

**BRIGHTON FIRE RESCUE DISTRICT**

**BRANCH # S1**

# **A GUIDE TO YOUR CEBT EMPLOYEE BENEFITS**

## **BENEFIT PLANS**

**CEBT MEDICAL PPO 3**

**& KP-DHMO 1000**

**CEBT DENTAL PLAN A**

**CEBT VISION PLAN C**

**CEBT GROUP LIFE**



### **PLANS ARRANGED BY:**

**WTW  
555 17<sup>TH</sup> STREET,  
SUITE 2050  
DENVER, CO 80202**

**PHONE: 303-773-1373  
FAX: 303-773-1685  
WATTS: 800-332-1168**

## WHAT IS CEBT?

The Colorado Employer Benefit Trust (CEBT) is a self-funded, governmental multiple employer trust that provides employee benefits for over four hundred and fifty (450) public entities, with over 40,000 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 WTW?

WTW serves as the broker and administrator for the CEBT. It provides customer service to plan participants, helping them obtain answers to questions about claims and benefits at (800) 332-1168 or (303) 773-1373. WTW has service representatives who make regular visits to the participating groups to address any inquiries. Additionally, the Trust Administrator is responsible for marketing to prospective new member employer groups. Finally, WTW manages the eligibility process and the premium invoicing between the Trust and the participating employers.

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

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

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

**Kaiser** provides third party claim payment services and access to the Kaiser 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 Healthcare 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.

A significant portion of your daily correspondence, which includes important documents like Explanations of Benefits (EOB) and requests for additional information, will be sent to

you by the vendor partners listed above. These organizations play a crucial role in managing your health benefits.

You will also receive identification cards that serve as proof of your coverage. These cards will be provided by UMR or Kaiser Permanente for your medical coverage, by CVS Caremark for your prescription drug coverage (with UMR medical), and by Delta Dental for your dental coverage. However, it's important to note that VSP, which provides vision services, does not issue identification cards and operates without them.



## CEBT MEDICAL BENEFITS COMPARISON

BRIGHTON FIRE RESCUE DISTRICT

MEDICAL BASE PLAN	PPO3	KP-DHMO 1000
<b>Office Visit (Primary   Specialty)</b>	\$35 Copay   \$35 Copay	\$35 Copay   \$45 Copay
<b>Deductible (Single   Family)</b>	\$1,000   \$2,000 Embedded	\$1,000   \$2,000 *Embedded
<b>Coinsurance (In   Out)</b>	20% In   *40% Out	20% In network only
<b>Out of Pocket Single (In   Out)</b>	\$3,000   \$6,000	\$3,500
<b>Out of Pocket Family (In   Out)</b>	\$6,000   \$12,000	\$7,000
<b>Inpatient Hospital</b>	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max
<b>Outpatient Hospital</b>	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max   Amb Surg Center \$500 Copay
<b>Rx Retail</b>	Generic \$20   Preferred \$40   Non-Preferred \$60	Generic \$20   Preferred \$40   Non-Preferred \$60   Specialty 20% coins up to \$250
<b>Rx Mail Order</b>	2 X Copay	2 X Copay
<b>Preventative Visit</b>	Covered 100%	Covered 100%
<b>Chiropractic</b>	\$35 Copay   20 Visits per year	\$35 Copay   20 Visits per year
<b>Teladoc</b>	Covered 100%	N/A
<b>Telehealth</b>	\$35 Copay	Covered 100%
<b>Advanced Imaging</b>	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max
<b>X-ray</b>	\$35 Copay office setting   Outpatient setting Deductible + 20% to OOP Max	Deductible + 20% to OOP Max
<b>Lab</b>	\$35 Copay	\$0 Copay office setting   Outpatient setting Deductible + 20% to OOP Max
<b>Urgent Care</b>	\$75 Copay	\$50 Copay
<b>Emergency Care</b>	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max

This comparison of coverage is intended only as a general description for the principle in network features of the benefit plans. If there are questions about a particular benefit or the coverage tier, please refer to the full plan document that is posted on the [www.cebt.org](http://www.cebt.org) website for specific coverage details.



\*Charges are subject to Usual & Customary (U&C). These charges are considered in excess of the Reasonable Reimbursement, the Recognized Amount, the Usual and Customary charge, the Negotiated Rate, or the fee schedule. Exclusions under this category do not apply to payments that may be required under the No Surprises Act.

Preventative Services – will be processed following the Federal Patient Protection and Affordable Care Act. For more information on these services go to <https://cebt.org/benefit-booklets>.

PPO Note: Combination of PPO and Non PPO out of pocket limit will never exceed the Non PPO out of pocket limit.

PPO Plan deductibles fall under the definition of an Embedded deductible where any single member of a family doesn't have to meet the full family deductible for the after-deductible benefits to kick in. Once they meet the individual deductible, plan benefits will start to pay.

The member must use a contracted Kaiser Permanente provider for all care. Out of network providers are only covered if the charges are for emergency treatment. If this is not done, there is no guarantee that the charges will be covered.

Kaiser Preventative Services – will be processed following the Federal Patient Protection and Affordable Care Act. For a full list go to [https://healthy.kaiserpermanente.org/colorado/learn/preventive-services?kp\\_shortcut\\_referrer=cp.org/prevention#p1](https://healthy.kaiserpermanente.org/colorado/learn/preventive-services?kp_shortcut_referrer=cp.org/prevention#p1)



## CEBT DENTAL BENEFITS SUMMARY

BRIGHTON FIRE RESCUE DISTRICT

BENEFIT INFORMATION (SUBJECT TO DENTAL GUIDELINES)  
PPO AND PREMIER

<b>PREVENTION FIRST</b> PPO AND PREMIER NETWORKS ONLY	Diagnostic and Preventive services do not count against the annual maximum when you see a PPO or Premier provider for all services.
<b>RIGHT START 4 KIDS</b> PPO AND PREMIER NETWORKS ONLY	Covers children up to their 13th birthday at 100% with no deductible (for the same services outlined in the plan, up to the annual maximum, and subject to limitations and exclusions). The child must see a Delta Dental PPO or Premier provider to receive the 100% coinsurance. If an out-of-network provider is seen, the adult coinsurance levels will apply. Orthodontics, if selected as part of the group's plan, is not covered at 100% but at the plan's listed coinsurance.
<b>COVERED SERVICES</b>	<b>DENTAL A</b>
<b>Annual Max</b>	\$2,000
<b>Deductible (Single   Family)</b>	\$50   \$150
<b>Preventative Services</b>	Covered at 100%   routine exams & cleanings 2 times per cal year, bitewing x-rays once per cal year, full mouth x-rays eligible once in a 5-year period
<b>Basic Services</b>	Covered at 80%   emergency treatment, space maintainers, simple extractions, anesthesia and restorative fillings, oral surgery, endodontics, periodontics, root canal
<b>Major Services</b>	Covered at 50%   crowns, partial or full dentures, implants
<b>Orthodontia Services</b>	Covered at 50% with lifetime max of \$2,000. Includes adults and dependent children through age 26

You are enrolled in 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. There are three levels of dentists to choose from.

