

# 2023 Open Enrollment Guide



## EL PASO COUNTY

### Human Resources Employee Benefits Division

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[admin.elpasoco.com/enroll2023](http://admin.elpasoco.com/enroll2023)

**Open Enrollment Begins  
October 26, 2022  
and Ends  
November 9, 2022**

## Benefits Open Enrollment

During the enrollment period,  
visit our Open Enrollment Page  
to complete your enrollment.

Scan the QR code on the left or go to  
[admin.elpasoco.com/enroll2023](http://admin.elpasoco.com/enroll2023)

Use the checklist below to guide you!

#### Open Enrollment Checklist

##### Action is required if you plan to:

- Enroll in the 2023 Reach Your Peak (RYP) Wellness Program**  
*Must enroll annually to participate.*  
(See [Reach Your Peak Wellness Program Enrollment](#) on page 4)
- Make changes to your Medical, Dental, or Vision Plans**  
(See [Medical Plan](#) on pages 5-6, [Dental Plans](#) on page 7, [Vision Plan](#) on page 8)
- Participate in a 2023 Flexible Spending Account (FSA)**  
*Must elect each year you wish to participate.*  
(See [Flexible Spending Accounts](#) on page 8)
- Enroll in or change Supplemental Benefits**  
(See [Supplemental Benefits](#) on page 9)
- Enroll in or increase your Voluntary Life Insurance**  
(See [Life Insurance](#) on page 9)
- Review/update Life Insurance beneficiaries**  
(See [Life Insurance](#) on page 9)
- Donate to the Pikes Peak United Way**  
Enter your donation in the Employee Benefits Portal in the enrollment process.

**See page 3 for important enrollment information**

# Contact List



## Quantum Health

**Beginning 12/1/22**, Quantum Health Care Coordinators will assist with your benefit questions, replacing ID cards, finding in-network providers, and more (see *What's New in 2023?* on page 3 for more information)  
Phone: (866) 885-1484  
Website: elpasocobenefits.com



## Wellness Program

### Reach Your Peak (RYP)

Questions: (719) 520-7486  
E-Mail: reachyourpeakepc@elpasoco.com  
Program Website: Coming Soon!  
Health Reimbursement Account (HRA):  
Use the Flexible Spending Accounts/  
Employee Benefits Corporation contact  
information below



A UnitedHealthcare Company

## Medical Plan

### UMR

### UnitedHealthcare Choice Plus Network

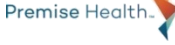
Member Services: (800) 207-3172 **until 12/31/22**  
Website: umr.com  
**Beginning 12/1/22**, use the Quantum Health contact information above  
Group #76-414547



## Flexible Spending Accounts

### Employee Benefits Corporation (EBC)

Customer Service: (800) 346-2126  
Claim Fax Number: (608) 831-4790  
Website: ebcflex.com



## El Paso County Employee Health Centers

### Premise Health

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



## Life, Supplemental and Disability Plans

### Unum

Phone: (800) 421-0344 (Life, Disability)  
Phone: (800) 635-5597 (Accident, Critical Illness, Hospital Indemnity)  
Basic Life Policy #907338  
Voluntary Life Policy #907339  
Short Term Disability Policy #907374

## Additional Medical Plan Programs



### SurgeryPlus

Phone: (833) 814-5702  
Website: epcpo.surgeryplus.com



### SleepCharge

Phone: (877) 615-7257  
Website: sleepcharge.com/epcmed



## Employee Assistance Program

### Lyra

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



## Prescription Plan

### Express Scripts

Member Services: (855) 738-1153  
Website: express-scripts.com  
Accredo Specialty Rx: (800) 803-2523  
RxBIN: 003858  
RxPCN: A4  
RxGRP: ELPASO16



## Deferred Compensation (457 Plan)

### Empower Retirement

Member Services: (800) 701-8255  
Website: empower-retirement.com  
Group #98722-01



## Dental Plans

### Delta Dental

Member Services: (800) 610-0201  
Website: deltadentalco.com  
Group #12104



## El Paso County Retirement Plan

Phone: (719) 520-7490  
Fax: (719) 520-7495  
Website: retirement.elpasoco.com  
E-mail: epcrpsupport@elpasoco.com



