

2026 Benefits Brochure



EL PASO COUNTY

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Summary of El Paso County Benefit Plans for the 2026 Plan Year

Getting to Know Your Employee Benefits

NEW HIRE CHECKLIST

Please complete these items within 31 days of your start date

- ☐ View the new hire orientation benefits presentation: [Click Here](#)
Or type <https://share.articulate.com/6QjzY3vPueTpEdcmghW-w> into your browser
- ☐ Complete your new hire benefits enrollment on the Employee Benefits Portal from OnlinEnroll at umr.workterra.net
Review and make selections for health plans for yourself and your dependents.
Must be completed even if you are waiving benefits.
(See [Benefits Enrollment](#) Process on Page 4)
- ☐ Print or save your benefits enrollment Confirmation Statement
Review it carefully before filing it away.
- ☐ Complete your enrollment process for the Reach Your Peak (RYP) Wellness Program.
(See [Reach Your Peak Enrollment](#) on Page 5)
- ☐ If you enrolled dependents: Provide proof of relationship documents to the Employee Benefits Division
Attach in enrollment process or e-mail to employeebenefits@elpasoco.com or fax to (719) 520-7497.
(See [Who is Eligible?](#) on Page 2)
- ☐ If you enrolled in Voluntary Life Insurance above the guarantee issue levels: Complete the Evidence of Insurability (EOI)
EOI Website: securehealth.unum.com/eoiaccess | Access Code: 3JW6WUS
(See [Life Insurance](#) on Page 13)

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



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

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

WHEN TO ENROLL

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.

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

FREQUENTLY ASKED QUESTIONS (FAQ)

What is the deadline to complete new hire benefit enrollment?

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

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

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

When will premium contributions be deducted from my paycheck?

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

When will ID cards be received?

ID cards will arrive in your mail approximately 2-3 weeks after the completion of your enrollment. You may register on the carrier websites (see Contact List on page 17) at least one week after your enrollment has been completed to view your ID cards or member information. Medical ID cards will list the employee and covered dependents' names, all other ID cards will list only the employee's name.

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

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

How do I enroll in the Reach Your Peak+ (RYP+) Wellness Program?

See [RYP Enrollment](#) on page 5. RYP+ enrollment must be completed within **31 days** of your full-time start date.

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

If you have a qualifying life event as defined by the IRS (e.g., birth, adoption, marriage, divorce, gaining or losing other group coverage or Medicaid/CHIP, 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** (60 days for birth of a child or change to Medicaid eligibility) of the life event effective date. Documentation will be required for the life event and, if adding a dependent, proof of relationship. If there is no qualifying life event, changes can only be made at annual open enrollment.

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

When is open enrollment?

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

Where can I find Summary Plan Descriptions (SPDs)?

SPDs are detailed documents providing plan coverage and exclusion information. SPDs can be found on the Employee Benefits Portal from OnlinEnroll at umr.workterra.net or on the Employee Portal.

~ MY QUESTIONS ~

BENEFITS ENROLLMENT

New hire enrollment must be completed within 31 days of your full-time start date.

You must complete this process even if you are waiving benefits. If you do not enroll within this 31-day period, you will not be eligible to enroll until the next open enrollment period, unless you have a qualifying life event. *For Qualifying Life Events, find instructions in the Employee Benefits Portal under Benefit Documents in the Benefits Library.*

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

- Decisions on the benefit elections you want to make for 2025
- Flexible Spending Account annual amounts
- Dependents' names, dates of birth, addresses, and Social Security numbers
- Life insurance beneficiaries' names, dates of birth, addresses, phone numbers, and decisions on percentage of benefit
- Proof of relationship documentation - spouse: marriage/civil union certificate or common law affidavit; child: birth certificate

Benefits Enrollment Process

Go to the Employee Benefits Portal from OnlinEnroll: umr.workterra.net. You may need to turn off your pop-up blocker or add this site to your allowed pop-ups. OnlinEnroll can be accessed from any computer or mobile device.

