



Summary of El Paso County RETIREE HEALTH BENEFITS 2027 Plan Year

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Human Resources
Employee Benefits Division
2880 International Circle, Suite N040
Colorado Springs, CO 80910
Phone: (719) 520-7486 Option 2
Email: employeebenefits@elpasoco.com
Website: www.elpasoco.com/benefits

Pre-Medicare Eligible Retiree/Retiree Spouse 2027 Open Enrollment

★ New in 2027 ★

- **Medical Plan updates:**
 - **Advanced Radiology covered at 100%** - \$0 cost to members. This enhancement replaces the Employee Health Center referral benefit which will end on December 31, 2026.
 - **UMR Plan Advisors** will be your dedicated member services contacts and umr.com will be your member portal.
 - **New medical plan ID cards** will be issued by UMR including the new member services information. Cards should arrive in your mail in mid- to late December. For all other plans, keep your current ID cards.
- **Increase to Medical Plan rates and adjusted subsidies.** (See Plan Costs and Medical Subsidies on pages 12-13)

Dear El Paso County Retiree Benefit Plan Participant:

Please review the following pages for important information about your benefits, including **2027 plan rates and medical plan subsidy amounts**.

Retiree Open Enrollment Webpage

Open Enrollment resources, including the presentation/course, plan documents, forms, and additional information, are available online at admin.elpasoco.com/retirees.

If You Want to Make Changes

If you would like to make changes to your benefits or covered dependents or need to update your information: Complete the Retiree Benefit Election Form found on the Retiree Open Enrollment Webpage and return it to the El Paso County Employee Benefits Division **no later than Wednesday, November 4, 2026**. Keep a copy for your records.

By email: employeebenefits@elpasoco.com

By fax: (719) 520-7497

By mail: 2880 International Circle, Suite N040, Colorado Springs, CO 80910

Changes made during this Open Enrollment period will be effective January 1, 2027.

If You Do Not Want to Make Changes

Do **not** complete an election form. Your current health insurance elections will automatically continue for 2027.

Outside of Open Enrollment changes may only be made with a qualifying life event (see General Information on page 4).

Reach Your Peak

The 2027 Reach Your Peak+ (RYP+) enrollment period is October 21–November 4, 2026. **Please see page 5 for enrollment information.**

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

Questions

For questions about El Paso County retiree health insurance benefits, contact the Employee Benefits Division at (719) 520-7486 or employeebenefits@elpasoco.com. For questions about retirement benefits, contact the Retirement Office at (719) 520-7490 or epcrpsupport@elpasoco.com.

Retiree Open Enrollment closes on November 4, 2026

Medicare Eligible

Retiree/Retiree Spouse 2027 Open Enrollment

★ New in 2027 ★

- **Transitioning to Anthem Group Medicare Advantage (MA) PPO plan and Anthem Group Medicare Prescription Drug plan (PDP)** - no changes to plan coverage.
- **New medical plan ID cards will be issued by Anthem.** Cards should arrive in your mail in mid- to late December. For all other plans, keep your current ID cards.
- **Decrease to Medical Plan rates and adjusted subsidies.** (See Plan Costs and Medical Subsidies on pages 12-13)

Dear El Paso County Retiree Benefit Plan Participant:

Please review the following pages for important information about your benefits, including **2027 plan rates and medical plan subsidy amounts**.

Retiree Open Enrollment Webpage

Open Enrollment resources, including the presentation/course, plan documents, forms, and additional information, are available online at admin.elpasoco.com/retirees.

If You Want to Make Changes

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Changes made during this Open Enrollment period will be effective January 1, 2027.

If You Do Not Want to Make Changes

Do not complete an election form. Your current health insurance elections will automatically continue for 2027.

Outside of Open Enrollment changes may only be made with a qualifying life event (see General Information on page 4).

Questions

For questions about medical or prescription plan benefits, contact RetireeFirst at (719) 249-7788 (TTY 711) or toll free at (855) 531-8844 (TTY 711). For questions about dental or vision benefits, contact the Employee Benefits Division at (719) 520-7486 or employeebenefits@elpasoco.com. For questions about retirement benefits, contact the Retirement Office at (719) 520-7490 or epcrpsupport@elpasoco.com.