## Vision Plan

### EyeMed

Member Services: (866) 723-0596  
Website: eyemed.com  
Access Plan H  
Group #9728999



## El Paso County Human Resources Employee Benefits Division

Phone: (719) 520-7486  
Fax: (719) 520-7497  
Enrollment Website: umr.workterra.com  
E-mail: employeebenefits@elpasoco.com  
HIPAA Compliance: (719) 520-7402

# What's New in 2023?

- **Introducing Quantum Health Care Coordinators and healthcare navigation:** Historically, you contacted your insurance company and physicians' offices directly for questions related to your healthcare benefits and services – that is changing! Beginning January 1, 2023, Quantum Health Care Coordinators will be your primary contact.  
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 Care Coordinators are with you every step of your healthcare journey – they organize and simplify your medical and prescription benefits to provide you with a better experience when you need care. When necessary, Quantum Health nurses, clinicians, and benefit specialists are ready to advocate for your healthcare needs. And they're just a tap, click, or call away. See [Contact List](#) on page 2. **Watch for ID cards for medical plan participants and more information in late December 2022.**
- **Reach Your Peak (RYP) Wellness Program platform and rewards:** RYP will be moving to a new platform from Virgin Pulse. Get ready for a fresh look and new ways to earn and win rewards! See [RYP Wellness Program Enrollment](#) on page 4 for more information.
- **RYP Health Reimbursement Account (HRA) enhancements:** RYP HRA earnings will be accessible on a Benefits Card and can be used for FSA-eligible expenses. See [RYP Wellness Program Enrollment](#) on page 4 for more information.
- **Medical Plan Urgent Care copay decreased from \$100 to \$50!**
- **Dental Plan enhancements:**
  - Up to two (2) additional cleanings for members with one (1) of five (5) medical conditions as defined in the Delta Dental Plan
  - Coverage for posterior composite fillings
  - Fluoride age limit increased to 15
  - Removal of age limits for varying frequency levels on fillings (fillings covered once per 12 months regardless of age)
- **Prescription Plan network change:** Kroger/King Soopers will no longer be part of the Express Scripts network of pharmacies.
- **No increases to employee health plan contributions!**

## Who Must Complete the Enrollment Process?

### Benefits Enrollment

- **Employees electing to participate in a 2023 Flexible Spending Account (FSA) and/or**
- **Employees wanting to enroll in, cancel, or make changes to their benefits**

**If the above do not apply to you, you will not need to complete the Enrollment Process and your current medical, dental, vision, supplemental benefits, and voluntary life insurance elections will remain the same in 2023.**

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

### Reach Your Peak Wellness Program Enrollment

- **Employees enrolled/enrolling in the County medical plan for 2023, we encourage you to enroll in the Reach Your Peak (RYP) Wellness Program**

See [RYP Wellness Program Enrollment](#) on page 4 to check out the advantages of RYP and for enrollment instructions.

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

## Frequently Asked Questions (FAQ)

### What is the deadline to complete Open Enrollment?

The deadline is Wednesday, November 9, 2022.

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

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

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

No action is required and current medical, dental, vision, supplemental benefits, and voluntary life insurance elections will continue in 2023 **(with the exception of the Flexible Spending Account and Reach Your Peak)**.

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

RYP enrollment is held annually in conjunction with Open Enrollment. The 2023 RYP enrollment period begins October 26, 2022 and ends November 9, 2022. See page 4, [RYP Wellness Program Enrollment](#), for instructions.

### Will I receive new ID cards for next year?

All medical plan participants will receive new cards from Quantum Health. For all other plans, keep your current ID cards; new cards will only be issued if you are adding a plan.

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

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

*If you wish to make changes after November 9, 2022, this must be done in writing directly with the Employee Benefits Division no later than December 2, 2022.*

### What if I experience a Qualifying Life Event in 2023?

If you have a qualifying life event as defined by the IRS (i.e., birth, adoption, marriage/civil union, divorce), you can make changes to your benefits by going to the Employee Benefits Portal from [OnlinEnroll](#) at [umr.workterra.net](#) and submitting your changes **within 31 days** of the life event effective date. Documentation will be required for the life event and, if adding a dependent, proof of relationship. If there is no qualifying life event, changes can only be made at annual Open Enrollment.

