



WESTERN HEALTHCARE INSURANCE TRUST

2026 New Product Introduction

AUGUST 13, 2025



**Washington
Hospital Services**

PREFERRED PARTNER

Current Coverages



Continuing our mission to support Hospitals



Delta Dental of Washington



Accident, Hospital Indemnity & Critical Illness Insurance

Guaranteed issue coverage

Payments are made directly to you to spend as you choose.



Claims are paid fast – within 10 business days

Take Coverage with you if you change jobs or retire.

Health Screening Benefit



MetLife provides an annual **Health Screening Benefit^{AH4}** for taking one of the eligible screening/prevention measures.

Your Health Screening Benefit amount is:
\$100

Available on Accident, Hospital Indemnity and Critical Illness Insurance

For everyone who's enrolled — you, your spouse, and dependent children can earn a **cash** benefit for preventive steps you may already be taking. If you haven't taken one of those steps yet, consider this benefit and schedule an appointment for a test, screening or annual physical exam.

What is Accident Insurance?

An accident can bring unexpected expenses

- **Coverage** for a wide variety of accidental injuries
- **Payments made directly to you**
- **Supplement to your medical insurance**
- **Hassle-free claims process** with no waiting periods.

Accident	Monthly
Coverage Options	Premium
Employee	\$6.94
Employee & Spouse	\$13.88
Employee & Child(ren)	\$16.66
Employee & Spouse/Child(ren)	\$19.74



Provides a lump-sum payment when a covered person has medical services and treatments related to accidental injuries.

Over 150 Covered Events

Injuries

- Fractures/Dislocations
- Concussion
- Ruptured Disc
- Torn Cartilage in Knee
- Cuts/Lacerations
- Broken Tooth

Accidental Death & Dismemberment

- Accidental Death
- Common Carrier
- Dismemberment & Loss
- Catastrophic
- Dismemberment & Loss Paralysis

Hospital – Accident

- Admission
- Confinement
- Admission – ICU
- Confinement – ICU

Additional Benefits

- Lodging
- Health Screening Benefit (Wellness)

Medical Services & Treatments

- Air/Ground Ambulance
- Emergency/Non-Emergency Care
- Physician Follow-Up
- Transportation Benefit
- Services Pain Management
- Blood/Plasma/Platelets
- Inpatient Surgery
- Surgery

What is Hospital Indemnity Insurance?

Coverage to help pay for expenses associated with hospitalizations

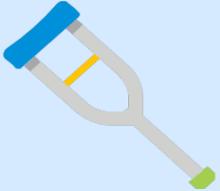
- **Use services on the date** coverage is effective.
- **Take coverage with you** if you change jobs.
- **Enrollment is fast** and simple.



Receive a lump-sum payment if you are admitted or confined to a hospital due to a covered accident or sickness.



Helps cover the cost of specialized care. Benefit amounts may be higher if you are admitted to or confined to an intensive care unit.



Take care of follow-up expenses. Help pay for inpatient rehabilitation expenses and other additional costs.

This plan provides benefits for hospitalization:

- **Admission to a Hospital**
- **Hospital Stays**
- **Intensive Care Unit Stays**

Hospital Indemnity	Monthly Cost
Coverage Options	Premium
Employee	\$16.08
Employee & Spouse	\$29.43
Employee & Child(ren)	\$25.53
Employee & Spouse/Child(ren)	\$38.88

What is Critical Illness Insurance?

- Provides a **lump-sum payment** upon diagnosis verification.
- There is **no waiting period** for services
- You can receive **Initial and Recurrence Benefit** payments.
- If you change jobs, you can **take your coverage with you.**
- The **enrollment process only takes a few minutes**, and there are **no health questions.**
- **We guarantee your coverage** and the coverage of your family members.

Critical Illness Insurance covers these conditions

- Cancer
- Heart Attack
- Stroke
- Coma
- Major Organ Transplant
- Coronary Artery Bypass Graft
- Loss of: Ability to Speak; Or sight Paralysis
- Sudden Cardiac Arrest
- 7 Childhood Diseases
- 10 Infections Diseases
- 6 Progressive Diseases

\$20,000 Category Benefit Amount

Critical Illness	Monthly Premium			
Age	Employee Only	Employee + Spouse	Employee + Children	Employee + Spouse + Children
30-34-year-old	\$9.80	\$16.00	\$15.40	\$21.60
40-44-year-old	\$16.00	\$25.20	\$21.60	\$31.00
55-59-year-old	\$38.40	\$62.00	\$44.00	\$67.60

Rates vary depending on age and family coverage.