Retiree Open Enrollment closes on November 4, 2026

BENEFIT RESOURCE CENTER

USI's Benefits Resource Center (BRC) is available to retirees and their covered dependents. The BRC is your toll-free one-call benefits information hotline and is staffed with experienced Benefit Specialists who have specific knowledge of your plans. These specialists will be able to:

- Answer benefit plan questions
- Assist with eligibility and claim problems with carriers
- Provide claim appeals information and explain the process
- Explain allowable family status election changes (marriage, divorce, etc.)
- Provide carrier plan contact information
- Help you understand your Explanation of Benefits
- Assistance with finding a Primary Care Physician

Benefits can be confusing. You don't have to feel overwhelmed. Let the BRC help you get the most value from your plans.

The BRC is available Monday through Friday, 8:00 a.m. through 5:00 p.m. Mountain Time.

Phone: (866) 468-7272 | Email: brcwest@usi.com

GENERAL INFORMATION

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

Summary Plan Documents

Summary Plan Documents (SPD) are detailed documents providing plan coverage and exclusion information. To access SPDs, go to elpasoco.com, under Departments select Human Resources and find the Employee Benefits link, or contact the Employee Benefits Division at (719) 520-7486 or employeebenefits@elpasoco.com.

Benefits Information

The latest retiree forms and health plan benefits information can be found in the Retiree section of the Employee Benefits Website at www.elpasoco.com/benefits.

Making Changes to Your Benefits

If you have a qualifying life event as defined by the IRS (i.e., marriage, divorce, gain/loss of group coverage, Medicaid, or Medicare, etc.) you can make changes* to your existing El Paso County health plan 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.

Open enrollment is the only time of year when you can make changes* to your benefit plans without a qualifying life event. Open enrollment is held annually in the fall, typically October. Changes made during open enrollment take effect on the first day of the plan year.

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.

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

REACH YOUR PEAK



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 paramount at El Paso County and we encourage you to take advantage of the benefits of RYP by enrolling during the enrollment period.

Who can participate?

Pre-Medicare EPO Medical Plan-enrolled retirees and their covered spouses* are eligible to participate!

What are the benefits of RYP?

RYP+ Perks include:

Earn points by participating in program activities and making healthy decisions.

- ▶ **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.
- ▶ **Prizes:** Complete levels to earn quarterly drawing entries or participate in company challenges!

When can I enroll?

Enrollment is open from **October 21-November 4, 2026** for the 2027 plan year.

How do I enroll?

During the open enrollment period:

- **Register or log on to the RYP Portal from Personify Health!**
- **Schedule your 2027 Health Consultation to receive 2027 RYP+ Perks.**



Register or log on to the RYP Portal from Personify Health

New participants must register for a RYP account at join.personifyhealth.com/reachyourpeakepc. Eligible retirees and spouses must register using the retiree's Employee ID; spouses should enter the Employee ID adding "S" at the end (no spaces).

Returning 2026 participants must log on to your RYP account at app.personifyhealth.com. For RYP+ benefits, you must complete the steps below. You are **NOT** automatically enrolled for the new year.

Schedule your 2027 Health Consultation

- While logged on to the RYP Portal, follow the on-screen instructions to schedule your 2027 Health Consultation with Premise Health.
- If you have a My Premise Health portal account, you can sign in to your account or select "Continue as guest" without signing in.
- A confirmation email from Premise Health will be sent within minutes as proof of your successful 2027 RYP+ program enrollment. If not received, email reachyourpeakepc@elpasoco.com immediately, but no later than November 4, 2026.

* Covered spouses can register for a RYP (standard) account for chances to win prizes. Spouse scheduling and completing their 2027 Health Consultation visit will earn points for the retiree/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! Find a list of eligible expenses at ebcflex.com.

