49 lives – employee contributions are allowed as long as **75%** of eligible employees are enrolled on the plan.

For dependents

Medical premiums: There is no minimum premium contribution requirement.

Dental and vision: Employer must pay at least **75%** of dependent premiums.

Dependent life insurance: Employer must pay **100%** of the premiums

Elected officials

Medical premiums: There is no minimum premium contribution requirement.

Dental and vision: Employer must pay at least **75%** of premiums.

Basic life insurance, AD&D, and long-term disability: Employer must pay **100%** of the premiums.

- The benefit is salary based and may not apply to other classifications (elected officials).

Employee Assistance Program (EAP) coverage

The EAP 1 – 6 session model is included at no charge for all AWC Trust members purchasing Trust benefits. To buy up to the 1 – 8 or 1 – 10 session model, or to provide EAP-only coverage for an employee, the employer must pay **100%** of the premium.

Participation requirements

The AWC Trust has a minimum participation requirement for each of the plan options.

	Active employees	Spouses/domestic partners	Dependent children	Part-time/seasonal employees	Elected officials	Active/retired LEOFF 1's
Medical	75% of all employees eligible for AWC Trust medical must be insured on an AWC Trust-sponsored plan or employer-offered HMO or 100% if you have less than 5 employees	75% of eligible dependents without other coverage	75% of eligible dependents without other coverage	75%‡	50%	50% of the entire employer's benefit eligible employees must be insured on an AWC Trust-sponsored medical plan or employer-offered HMO + 100% of eligible LEOFF 1's (on Medicare or not on Medicare) must be insured on an AWC Trust LEOFF 1 medical plan
Dental	75%	75% of eligible dependents without other coverage	75% of eligible dependents without other coverage	75%‡	75%	75% ◊
Vision	75%	75% of eligible dependents without other coverage	75% of eligible dependents without other coverage	75%‡	75%	75% ◊
Life insurance	100%*	100% of eligible dependents	100% of eligible dependents	100%* ‡	100%*	100%* ◊
Long-term disability	100%†	N/A	N/A	100%† ‡	100%†	100%† ◊
EAP	100%	100%	100%	100% Δ	100%	100%

* The Standard reserves the right to not insure any employer that has a disproportionate number of employees in hazardous occupational classes.

† For employers covering groups over 49 lives, where employees make premium contributions, only 75% participation is required.

‡ Based on employer policy - Minimum requirement - this type of employee must average 20 hours a week.

Δ Employees averaging less than 20 hours per week are eligible to be enrolled in EAP coverage.

◊ LEOFF 1 retirees are not eligible.

Plan changes

Plan changes, including adding or terminating a group or line of coverage, are detailed below. Any of the changes listed below must be made by **completing the AWC Employer Master Participation Agreement (MPA)**.

Adding coverage

- Change(s) can be effective the 1st day of any month.
- To ensure a smooth transition for employees and employer, submit the MPA 6 – 8 weeks prior to the effective date.
- Include a list containing first and last name of all affected employees. If the change is for all employees, a list is not needed. In some cases, new enrollment forms are required for employees.

Employers with multiple employee groups

- A group must consist of at least five employees.
- The MPA includes room for one employee group. Submit the “Additional Group” form for each subsequent group.

Different employee groups may be offered different plans. See plan choices for more information. (p. 10-11)

Terminating coverage

Terminating a line of coverage

- For any size employer, termination effective date may be the last day of any month.
- Written notice must be provided to the AWC Trust no less than 60 days prior to the date of termination.

Terminating all Trust coverage

Employers with less than 250 employees:

- Effective date of termination can only be December 31.
- Written notification must be sent to the AWC Trust office no later than July 1 prior to the December termination date.

Employers with 250 or more employees:

- Effective date of termination can only be December 31.
- Written notification must be sent to the AWC Trust office no later than January 1 prior to the December termination date.

If an employer group terminates, the AWC Trust notifies the employer of any affected COBRA beneficiaries or retirees (including LEOFF 1 retirees). COBRA coverage and retiree coverage through the AWC Trust also terminates for these individuals.



Plan choices

It's all about choices. The AWC Trust has health plan choices to meet your needs. Plans designed just for you, with comprehensive coverage, and differing levels of premium costs to fit your budget.

Medical

Regence BlueShield/Asuris Northwest Health

Use in-network Regence/Asuris providers to get the lowest out-of-pocket costs. In-network benefits are reflected below. Go to regence.com or asuris.com to find in-network providers. Contact AWC Trust staff for more detailed plan comparisons.

