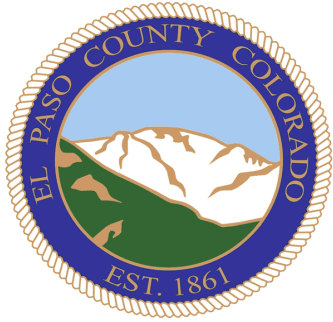


2022 Open Enrollment Guide



EL PASO COUNTY

Financial Services Department Employee Benefits Division

200 South Cascade Avenue, Suite 150-B
Colorado Springs, CO 80903
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**

**Open Enrollment Begins
October 20, 2021
and Ends
November 3, 2021**

Benefits Open Enrollment

During the enrollment period, go to:
myepc.helloiris.com
to complete the enrollment process

Use the checklist below to guide you!

Open Enrollment Checklist

Action is required if you plan to:

- Enroll in the 2022 Reach Your Peak (RYP) Wellness Program**
Must enroll annually to participate.
(See [Reach Your Peak Wellness Program Enrollment](#) on page 5)
- Make changes to your Medical, Dental or Vision Plans**
(See [Medical Plan](#) on pages 4-6, [Dental Plans](#) on page 7, [Vision Plan](#) on page 8)
- Participate in a 2022 Flexible Spending Account (FSA)**
Must elect each year you wish to participate.
(See [Flexible Spending Accounts](#) on page 8)
- Enroll in or increase your 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**
Informational video: vimeo.com/585936979/91ec42ef3a
Donate here: engage.ppunitedway.org/elpasocounty

More information can be found on the EPC Employee Portal via AppLaunch

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)

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

[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



Vision Plan

[EyeMed](#)

Member Services: (866) 723-0596

Website: [eyemed.com](#)

Access Plan H

Group #9728999



El Paso County Retirement Plan

Phone: (719) 520-7490

Fax: (719) 520-7495

Website: [retirement.elpasoco.com](#)

E-mail: epcrpsupport@elpasoco.com



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 Benefits Division

Phone: (719) 520-7420

Fax: (719) 520-7497

Website: [myepc.helloiris.com](#)

E-Mail: employeebenefits@elpasoco.com

HIPAA Compliance: (719) 520-7402

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.

What's New in 2022?

- **Employee Assistance Program (EAP):** Lyra will be our sole EAP beginning in 2022, but you may start using the program now. 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. See [Employee Assistance Program](#) on page 6 for more information about your EAP.
- **No increases to employee health plan contributions!**

Who Must Complete the Benefit Enrollment Process?

- ▲ **Employees who are electing to participate in a 2022 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 2022.



- ★ **Employees enrolled/enrolling in the County medical plan for 2022: Check out the advantages of [Reach Your Peak](#) on page 5.**
Returning RYP participants: You must re-enroll in RYP each year; you are NOT automatically enrolled in the new year.

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 2022**
- **Flexible Spending Account amounts**
- **Dependents' and life insurance beneficiaries' names, dates of birth, addresses and Social Security numbers** (names/Social Security numbers must be as stated on Social Security card)

Benefits Open Enrollment Process:

1. Log into the Employee Benefits Portal from hello iris! at myepc.helloiris.com from any computer or mobile device (Chrome browser may work best).
 - For new registrations, please use your personal/home e-mail address to register. Select "Log In Now," then under the Log in box, select "Sign Up Here" to register using your last name, date of birth and Social Security number.
2. Once logged in, click on the "Enroll Now" button in the upper right corner of your screen (if screen is minimized, you may need to scroll down).
3. Review and verify your personal data for accuracy. Tobacco use information is required for your enrollment in Voluntary Life.
4. Review and add any dependent information. Social Security numbers are required. Tobacco use information is required for spouse's enrollment in Voluntary Life.
5. Select your benefits changes/elections. 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 review all benefits:** Simply 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.
 - **To change only a specific benefit:** From the menu on the left, select the plan you would like to change and apply your change (repeat if you are changing other plans). Iris will automatically move you to the next benefit plan. If you are not making additional changes, you may go to step 6.
6. Once you have selected all your changes/elections, select your Cart in the upper right corner of your screen. (If you have gone through the full benefits review, you may be automatically directed to your Cart.)
7. **Review your selections, then "Checkout" and print or e-mail your Confirmation Statement for your records.**
 - If your changes were only to "decline" a benefit(s), please note that there may be no checkout option. You may access your Confirmation Statement by clicking the "return to your overview" link and selecting "My Elections" on the left side menu.

