

CITY OF FRUITA



FRUITA COLORADO

YOUR 2024 BENEFITS GUIDE



This benefit summary provides selected highlights of the City of Fruita's 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 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. The City of Fruita 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.

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Why Fruita?



Fruita is a community of choice. People from all over the world choose Fruita for a variety of reasons. Living in Fruita means your menu of things to do is packed with a variety of choices. Ride your road bike across the Colorado National Monument and discover amazing views of monoliths, big horn sheep, and the entire valley. Walk where dinosaurs once roamed and see their tracks and bones. Hike in the second highest concentration of arches outside of Arches National Park. Saddle your horse and enjoy the peace of miles of trails among wild desert flowers and old mines. Ride your cruiser bike downtown and take in a Thursday night concert in the park or shop fresh, local grown produce at the Farmer's Market. Demo the top new mountain bikes all weekend long during Fat Tire Festival. Ride your mountain bike on world famous single track trails only minutes away from your home before work, during lunch or after work. Discover an endless array of landscape to trail run. Experience Mike the Headless Chicken Festival—you have to be there to understand, or any of the 30+ events each year. Push yourself in a cycling, total body or yoga class at the recreation center and come back later for a swim all year long. Children love the rock climbing wall, lazy river or zero entry swim/play area. Take in more than



240 days of sun each year. Choose from multiple music venues every week while having a local craft beer and/or specialty food at a local eatery. Spend an evening at the Rim Rock Rodeo or another outdoor concert at Fruita's James M. Robb State Park. Step back in time while your kids walk or ride their bikes to excellent schools on the paved trail system connecting neighborhoods and schools. Raft the Colorado River. Wakeboard at the Rocky Mountain West's only full-service cable wakeboard park. Golf at Adobe Creek National Golf Course or throw a disc at one of two local disc golf courses. Pump the track at the Fruita Bike Park. Choices are in abundance in Fruita and the list goes on. Fruita quality of life is unique, authentic and off the charts.

Why Fruita? Most of all it's the familiar faces you will see while watching your kids in youth sports or shopping for groceries, who make you feel right at home and part of a real community. Evening walks amidst the laughter of children playing and neighbors chatting while the sun sets amidst the backdrop of the Bookcliffs or National Monument. When you choose Fruita, you will love where you live.



Benefits Overview



Employees of the City of Fruita receive compensation in a number of ways. In addition, to their bi-weekly paycheck, the City of Fruita has established a benefit program for all full-time employees. This benefits program represents a significant contribution toward their annual compensation package with the City. The benefit program includes the following:

 <p>Health Insurance</p>	<p>The City of Fruita pays 95% of the Colorado Employer Benefit Trust premium for the employee, their spouse, and any dependent children up to age 26.</p>
 <p>Dental Insurance</p>	<p>The City of Fruita pays 100% of the Delta Dental insurance premium for the employee, their spouse, and any dependent children up to age 26 to help with dental needs.</p>
 <p>Vision Insurance</p>	<p>City employees have the option to pay for vision insurance by payroll deduction on a pre-tax basis</p>
 <p>Life Insurance</p>	<p>The City of Fruita provides \$20,000 life insurance for each employee. Life insurance amount reduces at age 65 and older. City employees have the option to pay for additional life insurance by payroll deduction on an after-tax basis.</p>
 <p>Flexible Spending Account</p>	<p>City employees have the option to pay for healthcare and dependent care expenses with pretax dollars.</p>
 <p>Retirement Program</p>	<p>The City of Fruita contributes 4.5% of the employee's annual wage to a 401(a)-retirement plan.</p>
 <p>Deferred Compensation Plan</p>	<p>City employees have the option to contribute pretax dollars to a 457-retirement plan.</p>
 <p>Roth IRA</p>	<p>City employees have the option to contribute after tax dollars to a Roth IRA retirement plan.</p>
 <p>Employee Assistance Program</p>	<p>Confidential short-term counseling for employees and their family members. This benefit is fully paid by the City of Fruita.</p>
 <p>AFLAC Insurance</p>	<p>City employees have the option to pay for supplemental insurance by payroll deduction on a pre-tax basis for most plans.</p>



Benefits Overview

Who Qualifies for Benefits?

