

Value Added Features

The Following Benefits are Included in all Plans:

Preventive Care Coverage

All BIAW medical plans are designed to include coverage for preventive care benefits such as annual physicals, well-baby checkups and cancer screenings with minimum out-of-pocket expenses to the employee. This coverage encourages members to take measures towards maintaining good health. When members are healthy, claims costs are lower, and this helps to keep rate increases at a minimum. The annual deductible (if applicable) is waived for this benefit on most BIAW Trust plans.

24-Hour Nurse Line Services

How often has a health-related concern come up in the middle of the night or on a weekend, and you're not sure whether to call the doctor or go to the emergency room for care? Now your members can call a registered nurse any time, day or night, to get those questions answered. All BIAW Trust medical plan carriers now include a nurse line for members to call or access online 24-hours a day, 7-days a week.

24-Hour On-The-Job Coverage

All BIAW plans were designed to include coverage for medical treatment received relating to on-the-job accidents when the owner or officer of the BIAW Trust Company is not covered under the state's Workers Compensation Program.

Online Resources

All BIAW Trust carriers offer online management of your health care. As members of Regence BlueShield, Asuris Northwest Health, or Group Health Cooperative, your employees can register online to access the status of their claims, look for providers and look for information regarding health conditions. These are just a few of the many resources available. In addition, there are many programs that have been developed to help improve the health of your employees and offer discounts for items that might not traditionally be covered by a medical plan.

Optional Benefits to Purchase:

Employee Assistance Program

Everyone needs a little help now and then. Life is full of challenges and surprises, many of which can cause stress and may seem to hard to handle alone. By including the Employee Assistance Program (EAP) in your company's package of benefits, you can provide your employees with a confidential resource to obtain the help they may need but don't know how to access. In addition to counseling for a wide range of life challenges, the BIAW Trust EAP provides limited Legal Consultation services.

Additional Term Life Insurance

In addition to the Basic Term Life Insurance benefit included in your plan, your company may allow each employee to increase his or her amount of life insurance through the Trust's Additional Term Life Insurance program. Employees can apply for up to \$500,000 of additional term life insurance (in \$10,000 increments; \$30,000 minimum).

Additional Term Life rates are competitively priced primarily due to the dynamics of large group purchasing power of the BIAW Trust. Companies offering this benefit to their employees are not obligated to pay for the Additional Life Insurance benefit and may take a payroll deduction for the applicable rate. Pricing can be found in the Renewal Guide.

Special Services and Support:

Local Carriers, Claims Processing and Customer Service

To ensure that your employees are provided with the best service available, all BIAW Trust insurance carriers provide local claims processing, customer service and provider networks. The Trust carriers have exclusive BIAW Trust Member Service units assigned to handle all aspects of customer service for participants in the Trust program. These units provide participants with prompt and accurate information about benefits and claims payments, which result in keeping the employer from having to be involved in their employee's personal health care issues.

Administrative Services

Participating companies receive day-to-day benefit services from EPK & Associates, Inc., the exclusive BIAW Trust Administrator. Staffed by dedicated insurance professionals, EPK is responsible for billing, eligibility, ongoing client relations, and COBRA services.

COBRA services are provided at no extra charge to BIAW Trust companies subject to federal COBRA Continuation Coverage regulations (generally, companies with 20 or more full and part-time employees). The BIAW Administrator handles COBRA obligations with the exception of the company's notification requirements.

EPK & Associates provides you with the assistance you need to educate your employees and easily administer your insurance plans. They are available to your group's insurance administrator as well as your employees to assist in resolving concerns with the Trust's insurance carriers.

Consulting Services

Capital Benefit Services, Inc., the BIAW Trust Consulting Broker, is responsible for plan analysis and design, carrier renewal negotiations, employee communications, plan comparisons, employee meetings and evaluating additional benefit options. Capital Benefit Services, Inc. can also assist with other employee benefits such as:

- Long-Term and Short-Term Disability
- Individual Plans for part-time employees or ineligible dependents
- HRA Accounts