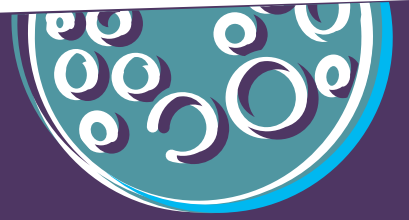




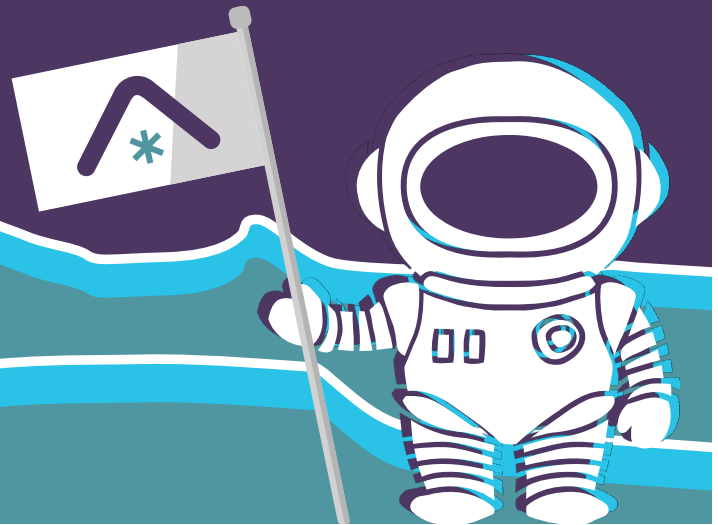
EMPLOYEE BENEFITS FOR NW INNOVATORS



# ALLtech Benefits Trust

Products and Services

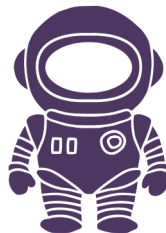
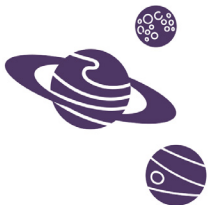
[ALLtechBenefits.com](http://ALLtechBenefits.com)



Effective January 1, 2022



ALLtech helps growing technology companies recruit and retain top talent with comprehensive, affordable health insurance and other employee benefits available exclusively to GeekWire members. Whether you have two employees or more than 100, we have a benefit plan to fit your needs.



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# About the ALLtech Benefits Trust

## The Best in Choice, Coverage and Cost

ALLtech offers a solution for technology companies that addresses the biggest needs of both small to mid-sized employers and their employees: choice, coverage and cost.

### Choice

- There is no such thing as one-size-fits-all when it comes to your employees. With ALLtech, covered employees are able to choose from a wide variety of benefit plans.
- Online and mobile app tools help members shop, compare and save on health care 24/7.

### Coverage

- ALLtech offers Regence BlueShield, which brings one of the broadest and most established networks in Washington state to ALLtech members. Regence's BlueCard network, for out-of-state members, provides one of the largest, most comprehensive provider networks in the world.
- Telehealth services at \$0 co-pay on most plans help people receive services by phone or video at convenient times and without the need to travel.
- A single point of contact for all types of plan administration including customer service, billing, eligibility and COBRA services.

### Cost

- ALLtech has negotiated favorable rates with industry-leading carriers like Regence BlueShield, Delta Dental of Washington, VSP Vision Care Inc., Wellspring EAP and others to provide the most competitive, cost-effective plans available, tailored specifically for the technology sector and businesses of your size and financial needs.
- The CHP CAMaffinity Program provides 20% discount on complementary and alternative medicine (CAM).
- Easy insurance-buying experience offers predictable out-of-pocket expenses for employees and their dependents.

The following pages give a detailed summary of the products and services offered exclusively by the Health Alliance for Technology (ALLtech) Benefits Trust.

# Membership Benefits

The tech industry is competitive and ever-changing. Health care is, too. Finding a plan that offers the right combination of choice, coverage, and cost can be challenging. That's why ALLtech and GeekWire have partnered to offer GeekWire member companies exclusive rates and a broad range of health benefits for fast-growing technology businesses in Washington state.

## About GeekWire

GeekWire is a fast-growing, national technology news site with strong roots in the Seattle region and a large audience of loyal, tech-savvy readers around the globe, who follow the site for breaking news, expert analysis and unique insights into the technology industry.

## GeekWire Memberships

GeekWire members receive access to unique resources and benefits, as well as special VIP access to events and other online activities. In addition, members receive special access and connections to technology leaders, entrepreneurs and innovators.

Members receive:

- Access to virtual and live events
- Exclusive content, invites and discounts
- Access to GeekWire Slack Backchannel and GeekWire members-only LinkedIn group
- Access to the GeekWire membership directory
- Exclusive access to ALLtech comprehensive health coverage and wellness benefits

GeekWire offers a variety of membership levels for companies with an annual investment of \$499-\$9,999 based on available benefits and company size. For 2022, GeekWire is offering the [Lunar Geeks Membership Pass to ALLtech member companies at \\$199](#).

To learn more about membership, visit [GeekWire.com/Memberships](https://GeekWire.com/Memberships).

## Medical Plan: Regence BlueShield

### 21 Unique Plan Designs

- MDLIVE® co-pay costs \$0 per visit (not subject to deductible) on most plans
- Tech Starter Plans: Two low-cost plans designed for startup companies include \$7,000 and \$8,700 deductible options with embedded \$10/\$60/\$100/60% Rx plan
- Premier Plans: \$250, \$500, \$1,000 and \$1,500 deductible options with embedded \$10/\$30/\$50/50% Rx plan
- Choice Plans: \$500, \$1,000, \$1,500, \$2,000 and \$3,000 deductible options with embedded \$10/\$40/\$60/50% Rx plan
- Balance Plans: \$2,500, \$3,000 and \$5,000 deductible options with embedded \$10/\$40/\$60/50% Rx plan
- HSA Plans: \$1,500, \$2,500, \$3,500 and \$5,000 deductible options with integrated administration available through HealthEquity
- MedSavvy: A tool that helps compare treatment options for effectiveness, safety and costs – members can easily connect with a pharmacist online.

## Dental Plan: Delta Dental of Washington

### 4 Plan Designs, 3 Annual Maximums

- Diverse PPO plans offer annual benefit maximums up to \$2,000; employers with 10 or more employees can pair a dental plan with family or child only orthodontia coverage
- Focus on preventive care, with all Class 1 diagnostic and preventive services covered in full and without reducing the annual benefit maximum
- Incentive plan starts at 100% coverage for Class I services

## Vision Plan: VSP Vision Care Inc.

### 3 Plan Designs

- Choice Plan A: 12/24/24 (exam/lenses/frames)
- Signature Plan B: 12/12/24 (exam/lenses/frames)
- Choice Plan C: 12/12/12 (exam/lenses/frames)
- Standard progressive lenses are covered in full when using a VSP provider
- No co-pay for elective contact lenses

# Benefits Snapshot, continued

## Basic Life and AD&D Plans: The Standard

- \$15,000 of Basic Life & AD&D included with medical insurance
- Buy-up options available for employers including benefit amounts of \$30,000, \$50,000, 1x base salary to \$200,000 and 2x base salary to \$250,000
- All guarantee issue

## Voluntary Life / AD&D Insurance: The Standard

- Up to a maximum \$500,000 benefit for employees
- \$50,000 guarantee issue
- Preferred Industry Rating
- Spouse and Dependent Life/AD&D available

## Disability: The Standard

- Three short-term disability plans and two long-term disability plans provide employees paycheck protection

## Employee Assistance Program: Wellspring EAP

- Three-visit model included with all medical plans with optional six-visit buy-up option
- Unlimited mandatory referrals/case management annually
- Access to BetterHelp virtual behavioral health counseling via email, text, phone or video
- Customized webinar series for leadership and employees
- Core services include, but are not limited to: telephonic consultation services, employee and supervisor orientations, work-life consultation, resources and referrals

## Retirement Plan: EVOLVE 401(k)

- Full-service retirement solution for small businesses

## Identity Protection: Allstate Identity Protection

- Protection Pro Plus plan can be offered to cover employee only or employee plus family



# Regence makes it easy

Regence BlueShield is changing the way people experience health care by removing friction from the system and making it easier to navigate. When you have Regence as your health plan, you get a partner who will guide you every step of the way. We're here to help you enroll, understand your benefits, save money, choose a doctor, manage your health and get answers to all your questions.

## Built right in

All our plans come with:

**A huge network that saves you money:** You'll have local and worldwide access to great doctors, hospitals and medical centers. Our networks offer you stability, discounts on care and tons of choices.

