

# 2024 Benefits Brochure



## EL PASO COUNTY

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## Summary of El Paso County Benefit Plans for the 2024 Plan Year

# Getting to Know Your Employee Benefits

### NEW HIRE CHECKLIST

*Please complete these items within 31 days of your start date*

- ☐ View the new hire orientation benefits presentation: [Click Here](#)  
Or type [brainshark.com/MercerMountain/epcbenefits24](http://brainshark.com/MercerMountain/epcbenefits24) into your browser
- ☐ Complete your new hire benefits enrollment on the Employee Benefits Portal from OnlinEnroll at [umr.workterra.net](http://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 5)
- ☐ 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 [Who is Eligible?](#) on Page 2)
- ☐ If you enrolled in Voluntary Life Insurance above the guarantee issue levels: Complete the Evidence of Insurability (EOI)  
EOI Website: [securehealth.unum.com/eoiaccess](http://securehealth.unum.com/eoiaccess) | Access Code: 3JW6WUS  
(See [Life Insurance](#) on Page 8)

[See page 2 for important enrollment information](#)



## WHO IS ELIGIBLE?

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### Eligible Employees

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

### Eligible Dependents

- ▶ Your lawful spouse (marriage, civil union, or common-law)
- ▶ Your children who are less than 26 years old (natural-born, adopted, step-children, and legal guardianship)
- ▶ Your dependent children that are age 26 or more years old that are 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 – You may be required to provide proof of the child's dependent status to the plan carrier or to the Employee Benefits Division

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

## WHEN TO ENROLL

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**You can only sign up for benefits or change your benefits at the following times:**

- ▶ **Within 31 days of your full-time start date** – effective on the 1<sup>st</sup> of the month following full-time start date
- ▶ **During the annual benefits open enrollment period** – effective on January 1 of the following year
- ▶ **Within 31 days of a qualifying life event** – effective dates vary by life event

The choices you make will remain in place through the calendar year, unless you experience a qualifying life event, as described in the FAQ section below.

See *Benefits Enrollment* on page 4 and *Reach Your Peak Enrollment* on page 5 for enrollment instructions.

# FREQUENTLY ASKED QUESTIONS (FAQ)

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## **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, adoption, marriage/civil union, divorce, etc.), you can make changes to your benefits by going to the Employee Benefits Portal from OnlinEnroll 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.

Life Event Instructions can be found in the Benefit Documents – Benefits Library section when logged into the Employee Benefits Portal.

## **When is open enrollment?**

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

## **Where can I find Summary Plan Descriptions (SPDs)?**

SPDs are detailed documents providing plan coverage and exclusion information. SPDs can be found on the Employee Benefits Portal from OnlinEnroll at [umr.workterra.net](http://umr.workterra.net) or on the Employee Portal.

~ MY QUESTIONS ~

# BENEFITS ENROLLMENT

**New hire 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. *For Qualifying Life Events, find instructions in the Employee Benefits Portal under Benefit Documents in the Benefits Library.*

**Before starting the Benefits Enrollment Process, you will need the following information:**

- Decisions on the benefit elections you want to make for 2024
- Flexible Spending Account annual 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. OnlinEnroll can be accessed from any computer or mobile device.

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.

Welcome	Read the information and accept agreements.
Demographics	Review your personal data for accuracy. Employee legal name changes cannot be applied in this process and must be submitted through the Employee Virtual Assistant (EVA) portal.
Dependents	Add dependent information. Social Security numbers are required.
Enroll Now	Each benefit requires an action to enroll or waive.
Upload Document	Add proof of relationship documentation for dependents.
Beneficiaries	You must enter life insurance beneficiary designations in order to move to the Confirmation Statement.
Confirmation Statement	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. Be sure to save/print your new Confirmation Statement.

## OnlinEnroll Customer Service

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 phone or e-mail.

# REACH YOUR PEAK ENROLLMENT

The RYP wellness program'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 by enrolling during this enrollment period.



## EL PASO COUNTY

### Reach Your Peak Wellness Program

### Who can participate?

All full-time employees are eligible to participate! Spouses enrolled in the El Paso County EPO Medical Plan can also participate.\*

### What are the benefits of RYP?

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

#### RYP+ Perks include:

##### *Medical Plan Subscribers Only*

- ▶ **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 out-of-pocket Health Care FSA-eligible expenses! Continued annual enrollment allows you to roll over up to \$2,000.
- ▶ **Additional Rewards:** As with all RYP participants, you have a chance to win gifts and/or prizes!

### How do I enroll?

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

#### **New 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 or new Medical Plan enrollment.*

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



### How do I use my HRA?

RYP+ HRA earnings are deposited into an Employee Benefits Corporation (EBC) HRA in the month following the end of a quarter. For new participants, an EBC Benefits Card will be issued upon your first HRA earnings deposit.

