



2026 Benefits Guide

BENTON COUNTY (\$12k Life)

This benefit overview is a summary of your benefits as an eligible employee. It is intended to provide a brief description of 2026 coverage and is not a complete explanation of covered services, exclusions, limitations, reductions or the terms under which a program may be continued in force. This summary is not a contract. For full coverage provisions, including a description of waiting periods, limitations and exclusions, please refer to the applicable summary plan documents posted to www.wcif.net. 2026 documents will be posted as they are approved by respective carriers.

BENTON COUNTY (\$12k Life)

Welcome to the 2026 Benefits Overview!



Life and AD&D



EAP



Value Add Plans



Resources

This is your opportunity as an employee to make thoughtful benefit elections for you and your family for the upcoming year. During this time current members may change plans, add or remove dependents to existing plans, enroll in a new line of coverage, terminate an existing line of coverage. All open enrollment plan changes will be effective January 1, 2026.

Take some time to review this Benefits Guide thoroughly to ensure you select the plan(s) that best meet you and your family's needs.

Remember, this is your opportunity to make changes or enroll in any plans offered, otherwise you will have to wait until the next open enrollment period unless you experience a qualifying event.

Look for this icon throughout the Guide for important information!

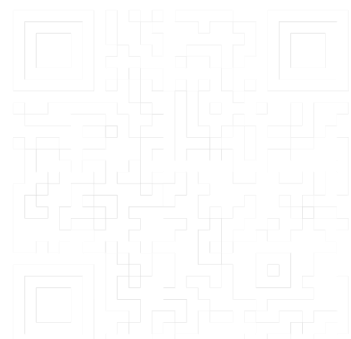


BENEFITS RESOURCE CENTER

Check out our NEW Benefits Resource Center!

We're thrilled to announce our new partnership with BeneBits™ to bring your employees engaging, bite-sized benefits videos that are sure to capture their attention!

In addition, we have a library of Carrier Resources from our medical, dental, vision, life & disability, and ancillary carriers.



Basic Life & AD&D / The Standard



Basic Life & AD&D

Employer-paid life insurance is an important working benefit. It provides your loved ones with a little additional income if you pass away. It helps serve as a financial safety net during the most crucial income earning years. Your employer maintains a Basic Life/AD&D Plan for you that provides a **\$12,000 Benefit**.

Age Reduction Schedule	At Age: 70.....65% of original amount 75.....45% of original amount 80.....30% of original amount
AD&D Benefit	The AD&D benefit is equal to the amount of your Life Insurance Benefit. Certain Losses are payable at an amount less than 100% of the AD&D insurance benefit. See AD&D Table of Losses in Certificate.
Seat Belt Benefit	The amount of the Seat Belt Benefit is the lesser of (1) \$25,000 or (2) the amount of AD&D Insurance Benefit payable for loss of your life.
Air Bag Benefit	The amount of the Air Bag Benefit is the lesser of (1) \$5,000 or (2) the amount of AD&D Insurance Benefit payable for loss of your life.
Additional Features	Waiver of Premium Portability and Conversion Options Career Adjustment Benefit Higher Education Benefit Occupational Assault Benefit Public Transportation Benefit
Accelerated Benefit	If you become terminally ill, you may be eligible to receive up to 75% of your basic life benefit to an overall maximum of \$500,000 (voluntary life included).
Travel Assistance Benefit	The Travel Assistance Program helps employees cope with emergencies when the employee and/or their dependents travel more than 100 miles from home or internationally for trips up to 180 days. The program can also help with non-emergencies, such as trip planning.
Life Services Toolkit	The Life Services Toolkit includes online tools and services that can help employees create a will, make advance funeral plans and put their finances in order. After a loss, their beneficiary can consult experts by phone or in person and obtain other helpful information online.

