



WHO WE ARE

FOR OVER 25 YEARS, OUR TEAM OF INSURANCE PROFESSIONALS HAS HELPED COMPANIES, LARGE AND SMALL, SELECT AND ADMINISTER THE BEST EMPLOYEE BENEFIT PLANS TO FIT THEIR NEEDS.






OUR EXPERTISE

OUR LONG HISTORY IN MANAGING ASSOCIATION HEALTH PLANS PROVIDES US WITH UNPARALLELED EXPERTISE AND INSIGHT IN DELIVERING QUALITY BENEFIT PLANS IN A STREAMLINED AND EFFICIENT MANNER.

OUR GOAL

OUR GOAL IS TO BE YOUR RESOURCE, ADVOCATE AND PARTNER IN SELECTING THE MOST COMPREHENSIVE AND COMPETITIVE EMPLOYEE BENEFIT PLAN POSSIBLE.

OUR SERVICES

FULL MARKET SEARCH OF:  **MEDICAL**  **LIFE**  **DENTAL**
 **DISABILITY**  **VISION**

AFFORDABLE CARE ACT COMPLIANCE TOOLS AND RESOURCES
MEDICARE AND INDIVIDUAL PLAN BENEFIT CONSULTATION

FREE, CUSTOM ONLINE EMPLOYEE BENEFIT PORTAL



YOURBENEFITPORTAL.COM

EXPERTISE. SERVICE. PARTNERSHIP.

OUR TEAM

THANK YOU FOR THE OPPORTUNITY TO WORK WITH YOU AND YOUR EMPLOYEES. THE **BIAW HEALTH INSURANCE TRUST** PRIDES ITSELF ON NOT ONLY PROVIDING EXCELLENT EMPLOYEE BENEFITS, BUT PROVIDING THEM WITH EXCEPTIONAL CUSTOMER SERVICE. OUR TEAM OF **CAPITAL BENEFIT SERVICES**, **EPK & ASSOCIATES**, AND **CAPITAL BENEFIT SOLUTIONS** ARE ALL HERE TO HELP YOU FIND THE BEST EMPLOYEE BENEFIT SOLUTIONS FOR YOUR COMPANY AND YOUR EMPLOYEES.



CAPITAL BENEFIT SERVICES

CBS IS THE EXCLUSIVE BROKER FOR THE BIAW HEALTH INSURANCE TRUST. OUR KNOWLEDGEABLE TEAM WILL HELP YOU FIND AN EMPLOYEE BENEFITS SOLUTION THAT FITS YOUR NEEDS AND YOUR BUDGET.

- A wide array of employee benefits including: medical, dental, vision, life and disability
- Online portal for your employees to access all of their benefits in one location
- Benefit designs and cost containment strategies for your company
- Negotiating on behalf of the Trust for pricing options for all members
- Onsite employee meetings and consultations



EPK & ASSOCIATES

EPK IS THE THIRD-PARTY ADMINISTRATOR FOR THE BIAW HEALTH INSURANCE TRUST. OUR EXCELLENT STAFF IS AVAILABLE TO ANSWER ALL OF YOUR BILLING AND BENEFIT QUESTIONS.

- COBRA administration services
- Consolidated billing
- Advocate and resource for benefit and billing related questions
- Quarterly newsletter sent to all members with relevant health tips, cost cutting strategies, and a variety of health care related items
- Onsite employee meetings and consultations



CAPITAL BENEFIT SOLUTIONS

CAPITAL BENEFIT SOLUTIONS IS A FULL-SERVICE BROKERAGE WITH ACCESS TO, NOT ONLY THE BIAW HEALTH INSURANCE TRUST, BUT ALSO THE FULL INSURANCE MARKET. OUR TEAM ALSO PARTNERS WITH CAPITAL BENEFIT SERVICES TO PROVIDE VALUABLE INFORMATION ON MEDICARE AND INDIVIDUAL POLICIES FOR YOU AND YOUR EMPLOYEES.

