



Summary of El Paso County RETIREE HEALTH BENEFITS 2024 Plan Year

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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

Pre-Medicare Eligible

RETIREE/RETIREE SPOUSE 2024 OPEN ENROLLMENT

★New in 2024★

- **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.** Inpatient changed from \$500 to \$800 and Outpatient changed from \$250 to \$400.
- **Increase to Medical Plan rates and adjusted subsidies** (See Plan Costs and Medical Subsidies on pages 10-11)
- **Medical Plan members will receive new cards from UMR.** New cards should arrive in your mail in mid- to late December. For all other plans, keep your current ID cards.
- **Prescription Plan Specialty Drug copays increased (fourth and fifth tiers only).** Fourth tier changed from \$100 to \$150 and fifth tier from \$200 to \$250.
- **Slight increase to Dental Plan costs** (See Plan Costs on page 10)

Dear El Paso County Retiree Benefit Plan Participant:

Please review the following pages for a summary of benefits, adjusted plan rates, and medical plan subsidy amounts.

An Open Enrollment presentation, documents, and forms can be found online at admin.elpasoco.com/retirees.

If you wish to make Open Enrollment changes to your benefits or dependents or need to update your information:

Please complete the Retiree Benefit Election Form found at admin.elpasoco.com/retirees and return it to the El Paso County Employee Benefits Division via e-mail to employeebenefits@elpasoco.com or mail to 2880 International Circle, Suite N040, Colorado Springs, CO 80910, keeping a copy for your records. **Election change forms should be submitted no later than Wednesday, November 8, 2023.**

Changes made during this Open Enrollment period will be effective January 1, 2024.

If you do not want to make any changes to your enrollment:

Do **not** complete an election form. Your current health insurance elections will automatically continue in 2024.

Reach Your Peak

Please see the enclosed leaflet for Reach Your Peak (RYP) enrollment information. The 2024 RYP+ enrollment period begins October 25, 2023 and ends November 8, 2023.

Note for returning RYP+ participants: You must re-enroll each year; you are not automatically enrolled in the new year.

If you have any questions regarding El Paso County retiree health insurance benefits, you are encouraged to contact the Employee Benefits Division at (719) 520-7486 or employeebenefits@elpasoco.com. For questions regarding your retirement benefits, please contact the Retirement Office at (719) 520-7490 or epcrpsupport@elpasoco.com.

Retiree Open Enrollment closes on November 8, 2023

Medicare Eligible

RETIREE/RETIREE SPOUSE 2024 OPEN ENROLLMENT

★New in 2024★

- **Slight increase to Medical Plan rates and adjusted subsidies** (See Plan Costs and Medical Subsidies on pages 10-11)
- **Slight increase to Dental Plan costs** (See Plan Costs on page 10)

Dear El Paso County Retiree Benefit Plan Participant:

Please review the following pages for a summary of benefits, adjusted plan rates, and medical plan subsidy amounts.

An Open Enrollment presentation, documents, and forms can be found online at admin.elpasoco.com/retirees.

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Changes made during this Open Enrollment period will be effective January 1, 2024.

If you do not want to make any changes to your enrollment:

Do **not** complete an election form. Your current health insurance elections will automatically continue in 2024.

If you have any questions regarding your medical or prescription plan benefits, you are encouraged to contact Retiree First at (719) 249-7788 (TTY 711) or toll free at (855) 531-8844 (TTY 711). For questions regarding your dental or vision benefits, contact the Employee Benefits Division at (719) 520-7486 or employeebenefits@elpasoco.com. For questions regarding your retirement benefits, please contact the Retirement Office at (719) 520-7490 or epcrpsupport@elpasoco.com.

