

AGC Health Plan for Washington State

Affordable health insurance for the construction industry.

The AGC Health Plan offers building and construction industry-related companies the opportunity to provide health care benefits to their employees at rates generally available only to very large employers.

This program summary contains information about the advantages of participating in the AGC Health Plan, benefit designs, costs, and eligibility and participation requirements for all plans.

One Contact for All AGC Health Plan Services:

***thinc*-AGC Service Center**

Toll Free: (866) 298-8262 Fax: (866) 264-8932

agcwa@thincservice.com www.thincservice.com

- Benefit Questions
- Enrollment
- Eligibility Issues
- Billing Questions
- Forms
- Claims Issues
- Online Help
- Direct Line to Insurance Carriers

AGC Health Plan Description

The AGC Health Plan is a multiple employer health insurance program underwritten by Health Net Health Plan of Oregon. The Health Plan consolidates construction industry employers into one large, experience-rated contract with significant purchasing power. The results are competitive premium rates, more benefit plan options, and state-of-the-art customer service for participating companies and their employees. The program is directed by the *AGC Security Plan Trust*. The Board of Trustees is appointed by the AGC of Alaska, AGC of Washington, and Inland Northwest AGC.

Participation & Eligibility Requirements

Eligibility and participation requirements for companies enrolled or considering enrollment in the program are as follows:

The AGC Health Plan is a group insurance program underwritten by Health Net Health Plan of Oregon designed to provide coverage for employees (including owners) of participating companies. Unlike individual plans, group plans require a specific percentage of all full-time eligible employees to be covered on the plan. As a result, the minimum employee/subscriber participation requirement of 75% of all eligible employees (excluding those waiving for other group coverage) is strictly enforced.

All participating companies may be required to provide periodic employment eligibility verification. Companies enrolling ineligible participants or failing to satisfy these participation requirements may be cancelled from the program.



General Information

Company Eligibility Requirements

- The company must be a current, active contractor, material supplier or closely-related professional and a member of the AGC of Washington or Inland Northwest AGC.
- The company's principal source of income must be derived from the construction industry.
- The company must be an active, income generating business.

Minimum Employee/Subscriber Participation Requirements

- Companies with at least 5 or more eligible employees working at least 20 hours per week may participate.
- A minimum of 75% of the eligible employees must enroll. Employees waiving for other group coverage are not included in this minimum.

Employee/Subscriber Eligibility Requirements

A full-time eligible employee/subscriber is defined as an individual who has satisfied the company's standard health insurance probationary period (up to six months maximum) and full-time employment criteria (20-hours minimum to 30-hours maximum per week). All individuals meeting this definition are considered "Eligible Employees /Subscribers" and the participation percentages specified must be satisfied.

In addition, the company must contribute a minimum of 75% of the employee cost and 0% of the dependent cost, or 50% of the employee cost and 50% of the dependent cost: however, the company is not required to make any contributions toward the cost of covering an employee's dependents. The AGC Health Plan does not offer voluntary or individual insurance plans.

Employees (or owners) waiving coverage must sign an Enrollment Application and indicate they are waiving coverage. This form includes information on Federal HIPAA regulations and special enrollment rights.

Active, full-time employees, for purposes of this program, must satisfy each of the following:

- They must be paid on a regular, periodic basis through the company's payroll system.
- They must meet the company's criteria for full-time status and must have satisfied the company's health insurance probationary period.

Ineligible participants include: former active employees, independent or sub-contractors, retirees, part-time, seasonal, or temporary employees, or inactive owners.

Special Features

Medical Plan Variety and Choice

The AGC Health Plan provides a wide range of options from very rich benefit packages to plans that are more catastrophic in design. Companies not choosing an HSA may offer two medical plans to their employees.

Prescription Coverage

Prescription drug benefits are provided through the AGC Health Plan and underwritten by Health Net Health Plan of Oregon. The method of payment varies from one type of plan to another. All plans include a Mail Order Drug Benefit which allows employees to obtain a 90-day supply of a prescription for a reduced copay.

Preventive Care Coverage

Regular, periodic doctor visits help ensure good health. That's why all AGC Health Plan non-HSA medical plans are designed to include coverage for preventive care benefits including annual physicals, well-baby checkups and cancer screening. On all non-HSA plans, the annual deductible (if applicable) is waived for this benefit.

Alternative Care

Coverage for treatment by alternative providers is included in all AGC Health Plan medical plans. Treatment is limited to services such as acupuncturists, massage therapists, chiropractors and naturopaths. Benefits may be limited to a specific number of visits annually.

24-Hour On-The-Job Coverage

Many health insurance plans exclude coverage for on-the-job injuries incurred by owners and officers or charge an additional rate to include this type of coverage. The AGC Health Plan was designed to include coverage for medical treatment received relating to on-the-job accidents when the claimant is exempt from Workers' Compensation Program coverage.

Value Added Benefits

- **Life / AD&D Insurance:** \$10,000 Life /AD&D insurance is included for each employee enrolled in the medical plan. Additional amounts of Life/AD&D insurance are available in increments of \$10,000 to \$40,000 for groups wishing to increase their benefit.

Administration

- **24/7 Online Administration:** Allows you to manage your benefits online through your own secure web page accessed through the AGC website.
- **COBRA Administration:** Companies subject to Federal COBRA Continuation Coverage regulations (generally, companies with 20 or more full and part-time employees) are provided with COBRA administration services at no extra charge.

How to Enroll in the AGC Health Plan Program

Contact your broker or the *thinc*/AGC Service Center to submit the necessary paperwork for enrollment. All forms can be downloaded from www.thincservice.com.

New Group Checklist

- Membership in AGC of Washington or Inland Northwest AGC
- Master Application completed and signed
- EFT form completed / voided check attached
- COBRA Administrative Agreement (if applicable)
- COBRA Election forms (if applicable)
- Deductible Credit forms (if applicable)
- Enrollment Application completed by each employee (waiving employees must complete the application indicating they are waiving coverage)

Please Note: New Group Submission Deadline is the 20th of the month prior to the desired effective date.