**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.

**Non-Participating Dentist** - Payment is based on the non-participating Maximum Plan Allowance. Members are responsible for the difference between the non-participating MPA and the full fee charged by the dentist. You will receive the best benefit by choosing a PPO dentist.

Members may add coverage once a year at Open Enrollment. Coverage may only be dropped by an employee or dependent with proof of qualifying event. This is a brief description of services covered under your dental plan. Please refer to the Plan Document for full plan details. If differences exist between this summary and the Plan Document, the Plan Document will govern.



## CEBT VISION BENEFITS SUMMARY

BRIGHTON FIRE RESCUE DISTRICT

COVERAGE	VISION C
<b>Carrier   Network</b>	VSP
<b>Benefit Frequency</b>	Exam, Lenses and Frames eligible every 12 months  20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last Well Vision Exam.  Extra \$20 to spend on featured frame brands. Go to <a href="http://vsp.com/offers">vsp.com/offers</a> for details.
<b>Routine Exam</b>	\$10 Copay
<b>Lenses, per pair</b>	
<b>Single</b>	\$10 Copay
<b>Bifocal</b>	\$10 Copay
<b>Trifocal</b>	\$10 Copay
<b>Lenticular</b>	\$10 Copay
<b>Frames</b>	\$175
<b>Contacts</b>	\$175

<b>EXTRA SAVINGS</b>  (for Vision Plan B and Vision Plan C)	<b>Glasses and Sunglasses</b>
	Extra \$20 to spend on featured frame brands. Go to <a href="http://vsp.com/offers">vsp.com/offers</a> for details.
	20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.
	<b>Routine Retinal Screening</b>
	No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam
	<b>Laser Vision Correction</b>
	Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities.

**Exclusions:** Benefits covered under Worker's Compensation Act, surgery or medical treatment of eyes, replacement of lost, stolen or broken lenses and/or frames, services and supplies for which you or your dependent are not required to pay, services and supplies not listed.

An employer must have at least 25% of the eligible employees enrolled in the plan in order to offer coverage.

This is only intended to highlight some of the pertinent provisions of the Group Plan; such Plan will control in all instances.

## CEBT LIFE BENEFITS



### SCHEDULE OF BENEFITS

#### LIFE INSURANCE, ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

CLASS	AMOUNT OF LIFE INSURANCE*	FULL AMOUNT OF AD&D INSURANCE
All employees	\$50,000	\$50,000

\*Your amount of insurance will be reduced as follows:

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

This is only intended to highlight some of the pertinent provisions of the Group Plan; such Plan will control in all instances.

# Getting Started With Open Enrollment

## Registration / Login

1. Visit [www.cebt.org](http://www.cebt.org) and click on the Community/Online Enrollment Tab.
2. First-time users will click the first "Click Here" option to register.
  - a. Returning Employees click on the second "Click Here" option. You don't need to create a password or go through registration. If you forgot your password, click on the "Forgot Your Password" link underneath the Login button. Create a password, confirm, and select change password.
3. Fill in the required fields on the registration page. Please use your work email address or the email address on file with your employer.
4. Press "Create," and you will receive an email shortly after with a login link.

## Begin Enrollment

Open Enrollment

1. Select the "Open Enrollment" button to choose plan elections for the upcoming year.
2. Review the benefit options available and select a plan for each tab (Medical, Dental, Vision, etc.).
3. Select Next or go to the next tab.
4. Check the box next to the dependent you wish to add to include them in coverage. You will need to do this for each benefit tab.
5. You can choose to waive coverage.
6. If the employer pays the benefit, it will automatically be checked, and you can't uncheck it.
7. You can "Save Progress & Complete Later," or you can "Preview Benefits & Complete Enrollment"

## Wondering Which Plan to Choose?

Refer to the benefit descriptions for a comparison of the different plan designs. [Benefit Description](#)



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

## Need to Add Dependent?

1. Scroll down on the benefits page and click "Add a New Dependent."
2. Fill in the required information.
3. Press "Save Dependent."

Add Dependents

## Add a Beneficiary

You can add multiple beneficiaries by selecting the + sign and inputting their name, relationship, and percentage. The total percentage of all primary or contingent beneficiaries should equal 100%. \*Enter a number only with no symbol.

## Preview & Submit Enrollment

Select "Preview Benefits" to review your benefits before submitting. Select "Save & Finish" to submit enrollment.

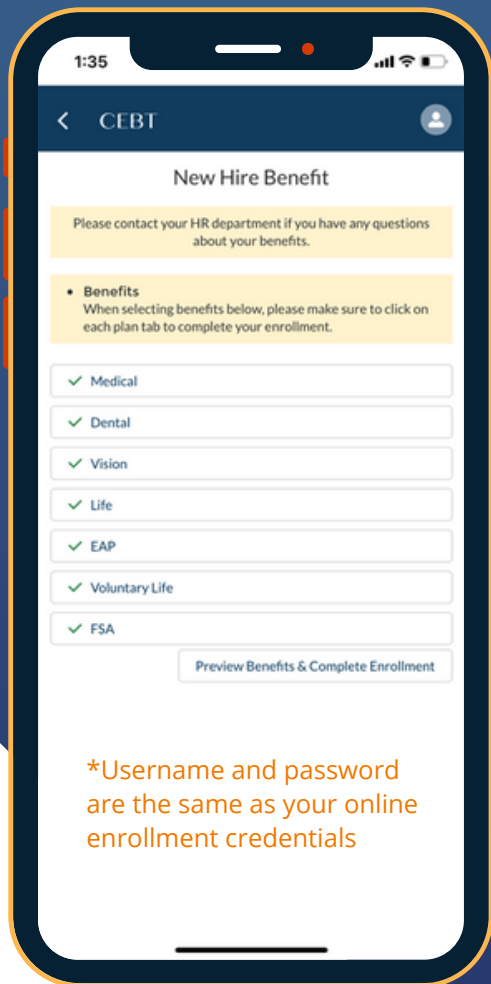
## Upload Dependent Verification

After selecting "Save & Finish," you will be taken to a page to upload documents. Upload proof of dependent documentation for any new dependent being added to your benefits (i.e. birth certificate, marriage certificate, adoption papers, common law certificate, civil union certificate), and press upload. Dependent Verification is required within 30 days. If you do not have it at enrollment, press "Skip and Continue" and submit it to your HR administrator or you can log back in to upload it.

