

HOSPITALITY
HEALTH
INSURANCE



2026 Benefits Jumpstart:

Get more from your coverage!

FEB 25TH, 2026



Today's Agenda

- Getting Set Up for Success
- Wellness Programs
- Understanding Your Dental & Vision Coverage
- Smart Consumer Strategies



KPI = Keeping People Interested

- Fast Moving Schedule, Predictable Coverage
- Unused = Wasted Benefits
- Virtual Care Convenience
- A Demanding Industry Deserves Support
- A Little Prep Goes Far
- Your Investment, Their Advantage



Meeting the unique needs of the hospitality industry

- **Groups headquartered in WA**
- **50% EE participation & 50% ER contribution**
- **2+ enrolled employees**
- **Triple Choice with 10+ enrolled employees**
- **Be in an eligible industry such as:**
 - Restaurants, bars, and lounges
 - Hotels, motels, inns
 - Lodging and recreation
 - Wineries, distillers, breweries
 - 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

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Part-time employees get some love too with ancillary!



Set Up Your Profiles For Success

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TELADOC

Talk with a doctor within an hour by phone or app from wherever you are!

Know your care options:



General Medical

For non-emergency conditions like the flu, allergies, infections, and much more. 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



Only \$2.65 PEPM

Set Up Teladoc Profile

1. Download the Teladoc Health app
2. Provide and confirm your personal info
3. You will see this screen, with HHI Trust selected →
4. Provide your contact info
5. Create username & password

Under 18 dependents added by you

Over 18 dependents do the above steps on their own

Here's your coverage

 **Hospitality Industry Health Insurance Trust.**
General Medical

Is this incorrect? Call us at [800-835-2362](tel:800-835-2362).

Next



COMPSYCH – GuidanceResources

Your Life. Your Work. Your Best.

Provides confidential counseling, expert guidance and valuable resources to help you handle any of life's challenges, big or small.

Services:

- On-site Incident Stress Mgmt
- Confidential Emotional Support
- Work and Lifestyle Support
- Legal Guidance
- Financial Resources
- Digital Support

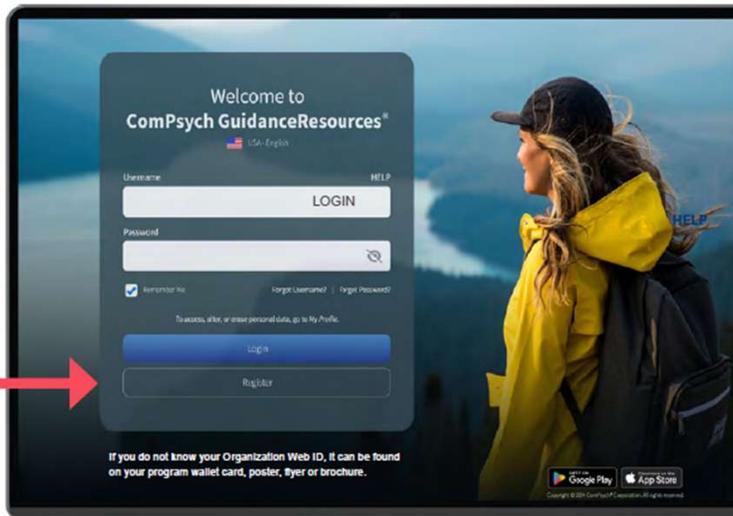
Only \$1.82 PEPM

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COMPSYCH®
GuidanceResources® Worldwide

Set up ComPsych Profile

1. Go to guidanceresources.com or the app- GuidanceNowSM
2. ← Click on the Register button as shown here
3. Enter our Organization Web ID, which is **HIHIT**
4. Create username & password
5. Verify your email address; Enter the code into the space provided
6. Click Submit button and you'll be at the website
7. For future, just click on Login & use your credentials



