



# 2022 Underwriting Guidelines for the Northwest Wood Products Trust

## **Group Eligibility**

- Plans are available to groups of 2 or more *eligible* employees with a minimum of two (2) enrolled.
- Owners only or Family Business Requirements (*when all eligible employees are owners or family members*).
  - Cannot be only Husband and Wife Enrolling.
  - There must be at least one (1) common law/payrolled employee enrolling – most recent form 132 may be required to substantiate.
- Any size group may offer differing networks (i.e. Navigator and Voyager) with the same deductible/RX and it will count as one plan. The same riders must be selected for both Medical networks. No enrollment minimum is required for each network.
- Groups of 2-9 enrolled may offer two (2) Medical and Dental plans with different deductibles/RX. No enrollment minimum is required for each plan. Enrollment for Medical and Dental do not need to match.
- Groups of 10+ may offer up to three (3) Medical and Dental plans with different deductibles/RX. The same riders must be selected for all Medical plans. No enrollment minimum is required for each plan. Enrollment for Medical and Dental do not need to match.
- HSA Plans are not required to take the Vision rider when multiple plans are offered.
- Groups with five (5) or more employees enrolled may offer standalone Dental up to two (2) plans. No enrollment minimum is required for each plan.
- Groups with ten (10) employees enrolled are eligible for Orthodontia.

## **Group Requirements**

- Employer must contribute at least 70% of the employee only premium for Medical and Dental OR 50% of the employee only premium and 50% of the dependent premium.
  - *Dependent Contribution discounts require at least one (1) dependent to be enrolled on the plan at initial enrollment and/or renewal.*
- Employers can set eligibility between 20 and 30 hours per week.
- Employers can set probationary waiting periods at:
  - Date of Hire (with pro-rated first month coverage & premium)
  - First of Month following Date of Hire
  - First of Month Following 30 or 60 days
  - 91<sup>st</sup> day of employment (pro-rated first month coverage & premium)

***Group Requirements (continued on next page)***

### **Group Requirements (continued)**

- Employers can choose a “first of month endorsement” where if the last day of the waiting period falls on the first calendar of the month, coverage will begin that day
- Domestic Partner Coverage: The Trust covers registered “same gender” domestic partners as required by law. Employers may elect to provide eligibility to opposite gender domestic partners.
- Employee Only Contracts are not available. The Trust does not offer contracts which exclude children from eligibility.
- 66.67% (or two-thirds) participation is required for Medical. All eligible employees must enroll on the plan unless they are waiving to other coverage as outlined below:
  - Qualified Waivers, which **do not** count against participation;
    - Medicare, VA/Tricare, Medicaid/OHP, or Indian Health Services
    - Spouses/Dependents working for the same group waiving to the other
    - Employees under 26 waiving to School or Parents’ Coverage
  - Allowable Waivers, which **do** count against participation;
    - Other Group Coverage (through spouse or another employer)
  - Disallowed Waivers, which would disqualify the group;
    - Individual or Shared Care
    - No Coverage/Nothing

### **Other Provisions**

- All groups will be considered primary over Medicare (when eligibility is due to age)
- All groups are subject to COBRA. COBRA Administration is available through PacificSource Administrators **for an additional fee**
- 5% Wellness Discount is available to new groups with six (6) or more enrolled.
  - Only available at initial enrollment
  - Cannot exceed twelve (12) months
  - Cannot be brought forward when changing renewal dates
  - Groups who leave the Trust cannot be offered the Wellness Discount again for two (2) full years
- To participate in one of the NWPT plans, your business must have an associate agreement with Gossard & Associates.