**Telehealth options that fit your needs:** You don't have to leave the house to see a doctor. Your Regence health plan includes telehealth, which gives you access to virtual doctor visits from the comfort of home—24 hours a day, 7 days a week, 365 days a year. Telehealth doctors can treat common health conditions from pink eye, rashes and ear infections to anxiety and depression. They can even send a prescription to your local pharmacy.

**Regence app and regence.com:** Make the most of your benefits with our cost estimator, doctor search, explanation of benefits statements and other helpful resources. Create an online account to have personalized tools at your fingertips.

**Preventive care:** Staying well is so important that every plan we sell covers a wide range of in-network preventive services—including birth control—at 100%.

**Prescription drugs:** Whether you need only the occasional antibiotic or are on regular medications, we make it easy to get your meds at a pharmacy near you.

**Discounts and more:** Save on health-related goods and services and access to an array of wellness programs.

**Award-winning customer service:** Have questions? Our friendly customer service professionals look forward to helping you.

This is a brief summary of benefits. It is not a certificate of coverage. For full coverage provisions, including limitations, and exclusions, refer to the benefits brochure. If there is a discrepancy between the plan benefit booklets, the SBCs or this document, the benefit booklets will be honored as the correct plan benefits.

MDLIVE is a separate company that provides telehealth services for Regence members.





# Health Alliance (ALLtech) for Technology Health Trust January–December 2022 Medical Comparison

Plan Options	Premier 250 Innova 90/70/\$20		Premier 250 Innova 80/60/\$25		Premier 500 Innova 90/70/\$20		Premier 500 Innova 80/60/\$25		Premier 1000 Innova 80/60/\$30		Premier 1500 Innova 80/60/\$35	
	Category 1	Category 2 & 3	Category 1	Category 2 & 3	Category 1	Category 2 & 3	Category 1	Category 2 & 3	Category 1	Category 2 & 3	Category 1	Category 2 & 3
Annual Deductible (Individual/Family)	\$250/\$500		\$250/\$500		\$500/\$1000		\$500/\$1,000		\$1000/\$2,000		\$1,500/\$3,000	
Out-of-Pocket Maximum (Individual/Family)	\$2,500/\$5,000		\$3,000/\$6,000		\$3,000/\$6,000		\$3,500/\$7,000		\$4,000/\$8,000		\$4,500/\$9,000	
Plan Benefits	90%	70%	80%	60%	90%	70%	80%	60%	80%	60%	80%	60%
Coinsurance Level												
ER Copay (waived if admitted)	\$250		\$250		\$250		\$250		\$250		\$250	
Physician Office Visit	100% \$20 copay	Cat. 2: 100% \$35 copay Cat. 3: ded. then 70%	100% \$25 copay	Cat. 2: 100% \$40 copay Cat. 3: ded. then 60%	100% \$20 copay	Cat. 2: 100% \$35 copay Cat. 3: ded. then 70%	100% \$25 copay	Cat. 2: 100% \$40 copay Cat. 3: ded. then 60%	100% \$30 copay	Cat. 2: 100% \$45 copay Cat. 3: ded. then 60%	100% \$35 copay	Cat. 2: 100% \$50 copay Cat. 3: ded. then 60%
Preventive Care (ded. waived Cat. 1 & 2)	100%	Cat. 2: 100% Cat. 3: ded. then 70%	100%	Cat. 2: 100% Cat. 3: ded. then 60%	100%	Cat. 2: 100% Cat. 3: ded. then 70%	100%	Cat. 2: 100% Cat. 3: ded. then 60%	100%	Cat. 2: 100% Cat. 3: ded. then 60%	100%	Cat. 2: 100% Cat. 3: ded. then 60%
Telehealth Visit with MD/LIVE	\$0 copay	Not covered	\$0 copay	Not covered	\$0 copay	Not covered	\$0 copay	Not covered	\$0 copay	Not covered	\$0 copay	Not covered
Diagnostic Lab & X-Ray	90%	70%	80%	60%	90%	70%	80%	60%	80%	60%	80%	60%
First \$700: ded. waived and paid at 100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
After \$700: ded. applies, then coinsurance	90%	70%	80%	60%	90%	70%	80%	60%	80%	60%	80%	60%
Chiropractic (ded. waived Cat. 1 & 2)	90%	70%	80%	60%	90%	70%	80%	60%	80%	60%	80%	60%
Acupuncture	Up to 24 manipulations PCY		Up to 24 manipulations PCY		Up to 24 manipulations PCY		Up to 24 manipulations PCY		Up to 24 manipulations PCY		Up to 24 manipulations PCY	
Rehabilitation Inpatient: 30 days PCY	90%	70%	80%	60%	90%	70%	80%	60%	80%	60%	80%	60%
Outpatient (ded. waived Cat. 1 & 2); 25 visits PCY	90%	70%	90%	60%	90%	70%	90%	60%	80%	60%	80%	60%
Mental Health/Substance Abuse Inpatient	90%	Cat. 2: 90% Cat. 3: 70%	80%	Cat. 2: 80% Cat. 3: 60%	90%	Cat. 2: 90% Cat. 3: 70%	80%	Cat. 2: 80% Cat. 3: 60%	80%	Cat. 2: 80% Cat. 3: 60%	80%	Cat. 2: 80% Cat. 3: 60%
Outpatient (ded. waived Cat. 1 & 2)	100% \$20 copay	Cat. 2: 100% \$20 copay Cat. 3: ded. then 70%	100% \$25 copay	Cat. 2: 100% \$25 copay Cat. 3: ded. then 60%	100% \$20 copay	Cat. 2: 100% \$20 copay Cat. 3: ded. then 70%	100% \$25 copay	Cat. 2: 100% \$25 copay Cat. 3: ded. then 60%	100% \$30 copay	Cat. 2: 100% \$30 copay Cat. 3: ded. then 60%	100% \$35 copay	Cat. 2: 100% \$35 copay Cat. 3: ded. then 60%
Lifetime Maximum	Unlimited		Unlimited		Unlimited		Unlimited		Unlimited		Unlimited	
Prescription Drug Plans												
Retail (30-day)	\$10/\$30/\$50		\$10/\$30/\$50		\$10/\$30/\$50		\$10/\$30/\$50		\$10/\$30/\$50		\$10/\$30/\$50	
Mail (90-day)	\$20/\$60/\$100		\$20/\$60/\$100		\$20/\$60/\$100		\$20/\$60/\$100		\$20/\$60/\$100		\$20/\$60/\$100	
Specialty Medications	50%		50%		50%		50%		50%		50%	
MAC Policy	MAC A - Mandatory		MAC A - Mandatory		MAC A - Mandatory		MAC A - Mandatory		MAC A - Mandatory		MAC A - Mandatory	