Update Your Beneficiaries

1. Review your beneficiaries every renewal season
2. Update accordingly
3. Minors should not be beneficiaries

Forms & Guidelines	Group Medical	Dental	Vision	Additional Insurance
				
<p>Hospitality Health Insurance offers a range of additional insurance services designed to support employees' overall wellbeing and provide peace of mind for them and their families. These benefits include confidential support for personal, work, legal, and financial challenges; convenient 24/7 access to medical care and prescription support via telehealth; and dependable life insurance coverage with guaranteed enrollment, portability, and family options.</p>				
ComPsych EAP		TransAmerica Life Insurance		
EAP Benefit Summary		Life Insurance Benefit Summary		
EAP Benefit Summary (Spanish)		TransAmerica Basic Life Beneficiary Form		
Teladoc Telehealth		TransAmerica Death Claim Form		
Teladoc Benefit Summary				
Teladoc Benefit Summary (Spanish)				
www.hihittrust.com				





Kaiser Wellness Offerings

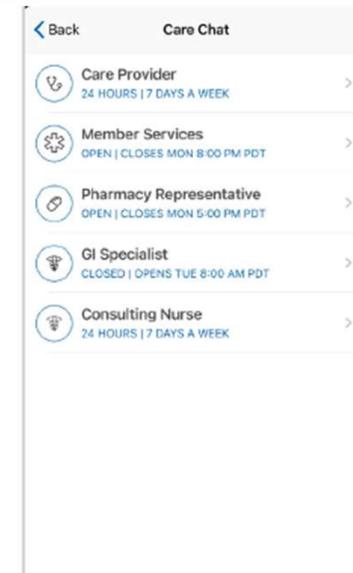
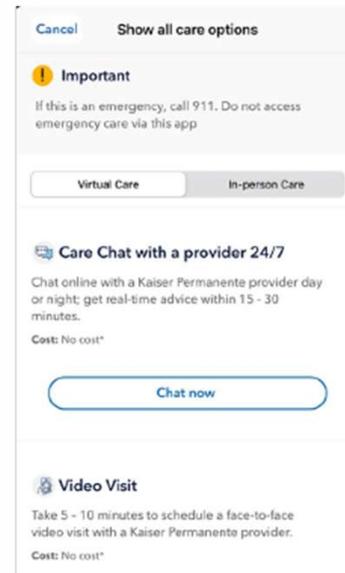
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Set up Kaiser Profile

1. Download the Kaiser Permanente Washington app.
2. Launch and Register, using your member ID number to access your online account
3. Ready to go!



24/7 Consulting Nurse Service

Quick advice for feeling better. You can even email the Nurse Service through your login at the Kaiser member website. Response within 24 hours; a great option for non-urgent questions.



Talk to a registered nurse anytime

- Toll-free
- Call as many times as you need at *no extra cost*
- Covered family members can use it, too
- More than 60 registered nurses answer in 8 hour shifts, with a doctor available 24/7 to assist on more difficult situation or to prescribe a medicine
- There are interpreters for over 180 languages
- All information is stored in your Kaiser electronic medical record for seamless care



On demand self-care apps

Get help with anxiety, stress, sleep, mood, and more. Anytime you need it.

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

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

One Pass Select Affinity from Optum

Subscription-based fitness membership to help employees meet their health goals with one of the largest fitness networks in the industry