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

### What if I plan to retire in 2023?

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

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

# Benefits Enrollment Process

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

- Decisions on the benefit elections you want to make for 2023
- Flexible Spending Account amounts
- Dependents' names, dates of birth, addresses, and Social Security numbers
- Life insurance beneficiaries' names, dates of birth, addresses, phone numbers, and decisions on percentage of benefit
- Proof of relationship documentation if adding new dependents to a plan - marriage or civil union certificate or common law affidavit for a spouse, birth certificate for a child

## Benefits Open Enrollment Process:

Go to the Employee Benefits Portal from OnlinEnroll: [umr.workterra.net](http://umr.workterra.net) or scan the QR code on the page 1 (cover) to access the enrollment portal and more. You will need to turn off your pop-up blocker or add this site to your allowed pop-ups. OnlinEnroll can be accessed from any computer or mobile device.

Enter the information below and click LOGIN:

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

**PASSWORD** - First four (4) digits of your Social Security number (default) or the password you previously selected

**COMPANY** - El Paso County (must enter spaces)

You will automatically be taken to the open enrollment process. If you are not automatically taken to the process, click on the green "Update Open Enrollment Elections" button to start the process. **If you begin the enrollment process, any changes you select will finalize even if you do not select "Finish."** Therefore, please make sure selections are what you intend. We recommend completing the process to the Confirmation Statement and selecting "**Finish**" to confirm accuracy.

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

## Revisions to Open Enrollment Elections:

If during the open enrollment period you wish to update your previously submitted elections, on the Employee Benefits Portal homepage, you can click on the "Update Open Enrollment Elections" button and make the changes. Be sure to review and save/print your new Confirmation Statement and click "Finish."

**OnlinEnroll Customer Service is available Monday through Friday from 9 a.m. to 6 p.m. (Mountain) to assist you with the enrollment process by calling (888) 327-2770 or e-mailing [customerservice@workterra.com](mailto:customerservice@workterra.com).**

## Reach Your Peak Wellness Program Enrollment

The Reach Your Peak (RYP) wellness program's goal is to provide you with the resources, options, and support you need to reach and maintain optimal health. Wellness is a core value at El Paso County and we encourage you to take advantage of the benefits of RYP by enrolling during this enrollment period.

### When can I enroll?

Enrollment is open from  
**October 26, 2022 through  
November 9, 2022**  
for the 2023 plan year

### Who can participate?

All employees and their spouses enrolling in the  
**2023 El Paso County EPO Medical Plan**  
In January, all full-time employees can register on the new RYP wellness portal and earn rewards/prizes!

### What are the benefits of RYP?

- **Premium Savings:**\* Medical plan premium contribution savings of \$20 per month (\$240 annually).
- **Health Reimbursement Account (HRA):**\* Earn up to \$600 per year into an HRA. Continued participation allows you to accumulate up to \$2,000! (2022 HRA funds will be forfeited on January 1, 2023 if not enrolled in the 2023 RYP program.)
- **Additional Rewards:** New reward categories with the potential to win prizes (gifts/gift cards).

*\*Non-medical plan participants are not eligible.*

### How do I participate in RYP?

#### **Medical Plan participants: Schedule your 2023 Health Consultation during the enrollment period.**

- Go to [ryp-2023.timetap.com](http://ryp-2023.timetap.com) or scan the QR code on page 1 (cover) to access this link.
- Follow the on-screen instructions to schedule your/your spouse's 2023 Health Consultation.
- A confirmation e-mail from RYP will be sent within minutes as proof of your successful 2023 RYP program enrollment. If not received, e-mail [reachyourpeakepc@elpasoco.com](mailto:reachyourpeakepc@elpasoco.com) immediately, but no later than November 9, 2022.

**New platform from Virgin Pulse:** All full-time employees should watch for new platform details and registration instructions in January. Registration will activate the HRA for employees enrolled in the County medical plan who scheduled their 2023 Health Consultations during this open enrollment period and Additional Rewards for all registered full-time employees.

