



WELCOME TO YOUR CEBT BENEFITS

What Is CEBT?

The Colorado Employer Benefit Trust (CEBT) is a self-funded, governmental multiple-employer trust that provides health, dental, vision, and life benefits to more than 440 public entities and over 37,000 employees and dependents across Colorado.

Who Is WTW?

Willis Towers Watson (WTW) is the broker and administrator for CEBT. WTW provides customer service support for claims and benefits questions at (800) 332-1168 or (303) 773-1373, makes on-site visits to participating groups, assists prospective new members, and manages eligibility and premium billing between the Trust and employers.

WHAT ARE THE ROLES OF UMR, KAISER, and CVS CAREMARK?

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

UMR provides third-party claim payment services and access to the 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 pharmacy payment and access to its provider network for CEBT members with medical coverage through United Healthcare.

Much of your day-to-day correspondence, such as Explanations of Benefits (EOB) and requests for further information, will come from UMR or Kaiser Permanente. Additionally, you will receive ID cards from UMR or Kaiser Permanente, and CVS Caremark.

NEED HELP WITH A CLAIM?

CEBT has a dedicated team of customer service representatives to assist clients with benefits questions. For help with any of the following, please call (303) 773-1373:

- Benefit information
- Claim status
- Claim resolution
- Explanation of benefits
- Deductibles
- Ordering ID cards



HOURS

Mon–Thu: 7:30am–4:30pm

Fri: 7:30am–4:00pm



NUMBER

(303) 773-1373

Medical - Kaiser

Plan Name	DHMO 500 20%	DHMO 1500 20%
Network	Kaiser Permanente	Kaiser Permanente
Plan Provisions	In-Network	In-Network
Lifetime Maximum	Unlimited	Unlimited
Coinsurance	20% In network only	20% In network only
Annual Deductible - Calendar Year		
Individual	\$500	\$1,500
Family	\$1,000	\$3,000
Out-Of-Pocket Max - Calendar Year		
Individual	\$3,000	\$4,000
Family	\$6,000	\$8,000
Plan Services	In-Network Benefit	In-Network Benefit
Preventive Care	Covered 100%	Covered 100%
Office/Virtual Visit (PCP) Including Lab/X-Ray	\$25 Copay	\$40 Copay
Office Visit (Specialist) Including Lab/X-Ray	\$35 Copay	\$50 Copay
Simple Lab / X-Ray At an Independent Facility	Deductible + 20% to OOP Max (\$0 Copay office setting)	Deductible + 20% to OOP Max (\$0 Copay office setting)
Complex Imaging (CT/MRI, PET)	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max
Urgent Care	\$40 Copay	\$55 Copay
Emergency Room	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max
Outpatient Hospital	Deductible + 20% to OOP Max (Amb Surg Center \$500 Copay)	Deductible + 20% to OOP Max (Amb Surg Center \$550 Copay)
Inpatient Hospital	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max
Pharmacy Services	In-Network Benefit	In-Network Benefit
Retail (30 Days) Generic	\$20	\$20
Preferred Brand	\$40	\$40
Non-Preferred Brand	\$60	\$60
Specialty	20% coins up to \$250	20% coins up to \$250
Mail Order (90 Days) Generic	2 x Copay	2 x Copay
Preferred Brand		
Non-Preferred Brand		

