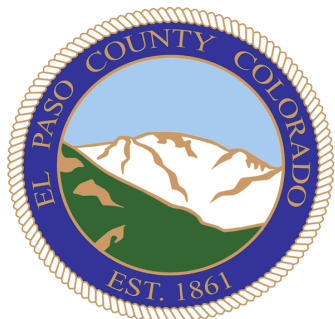


2019 Open Enrollment Guide



EL PASO COUNTY

Financial Services Department Employee Benefits Division

2880 International Circle, Suite 107
Colorado Springs, CO 80910
Phone: (719) 520-7420

E-mail: employeebenefits@elpasoco.com

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**Please read page 3
of this brochure for
important enrollment
information**

**Open Enrollment Begins
October 15, 2018
and Ends
October 29, 2018**

OPEN ENROLLMENT MEETINGS

TUESDAY, OCTOBER 16, 2018

- 1:00 p.m. Citizens Service Center
1st Floor, Room #1020
1675 West Garden of the Gods Road
- 2:30 p.m. Citizens Service Center
1st Floor, Room #1020
1675 West Garden of the Gods Road

WEDNESDAY, OCTOBER 17, 2018

- 10:00 a.m. Centennial Hall Auditorium
200 South Cascade Avenue

THURSDAY, OCTOBER 18, 2018

- 2:00 p.m. Department of Public Works
Training Rooms East & West
3275 Akers Drive

**Open Enrollment and Reach Your Peak Wellness Program
abbreviated presentations can be viewed beginning
October 15 on the El Paso County My Employee Portal
<https://myepc.elpasoco.com>**

Contact List



Medical Plan

Employee Benefit Management Services (EBMS)

Use the Member Services Number and Website for Questions, Claims, ID Cards and Pre-Authorizations

Member Services: (866) 887-4115

miBenefits Website: www.ebms.com

New # in 2019 Nurse Hotline (Available 24/7): (877) 820-9168

CareLink Pre-Notification and Maternity

Management Program: (866) 894-1505

Group #0000286



Wellness Program

Reach Your Peak (RYP)

Questions: (719) 520-7420 option 3

E-Mail: reachyourpeakepc@elpasoco.com

Program Website (Powered by Propel):

www.reachyourpeakepc.com

Website Technical Questions: (888) 339-4131

Health Reimbursement Account (HRA):

EBC Customer Service: (800) 346-2126

EBC Website: www.ebcflex.com



Medical Plan Provider Network

Aetna Signature Administrators PPO

Website: asallookup.aetnasignatureadministrators.com



Flexible Spending Accounts

Employee Benefits Corporation (EBC)

Customer Service: (800) 346-2126

Claim Fax Number: (608) 831-4790

Website: www.ebcflex.com

Premise Health



El Paso County Employee Health Centers

Premise Health

Regional Development Center (RDC): (719) 520-7080

Citizens Service Center (CSC): (719) 520-7600



Life and Disability Plans

Unum

Phone: (800) 421-0344

Website: www.unuminfo.com/elpasocounty

Basic Life Policy #907338

Voluntary Life Policy #907339



Prescription Plan

Express Scripts

Member Services: (855) 738-1153

Website: www.express-scripts.com

Accredo Specialty Rx: (800) 803-2523

RxBIN: 003858

RxPCN: A4

RxGRP: ELPASO16



Employee Assistance Program

GuidanceResources (ComPsych)

Phone: (800) 272-7255

Website: www.guidanceresources.com

Web ID: COM589



Deferred Compensation (457 Plan)

Empower Retirement

Member Services: (800) 701-8255

Website: www.empower-retirement.com

Group #98722-01

DELTA DENTAL

Dental Plans

Delta Dental

Member Services: (800) 610-0201

Website: www.deltadentalco.com

Group #12104



El Paso County Retirement Plan

Phone: (719) 520-7490

Fax: (719) 520-7495

Website: retirement.elpasoco.com



Vision Plan

EyeMed

Member Services: (866) 723-0596

Website: www.eyemed.com

Access Plan H

Group #9728999



El Paso County Employee Benefits Division

Phone: (719) 520-7420

E-Mail: employeebenefits@elpasoco.com

HIPAA Compliance: (719) 520-7402

What's New in 2019?