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.

What is the deadline to complete Open Enrollment?

The deadline is Wednesday, November 3, 2021.

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 remain the same in 2022 (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 2022 RYP enrollment period begins October 20, 2021 and ends November 3, 2021. See page 5, [Reach Your Peak Wellness Program Enrollment](#), for instructions.

Will I receive new ID cards for next year?

No – keep your current ID cards. New cards will only be issued if you are adding a plan or for the medical plan if adding/removing dependents.

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 via e-mail or fax: Social Security cards for all dependents; marriage or civil union certificate or common law affidavit for a spouse, birth certificate for a child.

What if I experience a Qualifying Life Event in 2022?

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 hello iris! 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.

Life Event Instructions can be found in the "Other Resources" section when logged into the Employee Benefits Portal.

What if I plan to retire in 2022?

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.

If you wish to make changes after November 3, 2021, this must be done in writing directly with the Employee Benefits Division no later than December 3, 2021.

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. See page 5 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	\$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 6 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

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.

Reach Your Peak Wellness Program Enrollment

EPC Medical Plan Benefit (must enroll annually to participate)

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.



RYP enrollment is open from October 20-November 3, 2021 for the 2022 plan year!

Who can participate? All employees and their spouses enrolling in the 2022 El Paso County EPO Medical Plan.

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. Use HRA to reimburse eligible El Paso County medical, prescription, dental and vision plan expenses. Continued participation allows you to accumulate up to \$2,000! (2021 HRA funds will be forfeited on January 1, 2022 if not enrolled in the 2022 RYP program.)

How do I participate in RYP? Complete Steps 1 and 2, below, during the enrollment period, no later than November 3, 2021.

Step 1. Log onto or register on the RYP Portal at reachyourpeakepc.com from any computer or mobile device.

- **Returning 2021 participants** must log on to your RYP account and then continue to step 2. You are NOT automatically enrolled for the new year.
- **New participants** must register for a RYP account and then continue to step 2. Employees and spouses must register using the employee's Employee Self Service (ESS) ID.

Step 2. Schedule your 2022 Health Consultation.

- In the RYP portal, schedule your 2022 Health Consultation by following the on-screen instructions. Be sure to complete the process!
- Employee/retiree/spouse must be logged into their own RYP account to schedule a consultation. Please do not schedule more than one per person.
- A confirmation e-mail from RYP will be sent within minutes as proof of your successful 2022 RYP program enrollment. If you do not receive this confirmation, e-mail reachyourpeakepc@elpasoco.com immediately, but no later than November 3, 2021.

More information: The complete 2022 Reach Your Peak program details are available on the EPC Employee Portal and the RYP Portal, reachyourpeakepc.com.

RYP Portal: reachyourpeakepc.com | Phone: (719) 520-7420 option 4 | E-mail reachyourpeakepc@elpasoco.com

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

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), at 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 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:

- **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: (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.

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

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 epcmed.fusionhealth.com/sleep

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

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 Challenges

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 | Phone: (877) 207-9553 | E-mail: care@lyrahealth.com

Employee Fitness Center

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

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

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

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 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 2022:

- 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 **24 pay periods** (twice monthly).
- You have 3 months after the plan year to file 2022 claims for reimbursement – until March 31, 2023.
- 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. (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 2022.**

EBC Mobile App: The new EBC Mobile is now 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!

Note to 2021 FSA participants: The 2021 run-out period ends **March 31, 2022**. The run-out period is the 3-month period after the end of the plan year in which you can submit claims for 2021. 2021 claims received after the run-out period will not be processed.

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. Employee 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 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.

Supplemental Benefits

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 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 myepc.helloiris.com.

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), you will be required to complete Evidence of Insurability for any amount of coverage.

Evidence of Insurability (EOI): Website: 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		

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