



# Employee Benefits that are **Diverse, Convenient** and **Accessible**

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# About the CleanTech Alliance Health Trust



CleanTech Alliance Health Trust provides employee benefits to companies that develop products and services in the energy, environmental and building sciences industries. Our goal is to provide plan offerings as diverse as our customers and their different industry sectors. We believe that administrating employee health benefits should be easy, convenient and accessible so our members can focus on changing the world.

Insurance through the Health Trust provides exclusive advantages such as a wide array of administrative services, as well as highly competitive group rates through contracts with the largest and most respected insurance carriers in Washington state.

Benefits of joining CleanTech Alliance Health Trust include:

#### It's Diverse

- Our members represent many different industries; this diversity creates the value in the connections we make that ultimately make a difference in our businesses and the planet.
- Like our customers, we're bold thinkers and look for new ways to develop offerings with consumerfocused tools designed to improve health, support informed decisions and help employees become active participants in their own healthcare.
- The Trust partners with a variety of insurance carriers that help with decision support, price transparency and wellness.
- Covered employees are able to choose from a wide variety of benefit plans that include medical, dental, vision and other ancillary offerings.
- Comprehensive medical plans offer significant first dollar benefits; plan deductibles range from \$200 to \$8,000.
- Flexible pricing strategies are uniquely developed for the clean technology industry and exclusively available through the CleanTech Alliance Health Trust.

## It's Convenient

- Enrolling into CleanTech Alliance Health Trust means also becoming a <u>CleanTech Alliance</u> member. This membership extends to all of your employees and comes with benefits like discounted event pricing, discount purchasing at select retailers and suppliers and B-to-B connections. Members of the following partner associations have a reciprocal relationship with the CleanTech Alliance, giving them access to all member benefits including the CleanTech Alliance Health Trust:
  - » Roofing Contractors Association of Washington
  - » Evergreen Rural Water of Washington
  - » Washington Solar Energy Industries Association

# About the CleanTech Alliance Health Trust, continued



- The Trust is committed to making administration of your company benefits easy and painless. We provide consolidated billing and a web-based employer management platform featuring online enrollment and invoicing, and access to plan booklets, summaries and forms for ease of administration.
- Employers have a single point of contact for all types of plan administration including customer service, billing, eligiblity and COBRA services, included at no additional cost.
- Care advice is delivered in a variety of ways, based on member preference: in person, on the phone or via telemedicine.
- Virtual care provides easy and convenient access to health services outside a clinical setting.

### It's Accessible

- CleanTech Alliance hosts events and seminars regarding how to successfully run and manage your business, including human resources-related topics such as wellness in the workplace.
- The CleanTech Alliance Health Trust benefit platform enables employers to offer leading insurance benefit options that meet the demand for growing companies, with comprehensive benefits for as few as two employees or as many as 199.
- CleanTech Alliance helps growing energy, environmental and sustainability firms in Washington state recruit and retain top talent with competitive and affordable health and wellness benefits.
- Premera is the contracted medical carrier for the CleanTech Alliance Health Trust to provide
  comprehensive medical insurance to prospective employers in the Pacific Northwest. Benefit plans
  go where your team goes across the country and around the world so your employees can feel
  confident knowing they have one of the largest provider networks in the world at their service.
- Efficient product designs allow for an easy insurance buying experience with predictable out-of-pocket expenses for employees and their dependents.

The following pages give a detailed summary of the unique products and services offered by CleanTech Alliance Health Trust.

# About the Trust Sponsor: CleanTech Alliance



# **Membership Benefits**

### About the CleanTech Alliance

<u>CleanTech Alliance</u> drives clean technology innovation and job growth to advance our economy. The 1,100-and-growing member organizations represent many different industries, business models, technologies and services. This diversity creates valuable connections that make a difference for CleanTech Alliance members, the economy and our planet through policy advocacy, entrepreneur support programs, business services and signature events that educate, enlighten and enhance profitability.

If you want to enjoy a collaborative culture that provides fuel for sustainable businesses in every industry, the CleanTech Alliance is where you need to be.

## CleanTech Memberships

Ask any CleanTech Alliance member about the benefit of belonging and almost everyone will say, "Because of the people you meet and the value they bring." It's empowering to connect with a large group of people who feel the same way you do about making cleantech happen in Washington state. The connections made and knowledge gained and shared through the Alliance has the potential to make Washington state the leader in the U.S. cleantech market.

