



**BENEFIT PLANS EFFECTIVE  
JANUARY 1, 2025 - DECEMBER 31, 2025**

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# **YOUR 2025 EMPLOYEE BENEFITS**

# BENEFITS

## BUILT FOR YOU

At Loveland Fire Rescue Authority, we care about you. That's why we offer a comprehensive suite of benefits that support your physical, emotional, and financial health for you and your family.

Understanding your benefits and knowing how to use them is just as important as having access to them. Review this guide to learn about the benefits available to you for the 2025 plan year (January 1, 2025 - December 31, 2025). Then choose the options that are best for you and your family.

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## WHO IS ELIGIBLE?

As a Loveland Fire Rescue Authority employee, you are eligible for benefits if you are working in a regular position at least 20 hours per week or are working in a temporary position averaging 30 hours per week during the predetermined Affordable Care Act period. Benefits are effective on the first day of the month following your hire or eligibility date. You may enroll your eligible dependents for coverage once you are eligible. Your eligible dependents include:

- Your Legal Spouse
- Civil Union Partner
- Your children up to age 26

## CHANGING YOUR BENEFITS

### New Employees

As a newly eligible employee, you must enroll in benefits within 30 days of your date of hire or eligibility date. If you do not enroll within 30 days, you will need to wait until the next open enrollment period to enroll. You will enroll in your benefits through [CEBT's Online Enrollment platform](#). Watch a [video](#) or follow a [step by step flyer](#) on how to enroll in your benefits. Don't forget to fill out the [Other Insurance Information](#) form if you will be covering dependents on your plan. *This form needs to be filled out annually in order for claims to not be held up and processed.*

**Qualifying Events and Dropping Dependents:** Generally, you may only make or change your existing benefit elections as a new hire or during the annual open enrollment period. However, you may drop a dependent at anytime and they will be covered through the end of the month or change your benefit elections during the year if you experience one of the following qualifying life events. Follow a [step by step flyer](#) on how to make a mid year changes to your benefits.

#### 1. Change in marital status

- Marriage
- Death of spouse
- Divorce
- Legal separation

#### 2. Change in number of dependents

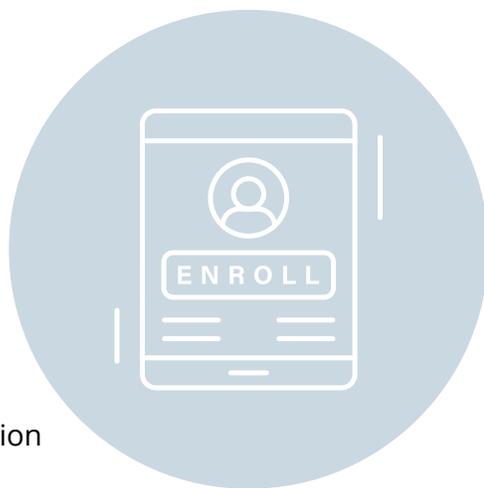
- Marriage
- Birth
- Death
- Adoption of child or placement of a child for adoption

#### 3. Change in coverage status

- Loss or gain of other coverage by the employee or dependent

#### 4. Change in individual coverage status due to aging out

- In the event that an employee loses eligibility on their parent's plan, due to aging out at age 26 (with the exception of a disabled child)



You have 30 days from the qualified life event to make changes to your coverage. Depending on the type of event, you may need to provide proof of the event (ie. 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 adding dependents outside of open enrollment.



## WHAT IS CEBT?

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The Colorado Employer Benefit Trust (CEBT) is a self-funded, governmental multiple employer trust that provides employee benefits for over four hundred thirty seven (437) public entities, with over 37,000 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?

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

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

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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.

**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.

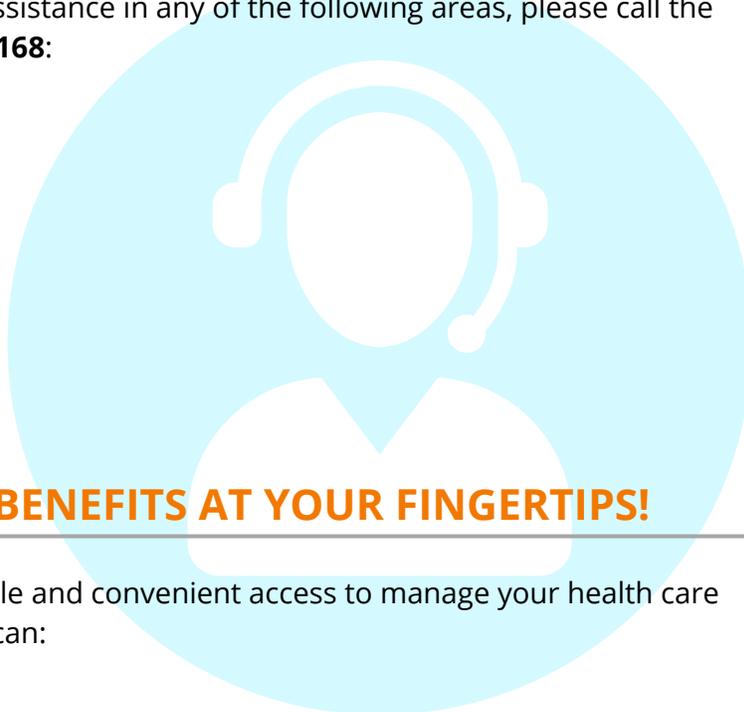
Much of your day to day correspondence, such as Explanations of Benefits (EOB) and requests for further information, will come from UMR. Additionally, you will receive ID cards from UMR, CVS Caremark and Delta Dental, but not from VSP. VSP does not utilize cards.



## NEED HELP WITH A CLAIM?

CEBT has a customer service team of ten individuals to assist CEBT clients with a variety of benefit information. The Customer Service Representatives are housed right in Willis Towers Watson offices. Their hours of operation are Monday – Friday 7:30am – 4:30pm (except Friday they close at 4:00 pm). If you need assistance in any of the following areas, please call the customer service line at **1-800-332-1168**:

- Benefit information
- Claim resolution
- Claim status
- Explanation of Benefits
- Deductibles
- Order ID cards



## THE CEBT MOBILE APP: BENEFITS AT YOUR FINGERTIPS!

The CEBT mobile app gives you simple and convenient access to manage your health care benefits on the go. On the app, you can:



### 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



## KEY BENEFIT TERMS

**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.

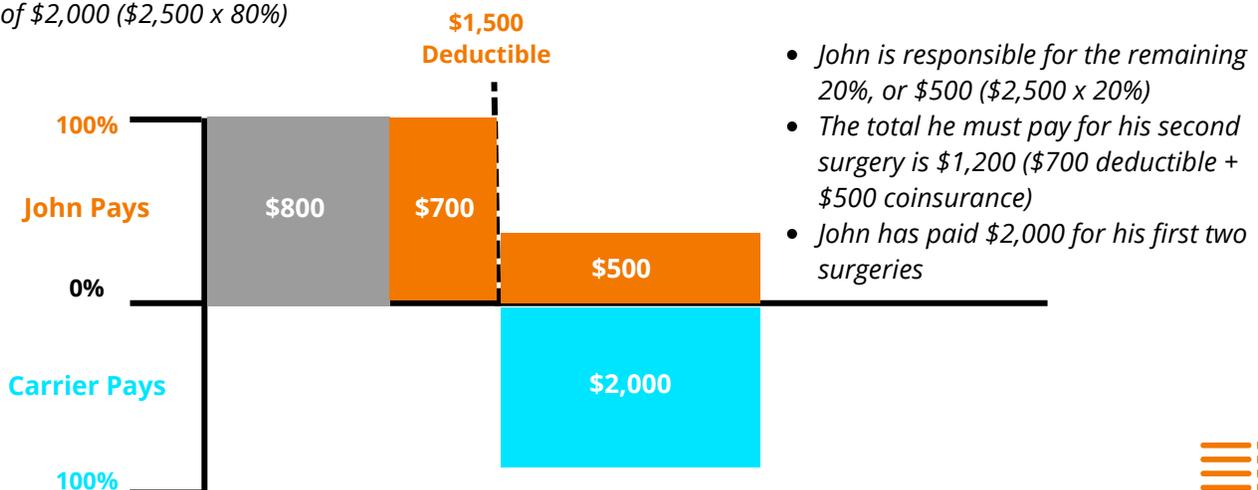
**For example:** John has a health plan with a \$1,500 annual deductible. He falls off his roof and needs three knee surgeries; the first of which is \$800. Because John hasn't paid anything toward his deductible this year, he is responsible for 100% of his first surgery. \$800 is applied to John's deductible.



**COPAY:** A fixed amount you pay for a covered health care service, usually due at the time 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, a total of \$2,000 ( $\$2,500 \times 80\%$ )



## KEY BENEFIT TERMS

**OUT OF POCKET MAXIMUM:** The most you pay in a calendar year before your health plan begins to pay 100% of the allowed amount.

