

Trust In Your Plan

Managing a benefit plan requires time and resources. Take that burden off your team with coverage from the Columbia Retail Benefits Trust. You will have a full suite of resources and comprehensive third-party administration:

- Large group buying power at competitive rates for small group employers
- Third-party administration for health benefits includes consolidated billing and COBRA administration at no additional cost
- Unlimited access to a dedicated, professional, personal touch customer service team
- Basic life and AD&D benefit of \$15,000 is bundled with all medical plans, with buy-up options available
- Access at reduced rates on in-person and webinar trainings on a variety of HR and legal compliance topics
- MDLive 24/7 telehealth option offered at \$10 per visit (not subject to deductible) on non-HSA plans
- Value-driven insurance product portfolio provides a flexible range of deductibles from \$250-\$5,000
- Employment-related tools and advisors provided in association membership
- Your employees and their families can travel stress-free with coverage by the Standard's Travel Assistance
- NEW for 2019 – online enrollment and payment portal

Membership Affiliate



Associated Industries of the Inland Northwest
1206 N. Lincoln St., Ste. 200
Spokane, WA 99201
509.326.6885
membership@aain.com
AIIN.com

Third-Party Administrator



Associated Industries Management Services
AIMS@aain.com
AIMSTPA.com

Managing General Agent



Advanced Professionals
Insurance & Benefit Solutions
206.899.1895
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COLUMBIA Retail Benefits

TRUST

Offered By: **Associated Industries** | **Trusted Employer Advisors**

Products and Services

Effective January 1, 2019

- Competitive Pricing
- Comprehensive Products
- Consolidated Administration
- Extensive Provider Network
- Health and Wellness Programs
- Employers Association Resources

COLUMBIA

Retail Benefits

TRUST

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The Columbia Retail Benefits Trust provides companies in the retail industry with highly competitive group rates for employers with as many as 199 employees through contracts established with the largest and most respected insurance carriers in Washington state:

- Regence BlueShield
- Asuris Northwest Health
- Delta Dental of Washington
- VSP Vision Care Inc.
- The Standard
- Magellan Health Services

Companies have access to the following insurance plans through the Columbia Retail Benefits Trust.

Medical Insurance

Regence BlueShield

Asuris Northwest Health

Employees may choose from multiple medical plan offerings, with embedded Rx plans, including:

PPO Plans:

- *Pinnacle Plans:* \$250, \$500, \$1,000 and \$1,500 deductible options
- *Traverse Plans:* \$500, \$750, \$1,000, \$1,500, \$2,000 \$2,500 and \$2,750 deductible options
- *Ascent Plans:* \$3,000 and \$5,000 deductible options

HSA Plans: \$1,500, \$2,500 and \$5,000 deductible options with 20 percent co-insurance Rx plan

Health Wellness included with medical:

- » *Primary Care Telehealth:* Visit a doctor 24/7 over the phone, video or mobile app via MDLive®
- » *Rewards:* Online wellness activity tracking
- » *Advice 24 Nurse Line:* 24/7 medical support and self-care tips
- » *MedSavvy:* Compare treatment options and easily connect with a pharmacist online
- » *Advantages:* Members can enjoy savings on several health-related products and services

Other benefits included with medical:

The Standard

- \$15,000 of Basic Life & AD&D

Optional benefits:

Dental Insurance

Delta Dental of Washington

- PPO plans with up to \$2,000 annual maximum
- Four plans available
- Family and child orthodontia options available for groups over 10 employees

Vision Insurance

VSP Vision Care Inc.

- Two plans available
- Standard progressive lenses are covered in full in-network
- Eye exam every 12 months
- Hardware every 12 or 24 months

Basic Life & AD&D Insurance

The Standard

- Buy-up option of \$30,000, \$50,000, 1x salary to \$100,000 and 2x salary to \$200,000
- All guarantee issue

Voluntary Life/AD&D Insurance

The Standard

- Up to a maximum \$150,000 Benefit for employee
- \$25,000 guarantee issue
- Spouse and Dependent Life/AD&D available

Disability Insurance

The Standard

- Five Short-Term Disability Plans
- Three Long-Term Disability Plans

Employee Assistance Program

Magellan Health Services

- Worklife Program
- Face-to-face assessment sessions
- 1-5 visit model
- Legal and Financial consultation

Ask your insurance professional for a proposal through the Columbia Retail Benefits Trust