	HealthFirst 250	HealthFirst 500	Accountable Health Network	Regence/Asuris HDHP
Network	PPO preferred network	PPO preferred network	PPO - two Accountable Health Networks	PPO preferred network
Deductible	\$250/person \$750/family	\$500/person \$1,500/family	\$250/person \$750/family	\$1,700 individual coverage \$3,400 family coverage
Typical patient responsibility	10% coinsurance	20% coinsurance	10% coinsurance	20% coinsurance
Prescriptions	Tier 1 – \$5 Tier 2 – \$25 Tier 3 – \$50 Tier 4 – \$100	Tier 1 – \$10 Tier 2 – \$20 Tier 3 – 50%	Tier 1 – \$5 Tier 2 – \$25 Tier 3 – \$50 Tier 4 – \$100	20% coinsurance Optimum value drugs not subject to deductible
Out-of-pocket maximum	\$3,000/person \$6,000/family	\$3,500/person \$7,000/family	\$2,000/person \$4,000/family	\$5,000/person \$10,000/family

Plan summaries and books are available on the Trust website

Plan summaries and books are available on the Trust website

Kaiser Permanente

Coverage is limited to Kaiser Permanente providers and facilities, except for emergency services. Members enrolled in the Kaiser Access PPO may also utilize First Choice Health Network providers and facilities. In-network benefits are reflected below. Go to kp.org/wa to find in-network providers.

	Kaiser 200	Kaiser 500	Kaiser Access PPO	Kaiser HDHP
Network	Kaiser Permanente providers and facilities	Kaiser Permanente providers and facilities	Kaiser Permanente and First Choice Health Network providers and facilities	Kaiser Permanente providers and facilities
Deductible	\$200/person \$400/family	\$500/person \$1,000/family	\$250/person \$750/family	\$1,700 individual coverage \$3,400 family coverage
Typical patient responsibility	\$20 copay, then 10% coinsurance	\$20 copay, then 20% coinsurance	\$10 copay (PCP) \$20 copay (Specialist) 10% coinsurance	\$20 copay, then 10% coinsurance
Prescriptions	\$10 preferred generic \$20 preferred brand \$40 non-preferred	\$10 preferred generic \$30 preferred brand \$50 non-preferred	\$10 preferred generic \$35 preferred brand (\$30 at KP facility) \$70 non-preferred (\$65 at KP facility)	\$15 preferred generic \$30 preferred brand \$50 non-preferred (\$0 generic preventive drugs)
Out-of-pocket maximum	\$2,500/person \$5,000/family	\$3,500/person \$7,000/family	\$2,500/person \$5,000/family	\$3,750/person \$7,500/family

Finding choices that work for you and your employees

We encourage employers to provide choices by offering more than one plan when possible to meet the differing needs of your employees. Here are the medical plan combinations you can offer:

Carrier	Choose one plan from each carrier (if in your area):	+ Both of these	+ This	+ This (if you have employees in King, Snohomish, or Pierce County)
Regence/Asuris	HealthFirst 250 or HealthFirst 500	High Deductible Health Plan		Accountable Health Network
Kaiser	200 Deductible or 500 Deductible	High Deductible Health Plan	Access PPO	

Different groups? Offer different plan combinations

If you have more than one defined employee group, (police, union, non-represented, fire, etc.) you can offer each group different plan combinations. Between AWC Trust medical, dental, vision, employee assistance program, life, and long-term disability, there are many different options you can offer. And different groups can pick different options.

Because there are so many different possible combinations – contact AWC Trust staff to discuss different choices with you. AWC Trust staff can also provide plan comparisons and make suggestions you may not have thought about.





Dental

Delta Dental of Washington

Over 90% of Washington dentists are in-network, giving members a wide choice for obtaining dental care. Visit deltadentalwa.com/awc to find a list of providers.

