

# 2023 Benefits Brochure



## EL PASO COUNTY

### Human Resources

#### Employee Benefits Division

2880 International Circle, Suite N040

Colorado Springs, CO 80910

Phone: (719) 520-7486 | Fax: (719) 520-7497

E-mail: [employeebenefits@elpasoco.com](mailto:employeebenefits@elpasoco.com)

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**Please read page 4  
of this brochure for  
important enrollment  
information**

## Summary of El Paso County Benefit Plans for the 2023 Plan Year

# Getting to Know Your Employee Benefits

#### New Hire Checklist

- ☐ **View the new hire orientation benefits presentation:** [Click Here](#)  
Or type [brainshark.com/MercerMountain/epcbenefits23](https://brainshark.com/MercerMountain/epcbenefits23) into your browser.
- ☐ **Complete your new hire benefits enrollment on the Employee Benefits Portal from OnlinEnroll at [umr.workterra.net](https://umr.workterra.net)**  
Review and make selections for health plans for yourself and your dependents. Must be completed even if you are waiving benefits.  
(See Benefits Enrollment Process on Page 4)
- ☐ **Print or save your benefits enrollment Confirmation Statement**  
Review it carefully before filing it away.
- ☐ **Complete your enrollment process for the Reach Your Peak (RYP) Wellness Program.**  
(See Reach Your Peak Enrollment on Page 4)
- ☐ **If you enrolled dependents: Provide proof of relationship documents to the Employee Benefits Division**  
Attach in enrollment process or e-mail to [employeebenefits@elpasoco.com](mailto:employeebenefits@elpasoco.com) or fax to 520-7497.  
(See Eligibility Requirements on Page 3)
- ☐ **If you enrolled in Voluntary Life Insurance above the guarantee issue levels: Complete the Evidence of Insurability (EOI)**  
EOI Website: [securehealth.unum.com/eoiaccess](https://securehealth.unum.com/eoiaccess) | Access Code: 3JW6WUS  
(See Life Insurance on Page 8)

# Contact List



## Quantum Health

Quantum Health Care Coordinators will assist with your benefit questions, replacing ID cards, finding in-network providers, and more!

Phone: (866) 885-1484

Website: elpasocobenefits.com



## Wellness Program

### Reach Your Peak (RYP)

Questions: (719) 520-7486

E-mail: reachyourpeakepc@elpasoco.com

Registration Website:

join.virginpulse.com/reachyourpeakepc

Program Website: iam.virginpulse.com

Health Reimbursement Account (HRA):

Use the Flexible Spending Accounts/  
Employee Benefits Corporation contact  
information below



## Medical Plan

### UMR

### UnitedHealthcare Choice Plus Network

Member Services: Use the Quantum Health contact  
information above

Group #76-414547



## Flexible Spending Accounts

### Employee Benefits Corporation (EBC)

Customer Service: (800) 346-2126

Claim Fax Number: (608) 831-4790

Website: ebcflex.com



## El Paso County Employee Health Centers

### Premise Health

Regional Development Center (RDC): (719) 520-7080

Citizens Service Center (CSC): (719) 520-7600

24/7 Telehealth: (877) 272-0813

Website: mypremisehealth.com



## Life, Supplemental and Disability Plans

### Unum

Phone: (800) 421-0344 (Life, Disability)

Phone: (800) 635-5597 (Accident, Critical

Illness, Hospital Indemnity)

Basic Life Policy #907338

Voluntary Life Policy #907339

Short Term Disability Policy #907374

## Additional Medical Plan Programs



### SurgeryPlus

Phone: (833) 814-5702

Website: epceo.surgeryplus.com



### SleepCharge

Phone: (877) 615-7257

Website: sleepcharge.com/epcmed



## Employee Assistance Program

### Lyra

Phone: (877) 207-9553

Website: epc.lyrahealth.com



## Prescription Plan

### Express Scripts

Member Services: (855) 738-1153

Website: express-scripts.com

Accredo Specialty Rx: (800) 803-2523

RxBIN: 003858

RxPCN: A4

RxGRP: ELPASO16



## Deferred Compensation (457 Plan)

### Empower Retirement

Member Services: (800) 701-8255

Website: empower-retirement.com

Group #98722-01



## Dental Plans

### Delta Dental

Member Services: (800) 610-0201

Website: deltadentalco.com

Group #12104



## El Paso County Retirement Plan

Phone: (719) 520-7490

Fax: (719) 520-7495

Website: retirement.elpasoco.com

E-mail: epcrpsupport@elpasoco.com



## Vision Plan

### EyeMed

Member Services: (866) 723-0596

Website: eyemed.com

Access Plan H

Group #9728999



## El Paso County Human Resources Employee Benefits Division

Phone: (719) 520-7486

Fax: (719) 520-7497

Enrollment Website: umr.workterra.com

E-mail: employeebenefits@elpasoco.com

HIPAA Compliance: (719) 520-7402

# Eligibility Requirements

**Eligible Employees:** Employees classified as full-time are eligible to participate in El Paso County's health insurance benefit plans.

