



## **2026 Benefits Guide**

### **Whitman County Non-Rep**

This benefit overview is a summary of your benefits as an eligible employee. It is intended to provide a brief description of 2026 coverage and is not a complete explanation of covered services, exclusions, limitations, reductions or the terms under which a program may be continued in force. This summary is not a contract. For full coverage provisions, including a description of waiting periods, limitations and exclusions, please refer to the applicable summary plan documents posted to [www.wcif.net](http://www.wcif.net). 2026 documents will be posted as they are approved by respective carriers.

# Whitman County Non-Rep

## Welcome to the 2026 Benefits Overview!



Life & Disability



EAP



Worksite Plans



Value Add Plans



Resources



CDH

This is your opportunity as an employee to make thoughtful benefit elections for you and your family for the upcoming year. During this time current members may change plans, add or remove dependents to existing plans, enroll in a new line of coverage, terminate an existing line of coverage. All open enrollment plan changes will be effective January 1, 2026.

Take some time to review this Benefits Guide thoroughly to ensure you select the plan(s) that best meet you and your family's needs.

**Remember, this is your opportunity to make changes or enroll in any plans offered, otherwise you will have to wait until the next open enrollment period unless you experience a qualifying event.**

Look for this icon throughout the Guide for important information!



# Online Enrollment with SIMON



If your employer has granted you access to view your WCIF benefits through the SIMON portal, and you have completed your SIMON registration process, you may process your 2026 open enrollment changes online at <https://wcif.simon365.com>.

Once you log into SIMON you will see the following options located along the left side of the screen:



Click here to see the **Open Enrollment Status** showing how much time you have remaining to select your 2026 benefits.

Click on one of these options to view your personal information, your dependent information (if applicable), and your benefits. If you would like to make any 2026 open enrollment changes, click on **Open Enrollment** in the upper right corner on any of these pages.



Once you click on **Open Enrollment**, you'll be guided through the process to update demographic information then benefits selections for you and/or your dependents as needed. Once you are done, review your changes by clicking **Enrollment Summary**.

If everything looks good, click on **Sign Electronically**. Review the **Electronic Signature Disclosure and Consent** and click on **I Agree and Consent**. You will now be prompted to create your signature. You can either select one of the provided signatures, or draw your own electronic signature. Finally, click on **Sign Electronically and Submit** to submit your changes for review.

**IMPORTANT:** If you cancel or decline the electronic signing process, any changes you have made will not be saved. If you do not wish to electronically sign your enrollment form, you will not be able to process your open enrollment changes through SIMON.

## Need additional assistance?



Click here to download the **SIMON 3.0 Employee User Guide** for detailed instructions on using the SIMON portal.

*Please contact your employer for 2026 cost and benefit information.*

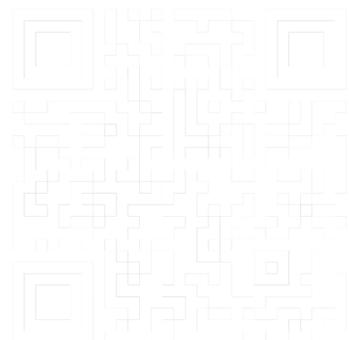
# BENEFITS RESOURCE CENTER

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## Check out our NEW Benefits Resource Center!

We're thrilled to announce our new partnership with BeneBits™ to bring your employees engaging, bite-sized benefits videos that are sure to capture their attention!

In addition, we have a library of Carrier Resources from our medical, dental, vision, life & disability, and ancillary carriers.





## Flexible Spending Account (FSA)

### Is an FSA right for me?

A Healthcare FSA is a great way to pay for medical, dental, and vision expenses with pre-tax dollars and could save you money if you or your dependents:

- Have out-of-pocket expenses like co-pays, coinsurance, or deductibles for health, prescription, dental or vision plans
- Have a health condition that requires the purchase of prescription medications on an ongoing basis
- Wear glasses or contact lenses or are planning LASIK surgery
- Need orthodontia care, such as braces, or have dental expenses not covered by your insurance

With the convenience of a mobile device, you can see your available balance anywhere, anytime as well as file claims and upload receipts.

A Dependent Care FSA provides pre-tax reimbursement of out-of-pocket expenses related to dependent care. This benefit may make sense if you (and your spouse, if married) are working or in school, and:

- Your dependent children under age 13 attend daycare,

**PLAN AHEAD!**

Before you enroll, you must first decide how much you want to contribute to your account(s). You will want to spend some time estimating your anticipated eligible healthcare and dependent care expenses.

Throughout the year, you'll likely find yourself with expenses for yourself and your family that insurance won't cover. By taking advantage of an FSA, you can actually reduce your taxable income and reduce your out-of-pocket expenses when you use your FSA to pay for the things you'd purchase anyway.

### Let's take a look at two typical examples of the advantages of an FSA—

YOUNG COUPLE WITH TWO CHILDREN	
Office Visit Co-Pays	\$100
First Aid Kit	\$50
Chiropractic Visits	\$200
Orthodontia	\$2,000
Glasses & Contacts	\$150
After School & Summer Child Care	\$5,000
<b>Total Budgeted Expenses</b>	<b>\$7,500</b>
<b>Estimated Annual Tax Savings* of \$2,250</b>	

YOUNG COUPLE WITH TWO CHILDREN	
Office Visit Co-Pays	\$100
Prescription Drug Co-Pays	\$180
Dental Work	\$475
Eye Exams	\$80
Medical Deductible	\$1,000
Massage Therapy	\$200
<b>Total Budgeted Expenses</b>	<b>\$2,035</b>
<b>Estimated Annual Tax Savings* of \$610</b>	



# RESOURCES

## CDH / Rehn & Associates

[rehnonline.com](http://rehnonline.com)

