

2021 Benefits Brochure



EL PASO COUNTY

Financial Services Department Employee Benefits Division

2880 International Circle, Suite 107
Colorado Springs, CO 80910

Phone: (719) 520-7420 | Fax: (719) 520-7497
E-mail: employeebenefits@elpasoco.com

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

Summary of El Paso County Benefit Plans for the 2021 Plan Year

Getting to Know Your Employee Benefits

New Hire Checklist

- View the new hire orientation benefits presentation:** [Click Here](#)
Or type brainshark.com/MercerMountain/epcbenefits into your browser.
- Complete your new hire benefits enrollment on the Employee Benefits Portal at myepc.helloiris.com**
Review and make selections for health plans for yourself and your dependents. Must be completed even if you are waiving benefits. Be sure to "Checkout" your Cart.
(See Enrollment Process on Page 3)
- Print or e-mail your new hire benefits enrollment confirmation**
Review it carefully before filing it away.
- If you enrolled dependents: Provide proof of relationship documents to the Employee Benefits Division**
E-mail to employeebenefits@elpasoco.com or fax to 520-7497.
(See Eligibility Requirements on Page 3)
- If you enrolled in Voluntary Life Insurance above the guarantee issue levels: Complete the Evidence of Insurability (EOI)**
EOI can be found at unuminfo.com/elpasocounty under Voluntary Group Term Life Insurance in the Enrollment section.
(See Life Insurance on Page 8)
- Complete the El Paso County Retirement Plan Beneficiary Designation form and submit to the Retirement Office**
This form is included in the back of your Employee Benefits Guidebook. E-mail to epcrpsupport@elpasoco.com or fax to 520-7495.

Contact List



Medical Plan

UMR

UnitedHealthcare Choice Plus Network

Use the Member Services Number and Website for in-network provider listings, questions, claims, ID cards and pre-authorizations

Member Services: (800) 207-3172

Website: umr.com

Group #76-414547



Wellness Program

Reach Your Peak (RYP)

Questions: (719) 520-7420 option 4

E-Mail: reachyourpeakepc@elpasoco.com

Program Website (Powered by Propel):

reachyourpeakepc.com

Website Technical Questions: (888) 339-4131

Health Reimbursement Account (HRA):

EBC Customer Service: (800) 346-2126

EBC Website: 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

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)

Website: unuminfo.com/elpasocounty

Basic Life Policy #907338

Voluntary Life Policy #907339

Short Term Disability Policy #907374



Additional Medical Plan Programs

SurgeryPlus

Phone: (833) 814-5702

Website: epcepo.surgeryplus.com



SleepCharge

Phone: (877) 615-7257

Website: sleepcharge.com/epcmed



Employee Assistance Program

GuidanceResources (ComPsych)

Phone: (800) 272-7255

Website: guidanceresources.com

Web ID: COM589



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

Employee Benefits Division

Phone: (719) 520-7420

Fax: (719) 520-7497

Website: myepc.helloiris.com

E-Mail: employeebenefits@elpasoco.com

HIPAA Compliance: (719) 520-7402



Flexible Spending Accounts

Employee Benefits Corporation (EBC)

Customer Service: (800) 346-2126

Claim Fax Number: (608) 831-4790

Website: ebcflex.com

Eligibility Requirements

Eligible Employees: Employees classified as full-time are eligible to participate in El Paso County's health insurance benefit plans.

Eligible Dependents: Eligible dependents include your lawful spouse and children who are less than 26 years old. Dependent children that are age 26 or more years old and 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, may continue coverage after age 26. You may be required to provide proof of the child's dependent status to the health care carrier or to the El Paso County Employee Benefits Division.

You must provide proof of relationship for enrolled dependents to the Employee Benefits Division within 30 days of your enrollment. E.g., spouse: marriage certificate, civil union certificate or common law affidavit; child: birth certificate

Benefits Effective Date: Coverage for you and any of your enrolled dependents is effective on the 1st of the month following your full-time date of hire (first day of work).

Enrollment Process

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.

Before starting the enrollment, you will need the following information:

- Decisions on the benefits you want to elect for 2021
- 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 percentage of benefit

Benefits Enrollment Process:

- Go to the Employee Benefits Portal: myepc.helloiris.com (Chrome browser may work best).
- Select "Log In Now," then under the Log in box, select "Sign Up Here" to register on the Employee Benefits Portal from hello iris! using your last name, date of birth and Social Security number.
- Enter your **personal/home e-mail address** and create a password.
- Once logged in, click on the "Enroll Now" button at the top-right of the screen (if screen is minimized, you may need to scroll down).
- Review and verify your personal data for accuracy. Tobacco use information is required for your enrollment in Voluntary Life.
- Review and add any dependent information. Social Security numbers are required. Tobacco use information is required for spouse's enrollment in Voluntary Life.
- When beginning your benefit selections, just start with the Medical plan or select "Enroll for all of them" and iris will guide you through a step-by-step review of each benefit and the plan offerings for you and your dependents. When viewing a plan, you may click on "See Full Details" to find a summary of benefits. There may be a slight lag when moving from one plan to another.
- To move to a previous screen, click on "back" on the upper left within the enrollment screen or select from the menu on the left side of the screen.
- Once you have elected or declined each benefit, you will be directed to your final enrollment Cart. If you are not directed, please select it from the upper right corner of your screen.
- Review your selections, then "Checkout."
- Print or e-mail your summary for your records.

