



SPRING NEWS

SPRING 2009

Western Healthcare Insurance Trust

Providing unique and competitive employee benefit solutions for member hospitals, medical clinics and other healthcare groups

Product Updates

Life, Voluntary Life and Long Term Disability through The Standard

WHIT partners with The Standard to provide member groups with Life, Voluntary Life and Long Term Disability insurance options. Participating health care groups receive the advantage of lower retention charges, preferential pricing and benefit options from The Standard not otherwise available.

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 which results in the lowest net cost and sustainable discounts that are entirely passed on to member groups. Also, because of the Trust's financial strength, WHIT has pre-funded a portion of the CFR with The Standard in order to leverage further pricing discounts.

www.whitonline.org

Numerous forms and resources are available online on our web site including:

Forms including those for:

- Claims
- Enrollment
- New Group Set up
- Beneficiary Changes

Published rates for the following products:

Washington Dental Services (WDS) — for groups under 300 lives

The Standard — Voluntary Life

Vision Service Plan (VSP)

Voluntary Life Enhancements

The Standard offers participating WHIT groups several advantages to placing their coverage through the Trust including:

- High benefit maximums — \$500,000 for employees and \$250,000 for spouses
- Guarantee Issue — \$100,000 for employees and \$50,000 for spouses (if purchased within 30 days of becoming eligible for coverage)
- Spouses can purchase up to 100% of the employee maximum, not to exceed \$250,000
- Voluntary Life can be purchased as a stand alone benefit or in conjunction with Basic Life
- Upon termination of employment, employees can continue their coverage

Trust Administrator

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Product information

WHIT Notices including legal developments, product changes, employer updates

Contact information for all WHIT carrier partners, Administrator and Trust Consultant

WHIT is available to healthcare groups in:

Washington
Oregon
Alaska
Idaho
Montana

The Western Healthcare Insurance Trust, or WHIT, was established in 1972. WHIT serves hospitals and other health care related entities across the United States Pacific Northwest. It was established to provide unique and cost effective employee benefit plans to its members. This continues to be the criteria we use when evaluating new products and/or carriers. The products in WHIT must provide something the hospitals and healthcare related groups cannot obtain on their own. Public and private hospitals located in the Pacific Northwest are eligible for participation in the Trust, as well as other employers in the health care industry with a minimum of ten employees.

DID YOU KNOW?

WHIT Carrier Partners

Dental

Washington Dental Service (WDS)
Willamette Dental

Vision

Vision Services Plan (VSP)

Life

Long Term Disability

Voluntary Life

The Standard

- **WDS and Willamette Dental:** WHIT groups can offer both WDS and Willamette Dental as a dual option for your employees allowing for flexibility and potential cost savings to your employees
- **Employee Assistance Program (EAP)** offered through The Standard: all new groups that purchase their long term disability coverage through WHIT are also offered an Employee Assistance Program. This program offers support, guidance, and resources to help employees and their families resolve personal issues. Assistance can be provided with the following issues: child and elder care, alcohol and drug abuse, relationship difficulties, stress and anxiety, depression, financial and legal concerns, including will preparation. If you do not currently purchase long term disability coverage through WHIT, contact your broker for more information.
- **Consolidated Billing and Administration:** The WHIT third party administrator, Zenith Administrators, provides exceptional customer service and administration for all benefits purchased through WHIT. One of the main advantages of the Trust is the consolidated billing for all coverages, saving you time when remitting your monthly payments together.