## Review & Print Elections

Select "Summarize Coverages" to review your enrollment. Print your election summary for your records or future reference.





# BENEFITS AT YOUR FINGERTIPS

The CEBT Health Plan mobile app gives you simple and convenient access to manage your health care benefits on the go.



## ENROLL IN BENEFITS

**New features:** Enroll in your benefits, view current plans and dependents, download benefits summaries, and process life event/open enrollment changes.



## FIND A PROVIDER

Search for in-network providers and easily navigate to find more information regarding CEBT's Valued Partners.



## VIEW & ORDER ID CARDS

Keep a version of your ID cards handy - Access or print your digital ID cards and order new ID cards.



## CONNECT WITH CUSTOMER SERVICE

Ask a CEBT customer service representative benefit or claim questions through opening a case.

DOWNLOAD THE  
'CEBT HEALTH PLAN' APP



DOWNLOAD  
NOW



DOWNLOAD  
NOW

# Get all your answers **quick** and **easy** @ [umr.com](http://umr.com)

## Make [umr.com](http://umr.com) your first stop

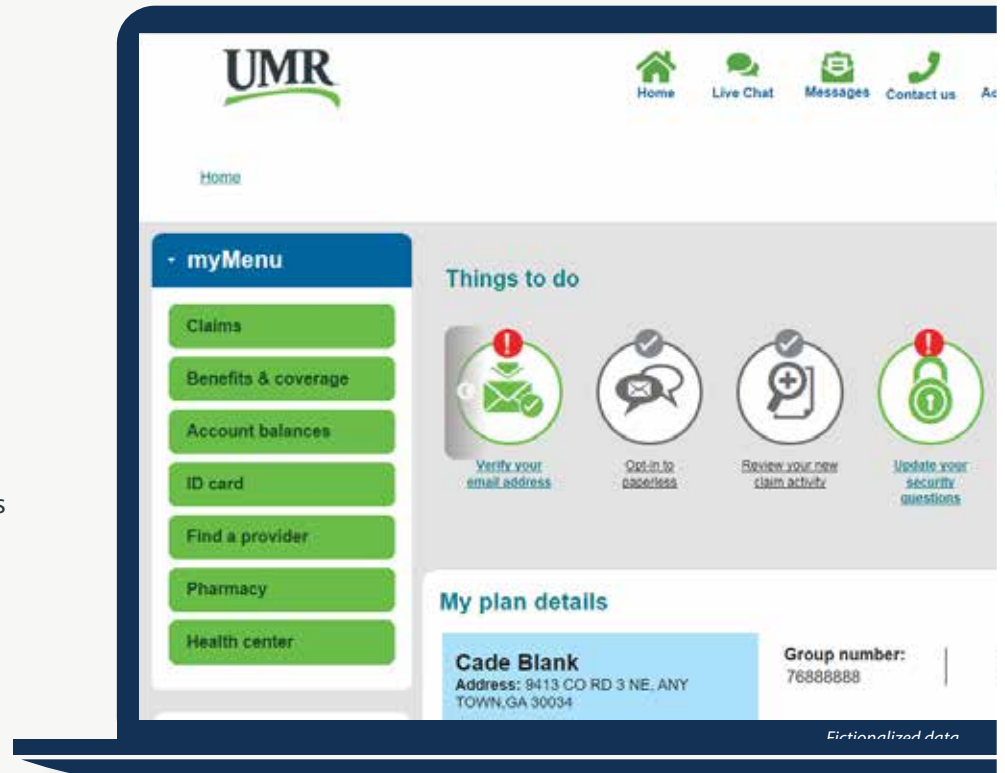
You want managing your health care to be fast and easy, right? You got it. At [umr.com](http://umr.com), you'll find everything you want to know – and need to do – as soon as you log in.

No hassles. No waiting. Just the answers you're looking for anytime, night or day!

### Log in now to:

- View **Things to do**, your personalized benefits to-do list
- Check your benefits and see what's covered
- Look up what you owe and how much you've paid
- Find a doctor in your network
- Learn about medical conditions and your treatment options
- Access tools and trusted resources to help you live a healthier life

*Note: The images shown reflect available features within our desktop site. These features may or may not be available to all users, depending on your individual and/or company benefits.*



## The **UMR app** is another way we're reimagining health care to work for you.

We have a smarter, simpler, faster way to manage your health care benefits, right from the palm of your hand.

### With just a tap, you can:

- Access your digital ID card
- View your plan details on-demand – anytime, anywhere
- Find out if there is a co-pay for your upcoming appointment
- Chat, call or message UMR's member support team

## Stay connected to your health care and download the UMR app today!

Simply scan the QR code to the left or visit your app store to get started.



## You don't need a Ph.D. to understand your benefits

We've made it easy to find the top things people want to know. Choose **Benefits & coverage** from **myMenu** to find out:

- What health care services are covered?
- What's the cost difference between an in-network and out-of-network service?
- What's your deductible, and are you close to reaching it?
- Is there a co-payment for your office visit? If so, how much?

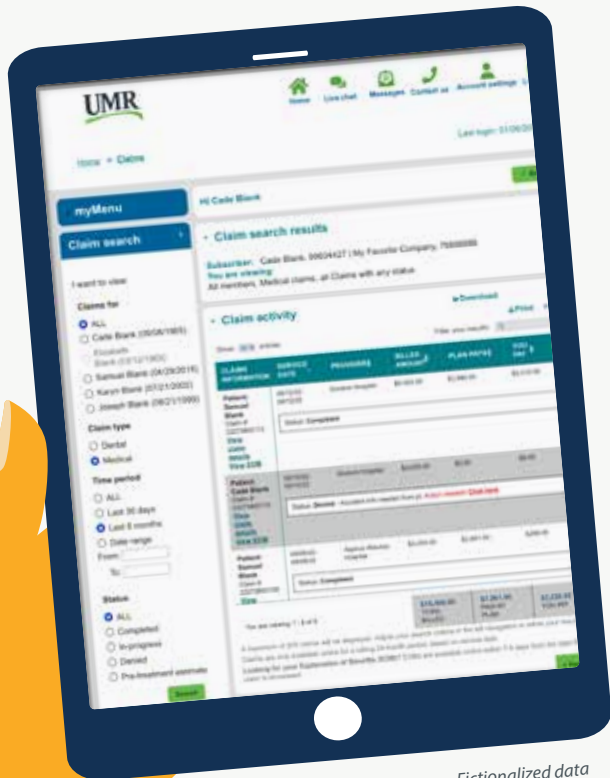
## Buried in paperwork? A single click lets you track all your claims

Check in at your convenience to see if a claim has been processed and what you might owe. To get more details on a specific claim, click **view claim details** or **view EOB**. This will tell you the type of services provided, the amount billed and the amount paid, if any, and whether there's any action that needs to be taken before the claim can be processed.