Class I: Diagnostic, preventive: exam, x-ray, cleaning, and fluoride

Class II: Restorative: restorations, oral surgery, root canals, periodontal

Class III: Major: Crowns, onlays

Class III*: Prosthetics, bridges, partials

	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G	Plan J	
Class I	100 – 70% incentive	100 – 70% incentive	70%	100%	100 – 70% incentive	100 – 70% incentive	100%	100 – 70% incentive Does not accrue toward plan maximum	
80%				80%					
Class II		50%	50%	50%			50%	50%	100 – 70% incentive
Class III				50%					
Class III*	50%	50%	50%	50%	50%	50%	50%		
Annual plan maximum	\$1,000	\$1,000	\$1,000	\$1,000	\$2,000	\$1,500	\$2,000	\$1,500	

Delta Dental orthodontia riders (can be added to any Delta Dental plan)

	Ortho rider I	Ortho rider II	Ortho rider III	Ortho rider IV	Ortho rider V
Covers	Dependent children	Dependent children	Dependent children & adults	Dependent children	Dependent children & adults
Benefit	50% to \$500 lifetime maximum	50% to \$1,000 lifetime maximum	50% to \$1,000 lifetime maximum	50% to \$2,000 lifetime maximum	50% to \$2,000 lifetime maximum

Plan summaries and books are available on the Trust website

Willamette Dental Group

Coverage is limited to Willamette providers and facilities. Visit willamettedental.com/awc to find a Willamette facility near you.

	\$10 copay plan*	\$15 copay plan*
	Diagnostic & preventive	
Exams, x-ray, cleaning, and fluoride	\$10 copay, then paid at 100%	\$15 copay, then paid at 100%
	Restorative	
Fillings	\$10 copay, then paid at 100%	\$15 copay, then paid at 100%
Oral surgery	\$10 copay, then paid at 100%	\$75-\$150 copay, then paid at 100%
Extractions, crowns/bridges, dentures	\$10 copay, then paid at 100%	\$80/\$150/\$300 copay, then paid at 100%
	Endodontics & periodontics	
Root planing, root canal therapy	\$30 copay, then paid at 100%	\$60-\$150 copay, then paid at 100%
	Orthodontia	
Pre-orthodontic service	\$150 copay, then paid at 100%	\$150 copay, then paid at 100%
Comprehensive orthodontia	\$1,000 copay, then paid at 100% (\$150 copay is credited)	\$1,500 copay, then paid at 100% (\$150 copay is credited)
Annual maximum	No annual plan maximum	No annual plan maximum

* If work is completed by a specialist, copay is \$30.

Plan summaries and books are available on the Trust website

Vision

Vision Service Plan (VSP)

Use in-network VSP providers to get the lowest out-of-pocket costs. In-network benefits are reflected below. Visit VSP.com to find in-network providers.

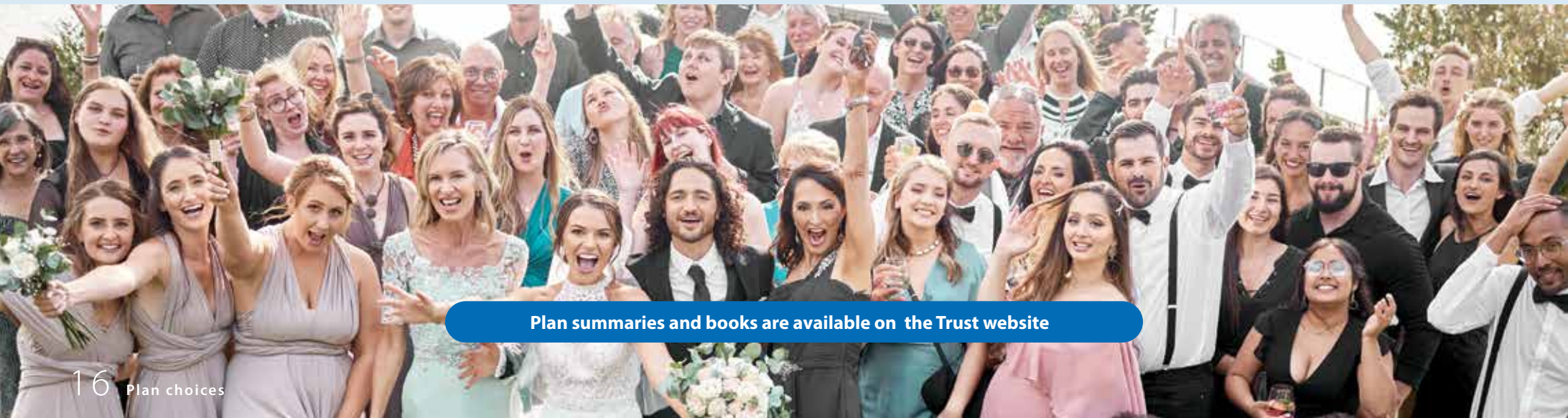
	\$0 copay	\$10 copay	\$25 copay	\$10/\$15 copay
Copay	\$0	\$10 materials	\$25 materials	\$10 eye exam \$15 materials
Routine eye exam	100% One exam every 12 months	100% One exam every 12 months		100% One exam every 24 months
Lenses	Materials copay then 100% for covered lens options Every 12 months			Materials copay then 100% for covered lens options Every 24 months
Frames	100% to allowable charge (\$200) every 24 months			
Contact lenses (in lieu of lens/frame)	100% to allowable charge (\$200) every 12 months for contacts and the contact lens exam			100% to allowable charge (\$150) every 24 months for contacts and the contact lens exam

