



## Healthcare Solutions for the Hospitality Industry

### Medical Plan Options:

We are very happy to announce that HIHIT will be offering the same 12 medical plan options for 2020. This gives us a total of 7 PPO options and 5 HMO options available for groups with 2 or more eligible employees.

1. **Diamond** - \$500 deductible PPO with only a co-pay for office visit.
2. **Emerald** - \$1000 deductible PPO with first 4 office visits and first \$500 lab & X-ray.
3. **Sapphire** - \$1500 deductible PPO with first 4 office visits and first \$500 lab & x-ray.
4. **Quartz** - \$2500 deductible PPO with first 4 office visits and first \$500 lab & x-ray.
5. **Pearl** - \$2500 deductible HMO.
6. **Jade** - \$2500 deductible HMO with first 4 office visits and first \$500 lab & x-ray.
7. **HSA** - \$2500 deductible with first 4 office visits and first \$500 lab & x-ray
8. **Ruby** - \$3000 deductible PPO with only a co-pay for all office visits.
9. **Ruby (no spouse)** - \$3000 deductible PPO same as above.
10. **Opal** - \$5000 deductible PPO.
11. **Onyx** - \$5000 deductible HMO with first 4 office visits and first \$500 lab & x-ray
12. **Topaz** - \$5000 deductible HMO.

- All medical plans except Diamond and Emerald include Teladoc for the entire family when employee only coverage is elected. This benefit can be added to all plans or sold on a stand-alone basis or to enhance any high deductible medical plan.

### Dental Plan Options:

1. **Delta Dental** - \$1000 PPO (Ortho rider available).
2. **Delta Dental** - \$1000 PPO with increasing annual maximum (\$100 annually).
3. **Delta Dental** - \$1500 PPO (Ortho rider available).
4. **Delta Dental** - \$1500 PPO with increasing class II benefits (80-100%).
5. **Delta Dental** - \$2000 PPO (Ortho rider available).
6. **Delta Dental** - \$2000 PPO with increasing annual maximum (\$250 annually).
7. **Dental Health Services – Voluntary Super Smart Smile.**
8. **Dental Health Services – Employer Paid Select Plan.**
9. **Willamette Dental HIHIT option – New for 2020**

\*\*\* HIHIT is happy to announce that all Delta Dental plans are available as contributory or voluntary for the same great price \*\*\*

\*\*\*New for 2020 – HIHIT is now offering a new Willamette dental option which can be purchased stand-alone or as a second dental option for groups also offering Delta\*\*\*

\* Minimum Contribution = 50%

\* Minimum Participation = 50%

\* **Minimum group size = 2 enrolled employees or 50% participation for employer contribution plans**

\* Carve-outs allowed for up to 3 classes of employees

\* **Dual or triple plan options available with 3 enrolled employees on each plan**

\* SIMON benefit administration system for eligibility and billing

\* Free COBRA administration for all group sizes

\* Owners are covered for on the job injuries through HIHIT medical plans

**HIHIT Requires direct membership in the Washington Hospitality Association**

-Employers must maintain membership to continue benefits-

# 2020 • BENEFITS



Hospitality

HIHIT plans are available only to members of the Washington Hospitality Association who have an eating place, drinking place, or lodging place as part of their business.

### Vision Plan Options:

We offer 10 Ameritas vision options including VSP & Eyemed plans with employer paid and voluntary coverages available.

### Evermed direct primary care:

Direct primary care is a way of accessing primary care for a low per employee per month fee with no co-pay or additional cost for covered services.

### Other benefits & services:

1. **ComPsych EAP @ \$1.80 per employee per month.**
2. **Teladoc telemedicine @ \$2.33 per employee per month.**
3. **\$10k Basic Life & AD&D @ \$1.41 per employee per month.**
4. **Voluntary Life Insurance**
5. **Accident Insurance**

- Our Teladoc and EAP plans cover the entire family for the employee only price.

**We can design a custom benefit package to meet your needs and budget.**



To find out more, contact  
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