**Eligible Dependents:** Eligible dependents include your lawful spouse and children who are less than 26 years old. Dependent children that are age 26 or more years old and primarily supported by you and incapable of self-sustaining employment by reason of mental or physical handicap that are enrolled on the plan before age 26, may continue coverage after age 26. You may be required to provide proof of the child's dependent status to the health care carrier or to the El Paso County Employee Benefits Division.

**You must provide proof of relationship for enrolled dependents to the Employee Benefits Division within 30 days of your enrollment.** E.g., spouse: marriage certificate, civil union certificate or common law affidavit; child: birth certificate or court documents.

**Benefits Effective Date:** Coverage for you and any of your enrolled dependents is effective on the 1st of the month following your full-time date of hire (first day of work).

## Enrollment Frequently Asked Questions (FAQ)

**What is the deadline to complete new hire benefit enrollment?**

You have **31 days** from your full-time hire date to enroll in benefits.

**What if I don't want to elect any County benefits?**

You must still complete the enrollment process and waive any benefits you do not want.

**When will premium contributions be deducted from my paycheck?**

Premium contributions will begin on the first paycheck of the month that your benefits become effective. If you have not completed your enrollment prior to that pay period, your "missed" premium contributions will be added to your next paycheck. Premium contributions will apply to the first two paychecks of each month.

**When will ID cards be received?**

ID cards will arrive in your mail approximately 2-3 weeks after the completion of your enrollment. You may register on the carrier websites (see Contact List on page 2) at least one week after your enrollment has been completed to view your ID cards or member information. Medical ID cards will list the employee and covered dependents' names, all other ID cards will list only the employee's name.

**My spouse is also a full-time employee with El Paso County and is eligible for benefits. How should we enroll?**

You should carefully review the contribution rates and/or deductibles and out-of-pocket maximums and select the options that best meet your needs. If your elections affect your spouse's enrollment, your spouse must submit changes for a qualifying life event (see below).

**Can I make a change to my benefits at any time?**

If you have a **qualifying life event** as defined by the IRS (e.g., birth, marriage/civil union, divorce, etc.) you can make changes to your benefits by going to the Employee Benefits Portal at [umr.workterra.net](http://umr.workterra.net) and submitting your changes **within 31 days** of the life event effective date. Documentation will be required for the life event and, if adding a dependent, proof of relationship. If there is no qualifying life event, changes can only be made at annual open enrollment.

**When is open enrollment?**

Open enrollment is held annually, typically in the month of October. Changes made at open enrollment are effective January 1<sup>st</sup> of the following calendar year.

## Quantum Health

Historically, you contacted your insurance company and physicians' offices directly for questions related to your healthcare benefits and services – that is changing! Quantum Health Care Coordinators will be your primary contact.

Quantum Health is here to simplify your healthcare experience by explaining your benefits, giving you access to or replacing your ID cards, finding in-network providers, and so much more. From medical claims to check-ups and even pre-certifications, your Care Coordinators are with you every step of your healthcare journey – they organize and simplify your medical and prescription benefits to provide you with a better experience when you need care. When necessary, Quantum Health nurses, clinicians, and benefit specialists are ready to advocate for your healthcare needs. And they're just a tap, click, or call away.

Phone: (866) 885-1484 | Website: [elpasocobenefits.com](http://elpasocobenefits.com)

# Benefits Enrollment Process

**Enrollment must be completed within 31 days of your full-time start date.** You must complete this process even if you are waiving benefits. If you do not enroll within this 31-day period, you will not be eligible to enroll until the next open enrollment period, unless you have a qualifying life event.

## Before starting the enrollment, you will need the following information:

- Decisions on the benefits you want to elect for 2023
- Flexible Spending Account amounts
- Dependents' names, dates of birth, addresses, and Social Security numbers
- Life insurance beneficiaries' names, dates of birth, addresses, phone numbers, and decisions on percentage of benefit
- Proof of relationship documentation – spouse: marriage/civil union certificate or common law affidavit; child: birth certificate

## Benefits Enrollment Process:

Go to the Employee Benefits Portal from OnlinEnroll: [umr.workterra.net](http://umr.workterra.net). You will need to turn off your pop-up blocker or add this site to your allowed pop-ups.

Enter the information below and click LOGIN:

**USERNAME** - Your six (6) digit employee/user ID

**PASSWORD** - First four (4) digits of your Social Security number (default)

**COMPANY** - El Paso County (must enter spaces)

As a new hire, you will automatically be taken to new hire enrollment welcome page. **If you begin the enrollment process, any selections you make will finalize even if you do not select "Finish."** Therefore, please make sure selections are what you intend. We recommend completing the process to the Confirmation Statement and selecting **"Finish"** to confirm accuracy.

