TPM Trust FAQs

The following are frequently asked questions or concerns that we get from Account Managers, Producers and/or New TPM Groups.

How are the Association Dues calculated?
TPM Association membership dues are calculated based on the average, total number of employees at a company (not just the number of employees enrolled in the TPM Trust) because TPM Association Membership services cover all employees.

When are the dues billed?
TPM Association monthly membership dues are invoiced on the first day of each month for that month's dues. Payments are due by the last day of the month. Companies must remain a "member in Good Standing" (not delinquent in payment of membership dues exceeding 3 calendar months) to be eligible to participate in the TPM Trust Group Health Plan.

Can I pay my membership dues with the Trust payment?
Charges for TPM membership dues and services are billed separately from the TPM Trust. It is critical that payment to the TPM Association be remitted to the address on the Association invoice (951 East Third Ave, Spokane WA 99202). Payments for the TPM Trust should be remitted to the address on the Trust bill.

How is my dues invoice sent out?
Members can choose to receive Association invoices electronically or via the US Postal Service.

Can my dues be adjusted?
Yes, TPM Association Membership Dues calculations are reviewed annually to make sure members are paying according to their current employee count. In March, an annual dues readjustment form is sent out to each member company requesting employee counts for the prior 12 months. These numbers are used to compute an average number of employees for the membership dues for the next year effective May 1st.

What is the TPM Employee Assistance Program (EAP)?
The Association offers an EAP that is available to all member companies. It is billed by the Association with the monthly dues. If an employer is interested they should contact TPM's Office Manager, Jolene Skjothaug. TPM members can sign up for the EAP any time. Information concerning the EAP is also available on the TPM website www.timberassociation.com.

Who is eligible for the TPM Paid $10,000 Life Benefit?
Employees who have coverage through the TPM Trust (medical, dental and/or vision) are eligible for this benefit. Please contact the TPM Trust staff regarding rates for this coverage.

Does Premera Blue Cross or LifeWise Health Plan of Oregon underwrite the TPM Trust?
No, Premera Blue Cross is the Trust's Third Party Administrator only. TPM utilizes the Blue Cross/Blue Shield and the LifeWise Health Plan of Oregon networks. TPM Trust has its own underwriters that handle new business and renewal pricing.

Is this a Premera or LifeWise Plan?
No, all plans that are utilized by members of the TPM Trust are TPM Trust plans. The plans are not designed or written by Premera or LifeWise. Premera and LifeWise process claims and send out ID cards on behalf of the TPM Trust.

Can employers log on to Premera or LifeWise and look at their enrollment or billing?
No, there is currently no employer access for online review of enrollment or billing because the billing is generated by the TPM Trust and not Premera or LifeWise.

Can employees go online and look at EOBs, order new ID cards, print temporary ID cards?
Yes, the employees can log on to the Premera website or the LifeWise website and look at EOBS, print ID cards and order new ID cards, so long as an ID number has already been issued for that employee.

How will employers get billed for the Trust?
Employers will receive the billing for the Trust around the 20th of the month proceeding the month of coverage. For example, employers will receive October's bill around September 20th.

When is the payment due for the Trust bill?
The payment is due by the first of the month of coverage. There is a ten day grace period. If the payment is postmarked after the 10th of the month, a **5% late charge** will be assessed on the next month's bill.

How will ID cards and SPDs be distributed?
ID cards will be shipped to employees' homes. They are shipped two at a time and will come in either a Premera or LifeWise envelope. SPDs will be shipped to the employer for distribution. The initial shipment of SPDs will include extra to have on hand for new employees. Please contact the Trust staff if you need to order more SPDs.

How are TPM Trust's renewals structured?
TPM's renewals run on a quarterly cycle and occur in January, April, July and October. When groups sign up in between these quarters, they move to the next available renewal block. For example, a group that signs up in August becomes an October renewal and receives a 14 month rate for the first year.

How is Dental with TPM Trust handled?
The TPM Trust access the Delta Dental network for all our members. We process enrollments and terminations through our system when processing medical enrollments.

How is Vision with TPM Trust handled?
The TPM Trust access the Vision Service Plan (VSP) network for all our members. We process enrollments and terminations through our system when processing medical enrollments.

When can a new employee expect to receive his/her ID card?
An enrollment is processed by the TPM office as soon as it is received. The enrollment changes are sent to Premera or LifeWise weekly. Typically, Premera or LifeWise will then prepare and mail ID cards within five (5) to seven (7) business days. Please note that the turnaround time on ID cards will be longer during high volume times, so plan accordingly.

Is there an additional charge for COBRA administration through TPM?
No, this is part of your premium. Please be aware that Qualifying Event Forms must be sent to the TPM office as soon as an employee is terminated or another qualifying event occurs. This ensures there is no delay in processing the COBRA paperwork.

Who sends out the initial COBRA notice?
The initial COBRA notice that all current and new employees need to receive is included in the Summary Plan Description (SPD). There is no additional notice required under the COBRA general notice.

So many forms – which one should I use? And how do I send the form to TPM?
The preferred method is email but faxing is also an option. You do not need to mail the original. Please **do not** send enrollment changes back with your Trust payment.

- Enrollment Form – for new enrollments (enrollments@tpmrs.com)
- Enrollment Change Form – name change, change of address, adding/dropping dependents, dropping coverage (enrollments@tpmrs.com)
- Waiver Forms – for employees who are waiving coverage (enrollments@tpmrs.com)
- Notice to Terminate Benefits – this form is for groups that are not eligible for COBRA or Oregon Continuation Coverage or groups with outside COBRA administrators. (COBRA@tpmrs.com)
- COBRA Qualifying Event Form – use when an employee has a qualifying event. This form can also be used when there is a divorce or when a dependent ages out. (COBRA@tpmrs.com)
- The fax number for the Trust is 509-533-1947.

Does TPM have open enrollment?
Yes, a group's open enrollment period is usually the month prior to the group's renewal. For example, a group that renews in October will likely have open enrollment from September 1 – September 30.

Does the employee or spouse that is waiving coverage need to sign the waiver form?
No. However, it is in the company's best interest to have written record that coverage was offered.

Necessary items on the Enrollment Form:
Date of Hire or Rehire
Plan Selection (there is a blank on the bottom of the enrollment form)
Social Security Numbers for employees and dependents
Division (there is a blank on the bottom of the enrollment form)
Beneficiary information
Prior coverage information
Effective Date (there is a blank on the bottom of the form)

W**hich TPM Trust staff member do I call?**

Quoting – Trust Financial Director Tyler Allred or Trust Account Administrator Ken Arneson
New groups for the first few months with TPM – Ken Arneson
Enrollments & Eligibility and ID Card Requests – Darla Kalloch or Erin Nelson
COBRA Questions – Erin Nelson
Member Claims or Group Billing questions – Ken Arneson
Quoted Rates and Renewal Rates Discussions –Tyler Allred
Legal Compliance – Sheryl Redding-Hutson
Escalated Issues –Tyler Allred

Does the TPM Trust provide experience reports?

TPM will provide experience reports to groups of 100 employee lives or more upon request. The group or producer must request the reports when the group moves to TPM. It typically takes 2 months once the group moves to TPM to get the information set up.

Does TPM Trust file the 5500 for member companies?

The TPM Trust is an ERISA plan and files the 5500 as a whole which encompasses all our groups. It has always been our understanding under the U.S. DOL Reporting & Disclosure rules, that because we file for our groups as a whole, there is no need for individual groups to file, however, you will want to verify with your accountant.