Retiree Open Enrollment closes on November 8, 2023

SUMMARY OF EL PASO COUNTY MEDICAL BENEFITS

Pre-Medicare Eligible EPO Medical Plan

Administered by UMR

Contact Quantum Health with any medical plan questions at (866) 885-1484

This Medical Plan 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

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
Premise 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 \$0 Copay for RYP program related follow-up Visits
Primary Care Physician (PCP) Office Visit	\$50 Copay
Specialist Office Visit	\$50 Copay
Preventive Care Visit	\$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 / Emergency Room	\$50 Copay / \$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 7 for more details)

Express Scripts Prescription Plan

Prescription Plan is included with Medical Plan enrollment

Formulary and Provider Directory: express-scripts.com[†]

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

Reach Your Peak (RYP) Wellness Program: RYP Wellness Program enrollment and RYP+ Health Reimbursement Account (HRA) will terminate and HRA funds will be forfeited effective the date the retiree is Medicare eligible. Retirees with HRA balances remaining at the time they become Medicare eligible have a 3-month runout period after the HRA termination date to submit claims to Employee Benefits Corporation (EBC) for services received prior to the termination date.

For questions on the RYP program, e-mail reachyourpeakepc@elpasoco.com or call (719) 520-7486.

This is only a summary of benefits. Should there be differences between this summary and the plan documents, contracts, or policies, the plan documents, contract, and/or policies will govern.

SUMMARY OF EL PASO COUNTY MEDICAL BENEFITS

Medicare Eligible Humana Medicare Advantage Plan

Administered by Retiree First

Contact Retiree First with any medical plan questions at (719) 249-7788 (TTY 711) or Toll Free at (855) 531-8844 (TTY 711)

The Medicare Advantage Plan can be used anywhere Medicare is accepted

Member must be enrolled in Medicare Part A and Part B

Humana will act as your primary insurance for Medical. (You will no longer need your Medicare Card; please put this somewhere safe.)

*The Pre-Medicare Eligible Plan will terminate effective the date the retiree or spouse is Medicare eligible. The retiree may elect to continue coverage for the retiree or spouse through the Medicare Eligible Plan. **Enrollees of the Medicare Eligible Plan must be enrolled in and maintain enrollment in Medicare Part A and Part B. Any lapse in Medicare Part A and Part B coverage will forfeit/terminate your Medical Insurance.** Enrollees of the Medicare Eligible Plan cannot be enrolled in another Individual Medicare Advantage (MA), Medicare Advantage Prescription Drug Plan (MAPD), or Individual Part D Prescription Drug Plan (PDP) at the same time as the MAPD group plan through El Paso County. Other coverage will forfeit/terminate your Medical Insurance.*

Benefits	Medicare Providers
Annual Plan Deductible, Part A	\$250
Coinsurance, Part B	96% Plan Pays / 4% Member Pays
Annual Out-Of-Pocket Maximum*, Part B	\$2,250
Premise 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
Preventive Services	Covered 100%
Primary Care Physician (PCP) Office Visit	96% Plan Pays / 4% Member Pays
Specialist Office Visit	
Diagnostic Procedure or Test	
Outpatient Services	
Advanced Imaging (MRI, CT, PET)	
Rehabilitation Therapies (Occupational, Physical, Speech)	
Urgent Care	
Ambulance Services	96% Plan Pays / 4% Member Pays per date of service Limited to Medicare-covered transportation
Emergency Care	96% Plan Pays / 4% Member Pays If admitted to hospital, see Inpatient Services
Inpatient Services	Covered 100% after combined Annual Deductible per admission
Lab Services	Covered 100%
Annual Wellness Visit	Covered 100%

* Part D Pharmacy, Extra Services, and the Plan Premium do not apply toward the out-of-pocket maximum

Humana Medicare Part D Prescription Plan

Administered by Retiree First

Contact Retiree First with any prescription plan questions at (719) 249-7788 (TTY 711) or Toll Free at (855) 531-8844 (TTY 711)

Prescription Plan is included with Medical Plan enrollment

Annual Out-Of-Pocket Maximum	\$2,500		
Prescription Plan Tiers	Retail 30 Day Supply	Retail or Mail Order Up to 90 Day Supply	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	
Specialty Drugs			\$100.00

Reach Your Peak (RYP) Wellness Program: Medicare-eligible retirees and their spouses are **not** eligible for RYP enrollment.

Note: RYP enrollment and RYP+ Health Reimbursement Account (HRA) will terminate and HRA funds will be forfeited effective the date the retiree is Medicare eligible. Retirees with HRA balances remaining at the time they become Medicare eligible have a 3-month runout period after the HRA termination date to submit claims to Employee Benefits Corporation (EBC) for services received prior to the termination date.