Beneficiary Designation

Setting up beneficiaries isn't a one-time thing. **Be sure to [review your beneficiary designations regularly, especially after life events such as marriage, divorce, birth, and death](#)**. Circumstances might have changed for you or your beneficiaries, and you may need to alter your designations to reflect that. This is a great time of year to review and make any necessary changes.



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FOR MORE INFO!



Voluntary Life / The Standard



Voluntary Life (VL)

The time you spend with your family is priceless, and you wouldn't trade those special moments together for anything in the world. But what would happen if you suddenly pass away?

Would your family have the funds to pay bills, your home mortgage, burial and funeral expenses? Would your family be able to live on one income and maintain their current lifestyle? What about medical expenses associated with a terminal illness? Would your family be financially prepared? Your employer offers you an excellent opportunity to help protect your loved ones by sponsoring group Voluntary Life (VL) coverage.

How much coverage may I get for myself and my dependents?

- You may elect VL coverage for yourself in units of \$10,000 to a maximum of \$500,000 or 6 times your annual salary (whichever is less) when combined with your employer-provided Basic Life/AD&D coverage.
- You may elect VL coverage for your spouse in units of \$10,000 to a maximum of \$250,000, but not to exceed 100% of your VL coverage.

You may elect VL coverage for your children in units of \$2,000 to a maximum of \$10,000, but not to exceed 100% of your VL coverage.

If you enroll within 31 days of benefit eligibility and actively working, you will automatically qualify for up to a set amount of insurance coverage called the "guarantee issue amount."

Guarantee issue coverage only applies during the

Guarantee Issue Amount*	Employee.....\$200,000 Spouse.....\$50,000 Children.....\$10,000	Note: At Open Enrollment, coverage can be increased up to \$20k for employees and \$10k for spouse/DP, up to the Guarantee Issue limit without providing Evidence of Insurability (EOI).
Age Reduction Schedule	At Age: 70.....65% of original amount 75.....45% of original amount 80.....30% of original amount Spouse coverage amount terminates the date your spouse reaches age 70.	
Waiver of Premium	If you become totally disabled while insured under the voluntary life plan, are under age 60 and complete a waiting period of 180 days, your voluntary life insurance may continue without premium payment until age 65 provided you give Standard satisfactory proof that you remain totally disabled.	
Accelerated Benefit	If you become terminally ill, you may be eligible to receive up to 75 percent of your voluntary life maximum benefit to an overall maximum of \$500,000 (basic life included).	
Portability and Conversion	You may continue your insurance if your employment with your employer terminates. Please see the Portability and Conversion page of this Guide for eligibility and timeline requirements.	

Premiums are deducted directly from your paycheck so you don't have to worry about mailing monthly payments.

Age as of December 31	Premium per \$10,000 of coverage		Age as of December 31	Premium per \$10,000 of coverage	
	Employee	Spouse		Employee	Spouse
Under 20	\$0.56	\$0.60	45 — 49	\$2.35	\$2.45
20 — 24	\$0.66	\$0.70	50 — 54	\$3.91	\$4.09
25 — 29	\$0.71	\$0.75	55 — 59	\$5.81	\$5.87
30 — 34	\$0.82	\$0.90	60 — 64	\$8.74	\$9.57
35 — 39	\$0.98	\$1.05	65 — 69	\$12.53	\$13.53
40 — 44	\$1.45	\$1.55	70 or Over	\$12.53	N/A



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Voluntary AD&D / The Standard



Voluntary Accidental Death & Dismemberment (VAD&D)

It's a fact of life. Accidents happen, often when you least expect them. Car wreck on the freeway, fall from a ladder at home, mishap with machinery. According to the Centers for Disease Control and Prevention accidents were the 3rd leading cause of death in 2017. What if it happened to you?

Would your family have the funds to pay bills, the home mortgage, burial and funeral expenses? Would your family be financially prepared? Your employer offers you an excellent opportunity to help protect your loved ones by sponsoring group Voluntary Accidental Death and Dismemberment (VAD&D) coverage. Premiums are deducted directly from your paycheck so you don't have to worry about mailing monthly payments.