**New ways to access and use your HRA:** HRA earnings will be accessible on an Employee Benefits Corporation (EBC) Benefits Card, which can be used just like a debit card! Benefit cards will be issued in late December. If you currently have an active Benefits Card for your FSA, you will use that same card for the HRA in 2023. Beginning in 2023, HRA earnings can be used for FSA-eligible expenses; find a list at [ebcflex.com](http://ebcflex.com). Note: FSA amounts must be exhausted before HRA amounts can be applied.

# Summary of El Paso County Medical Benefits

## EPC Medical Plan – UMR

The EPC Medical Plan is an Exclusive Provider Organization (EPO) Plan  
 Provider Directory can be found at: [umr.com](http://umr.com) - UnitedHealthcare Choice Plus Network

Medical Plan Tiers	Per Pay Period Cost (Twice Monthly)	Monthly Cost
Employee Only	\$51.29	\$102.58
Employee + Spouse	\$151.92	\$303.84
Employee + Child(ren)	\$144.61	\$289.22
Employee + Family	\$213.53	\$427.06

**Reach Your Peak Wellness Program:** El Paso County employees that have met the Reach Your Peak (RYP) Wellness Program requirements by the established deadlines will receive \$20 off their monthly medical plan contributions. See page 4 for RYP enrollment information.

Benefits	In-Network Benefits Only
Annual Plan Deductible – Individual / Family Maximum	\$2,000 / \$4,000
Annual Out-Of-Pocket Maximum* - Individual / Family	\$3,000 / \$7,000
Coinsurance	75% Plan Pays / 25% Member Pays
Annual Limit	Unlimited
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% After Deductible
Outpatient Mental Disorders and Substance Abuse Treatment	\$10 Copay
Advanced Radiology (ex. MRI, CT Scan, CAT, PET, etc.)	Plan Pays 75% - No Deductible Plan Pays 100% with Referral from Employee Health Center for Diagnostic Tests
Outpatient Facility Services - Per Admission**	\$250 Copay then Plan Pays 75% - No Deductible
Hospital Inpatient - Per Admission**	\$500 Copay then Plan Pays 75% After Deductible

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

\*\* **SurgeryPlus** offers waived deductible and coinsurance for approved, non-emergent surgical procedures. (See page 6 for more details.)

## Express Scripts Prescription Plan

Prescription Plan is included with Medical Plan enrollment

Formulary and Provider Directory: [express-scripts.com/elpasoco](http://express-scripts.com/elpasoco)<sup>†</sup>

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) <sup>††</sup>			\$100.00
Fifth Tier (Non-Preferred Specialty) <sup>††</sup>			\$200.00

<sup>†</sup> This link includes standard information about the network and formulary provided by Express Scripts. It does not account for any El Paso County plan specific inclusions, exclusions, step therapy requirements, prior authorization, etc.

<sup>††</sup> \$2,500 Out-of-Pocket Maximum

## Health Care Reform Notice

**Grandfathered Health Plan:** El Paso County believes the Medical Plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at El Paso County Employee Benefits Division (719) 520-7486. You may also contact the U.S. Department of Health and Human Services at [healthcare.gov](http://healthcare.gov).

# Employee Health Centers

## EPC Medical Plan Benefit

**El Paso County Employee Health Centers are available to all enrolled El Paso County Medical Plan participants.** The El Paso County Employee Health Centers offer quality, convenient, and affordable medical care, along with a full range of preventive health and wellness services.

### Employee Health Center Locations, Hours, and Contact Information:

#### Regional Development Center (RDC) Health Center

2880 International Circle, Lower Level, Suite N010  
Phone: (719) 520-7080

#### Citizens Service Center (CSC) Health Center

1675 West Garden of the Gods Road, Suite 1053  
Phone: (719) 520-7600

Health Center Hours: **Monday through Friday, 8:00 a.m. to 5:00 p.m.**

Premise Health Patient Portal: [mypremisehealth.com](http://mypremisehealth.com)