In addition to your bi-weekly paycheck, all full-time employees qualified for the benefits listed in this guide. The benefits you see here represent a significant contribution toward full-time employees' annual compensation package with the City of Fruita.

When Does Coverage Begin?

Coverage for health, dental, and vision insurance begins the first day of the month following date of hire.

Changes in Status or Life Events

Many of life's big moments may open the door to making changes to your health insurance coverage outside of the normal open enrollment period. Family status changes that count as qualifying events include:

- Marriage
- Bringing children into the family with birth of a baby, adoption, or foster care
- Divorce
- Death of a member enrolled in your health plan
- Loss of coverage

If you experience a qualifying event, contact Human Resources to make the necessary changes. Changes must be made within 30 days of the qualifying event.



Understanding Your Benefits



Important Definitions to Understand

Deductible	The amount you owe for health care services before your health insurance or plan begins to pay.
Out of Pocket Maximum	The most you pay in a calendar year before your health plan begins to pay 100% of the allowed amount.
Co-Pay	A fixed amount you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.
Flexible Spending Account	A tax advantaged medical savings account available. 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.

What is CEBT?

Colorado Employers Benefit Trust (CEBT) is a self-funded, governmental multiple employer trust that provides employee benefits for over four hundred (400) public entities, with over 33,000 employees and dependents covered in the state of Colorado. The CEBT plan offers health, dental, vision and life coverage to the participating groups.

Delta Dental, UMR, and CVS Caremark

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

- UMR provides third party claim payment services and access to the United Healthcare provider network for CEBT members who have medical coverage.
- CVS Caremark provides the pharmacy claim processing and access to their pharmacy network for CEBT members who have medical coverage.
- Delta Dental of Colorado, provide third-party dental claim payment services and access to their Dental PPO and Premier networks.



Health Insurance



Coverage Level	Monthly Premium Paid by the City of Fruita	Annual Cost Paid by the City of Fruita	Monthly Employee Cost	Bi-Weekly Employee Cost
Employee Only	\$833.00	\$9,996.00	\$0	\$0
Employee + Spouse	\$1,612.15	\$19,354.80	\$84.85	\$42.43
Employee + Child(ren)	\$1,490.55	\$17,886.60	\$78.45	\$39.23
Family	\$1,933.25	\$23,199.00	\$101.75	\$50.88

Plan Highlights

Routine Office Visit Designated PCP:

- \$40 Copay/Visit

Any other participating provider:

- \$40 Copay/Visit

Prescription Drugs:

- \$20 generic, \$40 preferred brand name, \$60 on non-preferred drugs.

Out of Pocket Maximum:

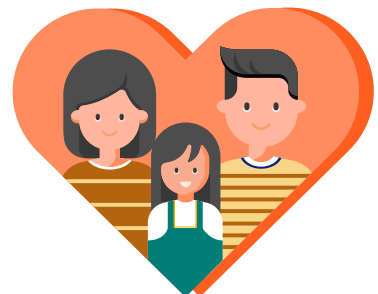
- \$4,000 for Individual (PPO)
- \$8,000 for Individual (Non-PPO)
- \$8,000 Family (PPO)
- \$16,000 (Non-PPO)

Note: The annual deductible and physician co-pays count towards the annual out-of-pocket maximum amounts.

Annual Deductible:

- \$1,500 for Individual
- \$3,000 for Family Aggregated

Note: Deductible does not apply to preventative services and most co-pays.





125 Flexible Spending Accounts

Employees may elect to participate in two different spending accounts when hired. Employees must determine the payroll deduction amount when enrolling in the plan as changes are not allowed until the next open enrollment period. Open enrollment is in November of each year.

Health Care Spending Account	Dependent Care Spending Account
Allows you to receive tax-free reimbursements for medical expenses, vision exams, eyeglasses, co-pays, deductibles, prescriptions, etc.	Reimburses you for dependent care costs to care for a child or elderly parent while you work.

