

# A GUIDE TO YOUR **BENEFITS**

Benefit Plans Effective  
January 1, 2026 – December 31, 2026













# Welcome!





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At **Eagle County School District Re-50**, we care about you. That's why we offer a comprehensive suite of benefits that support physical, emotional, and financial health. This guide will help you understand your benefits, know how to use them, and be equipped to access them when necessary.

Review this guide regarding your benefits for the **2026** plan year and make informed decisions about what is best for you. If you are viewing this guide electronically, you can click within the Table of Contents to navigate to the corresponding section.

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## Who Is Eligible?

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As an **Eagle County School District Re-50 (ECSD)** employee, you are eligible for benefits if you are working 30 or more hours per week. These benefits include medical, dental, and vision plans, as well as Flexible Spending Accounts. Benefits are effective on the **first day of the month following 30 days of employment (e.g. start date is August 1<sup>st</sup>; coverage is effective September 1<sup>st</sup>. Or start date is May 7<sup>th</sup>; coverage is effective July 1<sup>st</sup>)**. You may enroll your eligible dependents for coverage once you are eligible, which could include your legal spouse, civil union partner, and children up to age 26.



## Changing Your Benefits

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### **New Employees**

As a new employee, you must enroll in or waive benefits within 30 days of your date of hire. If you do not enroll within 30 days, you will need to wait until the next open enrollment period to enroll.

### **Qualifying Events and Dropping Dependents**

Generally, you may only make changes to your existing benefit elections as a new hire or during the annual open enrollment period. However, you may drop a dependent at any time and they will be covered through the end of the month, or you can change your benefit elections during the year if you experience one of the following qualifying life events:

- **Change in marital status**
  - Marriage
  - Death of spouse
  - Divorce or Legal Separation
- **Change in number of dependents**
  - Marriage
  - Birth
  - Death
  - Adoption of child or placement of a child for adoption
- **Change in coverage status**
  - Loss or gain of other coverage by the employee or dependent
- **Change in individual coverage status due to aging out**
  - If an employee loses eligibility on their parent's plan (i.e. aging out at 26)

You have 30 days from the qualifying life event to make changes to your coverage. Depending on the type of event, you may need to provide proof of the event (e.g. marriage license, birth certificate, etc.). You do not need to provide documentation if your only change is to drop a dependent(s) off your current plan, but documentation will always be required if you are adding dependents outside of open enrollment.

## Getting Started with Enrollment

### *Registration/Login*

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Go to [cebt.org/for-employees](http://cebt.org/for-employees) and click on the "Community/Online Enrollment" tab.

**First time users:** select "New Community User/Register" 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 "create" and you will receive an email shortly after with a link to login.

**Returning employees:** select "Existing Community User Login" to access the community login page. You will not need to register. If you forgot your password, click "Forgot Your Password" underneath the login button. Create a password, confirm, and select "Change Password."

### *View Current Benefits*

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Once logged in, you can view current benefits by selecting the "Your Benefits" tab.

### *Begin Enrollment*

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Select the "Open Enrollment" button to choose plan elections for the upcoming plan year.

### *Verify Information*

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Review profile details and add or correct any information. Next, press "Save and Select Benefits."

### *Need To Add a Dependent?*

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1. Scroll down on the benefits page and click on "Add New Dependent."
2. Fill in required information.
3. Press "Save Dependent"
4. Include dependents on coverage by checking the box next to the dependent you wish to add. You will need to do this as you move through each benefit tab.

### *Make Your Elections*

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Review the benefit options available and choose a plan.

### *Preview and Submit Enrollment*

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1. Select "Preview Benefits & Complete Enrollment" to review benefits before submitting.
2. Select "Save & Finish" to submit enrollment or "Make a Change" to revise your elections.

### *Upload Dependent Verification*

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Upload proof of dependent documentation for any dependent added to your benefits (e.g. birth certificate, marriage certificate, adoption papers, common law certificate, civil union certificate, etc.), and press "Upload." Dependent verification is required within 30 days. If you do not have it at enrollment, press "Skip and Continue" and submit verification to your HR administrator.

### *Other Insurance Information*

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After you have uploaded dependent verification and submitted your elections, click the link under "Other Insurance Verifications," which will take you to the CEBT Contact Us page. Select the "Other Insurance Information" option. From here, answer the question regarding other coverage you or your dependents may have. Fill in the required information.

### *Review and Print Elections*

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

# Paying For Coverage

## Employer-Paid Benefits

You automatically receive the following benefits, which are fully paid for by ECSD:

- \$50,000 in Basic Life and AD&D\* Insurance [Click HERE](#)
- Employee Assistance Program (EAP)

## Pre-tax or Post-tax Benefits

You and ECSD share the cost of medical/dental/vision coverage based on the plan(s) you choose. ECSD pays the majority of the cost, but keep in mind that the decisions you make when you access care help drive the total cost of the plan.

- You may choose to have the cost of your medical, dental, and vision coverage deducted from your paycheck on either a pre-tax or post-tax basis.
- Any contributions you make to your Health Care FSA and/or Dependent Care FSA are made on a pre-tax basis.

Pre-tax benefits reduce your yearly taxable income. This means that the amount of income in your pay that is used to calculate your taxes is reduced because your premiums have already been deducted. In general, this reduces your federal and state income tax liability.

This can also affect your highest average salary (HAS) in calculating your retirement benefits under PERA. *If you are within four years of retirement and you are at your highest career salary level, pretax premiums could reduce your PERA benefit.* Therefore, you should consider carefully the effect of salary reductions. For more information about PERA benefits, call 800-759-7372.