In-person and digital fitness

-  **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



Aetna Wellness Offerings

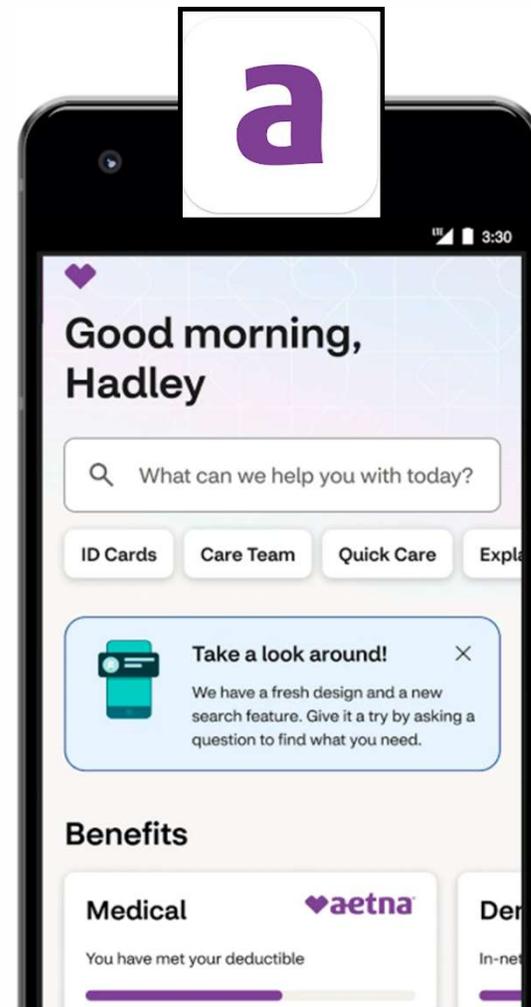


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Set up Aetna Profile

1. Download the Aetna Health app.
2. Click Register
3. Choose plan type of Employer-sponsored through work
4. Enter your member ID number and verify identity
5. Create login credentials
6. Verify your email and ready to go!



Aetna OTC HS Benefit

Here's how it works:

Choose from hundreds of over-the-counter wellness products. Conveniently use the allowance in most CVS stores.

Many ways to shop:

You can redeem your allowances in-store, by phone, OTC Health Solutions app and online.

Why it matters:

- Take charge of your health with a **\$35** quarterly allowance
- Over 400 CVS products to choose from
- Encourages and provides access to timely treatment of minor health issues



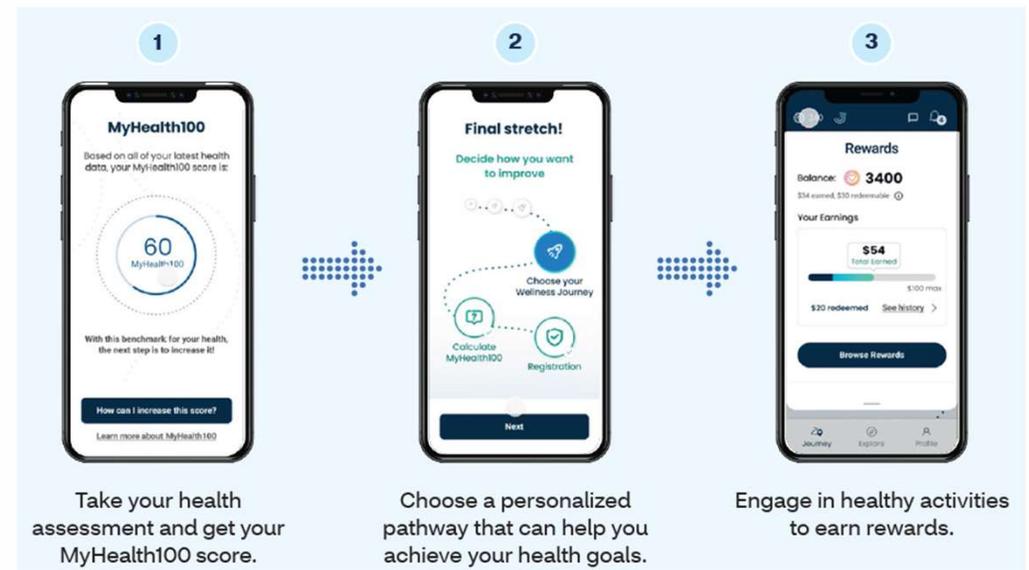
What kinds of OTC products can I get?

