



WESTERN HEALTHCARE INSURANCE TRUST

2018 MASTER PARTICIPATION AGREEMENT

This is an application for (check one): <input type="checkbox"/> Annual Renewal <input type="checkbox"/> Existing Employer Change <input type="checkbox"/> New Participating Employer	Effective Date:	BSI Account Number (Internal Use Only):
------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------	--------------------------------------------

SECTION I: GROUP INFORMATION

EMPLOYER INFORMATION	Legal Name of Business			
	Doing Business As (DBA)			
	Business Physical Address	City:	State:	Zip:
	Mailing PO Box	City:	State:	Zip:
	Federal Tax ID Number	State of Legal Domicile		
	Type of Legal Entity	Tax Exempt: <input type="checkbox"/> YES <input type="checkbox"/> NO		Governmental Entity: <input type="checkbox"/> YES <input type="checkbox"/> NO
	Does your group cover Non-Registered Domestic Partners? <input type="checkbox"/> YES <input type="checkbox"/> NO		We allow the following Domestic Partnerships. <input type="checkbox"/> Same Sex <input type="checkbox"/> Opposite Sex <input type="checkbox"/> Both	
	Group Benefits Administrator (This contact will be the primary contact for benefit updates and administration)			
	Name & Title	Phone:	Email:	
	Group Billing Administrator (This contact will be the primary contact for billing updates)			
	Name & Title	Phone:	Email:	
	Insurance Producer (as applicable)			
	Does your organization use an insurance producer for WHIT plans? <input type="checkbox"/> YES (if YES, complete the following) <input type="checkbox"/> NO			
	Agency Name:	Producer Name:	Phone:	
	Agency Address:	City:	State:	Zip:
PRODUCER SIGNATURE:			DATE:	
COBRA	An employer is subject to Cobra during the current calendar year if the company employed 20 or more employees on 50% of its typical business days in the preceding calendar year.		Subject to COBRA? <input type="checkbox"/> YES <input type="checkbox"/> NO	
	Does your group currently have any COBRA participants? <input type="checkbox"/> YES (if YES, how many) ____ <input type="checkbox"/> NO			
	If your organization uses an outside COBRA administrator, please complete the following:			
	Agency Name:		How should COBRA premiums be billed: <input type="checkbox"/> Employer Bill <input type="checkbox"/> TPA Direct	
	Contact Name:	Phone:	Email:	
Agency Address:	City:	State:	Zip:	
SIMON	Will the group process enrollment via the WHIT/Benefit Solutions, Inc. (BSI) Web Enrollment System? <input type="checkbox"/> YES <input type="checkbox"/> NO			
	If YES, for access to the online enrollment system and billing services, indicate the individual(s) whom should be authorized. An email invitation will be sent out to the designated individual(s) to register for Web Enrollment System functionality. * IMPORTANT: Email addresses are mandatory for Web Enrollment System access.			
	Name & Title	Phone:	Email:	
Name & Title	Phone:	Email:		
VERIFY	FOR RENEWING GROUPS ONLY:			
	<input type="checkbox"/> Please check this box to acknowledge that the group will be renewing with no changes for the 2018 plan year and proceed to page 4. (If the group will be changing plans or eligibility requirements in 2018, proceed to page 2.)			

CLASS	Classes (affiliates, subsidiaries, or office locations within the same employer) have the same BSI Account Number as the main group, and are included on the same bill, but are assigned class codes and will have separate class premium totals on the bill. If you have more than 3 classes, please indicate in the Notes section at the end of this document.	
	Class 1	Class Name ("Admin," "Physicians"):
	Class 2	Class Name:
	Class 3	Class Name:
A current census must accompany each new class designation. For additional classes, attach a separate sheet of paper.		

