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Pilkey, Hopping, & Ekberg Newsletter | April 2023



**HELLO!**

**Welcome April!**

Spring is here and we've been busy! We're excited to start a new quarter and share fun happenings with you. Make sure to read our Coverage Corner this month for some important information on Washington's new long term care tax update.

Read below for our Newsletter Highlights

• Spring Activities

• Introducing Pierce County Access

- Meet team member Shelby
- Summer Community Events

- April PHE-aversaries
- Long term care info from our Benefits team



OUT OF OFFICE





Reid and family are spending Spring Break in Europe! Their adventures include exploring Prague, Vienna, and Budapest.

Some of their favorite things so far are seeing all the castles and architecture for Carrienne, walking around and exploring for Reid, and the kids are loving the ice cream! We can't wait to hear more when they get back.



Linda has been busy this spring singing with the band (she's on the right in black and red) as well as the Seattle Opera. Stay tuned for her musical adventures!



Sarah and family enjoyed spending time in Palm Springs, California during their Spring Break. Warm weather and visiting the Living Desert Zoo made for happy kids and a memorable trip.





This weekend was Tara's grandson's first Easter! He loved dying eggs with cool whip- perfect for a toddler.



Tracie and Augustus had fun coloring eggs last weekend for Easter. Look at that smile!



Cheyenne spent Easter weekend cold plunging in the Puget Sound! Hopefully her festive headband will bring some Spring weather!



Maria's grandson Mason and his annual picture with the (real) Easter Bunny!

**For more PHE updates, check out our Facebook and Instagram**



**COMMUNITY EVENTS**

**The Gig Harbor Waterfront Farmers Market**

The Waterfront Farmers Market, presented by The Gig Harbor Downtown Waterfront Alliance, provides our community with fresh, locally grown farm products and specialty foods. The market also provides local area growers with a community-supported venue for their products.



The Waterfront Farmers Market is located downtown at Skansie Brothers Park and runs every Thursday, June 1- September 14 from 1pm-6pm.

Click [here](#) to stay up to date with all the market details and info on vendor applications



## MEET THE TEAM

We have some amazing employees at PHE who need to be introduced and celebrated!  
**Meet Nadia Woodhouse, support specialist**



Nadia joined the PHE admin team in November 2022. She previously has worked in various marketing, admin, and HR roles. She grew up a military kid and has lived in Arizona, Utah, Kentucky, Virginia, Idaho, Italy, the Azores, and Germany. She now calls Tacoma home and lives in the North End with her husband and two kids.

Nadia loves traveling, trying new restaurants, cooking, and home DIY projects with her husband. Currently they are working on a custom backyard playhouse for the kids while designing their bathroom remodel. Her favorite place is the beach and loves spending time in the sun. Nadia is Jordanian and she is traveling to the Middle East later this year with her parents and siblings. She minored in Art history and humanities in college and loves spending time in art museums, cities with beautiful architecture, and is a volunteer art teacher at her kid's school.

Nadia is excited to grow in her role at PHE and if you call in, make sure to say hi!



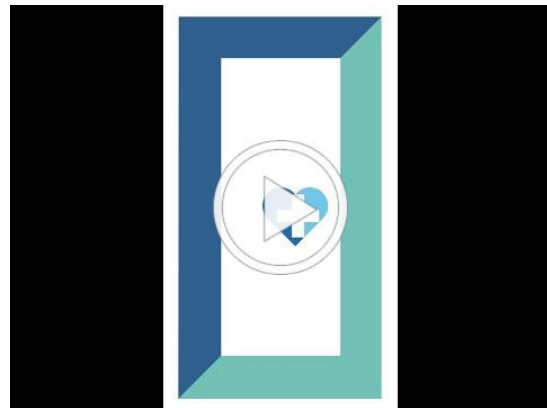
NON-PROFIT  
OF THE QUARTER

**PHE is pleased to support Pierce County Project Access,  
the Non-Profit of the Quarter.**

For every referral we receive this quarter, we'll donate \$5 to this organization.

#### PURPOSE & HISTORY

Every American has felt the stress of navigating a complicated and expensive healthcare system. Medical debt is the number one cause of bankruptcy in the country and our emergency rooms are overcrowded with those who have no other option for receiving care. The result is higher costs and poorer health outcomes for our entire community. In the fall of 2006, a group of Pierce County physicians, with a vision to improve health and create pathways to health services, developed a program to increase healthcare access for low-income and uninsured individuals in the community where they practiced. Founded in October of 2009, **Pierce County Project Access**, a non-profit 501(c)(3), grew from that vision and has since continued to open doors to affordable and accessible healthcare with the dual approach of our Donated Care and Premium Assistance Programs.



Check out this video to learn more about PCPA

Interested in programs offered by Pierce County Project Access? Click [here](#) for more information and stay tuned next month for continued spotlight on PCPA



## CELEBRATE WITH US!

**People are what make PHE a great place to be! Congratulations to our staff members who are celebrating anniversaries this month with Pilkey-Hopping & Ekberg!**



### **Debbie Grant**

Account Manager, Employee Benefits

Debbie is celebrating her 5 year anniversary on April 30th! She worked in finance before insurance and is an essential part of our Benefits team.

Happy anniversary Debbie!



## COVERAGE CORNER

### **Washington Long Term Care Tax Update**

Washington State was the first state in the US to develop a long term care payroll tax to help fund the high cost of long term care. **This program was set to take place in January 2022, but was delayed until July 2023.** Employers are required to begin deductions on this tax, 0.58% of income, in July 2023. The only way to stop the tax from occurring is to provide your employer with the special exemption letter that was obtained from the State of WA.

In order to acquire this exemption, you had to have purchased a long term care policy prior to November 2021 and applied to the state by 12/31/2022. If you failed to obtain a policy and also the exemption letter, the window has closed and you will be required to pay the tax.

The program will provide a lifetime benefit of \$36,500 (adjusted annually for inflation), but may require you to pay into the program for 10 years before becoming eligible. There has

been discussion on that issue, but the legislation has yet to be proposed. However, there was some follow up legislation on other items, specifically allowing certain workers to be exempt from the program and tax.

They include people who:

1. Live outside of the state, but work in WA (living in Portland and driving to Vancouver)
2. Spouse of activity duty service member
3. Those that have non-immigrant work visas
4. Are veterans with a 70%+ service-connected disability

**Reach out to our benefits team at 253-756-2000 for additional information**



Our referral program is one way we say thank you for trusting us enough to recommend PHE to your family and friends.

For every qualifying referral we receive, which consists of a new customer requesting a quote, we will send you a \$5 Starbucks gift card. We also match this with a gift to our non profit of the quarter which is [Pierce County Project Access](#)

Click [here](#) to request a quote!



**CONTACT US**

Our PHE client portal apps are available to policy holders 24/7. Download the app, set up your account, and have access to your insurance information from your device.





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