



Introduction to the 2017 WCIF Trustee Manual

This manual is intended to provide general information for members of the Board of Trustees of the Washington Counties Insurance Fund (WCIF). While this information is up to date as of January 1, 2017 some specific details may be subject to change.

WCIF was established in 1958 by the Washington State Association of Counties (WSAC) in order to provide more cost efficient health benefits for county employees. In 1985 the Board of Trustees transitioned WCIF into an independent organization with its own staff. WCIF is a public non-profit multi-employer benefit trust (501 C9) that provides health and welfare benefits for the employees of counties and other publicly funded entities.

WCIF is staffed by 8 FTE's based out of our office in Tumwater, Washington. The WCIF staff is managed by an Executive Director who is appointed by the Board. Other staff positions include a Deputy Director, a Finance Director, two Account Executives, a Wellness Coordinator, an Account Specialist/Webmaster, and an Office Coordinator. Except for the Finance Director and Office Coordinator, all WCIF staff members are licensed as life and health producers by the Washington State Office of the Insurance Commissioner (OIC).

WCIF currently provides services to over 100 participating employers including 18 counties within the State of Washington. Other members include ports, fire districts, hospitals, water and sewer districts, libraries, housing authorities, health districts, clean air agencies, regional support networks, and behavioral health providers. Each participating employer may appoint a representative to the Insurance Advisory Committee (IAC), which serves in an advisory capacity to the WCIF Board of Trustees. The IAC generally meets twice a year in June and September.

Benefits and services are provided to over 25,000 active employees and their dependents, as well as retirees and COBRA participants. WCIF offers fully insured benefit plans including PPO medical plans through Premera Blue Cross and Group Health Options, HMO medical plans through the Group Health Cooperative, indemnity and managed care dental plans through Delta Dental and Willamette Dental, disability and life insurance plans through The Standard, vision plans through Vision Service Plan (VSP), an employee assistance program through Magellan Behavioral Health, and Medicare Supplemental Plans through United American administered by Benistar.

Other WCIF partners include Benefit Solutions, Inc. which provides third party administration (TPA) including enrollment and eligibility services, billing and premium processing, and COBRA and retiree administration. WCIF also engages with an outside consultant to provide support on underwriting and rate analysis, as well as legal, legislative, and regulatory expertise.

The WCIF Staff provides a wide variety of services to our Board, committees, and participating members. These duties include preparation and support services for all Board meetings and administrative training, review and approval of all plan contracts, preparation of all budget and financial statements, compliance with all state and federal licensing and documentation requirements, preparation of benefit summaries and rate tables, and marketing WCIF products and services throughout the State of Washington. In addition, the WCIF Account Executives visit each participating employer at least twice per year to provide training to group administrators as well as to provide renewal presentations and information to member employees. The WCIF staff also provides exceptional customer service to members by acting as a liaison for them with our plan carriers, assisting with claims disputes, and providing information and guidance related to employee inquiries and questions.

The WCIF Board of Trustees has governance and policy authority over all WCIF operations. The 2017 Board is composed of 19 members including 13 county commissioners and six representatives of non-county members as elected by the Insurance Advisory Committee. The Board generally meets four times per year with two meetings on the east side of the state and two meetings on the west side.

More information on the Washington Counties Insurance Fund is available on the WCIF website at www.wcif.net. Board members and key personnel of participating employers are provided access to secured sections of the website where they can obtain forms, training materials and other information pertinent to their duties and responsibilities.