<b>Welcome</b>	Read the information and accept agreements.
<b>Demographics</b>	Review your personal data for accuracy.
<b>Dependents</b>	Add dependent information. Social Security numbers are required.
<b>Enroll Now</b>	Each benefit requires an action to enroll or waive.
<b>Upload Document</b>	Add proof of relationship documentation for dependents.
<b>Beneficiaries</b>	You must enter life insurance beneficiary designations in order to move to the Confirmation Statement.
<b>Confirmation Statement</b>	Review the Confirmation Statement and, if accurate, <b>save or print a copy of the Confirmation Statement</b> for your records. Click the <b>"Finish"</b> button at the bottom of the page to complete the enrollment process.

## Revisions to New Hire Benefit Elections:

If you are within the new hire enrollment window and wish to update your previously submitted elections, on the Employee Benefits Portal homepage, you can click on the "Update New Hire Elections" button and make the changes. **Note: If you go back into the enrollment process, any changes you select will finalize even if you do not select "Finish."** Therefore, please make sure selections are what you intend. We recommend completing the process to the Confirmation Statement and selecting "Finish" to confirm accuracy.

## Password and Security Questions:

If you are not automatically prompted to reset your password and answer security questions, please consider completing the following steps. On the Employee Benefits Portal homepage click on "Welcome" in the top-right corner and select "Change Password" to start.

**OnlinEnroll Customer Service is available Monday through Friday from 9 a.m. to 6 p.m. (Mountain) to assist you with the enrollment process by calling 1-888-604-5329 or e-mailing [customerservice@workterra.com](mailto:customerservice@workterra.com).**

# Reach Your Peak Wellness Program Enrollment

**All full-time employees are eligible to participate in the Reach Your Peak (RYP) wellness program.** RYP's goal is to provide you with the resources, options, and support you need to reach and maintain optimal health. Wellness is a core value at El Paso County and we encourage you to take advantage of the benefits of RYP!

Earn points by participating in program activities and making healthy decisions. Challenge your wellbeing for a chance to win prizes!

Go to [join.virginpulse.com/reachyourpeakepc](http://join.virginpulse.com/reachyourpeakepc) and register today!

**El Paso County Medical Plan participants:** Complete the steps below to receive **RYP+ Perks!**

**Must be completed no later than 31 days from your full-time start date. RYP+ Enrollment for EPC Medical Plan Participants only**

- Register on the RYP Portal from Virgin Pulse (link above).
- Complete the Health Check survey.

## RYP+ Perks include:

- **Premium Reduction:** Medical plan contribution savings of \$20/month (begins the month following your benefit effective date).
- **Health Reimbursement Account (HRA):** Earn up to \$600 per year into an HRA which can be used for FSA-eligible expenses! Continued participation allows you to accumulate up to \$2,000.
- **Additional Rewards:** As with all RYP participants, you have a chance to win gifts and/or prizes!

Spouses enrolled in the EPC Medical Plan can also register for an account for chances to win gifts and/or prizes.

**How to use your HRA:** HRA funds will be accessible on an Employee Benefits Corporation (EBC) Benefits Card, which can be used just like a debit card! HRA earnings can be used for FSA-eligible expenses; find a list at [ebcflex.com](http://ebcflex.com). If enrolled in an FSA, FSA amounts must be exhausted before HRA amounts can be applied. HRA earnings are deposited in the month following the end of each quarter.

Phone: (719) 520-7486 | E-mail [reachyourpeakepc@elpasoco.com](mailto:reachyourpeakepc@elpasoco.com) | Website: [iam.virginpulse.com](http://iam.virginpulse.com)

# Summary of El Paso County Medical Benefits

## EPC Medical Plan – UMR

The EPC Medical Plan is an Exclusive Provider Organization (EPO) Plan

Provider Directory can be found at: [umr.com](http://umr.com) - UnitedHealthcare Choice Plus Network

Medical Plan Tiers	Per Pay Period Cost (Twice Monthly)	Monthly Cost
Employee Only	\$51.29	\$102.58
Employee + Spouse	\$151.92	\$303.84
Employee + Child(ren)	\$144.61	\$289.22
Employee + Family	\$213.53	\$427.06

**Reach Your Peak Wellness Program:** El Paso County employees that have met the Reach Your Peak (RYP) Wellness Program requirements by the established deadlines will receive \$20 off their monthly medical plan contributions. See page 4 for RYP enrollment information.

