

NORTHWEST WOOD PRODUCTS TRUST

Joiner Agreement – Employee Benefit Plan

Circle One: Mill Logger Wood Products Affiliate

Company Name: _____

Human Resources / Benefits Manager: _____

Phone Number: _____ Fax Number: _____

E-mail Address: _____

Direct Billings / Contract Information to: _____

Mailing Address: _____

Phone Number: _____ Fax Number: _____

E-mail Address: _____

Requested Effective Date: _____

Workers' Compensation Carrier/Policy Number: _____

Prior Insurance Carrier/Policy Number: _____

Participation Requirements

The above company hereby elects participation in insurance plans sponsored by Northwest Wood Products Employers Welfare Benefit Plan and Trust (Northwest Wood Products Trust) and agrees to abide by the following participation requirements established by the Trust. Participation requires employers to:

- Enroll all eligible employees upon initial eligibility (see eligibility requirements below); “Employee” is defined as a person regularly scheduled to work the number of hours for the Company as required by Northwest Wood Products Trust and PacificSource Health Plans.
- Waiting Period for Eligibility – all persons eligible are to be enrolled in coverage as designated by employer from one of the following options: date of hire (with prorated premium) or first of month following date of hire, 30 days, 60 days, or on the 91st day of employment.
- Pay a minimum of 70% of the cost of eligible employee coverage OR 50% of eligible employee coverage and 50% of dependent coverage.
- The Trust requires that at least 66.67% of eligible employees enroll on the health plan. (Qualified Waivers do NOT count against participation, while Nonqualified Waivers DO count against participation)

- Qualified Waivers: Medicare, Medicaid/OHP, TRICARE/VA, Indian Health Services, or Employees Under 26 Waiving to Parental Coverage
- Nonqualified Waivers: Other group coverage through a spouse or another group
- The Trust will NOT permit coverage to groups with any employees opting out for individual coverage, shared coverage, or no coverage.

An eligible employee is an employee who works the number of hours required by the group (set between 20-30 hours) per week and has done so continuously through the waiting period on the plan. Eligibility begins on the 1st of the month following the waiting period. Eligible dependents include the insured's legal spouse, eligible child(ren) to age 26, a domestic partner (as required by law), or domestic partner as defined by the employer's agreement with PacificSource. Retirees are **not** considered eligible employees unless under the provisions of COBRA. The Trust will **not** provide coverage for members of a Board of Directors unless they are eligible as a regular employee.

The medical plans will be administered with an Open Enrollment provision which will occur on the renewal date of the plan each year. During Open Enrollment, previously non-enrolled eligible employees and dependents may be added to your plan.

Eligibility Requirements

We will require eligible employees to work a minimum of _____ (between 20-30) hours per week to participate in this plan. (Chosen at employer discretion and the hourly requirement must apply equally to all eligible employees, proprietors, and partners).

We request an eligibility waiting period of _____ (1st of the month coinciding with or following the date of hire, 30 days, 60 days, or the 91st day of employment). This is chosen at the employer's discretion and must apply equally to all employees, proprietors, and partners.

Currently, we have _____ eligible employees, with a total of _____ employees (**including** currently ineligible employees who do not work enough hours to participate or have not completed the eligibility waiting period.)

Please Note: A membership fee will be billed separately from your premiums by Northwest Wood Products Trust. Groups with 2-10 employees will be charged \$250 per year, while groups with 11-50 will be charged \$500 per year. This Joiner Agreement and the first year's membership fee should be returned to your agent or mailed directly to: Northwest Wood Products Trust, P.O. Box 506, Medford, OR 97501 – checks payable to Gossard & Associates.

General Information

Northwest Wood Products Trust (NWPT) has been providing management services to its members since 1965.

Northwest Wood Products Employers Welfare Benefit Plan and Trust has an independent Board of Directors, elected by its members, which manages the NWPT for the benefit of its members. In addition, NWPT provides the following employment-based services to members. General consultation is provided as part of the base fee, but many other services are provided on a membership discounted hourly fee or a fixed fee per employee per month. Services include:

- Risk Management and Consultation
- Benefit Plan Design and Analysis
- Workers' Compensation Analysis, Risk Pool Management and Consultation
- BOLI Complaint Response and Investigations
- Benefit Plan Regulatory and Compliance Review
- Organizational Development

Coverage Elected

List each PacificSource NWPT coverage this group elects for their benefit year.

Medical Plans: (Navigator available statewide. Voyager available in select counties)

Vision Rider: YES or NO

Chiropractic/Acupuncture Rider: YES or NO

Dental Plans: (Available statewide. Minimum of 5 dental participants)

Orthodontia Benefit: YES or NO (Available statewide. Minimum of 10 dental participants)

Agreement

We agree to the above administrative rules of participation as outlined in this contract.

Date: _____

Signature of Authorized Firm Representative: _____

Print Name/Title: _____