



WTIA Benefits Program Employer Guide

2022-2023 Plan Year



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WTIA Mission & Position

Mission

To build a strong technology sector in a thriving community

WTIA Impact

- >> **900+** member companies and partners
- >> **17,000** lives covered by WTIA Benefits Programs
- >> **100+** events produced
- >> **\$7.5M** from the federal government to expand apprenticeship programs across the country

The WTIA Unique Approach

WTIA develops solutions in-house to help our members solve problems they cannot on their own. Our benefit programs do this by:

- » Build programs that help employers develop, recruit, and retain diverse tech talent
- » Deliver high value, affordable financial services to SMB companies
- » Advocate for public policies that support our mission
- » Create forums for industry, education, and government to partner effectively

Our Healthcare Partners



Medical & Dental
www.premera.com



Life/AD&D/STD/LTD
www.metlife.com



Vision
www.vsp.com



Employee Assistance Program
www.wellspringfs.com



HSA/FSA
www.naviabenefits.com



Family Support App
www.hicleo.com

WTIA AHP Medical Bundle

Premera Blue Cross Medical Plan

- » 19 plan options
- » 2 networks
- » Choose from PPO or HSA
- » Dual option available (10+ enrolled employees)

Metlife Insurance

- » \$25,000 of basic life
- » Buy-up options

Administrative Efficiency

- » Consolidated billing
- » EFT/Online payments
- » Free COBRA admin
- » Online platform to manage employees
- » Free HSA/FSA banking through Navia

Employee Tools

- » 24-hour Nurseline
- » Virtual Healthcare Providers
- » Find-a-doctor tool
- » Personal health support
- » Cleo



Navia – HSA & FSA Solutions

What does this mean for participating employers?

- » Access to a dedicated Navia customer service team
- » A technology platform that securely uploads data and provides eligibility reporting
- » The ability to offer a daycare FSA that allows participants to contribute up to \$5,000 per year in pre-tax dollars

What does this mean for participating employees?

- » No monthly services fees
- » \$610 carryover provision for FSA participants
- » Access to technology platform and mobile app to record and track covered medical expenses





**It takes a village.
Consider Cleo yours.
Meet your no-cost,
all-inclusive family
support system.**

Cleo provides personalized guidance for every family, for every moment, for every question. Connecting the dots through trusted one-on-one support and expert-backed content, Cleo is helping families across the globe balance parenting, health, and work by meeting families exactly where they are in their journey, all through our easy-to-access, intuitive mobile app.

How can Cleo support employees

1:1 PERSONAL SUPPORT FROM A CLEO GUIDE

From the moment employees sign up, they're paired with their dedicated Cleo Guide. Guides are there to answer all questions — big and small — and provide support to employees at every step of their journey. Employees can communicate via message, phone, or video when it's convenient for them, and invite a partner to get answers to their questions as a family.

RESOURCES FOR ALL OF THE PARENTING NEEDS

Cleo's extensive digital library, personalized tips, parenting classes, and more provide employees access to what they need when they need it. Employees can get answers to their questions, find resources, or learn more about topics like child care, sleep, family dynamics, feeding, development, and more.

A NETWORK OF SPECIALISTS AND EXPERTS

Cleo provides free unlimited access to 60+ types of parenting professionals from doulas and lactation consultants to nutrition coaches and mental health specialists. Employees can get personal support, consultations, and customized action plans customized for their family's unique path.

Ancillary Services



VSP Vision Care

- >> Five plan options
- >> Negotiated product discounts like glasses, sunglasses, contacts and LASIK
- >> SunCare now available on four plans giving flexibility to use the eyeglass benefit to purchase non-prescription sunglasses



Premera Dental

- >> Five plan options
- >> Nationwide network
- >> Orthodontia rider available for 10+ enrolled employees



MetLife Life & Disability

- >> Life: \$25-\$500K
- >> Voluntary life up to \$500K (spouse & dependent coverage available)
- >> LTD/STD
 - Four LTD options available with a 90 & 180-day elimination period
 - Four STD options available with a 13 & 26-week duration period



WTIA OptiFlex Bundle

WTIA OptiFlex provides professional service and technology companies with a 50/50 level-funded product they can grow with while staying within the WTIA family.

Available to employer groups

- » 51+ employees, non-Premera group
- » Technology and professional service companies

Benefits of the OptiFlex program

- » 12-month rolling contract
- » Free COBRA admin*
- » 50/50 share in underwriting gains (if any)
- » Access to claims experience
- » No loss beyond premiums paid
- » Easy 4-tier rates
- » Same WTIA AHP medical & optional dental products*
- » Optional Premera (embedded) Vision and MetLife Life and Disability products
- » HSA/FSA included with no setup or monthly admin fees
- » EDI feeds available

*These items are exclusive to WTIA OptiFlex and not available through Premera direct OptiFlex.

WTIA 401k Multiple Employer Plan

- » a national program serving tech associations and their members
- » a multiple employer program similar to the health programs we offer
- » built by the WTIA
- » member governed
- » includes participant education
- » has a diverse best-in-class fund performance
- » includes no set up fees
- » pays for audit, bond, and insurance



Contact at 401k@washingtontechnology.org **or learn more at** washingtontechnology.org/services/401k



Business Insurance

- >> Coverage programs designed specifically for small to mid-size employers
- >> In-house service team with deep business acumen and industry experience
- >> Dedicated account management, active claims support, and guaranteed response time
- >> A full suite of commercial insurance products for the technology and service industries

Contact Thomas Price at tprice@watech.org or learn more at washingtontechnology.org/services/business-insurance.

Personal Insurance

- >> Custom product solutions for each individual
- >> Wide range of options for all your insurance needs
- >> Dedicated account management
- >> Active claims support

Contact at insurance@watech.org or learn more at washingtontechnology.org/services/personal-insurance.



WTIA Membership Dues

For groups effective 12/1/2020 and after*

Employer Size	Dues
Under 25	\$600
25-49	\$1,800
50+	\$3,000

**Groups that join after 12/1/20 will have their membership dues prorated to align with the 12/1/21 AHP renewal based on the grid.*

WTIA Membership provides your organization access to all WTIA services and programs including but not limited to:

- >> Branding, marketing and business development programs
- >> Workforce development solutions
- >> WTIA Marketplace
- >> Diversity, Equity, and Inclusion Center of Excellence office
- >> Advocacy & Public Policy Committee

Visit washingontechology.org/membership **for more information.**



Contact



Contact your broker to get a quote or for more program information contact:

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