By deducting pre-tax money from your paycheck to go into these accounts, you can pay for these expenses with tax-free dollars. In exchange for the tax advantage, the IRS does place some restrictions on the spending accounts. Contact Human Resources for further information on the flex spending account provisions.



Dental Insurance



Coverage Level	Monthly Premium Paid by the City of Fruita	Annual Cost Paid by the City of Fruita	Employee Cost
Employee Only	\$35.00	\$420.00	\$0
Employee + Spouse	\$71.00	\$852.00	\$0
Employee + Child(ren)	\$65.00	\$780.00	\$0
Family	\$110.00	\$1,320	\$0

Plan Highlights

Preventative Services: (Cleaning, Exams, X-Rays)

- No deductible, 100% covered by eligible expenses.

Basic Services: (Fillings, Extractions, Oral Surgery, Periodontics, Endodontic)

- Deductible applies. Covered 80%.

Major Services: (Crowns, Dentures)

- Deductible applies. Covered 50%.

Annual Maximum Coverage:

- \$1,500 per person

Note: The annual deductible and physician co-pays count towards the annual out-of-pocket maximum amounts.

Annual Deductible:

- No deductible for preventative services.
- \$50 individual deductible for basic and major services.
- \$150 family deductible for basic and major services.



Vision Insurance



Coverage Level	Monthly Employee Cost	Bi-Weekly Employee Cost
Employee Only	\$11.00	\$5.50
Employee + Spouse	\$15.00	\$7.50
Employee + Child(ren)	\$14.00	\$7.00
Family	\$25.00	\$12.50

Employees may elect to enroll in vision insurance coverage. Premiums are paid by payroll deduction and are deducted on a pre-tax basis.

Plan Highlights

Vision Exam:

(Cleaning, Exams, X-Rays)

- \$10 Co-Pay - One exam ever 12 months

Prescription Glasses:

- Lenses - One every 12 months (included in prescription glasses.)
- Frame - One every 12 months - \$175 allowance

Contacts:

- \$175 allowance by contacts and contact lens exam (fitting and evaluation) - one every 12 months.





Life Insurance

City's Contribution

The City of Fruita provides \$20,000 of life insurance for each employee. When an employee reaches a certain age, the life insurance amount is reduced as follows:

Age	Reduction Percentage (%)
65 - 69	40%
70 - 74	65%
75 - 79	75%
80 and over	80%

Voluntary Contribution

City employees who want to supplement their group life insurance benefit may purchase life insurance for yourself and your dependents through "The Standard." Premiums are paid by the employee through payroll deduction on an after-tax basis.

Employee Coverage amounts reduce by age as follows:	
Age	Reduction Percentage (%)
65 - 69	40%
70 - 74	65%
75 - 79	75%
80 and over	80%

Spouse coverage amounts reduce by age as follows:	
Age	Reduction Percentage (%)
65 - 69	40%
70 - 74	65%
75 - 79	75%
80 and over	80%

Life insurance can be purchased in increments of \$10,000 up to a maximum of \$500,000. If enrolled when initially eligible, employee coverage is guaranteed without evidence of insurability for up to \$150,000, spouses are guaranteed for up to \$30,000 and children are guaranteed up to \$20,000.

The coverage for your spouse cannot exceed 50 percent of your Additional Life coverage and the coverage amount for your child(ren) cannot exceed 100 percent of your additional life coverage.





Retirement

401 (a) Plan for City Employees (except for Sworn Police Officers)

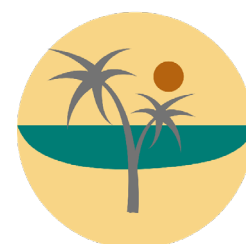
The City contributes 4.5% of annual wages for full-time employees to a 401(a) retirement plan. Employees may not contribute to this specific plan. However, employees do have the ability to direct their investments. The vesting schedule is as follows:

Months of Service:	Percentage (%)
At the end of 3 years	50%
At the end of 4 years	75%
At the end of 5 years	100%

Retirement Plan for Sworn Officers

Sworn Police Officers receive a contribution of 12.5% to a Governmental Money Purchase Plan that is specific to sworn police personnel only. Note: Police officers do not contribute to Social Security taxes. Instead, Officers contribute 10% of their earnings to the Money Purchase Plan. The vesting schedule for this plan is as follows:

