



Healthcare Solutions for the Hospitality Industry

Medical Plan Options:

We are very happy to announce that HIIIT will now be offering a total of 12 medical plan options for 2019. This gives us a total of 7 PPO options and 5 HMO options now available for groups with only 2 eligible employees.

1. **Diamond** - \$500 deductible PPO with only a co-pay for office visit.
2. **Emerald** - \$1000 deductible PPO with first 4 office visits and first \$500 lab & X-ray.
3. **Sapphire** - \$1500 deductible PPO with first 4 office visits and first \$500 lab & x-ray.
4. **Quartz** - \$2500 deductible PPO with first 4 office visits and first \$500 lab & x-ray.
5. **Pearl** - \$2500 deductible HMO.
6. **Jade** - \$2500 deductible HMO with first 4 office visits and first \$500 lab & x-ray.
7. **HSA** - \$2500 deductible with first 4 office visits and first \$500 lab & x-ray
8. **Ruby** - \$3000 deductible PPO with only a co-pay for all office visits.
9. **Ruby (no spouse)** - \$3000 deductible PPO same as above.
10. **Opal** - \$5000 deductible PPO.
11. **Onyx** - \$5000 deductible HMO with first 4 office visits and first \$500 lab & x-ray
12. **Topaz** - \$5000 deductible HMO.

- All medical plans except Diamond and Emerald include Teladoc for the entire family when employee only coverage is elected. This benefit can be added to all plans or sold on a stand-alone basis or to enhance any high deductible medical plan.

Dental Plan Options:

1. Delta Dental - \$1000 PPO (Ortho rider available).
2. Delta Dental - \$1000 PPO with increasing annual maximum (\$100 annually).
3. Delta Dental - \$1500 PPO (Ortho rider available).
4. Delta Dental - \$1500 PPO with increasing class II benefits (80-100%).
5. Delta Dental - \$2000 PPO (Ortho rider available).
6. Delta Dental - \$2000 PPO with increasing annual maximum (\$250 annually).
7. Dental Health Services – Voluntary Super Smart Smile.
8. Dental Health Services – Employer Paid Select Plan.

*** HIIIT is happy to announce that we are back with Delta Dental for 2019. We have 3 exciting new plan designs and all Delta plans are now available as contributory or voluntary for the same great price ***

- * Minimum Contribution = 50%
- * Minimum Participation = 50%
- * Minimum group size = 2 enrolled employees or 50% participation for employer contribution plans
- * Carve-outs allowed for up to 3 classes of employees
- * Dual or triple plan options available with 3 enrolled employees on each plan
- * SIMON benefit administration system for eligibility and billing
- * Free COBRA administration for all group sizes
- * Owners are covered for on the job injuries through HIIIT medical plans

H.I.H.I.T. Requires direct membership in the Washington Hospitality Association
-Employers must maintain membership to continue benefits-

2019 • BENEFITS



Hospitality

HIIIT plans are now available to all members of the Washington Hospitality Association and remain available as stand-alone options so you have a wide variety of choices.

Vision Plan Options:

We offer 10 Ameritas vision options including VSP & Eyemed plans with employer paid and voluntary coverages available.

Evermed direct primary care:

Direct primary care is a way of accessing primary care for a low per employee per month fee with no co-pay or additional cost for covered services.

Other benefits & services:

1. **ComPsych EAP @ \$1.80 per employee per month.**
2. **Teladoc telemedicine @ \$2.33 per employee per month.**
3. **\$10k Basic Life & AD&D @ \$1.41 per employee per month.**
4. **Voluntary Life Insurance**
5. **Accident Insurance**

- Our Teladoc and EAP plans cover the entire family for the employee only price.

We can design a custom benefit package to meet your needs and budget.



