



## **BENEFITS PLAN – VOLUNTARY PERSONAL ACCIDENT**

### **GENERAL OVERVIEW**

All WHIT benefit plans include a January 1<sup>st</sup> 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](mailto: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

## **VOLUNTARY PERSONAL ACCIDENT**

Underwritten by

### **Reliance Standard Insurance Company**

Supplemental accidental death and dismemberment coverage is available for the employee and the employee's family. Benefits are available in \$25,000 increments up to \$500,000 or 10 times annual salary, whichever is lesser (for amounts over \$150,000). All coverage is guaranteed issue.

Monthly premium cost: \$.019 per \$1,000 for individual coverage  
\$.039 per \$1,000 for family coverage

#### Other plan provisions

Conversion  
Coverage for Members of Reserve-Nation Guard  
Coverage of Exposure and Disappearance  
Education and Survivor Benefit  
Day Care Benefit  
Seat Belt and Air Bag Benefit  
Coma Benefit  
Common Carrier Benefit  
National Holiday Benefit  
Felonious Assault Benefit  
Responsible Driver Benefit  
Murder Victim Benefit