Second pair rider

The second pair rider can be added to the \$0, \$10, or \$25 copay plans.

This provides a second pair of glasses (frames and lenses or contacts, to allowable charge), for a \$20 copay.

Plan summaries and books are available on the Trust website



Employee Assistance Program (EAP)

ComPsych

The Employee Assistance Program is a free, confidential resource for employees and their families. The AWC Trust partners with ComPsych to provide EAP services. Their service center is staffed by clinical, legal, financial, wellness, behavioral, and work-life experts. The EAP includes:

- Counseling (including marital issues)
- Legal assistance
- Financial assistance
- Work-life assistance
- Supervisory tools
- Robust online resources
- On-site training
- Critical incident debriefing

As an added benefit, once enrolled on the EAP, dependents and everyone living in the employee's home can use the EAP – free of charge. Those covered have up to six free visits per issue, with an EAP counselor.

Visit guidanceresources.com and use web ID `trusteap71` or download the Guidance Now app from your app store.

Standard	Buy up	Buy up
1 – 6 session model (free when purchasing any other AWC Trust benefits)	1 – 8 session model	1 – 10 session model

The 1 – 6 session plan is automatically included at no cost with all AWC Trust benefits. Buy-up plans are available to increase counseling sessions to 8 or 10. EAP coverage can also be purchased separately for employees with no other AWC Trust coverage.



Life insurance

The Standard

Group life insurance

Choose from two types of coverage:

- **Flat benefit amount:** Employees covered for identical dollar amounts of life insurance (e.g., \$10,000, \$25,000, etc.).
- **Salary-based:** Employees covered for various amounts of life insurance based on a multiple of earnings (rounded up to the next higher \$1,000). The minimum amount is 50% of the annual earnings, but no lower than \$10,000 and the maximum coverage is the lesser of three times annual earnings, or \$500,000.
 - When an employee has salary-based life insurance, the salary information should be kept up to date with the AWC Trust, to ensure billing and claim payment is calculated correctly. Most employers update this information annually in SIMON.

If you have different employee groups, each group can have a different type/amount of life insurance.

Accidental Death & Dismemberment (AD&D)

This coverage is automatically included under group life coverage. This benefit provides an amount equal to the basic life insurance benefit for bodily injury or death from accidental means.

Dependent life insurance

This optional coverage provides life insurance coverage for the employee's eligible dependents including spouse/domestic partner, and child(ren) to age 26:

Option 1	\$1,000 benefit
Option 2	\$2,000 benefit
Option 3	\$5,000 benefit
Option 4	\$10,000 benefit

Additional life insurance

Additional life insurance is available to groups purchasing the basic life insurance. It is available for the employee and the spouse/domestic partner through payroll deduction. Monthly rates are based upon the insured's current age on January 1 of the current year and are adjusted annually thereafter on January 1.

	Employee	Spouse/domestic partner
Available in increments of:	\$10,000	\$5,000
Guarantee issue amount (when enrolling within 31 days of initial eligibility)	\$80,000	\$20,000
Maximum available	\$500,000	100% of employee amount

Evidence of insurability forms are required for amounts over the guarantee issue amount, and for all amounts when applying outside of the guarantee issue period.

Coverage over the guarantee issue amounts or requested after the initial eligibility window has closed become effective the first day of the month following the date the application is approved by the Standard.

Portability of Life Insurance

Life Insurance can be converted to a whole life policy if desired once employees leave employment. A link to the form/packet for conversion (including rates) is on the AWC Website in the Forms section.

Long-term disability

The Standard

Long-term disability pays a portion of an employee's salary should they become disabled and unable to work for an extended time. Groups over 500 require individual underwriting prior to enrollment.