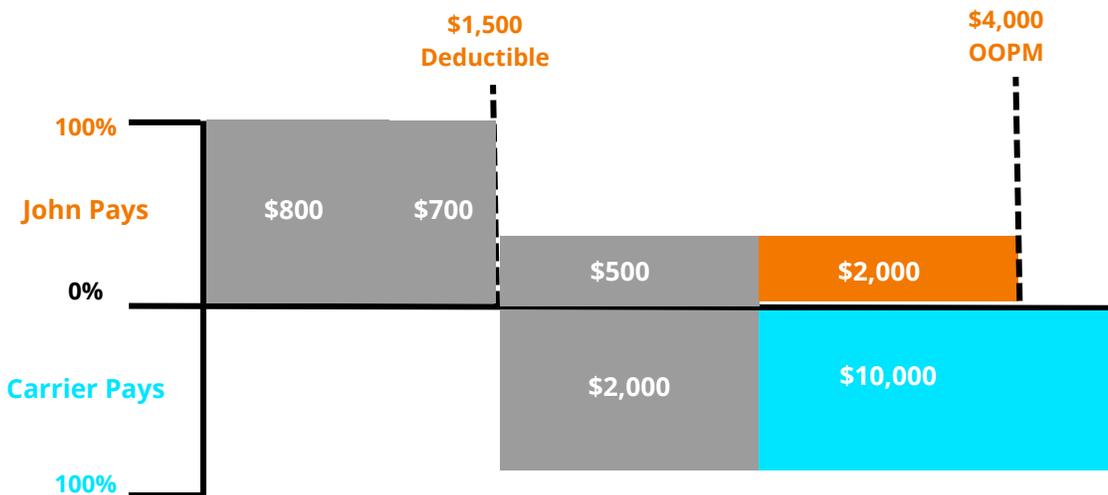
Items that count towards the out of pocket maximum:

- Copays
- Deductibles
- Co-insurance payments

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

- Your premium
- Balance-billed charges
- Charges your health insurance plan does not cover (i.e. plastic surgery and other excluded services)

**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).



**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.

**HEALTH SAVINGS ACCOUNT (HSA):** A tax advantaged medical savings account available to those who are enrolled in a High Deductible Health Plan (HDHP). The funds contributed to the account are not subject to federal income tax. These funds may be used for a variety of medical, dental, and vision expenses. For a full list, visit [www.irs.gov](http://www.irs.gov) in IRS Publication 502.

**EOB-Explanation of Benefits:** An explanation of benefits is a statement sent by a health insurance company to covered individuals explaining what medical treatments and/or services were paid for on their behalf.



## KEY BENEFIT TERMS

**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 covered employees will pay more out-of-pocket to use out-of-network providers than for in-network providers.

**PCP - Primary Care Provider:** A primary care physician is a physician who provides both the first contact for a person with an undiagnosed health concern as well as continuing care of varied medical conditions, not limited by cause, organ system, or diagnosis.

**PLAN YEAR:** LFRA's "benefit plan year" is January 1 – December 31. In terms of changes to each plan's benefits, CEBT's plan year is July 1 – June 30, which means any plan benefit changes, especially those mandated by the government are usually required no later than the beginning of CEBT's next plan year.

**UCR – Usual, Customary and Reasonable:** The amount that the plan will allow 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. Please note that an in-network provider contractually cannot balance bill you for covered services. Balance billed amounts do not apply toward your deductible or out-of-pocket maximum. See an example below of out-of-network charge with balance billing.

Example ( <i>Out-of-Network</i> )		
Doctor charges	\$150	
UCR	\$100	
Coinsurance	80%/20%	
Plan coinsurance	\$80	\$100 x 80%
Your coinsurance	\$20	(\$100 x 20%)
Balance bill	\$50	\$150 - \$100
Total amount you pay	\$70	\$20 coinsurance + \$50 balance bill



## MEDICAL COVERAGE



Eligible employees of **Loveland Fire Rescue Authority** have the option to choose from three different medical plan options: EPO Select, PPO4, and HDHP5 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 either the **SelectColorado** or **United Choice Plus** networks. This is the network of doctors you will want to stay within in order to access your in-network level of benefits.

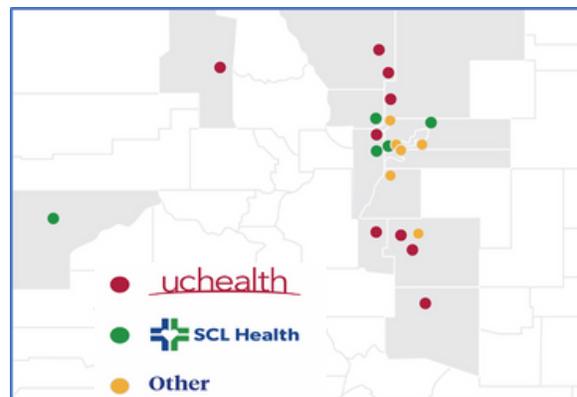
### EPO Select

The ACO Select Colorado (Accountable Care Organization) was created in Colorado to deliver a highly collaborative, integrated model of care to provide a Best-In-Class network and to offer an affordable, differentiated care and member experience to improve the quality of care and reduce health care costs. The Select Colorado network is the network used on the the EPO Select plan and it is broken out into two different network levels for individuals to access medical care. Tier 1 providers include UHealth, Children’s Hospital, Optum, SCL Health, CU Medicine, New West Physicians and Monument Health. Any providers not designated as Tier 1 in your network search will be covered under the Tier 2 plan benefits. Tier 1 providers have been hand selected based on patient outcomes and coordinate health care amongst other Tier 1 providers. The SelectColorado Tier 1 network extends across 14 Colorado Counties\*. If you receive care outside of one of these 14 counties claims will be processed as Tier 1, as well as any Emergency services. Election of a primary care provider (PCP) is required on this plan and will be listed on your medical ID card. A PCP is a vital part of your health journey and provider relationship to monitor ongoing care and to have a doctor to call with urgent questions.

**To locate participating providers**, go to the Providers and Partners tab on the CEBT website, click on the UMR option and select [Select Providers](#). If the provider is in-network and DOES NOT HAVE Tier 1 blue dot noted, then services will be paid at the Secondary Benefit Level (Tier 2) when services are received in the Select 14 Colorado Counties.

### \*Select Colorado Network

- |               |              |
|---------------|--------------|
| 1. Adams      | 8. Jefferson |
| 2. Arapahoe   | 9. Larimer   |
| 3. Boulder    | 10. Mesa     |
| 4. Broomfield | 11. Pueblo   |
| 5. Denver     | 12. Routt    |
| 6. Douglas    | 13. Teller   |
| 7. El Paso    | 14. Weld     |



## PPO4

The PPO4 is a Preferred Provider Organization plan that uses the United Choice Plus network of contracted doctors and hospitals to choose from whenever care is needed. While you have access to out-of-network benefits on this plan, it is a good idea to find providers that are contracted with UnitedHealthcare in order to access your best level of benefits. You have a choice to go “in-network” with a provider in the United Choice Plus network which will include lower (negotiated) cost-sharing or “out-of-network” and pay a higher portion of the claims (with no discount).

After you meet your annual deductible, you are responsible for paying a portion of the remaining eligible expenses (your coinsurance) up to your annual out of pocket maximum (OOP). Once your OOP has been met, you are covered at 100% for the remaining calendar year. To locate in-state, in-network providers go to the Providers and Partners tab on the CEBT website, click on UMR and select [United Healthcare Providers](#).

## HDHP5

The HDHP5 is a High Deductible Health Plan that uses the United Choice Plus network of contracted doctors and hospitals to choose from whenever care is needed. This Plan has the required elements for you to be able to contribute to a tax-advantaged Health Savings Account (HSA). With the HDHP5 plan, the annual deductible must be met before plan benefits are paid for services other than in-network preventive care services, which are fully covered. This plan offers both in and out-of-network benefits, but it is in your best interest to stay in-network to access your best level of benefits and pay the least amount out of you own pocket. To locate in-state, in-network providers go to the Providers and Partners tab on the CEBT website, click on UMR and select [United Healthcare Providers](#).

### 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 any of your covered family members take any prescription medications on a regular basis?**



# CEBT MEDICAL PLANS

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.

MEDICAL BASE PLAN	EPO Select		PPO4
	Tier 1	Tier 2	
<b>Network</b>	SelectColorado	SelectColorado	UHC Choice Plus
<b>Office Visit (Primary Specialty)</b>	\$0 Copay   \$50 Copay	\$50 Copay   \$75 Copay	\$40 Copay   \$40 Copay
<b>Deductible (Single Family)</b>	Copay where indicated	Copay where indicated	\$1,500   \$3,000 Embedded
<b>Coinsurance (In Out)</b>	N/A	N/A	20% In   *40% Out
<b>Out of Pocket Single (In Out)</b>	\$3,000	\$6,000	\$4,000   \$8,000
<b>Out of Pocket Family (In Out)</b>	\$6,000	\$12,000	\$8,000   \$16,000
<b>Inpatient Hospital</b>	\$1,000 Copay	\$3,000 Copay	Deductible + 20% to OOP Max
<b>Outpatient Hospital</b>	Amb Surg Center \$250 Copay Outpatient Hospital \$750 Copay	Amb Surg Center \$1,250 Copay Outpatient Hospital \$2,500 Copay	Deductible + 20% to OOP Max
<b>Rx Retail</b>	Generic \$20 Preferred \$40 Non-Preferred \$60	Generic \$20 Preferred \$40 Non-Preferred \$60	Generic \$20 Preferred \$40 Non-Preferred \$60
<b>Rx Mail Order</b>	2 X Copay	2 X Copay	2 X Copay
<b>Preventative Visit</b>	Covered 100%	Covered 100%	Covered 100%



## CEBT MEDICAL PLANS

MEDICAL BASE PLAN	EPO Select		PPO4
	Tier 1	Tier 2	
<b>Teladoc</b>	Covered 100%	Covered 100%	Covered 100%
<b>Telehealth</b>	Covered 100%	Covered 100%	\$40 Copay
<b>Advanced Imaging</b>	\$500 Copay Free standing \$200	\$1,250 Copay Free standing \$800	Deductible + 20% to OOP Max
<b>X-ray</b>	Minor: \$25 Copay	Minor: \$25 Copay	\$40 Copay office setting Outpatient setting Deductible + 20% to OOP Max
<b>Lab</b>	\$25 Copay	\$25 Copay	\$40 Copay
<b>Urgent Care</b>	Covered 100%	Covered 100%	\$75 Copay
<b>Emergency Care</b>	\$250 Copay	\$250 Copay	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://www.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.