Your company's membership in the Alliance provides the following benefits:

- Membership for all employees in your organization
- Discounted event and program registration prices for all employees
- Access to Alliance bimonthly members-only funding and promotion opportunity e-newsletters
- Access to new job and research opportunity board
- Committee membership, networking and professional development opportunities for all employees
- Company profile in the CleanTech Alliance online directory
- Opportunities for recognition at Alliance Signature Events
- Access to members-only workshops, meet and greets and programs
- Preferred consideration for sponsorship and hosting opportunities
- May be nominated to the Board of Directors
- Eligible for features, executive Q-and-A's and newsletter stories send to 18,000+ subscribers
- Speaking opportunities for company representatives

To learn more about membership benefits, go to the CleanTech website at CleanTechAlliance.org/Become-a-Member or call 206.389.6390.

# **Benefits Snapshot**



#### Medical: Premera Blue Cross

- 19 unique medical plans to choose from paired with flexible networks that provide in-network coverage across the country
- Sustainable product suite provides deductible options of \$200 to \$5,000 with robust first-dollar benefits
- Durable product suite provides deductible options of \$500 to \$8,000 with favorable family deductible and out-of-pocket limits
- HSA plans provide a tax savings vehicle with easy-to-understand member cost-shares
- Diverse in-network virtual care options include 98point6, Doctor on Demand, Talkspace, Boulder Care and Workit Health, with many services provided at no cost to the member
- Enhanced rehab and acupuncture benefit provides 50% more annual visits than traditional plans
- Provider networks include BlueCard to accommodate employees across the country and while traveling abroad
- Mail order Rx provides convenience and member savings

## Dental: Delta Dental of Washington

- Seven PPO plans including a voluntary plan and 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

## Vision: VSP Vision Care Inc.

• Three available plans include an exam, hardware and contact lens benefit, as well as an optional safety glasses rider

# Basic Life and AD&D, Disability, and Voluntary Life: Unum

- Basic Life: Options include flat benefit amounts, as well as multiples of salary
- Disability benefits and voluntary life coverage available to employers with 10 or more employees with generous voluntary life guarantee issue amount of \$180,000

## **Employee Assistance Program: Wellspring EAP**

• Three-visit model included with all medical plans with optional six-visit buy-up option

## Identity Protection: Allstate Identity Protection

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

# **Medical Plan**

#### **About Premera Blue Cross**



Premera Blue Cross has a history of helping generations of Washingtonians. Serving Washington state since 1933, Premera is a notfor-profit, independent licensee of the Blue Cross Blue Shield Association. We serve more than 2 million people – from individuals and families to members of Fortune 100 employer groups.

It is our purpose to improve our customers' lives by making healthcare work better. Which is why we offer a rich set of tools and resources to help our customers manage both their healthcare and costs.

Check out what's new at Premera.

# Support for smart healthcare decisions

Premera plans include consumer web-based tools and health-support programs. They help employees maintain good health and change unhealthy behavior.

All medical plans include these great support programs:

- Find a Doctor: Search doctors, clinics, cost estimates and more.
- Virtual care: Expanded in-network access includes:
  - » <u>98point6</u>: Text-based primary/urgent care from a doctor, 24/7.
  - » <u>Doctor on Demand</u>: Video and phonebased primary/urgent care and mental health therapy.
  - » <u>Talkspace</u>: Video and text-based mental health therapy.

- » Boulder Care: Treatment for opioid use disorder and alcohol use disorder. Video visits and messaging with a therapist.
- » Workit Health: Treatment for opioid use disorder and alcohol use disorder. Live chat and video with a therapist.
- 24-Hour NurseLine: Free, confidential health advice from a registered nurse, available 24/7.
- Pregnancy and newborn support:
   BestBeginnings Maternity engages parents from pregnancy through newborn care with personalized tools and support that encourages discovering risks early.

# Provider network built for value and quality

Premera Blue Cross offers a comprehensive network in Washington.

The Premera network of doctors, hospitals, and other healthcare providers is designed to offer ready access to safe, effective, high-quality care at affordable prices.

Our strong relationships with our provider partners help maximize healthcare dollars by:

- Focusing on quality care
- Helping control rising medical and prescription drug costs
- Providing resources for improved healthcare

When outside Washington, members can access Premera's national network of preferred providers, offering the same high standards of quality.