1.800.872.8979 Opt.2 or x779 (customer service)

CLAIMS ADDRESS 1322 N. Post Pl  
Spokane, WA 99201

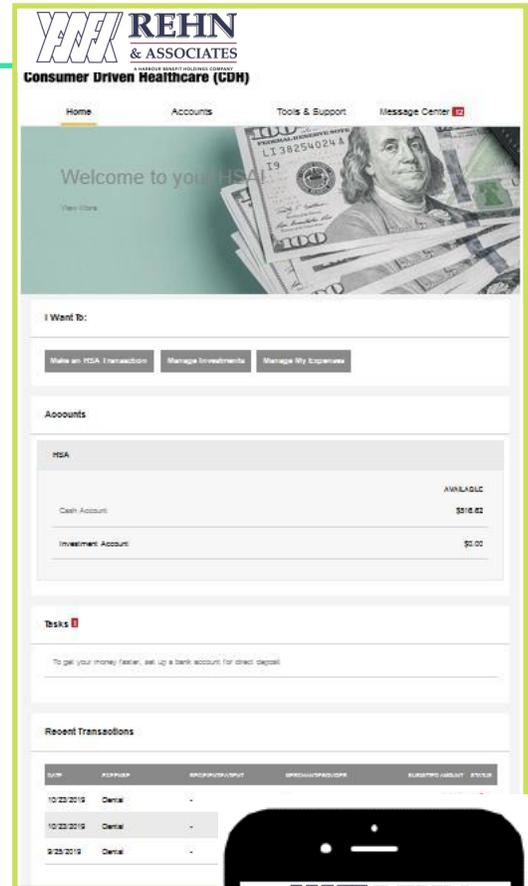


### Rehn Consumer Portal

1. Go to [cdh.rehnonline.com](http://cdh.rehnonline.com)
2. Enter your login ID and password (both provided at time of enrollment).
3. Click [Login](#).

#### The Home Page is easy to navigate:

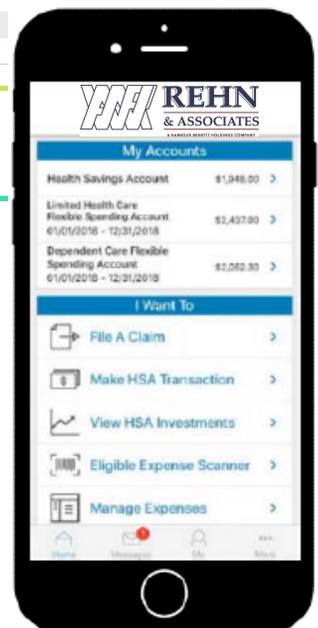
- Easily access the **Available Balance** and **“I Want To”** sections to work with your account right away.
- The **I Want To** section contains the most frequently used options within the Consumer Portal, including managing your investments.
- The **Accounts** section to the Account Summary page, where you can see and manage your accounts.
- The **Tasks** section displays alerts and relevant links that enable you to keep current on your accounts.
- The **Recent Transactions** section shows your most recent transactions.
- The **Quick View** section graphically displays some of your key account information.



### Mobile App

1. **Secure**
2. **Simple**
3. **Seamless**

- Setup up fingerprint sign-in—Information always kept encrypted.
- Stay in tune with your account anytime, from anywhere!
- Check balances, file claims, manage direct deposit and debit cards, eligible expense scanner, mobile payments and MORE!



# Basic Life & AD&D / The Standard



## Basic Life & AD&D

Employer-paid life insurance is an important working benefit. It provides your loved ones with a little additional income if you pass away. It helps serve as a financial safety net during the most crucial income earning years. Your employer maintains a Basic Life/AD&D Plan for you that provides a \$24,000 benefit. In addition, your employer also provides a \$1,000 Dependent Life Benefit.

<b>Age Reduction Schedule</b>	At Age: 70.....65% of original amount 75.....45% of original amount 80.....30% of original amount
<b>AD&amp;D Benefit</b>	The AD&D benefit is equal to the amount of your Life Insurance Benefit. Certain Losses are payable at an amount less than 100% of the AD&D insurance benefit. See AD&D Table of Losses in Certificate.
<b>Seat Belt Benefit</b>	The amount of the Seat Belt Benefit is the lesser of (1) \$25,000 or (2) the amount of AD&D Insurance Benefit payable for loss of your life.
<b>Air Bag Benefit</b>	The amount of the Air Bag Benefit is the lesser of (1) \$5,000 or (2) the amount of AD&D Insurance Benefit payable for loss of your life.
<b>Additional Features</b>	Waiver of Premium Portability and Conversion Options Career Adjustment Benefit Higher Education Benefit Occupational Assault Benefit Public Transportation Benefit
<b>Accelerated Benefit</b>	If you become terminally ill, you may be eligible to receive up to 75% of your basic life benefit to an overall maximum of \$500,000 (voluntary life included).
<b>Travel Assistance Benefit</b>	The Travel Assistance Program helps employees cope with emergencies when the employee and/or their dependents travel more than 100 miles from home or internationally for trips up to 180 days. The program can also help with non-emergencies, such as trip planning.
<b>Life Services Toolkit</b>	The Life Services Toolkit includes online tools and services that can help employees create a will, make advance funeral plans and put their finances in order. After a loss, their beneficiary can consult experts by phone or in person and obtain other helpful information online.

## Beneficiary Designation

Setting up beneficiaries isn't a one-time thing. **Be sure to [review your beneficiary designations regularly, especially after life events such as marriage, divorce, birth, and death.](#)** Circumstances might have changed for you or your beneficiaries, and you may need to alter your designations to reflect that. This is a great time of year to review and make any necessary changes.



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FOR MORE INFO!



# Voluntary Life / The Standard



## Voluntary Life (VL)

The time you spend with your family is priceless, and you wouldn't trade those special moments together for anything in the world. But what would happen if you suddenly pass away?

Would your family have the funds to pay bills, your home mortgage, burial and funeral expenses? Would your family be able to live on one income and maintain their current lifestyle? What about medical expenses associated with a terminal illness? Would your family be financially prepared? Your employer offers you an excellent opportunity to help protect your loved ones by sponsoring group Voluntary Life (VL) coverage.

### How much coverage may I get for myself and my dependents?

- You may elect VL coverage for yourself in units of \$10,000 to a maximum of \$500,000 or 6 times your annual salary (whichever is less) when combined with your employer-provided Basic Life/AD&D coverage.
- You may elect VL coverage for your spouse in units of \$10,000 to a maximum of \$250,000, but not to exceed 100% of your VL coverage.

You may elect VL coverage for your children in units of \$2,000 to a maximum of \$10,000, but not to exceed 100% of your VL coverage.

If you enroll within 31 days of benefit eligibility and actively working, you will automatically qualify for up to a set amount of insurance coverage called the "guarantee issue amount."

### Guarantee issue coverage only applies during the

<b>Guarantee Issue Amount*</b>	Employee.....\$200,000 Spouse.....\$50,000 Children.....\$10,000	<b>Note: At Open Enrollment, coverage can be increased up to \$20k for employees and \$10k for spouse/DP, up to the Guarantee Issue limit without providing Evidence of Insurability (EOI).</b>
<b>Age Reduction Schedule</b>	At Age: 70.....65% of original amount 75.....45% of original amount 80.....30% of original amount Spouse coverage amount terminates the date your spouse reaches age 70.	
<b>Waiver of Premium</b>	If you become totally disabled while insured under the voluntary life plan, are under age 60 and complete a waiting period of 180 days, your voluntary life insurance may continue without premium payment until age 65 provided you give Standard satisfactory proof that you remain totally disabled.	
<b>Accelerated Benefit</b>	If you become terminally ill, you may be eligible to receive up to 75 percent of your voluntary life maximum benefit to an overall maximum of \$500,000 (basic life included).	
<b>Portability and Conversion</b>	You may continue your insurance if your employment with your employer terminates. Please see the Portability and Conversion page of this Guide for eligibility and timeline requirements.	