## HIGH DEDUCTIBLE HEALTH PLAN OPTION

When you seek medical care under the High Deductible Health Plan, you pay for 100% of the services (up to the deductible amount) using funds from your Health Savings Account (HSA) or out of your pocket (remember that preventive care is paid at 100%). Once you meet the deductible, services are covered under the medical plans benefit schedule and you can use your HSA funds to pay for coinsurance, copays and eligible expenses not covered by the plan.

MEDICAL BASE PLAN	HDHP5
<b>Network</b>	UHC Choice Plus
<b>Office Visit (Primary   Specialty)</b>	Deductible then covered 100%
<b>Deductible (Single   Family)</b>	\$5,000   \$10,000 Embedded
<b>Coinsurance (In   Out)</b>	0% In   *40% Out
<b>Out of Pocket Single (In   Out)</b>	\$5,000   \$10,000 Embedded
<b>Out of Pocket Family (In   Out)</b>	\$10,000   \$20,000 Embedded
<b>Inpatient Hospital</b>	Deductible then covered 100%
<b>Outpatient Hospital</b>	Deductible then covered 100%
<b>Rx Retail</b>	Deductible then: Generic \$20   Preferred \$40   Non-Preferred \$60
<b>Rx Mail Order</b>	2 X Copay
<b>Preventative Visit</b>	Covered 100%
<b>Teladoc</b>	Covered 100%
<b>Telehealth</b>	Deductible then covered 100%
<b>X-ray</b>	Deductible then covered 100%



## HIGH DEDUCTIBLE HEALTH PLAN OPTION

MEDICAL BASE PLAN	HDHP5
<b>Lab</b>	Deductible then covered 100%
<b>Urgent Care</b>	Deductible then covered 100%
<b>Emergency Care</b>	Deductible then covered 100%

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://www.cebt.org/benefit-booklets>.

**Embedded** - Under this deductible definition, 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 DRUG COVERAGE

The vendor that manages your prescriptions on the CEBT UnitedHealthcare plans EPO Select, PPO4, & HDHP5 is CVS Caremark. Please note that CVS is not the only pharmacy you have access to. You are able to use a pharmacy at King Soopers, Safeway, Walmart, Walgreens, etc. To review commonly prescribed medications and specialty medications or learn more about your pharmacy benefits visit the [CVS Caremark page](#) on the CEBT website.

If you would like to access CVS 90 day mail order for your maintenance medications (blood pressure, cholesterol, etc.), you will need to do so by calling them directly at 866-885-4944 or have your doctor send the prescription into the CVS mail order pharmacy. By using mail order you are able to get a 90 day supply for the cost of a 60 day supply. You can receive three months for the price of two!

Prescription Drugs (retail 30 day)	Prescription Drugs (mail order 90 day)
\$20 copay – Generic \$40 copay – Preferred Brand \$60 copay – Non- Preferred Brand/Specialty	\$40 copay – Generic \$80 copay – Preferred Brand \$120 copay – Non- Preferred Brand/Specialty

### 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 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.



## DENTAL COVERAGE

It's important to have regular dental exams and cleanings so problems are detected before they become painful – and expensive. Keeping your teeth and gums clean and healthy will help prevent most tooth decay and is an important part of maintaining your overall health. The CEBT dental plan uses the Delta Dental network. You can go to any dentist of your choosing with this plan, but it is in your best interest to find a Delta Dental provider. There are 3 different network levels you can access: **PPO Dentist**, **Premier Dentist**, and **Non-Participating Dentist**. You will receive the best benefit and the deepest discounts by choosing a PPO dentist. Delta Dental providers offer the greatest savings and protection from balance-billing for covered services. Please refer to the official [plan document](#) or for additional information on coverage and exclusions.

Locate a [Delta Dental network dentist here](#).

Savings Example for a Major Procedure*							
	Estimated Charge	Maximum Allowed Fees	Percentage Paid by Delta Dental	Amount Delta Dental Pays	Amount Dentist can Balance-Bill	Total Amount You Pay	Your Total Cost Savings
PPO Network	\$1,200	\$850	50%	\$425	\$0	\$425	\$350
Premier Network	\$1,200	\$975	50%	\$487.50	\$0	\$487.50	\$225
Out of Network	\$1,200	\$700	50%	\$350	\$500	\$850	\$0

COVERED SERVICES	DENTAL A
<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

**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.



## DENTAL COVERAGE



**Prevention First:** Delta Dental of Colorado knows that regular visits to the dentist can improve your oral health and your overall health. With our exclusive PREVENTION FIRST program, your diagnostic and preventive visits will not count against your annual maximum. This helps your benefits go further by extending your annual maximum dollars.

**HOW PREVENTION FIRST HELPS YOU STRETCH YOUR BENEFIT DOLLARS:**

Most of our dental plans cover preventive visits at 100%\*\*, so you pay nothing out of pocket. But with **PREVENTION FIRST**, not only do you pay nothing, but you still have the money that Delta Dental pays available to you in your annual maximum. So in the example below, **it's like you have \$350 extra dollars a year to spend.**

	WITHOUT Prevention First	WITH Prevention First
Delta Dental Pays	\$350	\$350
You Pay	\$0	\$0
Annual Maximum Remaining	\$650	\$1,000

\*\*Plan benefits and provider charges vary. The above sample assumes two routine check-ups with a PPO provider and \$1,000 annual maximum.



**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 13th birthday at 100% coinsurance for diagnostic & preventive, basic, and major services, with no deductible, when in-network providers are seen.\* If an out-of-network provider is seen, the adult coinsurance levels will apply. Orthodontic services are available but are not eligible for the RS4K 100% coverage level.



100% COVERAGE\*



NO DEDUCTIBLE



IN-NETWORK PROVIDERS



HEALTHY SMILES & BRIGHT FUTURES

\* Right Start 4 Kids is subject to limitations, exclusions, and annual maximum. Check your benefits booklet for specific plan coverage as it varies from group to group.





## VISION COVERAGE

The vision plan provides coverage for routine eye exams and pays for all or a portion of the cost of glasses or contact lenses. You can choose any provider; however, you always save money if you see in-network providers. CEBT offers vision benefits through VSP, which is the network of vision providers you can access. If you would like to find a provider, you are able to go to [www.VSP.com](http://www.VSP.com). Right on the front page you can enter your zip code to pull up local providers. Please note that the benefit year is a rolling 12 months. The table below summarizes key features of the vision plan. Please refer to the official [plan summary](#) or for additional information on coverage and exclusions.



*Even if you have perfect vision, an annual eye exam is important. Just by examining your eyes, a doctor can find warning signs of high blood pressure, diabetes, and more than 200 other major diseases.*

COVERED SERVICES	VISION B
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, per pair	
Single	\$15 Copay
Bifocal	\$15 Copay
Trifocal	\$15 Copay
Lenticular	\$15 Copay
Frames	\$160 Allowance
Contact	\$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 not listed. This is only intended to highlight some of the pertinent provisions of the Group Plan; such Plan will control in all instances*



# THE COST OF YOUR BENEFITS

The following costs are for full-time (30+ hours/week) employees. To see part-time rates: [click here](#).

EPO Select			
	Total Monthly Cost	Employer Contribution	Employee Pays Monthly
Employee	\$758.00	\$682.20	\$75.80
Employee + Spouse	\$1,664.00	\$1,497.60	\$166.40
Employee + Children	\$1,591.00	\$1,431.90	\$159.10
Family	\$1,889.00	\$1,700.10	\$188.90
PPO4			
	Total Monthly Cost	Employer Contribution	Employee Pays Monthly
Employee	\$897.00	\$717.60	\$179.40
Employee + Spouse	\$1,970.00	\$1,576.00	\$394.00
Employee + Children	\$1,882.00	\$1,505.60	\$376.40
Family	\$2,240.00	\$1,792.00	\$448.00
HDHP5			
	Total Monthly Cost	Employer Contribution	Employee Pays Monthly
Employee	\$634.00	\$634.00	\$0.00
Employee + Spouse	\$1,397.00	\$1,397.00	\$0.00
Employee + Children	\$1,334.00	\$1,334.00	\$0.00
Family	\$1,587.00	\$1,587.00	\$0.00

DENTAL			
	Total Monthly Cost	Employer Contribution	Employee Pays Monthly
Employee	\$42.00	\$33.60	\$8.40
Employee + Spouse	\$85.00	\$68.00	\$17.00
Employee + Children	\$106.00	\$84.80	\$21.20
Family	\$144.00	\$115.20	\$28.80

VISION			
	Total Monthly Cost	Employer Contribution	Employee Pays Monthly
Employee	\$6.00	\$0.00	\$6.00
Employee + Spouse	\$11.00	\$0.00	\$11.00
Employee + Children	\$12.00	\$0.00	\$12.00
Family	\$20.00	\$0.00	\$20.00



## FLEXIBLE SPENDING ACCOUNTS (FSA)

LFRA offers three Flexible Spending Account (FSA) options – the Health (medical) FSA, the Limited Purpose FSA (LPF) and the Dependent Care FSA which allows you to pay for eligible health and dependent care expenses with pre-tax dollars. The FSAs are administered through [Rocky Mountain Reserve](#).



### 2025 Maximum Annual Contributions

**Health FSA / Limited Purpose FSA: \$3,300**

**Dependent Care FSA: \$5,000**

*(If married and filing taxes jointly, single, or head of household)*

**OR \$2,500**

*(If married and filing taxes separately)*

**Health FSA:** The Health FSA allows you to set aside money from your paycheck on a pre-tax basis (before income taxes are withheld) to pay for [eligible expenses](#), such as over-the-counter drugs along with menstrual care products, deductibles, copays, and other health-related expenses, that are not paid by medical, dental, or vision plans. Participants may claim and be paid out their entire annual election at any time.

