



BENEFITS OVERVIEW *for* MORGAN COUNTY SCHOOL DISTRICT RE-3

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May 2022

DISCLOSURE

This presentation includes benefit summaries that provide highlights of the Morgan County School District RE-3 employee benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at the Morgan County School District RE-3. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of the policies, contracts and plan documents are governed by the terms of these policies, contracts and plan documents. Morgan County School District RE-3 reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The Plan Administrator has the authority to make these changes.





WHAT IS CEBT?

Colorado Employers Benefit Trust (CEBT) is a self-funded, governmental multiple employer trust that provides employee benefits for up to four hundred (400) public entities, with over 34,000 employees and dependents covered in the state of Colorado. The CEBT plan offers health, dental, vision and life coverage to the participating groups.

WHO IS WILLIS TOWERS WATSON?

Willis Towers Watson is the broker / administrator for the CEBT. It provides customer service for plan participants to obtain answers on claims and benefits questions at (800) 332-1168 or (303) 773-1373. Willis Towers Watson has service representatives that make periodic visits to the participating groups to answer questions. In addition, the Trust administrator markets for prospective new members. Finally, Willis Towers Watson handles the eligibility and premium invoice process between the Trust and the participating employers.

WHAT ARE THE ROLES OF UMR, CVS CAREMARK, DELTA DENTAL AND VISION SERVICE PLAN (VSP)?

CEBT has contracted with these managed health care companies to provide claims processing and provider network access:

UMR provides third party claim payment services and access to the UHC provider networks for CEBT members who have medical coverage.

CVS Caremark provides the pharmacy payment and access to their provider network for CEBT members who have medical coverage using the United Health Care provider network.

Delta Dental of Colorado provides third party dental claim payment services and access to their Dental PPO and Premier networks.

Vision Service Plan (VSP) provides the vision payment and access to their provider network for CEBT members who have vision coverage.





ENROLLMENT DATES

May 2nd – May 15th



Your time to **MAKE PLAN CHANGES**



ADD DEPENDENTS



DROP DEPENDENTS



MAKE ANY PLAN
CHANGES



Step-by-step instructions can be found there too!

CEBT
Benefit by Trust

Benefits Enrollment

REGISTRATION

Begin by going to www.cebt.org, and clicking on the Community/Online Enrollment Tab.

Employees will click on the first "click here" option to register. Fill in the required fields on the registration page. Please use your work email address, or the email address you have on file with your employer. Press "Go" and you will receive an email shortly after with a link to login.

For Employees
Click Here if you have not registered you need to create your username and password.
Click Here to access the login page for portal for employees.

Create a password, confirm and select change password

Change Your Password

Enter a new password for benita.gil55@willowbrook.com your password must meet all of the following:

- 8 characters
- 1 digit
- 1 number

*New Password
*Confirm New Password

Change Password

VERIFY INFORMATION

Review Profile Details and add in or correct any information that was not completed by your employer. Next press "Save and Select Benefits."

Profile Details

Please review your personal information and then click Save to go to the benefit selection.

First Name: [Text] Last Name: [Text]
DOB: [Text] SSN: [Text] Email: [Text]

Save and Select Benefits

BEGIN ENROLLMENT

Select the "New Hire Enrollment" button in order to choose your benefits.

New Hire Benefits Selection

NEED TO ADD A DEPENDENT?

1. Click on "Add New Dependent"
2. Fill in required information
3. Press "Save Dependent"

Please contact your HR Administrator or Benefits Specialist for any questions.

HOW DO I MAKE CHANGES?

- ONLINE!
- GO TO WWW.CEBT.ORG
- COMMUNITY / ONLINE ENROLLMENT
- FOR EMPLOYEES

For Employees

[Click Here](#) if you have not registered for the online enrollment community and you need to create your username and password.

[Click Here](#) to access the login page for the CEBT online enrollment community portal for employees



ELIGIBILITY AND LIFE EVENTS



Full Time Employees are eligible to enroll in benefits

Who is an eligible dependent?



Legal Spouse or Civil Union Partner



Dependent Children to age 26



Outside of new group enrollment, **proof documents** are required to add dependents!



QUALIFYING LIFE EVENT

When can I add or drop a dependent outside of my initial hire or open enrollment?

IF A QUALIFYING LIFE EVENT OCCURS...



Change in marital status

- Marriage, death of spouse, divorce, legal separation



Change in number of dependents

- Marriage, birth, death, adoption of child, placement of child for adoption



Change in spouse's coverage

- Commencement or termination of health coverage

In order to make changes outside of open enrollment, you must provide **proof of qualifying event** documents!