This is only a summary of benefits. Should there be differences between this summary and the plan documents, contracts, or policies, the plan documents, contract, and/or policies will govern.

EL PASO COUNTY 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, 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 at 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.

PRE-MEDICARE ELIGIBLE EPO MEDICAL PLAN PROGRAMS

Lyra Health Employee Assistance Program

Lyra provides confidential mental health support to El Paso County EPO Medical Plan participants, at no cost. With highly-trained coaches, therapists, and easy-to-use digital lessons and tools, you 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 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, wills), financial (tax planning, financial planning and consultation), identity theft, and dependent care services (child care, elder care, 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

PRE-MEDICARE ELIGIBLE EPO MEDICAL PLAN PROGRAMS

SurgeryPlus

SurgeryPlus offers higher quality, a great experience and waived copays and coinsurance for non-emergent surgical procedures. If you are enrolled in the El Paso County EPO Medical Plan, you are automatically enrolled in this benefit for **no additional cost**. 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 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:** 1-833-814-5702

SleepCharge

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 program provides:

- Medical experts who will help you assess your sleep health
- A 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
- Expanded benefits to treat insomnias, circadian-related disorders, sleep-related movement disorders, and hypersomnias

*Retirees and their adult dependents enrolled on the El Paso County EPO Medical Plan that are under age 64 are eligible. All costs for the program are covered by the El Paso County EPO Medical Plan.

Website: sleepcharge.com/epcmed | **Phone:** 1-877-615-7257 | **E-mail:** sleep@noxhealth.com

United Healthcare Hearing

UnitedHealthcare Hearing gives El Paso County EPO Medical Plan participants 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

Health Care Reform Notice

Grandfathered Health Plan: El Paso County believes this EPO Medical Health 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.

SUMMARY OF EL PASO COUNTY DENTAL BENEFITS

- There are two (2) Dental Options to choose from through Delta Dental – Low and High
- To search for a Delta Dental In-Network provider please visit deltadentalco.com

Delta Dental LOW OPTION PPO Plan				
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				
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†	Premier Dentist††	Out-of-Network Dentist†††
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 eyemed.com			
Benefits	Frequency	In-Network	Out-of-Network (Reimbursement)
Exam	Once Every 12 Months	\$10 Copay	Up to \$35
Standard Plastic Lenses Single Vision Bifocal Trifocal Lenticular Standard Progressive Lens Premium Progressive Lens	Once Every 12 Months	\$25 Copay \$25 Copay \$25 Copay \$25 Copay \$25 Copay \$25 Copay, 80% of Charge less \$120 Allowance	Up to \$40 Up to \$60 Up to \$80 Up to \$80 Up to \$60 Up to \$60
Contact Lenses Conventional Disposable Medically Necessary	Once Every 12 Months	\$0 Copay, \$150 Allowance, 15% off balance over \$150 \$0 Copay, \$150 Allowance \$0 Copay, Paid in Full	Up to \$105 Up to \$105 Up to \$200
Frames	Once Every 24 Months	\$0 Copay, \$150 Allowance, 20% off balance over \$150	Up to \$45

This is only a summary of benefits. Should there be differences between this summary and the plan documents, contracts, or policies, the plan documents, contract, and/or policies will govern.

GENERAL INFORMATION & FREQUENTLY ASKED QUESTIONS

Eligible Dependents

The retiree's legal spouse and child(ren) up to age 26 (or older if disabled with continued coverage). Proof of relationship must be submitted to the El Paso County Employee Benefits Division when adding dependents (i.e., marriage license, civil union certificates, birth certificates).

Summary Plan Documents

Summary Plan Documents (SPD) are detailed documents providing plan coverage and exclusion information. For a copy of an SPD go to elpasoco.com under Departments: Human Resources - Employee Benefits or contact the Employee Benefits Division at (719) 520-7486 or employeebenefits@elpasoco.com.

If I am not making any changes during Open Enrollment, do I need to submit an enrollment form?

No. You should only complete the enrollment form if you wish to make changes to your benefits or dependents or need to update your information.