Coverage Amount	Employee.....\$25,000 increments to \$500,000; Amounts over \$250,000 limited to 10x your earnings Spouse.....50% or 100% of your AD&D coverage amount Children.....10% of your AD&D coverage amount to a max of \$30,000
Age Reduction Schedule	At Age: 70.....65% of original amount 75.....45% of original amount 80.....30% of original amount 85.....20% of original amount 90.....15% of original amount 95.....10% of original amount
Benefit Schedule	Table of Losses <i>Loss:</i> <i>Percentage Payable</i> Loss of Life 100% One hand or one foot 50% Sight in one eye, speech, or hearing in both ears 50% Two of more of the losses listed above 100% Thumb and index finger of the same hand 25% Quadriplegia 100% Hemiplegia 50% Paraplegia 50%
Additional Features	Seat Belt Benefit Higher Education Benefit Career Adjustment Benefit Paralysis Benefit Common Disaster Benefit

Premiums are deducted directly from your paycheck so you don't have to worry about mailing monthly payments.

Rate per unit (unit = \$1,000)	
Employee	\$0.025
Spouse/Domestic Partner	\$0.025
Child(ren)	\$0.030



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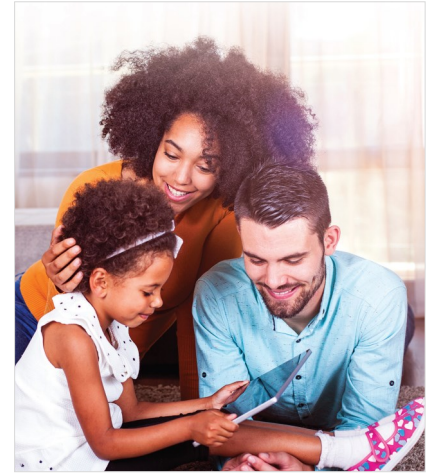


EAP (Employee Assistance Program)

Welcome to the First Choice Health Employee Assistance Program (EAP). The plan offers up to 6 face-to-face sessions at no cost (no co-pay, deductible, or premium) with a qualified clinical expert who can assess your concerns and develop a plan of action.

We want to be the first place you turn when facing issues that interfere with your health, well-being, and productivity at work or home. Our professional staff and rich provider network ensure the right resources are available when you need them most.

The EAP program provides you, your household members, and children up to age 26, coaching and problem solving services that are free, convenient, and confidential with a licensed behavioral health provider.



EAP helps with a variety of family, relationship, emotional, behavioral, mental health, and substance abuse concerns, including:

- | | |
|-----------------------------------|---------------------------------|
| • Anxiety/Depression/Other | • Alcohol/Drug/Other Addictions |
| • Mental Health Issues | • Grief and Loss |
| • Couples/Relationships/Parenting | • Work Conflict |
| • Crisis Support | • Domestic Violence |

CONFIDENTIAL SERVICES

We know that making it possible to consult discreetly with a behavioral health provider is essential, and perhaps the most important role of the EAP. Be assured that information about you and your contact with the EAP is never released without your signed consent (except as required by law to ensure your or others' safety).

LEGAL CONSULTATIONS

You have access to a free 30-minute legal consultation, face-to-face, or by telephone. Typical issues include wills and estate planning, family and domestic concerns, motor vehicle matters, civil issues, elder law, divorce and parenting plans, juvenile issues, and a variety of other concerns. Should you decide to retain the attorney for ongoing services, you will receive a 25% reduction in the attorney's normal hourly fees. Legal forms and templates are also available free on the website.

Employment related concerns are not covered.

FINANCIAL SERVICES

Financial counselors are available for a free 30-minute telephone consultation. Topics include: budgeting, estate planning, credit card consolidation, savings, debt management, retirement planning, and more.