Benefits	In-Network Benefits Only
Annual Plan Deductible – Individual / Family Maximum	\$2,000 / \$4,000
Annual Out-Of-Pocket Maximum* - Individual / Family	\$3,000 / \$7,000
Coinsurance	75% Plan Pays / 25% Member Pays
Annual Limit	Unlimited
Employee Health Centers - Office Visit	\$10 Copay for Physician, Nurse Practitioner, Psychologist Visit \$0 Copay for Preventive Care Visit \$0 Copay for Condition Management Nurse Visit
Primary Care Physician (PCP) Office Visit	\$50 Copay
Specialist Office Visit	\$50 Copay
Preventive Care	\$0 Copay
Outpatient Short-Term Rehabilitation Therapy Services	\$20 Copay (60 days combined maximum per calendar year)
Chiropractic Services	\$20 Copay (24 visit maximum per calendar year)
Urgent Care	\$50 Copay
Emergency Room (Life or Limb Threatening)	\$200 Copay
Ambulance	Plan Pays 75% After Deductible
Outpatient Mental Disorders and Substance Abuse Treatment	\$10 Copay
Advanced Radiology (ex. MRI, CT Scan, CAT, PET, etc.)	Plan Pays 75% - No Deductible Plan Pays 100% with Referral from Employee Health Center for Diagnostic Tests
Outpatient Facility Services - Per Admission**	\$250 Copay then Plan Pays 75% - No Deductible
Hospital Inpatient - Per Admission**	\$500 Copay then Plan Pays 75% After Deductible

\* Deductibles, copayments, and amounts over the allowable charge do not apply toward the out-of-pocket maximum

\*\* **SurgeryPlus** offers waived deductible and coinsurance for approved, non-emergent surgical procedures. (See page 6 for more details.)

## Express Scripts Prescription Plan

Prescription Plan is included with Medical Plan enrollment

Formulary and Provider Directory: [express-scripts.com/elpasoco](http://express-scripts.com/elpasoco)<sup>†</sup>

Prescription Plan Tiers	Retail 30 Day Supply	Retail or Mail Order Up to 90 Day Supply	Accredo Specialty 30 Day Supply
First Tier (Generic)	\$6.00	\$15.00	
Second Tier (Preferred Brand)	\$30.00	\$75.00	
Third Tier (Non-Preferred Brand)	\$50.00	\$125.00	
Fourth Tier (Preferred Specialty) <sup>††</sup>			\$100.00
Fifth Tier (Non-Preferred Specialty) <sup>††</sup>			\$200.00

<sup>†</sup> This link includes standard information about the network and formulary provided by Express Scripts. It does not account for any El Paso County plan specific inclusions, exclusions, step therapy requirements, prior authorization, etc.

<sup>††</sup> \$2,500 Out-of-Pocket Maximum

## Health Care Reform Notice

**Grandfathered Health Plan:** El Paso County believes the Medical Plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at El Paso County Employee Benefits Division (719) 520-7486. You may also contact the U.S. Department of Health and Human Services at [healthcare.gov](http://healthcare.gov).



# Employee Health Centers

## EPC Medical Plan Benefit

**El Paso County Employee Health Centers are available to all enrolled El Paso County Medical Plan participants.** The El Paso County Employee Health Centers offer quality, convenient, and affordable medical care, along with a full range of preventive health and wellness services.

### Employee Health Center Locations, Hours, and Contact Information:

#### Regional Development Center (RDC) Health Center

2880 International Circle, Lower Level, Suite N010

Phone: (719) 520-7080

#### Citizens Service Center (CSC) Health Center

1675 West Garden of the Gods Road, Suite 1053

Phone: (719) 520-7600

Health Center Hours: **Monday through Friday, 8:00 a.m. to 5:00 p.m.**

Premise Health Patient Portal: [mypremisehealth.com](https://mypremisehealth.com)

24/7 Telehealth: (877) 272-0813

**\$10 Copay per Visit/Virtual Visit with Physician, Nurse Practitioner, or Clinical Psychologist – No Copay for Nurse or Lab Visit**

### Services include:

- Comprehensive Individual/Family Primary Care
- Urgent and Acute Care (e.g., flu, fever, viral infections, nausea, cuts, sprains/strains, headaches, rashes, etc.)
- Preventive Health (e.g., annual physicals)
- Mental/Behavioral Health
- Disease Management and Health Coaching
- Stress Management Counseling
- Smoking Cessation Counseling
- Wellness Education/Support
- Referrals to Specialists
- Vaccinations, Injections, and Laboratory Services