- **Open Enrollment can be completed from any computer!** (See [Enrollment Process Highlights](#) below.)
- **Reach Your Peak (RYP) Health Reimbursement Account (HRA) earning potential increased to \$600 per year!** HRA reimburses RYP participants for eligible El Paso County medical, prescription and dental plan expenses.
- **RYP HRA dental expense reimbursement increased to \$600 per year!** Join RYP from October 15 through October 29, 2018. (See page 5, [Reach Your Peak Wellness Program Enrollment, for 2019 RYP enrollment instructions and details!](#))
- **Increase to Medical Plan contributions.** Note: El Paso County pays almost 88% of the Employee Only rate and 82% for all other tiers. (See page 4 for new rates.)

Who Must Complete the Benefit Enrollment Process?

- ▲ **Employees who are electing to participate in a 2019 Flexible Spending Account (FSA) and/or**
- ▲ **Employees wanting to enroll in, cancel or make changes to their benefits**
- ★ **Employees enrolled/enrolling in the County medical plan for 2019: check out the advantages of enrolling in Reach Your Peak.** (See page 5 for details.)



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

If the above do not apply to you, you will not need to complete the Open Enrollment Process and your current medical, dental, vision and voluntary life benefit elections will automatically continue in 2019 as is.

Enrollment Process Highlights

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

- **Your Employee ID:** This is your 6-digit Employee Self Service (ESS) ID number – if you have misplaced your ESS ID number, contact your supervisor.
- **Decisions on the changes you want to make to benefit enrollment for 2019**
- **Flexible Spending Account amounts**
- **Dependents' names, dates of birth, addresses and Social Security numbers** (name and Social Security number must be entered as stated on Social Security card)

Benefits Open Enrollment Process:

- Go to the miBenefits 2019 Open Enrollment Page at: <https://mibenefits.ebms.com/oep/gateway/group/elpaso>.
- Enter your Employee ID.
- Enter your date of birth and Social Security number for verification purposes.
- Enter your preferred e-mail address and create a password*. These will be your login credentials.
- Log in, then click on "Open Enrollment" in the top "What would you like to do today?" menu or left side "Quick Actions" menu and make your 2019 benefit elections.
- Be sure to complete the process by clicking "Submit" on the Certification screen. Download and print the elections review sheet for your records; this will be your only proof of enrollment.

*If you have recently registered on the **new** miBenefits portal, you will be sent to the login screen. If you have forgotten your login e-mail ID or password, click on "Need Help?"

Additional Enrollment Process information can be found on the Employee Portal, <https://myepc.elpasoco.com>, in the Open Enrollment section.

The Employee Benefits Division, located at 2880 International Circle, Suite 107, has a computer available to employees that may need access to a computer; hours are Monday through Friday, 8:00 a.m. to 4:30 p.m.

What is the deadline to complete Open Enrollment?

The deadline is Monday, October 29, 2018.

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

No action is required and current medical, dental, vision and voluntary life insurance elections will remain the same in 2019 (**with the exception of the Flexible Spending Account and Reach Your Peak**).

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

RYP enrollment is held annually in conjunction with Open Enrollment. The 2019 RYP enrollment period begins October 15, 2018 and ends October 29, 2018. See page 5, [Reach Your Peak Wellness Program Enrollment](#), for enrollment instructions.

Will I receive new ID cards for next year?

In 2019, new cards will be issued for the medical plan. 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 send copies of the following documents to the Employee Benefits Division: Social Security cards for all dependents; spouse-marriage or civil union certificate, child-birth certificate.

What if I experience a Qualifying Life Event in 2019?

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 submitting a benefit change form to the El Paso County Employee Benefits Division **within 31 days** of the life event effective date. Documentation will be required for the life event and, if adding a dependent, proof of relationship. If there is no qualifying life event, changes can only be made at annual open enrollment.

What if I plan to retire in 2019?

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

If you wish to make changes after October 29, 2018, this must be done in writing directly with the Employee Benefits Division no later than December 21, 2018.

