

2024 OPEN ENROLLMENT GUIDE



EL PASO COUNTY

Human Resources

Employee Benefits Division

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Benefits Open Enrollment

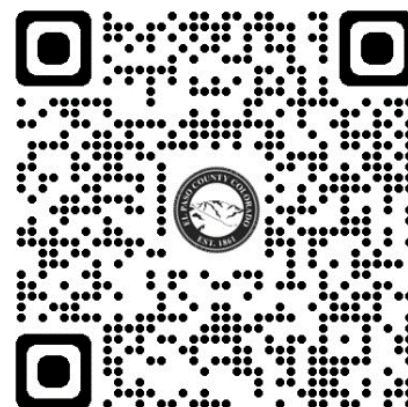
Begins: October 25, 2023

Ends: November 8, 2023

During the enrollment period, visit our [Open Enrollment Page](#) to complete your enrollment.

Scan the QR code or go to admin.elpasoco.com/enroll2024

Use the checklist below to guide you!



OPEN ENROLLMENT CHECKLIST

Action is ONLY required if you plan to:

- ☐ Enroll in the 2024 Reach Your Peak (RYP) Wellness Program
Must enroll annually to participate in RYP+
(See [Reach Your Peak Enrollment](#) on page 5)
- ☐ Make changes to your Medical, Dental, or Vision Plans
(See [Medical Plan](#) on pages 6-8, [Dental Plans](#) on page 9, [Vision Plan](#) on page 10)
- ☐ Participate in a 2024 Flexible Spending Account (FSA)
Must elect each year you wish to participate
(See [Flexible Spending Accounts](#) on page 13)
- ☐ Enroll in or change Supplemental Benefits
(See [Supplemental Benefits](#) on page 11)
- ☐ Enroll in or increase your Voluntary Life Insurance
(See [Life Insurance](#) on page 12)
- ☐ Review/update Life Insurance beneficiaries
(See [Life Insurance](#) on page 12)
- ☐ Donate to the Pikes Peak United Way
(See [Extras](#) on page 15)

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



WHAT'S NEW IN 2024?

- ▶ **Medical Plan rates unchanged for the third consecutive year!** While Medical Plan premiums have increased, El Paso County is not passing on an increase to employees. Employee Medical Plan premium contributions will not change!
- ▶ **Medical Plan deductible is eliminated!** \$2,000 individual and \$4,000 family deductibles will no longer apply.
- ▶ **Medical Plan copays increased for Inpatient and Outpatient Hospital admissions.** See [Medical Plan](#) on page 6.
- ▶ **Prescription Plan Specialty Drug copays increased (fourth and fifth tiers only).** See [Medical Plan](#) on page 6.
- ▶ **Slight increase to Dental Plan rates.** See [Dental Plans](#) on page 9.
- ▶ **Supplemental Benefits rates decreased!** See [Supplemental Benefits](#) on page 11.
- ▶ **United Way annual donations will be divided over 24 pay periods (twice monthly).** This was previously divided over all pay periods in the year (typically 26).

WHO MUST COMPLETE OPEN ENROLLMENT?

Benefits Enrollment

- Employees electing to participate in a 2024 Flexible Spending Account (FSA) and/or
- Employees wanting to enroll in, cancel, or make changes to their benefits



If the above do not apply to you, you will not need to complete the Enrollment Process and your current medical, dental, vision, supplemental benefits, voluntary life, and short term disability elections will remain the same in 2024.

See [Benefits Enrollment](#) on page 4 for additional instructions.

Reach Your Peak Wellness Program Enrollment

- Employees enrolled/enrolling in the County medical plan for 2024, we encourage you to enroll in the Reach Your Peak+ (RYP+) Wellness Program



Returning RYP+ participants: You must re-enroll in RYP+ each year. You are NOT automatically enrolled in the new year.

See [RYP Enrollment](#) on page 5 to check out the advantages of RYP+ and for enrollment instructions.

WHO IS ELIGIBLE?

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*

WHEN TO ENROLL

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 1st 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.

FREQUENTLY ASKED QUESTIONS (FAQ)

What is the deadline to complete Open Enrollment?

