

**NORTHWEST TECHNOLOGIES
EMPLOYEE BENEFITS PROGRAM**
administered by Benefit Solutions, Inc.

QUICK REFERENCE
FOR PARTICIPATING NWTECH EMPLOYERS



updated January 2009

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WHO MUST ENROLL?:

If the employer pays 100% of the employee's premium, then every eligible employee must enroll in the Plan. If the employer pays 100% of the dependent's premium, then all eligible dependents must enroll. For additional information, please refer to the current NWTech Group Administrative Guide.

DEFINITION OF AN ELIGIBLE EMPLOYEE:

They must be paid on a regular, periodic basis through your (employer) payroll system with applicable withholdings and must appear on the employer's quarterly report filed with Washington State Employment Security Department. The employee must meet the group's criteria for employee status, must work the stated minimum hours and have satisfied the probationary period stated on the Master Application, (the minimum NWTECH allows is 20 hours per week), or be an active COBRA participant. (BSI will verify the hours stated on the group's Master Application upon request.)

MINIMUM INFORMATION REQUIRED TO ENROLL A NEWLY ELIGIBLE EMPLOYEE:

The employee must satisfy the group's probationary period. The employer can enroll new members either through iBSI, the NWTECH Online Benefit Administration Service and retain a copy of the signed enrollment form for their files, or submit a signed copy of the enrollment application to BSI. Minimum information required for enrollment is: Employee Name, Address, SSN, Date of Birth, Gender, Hire Date or Re-Hire Date, Effective Date (must agree with probationary period), Date Entered Eligible Classification, Employer Name, Prior Coverage Information, Signature and Date. **Applications for newly eligible employees that are sent directly to BSI that are incomplete are returned to the employer and enrollment is suspended. It is important to note that enrollment must be completed within 60 days of the newly eligible employee's effective date.** For information on Special Enrollment, please refer to the NWTECH Group Administrative Guide.

DEFINITION OF AN ELIGIBLE DEPENDENT:

The eligible employee's lawful spouse and the unmarried child or children under the age of 25, including legally adopted children and stepchildren, who are unmarried and primarily dependent upon the subscriber for support are defined as eligible dependants. A dependent who is age 25 or more and who is disabled or handicapped requires certification through Premera Blue Cross prior to enrollment or to continue participation after their 25th birthday. For information concerning Domestic Partners, please refer to your NWTECH Group Administrative Guide.

MINIMUM INFORMATION REQUIRED TO ENROLL A DEPENDENT:

A dependant must initially be enrolled with the employee unless there is a Qualifying Event. If there is a Qualifying Event, the enrollment must be submitted within 30 days of the event. Dependent information required for enrollment is Dependent Name, Address, Date of Birth, Gender and Relationship. Qualifying Events require documentation to support the event and are outlined in the next section.

QUALIFYING EVENTS AND DOCUMENTATION REQUIREMENTS:

Unless otherwise stated, enrollment applications must be received within 60 days of the event.

New Marriage - The employer can either enroll the spouse through iBSI, the NWTECH Online Benefit Administration Service and retain a copy of the signed enrollment form for their files, or submit a signed copy of the enrollment application to BSI. The new enrollment form must have the Spouse's name, Date of Marriage and new eligible dependent(s) complete information. Effective date must be first of the month following date of marriage.

Newborn child born to subscriber - If the child is born to a covered subscriber and a spouse has maternity benefits, the Newborn child is covered under the Erin Act for the first 21 days of their life. If the child is enrolled in the plan, the employer can either enroll the child through iBSI, the NWTECH Online Benefit Administration Service and retain a copy of the signed enrollment form for their files, or submit a signed copy of the enrollment application to BSI within 60 days of birth. Premium will begin on the first of the month following the birth. If a child is born to a subscriber already paying the family rate, an enrollment form is not required and there is no premium adjustment. If the child's father is a covered subscriber and the child's mother does not have maternity benefits and is not covered under this plan, the Erin Act does not apply. If the child is enrolled in the plan, eligibility commences on the child's birthdate and premium will begin on the first of the month following the child's birth date.

Adoption or Placement for Purpose of Adoption of Child or Children - A new enrollment form and copies of the adoption or placement paperwork filed with and recorded by a court of law are required within 60 days of the adoption. If the adoption has taken place in a foreign country, a legal English translation must be provided. However, if US Citizenship and Immigration Services (USCIS) papers or a passport are provided in addition to the adoption document, the child will be enrolled. Eligibility commencement is the same as for newborn child.