Legal Plan



Protection

62% of working adults experience a legal issue over the course of three years



Cost Savings

The average hourly rate to see an attorney is \$391, compared to \$20 a month for the legal plan



Increases Financial Security

Your whole family is covered for legal issues that arise.

- No copays, deductibles or claim forms
- Unlimited consultations
- Digital Estate Planning
- Access to our website for coverages, attorneys and our self-help document

Family life

- Adoption
- Prenuptial agreement
- Elder care law matters
- Estate planning

Assets

- Buying or selling a home
- Property tax assessment
- Refinancing
- Foreclosure

Financial well-being

- Debt issues, bankruptcy
- Negotiating with creditors
- Tax audit representation
- Financial planning workshops

Protection

- Identity theft
- Small claims assistance
- Pet liabilities
- Civil matters

Legal Plan	Monthly Cost
Coverage Options	Premium
Employee & Family	\$18.75

Supporting a multi-generational workforce



Baby Boomers (1946 to 1964)

- Updating estate plans
- Long-term care planning and navigating Medicaid/Medicare
- Retirement planning
- Identity theft
- Late-in-life divorce



Millennials (1981 to 1996)

- Creating estate planning documents
- Assisting with renting and real estate issues
- Student loan debt
- Assistance with traffic issues
- Family matters, married/unmarried couples
- Financial security for retirement
- Caregiving (parents & children)

Tax preparation through TurboTax

As part of their legal plan, Western Healthcare Insurance Trust members are covered to complete their State and Federal taxes through TurboTax's DIY options. They are also eligible for discounts with a TurboTax Professional.



Generation X (1965 to 1980)

- Updating and creating estate plans
- Identity theft
- Credit card debt
- Student loan debt
- Financial security for retirement
- Caregiving (parents & children)



Generation Z (1997-2012)

- Creating estate plans
- Assisting with renting issues
- Family matters for both married and unmarried couples
- Student loan debt
- Assistance with traffic issues

10k+

employees connected with Turbo Tax

71%

of members used TurboTax's Premium product

Identity & Fraud

Financial Fraud Protection

Get near-real time alerts to new inquiries to your credit, suspicious transactions in bank accounts, changes to your investment accounts, home or car title and more.

Identity Theft Protection

Keep your identity secure with extensive monitoring and alerts if threats to your personal info—like your accounts, credit, SSN, and IDs—are detected.

Help when you need it

Plans include \$5 million identity theft insurance per adult member

Broad protection that's easy to use and all in one app

Identity & Financial Fraud Protection

- Automatic feature activation
- Digital Vault
- Comprehensive monitoring and alerts
- Proactive controls

Scam & Cybercrime Prevention

- Call, Text, & Email Scam Protection
- Malicious URL blocking
- VPN & Antivirus
- Safe Web Browsing with ad-blocking, anti-tracking

Smart Family Safety

- Integrated experience for modern families
- Secure family sharing
- Digital parenting suite
- Extend protection to any 10 adult loved ones you choose



An all-in-one digital security solution that protects the things you care about most.

Identity & Fraud	Monthly Cost
Coverage Options	Premium
Employee	\$8.45
Employee & Family	\$13.95

Pet Insurance

- No breed exclusions
- No upper age limits
- No initial exam or previous vet records needed to enroll
- No per-incident or lifetime limits

- Group flexible coverage with up to 90% reimbursement and the freedom to visit any U.S. licensed vet
- Optional Preventive Care coverage
- 24/7 access to Telehealth Concierge Services
- Multi-channel support options with caring, knowledgeable representatives
- Discounts up to 30% and additional offers on pet care, where available
- MetLife Pet mobile app makes it easy to submit and track claims and manage your pet's health and wellness.

Our **MetLife Pet mobile app** helps you manage your pet's health and wellness all in one place.

- Manage your pet insurance
- Manage your pet's health records
- Find nearby pet services
- Access 24/7 Telehealth Concierge Services
- Access personalized articles



PET INSURANCE OF THE YEAR

Putting It Together



Continuing our mission to support Hospitals ... and ease administration

Enrollment

Census File Enrollment
or
Paper Enrollment

Consolidated Billing

Accident, Hospital Indemnity,
Critical Illness, Legal, Identity
& Fraud

Direct to Carrier

Pet Insurance is on an
individual basis direct with
MetLife Pet Insurance

Administration powered by





QUESTIONS?

For More Information Contact

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