Premiums are deducted directly from your paycheck so you don't have to worry about mailing monthly payments.

Age as of December 31	Premium per \$10,000 of coverage		Age as of December 31	Premium per \$10,000 of coverage	
	Employee	Spouse		Employee	Spouse
Under 20	\$0.56	\$0.60	45 — 49	\$2.35	\$2.45
20 — 24	\$0.66	\$0.70	50 — 54	\$3.91	\$4.09
25 — 29	\$0.71	\$0.75	55 — 59	\$5.81	\$5.87
30 — 34	\$0.82	\$0.90	60 — 64	\$8.74	\$9.57
35 — 39	\$0.98	\$1.05	65 — 69	\$12.53	\$13.53
40 — 44	\$1.45	\$1.55	70 or Over	\$12.53	N/A



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# Voluntary AD&D / The Standard



## Voluntary Accidental Death & Dismemberment (VAD&D)

It's a fact of life. Accidents happen, often when you least expect them. Car wreck on the freeway, fall from a ladder at home, mishap with machinery. According to the Centers for Disease Control and Prevention accidents were the 3rd leading cause of death in 2017. What if it happened to you?

Would your family have the funds to pay bills, the home mortgage, burial and funeral expenses? Would your family be financially prepared? Your employer offers you an excellent opportunity to help protect your loved ones by sponsoring group Voluntary Accidental Death and Dismemberment (VAD&D) coverage. Premiums are deducted directly from your paycheck so you don't have to worry about mailing monthly payments.

<b>Coverage Amount</b>	Employee.....\$25,000 increments to \$500,000; Amounts over \$250,000 limited to 10x your earnings Spouse.....50% or 100% of your AD&D coverage amount Children.....10% of your AD&D coverage amount to a max of \$30,000
<b>Age Reduction Schedule</b>	At Age: 70.....65% of original amount 75.....45% of original amount 80.....30% of original amount 85.....20% of original amount 90.....15% of original amount 95.....10% of original amount
<b>Benefit Schedule</b>	Table of Losses  <i>Loss:</i> <span style="float: right;"><i>Percentage Payable</i></span> Loss of Life <span style="float: right;">100%</span> One hand or one foot <span style="float: right;">50%</span> Sight in one eye, speech, or hearing in both ears <span style="float: right;">50%</span> Two of more of the losses listed above <span style="float: right;">100%</span> Thumb and index finger of the same hand <span style="float: right;">25%</span> Quadriplegia <span style="float: right;">100%</span> Hemiplegia <span style="float: right;">50%</span> Paraplegia <span style="float: right;">50%</span>
<b>Additional Features</b>	Seat Belt Benefit Higher Education Benefit Career Adjustment Benefit Paralysis Benefit Common Disaster Benefit

Premiums are deducted directly from your paycheck so you don't have to worry about mailing monthly payments.

Rate per unit (unit = \$1,000)	
Employee	<b>\$0.025</b>
Spouse/Domestic Partner	<b>\$0.025</b>
Child(ren)	<b>\$0.030</b>



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# Base LTD / The Standard



## Base Long Term Disability (LTD)

Have you ever thought about how you would protect yourself, your lifestyle, and those who count on you from an unexpected loss of income? Would you be able to meet your financial obligations if you became disabled and unable to work? If you depend on your regular paycheck to pay your bills, what would happen if you became sick or injured and couldn't work? Your employer provides eligible employees with Base LTD coverage to help protect a certain level of income.

Benefit Waiting Period	<b>180 Days</b>
Benefit Percentage	<b>40%</b>
Maximum Pre-disability Earnings	\$10,000
Benefit Minimum	\$100
Benefit Maximum	<b>\$4,000</b>
Definition of Disability—Own Occupation Period	During benefit waiting period and first 24 months for which LTD benefits are paid, you will be considered disabled if you are unable to perform with reasonable continuity the material duties of your own occupation or suffering at least a 20% earnings loss of indexed pre-disability earnings.
Definition of Disability—Any Occupation Period	After the own occupation period, you will be considered disabled if you are unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of any occupation: That you are able to perform due to education, training or experience That is available at one or more locations in the local economy In which you can be expected to earn at least 60% of pre-disability earnings within 12 months of returning to work, regardless of whether you are working in that, or any other occupation.
Maximum Benefit Period	Social Security Normal Retirement Age (SSNRA)
Return to Work Incentive	12 Months
Survivor Benefit	Lump sum equal to 3 times gross monthly benefit

**Guarantee issue coverage only applies during the initial eligibility period.**



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# RESOURCES

## Life, Disability / The Standard

[standard.com](http://standard.com) | (800) 848-5132 (customer service)

**POLICY NUMBERS**    **Basic Life:** 645273-G    **VL:** 645273-H  
**VAD&D:** 645273-E    **LTD:** 645273-F



## Travel Assistance

[assistamerica.com](http://assistamerica.com) | 1.800.872.1414 (customer service)  
[medservices@assistamerica.com](mailto:medservices@assistamerica.com) (email)  
**01-AA-STD-5201**  
(Travel assist reference number)



**Things can happen on the road.** Passports get stolen or lost. Unforeseen events or circumstances derail travel plans. Medical problems surface at the most inconvenient times. Travel Assistance can help you navigate these issues and more at any time of the day or night.

### Contact Travel Assistance

800.872.1414

United States, Canada, Puerto Rico, US  
Virgin Islands and Bermuda

Everywhere else:  
+1.609.986.1234

Text:  
1.609.334.0807

Email:  
[medservices@assistamerica.com](mailto:medservices@assistamerica.com)

REFERENCE NUMBER:  
01-AA-STD-5201



Visa, weather and currency exchange information, health inoculation recommendations, country-specific details and security and travel advisories



Credit card and passport replacement and missing baggage and emergency cash coordination



Help replacing prescription medication or lost corrective lenses and advancing funds for hospital admission



Connection to medical care providers, interpreter services, local attorneys and assistance in coordinating a bail bond



Assistance with the return of your personal vehicle if your emergency transportation services leave it stranded

**Don't forget to download the Assist America mobile app** - access your Mobile ID Card, receive travel alerts, access to Assist America's Emergency Operations Center, and more!