Look to firstchoiceeap.com for money-saving tips and resources on many other topics related to finances.

IDENTITY THEFT CONSULTATIONS

If you should become a victim, know that our Fraud Resolution Specialists are here to help. Our team of qualified legal professionals can provide you with step-by-step guidance and consultation about identity theft or fraud.

CHILDCARE REFERRALS

This convenient service offers families and parents resources for child-related needs. Qualified childcare professionals help identify services including: prenatal care, daycare, summer activities, special needs resources, adoption, child development, parenting skills, step-parenting, and college planning.



ELDERCARE SERVICES

If you're concerned about an aging or disabled loved one, our eldercare experts can provide you with resources, regardless of where your family member lives. This comprehensive service can save you time and increase your peace of mind with information on Medicare, Social Security, in-home care, transportation, chore services, assisted living, and many other resources.

HOME OWNERSHIP PROGRAM

The Home ownership program is a valuable tool to gain a competitive edge, and can save you thousands when buying, selling, or refinancing a home. Receive no-cost Home Ownership coaching with individualized strategies for success, plus access to a network of prescreened mortgage and real estate professionals.



24/7 Online Access to EAP Services



To access **webinars, trainings, tools, and forms**, visit the EAP website at:

fch.personaladvantage.com

Enter username:

WCIF

(800) 777-4114



24/7 TELEHEALTH

Convenient, private virtual therapy. Anytime, Anywhere.

Talk with a licensed, professional therapist online to get advice, guidance and counseling.



It's professional.

Talkspace offers private and convenient mental health support on your schedule. Engage in counseling and therapy, from the convenience of your device. All care is delivered virtually by a behavioral health clinician or medical professional. Talkspace's network includes thousands of licensed, insured, and verified therapists who can treat a variety of needs.

It's convenient.

Help is available on your own time, at your own pace, and wherever it's most convenient. **Connect via text, phone or secure video.**

It's free to get started.

After your initial free sessions, you can continue to use Talkspace through your health insurance (some exceptions may apply), or with a membership/subscription plan (monthly payments) which can be canceled at any time.

HERE'S HOW IT WORKS:

1. **You can self-refer through our direct Talkspace link:** www.talkspace.com/FirstChoiceHealthEAP.
2. **You may also call** First Choice Health EAP at (800) 777-4114 or request a referral online at www.firstchoiceEAP.com.
3. **Complete a brief matching questionnaire.**
4. **Match with a counselor and get started!** Communicate via whichever method best meets your needs.



VALUE ADD PLAN – PET INSURANCE / MetLife

Available to all employees



Plan Highlights



What is Pet Insurance?

Similar to health insurance for you and your family, Pet Insurance is coverage for dogs and cats that can help you be prepared for unexpected vet costs.

Why MetLife Pet Insurance?

With MetLife, pet parents have the power of choice to customize their Pet Insurance to meet their needs.

How much will it cost?

Each pet's premium will be unique based on the age, breed, location, as well as what coverage amount you select. Plus, if you go claim-free in a policy year, we'll automatically decrease your deductible by \$25 or \$50. There are also a variety of discounts available. You can set up automatic payment through the online portal.

Coverage includes:

accidental injuries
illnesses
exam fees
surgeries
medications
ultrasounds
hospital stays
X-rays and diagnostic

hip dysplasia
hereditary conditions
congenital conditions
holistic care
chronic conditions
alternative therapies
and much more!

Can I still use my vet?

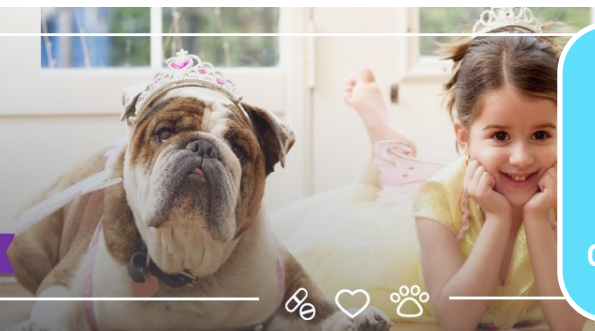
Yes! You can visit any U.S. licensed vet, emergency clinic, or specialist. Your coverage is also portable—you can take your coverage with you if you leave your employer.