When a qualifying event occurs, you have **30 days** from the date of the event to notify HR



MEDICAL BENEFITS



2022 Medical Plans

Plan	PPO 3	PPO 6	HDHP 3
Network	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Coinsurance	80/20 In Network	80/20 In Network	80/20 In Network
Office Visit Copay	\$35 Copay	\$50 Copay	Deductible + 20% to OOP Max
Specialist Visit	\$35 Copay	\$50 Copay	Deductible + 20% to OOP Max
Lab	\$35 Copay	\$50 Copay	Deductible + 20% to OOP Max
X-Ray	\$35 copay in office setting, outpatient subject to deductible	\$50 copay in office setting, outpatient subject to deductible	Deductible + 20% to OOP Max
Deductible Single In / Out	\$1,000 Combined	\$3,000 Combined	\$3,000 Combined
Deductible Family In / Out	\$2,000 Combined	\$6,000 Combined	\$6,000 Combined
Out of Pocket Maximum Single In / Out	\$3,750 / \$7,500	\$5,000 / \$10,000	\$5,000 / \$10,000
Out of Pocket Maximum Family In / Out	\$7,500 / \$15,000	\$10,000 / \$20,000	\$10,000 / \$20,000



MEDICAL BENEFITS



2022 Medical Plans

Plan	PPO 3	PPO 6	HDHP 3
Imaging (CT, PET, MRI)	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max
Inpatient Hospital	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max
Outpatient Hospital	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max
Urgent Care	\$75 Copay	\$75 Copay	Deductible + 20% to OOP Max
Emergency Care	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max
Prescriptions Retail	Generic \$20 Preferred \$40 NonPreferred \$60	Generic \$20 Preferred \$40 NonPreferred \$60	Deductible then: Generic \$20 Preferred \$40 NonPreferred \$60
Prescriptions Mail Order	2 X Copay	2 X Copay	2 X Copay



MEDICAL SPENDING ACCOUNTS

Plan	Flexible Spending Account FSA	Health Savings Account HSA	Health Reimbursement Account HRA
What is it?	A flexible spending account (FSA) is a tax-free account that reimburses employees for expenses not covered by any other means.	A health savings account (HSA) is a tax-advantaged medical savings account	This is an optional account that is employer owned and funded to reimburse for medical expenses (copays, deductibles, coinsurance).
Who can contribute?	Employee only	Employer and Employee	Employer only
How much?	\$2,850 (medical) \$5,000 (childcare) \$570 (rollover)	\$3,650 (single) \$7,300 (family)	Employer Decision
Portability	FSAs are not portable; account balance is forfeited when participation terminates (unless COBRA is elected)	HSAs are portable (e.g., when an employee changes jobs)	Funds may rollover from year to year as dictated by employer
Compatible plan	PPO3 & PPO6 (medical) PPO3, PPO6, & HDHP (childcare)	HDHP 3	PPO6
Employer Contribution	\$0 employee contributions only	\$750 annually	\$1,000 annually



- **Men/Women**
 - Colonoscopy/Cologuard
 - Routine vision exam
 - General immunizations
 - Influenza, Hepatitis A & B, HPV, etc
 - Shingles vaccines
 - Shingrix – age 50 and older
- **Women**
 - Routine Mammograms
 - Well woman visits
 - Breast pump (one per pregnancy)
- **Men**
 - Prostate Specific Antigen (PSA)
- **Children**
 - Behavioral screening
 - Developmental screening
 - Tuberculin testing



PREVENTATIVE BENEFITS





PHARMACY BENEFITS

- **CVS Caremark is your Pharmacy vendor**
- **CVS Caremark contracts with many pharmacies such as:**
 - King Soopers / City Market (Kroger stores)
 - Safeway
 - Walmart
 - Walgreens
- **Maintenance Medications**
 - 90 day mail order
 - Cost is 2X regular copay
 - Buy two get one at no additional cost
 - Go online to set up: [Caremark.com](https://www.caremark.com) or call **866-885-4944**