Remember that with pre-tax deductions, your take-home pay will be greater, but your PERA contribution and Medicare Tax (where applicable) will be based on your reduced salary.

\*Pre-tax is the default option for insurance premiums deductions. If you wish to have those deducted post-taxes, please fill out the form found here: [RapidIdentity](#) → [Informed K-12 Forms Icon](#) → [Discontinue Pre-Taxing Insurance Premiums](#)

## School Year – Coverage & Premiums

Employees have different work calendars based on their roles, so how are premiums deducted? *Does coverage end if you are not working?*

- Hourly employees who work less than 260 days per year will have their premiums pro-rated based on their work year and evenly deducted from each of their paychecks so that they can maintain coverage for the months that they do not work until the start of the next school year. *Example: employee works from August to first days of June. The premiums for 12 months (August to August) will be deducted between August-May so that the employee has coverage during June, July and August.*
- Salaried employees that are paid year-round will have their premiums deducted throughout the year.



## Overview of CEBT

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### **What Is CEBT?**

The Colorado Employer Benefit Trust (CEBT) is a self-funded, governmental multiple employer trust that provides employee benefits to over 450 public entities, covering over 37,000 employees and dependents across the state of Colorado. The CEBT plan offers health, dental, vision, and life coverage to the participating groups.

### **What Is WTW?**

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

### **What Are the Roles of UMR, CVS Caremark, Delta Dental, and Vision Service Plan (VSP)?**

CEBT contracts with these managed health care companies for claims processing and provider network access:

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

Most day-to-day correspondence (e.g. Explanation of Benefits, information requests, etc.) will come from UMR. Additionally, you will receive ID cards from UMR, CVS Caremark, and Delta Dental, but not VSP as they do not utilize cards.

## Need Help with a Claim?

CEBT has a team of 10 customer service representatives to assist CEBT clients with benefits questions, housed right here in WTW offices. Their hours of operation are Monday through Friday from 7:30 am to 4:30 pm (except Friday, when they close at 4:00 pm.) If you need assistance in any of the following areas, please call the customer service line at **(303) 773-1373**:

- Benefit Information
- Claim Resolution
- Claim Status
- Explanation of Benefits
- Deductibles
- Ordering ID Cards

## The CEBT Mobile App

### *Benefits at Your Fingertips*

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The CEBT Mobile App provides simple, convenient access to your health care benefits on-the-go, where you can:

**Enroll in Benefits:** Enroll in your benefits, view current plans and dependents, download benefits summaries, and process open enrollment changes due to qualifying life events.

**Find a Provider:** Explore in-network providers and find information on CEBT's valued partners.

**View and Order ID Cards:** Keep a digital version of your ID cards handy, access or print your digital ID cards, and order new ones if necessary.

**Connect with Customer Service:** Ask a CEBT customer service representative about your benefit or claim questions by opening a case.



## Key Benefit Terms

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**Benefit Year:** The 12 months over which the benefits are paid and accumulated. The deductible and out-of-pocket maximums are accumulated over the Benefit Year and are reset to zero at the beginning of the next Benefit Year. For CEBT, the benefit year is January 1 – December 31.

**Deductible:** The amount you owe for health care services before your health insurance or plan begins to pay. *(For example: John has a health plan with a \$1,500 annual deductible. He falls off his roof and needs three knee surgeries; the first is \$800. Because John hasn't paid anything toward his deductible this year, he is responsible for 100% of his first surgery. \$800 is applied to his deductible.)*

**Copay:** A fixed amount you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service. The copay does not apply towards meeting the deductible but does count towards the out-of-pocket maximum.

**Co-Insurance:** Your share of the costs of a covered health service, calculated as a percent (for example, 20%) of the allowed amount for the service. You pay co-insurance after you have met any deductible you owe. *(For example: John's second surgery costs \$3,200. Because he's paid \$800 of his \$1,500 annual deductible, John is responsible for the first \$700 to meet his deductible. His plan will then cover 80% of the remaining cost, for a total of \$2,000 [ $\$2,500 \times 80\%$ ].)*

**Out-Of-Pocket Maximum (OOPM):** The most you pay in a calendar year before your health plan begins to pay 100% of the allowed amount.

Items that count towards the out-of-pocket maximum:

- Copays
- Deductibles
- Co-insurance payments

Items that DO NOT count towards the out-of-pocket maximum:

- Your premium
- Balance-billed charges
- Charges your plan does not cover (e.g. plastic surgery, excluded services, etc.)

**Example:** *John's third surgery costs \$12,000; his plan has a \$4,000 OOPM. Because John already paid \$2,000 toward his OOPM for his first two surgeries, he only needs to spend \$2,000 before he hits his OOPM (\$4,000 - \$2,000). The plan pays the remaining \$10,000 (\$8,000 - \$2,000).*

**In-Network:** Doctors, clinics, hospitals, and other providers with whom the health plan has an agreement to care for its members. Health plans cover a greater share of the cost for in-network health providers than for providers who are out-of-network.

**Out-Of-Network:** A health plan will cover treatment for doctors, clinics, hospitals, and other providers who are out-of-network, but members will pay more out-of-pocket to use out-of-network providers than for in-network providers.

**Primary Care Physician (PCP):** A physician who provides the first contact for a person with a health concern as well as continuing care for varied medical conditions, not limited by cause, organ system, or diagnosis.

**Flexible Spending Account (FSA):** An account employees put money into that they can then use to pay for certain out-of-pocket health care costs. You don't pay taxes on this money, which means you'll save an amount equal to the taxes you would have paid on the money you set aside.