The EBC Benefits Card can be used just like a debit card for FSA-eligible health care expenses! If you are enrolled in the Health Care FSA, FSA amounts must be exhausted before HRA amounts can be accessed. Find a list of eligible expenses at [ebcflex.com](https://ebcflex.com).

\* Spouses enrolled in the EPC EPO Medical Plan can register for an account for chances to win prizes. Spouses must wait two weeks from employee's benefit enrollment completion to register for an account.

\*\*HRA funds will be forfeited on January 1 if you do not re-enroll in the RYP+ program during the annual enrollment period.

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

# MEDICAL PLAN

## El Paso County UMR EPO Medical Plan

The El Paso County Medical Plan is administered by **UMR**.

It is an Exclusive Provider Organization (EPO) Plan that utilizes the **UnitedHealthcare Choice Plus Network**.

Provider listings can be found on the **Quantum Health** website at [elpasocobenefits.com](https://elpasocobenefits.com).

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 (RYP) Wellness Program:** El Paso County employees that have met the RYP+ requirements by the established deadlines will receive \$20 off their monthly medical plan contributions. [See RYP Enrollment on page 5.](#)



Summary of Benefits	In-Network Benefits Only
<b>Coinsurance</b>	<b>75% Plan Pays / 25% Member Pays</b>
<b>Annual Out-of-Pocket Maximum* - Individual / Family</b>	<b>\$3,000 / \$7,000</b>
<b>Annual Limit / Deductible</b>	<b>Unlimited / \$0 Deductible</b>
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%
Outpatient Mental Disorders and Substance Abuse Treatment	\$10 Copay
Advanced Radiology (ex. MRI, CT Scan, CAT, PET, etc.)	Plan Pays 75% Plan Pays 100% for Diagnostic Tests with Employee Health Center Referral
Outpatient Facility Services - Per Admission**	\$400 Copay then Plan Pays 75%
Hospital Inpatient - Per Admission**	\$800 Copay then Plan Pays 75%

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

\*\* **SurgeryPlus** offers waived costs for approved, non-emergent surgical procedures. ([See page 8 for more details.](#))

## Express Scripts Prescription Plan

Prescription Plan is included with Medical Plan enrollment and is administered by **Express Scripts**.

Formulary and Provider Directory: [express-scripts.com/elpasoco](https://express-scripts.com/elpasoco).†

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)††			\$150.00
Fifth Tier (Non-Preferred Specialty)††			\$250.00

† 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.

†† \$2,500 Out-of-Pocket Maximum

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

# MEDICAL PLAN (CONTINUED)

## Quantum Health

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 Quantum Health 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)

## Employee Health Centers

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](http://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, EPC 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](http://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](http://mypremisehealth.com) or by scheduling a Virtual Behavioral Health appointment with a Premise Member Engagement Specialist at (877) 272-0813.

## 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).

# MEDICAL PLAN (CONTINUED)

## SurgeryPlus

**SurgeryPlus offers higher quality, a great experience, and waived copays 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 copays and coinsurance will be waived when you use SurgeryPlus.
- **Guided Support:** Your personal SurgeryPlus 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                       |                   |

**Website:** [epcepo.surgeryplus.com](http://epcepo.surgeryplus.com) | **Phone:** (833) 814-5702

## SleepCharge Program for Sleep Apnea

**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.**

### This benefit provides:

- Medical experts who will help you assess your sleep health
- Personalized treatment plan, including all equipment and supplies
- Dedicated SleepCharge 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
- Expanded benefits to treat insomnias, circadian-related disorders, sleep-related movement disorders, and hypersomnia

All employees and their adult dependents enrolled on the EPC EPO Medical Plan are eligible. All costs for the program are covered by plan.

**Assess your sleep health now at the website below!**

**Website:** [sleepcharge.com/epcmed](http://sleepcharge.com/epcmed) | **Phone:** (877) 615-7257 | **E-mail:** [sleep@noxhealth.com](mailto:sleep@noxhealth.com)

## UnitedHealthcare Hearing

**UnitedHealthcare Hearing gives you options, care, and convenience so you can start hearing the sounds you've been missing.** Treating your hearing loss may allow you to reconnect with the world around you and make it easier to engage with family and friends.

- **Name-brand and private-label hearing aids at significant savings:** Choose from hundreds of name-brand and private-label hearing aids from major manufacturers at savings of up to 80% off industry prices.
- **More than 5,000 credentialed hearing provider locations:** Access the largest nationwide network of credentialed hearing professionals that provide hearing tests, hearing aid evaluations and follow-up support.
- **Convenient ordering:** Order hearing aids in person through a hearing provider or have them delivered right to your home in 5-10 business days.
- **Personal support, every step of the way:** You'll receive access to professional, nationwide support, online tutorials, hearing health tips and more, so you can stay connected and get the most out of your hearing aids.