You can choose to receive a secure e-mail any time you have a new EOB. If you're not ready to give up paper completely, you can print out copies from our claims center.

## Don't be surprised by unexpected costs

- Know the price you'll pay ahead of time. Search treatments or procedures in the **Health cost estimator**.
- Get your in-network discount. Use **Find a provider** to look up doctors and facilities near you.



Fictionalized data



# Our Services

## In-person and virtual care

The CEBT Health & Wellness Centers are your trusted health partner, providing coverage for up to 90% of your health and wellness needs. \*Some of our services include:



### Primary and preventive care

- Annual exams and preventive screenings
- Blood pressure screening
- Biometric screening (height, weight, blood glucose, and cholesterol)
- Condition management (diabetes, heart disease, COPD, and more)
- Mental health support (provider assessment for mental health concerns)
- Vaccines (Flu, HPV, TDAP, and more)



### Immediate & sick care

- Bronchitis
- Common cold and cough
- Constipation
- Diarrhea
- Eye infections
- Headache
- Joint pain
- Nausea and vomiting
- Nosebleed
- Sinus infections
- Skin infections
- Strep throat



### Family care (ages 2+)

- School and sports physicals
- Minor injuries (cuts, scrapes, and minor burns)
- Sick care (fever, flu, vomiting, pink eye, cough, and more)



### Lab services

- Basic metabolic panel
- Blood draws and sample collection
- Cholesterol
- Hemoglobin A1c
- Pregnancy test
- Screening for diabetes
- Urinalysis
- *Additional lab tests can also be drawn and sent to an outside lab for processing*

Employees, spouses, and dependents ages 2 and older who are on the medical plan are eligible to use the virtual and in-person services provided at any of the CEBT Health & Wellness Centers. Services include primary and preventive care such as annual physicals, school and sports physicals, wellness visits, chronic condition coaching, and health coaching. There is no cost to patients for services delivered at the health centers (non-preventative, in-person visits are \$45 for members on the HDHP only).



**CEBT Health & Wellness Centers**  
To view locations or schedule an appointment, visit:  
[my.marathon.health](https://my.marathon.health)

The care you receive by Marathon Health is confidential and protected by state and federal law.  
\*These services are representative and do not constitute a comprehensive list of all available offerings.

# Your health centers

## CEBT Health & Wellness Center at Widefield

930 Leta Drive  
Colorado Springs CO 80911  
719-551-5808

**Mon/Wed/Fri:** 7 am - 4 pm  
Closed for lunch: 11 am - 12 pm

**Tue/Thu:** 9 am - 6 pm  
Closed for lunch: 1 pm - 2 pm

## CEBT Health & Wellness Center at Glenwood

1901 Grand Avenue, Suite #200  
Glenwood Springs CO 81601  
970-440-8087

**Mon/Tue/Wed/Thu:** 7 am - 5 pm  
Closed for lunch: Mon 11 am - 12 pm

**Fri:** 7 am - 4 pm  
Closed for lunch: 11 am - 12 pm

## CEBT Health & Wellness Center at Loveland

2889 N Garfield  
Loveland CO 80538  
970-744-2866

**Mon/Tue/Wed/Thu:** 7 am - 6 pm  
Closed for lunch: Mon 1 pm - 2 pm

**Fri:** 7 am - 5 pm  
Closed for lunch: 1 pm - 2 pm

## CEBT Health & Wellness Center at Rifle

707 Wapiti Avenue, #201-A  
Rifle CO 81650  
970-440-8085

**Mon/Wed/Fri:** 7 am - 4 pm  
Closed for lunch: 11 am - 12 pm

**Tue/Thu:** 8 am - 5 pm  
Closed for lunch: 1 pm - 2 pm

## CEBT Health & Wellness Center at Gypsum

35 Lindbergh Dr, #110  
Gypsum CO 81637  
970-431-2871

**Mon/Wed/Fri:** 7 am - 4 pm  
Closed for lunch: 1 pm - 2 pm

**Tue/Thu:** 8:30 am - 5:30 pm  
Closed for lunch: 1 pm - 2 pm

## CEBT Health & Wellness Center at Greeley

4675 W 20th St Rd, Unit B  
Greeley CO 80634  
970-373-4625

**Mon/Tue/Wed/Thu:** 7 am - 5 pm  
Closed for lunch: 1 pm - 2 pm

**Fri:** 7 am - 11 am



**Schedule an appointment**  
Call the health center or visit:  
[my.marathon.health](https://my.marathon.health)



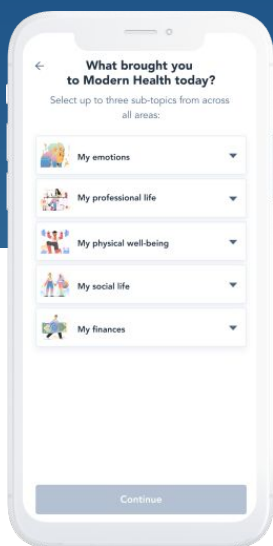
These hours are subject to change. For the most up-to-date hours, scan the QR code or visit [cebt.org/marathon-health](https://cebt.org/marathon-health)



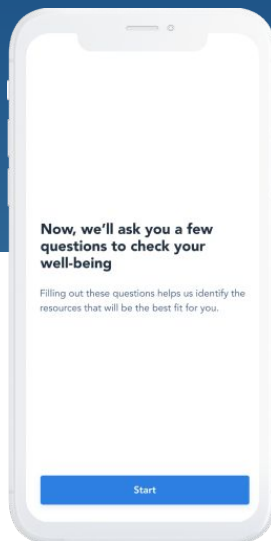
# Your CEBT Benefits Through Modern Health

We recognize that many things can impact how we show up day-to-day — including our emotions, careers, relationships, health, and finances. Modern Health makes it simple for you to get support in the areas that matter most to you.

Once you register for Modern Health, we offer some guidance below that can help you determine which level of care may be best for your unique needs:



1. Let us know what you'd like help with.



2. Let us know how you're doing.



3. Check out ways you can use Modern Health: Try a Circle, meditation, or set up your first one-on-one session



**Modern Health is your mental wellness benefit.**

Access to personalized 1:1, group, and self-serve resources for your well-being. Scan this QR to get started. Or visit [my.modernhealth.com](https://my.modernhealth.com). Company code: **cebt**  
Questions? [help@modernhealth.com](mailto:help@modernhealth.com)



# What Modern Health offers

Once you answer a few questions about your well-being and your preferences for types of care, Modern Health will develop a personalized care plan that recommends a combination of one-on-one, group, and self-serve digital resources that can help you in your focus areas.