**Limited Purpose FSA:** A limited purpose FSA (LPF) allows you to use pre-tax dollars to pay for out-of-pocket dental and vision expenses. In order to be eligible for a LPF, you must be enrolled in a High Deductible Health Plan (HDHP) with an HSA. Individuals contributing to a HSA may only participate in a “limited” purpose FSA, not a “general” health FSA. Examples of [eligible expenses](#) include contact lens solution, dental cleanings, prescription glasses, fillings, and other dental- or vision-related costs.

**Dependent Care FSA:** The dependent care FSA allows you to set aside money from your paycheck on a pre-tax basis for day care expenses. Eligible dependents are children under 13 years of age, or a child over 13, spouse, or elderly parent residing in your house who is physically or mentally unable to care for himself or herself. Examples of [eligible expenses](#) are day care facility fees, before- and after-school care, and in-home babysitting fees (income must be reported by your care provider). Participants may only be paid what they have contributed at any point in time.

**How Does an FSA Work?** You decide how much to contribute to each FSA on a plan year basis up to the maximum allowable amounts. Your annual election will be divided by 24 pay periods and deducted evenly on a pre-tax basis from each of those pay checks throughout the year (*number of pay periods may be prorated for new hires and qualifying life events*).

You will receive a debit card from Rocky Mountain Reserve, which can be used to pay for eligible expenses at the point of service. If you do not use your debit card or if you have dependent care expenses to be reimbursed, submit a claim form and a bill or itemized receipt from the provider to Rocky Mountain Reserve. Keep all receipts in case Rocky Mountain Reserve requires you to verify eligibility of a purchase.

### Things to Consider

- FSA dollars are use it or lose it.
- You have a 90-day period (ending March 31, 2026) to submit claims for the 2025 plan year.
- For the Dependent Care FSA, you have until March 15, 2026 to incur new expenses.
- For the Health or Limited FSA, if you have \$660 or less in your 2025 balance, those funds will be carried over and used first until March 31, 2026; on April 1, 2026 any remaining funds from the carryover will be added to your 2026 plan year balance.
- You cannot take income tax deductions for expenses you pay with your FSA(s)
- You cannot stop or change your FSA contribution(s) during the plan year unless you experience a qualifying life event (see page 3 for a listing of qualifying life events).



## HEALTH SAVINGS ACCOUNT (HSA)

Employees enrolling in the high deductible health plan option (HDHP5) are eligible for an HSA. With an HSA, you can put tax free money aside through payroll deductions to help offset your annual deductible and pay for qualified health care expenses.

### START IT

Contributions to the HSA are tax-free for you – whether they come from you or your employer. LFRA contributes **\$1,000** for individual coverage and **\$2,000** for all other tiers of coverage (Employee+Spouse, Employee+Child(ren), and Employee+Family). LFRA contributions are prorated for those enrolling outside of open enrollment. The annual deposit from LFRA will be made after the first pay period in which you have met all the requirements listed below. Employees can change their contributions at anytime through the year and their contributions will be made over 24 pay-periods via automatic payroll deductions.

Plans with a high deductible typically cost less than other plans so the money you save on premiums can be put into your HSA. You save money on taxes and have more flexibility and control over your health care dollars.

### BUILD IT

All of the money in your HSA is yours (including LFRA contributions) even if you leave your job, change plans or retire.

In 2025, the total of your contributions and LFRA's can be up to **\$4,300** for individual coverage and **\$8,550** for family coverage. If you are age 55 or older, you can contribute an additional **\$1,000** per year.

### USE IT

You can withdraw your money tax-free at any time, as long as you use it for qualified expenses (a list can be found by visiting [www.IRS.gov](http://www.IRS.gov) and viewing Publication 502). When you turn age 65, your HSA dollars can be spent, without penalty, on any expense (taxes apply).

You can also save this money and hold onto it for future eligible health care expenses.

### GROW IT

Unused money in your HSA will roll over, earn interest and grow tax-free over time.

You decide how to use the HSA money, including whether to save it or spend it for eligible expenses. When your balance is large enough, you can invest it – tax-free.

### Eligibility Details

In order to fund an HSA you cannot:

- Be enrolled in a non-HSA-eligible medical plan (e.g., your spouse's HMO plan).
- Be claimed as a dependent on someone else's tax return.
- Be enrolled in Medicare, TRICARE, or TRICARE for Life.
- Have received Veterans Administration benefits in the previous three months, unless you received treatment for a condition that was/is related to your service.

For more information on health savings accounts, visit [www.IRS.gov](http://www.IRS.gov) and view Publication 969.

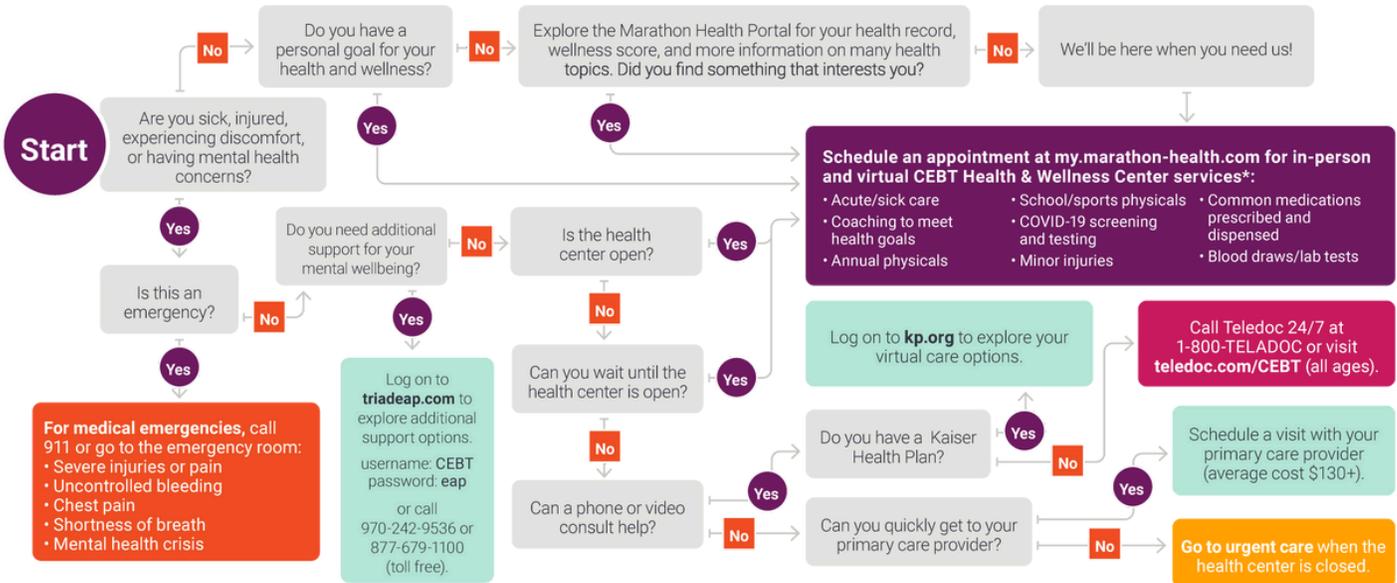


The teams at the centers are licensed to diagnose, treat, and prescribe for a wide variety of common illnesses and injuries. In addition to sick care, you have access to a full range of health assessment and coaching services all from a location that is convenient for you and provides a direct savings in your out-of-pocket expenses. Make an appointment at [my.marathon-health.com](http://my.marathon-health.com) to get:

- **Access when you need it:** appointments are usually available within two days or often same day.
- **Save Money:** no co-pays or bills for services provided at the health center for those on the EPO Select or PPO4 medical plans. (There is a \$45 cost for sick visits only for those on the HDHP5.)
- **Virtual & in-person appointments:** meet with a provider from your desk, on the go, or face to face, whichever is your preference. For those on the HDHP5, the \$45 sick visit cost is waived for tele-visits.
- **One-stop shopping:** labs drawn- onsite and many common medications can be prescribed and dispensed.
- **Complete help with your health:** Licensed clinicians are connected to community providers and immunization records, and have time to address all your health related questions.

## Your Path to Better Health

Get the right level of care at the right time.



[my.marathon-health.com](http://my.marathon-health.com)

\*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 (sick visits are \$45 for members on the HDHP only).

### CEBT Health & Wellness Center Services

- Health assessments
- Blood draws and lab tests
- Annual and student physicals, if applicable
- Illnesses and minor injuries

Average Cost \$0

### Teledoc can treat (by phone):

- Cold and flu symptoms
- Respiratory infections
- Ear and eye infections
- Urinary tract infections
- Allergies
- And more!

Average Cost \$0 (\$49 HDHP)

### Triad EAP:

- Emotional well-being
- Work and career stress
- Death of a loved one
- Child care and parenting dilemmas
- Financial issues

Average Cost \$0

### Urgent care centers handle these types of visits (primarily injuries):

- Lacerations
- Minor burns
- Sprains
- X-Ray†

Average Cost \$160+

### Emergency rooms handle these types of visits:

- Severe injuries or pain
- Uncontrolled bleeding
- Chest pain
- Shortness of breath
- Mental health crisis

Average Cost \$1000+



# LANTERN (formerly SurgeryPlus)



Lantern is a supplemental benefit for non-emergency surgeries which 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. This benefit is available to those enrolled in the CEBT EPO Select, PPO4, or HDHP5 medical plans. Click [here](#) to learn more.



## Lighting Your Path to the Right Surgical Care

### What is Lantern?

Lantern can help you get the best care when you need planned, non-emergency 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. © 2025 Lantern Specialty Care. All rights reserved. SC-OEF-v1-0724

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

SAVINGS





**CEBT**  
Benefit by Trust



# Frequently Asked Questions

You can be sure you're getting the best surgical care with Lantern. And here's the best part: it's already included as part of your coverage through your employer. Learn how this money-saving benefit can work for you.