- Medicare
- Individual policies
- Market shopping

BIAW HEALTH INSURANCE PROGRAM - CAPITAL BENEFIT SERVICES



Learn more about the BIAW Health Insurance Program at biawhealthtrust.com

FOR OVER 20 YEARS, THE **BIAW HEALTH INSURANCE PROGRAM** HAS PROUDLY SERVED MEMBERS OF THE BUILDING AND CONSTRUCTION INDUSTRY BY HELPING PROVIDE TOP NOTCH EMPLOYEE BENEFIT PLANS TO THEIR EMPLOYEES.

STRENGTH IN NUMBERS

BY POOLING TOGETHER THOUSANDS OF COMPANIES ACROSS WASHINGTON STATE, WE KEEP COSTS LOW.

CUSTOM BENEFITS

THE BIAW HEALTH INSURANCE PROGRAM OFFERS OVER 35 MEDICAL BENEFIT PLANS AND A SELECTION OF DENTAL, VISION AND LIFE INSURANCE OPTIONS FROM WHICH EMPLOYERS CAN CHOOSE.

RELATIONSHIPS

OUR STRATEGIC PARTNERSHIPS WITH REGENCE BLUESHIELD, ASURIS NORTHWEST HEALTH, KAISER PERMANENTE, DELTA DENTAL OF WASHINGTON AND LIFEMAP GIVE EMPLOYEES ACCESS TO THE BEST INSURANCE CARRIERS IN WASHINGTON.

EPK BENEFITS

EPK & ASSOCIATES

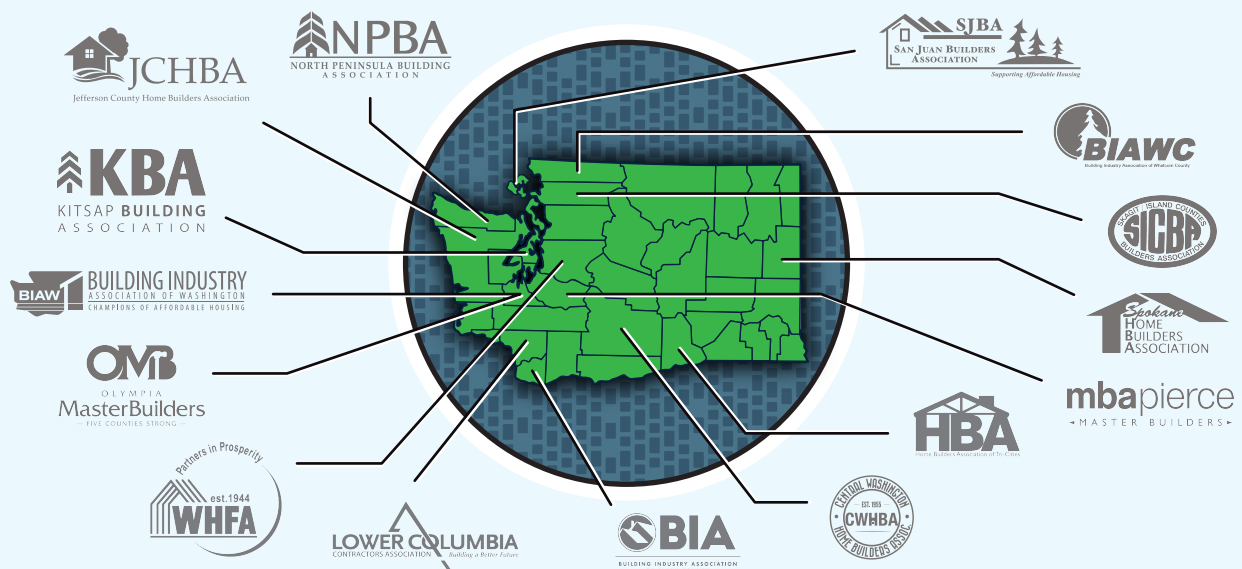
EPK is the third-party administrator for the **BIAW Health Insurance Program**. Their staff is available to answer all of your billing and benefit questions.

