



Long Term Disability

The Western Healthcare Insurance Trust (WHIT) has partnered with The Standard to provide quality Disability, Life, Additional Life and Voluntary Personal Accident benefits to WHIT members. The Standard has extensive experience providing benefits to hospitals and other health care groups; they understand the unique needs of employers in the health care industry.

Coverage through WHIT offers a number of advantages. Participating health care groups receive the advantage of preferential pricing and benefit options from The Standard not otherwise available. Employers also have the flexibility of customizing their plan design and benefits while still benefiting from the purchasing power of the Trust.

WHIT also offers a cross-refunding contract, which includes a Claims Fluctuation Reserve (CFR). Along with an experience and volume discount, this contract provides the lowest possible retention, resulting in a market advantage through the lowest net cost and sustainable discounts. Also, because of the Trust's financial strength, WHIT has pre-funded a portion of the CFR with The Standard.

Premiums are guaranteed for at least two years for Long Term Disability and new coverage is available throughout the calendar year. All WHIT benefit plans include a January 1 anniversary, on which date rate adjustments are effective.

Why The Standard?

Long Term Disability insurance from The Standard provides employees with income protection against disabilities resulting from a covered physical disease, injury, pregnancy or mental disorders. Their LTD insurance features flexible policy provisions that enable employers to provide customized coverage choices.

The Standard has a well-established track record in the health care market, with more than 30 years experience in the industry. They created a dedicated underwriting and claims unit for the medical industry over twelve years ago staffed by experts specially trained to service them. The Standard provides disability coverage for all levels of health care workers and special contractual flexibility for physicians, including an option for "own specialty" coverage.

The Standard can tailor the schedule of benefits and participation requirements to an employer's specific needs. As a national leader in employee benefits, they are renowned for their flexibility, quality, reliability and outstanding customer service. They pride themselves on providing products that simplify the lives of employers while protecting employees.

Why WHIT?

WHIT, the Western Healthcare Insurance Trust, provides unique and competitive employee benefit solutions for member hospitals, medical clinics and other healthcare groups.

WHIT offers:

- ▲ Competitive rates and customized, targeted solutions designed to meet the unique benefit needs of WHIT members
- ▲ Partnership with 'best in class' insurance carriers with proven experience like The Standard
- ▲ Long-term rate stability
- ▲ Flexible billing and enrollment requirements
- ▲ Exceptional customer service through our third-party administrator
- ▲ Financial advantages of a Trust, since all financial gains are invested back into WHIT's programs to enhance benefits and services
- ▲ Pooled experience and renewals with other participating WHIT groups, which results in the best overall rate for all involved

Founded in 1976 by members of the Washington State Hospital Association (WSHA), WHIT now provides benefit coverage for health care organizations with 10 or more employees in Washington, Oregon, Alaska, Idaho and Montana.

Plan Options

THE STANDARD'S COMPREHENSIVE DISABILITY CONTRACT ADDRESSES UNIQUE INCOME REPLACEMENT NEEDS OF WORKERS IN THE HEALTH CARE INDUSTRY, INCLUDING:

- ▲ Preferred Professional Coverage – offers a generous definition of disability that covers employees who cannot work or cannot earn at least 80% of earnings due to a covered disability. Coverage also includes a return-to-work incentive that allows disabled employees to earn up to 100% of pre-disability earnings during the first 12 months of return to work.
- ▲ “Own Specialty” Definition of Disability – since most physicians dedicate extensive time and finances to train for specialized fields of practice, it is important to provide specific income protection for physicians’ specialties.
 - Physicians can add the “Own Specialty” definition of disability feature to their coverage. When added, The Standard will consider a medical specialty or sub-specialty to be the medical doctor’s occupation.
- ▲ Qualified Medical Condition Definition of Disability – this provision can be added in conjunction with the “Own Specialty” feature. This provides a benefit to a physician who does not meet the definition of disability but whose license has been restricted and who has suffered a loss of earnings because they are infected with HIV or Hepatitis B.
- ▲ Pension Contribution Benefit – this optional benefit can fund an employer’s portion to a retirement plan on behalf of the disabled employee while they are disabled.
- ▲ Employer Income Protection (EIP) Benefit (Key Person Coverage) – this benefit protects a business from financial loss if a key employee becomes disabled. When a Key Person is disabled, the EIP benefit is paid to the firm based on the selected benefit percentage and benefit duration.
- ▲ Income Maintenance coverage (Progressive Illness) – if a physician is diagnosed with a progressive illness, this feature allows the physician’s pre-disability earnings to be based on the date they first experienced a loss of earnings instead of being based on their earnings on their last active day at work.
- ▲ Other benefits in The Standard’s professional LTD contract for physicians include no mandatory rehabilitation, no return to work responsibility, 80% any occupation earnings limit, no ‘prudent person’ wording for pre-existing conditions and no subjective conditions limitations.
- ▲ Assisted Living Benefits – Increases LTD Benefits to 80% for severely disabled employees.

THE STANDARD LTD PLANS ALSO INCLUDE:

- ▲ Reasonable Accommodation Expense benefit
- ▲ Rehabilitation benefit
- ▲ Return to Work incentive
- ▲ Employee Assistance Program (EAP) for groups with 15 to 2,500 employees



888-715-8000 (toll-free)

www.whitonline.org