Months of Service:	Percentage (%)
At the end of 2 years	20%
At the end of 3 years	40%
At the end of 4 years	60%
At the end of 5 years	100%



Retirement



457 Deferred Compensation Retirement Plan - Mission Square

Employees may elect to contribute pre-tax money through payroll deductions to the City sponsored Mission Square 457 Retirement Plan. Employees may contribute up to \$20,500 per year and may also qualify for more if age 50 or over. Employees who elect to contribute 1.5% of their annual salary will receive matching funds of 1.5%. Unlike other benefits, employees may enroll at any time during the year.

Roth IRA - Mission Square

Employees may elect to contribute after-tax money through payroll deductions to the City sponsored Mission Square Roth IRA Plan. Employees may contribute up to \$6,000 per year and may also qualify for more if age 50 or over. Unlike other benefits, employees may enroll at any time during the year.



Additional Benefits



Employee Assistance Program

The City of Fruita provides employees and their families short-term personal counseling at six (6) visits per incident per year through TRIAD. The Employee Assistance Program also offers financial and legal counseling as well as ID Recovery services. This benefit is free with no cost to the employee. For an appointment, you can call TRIAD (970) 242 - 9536.

AFLAC Insurance

Employees may elect to enroll in AFLAC Supplemental Insurance coverage. AFLAC offers several different options including but not limited to Disability, Accident and Cancer policies. Premiums are paid by payroll deduction and are deducted on a pre-tax basis for most plans.

Community Center Passes

All full-time City of Fruita employees may enjoy the benefit of a free membership or a reduction in the pass rate if the employee purchases a couple or family pass (the value of the pass is a taxable benefit). All part-time and seasonal employees who are scheduled to work a minimum of at least “one shift” per pay period are also eligible.

To activate your membership, please contact Guest Services at the Fruita Community Center at (970) 858 - 0360. This membership will continue as long as you are a City employee.



Tuition Reimbursement

The City of Fruita is committed to employee development and growth and encourages all employees to participate in opportunities that will help them in their current (or even future) positions. One way that the City of Fruita helps with employee development is through tuition reimbursement for full-time staff. If you have been with the City for at least a year, you can receive up to \$1,200 per fiscal year toward job related training or education. Tuition reimbursement may be requested prior to the enrollment of the class and will be approved based on the job-relatedness of the course, and a few other factors.

Additional Benefits



Paid Time Off

Non-Exempt Employees		
Months of Service	Accrual Monthly	Annual Accrual
1st day of employment - 36 months	8 Hours	96 Hours
36 - 96	10 Hours	120 Hours
96 - 144	12 Hours	144 Hours
144 and up	14 Hours	168 Hours

Exempt Employees		
Months of Service	Accrual Monthly	Annual Accrual
1st day of employment - 96 months	10 Hours	120 Hours
96 - 144	12 Hours	144 Hours
144 and up	14 Hours	168 Hours

Employees can carry over a maximum of one year's vacation accrual each year.

Paid Holidays

Holidays Observed by the City of Fruita		
News Year's Day	Juneteenth	Thanksgiving Day
Martin Luther King Jr. Day	4th of July	Thanksgiving Friday
Presidents' Day	Labor Day	Christmas Day
Memorial Day	Veteran's Day	11 Total Days
One (1) Discretionary Day Per Year (Must be used before December 31)		

Sick Leave

Full-time employees accrue paid sick leave at the rate of 8 hours per month for an annual accrual of 96 hours. Maximum accrual for sick leave is 2,000 hours.



