

The Western Healthcare Insurance Trust (WHIT) has partnered with The Standard to provide quality Life, Disability, Voluntary Life and Voluntary 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 lower retention charges, 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 Basic Life. All WHIT benefit plans include a January 1 anniversary, on which date rate adjustments are effective. New coverage is available throughout the calendar year.

### Why The Standard?

The Standard has a well-established track record in the health care market, with more than 30 years experience in the industry. Their Basic, Dependent and Voluntary Life products provide important coverage to protect employees' families from financial hardship in the event of an untimely death.

The Standard can tailor the schedule of benefits, evidence of insurability 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.

The Standard offers Dependent Life coverage as an option with Group Life insurance. This allows insured employees to purchase coverage for their dependents, including spouses and eligible children, at group rates. They also provide optional Voluntary Life coverage, which enables insured employees to purchase added term life insurance at group rates

### 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, Zenith Administrators, Inc.
- ▲ 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 Details

THE STANDARD PROVIDES WHIT MEMBERS WITH A NUMBER OF INSURANCE OPTIONS:

## Basic Life Insurance

The Standard's Basic Life contract is competitively priced and can be offered with multiple year rate guarantees. All Life insurance quotes issued through WHIT include the following valuable features:

- ▲ Accelerated Benefit – allows eligible employees with a terminal illness to receive an early payout of a portion of their Group Life insurance benefit. Employees may receive up to 75% of their Life benefit, to a maximum of \$500,000.
- ▲ Waiver of Premium – eligible employees may continue their Life coverage without payment of premium if they become totally disabled.
- ▲ MEDEX Travel Assist – this service is included in all Life insurance policies through the Standard, and provides additional security when a member travels more than 100 miles from home. MEDEX Assistance Corporation provides members and their families with medical, legal and travel assistance services.
- ▲ Portability – members can continue their Life insurance if their employment is terminated.
- ▲ Repatriation – provides an additional benefit to help pay for the expenses incurred by the transport of an insured's body if the member dies more than 200 miles from home.
  - This benefit pays the lesser of \$5,000 or 10% of the Life insurance benefit for expenses incurred to transport a body to an appropriate location near the member's primary place of residence.
- ▲ Seat Belt and Air Bag benefits – pays up to \$10,000 to beneficiaries when an employee dies in an automobile accident while wearing a seat belt; the Air Bag benefit provides further protection in the event of a covered automobile accident for which the Seat Belt Benefit is payable.

## Dependent Life Insurance

The Standard offers Dependent Life coverage as an option with Group Life insurance. Insured employees may purchase life coverage for their dependents, including spouses and eligible children, at group rates.

## Voluntary Life Insurance

Employers who provide a basic amount of Life insurance to their employees can also offer employees the ability to purchase Voluntary Life insurance from The Standard. This valuable product allows each employee to further protect their family based on their unique needs and circumstances. To view the WHIT published rates for this plan please visit [www.whitonline.org](http://www.whitonline.org).

**THE VOLUNTARY LIFE COVERAGE OFFERED THROUGH WHIT INCLUDES:**

- ▲ Guarantee Issue of \$100,000 for employees and \$50,000 for spouses.
- ▲ Employees may purchase up to \$300,000 in coverage, to a maximum of five times their salary.
- ▲ Spouses can purchase up to 100% of the employee's amount, up to a maximum of \$100,000.
- ▲ Several Basic Life features are also covered through Voluntary Life – waiver of premium, accelerated benefit, repatriation and AdminEASE.



888-715-8000 (toll-free)

[www.whitonline.org](http://www.whitonline.org)