DENTAL BENEFITS – PLAN B

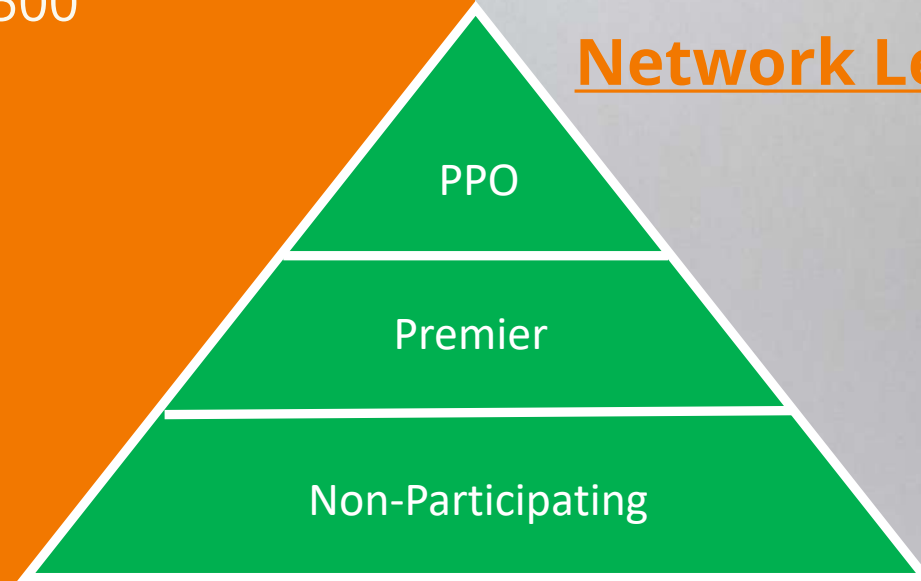
- Annual Max = \$1,500
- Lifetime Ortho Max= \$1,500 (children up to age 19)

PREVENTION FIRST

- Preventative care is covered 100% and **not** applied to the annual max!

RIGHT START FOR KIDS

- Applies to dependent children up to age 13
- No deductible or coinsurance on all services (except ortho)
- All services paid 100% up to plan year max



Network Levels

 DELTA DENTAL®





VISION BENEFITS – PLAN B

- Network of providers=VSP
- Benefit year is a **rolling 12 months**
 - For instance, if you access vision benefits in October of 2021, you cannot access benefits until October 2022
- **No ID Card**
- To find a VSP provider

Go to www.VSP.com

Enter zip code to find local providers

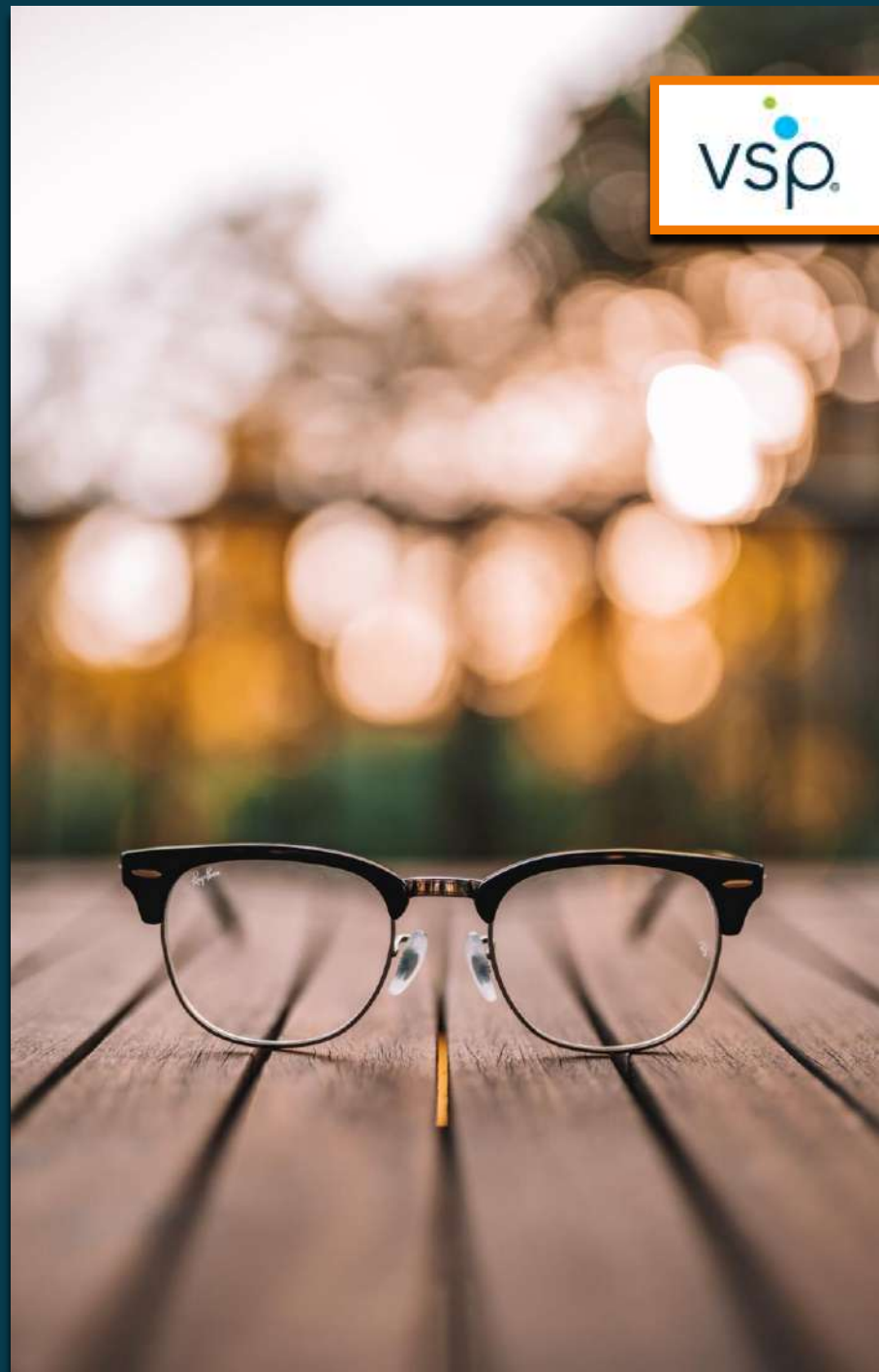
Exam	12 Months: \$15 Copay
Lenses	12 Months: \$15 Copay
Frames	24 Months: \$160 Allowance
Contacts	12 Months: \$160 Allowance