The deadline is Wednesday, November 8, 2023.

What is the effective date of my Open Enrollment elections/changes?

Open Enrollment elections are effective January 1 of the following year.

What if I don't want to make any changes?

No action is required and current medical, dental, vision, supplemental benefits, voluntary life, and short term disability elections will continue in 2024 (with the exception of the Flexible Spending Account and Reach Your Peak+).

How do I enroll/re-enroll in the Reach Your Peak (RYP) Wellness Program?

RYP+ enrollment is held annually in conjunction with Open Enrollment. The 2024 RYP+ enrollment period begins October 25, 2023 and ends November 8, 2023. See [RYP Enrollment](#) on page 5.

Will I receive new ID cards for next year?

All medical plan participants will receive new cards from UMR in mid-to late December. For all other plans, keep your current ID cards; new cards will only be issued if you are adding a plan.

What do I need to provide if I add a spouse or child to my benefits?

You must provide copies of the following documents to the Employee Benefits Division via the enrollment process, e-mail, or fax: marriage or civil union certificate or common law affidavit for a spouse; birth certificate for a child. Failure to provide supporting documentation may result in loss of coverage.

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 or on the Employee Portal.

What if I experience a Qualifying Life Event in 2024?

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 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.

What if I plan to retire in 2024?

Contact the Employee Benefits Division at least one month, or preferably two months, before you retire to set up a benefits exit meeting regarding available retiree health plan benefits.

Note: For the retiree to be eligible for continuation of health benefits (medical, dental, and vision), the retiring employee must be currently enrolled and elect to continue the coverage at the time of retirement.

A "Retirement Checklist" can be found on the Employee Portal.

If you wish to make changes after November 8, 2023, it must be done in writing directly with the Employee Benefits Division no later than December 1, 2023.

BENEFITS ENROLLMENT

Before starting the Benefits Open 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 if adding new dependents to a plan - spouse: marriage/civil union certificate or common law affidavit; child: birth certificate

Benefits Open Enrollment Process

Go to the Employee Benefits Portal from OnlinEnroll: umr.workterra.net or scan the QR code on page 1 (cover) to access the enrollment portal and more. 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) or the password you previously selected

COMPANY - El Paso County (must enter spaces)

You will automatically be taken to the open enrollment process. If you are not automatically taken to the process, click on the green "Update Open Enrollment Elections" button to start the process. **If you begin 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.

Welcome	Read the information and accept agreements.
Demographics	Review your personal data for accuracy and apply updates as needed. Employee name changes cannot be applied in this process and must be submitted to Human Resources.
Dependents	Add new dependent information. Social Security numbers are required.
Enroll Now	Each benefit requires an action to change, waive, or keep the current election.
Upload Document	Add proof of relationship documentation for new 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, save or print a copy of the Confirmation Statement for your records. Click the "Finish" button at the bottom of the page to complete the enrollment process.

Revisions to Open Enrollment Elections

If during the open enrollment period you wish to update your previously submitted elections, on the Employee Benefits Portal homepage, you can click on the "Update Open Enrollment 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.

Website: umr.workterra.net | Phone: (888) 604-5329 | E-mail: customerservice@workterra.net

REACH YOUR PEAK ENROLLMENT

The Reach Your Peak (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

When can I enroll?

Enrollment is open from October 25, 2023 through November 8, 2023 for the 2024 plan year.

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?

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

RYP+ Perks include:

Medical Plan Subscribers Only

- ▶ **Premium Reduction:** Medical plan contribution savings of \$20/month.
- ▶ **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 participation 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?

During the open enrollment period:

- Register or log on to the RYP Portal from Virgin Pulse!
- Medical Plan Participants: Schedule your 2024 Health Consultation to receive 2024 RYP+ Perks!



New participants must register for a RYP account at join.virginpulse.com/reachyourpeakepc or scan the QR code on page 1 (cover) to access this link. Employees and eligible spouses must register using the employee's Employee Self Service (ESS) ID; spouses should enter the Employee ID adding "S" at the end (no spaces).