Enter the information below and click LOGIN:

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

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

COMPANY - El Paso County (must enter spaces)

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

Welcome	Read the information and accept agreements.
Demographics	Review your personal data for accuracy. If updates are needed, please submit through the proper applications in My Apps, myapps.microsoft.com . Employee name changes must be submitted through Employee Virtual Assistant (EVA). Address, phone number, and other personal information updates must be submitted through the Employee Self Service (ESS). ESS can only be accessed on the County's network or VPN (GlobalProtect).
Dependents	Add dependent information. Social Security numbers are required.
Enroll Now	Each benefit requires an action to enroll or waive.
Upload Document	Add proof of relationship documentation for dependents.
Beneficiaries	You must enter life insurance beneficiary designations in order to move to the Confirmation Statement.
Confirmation Statement	Review the Confirmation Statement and, if accurate, 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 New Hire Benefit Elections

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

OnlinEnroll Customer Service

OnlinEnroll Customer Service is available Monday through Friday from 9:00 a.m. to 6:00 p.m. (Mountain) to assist you with the enrollment process by phone or e-mail.

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



EL PASO COUNTY
Reach Your Peak Wellness Program

Who can participate?

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

When can I enroll?

Eligible employees and spouses can enroll in RYP (standard) anytime throughout the year.

RYP+ enrollment is only offered to medical plan participants during the following enrollment periods:

- **New hire:** Complete the RYP+ enrollment steps under "How do I enroll" no later than 31 days from your full-time start date. If enrolled, RYP+ Perks are effective the 1st of the month following your benefits effective date.
- **Qualifying life event, new plan enrollee (subscriber):** Complete the RYP+ enrollment steps under "How do I enroll" no later than 31 days from your medical plan effective date. If enrolled, RYP+ Perks are effective the 1st of the month following your medical plan effective date.
- **Open enrollment:** Open enrollment is held annually in the fall (typically in October) – enrollment instructions are provided within open enrollment notifications/materials. If enrolled, RYP+ Perks are effective on January 1 of the following year.

RYP+ enrollment must be completed each year; you are not automatically re-enrolled in the new year.

What are the benefits of RYP and RYP+?

Challenge your wellbeing for a chance to win prizes! RYP and RYP+ participants can earn points by participating in program activities and making healthy decisions. By achieving quarterly levels, you can earn prize drawing entries!

RYP+ Perks include:

Medical Plan Subscribers Only

- ▶ **Premium Reduction:** Medical plan contribution savings of \$20/month.
- ▶ **Health Reimbursement Account (HRA):**** For reaching quarterly levels, you can earn up to \$600 per year into an HRA which can be used for out-of-pocket Health Care FSA-eligible expenses! Continued RYP+ participation allows you to roll over up to \$2,000.

How do I enroll?

- **Register on the RYP Portal from Personify Health today at:**
join.personifyhealth.com/reachyourpeakepc.
- **New Medical Plan Participants: Complete the Health Check survey to receive 2025 RYP+ Perks!**

Health Check survey must be completed no later than 31 days from your full-time start date or qualifying life event EPC medical plan enrollment effective date.



How do I use my HRA?

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

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

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

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

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. Quantum Health Care Coordinators can also assist with questions related to other plans (dental, vision, etc.) or connect you with the plan's member services if additional assistance is required.

All full-time employees have access to Quantum Health. One place to go – Quantum Health! And they're just a tap, click, or call away.

Website: elpasocobenefits.com | Phone: (866) 885-1484

EMPLOYEE ASSISTANCE PROGRAM

Lyra provides confidential mental health support to full-time and part-time employees and your dependents, at no cost to you, regardless of 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

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

- 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.

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).

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

MEDICAL PLAN

El Paso County UMR EPO Medical Plan

UMR is the administrator of El Paso County's self-funded medical plan.

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

Quantum Health is your go-to for provider listings and more. *Find contact information at the bottom of this page.*

Medical Plan Tiers	Per Pay Period Cost (Twice Monthly)	Monthly Cost
Employee Only	\$56.08	\$112.16
Employee + Spouse	\$166.13	\$332.26
Employee + Child(ren)	\$158.13	\$316.26
Employee + Family	\$233.50	\$467.00

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 / \$6,000
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 Diagnostic Referral Benefit
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.

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

** **UMR Maternity CARE Program:** Enroll in this program no later than the second trimester of pregnancy to receive waived inpatient copay. To enroll in the UMR Maternity CARE program, go to [umr.com](#) or call (888) 438-8105. For full details, contact the Employee Benefits Division.