SUMMARY OF EL PASO COUNTY MEDICAL BENEFITS

Pre-Medicare Eligible EPO Medical Plan

UMR is the administrator and your plan advisor for El Paso County's self-funded Retiree *Pre-Medicare Eligible* Medical Plan. UMR Plan Advisor is here to help you navigate your health care with confidence. Whether you need help finding high-quality providers, understanding claims and billing, or making informed health care decisions, your Plan Advisor can provide personalized guidance and support. *Find contact information at the bottom of this page.*

UnitedHealthcare Choice Plus is the network of providers utilized by this Exclusive Provider Organization (EPO) plan.

Benefits	In-Network Benefits Only
Coinsurance	75% Plan Pays / 25% Member Pays
Annual Out-Of-Pocket Maximum* - Individual / Family	\$3,000 / \$6,000
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
Chiropractic Services	\$20 Copay (24 visit maximum per calendar year)
Outpatient Short-Term Rehabilitation Therapy Services	\$20 Copay (60 days combined maximum per calendar year)
Outpatient Mental Disorders or Substance Abuse Treatment	\$10 Copay
Advanced Radiology (ex. MRI, CT Scan, CAT, PET, etc.)	Plan Pays 100%
Ambulance	Plan Pays 75%
Urgent Care / Emergency Room	\$50 Copay / \$200 Copay
Outpatient Facility Services - Per Admission**	\$400 Copay then Plan Pays 75%
Hospital Inpatient - Per Admission**	\$800 Copay then Plan Pays 75%

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

** **Lantern Surgical Care** offers waived costs for approved, non-emergent surgical procedures (see page 9 for more details)

Express Scripts Prescription Plan

Prescription Plan 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 may include standard information about the network and formulary provided by Express Scripts. It may 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, email reachyourpeakepc@elpasoco.com or call (719) 520-7486.

SUMMARY OF EL PASO COUNTY MEDICAL BENEFITS

Medicare Eligible Anthem Medicare Advantage Plan

The Medicare Advantage Plan can be used anywhere Medicare is accepted
Member must be enrolled in Medicare Part A and Part B

Anthem is the insurer reviewing, processing, and paying claims.

RetireeFirst is the administrator of the El Paso County Retiree *Medicare Eligible* Medical and Prescription Plan. RetireeFirst is a full-service retiree benefit manager. Their team of dedicated member advocates are available to help you with Medicare or prescription needs, from ordering cards to assisting with medical claims and prescription billing issues and offering advocacy and support. Find contact information at the bottom of this page.

Anthem 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.** 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. **Failure to enroll by/with the required effective date, any lapse in Medicare Part A and Part B coverage, or enrollment in another Medicare plan will forfeit/terminate your Medical Insurance.**

Benefits	Medicare Providers
Annual Plan Deductible, Part A	\$250 combined in-network and out-of-network
Coinsurance, Part B	96% Plan Pays / 4% Member Pays
Annual Out-Of-Pocket Maximum*, Part B	\$2,250 combined in-network and out-of-network
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
Annual Wellness Visit	Covered 100%
Preventive Services	
Clinical/Diagnostic Lab Test	
Emergency Care	
Primary Care Physician (PCP) Office Visit	96% Plan Pays / 4% Member Pays
Specialist Office Visit	
Advanced Imaging (MRI, CT, PET)	
Mental Health or Substance Abuse Therapy Visit	
Rehabilitation Therapies (Occupational, Physical, Speech)	
Outpatient Services	96% Plan Pays / 4% Member Pays per one-way trip Limited to Medicare-covered transportation
Ambulance Services	
Urgent Care	\$65 Copay (Waived if admitted to hospital for same condition within 72 hours)
Inpatient Services	Covered 100% after combined Annual Deductible

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

Anthem Medicare Part D Prescription Plan

Prescription Plan included with Medical Plan enrollment

Annual Out-Of-Pocket Maximum	\$2,400		
Prescription Plan Tiers	Retail 30 Day Supply	Retail or Mail Order Up to 90 Day Supply	Specialty Mail Order 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		\$100.00

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

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.