**Explanation of Benefits (EOB):** A statement sent by a health insurance company to covered individuals, which explains the medical treatments and/or services that were paid on their behalf.

**Formulary:** A list of prescription drugs covered by the health plan.

**U&C – Usual and Customary:** The amount that the plan allows for a specific procedure or service. Also known as R&C (Reasonable and Customary). The member can be billed for these charges.

**Balance Billing:** When a provider bills you for the difference between the provider's charge and what your health plan pays. A participating provider contractually cannot balance bill you for covered services. Balance billed amounts do not apply toward your deductible or OOPM.

## **PPO Plan**

On a PPO Plan (Preferred Provider Organization), you will pay a copay for certain services like office visits, specialist visits, and other smaller ticket services. Higher cost services such as inpatient hospital stays, outpatient hospital care, and advanced imaging are subject to meeting the full deductible first and then the plan will help pay the remaining portion of the cost through coinsurance. After the out-of-pocket maximum has been met, the plan will begin to pay 100% for covered services.



# The Cost of Your Benefits

Below, you will find the **monthly** and **bi-weekly** costs for medical, dental, vision and life insurance. The insurance coverage offered by Eagle County School District Re-50 combines **medical, prescription, dental, vision and life insurance.**

*\*This means that should you enroll, you will enjoy all these plans. You cannot select some and waive others.*

*\*See page 20 for Wellness Incentive Information.*

Coverage Level	Monthly Medical PPO6, Dental, Vision, Life	Monthly Medical PPO6, Dental, Vision, Life	Bi-Weekly Medical PPO6, Dental, Vision, Life
	Employer Cost	Employee Cost	Employee Cost
Employee Only	\$1,104	\$150	\$75
Employee + Spouse	\$1,820	\$676	\$338
Employee + Child(ren)	\$1,624	\$609	\$304.50
Employee + Family	\$2,657	\$840	\$420
2 Married Employees + Child(ren)	\$2,859	\$638	\$319

Coverage Level	Monthly Medical PPO4, Dental, Vision, Life	Monthly Medical PPO4, Dental, Vision, Life	Bi-Weekly Medical PPO4, Dental, Vision, Life
	Employer Cost	Employee Cost	Employee Cost
Employee Only	\$1,218	\$162	\$81
Employee + Spouse	\$1,822	\$931	\$465.50
Employee + Child(ren)	\$1,625	\$834	\$417
Employee + Family	\$2,661	\$1,196	\$598
2 Married Employees + Child(ren)	\$3,190	\$667	\$333.50



## Medical

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Employees of **Eagle County School District Re-50** have the option to choose from two different medical plan options, **PPO4** or **PPO6**, offered through the Colorado Employer Benefit Trust (CEBT). Each plan includes comprehensive health care benefits, including free preventive care services and coverage for prescription drugs. These plans use the **United Healthcare Choice Plus** network. This is the network of doctors you will want to stay within to access your in-network benefits.

Before you enroll in medical coverage, take some time to fully understand how each plan works. The tables below summarize the benefits of each medical plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

### **Before You Choose a Plan, Consider This:**

- Do you prefer to pay more for medical out of your paycheck but less when you need care?
- What planned medical services do you expect to need in the upcoming year?
- Do you or your covered dependents take any prescription medications regularly?



Medical Base Plan	PPO4	PPO6
Network	United Healthcare Choice Plus	United Healthcare Choice Plus
Office Visit (Primary   Specialty)	\$40 Copay   \$40 Copay	\$50 Copay   \$50 Copay
Deductible (Single   Family)	\$1,500   \$3,000 Embedded	\$3,000   \$6,000 Embedded
Coinsurance (In   Out)	20% In   *40% Out	20% In   *40% Out
Out of Pocket Single (In   Out)	\$4,000   \$8,000	\$5,000   \$10,000
Out of Pocket Family (In   Out)	\$8,000   \$16,000	\$10,000   \$20,000
Inpatient Hospital	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max
Outpatient Hospital	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max
Rx Retail	Generic \$20   Preferred \$40   Non-Preferred \$60	Generic \$20   Preferred \$40   Non-Preferred \$60
Rx Mail-Order	2 X Copay	2 X Copay
Preventative Visit	Covered 100%	Covered 100%
Chiropractic	*\$40 Copay   20 Visits per year	*\$50 Copay   20 Visits per year
Teladoc	Covered 100%	Covered 100%
Telehealth	\$40 Copay	\$50 Copay
Advanced Imaging	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max
X-ray	\$40 Copay office setting   Outpatient setting Deductible + 20% to OOP Max	\$50 Copay office setting   Outpatient setting Deductible + 20% to OOP Max
Lab	\$40 Copay	\$50 Copay
Urgent Care	\$75 Copay	\$75 Copay
Emergency Care	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max

## Medical Plan Disclosures

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.



# Prescription

## CVS Caremark

CVS Caremark is the vendor for prescriptions on the CEBT United Healthcare plans **PPO4** and **PPO6**. You can access CVS pharmacies at King Soopers, Safeway, Walmart, Walgreens, etc. To view medications or learn more, visit the [CVS Caremark](#) page through the CEBT website.

For a 90-day mail-order supply of maintenance medications (blood pressure, cholesterol, etc.), call CVS at (866) 885-4944 or have your doctor send the prescription to the CVS mail-order pharmacy. You receive a 90-day supply for the cost of a 60-day supply—three months for the price of two!