SECTION II: BENEFIT ELIGIBILITY

PROBATIONARY PERIODS / CONTRIBUTION	This organization defines an active (benefit-eligible) employee as one who works a minimum of _____ hours per _____.	
	WHIT EFFECTIVE DATE DEFINITION	
	WHIT defines an employee's coverage effective date as follows. Employees hired:	
	<ul style="list-style-type: none"> • On the first of the month may count the full month towards their probationary period. If the employer has a 0 day probationary period, the employee will come onto coverage on the date of hire. • On the 2nd to the 31st of the month are eligible for coverage effective on the first day of the month following the date of hire. 	
	How does the employer administer benefit coverage effective dates?	
	<input type="checkbox"/> 1 st of the month following date of hire <input type="checkbox"/> 30 day waiting period <input type="checkbox"/> 60 day waiting period <input type="checkbox"/> 90 day waiting period <input type="checkbox"/> 180 day waiting period <input type="checkbox"/> Class: _____ Employer Contribution for Employee: _____ Employer Contribution for Dependents: _____ <p style="text-align: center;"><i>Please note: Employer must contribute at least 75% of Employee Only coverage</i></p>	
Class probationary periods- Please indicate the class and corresponding probationary below.		
Class 1	Class Name ("Admin," "Physicians"):	Probationary Period:
Class 2	Class Name:	Probationary Period:
Class 3	Class Name:	Probationary Period:

SECTION III: PLAN ELECTION (Check the boxes you wish to offer under your group health plan.)

ENROLLMENT	DENTAL PLANS			
	Directions: Enter X to select the plans your group wishes to offer to your employees.			
	I. DELTA DENTAL OF WASHINGTON			
	<input type="checkbox"/> PLAN A <input type="checkbox"/> PLAN B <input type="checkbox"/> PLAN C <input type="checkbox"/> PLAN D <input type="checkbox"/> ORTHO 1 <input type="checkbox"/> ORTHO 2 <input type="checkbox"/> ORTHO 1 <input type="checkbox"/> ORTHO 2 <input type="checkbox"/> ORTHO 1 <input type="checkbox"/> ORTHO 2 <input type="checkbox"/> ORTHO 1 <input type="checkbox"/> ORTHO 2			
	<input type="checkbox"/> PLAN E <input type="checkbox"/> PLAN F <input type="checkbox"/> PLAN G <input type="checkbox"/> EXPERIENCE GROUP <input type="checkbox"/> ORTHO 1 <input type="checkbox"/> ORTHO 2 <input type="checkbox"/> ORTHO 1 <input type="checkbox"/> ORTHO 2 <input type="checkbox"/> ORTHO 1 <input type="checkbox"/> ORTHO 2 Please complete below rates			
	<input type="checkbox"/> Experience Plan Choice 1 <input type="checkbox"/> Experience Plan Choice 2			
	Employee Only	\$ _____	Employee Only	\$ _____
	Employee & Spouse	\$ _____	Employee & Spouse	\$ _____
	Employee & Spouse & 1 Child	\$ _____	Employee & Spouse & 1 Child	\$ _____
	Employee & Spouse & 2 Child	\$ _____	Employee & Spouse & 2 Child	\$ _____
Employee & 1 Child	\$ _____	Employee & 1 Child	\$ _____	
Employee & 2+ Children	\$ _____	Employee & 2+ Children	\$ _____	
II. WILLAMETTE DENTAL				
<input type="checkbox"/> Pooled Willamette <input type="checkbox"/> Experience Willamette				

VISION PLANS

Directions: Enter X to select the plans your group wishes to offer to your employees.

III. VISION SERVICE PLAN

- PLAN 1
- PLAN 2
- PLAN 3
- PLAN 4

LIFE PLANS

Directions: Enter X to select the plans your group wishes to offer to your employees.

Employers are required to enroll all eligible employees in a basic life plan. Employers may elect to offer employees the opportunity to purchase additional payroll-deducted voluntary products.