VISION ENHANCEMENTS

- Standard progressive coverage in full
- Walmart is now an affiliate (in network provider)
- UV Coverage in Full
- Adult Polycarbonate Coverage in Full



LIFE AND AD&D BENEFITS

Employer Paid

Class	Amount of Life Insurance*
All employees	\$20,000
All employees AD&D	\$20,000

Your amount of insurance will be reduced as follows:

Age	Amount
65	40%
70	65%
75	75%
80	80%



THE COST OF YOUR BENEFITS

PPO3			
Tier	Total Cost	Employer Contribution	Employee Pays
EE	\$885	\$821.50	\$63.50
EE + Spouse	\$1,859	\$821.50	\$1,037.50
EE + Child(ren)	\$1,637	\$821.50	\$815.50
Family	\$2,434	\$821.50	\$1,612.50

HDHP 3			
Tier	Total Cost	Employer Contribution	Employee Pays
EE	\$759	\$759	\$0
EE + Spouse	\$1,594	\$759	\$835
EE + Child(ren)	\$1,404	\$759	\$645
Family	\$2,087	\$759	\$1,328

PPO6			
Tier	Total Cost	Employer Contribution	Employee Pays
EE	\$759	\$759	\$0
EE + Spouse	\$1,594	\$759	\$835
EE + Child(ren)	\$1,404	\$759	\$645
Family	\$2,087	\$759	\$1,328



THE COST OF YOUR BENEFITS

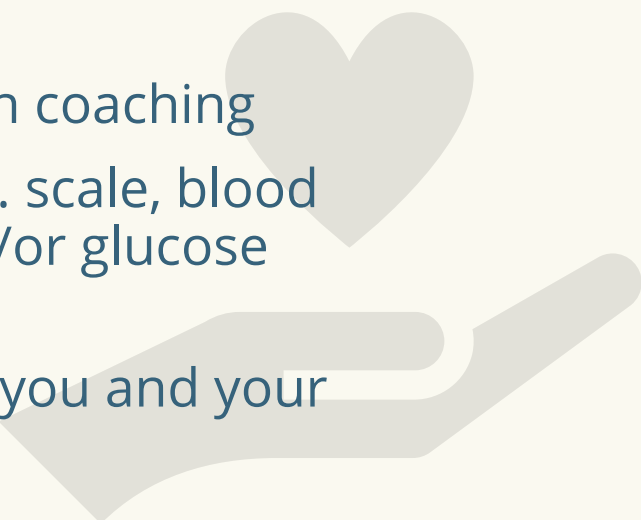
Dental B			
Tier	Total Cost	Employer Contribution	Employee Pays
EE	\$28	\$14	\$14
EE + Spouse	\$58	\$14	\$44
EE + Child(ren)	\$79	\$14	\$65
Family	\$107	\$14	\$93

Vision B			
Tier	Total Cost	Employer Contribution	Employee Pays
EE	\$8	\$4	\$4
EE + Spouse	\$16	\$4	\$12
EE + Child(ren)	\$17	\$4	\$13
Family	\$27	\$4	\$23



Omada Health

- Digital disease management program
- Personalized care with managing chronic conditions!
- Data – powered human coaching
- Connected Devices (i.e. scale, blood pressure monitor, and/or glucose monitor)
- Curriculum tailored to you and your specific circumstances
- No additional cost!
- <https://go.omadahealth.com/cebt>