Prescription Drugs Retail: 30-Day Supply	Prescription Drugs Mail-Order: 90-Day Supply	Annual Cost Savings
\$20 Copay (Generic)	\$40 Copay (Generic)	\$80
\$40 Copay (Preferred)	\$80 Copay (Preferred)	\$160
\$60 Copay (Non-Preferred /Specialty)	\$120 Copay (Non-Preferred /Specialty)	\$240

### *Ways to Save Time and Money on Medications*

- **Register at [Caremark.com](#)** to stay updated on new and unique ways to save.
- **Use in-network retail pharmacies**, which are part of your plan and can be found through [Caremark.com](#). Filling prescriptions out-of-network means you pay 100% of the cost.
- **Know which medications are covered** by visiting [Caremark.com](#) for your plan’s list of covered medications, indicating the most cost-effective options.
- **Use the “Check Drug Cost” tool on [Caremark.com](#)** to compare medications side-by-side.
- **Choose “Delivery by Mail”** for your 90-day supply with no-cost shipping and tracking status updates in safe, discreet packages that are tamper-proof, weather-proof, and temperature-controlled. Alternatively, you can pick up prescriptions at a CVS Pharmacy.

## PrudentRx

PrudentRx is a copay assistance program built into your Caremark prescription benefits under the CEBT **PPO plans**, reducing out-of-pocket costs to \$0 for certain specialty medications. If you're eligible, PrudentRx will contact you to assist with enrollment.



# Dental Plan A

Regular dental exams and cleanings allow for early detection of dental issues before they become painful and expensive. Maintaining healthy teeth and gums can prevent tooth decay and contribute to your overall health.

CEBT uses the Delta Dental network. You can access three different network levels: **PPO Dentist**, **Premier Dentist**, and **Non-Participating Dentist**. Although you can visit any dentist of your choosing, it's in your best interest to find a Delta Dental provider (PPO dentist or Premier dentist) to receive the best benefits, savings, discounts, and protection from balance-billing for covered services.

Official plan documents can be found on the [Benefits Booklets](#) page on the CEBT website. Locate a Delta Dental network dentist and learn about the different network levels at [deltadental.com](http://deltadental.com).

Description	Coverage
Annual Max	\$2,000
Deductible (Single   Family)	\$50   \$150
Preventative Services	Covered 100%   routine exams and cleanings two times per calendar year, bitewing x-rays once per calendar year, full mouth x-rays eligible once in a 5-year period
Basic Services	Covered 80%   emergency treatment, space maintainers, simple extractions, anesthesia and restorative fillings, oral surgery, endodontics, periodontics, root canal
Major Services	Covered 50%   crowns, partial or full dentures, implants
Orthodontia Services	Covered at 50%   Lifetime max of \$2,000 (includes adults and dependent children through age 26)

## Prevention First

Delta Dental knows that regular visits to the dentist improve your oral and overall health. With their exclusive PREVENTION FIRST program, diagnostic and preventive visits will not count against your annual maximum, so your benefits go further by extending your annual maximum dollars.

## Right Start 4 Kids (RS4K)

A plan design enhancement that removes most of the cost barriers to dental care by providing coverage for children up to their 13<sup>th</sup> birthday at 100% coinsurance for diagnostic, preventive, basic, and major services with no deductible, when seeing in-network providers.\*

*\*Adult coinsurance levels apply for out-of-network providers. Orthodontic services are available but not eligible for the RS4K 100% coverage level.*



## Vision Plan B

CEBT offers vision benefits through VSP, which provides coverage for routine eye exams and pays for all or part of the cost of glasses or contact lenses. Although you can choose any provider, you will save money by staying within the VSP network. You can find a list of local, in-network providers at [VSP.com](http://VSP.com). Please note that the benefit year is a rolling 12 months. While the table below summarizes the plan, official plan documents can be found on the [Benefits Booklets](#) page on the CEBT website.

*Even with perfect vision, an annual eye exam is important. From an eye exam, doctors can find signs of high blood pressure, diabetes, and 200+ other major diseases.*

### Carrier

Carrier   Network	VSP
Benefit Frequency	Exam and Lenses eligible every 12 months Frames eligible every 24 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.
Routine Exam	\$15 Copay

### Lenses

Lenses	Per Pair
Single	\$15 Copay
Bifocal	\$15 Copay
Trifocal	\$15 Copay
Lenticular	\$15 Copay
Frames	\$160 Allowance
Contacts	\$160 Allowance

*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 are not listed. This is only intended to highlight some of the pertinent functions of the plan and is not a comprehensive picture of the plan's provisions.*



## CEBT Health and Wellness Centers

The CEBT Health and Wellness Centers offer an exclusive benefit to you (and dependent children age 2+) enrolled in a CEBT medical plan. Receive services at no cost including primary care, disease management, and wellness services. Licensed medical teams at our centers provide comprehensive care for common illnesses, injuries, health assessments, and coaching services, all conveniently located for your accessibility. Schedule an appointment at [my.marathon-health.com/login](https://my.marathon-health.com/login) to experience:

- **Swift Access:** Appointments are typically available within two days (often same day).
- **Cost Savings:** There are no copays or bills for services provided at the center.
- **Flexible Options:** Choose between in-person appointments or convenient virtual access.
- **All-In-One Convenience:** You can access on-site labs and prescription dispensing.
- **Holistic Support:** Licensed clinicians are connected to community providers and immunization records and have time to address all your health-related questions.
- **Comprehensive Screenings:** Including Annual Exams, Blood Pressure, BMI, Cholesterol, Glucose, and more.
- **Personalized Coaching:** Covering Nutrition, Physical Activity, Stress Management, and Chronic Condition Management.

