

PRODUCER ONBOARDING GUIDE

2022/2023 PLAN YEAR



Table of Contents

03 WTIA OVERVIEW

04 WTIA UNIQUE APPROACH

05 OUR HEALTHCARE PARTNERS

06 QUOTING THE WTIA PROGRAM

07 BENEFIT PRODUCTS

WTIA AHP MEDICAL BUNDLE

- NAVIA: HSA/FSA

- CLEO

ANCILLARY HEALTH INSURANCE PRODUCTS

WTIA OPTIFLEX MEDICAL BUNDLE

WTIA 401(K) PROGRAM

BUSINESS INSURANCE

PERSONAL INSURANCE

16 APPENDIX

WTIA MEMBER BENEFITS

WTIA PARTICIPATION FEES

WHERE TO FIND ADDITIONAL INFORMATION

CONTACT LIST

WTIA Overview

Mission

We work to build a strong, sustainable technology sector in a thriving community.

WTIA Impact



900+

member companies
and partners



100+

events
produced



\$7.5M

From the federal government
to expand tech apprenticeship
program across the country



17,000

lives covered by
WTIA Benefits Programs

The WTIA Unique Approach

WTIA develops solutions in-house to help our members solve problems they cannot on their own.

We create coalitions in order to:



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 Commitment To You

The values of diversity, equity, and inclusion are foundational to our work. Our values are anchored in respect, empathy, and cultural humility. We lead, support, and learn from our partners to create an innovative vision toward a just and equitable technology sector where all people from diverse backgrounds thrive—not simply survive.

Our Healthcare Partners

WTIA assists producers in securing quality appointments with our carriers. Organizations must be appointed before you can represent our benefit program.



Medical and Dental
[premera.com](https://www.premera.com)



Life/AD&D/STD/LTD
[metlife.com](https://www.metlife.com)



Vision
[vsp.com](https://www.vsp.com)



Employee Assistance Program
[wellspringeap.org](https://www.wellspringeap.org)



HSA/FSA
[naviabenefits.com](https://www.naviabenefits.com)



Family Support App
[hicleo.com](https://www.hicleo.com)

Quoting the WTIA Program

Two ways to quote

1. WiredQuote

2. Email

Required Information for New Quotes*°

Company Information

- > Company legal entity name
- > Headquarter address
- > NAICS Code

Current Plan Information

- > Current carrier
- > Current benefits
- > Current/renewal rates

Census Information

- > Employee first and last name
- > Employee date of birth
- > Employee home zip code
- > The number of children being covered if current plan is age-banded
- > Tier – EE (employee only), ES (employee/spouse), EC (employee/child), EF (employee family – spouse and children)

**Additional information may be required.*

°An employer must have 2 enrolled employees to be eligible (spouses only are not eligible). If the group falls below 2 employees, it will not be eligible for coverage on renewal. The Trust reserves the right to require an employer to seek different coverage if the group falls below 2 employees.



Contact us! hrbenefits@watech.org

Service team 100% focused on the
WTIA Benefits Program.

Quotes provided in 24-48 hours.

