



EMPLOYER REFERENCE GUIDE

AGC AK

May 27, 2021



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COMMUNICATING WITH US

DEDICATED ACCOUNT TEAM

Phone:	(877) 694-8291	AGC AK (425) 367-0725
Fax:	(866) 867-2752	
AGC Email	agc@vimly.com	
COBRA Department	cobra@vimly.com	(206) 859-2697
SIMON Help Desk	agc@vimly.com	
All correspondence should be sent to:	AGC Health Benefit Trust Post Office Box 6 Mukilteo, WA 98275	
The overnight delivery address is:	AGC Health Benefit Trust 12121 Harbour Reach Drive, Suite 105 Mukilteo, WA 98275	

REPORTING ELIGIBILITY CHANGES

Eligibility changes are reported by completing and submitting a new enrollment application to Vimly. The enrollment form can be submitted directly online through the SIMON portal, email, fax or by US Mail.

USE THE ENROLLMENT / CHANGE FORM OR SIMON ONLINE ENROLLMENT FOR THE FOLLOWING:

- ✓ New Enrollments
- ✓ Enrollment Changes
- ✓ Address Changes
- ✓ Name Changes

ENROLLMENT/CHANGE REASONS:

- ✓ New Employee
- ✓ Rehired Employee
- ✓ Open Enrollment
- ✓ Transfer from Other Plan
- ✓ Employee Entered Eligible Class
- ✓ Marriage
- ✓ Divorce
- ✓ Death
- ✓ Birth
- ✓ Adoption (Legal Documents May Be Required)
- ✓ Dependent Change
- ✓ Involuntary Loss of Other Coverage (Prior Coverage Certificate required)

WHEN COVERAGE ENDS

CANCELING COVERAGE FOR EMPLOYEES & DEPENDENTS

When an employee or dependent is no longer eligible for coverage or wishes to cancel coverage, the employer must notify Vimly of the cancellation within 30 days of the qualifying event.

To cancel an employee's coverage, Vimly will need to be notified in writing or the Group Administrator can log onto SIMON and terminate the coverage. Dependent's coverage will be cancelled automatically when an employee's coverage is cancelled.

Please Note: Notification of cancellation for employees and dependents is limited to 30 days from the termination date. Cancellations beyond the 30-day time limit will not be retroactively credited to your account. Verbal notifications of cancellations cannot be accepted. This policy may vary by carrier.

CANCELLATION OF COVERAGE CHECK LIST

- Advise the employee or dependent of cancellation effective date.
- Advise Vimly of the termination via email or through SIMON.
- Advise the employee or dependent of options to continue benefits.

COBRA ADMINISTRATION

An employer may elect to have Vimly handle the administrative functions of this legislation. To do so, an employer must sign a COBRA Administration Agreement. The agreement can be effective only on a prospective basis. Without the agreement, the employer is responsible for all administration of the COBRA regulations.

COBRA ADMINISTRATION OFFERED THROUGH VIMLY

Vimly Benefit Solutions, Inc. (Vimly) offers COBRA administration services to employers participating in the Trust at no additional charge. Employers interested in using Vimly’s COBRA administration services must complete a Vimly COBRA Administration Agreement.

It is recommended that employers, who prefer to administer COBRA in-house, periodically review their COBRA procedures with an attorney to ensure compliance with current COBRA regulations. Employers should also be aware that any plan changes or rate adjustments at renewal must be communicated to their COBRA participants.

COBRA PROCESS OVERVIEW (ONCE VIMLY IS ELECTED TO ADMINISTER)

GROUP RESPONSIBILITIES	<ol style="list-style-type: none"> 1. Provide Vimly with timely notification of COBRA Qualifying Events (QE).
VIMLY RESPONSIBILITIES	<ol style="list-style-type: none"> 1. Provide COBRA Election Notices to Qualified Beneficiaries (QBs) via first class mail. 2. Provide monthly COBRA premium billing to enrollees. 3. Collect premiums from QBs. 4. Provide eligibility reporting and premium payment to carriers. 5. Provide notices of early termination and unavailability of COBRA coverage as required. 6. Communicate open enrollment/renewal information to QBs. 7. Monitor compliance with all required COBRA deadlines and dates. 8. Maintain proper documentation and records as required. 9. Provide employers and QBs with COBRA regulation updates as needed

COBRA FORMS

The necessary forms are available through the Trust Website: <http://www.agchealthplansnw.com/>.

- ✓ Vimly COBRA Administrative Agreement

BILLING & MONTHLY PREMIUM COLLECTION

INVOICES

Preliminary premium invoices will be available to view on Vimly's Online Benefit Portal, SIMON, on the 25th of the month proceeding the month of coverage. The invoice reflects the premium due for the following month and any adjustments posted to the account after the previous month's closing. If an employer does not have any enrollment changes, the amount on the preliminary bill will also be the amount to remit.