To experience comprehensive, convenient care at CEBT Health and Wellness Centers or learn more, visit [CEBT Health Centers](#).

<b>Gypsum Phone</b>	(970) 431-2871
<b>Gypsum Address</b>	35 Lindbergh Drive #110, Gypsum, CO 81637
<b>Glenwood Springs Phone</b>	(970) 440-8087
<b>Glenwood Springs Address</b>	1901 Grand Ave #200, Glenwood Springs, CO 81601
<b>Rifle Phone</b>	(970) 440-8085
<b>Rifle Address</b>	707 Wapiti Ave #201A Rifle, CO 81650

# Wellness Incentive Through Marathon Health

## *Would you like to save \$600 on insurance annually?*

For every plan year, we offer you an option to save on insurance premiums by getting your health status assessed to identify any risks or opportunities and help you improve your health! Follow the steps below by the deadlines provided to receive the full year's incentive in your paycheck.

### Wellness Incentive Activities

1. **Complete a Visit** - Complete any visit over video, phone, or in-person at the CEBT Health & Wellness Center annually between January 1 and November 30.
2. **Complete the Health Risk Assessment (HRA)** - Complete the Health Risk Assessment in the Marathon eHealth portal ([my.marathon-health.com](https://my.marathon-health.com)) annually between January 1 and November 30. (If you have questions navigating the portal, call 970-431-2871 for assistance)
3. **Complete a Biometric Screening** - Biometric screenings will be held bi-annually (every other year) beginning in 2023. This means you need to complete a screening every other year (2023, 2025, 2027, and so on). Your screening is valid for two years, so this activity does not need to be completed every year.

### Flu Shots

Flu shots will be available in the fall. ***Flu shots are optional and are not required for your wellness incentive.***

### CEBT Health & Wellness Center in Gypsum

35 Lindbergh Drive, Suite 110 | 970-431-2871

### How can you receive the health insurance premium discount?

If you wish to receive or continue receiving the health insurance premium discount, you must complete all Wellness Incentive Activities by November 30 each year. New hires may also take advantage of the wellness incentive once their benefits begin. All activities must be completed to be eligible for the premium discount.

**Note:** Your premium discount will begin or continue the month (or two, depending on the payroll cutoff) following incentive completion if all steps are completed by November 30.



## CEBT Value Added Benefits/Plan Extras

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The benefits below are available to CEBT members enrolled in a medical plan. To learn more, visit the Partners/Providers page on [cebt.org](https://cebt.org) or contact customer service at (303) 773-1373.

### **Cancer Resource Services**

Following a cancer diagnosis, members can receive personal support from Cancer Resource Services (CRS) through UMR. Tenured oncology nurses provide guidance, direction, and support as well as access to quality Cancer Centers of Excellence (COE).

### **Valenz Bluebook**

Valenz Bluebook is a cost transparency tool allowing members to shop for healthcare and get rewarded. If a member uses the service and visits a green or fair price provider, they could receive a reward in the form of a debit card ranging from \$25-\$1,500.

### **Lantern**

Lantern (previously known as SurgeryPlus) is a supplemental benefit for non-emergency surgeries that provides high-quality care, concierge-level member service, and lower costs. CEBT wants members to get the best care possible and will limit or waive member's out-of-pocket costs if you use Lantern.

#### *Infusion Care through Lantern since July 1, 2025*

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Lantern infusion care offers lower rates for in-home or ambulatory infusion treatments with no cost share on PPO. Members receive personalized support from a clinical care team throughout their infusion therapy.

### **Maternity Care Program**

Whether members are considering having a baby or 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. Call (888) 438-8105 to enroll.

### **Omada**

Omada is a virtual care program combining data-powered human coaching, connected devices, peer support, and tailored curriculum to help members achieve their health goals and make sustainable lifestyle changes. The digital care solution offers four programs that focus on pre-diabetes (prevention), diabetes, hypertension, and musculoskeletal issues.

### **Teladoc**

Teladoc provides 24/7/365 access to U.S. board-certified doctors through convenient phone or video consults for members. It's an affordable alternative to costly urgent care and ER visits when you need immediate care. CEBT pays for the full cost of the consult so there is no copay for members.



# CEBT Mental Health Benefits

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To learn more about these benefits, visit the [Partners/Providers](#) page on [cebt.org](http://cebt.org) or contact customer service at (303) 773-1373.

## **AllOne Health Employee Assistance Program (EAP)**

AllOne Health (previously known as Triad) is your Employee Assistance Program offering six free counseling sessions (per year, per incident) for CEBT members, spouses and dependents ages 6 to 26. Common reasons to be seen include divorce, parenting, relationships, grief, and conflict. Additionally, AllOne offers six free life coaching sessions, legal review, and financial counseling. This benefit is available to all full-time employees.

## **Modern Health**

Modern Health is a comprehensive, personalized mental health care platform offering self-guided, community-based, and one-on-one support for members (and dependents ages 6+) who are enrolled in a CEBT medical plan. Members have access to eight therapy and eight coaching sessions per calendar year, plus unlimited access to Modern Health digital resources.

## **Talkspace**

Talkspace is an online therapy tool for members enrolled in a United Healthcare medical plan. You can find a therapist through the online matching tool and start your first appointment within hours. Choose between live, face-to-face video visits or messaging your therapist. Messaging is available five days a week to ensure you can get the care you need no matter your schedule. Normal cost share applies, Talkspace is an in-network provider.



