Health Insurance



Associated Industries' exclusive employee benefits program is supported by experienced, local service teams



Affordable Health Coverage with Simple Administration

As a member of Associated Industries, you have access to an exclusive health insurance program dedicated to giving your employees robust coverage options.

Managing the plan is easy with access to a full suite of resources and comprehensive third-party administration from the experienced local service team at Associated Industries Management Services.

Reward your employees with choice of coverage that includes medical, dental, vision, life/AD&D and disability, and EAP, along with benefits targeted to aid recruitment and retention of a diverse team:

- Affordable health care with low out-of-pocket maximums and office visit co-pays starting at \$20
- Convenient access with primary care telehealth and other virtual services at \$0 copay for most plans
- Need coverage now? First-dollar benefits provide access prior to meeting deductible
- Whole-person health includes enhanced chiropractic benefit with up to 24 annual visits
- You're covered while you travel with access to BlueCard, MultiPlan and Travel Assistance

Participation in the plan is available through Associated Industries' five Industry Health Trusts, whose mission is to provide comprehensive healthcare products to Washington employers at affordable prices:













Visit our <u>Employee Benefit Portal</u> Contact us: 206.899.1895

Benefit Plans that Target the Needs of Your Employees

The Industry Health Trusts offered by Associated Industries offer highly competitive group rates for Washington state-based companies with as few as 2 to as many as 199 employees.

Choose from the following insurance plans, available from only the most well known and community-entrenched regional insurance carriers, with access to worldwide provider networks:





Delta Dental of Washington







Medical: Regence BlueShield/Asuris Northwest Health

- **19 health plans**, including 4 HSA plans, with deductibles ranging from \$250 to \$5,000 and embedded Rx plans
- Virtual care at your convenience with MDLIVE® at \$0 copay per visit (not subject to deductible) on all non-HSA plans, including primary care, behavioral health therapy, dermatology, substance use disorder and more

Dental: Delta Dental of Washington

- **4 PPO plans** with annual maximum options from \$1,000 to \$2,000
- 2 orthodontia options for groups with over 10 employees

Vision: VSP Vision Care Inc.

• 3 plan options with covered eye exam every 12 months

Life/AD&D and Disability: The Standard

• **Plan options for every business model**, including Basic Life and AD&D along with Buy-Up options; Voluntary Life and AD&D; and Short-Term and Long-Term Disability

Employee Assistance Program (EAP): Magellan Health Services

• **Counselors available 24/7** who can offer legal and financial consultation, family support and more

Simplified Administration with Associated Industries Management Services

You want to focus on your customers and to grow your business. Associated Industries Management Services (AIMS) provides a seamless combination of services to simplify the administration of your employee benefits.

As the third-party administrator, AIMS provides comprehensive services for all aspects of employee benefit plan administration, including consolidated premium billing and account reconciliation, COBRA administration and coordination of eligibility with carriers.

AIMS is a division of the Associated Industries family of companies, which has been providing Northwest employers with top-tier service for more than 100 years. With a customer service goal to exceed your expectations, you will have a dedicated team working directly with you from day one.

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Associated Industries Management Services

HEALTH BENEFITS