# Health Alliance (Alltech) for Technology Health Trust January–December 2022 Medical Comparison

Plan Options	Choice 500 PPO 80/60/\$30	Choice 1000 PPO 80/60/\$30	Choice 1500 PPO 80/60/\$35	Choice 2000 PPO 80/60/\$35	Choice 2500 PPO 80/60/\$35	Choice 3000 PPO 80/60/\$35
	Category 1	Category 2 & 3	Category 1	Category 2 & 3	Category 1	Category 2 & 3
<b>Annual Deductible (Individual/Family)</b>	\$500/\$1,000	\$1,000/\$2,000	\$1,500/\$3,000	\$2,000/\$4,000	\$2,500/\$5,000	\$3,000/\$6,000
<b>Out-of-Pocket Maximum (Individual/Family)</b>	\$4,000/\$8,000	\$5,000/\$10,000	\$5,500/\$11,000	\$6,500/\$13,000	\$6,500/\$13,000	\$7,000/\$14,000
<b>Plan Benefits</b>	Category 1	Category 2 & 3	Category 1	Category 2 & 3	Category 1	Category 2 & 3
<b>Coinsurance Level</b>	80%	60%	80%	60%	80%	60%
<b>ER Copay (waived if admitted)</b>	\$300	\$300	\$300	\$300	\$300	\$300
<b>Physician Office Visit (ded. waived Cat. 1 &amp; 2)</b>	100% \$30 copay	Cat. 2: 100% \$30 copay Cat. 3: ded. then 60%	100% \$35 copay	Cat. 2: 100% \$35 copay Cat. 3: ded. then 60%	100% \$35 copay	Cat. 2: 100% \$35 copay Cat. 3: ded. then 60%
<b>Preventive Care (ded. waived Cat. 1 &amp; 2)</b>	100%	Cat. 2: 100% Cat. 3: ded. then 60%	100%	Cat. 2: 100% Cat. 3: ded. then 60%	100% \$35 copay	Cat. 2: 100% \$35 copay Cat. 3: ded. then 60%
<b>Telehealth Visit with MD/LIVE</b>	\$0 copay	Not covered	\$0 copay	Not covered	\$0 copay	Not covered
<b>Diagnostic Lab &amp; X-Ray</b>	80%	60%	80%	60%	80%	60%
<b>First \$500: ded. waived and paid at 100%</b>	100%	100%	100%	100%	100%	100%
<b>After \$500: ded. applies, then coinsurance</b>	80%	60%	80%	60%	80%	60%
<b>Chiropractic</b>	80%	60%	80%	60%	80%	60%
<b>Acupuncture</b>	Up to 18 manipulations PCY (ded. waived Cat. 1 & 2)	Up to 18 manipulations PCY (ded. waived Cat. 1 & 2)	Up to 18 manipulations PCY (ded. waived Cat. 1 & 2)	Up to 18 manipulations PCY (ded. waived Cat. 1 & 2)	Up to 18 manipulations PCY (ded. waived Cat. 1 & 2)	Up to 18 manipulations PCY (ded. waived Cat. 1 & 2)
<b>Rehabilitation Inpatient: 30 days PCY</b>	80%	60%	80%	60%	80%	60%
<b>Outpatient: 25 visits PCY</b>	80%	60%	80%	60%	80%	60%
<b>Mental Health/Substance Abuse Inpatient</b>	80%	60%	80%	60%	80%	60%
<b>Outpatient</b>	80%	60%	80%	60%	80%	60%
<b>Lifetime Maximum</b>	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
<b>Prescription Drug Plans</b>	Category 1	Category 2 & 3	Category 1	Category 2 & 3	Category 1	Category 2 & 3
<b>Retail (30-day)</b>	\$10/\$40/\$60	\$10/\$40/\$60	\$10/\$40/\$60	\$10/\$40/\$60	\$10/\$40/\$60	\$10/\$40/\$60
<b>Mail (90-day)</b>	\$20/\$80/\$120	\$20/\$80/\$120	\$20/\$80/\$120	\$20/\$80/\$120	\$20/\$80/\$120	\$20/\$80/\$120
<b>Specialty Medications</b>	50%	50%	50%	50%	50%	50%
<b>MAC Policy</b>	MAC A - Mandatory	MAC A - Mandatory	MAC A - Mandatory	MAC A - Mandatory	MAC A - Mandatory	MAC A - Mandatory

Cat. = Category Ded. = Deductible PCY = Per calendar year



# Health Alliance (ALLtech) for Technology Health Trust January–December 2022 Medical Comparison

Plan Options	Balance 2500 PPO 70/50/\$40	Balance 3000 PPO 70/50/\$40	Balance 5000 PPO 70/50/\$40
<b>Annual Deductible (Individual/Family)</b>	\$2,500/\$5,000	\$3,000/\$6,000	\$5,000/\$10,000
<b>Out-of-Pocket Maximum (Individual/Family)</b>	\$6,500/\$13,000	\$7,000/\$14,000	\$8,000/\$16,000
<b>Plan Benefits</b>	<b>Category 1</b>	<b>Category 2 &amp; 3</b>	<b>Category 1</b>
<b>Coinsurance Level</b>	70%	50%	70%
<b>ER Copay</b>	\$300	\$300	\$300
<b>Physician Office Visit</b>	100% \$40 copay Cat. 2: 100% \$40 copay Cat. 3: ded. then 50%	100% \$40 copay Cat. 2: 100% \$40 copay Cat. 3: ded. then 50%	100% \$40 copay Cat. 2: 100% \$40 copay Cat. 3: ded. then 50%
<b>Preventive Care (ded. waived)</b>	100% \$0 copay Cat. 2: 100% Cat. 3: ded. then 50%	100% \$0 copay Cat. 2: 100% Cat. 3: ded. then 50%	100% \$0 copay Cat. 2: 100% Cat. 3: ded. then 50%
<b>Telehealth Visit with MD/LVE</b>	Not covered	Not covered	Not covered
<b>Diagnostic Lab &amp; X-Ray</b>	70%	50%	70%
First \$400 ded. waived and paid at 100%	100%	100%	100%
After \$400 ded. applies; then coinsurance	70%	50%	70%
<b>Chiropractic</b>	100% \$40 copay Cat. 2: 100% \$40 copay Cat. 3: ded. then 50%	100% \$40 copay Cat. 2: 100% \$40 copay Cat. 3: ded. then 50%	100% \$40 copay Cat. 2: 100% \$40 copay Cat. 3: ded. then 50%
<b>Acupuncture</b>	ded. waived, no coinsurance, subject to copay (for Cat.1 and 2 only) Up to 10 manipulations PCY; 100% \$40 copay Cat. 2: 100% \$40 copay Cat. 3: ded. then 50%	ded. waived, no coinsurance, subject to copay (for Cat.1 and 2 only) Up to 10 manipulations PCY; 100% \$40 copay Cat. 2: 100% \$40 copay Cat. 3: ded. then 50%	ded. waived, no coinsurance, subject to copay (for Cat.1 and 2 only) Up to 10 manipulations PCY; 100% \$40 copay Cat. 2: 100% \$40 copay Cat. 3: ded. then 50%
<b>Rehabilitation</b>	ded. waived, no coinsurance, subject to copay (for Cat. 1 and 2 only) Up to 12 visits PCY; 70%	ded. waived, no coinsurance, subject to copay (for Cat. 1 and 2 only) Up to 12 visits PCY; 70%	ded. waived, no coinsurance, subject to copay (for Cat. 1 and 2 only) Up to 12 visits PCY; 70%
<b>Mental Health/Substance Abuse</b>	70%	70%	70%
<b>Lifetime Maximum</b>	Unlimited	Unlimited	Unlimited
<b>Prescription Drug Plans</b>			
<b>Retail (30-day)</b>	\$10/\$40/\$50	\$10/\$40/\$60	\$10/\$40/\$60
<b>Mail (90-day)</b>	\$20/\$80/\$120	\$20/\$80/\$120	\$20/\$80/\$120
<b>Specialty Medications</b>	50%	50%	50%
<b>MAC Policy</b>	MAC A - Mandatory	MAC A - Mandatory	MAC A - Mandatory

Cat. = Category Ded. = Deductible PCY = Per calendar year



# Health Alliance (ALLtech) for Technology Health Trust January–December 2022 Medical Comparison

Plan Options	TechStarter 1 PPO 70/50/\$50	TechStarter 2 PPO 100/50/\$50
Annual Deductible (Individual/Family)	\$7,000/\$14,000	\$8,700/\$17,400
Out-of-Pocket Maximum (Individual/Family)	\$8,700/\$17,400	\$8,700/\$17,400
<b>Plan Benefits</b>	<b>Category 1</b>	<b>Category 1</b>
Coinsurance Level	70%	100%
ER Copay	\$300	\$300
<b>Physician Office Visit</b>	<b>Category 2 &amp; 3</b>	<b>Category 2 &amp; 3</b>
	50%	50%
<b>Preventive Care</b> ded. waived cat. 1 & 2	100% \$50 copay	100% \$50 copay
<b>Telehealth Visit with MDLIVE</b>	100% \$0 copay	100% \$0 copay
<b>Diagnostic Lab &amp; X-Ray</b> Simple: ded. waived	Simple: 100%	Simple: 100%
Complex: subject to ded.	Complex: 70%	Complex: 100%
<b>Chiropractic</b> ded. waived Cat. 1 & 2	100% \$50 copay	100% \$50 copay
	Up to 10 manipulations PCY; ded. waived, no coinsurance, subject to copay (for Cat.1 and 2 only)	Up to 10 manipulations PCY; ded. waived, no coinsurance, subject to copay (for Cat.1 and 2 only)
<b>Acupuncture</b> ded. waived Cat. 1 & 2	100% \$50 copay	100% \$50 copay
	Up to 12 visits PCY; ded. waived, no coinsurance, subject to copay (for Cat. 1 and 2 only)	Up to 12 visits PCY; ded. waived, no coinsurance, subject to copay (for Cat. 1 and 2 only)
<b>Rehabilitation</b> Inpatient: 30 days PCY	70%	100%
Outpatient: 25 visits PCY ded. waived Cat. 1 & 2	100% \$50 copay	100% \$50 copay
<b>Mental Health/Substance Abuse</b> Inpatient	70%	100%
Outpatient ded. waived Cat. 1 & 2	100% \$50 copay	100% \$50 copay
<b>Lifetime Maximum</b>	Unlimited	Unlimited
<b>Prescription Drug Plans</b>		
Retail (30-day)	\$10/\$50/\$100	\$10/\$50/\$100
Mail (90-day)	\$20/\$100/\$200	\$20/\$100/\$200
Specialty Medications	50%	50%
MAC Policy	MAC A - Mandatory	MAC A - Mandatory