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

RYP enrollment is available to Pre-Medicare Eligible retirees and their spouses enrolled in the El Paso County EPO Medical Plan. **RYP+** enrollment is held annually in conjunction with Open Enrollment. **The 2024 RYP+ enrollment period begins October 25, 2023 and ends November 8, 2023.** During that period, register at or log on to iam.virginpulse.com from any computer or mobile device and then follow on-screen instructions to schedule a 2024 Health Consultation at an El Paso County Employee Health Center. Health Consultation appointments must be scheduled during the enrollment period. A confirmation e-mail will be sent to you with your appointment details within minutes of completing the RYP+ enrollment process. **See the enclosed RYP flyer for more information.**

What if I experience a Qualifying Life Event in 2024?

If you have a qualifying life event as defined by the IRS (i.e., marriage/civil union, divorce, loss of group coverage, etc.) you can make changes to your benefits by submitting a Retiree Benefit Election Form to the El Paso County Employee Benefits Division **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.

If you become Medicare eligible due to disability and are enrolled on the El Paso County Medical Plan, you **must notify** the Employee Benefits Division of your Medicare-eligibility and submit a Retiree Benefit Election Form **within 31** days of the effective date of Medicare coverage. See below "I am (or my dependent spouse is) turning 65 this year. What do I need to do?" for more information about Medicare eligibility.

I am (or my dependent spouse is) turning 65 this year. What do I need to do?

The Pre-Medicare Eligible Medical and Prescription Plans will terminate effective the date the retiree or spouse is Medicare eligible.

Medicare enrollment starts three (3) months before you turn 65. You should review materials from the Social Security Administration and enroll in the appropriate plan coverage. Around this time, you will also receive a Retiree Benefit Election Form with a letter from El Paso County providing instructions for continuing or waiving medical plan coverage on the Medicare Eligible Medical and Prescription Plans. If you do not receive the letter/packet 45 days prior to your 65th birthday, you must contact the Employee Benefits Division prior to turning 65.

Medicare eligibility does not allow for changes to dental or vision coverage – these benefit changes can be made during open enrollment.

If you wish to waive Medical Plan coverage due to Medicare eligibility: You must complete a Retiree Benefit Election Form and provide proof of Medicare coverage and submit to the Employee Benefits Division by the end of the month prior to you turning 65.

If you wish to continue your Medical Plan coverage with El Paso County:* You will have the opportunity to enroll in the County's Medicare-eligible plan, the Humana Medicare Advantage Prescription Drug (MAPD) Plan administered by Retiree First. **You must enroll in Medicare Part A and Part B in order to enroll in the Humana MAPD Plan.** You must (1) complete an El Paso County Retiree Benefit Election Form and elect the Medicare Eligible Retiree First/Humana MAPD Plan, (2) complete a Retiree First Medicare Advantage Prescription Drug Plan Individual Enrollment Form, and (3) provide proof of Medicare Part A and Part B coverage. The forms must be submitted to the Employee Benefits Division no later than the end of the month prior to you turning 65. **Failure to enroll timely may result in disqualification for eligibility to enroll in the County's Medicare-eligible plan.**

When this coverage is effective, you will only need your Humana MAPD ID Card for Medical and Prescription coverage. Humana will act as your primary insurance for medical and you will not need to use your Medicare ID card. Keep your Medicare ID card somewhere safe. Retiree First will reach out to you with a "Welcome" call and will send you additional plan information.

*Enrollment onto the Humana MAPD plan is dependent on the receipt of your Retiree Benefit Election Form, Retiree First Enrollment Form, and Medicare Part A and Part B enrollment. Enrollees of the Medicare Eligible Plan must be enrolled in and maintain enrollment in Medicare Part A and Part B. Medicare Part A and Part B premiums are the enrollee's responsibility and are typically deducted from Social Security benefits. Any lapse in Medicare Part A and Part B coverage will forfeit/terminate your Medical Insurance. Enrollees of the Medicare Eligible Plan cannot be enrolled in another Individual Medicare Advantage (MA), Medicare Advantage Prescription Drug Plan (MAPD) or Individual Part D Prescription Drug Plan (PDP) at the same time as the MAPD group plan through El Paso County. **Other coverage will forfeit/terminate your Medical Insurance.**

If I waive a benefit, can I pick it back up in the future?