24/7 Telehealth: (877) 272-0813

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

### Services include:

- Comprehensive Individual/Family Primary Care
  - Urgent and Acute Care (e.g., flu, fever, viral infections, nausea, cuts, sprains/strains, headaches, rashes, etc.)
  - Preventive Health (e.g., annual physicals)
  - Mental/Behavioral Health
  - Disease Management and Health Coaching
  - Stress Management Counseling
  - Smoking Cessation Counseling
  - Wellness Education/Support
  - Referrals to Specialists
  - Vaccinations, Injections, and Laboratory Services
- Services available to members ages 6 months through adult*

**24/7 National Virtual Visits (also known as “telehealth”):** While we encourage you to contact and utilize the El Paso County Employee Health Centers and onsite medical providers during regular business hours, El Paso County Medical Plan participants have 24/7 after-hours access to visit with a Board-Certified provider using a telephone, tablet, or computer. Premise National Virtual Health visits can be performed by phone or video and are available anywhere in the United States. No appointment is needed. National Virtual Visits will be accessed by the My Premise Health app (available on Apple Store and Google Play) or [mypremisehealth.com](http://mypremisehealth.com). Telehealth visits are ideal for after-hours non-emergency medical issues and conditions such as cold, cough, flu, earache, sinus infection, sore throat, fever, headache, backache, allergies, and nausea. In addition to Virtual Primary/Acute Care services, you can also schedule convenient Virtual Behavioral Health visits via the My Premise Health app, at [mypremisehealth.com](http://mypremisehealth.com) or by scheduling a Virtual Behavioral Health appointment with a Premise Member Engagement Specialist at (877) 272-0813.

# SurgeryPlus

## EPC Medical Plan Benefit

**SurgeryPlus offers higher quality, a great experience, and waived deductible and coinsurance for non-emergent surgical procedures.** To use this benefit, you must start by contacting SurgeryPlus.

### The benefits of using SurgeryPlus include:

- **Excellent Care:** You have access to a network of thousands of highly qualified and the best available surgeons.
- **Meaningful Savings:** El Paso County wants you to receive the best, most affordable care, so your deductible and coinsurance will be waived when you use SurgeryPlus.
- **Guided Support:** Your personal Care Advocate will support you at every step of the way.

**Hundreds of procedures are covered.** Below is a list of the main categories; however, call SurgeryPlus to inquire about a specific procedure, and a Care Advocate will assist you with your needs and questions.

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

**For more information: Online: [epcepo.surgeryplus.com](http://epcepo.surgeryplus.com) | Phone: (833) 814-5702**

# SleepCharge Program

## EPC Medical Plan Benefit

**The El Paso County EPO Medical Plan has partnered with NoxHealth to bring you the SleepCharge Program for sleep apnea.** The SleepCharge program must be used for sleep apnea equipment and supplies.

**New expanded benefits** to treat insomnias, circadian-related disorders, sleep-related movement disorders, and hypersomnias.

### This benefit provides:

- Medical experts who will help you assess your sleep health
- Personalized treatment plan, including all equipment and supplies
- Dedicated Care Managers, always available to support you
- The latest sleep health education and advice
- Access to sleep life learning centers, educational modules for self-paced learning, including relaxation techniques, and guided meditation

**Eligibility:** All employees and their adult dependents **enrolled on the EPC EPO Medical Plan** are eligible.

**Cost:** All costs for the program are covered by plan.

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

# Summary of El Paso County Dental Benefits

- El Paso County employees have two (2) dental options to choose from through Delta Dental
- To search for a Delta Dental in-network provider, please visit [deltadentalco.com](http://deltadentalco.com)

Delta Dental LOW OPTION PPO Plan				
Low Option Plan Tiers		Per Pay Period Cost (Twice Monthly)	Monthly Cost	
Employee Only		\$7.49	\$14.98	
Employee + Spouse		\$12.58	\$25.16	
Employee + Child(ren)		\$19.46	\$38.92	
Employee + Family		\$28.45	\$56.90	
Maximum Benefit Calendar Year Maximum	\$1,000 per person, per calendar year			
Calendar Year Deductible Applies to Basic and Major	Individual Deductible - \$50 per person Family Deductible - \$150 maximum			
Benefits		PPO Dentist	Premier Dentist*	Out-of-Network Dentist**
Diagnostic and Preventive Services	Oral Exams and Cleanings, Sealants, Fluoride (for children), and X-rays	100%	80%	80%
Basic Services	Fillings, Simple Extraction, Oral Surgery	80%	60%	60%
Major Services	Endodontics/Periodontics, Crowns, Dentures, Bridges	50%	30%	30%
Orthodontic Services	Not Covered			

This is a Maximum Allowable Charge (MAC) PPO plan. The MAC plan is a feature of Delta Dental that will help you save on out-of-pocket costs. While you may visit any licensed dentist you will receive the greatest savings when you choose a PPO dentist.