Option 1	Option 2	Option 3	Option 4
60% benefit, 90-day waiting period	60% benefit, 180-day waiting period	67% benefit, 90-day waiting period	67% benefit, 180-day waiting period
Minimum monthly benefit: \$100 or 10% of monthly salary			
Maximum monthly benefit: \$12,000			
Benefits are reduced by other disability income, including Social Security and L&I.			

Tax-favored accounts

Navia Benefit Solutions & HSA Bank

The AWC Trust offers two options for providing tax-favored account administration for **Health Reimbursement Arrangements (HRA), Flexible Spending Accounts (FSA), and Health Savings Accounts (HSA)**. By purchasing these benefits through the AWC Trust, you are able to access a discounted rate, and the AWC Trust pays any applicable COBRA fees.

Navia Benefit Solutions	HSA Bank
<ul style="list-style-type: none"> • Health Reimbursement Arrangements (HRA) • Flexible Spending Accounts (FSA) • Health Savings Account (HSA) 	<ul style="list-style-type: none"> • Health Savings Account (HSA)

For more plan information for Navia Benefit Solutions, visit naviabenefits.com/awc.

To enroll in either of these through the AWC Trust, contact AWC Trust staff.

Ways we help you

Here at the AWC Trust, we are passionate about serving our members. Contact AWC Trust staff by phone, email, or invite us for a presentation.

Answers are only an email or phone call away

- AWC Trust staff are available for questions from employers, employees, or covered dependents during normal business hours by phone or email. **AWC Trust staff can be reached at 1.800.562.8981 or by email at benefitinfo@awcnet.org.**
- HR staff can save time by deferring an employee's benefit questions to AWC Trust staff for assistance.
- AWC Trust staff can provide you with sample benefit-related policies, discuss other options that have worked well (or not well) for other employers, and help you find the right plans that meet the needs of the employer and your employees.



Member advocacy

- We're here to serve our members. Whether it's an employer, employee, covered dependents, COBRA participant, or retiree, AWC Trust staff is here to answer questions accurately and provide resources. AWC Trust staff helps you save time by working as your advocate, directly with the carrier, on your behalf.
- **We are governed by our members, for our members.** Our Employee Benefits Advisory Committee (EBAC) is made up of members like yourselves, working with Trust staff, and purchasing benefits through the AWC Trust. They provide recommendations to our Board of Trustees, who are elected officials from cities and towns that purchase benefits through the AWC Trust. Members are welcome to provide feedback to AWC Trust staff, and may also offer comments to your EBAC representatives, who in turn represent your interests when making recommendations to the AWC Trust's Board of Trustees.

Field service

AWC Trust staff are happy to come to you! Whether it's strategizing with a benefits or wellness coordinator, or educating your entire employee population, we're here to provide you with the tools you need to offer benefits that meet your employees' needs and your budget, improve your workplace wellness, and become a WellCity.

- Benefit committee meetings
- Benefit fairs
- Employee benefit presentations
- Orientation for new wellness coordinators
- Wellness committee meetings
- And more!

Trainings

The AWC Trust provides members with numerous training opportunities. In many cases, your registration costs are paid for by the AWC Trust.

- Through **AWC's Member Expo**, members of AWC's Member Pooling Programs come together to learn how to maximize program benefits and invest in their employees. This event provides educational sessions that help attendees extract the greatest value from AWC services and programs, and provides information on trends, prevention, new laws, and legal opinions.



- **Healthy Worksite Summit** is dedicated to making workplaces healthy places. Employers come together to learn, share, and explore the latest trends in workplace health promotion.



- **AWC's Labor Relations Institute (LRI)** is the premier training event for public sector human resources and labor relations professionals. The agenda is structured to inform, inspire, and offers tools you can use immediately.



- **Webinars** – Including topical information, benefit, and regulatory topics, Employee Assistance Program employee webinars, and monthly health promotion webinars.
- **Trust Benefit Forums** – Catch up with the Trust to discuss benefits, administration, health promotion, and what's on the horizon.
- **Wellness Planning Workshops** – Get ideas for planning next year's wellness program, and find out how AWC's Health Promotion team is there to assist.



Federal compliance

The AWC Trust helps you comply with many federal and state requirements. The AWC Trust sends the following required documents on your behalf: Annual COBRA notice, CHIP, creditable coverage notification, and HIPAA notice.