|                  |            |          |            |                | CleanTech  |             | iance W               | Alliance Washington Side by Side Comparison<br>(January 1, 2022 - December 31, 2022) | de Compariso         | u                      |                        | PREM INTO CROSS       | PREMERA   100          |
|------------------|------------|----------|------------|----------------|--|-------------|-----------------------|--|----------------------|------------------------|------------------------|-----------------------|------------------------|
| o Hold           | Deductible | ctible   | Coins      | Coinsurance    | Control of State of S | Out-of-Pock | Out-of-Pocket Maximum |  | Preventive Office    | Other Professional     | Other Professional     | Rx Cos                | Rx Cost Shares         |
|                  | Individual | Family   | In Network | Out of Network | Office visit copay   | Individual  | Family                | Emergency care   | Visits/Immunizations | Diagnostic Imaging     | Laboratory/Pathology   | Retail                | Mail Order             |
| Sustainable 200  | \$200      | \$600    | %0         | 20%            | \$25   | \$3,200     | 009'6\$               | \$200 copay, then 0% after deductible  | Covered in Full      | Covered in Full        | Covered in Full        | \$10/\$30/\$60/\$250  | \$20/\$60/\$60/\$500   |
| Sustainable 250  | \$250      | \$750    | 10%        | 20%            | \$25   | \$3,750     | \$11,250              | \$200 copay, then 10% after deductible   | Covered in Full      | 10%, deductible waived | 10%, deductible waived | \$10/\$30/\$60/\$250  | \$20/\$60/\$60/\$500   |
| Sustainable 300  | \$300      | 006\$    | %07        | 20%            | 08\$   | \$4,300     | \$12,900              | \$200 copay, then 20% after deductible   | Covered in Full      | 20%, deductible waived | 20%, deductible waived | \$10/\$35/\$70/\$250  | \$20/\$70/\$70/\$500   |
| Sustainable 500  | \$500      | \$1,500  | %07        | 20%            | 08\$   | \$4,500     | \$13,500              | \$200 copay, then 20% after deductible   | Covered in Full      | 20%, deductible waived | 20%, deductible waived | \$10/\$35/\$70/\$250  | \$20/\$70/\$70/\$500   |
| Sustainable 750  | \$750      | \$2,250  | %02        | 20%            | \$35   | \$4,750     | \$14,250              | \$200 copay, then 20% after deductible   | Covered in Full      | 20%, deductible waived | 20%, deductible waived | 0478/078/35/018       | \$20/\$70/\$70/\$500   |
| Sustainable 1000 | \$1,000    | \$3,000  | %07        | 20%            | \$35   | \$6,000     | \$12,000              | \$200 copay, then 20% after deductible   | Covered in Full      | 20%, deductible waived | 20%, deductible waived | \$10/\$40/\$80/\$250  | \$20/\$80/\$80/\$500   |
| Sustainable 1500 | \$1,500    | \$4,500  | 20%        | 20%            | \$32   | \$6,850     | \$13,700              | \$200 copay, then 20% after deductible   | Covered in Full      | 20%, deductible waived | 20%, deductible waived | \$10/\$40/\$80/\$250  | \$20/\$80/\$80/\$500   |
| Sustainable 2000 | \$2,000    | \$6,000  | 20%        | 20%            | \$40   | \$6,850     | \$13,700              | \$200 copay, then 20% after deductible   | Covered in Full      | 20%, deductible waived | 20%, deductible waived | 052\$/001\$/05\$/01\$ | \$20/\$100/\$100/\$500 |
| Sustainable 2500 | \$2,500    | \$7,500  | 20%        | 20%            | \$40   | \$6,850     | \$13,700              | \$200 copay, then 20% after deductible   | Covered in Full      | 20%, deductible waived | 20%, deductible waived | 052\$/001\$/05\$/01\$ | \$20/\$100/\$100/\$500 |
| Sustainable 3000 | \$3,000    | \$9,000  | 20%        | 20%            | \$40   | \$6,850     | \$13,700              | \$200 copay, then 20% after deductible   | Covered in Full      | 20%, deductible waived | 20%, deductible waived | 052\$/001\$/05\$/01\$ | \$20/\$100/\$100/\$500 |
| Sustainable 5000 | \$5,000    | \$12,700 | 20%        | 20%            | \$40   | \$6,850     | \$13,700              | \$200 copay, then 20% after deductible   | Covered in Full      | 20%, deductible waived | 20%, deductible waived | 052\$/001\$/05\$/01\$ | \$20/\$100/\$100/\$500 |
| Durable 500      | \$500      | \$1,000  | %0L        | 20%            | \$25   | \$5,000     | \$10,000              | \$250 copay, then 10% after deductible   | Covered in Full      | 10%, deductible waived | 10%, deductible waived | %05/001\$/05\$/01\$   | \$20/\$100/\$100/50%   |
| Durable 1500     | \$1,500    | \$3,000  | %08        | 20%            | 08\$   | \$7,350     | \$14,700              | \$250 copay, then 30% after deductible   | Covered in Full      | 30%, deductible waived | 30%, deductible waived | %05/001\$/05\$/01\$   | \$20/\$100/\$100/50%   |
| Durable 3500     | \$3,500    | \$7,000  | %08        | 20%            | \$40   | \$7,350     | \$14,700              | \$250 copay, then 30% after deductible   | Covered in Full      | 30%, deductible waived | 30%, deductible waived | %05/001\$/05\$/01\$   | \$20/\$100/\$100/50%   |
| Durable 6000     | \$6,000    | \$12,000 | %08        | 20%            | \$40   | \$7,350     | \$14,700              | \$250 copay, then 30% after deductible   | Covered in Full      | 30%, deductible waived | 30%, deductible waived | %09/001\$/09\$/01\$   | \$20/\$100/\$100/50%   |
| Durable 8000     | \$8,000    | \$16,000 | %0         | 20%            | \$40   | \$8,000     | \$16,000              | \$250 copay, then 0% after deductible  | Covered in Full      | Covered in Full        | Covered in Full        | %09/001\$/09\$/01\$   | \$20/\$100/\$100/50%   |
| HSA 2000         | \$2,000    | \$4,000  | %07        | 20%            | 20% after deductible   | \$6,550     | \$13,100              | 20% after deductible   | Covered in Full      | 20% after deductible   | 20% after deductible   | 20% after deductible  | 20% after deductible   |