# Health Alliance (ALLtech) for Technology Health Trust January–December 2022 Medical Comparison

Plan Options	Choice HSA 1500 HSA 2.0 1500	Choice HSA 2500 HSA 2.0 2500	Choice HSA 3500 HSA 2.0 3500	Balance HSA 5000 HSA 2.0 5000
Annual Deductible (Individual/Family)	\$1,500/\$3,000	\$2,500/\$5,000	\$3,500/\$7,000	\$5,000/\$10,000
Out-of-Pocket Maximum (Individual/Family)	\$4,000/\$8,000	\$5,000/\$10,000	\$6,000/\$12,000	\$6,500/\$13,000
<b>Plan Benefits</b>	<b>Category 1</b>	<b>Category 1</b>	<b>Category 1</b>	<b>Category 1</b>
Coinsurance Level	80%	80%	80%	80%
ER Copay	N/A	N/A	N/A	N/A
Physician Office Visit	80%	80%	80%	80%
Preventive Care (ded. waived)	100%	100%	100%	100%
Telehealth Visit with MD/LVE	\$0 copay after ded.	\$0 copay after ded.	\$0 copay after ded.	\$0 copay after ded.
Diagnostic Lab & X-Ray	80%	80%	80%	80%
Chiropractic	Up to 10 manipulations PCY	Up to 10 manipulations PCY	Up to 10 manipulations PCY	Up to 10 manipulations PCY
Acupuncture	80%	80%	80%	80%
Rehabilitation Inpatient: 30 days PCY	80%	80%	80%	80%
Outpatient: 25 visits PCY	80%	80%	80%	80%
Mental Health/Substance Abuse Inpatient	80%	80%	80%	80%
Outpatient	80%	80%	80%	80%
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited
<b>HSA Prescription Drug Plans</b>	<b>Deductible applies</b>	<b>Deductible applies</b>	<b>Deductible applies</b>	<b>Deductible applies</b>
Retail (30-day)	80%	80%	80%	80%
Mail (90-day)	80%	80%	80%	80%
Specialty Medications	N/A	N/A	N/A	N/A
MAC Policy	MAC C - Voluntary	MAC C - Voluntary	MAC C - Voluntary	MAC C - Voluntary

Cat. = Category Ded. = Deductible PCY = Per calendar year

# Regence Advantages

Save money and feel great!

As a Regence member, you can enjoy savings on the following health-related products and services. This discount program is offered to all Regence members at no additional cost (although some discounted programs offered by vendors may carry separate fees). **Regence Advantages is not insurance but is offered in addition to your medical and/or dental plan(s) to help you stay healthy and live better.**

**The Active&Fit Direct™ Program:** Choose from 11,000+ fitness centers nationwide for \$25/month (plus a \$25 enrollment fee and applicable taxes).

**CHP CAMaffinity Program:** You're eligible for the CHP CAMaffinity Program, which provides a 20% discount on complementary and alternative medicine (CAM) services offered through The CHP Group's network of chiropractors, acupuncturists, naturopathic physicians and massage therapists.

**EyeMed Vision Care®:** Save 35% on a complete pair of glasses (frames and lenses). Save 15% on non-disposable contacts and \$10 on contact fittings. Discounts are available at leading retailers and many private practice locations.

**QualSight®:** QualSight makes LASIK easy for members. You can save 40–50% on the national average price of Traditional LASIK or receive savings on procedures such as Custom Bladeless (all laser) LASIK. Find out if you are a potential candidate for this life-changing procedure today.

**Zenni Optical:** Get high-quality, affordable and stylish prescription eyeglasses direct from the factory. You receive 5% off Zenni's already low prices, with complete prescription eyewear starting at \$6.95. Zenni's online store offers over 3,000 frame styles. Turn any pair of Zenni eyeglasses into sunglasses with a wide selection of tinted lenses.

**TruHearing®\*:** Save up to 60% on hearing aids with TruHearing. Choose from a wide selection of the most advanced hearing aids, including small, virtually

invisible models and models you can control from your smartphone. Your purchase also includes three follow-up visits with a provider, 45-day trial, three-year warranty, and 48 free batteries per aid.

**Beltone Hearing Care™\*:** Members receive set retail prices as low as \$995 for Beltone hearing aids, plus free hearing screening, three-year manufacturer's warranty, loss and damage coverage, and a three-year supply of batteries.

**Amplifon Hearing Health Care\*:** Save 40% on diagnostic services, including hearing exams, and get savings on hearing aids. You'll enjoy a 60-day no-risk trial; one-year follow-up care; a three-year warranty, including coverage for loss and damage; and two years of free batteries (160 per hearing aid) with a lowest-price guarantee.

**Walgreens Smart Savings:** Save 15% on thousands of eligible Walgreens brand over-the-counter health and wellness products when you shop in store. It's easy to save on vitamins and supplements, allergy, cold and pain relief, eye and dental care, baby essentials and more.\*\*

**National Allergy:** Save 15% or more on products for non-drug allergy relief, including pillow and mattress encasings, air filtration, asthma management tools, green cleaning products and personal care products. Enjoy discount prices, outstanding service and a 60-day unconditional return policy with no restocking fees.

\*Discounts through Amplifon Hearing Health Care (also includes extended family), TruHearing and Beltone are available to members and their parents and grandparents.

\*\* Restrictions apply. See official terms and conditions at [regence.com/advantages](https://regence.com/advantages).

**CHP Active and Healthy:** This discount program gets you up, moving and saving money! With discounts on thousands of vendors (e.g., health clubs, ski resorts, sporting events, museums) for a small annual fee, it's your source for deals on healthy and fun activities.

**GreatCall:** Save up to \$45 on innovative, easy-to-use mobile products designed to help you or your loved ones lead more active and independent lives. Products include the big-button Jitterbug Flip, the large-screen Jitterbug Smart, and the one-button Lively Alert urgent response device.

**OPTAVIA Independent Certified Health Coach, Tonja Noretto:** Save \$95 on your first month's order and earn an additional \$25 toward your second! This safe weight management and health program uses scientifically designed OPTAVIA Fuelings, a personal health coach for one-on-one guidance and free OPTAVIA 30 for community support. Lose weight and manage disease through nutritional intervention, free access to health care professionals, educational materials and the "Habits of Health" system. This is a lifestyle change, not a diet. There are no hidden costs or start-up fees.

**Jenny Craig®:** Your coach provides dedicated support for weight loss guidance, personalized feedback and custom meal planning. Join for free plus receive \$200 in food savings, free coaching<sup>†</sup> with minimum purchase and save an extra 5% off your full menu purchases.<sup>†</sup>

**Epic® Dental:** Save 25% on smile-protecting supplies, including mouthwash, gums, mints and toothpaste. All contain xylitol, a natural ingredient that fights cavities.

**Loloz by HealthyGrid (Dental Optimizer):** Stop cavities and decay with all-natural lollipops from Dental Optimizer. They eliminate cavity-causing bacteria, while leaving healthy bacteria intact. Save 25% on lollipops and other products.

**Everest Funeral Planning and Concierge Service:** Save \$50 on the enrollment fee for Everest's funeral-planning services. Advisors are there 24 hours a day to help you make informed decisions about funeral-related issues.

**Banfield Pet Hospital®:** You receive a waived enrollment fee for Banfield Pet Hospital's Optimum Wellness Plans® (a savings of \$38.95 – \$45.95 depending on location), packages of preventive care that include annual blood work, vaccinations, de-worming, unlimited office visits, plus more. Banfield is the largest veterinary hospital in the world with more than 950 locations nationwide.

**Mom's Meals NourishCare:** Mom's Meals is a leading provider of nutrition solutions delivered to any home nationwide. The delicious fresh-made meals are dietitian-designed and chef-prepared, and they include menus for health conditions. Choose from 70 fully prepared nutritious meal choices.

**WINFertility:** For 15 years, WINFertility has been a trusted resource, linking those dealing with infertility with a network of accessible, affordable and proven fertility specialists. WINFertility offers you lower-than-market-rate treatment bundles consisting of the medical services and medications required to help you have a baby.

<sup>†</sup>Includes 60-day trial membership, food not included. Food savings redeemed as 8 weeks of \$25 US/\$26 CAD food credits with planned menu purchase (avg. \$170 US/\$178 CAD) each week. Full planned menu required for additional 5% food discount. Active program enrollment and eligibility status required. Valid only for new members and former members who haven't had an active visit within the past 60 days. Valid at participating centers and Jenny Craig Anywhere. Not available at jennycraig.com. Not valid with any other offer. No cash value.

