



Thank you for your interest in the AGC Health Benefit Trust. We look forward to the opportunity to work with you. Below are some key advantages and features of the AGC Plan:

BENEFITS

- **Variety of Medical Plans:** Employers may choose from Health Net of Oregon and Kaiser Permanente. A variety of base buy-up and buy-down multiple plan options are available for groups of 15 or more.
- **Three Dental Plan Choices:** From Guardian, including Orthodontia options for groups of 10 or more.
- **Vision:** Provided by Vision Service Plans and Kaiser Permanente.
- **Rolling Renewals:** Every group has a 12 month rate guarantee regardless of when they join the Trust.
- **24-Hour Coverage:** Included for owners and officers excluded from Workers Compensation.

EXCEPTIONAL SERVICE – ADDED VALUE

- **Dedicated Service Center:** A convenient toll-free number gives you access to the dedicated Service Center team ready to handle all your questions as well as immediate access to all carriers and vendors.
- **Online Benefit Services:** Employers easily enroll and manage their benefits online their own secure web page via the AGC website. Online services allows you to update information for benefits plans, manage enrollment changes and quickly access benefit summaries, forms, provider directories, administration guides, and view consolidated premium invoices.
- **COBRA Administration:** Provided by BenefitHelp Solutions at no cost to the employer, this service is available to all employers subject to the Federal COBRA Continuation Coverage regulations.
- **Electronic Funds Transfer:** Electronic Funds Transfer provides convenience and cost savings, creating 10 additional days to pay monthly premiums.
- **Multi-lingual Support:** Available for routine customer service and enrollment meetings.
- **POP:** Premium Only documents at no charge for first year.

ELIGIBILITY GUIDELINES

The company must

- Be an active contractor, material supplier or closely-related professional
- Be a member of the Oregon-Columbia Chapter of AGC
- Have a minimum of 80% of its covered employees located in Oregon and Washington.
- Have principal source of income derived from the construction industry.
- Have 5 enrolled employees, working a minimum of 17.5 hours per week.
- Have 75%+ of eligible employees enrolled.
- Contribute at least 75% of employee premium or 50% of employee and 50% of dependent premium.
- Groups currently insured with Health Net or Kaiser Permanente may only enter the Trust on January 1.

Please feel free to contact us at the *thinc*-AGC Service Center with any questions or for enrollment assistance.

(866) 873-6175



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