KEY AREAS:

Pre-Diabetes



Diabetes



Musculoskeletal

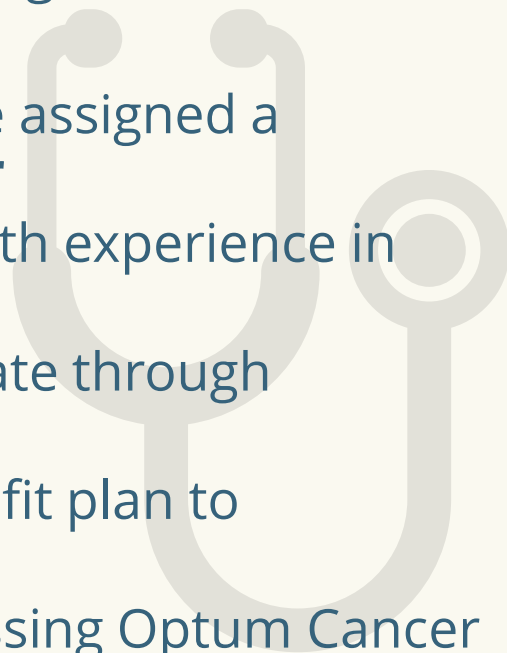


Hypertension



UMR Cancer Resource Services Program

- Personal support following a cancer diagnosis
- Program participants are assigned a **personal case manager**
 - Registered nurses with experience in cancer care
 - Serve as your advocate through treatment plan
 - Work with your benefit plan to determine coverage
 - Assist you with accessing Optum Cancer Centers of Excellence (COE) facilities
- Contact the CARE team phone number on your medical card to enroll in the CRS program! **866 494 4502**



Optum Cancer COEs deliver:

- ✓ **Expertise in rare and complex cancers**
- ✓ **Expanded treatment options**
- ✓ **Shorter stays and fewer complications**
- ✓ **Improved outcomes and financial savings**



TELADOC

- **REGISTER** with Teladoc before you get sick!
- It saves time and money
- **No cost** to employee or dependent
- What can I use Teladoc for?
 - Cold & flu
 - Allergies
 - Sinus problems
 - Sore throat
 - Respiratory infection



To Register:

- [Teladoc.com/CEBT](https://teladoc.com/CEBT)
- 1-800-TELADOC (835-2362)
- Download the app

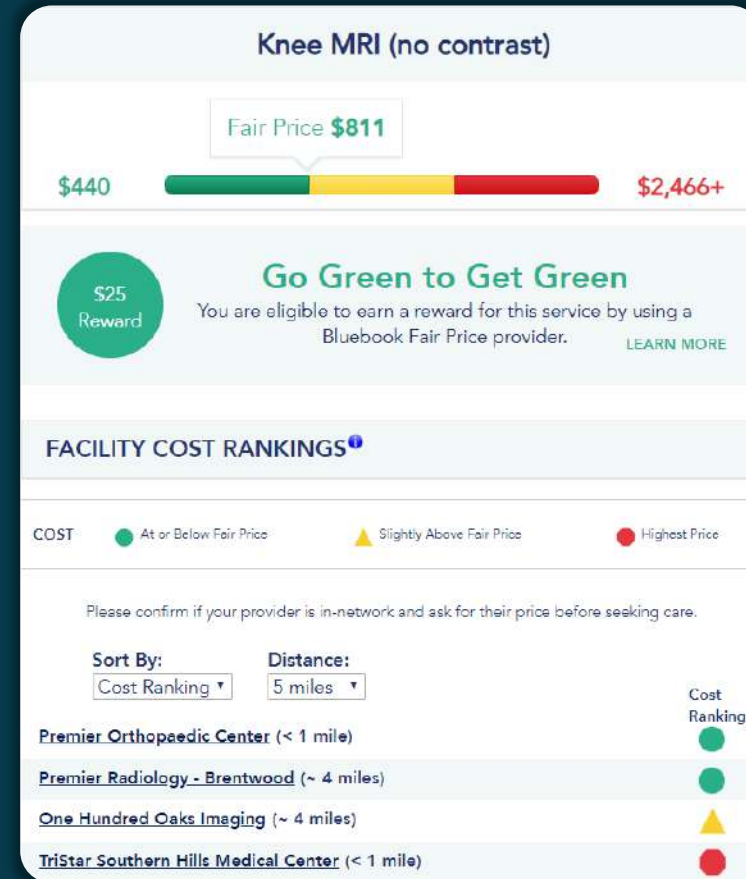


HEALTHCARE BLUEBOOK

- Cost transparency tool
- Allows you to “shop” for healthcare
- Search amongst **green**, **yellow**, and **red** providers
 - **Fair price**
 - **Above fair price**
 - **Highest price**
- If you use a **green**, low-cost facility, you can be eligible for a **rewards** check in the mail! Reward amounts vary from \$25-\$1500