- COBRA administration
- Consolidated billing
- Advocate and resource for benefit & billing related questions
- Onsite employee meetings

For more information, please visit

EPKBenefits.com

BIAW PARTNERSHIPS (BY WASHINGTON STATE COUNTIES)

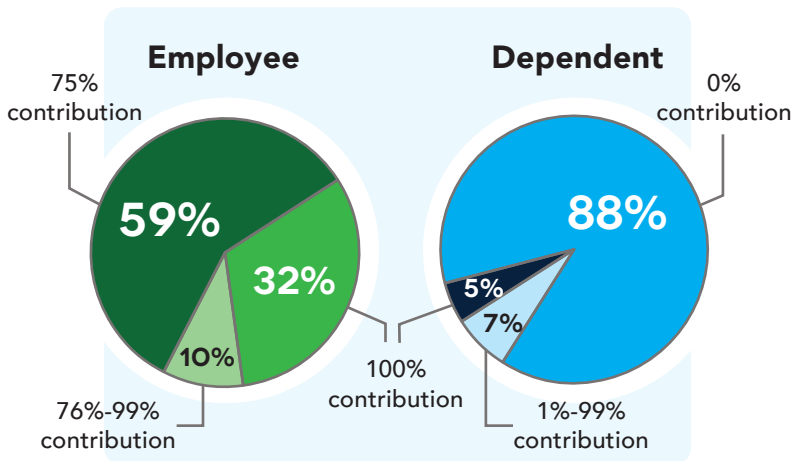




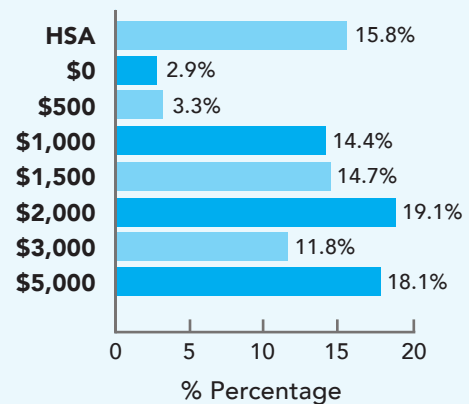
PICKING THE **RIGHT** PLAN FOR YOU

WITH OVER 2,000 ENROLLED COMPANIES, WE KNOW WHAT EMPLOYEES VALUE MOST.

