



February 6, 2009

To: Chief Human Resources Manager

From: The Western Healthcare Insurance Trust

RE: New WHIT Subscription Agreement and Benefit Eligibility Certification – **ACTION REQUIRED**

We are contacting you today to inform you of some important developments at the Western Healthcare Insurance Trust (WHIT). First of all, you have probably noticed that we have changed the name of the Trust to reflect the Trustees decision to expand WHIT benefit offerings throughout the Northwest and the healthcare industry. (The Trust was formerly known as the Washington Hospitals Insurance Trust). Our new logo depicts this new direction and will be used on all future communications.

Our commitment to you remains unchanged: to provide high quality employee benefit plans to public and private healthcare employers in the Northwest. We are also taking steps to reduce the reporting complexities for our participating employers.

To that end we have made a structural change to the legal standing of the Trust. In short, we are now considered a "Group Insurance Arrangement" (GIA) under IRS rules. This status reduces a significant amount of the reporting requirements for the Trust, including an abbreviated IRS Form 5500 filing provided by the Trust on your behalf. It also greatly reduces premium payment/eligibility audit obligations for participating employers.

In order to accomplish these changes we need each participating employer to assist us by completing the following forms, both of which are attached.

ACTION: Complete and sign new [WHIT Subscription Agreement](#)

The agreement acknowledges the employer's participation in the Trust, adherence to the Trust rules and specifies which of the plans the employer participates. By signing the agreement you agree to participate in the Trust under the stated rules and the Trust agrees to accept specified fiduciary obligations under ERISA. Because this is time-sensitive, we are asking your help in signing and returning to the Trust by March 2, 2009.

ACTION: Complete/Verify the [Benefit Eligibility and Premium Review Program, Annual Certification of Internal Review](#)

Because ERISA is the law that governs benefit plans, it places many obligations on plan sponsors to ensure that all plans are maintained for the exclusive benefit of plan participants. As part of the assignment of certain fiduciary obligations to the Trust, IRS requires the Trust to certify that each participating employer is adhering to this "exclusive benefit" rule.

The Annual Certification form is the primary method the Trust will use to fulfill this requirement. Initially, we ask that you sign and return this certification. In the future, we will include this form as part of our standard renewal package sent to you each fall. Again, you can mail, fax or email this form back to us.

Western Healthcare Insurance Trust

(206) 467-9408 (888) 715-8000 www.whitonline.org

201 Queen Anne Avenue North, Suite 100, Seattle, WA 98109

Return documents by March 2nd in the enclosed postage paid envelope, OR email OR fax to:

Susan McAdams at Zenith Administrators
206/217-0806 fax
smcadams@zenithadmin.com
1 800 426 5980 ext. 470371 phone

On behalf of your Trustees, we thank you for help in completing these documents. We have prepared a Q&A piece which provides you with greater detail about the changes to the Trust described above. This information will also be posted on www.whitonline.org. If you have any additional questions feel free to contact Karni Adamson or Cricket Morgan at DiMartino Associates, Inc. They can be reached at 206.467.9408 or 888.715.8000.

Thank you for your continued support and participation of the Western Healthcare Insurance Trust.