COBRA requirements and administration

All employers participating with the AWC Trust must adhere to COBRA law. Although COBRA law is complex, and ever-evolving, AWC Trust members have minimal, well-defined requirements:

- Employer must distribute an initial notification of **COBRA rights** letter to all new employees. The sample letter can be found on AWC Trust website under Compliance.
- Employer must complete and submit **COBRA Notice to Administrator** information using the SIMON system, when a qualifying event occurs. Paper forms are also available on the AWC Trust website under Administration.

As a service to members, the AWC Trust sends out an annual COBRA notice to all covered employees at their homes. The AWC Trust's COBRA Administrator assumes all other COBRA notification requirements and billing responsibilities.

Exchange notice

Under the Patient Protection and Affordable Care Act (ACA), all employers are required to give their employees, within 14 days of hire, a copy of the State Health Care Exchange Notice. This notice must be given to all newly hired employees, regardless if they are eligible for employer insurance coverage or not. To access the Exchange Notice, please visit the AWC Trust website under Compliance.

Guidance on ACA reporting

Each January the AWC Trust holds a webinar offering some basic information on what employers may be required to report under the ACA. While we cannot provide you with answers to employer specific questions, as we are not your legal counsel, this resource covers many scenarios common among our members.

Cafeteria plan documents

The AWC Trust provides basic sample plan documents and salary reduction agreements for a cafeteria plan, a health flexible spending account plan, and a dependent care assistance account plan. Contact AWC Trust staff for information.

Uniformed Services Employment and Reemployment Rights Act (USERRA)

USERRA protects the rights of employees called to active duty to be reinstated on the employer's group health plan with no waiting periods. The employee does not need to elect USERRA continuation coverage to be entitled to this full reinstatement.

USERRA gives service members access to continuation coverage. USERRA extends the coverage for a service member up to a full 24 months of USERRA Continuation Coverage.

If you have an employee called to active duty, contact AWC Trust staff for more information on USERRA.

Worksite wellness

The Trust's worksite wellness experts work with your team to help you achieve WellCity success. Access free programs, materials, training, communications, and more.

WellCity

- The WellCity Standards provide a best practice framework for designing workplace wellness programs that have a positive impact on employee health and productivity. The Trust provides resources and tools to assist members in meeting the comprehensive requirements.
- WellCities find their efforts pay off big! WellCity recipients receive a 2% discount on medical premiums. WellCities bend the trend with lower claims costs year over year.

Health Central powered by Castlight

- Health Central powered by Castlight provides easy access to health tools and programs including: a personal health coach, benefit information, health assessment, weight management, and more. Participants can earn rewards for engaging in various programs.

**Health Central is available to those employees, spouses, domestic partners, and retirees enrolled in a medical plan.*

Mini Grants

- Mini grants help fund programs and equipment that support a healthy workplace.

Website

- View programs that help you meet WellCity Standards, get campaign ideas, flyers, health coaching, weight management tools, recorded trainings, EAP materials, and other free resources from the Trust. Bookmark wacities.org/wellness.





FOR YOUR health

support & administration

Answer this question – win a prize!

Thanks for answering our July question on what you want to know about the SIMON system at Member Expo – your input is helping us make this session even better! Our lucky winner from Pierce Transit has been sent a Trust salad bowl and cold pack. You could be our next prize winner! Just participate in our August polling question:

Are you interested in becoming a WellCity? [Answer here.](#)

AWC Member Expo – Register now!

October 9–10 | Chelan

Our popular AWC Member Expo is back at Campbell's Resort in Chelan!

We hope you'll join us for our keynote on the state of mental health in our workforce, where we'll learn more about the symptoms of burnout and long-term stress, discover ways to identify risk factors that result from prolonged stress, and so much more! We know you'll enjoy the opportunity to interact with Trust staff and our vendor partners.

Great Trust sessions for you

If you use our SIMON system, you'll want to be sure to attend our session on how to optimize your experience in SIMON with tips and tricks to get the most out of SIMON. And with all the news a buzz about the latest GLP-1 medications for weight loss, you will definitely want to attend our session all about GLP-1s and weight management considerations.

Registration and hotel – free for you!