IV. STANDARD INSURANCE COMPANY | BASIC LIFE

- \$10,000
- \$15,000
- \$25,000
- \$50,000
- 1x Annual Salary
- 2x Annual Salary
- 2.5x Annual Salary
- Other _____

Class 1	Class Name ("Admin," "Physicians"):	Rate	Max Pre-disability Earnings
Class 2	Class Name:	Rate	Max Pre-disability Earnings
Class 3	Class Name:	Rate	Max Pre-disability Earnings

Basic Life Dependent Benefit Plan Rate _____

V. STANDARD INSURANCE COMPANY | VOLUNTARY LIFE

- Voluntary Term Life (VTL)** (by employee election, employee paid)
 - Brokered Rates
 - Non-Brokered Rates
- Voluntary Accidental Death & Dismemberment (VAD&D)** (by employee election; employee paid)
 - Brokered Rates
 - Non-Brokered Rates

GROUP DISABILITY PLANS

Base LTD is an employer-paid benefit that requires 100% employee participation. If Base LTD is in place, employers may elect to offer employees the opportunity to purchase additional voluntary Buy-Up LTD.

VI. STANDARD INSURANCE COMPANY | LONG TERM DISABILITY

- Base Long Term Disability** (100% participation, employer paid)
- Voluntary Buy-Up Long Term Disability (Buy-Up LTD)** (by employee election; employee paid)

Class 1	Class Name ("Admin," "Physicians"):	Rate	Max Pre-disability Earnings
Class 2	Class Name:	Rate	Max Pre-disability Earnings
Class 3	Class Name:	Rate	Max Pre-disability Earnings

VII. DISABILITY PLANS | Short Term Disability

- Base Short Term Disability** (100% participation, employer paid)

Class 1	Class Name ("Admin," "Physicians"):	Rate	Max Pre-disability Earnings
Class 2	Class Name:	Rate	Max Pre-disability Earnings
Class 3	Class Name:	Rate	Max Pre-disability Earnings

ENROLLMENT (Cont.)