*Services available to members ages 6 months through adult*

**24/7 National Virtual Visits (also known as “telehealth”):** While we encourage you to contact and utilize the El Paso County Employee Health Centers and onsite medical providers during regular business hours, El Paso County Medical Plan participants have 24/7 after-hours access to visit with a Board-Certified provider using a telephone, tablet, or computer. Premise National Virtual Health visits can be performed by phone or video and are available anywhere in the United States. No appointment is needed. National Virtual Visits will be accessed by the My Premise Health app (available on Apple Store and Google Play) or [mypremisehealth.com](https://mypremisehealth.com). Telehealth visits are ideal for after-hours non-emergency medical issues and conditions such as cold, cough, flu, earache, sinus infection, sore throat, fever, headache, backache, allergies, and nausea. In addition to Virtual Primary/Acute Care services, you can also schedule convenient Virtual Behavioral Health visits via the My Premise Health app, at [mypremisehealth.com](https://mypremisehealth.com) or by scheduling a Virtual Behavioral Health appointment with a Premise Member Engagement Specialist at (877) 272-0813.

## SurgeryPlus

## EPC Medical Plan Benefit

**SurgeryPlus offers higher quality, a great experience, and waived deductible and coinsurance for non-emergent surgical procedures.** To use this benefit, you must start by contacting SurgeryPlus.

### The benefits of using SurgeryPlus include:

- **Excellent Care:** You have access to a network of thousands of highly qualified and the best available surgeons.
- **Meaningful Savings:** El Paso County wants you to receive the best, most affordable care, so your deductible and coinsurance will be waived when you use SurgeryPlus.
- **Guided Support:** Your personal Care Advocate will support you at every step of the way.

**Hundreds of procedures are covered.** Below is a list of the main categories; however, call SurgeryPlus to inquire about a specific procedure, and a Care Advocate will assist you with your needs and questions.

- Orthopedics
- Cardiac
- Ear, Nose, & Throat (ENT)
- Pain Management
- Spine
- General Surgery
- GYN

**For more information: Online: [epcepo.surgeryplus.com](https://epcepo.surgeryplus.com) | Phone: (833) 814-5702**

## SleepCharge Program

## EPC Medical Plan Benefit

**The El Paso County EPO Medical Plan has partnered with NoxHealth to bring you the SleepCharge Program for sleep apnea.** The SleepCharge program must be used for sleep apnea equipment and supplies.

**New expanded benefits** to treat insomnias, circadian-related disorders, sleep-related movement disorders, and hypersomnias.

### This benefit provides:

- Medical experts who will help you assess your sleep health
- Personalized treatment plan, including all equipment and supplies
- Dedicated Care Managers, always available to support you
- The latest sleep health education and advice
- Access to sleep life learning centers, educational modules for self-paced learning, including relaxation techniques, and guided meditation

**Eligibility:** All employees and their adult dependents **enrolled on the EPC EPO Medical Plan** are eligible.

**Cost:** All costs for the program are covered by plan.

**Assess your sleep health now at: [sleepcharge.com/epcmed](https://sleepcharge.com/epcmed) | Phone: (877) 615-7257 | E-mail: [sleep@noxhealth.com](mailto:sleep@noxhealth.com)**

# Summary of El Paso County Dental Benefits

- El Paso County employees have two (2) dental options to choose from through Delta Dental
- To search for a Delta Dental in-network provider, please visit [deltadentalco.com](http://deltadentalco.com)

Delta Dental LOW OPTION PPO Plan				
Low Option Plan Tiers		Per Pay Period Cost (Twice Monthly)		Monthly Cost
Employee Only		\$7.49		\$14.98
Employee + Spouse		\$12.58		\$25.16
Employee + Child(ren)		\$19.46		\$38.92
Employee + Family		\$28.45		\$56.90
Maximum Benefit Calendar Year Maximum	\$1,000 per person, per calendar year			
Calendar Year Deductible Applies to Basic and Major	Individual Deductible - \$50 per person Family Deductible - \$150 maximum			
Benefits		PPO Dentist	Premier Dentist*	Out-of-Network Dentist**
Diagnostic and Preventive Services	Oral Exams and Cleanings, Sealants, Fluoride (for children), and X-rays	100%	80%	80%
Basic Services	Fillings, Simple Extraction, Oral Surgery	80%	60%	60%
Major Services	Endodontics/Periodontics, Crowns, Dentures, Bridges	50%	30%	30%
Orthodontic Services	Not Covered			

This is a Maximum Allowable Charge (MAC) PPO plan. The MAC plan is a feature of Delta Dental that will help you save on out-of-pocket costs. While you may visit any licensed dentist you will receive the greatest savings when you choose a PPO dentist.