**Contact UnitedHealthcare Hearing today to start using your hearing benefit.**

**Website:** [uhchearing.com](http://uhchearing.com) | **Phone:** 1-855-523-9355, TTY 711

# DENTAL PLANS

El Paso County employees have two dental options to choose from through Delta Dental of Colorado.

## Delta Dental LOW OPTION PPO Plan

Low Option Plan Tiers	Per Pay Period Cost (Twice Monthly)	Monthly Cost
Employee Only	\$7.87	\$15.74
Employee + Spouse	\$13.22	\$26.44
Employee + Child(ren)	\$20.44	\$40.88
Employee + Family	\$29.90	\$59.80

Benefits		PPO Dentist	Premier Dentist*	Out-of-Network Dentist**
Maximum Benefit Calendar Year Maximum		\$1,000 per person, per calendar year		
Calendar Year Deductible (Individual; Per Person/Family Maximum) Applies to Basic and Major		Individual - \$50 Family - \$150		
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	\$20.42	\$40.84
Employee + Spouse	\$34.31	\$68.62
Employee + Child(ren)	\$53.10	\$106.20
Employee + Family	\$77.61	\$155.22

Benefits		PPO Dentist†	Premier Dentist††	Out-of-Network Dentist†††
Maximum Benefit Calendar Year Maximum		\$1,500 per person, per calendar year		
Calendar Year Deductible (Individual; Per Person/Family Maximum) Applies to Basic and Major		Individual - \$25 Family - \$75	Individual - \$50 Family - \$150	
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

Website: [deltadentalco.com](http://deltadentalco.com) | Phone: (800) 610-0201

# VISION PLAN

## EyeMed Access Vision Plan

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

Website: [eyemed.com](http://eyemed.com) | Phone: (866) 723-0596

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# SUPPLEMENTAL BENEFITS

Unum schedules of benefits can be found at [umr.workterra.net](http://umr.workterra.net) or on the Employee Portal.

## 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.

Tiers	Semi-Monthly Rate
Employee Only	\$3.92
Employee + Spouse	\$6.73
Employee + Child(ren)	\$8.04
Employee + Family	\$10.85

## 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 with Critical Illness coverage can receive \$50 for completing a health screening test. *Increasing or decreasing coverage is subject to plan provisions.*

Age Bands	Semi-Monthly Rate per \$1,000
<25	\$ 0.07
25-29	\$ 0.10
30-34	\$ 0.14
35-39	\$ 0.21
40-44	\$ 0.30
45-49	\$ 0.42
50-54	\$ 0.59
55-59	\$ 0.83
60-64	\$ 1.20
65-69	\$ 1.78
70-74	\$ 2.75
75-79	\$ 3.98
80-84	\$ 5.68
85+	\$ 9.09

**Wellness Benefit Semi-Monthly Premium:** \$0.76 (added to base premium)

Dependent children are automatically covered at 50% of employee coverage at no additional cost

**Rate increases apply on January 1 following birthday in which you age into a new band**

## 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.

Tiers	Semi-Monthly Rate
Employee Only	\$9.17
Employee + Spouse	\$17.34
Employee + Child(ren)	\$12.76
Employee + Family	\$20.93

# LIFE INSURANCE

## Beneficiary Designation Notice

Please enter your life insurance beneficiary designations in the enrollment process.



Unum Life Insurance policies can be found at [umr.workterra.net](http://umr.workterra.net) or on the Employee Portal.

## Basic Life and Accidental Death & Dismemberment (AD&D) Insurance

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 Insurance

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).

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

Child Life Semi-Monthly Rate: \$10,000 = \$1.00

AD&D Semi-Monthly Rates: 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

## Evidence of Insurability (EOI)

If EOI is required, please complete the questionnaire at the website below **within 31 days** of completing the enrollment process. If EOI is not completed by the deadline, your pending coverage requiring EOI will be denied.

Website: [securehealth.unum.com/eoiaccess](http://securehealth.unum.com/eoiaccess)

Access Code: 3JW6WUS

EOI Questionnaire Assistance:

- Event Type Selection: Newly Eligible
- Total Requested Amount: This is your Elected Coverage amount.
- Amount Requiring Health Info: This is the difference between your Elected Coverage and Current Coverage (if any). If no Current Coverage, then it is your Elected Coverage amount.

*Elected Coverage and Current Coverage information can be found on your Confirmation Statement.*

# FLEXIBLE SPENDING ACCOUNTS

A Flexible Spending Account (FSA) is authorized by the IRS and available through your employer. There are two 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)**.