**Don't miss an opportunity to quote
ALL your tech and professional service
employer groups!**

WTIA AHP Medical Bundle

Premiera Blue Cross Medical Plan

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

Metlife Insurance

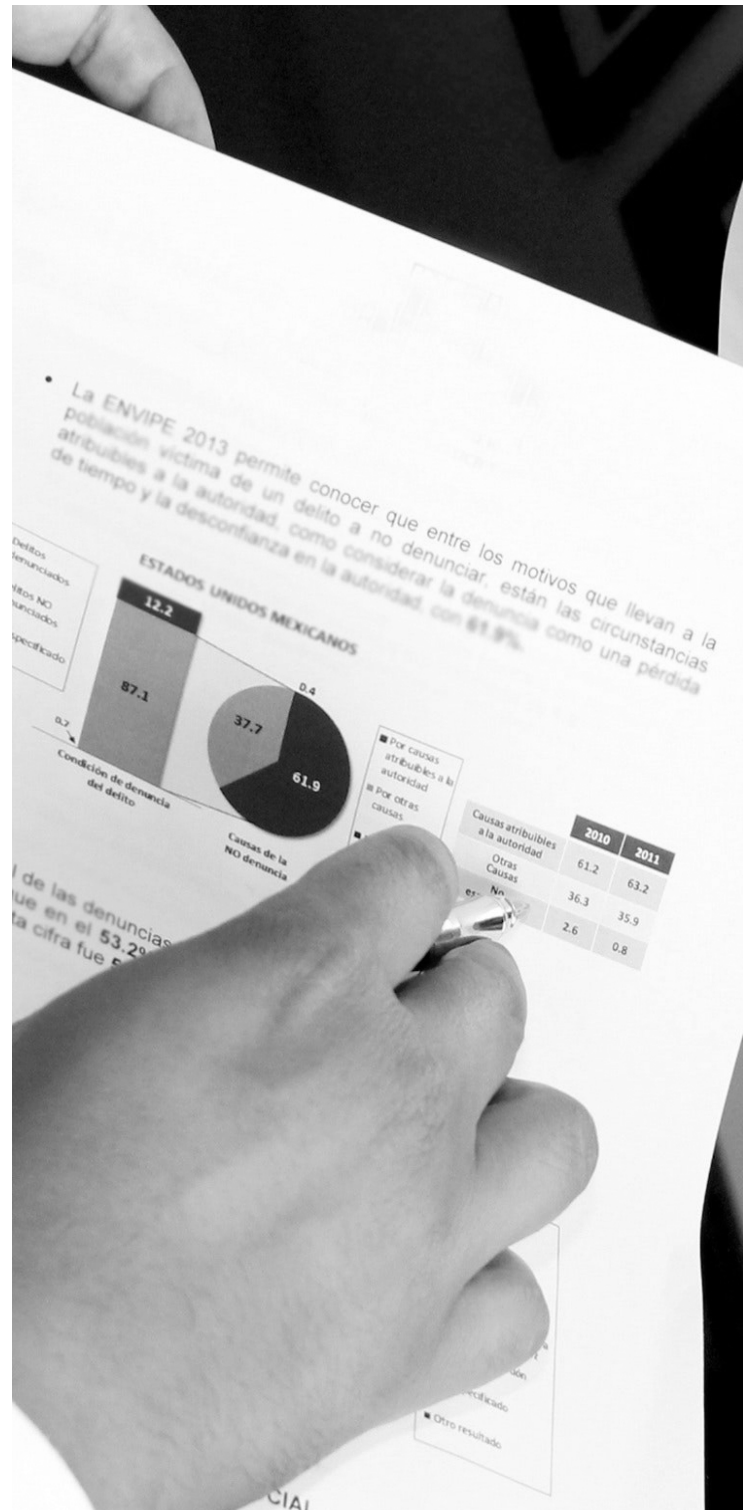
- > \$25,000 of Basic Life/AD&D
- > Buy-up options