**Want to learn more?**

Access member discounts at [regence.com/advantages](https://regence.com/advantages)



Regence BlueShield  
is an Independent Licensee of the Blue Cross  
and Blue Shield Association

REG-128866-20/08-WA  
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1800 Ninth Avenue | Seattle, WA 98101

Regence complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-344-6347 (TTY: 711). 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-888-344-6347 (TTY: 711).



## Welcome to MDLIVE!

With MDLIVE, you can visit with a doctor or counselor 24/7 from your home, office or on-the-go.



**You have a telehealth benefit giving you virtual care, anywhere. At a price you can afford.**

- Board-certified doctors
- Available anytime, day or night
- Consults by mobile app, video or phone
- Prescriptions can be sent to your nearest pharmacy if medically necessary

**We treat over 50 routine medical conditions including:**

- Acne
- Allergies
- Cold / Flu
- Constipation
- Cough
- Diarrhea
- Ear Problems
- Insect Bites
- Nausea / Vomiting
- Pink Eye
- Rash
- Respiratory Problems
- Sore Throats
- And More

**Your virtual doctor is here. Join for free today!**



**Download the app.**  
Join for free. Visit a doctor.

**MDLIVE.com/regence-wa**  
**1-888-725-3097**

# Confidential, convenient online therapy.

With MDLIVE, you can visit with a counselor or psychiatrist 24/7 from your home, office or on-the-go.



## Welcome to MDLIVE Behavioral Health!

Managing stress or life changes can be overwhelming but it's easier than ever to get help right in the comfort of your own home. Visit a counselor or psychiatrist by phone, secure video, or MDLIVE App.



**Talk to a licensed counselor or psychiatrist from your home, office, or on the go!**



**Affordable, confidential online therapy for a variety of counseling needs.**



**The MDLIVE app helps you stay connected with appointment reminders, important notifications and secure messaging.**



Your doctor will send prescriptions (if medically necessary) to your nearest pharmacy.

## We can help you address:

- Addictions
- Bipolar Disorders
- Child and Adolescent Issues
- Depression
- Eating Disorders
- Grief and Loss
- Life Changes
- Men's Issues
- Panic Disorders
- Parenting Issues
- Postpartum Depression
- Relationship and Marriage Issues
- Stress
- Trauma and PTSD
- Women's Issues
- And more



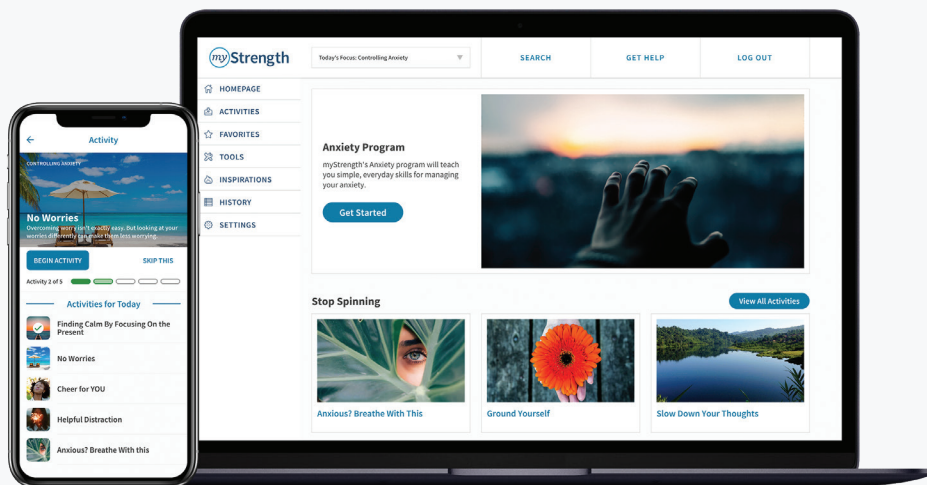
**Download the app.**  
Join for free. Visit a doctor.

**MDLIVE.com/regence-wa**  
**1-888-725-3097**

# Emotional Health and Well-being Support For Your Employees

## Help your Employees Recharge, Refresh and Improve Their Mood with myStrength by Livongo

Now your employees can use myStrength's web and mobile tools to support their goals and well-being. Learning to use myStrength's tools can help them overcome the challenges they face and stay mentally strong. It's all safe, secure and personalized. And, it's available to them at no extra cost through your health plan.



### What myStrength users are saying:

*"It's nice to have self-guided help that is so accessible."*

*"myStrength gives me back some of the 'light' I had lost."*

## HELP YOUR EMPLOYEES SIGN UP TODAY

1. Employees visit [bh.mystrength.com/alltech-rbs](https://bh.mystrength.com/alltech-rbs)
2. Employees provide access code "alltech-rbs"
3. Employees complete the myStrength sign-up process and personal profile

Regence BlueShield serves select counties in the state of Washington and is an Independent Licensee of the Blue Cross and Blue Shield Association. Livongo is a separate and independent company that does not provide Blue Cross and Blue Shield products or services, and is solely responsible for their products or services. Livongo is not insurance, but it is offered in addition to your medical plan to help you get information and support

when you need it. Also available via the myStrength app; use access code alltech-rbs. Program includes trends and support on your secure account and mobile app but does not include a phone or laptop. The testimonials, statements, and opinions presented are applicable to the member. Each member's exact results and experience will be unique and individual to each member. The testimonials are voluntarily provided and are not paid. Google Play and the Google Play logo are trademarks of Google LLC. Apple, the Apple logo, and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries and regions. App Store is a service mark of Apple Inc.

# Dental Plan

## Delta Dental of Washington



Delta Dental of Washington

For more than 60 years, we've always focused on what truly matters – healthy smiles. It drives everything we do.

We are a founding member of the nationwide Delta Dental Plans Association, and administer dental benefits to over 2.8 million members in state and nationwide, more than any other dental benefits provider.

Our unique two-tier Delta Dental PPOSM and Delta Dental Premier® networks offer the access to the most quality dentists – more than 4,400 in Washington State and more than 152,000 across the country. This is a benefit that no other company can match.

Regular dental exams and cleanings are key to keeping your smile healthy. Visit your dentist regularly. They'll keep you on the road to a lifelong, healthy smile.

MySmile® personal benefits center is your patient portal at [DeltaDentalWA.com](https://www.DeltaDentalWA.com).

It's customized to your benefits information and allows you to:

- Print your ID card
- View your coverage
- Get instant out-of-pocket cost estimates with MySmile Cost Genie®
- Endorse your favorite dentist and help others find theirs
- Sign up for paperless Explanation of Benefits (EOB) via email

Have a question? Give us a call at 800-554-1907 or send an email to [cservice@deltadentalwa.com](mailto:cservice@deltadentalwa.com). We're happy to help.

# Dental Plan

## Delta Dental of Washington



Delta Dental of Washington

	PPO Plan 1	PPO Plan 2	PPO Plan 3	PPO Plan 4 - Incentive
Class I - Diagnostic & Preventive Exams, Cleanings, Fluoride, X-rays, Sealants <i>(services do not count against annual benefit maximum)</i>	100%	100%	100%	100% - 80%
Class II - Restorative Restorations, Endodontics, Periodontics, Oral Surgery	90%	90%	90%	90% - 70%
Class III - Major Crowns, Dentures, Partials, Bridges and Implants	50%	50%	50%	50%
TMJ Surgical and Non-Surgical <i>(TMJ annual maximum is \$1,000 for all plans)</i>	50%	50%	50%	50%
Annual Maximum Per Person Benefit Period: (January 1 - December 31)	\$1,000	\$2,000	\$1,500	\$1,500
Deductible (Waived on Class I) Per person/per benefit period	\$50 per Person	\$25 per Person	\$25 per Person	\$50 per Person
Annual family maximum	\$150 per Family	\$75 per Family	\$75 per Family	\$150 per Family

## Optional Orthodontic Benefits Available

**Option 1** – Family (adults and children) Constant 50%, \$1,000 max

**Option 2** – Family (adults and children) Constant 50%, \$2,500 max

**Please Note:** This is a brief summary of in-network benefits only and does not constitute a contract.



# A LOOK AT YOUR VSP VISION COVERAGE



## SEE HEALTHY AND LIVE HAPPY WITH HELP FROM ALLTECH AND VSP.



As a VSP® member, you get personalized eye care from a VSP network doctor at low out-of-pocket costs.

### VALUE AND SAVINGS YOU LOVE.

Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras for additional savings.

### PROVIDER CHOICES YOU WANT.

With an average of five VSP network doctors within six miles of you, it's easy to find a nearby in-network doctor. Plus, maximize your coverage with bonus offers and additional savings that are exclusive to Premier Program locations.



**Like shopping online?** Go to **eyeconic.com** and use your vision benefits to shop over 50 brands of contacts, eyeglasses, and sunglasses.