Navigate to site from cebt.org
Company Code: CEBT





SURGERYPLUS



High Quality

- 100% Board Certified Surgeons
- Elite, National High-Performance Network
- Rigorous Screening & Reduced Complications



Full-Concierge Service

- Dedicated Care Advocate throughout your surgical experience
- No employee administrative burden



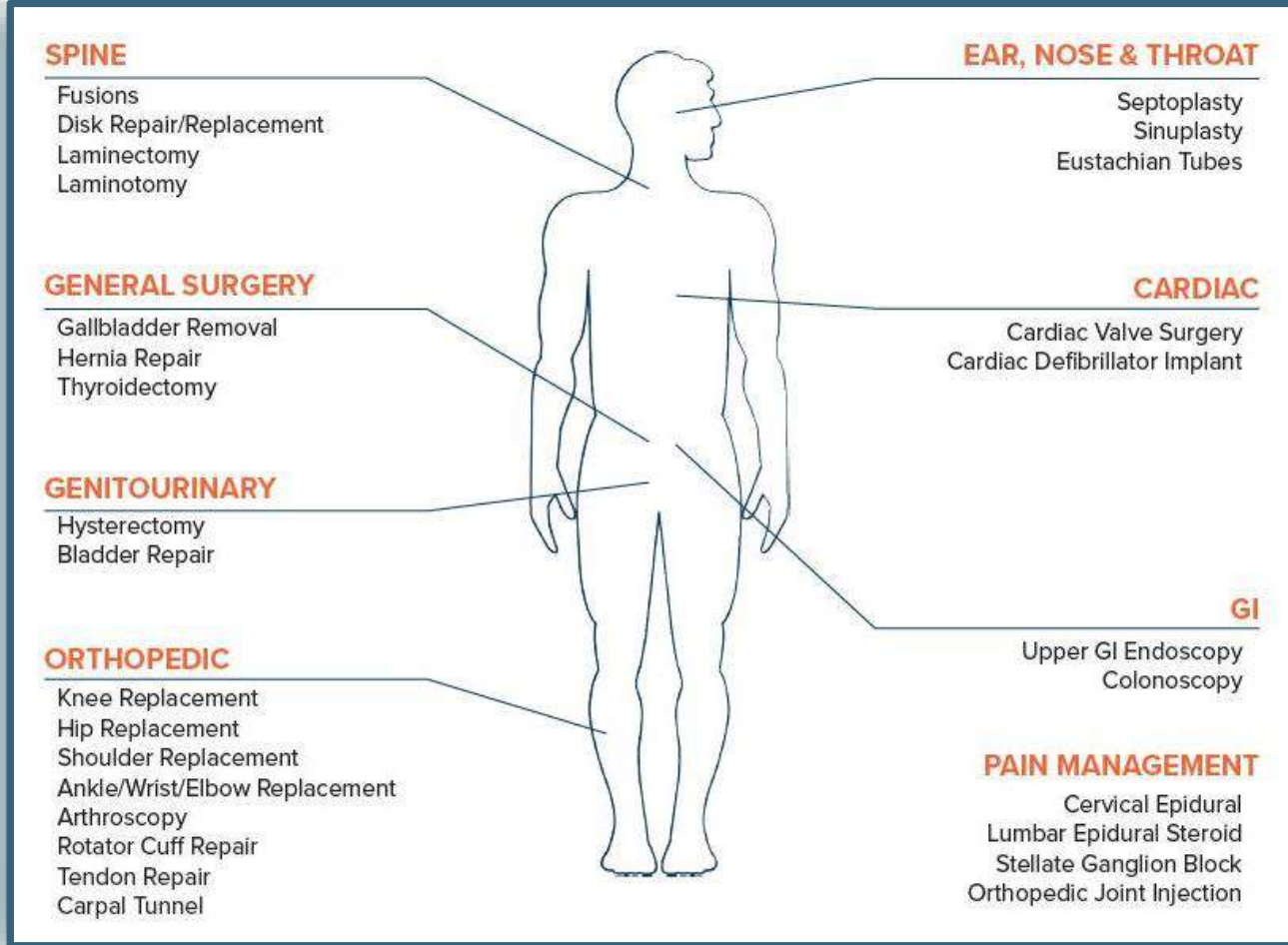
Incentivized Pricing

- No unexpected bills from your provider
- 100% In-Network Providers
- Out of pocket costs waived for episode of care (HDHPs need to meet their deductible first)