\* Premier Dentist – The member will be responsible for the difference between the PPO dentist's Allowable Fee and the fee from the Premier Maximum Plan Allowance (MPA)

\*\* Out-of-Network Dentist – The member will be responsible for the difference between the PPO dentist's Allowable Fee and the full fee charged by the dentist

Delta Dental HIGH OPTION PPO Plus Premier Plan				
High Option Plan Tiers		Per Pay Period Cost (Twice Monthly)	Monthly Cost	
Employee Only		\$19.45	\$38.90	
Employee + Spouse		\$32.68	\$65.36	
Employee + Child(ren)		\$50.57	\$101.14	
Employee + Family		\$73.91	\$147.82	
Maximum Benefit Calendar Year Maximum	\$1,500 per person, per calendar year			
Calendar Year Deductible Applies to Basic and Major	Individual Deductible - \$25 per person PPO Network / \$50 per person Premier/Out-of-Network Family Deductible - \$75 PPO Network maximum / \$150 Premier/Out-of-Network maximum			
Benefits		PPO Dentist†	Premier Dentist††	Out-of-Network Dentist†††
Diagnostic and Preventive Services	Oral Exams and Cleanings, Sealants, Fluoride (for children), and X-rays	100%	100%	100%
Basic Services	Fillings, Simple Extraction, Oral Surgery, Endodontics/Periodontics	90%	70%	70%
Major Services	Crowns, Dentures, Bridges	60%	30%	30%
Orthodontic Services	Covered regardless of age \$1,500 lifetime maximum	50%	50%	50%

This is a Delta Dental PPO Plus Premier plan. You and your family members may visit any licensed dentist, but will enjoy the greatest out-of-pocket savings if you see a Delta Dental PPO dentist.

† PPO Dentist – Payment is based on the PPO dentist's Allowable Fee, or the actual fee charged, whichever is less

†† Premier Dentist – Payment is based on the Premier Maximum Plan Allowance (MPA), or the fee actually charged, whichever is less

††† Out-of-Network Dentist – Payment is based on the Out-of-Network Maximum Plan Allowance (MPA); members are responsible for the difference between the out-of-network MPA and the full fee charged by the dentist

# Summary of El Paso County Vision Benefits

EyeMed "Access" Vision Plan			
Find a provider at <a href="http://eyemed.com">eyemed.com</a>			
Vision Plan Tiers		Per Pay Period Cost (Twice Monthly)	Monthly Cost
Employee Only		\$3.80	\$7.60
Employee + Spouse		\$7.22	\$14.44
Employee + Child(ren)		\$7.60	\$15.20
Employee + Family		\$11.17	\$22.34
Benefits	Frequency	In-Network	Out-of-Network (Reimbursement)
Exam	Once Every 12 Months	\$10 Copay	Up to \$35
Standard Plastic Lenses Single Vision Bifocal Trifocal Lenticular Standard Progressive Lens Premium Progressive Lens	Once Every 12 Months	\$25 Copay \$25 Copay \$25 Copay \$25 Copay \$25 Copay \$25 Copay, 80% of Charge less \$120 Allowance	Up to \$40 Up to \$60 Up to \$80 Up to \$80 Up to \$60 Up to \$60
Contact Lenses Conventional Disposable Medically Necessary	Once Every 12 Months	\$0 Copay, \$150 Allowance, 15% off balance over \$150 \$0 Copay, \$150 Allowance \$0 Copay, Paid in Full	Up to \$105 Up to \$105 Up to \$200
Frames	Once Every 24 Months	\$0 Copay, \$150 Allowance, 20% off balance over \$150	Up to \$45

## Flexible Spending Accounts (FSA)

A Flexible Spending Account (FSA) is authorized by the IRS and available through your employer. There are two (2) 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)**.