### QUALITY VISION CARE YOU NEED.

You'll get great care from a VSP network doctor, including a WellVision Exam®—a comprehensive exam designed to detect eye and health conditions.

### USING YOUR BENEFIT IS EASY!

Create an account on **vsp.com** to view your in-network coverage, find the VSP network doctor who's right for you, and discover savings with exclusive member extras. At your appointment, just tell them you have VSP.

## GET YOUR PERFECT PAIR

**EXTRA \$20 + UP TO 40%**  
TO SPEND ON  
FEATURED FRAME BRANDS\* | SAVINGS ON LENS  
ENHANCEMENTS

bebe CALVIN KLEIN COLE HAAN FLEXON  
LACOSTE NINE WEST

SEE MORE BRANDS AT [VSP.COM/OFFERS](https://vsp.com/offers).



Contact us: **800.877.7195** or **vsp.com**

\*Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change. Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.

Coverage with a retail chain may be different or not apply. Log in to [vsp.com](https://vsp.com) to check your benefits for eligibility and to confirm in-network locations based on your plan type. VSP guarantees coverage from VSP providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business.



## YOUR VSP VISION BENEFITS SUMMARY

ALLTECH and VSP provide you with a choice of affordable vision plans. Choose the eye care essentials, or upgrade to give your eyes extra love.

EFFECTIVE DATE:  
01/01/2022



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
<b>Choice Plan A Coverage with a VSP Provider</b>			
WELLVISION EXAM	<ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> </ul>	\$10	Every 12 months
PRESCRIPTION GLASSES		\$25	See frame and lenses
FRAME	<ul style="list-style-type: none"> <li>\$200 featured frame brands allowance</li> <li>\$180 frame allowance</li> <li>\$100 Costco® frame allowance</li> </ul>	Included in Prescription Glasses	Every 24 months
LENSES	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Impact-resistant lenses for dependent children</li> </ul>	Included in Prescription Glasses	Every 24 months
LENS ENHANCEMENTS	<ul style="list-style-type: none"> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average savings of 30% on other lens enhancements</li> </ul>	\$0 \$95 - \$105 \$150 - \$175	Every 24 months
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> <li>\$160 allowance for contacts; copay does not apply</li> <li>Contact lens exam (fitting and evaluation)</li> </ul>	Up to \$60	Every 24 months
<b>Signature Plan B Coverage with a VSP Provider</b>			
WELLVISION EXAM	<ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> </ul>	\$10	Every 12 months
PRESCRIPTION GLASSES		\$25	See frame and lenses
FRAME	<ul style="list-style-type: none"> <li>\$200 featured frame brands allowance</li> <li>\$180 frame allowance</li> <li>\$100 Costco® frame allowance</li> </ul>	Included in Prescription Glasses	Every 24 months
LENSES	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Impact-resistant lenses for dependent children</li> </ul>	Included in Prescription Glasses	Every 12 months
LENS ENHANCEMENTS	<ul style="list-style-type: none"> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average savings of 40% on other lens enhancements</li> </ul>	\$0 \$80 - \$90 \$120 - \$160	Every 12 months
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> <li>\$160 allowance for contacts; copay does not apply</li> <li>Contact lens exam (fitting and evaluation)</li> </ul>	Up to \$60	Every 12 months
<b>Choice Plan C Coverage with a VSP Provider</b>			
WELLVISION EXAM	<ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> </ul>	\$10	Every 12 months
PRESCRIPTION GLASSES		\$25	See frame and lenses
FRAME	<ul style="list-style-type: none"> <li>\$200 featured frame brands allowance</li> <li>\$180 frame allowance</li> <li>\$100 Costco® frame allowance</li> </ul>	Included in Prescription Glasses	Every 12 months
LENSES	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Impact-resistant lenses for dependent children</li> </ul>	Included in Prescription Glasses	Every 12 months
LENS ENHANCEMENTS	<ul style="list-style-type: none"> <li>Standard progressive lenses</li> <li>UV coating/Scratch-resistant coating</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average savings of 30% on other lens enhancements</li> </ul>	\$0 \$0 \$95 - \$105 \$150 - \$175	Every 12 months
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> <li>\$160 allowance for contacts; copay does not apply</li> <li>Contact lens exam (fitting and evaluation)</li> </ul>	Up to \$60	Every 12 months
SUNCARE	<ul style="list-style-type: none"> <li>\$180 allowance for ready-made non-prescription sunglasses instead of prescription glasses or contacts</li> </ul>	\$25	Every 12 months
<b>ALL PLAN OPTIONS</b>			
VSP DIABETIC EYECARE PLUS PROGRAM™	<ul style="list-style-type: none"> <li>Retinal screening for members with diabetes</li> <li>Additional exams and services for members with diabetic eye disease, glaucoma, or age-related macular degeneration. Limitations and coordination with your medical coverage may apply. Ask your VSP doctor for details.</li> </ul>	\$0 \$20 per exam	As needed
EXTRA SAVINGS	<b>Glasses and Sunglasses</b> <ul style="list-style-type: none"> <li>Extra \$20 to spend on featured frame brands. Go to <a href="http://vsp.com/offers">vsp.com/offers</a> for details.</li> <li>20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam (30% savings for Signature plan).</li> </ul>		
	<b>Routine Retinal Screening</b> <ul style="list-style-type: none"> <li>No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam</li> </ul>		
	<b>Laser Vision Correction</b> <ul style="list-style-type: none"> <li>Average 15% off the regular price or 5% off the promotional price. Discounts only available from contracted facilities</li> </ul>		

eyeconic<sup>®</sup>

SAVE TIME AND  
MONEY WITH  
EYECONIC.<sup>®</sup>



*Use your VSP<sup>®</sup> vision benefits to purchase contacts, glasses, and sunglasses online with Eyeconic.*

The best part? **You'll save an additional 20%**, just for being a VSP member. Here's how to start saving:



1. **Find your product.** Over 50 brands you know and love. All at the best possible price when you apply your benefits.



2. **Customize your order.** Choose your lenses, upload your prescription and see your savings in real time.



3. **We do the rest.** Eyeconic is the only site where you can buy eyewear with your VSP<sup>®</sup> insurance—in network.

**MORE REASONS TO LOVE EYECONIC:**

- Free shipping and returns
- A free frame adjustment or contact consultation—on us
- Save up to \$120 on contacts with an annual supply discount
- See yourself in any pair with our Virtual Try-on tool
- Choose from 50+ popular brands like Calvin Klein, Cole Haan, Nike, Acuvue<sup>®</sup>, Biofinity<sup>®</sup>, DAILIES<sup>®</sup>, and more

**START SAVING NOW. CHECK OUT EYECONIC.COM<sup>®</sup> TODAY.**

# Life, AD&D and Disability

The Standard



## Life and Disability Coverage From The Standard Insurance Company

Life and Disability Insurance can give employees a greater sense of financial security by enabling them to protect their income now and in the future from an unexpected event.

Standard Insurance Company (The Standard) provides employee benefits as well as individual disability insurance and annuities, investment advice and commercial mortgages to more than 8.4 million customers nationwide. At The Standard, Group Life and Disability insurance aren't add-ons. They're our primary business. Our focused expertise means you'll work with people who understand your needs and you'll receive employee benefits that work harder to support your goals.

For over 100 years, The Standard has helped people achieve financial security so they can confidently pursue their dreams. In addition to being ranked among the top insurance providers today, The Standard is one of only 11 life insurers to have maintained an A.M. Best Co. financial strength rating of A or higher for more than 75 years. Given the rapidly evolving markets, changing customer needs and challenging economic times, this is a significant accomplishment, and we are proud of our long-standing track record of financial strength.

### Life Insurance

Life Insurance is designed to help cover a family's financial responsibilities once the insured family member is no longer living. The Standard offers exceptional service, compassion and expertise, recognizing

that our most important promise is the one we make to our customers – to be there when they need us. As an expert in the Life Insurance industry, The Standard is well equipped to provide our members with a smooth roll-out of this coverage.

### Disability Insurance

While disability can be caused by an accident, more often it is caused by an illness such as diabetes, heart disease, back problems or depression. And each year, more than one in ten U.S. adults suffers long-term disability.\* Disability Insurance is designed to pay a monthly benefit in the event that an insured employee cannot work because of a covered illness or injury. This benefit replaces a portion of the employee's income, helping them to continue to meet financial commitments during a time of need. As an expert in Disability Insurance, The Standard has a long-standing reputation for providing high quality customer service.