Medical - UnitedHealthcare

Plan Name	PPO3		PPO4		PPO5	
Network	United Healthcare Choice Plus		United Healthcare Choice Plus		United Healthcare Choice Plus	
Plan Provisions	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Lifetime Maximum	Unlimited		Unlimited		Unlimited	
Coinsurance	20%	40%	20%	40%	20%	40%
Annual Deductible - Calendar Year						
Individual	\$1,000 Combined		\$1,500 Combined		\$2,500 Combined	
Family	\$2,000 Combined		\$3,000 Combined		\$5,000 Combined	
Out-Of-Pocket Max - Calendar Year						
Individual	\$3,000	\$6,000	\$4,000	\$8,000	\$4,500	\$9,000
Family	\$6,000	\$12,000	\$8,000	\$16,000	\$9,000	\$18,000
Plan Services	In-Network Benefit		In-Network Benefit		In-Network Benefit ONLY	
Preventive Care	Covered 100%		Covered 100%		Covered 100%	
Office/Virtual Visit (PCP) Including Lab/X-Ray	\$35 Copay		\$40 Copay		\$45 Copay	
Office Visit (Specialist) Including Lab/X-Ray	\$35 Copay		\$40 Copay		\$45 Copay	
Simple Lab / X-Ray At an Independent Facility	Deductible + 20% to OOP Max		Deductible + 20% to OOP Max		Deductible + 20% to OOP Max	
Complex Imaging (CT/MRI, PET)	Deductible + 20% to OOP Max		Deductible + 20% to OOP Max		Deductible + 20% to OOP Max	
Urgent Care	\$75 Copay		\$75 Copay		\$75 Copay	
Emergency Room	Deductible + 20% to OOP Max		Deductible + 20% to OOP Max		Deductible + 20% to OOP Max	
Outpatient Hospital	Deductible + 20% to OOP Max		Deductible + 20% to OOP Max		Deductible + 20% to OOP Max	
Inpatient Hospital	Deductible + 20% to OOP Max		Deductible + 20% to OOP Max		Deductible + 20% to OOP Max	
Pharmacy Services	In-Network Benefit		In-Network Benefit		In-Network Benefit ONLY	
Retail (30 Days)						
Generic	\$20		\$20		\$20	
Preferred Brand	\$40		\$40		\$40	
Non-Preferred Brand	\$60		\$60		\$60	
Mail Order (90 Days)						
Generic	2 x Copay		2 x Copay		2 x Copay	
Preferred Brand						
Non-Preferred Brand						

CEBT Additional Benefits

Adams County School District #14 provides **Basic Life and AD&D Insurance** to all eligible employees in the amount of **\$20,000** at no cost to employees through The Standard. This benefit is payable to the designated beneficiary upon the death of the insured.



Your CEBT medical plan includes Value Added Benefits that can help you save time, save money, and even access care at little to no cost. These extra perks are already included in your coverage (**excluding Kaiser members**). Many members don't realize they're available.

Want to learn more? Visit the [Partners/Providers](#) page at cebt.org, call **(303) 773-1373**, or Scan the QR code for direct access.



Below is a complete list of CEBT's Value Added Benefits. The checked items show the benefits you're eligible for. You can access the fliers by clicking on the blue titles below or scan the QR codes to visit the websites.

LANTERN - SURGERY & INFUSION CARE

This benefit is not available to Kaiser members.

Lantern Surgery Care is a supplemental benefit for non-emergency surgeries, helping CEBT members plan and pay for over 1,500 procedures with access to affordable care and concierge service.



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



- Website: my.lanterncare.com (select login to create account); Call: (855) 200-6675

TELADOC HEALTH - TELEMEDICINE

This benefit is not available to Kaiser members.

Teladoc gives members 24/7 access to U.S. board-certified doctors through phone, video, or mobile app visits for non-emergency illnesses, including flu, allergies, sinus infections, and more. To access:



- Website: teladoc.com/register; Call: 1 (855) 656-7243

**Do not check the box that says, "I received a Teladoc Health code."*

**You must enter your UMR medical ID#, so have your card handy. If there is NO MATCH found, call the phone#.*

- Download the app



VALENZ BLUEBOOK - COST TRANSPARENCY TOOL

This benefit is not available to Kaiser members.

Valenz Bluebook helps members find fair-price procedures and earn rewards of \$25-\$1,500 for using green or fair-price providers. To access:



- Website: healthcarebluebook.com/cc/CEBT (Log in by entering your Last Name and Date of Birth.)
- Download the app (select "Log in with mobile code", and use mobile code: CEBT)



OMADA - DISEASE MANAGEMENT PROGRAM

This benefit is not available to Kaiser members.

Omada is a virtual care program offering coaching, devices, peer support, and personalized plans to help members reach health goals. It includes programs for pre-diabetes, diabetes, hypertension, and musculoskeletal issues. To access:



- Website: omadahealth.com/cebt (Click on "Am I eligible" button to fill out the form); Call: (888) 409-8687



CEBT Additional Benefits (Con't.)