Summary of El Paso County Medical Benefits

EPC Medical Plan – Aetna ASA Network

The EPC Medical Plan is an Exclusive Provider Organization (EPO) Plan

Provider Directory can be found at: asalookup.aetnasignatureadministrators.com

Medical Plan Tiers	Per Pay Period Cost (Twice Monthly)	Monthly Cost
Employee Only	\$48.85	\$97.70
Employee + Spouse	\$144.69	\$289.38
Employee + Child(ren)	\$137.73	\$275.46
Employee + Family	\$203.36	\$406.72

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 enhanced medical plan benefits (shown below in purple text) for themselves and their dependents when enrolled on El Paso County's (EPC) Medical Plan. **RYP subscribers will also receive \$20 off their monthly medical plan contributions.** The \$20 RYP incentive ends September 30, 2019 if additional requirements are not met by the established deadlines. See page 5 for RYP enrollment information. For questions on the RYP program, e-mail reachyourpeakepc@elpasoco.com or call (719) 520-7420 option 3.

Benefits	In-Network Benefits Only
Annual Plan Deductible – Individual / Family Maximum	\$2,000 / \$6,000 RYP participants \$2,000 / \$4,000
Annual Out-Of-Pocket Maximum* - Individual / Family	\$6,000 / \$10,000 RYP participants \$3,000 / \$7,000
Coinsurance	75% Plan Pays / 25% Member Pays
Annual Limit	Unlimited
Employee Health Centers - Office Visit	\$10 Nurse Practitioner Copay \$10 Primary Care Physician Copay \$0 Condition Management Nurse \$0 RYP Copay for preventive visits and RYP program related follow-up visits
Primary Care Physician (PCP) Office Visit	\$50 Copay
Specialist Office Visit	\$50 Copay
Preventive Care	\$40 Copay / \$0 RYP 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	\$100 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% for RYP members with Employee Health Center Referral 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

Express Scripts Prescription Plan

Prescription Plan is included with Medical Plan enrollment

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

Prescription Plan Tiers	Retail 30 Day Supply	Retail or Mail Order Up to 90 Day Supply	Accredo Specialty 30 Day Supply
First Tier (Generic)	\$6.00	\$15.00	
Second Tier (Preferred Brand)	\$30.00	\$75.00	
Third Tier (Non-Preferred Brand)	\$50.00	\$125.00	
Fourth Tier (Preferred Specialty) ^{††}			\$100.00
Fifth Tier (Non-Preferred Specialty) ^{††}			\$200.00

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

^{††} \$2,500 Out-of-Pocket Maximum

REFER TO THE EMPLOYEE BENEFITS GUIDEBOOK ON THE EMPLOYEE PORTAL FOR PLAN DETAILS

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

Reach Your Peak Wellness Program Enrollment

2019 Reach Your Peak Available Benefits:

- Enhanced Medical Plan benefits which include reduced annual out-of-pocket maximum and family deductible maximum (see page 4)
- Monthly Medical Plan contribution savings of \$20 per month (up to \$240 annually)
- Health Reimbursement Account (HRA): earn up to \$600 annually* to reimburse eligible EPC medical, prescription and dental expenses (rollover up to \$2,000 with continued participation)

*Increased in 2019!

It's easier & faster than you think to enroll & participate!



**Enrollment Begins October 15 and
Ends October 29, 2018**

To Participate:

1. Register or log on to www.ReachYourPeakEPC.com from any computer or mobile device;
2. In the RYP portal, schedule your 2019 Health Consultation by following the on-screen instructions. Be sure to complete the process!

Steps 1 & 2 must be completed during the enrollment period, no later than October 29, 2018

Employee Health Centers

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

Employee Health Center Locations, Hours and Contact Information:

Regional Development Center (RDC) Health Center
2880 International Circle, Lower Level, Suite N010
Phone: **(719) 520-7080**

Citizens Service Center (CSC) Health Center
1675 West Garden of the Gods Road, Suite 1053
Phone: **(719) 520-7600**

Health Center Hours: **Monday through Friday, 8:00 a.m. to 5:00 p.m.**
Premise Health Patient Portal: mypremisehealth.com

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)
- Disease Management and Health Coaching
- Stress Management Counseling
- Smoking Cessation Counseling
- Wellness Education/Support
- Referrals to Specialists
- Vaccinations, Injections and Laboratory Services

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

SleepCharge Program

The El Paso County EPO Medical Plan has partnered with FusionHealth to bring you the SleepCharge Program for Sleep Apnea. This benefit provides:

- Medical experts who will help you assess your sleep health
- A personalized treatment plan, including all equipment and supplies
- Dedicated Care Managers, always available to support you
- The latest sleep health education and advice

Eligibility: All employees and their adult dependents **enrolled on the El Paso County EPO Medical Plan** are eligible for the SleepCharge program.

