

HOSPITALITY HEALTH INSURANCE



2025 Participation Agreement

1. EMPLOYER INFORMATION

Effective Date _____

Legal Name _____

'dba' Name _____

If you have multiple "dba", please provide a separate listing of each locations name, address and TIN.

Tax Identification Number (TIN) _____

Street Address _____

City _____ State _____ Zip Code _____ County _____

Phone Number _____ Fax Number _____

Billing Address (if different) _____

City _____ State _____ Zip Code _____ County _____

Primary Contact _____ Title _____

Phone Number _____ E-mail Address _____

Billing Contact _____ Title _____

Phone Number _____ E-mail Address _____

Owner/President _____ E-mail Address _____

Washington Hospitality Association Member ID Number _____ NAICS Code _____

UBI Number _____

Monthly Invoice Sorting Alphabetically _____ or by Divisions/Locations _____
(please provide separate listing of divisions/locations)

2. PLAN SELECTIONS

KAISER PERMANENTE SELECTED MEDICAL PLAN(S):

- Diamond Plan (Access PPO \$500 Deductible)
- Emerald Plan (Access PPO \$1,000 Deductible)
- Sapphire Plan (Access PPO \$1,500 Deductible)
- Pearl Plan (HMO \$2,500 Deductible)
- Ruby Plan (Access PPO \$3,000 Deductible)
- Opal Plan (Access PPO \$5,000 Deductible)
- Onyx Plan (HMO \$5,000 Deductible)
- Jade Plan (HMO \$2,500 Deductible)
- Topaz Plan (HMO \$5,000 Deductible)
- HMO HSA Plan (HMO \$2,500 Deductible)
- Quartz Plan (Access PPO \$2,500 Deductible)
- Zircon Plan (HMO \$5,000 Deductible)
- Z2 (HMO \$5,000 Deductible)
- Silver (HMO \$3,000 Deductible)
- PPO HSA Plan (Access PPO \$2,500 Deductible)
- Virtual Plus 1000 (HMO \$1,000 Deductible)
- Virtual Plus 2000 (HMO \$2,000 Deductible)
- Virtual Plus 3000 (HMO \$3,000 Deductible)
- Virtual Plus 5000 (HMO \$5,000 Deductible)

AETNA SELECTED MEDICAL PLAN(S):

- | | |
|---|--|
| <input type="checkbox"/> PPO 1500 80/50 RX2 | <input type="checkbox"/> PPO 1500 70/50 RX3 |
| <input type="checkbox"/> PPO 2000 80/50 RX4 | <input type="checkbox"/> PPO 2500 80/50 LXCP RX3 |
| <input type="checkbox"/> PPO 3000 80/50 RX3 | <input type="checkbox"/> PPO 3500 90/50 FF RX5 |
| <input type="checkbox"/> PPO 5000 70/50 LXCP RX3 | <input type="checkbox"/> PPO 5500 70/50 FF RX5 |
| <input type="checkbox"/> PPO 6000 70/50 RX3 | <input type="checkbox"/> PPO 6000 70/50 RX4 |
| <input type="checkbox"/> PPO 7700 100/50 RX5 | <input type="checkbox"/> AWH OAMC 3000 80/50 RX3 |
| <input type="checkbox"/> AWH OAMC 1500 70/50 RX3 | <input type="checkbox"/> AWH OAMC QHDHP 2500 80/50 TIF RX7 |
| <input type="checkbox"/> AWH OAMC 6000 70/50 RX3 | <input type="checkbox"/> PPO QHDHP 5000 70/50 EMB RX8 |
| <input type="checkbox"/> PPO QHDHP 2500 80/50 TIF RX7 | |

SELECTED VISION PLAN(S):