SCAN THIS CODE FOR MORE INFO!



If he's always down to play dress up,

he deserves to be insured.



Pet parents spend *nearly \$4,500 a year* on annual care.

Get a quote by visiting:
metlifepetinsurance.com/WCIF
OR Call 1-800-GET-MET8





Available to all employees

Check out BenefitHub for everyday savings!

Tally Up Your Annual Savings to Over \$5,000!

With Worth Discount Marketplace, employees can save over \$5,000 a year! Receive access to exclusive discounts in almost every shopping category.

Ride in style with auto savings.

Travel to new destinations.

Spruce up your home and treat the fam.

Look stylish with new apparel.

Experience more with event tickets.

See you how much you can save!

Scan the QR code to enroll today!
Use code: **IBWY7X**



RESOURCES

Dependent Eligibility

The following dependents are eligible for coverage after the employee has satisfied their initial waiting period required by the employer. Please note, dependents must be enrolled in the same plan(s) as the employee.

- A lawful spouse or domestic partner (legally separated spouses may not be eligible)
- Child(ren) of employee, spouse or domestic partner to the age of 26 including:
 - biological,
 - step,
 - foster,
 - adopted children from the date of assumption of legal obligation for total or partial support,
 - children required by court order or qualified medical child support order (QMCSO) to be covered by a participant
 - Disabled dependent child(ren) over age 26. See employer for details.

All other dependent children are not eligible without evidence of legal guardianship.

Enrollment Changes for Qualified Life Events

Many benefits are regulated by Section 125 regulations (if applicable) and other plan rules require that elections not be changed except during new hire or annual open enrollment periods. However, certain qualified events allow you to change your elections during the plan year. Below is a chart of the Life Events that allow for a mid-year change. Please reach out to your Human Resources Department with any questions and specific timeframe requirements.

Dependent	Enrollment Deadline
Newborn Child	Within 60 days of birth
Adopted Child	Within 60 days of placement in an employee's home
Foster child	Within 60 days of placement in an employee's home
Child Under Legal Guardianship	Within 60 days of legal guardianship being granted to employee
Spouse	Within 31 days of the date of marriage
Domestic Partner	Within 31 days of Washington State registration <i>or</i> within 31 days of the date of completed Affidavit of Domestic Partnership
Dependent of Spouse / Domestic Partner	<i>If existing dependent</i> , same rules as spouse/domestic partner (31 days – as shown above)
	<i>If acquired after</i> spouse's/domestic partner's effective date (60 days – as shown above)
Event	Enrollment Deadline
Involuntary Loss of Other Coverage	Within 31 days of the date the other coverage ended
State Medical Assistance and Children's Health Insurance Program (CHIP)	Within 60 days from the date of event



RESOURCES

Beneficiary Designation

Setting up beneficiaries is not a one-time thing. Be sure to [review your beneficiary designations regularly, especially after life events such as marriage, divorce, birth, and death](#). Circumstances might have changed for you or your beneficiaries, and you may need to alter your designations to reflect that. This is a great time of year to review and make any necessary changes.

RESOURCES

Life, Disability / The Standard

standard.com | (800) 848-5132 (customer service)

POLICY NUMBERS **Basic Life:** 645273-G **VL:** 645273-H
VAD&D: 645273-E



Travel Assistance

assistamerica.com | 1.800.872.1414 (customer service)
medservices@assistamerica.com (email)
01-AA-STD-5201
(Travel assist reference number)



Things can happen on the road. Passports get stolen or lost. Unforeseen events or circumstances derail travel plans. Medical problems surface at the most inconvenient times. Travel Assistance can help you navigate these issues and more at any time of the day or night.