The **Health Care FSA** is used for out-of-pocket medical, dental, and vision expenses that are not covered by another health plan and that are incurred by you, your spouse, or your child(ren) who has not attained age 27 as of the end of the calendar year.

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.

### Things you need to know about FSAs for 2023:

- The maximum that you can contribute to the **Health Care FSA is \$3,050**.
- The maximum that you can contribute to the **Dependent Care FSA is \$5,000** (\$2,500 if married, filing separate income tax returns).
- Contributions for FSA will be deducted from **24 pay periods** (twice monthly).
- You have 3 months after the plan year to file 2023 claims for reimbursement – until March 31, 2024.
- You are allowed to roll over a minimum of \$50 up to \$610 of unused Health Care FSA dollars into the following plan year. Money left in your account at the end of the plan year under \$50 or in excess of \$610 is forfeited. (No rollover allowed for the Dependent Care FSA.)
- You do not need to be on the El Paso County Medical Plan to participate.
- **YOU MUST RE-ENROLL FOR FSA TO PARTICIPATE IN 2023.**

**Eligible Expenses:** To view a listing of eligible Health Care or Dependent Care expenses, visit the EBC website at [ebcflex.com](http://ebcflex.com).

**Mobile App:** The EBC Mobile is available in the Apple App Store and Google Play! Download it to manage your benefit accounts all in one intuitive app. Use the latest security technology, track all of your EBC accounts on the home screen, submit claims using your phone's camera within the app to take pictures of receipts/expense documentation, and more!

**Reach Your Peak (RYP) Health Reimbursement Account (HRA):** Beginning in 2023, RYP HRA earnings will be accessible on the EBC Benefits Card. See [RYP Wellness Program Enrollment](#) on page 4 for more information.

**Note to 2022 FSA participants:** The 2022 run-out period ends **March 31, 2023**. The run-out period is the 3-month period after the end of the plan year in which you can submit claims for 2022. 2022 claims received after the run-out period will not be processed.



# Supplemental Benefits

Open enrollment is the only time during the year that you have the option to enroll if you previously declined Supplemental Benefit plans.

**Accident Insurance:** This plan is designed to help you meet the out-of-pocket expenses and extra bills that can follow an accidental injury, whether minor or catastrophic. Indemnity lump sum benefits are paid directly to you based on the amount of coverage listed in the schedule of benefits.

**Critical Illness Insurance:** This plan is designed to help you offset the financial effects of a catastrophic illness with a lump sum benefit if an insured is diagnosed with a covered critical illness. The Critical Illness benefit is based on the amount of coverage in effect on the date of diagnosis of a critical illness or the date treatment is received according to the terms and provisions of the policy. You may choose \$10,000 or \$20,000 of coverage for yourself and \$5,000 or \$10,000 of coverage for your spouse (employee must be covered). This plan includes a Wellness Benefit: every year, each family member who has Critical Illness coverage can receive \$50 for getting a health screening test.

**Hospital Indemnity Insurance:** This plan is designed to help provide financial protection for covered individuals by paying a benefit due to a hospitalization and in some cases, for treatment received for an accident or sickness, even if that treatment occurs outside the hospital. You can use the benefit to meet the out-of-pocket expenses and extra bills that can occur. Indemnity lump sum benefits are paid directly to you based on the amount of coverage listed, regardless of the actual cost of treatment.

Accident Insurance	
Tiers	Semi-Monthly Rate
Employee Only	\$5.16
Employee + Spouse	\$8.04
Employee + Child(ren)	\$9.36
Employee + Family	\$12.24

Hospital Indemnity Insurance	
Tiers	Semi-Monthly Rate
Employee Only	\$10.48
Employee + Spouse	\$19.98
Employee + Child(ren)	\$14.26
Employee + Family	\$23.77

Critical Illness Insurance	
Age Bands	Semi-Monthly Rate per \$1,000
<25	\$ 0.37
25-29	\$ 0.43
30-34	\$ 0.63
35-39	\$ 0.88
40-44	\$ 1.26
45-49	\$ 1.77
50-54	\$ 2.40
55-59	\$ 3.24
60-64	\$ 4.35
65-69	\$ 5.55
70+	\$ 6.78

**Wellness Benefit Semi-Monthly Premium:** \$0.83 (added to base premium)  
 Dependent children are automatically covered at 50% of employee coverage at no additional cost

Unum Supplemental Benefits schedules of benefits can be found at [umr.workterra.net](http://umr.workterra.net).