Administrative Efficiency

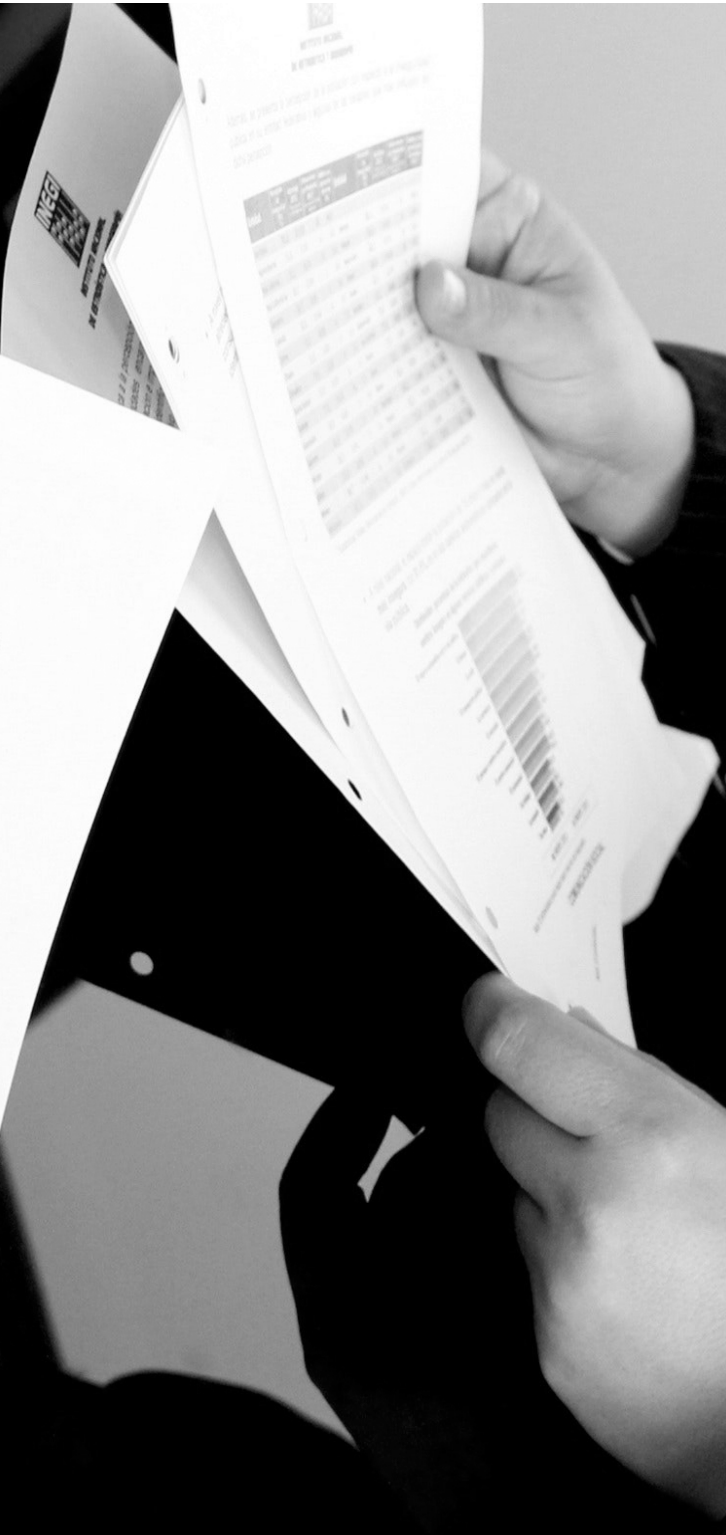
- > Consolidated billing
- > EFT/Online payments
- > COBRA administration
- > Online platform to manage employees
- > FSA/HSA banking through Navia

Employee Tools

- > 24-hour nurseline
- > Find-a-doctor tool
- > Personal health support
- > Virtual healthcare options
- > Cleo



**Our unique medical plans are designed
for tech & professional service employers.**



Navia – HSA & FSA Solutions

WTIA partners with Navia Benefit Solutions (Navia) for FSA and HSA administration.

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?

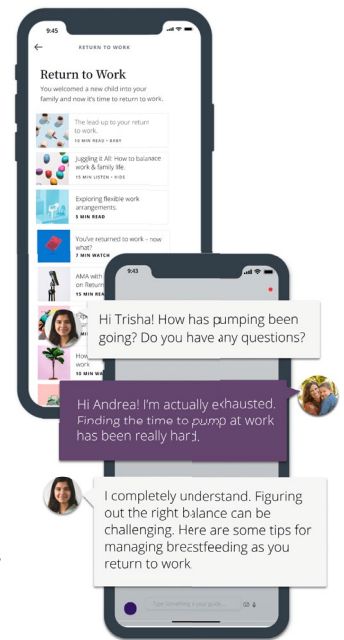
- > No monthly service fees
- > \$610 carryover provision for FSA participants
- > Access to a technology platform and mobile app to record and track covered medical expenses

Remind your clients to enroll now!

cleo

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 Health Insurance Products

VSP Vision Care

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

Premera Dental

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

MetLife Life & Disability

- > Life & AD&D: \$25-\$250k
- > Employee Voluntary Life up to \$500k
 - > Employee Guarantee Issue \$100K
- > Spouse & Child Voluntary Life coverage available
- > Long-Term Disability (LTD) or Short-Term Disability (STD)
 - > Four LTD options available with a 90- and 180-day elimination period
 - > Four STD options available with a 13- and 26-week duration period

Ancillary products give you flexibility to create a unique bundle that is right for your client.