If at any point you waive a benefit, you will not have the option of electing to have that benefit in the future.

Who do I contact if I did not get or cannot find my insurance card(s)?

Please refer to the Contact List on page 12 and call the member services number for the plan which you are seeking an insurance card.

2024 MONTHLY BENEFIT PLAN COSTS

Plan	Retiree Only or Spouse Only	Retiree + Spouse	Retiree + Children	Retiree + Family
Pre-Medicare UMR EPO Medical Plan	\$ 1,003.53*	\$ 1,929.06*	\$ 1,836.30*	\$ 2,711.31*
Medicare Eligible Retiree First/Humana MAPD Plan**	\$ 220.48*	N/A	N/A	N/A
Delta Dental PPO Dental Plan Low Option	\$ 22.81	\$ 38.33	\$ 59.28	\$ 86.68
Delta Dental PPO Dental Plan High Option	\$ 47.92	\$ 80.51	\$ 124.59	\$ 182.10
EyeMed Vision Plan	\$ 7.60	\$ 14.44	\$ 15.19	\$ 22.33

*Medical Plan costs do not include subsidy amounts – see below and page 11 for subsidy schedules

**Medicare eligible retirees/spouses enrolled in the Retiree First/Human MAPD Plan must also be enrolled in Medicare Part A and Part B

2024 RETIREE MEDICAL PLAN SUBSIDY SCHEDULES

Retirement 2004 through 2024 Pre-Medicare Eligible UMR EPO Medical Plan			
Years of Service	Monthly Plan Cost	County Subsidy	Retiree Contribution
Retiree Only	\$ 1,003.53		
Less than 8 Years		\$ 0.00	\$ 1,003.53
8-14 Years		\$ 551.94	\$ 451.59
15-19 Years		\$ 752.64	\$ 250.89
20+ Years		\$ 1,003.53	\$ 0.00
Retiree + Spouse	\$ 1,929.06		
Less than 8 Years		\$ 0.00	\$ 1,929.06
8-14 Years		\$ 551.94	\$ 1,377.12
15-19 Years		\$ 752.64	\$ 1,176.42
20+ Years		\$ 1,003.53	\$ 925.53
Retiree + Child(ren)	\$ 1,836.30		
Less than 8 Years		\$ 0.00	\$ 1,836.30
8-14 Years		\$ 551.94	\$ 1,284.36
15-19 Years		\$ 752.64	\$ 1,083.66
20+ Years		\$ 1,003.53	\$ 832.77
Retiree + Family	\$ 2,711.31		
Less than 8 Years		\$ 0.00	\$ 2,711.31
8-14 Years		\$ 551.94	\$ 2,159.37
15-19 Years		\$ 752.64	\$ 1,958.67
20+ Years		\$ 1,003.53	\$ 1,707.78

Medicare-Eligible Retiree First/Humana MAPD Plan			
Years of Service	Monthly Plan Cost	County Subsidy	Retiree Contribution
Retiree Only	\$ 220.48		
Less than 8 Years		\$ 0.00	\$ 220.48
8-14 Years		\$ 121.26	\$ 99.22
15-19 Years		\$ 165.36	\$ 55.12
20+ Years		\$ 220.48	\$ 0.00

2024 RETIREE MEDICAL PLAN SUBSIDY SCHEDULES

Elected and Appointed Officials Pre-Medicare Eligible UMR EPO Medical Plan			
Years of Service	Monthly Plan Cost	County Subsidy	Retiree Contribution
Retiree Only	\$ 1,003.53		
Less than 4 Years		\$ 0.00	\$ 1,003.53
4-7 Years		\$ 501.77	\$ 501.76
8+ Years		\$ 1,003.53	\$ 0.00
Retiree + Spouse	\$ 1,929.06		
Less than 4 Years		\$ 0.00	\$ 1,929.06
4-7 Years		\$ 501.77	\$ 1,427.29
8+ Years		\$ 1,003.53	\$ 925.53
Retiree + Child(ren)	\$ 1,836.30		
Less than 4 Years		\$ 0.00	\$ 1,836.30
4-7 Years		\$ 501.77	\$ 1,334.53
8+ Years		\$ 1,003.53	\$ 832.77
Retiree + Family	\$ 2,711.31		
Less than 4 Years		\$ 0.00	\$ 2,711.31
4-7 Years		\$ 501.77	\$ 2,209.54
8+ Years		\$ 1,003.53	\$ 1,707.78