Helpful Contacts

City of Fruita Human Resources

Odette Brach, Human Resources Director
Email: obrach@fruita.org
Phone: 970 - 858 - 8373

CEBT (Health, Dental, Vision, and Voluntary Life)

Phone: 800 - 332 - 1168

Mission Square Retirement

Michael Knapp, Representative
Email: mknapp@missionq.org
Phone: 202 - 759 - 7212

Flex Spending - Rocky Mountain Reserve

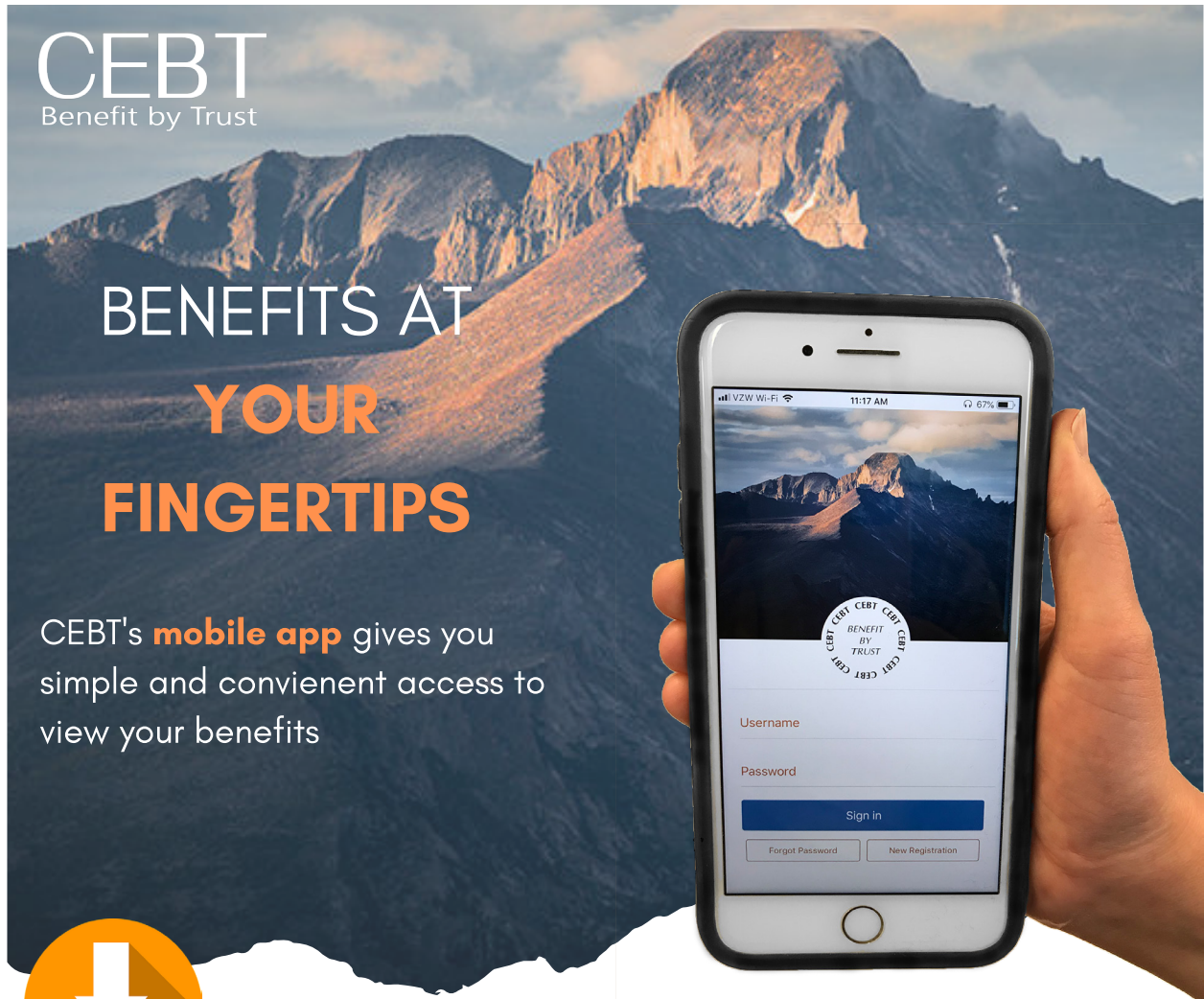
Phone: 888 - 722 - 1223

AFLAC

Annette Wulff, Representative
Phone: 970 - 250 - 9058



Benefit Flyers



CEBT
Benefit by Trust

BENEFITS AT **YOUR** **FINGERTIPS**

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



Download the CEBT
MOBILE APP



Available on the iPhone
APP Store



Android APP ON
Google play

Features

- View Your Benefits
- Find Providers
- Access ID cards
- Submit Questions/Requests

