



## **Participation Requirements**

1. Group Health Options, Inc., KPS Health Plans & Washington Dental Service will be the sole insurance carriers.
2. H.I.H.I.T. benefit coverage is available to current members of the Washington Restaurant Association and the Washington State Hotel & Lodging Association and their Allied members. Membership is required within either WRA or WSH&LA to participate in a H.I.H.I.T. plan. Membership must be maintained during your enrollment in H.I.H.I.T. Groups must be domiciled in Washington State.
3. 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
  - c. Membership with either Washington Restaurant Association or Washington State Hotel & Lodging Association is terminated
4. Failure to return a completed Participation Agreement prior to the effective date will result in coverage delays. Participation agreement must be received by Group Health Options, Inc. by the 10<sup>th</sup> of the renewal anniversary month and may be subject to cancellation due to non-acceptance of renewal terms.
5. Six (6) medical programs and Five (5) dental programs are available within the Trust.
6. Rates are based upon the number of employees actually enrolled in the Group Health Options, Inc. or KPS Health Plan medical plan. Rates are guaranteed for 12 months.
7. At least three (3) eligible employees must initially 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. An employer/employee relationship must exist, with the employee represented on the payroll as receiving a wage or commission.
8. Each employer establishment determines if part-time employees are eligible for coverage. Part-time employment is 20 to 32 hours/week; full-time employment is 32 to 40 or more hours/week.
9. Coverage for new employees becomes effective the first of the month following 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.
10. The employee, their legal spouse, and/or unmarried children up to the age of 25 are eligible to enroll. Domestic partners 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."
11. The employer must contribute at least fifty percent (50%) of the employee's healthcare premium. There is no minimum contribution requirement for dependent coverage.
12. At least fifty percent (50%) of an employer's eligible employees must enroll in the plan to establish an employer account in the trust.
13. All new employees will have a 3-month 'pre-existing condition' waiting period unless enrollment in this plan is within 90 days of termination of prior 'like' or similar coverage.
14. Plan changes by the employer or its enrolled employees and dependents may only be made during the open enrollment period.
15. Enrollment forms and full payment must be received no later than the 25th of the month prior to the month in which coverage becomes effective. Failure to provide all required information on the Participation Agreement or on the Employee Enrollment forms may delay implementation of eligibility and benefit coverage. Enrollment after the 25th will require Signed Late Enrollment form by the employer.
16. After the initial payment, regular monthly payments are due no later than the 28th of the month prior to 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.
17. For out of state participants, please contact H.I.H.I.T. prior to group enrollment.
18. Enrollment application forms and full payment of said applicant must be received by NW Administrators within 30 days of effective date. Applications received after this time period will be declined and eligible employee must wait until open enrollment.
19. All employer groups are subject to COBRA-like benefits. It is the responsibility of the employer group to distribute the COBRA general notice.