Elected and Appointed Officials Medicare-Eligible Retiree First/Humana MAPD Plan			
Years of Service	Monthly Plan Cost	County Subsidy	Retiree Contribution
Retiree Only	\$ 220.48		
Less than 4 Years		\$ 0.00	\$ 220.48
4-7 Years		\$ 110.24	\$ 110.24
8+ Years		\$ 220.48	\$ 0.00

NOTES ~ NOTES ~ NOTES

CONTACT LIST

Human Resources – Employee Benefits Division

Employee Benefits Division	(719) 520-7486
Employee Benefits Division E-mail	employeebenefits@elpasoco.com
Employee Benefits Website	admin.elpasoco.com/human-resources/employee-benefits
HIPAA Compliance	(719) 520-7402

El Paso County Retirement Plan

Retirement Office	(719) 520-7490
Retirement E-mail	epcrpsupport@elpasoco.com
Retirement Website	retirement.elpasoco.com

El Paso County Health Centers

Regional Development Center (RDC)	(719) 520-7080
Citizens Service Center (CSC)	(719) 520-7600
24/7 Telehealth	(877) 272-0813
Premise Health Patient Portal	mypremisehealth.com

Pre-Medicare Eligible

Medical Plan / UMR (Administrator) / United Healthcare Choice Plus (Network)
(Group #76-414547)

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

Quantum Health Phone	(866) 885-1484
Quantum Health Website	elpasocobenefits.com

Additional Medical Plan Programs:

Lyra Phone	(877) 207-9553
Lyra Website	epc.lyrahealth.com
SurgeryPlus Phone	(833) 814-5702
SurgeryPlus Website	epcepo.surgeryplus.com
SleepCharge Phone	(877) 615-7257
SleepCharge Website	sleepcharge.com/epcmed
UHC Hearing Phone	1-855-523-9355, TTY 711
UHC Hearing Website	uhchearing.com

Prescription Plan / Express Scripts

(RxBIN #003858 / RxPCN #A4 / RxGRP #ELPAS016)

Express Scripts Member Services	(855) 738-1153
Express Scripts Website	express-scripts.com
Accredo Specialty Rx	(800) 803-2523
Accredo Specialty Rx Website	accredo.com

Dental Plans / Delta Dental of Colorado

(Group #12104)

Delta Dental Member Services	(800) 610-0201
Delta Dental Website	deltadentalco.com

Vision Plan / EyeMed

(Access Plan H / Group #9728999)

EyeMed Member Services	(866) 723-0596
EyeMed Website	eyemed.com

Wellness Program / Reach Your Peak (RYP)

RYP Phone	(719) 520-7486
RYP E-Mail	reachyourpeakepc@elpasoco.com
RYP Website	iam.virginpulse.com
Employee Benefits Corporation (EBC) HRA	
EBC Customer Service	(800) 346-2126
EBC Website	ebcflex.com
EBC Claims Fax Number	(608) 831-4790

Medicare Eligible

Medical Plan & Prescription Plan / Retiree First (Administrator)/ Humana Medicare Advantage Prescription Drug Plan (Insurer)

Use the Retiree First Member Services Number for Plan Questions, Claims, and ID Cards.

Retiree First Member Services (Local)	(719) 249-7788 (TTY 711)
Retiree First Member Services (Toll Free)	(855) 531-8844 (TTY 711)

Find a Provider:

Use anywhere Medicare is accepted. For assistance in finding a provider contact Retiree First.

Please refer to your Retiree First or Humana literature for policy numbers and further information.

Dental Plans / Delta Dental of Colorado

(Group #12104)

Delta Dental Member Services	(800) 610-0201
Delta Dental Website	deltadentalco.com

Vision Plan / EyeMed

(Access Plan H / Group #9728999)

EyeMed Member Services	(866) 723-0596
EyeMed Website	eyemed.com

This is only a summary of benefits. For further plan details, refer to the Summary Plan Descriptions (SPDs) found on elpasoco.com.
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.