Contact Travel Assistance

800.872.1414

United States, Canada, Puerto Rico, US
Virgin Islands and Bermuda

Everywhere else:
+1.609.986.1234

Text:
1.609.334.0807

Email:
medservices@assistamerica.com

REFERENCE NUMBER:
01-AA-STD-5201



Visa, weather and currency exchange information, health inoculation recommendations, country-specific details and security and travel advisories



Credit card and passport replacement and missing baggage and emergency cash coordination



Help replacing prescription medication or lost corrective lenses and advancing funds for hospital admission



Connection to medical care providers, interpreter services, local attorneys and assistance in coordinating a bail bond



Assistance with the return of your personal vehicle if your emergency transportation services leave it stranded

Don't forget to download the Assist America mobile app - access your Mobile ID Card, receive travel alerts, access to Assist America's Emergency Operations Center, and more!



RESOURCES

Portability / The Standard



Portability & Conversion

WCIF offers various products that are underwritten by The Standard. Some plans are eligible for Portability/Conversion. Below is a table that outlines the availability by product.

	PORTABLE	CONVERTIBLE
Basic Life	Yes	Yes
Basic AD&D (this is built into Basic Life)	Yes	No
Voluntary Term Life	Yes	Yes
Voluntary AD&D	No	No

Portability

Portability takes the group plan and rolls it over to a group portability policy. Those leaving employment due to disability or retirement are not eligible for portability, and coverage must have been in place for 12 continuous months. Employees must apply for portability within 31 days of the date of termination. Portability forms are available on WCIF's website: WCIF.net.

Conversion – Life

Conversion takes a group plan and converts it into an individual whole life plan. Those leaving employment due to disability or retirement are only eligible for conversion options. Employees must apply for conversion within 31 days of the date the coverage ends. Conversion forms are available on WCIF's website: WCIF.net.

Please note, Life/AD&D and Disability products are not subject to COBRA. If you are interested in continuing coverage through portability or conversion, please do the following:

- Confirm the coverage you are enrolled in with your HR department
- Call (800) 378-4668, elect option 7, and enter extension 6785
- Your policy number is: 645273
- Portability rates are listed in your Certificate. You can access a copy of your certificate at WCIF.net
- When ready to apply for Portability employer to complete the employer also available at WCIF.net

or Conversion, please work with your statement on the forms, which are



RESOURCES

Life Services Toolkit / The Standard



Resources and Tools to Support you and your Beneficiary

Group Life insurance through your employer gives you assurance that your family will receive some financial assistance in the event of death. The Standard does more than help protect your family from financial hardship after a loss. Standard has partnered with Health AdvocateSM to offer a lineup of additional services that can make a difference now and in the future.

Online tools and services can help you create a will, make advance funeral plans and put your finances in order. After a loss, your beneficiary can consult experts by phone or in person, and obtain other helpful information online.

Services to Help You Now

Visit the Life Services Toolkit website at standard.com/mytoolkit and enter your user name “assurance” for information and tools to help you make important life decisions.

Estate Planning Assistance: Online tools walk you through the steps to prepare a will and create other documents.

Financial Planning: Consult online services to help you manage debt, and take care of other financial matters with confidence.

Health and Wellness: Timely articles about nutrition, stress management and wellness help employees.

Identity Theft Prevention: Check the website for ways to thwart identity thieves and resolve issues if identity theft occurs.

Funeral Arrangements: Use the website for guidance on how to begin, find funeral related services and make decisions in advance.

If you are a recipient of an Accelerated Benefit¹, you may access the services for beneficiaries.

¹An Accelerated Benefit allows a covered individual who becomes terminally ill to receive a portion of their Life insurance proceeds while living, if all other eligibility requirements are met.

