AWC Employee Benefit Trust Services

Providing value and educating members since 1970





What makes the AWC Trust different?

The AWC Employee Benefit Trust is a member service of the Association of Washington Cities. Established in 1970, the AWC Trust was created especially to serve the unique needs of Washington's cities, towns, and other local governments. We provide health care benefits to more than 35,000 members – so our sheer size spreads risk, stabilizes health care costs, and allows the AWC Trust to self-insure coverage.

We know a thing or two about covering government employees, that's because we have over 50 years of expertise in serving municipal employees. The AWC Trust is a highly respected body that each of our vendors and carriers know and trust. This all means better benefits for our members.

Want specific examples? Read these seven unique features that make the AWC Trust different:

• Cost savings

- The AWC Trust has lower negotiated vendor and carrier fees.
- We have higher stop loss levels at a lower rate The AWC Trust can self-insure large claims at a high level – which means we pay lower premiums to insurance companies.
- We have no broker commissions.
- The AWC Trust is not subject to the 2% state premium tax or federal ACA insurer fees.
- Our COBRA administration services include customer service for former employee questions, billing, and premium collection at no additional cost to the employer.
- We award a 2% medical premium discount for employers that earn the annual AWC Trust WellCity Award.



- Our dependent verification services save employers more than \$1 million each year in premiums paid on ineligible dependents.
- We offer comprehensive retiree medical and dental coverage with competitive rates, including coverage for those under and over 65. The AWC Trust takes care of answering retiree questions, along with billing and premium collection.

. Greater stability

- The AWC Trust's larger pool of insured individuals means less claims volatility.
- Premium increases are consistently lower than industry trend due to our health promotion efforts, cost containment strategies, and years of appropriate reserving and rating policies.
- The AWC Trust works directly with experienced, senior staff at each vendor partner.
- Due to size, longevity, and continued relationships, we can customize our group policies, procedures, and coverages.
- We provide ongoing medical coverage for LEOFF 1 active employees and LEOFF 1 retirees, with low rates, high coverage, and little out-of-pocket costs for the insured.

Better products and services

- We offer a wide assortment of plan options and carriers.
- You have options to cater your plan selection specific to your employees.
- We carry 10 distinct medical options between two separate carriers.
- We offer 10 different dental plans and 5 orthodontia options between two separate carriers.
- The AWC Trust also offers vision, long-term disability (LTD), life, additional life, and EAP plans.
- We have pre-negotiated competitive fees for tax-favored account administration.
- Our innovative plan designs provide the highest quality of care, while keeping costs low.

十。HR/administrative support

The AWC Trust staff is a knowledgeable resource. Unlike other call centers that deal with many different health plans and industries, our staff understands municipal business and the array of benefits offered, allowing quick resolution and accurate answers to your questions.

See these other ways AWC Trust staff can assist you:

- We offer on-site and online benefit presentations specific to each of the AWC Trust programs you provide for employees.
- Attendance at your benefit fair.
- Expertise on AWC Trust benefit options in labor meetings.

- Regional and on demand trainings for human resource and benefit staff.
- Online billing, providing one electronic bill for all benefits purchased through the AWC Trust, saving time and including reports that assist with internal audits, budgeting, and more.
- Assisting employers to comply with ever-changing federal requirements. This includes support for ACA reporting, COBRA notification, CHIP notification, Creditable Coverage notification, IRS 1094/1095 reporting, and more.



5. Health promotion cost containment ef

The AWC Trust's health promotion program is a renowned leader in wellness programming. AWC Trust staff work with your staff to support employers in creating and sustaining a healthy and productive workforce.

- The AWC Trust's WellCity Standards and WellCity Award program helps employers create a successful, bestpractice wellness program to encourage employees to become and stay healthy. Employers that earn the award receive a 2% medical premium discount.
- Our wellness program provides mini grant funding for wellness activities.
- Employee wellness challenges are offered twice a year.
- Participating employees can earn a \$35 gift card for completing certain health activities.

- Ongoing communications regarding innovative cost containment tools that keep benefits high and costs low.
- Members with any AWC Trust coverage have access to the free Employee Assistance Program (EAP) (1-3 session model).

. Member representation

- The Employee Benefits Advisory Committee consists of municipal staff who also participate in the AWC Trust medical plans. The committee makes well-informed benefit and plan recommendations to the AWC Trust Board of Trustees.
- The Board of Trustees is the final decision-making body for the AWC Trust. It is comprised of elected officials from cities and towns participating in the AWC Trust medical plans.

. Employer and employee communications

Members receive:

- Monthly electronic For Your Health newsletter for employers.
- Health Central, the online health and benefits information portal for employees and covered spouses.
- Wellness Newsletter quarterly home mailing.
- Federally required mailings easing the burden on employers.
- Access to free webinars and trainings.

Interested in joining the AWC
Trust or want to learn more

Contact us at benefitinfo@awcnet.org or 1-800-562-8981.





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