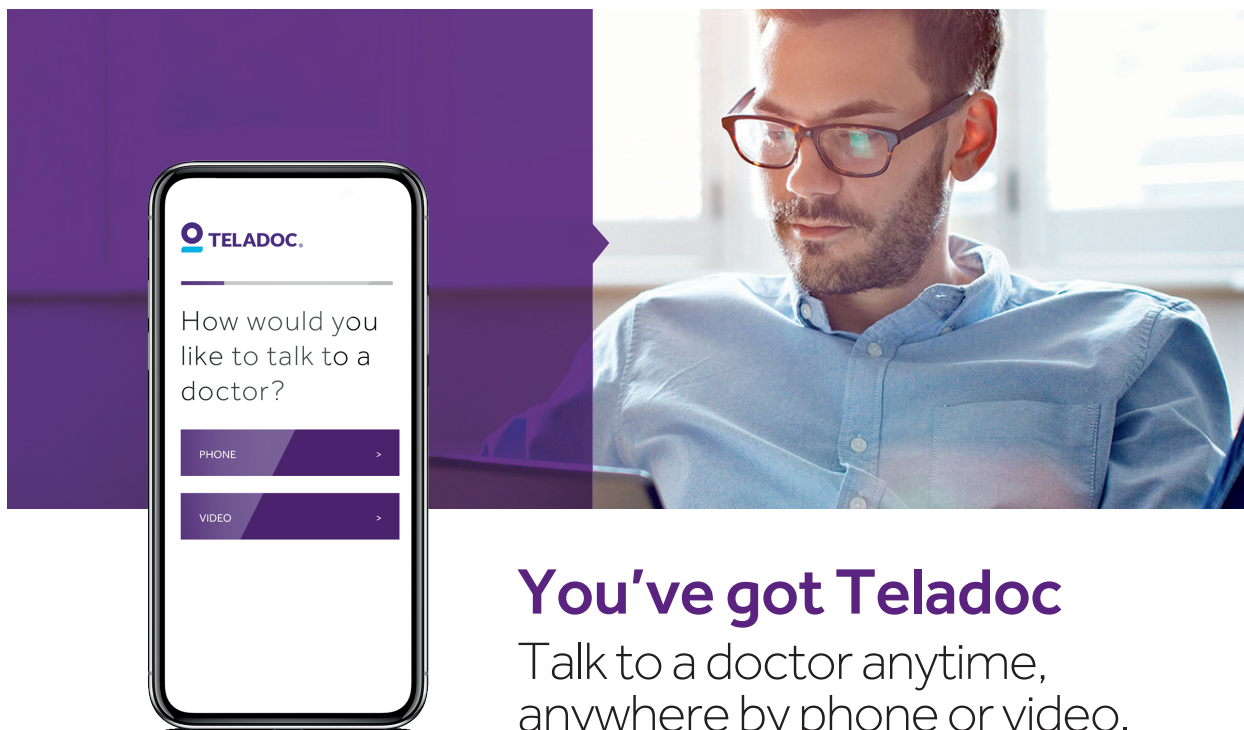
Username and password are the same as your online enrollment credentials

Benefit Flyers



Made available by

CEBT
Benefit by Trust



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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 doctor will contact you



Feel better

The doctor will diagnose symptoms and send a prescription if necessary

Talk to a doctor for free

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Download the app  

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Benefit Flyers



Healthcare Bluebook.

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

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

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

Same procedure, different facilities.
The choice is clear!



Check It Out:

healthcarebluebook.com/cc/CEBT
800-341-0504

Download the App: App Store Google play **Mobile Code: CEBT**



See reverse...

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Benefit Flyers



Healthy Patterns for Life

Omada is a digital care program that empowers people to achieve their health goals through sustainable lifestyle change.

Participant Experience

We engage people in lifelong health, one step at a time.

Human Guidance

A professional health coach provides support tailored to a participant's needs.

Actionable Data

Machine learning creates a personalized experience for participants and their coaches.