\* Premier Dentist – The member will be responsible for the difference between the PPO dentist's Allowable Fee and the fee from the Premier Maximum Plan Allowance (MPA)

\*\* Out-of-Network Dentist – The member will be responsible for the difference between the PPO dentist's Allowable Fee and the full fee charged by the dentist

Delta Dental HIGH OPTION PPO Plus Premier Plan				
High Option Plan Tiers		Per Pay Period Cost (Twice Monthly)		Monthly Cost
Employee Only		\$19.45		\$38.90
Employee + Spouse		\$32.68		\$65.36
Employee + Child(ren)		\$50.57		\$101.14
Employee + Family		\$73.91		\$147.82
Maximum Benefit Calendar Year Maximum	\$1,500 per person, per calendar year			
Calendar Year Deductible Applies to Basic and Major	Individual Deductible - \$25 per person PPO Network / \$50 per person Premier/Out-of-Network Family Deductible - \$75 PPO Network maximum / \$150 Premier/Out-of-Network maximum			
Benefits		PPO Dentist <sup>†</sup>	Premier Dentist <sup>††</sup>	Out-of-Network Dentist <sup>†††</sup>
Diagnostic and Preventive Services	Oral Exams and Cleanings, Sealants, Fluoride (for children), and X-rays	100%	100%	100%
Basic Services	Fillings, Simple Extraction, Oral Surgery, Endodontics/Periodontics	90%	70%	70%
Major Services	Crowns, Dentures, Bridges	60%	30%	30%
Orthodontic Services	Covered regardless of age \$1,500 lifetime maximum	50%	50%	50%

This is a Delta Dental PPO Plus Premier plan. You and your family members may visit any licensed dentist, but will enjoy the greatest out-of-pocket savings if you see a Delta Dental PPO dentist.

† PPO Dentist – Payment is based on the PPO dentist's Allowable Fee, or the actual fee charged, whichever is less

†† Premier Dentist – Payment is based on the Premier Maximum Plan Allowance (MPA), or the fee actually charged, whichever is less

††† Out-of-Network Dentist – Payment is based on the Out-of-Network Maximum Plan Allowance (MPA); members are responsible for the difference between the out-of-network MPA and the full fee charged by the dentist

# Summary of El Paso County Vision Benefits

EyeMed "Access" Vision Plan			
Find a provider at <a href="http://eyemed.com">eyemed.com</a>			
Vision Plan Tiers	Per Pay Period Cost (Twice Monthly)	Monthly Cost	
Employee Only	\$3.80	\$7.60	
Employee + Spouse	\$7.22	\$14.44	
Employee + Child(ren)	\$7.60	\$15.20	
Employee + Family	\$11.17	\$22.34	
Benefits	Frequency	In-Network	Out-of-Network (Reimbursement)
Exam	Once Every 12 Months	\$10 Copay	Up to \$35
Standard Plastic Lenses	Once Every 12 Months		
Single Vision		\$25 Copay	Up to \$40
Bifocal		\$25 Copay	Up to \$60
Trifocal		\$25 Copay	Up to \$80
Lenticular		\$25 Copay	Up to \$80
Standard Progressive Lens		\$25 Copay	Up to \$60
Premium Progressive Lens		\$25 Copay, 80% of Charge less \$120 Allowance	Up to \$60
Contact Lenses	Once Every 12 Months		
Conventional		\$0 Copay, \$150 Allowance, 15% off balance over \$150	Up to \$105
Disposable		\$0 Copay, \$150 Allowance	Up to \$105
Medically Necessary		\$0 Copay, Paid in Full	Up to \$200
Frames	Once Every 24 Months	\$0 Copay, \$150 Allowance, 20% off balance over \$150	Up to \$45

## Flexible Spending Accounts (FSA)

A Flexible Spending Account (FSA) is authorized by the IRS and available through your employer. There are two (2) types of FSAs available: a Health Care account and a Dependent Care account. Both accounts allow you to set aside money for eligible expenses on a pre-tax basis. El Paso County's FSAs are administered by **Employee Benefits Corporation (EBC)**.

The **Health Care FSA** is used for out-of-pocket medical, dental, and vision expenses that are not covered by another health plan and that are incurred by you, your spouse, or your child(ren) who has not attained age 27 as of the end of the calendar year.

The **Dependent Care FSA** is used for day care expenses incurred for the care of a child under age 13 or for the care of a dependent who is physically or mentally incapable of taking care of themselves.

### Things you need to know about FSAs for 2023:

- The maximum that you can contribute to the **Health Care FSA is \$3,050**.
- The maximum that you can contribute to the **Dependent Care FSA is \$5,000** (\$2,500 if married, filing separate income tax returns).
- **Contributions for FSA will be deducted from all remaining bi-weekly pay periods in the plan year (twice monthly).**
- You may set up direct deposit of reimbursements to the bank account of your choice at [ebcflex.com](http://ebcflex.com).
- You have a 3-month runout period after the plan year to file 2023 claims for reimbursement - until March 31, 2024. (If terminated, there is a 3-month runout period after the termination date in which claims incurred through the last day of work may be submitted.)
- You are allowed to roll over a minimum of \$50 up to \$610 of unused Health Care FSA dollars into the following plan year. Money left in your account at the end of the plan year under \$50 or in excess of \$610 is forfeited.
- There is no rollover for the Dependent Day Care FSA. Unused amounts at the end of the plan year will be forfeited.
- You do not need to be on the El Paso County Medical Plan to participate.

