

WTIA Health Program Renewal Transition

How does this transition benefit Producers & clients?

Streamlines renewals with a single date and syncs deductibles to the calendar year for effortless management.

How does this impact my clients with mid-year renewals?

Clients renewing or sold with effective dates between 6/1/2025 - 12/1/2025 will receive rates guaranteed through 12/31/2026. No additional paperwork is required unless requested by the broker or client.

Clients up for renewal 2/1-5/1/26, upon the confirmation of their renewal, will receive a short contract ending 12/31/2026. This aligns them to renew on 1/1/2027 with the rest of the Trust.

NEW & RENEWING BUSINESS SCENARIOS

For New Business

- **Effective dates between 2/1/2025 - 5/1/2025:**
These groups will renew 12 months from their initial effective date, then receive a short contract ending 12/31/2026.
 - **Example:** A group with a 4/1/2025 start date will renew on 4/1/2026 and receive a contract ending 12/31/2026.
- **Effective dates between 6/1/2025 - 12/1/2025:**
These groups will receive contracts with sold rates guaranteed through 12/31/2026.
 - **Example:** A group with a 7/1/2025 start date will renew on 1/1/2027.

For Renewing Business

- **Groups renewing between 2/1/2025 - 5/1/2025:**
These groups will renew 12 months from their last renewal date, then receive a short contract ending 12/31/2026.
 - **Example:** A group renewing on 3/1/2026 will receive a contract ending 12/31/2026.
- **Groups renewing between 6/1/2025 - 12/1/2025:**
These groups will be provided renewal contracts with renewal rates guaranteed through 12/31/2026.
 - **Example:** A group renewing on 7/1/2025 will 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 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.