

Southwest Washington Contractors Association



Affordable health insurance for SWCA members

The SWCA endorses the Pacific Health Trust to provide health insurance benefits to its members. PHT is a multiple employer health insurance program. The Trust consolidates Washington State employers into one large, experience-rated contract with significant purchasing power. The results are competitive premium rates, more benefit plan options, and state-of-the-art customer service for participating companies and their employees.

To receive your free, no-obligation quote, contact:



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SWCA Features

- Medical Plan Variety
- Dental Options Including Orthodontia
- Prescription Coverage
- Preventive Care Coverage
- Wellness Programs
- Alternative Care
- 24-Hour On-The-Job Coverage
- Vision

Value Added Benefits

Included at no additional cost

- Consolidated Billing
- Online Benefit Services
- Dedicated Service Center
- COBRA Administration
- 12 Month Rates Guaranteed
- Electronic Funds Transfer

Optional at competitive group rates:

- Life / AD&D Insurance
- LifeBalance Discount Program



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Thank you for your interest in the SWCA/PHT health plan. We look forward to the opportunity to work with you. Below are some key advantages and features of the plan:

BENEFITS

- **Variety of Medical and Prescription Drug Plans:** Employers may choose from a variety of medical plans offered through Health Net. Dual medical options are available for groups of 20 or more employees (Consult underwriting guidelines for more specific information.)
- **Vision and Dental:** Vision and dental benefits are provided by Vision Service Plan (VSP) and Guardian Dental. A variety of benefit plan designs are available
- **Life / AD&D:** Underwritten by Lifewise. Various plans available. Base \$10,000 life required for qualified groups.
- **LifeBalance:** Wellness and discount savings card. Vendor network participants include Regal Cinemas, spas, performing arts centers, and fitness clubs. Visit lifebalanceprogram.com to learn more.
- **24 Hour Coverage:** Included at no additional cost for owners and officers excluded from Workers' Compensation.
- **Cafeteria Plans:** Flexible Spending Accounts (FSA), Health Reimbursement Accounts (HRA), and Health Savings Accounts (HSA) are available. All programs include seamless integration with the plan offerings, and are included on the monthly consolidated invoice.

ADMINISTRATION

- **Consolidated Billing:** All Pacific Health Trust programs are invoiced monthly on one invoice, saving employers time and money and easing the administrative burden of billing.
- **24/7 Online Administration:** Employers can access benefit information, invoices, and make enrollment changes from their own secure homepage via the PHT website. Provider directories, administration guides, and all forms are also accessible.
- **12 Month Rates Guaranteed:** Regardless of the month your coverage begins, you will receive a full 12 month rate guarantee.
- **Electronic Funds Transfer:** Companies pay monthly premiums electronically offering convenience and cost savings, and giving you 10 additional days to pay.
- **COBRA Administration:** Provided at no cost to the employer. This service is available to all employers who are subject to COBRA regulations.
- **Customer Service Center:** Provides one-number access to a dedicated Customer Service Agent as well as immediate access to all carriers and vendors.

ELIGIBILITY GUIDELINES

The company must

- Be situated in Washington state. PHT is open to all employers and not limited by SIC code.
- Become a member of Pacific Health Trust and have been in business for a minimum of 60 days
- Have a minimum of 2 eligible employees, working at least 20 hours per week.
- Have at least 75% of eligible employees enrolled.
- Contribute at least 75% toward the cost of employee coverage, or 50% employee / 50% dependents. **(Contribution level requirement will drop to 50%/0% effective 8-1-2011)**

Please feel free to contact us with any questions or to receive a no-obligation quote.

(360) 828-3710 greg.seifert@biggsinsurance.com | Visit us on the web at: www.pacifichealthtrust.com/SWCA

