

SELECT BENEFITS LIMITED BENEFIT MEDICAL PLAN



Select Benefits allows you to offer a benefit plan with no preexisting condition limitations, no required networks and no deductibles.

Select Benefits, insured by Symetra Life Insurance Company, is a limited benefit medical insurance policy that allows you to offer first-dollar coverage to all eligible employees and their dependents. This includes those who work on a part-time, seasonal or temporary basis, as well as full-time staff. Pacific Insurance Agency, Inc., makes this plan available to Building Industry Association of Washington (BIAW) members with as few as five employees.

You can choose from four BIAW-sponsored plans that range from \$66 to \$223 per month, per employee. This rate includes the employee and all eligible dependents.

BIAW members can use Select Benefits in a variety of ways:

- To cover routine medical events for those generally not eligible for health insurance.
- To tier benefits for different classes of employees.
- As interim coverage when there is a long waiting period before major medical begins.

The four plans available to BIAW members cover a variety of routine medical needs, allowing you to provide protection for your eligible workforce.

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BIAW PLAN DESIGNS

		Plan 1	Plan 2	Plan 3	Plan 4
Employee Life Insurance & Accidental Death & Dismemberment Benefit (AD&D)	Life	\$5,000	\$10,000	\$20,000	\$30,000
	AD&D	\$5,000	\$10,000	\$20,000	\$30,000
Dependent Life Insurance Benefit	Spouse	\$2,500	\$5,000	\$7,500	\$10,000
	Child	\$1,250	\$2,500	\$3,750	\$5,000
	Infant	\$200	\$400	\$600	\$800
Inpatient Hospital Benefit 30 days pp/pcy* max. 500 days lifetime max.	Daily hospital	\$200	\$400	\$500	\$600
	Daily ICU	\$400	\$800	\$1,000	\$1,200
Surgical Benefit (Schedule A)	Pp/pcy* max.	—	\$1,500	\$2,000	\$2,500
Doctor's Office Visit, Urgent Care & Outpatient Hospital Benefit \$300 pp/pcy* max.	Per visit	\$40	\$20	\$20	\$50
Outpatient Diagnostic X-Ray & Lab Benefit \$300 pp/pcy* max.	Per visit	\$45	\$55	\$65	\$75
Preventive Care Benefit \$150 pp/pcy* max.	Per visit	\$50	—	\$50	\$75
Prescription Drug Benefit \$15 co-pay generic; \$30 co-pay brands	Pp/pcy* max.	\$150	\$150	\$150	\$300
	Pf/pcy** max.	\$300	\$300	\$300	\$600
Vision Care Benefit	Eye exam	—	\$50	\$50	\$50
	Glasses		\$100	\$100	\$100
	or contacts		or \$75	or \$75	or \$75
Accident Benefit \$150 pp/pcy* max.	Per visit	—	\$50	\$60	\$60
Emergency Room Benefit	Per visit	\$50	\$150	\$150	\$150
	Pp/pcy* max.	\$150	\$300	\$300	\$300
Dental Benefit	Per visit basic	—	\$100	\$100	\$100
	Per visit major		\$400	\$400	\$400
	Per visit orthodontia		\$250	\$250	\$250
	Pp/pcy* max.		\$1,000	\$1,500	\$1,500
	Pp/lifetime max. orthodontia		\$750	\$750	\$750
Employee Nonoccupational Disability Income Weekly Benefit	26 weeks, base weekly pay Weekly max.	—	—	66 ² / ₃ % \$300	66 ² / ₃ % \$300
Pharmacy Discount Program		Included	Included	Included	Included
Survivor Benefit		Included	Included	Included	Included
Monthly Premium Class A	Employer pays 100%	\$66.35	\$135.51	\$178.34	\$223.18

* Pp/pcy = per person, per calendar year

** Pf/pcy = per family, per calendar year

Rates shown cover the employee and all eligible dependents. Rates are subject to change.

BRIEF DESCRIPTION OF BENEFITS

Employee Life Insurance/Accidental Death and Dismemberment Benefit (AD&D)

Life insurance provides basic term life protection. AD&D pays an additional benefit if the employee dies as the result of an accident.

Dependent Life Insurance Benefit

Spouse and child coverage is available for children from 14 days old up to age 19 or, if full-time students, to age 23. Benefits are automatic with employee life insurance and in most cases do not require additional premium.