## Important FSA Information

- Contributions will be deducted from the remaining paychecks in the plan year (twice monthly), beginning on the first paycheck of the month your benefits are effective.
- To view a listing of eligible Health Care or Dependent Care expenses, visit the EBC website at [ebcflex.com](https://ebcflex.com).
- You have a 3-month **runout period** after the plan year to file 2024 claims for reimbursement - until March 31, 2025. For terminations, you will have 3 months from your date of separation to submit claims for expenses incurred up to your date of separation.
- 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.
- No roll over is allowed for the Dependent Care FSA.
- You do not need to be on the El Paso County Medical Plan to participate.



## Health Care FSA

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 is not age 27 as of the end of the calendar year.

In 2024, the maximum that you can contribute to the **Health Care FSA is \$3,050**.

## Dependent Care FSA

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.

In 2024, the maximum that you can contribute to the **Dependent Care FSA is \$5,000** (\$2,500 if married, filing separate income tax returns).

## Reach Your Peak (RYP) Health Reimbursement Account (HRA)

RYP+ HRA earnings are accessible on the EBC Benefits Card. See [RYP Enrollment](#) on page 5 for more information.

FSA amounts must be exhausted before HRA amounts can be accessed. If a claim is submitted for the HRA while there is still an FSA amount available, EBC may automatically process the claim through the FSA.

Website: [ebcflex.com](https://ebcflex.com) | Phone: (800) 346-2126

# DISABILITY INSURANCE

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 Summary Plan Descriptions found at [umr.workterra.net](http://umr.workterra.net) or on the Employee Portal for more information.

## Short Term Disability Insurance

Full-time employees are eligible for Short Term Disability insurance and will be auto-enrolled with the option to opt out in their initial enrollment period. Short Term Disability enrollment may only be changed during Open Enrollment. Plan premiums are paid by the employee through payroll contributions of \$6.50 per pay period (twice monthly).

## Long Term Disability Insurance

Full-time employees are eligible for and are automatically enrolled in Long Term Disability insurance. Plan premiums are paid in full by El Paso County.

# 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 Challenges

Lyra also offers additional work and life services. Receive expert advice to help you stay on top of your busy life, including legal (mediation, document preparation such as deeds, living trusts, and will), financial (tax planning, financial planning, and consultation), identity theft, and dependent care services (childcare, elder care, and pet care).

**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.

Website: [epc.lyrahealth.com](http://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

Website: [epcfitnesshub.com](http://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 may be 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 are not covered under the program). Distribution of funds is not guaranteed and expressly subject to availability, so early submission is recommended.

Employees on a corrective action plan or who have received discipline in the previous 12 months, as defined in Chapter 7 of the Personnel Policies Manual, are not eligible for this benefit.

Please see the "Tuition Reimbursement" document available on the Employee Portal or contact the Employee Benefits Division for more information.

## SleepCharge Programs for Sleep Health

All El Paso County full-time employees are eligible for the following SleepCharge programs.

**Get your personalized sleep report:** Complete the Sleep Checkup to get your personalized sleep report, which includes an analysis of your Duration, Timing, and Quality (DTQ). Use your report to lay the foundation for sleep improvement.

**Access the Sleep Life Learning Center:** Explore the virtual, self-guided library of sleep education and guided bedtime mindfulness, to help you achieve a healthier sleep lifestyle.

Take the Sleep Checkup today at the website below!

Website: [sleepcharge.com/epcmed](https://sleepcharge.com/epcmed) | Phone: (877) 615-7257 | E-mail: [sleep@noxhealth.com](mailto:sleep@noxhealth.com)

## Empower Retirement 457 Deferred Compensation

The El Paso County 457 Deferred Compensation Plan from Empower Retirement can help you achieve the retirement you want – a future focused on what you want to do instead of what you must do. Get started today and use the tools to help you invest for the retirement income you may need.

Section 457(b) of the Internal Revenue Code; designed as a supplemental retirement account, because Social Security and your defined benefit plan might not be enough.

Note: This is an optional retirement plan; El Paso County does not match 457 Deferred Compensation Plan contributions.

Find the Empower 457 Plan summary and registration instructions on the Employee Portal.

Website: [empower-retirement.com](https://empower-retirement.com) | Phone: (800) 701-8255

## Pikes Peak United Way

Please consider donating to the Pikes Peak United Way through payroll contributions. Your donation can be submitted through the enrollment process.

If you're not familiar with Pikes Peak United Way, it's good to know that they strengthen our community by improving education, income, and health – focusing on youth success and family stability. We all win when we provide a hand up to our region's people living in poverty and people living without a home. Everyone has a part to play in creating positive change and giving to Pikes Peak United Way is the best way to improve local conditions.

Website: [ppunitedway.org](https://ppunitedway.org)

# 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

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: epcepo.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

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 or electronic materials at any time without prior notification.