- Cold, flu and allergy medicine
- Dental care supplies
- Eye and ear care products
- Pain relievers
- First aid and medical supplies
- Sunscreen and more

Aetna Health Your Way



- Personalized digital health with resources, coaching, challenges
- “MyActiveHealth Wellness” – all one word
- Earn up to \$100 per plan year in electronic gift cards by completing well-being activities
- Examples are documenting your preventive exams, immunizations, participate in health coaching, and online digital coaching modules



Strong & Smart Program

Working in hospitality can be demanding on both your body and mind. Our Strong and Smart program gives you the digital tools you need to help you care for your physical and mental well-being.

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.
- Continuously molds to what you need

Steady your mind

Mental well-being resources

- Better manage stress with relaxation exercises
- Handle challenging customers
- Get through your night shifts with tips to improve diet and energy
- Improve sleep, and more



24-Hour Nurse Line



Give your employees access to the health information and care they need

Talk to a registered nurse anytime

- Toll-free
- Call as many times as you need at *no extra cost*
- Covered family members can use it, too

Your employees can:

- Get information on a wide range of health and wellness topics
- Find out more about medical tests or procedures
- Get help preparing for doctor visits
- Receive emails with links to videos that relate to specific questions or topics

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Understanding Dental & Vision Coverage

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Dental Benefits



Annual Maximum – the max of what the plan pays per year

Waiting Period – time on the plan before a benefit can be used

Ameritas Dental

- Annual maximums ranging from \$750 to \$3200
- \$50 individual deductible, \$150 family
- Cleanings, Exams, Sealants, Fluoride and X-Rays do NOT add to Annual Maximum used
- 12 month wait period on ortho (child)

Willamette Dental

- No annual maximums
- No deductibles, copay based
- No wait periods on ortho (all ages)

NEW Dental Plan!

- Designed with hospitality price sensitivity in mind
- Complements EAP, Teladoc, Vision, and EAP coverage
- Low cost plan that is a low risk way to implement something for employees

Plan 8

- 100/ 80/ 50%
- \$750 annual maximum
- Exams, cleanings, and x-rays (routine screenings) do not use annual benefit



Vision Benefits

One Carrier, Three Network Options

Your vision plan is through Ameritas — but depending on which plan you're on, you may be using a different network. Here's how it breaks down:

EyeMed Network

In-network providers through EyeMed's directory

VSP Network

In-network providers through VSP's directory

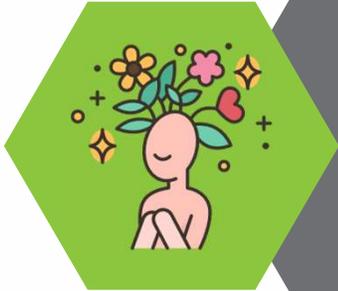
No-Network Plan

See any provider — pay out of pocket and get reimbursed

Out of network doesn't mean no coverage. It just means you may pay more or have lower benefit levels. You still have coverage — it's not all-or-nothing.



Routine vs. Medical: A routine eye exam (checking your prescription) goes through your vision plan. But if the doctor finds something medical — like glaucoma or diabetes-related issues — that gets billed to your medical plan instead.



Smart Consumer Strategies

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Price Shopping

Rx Discounts

- Go to GoodRx.com or open the app
- Type in your medication name and dosage
- Enter your zip code
- It shows you prices at pharmacies near you — Walgreens, Costco, CVS, etc. — so you can compare
- Pick the best price, grab the coupon, and show it to the pharmacist at checkout

GoodRx

Procedure Costs

Member sites and mobile apps

- Use in-network providers
- Compare costs for procedures
- See the estimated out of pocket costs BEFORE you commit

Call the number on your member ID

- Is this provider in network?
- What's my estimated cost for this procedure?

The Value of Preventive Care

Checkups, screenings, and cleanings — *OH MY!*



Routine Cleaning



Eye Exam



Annual Physical

The hidden power of preventive care: It creates multiple touchpoints



For Members



For Employers



For the Trust

Contact Us

Want to learn more about HHI or get a quote for your group?



1-800-514-4850



www.hihitrust.com



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THANK YOU

Questions?