Child placed under the Legal Guardianship of the subscriber - A new enrollment form and copies of the legal documents filed with and recorded by a court of law are required. Effective date must be first of month following legal placement. Notarized documents are not sufficient for enrollment.

Spouse or Dependent's Involuntary Loss of Coverage - A new enrollment application and HIPAA certificate(s) are required from the prior insurance carrier and must be submitted within 30 days after the other health coverage ended. Effective date must be first of month following the loss of coverage.

Overage Disabled or Handicapped Dependent children - Dependent children age 25 and older who are disabled or handicapped are not automatically enrolled with the submission of an enrollment form. Premera will forward certification information and directions at the subscriber's request. Upon notification of approval, BSI will enroll the overage dependent. It is important to note that this could result in premium adjustments.

Qualified Medical Child Support Order or other Court Orders for Coverage of Dependents When a Support Order is submitted directly to BSI, BSI will respond with a Receipt of the Order and request an enrollment form. Within 30 days, BSI will determine if the QMCSO is "qualified" and if so, proceed with the enrollment. BSI will contact the Employer to advise them of the change which could have an effect on the employee's premiums. Many Support Orders contain confidential information, therefore BSI will process each Order with an assumption of confidentiality. BSI *will not forward a copy of the Order*, however BSI will provide contact information and case number information to the subscriber upon request. Effective date of coverage will be determined by the Order.

HOW TO CANCEL AN EMPLOYEE'S COVERAGE:

An employer may either cross the employee's name off of the billing report and note termination date, fax the information to BSI, the Administrative Office, at 425-771-1226 attention: NWTECH or the employer may go onto iBSI, the NWTECH Online Benefit Administration Service and terminate the employee's coverages. Benefits will terminate for the subscriber and all dependents on the first of the month coinciding with or following the termination date. Please **VERIFY** that the cancellation was completed on the next month's billing report.

HOW TO CANCEL A DEPENDENT'S COVERAGE:

Dependent's coverage will automatically be cancelled when an employee's termination is communicated as in the above section. To request the cancellation for a *dependent only*, the employer can either terminate the dependents coverage through iBSI, the NWTECH Online Benefit Administration Service, or submit a copy of the enrollment form to BSI and checking the appropriate box at the top or submit the request on your company's letterhead. The form may be mailed or faxed to the administrative office. The effective date of the cancellation will be the first of the month following the dependent's loss of eligibility status or the cancellation request.

Important: Please be sure you clearly communicate the dependent(s) cancellation information. Cancellation cannot be effective any earlier than the first of the month prior to the month in which the request is received by BSI. Refer to the NWTECH Billing Instructions for more complete information.

NEWLY HIRED EMPLOYEE PROBATIONARY PERIOD:

When you became a NWTECH member group you noted a probationary period on the Master Application that each of your newly hired employees must satisfy before participating in your benefits. Every new employee meeting the definition of eligible employee (refer to DEFINITION OF AN ELIGIBLE EMPLOYEE SECTION) must satisfy the probationary period and will be eligible for benefits the first of the month following the completion of the probationary period. This probationary period (sometimes referred to as a waiting period) may not be waived under any circumstance and can only be changed at your annual renewal. (BSI will verify the probationary period stated on the group's Master Application upon request.)

ID CARDS:

Identification cards are mailed to the subscriber’s home address within 10 business days of notice of their effective date. Each ID card has a unique number and the name of the covered person. Replacement ID cards may be requested from Premera Customer Service at 800-722-1471 or BSI at 425-771-7359.

IF YOUR GROUP OR COMPANY CHANGES ITS NAME, SELLS THE COMPANY OR ACQUIRES ANOTHER ENTITY:

You must notify your Broker of the change and provide updated company information to the initial Master Application you submitted to NWTECH. BSI can provide your Agent’s contact information, upon request.

COBRA ADMINISTRATION:

Benefit Solutions, Inc. offers participating NWTECH employers certain COBRA services at no charge. If your group is COBRA eligible, you may request a copy of the BSI COBRA ADMINISTRATION AGREEMENT. You should review the Agreement carefully. If you wish to have BSI assume the COBRA administration for your company, the Agreement must be signed by an authorized company representative, dated and returned to BSI. *The Employer is cautioned that they will continue to be responsible for all of their company’s COBRA administration until a copy of the accepted Agreement is received from BSI with the administrative change effective date noted.*

For complete information on these topics, please refer to the NWTECH Administration Guide. You may download the most current release of the Guide at www.nwtechbenefits.com.