- Ameritas No Network Plan 1
- Ameritas EyeMed Materials Only Plan 2
- Ameritas EyeMed Plan 3
- Ameritas VSP Plan 4
- Ameritas Voluntary No Network Plan 5
- Ameritas Voluntary EyeMed Materials Only Plan 6
- Ameritas Voluntary EyeMed Plan 7
- Ameritas Voluntary VSP Plan 8
- Ameritas No Network Materials Only Plan 9
- Ameritas Voluntary No Network Materials Only Plan 10

SELECTED DENTAL PLAN(S):

- Ameritas Dental Option 1
- Ameritas Dental Option 2
- Ameritas Dental Option 3
- Ameritas Dental Option 4
- Ameritas Dental Option 5
- Ameritas Dental Option 6
- Ameritas Dental Option 7
- Ameritas Dental Orthodontic Rider \$1,000
- Willamette Dental Plan 1 (Low)
- Willamette Dental Plan 2 (High)

ADDITIONAL PLAN SELECTION(S):

- Basic Life & AD&D - \$10,000
- Basic Life & AD&D - \$25,000
- ComPsych EAP
- Teladoc

- CDHP Benefits – Separate Agreement with Vimly is required.

Caution: Under the Patient Protection and Affordable Care Act, excluding certain employees from eligibility could cause your plan to fail non-discrimination requirements under federal law. To avoid potential penalties, employers should consult with their own advisors before excluding employees from eligibility. HHI and the carriers are not able to give employers legal or tax advice.

COBRA AND TEFRA

COBRA provides for a self-payment continuation of benefit coverage in certain circumstances. TEFRA requires that the coverage of the active employees, who are age 65 or older and who are covered by their employer’s health plan and by Medicare, be primary to Medicare. There are ‘small employer exceptions’ to both COBRA and to TEFRA. **The trustees have decided not to invoke the exception and will treat all employers as subject to COBRA-like benefits and to TEFRA.**

3. ELIGIBILITY & PARTICIPATION

The following categories of employees are not required to participate in the plan but may choose to participate as eligible employees: employees covered by TriCare, Medicare, or another similar plan.

Eligible Full-Time Employees must work 30 hours per week per ACA. Eligible Part-Time Employees must work a minimum of 20 hours per week.

- 3A. Total Number of **ALL** Employees on Payroll + _____
- 3B. Less employees not eligible to enroll: - _____
- 3C. Less the Employees in a new hire Probationary Period: - _____
- 3D. Less the number of employees covered under a government plan or other group coverage (valid waivers): - _____
- 3E. Total Number of Employees **Eligible** to enroll (3A minus 3B minus 3C minus 3D): = _____
- 3F. Total Number of **Eligible** Enrolling Employees: = _____
- 3G. Percentage of enrolled employees to total **Eligible** employees (3F divided by 3E): = _____
 (Percentage of enrolled employees to total eligible employees must be at least 50%.)

*Note: Only list employees who are deemed eligible at time of initial enrollment or renewal
Do not include employees who are deemed ineligible at time of initial enrollment or renewal (i.e. seasonal)*

4. EMPLOYEE CONTRIBUTIONS

The minimum employer contribution percentage to participate in the Trust is 50% of the employee premium for the least expensive plan offered. The Patient Protection and Affordable Care Act has additional participation, eligibility and benefit minimum requirements to satisfy non-discrimination rules. Employers should consult with their own legal and tax advisors to determine how these rules may impact their plan.

% of Employee rate paid by the employer _____ % of Dependent rate paid by the employer _____

5. EMPLOYEE CLASSIFICATIONS

Class I: _____

- 1st of the Month Following Date of Hire
- 1st of the Month Following 1 month
- 1st of the Month Following 2 months

Eligible employees must be working _____ hours per week.
(must not be more than 30hrs)

Class II: _____

- 1st of the Month Following Date of Hire
- 1st of the Month Following 1 month
- 1st of the Month Following 2 months

Eligible employees must be working _____ hours per week.
(must not be more than 30hrs)

Class III: _____

- 1st of the Month Following Date of Hire
- 1st of the Month Following 1 month
- 1st of the Month Following 2 months

Eligible employees must be working _____ hours per week.
(must not be more than 30hrs)

6. EMPLOYEE PROBATIONARY PERIOD, ETC.

Waiving Employer Probationary Period (For New Groups Only)

- Yes, waive the employer probationary period for all current eligible employees
- No, the employer probationary period, as stated, will apply to all current eligible employees

Employee Transfers from Part-Time to Full-Time Status:

- Employer probationary period begins upon the date an eligible employee transfers to full-time status
- Employer probationary period is retroactive to an eligible employee's original date of hire.