Phone: (719) 249-7788 or toll-free (855) 531-8844

MEDICAL PLANS - EL PASO COUNTY HEALTH CENTERS

El Paso County Employee Health Centers are available to all enrolled El Paso County Medical Plan participants. The 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.**

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

Premise Health Patient Portal: mypremisehealth.com | 24/7 Telehealth: (877) 272-0813

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
 - Wellness Education/Support/Counseling
 - Referrals to Specialists
 - Vaccinations, Injections, and Laboratory Services
- Services available to members ages 6 months through adult*

24/7 National Virtual Visits (telehealth): Medical plan participants have 24/7 access to visit with a board-certified provider using a telephone, tablet, or computer on the My Premise Health app or at mypremisehealth.com. Telehealth visits are available anywhere in the United States and no appointment is needed. These visits are ideal for after-hours, non-emergent medical issues and conditions such as cold, cough, flu, earache, sore throat, fever, headache, backache, allergies, and nausea. In addition to virtual primary/acute care services, you can schedule virtual behavioral health visits via the My Premise Health app, website, or by scheduling a virtual behavioral health appointment by phone.



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.

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

You get 8 free sessions per year, per eligible participant. If more than 8 sessions are needed, Lyra integrates with the El Paso County Pre-Medicare Medical Plan to cover additional visits; plan copays will apply.

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).

Website: epc.lyrahealth.com | Phone: (877) 207-9553 | Email: care@lyrahealth.com

PRE-MEDICARE ELIGIBLE EPO MEDICAL PLAN PROGRAMS

Galleri Multi-Cancer Early Detection Test

Galleri is a proactive blood test that can be done annually, screening for many deadly cancers before symptoms appear. With a single blood draw, the Galleri test screens for a “fingerprint” of 50+ cancers, including many without recommended screening available today (like pancreatic, ovarian, liver, and more).*

The Galleri test is available at no cost to retirees and dependents enrolled on the El Paso County EPO Medical Plan ages 50 years or older, or 40-49 with elevated risk factors.

*This test does not replace other available or recommended screenings.

Check your eligibility and request the test at the link below.

Website: galleri.com/epc | Phone: (833) 694-2553 | Email: customerservice@grail.com

Hinge Health

Hinge Health virtual physical therapy provides members with exercise therapy plans to help you overcome pain, recover from an injury, and more – with no copays! This program provides:

- A personalized care plan designed for your everyday activities and long-term goals
- Access exercise therapy sessions you can do in as little as 15 minutes – anytime, anywhere with the Hinge Health app
- 1-on-1 support from a physical therapist or health coach to tailor your sessions, as needed

Website: hinge.health/elpasoco | Phone: (855) 902-2777 | Email: help@hingehealth.com

Lantern Surgical Care

Lantern (previously known as SurgeryPlus) offers higher quality, a great experience, and waived copays and coinsurance for non-emergent surgical procedures. Here's what's covered through Lantern:

- Dedicated Support: Your personal Care Advocate will support you through every step of the experience
- Personalized matching with the best surgeon for your unique needs
- Consults and appointments with your Lantern surgeon
- Anesthesia, procedure, and facility (hospital) fees

Hundreds of procedures are covered. Main categories listed below; however, call Lantern to inquire about a specific procedure.

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

Call Lantern to get connected with a Care Advocate and get started! To access this benefit, you must go through Lantern.

Website: my.lanternhealth.com | Phone: (833) 814-5702

Nox Sleep Care Programs

The Nox Sleep Care (formerly SleepCharge) programs for sleep apnea* and sleep health provides the following benefits:

- Medical experts who will help you assess your sleep health
- Personalized treatment plan for sleep apnea, including all equipment and supplies
- Dedicated Care Managers, always available to support you
- The latest sleep health education and advice
- Testing, diagnosis, and treatment for insomnias, circadian-related disorders, sleep-related movement disorders, and hypersomnia

*Nox Sleep Care must be used for sleep apnea equipment and supplies of retirees and/or their adult dependents enrolled on the El Paso County EPO Medical Plan that are under age 64. All costs for the program are covered by the El Paso County EPO Medical Plan.

Website: sleepcharge.com/epcmed | Phone: (877) 615-7257 | Email: sleep@noxhealth.com

PRE-MEDICARE ELIGIBLE EPO MEDICAL PLAN PROGRAMS

UnitedHealthcare Hearing

UnitedHealthcare Hearing is a discount program that gives you options, care, and convenience so you can start hearing the sounds you've been missing.