Returning 2023 participants must log on to your RYP account at iam.virginpulse.com or scan the QR code on page 1 (cover) to access this link. For RYP+ perks, you must complete the steps below. You are **NOT** automatically enrolled for the new year.

For RYP+ Perks (Medical Plan Participants):

- While logged on to the RYP Portal, follow the on-screen instructions to schedule your 2024 Health Consultation.
- Employee/retiree/spouse must be logged into their own RYP account to schedule a consultation. Please do not schedule more than one per person.
- A confirmation e-mail from RYP will be sent within minutes as proof of your successful 2024 RYP program enrollment. If not received, e-mail reachyourpeakepc@elpasoco.com immediately, but no later than November 8, 2023.

* Spouses enrolled in the EPC EPO Medical Plan can register for an account for chances to win prizes. Spouse scheduling and completing their 2024 Health Consultation visit will earn points for the employee/subscriber.

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

HRA earnings are accessible on an Employee Benefits Corporation (EBC) Benefits Card, which can be used just like a debit card for FSA-eligible health care expenses! FSA amounts must be exhausted before HRA amounts can be accessed. Find a list of eligible expenses at ebcflex.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.

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
Coinsurance	75% Plan Pays / 25% Member Pays
Annual Out-of-Pocket Maximum* - Individual / Family	\$3,000 / \$7,000
Annual Limit / Deductible	Unlimited / \$0 Deductible
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.†

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 | 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

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
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. 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 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.

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 | **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 | **Phone:** (877) 615-7257 | **E-mail:** 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 | **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 | 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 | Phone: (866) 723-0596

~ NOTES ~ NOTES ~ NOTES ~

SUPPLEMENTAL BENEFITS

Open enrollment is the only time during the year that you have the option to enroll in Supplemental Benefits if you previously declined a plan.

Unum schedules of benefits can be found at 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 who has Critical Illness coverage can receive \$50 for getting 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: \$0.83 (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 review/update your life insurance beneficiary designations during this open enrollment.



Unum Life Insurance policies can be found at umr.workterra.net or on the Employee Portal.

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

As a reminder, El Paso County provides Basic Life Insurance for all full-time employees valued at \$40,000 in Life and AD&D coverage and \$2,000 in Life coverage for their dependents at no cost to the employee.

Voluntary Life and AD&D Insurance

Open enrollment is the only time during the year that you have the option to increase your coverage or to enroll if you previously declined coverage.

Employees **increasing** their life insurance can elect coverage up to the Guarantee Issue levels (up to a total benefit of \$200,000 for employees and \$30,000 for spouses) and are guaranteed this coverage. If you select coverage above the Guarantee Issue levels, you will be required to complete **Evidence of Insurability**.

Employees **enrolling** in coverage during the annual enrollment event (if enrolled after their initial eligibility period – 31 days from date of hire) will be required to complete **Evidence of Insurability** for any amount of coverage.

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 **no later than December 15, 2023**. If EOI is not completed by the deadline, your pending coverage requiring EOI will be denied.

Website: securehealth.unum.com/eoiaccess

Access Code: 3JW6WUS

EOI Questionnaire Assistance:

- Event Type Selection: Annual Re-enrollment
- 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 for FSA will be deducted from **24 pay periods** (twice monthly).
- To view a listing of eligible Health Care or Dependent Care expenses, visit the EBC website at ebcflex.com.
- The **runout period** is the timeframe after the end of the plan year in which you can submit claims for the previous plan year – **until March 31, 2024**. 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.
- **YOU MUST RE-ENROLL FOR FSA TO PARTICIPATE IN 2024.**



2023 FSA Participants Runout Period Reminder: The 2023 runout period ends March 31, 2024. Any 2023 claims received after the runout period will not be processed.

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.

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 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 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 | Phone: (877) 207-9553 | E-mail: 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 | Phone: (719) 520-7619 | E-mail: epcfitness@elpasoco.com

EXTRAS

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 are not 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" 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 | Phone: (877) 615-7257 | E-mail: 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 Open Enrollment Page (QR code and link on page 1).

Website: 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 Open 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

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

Program Website: *Coming Soon!*

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.