# RESOURCES

## Portability / The Standard



### Portability & Conversion

WCIF offers various products that are underwritten by The Standard. Some plans are eligible for Portability/Conversion. Below is a table that outlines the availability by product.

	PORTABLE	CONVERTIBLE
Basic Life	Yes	Yes
Basic AD&D (this is built into Basic Life)	Yes	No
Voluntary Term Life	Yes	Yes
Long Term Disability (base)	No	Yes
Voluntary AD&D	No	No

#### Portability

Portability takes the group plan and rolls it over to a group portability policy. Those leaving employment due to disability or retirement are not eligible for portability, and coverage must have been in place for 12 continuous months. Employees must apply for portability within 31 days of the date of termination. Portability forms are available on WCIF's website: [WCIF.net](http://WCIF.net).

#### Conversion – Life

Conversion takes a group plan and converts it into an individual whole life plan. Those leaving employment due to disability or retirement are only eligible for conversion options. Employees must apply for conversion within 31 days of the date the coverage ends. Conversion forms are available on WCIF's website: [WCIF.net](http://WCIF.net).

#### Conversion – Disability

Conversion takes a group plan and converts into another policy through The Standard. Employees must apply for conversion within 31 days of the date coverage ends. Conversion forms are available on WCIF's website: [WCIF.net](http://WCIF.net). Premiums for this coverage are payable quarterly and are due, in advance, on the first day of each quarter. Long Term Disability benefit amounts over \$4,000.00 are subject to medical underwriting.

Please note, Life/AD&D and Disability products are not subject to COBRA. If you are interested in continuing coverage through portability or conversion, please do the following:

- Confirm the coverage you are enrolled in with your HR department
- Call (800) 378-4668, elect option 7, and enter extension 6785
- Your policy number is: 645273
- Portability rates are listed in your Certificate. You can access a copy of your certificate at [WCIF.net](http://WCIF.net)
- When ready to apply for Portability employer to complete the employer also available at [WCIF.net](http://WCIF.net)

or Conversion, please work with your statement on the forms, which are



# RESOURCES

## Life Services Toolkit / The Standard



### Resources and Tools to Support you and your Beneficiary

Group Life insurance through your employer gives you assurance that your family will receive some financial assistance in the event of death. The Standard does more than help protect your family from financial hardship after a loss. Standard has partnered with Health Advocate<sup>SM</sup> to offer a lineup of additional services that can make a difference now and in the future.

Online tools and services can help you create a will, make advance funeral plans and put your finances in order. After a loss, your beneficiary can consult experts by phone or in person, and obtain other helpful information online.

#### Services to Help You Now

Visit the Life Services Toolkit website at [standard.com/mytoolkit](http://standard.com/mytoolkit) and enter your user name "assurance" for information and tools to help you make important life decisions.

**Estate Planning Assistance:** Online tools walk you through the steps to prepare a will and create other documents.

**Financial Planning:** Consult online services to help you manage debt, and take care of other financial matters with confidence.

**Health and Wellness:** Timely articles about nutrition, stress management and wellness help employees.

**Identity Theft Prevention:** Check the website for ways to thwart identity thieves and resolve issues if identity theft occurs.

**Funeral Arrangements:** Use the website for guidance on how to begin, find funeral related services and make decisions in advance.

*If you are a recipient of an Accelerated Benefit<sup>1</sup>, you may access the services for beneficiaries.*

<sup>1</sup>An Accelerated Benefit allows a covered individual who becomes terminally ill to receive a portion of their Life insurance proceeds while living, if all other eligibility requirements are met.

*The Life Services Toolkit is provided through an arrangement with Health Advocate<sup>SM</sup> and is not affiliated with The Standard. Health Advocate is solely responsible for providing and administering the included service. This service is not an insurance product.*

#### Services for Your Beneficiary

Life Insurance beneficiaries<sup>2</sup> can access services for 12 months after the beneficiary receives the Life claim letter. Recipients of an Accelerated Benefit can access services for 12 months after the date of payment.

**Grief Support:** Care Managers with advanced training are on call to provide grief sessions by phone in in-person. Beneficiaries are eligible up to six in-person confidential grief sessions.

**Legal Services:** Your beneficiaries can obtain legal assistance from experienced attorneys with a telephone consultation or in-person meeting for up to 30 minutes with a network attorney.

**Financial Assistance:** Your beneficiaries can schedule up to 30-minute telephone sessions with financial counselors who can help with issues.

**Support Services:** During an emotional time, your beneficiaries can receive help planning a funeral or memorial service. Work-life advisors can guide them to resources to manage other issues.

**Online Resources:** Your beneficiaries can easily access additional services and features on the Life Services Toolkit website for beneficiaries.

*The Life Services Toolkit is not available to Life insurance beneficiaries who are minors or to non-individual entities such as trusts, estates, charities.*



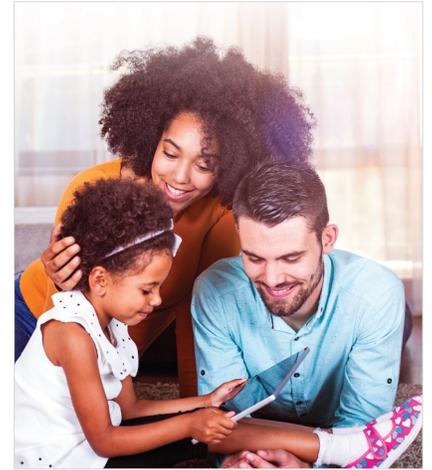


## EAP (Employee Assistance Program)

Welcome to the First Choice Health Employee Assistance Program (EAP). The plan offers up to 6 face-to-face sessions at no cost (no co-pay, deductible, or premium) with a qualified clinical expert who can assess your concerns and develop a plan of action.

**We want to be the first place you turn** when facing issues that interfere with your health, well-being, and productivity at work or home. Our professional staff and rich provider network ensure the right resources are available when you need them most.

The EAP program provides you, your household members, and children up to age 26, coaching and problem solving services that are free, convenient, and confidential with a licensed behavioral health provider.



**EAP helps with a variety of family, relationship, emotional, behavioral, mental health, and substance abuse concerns, including:**

- |                                   |                                 |
|-----------------------------------|---------------------------------|
| • Anxiety/Depression/Other        | • Alcohol/Drug/Other Addictions |
| • Mental Health Issues            | • Grief and Loss                |
| • Couples/Relationships/Parenting | • Work Conflict                 |
| • Crisis Support                  | • Domestic Violence             |

### CONFIDENTIAL SERVICES

We know that making it possible to consult discreetly with a behavioral health provider is essential, and perhaps the most important role of the EAP. Be assured that information about you and your contact with the EAP is never released without your signed consent (except as required by law to ensure your or others' safety).