## Additional CEBT Benefits

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To learn more about these benefits, visit the Partners/Providers page on [cebt.org](http://cebt.org) or contact customer service at (303) 773-1373.

### **Travel Assistance**

The unexpected can happen on the road: passports get lost or 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. You and your spouse are covered with Travel Assistance — and so are your dependents through age 25 — with your group insurance from Standard Insurance Company (The Standard).

### **Via Benefits**

Via Benefits offers a post-employment benefit concierge service to assist former employees that have terminated (or are planning to terminate) from CEBT coverage with enrolling in medical, pharmacy, dental, and/or vision coverage.

Plans offered include Pre-65 plans from the individual marketplace as well as Post-65 Medicare Advantage plans and Medicare Supplemental plans. Former employees will now have more options and flexibility to choose coverage that is right for them, secure long-term stability, and unlock potential for cost savings. This service is available at no cost to you.





## Life and AD&D Coverage

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Life insurance is an important aspect of financial security, especially if others depend on you. Accidental Death & Dismemberment (AD&D) insurance is designed to provide a benefit to your designated beneficiary or beneficiaries in the event of accidental death or dismemberment.

**Eagle County School District Re-50** provides Basic Life and AD&D Insurance and Dependent Life Insurance to all eligible employees at no cost to employees through The Standard.

### Life Insurance

This benefit is payable to the designated beneficiary upon the death of the insured.

### Accidental Death & Dismemberment Coverage

This insurance provides specified benefits for a covered, accidental bodily injury that directly causes dismemberment (i.e. the loss of a hand, foot, or eye). If death occurs from an accident, both the Life and the AD&D benefit would be payable.

Description	Benefit
Life / AD&D Benefit Amount	\$50,000
Benefit Reduction	40% at age 65, 65% at age 70, 75% at age 75, 80% at age 80



## Flexible Spending Accounts

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**Eagle County School District Re-50** offers two flexible spending account (FSA) options—the health care FSA and the dependent care FSA—which allow you to pay for eligible expenses with pre-tax dollars. The FSAs are administered by **WEX**.

\*This benefit requires annual enrollment\*\*\* Please utilize your CEPT online community account to enroll! Independent from your Health Insurance Plan. You can enroll in FSA without being enrolled in Medical/Dental/Vision and vice versa.

### Health Care FSA

Eligible expenses include deductibles, copays, and other health-related expenses that are not paid by the medical, dental, or vision plans. The health care FSA maximum contribution is **\$3,400** for the **2026** plan year. The Health Care FSA can be paired with the **PPO4** or **PPO6**.

### Dependent Care FSA

Eligible expenses include daycare facility fees, before- and after-school care, and in-home babysitting fees (income must be reported by your care provider). You may contribute up to **\$7,500** to your dependent care FSA for the **2026** plan year if you are married and file a joint return or if you file a single or head of household return (\$2,500 if you are married and filing taxes separately).

For a list of qualified expenses or more information, please visit [wexinc.com/discovery-benefits](https://wexinc.com/discovery-benefits).

## Leave – Vacations – Holidays

The following is a summary of our policies regarding leaves and time off. Please review the Employee Portal for full guidelines.

### **Paid Leave**

**What it is:** All leave that does not qualify as maternity/paternity, military, jury duty and professional leave. E.g. illness or disability of employee or immediate family, doctors' appointments, other personal reasons.

**What you use it for:** To cover any absence from work including illness and bereavement. As a reminder, to maximize student learning, staff members are encouraged to not use paid leave for activities that can be scheduled outside of the school day.

**Accrual and Eligibility:** Employees working 20 hours or more on a regular basis will receive one day of paid leave (equivalent to your workday) for every 18 days worked. For part-time staff members working 0-19 hours per week (less than .5 FTE) and guest teachers earn one hour of paid leave for every 30 hours worked, up to 48 hours per calendar year.

### **Religious Observance Leave**

Two additional days of paid religious leave shall be granted to an employee per school year for religious observances upon request to and approval by the Chief Human Resources Officer or their designee.

### **Prior Year Accumulated Leave**

**What it is:** Unused Paid Leave (above) rolls into this leave annually.

**What you use it for:** Only for absence due to illness or bereavement, and only after current Paid Leave hours are exhausted.

**Eligibility:** Employees that have exhausted their Paid Leave accruals, for situations mentioned above.

**More details:** It has no monetary value, unless the employee accrues 20+ years of continuous service, in which case up to 100 days will be paid out upon termination of employment.

### **Volunteer Sick Leave Bank**

**What it is:** A source of leave days for employees who sustain a serious illness or accident.

What you use it for: Absence for continuous serious personal illness or injury.

**Eligibility:** Employees working 20 hours or more, on a regular basis.

In order to participate, employees must donate one day of Paid Leave to this bank upon hire/rehire, or during open enrollment. You only have to donate ONCE, unless employment is terminated (and you are rehired after) or the bank has insufficient balance.

### **Employee to Employee Paid Leave Donation**

If an employee is experiencing a serious situation that prevents them from working and they have exhausted all their available leave, and sick leave bank if applicable, the employee can receive a maximum of 60 donated days from their colleagues.

**Donation:** The Donor can only donate from their current years Paid Leave. Donations will expire at the end of the school year.

[RapidIdentity>Informed K-12 Forms Icon> Employee to Employee Paid Leave Donation](#)

## **Leave – Vacations – Holidays**

### **Vacations**

Paid vacation days can be used for any reason for which the employee requires time off from work.