HSA 3000 S3.000 S6.000 20% 50% 50% 50% 20% after deductible 56.550 S13.100 20% after deductible HSA 5000 S5.000 S6.550 20% 50% 50% 20% after deductible S6.550 S13.100 20% after deductible This benefit summary Is not a contract or a complete explanation of covered services, exclusions, limitations, or reductions. Please refer to the benefit highlights and booklets for additional information. Waive copy! familitation scholar facility and done (12 visits PCY) Acupuncture (HSK 12 visits PCY) PDC: 18 visits PCY)



#### Discrimination is Against the Law

Premera Blue Cross (Premera) complies with applicable Federal and Washington state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). Premera provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact the Civil Rights Coordinator. If you believe that Premera has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with: Civil Rights Coordinator — Complaints and Appeals, PO Box 91102, Seattle, WA 98111, Toll free: 855-332-4535, Fax: 425-918-5592, TTY: 711, Email AppealsDepartmentInquiries@Premera.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Ave SW, Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html. You can also file a civil rights complaint with the Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint Portal available at https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status, or by phone at 800-562-6900, 360-586-0241 (TDD). Complaint forms are available at https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx.

#### Language Assistance

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-722-1471 (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 800-722-1471 (TTY: 711)。 CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800-722-1471 (TTY: 711). 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-722-1471 (TTY: 711) 번으로 전화해 주십시오. ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-722-1471 (телетайп: 711). РАИNАWA: Кипд падзазаlita ka ng Tagalog, тааагі капд gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Титаwад sa 800-722-1471 (ТТҮ: 711). УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 800-722-1471 (телетайп: 711). [பយಪ್ಪ: பើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិកឈ្លួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ 800-722-1471 (ТТҮ: 711)។ 注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。800-722-1471 (ТТҮ:711) まで、お電話にてご連絡ください。

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-722-1471 (ATS : 711).

<u>UWAGA</u>: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-722-1471 (TTY: 711).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 800-722-1471 (TTY: 711).

<u>ATTENZIONE</u>: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-722-1471 (TTY: 711). <u>توجه</u>: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان بر ای شما فراهم می باشد. با (TTY: 711) (TTY: 711) تماس بگیرید.

037397 (07-01-2021)

An independent licensee of the Blue Cross Blue Shield Association

# **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 <u>DeltaDentalWA.com</u>.

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 <u>cservice@deltadentalwa.com</u>. We're happy to help.