### Key Benefits The Standard Offers to Employers:

- Full benefits administration capability eases the burden on your HR team
- A dedicated service team will assist with enrollment, implementation and ongoing plan administration, providing prompt and consistent answers to your inquiries
- Claim intake is flexible and tailored to be most convenient for you
- When more robust benefits are offered, employers tend to experience higher rates of employee productivity, retention and job satisfaction

\*U.S. Census Bureau, 2004

# Life, AD&D and Disability

The Standard



## Life and AD&D Plan Highlights: The Standard

- \$15,000 Basic Life and AD&D coverage included at no additional cost for employees electing a medical plan
- Four Buy-Up Life and AD&D options
- Dependent Life and AD&D
- Rates are exclusive to ALLtech

## Life and AD&D Options: The Standard

- All basic Life/AD&D plans are offered with guarantee issue
- Flat benefit amounts of \$30,000 and \$50,000
- Base times salary options with benefit maximums of \$20,000 and \$250,000
- Voluntary Life/AD&D benefits, available in \$10,000 increments to a maximum of \$500,000
- Guarantee issue amount of \$50,000 for voluntary life and AD&D

## Life and AD&D Options: The Standard

### Short-Term Disability - 3 Plans

- \$750 Weekly Max Benefit
- \$1,250 Weekly Max Benefit
- \$2,500 Weekly Max Benefit
- Maximum waiting period is 180 days on all plans
- 7 day waiting period on all plans

### Long Term Disability – 2 Plans

- \$8,000 Monthly Max Benefit
- \$10,000 Monthly Max Benefit
- Both plans have 180 day waiting period
- Both plans pay for the first 24 months for which LTD benefits are paid



# Employee Assistance Program



Your EAP is a confidential & professional resource—available 24/7—paid for by your company and available to you and eligible dependents without cost. Benefits include:



For support  
1-866-607-4535  
wellspringeap.org  
USERNAME: ALLtech

A service provided by



CONFIDENTIAL  
PROFESSIONAL  
CONVENIENT  
AVAILABLE 24/7

A benefit paid for by your company through ALLtech

### COUNSELING ASSESSMENTS

Up to 3 in-person meetings with a counselor.

### LEGAL SERVICES

Free initial 30-minute phone consultation; ongoing consultations with a lawyer at 25% off attorney's regular fees; unlimited access to do-it-yourself legal documents online.

### FINANCIAL SERVICES

Free initial 30-minute phone consultation, and access to financial calculators and resource documents.

### ID THEFT VICTIM RESOURCES

Free initial 60-minute phone consultation, ID theft response kit, and prevention information.

### DAILY LIVING INFORMATION SERVICES

Unlimited phone or live chat consultations/requests for finding consumer services and resources.

### CHILDCARE & PARENTING RESOURCES

Unlimited phone or live chat consultations

### OLDER ADULT & ELDERCARE RESOURCES

Unlimited phone or live chat consultations

### WEBSITE ACCESS

Unlimited access to online resources including:

- Live Chat with a resource consultant (for Childcare, Eldercare & Daily Living)
- Online referral request
- Skill builders/online trainings
- Well-being & productivity content
- Monthly live & on-demand webinars
- Search tools

### SUBSCRIPTIONS

Monthly emails featuring the webinar of the month, spotlight on an EAP benefit, and a feature article on well-being or productivity, with direct links to the website.

### WELLSPRING STRESS CENTER™

Unlimited access to an online stress management and prevention center, including instant relief tools and long-term solutions.

### IN-THE-MOMENT SUPPORT

24/7 access to a professional, masters-level therapist who will help you manage your distress, create a plan of action, & provide resources (which may include referrals for further services).

**COUNSELING ASSESSMENTS** Get help for concerns related to addiction, anxiety & depression, family, relationships, communication, divorce, domestic violence, eating disorders, gambling, grief & loss, stress management, work concerns, motivation and more.

**LEGAL SERVICES** Consult with an attorney about issues related to financial matters, criminal charges, estate planning, civil disputes, taxes, immigration & naturalization, guardianship & custody, name changes, child support, property boundary disputes, adoption and more.

**FINANCIAL SERVICES** Consult with a financial counselor about matters related to credit counseling, tax planning, college funding, charitable giving, business services, debt and budgeting assistance, retirement planning, estate conservation, IRA funding, pensions, 401ks and more.

**ID THEFT VICTIM RESOURCES** Get assistance with emergency response, restoring identity and good credit, steps to dispute fraudulent debts, how to communicate with creditors & collection agencies, financial counsel, and more.

**DAILY LIVING INFORMATION RESOURCES** Connect with a Daily Living consultant to get help with information, listings or resources related to home maintenance & repair, travel & relocation, recreation, pet care, dining & entertainment, event planning, volunteering, family activities and more.

**CHILDCARE & PARENTING RESOURCES** Connect with a childcare/parenting consultant about finding resources related to infant through school-age care, back-up care, summer camps, education & tutoring, special needs, parenting resources, lactation support, adoption support and more.

**OLDER ADULT & ELDERCARE RESOURCES** Connect with an older adult/eldercare consultant about resources & information needs related to senior services, housing options, caregiving support, geriatric specialists, transportation services, activities, and more.

**WEBSITE ACCESS** Services, information and resources at your fingertips 24 hours every day. Learn about your benefits, find access points to all services, chat live with a childcare, eldercare or daily living specialist, send an online referral request, and explore well-being and productivity content presented in a variety of media formats.

**SUBSCRIPTIONS** Complimentary and optional subscription to a monthly email that delivers access to monthly live webinars, information about benefit components and a well-being or productivity related article. The subscription includes The Source™ quarterly newsletter and EAP Response™ - which contains helpful information whenever a high-impact traumatic or catastrophic event happens in the community or around the world.

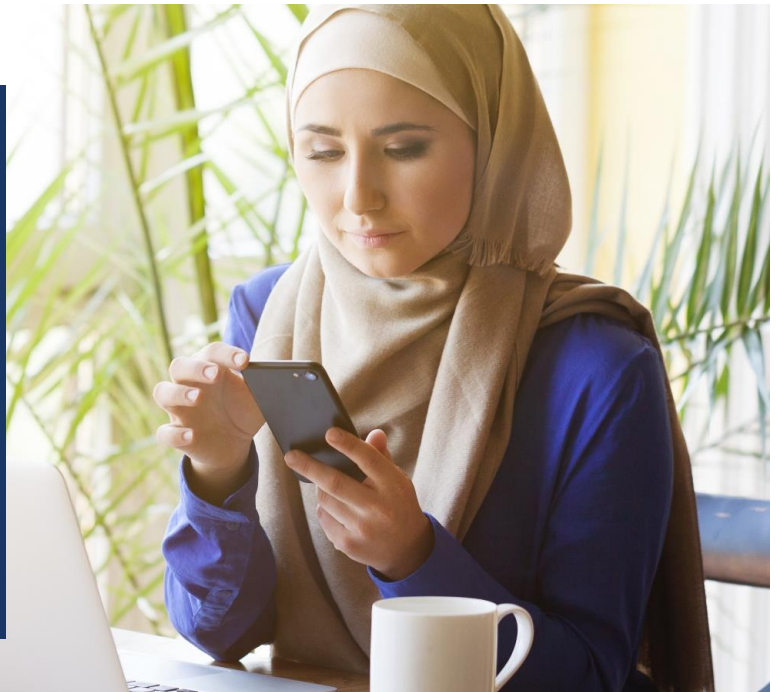
**WELLSPRING STRESS CENTER™** Access instant relief tools, take a stress assessment and find out your Stress Number®, identify your stress triggers and learn ways to manage, build resilience with a stress management platform called the Oxygen Plan™.

**IN-THE-MOMENT SUPPORT** Our phones are answered by a professional team of masters-level clinicians, who can help you manage your distress, create a plan of action, and provide resources (which may include referrals for further services).  
**If you are in a life-threatening emergency, call 911 immediately.**





Talk to a counselor anytime, anywhere—on your computer, tablet, or smartphone, with your BetterHelp benefit, available through Wellspring EAP.



Access your BetterHelp benefit by calling Wellspring EAP at 1-866-607-4535

#### ELIGIBILITY

This service can be used for individual and couples counseling. It is not appropriate for children under 13-years-old, those in crisis, or family therapy.

#### WHAT IS COVERED?

Your EAP sessions can be used for BetterHelp in the same way you would use it for traditional counseling. Live/scheduled meetings count as 1 session, and unlimited asynchronous text over a period of 1 week counts as 1 session.

#### HOW DOES IT WORK?

To access your BetterHelp benefit, call the Wellspring EAP access line. Going directly to the BetterHelp website without calling Wellspring will not activate the benefit.

When you call, a Wellspring EAP counselor will assess your concerns to determine whether online counseling is clinically appropriate. If you don't meet the criteria, you will be offered a traditional counseling referral. Otherwise, upon qualification, you will immediately receive an email with instructions to complete the signup process.