Inpatient Hospital Benefits

This provides benefits such as hospital stays, substance abuse, intensive care, mental health and nursing facilities at a preselected fixed dollar amount.

Surgical Benefit

This covers surgeries that are performed by a doctor. Benefits are paid according to Surgical Schedule A.

Doctor's Office Visit,¹ Urgent Care and Outpatient Hospital Benefits

Visits are payable at a preselected fixed dollar amount and exclude routine exams and injections.

Outpatient Diagnostic X-Ray and Lab (DXL) Benefit

Diagnostic X-ray and lab (DXL) tests ordered or performed by a doctor are paid at a preselected fixed dollar amount per visit² when hospital confinement is not required.

Preventive Care Benefit

This includes routine exams, medical treatment and injections. Benefits are paid at a preselected fixed dollar amount.

Prescription Drug Benefit

Benefits are paid up to the preselected fixed dollar calendar year maximum, after co-pays. Prescription drugs must be ordered by a doctor and dispensed by a licensed pharmacist for the care and treatment of the patient.

Vision Care Benefit

This provides coverage for eye exams as well as glasses or contacts.

Accident Benefit

This pays an additional preselected fixed dollar amount for services by a doctor or hospital within 90 days after an accident.

Emergency Room Benefit

This benefit covers eligible services or supplies that are received in an emergency room as the result of an accident or illness that occurs while covered under this benefit.

Dental Benefit

This provides first-dollar coverage for services such as preventive and regular dental care, crowns, inlays, orthodontia and periodontal work. The level of coverage varies depending upon the type of treatment provided. *Pre-authorization is recommended for dental claims exceeding \$250.*

Employee Nonoccupational Disability Income Weekly Benefit

These benefits are paid beginning on the eighth calendar day following a nonoccupational injury or illness. *Dependents are not eligible for this benefit.*

Pharmacy Discount Program

The program gives a discount from usual and customary charges when prescriptions are purchased through a contracting pharmacy.

Survivor Benefit

If an employee dies while covered, dependents will be extended benefits (other than Dependent Life) without premium payments for up to two years after the employee's death. Coverage lasts as long as the BIAW plan remains in force and the covered dependent meets the requirements of the plan.

ADMINISTRATION

Select Benefit Administrators of America (SBAA) backs the BIAW plans with consolidated administration at no additional charge. They perform all claims and administrative functions, including:

- **Billing** – Select Benefits is a self-billing product. SBAA can accept payroll data in many different formats, relieving you from time-consuming administrative functions.
- **Claims** – SBAA utilizes up-to-date technology to accelerate the claims payment process. All that is needed for medical claims is the itemized statement from the provider. Claim forms are required for life and disability income insurance.
- **Extension of Coverage** – If an employee terminates employment with a BIAW-member company, SBAA will manage all extension of benefits administration.
- **ID Cards** – Each participant receives an ID card for personal or eligible dependent use. To use coverage, the participant simply presents the card at the time of visit or event, and the provider can bill SBAA directly. (The participant can also choose to pay up front and be reimbursed by SBAA.)
- **Certificates** – Every participant receives a certificate that outlines benefits.

For customer service, billing questions, employee/dependent eligibility questions, claims status and extension of benefits information, please contact:

Select Benefit Administrators of America
PO Box 440
Ashland, WI 54806
Phone: 1-800-497-3699
Fax: (715) 682-5919
Hours: Monday-Friday, 6:30 a.m. – 5:00 p.m., CT

PACIFIC INSURANCE AGENCY, INC.

Pacific Insurance Agency, Inc., is proud to partner with BIAW members to help provide limited benefit medical coverage for all their employees. For questions about the Select Benefits for BIAW plan, please contact:

Pacific Insurance Agency, Inc.
8306 N. Wall Street
Spokane, WA 99228
Phone: 1-800-600-4303 or (509) 465-1133
Fax: (509) 465-1134

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¹ One meeting with a doctor in a nonhospital setting.

² One sitting for one or multiple diagnostic X-ray procedures, or one sitting for one or multiple diagnostic laboratory procedures.

Select Benefits is insured by Symetra Life Insurance Company.

Select Benefits is not a replacement for a major medical policy or other comprehensive policy. It is designed to cover benefits used on a routine basis at a preselected fixed dollar amount. Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions. Policy numbers are LGC-8786/WA 2/03 and LGC-8787/WA 2/03.