## What does Lantern cover?

- 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

## How do I access the benefit?

If you have questions about the benefit, or if you or one of your dependents need surgery, you may be required to work with one of our surgeons, so make us your first call. To learn more, contact your Lantern Care Advocate today at (855) 200-6675.

## Does Lantern cost me anything?

You're automatically enrolled in the benefit as part of the medical benefits offered by CEBT at no additional cost to you.

## Who will help me through this process?

Your benefit includes guided access from a Lantern Care Advocate who will:

- Provide personalized support throughout your surgical journey.
- Educate you on the benefit, with an understanding of your surgical need.
- Provide you with the resources to help you make the best decisions regarding your care, including how to find the best surgeon in our network.

## How do I know if a surgery is covered?

Contact us at (855) 200-6675 to confirm whether your procedure is covered.

## How do I find the right surgeon?

With an understanding of your healthcare needs, your Care Advocate will provide a list of the best surgeons in our network so you can choose the one that's right for you.

## If I already have a surgeon, how do I know if they are in the Lantern network?

Call your Care Advocate and they will be able to confirm whether your current surgeon is in our network.

## What will my surgery cost?

Many Lantern members pay little-to-nothing out of pocket for their procedure. To maximize your savings, call your Care Advocate as soon as possible to confirm the details of your benefit and what you'll be responsible for covering, if anything.

## What happens after my surgery?

Your Care Advocate will follow up and ensure you received the highest quality care and schedule any post-procedure appointments.

## What isn't covered by Lantern?

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

Call us to learn more at:  
**(855) 200-6675**



Teladoc provides 24/7/365 access to U.S. board certified doctors through the convenience of phone or video consults for members on the **EPO Select, PPO4, & HDHP5**. It's an affordable alternative to costly urgent care and ER visits when you need care fast. CEPT pays for the full cost of the consult so there is **NO COPAY** for members on the **EPO Select, PPO4 & HDHP5**. Click [here](#) to learn more.



AVAILABLE NOW

## You've got Teladoc Health Talk to a doctor anytime, anywhere by phone or video.

Set up your account today to talk to a U.S.-licensed physician for non-emergency medical conditions like the flu, sinus infections, bronchitis, and much more.



### Create account

Use your phone, the app, or the website to create an account and complete your medical history



### Talk to a doctor

Request a time and a Teladoc Health doctor will contact you



### Feel better

The doctor will diagnose symptoms and send a prescription if necessary

## Talk to a doctor

Visit [Teladoc.com/register](https://Teladoc.com/register)  
Call 855.656.7243 | Download the app

SAVINGS

\*Teladoc Health is not available internationally.

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Healthcare Bluebook is a cost transparency tool that members can use 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 varying from \$25-\$1,500. Click [here](#) to learn more.

## 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<sup>SM</sup>** (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



SAVINGS

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)

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, and save big bucks on care, and get a reward.



- GO HERE**
- Reasonable Rates Imaging Center (~ 2 miles)
  - XTRA Imaging (~ 3 miles)
- NOT HERE**
- Too Much Medical Center (~ 1 mile)

FOR EXAMPLE PURPOSES

**BIG SAVINGS + \$1500**



SAVINGS



## LIFE & ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) COVERAGE



Life insurance is an important part of your financial security, especially if others depend on you for support. Accidental Death & Dismemberment (AD&D) insurance is designed to provide a benefit in the event of accidental death or dismemberment. Loveland Fire Rescue Authority provides Basic Life and AD&D Insurance and Dependent Life Insurance to all eligible employees at no cost to employees through The Standard.

**Life** - the Life insurance benefit is payable to the designated beneficiary upon the death of the insured.

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

<b>Life / AD&amp;D</b>	1.5 x your base salary up to a maximum of \$450,000
<b>Benefit Reduction</b>	Life and AD&D benefits will reduce 40% at age 65, 65% at age 70, 75% at age 75, and 80% at age 80

## FPPA DEATH & DISABILITY



### FPPA Death & Disability Plan

Sworn employees are required to participate in the [FPPA Death & Disability Plan](#) effective the first day of employment with LFRA, remaining covered until normal retirement (age 55 and 25 years of service) is reached. Sworn employees pay 3.8% of their base salary for this coverage which is available for both on & off duty incidents, including long-term disability conditions. Eligible survivor benefits are payable to the employee's spouse and/or unmarried dependent children under age 23.





## SUPPLEMENTAL LIFE AND AD&D

Depending on your personal situation, basic life and AD&D insurance might not be enough coverage for your needs. To protect those who depend on you for financial security, you may want to purchase supplemental life coverage. Loveland Fire Rescue Authority provides you the option to purchase supplemental life and AD&D insurance for yourself, your spouse, and your dependent children through The Standard. You must purchase supplemental coverage for yourself in order to purchase coverage for your spouse and/or dependents. Supplemental life rates are age-banded for Supplemental Employee and Spouse life. Benefits will reduce starting at age 65.

- Employee: \$10,000 increments up to \$500,000—guarantee issue\*: \$150,000
- Spouse: \$5,000 increments up to \$250,000—guarantee issue\*: \$30,000
- Dependent children: \$20,000

\*If you elect supplemental coverage when you're first eligible to enroll, you may purchase up to the guarantee issue amount(s) without completing a statement of health (evidence of insurability- EOI). If you do not enroll when first eligible and choose to enroll during a subsequent annual open enrollment period, you will be required to submit evidence of insurability for any amount of coverage. Coverage will not take effect until approved by The Standard. Participants that are currently enrolled in additional life coverage less than \$150,000 can increase their benefit every year by \$20,000 with no medical underwriting up to the Guarantee Issue amount. If you currently have spouse life insurance under 30,000 you may elect to increase your spouse coverage each year by 5,000 or 10,000 but not to exceed 30,000 or 50% of what you have in additional life insurance.

**To enroll:** you can elect coverage during your initial eligibility period, the annual open enrollment period, or after a qualifying life event through [CEBT's Online Enrollment platform](#). Depending on the coverage amount you request, you may have to submit evidence of insurability ([link to submit the EOI can be found here](#)) for medical underwriting.

Employee Age	25	30	40	50	60
<b>\$20,000</b>	\$1.70	\$2.10	\$2.50	\$5.10	\$13.70
<b>\$50,000</b>	\$4.25	\$5.25	\$6.25	\$12.75	\$34.25
<b>\$100,000</b>	\$8.50	\$10.50	\$12.50	\$25.50	\$68.50
<b>\$150,000</b>	\$12.75	\$15.75	\$18.75	\$38.25	\$102.75
<b>\$200,000</b>	\$17.00	\$21.00	\$25.00	\$51.00	\$137.00

\* This is for illustrative purposes only and is not a representative of all age brackets. For a complete list of rates and benefit information please view the [benefit booklet](#).

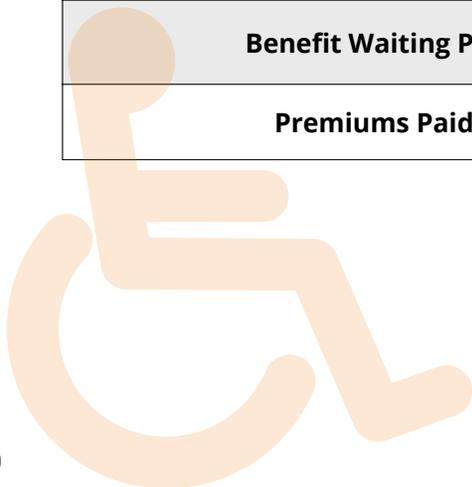


## DISABILITY COVERAGE

Loveland Fire Rescue Authority provides short-term disability (STD) and long-term disability (LTD) insurance through the Standard to all benefit-eligible employees at **NO COST**. STD insurance pays a weekly benefit to you in the event you cannot work because of a covered non-occupational illness or injury. LTD insurance is designed to help you meet your financial needs and provide financial protection for insured members by promising to pay a monthly benefit in the event of a covered disability.

Basic Short-Term Disability Insurance	
<b>Benefit Amount</b>	70% of the first \$2,857 of weekly pre-disability earnings
<b>Weekly Minimum Benefit</b>	\$15 per week
<b>Weekly Maximum Benefit</b>	\$2,000 per week
<b>Benefit Waiting Period for Sickness and Accident</b>	14 days
<b>Premiums Paid By</b>	Loveland Fire Rescue Authority

Basic Long-Term Disability Insurance	
<b>Benefit Amount</b>	60% of the first \$8,333 of monthly pre-disability earnings
<b>Minimum Monthly Benefit</b>	\$100
<b>Monthly Maximum Benefit</b>	\$5,000 per month
<b>Benefit Waiting Period</b>	90 days
<b>Premiums Paid By</b>	Loveland Fire Rescue Authority



# RETIREMENT

## 401(a) Money Purchase Plan

Whether retirement is further down the road or just around the corner, it's important to have savings goals and specific investment objectives. To help you meet your goals and objectives, LFRA offers a 401(a) Money Purchase Plan.

The 401(a) is an individual, self-directed retirement account that becomes available to you at retirement. Contributions to the plan are made on a pre-tax basis. Benefit-eligible employees are required to participate from their date of hire.

### Contributions & Vesting - Sworn

The mandatory employee contribution for **sworn employees** into the 401(a) is 10% of the employee's base salary; the LFRA employer matching contribution is 10% of the employee's base salary. You are fully vested in your own contributions beginning the first day of participation in the plan. You become vested in employer contributions according to the following schedule:

Years of Service	Vested %
After two (2) full years of service	20%
After three (3) full years of service	40%
After four (4) full years of service	60%
After five (5) full years of service	80%
After six (6) full years of service	100%

### Contributions & Vesting - Non-Sworn

The mandatory employee and employer matching contributions for **non-sworn employees** into the 401(a) is according to the schedule below. You are fully vested in your own contributions beginning the first day of participation in the plan. You become vested in employer contributions after three (3) years of employment with LFRA.