**Eligible Expenses:** To view a listing of eligible Health Care or Dependent Care expenses, visit the EBC website at [ebcflex.com](http://ebcflex.com).

**Mobile App:** The EBC Mobile is available in the Apple App Store and Google Play! Download it to manage your benefit accounts all in one intuitive app. Use the latest security technology, track all of your EBC accounts on the home screen, submit claims using your phone's camera within the app to take pictures of receipts/expense documentation, and more!

**Reach Your Peak (RYP) Health Reimbursement Account (HRA):** RYP HRA earnings will be accessible on the EBC Benefits Card. See [RYP Wellness Program Enrollment](#) on page 4 for more information.



# Supplemental Benefits

**Accident Insurance:** This plan is designed to help you meet the out-of-pocket expenses and extra bills that can follow an accidental injury, whether minor or catastrophic. Indemnity lump sum benefits are paid directly to you based on the amount of coverage listed in the schedule of benefits.

**Critical Illness Insurance:** This plan is designed to help you offset the financial effects of a catastrophic illness with a lump sum benefit if an insured is diagnosed with a covered critical illness. The Critical Illness benefit is based on the amount of coverage in effect on the date of diagnosis of a critical illness or the date treatment is received according to the terms and provisions of the policy. You may choose \$10,000 or \$20,000 of coverage for yourself and \$5,000 or \$10,000 of coverage for your spouse (employee must be covered). This plan includes a Wellness Benefit: every year, each family member who has Critical Illness coverage can receive \$50 for getting a health screening test.

**Hospital Indemnity Insurance:** This plan is designed to help provide financial protection for covered individuals by paying a benefit due to a hospitalization and in some cases, for treatment received for an accident or sickness, even if that treatment occurs outside the hospital. You can use the benefit to meet the out-of-pocket expenses and extra bills that can occur. Indemnity lump sum benefits are paid directly to you based on the amount of coverage listed, regardless of the actual cost of treatment.

Accident Insurance	
Tiers	Semi-Monthly Rate
Employee Only	\$5.16
Employee + Spouse	\$8.04
Employee + Child(ren)	\$9.36
Employee + Family	\$12.24

Hospital Indemnity Insurance	
Tiers	Semi-Monthly Rate
Employee Only	\$10.48
Employee + Spouse	\$19.98
Employee + Child(ren)	\$14.26
Employee + Family	\$23.77

Critical Illness Insurance	
Age Bands	Semi-Monthly Rate per \$1,000
<25	\$ 0.37
25-29	\$ 0.43
30-34	\$ 0.63
35-39	\$ 0.88
40-44	\$ 1.26
45-49	\$ 1.77
50-54	\$ 2.40
55-59	\$ 3.24
60-64	\$ 4.35
65-69	\$ 5.55
70+	\$ 6.78
<b>Wellness Benefit Semi-Monthly Premium:</b> \$0.83 (added to base premium)	
Dependent children are automatically covered at 50% of employee coverage at no additional cost	

Unum Supplemental Benefits schedules of benefits can be found at [umr.workterra.net](http://umr.workterra.net).

## Life Insurance

**Basic Life and AD&D:** El Paso County provides Basic Life Insurance for all full-time employees valued at \$40,000 in Life and Accidental Death and Dismemberment (AD&D) coverage and \$2,000 in Life coverage for their dependents.

**Voluntary Life and AD&D:** Employees interested in electing additional life insurance can do so by enrolling in the Voluntary Life/AD&D Insurance coverage up to the Guarantee Issue levels of the plan without medical underwriting. This means you can elect coverage up to \$200,000 for employees and up to \$30,000 for spouses and are guaranteed this coverage if enrolled within 31 days of becoming eligible. If you choose to elect coverage above the Guarantee Issue levels you will be required to complete Evidence of Insurability (EOI). EOI can be found at [unuminfo.com/elpasocounty](http://unuminfo.com/elpasocounty) under Voluntary Group Term Life Insurance in the Enrollment section.

**Evidence of Insurability (EOI):** Website: [securehealth.unum.com/eoiaccess](http://securehealth.unum.com/eoiaccess) | Access Code: 3JW6WUS

**Beneficiary Designation:** Please enter your life insurance beneficiary designations in the Employee Benefits Portal. Updates may be submitted anytime.