#### **Eligibility:**

1. Administrative employees who work full-time year-round (260 days).
2. Non-administrative support staff who work 4 or more hours per day on a year-round basis (260 days).

#### **Accrual:**

1. 10 working days per year.
2. 5/6 of a working day is accrued each month (based on employee's hours per day).

This accrual rate increases based on seniority.

The below list reflects accruals for an employee working 8 hours per day.

*6-10 years - 15 days per year*

*11 years - 16 days per year*

*12 years - 17 days per year*

*13 years - 18 days per year*

*14 years - 19 days per year*

*15 years - 20 days per year (maximum)*

**More details:** Employees can accumulate up to 18 months' worth of accruals. Any vacation time earned prior to the present 18 months will be forfeited.

### **Holidays**

Eligible ECSD employees receive paid time off during observed holidays that fall on the employee's work schedule. For full list of Paid Holidays, please review the current year Employee Calendar found in the Employee Portal.



## Employer Specific Benefits

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The following is a summary of other benefits offered by ECSD. Please review the Employee Portal for full guidelines and requirements.

### **PERA Retirement**

PERA benefits take the place of Social Security for ECSD employees. The benefits are pre-funded, which means while a member is working, he or she contributes **11%** of their income into the plan. ECSD, as the employer, also contributes **21.4%** of employees' income to the pension fund. This is a benefit for ALL employees. For more information, please visit <https://www.copera.org/members>.

### **Tax Sheltered Annuity**

Employees have the option to contribute to Individual Retirement Accounts through payroll deduction. The district does not match contributions. Enrollment is optional. For more information, visit [www.copera.org](http://www.copera.org) and follow this path on the Employee Portal for enrollment form: **Rapid Identity** → **Informed K-12 Forms Icon** → **Salary Reduction Agreement for Tax Sheltered Annuity**

*Available to all ECSD employees.*

### **Colorado Mountain College Tuition Waiver Form**

Colorado Mountain College (CMC) waives tuition for Eagle County School District employees for up to five (5) credit hours per semester for 100-400 level courses. Any credits exceeding five (5) per semester are the financial responsibility of the employee.

This waiver applies to tuition only. Employees are responsible for the cost of class materials, textbooks, and any applicable fees (e.g., technology fees, administrative fees).

Courses must:

- Be directly related to the employee's work with the District
- Be for-credit courses or ESL courses
- Be for a grade. Pass/fail courses are not eligible for the tuition waiver

A limited number of total District credit hours are available for waiver each academic year (August 1 – July 31). Requests will be processed on a first-come, first-served basis until the annual limit is reached.

*Available to employees working 20 hours or more per week.*

**[Rapid Identity](#) > [Informed K-12 Forms Icon](#) > [Colorado Mountain College ECSD Tuition Waiver](#)**

## **Tuition Reimbursement**

Eligible employees can request up to \$1,500 per fiscal year for tuition reimbursement (so long as they are taking coursework at an accredited college and earn a letter grade of B- or higher). Alternatively, a lump sum to obtain a National Board Certification may be requested.

Access the electronic K12 forms through RapidIdentity using the following path: **RapidIdentity → Informed K-12 Forms Icon → Tuition Reimbursement**

\*If you are unsure if a class or course qualifies for this benefit, please email [eaglehr@eagleschools.net](mailto:eaglehr@eagleschools.net)

*Available to employees working 20 hours or more per week.*

## **Ski Pass Discount**

In mid-to late-October, HR informs the staff of the Vail Resorts Ski Pass Letter for the year. If you would like to access this discount, please use the following path: **RapidIdentity → Informed K-12 Forms Icon → Ski Pass Discount Request**

*Available to employees working 30 hours or more per week.*

## **Avon and Gypsum Recreation Center Discounts**

ECSD employees are eligible for discounted memberships at both the Avon and Gypsum recreation centers. To enroll, please contact the front desk at either location.

*Available to employees working 20 hours or more per week.*

## **Colorado Educator Support for Mental Health**

Eagle County School District is invested in your mental health and well-being. As an organization, we've made great strides in available mental health support for our staff members.



- Who can access this program? ALL Eagle County School District Employees
- What does this program offer? Wellbeing and individual support services, online & self-paced programs and workshops
- How do I access this program? Visit [coloradoeducatorsupport.com](http://coloradoeducatorsupport.com) to access resources
- What company runs this program? CU Department of Psychiatry School of Medicine
- How do I get help navigating this program? Email: [coloradoeducatorsupport@cuanschutz.edu](mailto:coloradoeducatorsupport@cuanschutz.edu) or call/text: 303-724-2500

If you have questions regarding this resource, please contact [eaglehr@eagleschools.net](mailto:eaglehr@eagleschools.net)

## **Voluntary Benefits (Mutual of Omaha & Atlantic American)**

To self-enroll in the voluntary benefits, view brochures and more information, or to schedule a personalized appointment with a Benefits Educator to learn more voluntary benefit options, use the link below.

**Company Identifier: ecsd**

<https://ecsd.benefitsinfo.com>

For claim issues, please contact the benefit vendors directly using the contact information below.