# **Dental Plan**

# Delta Dental of Washington



Delta Dental of Washington

|  | Plan A          | Plan B          | Plan C           | Plan D           | Plan E -<br>Incentive           | Plan F -<br>Incentive           | *Plan G -<br>Voluntary |
|--|-----------------|-----------------|------------------|------------------|---------------------------------|---------------------------------|------------------------|
| Class I - Diagnostic &<br>Preventive Exams, X-rays,<br>Cleanings, Fluoride, Sealants | 100%            | 100%            | 100%             | 100%             | Start at<br>100% down<br>to 80% | Start at<br>100% down<br>to 80% | 100%                   |
| Class II - Restorations/<br>Fillings, Endodontics,<br>Periodontics, Oral Surgery     | 90%             | 90%             | 80%              | 80%              | Start at 90%<br>down to<br>70%  | Start at 90%<br>down to<br>70%  | 80%                    |
| Class III – Crowns, Dentures<br>& Partials, Bridges, Implants                        | 50%             | 50%             | 50%              | 50%              | 50%                             | 50%                             | 50%                    |
| Annual Maximum Per Person<br>Benefit Period:<br>(January 1 – December 31)            | \$1,000         | \$2,000         | \$1,500          | \$2,000          | \$1,500                         | \$2,500                         | \$1,500                |
| Deductible (Waived<br>on Class I) Per person/<br>per benefit period                  | \$25/<br>person | \$25/<br>person | \$50/<br>person  | \$50/<br>person  | \$50/person                     | \$50/person                     | \$50/person            |
| Annual family maximum  | \$75/<br>family | \$75/<br>family | \$150/<br>family | \$150/<br>family | \$150/family                    | \$150/family                    | \$150/family           |

<sup>\*</sup>Groups enrolling on Dental Plan G are not eligible for either orthodontia rider.

# Optional Orthodontic Benefits Available

- 1. Child Only: 50% to \$1,000 lifetime maximum
- 2. Family: 50% to \$2,000 lifetime maximum for adults and dependent children

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



# SEE HEALTHY AND LIVE HAPPY WITH HELP FROM OMNITRADE 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.



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

#### YOUR VSP VISION BENEFITS SUMMARY

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

PROVIDER NETWORK:

**VSP** Choice







**BENEFIT DESCRIPTION COPAY FREQUENCY** Choice Plan A Coverage with a VSP Provider \$25 for exam WELLVISION EXAM Focuses on your eyes and overall wellness Every 12 months and glasses PRESCRIPTION GLASSES • \$125 allowance for a wide selection of frames Included in **FRAME** • \$145 allowance for featured frame brands Every 24 months **Prescription Glasses** • \$70 Costco® frame allowance • Single vision, lined bifocal, and lined trifocal lenses Included in **LENSES** Every 24 months · Impact-resistant lenses for dependent children Prescription Glasses CONTACTS • \$125 allowance for contacts; copay does not apply Every 24 months Up to \$60 (INSTEAD OF GLASSES) • Contact lens exam (fitting and evaluation) **Choice Plan B Coverage with a VSP Provider** \$25 for exam **WELLVISION EXAM** • Focuses on your eyes and overall wellness Every 12 months and glasses PRESCRIPTION GLASSES • \$180 allowance for a wide selection of frames **FRAME** • \$200 allowance for featured frame brands Combined with exam Every 24 months \$100 Costco frame allowance • Single vision, lined bifocal, and lined trifocal lenses **LENSES** Combined with exam Every 12 months • Impact-resistant lenses for dependent children CONTACTS • \$180 allowance for contacts; copay does not apply Up to \$60 Every 12 months (INSTEAD OF GLASSES) · Contact lens exam (fitting and evaluation) Choice Plan C Coverage with a VSP Provider \$25 for exam **WELLVISION EXAM** Every 12 months · Focuses on your eyes and overall wellness and glasses PRESCRIPTION GLASSES • \$200 allowance for a wide selection of frames **FRAME** • \$220 allowance for featured frame brands Combined with exam Every 12 months • \$110 Costco frame allowance • Single vision, lined bifocal, and lined trifocal lenses LENSES Combined with exam Every 12 months • Impact-resistant lenses for dependent children • Anti-glare coating \$35 LENS ENHANCEMENTS Every 12 months · Progressive lenses \$55 **CONTACTS** • \$200 allowance for contacts; copay does not apply Up to \$60 Every 12 months (INSTEAD OF GLASSES) • Contact lens exam (fitting and evaluation) **ALL PLAN OPTIONS\*** · Retinal screening for members with diabetes \$0 \$20 per exam Additional exams and services for members with **VSP DIABETIC EYECARE** diabetic eye disease, glaucoma, or age-related macular As needed PLUS PROGRAM\*\* degeneration. Limitations and coordination with your medical coverage may apply. Ask your VSP doctor for details. **Glasses and Sunglasses** • Extra \$20 to spend on featured frame brands. Go to vsp.com/offers for details. · 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam. **EXTRA SAVINGS Routine Retinal Screening** · No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam

#### YOUR COVERAGE WITH OUT-OF-NETWORK PROVIDERS

Get the most out of your benefits and greater savings with a VSP network doctor. Call Member Services for out-of-network plan details.

Coverage with a retail chain may be different or not apply. 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.

