

January 1, 2010

Washington Biotechnology and Biomedical Association 2010 Plan Year Renewal Bulletin

Overview

Wells Fargo Insurance Services

Thank you for your continued support of Washington Biotechnology and Biomedical Association (WBBA).

We are pleased to announce only minor benefit changes for the 2010 plan year renewal. Highlighted below are several important items regarding the renewal.

The requirements for processing renewals remains unchanged. To ensure eligibility is active on the renewal date, please complete the WBBA Participation Agreement and return to Wells Fargo Insurance Services USA by the 15th of the month prior to the effective date.

This document covers:

- Summary of medical and prescription drug benefit renewal changes.
- Summary of dental benefit renewal changes.
- Summary of vision benefit renewal changes.
- Summary of life and disability benefit renewal changes.
- Wellness program.
- Renewal submission requirements.
- New group submission requirements.
- Updated WBBA contact information.
- WBBA links to 2010 important forms.

Medical Benefits Renewal

Premera BlueCross

2010 plan year changes are as follows:

Federal and State Legislative Mandated Changes

The following changes affect all WBBA medical product offerings unless otherwise noted.

- As required by the Women's Health and Cancer Rights Act of 1998, all plans provide benefits for mastectomy-related services including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy (including lymphedema).
- Benefit maximum for outpatient, inpatient and intermediate chemical dependency services is now eliminated.
- Organ transplant lifetime benefit maximum has changed from \$250,000 to \$350,000 per transplant.
- Mental health visits are now unlimited on both an inpatient and outpatient basis.
- Washington State Senate Bill 5688, originally signed into law in May 2009 and recently upheld by the vote on Referendum 71, grants registered domestic partners the same rights and responsibilities pursuant to Washington State law as held by lawful spouses. This includes a requirement that as of December 3, 2009, all Washington insured group plans must provide coverage for state registered domestic partners.

General Medical Benefit Changes

The following changes affect all WBBA medical product offerings unless otherwise noted.

- The emergency room copay has increased to \$200 for all plans except for HSA product offerings.

Plan Specific Medical Benefit Changes

- Plan B deductible will increase from \$150 to \$200.
- Plan C deductible will increase from \$200 to \$250.
- Plan D out of pocket maximum will increase from \$1,300 to \$1,800.
- Plan D office visits will no longer require copay and coinsurance. Only the office visit copay will apply in-network.
- The office visit limitation for Plan E has been eliminated. All office visits will be covered at 100% less the office visit copay.
- Plan G (HRA) will be replaced by a standard PPO product.
- Three new plan offerings will be available January 1st, two standard PPO products and one HSA plan. The PPO products offer the same office visit copay (\$30), out of pocket maximum (\$5,000) and prescription drug benefit (\$10/\$35/\$70) with deductible amounts of \$1,000 (new Plan G) and \$2,000 (new Plan I). The new HSA product will offer a \$2,500 deductible (Plan HSA \$2,500).
- Plan H will now be referenced as Plan HSA \$1,700.

Group Health Options

2010 plan year changes are as follows:

Federal and State Legislative Mandated Changes

The following changes affect all WBBA medical product offerings unless otherwise noted.

- As required by the Women's Health and Cancer Rights Act of 1998, all plans provide benefits for mastectomy-related services including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy (including lymphedema).
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General Medical Benefit Changes

There were no general medical benefit changes to the Group Health Options, Inc. plans.

Plan Specific Medical Benefit Changes

There were no plan specific medical benefit changes to the Group Health Options, Inc. plans.

Dental Benefits Renewal

Washington Dental Services

Over the last 5 years WBBA has consistently delivered single digit rate increases. This year the rate increase is 10%. There are benefit changes that should have a minimal impact on our members.

2010 plan changes are as follows:

- Dental Plan C annual maximum is increasing from \$1,000 to \$1,500.
- All other dental plans are unchanged.

If your client does not have dental benefits with WBBA, please review the dental rates included with the renewal carefully.

Vision Benefits Renewal

Vision Service Plan

2010 plan changes are as follows:

- The frames allowance will increase from \$120 to \$130 for all plan offerings.

If your client does not have dental benefits with WBBA, please review the dental rates included with the renewal carefully.

Life, AD&D and Disability Renewal

Unum

There are no changes to the Life/AD&D products for the 2010 plan year.

Employee Assistance Program

Wellspring Family Services

We will continue to require the 3 Visit Model when a medical product is purchased. There are no changes to this product to note.

WBBA Wellness Program

Washington Biotechnology and Biomedical Association

There are no changes to the WBBA Wellness Program for 2010. The employer agrees to meet participation requirements equal to 50% of the enrolled eligible count; which includes: covered employees, spouse(s) or domestic partner(s). Additionally, employers are required to offer a cash incentive of no less than \$75 to all enrolled eligibles and who initially participate in the HRM program by completing the Personal Health Assessment (PHA) within 45 days from enrollment.

WBBA Renewal Submission Requirements

Wells Fargo Insurance Services

Renewal materials are due no later than the 25th of the month prior to the effective date.

Please submit renewal materials to:

Preferred Method: Email programservices@wellsfargois.com

Or
Wells Fargo Insurance Services USA
ATTN: WBBA Team
601 Union Street, Suite 1300
Seattle, WA 98101

The following materials are required to process a renewal:

- p Completed 2010 Participation Agreement
(<http://wbbabenefits.com/2010%20Approved%20Documents/Forms%20Library/WBBA%20218%20OGMA-PAR.doc>)
- p For groups moving from single choice to dual choice:
 - o Enrollment and change forms for employees moving to the new plan.
 - o No enrollment and change forms required for employees remaining on the in-force plan.

WBBA New Group Submission Requirements

Wells Fargo Insurance Services

New groups are required to be delivered to Wells Fargo Insurance Services by the 15th of the month prior to the effective date to ensure eligibility is loaded on the carriers' systems prior to the first of the month effective date.

Required materials must be submitted complete and include all of the following (no partial submissions will be accepted).

WBBA Contact Information

Wells Fargo Insurance Services

For any questions or if you are submitting competitive quote information please contact your assigned WFIS Product Representative.

Nathan Edmondson
Phone: 206.892.9576
Fax: 866.972.4187
Nathan.edmondson@wellfargo.com

For any other daily business with the WBBA, please refer to the 2010 contact sheet:

<http://wbbabenefits.com/2010%20Approved%20Documents/Broker%20Reference%20Tools/WBBA%20167%20Contact%20List.pdf>

WBBA Links to 2010 Important Forms

Wells Fargo Insurance Services

[Participation Agreement](#)
[Health Risk Questionnaire](#)

[Enrollment and Change Form](#)
[2010 Forms Library](#)

We appreciate your partnership.
Thank you,

Nathan Edmondson
Program Manager
Wells Fargo Insurance Services