Cost: All costs for the program are covered by the El Paso County EPO Medical Plan.

Assess your sleep health now at epcmed.fusionhealth.com/sleep or call 1-877-615-7257 for more information.

For more information: Online: sleepcharge.com/epcmed | Phone: 1-877-615-7257 | E-mail: sleep@fusionhealth.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 daily group exercise classes including, but not limited to, Boot Camp, HIIT, Yoga and Zumba, perform confidential fitness assessments and provide equipment orientations. The CSC Fitness Center is equipped with full locker rooms, cardiovascular equipment, strength machines and free weights. Engage in a supportive environment and get inspired to live your best life at the CSC Fitness Center!

Location: **Citizens Service Center, 1675 West Garden of the Gods Road, Suite 1011**
CSC Fitness Center Hours: **Monday through Friday, 5:00 a.m. to 8:30 p.m.**

Health Care Reform Notice

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

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at El Paso County Employee Benefits Division (719) 520-7420. You may also contact the U.S. Department of Health and Human Services at www.healthcare.gov.

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 www.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

REFER TO THE EMPLOYEE BENEFITS GUIDEBOOK ON THE EMPLOYEE PORTAL FOR PLAN DETAILS

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

Summary of El Paso County Vision Benefits

EyeMed "Access" Vision Plan Find a provider at www.eyemed.com			
Vision Plan Tiers		Per Pay Period Cost (Twice Monthly)	Monthly Cost
Employee Only		\$2.99	\$5.98
Employee + Spouse		\$5.68	\$11.36
Employee + Child(ren)		\$5.98	\$11.96
Employee + Family		\$8.79	\$17.58
Benefit	Frequency	In-Network	Out-of-Network (Reimbursement)
Exam	Once Every 12 Months	\$10 Copay	Up to \$35
Standard Lenses Single Vision Lenses Bifocal Lenses Trifocal Lenses	Once Every 12 Months (combined frequency for Standard Lenses and Contact Lenses)	\$25 Copay	Up to \$40
		\$25 Copay	Up to \$60
		\$25 Copay	Up to \$80
Contact Lenses Conventional Disposable Medically Necessary		\$0 Copay, \$130 Allowance	Up to \$105
		\$0 Copay, \$130 Allowance	Up to \$105
		\$0 Copay, Paid in Full	Up to \$200
Frames	Once Every 24 Months	\$0 Copay, \$150 Allowance	Up to \$45

Flexible Spending Accounts (FSA)

An FSA is a Flexible Spending Account which 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)**.

Eligible **Health Care expenses** include deductibles, coinsurance and copays which are not covered by your medical, prescription, dental or vision plans. Eligible **Dependent Care expenses** include day care, before and after school programs, nursery school or preschool, summer day camp and even adult day care. A dependent care account reimburses you for expenses that allow you and your spouse, if married, to work while your dependents are being cared for.

As you incur Health Care and/or Dependent Care expenses, you may submit a claim for those expenses to get reimbursed with tax-free dollars from your EBC account. To view a listing of eligible Health Care or Dependent Care expenses, visit the EBC website at www.ebcflex.com.

Things you need to know about FSAs:

- The maximum that you can contribute to the Health Care FSA in 2019 is \$2,650.
- The maximum that you can contribute to the Dependent Care FSA in 2019 is \$5,000 if you are a single employee or married filing taxes jointly or \$2,500 if you are married and filing taxes separately.
- You do not need to be on the El Paso County Medical Plan to participate in an FSA.
- Contributions for FSA will be deducted from 26 pay periods.
- You have 60 days after the plan year to file 2019 claims for reimbursement - until February 29, 2020.
- You are allowed to rollover a minimum of \$50 up to \$500 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 \$500 is forfeited.
- **YOU MUST RE-ENROLL FOR FSA TO PARTICIPATE IN 2019.**

Note to 2018 FSA participants: The 2018 run-out period ends **February 28, 2019**. The run-out period is the 60 day period after the end of the plan year in which you can submit claims for 2018. 2018 claims received after the run-out period will not be processed.