· Average 15% off the regular price or 5% off the promotional price. Discounts only available from

**Laser Vision Correction** 

contracted facilities

<sup>\*</sup>Safety Eyewear Plan Rider (employee-only coverage) is available for an additional cost for all plans.

# Your Safety Eye Care Benefits Summary



# Get access to the best in eye care and eyewear with Omnitrade and VSP® Vision Care.

As a member, you'll receive access to care from great eye doctors, quality eyewear, and the affordability you deserve, all at the lowest out-of-pocket costs. With **the Safety Eye Care Plan**, you get an affordable benefit that includes a fully covered safety frame from the Safety Eyewear collection, that meets current impact protection standards for maximum safety.

#### Using your VSP benefit is easy.

- Create an account at vsp.com. Once your plan is effective, review your benefit information.
- Find an eye doctor who's right for you. Visit vsp.com or call 800.877.7195.
- At your appointment, tell them you have VSP.
   There's no ID card necessary. If you'd like a card as a reference, you can print one on vsp.com.

That's it! We'll handle the rest—there are no claim forms to complete when you see a VSP network doctor

#### Plan Information

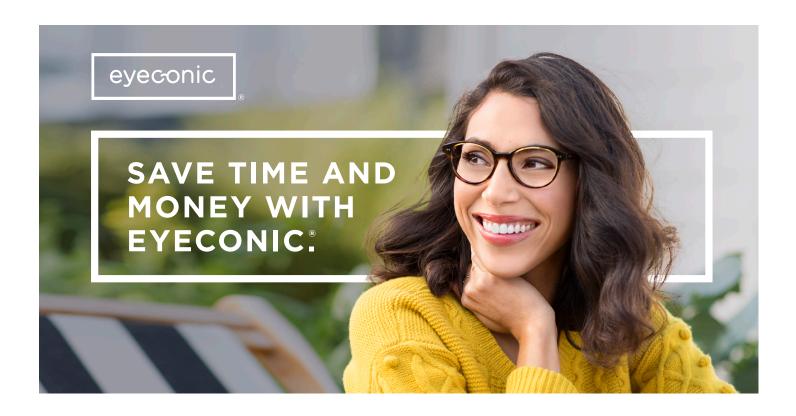
VSP Provider Network: VSP Choice Coverage Effective: 01/01/2018

#### Safety Eyecare Plan

| Benefit                    | Description   | Copay                    |
|----------------------------|---|--------------------------|
|                            | Your Coverage with a VSP Provider   |                          |
| Safety Exam                | <ul><li>Determines your needs for eye<br/>protection at work</li><li>Frequencey matches selected plan</li></ul>   | \$0 for exam and glasses |
| Prescription<br>Lenses     | <ul> <li>Certified according to ANSI<br/>(American National Standards<br/>Institute) requirements</li> <li>Single vision, lined bifocal, and<br/>lined trifocal lenses</li> <li>Frequencey matches selected plan</li> </ul>   | Combined with exam       |
| Safety<br>Eyewear<br>Frame | <ul> <li>\$65 frame allowance when you choose a safety frame from your VSP network doctor's Safety Eyewear collection</li> <li>Certified according to ANSI requirements</li> <li>20% savings on the amount over your allowance</li> <li>Frequencey matches selected plan</li> </ul>                     | Combined with exam       |
|                            | Additional Safaty Classes   |                          |
| Extra Savings              | <ul> <li>Additional Safety Glasses</li> <li>20% savings on additional pairs of gland sunglasses, including lens enhancementhe same VSP provider.</li> <li>Laser Vision Correction</li> <li>Average 15% off the regular price or 5 promotional price; discounts only avacontracted facilities</li> </ul> | nents, from              |

#### Keep your eyes safe with Safety Eye Care.

Visit **vsp.com** or call **800.877.7195** to find a VSP network doctor who carries the Safety Eyewear collection.



*Use your VSP® 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:



 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® 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\*, Biofinity\*, DAILIES\*, and more

START SAVING NOW. CHECK OUT EYECONIC.COM® TODAY.