The Life Services Toolkit is provided through an arrangement with Health AdvocateSM and is not affiliated with The Standard. Health Advocate is solely responsible for providing and administering the included service. This service is not an insurance product.

Services for Your Beneficiary

Life Insurance beneficiaries² can access services for 12 months after the beneficiary receives the Life claim letter. Recipients of an Accelerated Benefit can access services for 12 months after the date of payment.

Grief Support: Care Managers with advanced training are on call to provide grief sessions by phone in in-person. Beneficiaries are eligible up to six in-person confidential grief sessions.

Legal Services: Your beneficiaries can obtain legal assistance from experienced attorneys with a telephone consultation or in-person meeting for up to 30 minutes with a network attorney.

Financial Assistance: Your beneficiaries can schedule up to 30-minute telephone sessions with financial counselors who can help with issues.

Support Services: During an emotional time, your beneficiaries can receive help planning a funeral or memorial service. Work-life advisors can guide them to resources to manage other issues.

Online Resources: Your beneficiaries can easily access additional services and features on the Life Services Toolkit website for beneficiaries.

The Life Services Toolkit is not available to Life insurance beneficiaries who are minors or to non-individual entities such as trusts, estates, charities.



RESOURCES

Employee Assistance Program (EAP / First Choice Health)

firstchoicееap.com

1.800.777.4114 (customer service) | eap@fchn.com

 **First Choice Health**

Employee Assistance Program

ONLINE EAP SERVICES

To access **webinars, trainings, tools, and forms**, visit the EAP website at:

fch.personaladvantage.com

Enter username:

WCIF



(800) 777-4114



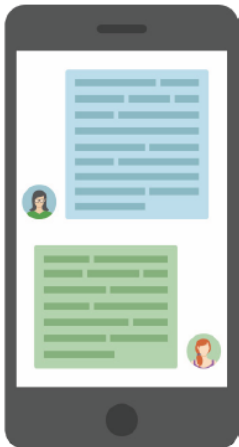
24/7 Telehealth with Talkspace

Convenient, private virtual therapy. Anytime, Anywhere. Talk with a licensed, professional therapist online to get guidance and counseling.

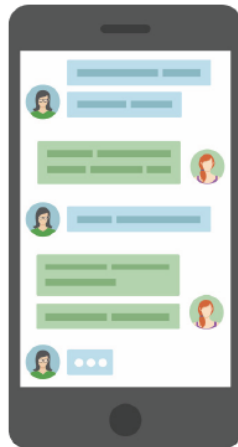


There are four communication methods available:

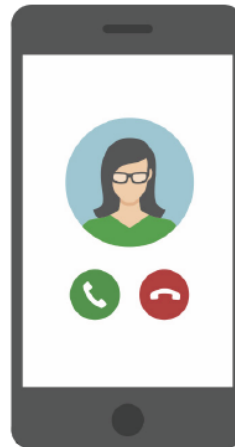
Messaging
(Unscheduled)



Live Chat
(Scheduled)



Live Phone
(Scheduled)



Live Video
(Scheduled)



Ready to start? Call (800) 777-4114 or request a referral online



REQUIRED ANNUAL NOTIFICATIONS

Health Insurance Marketplace Coverage Options and Your Health Coverage

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away.

The 2026 open enrollment period for health insurance coverage through the Marketplace runs from Nov. 1, 2025, through January 15, 2026. From December 15, 2025 to January 15, 2026, coverage will be effective February 1, 2026. After January 15, 2026, you can get coverage through the Marketplace for 2026 only if you qualify for a special enrollment period or are applying for Medicaid or the Children's Health Insurance Program (CHIP).