## Life Insurance

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

**Voluntary Life and AD&D Insurance:** Open enrollment is the only time during the year that you have the option to increase your coverage or to enroll if you previously declined coverage. Employees **increasing** their life insurance can elect coverage up to the Guarantee Issue levels (up to a total benefit of \$200,000 for employees and \$30,000 for spouses) and are guaranteed this coverage. If you select coverage above the Guarantee Issue levels, you will be required to complete Evidence of Insurability. Employees **enrolling** in coverage during the annual enrollment event (if enrolled after their initial eligibility period – 31 days from date of hire) will be required to complete Evidence of Insurability for any amount of coverage.

**Evidence of Insurability (EOI):** Website: [securehealth.unum.com/eoiaccess](http://securehealth.unum.com/eoiaccess) | Access Code: 3JW6WUS

**Beneficiary Designation:** Please review/update your life insurance beneficiary designation during this open enrollment.

Voluntary Life and AD&D		
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

Unum Life Insurance policies can be found at [umr.workterra.net](http://umr.workterra.net).

# Employee Assistance Program

**Lyra provides confidential mental health support to you and your dependents, at no cost to you, regardless of your/their enrollment on the County health plan.** With highly-trained coaches, therapists, and easy-to-use digital lessons and tools, you and your dependents can tap into support right away.

No matter what you're going through, Lyra can help. Get matched to confidential mental health support today.

- Parent and Caregiver Stress
- Anxiety and Depression
- Work Stress and Burnout
- Anger Management
- Alcohol Use
- Relationship Challenge

Lyra also offers additional work life services. Receive expert advice to help you stay on top of your busy life, including legal, financial, identity theft, and dependent care services.

**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.

Get started at [epc.lyrahealth.com](http://epc.lyrahealth.com) | Phone: (877) 207-9553 | E-mail: [care@lyrahealth.com](mailto:care@lyrahealth.com)

# Employee Fitness Center

The El Paso County Citizens Service Center (CSC) Fitness Center is conveniently located on the 1st floor of the CSC. Memberships are available to full-time and part-time El Paso County employees at no cost. The CSC Fitness Center is managed by nationally certified staff who instruct exercise classes including, but not limited to, Boot Camp, HIIT, Yoga, and Core. Confidential fitness assessments and equipment orientations are available. The CSC Fitness Center is equipped with full locker rooms, cardiovascular equipment, strength machines, and free weights. Virtual and on-demand exercise classes are also available.

Location: **Citizens Service Center, 1675 West Garden of the Gods Road, Suite 1011**

For more information: Online: [epcfitnesshub.com](http://epcfitnesshub.com) | Phone: (719) 520-7619 | E-mail: [epcfitness@elpasoco.com](mailto:epcfitness@elpasoco.com)

# Tuition Reimbursement Program

The El Paso County Tuition Reimbursement Program is coordinated by the Employee Benefits Division. Regular, full-time El Paso County employees who have completed their initial review period and are not on a corrective action plan are eligible to participate in the program. Employees may apply for tuition reimbursement for the calendar year in which they attended a course (pre-existing student loans will not be covered under the program). Distribution of funds is not guaranteed and expressly subject to availability, so early submission is recommended. Please see the "Tuition Reimbursement - Administrative Guidelines & Procedures" document available on the Employee Portal or contact the Employee Benefits Division for more information.

# Disability Insurance

Full-time employees are enrolled in and eligible for Short Term Disability and Long Term Disability insurance per plan eligibility requirements. Short Term Disability insurance is paid by the employee through payroll contributions of \$6.50 per pay period (twice monthly). Long Term Disability insurance is paid in full by El Paso County. 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 Employee Benefits Guidebook or the Summary Plan Descriptions found on the Employee Portal for more information on these benefits.

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 materials at any time without prior notification.