

Hospitality Health Insurance Trust

HOSPITALITY
HEALTH
INSURANCE


Total BenefitSM
SOLUTIONS
Division of Specialty Program Group, LLC





Meeting the unique needs of the hospitality industry

- **Must maintain Washington Hospitality Association membership**
- **50% EE participation & 50% ER contribution**
- **Be in an eligible industry such as:**
 - **Restaurants, bars, and lounges**
 - **Hotels, motels, inns**
 - **Lodging** and recreation
 - Wineries, distillers, breweries
 - Food and Beverage
 - Restaurant supply, bar equipment services
 - Hospitality support or supply (linen service company), tap handle manufacturer
 - Travel and tourism
 - Events, conferences
 - Recreation, gyms, golf clubs, spas

HOSPITALITY
HEALTH
INSURANCE

Only in HHI Benefits Buffet

Kaiser Medical

- 17 Plans Available

Aetna Medical

- 10 Plans Available

Ameritas Dental

- 8 Plans Available w/ Ortho Rider

Willamette Dental

- 2 Plans Available

Ameritas Vision

ComPsych EAP

Teladoc

Life and AD&D

***ALL LINES OF COVERAGE
ARE A LA CARTE – YOU DO
NOT HAVE TO PURCHASE
ANY ONE LINE OF
COVERAGE IN ORDER TO
HAVE ANOTHER***



Kaiser HHI 2026 Portfolio

PPO

6 Plans Available

- \$500 - Diamond Plan – 80%, \$5k OOP, \$25 Copay
- \$1,000 - Emerald Plan FF – 80%, \$5k OOP, \$25 Copay
- \$1,500 - Sapphire Plan FF – 80%, \$4k OOP, \$40 Copay
- \$2,500 - Quartz Plan FF – 80%, \$7150 OOP, \$25 Copay
- \$3,000 - Ruby Plan – 70%, \$7150 OOP, \$40 Copay
- \$5,000 - Opal Plan – 50%, \$7150 OOP, \$25 Copay

Virtual Plus

3 Plans Available

- Virtual Plus 1000 – 80%, \$4k OOP, \$0 Copay
- Virtual Plus 3000 – 70%, \$7k OOP, \$0 Copay
- Virtual Plus 5000 – 70%, \$9k OOP, \$0 Copay

HMO

8 Plans Available

- \$2,500 – Pearl – 70%, \$7150 OOP, \$40 Copay
- \$2,500- Jade FF – 80%, \$7150 OOP, \$25 Copay
- \$2,500 – H S A Plan – 80%, \$4500 OOP, N/A
- **\$4,000 - Everyday Care Plan – NA, \$4k OOP, \$10 Copay**
- \$5,000 – Onyx FF – 70%, \$7150 OOP, \$25 Copay
- \$5,000 – Topaz – 50%, \$7150 OOP, \$40 Copay
- **\$5,000 – Zircon FF – 50%, \$7150 OOP, \$25 Copay**
- **\$5,000 – Z2 FF – 50%, 49k OOP, \$25 Copay**

HOSPITALITY
HEALTH
INSURANCE

On demand self-care apps

Calm App



Number one app for meditation and sleep

- Guided meditations
- Sleep stories
- Mindful movement videos

Headspace



1-on-1 emotional support coaching and self care activities to help with many common challenges

- Coaches available by text 24/7
- No cost and no referral needed



KAISER PERMANENTE®

In order to get the apps for free, sign into kp.org before making an account with Calm or Headspace

One Pass Select

- **Membership tiers** — Employees choose the plan that fits their needs
- **Fitness networks** — 19,000 gym locations and boutique studios
- **Digital solutions** — 23,000+ on-demand and livestreamed fitness classes
- **Engagement** — Digital challenges and communities, activity and progress tracking, and digital coaching
- **Flexible memberships** — No contracts, easy cancellation, family options, and the ability to change tiers monthly

HOSPITALITY
HEAL+H
INSURANCE

Aetna HHI 2026 Portfolio

PPO

10 Plans Available

- \$1,500 – 1500 – 80%, \$6k OOP, \$30 Copay
- \$2,000 – 2000 – 80%, \$6k OOP, \$35 Copay
- \$2,500 – HDHP 2500 – 80%, \$6750 OOP, N/A
- \$2,500 – 2500 – 80%, \$6k OOP, \$30 Copay
- \$3,000 – 3000 – 80%, \$7k OOP, \$40 Copay
- **\$4,000 – 4000 FF – 80%, \$7k OOP, N/A**
- \$5,000 – 5000 – 70%, \$7k OOP, \$40 Copay
- \$5,500 – 5500 FF – 70%, \$7500 OOP, N/A
- \$6,000 – 6000 – 70%, \$6900 OOP, \$40 Copay
- \$7,700 – 7700 – 100%, \$8150 OOP, \$30 Copay



Strong & Smart Program

Keep your body tuned

Partnership with Hinge Health (app)

- Take a survey to get content tailored just for you
- Do your exercise therapy anytime, anywhere.