Years of Service	Employee	LFRA
0 - 7 years	3%	5%
8 - 10 years	3%	6%
11 - 15 years	3%	7%
16 - 20 years	3%	8%
21+ years	3%	9%



## RETIREMENT

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### 457(b) Deferred Compensation Plan

The 457(b) is a retirement account that allows LFRA to further assist you in building retirement funds. You may contribute on a pre-tax and/or after-tax basis and the investments grow tax-deferred. Employee Contributions to the Traditional 457(b) and Roth accounts are voluntary. LFRA offers 457(b) plans through Nationwide Retirement and FPPA (Fidelity).

**Sworn employees:** LFRA employer matching contribution is up to 5% of the employee's base salary and goes into the employee's 401(a).

### Contributions

**Traditional 457(b):** Employee contributions are made on a pre-tax basis, reducing current taxable compensation. Earnings grow tax-deferred and distributions are taxable.

**Roth Account:** A Designated Roth Account is a separate account within the 457(b) plan that holds designated Roth contributions which are made by the employee on an after-tax basis. These contributions are not tax-deferred but, earnings in the Roth Account grow tax-deferred and qualified distributions are tax-free.

## COLORADO FIREFIGHTER BENEFITS TRUST

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The [Colorado Firefighter Heart, Cancer & Behavioral Health Benefits Trust](#) was created to help the state's fire professionals and agencies manage the human and financial burdens created by serious health issues by providing mandated cardiac and voluntary cancer benefits to the state's firefighters, and has since expanded to include behavioral health support.

**Heart:** The Trust's Heart Program alleviates some of the financial strains brought on by a Firefighter's cardiac incident. Depending on the severity, this can mean payments of thousands of dollars over a predetermined period for qualifying job-related cardiac incidents. The Trust also offers additional coverage to help pay for heart screenings not covered by insurance. [Click here](#) to learn more about eligibility and specifics around the benefits offered.

**Cancer:** A diagnosis of cancer is considered one of the most stressful things a person can experience. The Trust's Cancer Program provides firefighters with peace of mind by helping cover the myriad expenses of battling cancer. The program provides benefits upon diagnosis of brain, digestive, genitourinary, hematological, breast, thyroid and skin cancers. [Click here](#) to learn more about eligibility and specifics around the benefits offered.

**Behavioral Health:** The Trust recently added a behavioral health program, which is now accepting claims for reimbursement of services performed on or after February 10, 2023. The Trust's Behavioral Health Program reimburses deductibles, co-pays, and out-of-pocket behavioral health expenses not covered by existing benefit programs. It also reimburses for additional treatments and therapies after your current plan benefits run out. [Click here](#) to learn more about the benefits offered.



## THE STANDARD - EMPLOYEE ASSISTANCE PROGRAM

A helping hand when you need it. Rely on the support, guidance, and resources of your Employee Assistance Program.

There are times in life when you might need a little help coping or figuring out what to do. Take advantage of the Employee Assistance Program,<sup>1</sup> which includes WorkLife Services and is available to you and your family in connection with your group insurance from Standard Insurance Company (The Standard). It's confidential — information will be released only with your

### Connection to Resources, Support and Guidance

You, your dependents (including children to age 26)<sup>2</sup> and all household members can contact the program's master's-level counselors 24/7. Reach out through the mobile EAP app or by phone, online, live chat, and email. You can get referrals to support groups, a network counselor, community resources or your health plan. If necessary, you'll be connected to emergency services.

### Contact EAP:

888.293.6948

(TTY Services: 711)

24 hours a day, 7 days a week

[healthadvocate.com/standard3](http://healthadvocate.com/standard3)

Your program includes up to three counseling sessions per issue. Sessions can be done in person, on the phone, by video or text.

### EAP services can help with:



Depression, grief, loss and emotional well-being



Family, marital and other relationship issues



Life improvement and goal-setting



Addictions such as alcohol and drug abuse



Stress or anxiety with work or family



Financial and legal concerns



Identity theft and fraud resolution



Online will preparation and other legal documents

### Online Resources

Visit [healthadvocate.com/standard3](http://healthadvocate.com/standard3) to explore a wealth of information online, including videos, guides, articles, webinars, resources, self-assessments and calculators.

### WorkLife Resources

WorkLife Services are included with the EAP. Get help with referrals for important needs like education, adoption, daily living and care for your pet, child or elderly loved one.



## EMPLOYEE ASSISTANCE PROGRAM (EAP)

Need help with everyday problems? The AllOne Health EAP offers six free counseling sessions per year, per incident for CEBT members and their dependents under 26 and six free life coaching sessions per year. Click [here](#) to learn more.

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 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

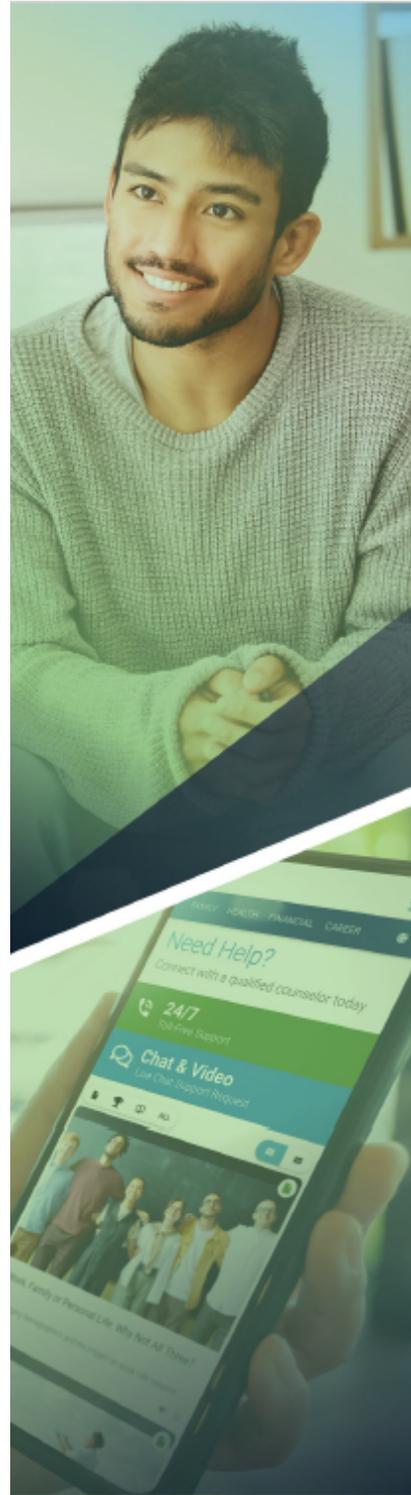
Featuring worksheets, calculators, and a wide range of financial resources and tools to help reach personal goals and build financial wellness.

### Getting Started Is Easy

1. Visit [triadeap.com](http://triadeap.com) and click on "Log In to the Member Portal"
2. To create your account, you will need to use company code "cebt"
3. From the login page, you can also select "Login Help" for assistance

### Contact AllOne Health

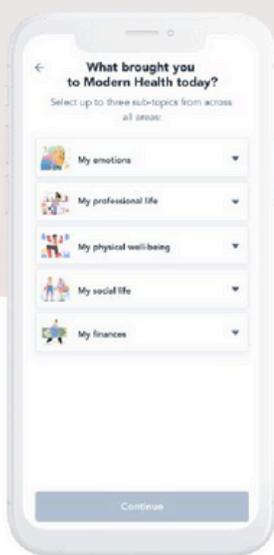
Call: 877.679.1100  
[www.triadeap.com](http://www.triadeap.com)  
 Company code: cebt



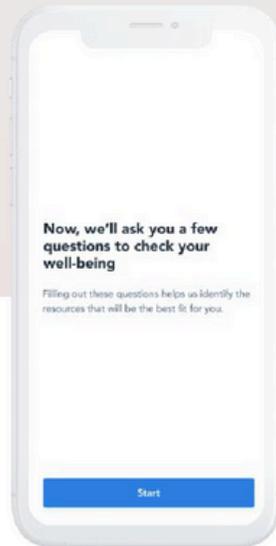
## Your CEBT Benefits Through Modern Health

We recognize that many things can impact how we show up day-to-day—including our emotions, careers, relationships, health, and finances. ModernHealth makes it simple for you to get support in the areas that matter most to you. Click [here](#) to learn more.

Once you register for Modern Health, you will receive 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.



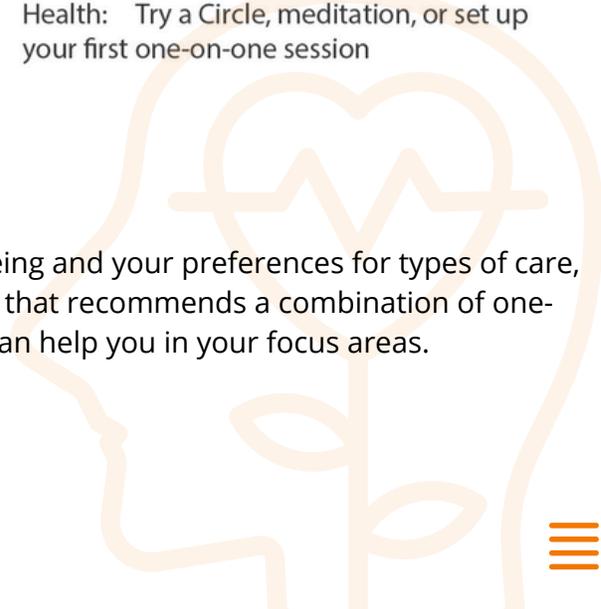
2. Let us know how you're doing.