### LEGAL CONSULTATIONS

You have access to a free 30-minute legal consultation, face-to-face, or by telephone. Typical issues include wills and estate planning, family and domestic concerns, motor vehicle matters, civil issues, elder law, divorce and parenting plans, juvenile issues, and a variety of other concerns. Should you decide to retain the attorney for ongoing services, you will receive a 25% reduction in the attorney's normal hourly fees. Legal forms and templates are also available free on the website.

*Employment related concerns are not covered.*

### FINANCIAL SERVICES

Financial counselors are available for a free 30-minute telephone consultation. Topics include: budgeting, estate planning, credit card consolidation, savings, debt management, retirement planning, and more.

Look to [firstchoiceeap.com](http://firstchoiceeap.com) for money-saving tips and resources on many other topics related to finances.

### IDENTITY THEFT CONSULTATIONS

If you should become a victim, know that our Fraud Resolution Specialists are here to help. Our team of qualified legal professionals can provide you with step-by-step guidance and consultation about identity theft or fraud.

### CHILDCARE REFERRALS

This convenient service offers families and parents resources for child-related needs. Qualified childcare professionals help identify services including: prenatal care, daycare, summer activities, special needs resources, adoption, child development, parenting skills, step-parenting, and college planning.



## ELDERCARE SERVICES

If you're concerned about an aging or disabled loved one, our eldercare experts can provide you with resources, regardless of where your family member lives. This comprehensive service can save you time and increase your peace of mind with information on Medicare, Social Security, in-home care, transportation, chore services, assisted living, and many other resources.

## HOME OWNERSHIP PROGRAM

The Home ownership program is a valuable tool to gain a competitive edge, and can save you thousands when buying, selling, or refinancing a home. Receive no-cost Home Ownership coaching with individualized strategies for success, plus access to a network of prescreened mortgage and real estate professionals.



## 24/7 Online Access to EAP Services



To access **webinars, trainings, tools, and forms**, visit the EAP website at:

[fch.personaladvantage.com](http://fch.personaladvantage.com)

Enter username:

**WCIF**

**(800) 777-4114**



## 24/7 TELEHEALTH

**Convenient, private virtual therapy. Anytime, Anywhere.**

Talk with a licensed, professional therapist online to get advice, guidance and counseling.



### It's professional.

Talkspace offers private and convenient mental health support on your schedule. Engage in counseling and therapy, from the convenience of your device. All care is delivered virtually by a behavioral health clinician or medical professional. Talkspace's network includes thousands of licensed, insured, and verified therapists who can treat a variety of needs.

### It's convenient.

Help is available on your own time, at your own pace, and wherever it's most convenient. **Connect via text, phone or secure video.**

### It's free to get started.

After your initial free sessions, you can continue to use Talkspace through your health insurance (some exceptions may apply), or with a membership/subscription plan (monthly payments) which can be canceled at any time.

## HERE'S HOW IT WORKS:

1. **You can self-refer through our direct Talkspace link:** [www.talkspace.com/FirstChoiceHealthEAP](http://www.talkspace.com/FirstChoiceHealthEAP).
2. **You may also call** First Choice Health EAP at (800) 777-4114 or request a referral online at [www.firstchoiceEAP.com](http://www.firstchoiceEAP.com).
3. **Complete a brief matching questionnaire.**
4. **Match with a counselor and get started!** Communicate via whichever method best meets your needs.



# RESOURCES

## Employee Assistance Program (EAP / First Choice Health)

[firstchoicееap.com](http://firstchoicееap.com)

1.800.777.4114 (customer service) | [eap@fchn.com](mailto:eap@fchn.com)

 **First Choice Health**

### Employee Assistance Program

#### ONLINE EAP SERVICES

To access **webinars, trainings, tools, and forms**, visit the EAP website at:

[fch.personaladvantage.com](http://fch.personaladvantage.com)

Enter username:

**WCIF**



(800) 777-4114



#### 24/7 Telehealth with Talkspace

Convenient, private virtual therapy. Anytime, Anywhere. Talk with a licensed, professional therapist online to get guidance and counseling.



There are four communication methods available:

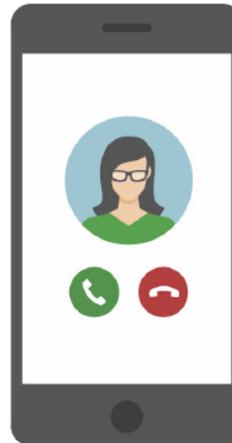
**Messaging**  
(Unscheduled)



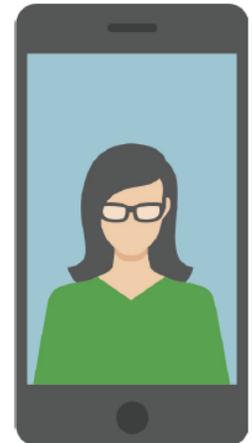
**Live Chat**  
(Scheduled)



**Live Phone**  
(Scheduled)



**Live Video**  
(Scheduled)



Ready to start? Call (800) 777-4114 or request a referral online





## Plan Highlights

### How it Works

A Legal Plan provides cost-effective legal help members can use to proactively handle expensive legal matters. The Legal Plan includes:

- No copays, deductibles or claim forms when using a network attorney for a covered matter.
- Unlimited consultations even for matters not covered under your plan.
- Access to our website for all employees, enrolled or not, to look at the plan design and the attorney network as well as use of MetLife's self-help document library.