Peer Support

Participants receive real-time encouragement from others facing similar challenges.

Connected Devices

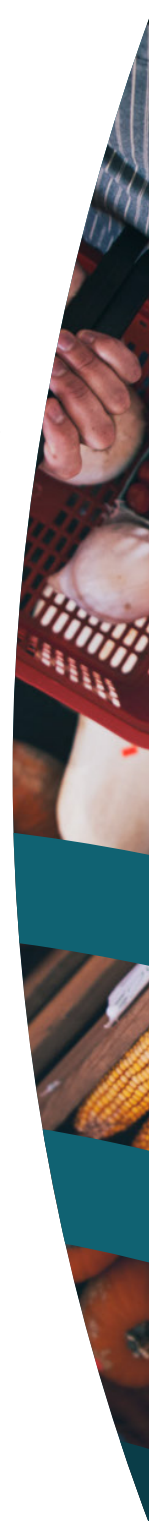
Our digital tools sync automatically to an online account, making it easy to track progress.

Clinical Focus

All programs and lessons are based on evidence and clinical best practices.

Anywhere Access

Omada's engaging app enables participants to learn, track, and interact at any time.





Benefit Flyers



SURGERYPLUS MEMBER JOURNEY

SurgeryPlus is an important part of your benefits plan, providing you with access to top-quality, affordable care for more than 1,500 surgical procedures.



STEP 1

If you think you need surgery, call SurgeryPlus at 855-200-6675



STEP 2

A Care Advocate will listen to your needs and begin the process of coordinating everything for your SurgeryPlus experience



STEP 3

With an understanding of your care needs and preferences, the SurgeryPlus team will hand-select three surgeons for you to evaluate and choose from



STEP 4

Your dedicated team of Care Advocates will provide personalized support and manage needs related to your care such as the coordination of logistics and booking of travel (if required)



STEP 5

Your procedure with a Surgeon of Excellence at a Center of Excellence



STEP 6

As you recover, we will ensure all of your needs have been met following your SurgeryPlus procedure



Visit your member portal at cebt.surgeryplus.com (access code: surgeryplus) or call 855-200-6675 to learn more



Benefit Flyers

ALL-INCLUSIVE SUPPORT

- Personalized case management
- Travel costs (if necessary)
- All provider and hospital charges covered (including anesthesia)
- Doctor appointments related to your procedure

UMR Coverage	EPO Plan 3-6	PPO Plan 2-8	HDHP 2800, HDHP 3500 & HDHP 2-5
S+ Deductible	n/a	\$0	\$1,400 (IRS Min)
S+ Copay	\$0	\$0	n/a
S+ Coinsurance	n/a	\$0	\$0
Total	Your cost will be waived. You owe \$0 for your SurgeryPlus procedure.	Your cost will be waived. You owe \$0 for your SurgeryPlus procedure.	SurgeryPlus will waive your coinsurance and collect a reduced deductible at the end of the year, or once all claims have been received.

Top-Quality Providers



SurgeryPlus has a nationwide network of over 400 hospitals and 3,000 surgeons to ensure you receive the right care, from the right provider in the right place. Our network is built with provider quality and surgical outcomes as the top priority. With an understanding of your care needs and preferences, the SurgeryPlus provider team will hand-select three surgeons for you to evaluate and choose from.

Our standards of excellence include:

- ✓ Board Certification
- ✓ Specialty Training Requirement
- ✓ Procedure Volume Requirements
- ✓ State Sanctions Check
- ✓ Medical Malpractice Claims Review
- ✓ Background Review
- ✓ CMS Quality Requirements (Hospital Only)
- ✓ Monthly Network Monitoring

Visit your member portal at cebt.surgeryplus.com
(access code: surgeryplus) or call 855-200-6675 to learn more

Benefit Flyers



SURGERYPLUS Commonly Covered Procedures

SurgeryPlus is an important part of your benefits plan, providing you with access to top-quality, affordable care for more than 1,500 surgical procedures.