To find out more, contact
H.I.H.I.T. @

877-892-9203 or by email:
hihit@hihittrust.com



HOSPITALITY ASSOCIATIONS ALLIANCE

FEATURING EXCLUSIVE SOLUTIONS FOR MEMBERS OF THE WASHINGTON HOSPITALITY ASSOCIATION

The Hospitality Associations Alliance, a strategic alliance platform created by the National Restaurant Association and UnitedHealth Group®, offers exclusive solutions that benefit **Washington Hospitality Association** members and their employees. The Alliance provides guidance and solutions to help members navigate state and federal compliance areas, and features special offerings from industry-leading organizations such as UnitedHealthcare®, Optum® and DigiPro Media.

The Hospitality Associations Alliance program:

- **Provides access to more affordable health care solutions with members-only pricing.**
 - Exclusive discounts on medical and specialty benefits from UnitedHealthcare.
- **Promotes and supports health and wellness in the hospitality industry.**
 - Free National Restaurant Association Pharmacy Discount Card program for prescription savings (not insurance).
 - Discounted Health Savings Account (HSA) from Optum.
- **Helps members mitigate the risk of Americans with Disabilities Act (ADA) website accessibility lawsuits.**
 - Exclusive discounts on website accessibility solutions from DigiPro Media.

For more information on the Hospitality Associations Alliance program, contact **Alliah Sheta** at alliah.sheta@optum.com.

EXCLUSIVE SOLUTIONS FOR WASHINGTON HOSPITALITY ASSOCIATION MEMBERS

Solution	Details
<p>Exclusive Health Care Discounts*</p>  <p>Visit uhctogether.com/wra.</p>	<ul style="list-style-type: none"> Up to a 5% discount on manual medical rates for fully insured groups with 51 or more eligible employees. An annual invoice credit of up to 5% on administrative fees for new self-funded medical products for self-funded groups with 100 or more eligible employees. Up to a 5% discount on specialty benefits (dental, vision, life, disability, accident and critical illness) for fully insured groups.
<p>Free Pharmacy Discount Card</p>  <p>Visit hospitalityrxcard.com to download the Card.</p>	<ul style="list-style-type: none"> Helps employees save up to 75% (average savings of about 40%) on all FDA-approved prescription medications. Accepted at more than 62,000 pharmacies nationwide. Cards are pre-activated and easy to use; privacy is protected. Each time a Card is used, the Washington Hospitality Association Education Foundation receives a portion of the proceeds. There are no costs for downloading or using this Card. Administered through OptumRx®. This discount card program is not insurance.
<p>Discounted Health Savings Account (HSA)</p>  <p>Visit restauranthealthcare.org/optumhsa.</p>	<ul style="list-style-type: none"> Available to all eligible members with a qualifying high-deductible health plan regardless of insurance carrier. Provides a tax-advantaged way for employees to pay for qualified medical expenses now and in the future. The Optum Bank HSA solution offers a 20% discount on the Monthly Maintenance Fee for members and their employees. Optum leverages holistic integrated health care and financial data to deliver various consumer engagement strategies that help drive savings. Administered through Optum Bank®, Member FDIC, with nearly 3.5 million HSA accounts and \$9.4 billion in HSA assets under management.**
<p>Website Accessibility Solutions</p>  <p>Visit DigiProMedia.com/NatRest to protect your website today.</p> <p>For creating a new, accessible website or to remediate your current website, contact DigiPro Media at sales@digipromedia.com.</p>	<ul style="list-style-type: none"> Significant member discounts from DigiPro Media, a website services provider specializing in web accessibility related to the Americans with Disabilities Act (ADA). The ADA is the law of the land, making discrimination against people with disabilities illegal. ADA website accessibility is a recent “hot button” legal issue for hospitality business owners. DigiPro Media’s immediate solution, CommonAccess, provides an initial website accessibility policy, plan and accessibility shield as the first line of protection for members. DigiPro offers CommonAccess and many additional web solutions, including a new, fully accessible website built for you, at up to a 25% discount for members.

*Some restrictions and exclusions apply. Discounts are available only to members of the National Restaurant Association and its state restaurant association partners; and may vary by location and group size.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through UnitedHealthcare of Washington, Inc.

**Optum Bank Book of Business, 12/31/17.

Health savings accounts (HSAs) are individual accounts offered by Optum Bank®, Member FDIC, and are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.

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