- 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.
- Convenience: Order hearing aids in person through a hearing provider or delivered 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.

Website: uhchearing.com | Phone: 1-855-523-9355, TTY 711

One Pass Select

One Pass Select is a subscription-based program that provides access to gyms, boutique fitness studios, thousands of online workouts, and perks services with one monthly membership. Choose a membership tier that fits your lifestyle:

- Choose from a large, nationwide network of gyms and fitness studios. Use any gym in the network and create a routine just for you.
- Work out at home with live or on-demand online fitness classes.
- Get groceries and household essentials delivered to your home.

To register, you may use one of the following options: Health Plan (UMR) Member ID or Social Security Number.

Website: onepassselect.com | Phone: (877) 515-9364

Health Care Reform Notice

Grandfathered Health Plan: El Paso County believes the EPO 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.

MEDICARE ELIGIBLE ANTHEM PLAN PROGRAMS

SilverSneakers

SilverSneakers helps you stay active, feel your best, and connect with others – all at no additional cost through your Medicare-eligible health plan.

Here's what you can get out of a SilverSneakers membership:

- Fitness Access: Enjoy access to thousands of participating fitness locations nationwide. You can visit as many as you like!
- Group Classes: Explore fitness classes designed for all abilities and activity levels.
- Online Workouts: Stay active from home with live and on-demand fitness classes.
- Social Connections: Meet new people and build friendships while staying active.
- Healthy Living: Access online resources with nutrition and fitness tips.

Website: silversneakers.com | Phone: (866) 584-7389

SUMMARY OF EL PASO COUNTY DENTAL BENEFITS

El Paso County offers two dental plan options through Delta Dental of Colorado.

Prevention First is included on both plans: With this program, covered Diagnostic and Preventive Services do not count toward your calendar year maximum.

You may visit any licensed dentist on either plan, but you will receive the greatest savings when you choose a **PPO dentist**.

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			

* 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%

† Premier Dentist-Payment is based on the Premier MPA, or the fee actually charged, whichever is less

†† Out-of-Network Dentist-Payment is based on the Out-of-Network 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

SUMMARY OF EL PASO COUNTY VISION BENEFITS

EyeMed "Access" Vision Plan			
Benefits	Frequency	In-Network	Out-of-Network (Reimbursement)
Exam	Once Per Calendar Year	\$10 Copay	Up to \$35
Standard Plastic Lenses Single Vision Bifocal Trifocal Lenticular Standard Progressive Lens Premium Progressive Lens	Once Per Calendar Year	\$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 Per Calendar Year	\$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 Other Calendar Year	\$0 Copay, \$150 Allowance, 20% off balance over \$150	Up to \$45

Website: eyemed.com | Phone: (866) 723-0596

2027 MONTHLY BENEFIT PLAN COSTS

Plan	Retiree Only or Spouse Only	Retiree + Spouse	Retiree + Children	Retiree + Family
Pre-Medicare UMR EPO Medical Plan	\$1,170.99*	\$ 2,250.96*	\$ 2,142.72*	\$ 3,163.74*
Medicare Eligible RetireeFirst/Anthem Medical Plan**	\$ 241.93*	N/A	N/A	N/A
Delta Dental PPO Dental Plan Low Option	\$ 23.69	\$ 39.81	\$ 61.57	\$ 90.03
Delta Dental PPO Dental Plan High Option	\$ 49.77	\$ 83.63	\$ 129.41	\$ 189.15
EyeMed Vision Plan	\$ 7.60	\$ 14.44	\$ 15.19	\$ 22.33

*Medical Plan costs do not include subsidy amounts – see below and page 13 for subsidy schedules

**Medicare eligible retirees/spouses enrolled in the RetireeFirst/Anthem Medical Plan must also be enrolled in Medicare Part A and Part B