WTIA OptiFlex Medical 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+ enrolled employees, current Premera direct OptiFlex groups excluded
- > Technology and professional service companies (new and current)

It's the right fit for:

- > Growing members in the WTIA AHP who want to graduate from the AHP into a level-funded solution
- > Employers who value comprehensive benefits and administrative efficiency
- > CFOs looking for predictable cost structure with opportunity for financial upside

OptiFlex benefits

- > 12-month rolling contract
- > Free COBRA Administration*
- > 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 and optional dental products*
- > Optional Premera (embedded) Vision and MetLife Life and Disability products
- > HSA/FSA optional with no setup or monthly admin fees.
 - HSA through Optum
 - HSA/FSA options through Navia*
- > SPD template available for customization
- > EDI feeds available

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

The OptiFlex bundle gives you access to our comprehensive list of products in a self-funded plan.

WTIA 401(k) Program

This program:

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



We pay a referral bonus
Contact us!

401k@watech.org



Help your clients save for their future.

Business Insurance

You build your company. We help you protect it.

Our dedicated in-house staff will guide your clients through the process to ensure their business and its stateholders are insured properly.

What makes us different:

- > Coverage programs designed specifically for small to midsize 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 professional services industries
 - > Directors and officers
 - > Cyber liability
 - > Professional liability (errors and omissions)
 - > General liability
 - > Workers' compensation
 - > Crime
 - > Custom product solutions for tech sector

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

Personal Insurance

WTIA Personal Insurance program is designed to protect our individual members. We offer products for homeowners, landlords, renters, autos, umbrella insurance, RVs, boats, and more. Members save on average \$450 per year by leveraging this member benefit.

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

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



www.hrbiadvisory.com

Appendix

- 16** WTIA MEMBER BENEFITS
- 17** WTIA PARTICIPATION FEES
- 18** WHERE TO FIND ADDITIONAL INFORMATION
- 19-22** CONTACT LIST

WTIA Member Benefits



Access to WTIA Programs & Services

As a WTIA member you have preferred access to our programs and services such as our health insurance offerings, DEI Office, Apprenti, and more.



Thought Leadership from WTIA Subject Matter Experts

We have in-house experts on topics like public policy in Washington state, blockchain, employment benefits, workforce development, DEI, and more. Members receive regular content from WTIA experts.



Access to the WTIA Community

You'll join a community of 1,000 other member companies that have a wide range of expertise, which we regularly convene through our peer and affinity groups.



WTIA Events

You and your employees will receive free or discounted admission to the 50+ events WTIA organizes each year. Some events are for members only, while others are invite only.

WTIA Participation Fee*

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

** The WTIA Health Program requires a participation fee to enroll. WTIA Basic Membership is free for all technology employers and includes access to the WTIA community, news, select programs, and events.*

The WTIA participation fee will be prorated to align with our 12/1 AHP renewal based on the above grid. This prorated amount will be added to the first month's premium invoice billed by Vimly Benefit Solutions as a separate one-time line item.

Find out more here: washingtontechnology.org/membership.org

Where to Find Additional Information

Visit washingtontechnology.org/services/medical/for-producers/ for the following information:

WTIA Benefits Program Information

- > [Benefits Program Employer Overview](#)
- > [WTIA OptiFlex Program](#)
- > [Plan Descriptions](#)
- > [Dual Option Matrix](#)
- > [Group Administrative Guide](#)
- > [Navia HSA/FSA information](#)

New Group Setup Paperwork — WTIA AHP & OptiFlex

- > [WTIA Group Master Application](#)
- > [WTIA Employee Enrollment Form](#)
- > [SIMON Access Request Form](#)
- > [EFT Authorization Form](#)
- > [Census Enrollment](#)

WTIA Plan Information

- > [Premera Medical Plans](#)
- > [Premera Dental Plans](#)
- > [VSP Vision Plans](#)
- > [MetLife Life/AD&D and Disability Plans](#)
- > [Wellspring Employee Assistance Program](#)

Contact List

Company	Questions About...	Company Contact Info
WTIA Partnerships	<ul style="list-style-type: none"> > Becoming a WTIA member > Membership benefits and services (DEI, Public Policy, & Events) > Sponsorship opportunities 	Washington Technology Industry Association (WTIA) 1595 NW Gilman Blvd Ste. 6B, Issaquah, WA 98027 206-448-3033 info@watech.org
WTIA Benefits Program	<ul style="list-style-type: none"> > How a producer can obtain a quote for medical, dental, vision, life/AD&D, and EAP > Quote status and additional benefit info questions 	Medical/Vision/Dental/Life/AD&D/ EAP WTIA Benefits Program 1595 NW Gilman Blvd Ste. 6B, Issaquah, WA 98027 206-448-3033 New quotes/General inquiries hrbenefits@watech.org
WTIA Business & Personal Lines	<ul style="list-style-type: none"> > Insurance information and proposal 	WTIA Business & Personal Insurance Program 1595 NW Gilman Blvd Ste. 6B, Issaquah, WA 98027 Business Insurance 206-707-0750 tprice@watech.org Personal Insurance insurance@watech.org



