



**OLYMPIC**  
BENEFITS TRUST



Delta Dental of Washington

## 2026 Participation Agreement

### 1. EMPLOYER INFORMATION

Effective Date \_\_\_\_\_

Legal Name \_\_\_\_\_

'dba' Name \_\_\_\_\_

*If you have multiple "dba", please provide a separate listing of each locations name, address and TIN.*

Tax Identification Number (TIN) \_\_\_\_\_

Street Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ County \_\_\_\_\_

Phone Number \_\_\_\_\_ Fax Number \_\_\_\_\_

Billing Address (if different) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ County \_\_\_\_\_

Primary Contact \_\_\_\_\_ Title \_\_\_\_\_

Phone Number \_\_\_\_\_ E-mail Address \_\_\_\_\_

Billing Contact \_\_\_\_\_ Title \_\_\_\_\_

Phone Number \_\_\_\_\_ E-mail Address \_\_\_\_\_

Owner/President \_\_\_\_\_ E-mail Address \_\_\_\_\_

Member of: Thurston County Chamber of Commerce or  In Area Member  Out of Area Member

Member Since: \_\_\_/\_\_\_/\_\_\_  New Group or  Renewal

Notes:

**2. PLAN SELECTIONS**

**KAISER PERMANENTE SELECTED MEDICAL PLAN(S):**

- Platinum PPO \$1000 Deductible
- Gold PPO \$2000 Deductible
- Silver PPO \$2500 Deductible
- Bronze PPO \$3000 Deductible
- Quartz PPO \$5000 Deductible
- Silver Plus PPO \$2500 Deductible HSA
- Titanium PPO \$6000 Deductible HSA - Embedded
- Gold HMO \$2000 Deductible
- Bronze HMO \$3000 Deductible
- Core HMO \$5000 Deductible
- Core HMO 3/10
- HMO Everyday 10/4000 (\*NEW)
- Virtual Plus \$2000 Deductible
- Virtual Plus \$3000 Deductible

*Groups with 2-4 employees can offer one medical plan  
Groups with 5-10 employees can offer 2 medical plans  
Groups with 10+ employees can offer 3 medical plans*

**SELECTED DENTAL PLAN(S):**

- Delta Dental of Washington Plan B
- Delta Dental of Washington Plan D
- Delta Dental of Washington Plan E
- Delta Dental of Washington Optional Orthodontia Rider #1
- Delta Dental of Washington Optional Orthodontia Rider #2

**SELECTED VISION PLAN(S):**

- VSP Vision Plan A
- VSP Vision Plan B
- VSP Vision Plan C

**SELECTED VERDE TPA PLAN(S):**

**COBRA Administration (Required)**

*The trust is not only COBRA eligible, it needs to be COBRA compliant. Verde Services COBRA Administration is mandatory.*

**Optional TPA Services**

- Flexible Savings Account (FSA) Administration
- Dependent Daycare Account Administration
- Health Reimbursement Account (HRA) Administration
- Health Savings Account (HSA) Administration

**Caution: Under the Patient Protection and Affordable Care Act, excluding certain employees from eligibility could cause your plan to fail non-discrimination requirements under federal law. To avoid potential penalties, employers should consult with their own advisors before excluding employees from eligibility. OBT and the carriers are not able to give employers legal or tax advice.**

**COBRA AND TEFRA**

COBRA provides for a self-payment continuation of benefit coverage in certain circumstances. TEFRA requires that the coverage of the active employees, who are age 65 or older and who are covered by their employer’s health plan and by Medicare, be primary to Medicare. There are ‘small employer exceptions’ to both COBRA and to TEFRA. **The trustees have decided not to invoke the exception and will treat all employers as subject to COBRA-like benefits and to TEFRA.**

**3. ELIGIBILITY & PARTICIPATION**

The following categories of employees are not required to participate in the plan but may choose to participate as eligible employees: employees covered by TriCare, Medicare, or another similar plan.

Eligible Full-Time Employees must work a minimum of 30 hours per week per ACA. Eligible Part-Time Employees must work a minimum of 20 hours per week.

3A. Total Number of <b>ALL</b> Employees on Payroll	+ _____
3B. Less employees not eligible to enroll:	- _____
3C. Less the Employees in a new hire Probationary Period:	- _____
3D. Less the number of employees covered under a government plan or other group coverage (valid waivers):	- _____
3E. Total Number of Employees <b>Eligible</b> to enroll (3A minus 3B minus 3C minus 3D):	= _____
3F. Total Number of <b>Eligible</b> Enrolling Employees:	= _____
3G. Percentage of enrolled employees to total <b>Eligible</b> employees (3F divided by 3E): (Percentage of enrolled employees to total eligible employees must be at least 50%.)	= _____

*Valid Waivers: Spousal/parental group coverage, Medicare/Medicaid, Champus/ChampVA/military coverage, Military coverage Retiree coverage, COBRA from previous employer, Tri-Care*

**Note: Only list employees who are deemed eligible at time of initial enrollment or renewal  
Do not include employees who are deemed ineligible at time of initial enrollment or renewal (i.e. seasonal)**

**Kaiser Medical:** 50% of eligible employees must enroll (less valid waivers)

**Delta Dental of Washington:** 2-4 All eligible employees must enroll, 5+ 75% of eligible employees must enroll (less valid waivers)

**VSP Vision:** 75% of eligible employees must enroll

**4. EMPLOYEE CONTRIBUTIONS**

**The minimum employer contribution percentage to participate in the Trust is 50% of the employee premium for the least expensive plan offered.** The Patient Protection and Affordable Care Act has additional participation, eligibility and benefit minimum requirements to satisfy non-discrimination rules. Employers should consult with their own legal and tax advisors to determine how these rules may impact their plan.

