

# The Electric League of the Pacific Northwest



## *Affordable health insurance for Electric League members*

The Electric League endorses the Pacific Health Trust to provide health insurance benefits to its members. PHT is a multiple employer health insurance program. The Trust consolidates Washington State employers into one large, experience-rated contract with significant purchasing power. The results are competitive premium rates, more benefit plan options, and state-of-the-art customer service for participating companies and their employees.



### **Electric League Features**

- Medical Plan Variety
- Dental Options
- Prescription Coverage
- Preventive Care Coverage
- Wellness Programs
- Alternative Care
- 24-Hour On-The-Job Coverage
- Vision

### **Value Added Benefits**

*Included at no additional cost*

- Consolidated Billing
- Online Benefit Services
- Dedicated Service Center
- COBRA Administration
- 12 Month Rates Guaranteed
- Electronic Funds Transfer (Save 2%)

### **Optional at competitive group rates:**

- Life / AD&D Insurance
- LifeBalance Discount Program

**To receive your free, no-obligation quote, contact:**



**Barb Walker  
GHB Insurance**

Cell: (206) 930-0596 | Toll Free: 800-789-5011  
Barb@ghbinsurance.com | www.ghbinsurance.com



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Thank you for your interest in the Electric League/PHT health plan. We look forward to the opportunity to work with you. Below are some key advantages and features of the plan:

## BENEFITS

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- **Variety of Medical and Prescription Drug Plans:** Employers may choose from a variety of medical plans offered through Health Net. Multiple medical plan buy-ups are available to groups of 6 or more employees enrolling. (Consult underwriting guidelines for more specific information.)
- **Vision and Dental:** Vision and dental benefits are provided by Vision Service Plan (VSP) and Guardian Dental. A variety of benefit plan designs are available
- **Life / AD&D:** Underwritten by Lifewise. Various plans available. Base \$10,000 life required for qualified groups.
- **LifeBalance:** Wellness and discount savings card. Vendor network participants include Regal Cinemas, spas, performing arts centers, and fitness clubs. Visit [lifebalanceprogram.com](http://lifebalanceprogram.com) to learn more.
- **24 Hour Coverage:** Included at no additional cost for owners and officers excluded from Workers' Compensation.
- **CDHP:** FSA, HRA, HSA, and POP plans available from our third-party administrator, BSI. All products include seamless integration with other health products and are included on the monthly consolidated invoice. Pricing is \$5.75 per employee per month.

## ADMINISTRATION

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- **Consolidated Billing:** All Pacific Health Trust programs are invoiced monthly on one invoice, saving employers time and money and easing the administrative burden of billing.
- **24/7 Online Administration:** Employers can access benefit information, invoices, and make enrollment changes from their own secure homepage via the PHT website. Provider directories, administration guides, and all forms are also accessible.
- **12 Month Rates Guaranteed:** Regardless of the month your coverage begins, you will receive a full 12 month rate guarantee.
- **Electronic Funds Transfer:** Companies pay monthly premiums electronically offering convenience and cost savings, and giving you 10 additional days to pay.
- **COBRA Administration:** Provided at no cost to the employer. This service is available to all employers who are subject to COBRA regulations.
- **Customer Service Center:** Provides one-number access to a dedicated Customer Service Agent as well as immediate access to all carriers and vendors.

## ELIGIBILITY GUIDELINES

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### *The company must*

- Be situated in Washington state. PHT is open to all employers and not limited by SIC code.
- Become a member of Pacific Health Trust and have been in business for a minimum of 60 days. You must be a member in good standing, or become a member, of The Electric League of the Pacific Northwest to be eligible for benefits.
- Have a minimum of 2 eligible employees, working at least 20 hours per week.
- Have at least 75% of eligible employees enrolled.
- Contribute at least 50% toward the cost of employee coverage.

Please feel free to contact us with any questions or to receive a no-obligation quote.

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Visit us on the web at: [www.pacifichealthtrust.com/Electric](http://www.pacifichealthtrust.com/Electric)