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# Basic, Voluntary Life and AD&D



### Unum

|                       | Plan 1      | Plan 2       | Plan 3                            | Plan 4                            |
|-----------------------|-------------|--------------|-----------------------------------|-----------------------------------|
| Benefit Amount        | \$20,000    | \$50,000     | 1 x Annual Salary<br>to \$100,000 | 1 x Annual Salary<br>to \$200,000 |
| Guarantee Issue       | \$20,000    | \$50,000     | \$100,000                         | \$200,000                         |
| Minimum<br>Group Size | 2 Employees | 10 Employees | 10 Employees                      | 10 Employees                      |

|            | Voluntary Life and AD&D   |  |  |  |  |
|------------|---|--|--|--|--|
| Employee   | Up to 5 times salary – Not to exceed \$500,000 in \$10,000 increments           |  |  |  |  |
|            | *Guarantee Issue Amount: \$180,000 for groups 10+ lives                         |  |  |  |  |
| Spausa     | Up to 100% of employee coverage – Not to exceed \$500,000 in \$5,000 increments |  |  |  |  |
| Spouse     | *Guarantee Issue Amount: \$25,000 for groups 10+ lives                          |  |  |  |  |
| Child(non) | Up to 100% of employee coverage – Not to exceed \$10,000 in \$2,000 increments  |  |  |  |  |
| Child(ren) | *Guarantee Issue Amount: \$10,000 for groups 10+ lives                          |  |  |  |  |
|            | Term life premium rates are age-banded and based on tobacco use.                |  |  |  |  |
| Premium    | AD&D coverage is optional.  |  |  |  |  |

This Life and AD&D Comparison of Plans is a brief summary of benefits. For exact details of coverage, including limitations and exclusions, please refer to the applicable contract or booklet.

# Employee Assistance Program



For support 1-866-607-4535 wellspringeap.org

USERNAME: Omnitrade

A service provided by



CONFIDENTIAL PROFESSIONAL CONVENIENT AVAILABLE 24/7

A benefit paid for by your company through

Omnitrade

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:

#### 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.

#### **DISCOUNTS & SAVINGS CENTER**

Access to discounts on travel, entertainment, dining, electronics, apparel, and other consumer services.

#### **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).



### 1-866-607-4535 WELLSPRINGEAP.ORG USERNAME: OMNITRADE

**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.

**DISCOUNTS & SAVINGS CENTER** Shop quality name brands at discounts of 25 to 70% off regular retail prices. Find deals on restaurants, travel, auto, electronics, phones, flowers and gifts, taxes, tickets (movie, theatre, theme parks & sports), apparel, and home (décor, appliances, home improvement, etc.), 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.

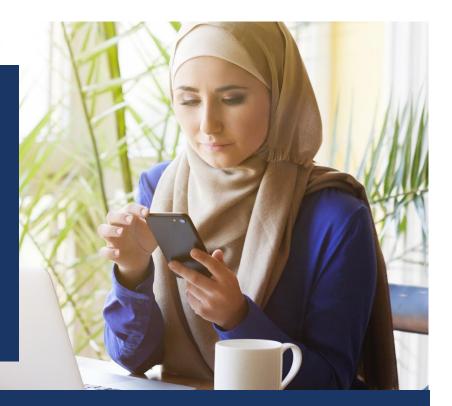
**SUBSCRIPTIONS** Complimentary and optional subscription to a monthly email that delivers access to monthly live webinars, information about benefit components and a well-being or productivity related article. The subscription includes The Source<sup>TM</sup> quarterly newsletter and EAP Response<sup>TM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

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

**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 COMMUNCATE WITH MY THERAPIST?**

You an 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 inperson services from Wellspring EAP.

# **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 the CleanTech Alliance Health Trust, 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 <u>Allstate Identity Protection brochure</u> or email CleanTech@advprofessionals.com.

# About the Administrative Platform



### **Omnitrade**

## Supporting Washington businesses to create a better community

Omnitrade is an administrative platform that connects employers, vendors, third-party administrators, and professionals under one platform for all enrollment, fulfillment, compliance, insurance, and related resource requirements. An ever-changing marketplace requires tried and true partnerships, and Omnitrade's administrative efficiencies and flexibility enable us to deliver innovative products and services, while maintaining high retention and client satisfaction.

## Flexibility

Omnitrade was designed to be robust enough to manage all aspects of administration while being flexible enough to meet the unique needs of participating companies. This critical feature provides scalable solutions for organizations of different sizes and sophistication, and allows us to integrate new technology, partnerships, and best practices for the betterment of our clients in a seamless and thoughtful manner. Our partners have come to rely on our proactive approach to expected challenges, while creating alternative solutions for unexpected marketplace changes.

### Innovation

As a fully integrated platform, Omnitrade is a catalyst for innovation, setting new industry standards, sharing expertise, fostering collaboration, and delivering key business services. This ensures Washington state-based businesses are advancing not only their economic value, but their global impact.

### Service

We understand our stakeholder's business needs require a 24/7 platform that can perform transactions and deliver solutions on demand. Providing web-based collateral and reference materials, access to online enrollment, and electronic premium payment options, allows Omnitrade resources to be available in "real time." The ability to provide solutions without any lapse in support is concurrent with the service Omnitrade has become synonymous with.