MODERN HEALTH - MENTAL WELLBEING

Modern Health offers personalized mental health support for members and dependents ages 6+ enrolled in a medical plan, including 8 therapy and 8 coaching sessions per year, plus unlimited digital resources. To access:

- Website: my.modernhealth.com (use work email and company name: CEBT)
- Download the app



ALLONE HEALTH - EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Allone Health EAP offers 6 free counseling sessions per year for CEBT members and dependents under 26, covering issues like divorce, parenting, grief, and conflict. It also includes 6 free life coaching sessions, legal review, and financial counseling. To access:

- Website: allonehealth.com/portal (go to Member Portal and click on "Sign Up," use Company Code: CEBT; Call: (970) 242-9536 or (877) 679-1100



THE STANDARD - TRAVEL ASSISTANCE

The Standard-Travel Assistance is a comprehensive program offering travel assistance, including medical care, credit card/passport replacement, prescription refills, and more. To access:

- Website: cebt.org/the-standard-insurance
- Call (800) 872-1414, Text (609) 334-0807, Download "Assist America" app and use Reference code 01-AA-STD-5201



VIA BENEFITS - POST-EMPLOYMENT BENEFITS CONCIERGE

Post-employment benefit concierge service to assist former CEBT members with enrolling in medical, pharmacy, dental and/or vision coverage. To access:

- Website: marketplace.viabenefits.com/ColoradoPublicEmployers
- Call (833) 414-1452



UMR - CANCER RESOURCE SERVICES & MATERNITY CARE *This benefit is not available to Kaiser members.*

UMR Cancer Resource Services offers support and guidance for CEBT members with complex cancer diagnoses, connecting them to Cancer Centers of Excellence.

- Website: cebt.org/umr; Call (866) 494-4502



UMR Maternity CARE educates on reducing your risk of complications and preparing for a successful, full-term pregnancy and healthy baby. To access:

- Website: cebt.org/umr; Call 1(888) 438-8105



KAISER PERMANENTE

KP.org Access: Create an account on kp.org so that you can view EOBs, schedule or cancel appointments, view lab results, access self-care apps, refill prescriptions, chat with your doctor, pharmacist, or financial counselor, access your ID card, and much more. To access:

- Website: kp.org/registernow (Have your ID card handy)
- Download the app



Contact Information

Medical, Life/AD&D - CEBT Customer Service	
Member Services	(303) 773-1373 or (800) 332-1168
Website	www.cebt.org

Medical - Kaiser Permanente	
Member Services	(303) 338-3800 or (800) 632-9700
Website	www.kp.org
Appointments & Advice	(303) 338-4545
Mail Order Pharmacy	(866) 523-6059

CVS Caremark	
Mail Order	(866) 885-4944
Website	www.caremark.com

Teladoc	
Member Services	(800) Teladoc or (800) 835-2362
Website	www.Teladoc.com/CEBT

Valenz Bluebook	
Member Services	(800) 341-0504
Access Code	CEBT
Website	https://www.healthcarebluebook.com/cc/cebt/

Lantern	
Member Services	(855) 200-6675
Website	my.lanterncare.com

AllOne Health Employee Assistance Program	
Member Services	(877) 679-1100 or (970) 242-9536
Company Code	cebt
Website	www.allonehealth.com/portal

Contact Information

Modern Health

Member Services	help@modernhealth.com
Website	my.joinmodernhealth.com

Omada Health - Digital Disease Management Program

Member Services	(888) 409-8687
Website	https://go.omadahealth.com/cebt

UMR Cancer Resource Services Program

Member Services	(866) 494-4502
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The Standard - Group Life

Group Life and AD&D	(800) 628-8600
Website	workhealthlife.com/Standard3

The Standard- Travel Assistance

Member Services	(800) 872-1414 (phone) / (609) 334-0807 (text)
Email	medservices@assistamerica.com
Policy #	645869

Via Benefits

Pre-65 Website	marketplace.viabenefits.com/ColoradoPublicEmployers
Post-65 Website	my.viabenefits.com/ColoradoPublicEmployers
Phone	(833) 414-1452