With MetLife Legal Plans, you have **unlimited access** to 18,000+ experienced attorneys to help with a variety of legal issues **both simple and complex.**

### Covered Benefits

<p><b>Money Matters</b> </p> <ul style="list-style-type: none"> <li>• Identity theft</li> <li>• Negotiating with creditors</li> <li>• Tax audit representation</li> <li>• Financial planning workshops<sup>3</sup></li> </ul>	<p><b>Home and Real Estate</b> </p> <ul style="list-style-type: none"> <li>• Sale, purchase, or refinancing of a primary or vacation home</li> <li>• Property tax assessment</li> <li>• Foreclosure</li> </ul>	<p><b>Vehicle and Driving</b> </p> <ul style="list-style-type: none"> <li>• Defense of traffic tickets<sup>1</sup></li> <li>• License suspension due to DUI</li> <li>• Repossession</li> </ul>
<p><b>Estate Planning Documents</b> </p> <ul style="list-style-type: none"> <li>• Simple or complex wills</li> <li>• Living wills</li> <li>• Revocable or irrevocable trusts</li> </ul>	<p><b>Civil Lawsuits</b> </p> <ul style="list-style-type: none"> <li>• Civil litigation defense</li> <li>• Small claims assistance</li> <li>• Pet liabilities</li> </ul>	<p><b>Family and Personal</b> </p> <ul style="list-style-type: none"> <li>• Adoption</li> <li>• Prenuptial agreement</li> <li>• Personal property issues</li> </ul>
<p><b>Elder Care Issues<sup>2</sup></b> </p> <ul style="list-style-type: none"> <li>• Medicare</li> <li>• Nursing home agreements</li> <li>• Powers of attorney</li> </ul>	<p><b>Additional Services</b> </p> <ul style="list-style-type: none"> <li>• Law Firm E-Panel<sup>®</sup></li> </ul>	

*Offers your employees a highly valuable solution for \$20.75 a month.*

<sup>1</sup> Does not cover DUI.

<sup>2</sup> Consultation and document review for issues related to parents.

<sup>3</sup> Financial Planning Workshops are available through MetLife's PlanSmart Retirewise<sup>®</sup> Workshops program. MetLife administers the PlanSmart Retirewise<sup>®</sup> Workshops program, but has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) to have specially trained financial professionals offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing this program through MetLife.



SCAN THIS CODE  
FOR MORE INFO!



# IDENTITY THEFT & FRAUD PROTECTION / MetLife + Aura



## Plan Highlights

### What are some of the advantages of this protection?

Everything you do is online, which makes your personal info more vulnerable. Get peace of mind knowing that you've taken a big step in protecting yourself from online threats, identity theft, and fraud.

Aura offers robust protection by monitoring your personal info, credit, finances, and devices and alerting you of suspicious activity. It even takes proactive measures to help stop fraud before it happens. If you are a victim of fraud, an experienced Resolution Specialist will help you navigate credit bureaus, help initiate credit freezes or lock, and work with you to resolve your fraud incident.

	Protection Plus / Individual or Family	
<b>Identity Theft Protection</b>		
Personal Information and ID Monitoring		√
Online Account and Breach Monitoring		√
SSN Authentication Alerts		√
Criminal Court Record and Public Records Monitoring		√
Home Title and Vehicle Monitoring		√
<b>Financial Fraud Protection</b>		
Credit Monitoring & Alerts		3 Bureaus
Monthly Credit Tracker		√
High Risk Transaction Alerts		√
3B Credit Report		√
One-Tap Experian Credit Lock		√
Transaction Monitoring		√
<b>Privacy and Device Protection</b>		
Data Broker List Removal		√
Wi-Fi Security/VPN		Unlimited Devices
Antivirus		√
Password Manager		√
Safe Web Browsing		√
Email alias		√
Social Media Monitoring		√
<b>Services and Support</b>		
All-in-one Mobile Application		√
24/7/365 Customer Support (100% US-based)		√
White Glove Resolution Services		√
\$5M ID Theft Insurance per adult		√
Lost Wallet Protection		√

Employee Payroll Deduction	Protection Plus	
	Individual	Family
	\$8.45	\$13.95

No one can prevent all identity theft or monitor all transactions effectively. Aura is a product of Aura Sub, LLC. Aura Sub, LLC. is not affiliated with MetLife, and the services and benefits they provide are separate and apart from any MetLife product.



SCAN THIS CODE  
FOR MORE INFO!



# RESOURCES

## MetLife

[metlife.com](http://metlife.com) | 1.800.438.6388 (customer service)  
**MyBenefits Portal** / [metlife.com/mybenefits](http://metlife.com/mybenefits)



### Online Access

**Start enjoying the convenience of using MyBenefits by registering today!** Benefits of registering online include faster processing time, less paper waste, submitting claims 7 days a week, and asking questions via email. Once you are registered, you can review your benefits, access your certificate of insurance, file a claim and designate a beneficiary.



#### Step 1

Go to [mybenefits.metlife.com](http://mybenefits.metlife.com) and enter your company name in the **Employer or Association** field. Click **Next**.



#### Step 2

Click **Register Now** to perform the one-time registration process. You'll be asked to enter your first and last name, identifying data and email address. You'll also create a unique username and password. For security purposes, you'll need to choose and answer 3 identity verification questions.



#### Step 3

Once you read and agree to the website's Terms of Use and you opt into electronic consent, we'll send you a registration confirmation to the email address you provided.

### Continuation of Insurance Provision

When you leave employment or wish to cancel your MetLife accident, hospital indemnity or critical illness insurance coverage, you have been continuously covered under a MetLife plan for six (6) months prior to your termination date and you are under age 75, you are eligible for continuation of coverage. MetLife will send you a letter reminding you of the Continuation of Insurance provision under your policy which allows you to continue coverage by paying premiums directly to MetLife. The policy/policies will be cancelled if you take no action when you receive the letter.

If you wish to elect Continuation of Insurance, you will need to complete and return the form provided in the mailed packet or contact MetLife at 1-800-GET-MET8 (1-800-438-6388) Monday through Friday. **MetLife must receive your completed Election of Continuation Insurance Form or you must call MetLife no later than 31 days from the date of termination. If you do not call or if MetLife does not receive the election form by the deadline, your coverage will be terminated.**



# RESOURCES

## LEGAL PLAN / MetLife

[metlife.com](https://www.metlife.com) | 1.800.821.6400 (customer service)



### Create an Account

1.

Visit [members.legalplans.com](https://members.legalplans.com) and click “Register.”

2.

Fill in your information.

3.

Explore the many resources available through your Legal Plan!

### Tax Preparation and Filing through TurboTax®

As a MetLife Legal Plans member, here are two ways you can save using TurboTax:



#### File your own taxes

- Prepare and file your federal and state taxes using TurboTax at **no additional cost**.\*
- Ideal for a wide range of tax filers—from those with simple tax returns to those with more complex returns, such as self-employed filers, independent contractors, freelancers, investors, landlords, and small business owners.



#### Get expert support

- File confidently, with expert help if you need it. Work with a dedicated TurboTax expert to prepare and file your taxes at a **substantial discount**.\*

#### To get started:

1. Log in or create your legal plans account at [members.legalplans.com](https://members.legalplans.com)
2. Go to “Debt Matters”
3. Select “Tax Preparation & Filing” and begin

\* The benefit cannot be applied to previously completed TurboTax filings. Visit [members.legalplans.com](https://members.legalplans.com) for a full description of TurboTax services available through the MetLife Legal Plan.