Disability Insurance Plans

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 \$5 per pay period. 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.

REFER TO THE EMPLOYEE BENEFITS GUIDEBOOK ON THE EMPLOYEE PORTAL FOR PLAN DETAILS

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

Voluntary Life Insurance

Voluntary Life and Accidental Death & Dismemberment (AD&D) Insurance coverage elections can be made during the Unum El Paso County Annual Enrollment Period.*

Employees electing to **increase** life insurance may do so up to the Guarantee Issue levels of the plan without medical underwriting. This means if you already have coverage, you can elect to increase coverage up to \$200,000 for employees and up to \$30,000 for spouses and are guaranteed this coverage. If you choose to increase coverage above the Guarantee Issue levels you will be required to complete an Evidence of Insurability form. If you have previously declined coverage and wish to apply during the annual enrollment event, you will need to submit Evidence of Insurability for any amounts requested. This is the only time during the year that you have the option to make new or increase elections.

***The Unum El Paso County Annual Enrollment deadline is October 31, 2018.** All elections made during the annual enrollment period will require a Voluntary Life Enrollment form or Request for Change form and, if appropriate, an Evidence of Insurability form. You may also want to update beneficiaries at this time, by completing the Unum Beneficiary Designation Form. These forms and a rate calculator are located on the Unum El Paso County link: www.unuminfo.com/elpasocounty. Instructions are provided on the forms on where to submit. For questions or to confirm receipt of your enrollment/changes, please call Unum at (800) 421-0344.

Voluntary Term Life Insurance Rates:

Age Bands [†]	Non-Tobacco Employee & Spouse Life Monthly Rate per \$10,000 ^{††}	Tobacco Employee & Spouse Life Monthly Rate per \$10,000 ^{††}
<25	\$ 0.44	\$ 0.62
25-29	\$ 0.44	\$ 0.62
30-34	\$ 0.53	\$ 0.79
35-39	\$ 0.62	\$ 1.06
40-44	\$ 1.14	\$ 2.55
45-49	\$ 1.85	\$ 4.31
50-54	\$ 3.17	\$ 6.78
55-59	\$ 4.93	\$ 11.40
60-64	\$ 7.74	\$ 17.70
65-69	\$ 13.40	\$ 31.90
70-74	\$ 25.00	\$ 57.00
75+	\$ 25.00	\$ 57.00

[†]**Insurance Age:** Your rate is based on your insurance age. To calculate your insurance age, subtract your year of birth from the year your coverage becomes effective. Your rate will increase as you age and move to the next age band.

Child Life Monthly Rate: \$10,000 = \$2.00

AD&D Rates: Employee/Spouse/Child Monthly Rate per \$10,000 = \$0.20

^{††}Monthly premiums will be divided in half and deducted on the 1st and 2nd pay periods of each month.

Basic Life and AD&D: 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. Policies are available on the Employee Portal.

Tuition Reimbursement Program

The El Paso County Tuition Reimbursement Program is coordinated by the Employee Benefits Division. Any regular, full-time El Paso County employee who has completed his or her initial review period and is not on a corrective action plan is eligible to participate in the program. An employee may apply for tuition reimbursement for the calendar year in which he or she 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 Information and Request" document available on the Employee Portal or contact the Employee Benefits Division for more information.

Employee Assistance Program

No matter what's going on in your life, GuidanceResources is here to help with confidential counseling for a variety of personal issues including:

- Relationships
- Substances
- Job Pressures
- Marital Conflicts
- Stress or Anxiety
- Grief and Loss
- Parenting Issues
- Depression
- And Much More!

In addition, GuidanceResources also offers a wide variety of other resources, such as:

- Legal Information, Resources and Consultations
- Work-Life Resources and Referrals
- Financial Information, Resources and Tools
- Online Information, Services and Tools

Available 24 hours a day to full-time employees and family member – no cost or enrollment required

Call (800) 272-7255 or go to www.guidanceresources.com

Company ID: COM589 / Company Name: El Paso County Government

For Online Access, when prompted for first five (5) letters of the company name enter "EL PA" (space between L and P)

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