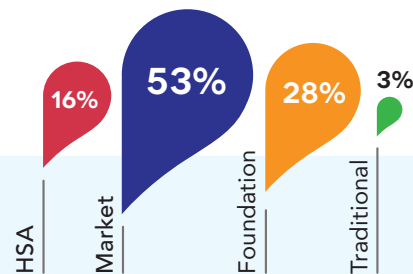
BIAW EMPLOYER CONTRIBUTIONS



BIAW ENROLLMENT BY DEDUCTIBLE



BIAW ENROLLMENT BY PLAN



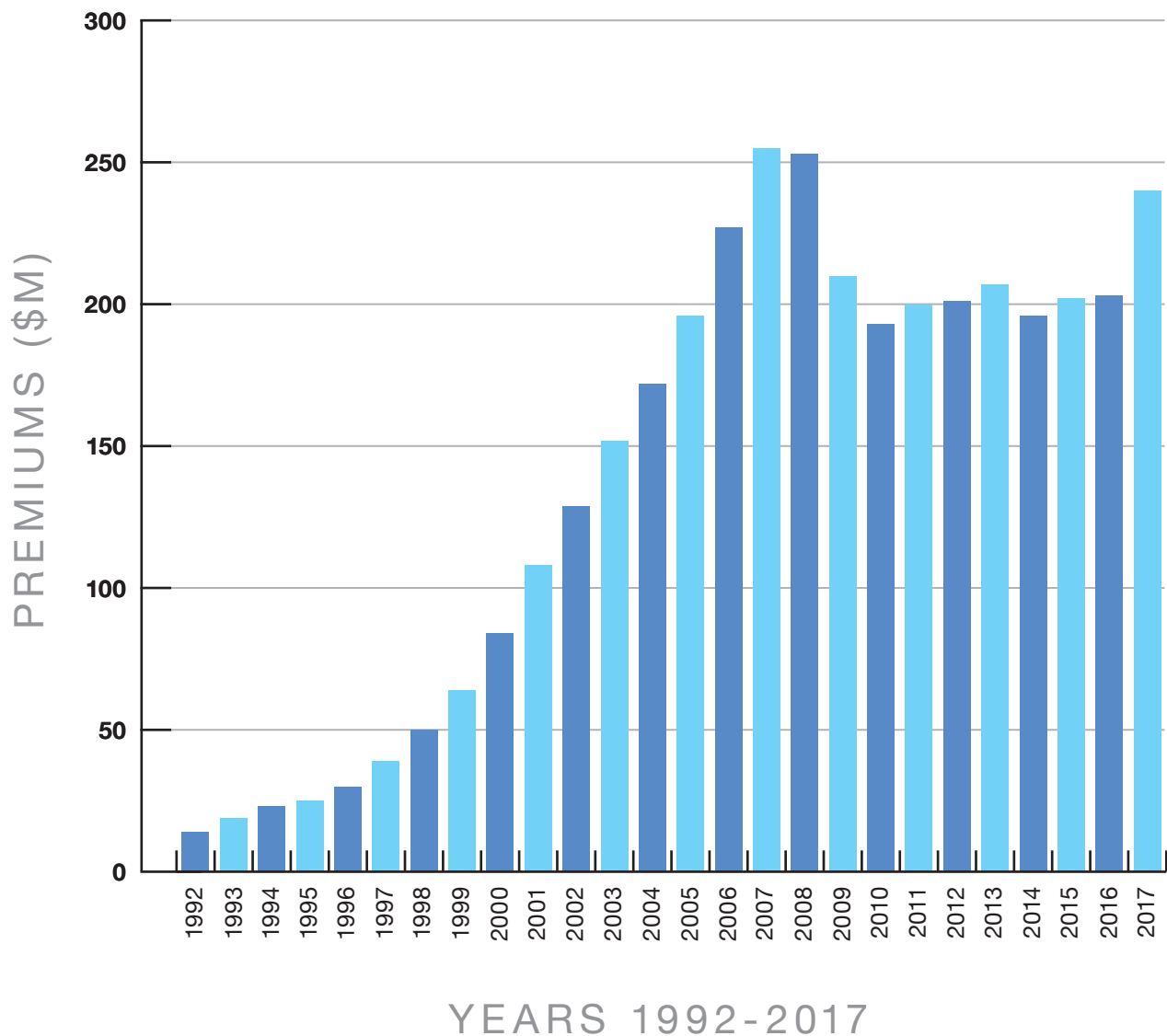
FACTS

- ✓ ALL MEMBERS **RENEW ON MAY 1ST** OF EACH YEAR
- ✓ EMPLOYERS WITH 5 OR MORE EMPLOYEES MAY SELECT UP TO 2 MEDICAL PLANS
- ✓ ALL PLANS ARE FULLY COMPLIANT WITH THE AFFORDABLE CARE ACT
- ✓ ALL MEMBERS RECEIVE DEDICATED CUSTOMER SERVICE, BENEFITS ADMINISTRATION AND CONSOLIDATED BILLING THROUGH EPK & ASSOCIATES
- ✓ ALL MEMBERS HAVE ACCESS TO FREE ONLINE EMPLOYEE BENEFIT PORTALS

PREMIUM GROWTH

GROWTH OF ASSOCIATION HEALTH PLANS UNDER CBS MANAGEMENT

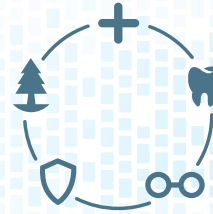
CAPITAL BENEFIT SERVICES CURRENTLY OVERSEES OVER \$240 MILLION DOLLARS IN ANNUALIZED PREMIUM FOR OUR ASSOCIATION PARTNERS. WE ASSIST OVER 2,000 EMPLOYERS ACROSS THE PACIFIC NORTHWEST FINDING THE MOST COMPETITIVE AND COMPREHENSIVE BENEFIT PLANS FOR THEIR EMPLOYEES.



OUR TEAM HAS A PROVEN TRACK RECORD OF CREATING, MANAGING,
AND GROWING ASSOCIATION HEALTH PLANS.

OUR NETWORK

INSURANCE CARRIER PARTNERS



REGENCE BLUESHIELD

REGENCE BLUESHIELD IS 2.5 MILLION MEMBERS STRONG AND OFFERS A DIVERSE AND EXPANSIVE NETWORK OF PROVIDERS ACROSS THE STATE OF WASHINGTON. REGENCE HAS BEEN SERVING MEMBERS IN THE COMMUNITY FOR MORE THAN 90 YEARS AS A NONPROFIT HEALTH CARE COMPANY OFFERING INDIVIDUAL AND GROUP MEDICAL, DENTAL, VISION AND LIFE INSURANCE, MEDICARE AND OTHER GOVERNMENT PROGRAMS, AND PHARMACY BENEFIT MANAGEMENT.