Care options	What is this?	How can this help?	What's included?	How to access:
<b><u>Guided Meditations</u></b>	Guided, silent, or music-based meditations	Practice mindfulness and find calm, in just 5 minutes per day, on your own schedule	Unlimited access	Access through the Modern Health web or mobile app <a href="#">here</a>
<b><u>Digital Programs</u></b>	Topical wellness programs and exercises	Build mental health into your routine, in just 5 minutes per day, on your own schedule	Unlimited access	Access through the Modern Health web or mobile app <a href="#">here</a>
<b><u>Circles</u></b>	Live, topic-based community sessions led by therapists and coaches	Learn, share, connect, and heal with others on topics that impact our well-being	Unlimited access	Access through the Modern Health web or mobile app <a href="#">here</a>
<b><u>Coaching</u></b>	1-1 video sessions with certified coaches who help you gain awareness and move toward goals	Learn evidence-based techniques from coaches specializing in mental health, parenting, work, relationships, financial well-being, and more.	8 sessions per year	Access through the Modern Health web or mobile app <a href="#">here</a>
<b><u>Therapy</u></b>	1-1 video sessions with licensed therapists	Receive treatment for concerns that may be highly impacting your day-to-day mental health	8 sessions per year	Access through the Modern Health web or mobile app <a href="#">here</a>

**Modern Health is your mental wellness benefit.**

Access to personalized 1:1, group, and self-serve resources for your well-being. Scan this QR to get started. Or visit [my.modernhealth.com](https://my.modernhealth.com). Company code: **cebt**  
 Questions? [help@modernhealth.com](mailto:help@modernhealth.com)





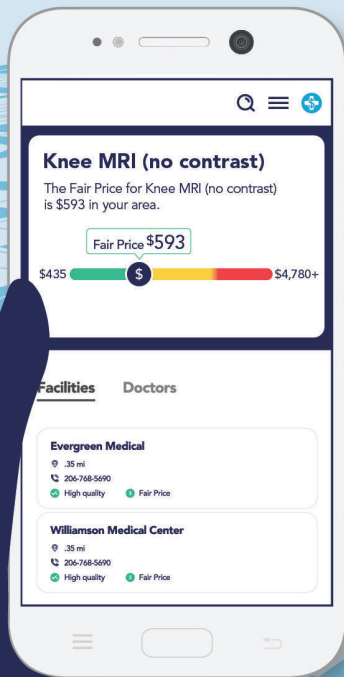
Healthcare Bluebook.



# You're probably overpaying for care and don't even know it.

Prices for the same procedure can vary up to 500% depending on where you go. It's true!

With **Healthcare Bluebook** you can see price information on hundreds of procedures in your area with a simple search. Plus, you can earn rewards for using **Fair Price™** (green) facilities. Get paid to save... It's easy!



Same procedure, different facilities.  
The choice is clear!



Check It Out:

[healthcarebluebook.com/cc/CEBT](https://healthcarebluebook.com/cc/CEBT)

800-341-0504

Download the App:



Mobile Code: CEBT





Healthcare Bluebook.

Take a minute to walk through these simple instructions, so that you have quick access to Healthcare Bluebook on all your devices. Anytime, anywhere!

# 1 IT PAYS TO BE PREPARED... GEAR UP! BE EMPOWERED!

On your PC, laptop and tablet:  
Login to Healthcare Bluebook and bookmark the search page for quick access.

[healthcarebluebook.com/cc/CEBT](http://healthcarebluebook.com/cc/CEBT)

2 On your mobile phone:  
Download the app and login so you'll have Bluebook with you anytime you need to schedule a procedure.

Mobile Code: CEBT



# 3 USE HEALTHCARE BLUEBOOK AND KNOW WHERE TO GO

Search for your procedure in Healthcare Bluebook, use a **Fair Price™** (green) facility, save big bucks on care, and get a reward.



## Knee MRI

Fair Price **\$593**

\$435 \$4,780+

At or Below Fair Price   Slightly Above Fair Price   Highest Price

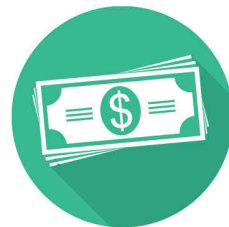
GO HERE

- Reasonable Rates Imaging Center (~ 2 miles)
- XTRA Imaging (~ 3 miles)
- Too Much Medical Center (~ 1 mile)

NOT HERE

FOR EXAMPLE PURPOSES

BIG SAVINGS + \$1,500





# Get healthy your way



**NEW: Omada® now supports** weight loss, joint & muscle pain, diabetes, and high blood pressure.

Create lasting change with Omada.  
**All at no cost to you.**

## What you'll get with Omada:

- ✓ Dedicated health coach & care team
- ✓ Interactive weekly lessons
- ✓ Smart devices, delivered to your door
- ✓ Healthier lifestyle in 10 minutes a day | anywhere, anytime
- ✓ Long term results through habit & behavior change

## Do what works for you

Find healthy habits and routines that work for you.

## 24/7 access to support

From weekly lessons to online community, get all the tools you need to face any challenge head-on.

## You decide what 'healthy' means

Try new things you actually enjoy, rather than avoiding foods you "can't eat" or things you "shouldn't do."

## The best part?

If you or your family member (18+ for prevention, diabetes, hypertension programs, 13+ for joint and muscle health) are on a CEBT PPO or EPO medical plan and are eligible for any of the Omada programs offered by CEBT, your membership is covered. Members on HDHP plans may have a small fee for the Omada Joint and Muscle Health program.

It only takes a few minutes to get started:

[omadahealth.com/cebt](https://omadahealth.com/cebt)

## With Omada, there's a program for you



Weight loss & overall health



Joint & muscle pain



Diabetes



High blood pressure



# Shift your mindset, *change* *your health*



Remove the barriers between you and recovery with Omada® for Joint & Muscle Health.

## What you'll get:

- ✓ A dedicated licensed Physical Therapist
- ✓ Treatment plan from head to toe
- ✓ Unlimited 1:1 chats and video visits with your PT
- ✓ Free exercise kit with all the tools you need

## Do what works for you

Find healthy habits and routines that work for you.

## 24/7 access to support

From weekly lessons to online community, get all the tools you need to face any challenge head-on.

## You decide what 'healthy' means

Try new things you actually enjoy, rather than avoiding foods you "can't eat" or things you "shouldn't do."

## The best part?

If you or your family member (13+) are on a CEBT PPO or EPO medical plan and are eligible for any of the Omada programs offered by CEBT, your membership is covered. Members on HDHP plans may have a small fee for the Omada Joint and Muscle Health program.