# About the Third-Party Administrator



# **Vimly Benefit Solutions**

The administration of employee benefits plans requires a commitment to service.

Employers, employees, trustees, vendors and advisors all require input and dedication from a third-party administrator. It is the administrator's responsibility to ensure that the flow of information to all parties is constant, timely and accurate. The administrator must act as primary liaison between plan participants and all other ancillary participants of the Trust.

## **Client Support**

Vimly Benefit Solutions is known for establishing a new level of customer service. Dedicated account teams deliver exceptional service, beginning with onboarding each employer. Vimly brings together all the resources and expertise to support your day-to-day needs.

# What They Do

#### **Enrollment & Eligibility**

A one-stop shop enrollment platform for managing employee benefits where data is securely transferred to carrier partners automatically.

#### **Consolidated Billing and Payment**

Consolidated billing allows for multiple carriers and coverages to be billed on a single invoice. Vimly processes payment and ensures carriers and vendors are paid timely.

#### **Commission, Reporting and Payment**

Commission reporting and payment services are fully integrated with this service offering. Vimly has the ability to manage complex commission structures within a group, by coverage type, by carrier and by broker status.

#### **COBRA Administration**

Vimly provides full service COBRA administration with dedicated customer service and support. All required notices and communications, monthly billing, customer support, annual renewal and plan set-up are included in this service.

#### **Compliance Services**

Vimly provides compliance administration services in accordance with all federal and state regulatory requirements such as ERISA, HIPAA, COBRA and Health Care Reform. Vimly also provides required notices to employers for distribution to their employees such as, Medicare Part D Creditable Coverage, CHIPRA, Summary Annual Report and Summary of Benefits and Coverage.

#### **Consumer-Directed Health Plan (CDHP) Administration**

Employers may offer flexible spending or other CDHP Plans. In each case, Vimly conducts implementation, enrollment, debit card issuance, claim adjudication, participant reimbursements, and reporting to the plan sponsor and participants.

# About the Third-Party Administrator, continued



# Vimly Benefit Solutions

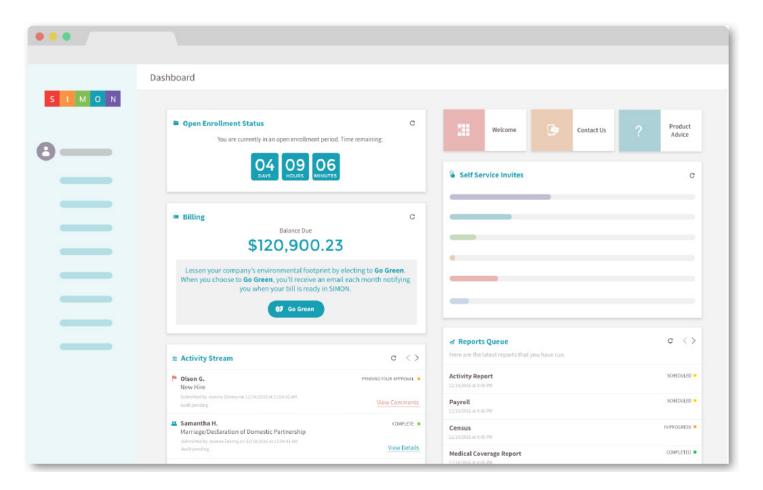
# Vimly Technology

Simon<sup>®</sup> is Vimly's online Employee Benefits Management System – providing a centralized location where an HR administrator can manage enrollment, billing and payments. This makes the entire process more manageable and results in streamlined processes and efficiencies gained.

The platform is accessed through an intuitive web interface or portal that is 100 percent responsive whether on any desktop, tablet or mobile browser.

The SIMON Employer Portal enables employers, and their members, to enjoy efficient, error-free enrollment, as well as access to other tools powered by Vimly's market-leading benefits administration system. This includes powerful consolidated billing that delivers current, accurate and complete transaction reporting, and reliable, integrated data connections with your carriers.

SIMON supports electronic enrollment with nationally recognized medical, dental, vision, life and other voluntary benefit products.



# About the Managing General Agent

# Advanced Professionals Insurance & Benefit Solutions



Advanced Professionals Insurance & Benefit Solutions 1201 Third Avenue, Suite 800 Seattle, WA 98101 | 206.602.3558 CleanTech@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 everchanging 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.

# Plan Sponsor



CleanTechAlliance.com

## **Partner Associations**





RCAW.com



ERWoW.com



WASEIA.org

# **Admistrative Platform**



OmnitradeBenefits.com

# Managing General Agent



AdvProfessionals.com