2027 RETIREE MEDICAL PLAN SUBSIDY SCHEDULES

Retirement 2004 through 2027 Pre-Medicare Eligible UMR EPO Medical Plan			
Years of Service	Monthly Plan Cost	County Subsidy	Retiree Contribution
Retiree Only	\$ 1,170.99		
Less than 8 Years		\$ 0.00	\$ 1,170.99
8-14 Years		\$ 644.04	\$ 526.95
15-19 Years		\$ 878.23	\$ 292.76
20+ Years		\$ 1,170.99	\$ 0.00
Retiree + Spouse	\$ 2,250.96		
Less than 8 Years		\$ 0.00	\$ 2,250.96
8-14 Years		\$ 644.04	\$ 1,606.92
15-19 Years		\$ 878.23	\$ 1,372.73
20+ Years		\$ 1,170.99	\$ 1,079.97
Retiree + Child(ren)	\$ 2,142.72		
Less than 8 Years		\$ 0.00	\$ 2,142.72
8-14 Years		\$ 644.04	\$ 1,498.68
15-19 Years		\$ 878.23	\$ 1,264.49
20+ Years		\$ 1,170.99	\$ 971.73
Retiree + Family	\$ 3,163.74		
Less than 8 Years		\$ 0.00	\$ 3,163.74
8-14 Years		\$ 644.04	\$ 2,519.70
15-19 Years		\$ 878.23	\$ 2,285.51
20+ Years		\$ 1,170.99	\$ 1,992.75

Medicare-Eligible RetireeFirst/Anthem MAPD Plan			
Years of Service	Monthly Plan Cost	County Subsidy	Retiree Contribution
Retiree Only	\$ 241.93		
Less than 8 Years		\$ 0.00	\$ 241.93
8-14 Years		\$ 133.06	\$ 108.87
15-19 Years		\$ 181.45	\$ 60.48
20+ Years		\$ 241.93	\$ 0.00

2027 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	\$ 1,170.99		
Less than 4 Years		\$ 0.00	\$ 1,170.99
4-7 Years		\$ 585.50	\$ 585.49
8+ Years		\$ 1,170.99	\$ 0.00
Retiree + Spouse	\$ 2,250.96		
Less than 4 Years		\$ 0.00	\$ 2,250.96
4-7 Years		\$ 585.50	\$ 1,665.46
8+ Years		\$ 1,170.99	\$ 1,079.97
Retiree + Child(ren)	\$ 2,142.72		
Less than 4 Years		\$ 0.00	\$ 2,142.72
4-7 Years		\$ 585.50	\$ 1,557.22
8+ Years		\$ 1,170.99	\$ 971.73
Retiree + Family	\$ 3,163.74		
Less than 4 Years		\$ 0.00	\$ 3,163.74
4-7 Years		\$ 585.50	\$ 2,578.24
8+ Years		\$ 1,170.99	\$ 1,992.75

Elected and Appointed Officials Medicare-Eligible RetireeFirst/Anthem MAPD Plan			
Years of Service	Monthly Plan Cost	County Subsidy	Retiree Contribution
Retiree Only	\$ 241.93		
Less than 4 Years		\$ 0.00	\$ 241.93
4-7 Years		\$ 120.97	\$ 120.96
8+ Years		\$ 241.93	\$ 0.00

NOTES / CALCULATIONS



MEDICAL PLAN ENROLLEES & MEDICARE ELIGIBILITY

If you or your spouse is covered on the El Paso County Pre-Medicare Medical Plan and turning 65 this year. Here is some information we hope will answer some of your questions.

The Pre-Medicare Eligible Medical and Prescription plans will terminate on the date the retiree or spouse is Medicare eligible. You will be eligible to enroll in El Paso County's Medicare-Eligible Medical and Prescription plans.

When Medicare Starts

If you sign up before the month you turn 65, earliest coverage will start on the first of the month that you turn 65. (If your birthday is on the first of the month, coverage starts the month before you turn 65.)

You must be enrolled in Medicare Part A and Part B no later than the earliest coverage date in order to be eligible for El Paso County's Medicare-Eligible Medical Plan.

Enrollment Period

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 before your birthday month.

Around this time, you will also receive a letter from El Paso County providing instructions for continuing or waiving medical plan coverage on the Medicare Eligible Medical Plan. *If you do not receive the letter 45 days prior to your Medicare effective date (first of the month you turn 65), you must notify the Employee Benefits Division prior to turning 65.*

Enrollment Forms

The latest retiree forms and health plan benefits information can be found in the Retiree section of the Employee Benefits Website at www.elpasoco.com/benefits.