Steady your mind

Mental well-being resources

- Better manage stress with relaxation exercises
- Handle challenging customers
- Improve sleep, and more



MyActiveHealth App

- Get personalized resources, coaching, and challenges
- Earn up to \$100 per plan year by completing well-being activities like preventative exams and immunizations

HHI Dental, Vision, Life, Teladoc & EAP for 2026



Ameritas Dental

- Annual max ranges from \$750-\$3,200 a year
- Add orthodontia for children to any plan
- Available as Voluntary or Employer paid
- Dental Rewards and Preventative Plus on most plans
- Large Ameritas network with 90% UCR
- Dual option with Ameritas and Willamette



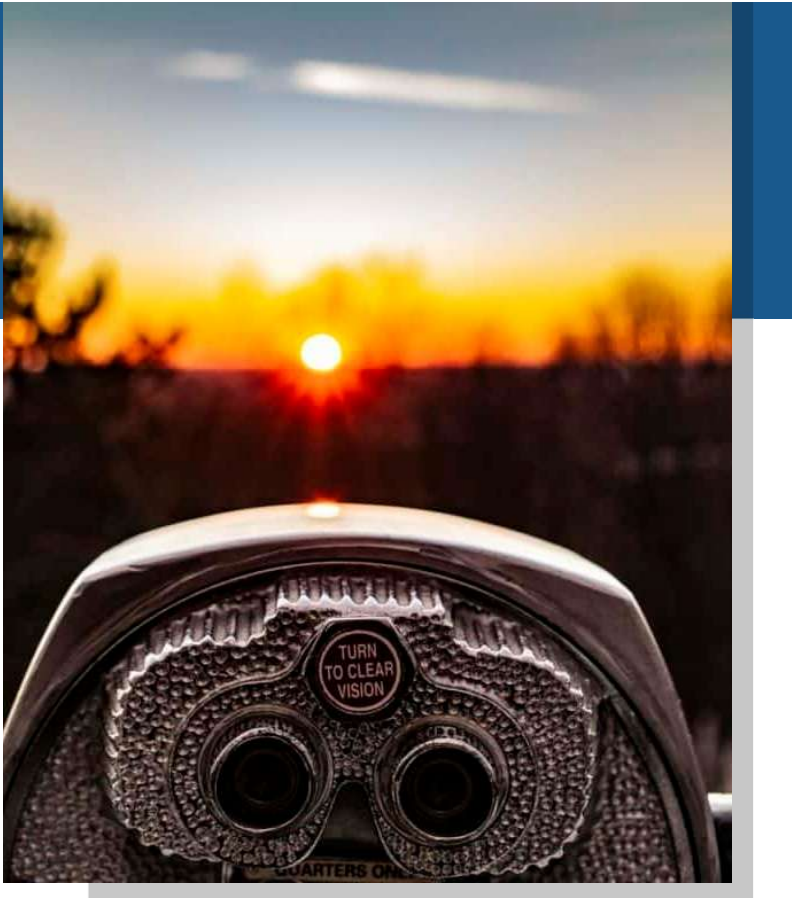
Willamette Dental

- Exclusive provider network, lower costs
- No annual maximum on almost all services
- No deductible & no waiting periods
- Fixed copays
- All dental specialty services available
- **High and Low Plan options**



Willamette Dental Group Locations in Washington





Ameritas Vision

- 5 Voluntary Plan Options
- 5 Employer Paid Plan Options
- EyeMed, VSP Vision, or No Network option
- Minimum 3 life requirement





- \$10,000 Life and AD&D Benefit
- \$25,000 Life and AD&D Benefit
- Accelerated Death Benefit for Terminal
Illness Rider
- Waiver or Premium Benefit Rider



Know your care options:



General Medical

For non-emergency conditions like the flu, allergies, infections, and much more. Our doctors can also prescribe medicine if necessary.



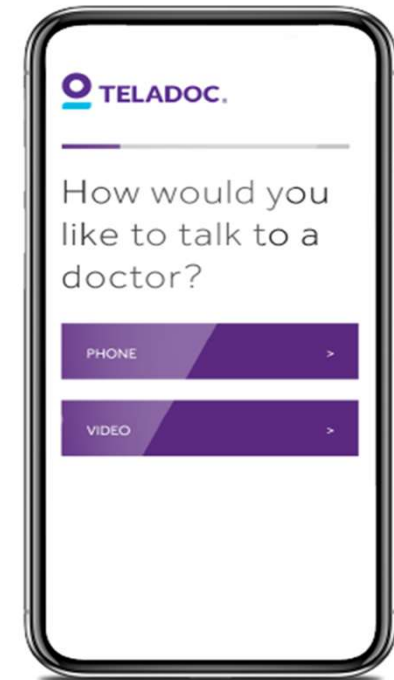
Family doctor

For annual exams and ongoing medical conditions needing regular monitoring.



Urgent care/ER

For severe conditions like chest pain, sprains, cuts, burns, or broken bones.



COMPSYCH®

— The GuidanceResources Company® —

Employee Assistance Program



- Confidential 24/7 Support
- Employees and their household members each get **SIX** sessions per issue, per person, every year.
 - Marriage Counseling
 - Financial Planning
 - Etc..

Ben Admin, at your fingertips

You have the system, make it work for you

- ✓ Enrollments and changes
- ✓ Single point of entry (less errors)
- ✓ Billing and invoice downloads
- ✓ Report generation and downloads
- ✓ Pay online
- ✓ Data security
- ✓ Easy access to benefit materials
- ✓ EE self-service



Seattle Business

100

WASHINGTON'S
BEST
COMPANIES
TO WORK FOR

8X Winner 2025!!



The *100 Best* program acknowledges companies in Washington that set the standard for leadership, work environment, training programs, benefits, and more. Honorees are chosen based on confidential employee surveys.



Talk to your broker today!

Email HHI@tbsmga.com with questions or call
Tatiana Schnadenberg at 425-354-3618

Quoting is gearing up for 1/1 business!

Thank you! Questions?