We pick up registration costs for all Trust members! Plus we pay for one night hotel for you on October 9 in our room block! We look forward to seeing you in Chelan! [Register now!](#)

Don't miss out on attending a Benefit Forum

[August 2 | Longview](#)

[August 7 | Spokane Valley](#)

[August 8 | East Wenatchee](#)

[August 14 | Lynnwood](#)

Be sure to register now for the AWC Trust Benefit Forum near you! You can expect some fun networking opportunities and we have a lot of



health promotion

Wellness Calendars – only \$1.80 each!

Each year, the Trust sends wellness calendars to wellness coordinators and committees as a thank you for your partnership. [View a sample calendar.](#)

Save with our discount!

We invite you to join our order, taking advantage of our quantity discount, on calendars for your own employees. Our calendar vendor, Ebix Inc., will ship your order directly to you in November. You'll be invoiced for \$1.80 per calendar, plus shipping. No minimum quantity required.

Order deadline is August 16

To order, email benefitinfo@awcnet.org with the number of calendars you'd like and your shipping address (no PO boxes please).

Webinars for your employees

Our next health education webinar for employees is August 15. Promoting this session can be counted as a [presentation and events activity](#) (Standard 4-2). Spread the word to your employees and join us for [Secrets of successful goal setting: Create, implement, and maintain healthier habits within your busy lifestyle.](#)

Vida Health's Summer Healthy Habits Challenge

Now through September 6, eligible employees who register and log daily habits in Vida health can earn a \$15 Amazon gift certificate. Spread the word and share the campaign [flyer](#) with employees enrolled in a Trust medical plan. Check out the [toolkit](#) to learn more about Vida offerings for eligible employees.

Step to the Summit fall challenge starts October 1

Prepare to Step to the Summit with the [coordinator toolkit](#).

Register your organization by September 13 to receive REI prizes. Remember if you promote the challenge in your workplace, it counts as a [practice healthy habits activity](#) (Standard 4-3). Employee enrollment begins September 24 in [Health Central](#) powered by Castlight.



Wellness planning workshops – Register now!

Look for it the first Thursday each month!

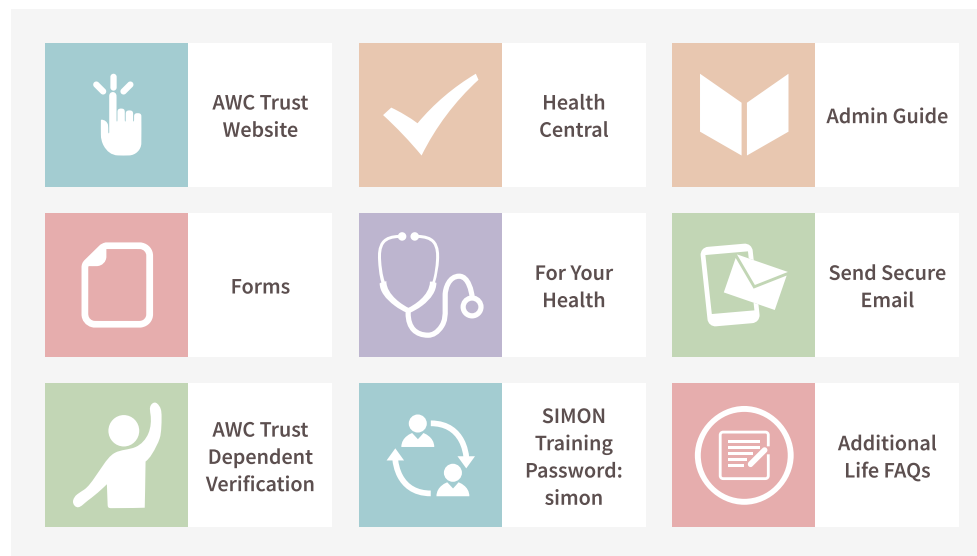
It's the way the AWC Trust communicates with you. It is full of timely topics: benefits and wellness information, trainings, federal requirements, employee communications, deadlines, administrative support, and more!



The AWC Trust has partnered with Vimly to bring you the online benefits portal, SIMON.

- Access current and historical invoices and payments
- Access important documents, including current Master Participation Agreement
- Access employee & dependent benefit information
- Create & view reports. These reports will assist in viewing current enrollment, as well as budgeting
- View benefit plans and summaries

The SIMON employer dashboard is full of helpful resources and features:



**Questions? Would you like SIMON training?
Contact Trust staff at benefitinfo@awcnet.org or (800) 562-8981.**

Questions?

Contact AWC Trust staff:

1.800.562.8981

benefitinfo@awcnet.org





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