If the cost of our medical plan to cover yourself (and not any other members of your family) is more than 9.96 percent of your household income, or our coverage does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit. (An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.) **All WCIF health plans currently meet the "minimum value standard".**

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, you lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution, as well as your employee contribution to employer-offered coverage is often excluded from income for federal and state income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

If you are not eligible for our Plan, you may want to look at the Health Insurance Marketplace as an option. In some cases you may qualify for a subsidy if you meet certain requirements. You will need to consult with an Insurance Navigator at the Health Insurance Marketplace to understand better your plan options as well as any subsidies which may apply to you.

How Can I Get More Information? Please visit [WAHEALTHPLANFINDER.org](https://www.wahealthplanfinder.org) or [HEALTHCARE.gov](https://www.healthcare.gov) for more information.

Medicaid and the Children's Health Insurance Program (CHIP) Offer Free or Low-Cost Health Coverage to Children and Families

If you are eligible for health coverage from your employer, but are unable to afford the premiums, some States have premium assistance programs that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for employer sponsored health coverage, but need assistance in paying their health premiums. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [HEALTHCARE.gov](https://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP you can contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial **1.877.KIDS NOW (1.877.543.7669)** or [INSUREKIDSNOW.gov](https://www.insurekidsnow.gov) to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, your employer's health plan is required to permit you and your dependents to enroll in the plan – as long as you and your dependents are eligible, but not already enrolled in the employer's plan. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance.**

To see if any more States have added a premium assistance program since July 31, 2025, or for more information on special enrollment rights, you can contact either:

U.S. Department of Labor
Employee Benefits Security Administration
[www.DOL.gov/agencies/ebsa](https://www.dol.gov/agencies/ebsa)
1.866.444.EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
[www.CMS.HHS.gov](https://www.cms.hhs.gov)
1.877.267.2323, Menu Option 4, Ext. 61565

REQUIRED ANNUAL NOTIFICATIONS

Notice of Special Enrollment Rights

If you acquire a new dependent, or if you decline WCIF health coverage for yourself or an eligible dependent (including your spouse*) while other coverage is in effect and later lost that other coverage for certain qualifying reasons, you have the right to enroll in a plan under its *Special Enrollment Provision*.

This notice also advises you of some of the other consequences of declining coverage, including your responsibility for any claims you might incur.

Loss of Other Coverage

If you decline enrollment for yourself or for an eligible dependent (including your spouse*) while other health insurance or health plan coverage is in effect, you may be able to enroll yourself and your dependents in a WCIF health plan if you or your dependents lost eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). You must request enrollment within 31 days after you or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

New Dependent

If you have a new dependent as a result of marriage, you may be able to enroll yourself or your new dependent if you request enrollment within 31 days after the marriage**. Step children may also be added within 31 days of the marriage**. You must request enrollment within 60 days after: Birth, Adoption / placement for adoption, Foster child placement, Grant of legal guardianship.

State Medical Assistance and Children's Health Insurance Program (CHIP)

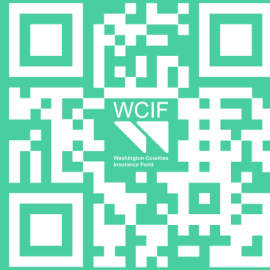
If you meet any of the following scenarios, you and your dependents may be able to enroll in WCIF health plans within 60 days if:

- You become eligible for state medical assistance and the Washington State Department of Social and Health Services (DSHS) determines that it is cost-effective to enroll you in this plan.
- You qualify for premium assistance under the state's medical assistance program of Children's Health Insurance Program (CHIP).
- You no longer qualify for health coverage under the state's medical assistance program or CHIP.

To request special enrollment or to obtain more information about WCIF health plans' *Special Enrollment Provisions*, contact your employer's Human Resources Department.

*or *Qualified Domestic Partner*

**or *Qualified Domestic Partnership*



QUESTIONS?

Contact your Human Resource Department or visit WCIF.net

800.344.8570 (toll free)

info@wcif.net

2620 RW Johnson Blvd SW Suite 300, Tumwater, WA 98512

Benefits are what we do BEST!