

Subject: WTIA 2025/2026 Renewal and Health Program Updates

To: Producer Community

Dear Broker,

We're pleased to share that our 2025-2026 renewal is finalized. December renewal quotes will be distributed between **September 18 and September 30**. Key highlights of our health insurance program include:

EZ Renewal process

We will again offer your groups "EZ Renewal" which has been very successful in the past. For administrative ease, you and your group can renew electronically, rather than filling out and submitting a new Group Master Application.

WTIA Program Update: Transition to January 1 Universal Renewal Date

To support this transition, we've implemented adjustments in 2025 and 2026 to gradually align all groups with the new January 1 renewal cycle.

- **Groups renewing or sold with effective dates between 6/1/2025 – 12/1/2025**
 - Rates will be guaranteed through 12/31/2026. No additional paperwork is required unless requested by the broker or client.
- **Groups renewing or sold with effective dates between 2/1/2025 – 5/1/2025**
 - These groups will renew 12 months from their original effective date, then receive a short contract ending 12/31/2026, aligning them to renew on 1/1/2027.

Open Enrollment Guidance

To support the transition to a January 1 renewal cycle, all new and renewing groups with effective dates from 6/1/2025 to 11/1/2025 will have an Open Enrollment period available to them in December for their 1/1/2026 plan year.

- Limited to employee-level updates (e.g., adds/terms, demographic edits, individual elections) to maintain rate guarantees.
- December 1 groups will have Open Enrollment in November as usual to avoid confusion.

These details are also available on our updated [FAQ](#).

Medical Plans: UnitedHealthcare (UHC)

We have finalized our medical plans with UHC! [You can see a complete high-level list here](#). Key changes are:

- **25 Medical Plan Options:** We will continue to offer our 25 medical plans, which include our 6 Tech Essential options that meet the needs of more budget conscious clients.
- **UHC Member ID Cards:**
 - No changes to **policy numbers** or **member IDs** this year.
 - Members should always use the **most recent ID card** received or access their card via **MyUHC.com** or the **UHC app**.
 - **Paperless members** will not receive a physical card unless they request one from UHC Customer Service.
- **UHC Rewards Reminder:** Members must redeem any earned UHC rewards before the end of November to avoid losing rewards. Due to the transition to a 1/1 effective date, rewards will reset on 12/1/2025 and 1/1/2026. *Encourage members to redeem rewards as they earn them to avoid confusion or missed opportunities.*
- UHC has exciting programs that they are offering to all WTIA UHC AHP participants and that includes (click on the link for a flyer):
 - [UHC Rewards Program](#) – members can earn up to \$1000 annually
 - [UHC Vital Medication Program](#) – members get key medications for \$0
 - [Real Appeal Program](#) – weight management program for members
 - [One Pass Select Program](#) – discount program to nationwide network of gyms
 - [Virtual Visits](#) – 24/7 Virtual Visit are usually \$54 or less.

Dental Plans: Delta Dental of Washington (DDWA)

The WTIA will continue to offer the same six plan options with orthodontia riders available for 10+ enrolled employees. Rates are tiered based on group size at the time renewal data is pulled; this could increase or decrease the rates on the renewal exhibit.

Delta Dental is moving to all digital ID cards starting January 1, 2026. A [flyer](#) with additional information is available on our Producer Website.

How employees can access their digital ID:

1. Log in to their MySmile® member portal at [DeltaDentalWA.com](https://www.DeltaDentalWA.com).
2. Their Digital ID is easy to find on the dashboard.
3. They can save a screenshot to their phone, download and print it if they prefer, or simply show their screen to their provider.

Vision Plans: Vision Service Plans (VSP)

The WTIA will continue to offer the same VSP benefits. The VSP vision plans will receive no renewal increase.

Life and Disability Plans: Metropolitan Life Insurance Company (MetLife)

WTIA will continue offering the same Life & AD&D, LTD, and STD products through MetLife. Voluntary life continues to be offered for employees and dependents. The MetLife plans will receive no renewal increase.

Health Savings and Flexible Spending Account Reminder

HSA & FSA services through Navia are included in the WTIA medical bundle. Employees enrolled with Navia pay no administrative costs.

Cleo Benefit

Cleo is a personalized care platform that supports employees through every life stage from family planning and parenting to navigating teen challenges and caring for aging loved ones. [Cleo](#) is available at no additional charge to groups that have opted into the WTIA medical plan.

WTIA Participation Fee

The WTIA benefit program requires a premium paid membership to obtain or maintain health benefits. Groups' annual Participation Fee will appear on the first renewal bill.

Current Participation Fee Structure:

- Less than 25 employees - \$600 annually
- 25-49 employees - \$1,800 annually
- 50+ employees - \$3,000 annually

Next Steps

Look for your EZ Renewal summary packets between **September 18th and September 30th**, and please reach out to us with questions or feedback at WTIArenewal@washingtontechnology.org.

Thank you for your continued support of the WTIA, and we look forward to serving you over the next year.