ASURIS NORTHWEST HEALTH

ASURIS NORTHWEST HEALTH IS AN EASTERN WASHINGTON COMMUNITY-BASED, NOT-FOR-PROFIT ORGANIZATION. THEY HAVE BEEN SERVICING MORE THAN 40,000 COMMERCIAL AND INDIVIDUAL MEMBERS FOR NEARLY 60 YEARS. WHEN YOU ARE A MEMBER OF THE ASURIS FAMILY, YOU HAVE ACCESS TO MORE THAN 19,000 DOCTORS AND OTHER HEALTH CARE PROVIDERS.

KAISER PERMANENTE

KAISER PERMANENTE MODEL OF HIGH-QUALITY, AFFORDABLE AND ACCESSIBLE HEALTH CARE IS NOW AVAILABLE IN AN ADDITIONAL 19 COUNTIES IN WASHINGTON STATE, WITH 25 PRIMARY CARE CLINICS IN 17 CITIES, FIVE URGENT-CARE FACILITIES AND FOUR OUTPATIENT SURGERY CENTERS. IN ADDITION, KAISER PERMANENTE WILL INVEST \$1 BILLION OVER THE NEXT DECADE TO EXPAND AND MODERNIZE FACILITIES AND TECHNOLOGY, AND TO ADVANCE PATIENT CARE AND SERVICE. KAISER PERMANENTE CURRENTLY CARES FOR MORE THAN 674,000 MEMBERS IN THIS NEW REGION.

LIFEMAP

LIFEMAP HAS A LONG HISTORY OF HELPING PEOPLE CHOOSE THE RIGHT INSURANCE PRODUCTS FOR ALL OF LIFE'S TRANSITIONS. BEGINNING IN 1964, LIFEMAP BEGAN TO FILL IN THE GAPS OF AN EMPLOYER'S BENEFITS PACKAGE AND HAS CONSISTENTLY PROVIDED INNOVATIVE AND COMPETITIVE PRODUCTS DESIGNED TO MEET THE NEEDS OF OUR CUSTOMERS AND THE MARKETPLACE. THEY OFFER A WIDE ARRAY OF COMPETITIVE GROUP LIFE, DISABILITY, AND VOLUNTARY PROGRAMS.

DELTA DENTAL

DELTA DENTAL IS THE LARGEST DENTAL PLAN SYSTEM IN THE UNITED STATES AND WE ARE PROUD TO HAVE THEM AS A PARTNER. AS THE LARGEST AND MOST EXPERIENCED DENTAL BENEFITS CARRIER IN THE COUNTRY, THEY PROVIDE COVERAGE TO MORE THAN 59.5 MILLION PEOPLE ENROLLED IN MORE THAN 97,000 GROUPS. REST ASSURED THAT IF YOU ARE LOOKING FOR INDUSTRY LEADING COVERAGE, DELTA DENTAL HAS YOU COVERED.



QUESTIONS?
425-641-8093

STEPBYSTEP

CAPITAL BENEFIT SERVICES'

ENROLLMENT PROCESS FROM START TO FINISH



SUBMIT A REQUEST FOR PROPOSAL



REVIEW PROPOSAL FOR
PRICING AND BENEFIT SELECTION



COMMITMENT TO ENROLL



REQUIRED FORMS AND
DOCUMENTS SUBMITTED



ON BOARDING PROCESS WITH EMPLOYEES
TO REVIEW BENEFIT OPTIONS



ADMINISTRATIVE MEETING WITH
MANAGEMENT TEAM TO REVIEW
ON-GOING PROCESSES



YOU'RE THERE!



DAY TO DAY ADMINISTRATIVE SUPPORT

COMPLIANCE / ACA GUIDANCE

ON GOING STRATEGY SESSIONS TO ENSURE
BEST IN CLASS EMPLOYEE BENEFITS

ANNUAL RENEWAL PROCESS

QUESTIONS?

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CAPITALBENEFITSERVICES.COM