### **Mutual of Omaha**

Mutual of Omaha offers: Term Life and AD&D, Short-Term Disability, Long-Term Disability, Critical Illness, Hospital Indemnity and Accident policies

### **Mutual of Omaha Contact Information**

Denver Service Team: (800) 655 – 5142

[DenverServiceTeam@mutualofomaha.com](mailto:DenverServiceTeam@mutualofomaha.com)

[EDIService@mutualofomaha.com](mailto:EDIService@mutualofomaha.com)

### **Atlantic American**

Atlantic American offers: Whole Life and Living Care policies

### **Atlantic American Contact Information**

Claims Inquiries: (866)-458-7502 or [groupclaims@atlam.com](mailto:groupclaims@atlam.com)

Claim Submissions: [mycoverage.atlam.com](http://mycoverage.atlam.com)

Supporting claims documents should be mailed or faxed to:

PO Box 105652, Atlanta, GA 30348-5185

[claims@atlam.com](mailto:claims@atlam.com)

Fax: (404) 926-4067



## Contact Information

### Medical, Dental, Vision, Life/AD&D – CEBT Customer Service

Member Services	(303) 773-1373 or (800) 332-1168
Website	<a href="http://www.cebt.org">www.cebt.org</a>

### CEBT Marathon Health and Wellness Centers

Gypsum Phone	(970) 431-2871
Gypsum Address	35 Lindbergh Drive #110, Gypsum, CO 81637
Glenwood Springs Phone	(970) 440-8087
Glenwood Springs Address	1901 Grand Ave #200, Glenwood Springs, CO 81601
Rifle Phone	(970) 440-8085
Rifle Address	707 Wapiti Ave #201A Rifle, CO 81650

### AllOne Health Employee Assistance Program (EAP) *(formerly Triad)*

Member Services	(877) 679-1100 or (970) 242-9536
Company Code	cebt
Website	<a href="http://www.triadeap.com">www.triadeap.com</a>

### CVS Caremark

Mail-Order	(866) 885-4944
Website	<a href="http://www.caremark.com">www.caremark.com</a>

### FSA – WEX

Website	<a href="https://customer.wexinc.com/">https://customer.wexinc.com/</a>
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## Valenz Bluebook

Member Services	(800) 341-0504
Access Code	CEBT
Website	<a href="http://www.healthcarebluebook.com/cc/cebt">www.healthcarebluebook.com/cc/cebt</a>

## Lantern *(formerly SurgeryPlus)*

Member Services	(855) 200-6675
Website	<a href="http://my.lanterncare.com">my.lanterncare.com</a>

## Modern Health

Member Services	<a href="mailto:help@modernhealth.com">help@modernhealth.com</a>
Website	<a href="http://www.my.modernhealth.com">www.my.modernhealth.com</a>

## Mutual of Omaha

Phone Number	(880) 655 - 5142
Email	<a href="mailto:DenverServiceTeam@mutualofomaha.com">DenverServiceTeam@mutualofomaha.com</a>

## Omada Health - Digital Disease Management Program

Member Services	(888) 409-8687
Website	<a href="http://www.go.omadahealth.com/cebt">www.go.omadahealth.com/cebt</a>

## Teladoc

Member Services	(800) Teladoc or (800) 835-2362
Website	<a href="http://www.Teladoc.com/CEBT">www.Teladoc.com/CEBT</a>

## The Standard – Travel Assistance

<b>Member Services</b>	(800) 872-1414 (Phone) / (609) 334-0807 (Text)
<b>Email</b>	<a href="mailto:medservices@assistamerica.com">medservices@assistamerica.com</a>
<b>Policy Number</b>	645869

## UMR Cancer Resource Services

<b>Member Services</b>	(866) 494-4502
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## Via Benefits

<b>Pre-65 Website</b>	<a href="http://www.marketplace.viabenefits.com/ColoradoPublicEmployers">www.marketplace.viabenefits.com/ColoradoPublicEmployers</a>
<b>Post-65 Website</b>	<a href="http://www.my.viabenefits.com/ColoradoPublicEmployers">www.my.viabenefits.com/ColoradoPublicEmployers</a>
<b>Phone Number</b>	(833) 414-1452



# CEBT Health Plan Regulatory Notices

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Federal notice requirements obligate employers and health plan sponsors to supply benefit eligible employees with information on their rights, opportunities, and obligations regarding their health benefit plan. This information is available on the [CEBT website](#), and the notices listed include direct links to the documents for easy accessibility.

## Benefit Booklets

All Benefit Booklets can be found on our website at [cebt.org/benefit-booklets](http://cebt.org/benefit-booklets).

- **Summary Plan Description (SPD):** the full written plan document for each separate plan.
- **Summary of Benefits and Coverage (SBC):** 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). This notice can be found on our website at [cebt.org/resource-center](http://cebt.org/resource-center).

## COBRA General Rights Notice

This notice provides newly covered individuals with their rights to COBRA continuation coverage in the event their coverage should terminate. This notice can be found on our website at [cebt.org/resource-center](http://cebt.org/resource-center).

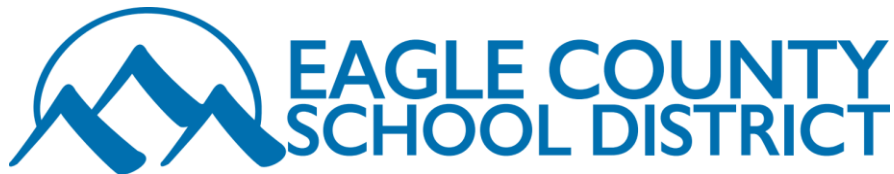
## Annual and Other Regulatory Notices

The Annual Notice is a booklet of compiled notices that are 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



*This benefit summary provides selected highlights of the Eagle County School District RE-50 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 Eagle County School District RE-50. All benefit plans are governed by master policies, contracts, and plan documents. Any discrepancies between information provided in 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. Eagle County School District RE-50 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.*