Voluntary Life and AD&D		
Age Bands	Non-Tobacco Life Semi-Monthly Rate per \$10,000	Tobacco Life Semi-Monthly Rate per \$10,000
<25	\$ 0.22	\$ 0.31
25-29	\$ 0.22	\$ 0.31
30-34	\$ 0.27	\$ 0.40
35-39	\$ 0.31	\$ 0.53
40-44	\$ 0.57	\$ 1.28
45-49	\$ 0.93	\$ 2.16
50-54	\$ 1.59	\$ 3.39
55-59	\$ 2.47	\$ 5.70
60-64	\$ 3.87	\$ 8.85
65-69	\$ 6.70	\$ 15.95
70-74	\$ 12.50	\$ 28.50
75+	\$ 12.50	\$ 28.50
<b>Child Life Semi-Monthly Rate:</b> \$10,000 = \$1.00		
<b>AD&amp;D Semi-Monthly Rates:</b> Employee/Spouse/Child per \$10,000 = \$0.10		
Voluntary Life rate increases apply on January 1 following birthday in which you age into a new band		

Unum Life Insurance policies can be found at [umr.workterra.net](http://umr.workterra.net).

# Employee Assistance Program

**Lyra provides confidential mental health support to you and your dependents, at no cost to you, regardless of your/their enrollment on the County health plan.** With highly-trained coaches, therapists, and easy-to-use digital lessons and tools, you and your dependents can tap into support right away.

No matter what you're going through, Lyra can help. Get matched to confidential mental health support today.

- Parent and Caregiver Stress
- Anxiety and Depression
- Work Stress and Burnout
- Anger Management
- Alcohol Use
- Relationship Challenge

Lyra also offers additional work life services. Receive expert advice to help you stay on top of your busy life, including legal, financial, identity theft, and dependent care services.

**Getting started is easy.** Share what you're dealing with, get care recommendations, and book an appointment. Lyra members waste less time looking for care and spend more time feeling better.

**The best coaches and therapists available, nationwide.** Our providers are ready to meet you where you are – via live video, live messaging, or even in-person – and many use digital lessons and exercises to enhance your care experience between sessions.

**High-quality care that works.** Lyra is dedicated to offering the best care possible and supporting only treatments that are the most effective at relieving symptoms, typically within a short period of time.

Get started at [epc.lyrahealth.com](https://epc.lyrahealth.com) | Phone: (877) 207-9553 | E-mail: [care@lyrahealth.com](mailto:care@lyrahealth.com)

# Employee Fitness Center

The El Paso County Citizens Service Center (CSC) Fitness Center is conveniently located on the 1st floor of the CSC. Memberships are available to full-time and part-time El Paso County employees at no cost. The CSC Fitness Center is managed by nationally certified staff who instruct exercise classes including, but not limited to, Boot Camp, HIIT, Yoga, and Core. Confidential fitness assessments and equipment orientations are available. The CSC Fitness Center is equipped with full locker rooms, cardiovascular equipment, strength machines, and free weights. Virtual and on-demand exercise classes are also available.

Location: **Citizens Service Center, 1675 West Garden of the Gods Road, Suite 1011**

For more information: Online: [epcfitnesshub.com](https://epcfitnesshub.com) | Phone: (719) 520-7619 | E-mail: [epcfitness@elpasoco.com](mailto:epcfitness@elpasoco.com)

# Tuition Reimbursement Program

The El Paso County Tuition Reimbursement Program is coordinated by the Employee Benefits Division. Regular, full-time El Paso County employees who have completed their initial review period and are not on a corrective action plan are eligible to participate in the program. Employees may apply for tuition reimbursement for the calendar year in which they attended a course (pre-existing student loans will not be covered under the program). Distribution of funds is not guaranteed and expressly subject to availability, so early submission is recommended. Please see the "Tuition Reimbursement - Administrative Guidelines & Procedures" document available on the Employee Portal or contact the Employee Benefits Division for more information.

# Disability Insurance

Full-time employees are enrolled in and eligible for Short Term Disability and Long Term Disability insurance per plan eligibility requirements. Short Term Disability insurance is paid by the employee through payroll contributions of \$6.50 per pay period (twice monthly). Long Term Disability insurance is paid in full by El Paso County. These disability insurance plans provide a financial benefit that pays a percentage of an employee's salary for a specified amount of time if they are ill or injured and cannot perform the duties of their job. Please see the Employee Benefits Guidebook or the Summary Plan Descriptions found on the Employee Portal for more information on these benefits.

This is only a summary of benefits. For further plan details, refer to the Employee Benefits Guidebook or Summary Plan Descriptions (SPDs) found on the Employee Portal. Should there be differences between this summary and the plan documents, contracts, or policies, the plan documents, contract, and/or policies will govern. We make every effort to make sure that the textual information provided is accurate and correct but occasionally an error can occur. El Paso County reserves the right to correct any typographical errors and/or inaccuracies contained in printed materials at any time without prior notification.