



PARTICIPATION REQUIREMENTS

1. H.I.H.I.T. coverage is available to current members of the Washington Hospitality Association. Participating employers must be a regular or allied member of the Washington Hospitality Association. Only individuals who are employees of the Employers so described shall be eligible to participate. Groups must be domiciled in Washington State.
2. Participant coverage obtained through this application may be terminated for the following reasons: (A) Non-payment of premiums; (B) Participant eligibility requirements are no longer met; or (C) Membership with the Washington Hospitality Association is terminated.
3. Failure to return a completed Participation Agreement (PA) prior to the effective date may result in coverage delay or termination. For renewing groups, the signed renewal confirmation must be received by December 19th for a January 1st renewal date. For new business, the PA, member applications and full payment must be received no later than the 23rd of the month prior to the effective date. Failure to provide all required information may delay implementation of eligibility and benefit coverage.
4. After the initial payment, regular monthly payments are due on or before the 1st day of the month of coverage. Participating employers are subject to late payment fees and termination of participation in the Trust if payments are not received timely. If payment is not received the month following the premium coverage month, a late fee of 1.5% of premiums or \$20, whichever is greater.
5. Rates are based upon the number of employees actually enrolled in the plans. Rates released for bid are not final and will be adjusted based on the actual members received at time of enrollment. Rates are guaranteed until the annual renewal effective January 1st of the following calendar year.
6. At least two (2) eligible employees must enroll in the plan to establish an employer account in the Trust. Plans with no enrollment will be terminated at the end of the plan year. Groups with a minimum of 10 subscribers may choose up to three medical plans and a minimum of 3 subscribers must enroll in each plan offered. An employer/employee relationship must exist, with the employee represented on the payroll as receiving a wage or commission.
7. Each employer establishment determines if part-time employees are eligible for coverage. Part-time employment is 20 to 29 hours per week; full-time employment is 30 hours per week and benefits must be offered.
8. Coverage for new employees becomes effective the first of the month following or coincident with the probationary period, as defined by the employer. Up to three (3) separate classes of employees may be established by the employer. Probationary periods for employees must be non-discriminatory.
9. The employee, their legal spouse, including state registered domestic partners as required by Washington State law, and/or children up to the age of 26 are eligible to enroll. There is no age limit for dependents who are incapable of self-sustaining employment by reason of developmental disability or physical handicap and (2) chiefly dependent upon the employee or member for support and maintenance. Domestic partners who are not registered with the State of Washington can also be eligible dependents under the Trust, if the employer elects to include them, by marking "yes" on the domestic partner election option on the Participation Agreement.
10. The employer must contribute at least fifty percent (50%) of the employee's healthcare premium. At least fifty percent (50%) of an employer's eligible employees must enroll in the plan to establish an employer account in the Trust, excluding those with a valid waiver due to other qualified coverage.
11. Plan changes by the employer may only be made during the open enrollment period. Plan changes by the employee and dependents may only be made during the open enrollment period unless a special enrollment entitlement has been met.
12. All employer groups are subject to COBRA benefits. It is the responsibility of the employer group to distribute the COBRA general notice.
13. All plans will be considered non-grandfathered by the carriers. Additional benefit changes may be necessary once final guidance is received and additional rate impact for these changes may apply