



Thank you for your interest in the AGC Health Benefit Trust. We look forward to the opportunity to work with you. Below are some key advantages and features of the AGC Plan:

### **BENEFITS**

- **Variety of Medical Plans:** Employers may choose from Health Net of Oregon and Kaiser Permanente. A variety of dual medical options are available for groups of 26 or more.
- **Three Dental Plan Choices:** From Guardian, including Orthodontia options for groups of 10 or more.
- **Vision:** Provided by Vision Service Plans and Kaiser Permanente.
- **Rolling Renewals:** Every group has a 12 month rate guarantee regardless of when they join the Trust.
- **24 Hour Coverage:** Included for owners and officers excluded from Workers Compensation.
- **Value-added Benefits Included with Every Plan:**
  - \$10,000 Life/AD&D insured through LifeWise Assurance (a subsidiary of Premera Blue Cross).
  - The LifeBalance Program provides exclusive benefits and discounts from recreational and cultural providers such as health clubs, museums, theaters, equipment rentals, performance venues, etc.

### **ADMINISTRATION**

- **24/7 Online Administration:** Employers can access benefit information, invoices, and make enrollment changes from their own secure homepage via the AGC website. Provider directories, administration guides, and all forms are also accessible.
- **Electronic Funds Transfer:** Electronic Funds Transfer provides convenience and cost savings, giving you 10 additional days to pay monthly premiums.
- **COBRA Administration:** Provided by BenefitHelp Solutions at no cost to the employer, this service is available to all employers subject to the Federal COBRA Continuation Coverage regulations.
- **Customer Service Center:** Provides one-number access to a dedicated Customer Service Agent as well as immediate access to all carriers and vendors.
- **Multi-lingual Support:** Available for routine customer service and enrollment meetings.

### **ELIGIBILITY GUIDELINES**

#### ***The company must***

- Be an active contractor, material supplier or closely-related professional
- Be a member of the Oregon-Columbia Chapter of AGC
- Have a minimum of 80% of its covered employees located in Oregon and Washington.
- Have principal source of income derived from the construction industry.
- Have 5 enrolled employees, working a minimum of 17.5 hours per week.
- Have 75%+ of eligible employees enrolled (minus employees waiving for other group coverage).
- Contribute at least 75% of employee premium or 50% of employee and 50% of dependent premium..

Please feel free to contact us at the *thinc*-AGC Service Center with any questions or for enrollment assistance.

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