SECTION IV: CARRIER INFORMATION



Delta Dental of Washington
9706 4th Ave NE
Seattle, WA 98115



Willamette Dental of WA, Inc
910 NE 82nd St
Vancouver, WA 98665



Vision Service Plan
600 University St, Ste 2004 Seattle, WA
98101



Standard Insurance Company
1100 SW 6th Ave
Portland, OR 97204

Western Healthcare Insurance Trust (WHIT) Subscription Agreement

- 1) Subscribe to Trust.** As a participating member of the Western Healthcare Insurance Trust, _____ (hereafter, "Employer" or "we"), subscribes to the Western Healthcare Insurance Trust Agreement and acknowledges receipt of this Trust Agreement.
- 2) Status of Trust and Status of Employer.** The Trust is a "multiple employer welfare arrangement" (MEWA) under federal law, 29 USC 1001(40), and a Group Insurance Arrangement for IRS reporting purposes. The employer is the plan fiduciary of the WHIT plans to which it subscribes, but the Employer and Trust agree in this Agreement that the Employer is delegating certain responsibilities to the Trust, as set forth herein, specifically in Section 9.
- 3) Payment of monthly contributions.** The employer agrees to pay the contribution amounts established by the Trustees such that the contributions are received by the Trust Office ON OR BEFORE THE 5th OF THE MONTH OF COVERAGE for the coverage lines indicated above.
- 4) Adjustment to contribution rates.** We understand that the Trustees have the authority to adjust the contribution rates for the benefit programs from time to time. We further understand that benefits shall not be provided by the Trust during any month for which contributions are not paid. The Trustees shall give 30 days' advance written notice of changes to contribution rates.
- 5) Delinquencies.** The contributions due under Section 3 above are considered late if not received by the Trust Office on or before the 20th of the month of coverage. We acknowledge that in the event of contributions are late, the Trust is allowed to charge the participating employer for liquidated damages in the amount of 20% of the unpaid contributions, interest, attorney fees, audit fees and other associated costs; and the employer will be liable for such charges. If contributions remain unpaid on the last day of the month of coverage, the Trust Office will send a notice of termination of coverage to the Employer stating the date of termination of coverage, which date shall be no later than 30 days from the date of such letter. However, the employer will continue to be liable for unpaid contributions for coverage provided up to the date of termination of coverage.
- 6) COBRA (continuation of coverage under federal law).**
- a) General. We understand that COBRA may apply to certain of the Trust's benefit programs for certain employers.
 - b) Employer's responsibility. We agree that we, the employer, are responsible for all COBRA administration in relation to Trust coverages, including all notices, elections, processing of contributions, etc. and that the Trust will not be sending any COBRA notices, election forms, etc. However, subject to Section 6(c) hereof, we understand that if we timely transmit lawful COBRA self-payments to the Trust, continuation coverage will be provided by the Trust.
 - c) Withdrawal of employer from Trust. We agree that in the event we terminate our participation in a Trust plan that is subject to COBRA, the Trust will not continue COBRA coverage for our employees or former employees on COBRA coverage from the Trust, but that we will be responsible for such coverage.
- 7) Certify to Eligibility.** We further certify that all employees, as will be reported on the billing forms or electronic data system, meet the eligibility requirements in paragraph 8 hereof, and the criteria for participation in the benefit programs as described in the carriers' applications we complete at initial enrollment.
- 8) Eligibility Rules.** The minimum eligibility requirements for participation in the Trust are:
- a) The employee must be employed in a group of employees designated by the participating employer on a basis that precludes individual selection (except for voluntary plans).
 - b) The employee must be employed on a permanent, full-time basis defined as 20 hours or more per week.
 - c) The employee must be performing the usual duties of his/her occupation at a place of business designated by the employer.
 - d) The employee must be compensated in the form of wages or salary for services presently being performed.
- 9) Taxation of Domestic Partner Coverage.** If the Employer provides eligibility for coverage of non-dependent domestic partners of employees, we agree to comply with all tax withholding and reporting requirements for that domestic partner coverage. We also agree to maintain current documentation of tax dependency of any dependent domestic partner receiving coverage. The Trust will provide a fair market value for the domestic partner coverage to the Employer upon request.
- 10) Preparation and Distribution of Various Plan Documents: Summary Plan Descriptions and Plan Booklets.** We understand that employees participating in the Trust are entitled to certain information under federal law, and that the Trust does not maintain addresses for all employees.
- a) Preparation. The Trust (and/or the Trust insurance carriers) will prepare the Summary Plan Description, Summary Annual Report, HIPAA notices and other descriptive material for WHIT benefit plans.
 - b) Distribution. Thus, we accept the responsibility to promptly distribute to our employees the "Summary Plan Description" that the Trust sends to us, and the benefit booklets/certificates that the insurance carriers send to us for distribution, and any other notices that we receive from the Trust or insurance carriers for distribution to employees.
 - c) IRS Form 5500. The Trust accepts the responsibility to prepare the annual IRS Form 5500 for the benefit plans listed in Section III hereof, and timely file it with the IRS.
- 11) Effective Date and Termination.** This Agreement shall become effective on the date signed below, and shall remain in effect unless terminated by either party in accordance with the terms of this agreement. The Employer or Trust may terminate this Agreement effective the first of any month, provided written notice is given at least 10 days in advance to the other party. The Trust may also terminate coverage, pursuant to the terms of Section 5 above, for the Employer's failure to remit contributions when due. **The Trust Office must receive written notice of termination of coverage from the Employer at least 10 days prior to the first day of the month for which coverage is to be terminated, or contributions for coverage will be due for that month.**
- 12) Amendment.** The Board of Trustees retains the right to amend this Agreement at any time as required to comply with any law, rule, administrative regulation, or order of any court or as required to effectively administer the benefit plans for the benefit of the participants. This Agreement may be amended by action of the Board of Trustees after providing written notice to all Participating Employers. The effective date of the Amendment shall be included in the Notice, and the Amendment shall be effective and applicable to all previously executed Subscription Agreements, provided that the Employer does not object in writing within 30 days of the date on the written Notice

The below signed applicant acknowledges it is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Authorized Signature: _____ Date: _____

Title: _____