 <p>Joint Replacement</p> <ul style="list-style-type: none"> • Ankle • Elbow • Hip • Wrist • Knee • Shoulder 	 <p>Spine</p> <ul style="list-style-type: none"> • Artificial Disk Replacement • Laminotomy • Cervical Disk Fusion • Laminectomy • Lumbar Interbody Fusion • 360 Spinal Fusion 	 <p>Orthopedic</p> <ul style="list-style-type: none"> • Arthroscopy (Knee/Shoulder) • Bunionectomy • Carpal Tunnel Release • Ligament Repair • Rotator Cuff Repair
 <p>Ear, Nose & Throat</p> <ul style="list-style-type: none"> • Ear Tube Insertion • Ear Infection • Septoplasty • Sinuplasty 	 <p>Cardiac</p> <ul style="list-style-type: none"> • Cardiac Ablation • Defibrillator Implant • Pacemaker Implant • Pacemaker Replacement • Valve Surgery 	 <p>Sports Medicine</p> <ul style="list-style-type: none"> • Cervical Epidural • Lumbar Epidural Steroid • Stellate Ganglion Block • Epidural Blood Patch
 <p>Gynecology (GYN)</p> <ul style="list-style-type: none"> • Bladder Repair • Hysteroscopy • Hysterectomy • Myomectomy • Ovary Removal 	 <p>General Surgery</p> <ul style="list-style-type: none"> • Hernia <ul style="list-style-type: none"> - Hernia Repair • Thyroid <ul style="list-style-type: none"> - Thyroidectomy • Gallbladder <ul style="list-style-type: none"> - Gallbladder removal 	 <p>Gastroenterology (GI)</p> <ul style="list-style-type: none"> • Colonoscopy • Upper GI Endoscopy

CEBT cares about your health, well-being and the quality of care you receive, which is why they've partnered with SurgeryPlus to help manage your needs and costs associated with over 1,500 procedures. SurgeryPlus has a nationwide network of over 400 hospitals and 3,000 surgeons to ensure you receive the right care, from the right provider in the right place. The network is built with provider quality and surgical outcomes as the top priority.

Visit your member portal at cebt.surgeryplus.com
(access code: surgeryplus) or call 855-200-6675 to learn more

Benefit Flyers



TheStandard®

NEW MEXICO
RETIREE
HEALTH CARE
AUTHORITY

Explore the world
with confidence.

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

Standard Insurance Company



Benefit Flyers

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.¹

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).²

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 retiree's home, including repatriation of remains³
-  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

800.872.1414
United States, Canada, Puerto Rico,
U.S. Virgin Islands and Bermuda

Everywhere else
+1.609.986.1234

Text:
+1.609.334.0807

Email:
medservices@assistamerica.com

Get the App

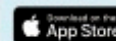
Get the most out of Travel Assistance with the Assist America Mobile App.

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

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



Reference Number:
01-AA-STD-5201



Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | standard.com

¹ 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.

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

³ 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.

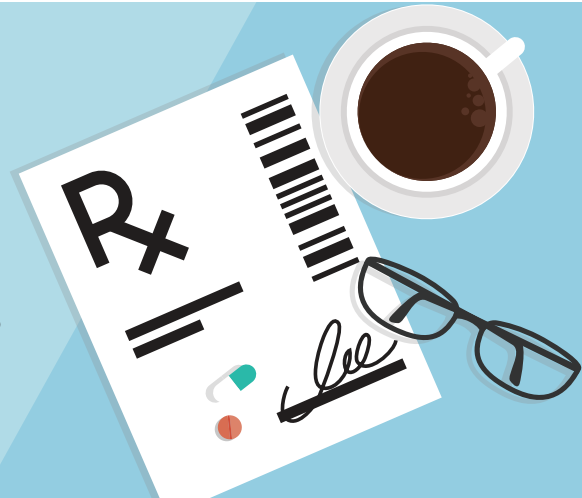
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Benefit Flyers



Welcome to CVS Caremark®



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

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

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

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

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

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

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

6. Have 90-day supplies delivered by mail. Save on medications you take regularly when you fill in 90-day supplies through our mail service pharmacy. 90-day supplies typically cost less, and there's no extra cost for shipping. Visit **Caremark.com/mailservice** to get started.

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

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