



BENEFITS PLAN – LONG TERM DISABILITY

GENERAL OVERVIEW

All WHIT benefit plans include a January 1st anniversary date, on which rate adjustments are effective. New coverage is available throughout the calendar year, but premium rates may be guaranteed for less than 12 months.

Some of the Trust's coverages include published rates and are included on this website – Washington Dental Service (WDS) and Vision Service Plan (VSP). The other benefits are available following a request for proposal.

For any questions regarding benefit levels, pricing or to request a quote, please contact Karni Adamson at DiMartino Associates, Inc. karni@dimarinc.com or 206-467-9408 (Seattle) or 1-888-715-8000.

Dental	Washington Dental Service (WDS)
	Willamette Dental – Managed Dental Care
Vision	Vision Service Plan (VSP)
Basic Life/AD&D	Reliance Standard
Long Term Disability	Reliance Standard
Voluntary Personal Accident	Reliance Standard
Voluntary Supplemental Life	Prudential Financial
Voluntary Short Term Disability	American Fidelity

LONG TERM DISABILITY

Underwritten by

Reliance Standard Insurance Company

Flat benefit or salary plan designs are available to match the group's needs following a request for proposal. Premiums are guaranteed for at least 3 years for Basic Life AD&D and at least 2 years for the Long Term Disability.

To request a quote, the following is required:

- Census
- Date of birth
- Gender
- Occupation
- Salary
- Class of employment

- Current plan design and SPD
- Current rates