It only takes a few minutes to get started:

[omadahealth.com/cebt](https://omadahealth.com/cebt)

With Omada, there's  
a program for you



Joint & muscle  
health



\*The program features described are specific to the complete version of Omada for Joint & Muscle Health, which includes a physical therapist. Members not experiencing a relevant injury or musculoskeletal condition may instead receive a preventive version of Omada for Joint & Muscle Health, which includes different features and does not include a physical therapist.



## Lighting Your Path to the Right Surgical Care

### What is Lantern?

Lantern can help you get the best care when you need planned, nonemergency surgery. This money-saving benefit is available at no additional cost to you as part of your benefits.

## Here's What's Covered

In partnership with CEBT, we cover the most expensive costs associated with surgery, so you'll pay less for your procedure when you use your Lantern benefit.

Your coverage includes:\*

- Dedicated support and guidance
- Personalized matching with the best surgeon for your unique needs
- Consults and appointments with your Lantern surgeon
- Anesthesia, procedure and facility (hospital) fees

## Let Us Guide You Back to Health

### 3 Steps to the Best Care

#### STEP 1

Call a Care Advocate to get started. They'll share more information about your benefits and ask about the care you're looking for.

#### STEP 2

Based on your needs, your Care Advocate will match you with a hand-picked list of excellent surgeons.

#### STEP 3

After you choose a surgeon, your Care Advocate will help set up appointments and guide you through every step of the experience.

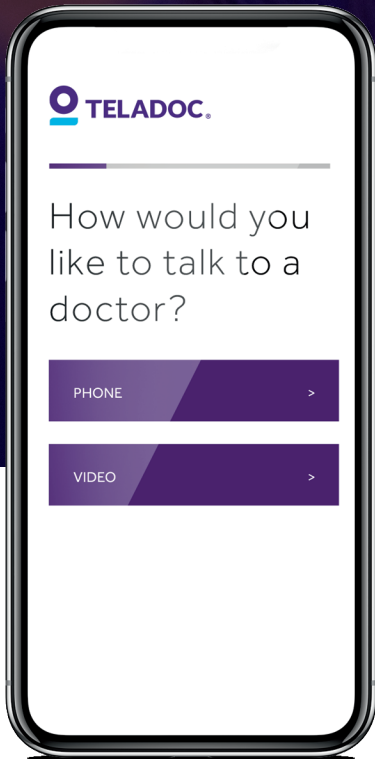
Call Us to Learn More at **(855) 200-6675**

\* Testing, scans, imaging, durable medical equipment, and physical therapy expenses may not be included. However, coverage may be available through your medical plan.

In the event of a medical emergency, call 911 or visit your nearest emergency room.



Made available by



# Skip the trip to the ER. Talk to a doctor by phone or video.

**When it's not an emergency, you've got Teladoc. Our doctors are here for you 24/7, by phone or video.**



Avoid the long wait times of an urgent care or the ER



Our licensed physicians help with conditions like the flu, bronchitis, rashes, sinus infections, and more



Talk to a doctor from wherever you are for free

## Feel better for free without leaving the house.

Visit [Teladoc.com/CEBT](https://Teladoc.com/CEBT) | Call 1-800-TELADOC (835-2362)

Download the app  

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Life comes with challenges.

# Your Assistance Program is here to help.

Your Assistance Program can help you reduce stress, improve mental health, and make life easier by connecting you to the right information, resources, and referrals.

All services are free, confidential, and available to you and your family members. This includes access to short-term counseling and the wide range of services listed below:

### **Mental Health Sessions**

Manage stress, anxiety, and depression, resolve conflict, improve relationships, and address any personal issues. Choose from in-person sessions, video counseling, or telephonic counseling.

### **Life Coaching**

Reach personal and professional goals, manage life transitions, overcome obstacles, strengthen relationships, and achieve greater balance.

### **Financial Consultation**

Build financial wellness related to budgeting, buying a home, paying off debt, resolving general tax questions, preventing identity theft, and saving for retirement or tuition.

### **Legal Referrals**

Receive referrals for personal legal matters including estate planning, wills, real estate, bankruptcy, divorce, custody, and more.

### **Work-Life Resources and Referrals**

Obtain information and referrals when seeking childcare, adoption, special needs support, eldercare, housing, transportation, education, and pet care.

### **Personal Assistant**

Save time with referrals for travel and entertainment, seeking professional services, cleaning services, home food delivery, and managing everyday tasks.

### **Member Portal**

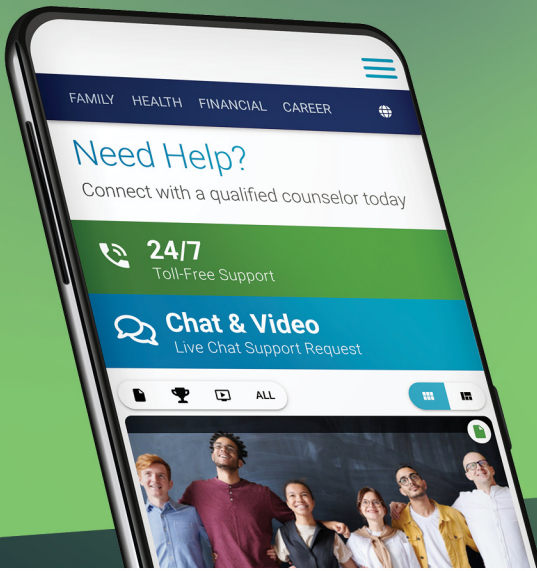
Access your benefits 24/7/365 through your member portal with online requests and chat options. Explore thousands of self-help tools and resources including articles, assessments, podcasts, and resource locators.



Contact AllOne Health  
Call: 877-679-1100  
Visit: [www.triadeap.com](http://www.triadeap.com)  
Code: cebt



**ALLONE**<sup>®</sup>  
HEALTH



# Introducing Your Member Portal

Browse benefits. Request services.  
Enjoy 24/7/365 access.

Your Assistance Program offers a wide range of benefits to help improve mental health, reduce stress and make life easier—all easily accessible through your member portal.

## Request a Mental Health Session

Request counseling by submitting an online form or live chat. Choose from in-person or virtual counseling options to meet your needs.

## Request Referrals & Resources

Submit a request for family care and lifestyle support including childcare and eldercare referrals, legal referrals and financial consultation, personal assistant referrals and medical advocacy consultation.

## Explore Thousands of Self-Care Articles & Resources

Health and lifestyle assessments, interactive checklists, soft skills courses, podcasts, resource locators, exclusive discounts, and expansive articles on whole health and well-being.

## Visit Your Online Financial Center

Featuring worksheets, calculators, and a wide range of financial resources and tools to help reach personal goals and build financial wellness.