# RESOURCES

## LEGAL PLAN / MetLife

[metlife.com](https://www.metlife.com) | 1.800.821.6400 (customer service)



### Caregiving solutions to help manage the care of you and your loved ones

To help caregivers and their families, your **MetLife Legal Plans benefit now includes unlimited access to Family First, a robust caregiving solution, at no additional cost**<sup>1</sup> With Family First, you get digital tools and a confidential, multi-disciplinary team of highly trained experts who will evaluate your unique caregiving situation, create holistic care plans and provide the resources and guidance needed to make care-related decisions, delivering better outcomes for all.

#### Benefits of Caregiving Services



Family First has **30+ years of experience** solving acute and complex caregiving challenges from start to finish.



Access to an Expert Care Team of accredited professionals whom all have over **20+ years of experience**.



Innovative technology to identify caregiving gaps and **provide more precise care advice and plan**.



**Unlimited access** to highly trained experts and digital tools with no out-of-pocket costs.

#### How Family First Can Help You



Eldercare



Family Dynamics & Resolution



Counseling & Mental Health



Legal & Financial Challenges



Insurance & Medicare Navigation



Social Determinants of Health



Childcare



Expert Homecare & Placement

### Getting started is easy!

Take advantage of your **UNLIMITED** caregiving access today



Step 1

Scan the QR code or visit **members.legalplans.com** under 'Injury & Insurance' or call **1-800-821-6400**

Step 2

Select **Caregiving Support & Resources** to be redirected to the Family First landing page

Step 3

Connect with your dedicated **Care Expert**

1. Unlimited access refers to Family First coverage only



# RESOURCES

## IDENTITY THEFT & FRAUD PREVENTION / MetLife + Aura

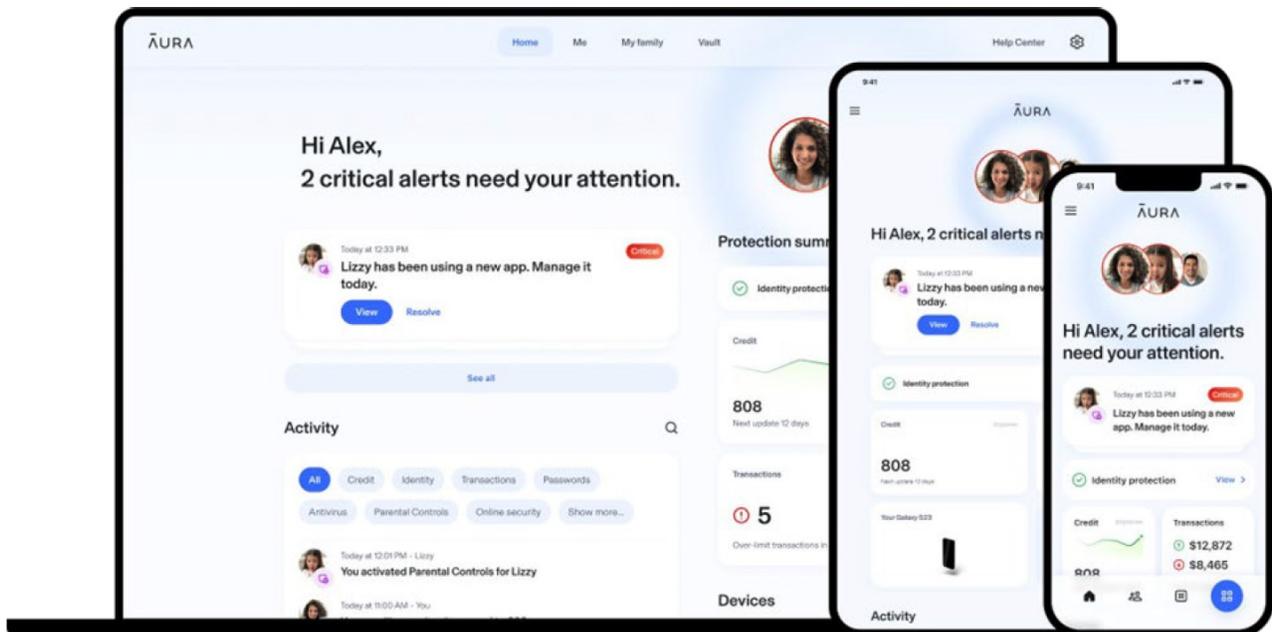
metlife.com | 844.931.2872 (customer service)  
support@aura.com



### Create Your Account

All-in-one digital security in an app that's **SIMPLE** to use so it's **EASY** to stay safe online.

1. Create your user ID and password by going to [my.aura.com/start](https://my.aura.com/start).
2. Activate and utilize additional features, view alerts & set your contact preferences, add members to a family plan, and more.
3. Download the Aura app for convenient access to your features from anywhere.



# VALUE ADD PLAN – PET INSURANCE / MetLife

Available to all employees



## Plan Highlights



### What is Pet Insurance?

Similar to health insurance for you and your family, Pet Insurance is coverage for dogs and cats that can help you be prepared for unexpected vet costs.

### Why MetLife Pet Insurance?

With MetLife, pet parents have the power of choice to customize their Pet Insurance to meet their needs.

### How much will it cost?

Each pet's premium will be unique based on the age, breed, location, as well as what coverage amount you select. Plus, if you go claim-free in a policy year, we'll automatically decrease your deductible by \$25 or \$50. There are also a variety of discounts available. You can set up automatic payment through the online portal.

### Coverage includes:

accidental injuries  
illnesses  
exam fees  
surgeries  
medications  
ultrasounds  
hospital stays  
X-rays and diagnostic

hip dysplasia  
hereditary conditions  
congenital conditions  
holistic care  
chronic conditions  
alternative therapies  
and much more!

### Can I still use my vet?

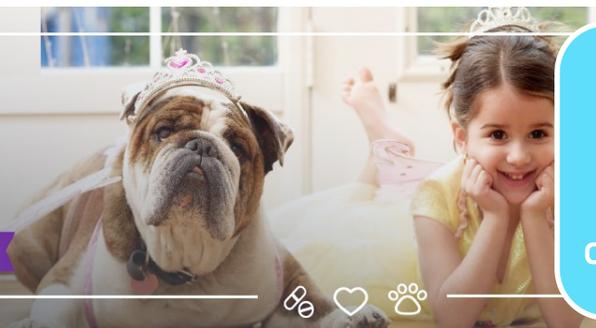
Yes! You can visit any U.S. licensed vet, emergency clinic, or specialist. Your coverage is also portable—you can take your coverage with you if you leave your employer.

SCAN THIS CODE FOR MORE INFO!



