

AWC Member Pooling Programs

Employee Benefit Trust
Risk Management Service Agency
Workers' Comp Retro
Drug & Alcohol Consortium



There's power
in pooling.
It's the right
choice for cities.

AWC member employers have the option to join any of AWC's Member Pooling Programs. These programs were created especially for cities and towns that need quality benefits and services at a reasonable cost. The pooling of like-employers keeps overall costs lower and more predictable.



AWC Employee Benefit Trust

With the AWC Employee Benefit Trust (Trust), employers get flexibility and one-stop shopping for all of their health care needs. Trust plans offer choices with comprehensive coverage and differing levels of premium costs to fit budgets of all sizes.

The Trust serves more than 260 participating entities, and insures approximately 36,000 employees and families. We provide quality, efficient, and cost-effective benefit and health promotion programs with the highest level of service.

Commitment to health

The Trust has a long history of commitment to employee health, and stands behind the belief that wellness matters. It is also a powerful cost containment tool. Expansive health promotion resources, training, and programing is available to each employer purchasing medical coverage. As a reward for employers empowering healthy choices at city hall, AWC WellCity Award recipients also receive a 2% premium discount.

Long term financial stability, technical assistance, and member communication are paramount. Customer advocacy and member-driven decisions continue to be the cornerstone of the Trust mission, vision, and goals.

Trust options include:

- Medical
- Dental
- Vision
- Life insurance
- Long-term disability
- Exceptional health promotion services
- Employee Assistance Program (EAP)
- Tax-favored account administration
- Health Central employee website
- Retiree coverage, including LEOFF I

awcnet.org/healthbenefits

Choice | Health | Service

AWC Workers' Comp Retro

The AWC Workers' Comp Retro Program (Retro) provides training and tools that empower employers to lower risks for on the job injuries. Our focus on injury prevention and safety reduces your overall workers' compensation costs by improving your claims experience.

How exactly does the Retro program help you do that?
We start by helping you implement a comprehensive, effective employee safety program. Our Retro Safety Academy is available to members of the program at no cost. It is offered across the state, multiple times each year. This training helps you comply with and exceed state safety regulations.

Sometimes, even with a solid safety program in place, accidents occur. When they do, we utilize fair, aggressive claims management. And we provide you with an inside look at your ongoing workers' comp

claims with RiskConsole, our user-friendly online claims tracking system. We strive for meaningful engagement with injured workers to help them get back to work in a productive manner, and as quickly as possible.

We also help you maximize L&I's Stay at Work program to ensure members receive every reimbursement possible. This accounts for a significant amount of money returned to cities, but most importantly, it means that employees are productive and back at work.

awcnet.org/retro

Every employee | Home safe | Every night

AWC Risk Management Service Agency

AWC Risk Management Service Agency (RMSA) is the full service risk management choice for Washington's small and medium-sized cities and towns. As a member-owned risk pool, RMSA strives to solve problems before they happen through exceptional loss prevention, training, and risk management. When claims do occur, RMSA is here to protect your assets through efficient, professional claims and litigation management.

RMSA offers comprehensive property and liability coverage through only the highest rated excess and reinsurance companies. We are uniquely qualified and ready to serve the special needs of our members.

Managing your risk, so you can manage everything else. Some of the risk management services included with membership include:

Loss prevention

- On-site inspections
- Consultation services
- Contract review, sample policies and procedures

Training & membership

- Scholarships and grant awards
- Numerous on-site trainings
- RMSA-U 24/7 eLearning

Claims management

- Pre-litigation program
- Experienced claim professionals
- Member involvement and aggressive litigation

awcnet.org/rmsa

Security | Stability | Service

AWC Drug & Alcohol Consortium

AWC's Drug & Alcohol Consortium (D&A) helps members comply with the federal Department of Transportation's mandated drug and alcohol testing requirement for CDL (commercial driver's license) employees, transit drivers, and gas utility workers. Our pool of employees subject to random testing allows even the smallest employer to participate in the testing pool. Our random selection system notifies the appropriate designated employer representative of each mandatory test.

The D&A program's supervisory training and Designated Employer Representative (DER) training is free to all consortium members and offered multiple times each year across the state. These trainings help supervisors spot and appropriately deal with drug and alcohol use and abuse before it becomes a problem.

We also help you with your federal reporting, Department of Transportation compliance audits, regulatory updates, and sample policies and procedures. No one wants an employee to test positive for drugs or alcohol. However, if an employee has a positive test, D&A staff are there for you every step of the way.

awcnet.org/DandA

Compliance | Training | Expertise



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