SURGERYPLUS



Contact

Phone: (855) 200-6675

Access code on website: **surgeryplus**

TRIAD EMPLOYEE ASSISTANCE PROGRAM (EAP)

- EAP is a short-term, solution-based counseling
- You have access to **six** counseling sessions per year, per incident
- Triad EAP is a prepaid service: No cost to you
- Common issues that you can be seen for are divorce, parenting dilemmas, death of a loved one, relationship issues, conflict
- Confidential





TRIAD EMPLOYEE ASSISTANCE PROGRAM (EAP)



Mental Health Counseling



Financial Counseling



Legal Counseling



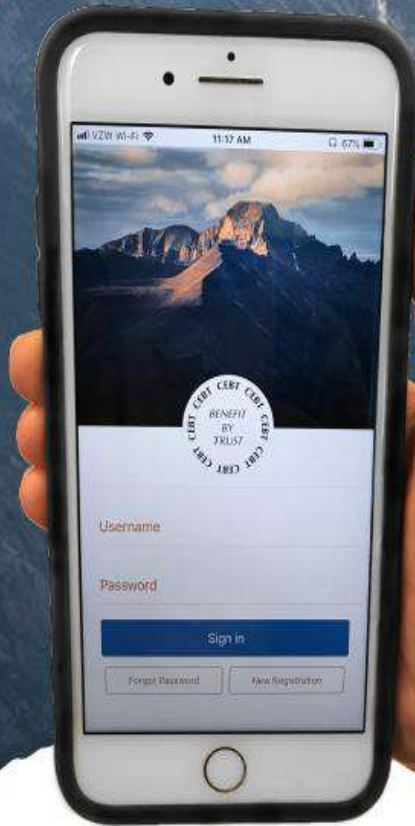
Preauthorization



CEBT
Benefit by Trust

BENEFITS AT **YOUR FINGERTIPS**

CEBT's **mobile app** gives you simple and convenient access to view your benefits