IMPORTANT NWTECH CONTACT NUMBERS

YOUR BROKER’S NAME AND NUMBER: _____

For inquires relating to:

Enrollment, Billing, Eligibility, Payments, Supplies	BSI	425-771-7359
Medical/Dental/Rx Benefit/Coverage, CLAIMS, EOB’s	Premera Blue Cross	800-722-1471
Death, Disability or Dismemberment Claims	LifeWise Assurance	425-918-4575
Vision Claims	Vision Service Plan	800-877-7195
ComPsych EAP	ComPsych EAP	866-897-4115

NWTECH website: www.nwtechbenefits.com

PROCESSING THE NWTECH MONTHLY BILLING REPORTS

These guidelines will assist you with processing your company’s NWTECH monthly billing reports. If you have any questions or need further assistance, please email us or call our Customer Service Department. It is especially important that you review the first billing you receive and verify the coverage and rates match the quote you were provided by your broker. *Please advise us immediately of any discrepancies.*

Each Billing Report will be made up of at least 2 pages. The first page may be used for reconciliation and shows the Amount Billed for the previous month, Prior Period Coverage Adjustments, and Payments received. If there is an unpaid balance or credit on the account, it will also be shown on this page. Please note: New Group’s eligibility will be transmitted to the Carriers with the applicable effective date. The first payment will be reflected on the 2nd monthly billing.

Subsequent pages will list the current month's billing detail. Subscribers (Employees) are listed in alpha order with their Social Security Number in the next column. Coverage elections are made on the initial enrollment forms; these coverage choices are listed under Elections. Premiums are listed in the appropriate column, i.e. Medical, Dental, Vision, Life, etc. with the total extended to the right side of the billing under the Subscriber Total.

The last page of the billing provides the Elections Legend and a current Billing Total, which is the amount due. If there are no Employee changes, please remit the printed Billing Total.

How to Add an Employee: When the new employee has satisfied your company's probationary period, write the Employee's name and Social Security Number on a blank line at the end of the Billing Report. Enter the correct Status Code under the Employment Status column. Please refer to the legend at the lower left of the page to determine the correct code. You may add the new Employee's elections and premiums in the appropriate columns and add the Subscriber Total to your remittance. The "adjustment" for the added Employee will show the on following month's billing statement. *You must also submit a completed enrollment application for the new Employee within sixty (60) days of their effective date or enroll new members through iBSI, the NWTECH Online Benefit Administration Service and retain a copy of the signed enrollment form for your files; benefits will not start without this information. Please be sure the info provided is complete as incomplete applications are returned, unprocessed. Reminder: The probationary period you designated on your Trust Agreement may not be waived - there are no exceptions allowed.*

How to Terminate/Delete an Employee: Draw a line through the Employee's name and enter the appropriate status code and effective date. If an employee is eligible for benefits during the month they terminate in, the effective date is the *first of the following* month. Any "adjustment" will show on the following month's billing statement.

If You are a COBRA Eligible Company: If COBRA is administered by your company or TPA, and the terminating Employee has elected COBRA, enter "C" in Status, list Termination date, cross off Life premium and note the Qualifying Event. If BSI administers your COBRA, enter Termination date and take deduction. Once the employee or eligible dependents have elected COBRA you must complete a Participant Information form and submit it to BSI. For more info, please call our office.

If you are NOT a COBRA Eligible Company: If your terminated employee is opting for the Washington State 3 Month Continuation, please enter a "3" in the Status area. Their premium must be remitted as part of the Employer's monthly payment and may not be extended beyond the three months.

Dependent Changes: To **add** a Dependent, you must send us an enrollment application with the change box checked or the employer can enroll dependants through iBSI, the NWTECH Online Benefit Administration Service and retain a copy of the signed enrollment form for their files. After the new Employee has enrolled or a company's initial enrollment or renewal period expires, *adding dependents* may only be done if a "life change" has occurred. "Life changes" would be one of the following: Birth of a child, Legal adoption, Court order, New marriage, Involuntary Loss of Coverage. Each of these situations requires *written documentation* to support the exception. You must request that a **dependent be cancelled in writing** or online through iBSI, the NWTECH Online Benefit Administration Service. Once terminated they may only be added upon a Life Change or on the group's annual renewal date.

Payments: Please make your check payable to: NWTECH and mail to the address on the top of the billing report *with the original billing statement. Entering your Employer Number on your check is helpful.* Your Employer Number can be found to the left of your Company's Name. Again, payment is due on the 1st day of the benefit month; if not received by the 10th a late fee of 1.5% or minimum of \$20 is assessed. If you need to meet a deadline, BSI offers a "Check by Fax" service. For more information or to request an authorization number, please call our office.