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Company	Questions About...	Company Contact Info
WTIA 401(k) Program	<ul style="list-style-type: none">> 401(k) plan information and quote	401(k) Plan WTIA Benefits Program 1595 NW Gilman Blvd Ste. 6B, Issaquah, WA 98027 206-707-0387 401k@watech.org
Premera Blue Cross (medical and dental carrier)	<ul style="list-style-type: none">> Program and benefit information> Claim information> Find a doctor or dentist	Premera Blue Cross Customer Service & Claims 1-800-722-1471 www.premera.com Mailing Address: P.O. Box 91059 Seattle, WA 98111-9159 Physical Address: 7001 220th St. S.W. Mountlake Terrace, WA 98043-2124 Care Management Prior Authorization & Emergency Notification P.O. Box 91059 Seattle, WA 98111-9159 PH: 1-800-722-1471 Fax: 1-800-843-1114 Complaints & Appeals Attn: Appeals Coordinator P.O. Box 91102 Seattle, WA 98111-9202 Fax: 425-918-5592 Finding Out-of-State Providers PH: 1-800-810-BLUE (2583) www.provider.bcbs.com Producer Inquiries PH: 800-722-5561

Company	Questions About...	Company Contact Info
Navia Benefit Solutions	<ul style="list-style-type: none"> > HSA/FSA information & set up 	<p>New Group Sales sales@naviabenefits.com</p> <p>Existing Employer Group Questions 1-866-831-6138 employerservices@naviabenefits.com</p> <p>Individual Employee Questions 1-800-669-3539 naviabenefits.com customerservice@naviabenefits.com</p>
VSP (vision carrier)	<ul style="list-style-type: none"> > Find a vision provider > Vision claim and benefit information 	<p>VSP 1-800-877-7195 www.vsp.com</p>
Metlife (life, supplemental life and AD&D, short-term disability and long-term disability)	<ul style="list-style-type: none"> > Death, dismemberment, and disability claims and coverage > Portability 	<p>Metlife 1-800-ASK-4-MET (1-800-275-4638) www.metlife.com</p> <p>Life Claims PO Box 6100 Scranton, PA 18505-6100 PH: 1-877-275-6387 Fax: 1-570-558-8645</p> <p>Portability 1-866-492-6983</p> <p>MetLife Disability Claims PO Box 14590 Lexington, KY 40511-4590 Fax: 1-800-230-9531</p>
Wellspring Family Services (employee assistance program EAP)	<ul style="list-style-type: none"> > Consultation services and online resources 	<p>Wellspring Family Services 1-866-704-6355 www.wellspringeap.org</p> <p>Employee username: WTIA HR/Supervisor username: WTIASupervisor</p>

Company	Questions About...	Company Contact Info
Vimly Benefit Solutions	<ul style="list-style-type: none">> Enrollment including adding/deleting employees> Eligibility> Information changes> COBRA> Billing and payment> Producer commissions	Vimly Benefit Solutions PH: 425-771-7359 Fax: 425-771-1226 wtia@vimly.com Mailing address: P.O. Box 6 Mukilteo, WA 98275 Physical address: 12121 Harbour Reach Drive, Suite 105 Mukilteo, WA 98275 COBRA Department PH: 206-859-2600 Fax: 206-859-2623 COBRA@vimly.com
Cleo	<ul style="list-style-type: none">> App Support> Trouble Enrolling> General Questions	Website: https://hicleo.com Email: support@hicleo.com


CONTACT US



New Business Inquiries

 **Raven Mencias**

 rmencias@watech.org

 206.707.0776

 **Ashley Cook**


 acook@watech.org

 425.377.4884

Existing Client Questions & Renewal Inquiries


 **Sheryl Dwyer**

 sdwyer@watech.org

 206.707.0332

 **Michelle Walls**

 mwalls@watech.org

 206.513.7925