If he's always down to play dress up,

he deserves to be insured.



Pet parents spend *nearly \$4,500 a year* on annual care.

Get a quote by visiting:  
[metlifepetinsurance.com/WCIF](https://metlifepetinsurance.com/WCIF)  
OR Call 1-800-GET-MET8





Available to all employees

Check out BenefitHub for everyday savings!

## Tally Up Your Annual Savings to Over \$5,000!

With Wurth Discount Marketplace, employees can save over \$5,000 a year! Receive access to exclusive discounts in almost every shopping category.



Ride in style with **auto** savings.



Travel to new destinations.



Spruce up your **home** and treat the fam.



Look stylish with new **apparel**.



Experience more with event **tickets**.



See you how much you can save!

Scan the QR code to enroll today!  
Use code: **IBWY7X**



# RESOURCES

## Dependent Eligibility

The following dependents are eligible for coverage after the employee has satisfied their initial waiting period required by the employer. Please note, dependents must be enrolled in the same plan(s) as the employee.

- A lawful spouse or domestic partner (legally separated spouses may not be eligible)
- Child(ren) of employee, spouse or domestic partner to the age of 26 including:
  - biological,
  - step,
  - foster,
  - adopted children from the date of assumption of legal obligation for total or partial support,
  - children required by court order or qualified medical child support order (QMCSO) to be covered by a participant
  - Disabled dependent child(ren) over age 26. See employer for details.

All other dependent children are not eligible without evidence of legal guardianship.

## Enrollment Changes for Qualified Life Events

Many benefits are regulated by Section 125 regulations (if applicable) and other plan rules require that elections not be changed except during new hire or annual open enrollment periods. However, certain qualified events allow you to change your elections during the plan year. Below is a chart of the Life Events that allow for a mid-year change. Please reach out to your Human Resources Department with any questions and specific timeframe requirements.

Dependent	Enrollment Deadline
Newborn Child	Within 60 days of birth
Adopted Child	Within 60 days of placement in an employee's home
Foster child	Within 60 days of placement in an employee's home
Child Under Legal Guardianship	Within 60 days of legal guardianship being granted to employee
Spouse	Within 31 days of the date of marriage
Domestic Partner	Within 31 days of Washington State registration <i>or</i> within 31 days of the date of completed Affidavit of Domestic Partnership
Dependent of Spouse / Domestic Partner	<i>If existing dependent</i> , same rules as spouse/domestic partner (31 days – as shown above)
	<i>If acquired after</i> spouse's/domestic partner's effective date (60 days – as shown above)
Event	Enrollment Deadline
Involuntary Loss of Other Coverage	Within 31 days of the date the other coverage ended
State Medical Assistance and Children's Health Insurance Program (CHIP)	Within 60 days from the date of event



# RESOURCES

## Beneficiary Designation

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Setting up beneficiaries is not a one-time thing. Be sure to [review your beneficiary designations regularly, especially after life events such as marriage, divorce, birth, and death](#). Circumstances might have changed for you or your beneficiaries, and you may need to alter your designations to reflect that. This is a great time of year to review and make any necessary changes.

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Members are only eligible for guarantee issue coverage in disability plans *within their first 31 days of benefit eligibility*. Members who do not enroll within the guarantee issue period and decide to enroll at a later date will be subject to medical underwriting. Applications received after the first 31 days of eligibility or applicants requesting more than the guarantee issue limits must submit a Medical History Statement and be approved by the carrier before coverage becomes effective. Please review each benefit for specifics under your plan.

# REQUIRED ANNUAL NOTIFICATIONS

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## Health Insurance Marketplace Coverage Options and Your Health Coverage

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away.

The 2026 open enrollment period for health insurance coverage through the Marketplace runs from Nov. 1, 2025, through January 15, 2026. From December 15, 2025 to January 15, 2026, coverage will be effective February 1, 2026. After January 15, 2026, you can get coverage through the Marketplace for 2026 only if you qualify for a special enrollment period or are applying for Medicaid or the Children's Health Insurance Program (CHIP).

If the cost of our medical plan to cover yourself (and not any other members of your family) is more than 9.96 percent of your household income, or our coverage does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit. (An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.) **All WCIF health plans currently meet the "minimum value standard".**

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, you lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution, as well as your employee contribution to employer-offered coverage is often excluded from income for federal and state income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

If you are not eligible for our Plan, you may want to look at the Health Insurance Marketplace as an option. In some cases you may qualify for a subsidy if you meet certain requirements. You will need to consult with an Insurance Navigator at the Health Insurance Marketplace to understand better your plan options as well as any subsidies which may apply to you.

**How Can I Get More Information?** Please visit [WAHEALTHPLANFINDER.org](https://www.wahealthplanfinder.org) or [HEALTHCARE.gov](https://www.healthcare.gov) for more information.

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## Medicaid and the Children's Health Insurance Program (CHIP) Offer Free or Low-Cost Health Coverage to Children and Families

If you are eligible for health coverage from your employer, but are unable to afford the premiums, some States have premium assistance programs that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for employer sponsored health coverage, but need assistance in paying their health premiums. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [HEALTHCARE.gov](https://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP you can contact your State Medicaid or CHIP office to find out if premium assistance is available.

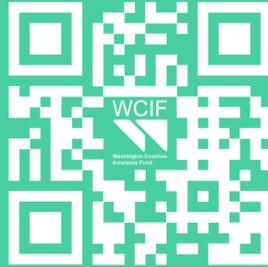
If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial **1.877.KIDS NOW (1.877.543.7669)** or [INSUREKIDSNOW.gov](https://www.insurekidsnow.gov) to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, your employer's health plan is required to permit you and your dependents to enroll in the plan – as long as you and your dependents are eligible, but not already enrolled in the employer's plan. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance.**

To see if any more States have added a premium assistance program since July 31, 2025, or for more information on special enrollment rights, you can contact either:

U.S. Department of Labor  
Employee Benefits Security Administration  
[www.DOL.gov/agencies/ebsa](https://www.dol.gov/agencies/ebsa)  
1.866.444.EBSA (3272)

U.S. Department of Health and Human Services  
Centers for Medicare & Medicaid Services  
[www.CMS.HHS.gov](https://www.cms.hhs.gov)  
1.877.267.2323, Menu Option 4, Ext. 61565



## QUESTIONS?

Contact your Human Resource Department or visit [WCIF.net](http://WCIF.net)

800.344.8570 (toll free)

[info@wcif.net](mailto:info@wcif.net)

2620 RW Johnson Blvd SW Suite 300, Tumwater, WA 98512

***Benefits are what we do BEST!***