Employee Return from Lay-off or Leave of Absence:

- Employer probationary period begins upon the date an eligible employee returns to work
- Employee is effective the 1st of the month following return to work if rehired within 3 months. Otherwise employer probationary period begins again.

Include Coverage for Domestic Partners who are not registered with the State of Washington and their Dependents (there is no cost difference):

- Yes
- No

**The probationary period in effect at the time an employee is hired must be met before they are eligible for group coverage. Any probationary period changes made at future open enrollments apply to new hires going forward*

7. Prior Carrier Information

Medical Carrier Name _____ Start Date: _____ End Date: _____

Dental Carrier Name _____ Start Date: _____ End Date: _____

8. ACCOUNTABLE OFFICER’S AGREEMENT AND CERTIFICATION

By execution of this Participation Agreement and Participation Requirements, the participating employer agrees to be bound by all terms and conditions of the Participation Requirements, current Trust Agreement and by any existing or future amendments to the Trust Agreement governing the Hospitality Health Insurance Trust, including, without limitation, paying the required monthly premium, paying any late fees imposed by the plan administrator on account of employer’s late payment of contributions and furnishing necessary information on covered persons. Copies of these documents are on file with the Hospitality Health Insurance Trust.

If page 6 has been completed, applicant has appointed the named Producer of Record with respect to the coverage requested. No producer has the authority to guarantee that the health carrier will accept this application for coverage and no producer has the authority to contract on behalf of the health carrier.

Under Washington law, it is a crime to knowingly provide false, incomplete, or misleading information to a health carrier for the purpose of defrauding the carrier. Penalties may include imprisonment, fines, and denial of benefits.

Signature by applicant’s authorized representative shall constitute applicant’s 1) request for coverage; 2) acknowledgment and acceptance of all terms, conditions and information contained within this application form; and 3) certification that all information provided by applicant on this form is accurate and complete.

Printed Name of Group Representative

Title

Signature of Group Representative

Date

9. INSURANCE PRODUCER INFORMATION - MUST BE AUTHORIZED BY HHI

Name of Agency _____

Name of Producer _____

Address _____

City _____ State _____ Zip _____

NPN: _____ Tax ID _____

E-mail Address _____ Phone _____

I have appointed _____ as my producer of record with respect to the coverage described in this application, effective ____/____/____.

This appointment shall remain in effective until rescinded in writing by group's authorized representative.

DEFINITIONS

* "Insurance Producer" means a person required to be licensed under the laws of this state to sell, solicit, or negotiate Insurance. "Insurance Producer" does not include title insurance agents. RCW 48.17.010

SIGNATURE OF INSURANCE PRODUCER

I certify to the best of my knowledge that the information on this application is accurate and complete. Under Washington law, it is a crime to knowingly provide false, incomplete, or misleading information to a health carrier for the purpose of defrauding the carrier. Penalties may include imprisonment, fines, and denial of benefits.

Printed Name of Insurance Producer Title

Signature of Insurance Producer Date

RATES Please do not add lines of coverage together TO BE COMPLETED BY HHI

RL:

	EE	EE/SP	EE/Children	EE/Family
Medical Plan 1				
Medical Plan 2				
Medical Plan 3				
Dental Plan 1				
Dental Plan 2				
Ortho Plan				
Vision Plan				
Basic Life/AD&D				
EAP				
Teladoc				