Express Scripts Prescription Plan

Express Scripts prescription plan is included with medical plan enrollment.

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

† With the Express Scripts' Mail Order service you can save time by taking advantage of convenient delivery of covered maintenance medications to your home or other specified address.

†† \$2,500 Out-of-Pocket Maximum

Website: elpasocobenefits.com | Phone: (866) 885-1484

MEDICAL PLAN (CONTINUED)

Employee 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/Virtual Visit with Physician, Nurse Practitioner, or Clinical Psychologist – No Copay for Nurse or Lab 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
 - Stress Management Counseling
 - Smoking Cessation Counseling
 - Wellness Education/Support
 - Referrals to Specialists
 - Vaccinations, Injections, and Laboratory Services
 - Diagnostic Referral Benefit: With a referral from an Employee Health Center provider, the plan pays 100% for diagnostic services
- Services available to members ages 6 months through adult*

24/7 National Virtual Visits (also known as “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 (available on Apple Store and Google Play) or at mypremisehealth.com. Premise Health National Virtual Health visits are available anywhere in the United States and no appointment is needed. Telehealth 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.

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 specific procedures.

- 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

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 EPC Medical Plan enrollees ages 50 years or older, or 40-49 with elevated risk factors. Eligible participants may obtain the Galleri test annually, 12 months from the last date of service.

*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 | **E-mail:** customerservice@grail.com

MEDICAL PLAN (CONTINUED)

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 | **E-mail:** help@hingehealth.com

SleepCharge

The SleepCharge program for sleep apnea,* insomnia, and sleep health provides the following benefits:

- Testing, diagnosis, and treatment for sleep apnea, insomnia, circadian-related disorders, sleep-related movement disorders, and hypersomnia
- Medical experts who will help you assess your sleep health
- Personalized treatment plan for sleep apnea, including all equipment and supplies
- Digital therapeutic treatment for chronic insomnia
- Dedicated Care Managers, always available to support you
- Access to Sleep Life Learning Centers, educational modules for self-paced learning, including relaxation techniques, and guided meditation

*SleepCharge must be used for sleep apnea equipment and supplies of employees and their adult dependents enrolled on the EPC Medical Plan. 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 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.
- Convenient ordering: Order hearing aids in person through a hearing provider or 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.

Website: uhchearing.com | **Phone:** (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; Employee Assigned ID is not an available option for our members.

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

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.

DENTAL PLANS

El Paso County employees have two dental options to choose from 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.

Delta Dental LOW OPTION PPO Plan

Low Option Plan Tiers	Per Pay Period Cost (Twice Monthly)	Monthly Cost
Employee Only	\$8.18	\$16.36
Employee + Spouse	\$13.73	\$27.46
Employee + Child(ren)	\$21.23	\$42.46
Employee + Family	\$31.06	\$62.12

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	\$21.21	\$42.42
Employee + Spouse	\$35.64	\$71.28
Employee + Child(ren)	\$55.16	\$110.32
Employee + Family	\$80.62	\$161.24

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

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 Per Calendar Year	\$10 Copay	Up to \$35
Standard Plastic Lenses	Once Per Calendar Year		
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 Per Calendar Year		
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 Other Calendar Year	\$0 Copay, \$150 Allowance, 20% off balance over \$150	Up to \$45

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

SUPPLEMENTAL BENEFITS

Unum schedules of benefits can be found at umr.workterra.net or on the Employee Portal.

Critical Illness Insurance

This plan is designed to help you offset the financial effects of a catastrophic illness with a benefit payment 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 50% of your coverage, \$5,000 or \$10,000, for your spouse. Dependent children are automatically covered at 50% of employee coverage at no additional cost. This plan includes the *Be Well Benefit*: Every year, each family member who has Critical Illness coverage can receive \$50 for getting a health screening test.