Download the CEBT
MOBILE APP

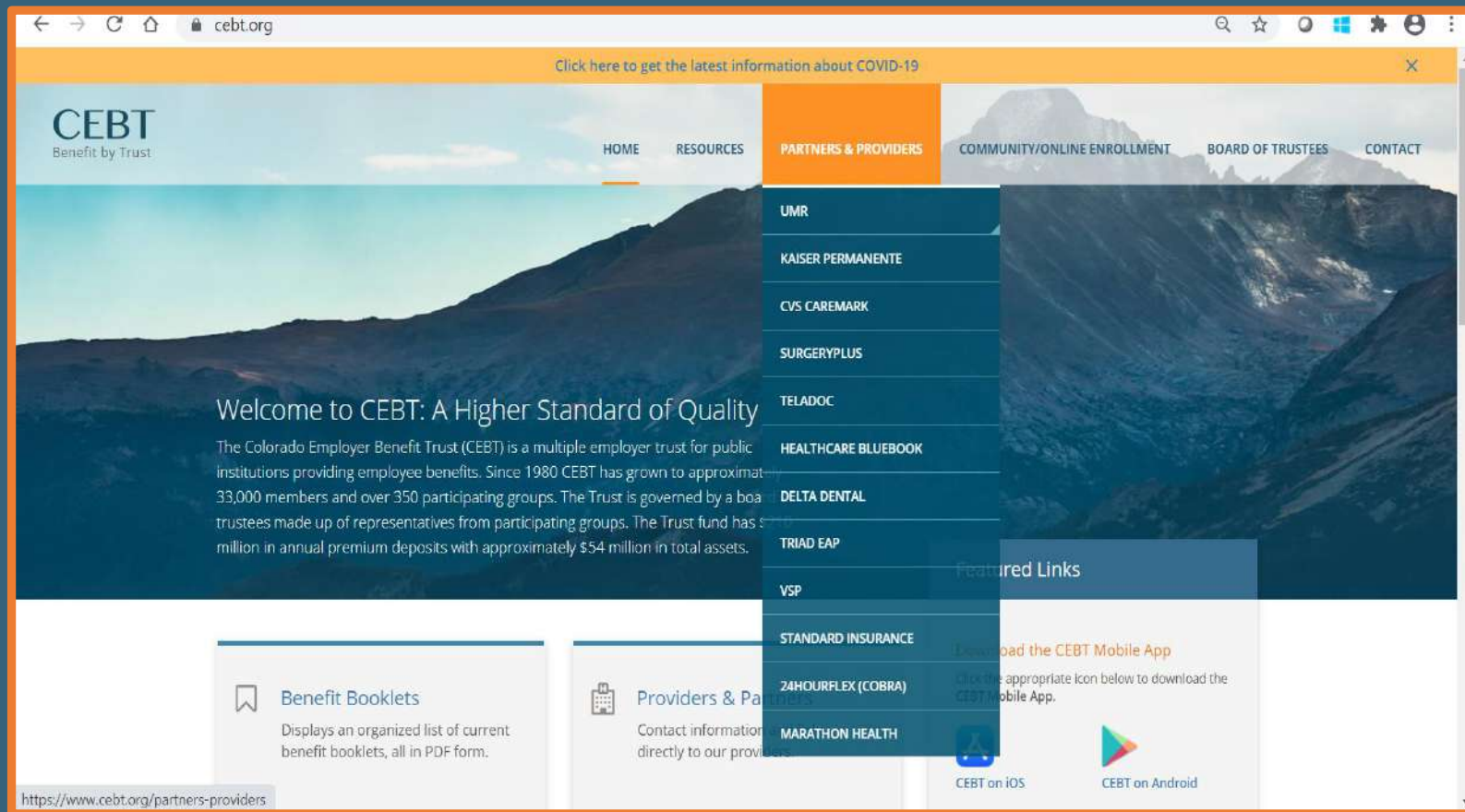
CEBT MOBILE APP

- View your benefits, find providers, access ID cards, submit questions
- Username and password are the same as your online enrollment credentials
- Read-only, right now (i.e., cannot enroll using the mobile app)
- Download the CEBT Mobile App
 - Available for iPhone APP and Android APP on Google play



CEBT.ORG

- Don't forget to use the website as a resource!
- Benefit Booklets, Forms, Contact Info, Question Submission, Online Enrollment, etc



CONTACT INFORMATION

Colorado Employer Benefit Trust

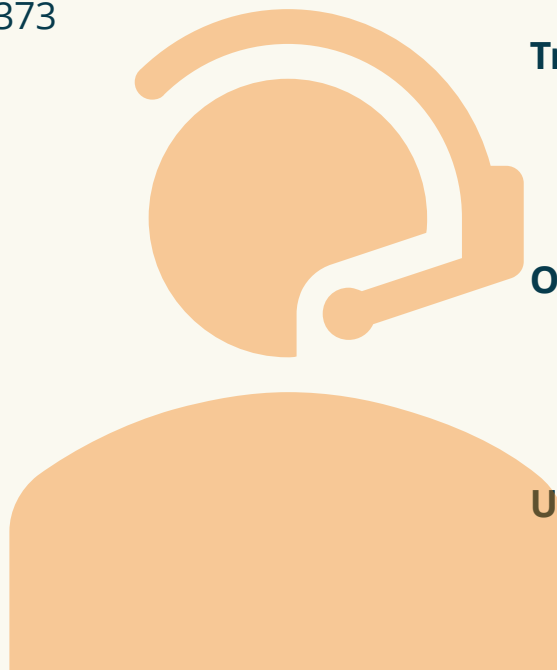
Monday – Thursday 7:30 – 4:30,
Friday 7:30 – 4:00
1-800-332-1168 or 303-773-1373

Teladoc

Get to website from cebt.org
1-800-TELADOC (835-2362)

Healthcare Bluebook

Get to website from cebt.org
Company Code: CEBT



SurgeryPlus

855-200-6675
Get to website from cebt.org
Access code: surgeryplus

Triad Employee Assistance Program

877-679-1100 or 970-242-9536
www.triadeap.com
Username: CEBT, Password: eap

Omada Health

888-409-8687
<https://omadahealth.com/cebt>

UMR Cancer Resource Services Program

866-494-4502



Allstate

Background:

- Fortune 100 Company
- Rated A+ A.M. Best
- Over 40,000 Groups with Coverage
- Niche Focused

Benefits of Employer Sponsored Plan:

- Guaranteed Issue
- Portable
- Easy to enroll
- Group rates
- Enhances your benefit package
- Pre Tax (Accident Only)



Allstate

Accident Coverage:

- Benefits are paid directly to you
- Does not coordinate with your current medical coverage
- Can have your coverage elsewhere
- Can cover Yourself, + Spouse, +Children or family
- Designed to help supplement and help cover OOP on medical

Critical Illness:

- Issue Age / Age of Entry
- Paid Directly to You
- Easy to Understand- Two levels of coverage: \$10,000 or \$20,000
- Examples of what is covered:
 - Heart Attack, Stroke, Cancer, Advanced Alzheimer's, Advanced Parkinson's, Coma, Loss of Sight,
- Waiver of Premium
- Dependents receive 50% of employee coverage