## Getting Started Is Easy

1. Visit [www.triadeap.com](http://www.triadeap.com) and click on "Sign Up" below the login form
2. To create an account and sign in, enter your email address and company code: **cebt**
3. For login assistance, select "Email Support"

*\* You can always call to access services, without needing to create an account or log in to the portal.*



Contact AllOne Health  
Call: 877-679-1100  
Visit: [www.triadeap.com](http://www.triadeap.com)  
Code: **cebt**





# Is your family growing?

## Get the support you deserve

Whether you are considering having a baby or are already expecting, UMR Maternity CARE can explain how to reduce your risk of complications and prepare you to have a successful, full-term pregnancy and a healthy baby.

### How we can help

Healthier women are more likely to have healthy babies. If you're thinking about starting a family, our experienced OB/GYN nurses will help you understand your personal health risks and empower you to take action before you become pregnant. When the time arrives, our registered nurses will support you with timely prenatal education and follow-up calls, and will refer you to case management if a serious condition arises. Your CARE nurse will call you each trimester during your pregnancy and once after your baby is born.

If you are pregnant and are identified as high-risk, a CARE nurse will monitor your condition and work to reduce your claims costs throughout your pregnancy and the post-delivery period.

You can self-enroll in Maternity CARE or pre-pregnancy coaching, or you'll be contacted and invited to participate if you're identified as pregnant through a clinical health risk assessment, utilization review or other program referrals.



### It pays to participate

You'll receive an incentive gift\* as a thank you for participating in the program, sent to you after your delivery.

\* To be eligible for the free incentive gift you must enroll during your first or second trimester and continue to actively participate in the program each trimester of your pregnancy.



## Once enrolled, you'll receive ...

### One-on-one phone calls with a nurse who:

- Provides comprehensive pre-pregnancy and prenatal assessments
- Shares educational information before you become pregnant and throughout your pregnancy
- Encourages you to call with any questions or concerns and continues to reach out each trimester and again after your delivery to see how you and your baby are doing
- Sends a courtesy letter informing your physician that you're in the program

### Guidance for your support person:

You may also choose to identify a support person who can receive an education call and electronic educational packet. The packet includes information to help them support you through your pregnancy, labor and delivery, and postpartum.

### No-cost educational materials in the mail:

You can choose from a selection of high-quality books and other materials containing helpful information about pregnancy, pre-term labor, childbirth, breast-feeding and infant care.

### CARE ON THE GO:

The CARE app, powered by Vivify Health, allows us to meet members where they are by connecting them to CARE nurses through their mobile device. Our nurses can view individual health metrics from self-reported data or synchronized monitoring devices and are able to virtually connect with members by text, email or face-to-face via streaming video. It's free and confidential.

### No cost:

Maternity CARE is a valuable benefit provided by your employer at no additional cost to you.

### Confidential:

UMR takes confidentiality very seriously. It's important to know that we won't share any identifiable, personal health information with your employer. Your employer receives group information only. UMR CARE programs operate in compliance with all federal and state privacy laws.

## GET STARTED



Your first step is to enroll in the Maternity CARE program.

**Call 1-888-438-8105** OR **Scan the QR code** to complete the enrollment form online.



# Explore the world with confidence.

Rely on Travel Assistance when you're away from home.



Standard Insurance Company

## Colorado Employer Benefit Trust (CEBT)

Things can happen on the road. Passports get stolen or lost. Unforeseen events or circumstances derail travel plans. Medical problems surface at the most inconvenient times. Travel Assistance can help you navigate these issues and more at any time of the day or night.<sup>1</sup>

You and your spouse are covered with Travel Assistance — and so are kids through age 25 — with your group insurance from Standard Insurance Company (The Standard).<sup>2</sup>

## Security That Travels with You

Travel Assistance is available when you travel more than 100 miles from home or internationally for up to 180 days for business or pleasure. It offers aid before and during your trip, including:



Visa, weather and currency exchange information, health inoculation recommendations, country-specific details and security and travel advisories



Credit card and passport replacement and missing baggage and emergency cash coordination



Help replacing prescription medication or lost corrective lenses and advancing funds for hospital admission



Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains<sup>3</sup>



Connection to medical care providers, interpreter services, local attorneys and assistance in coordinating a bail bond



Return travel companion if travel is disrupted due to emergency transportation services or care of minor children if left unattended due to prolonged hospitalization



Assistance with the return of your personal vehicle if your emergency transportation services leave it stranded



Evacuation arrangements in the event of a natural disaster, political unrest and social instability

Contact Travel Assistance and reference CEBT, policy # 645869, to receive services.

**800.872.1414**

United States, Canada, Puerto Rico,  
U.S. Virgin Islands and Bermuda

Everywhere else  
**+1.609.986.1234**

Text:  
**+1.609.334.0807**

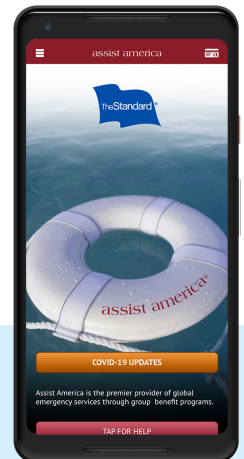
Email:  
**medservices@assistamerica.com**

## Get the App

### Get the most out of Travel Assistance with the Assist America Mobile App.

Click one of the links below or scan the QR code to download the app. Enter your reference number and name to set up your account. From there, you can use valuable travel resources including:

- One-touch access to Assist America's Emergency Operations Center
- Worldwide travel alerts
- Mobile ID card
- Embassy locator



**Reference Number:**  
**01-AA-STD-5201**



Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | [standard.com](http://standard.com)

<sup>1</sup> Travel Assistance is provided through an arrangement with Assist America, Inc. and is not affiliated with The Standard. Travel Assistance is subject to the terms and conditions, including exclusions and limitations of the Travel Assistance Program Description. Assist America, Inc. is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product. This service is only available while insured under The Standard's group policy.

<sup>2</sup> Spouses and children traveling on business for their employers are not eligible to access these services during those trips.

<sup>3</sup> Must be arranged by Assist America, Inc.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

# Personal support following a complex cancer diagnosis



Effective treatment of advanced cancers can be complicated, involving multiple health care providers and procedures over an extended period of time.

Cancer Resource Services (CRS), provided through your benefits plan, can help coordinate all aspects of your care, so you can focus on your health and achieve the best outcome possible.

Participants in this program are assigned a personal case manager who will treat you as a person, not a condition. Our case managers are registered nurses with experience in cancer care and will serve as your advocate through the conclusion of your treatment.