You can expect to be connected with a BetterHelp therapist within an average of 48 hours.

#### HOW DO I COMMUNICATE WITH MY THERAPIST?

You can engage with your BetterHelp therapist in four different ways:

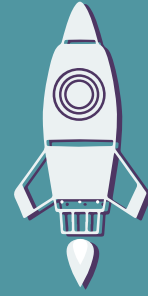
- **Messaging:** (Unscheduled) Message your therapist anytime from anywhere (1 week of unlimited, unscheduled texts counts as 1 session)
- **Chat:** (Live & scheduled) Text conversations with your counselor in real-time (counts as 1 session)
- **Phone:** (Live & scheduled) Talk with your counselor over the phone (counts as 1 session)
- **Video:** (Live & scheduled) Talk with your counselor in a virtual face-to-face setting (counts as 1 session)

#### WHAT IF I CHANGE MY MIND ABOUT BETTERHELP?

Simply call Wellspring EAP within 30 days of accessing services to be re-referred. Your access to BetterHelp will terminate and you will receive a referral to traditional in-person services from Wellspring EAP.

# IT'S TIME TO LIFT OFF

## WITH A RETIREMENT SAVINGS PLAN AS INNOVATIVE AS YOU ARE



ALLtech helps growing tech companies in Washington build and manage employee benefits programs that can compete with the big guys. Now we offer a 401(k) program built just for you.

### ARE YOU OFFERING THE BENEFITS TOP TALENT DEMANDS?

According to a survey by JP Morgan, after health insurance, a retirement savings plan is the biggest benefit demand, with more than 75% of employees believing their employers have some degree of responsibility to help them save for retirement.

### INVESTING IN YOUR FUTURE HAS NEVER BEEN EASIER

Offering the EVOLVE 401(k) plan is an easy way to attract and retain top talent by helping your employees invest in their future.

Whether you need to simplify your current 401(k) plan management, or want to start offering one, we're here to help.

#### GETTING STARTED IS EASY.

[Click here](#) to visit EVOLVE 401(k). Provide brief insight into your needs and a consultant will contact you.

ALLtech is a



### Why choose EVOLVE 401(k)?

- **Quality plans. Affordable prices.**  
Procure a cost-effective plan built especially with tech companies – like yours – in mind. It meets your business needs and scales along with your growth.
- **Streamlined service. Knowledgeable support.**  
Quickly onboard employees and receive ongoing monitoring and compliance support.
- **In-depth research. Investment guidance.**  
Benefit from in-depth industry insight to meet your fiduciary responsibilities.

### YES, YOU CAN AFFORD A 401(K) WITH ALLTECH!

Brought to you to by Newfront Retirement Services, Inc. an independent consulting team focused exclusively on retirement plans. EVOLVE is run by an experienced team of retirement services professionals who handle the details so you can stay focused on growing your business.



# Identity Protection



## Allstate Identity Protection

### Allstate Identity Protection Pro Plus

Ready to digitize your business, protecting against whatever new challenges tomorrow may bring?

Identity Protection is one of the fastest growing voluntary benefits today. While it may be labeled “voluntary,” given recent surges in fraud and identity theft, identity protection benefits feel more important than ever.

Through ALLtech, members now have access to Protection Pro Plus, an Allstate Identity Protection plan that can be offered to cover employee only or employee plus family. The plan offers a generous definition of family, using “under roof or under wallet” as its guideline.

Protection Pro Plus includes:

- Identity monitoring
- Credit monitoring
- Remediation
- Reporting

Protection Pro Plus is a non-taxable, non-reportable benefit, meaning employers can deduct any cost of offering this service to their employees, when enrolled as employer paid.

To learn more, download the [Allstate Identity Protection brochure](#) or email [ALLtech@advprofessionals.com](mailto:ALLtech@advprofessionals.com).

# About the Third-Party Administrator



Associated Industries  
Management Services

HEALTH BENEFITS  
ADMINISTRATION

## Associated Industries Management Services

### **Benefit Administration Services Made Simple. Just For You.**

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.

### **Support You Can Count On From Day One.**

With more than 100 years' combined experience in third-party administration for a variety of groups in Washington state, the AIMS team takes pride in providing personalized service to meet your specific benefits administration needs.

**Service Integration.** We provide 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. Following industry standards, we invoice on the 15th of each month (or the next business day), allowing ample time for you to report any changes prior to receiving and paying your final bill. Eligibility edits such as additions, changes and terminations are processed daily, which means your account is updated quickly and consistently.

**Simplicity.** From day one, you will have a dedicated team working directly with you. Contacting us is simple via either our toll-free customer service help line or email. If you choose to call, know that when you call us during regular business hours (8:00 am to 4:00 pm, PST), you will be connected directly to a member of our team, not spend time navigating through an automated phone system.

**Support.** Our customer service goal is to exceed your expectations and our team of experts is available to you Monday through Friday. Our service offerings include:

- Eligibility coordination
- Electronic Data Interface (EDI) with carriers and organization payroll partners
- Consolidated premium billing and account reconciliation
- Portal for online bill access and EFT payment
- COBRA administration
- Notice and disclosures: Summary Plan Description (SPD); HIPAA privacy practices and COBRA initial notices; creditable/non-creditable coverage notice (CMS); notices sent per compliance regulatory guidelines.
- Daily administration with ongoing client support

**Stability.** 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. The AIMS team upholds the tradition of quality service by providing cost-effective, integrated services to meet the specific benefit plan administration needs of your organization.

**Our Promise to You:** We will work hard to develop a strong relationship with your organization that is built on trust and consistently delivers value.

# About the Managing General Agent

## Advanced Professionals Insurance & Benefit Solutions



Insurance &  
Benefit Solutions

Advanced Professionals  
Insurance & Benefit Solutions  
1201 Third Avenue, Suite 800  
Seattle, WA 98101 | 206.602.3558  
[ALLtech@advprofessionals.com](mailto:ALLtech@advprofessionals.com)

[Advanced Professionals Insurance & Benefit Solutions](#) manages several Association Health Plans, small-employer community-rated products, as well as large group-underwritten products. The team is committed to offering innovative solutions and unparalleled service. Through various marketplaces, Advanced Professionals Insurance & Benefit Solutions provides accredited producers with access to a comprehensive array of affordable healthcare products and services designed to meet the specific needs of their clients.

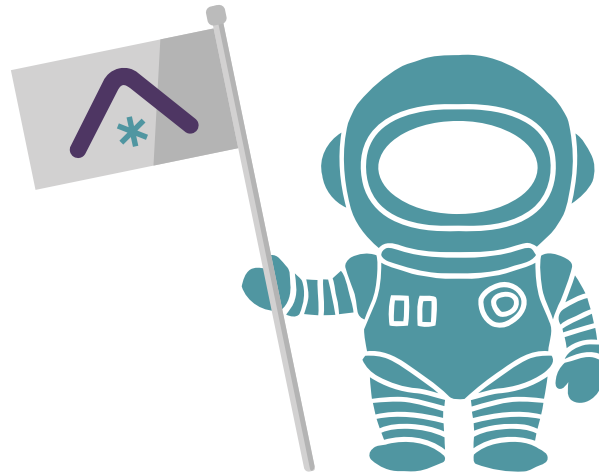
Driving Advanced Professionals Insurance & Benefit Solutions' success are two powerful and complementary components: technology and service. Our proprietary [AP Connect](#) producer portal is a web-based system uniquely designed for our wholesale model. As your end-to-end platform for RFPs, new business and renewals, AP Connect also provides access to each of our program-specific resources – including forms, plan summaries and booklets, producer reference tools, directories and more. The team is committed to a two-day turnaround on the more than 35,000 proposal requests received annually from 750 accredited producers across the state. The team not only delivers these proposals, but also handles the processing of all new business and renewals.

Advanced Professionals Insurance & Benefit Solutions is a dedicated team which, with more than 50 years of combined trust management experience, is a dynamic group of professionals accustomed to the ever-changing health insurance environment.

Your Advanced Professionals Insurance & Benefit Solutions team will assist with:

- Rate and product design assessment on behalf of employers and accredited producers
- Producer presentations and training
- Marketplace benchmarking
- Value-driven strategies
- Marketing
- High-level claim and service issues
- General advocacy for credentialed producers and companies

Advanced Professionals Insurance & Benefit Solutions takes pride in its ability to thrive in a fast-paced environment. Combining a creative approach with a “do-what-it-takes” attitude is what differentiates this team from the competition.



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Sponsoring Association

**GeekWire**

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Third-Party Administrator



AIMS@aiin.com | AIMSTPA.com

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Managing General Agent



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