Age Bands	\$5,000 Coverage Semi-Monthly Rate	\$10,000 Coverage Semi-Monthly Rate	\$20,000 Coverage Semi-Monthly Rate	Age Bands	\$5,000 Coverage Semi-Monthly Rate	\$10,000 Coverage Semi-Monthly Rate	\$20,000 Coverage Semi-Monthly Rate
<25	\$1.11	\$1.46	\$2.16	55-59	\$4.91	\$9.06	\$17.36
25-29	\$1.26	\$1.76	\$2.76	60-64	\$6.76	\$12.76	\$24.76
30-34	\$1.46	\$2.16	\$3.56	65-69	\$9.66	\$18.56	\$36.36
35-39	\$1.79	\$2.81	\$4.86	70-74	\$14.49	\$28.21	\$55.66
40-44	\$2.24	\$3.71	\$6.66	75-79	\$20.66	\$40.56	\$80.36
45-49	\$2.86	\$4.96	\$9.16	80-84	\$29.16	\$57.56	\$114.36
50-54	\$3.69	\$6.61	\$12.46	85+	\$46.21	\$91.66	\$182.56

Critical Illness plan rate increases apply on January 1 following the birthday in which you age into a new band

SUPPLEMENTAL BENEFITS (CONTINUED)

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. 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

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 benefits to meet the out-of-pocket expenses and extra bills that can occur. Indemnity benefits are paid directly to you based on the amount of coverage listed, regardless of the actual cost of treatment. This plan includes the *Be Well Benefit*: Every year, each family member who has Hospital Indemnity coverage can receive \$50 for getting a health screening test.

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

Fixed Indemnity Plan Notice

IMPORTANT: This is a fixed indemnity policy, NOT health insurance



This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit [HealthCare.gov](https://www.healthcare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your state Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

LIFE INSURANCE

Beneficiary Designation Notice

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



Unum Life Insurance policies can be found at umr.workterra.net 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

Employees interested in electing additional life insurance can do so by enrolling in the Voluntary Life and/or AD&D Insurance.

If you enroll within 31 days of becoming eligible, Voluntary Life coverage up to the Guarantee Issue levels of the plan can be obtained without medical underwriting. This means you can elect coverage up to \$200,000 for employees and up to \$30,000 for spouses and are guaranteed this coverage. If you choose to elect coverage above the Guarantee Issue levels you will be required to complete Evidence of Insurability (EOI)*.

Age Bands	Non-Tobacco Life Semi-Monthly Rate per \$10,000	Tobacco Life Semi-Monthly Rate per \$10,000
<25	\$ 0.22	\$ 0.31
25-29	\$ 0.22	\$ 0.31
30-34	\$ 0.27	\$ 0.40
35-39	\$ 0.31	\$ 0.53
40-44	\$ 0.57	\$ 1.28
45-49	\$ 0.93	\$ 2.16
50-54	\$ 1.59	\$ 3.39
55-59	\$ 2.47	\$ 5.70
60-64	\$ 3.87	\$ 8.85
65-69	\$ 6.70	\$ 15.95
70-74	\$ 12.50	\$ 28.50
75+	\$ 12.50	\$ 28.50

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

AD&D Semi-Monthly Rates: Employee/Spouse/Child per \$10,000 = \$0.10

Voluntary Life rate increases apply on January 1 following birthday in which you age into a new band

Evidence of Insurability (EOI)

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

Website: securehealth.unum.com/eoiaccess | Access Code: 3JW6WUS

EOI Questionnaire Assistance:

- Event Type Selection: Newly Eligible (for new hire); Status Change (for qualifying life event)
- 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.

**EOI will be required if you decline coverage in your initial enrollment period and later enroll during an annual enrollment period. In this case, EOI will be required for any amount of coverage.*

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 (SPDs) 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 in their initial enrollment period. Plan premiums are paid by the employee through payroll contributions of \$6.50 per pay period (twice monthly).

Short Term Disability enrollment may only be changed during Open Enrollment. Please see the SPD for Pre-existing Condition Clause and other information.

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.

~ NOTES ~

FSA Calculation Example

Employee Benefits Effective Date March 1

Annual Election \$1,500

Divided by # of Paychecks \div 20 (2 per month)

Deduction per Paycheck \$75.00

FLEXIBLE SPENDING ACCOUNTS

A Flexible Spending Account (FSA) is authorized by the IRS and available through your employer. There are two types of FSAs available: a Health Care account and a Dependent Care account. Both accounts allow you to set aside money for eligible expenses on a pre-tax basis.

El Paso County's FSAs are administered by **Employee Benefits Corporation (EBC)**.