## **This includes:**

- Taking time to guide you through the complexities of cancer care and your treatment options
- Helping you manage your symptoms and common side effects from chemotherapy and other medications
- Working directly with your benefits plan to determine whether certain procedures or clinical trials will be covered
- Providing assistance in accessing care through an Optum Cancer Centers of Excellence (COE) facility
- Making sure you and your family have the support network you need on your road to recovery

## **Connect with UMR CARE**

If you plan to seek services from Roswell in New York or Huntsman in Utah, you must enroll with UMR CARE. If you are not accessing one of these facilities, we still encourage you to contact the UMR CARE team to help connect you with the appropriate care for your situation.

Please call the number on the back of your health plan ID card to reach UMR CARE.



## **Optum Cancer COEs deliver**

Optum's national network of leading cancer centers offers:

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

# Welcome to CVS Caremark®



We manage your prescription benefits just like your health insurance company manages your medical benefits. That means helping you get the medication you need, when you need it, whether that's once a month or once a year. And along the way we'll help you find ways to save. Welcome to a prescription plan that has your best health at heart.

Here are six tips to help you save time and money on your medications:

**1. Register at Caremark.com.** That way we can keep you up to date on new and unique ways to save.

**2. Be sure any retail pharmacy you use is in your network.** Network pharmacies are included in your prescription plan to help keep costs low. If you fill out-of-network, you will have to pay 100% of the cost. Find a network pharmacy before you fill at **Caremark.com**.

**3. Know which medications are covered.** Your plan's list of covered medications can help you and your doctor find the most cost-effective drug option. Find your plan's list of covered medications at **Caremark.com**.

**4. Use the *Check Drug Cost* tool available at Caremark.com.** You'll be able to do a side-by-side comparison of your medications to see where you could be saving.

**5. Ask your doctor if there is a generic option for your brand-name medication.** Proven just as safe and effective as brand-name medications, generics may be an affordable option for your treatment.

**6. Choose delivery by mail or pick up.** We'll deliver your 90-day supplies anywhere you like, with no-cost shipping (and status alerts for tracking). Our discreet packages are tamper-proof, weather-proof and temperature controlled, so it's a safe option for you.

- OR -

Pick them up at any CVS Pharmacy (including those inside Target stores). Either way you get the same quality, price and convenience.

**Find even more ways to save when you sign in at Caremark.com.**

# CEBT HEALTH PLAN REGULATORY NOTICES

As part of federal requirements, employers and health plan sponsors are required to supply benefit eligible employees with communications containing information of their rights, opportunities, and obligations in regard to their health benefit plan. The following notices are available on the CEBT Website and meet the Plan requirements for these regulatory notices. Each notice listed has a direct link to the document on the website for easy accessibility.

## BENEFIT BOOKLETS

(<https://cebt.org/benefit-booklets>)

- SPD – Summary Plan Description is the full written plan document for each separate plan.
- SBC – Summary of Benefits and Coverage is a summary outlining the primary benefits of each separate plan as required by the Affordable Care Act.

## HIPAA NOTICE OF PRIVACY POLICY

- This notice describes CEBT's policies and practices with respect to disclosing Protected Health Information ("PHI").



The following notices are located here:

(<https://cebt.org/resource-center>)

## COBRA GENERAL RIGHTS NOTICE

- This notice provides newly covered individuals with their rights to COBRA continuation coverage if/when their coverage should terminate.

## ANNUAL & OTHER REGULATORY NOTICES

- The Annual Notice is a booklet of compiled notices which are to be distributed annually to meet the employer and Plan Sponsor federal notice requirements. The notices included in this booklet are:
  - Patient Protection Disclosure
  - Women's Health and Cancer Rights Act
  - The Newborns' and Mothers' Health Protection Act
  - Genetic Information Nondiscrimination (GINA) Act
  - Notice of Adverse Benefit Determination
  - Notice of Final Internal Adverse Benefit Determination
  - Notice of External Review Decision
  - HIPAA Special Enrollment Notice
  - Premium Assistance Under Medicaid and Children's Health Insurance Program (CHIP)
  - COBRA Continuation of Coverage Rights
  - HIPAA Notice of Privacy Practices
  - Medicare Part D Notice of Creditable Coverage
  - Marketplace Coverage Options
- Other Regulatory Notices include:
  - Section 1557-Nondiscrimination Notice
  - CEBT 2022 No Surprise Billing Notice
  - Medicaid and the Children's Health Insurance Program (CHIP) Notice

- New Enrollee
- Change of Enrollment

# CEBT Enrollment / Change Form

Please type or print in ink.

Employer – Complete all shaded areas at the top of the card.

Employee – Complete non shaded areas.

<b>Name or employer</b> <b>Brighton Fire Rescue District</b>	<b>Date of Eligibility</b>	<b>Eff. Date (Required)</b>	<b>Salary</b>	<b>Life Volume</b>	<b>Branch #</b> <b>S1</b>
1. Employee's Name (last, first, middle initial)		2. Social Security #		3. Date of Birth	
4. Employee's mailing address		Street	City	State	Zip
6. Beneficiary's name		6.a. Beneficiary's phone #		7. Relationship to you	
6.b. Beneficiary's mailing address		Street	City	State	Zip

8.	PPO	KP-DHMO	DENTAL	VISION	LIFE	VOL
	3	1000	A	C		<b>LIFE</b>
Employee Only	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Employee & Spouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Employee & Child	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Employee & Children	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Family	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

<b>Waive coverage</b>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
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Please access a copy of the new Summary of Benefits and Coverage (SBC) at [www.cebt.org](http://www.cebt.org).

9. Do you want dependent coverage? yes <input type="checkbox"/> no <input type="checkbox"/> If yes, complete below and provide proof of legal dependency such as Certificates of birth, marriage, common law, civil union and adoption.					
Last, First	Social Security Number (Required)	Date of Birth	Gender	Enrolled in Medicare?	
1. Spouse				Y / N	
2. Dependent Child				Y / N	
3. Dependent Child				Y / N	
4. Dependent Child				Y / N	
5. Dependent Child				Y / N	
6. Dependent Child				Y / N	

10. PLEASE CHECK ONE:					
Add Spouse <input type="checkbox"/>	Effective Date _____	Marriage <input type="checkbox"/>	Drop Spouse <input type="checkbox"/>	Effective Date _____	Divorce <input type="checkbox"/>
Add Dependent(s) <input type="checkbox"/>	Drop Dependent(s) <input type="checkbox"/>	Beneficiary Change <input type="checkbox"/>	Name Change <input type="checkbox"/>	Address Change <input type="checkbox"/>	

I have read and understand the benefits information provided and I am aware that changes may only be made during the annual open enrollment period or if I have a HIPAA qualifying event.

11. Employee's signature \_\_\_\_\_ Home Phone # \_\_\_\_\_ 12. Date Signed \_\_\_\_\_

Email Address \_\_\_\_\_