Benefit Coaches from hello iris! are available Monday through Friday from 5 a.m. to 5 p.m. (Mountain) to assist you with the enrollment process by calling (443) 912-5109 or by scheduling a benefit coaching session from your home screen on the Employee Benefits Portal (myepc.helloiris.com). You can chat with a Benefit Coach by clicking the "Help" bubble on any of the screens in the enrollment process.

Enrollment Frequently Asked Questions (FAQ)

What is the deadline to complete new hire benefit enrollment?

You have **31 days** from your full-time hire 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 2) at least one week after your enrollment has been completed to view your ID cards/member information. Medical/prescription 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).

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

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 at myepc.helloiris.com 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.

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.

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 - 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. For questions on the RYP program, e-mail reachyourpeakepc@elpasoco.com or call (719) 520-7420 option 4.

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	\$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% 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 5 for more details.)

Express Scripts Prescription Plan

Prescription Plan is included with Medical Plan enrollment
 Formulary and Provider Directory: express-scripts.com[†]

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

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

24/7 Telehealth: (877) 272-0813

\$10 Copay per Visit with Physician, Nurse Practitioner or Clinical Psychologist (including virtual visits) – 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 tablet or computer. Premise National Virtual Health visits can be performed by phone or video and are available anywhere in the United States. No appointment is needed. National Virtual Visits will be accessed by the My Premise Health app (available on Apple Store and Google Play) or at mypremisehealth.com. These phone and video 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.

SurgeryPlus

SurgeryPlus is a free supplemental benefit that offers higher quality, a great experience and waived deductible and coinsurance for non-emergent surgical procedures. If you are enrolled in the El Paso County EPO Medical Plan, you are automatically enrolled in this benefit at **no additional cost**.

The benefits of using SurgeryPlus include:

- **High-Quality:** SurgeryPlus has already located and rigorously screened the area’s top-quality surgeons. Before being allowed into the network, surgeons are required to meet various qualifications including board certification, fellowship training, minimum volume thresholds, background checks and more.
- **A Better Experience:** A dedicated Care Advocate will manage the entire procedure process for you, including locating a surgeon, scheduling appointments, transferring medical records and arranging all logistics. You will work with the same Care Advocate through the entire process, so they will know all the details of your case and ensure your top satisfaction.
- **Lower Costs:** Because of lower contracted rates, El Paso County will waive your deductible and coinsurance when you use SurgeryPlus. You could save thousands on your procedure!

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 | Phone: 1-833-814-5702

SleepCharge Program

The El Paso County EPO Medical Plan has partnered with NoxHealth to bring you the SleepCharge Program for sleep apnea.

This benefit provides:

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

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

For more information: Online: sleepcharge.com/epcmed | Phone: 1-877-615-7257 | E-mail: sleep@noxhealth.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 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.

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

Please contact the CSC Fitness Center at epcfitness@elpasoco.com or 520-7619 for hours and to schedule your selected work out time

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

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

Health Care Reform Notice

Grandfathered Health Plan: El Paso County believes the 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 healthcare.gov.

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

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Summary of El Paso County Vision Benefits

EyeMed "Access" Vision Plan			
Find a provider at eyemed.com			
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	Once Every 12 Months		
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 Every 12 Months		
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 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. To view a listing of eligible Health Care or Dependent Care expenses, visit the EBC website at ebcflex.com.

Things you need to know about FSAs for 2021:

- The maximum that you can contribute to the **Health Care FSA is \$2,750**.
- 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 all remaining bi-weekly pay periods in the plan year (twice monthly).**
- You may set up direct deposit of reimbursements to the bank account of your choice at ebcflex.com.
- You have a 3-month runout period after the plan year to file 2021 claims for reimbursement - until March 31, 2022. (If terminated, there is a 3-month runout period after the termination date in which claims incurred through the last day of work may be submitted.)
- You are allowed to rollover a minimum of \$50 up to \$550 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 \$550 is forfeited.
- There is no rollover for the Dependent Day Care FSA. Unused amounts at the end of the plan year will be forfeited.
- You do not need to be on the El Paso County Medical Plan to participate.

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.

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.

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Supplemental Benefits

Accident Insurance is designed to help employees 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 the employee based on the amount of coverage listed in the schedule of benefits.

Critical Illness Insurance is designed to help employees 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 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. Employees 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 the employee 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 myepc.helloiris.com.

Life Insurance

Basic Life and AD&D: El Paso County provides Basic Life Insurance for all full-time employees valued at \$40,000 in Life and Accidental Death and Dismemberment (AD&D) coverage and \$2,000 in Life coverage for their dependents.

Voluntary Life and AD&D: Employees interested in electing additional life insurance can do so by enrolling in the Voluntary Life/AD&D Insurance coverage up to the Guarantee Issue levels of the plan 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 enrolled within 31 days of becoming eligible. If you choose to elect coverage above the Guarantee Issue levels you will be required to complete Evidence of Insurability (EOI). EOI can be found at unuminfo.com/elpasocounty under Voluntary Group Term Life Insurance in the Enrollment section.

Beneficiary Designation: Please enter your life insurance beneficiary designations in the Employee Benefits Portal. Updates may be submitted anytime.

Voluntary Life and AD&D		
Age Bands	Non-Tobacco	Tobacco
	Life Semi-Monthly Rate per \$10,000	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		

Unum Life Insurance policies can be found at myepc.helloiris.com.

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 (receive six free sessions to a counselor when referred by GuidanceResources):

- Relationships
- Substances
- Job Pressures
- 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 Guidance
- Work-Life Solutions
- Financial Resources
- Online Support

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

Call (800) 272-7255 or go to 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)

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.