Important FSA Information

- Contributions will be deducted from the remaining paychecks in the plan year (twice monthly), beginning on the first paycheck of the month your benefits are effective.
- To view a listing of eligible Health Care or Dependent Care expenses, visit the EBC website at ebcflex.com.
- The **runout period** is the timeframe after the end of the plan year in which you can submit claims for the previous plan year – **2026 claims until March 31, 2027**. 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 \$680 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 \$680 is forfeited.
- No roll over is allowed for the Dependent Care FSA.
- You do not need to be on the El Paso County Medical Plan to participate.



Health Care FSA

The Health Care FSA is used for **out-of-pocket health care expenses (medical, dental, and vision)** 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.

Your Health Care FSA election is available on an EBC Benefits Card, which can be used just like a debit card for eligible expenses in the plan year.

In 2026, the maximum that you can contribute to the **Health Care FSA is \$3,400**.

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 2026, the maximum that you can contribute to the **Dependent Care FSA is \$7,500** (\$3,750 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.

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

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

EXTRAS

Discount Program

Working Advantage is your one-stop shop for unbeatable savings on the things you love! All El Paso County employees can access deals and limited-time offers on products, services, and experiences. Check out the amazing offers at the website below.

Website: elpasoco.savings.workingadvantage.com

Tuition Reimbursement Program

The El Paso County Tuition Reimbursement Program is coordinated by the Employee Benefits Division. Regular, full-time El Paso County employees may be eligible to participate in the program. Distribution of funds is not guaranteed and expressly subject to availability, so early submission is recommended. Employees on a corrective action plan or who have received discipline in the previous 12 months, as defined in Chapter 7 of the Personnel Policies Manual, are not eligible for this benefit.

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

Public Service Loan Forgiveness

As an El Paso County employee, you may be eligible for student loan forgiveness through the Public Service Loan Forgiveness (PSLF) program. The PSLF program offers loan forgiveness for qualifying federal student loans after 120 qualifying monthly payments while working full-time for a qualifying public service employer, such as El Paso County.

Check your eligibility on the PSLF program website, studentaid.gov/pslf, then complete the PSLF Help Tool process. To submit your employment verification, contact Experian Verify via website, phone, or e-mail listed below.

Employer Access Code for El Paso County: E90D44A3

Experian Verify Website: experianverify.com | Phone: (404) 382-5400 | E-mail: verifysupport@experian.com

SleepCharge Programs for Sleep Health

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

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

Get started today and use the tools to help you invest for the retirement income you may need. This is an optional retirement plan; El Paso County does not match Empower 457 Plan contributions.

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

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 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



Dental Plans

Delta Dental

Member Services: (800) 610-0201

Website: deltadentalco.com

Group #12104



Wellness Program

Reach Your Peak (RYP)

Questions: (719) 520-7486

E-Mail: reachyourpeakepc@elpasoco.com

Program Website: app.personifyhealth.com

Health Reimbursement Account (HRA):

Use the Flexible Spending Accounts/ Employee Benefits Corporation contact information



Vision Plan

EyeMed

Member Services: (866) 723-0596

Website: eyemed.com

Access Plan H

Group #9728999



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



Supplemental, Life, and Disability Plans

Unum

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

Illness, Hospital Indemnity)

(800) 421-0344 (Life)

(888) 673-9940 (Disability)

Basic Life Policy #907338

Voluntary Life Policy #907339

Short Term Disability Policy #907374



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



Additional Medical Plan Programs

Lantern Surgery Care

Phone: (833) 814-5702

Website: my.lanternhealth.com



Employee Assistance Program

Lyra

Phone: (877) 207-9553

Website: epc.lyrahealth.com



Galleri

Phone: (833) 694-2553

Website: galleri.com/epc



Deferred Compensation (457 Plan)

Empower Retirement

Member Services: (800) 701-8255

Website: empower-retirement.com

Group #98722-01



Hinge Health

Phone: (855) 902-2777

Website: hinge.health/elpasoco



SleepCharge

Phone: (877) 615-7257

Website: sleepcharge.com/epcmed



El Paso County Retirement Plan

Phone: (719) 520-7490

Fax: (719) 520-7495

Website: retirement.elpasoco.com

E-mail: epcrpsupport@elpasoco.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



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) 520-7486

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.