An employer may submit enrollment changes (accompanied by any required documentation) up to three days prior to the premium due date indicated below under "Monthly Premium Payment." Changes received and approved within this timeframe will be reflected on the current month's invoice. Final invoices will be available for viewing online two days prior to the payment due date.

All changes and adjustments occurring after a final invoice is issued will appear on the next month's invoice.

For your convenience, copies of prior invoices are also available online through SIMON.

COURTESY INVOICE REMINDER

As a courtesy, the Trust also provides billing reminders via email on the 25th of each month proceeding the month of coverage. The reminder provides a link to the SIMON website from which the group administrator may enter their username and password to view the employer's monthly invoice and group information. If an employer has not received its billing reminder for any reason, it is still the employer's responsibility to login to SIMON and obtain the monthly invoice. The employer may also contact Vimly Benefit Solutions, Inc. to obtain a copy of the current month's invoice. Failure to receive a billing reminder does not waive the employer's responsibility for timely payment of its premium. No reminders are sent to view final invoices.

MONTHLY PREMIUM PAYMENT

Premium payments made by electronic funds transfer (EFT) or by check are due on the 10th of the month (or the following business day if the 10th falls on a weekend or holiday). Groups electing to pay their premium by EFT will automatically have their bank account debited by the Trust. An employer should contact Vimly Benefit Solutions, Inc. to make a change in their method of payment, banking information, and/or billing contact information. Groups electing to pay by check will be assessed a 2% check fee on their next monthly invoice.

Groups electing to pay by check will be assessed a 2% check fee on their next monthly invoice.

PLEASE REMIT TO:

Premium payments should be made payable to AGC Health Benefit Trust and mailed to:

AGC Health Benefit Trust
c/o Vimly Benefit Solutions, Inc.
PO Box 6
Mukilteo, WA 98275

DELINQUENT REMITTANCE POLICY

Late and Non-Sufficient Funds (NSF) Fees

Employers that pay past the premium due date and/or have returned payments due to insufficient funds (NSF) will incur a fee of \$30 per occurrence. Any applicable fee(s) will be added to the employer's billing statement for the following month. At the Trust's discretion, and with notice, employers that are frequently late or incur frequent NSFs may be assessed a higher per occurrence fee of \$100.00.

Termination Notice

If payment has not been received by the premium due date, the employer will be notified by either US Mail, email and/or phone that their payment is past due and coverage may be terminated retroactively to the first of the month. Payment must be for the full amount due and partial payments may not be considered sufficient to prevent termination of the employer's policy. If payment is not received by 3:00 p.m. prior to the last business day of the coverage month, the respective employer will be terminated retroactively to the first day of the current month. Upon termination, a final notice will be sent to the employer by email or US Mail.

Required Conversions to Electronic Funds Transfer (EFT) Processing

Accounts that have received a late notice and/or have been assessed a late or NSF fee three times in a calendar year will be required to pay their monthly premium by EFT to maintain their benefit coverage with the Trust. Once a group has been converted to EFT, the option of paying by check is no longer available.

Reinstatement Process

Subject to the approval of the applicable carriers, employers that have been terminated for any reason may request to be reinstated one time. As a condition of reinstatement, the group must do all of the following within 30 days of receiving a termination notice:

- ✓ Agree in writing to pay their monthly premium via an EFT draft
- ✓ Pay all back premiums due and the current month's premium via a cashier's check
- ✓ Pay a reinstatement fee in the amount of \$250.00

If after reinstatement an employer continues to be late in its premium payments, the Trust may, at its sole discretion and without prior notice, notify the employer they are terminated from participation in the Trust. Further, the Trust may, at its sole discretion and without prior notice, refuse to reinstate an employer whose coverage has been terminated for any reason including termination for failure to maintain AGC membership.

VIMLY ONLINE SERVICES – SIMON

Vimly's Online Benefit Administration System, called SIMON, provides groups the ability to manage employee enrollment for health and welfare coverage. Including the ability to add new members, terminate members, edit demographic information, and view monthly invoices.

Upon registering for SIMON, employers have the ability to manage their employee enrollment. Many assign this responsibility to the HR manager or assistant. SIMON also allows employers to assign designated employees different levels of functionality, as necessary.

WHO CAN USE SIMON ONLINE BILLING AND PAYMENT?

SIMON is available to Employers currently enrolled in the Trust's Benefit Program. A new Employer will not be able to access SIMON until after the initial group set up and employee enrollment is complete.

HOW DO I SIGN UP FOR SIMON?

Users may send an email to agc@vimly.com requesting that an invite be sent to you.

Alternatively, you may also designate employees or contractors to register. If you would like someone other than yourself to have access, please include those email addresses in your email. An email response will be sent with registration instructions. Note that in designating others to access SIMON, you have agreed to ensure that your personal password is not shared and that anyone you wish to have access completes the registration process. Additionally, please inform Vimly Benefit Solutions immediately if there is a change or termination of any authorized SIMON administrator.