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

## 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.



## Your CEBT Benefits Through Modern Health:

Care options	What is this?	How can this help?	What's included?	How to access:
<a href="#"><u>Guided Meditations</u></a>	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="#"><u>here</u></a>
<a href="#"><u>Digital Programs</u></a>	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="#"><u>here</u></a>
<a href="#"><u>Circles</u></a>	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="#"><u>here</u></a>
<a href="#"><u>Coaching</u></a>	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="#"><u>here</u></a>
<a href="#"><u>Therapy</u></a>	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="#"><u>here</u></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)



## MENTAL HEALTH RESOURCES

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LFRA cares about your total well-being. This is why we offer multiple employee assistance and work-life programs. These programs provide counseling and work-life services to help manage problems before they adversely affect your personal life, health, or job performance.

### Staff Psychologist

Dr. Teresa Richards is a Licensed Psychologist that has worked with Loveland firefighters, police officers, and civilian staff since 2014. She provides free and confidential psychological services to all LFRA employees and their immediate family members, including individual and couples' therapy, for work-related and personal concerns. Dr. Richards is also the Clinical Supervisor for LFRA's Peer Support Team and provides monthly training for the team.



#### Contact Dr. Richards

**Office:** (970) 962-2040

**Email:** [teresa.richards@LFRA.org](mailto:teresa.richards@LFRA.org)

**Cell (for urgent needs):** (970) 420-2793

### Peer Support Team (PST)

Traditionally, emergency services personnel have turned to each other for support. Peer counseling is based upon the philosophy that often the best person to help is another person in the same career. Acting under the guidance and oversight of the Staff Psychologist, members of the Peer Support Team are specifically trained in peer support and are available to all employees of the Authority and their immediate families. Issues discussed during peer support, on-scene support, and other PST interactions are considered confidential within the limits of C.R.S. 13-90-107(m).



#### Contact Peer Support

For a list of Peer Support Team members and contact information, [click here](#)



# ADDITIONAL BENEFITS

## Chilson Recreation Center

LFRA offers payroll deductions for 50% off of [Chilson Recreation Center](#) memberships and passes. Chilson Center discounts are available for benefit eligible employees and family members. (Family members include those eligible for LFRA's medical coverage only.)

## Tuition Reimbursement

LFRA's tuition reimbursement program provides financial support for approved educational coursework up to \$2,000 per year.

## Leave Benefits *(for part-time leave benefits information, [click here.](#))*

*Holiday Leave with pay is granted to all benefit-eligible employees.*

Shift personnel receive 124 hours of floating holiday.

Non-shift personnel receive 16 hours of floating holiday leave and the following ten (10) designated holidays:

- New Years Day
- Martin Luther King Jr. Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Veteran's Day
- Thanksgiving
- Day after Thanksgiving
- Christmas Day

*Vacation Leave with pay is granted to all benefit-eligible employees.*

### EXEMPT EMPLOYEES

Budgeted Hours	Date of Hire to 3 years	3 years + 1 day to 6 years	6 years + 1 day to 10 years	10 years + 1 day to 15 years	15 years + 1 day or more
Shift	168.00	191.50	225.10	258.70	292.30
40-hr.	120.00	136.50	160.80	184.80	208.80

### NON-EXEMPT EMPLOYEES

Budgeted Hours	Date of Hire to 3 years	3 years + 1 day to 6 years	6 years + 1 day to 10 years	10 years + 1 day to 15 years	15 years + 1 day or more
Shift	112.50	134.60	168.00	201.60	235.20
40-hr.	80.40	96.00	120.00	144.00	168.00



# ADDITIONAL BENEFITS

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## Leave Benefits

*Medical Leave with pay is granted to all employees.*

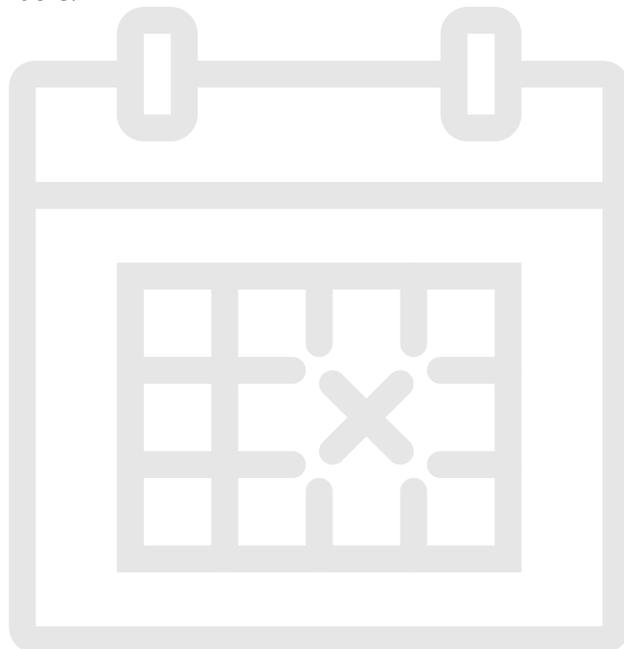
### Benefit-Eligible Employees

Budgeted Hours	Medical Leave Hours
Shift	112.00
40-hr.	80.00

### Non-Benefit Eligible Employees

Budgeted Hours	Medical Leave Hours
Regular < 20 hours	1 hour per 30 hours worked
Temporary	1 hour per 30 hours worked

*In addition, LFRA offers Bereavement Leave, Domestic Abuse Leave, Judicial Leave, Military Leave, and Voting Leave, to eligible members.*



## Digital Disease Management Program



Omada is a virtual care program that combines 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, & musculoskeletal issues. Click [here](#) to learn more.

**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

**CEBT**  
Benefit by Trust

\*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.





A UnitedHealthcare Company

## UMR CANCER RESOURCE SERVICES (CRS)

A program designed for personal support following a cancer diagnosis. Cancer Resource Services (CRS) will provide guidance, direction, and support through tenured oncology nurses as well as access to quality Cancer Centers of Excellence (COE).



### 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





A UnitedHealthcare Company

## UMR MATERNITY CARE

Get the support you need when considering having a baby, or you 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.



### 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.



A UnitedHealthcare Company

## UMR MATERNITY CARE

### 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.

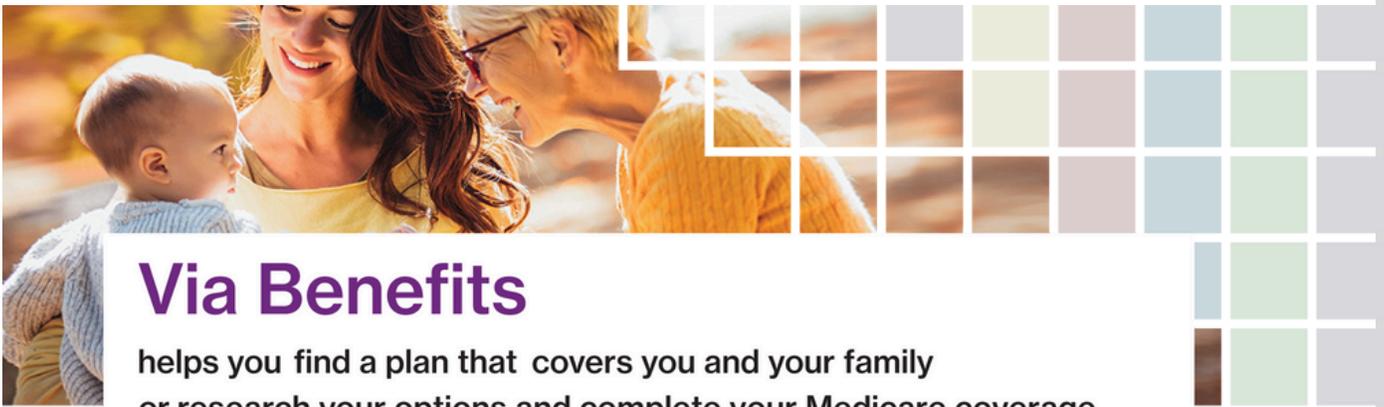
**Call 1-888-438-8105** OR **Scan the QR code** to complete the enrollment form online.

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No part of this document may be reproduced without permission. The information provided by this program is for general educational purposes only. It is not intended as medical advice and cannot replace or substitute for individualized medical care and advice from a personal physician. Individuals should always consult with their physicians regarding any health questions or concerns.



## Post-Employment Benefits Concierge

Via Benefits offers a post-employment benefit concierge service to assist former employees that have terminated (or are planning to terminate) from CEBT 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 at no cost to you. Click [here](#) to learn more.



### Via Benefits

helps you find a plan that covers you and your family  
or research your options and complete your Medicare coverage

#### When you use Via Benefits you get access to:

-  An easy-to-use online experience
-  Friendly phone support
-  A robust recommendation engine
-  Efficient, accurate enrollment
-  Objective guidance
-  Support after you enroll



Go online to find plans:

Pre-65: [marketplace.viabenefits.com/ColoradoPublicEmployers](https://marketplace.viabenefits.com/ColoradoPublicEmployers)

Post-65: [my.viabenefits.com/ColoradoPublicEmployers](https://my.viabenefits.com/ColoradoPublicEmployers)

Call, and ask for Via Benefits

833-414-1452 (TTY:711)

Monday through Friday, 6:00 a.m. until 7:00 p.m. Mountain time





## Travel Assistance

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



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.