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, provide proof of Medicare coverage, and submit this information to the Employee Benefits Division by the end of the month prior to you turning 65. **If at any point you waive a benefit, you will not have the option of electing to have that benefit in the future.**

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 plans, the Anthem Group Medicare Advantage (MA) PPO plan and Anthem Group Medicare Prescription Drug plan (PDP) administered by RetireeFirst. **You must enroll in Medicare Part A and Part B to enroll in the El Paso County Medicare-Eligible Plan.** You must (1) complete an El Paso County Retiree Benefit Election Form and elect the Medicare Eligible RetireeFirst/Anthem Medical Plan, (2) complete a RetireeFirst 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 Anthem ID Card for medical and prescription coverage. Anthem 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. RetireeFirst will reach out to you with a "Welcome" call and will send you additional plan information.

*Enrollment onto the El Paso County Medicare-Eligible plan is dependent on the receipt of your Retiree Benefit Election Form, RetireeFirst 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 Anthem group plans through El Paso County. **Other coverage will forfeit/terminate your Medical Insurance.**

CONTACT LIST

El Paso County

El Paso County Human Resources – Employee Benefits Division

Employee Benefits Division (719) 520-7486 Option 2
Employee Benefits Division Email..... employeebenefits@elpasoco.com
Employee Benefits Website.....www.elpasoco.com/benefits
HIPAA Compliance.....(719) 520-7486

El Paso County Retirement Plan

Retirement Plan Office.....(719) 520-7490
Retirement Plan Email.....epcrpsupport@elpasoco.com
Retirement Plan 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

USI Benefits Resource Center (BRC)

BRC Phone *Available January 1*(866) 468-7272
BRC Email *Available January 1* brcwest@usi.com

Dental and Vision Plans

Dental Plans: Delta Dental of Colorado – Group #12104

Delta Dental Website | Phone deltadentalco.com | (800) 610-0201

Vision Plan: EyeMed– Access Plan H / Group #9728999

EyeMed Website | Phone eyemed.com | (866) 723-0596

CONTACT LIST

Pre-Medicare Medical Plan

Medical Plan: UMR (Administrator) / UnitedHealthcare Choice Plus (Network) – Group #76-414547

UMR Website | Phone *Available January 1* umr.com | (800) 207-3172

UMR Nurseline *Available January 1*(877) 950-5083

Additional Medical Plan Programs

Lyra Website | Phone epc.lyrahealth.com | (877) 207-9553

Galleri Website | Phone galleri.com/epc | (833) 694-2553

Hinge Health Website | Phone.....hinge.health/elpasoco | (855) 902-2777

Lantern Surgical Care Website | Phone my.lanternecare.com | (833) 814-5702

Nox Sleep Care Website | Phone.....sleepcharge.com/epcmed | (877) 615-7257

UHC Hearing Website | Phone.....uhchearing.com | (855) 523-9355, TTY 711

One Pass Select Website | Phone onepassselect.com | (877) 515-9364

Prescription Plan: Express Scripts – RxBIN #003858 / RxPCN #A4 / RxGRP #ELPASO16

Express Scripts Website | Phone.....express-scripts.com | (855) 738-1153

Accredo Specialty Rx Website | Phone.....accredo.com | (800) 803-2523

Wellness Program: Reach Your Peak (RYP)

RYP Website | Phone.....app.personifyhealth.com | (719) 520-7486

RYP Email reachyourpeakepc@elpasoco.com

Employee Benefits Corporation (EBC) Health Reimbursement Account (HRA)

EBC Website | Phone ebcflex.com | (800) 346-2126

Medicare Eligible Medical Plan

Medical & Prescription Plans: RetireeFirst (Administrator) / Anthem Medicare Advantage & Prescription Drug Plan (Insurer)

RetireeFirst Phone (Local)(719) 249-7788, TTY 711

RetireeFirst Phone (Toll Free).....(855) 531-8844, TTY 711

SilverSneakers Website | Phone silversneakers.com | (866) 584-7389

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.