% of Employee rate paid by the employer \_\_\_\_\_ % of Dependent rate paid by the employer \_\_\_\_\_

**5. EMPLOYEE CLASSIFICATIONS**

- Class I: \_\_\_\_\_ Eligible employees must be working \_\_\_\_\_ hours per week.  
 1<sup>st</sup> of the Month Following or coinciding with Date of Hire (must be a minimum of 30hrs)  
 1<sup>st</sup> of the Month Following or coinciding with 30 Days  
 1<sup>st</sup> of the Month Following or coinciding with 60 Days  
 90 Days
- Class II: \_\_\_\_\_ Eligible employees must be working \_\_\_\_\_ hours per week.  
 1<sup>st</sup> of the Month Following or coinciding with Date of Hire (must be a minimum of 30hrs)  
 1<sup>st</sup> of the Month Following or coinciding with 30 Days  
 1<sup>st</sup> of the Month Following or coinciding with 60 Days  
 90 Days
- Class III: \_\_\_\_\_ Eligible employees must be working \_\_\_\_\_ hours per week.  
 1<sup>st</sup> of the Month Following or coinciding with Date of Hire (must be a minimum of 30hrs)  
 1<sup>st</sup> of the Month Following or coinciding with 30 Days  
 1<sup>st</sup> of the Month Following or coinciding with 60 Days  
 90 Days

**6. EMPLOYEE PROBATIONARY PERIOD**

**Waiving Employer Probationary Period (For New Groups Only)**

Yes, waive the employer probationary period for all current eligible employees

No, the employer probationary period, as stated, will apply to all current eligible employees

**Employee Transfers from Part-Time to Full-Time Status:**

Employer probationary period begins upon the date an eligible employee transfers to full-time status

Employer probationary period is retroactive to an eligible employee's original date of hire.

**Employee Return from Lay-off or Leave of Absence:**

Employer probationary period begins upon the date an eligible employee returns to work.

Employee is effective the 1st of the month following return to work if rehired within 3 months. Otherwise employer probationary period begins again

**Include Coverage for Domestic Partners who are not registered with the State of Washington and their Dependents (there is no cost difference):**

Yes

No

*\*The probationary period in effect at the time an employee is hired must be met before they are eligible for group coverage. Any probationary period changes made at future open enrollments apply to new hires going forward*

**7. Prior Carrier Information**

Medical Carrier Name \_\_\_\_\_ Start Date: \_\_\_\_\_ End Date: \_\_\_\_\_

Dental Carrier Name \_\_\_\_\_ Start Date: \_\_\_\_\_ End Date: \_\_\_\_\_

**8. ACCOUNTABLE OFFICER'S AGREEMENT AND CERTIFICATION**

By execution of this Participation Agreement and Participation Requirements, the participating employer agrees to be bound by all terms and conditions of the Participation Requirements, current Trust Agreement and by any existing or future amendments to the Trust Agreement governing the Olympic Benefits Trust, including, without limitation, paying the required monthly premium, paying any late fees imposed by the plan administrator on account of employer's late payment of contributions and furnishing necessary information on covered persons. Copies of these documents are on file with the Olympic Benefits Trust.

If section 9 has been completed, applicant has appointed the named Producer of Record with respect to the coverage requested. No producer has the authority to guarantee that the health carrier will accept this application for coverage and no producer has the authority to contract on behalf of the health carrier.

Under Washington law, it is a crime to knowingly provide false, incomplete, or misleading information to a health carrier for the purpose of defrauding the carrier. Penalties may include imprisonment, fines, and denial of benefits.

Signature by applicant's authorized representative shall constitute applicant's 1) request for coverage; 2) acknowledgment and acceptance of all terms, conditions and information contained within this application form; and 3) certification that all information provided by applicant on this form is accurate and complete.

\_\_\_\_\_  
Printed Name of Group Representative

\_\_\_\_\_  
Title

\_\_\_\_\_  
Signature of Group Representative

\_\_\_\_\_  
Date

**9. INSURANCE PRODUCER INFORMATION - MUST BE AUTHORIZED BY OBT**

Name of Agency \_\_\_\_\_

Name of Producer \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

NPN: \_\_\_\_\_ Tax ID \_\_\_\_\_

E-mail Address \_\_\_\_\_ Phone \_\_\_\_\_

I have appointed \_\_\_\_\_ as my producer of record with respect to the coverage described in this application, effective \_\_\_\_/\_\_\_\_/\_\_\_\_.

This appointment shall remain in effect until rescinded in writing by group's authorized representative. **Please provide a copy of your WA state producer license as well as proof of E&O insurance and appointment with all necessary carriers.**

**DEFINITIONS**

\* "Insurance Producer" means a person required to be licensed under the laws of this state to sell, solicit, or negotiate Insurance. "Insurance Producer" does not include title insurance agents. RCW 48.17.010

**SIGNATURE OF INSURANCE PRODUCER**

**I certify to the best of my knowledge that the information on this application is accurate and complete. Under Washington law, it is a crime to knowingly provide false, incomplete, or misleading information to a health carrier for the purpose of defrauding the carrier. Penalties may include imprisonment, fines, and denial of benefits.**

\_\_\_\_\_  
Printed Name of Insurance Producer Title

\_\_\_\_\_  
Signature of Insurance Producer Date

**RATES Please do not add lines of coverage together TO BE COMPLETED BY TBS**

**RL:**

	Carrier*	EE	EE/SP	EE/Children	EE/Family
Medical Plan 1					
Medical Plan 2					
Medical Plan 3					
Dental Plan					
Ortho Plan					
Vision Plan					

\*DD - Delta Dental of Washington 400 Fairview Ave N, Seattle, Washington 98109-5371

\*VSP - VSP Direct 3333 Quality Drive, Rancho Cordova, CA 95670