## THE COST OF YOUR BENEFITS (PART-TIME EMPLOYEES 20 - 24 HOURS)

EPO Select <i>New</i>			
	Total Monthly Cost	Employer Contribution	Employee Pays Monthly
Employee	\$758.00	\$341.10	\$416.90
Employee + Spouse	\$1,664.00	\$748.80	\$915.20
Employee + Children	\$1,591.00	\$715.95	\$875.05
Family	\$1,889.00	\$850.05	\$1,038.95
PPO4			
	Total Monthly Cost	Employer Contribution	Employee Pays Monthly
Employee	\$897.00	\$358.80	\$538.20
Employee + Spouse	\$1,970.00	\$788.00	\$1,182.00
Employee + Children	\$1,882.00	\$752.80	\$1,129.20
Family	\$2,240.00	\$896.00	\$1,344.00
HDHP5 <i>New</i>			
	Total Monthly Cost	Employer Contribution	Employee Pays Monthly
Employee	\$634.00	\$317.00	\$317.00
Employee + Spouse	\$1,397.00	\$698.50	\$698.50
Employee + Children	\$1,334.00	\$667.00	\$667.00
Family	\$1,587.00	\$793.50	\$793.50

DENTAL			
	Total Monthly Cost	Employer Contribution	Employee Pays Monthly
Employee	\$42.00	\$16.80	\$25.20
Employee + Spouse	\$85.00	\$34.00	\$51.00
Employee + Children	\$106.00	\$42.40	\$63.60
Family	\$144.00	\$57.60	\$86.40

VISION			
	Total Monthly Cost	Employer Contribution	Employee Pays Monthly
Employee	\$6.00	\$0.00	\$6.00
Employee + Spouse	\$11.00	\$0.00	\$11.00
Employee + Children	\$12.00	\$0.00	\$12.00
Family	\$20.00	\$0.00	\$20.00



## THE COST OF YOUR BENEFITS (PART-TIME EMPLOYEES 25 - 29 HOURS)

EPO Select			
	Total Monthly Cost	Employer Contribution	Employee Pays Monthly
Employee	\$758.00	\$426.38	\$331.63
Employee + Spouse	\$1,664.00	\$936.00	\$728.00
Employee + Children	\$1,591.00	\$894.94	\$696.06
Family	\$1,889.00	\$1,062.56	\$826.44
PPO4			
	Total Monthly Cost	Employer Contribution	Employee Pays Monthly
Employee	\$897.00	\$448.50	\$448.50
Employee + Spouse	\$1,970.00	\$985.00	\$985.00
Employee + Children	\$1,882.00	\$941.00	\$941.00
Family	\$2,240.00	\$1120.00	\$1120.00
HDHP5			
	Total Monthly Cost	Employer Contribution	Employee Pays Monthly
Employee	\$634.00	\$396.25	\$237.75
Employee + Spouse	\$1,397.00	\$873.13	\$523.88
Employee + Children	\$1,334.00	\$833.75	\$500.25
Family	\$1,587.00	\$991.88	\$595.13

DENTAL			
	Total Monthly Cost	Employer Contribution	Employee Pays Monthly
Employee	\$42.00	\$21.00	\$21.00
Employee + Spouse	\$85.00	\$42.50	\$42.50
Employee + Children	\$106.00	\$53.00	\$53.00
Family	\$144.00	\$72.00	\$72.00

VISION			
	Total Monthly Cost	Employer Contribution	Employee Pays Monthly
Employee	\$6.00	\$0.00	\$6.00
Employee + Spouse	\$11.00	\$0.00	\$11.00
Employee + Children	\$12.00	\$0.00	\$12.00
Family	\$20.00	\$0.00	\$20.00



## ADDITIONAL BENEFITS (PART-TIME EMPLOYEES)

### Leave Benefits

**Holiday Leave** with pay is granted to all benefit-eligible employees.

Part-time employees are granted the following prorated floating holiday hours according to their date of hire and budgeted hours:

- 20 - 24 hours: 8 hours
- 25 - 29 hours: 10 hours

Designated holiday hours are available for benefit-eligible part-time employees in accordance with their budgeted hours for the following ten (10) holidays:

- New Years Day
- Martin Luther King Jr. Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Veteran's Day
- Thanksgiving
- Day after Thanksgiving
- Christmas Day

**Vacation Leave** with pay is granted at a prorated amount for all benefit-eligible part-time employees.

#### 20 - 24 Hours

Date of Hire to 3 years	3 years + 1 day to 6 years	6 years + 1 day to 10 years	10 years + 1 day to 15 years	15 years + 1 day or more
40.20	48.00	60.00	72.00	84.00

#### 25 - 29 Hours

Date of Hire to 3 years	3 years + 1 day to 6 years	6 years + 1 day to 10 years	10 years + 1 day to 15 years	15 years + 1 day or more
50.25	60.00	75.00	90.00	105.00



## ADDITIONAL BENEFITS (PART-TIME EMPLOYEES)

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### Leave Benefits

*Medical Leave with pay is granted to all employees.*

### Benefit-Eligible Employees

Budgeted Hours	Medical Leave Hours
20 - 24 hours	40.00
25 - 29 hours	50.00

### Non-Benefit Eligible Employees

Budgeted Hours	Medical Leave Hours
Regular < 20 hours	1 hour per 30 hours worked
Temporary	1 hour per 30 hours worked

*In addition, LFRA offers Bereavement Leave, Domestic Abuse Leave, Judicial Leave, Military Leave, and Voting Leave, to eligible members.*



## CONTACT INFORMATION

To learn more about your benefits, use the contact information below.

Medical, Dental, Vision, Life/AD&D - CEBT	
<b>Member Services</b>	303-773-1373 or 1-800-332-1168
<b>Website</b>	<a href="http://www.cebt.org">www.cebt.org</a>

CVS Caremark	
<b>Mail Order</b>	866-885-4944
<b>Website</b>	<a href="http://cebt.org/cvs-caremark">cebt.org/cvs-caremark</a>

Teladoc	
<b>Member Services</b>	855-656-7243
<b>Website</b>	<a href="http://cebt.org/teladoc">cebt.org/teladoc</a>

Healthcare Bluebook	
<b>Member Services</b>	1-800-341-0504
<b>Access Code</b>	CEBT
<b>Website</b>	<a href="http://cebt.org/healthcare-bluebook">cebt.org/healthcare-bluebook</a>

Lantern (formerly SurgeryPlus)	
<b>Member Services</b>	1-855-200-6675
<b>Website</b>	<a href="http://cebt.org/lantern">cebt.org/lantern</a>

AllOne Health Employee Assistance Program	
<b>Member Services</b>	877-679-1100 or 970-242-9536
<b>Username/Password</b>	CEBT / eap
<b>Website</b>	<a href="http://cebt.org/allone-health-eap">cebt.org/allone-health-eap</a>

Omada Health - Digital Disease Management Program	
<b>Member Services</b>	888-409-8687
<b>Website</b>	<a href="http://cebt.org/omada">cebt.org/omada</a>

UMR Cancer Resource Services Program	
<b>Member Services</b>	866-494-4502

FSA & HSA - Rocky Mountain Reserve	
<b>Member Services</b>	888-722-1223
<b>Website</b>	<a href="http://www.rockymountainreserve.com">www.rockymountainreserve.com</a>



## CONTACT INFORMATION

The Standard - Employee Assistance Program	
Member Services	888-293-6948
Website	<a href="http://healthadvocate.com/standard3">healthadvocate.com/standard3</a>
The Standard- Travel Assistance	
Member Services	800-872-1414 (phone) / 1-609-334-0807 (text)
Email	medservices@assistamerica.com
Policy #	645869

CEBT Health and Wellness Centers	
Greeley Address	4675 W. 20th Street Road, Unit B Greeley, CO 80634
Greeley Phone#	970-373-4625
Loveland Address	2889 N. Garfield Ave, Loveland, CO 80538
Loveland Phone#	970-744-2866

Via Benefits	
Pre-65 Website	<a href="http://marketplace.viabenefits.com/ColoradoPublicEmployers">marketplace.viabenefits.com/ColoradoPublicEmployers</a>
Post-65 Website	<a href="http://my.viabenefits.com/ColoradoPublicEmployers">my.viabenefits.com/ColoradoPublicEmployers</a>
Phone	833-414-1452

Retirement Savings - Nationwide Retirement	
Member Services	877-677-3678
Website	<a href="http://www.nrsforu.com">www.nrsforu.com</a>

Peer Support Team	
Peer Support Team	<a href="#">Members and Contact Information</a>
Dr. Teresa Richards	970-962-2040 (o); 970-420-2793 (c)

FPPA Death & Disability and Retirement Savings (457b)	
Member Services	303-770-3772
Website	<a href="http://www.fppaco.org">www.fppaco.org</a>

LFRA Human Resources	
Email	<a href="mailto:LFRAHumanResources@lfra.org">LFRAHumanResources@lfra.org</a>
Amy Meyer, HR Coordinator Matt Ledbetter, HR Assistant	970-962-3199



# 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/resources/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”). (Go to “Compliance Notices.”)



The following notices are located here:

<https://cebt.org/resources/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



## COLORADO FAMLI PROGRAM

### *(Paid Family and Medical Leave)*

LFRA has voted to opt-out of participating in the FAMLI state-run family leave program. All employees of LFRA have the ability to participate in FAMLI on an individual basis. FAMLI provides benefits and protections, including partial income protection for eligible employees who are temporarily unable to work due to their or a family member's qualifying medical or legal reason, specifically, for the care of a newborn, adopted child, or fostered child; to care for a family member with a serious health condition; for the employee's own serious health condition; for qualifying military exigency leave; or to address safety needs or the impact of domestic violence and/or sexual assault. Partially paid leave is available for up to 12 weeks in a calendar year or up to 16 weeks under certain circumstances related to pregnancy and childbirth. Please see Human Resources to obtain additional copies of the required notices to employees of local government employers who have opted out of FAMLI that are distributed upon hiring.

Though LFRA has opted out, employee's still have the choice to voluntarily opt into FAMLI as an individual. For more information, visit the [FAMLI website](#).





***This benefit summary provides selected highlights of the Loveland Fire Rescue Authority 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 Company. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of the policies, contracts and plan documents are governed by the terms of these policies, contracts and plan documents. Loveland Fire Rescue Authority 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.***