CCCS Benefits Open Enrollment

April 27, 2021
Agenda

01 Introduction
02 Carriers & vendors
03 Lockton plan selector tool
04 Next steps
05 Questions
Carriers & vendors

• Anthem
• Kaiser
• Delta Dental
• VSP
• 24HourFlex
• PERA
• CSEAP
• The Standard
• Mutual of Omaha
• MetLife – Brighthouse Financial
• AIG
• CollegInvest
Anthem
Supporting you and the communities you serve

Colorado Community College System Benefits Kick Off
April 21, 2021

TO A BETTER LIFE, SUCCESSFUL CAREERS, THE PURSUIT OF HAPPINESS
Today you will hear about...

- Your Anthem Team Members
- Plans & Changes
- Where to get the appropriate care
- Sydney & LiveHealth Online
- BlueCard PPO & Global Core
- Condition Care
- Who’s Calling?
- COVID-19 Resources
Your Anthem Team

- Account Manager – Paula Wilson
- Account Service Rep. – Desiree Delgado
- Employer Service Rep. – Greg Barela
2021-22 Medical Plans and Changes

- HMO BlueAdvantage
  - PCP Required
- HMO BluePriority
  - PCP Required & Referral to Specialist Required
- PPO BluePreferred
- H.S.A.
- Exam Only Vision
  - Provided with each Medical plan

*No Changes*
Where do I go?

Knowing where to go if you get sick or hurt can save you lots of time and money, and help you get the best medical care.

If you need help but it isn’t an emergency, here are your options:

- Call your doctor
- Call 24/7 NurseLine
- Go to a Retail Health Clinic
- Go to an Urgent Care Center
- Use LiveHealth Online
What tools can members use to access their information?

Meet Sydney!

Sydney Health is our simple experience application that makes it easy to find what you need:

- Find Care and Costs
- View and use digital ID card
- See all benefits
- View claims
- Access spending account balance
- Live Chat
- LiveHealth Online visit connection with a Doctor or Mental Health Provider
BlueCard and Blue Cross Blue Shield Global Core

Peace of mind is something your employees can travel with anywhere they go

BlueCard PPO and Blue Cross Blue Shield Global Core programs feature health care benefits that travel with your employees

They will have access to:

- Coverage in the U.S. through BlueCard
- Coverage around the globe with BCBS Global Core

Employees can learn more about Blue Cross Blue Shield Global Core by:
- Calling the Member Services number on their ID card.
- Visiting bcbsglobalcore.com.
- Calling the Blue Cross Blue Shield Global Core service center toll free at 1-800-810-2583 or collect at 1-804-673-1177.
ConditionCare is here for you.

ConditionCare is a no-cost health and wellness program with tools, resources and support for members and their covered dependents with:

- Asthma (pediatric or adult)
- Chronic obstructive pulmonary disease (COPD)
- Coronary artery disease
- Diabetes, types 1 and 2 (pediatric or adult)
- Heart failure

Signing up for ConditionCare is simple!

We’ll call you or you can call us toll free at 866-962-0953. When we talk, we’ll make sure it’s you, then we’ll ask a few questions to figure out how best to support you and then invite you to join the program.

Once enrolled, you get:

- 24/7 access to a nurse care manager to answer health questions.
- Educational resources, like email newsletters

To really take advantage of the program, we encourage members to register on anthem.com and opt in for email communication.
Who’s calling??

A warm hello from Anthem Blue Cross and Blue Shield

We care about your health, so you might get a confidential call from us

Keep in mind:

We aren’t “selling” anything — we promise. We only call when we’ve noticed an area where we can help.

We’ll ask you to verify your name and date of birth. That’s because we want to make sure we’re speaking to the right person before we discuss your health. It’s a way to protect your personal health information.

Need to talk now?
Call the Member Services number on the back of your ID card.
COVID-19 Resources

Coronavirus and COVID-19: We’re here. And we’ve got you covered.

Stay up to Date With COVID-19

https://www.anthem.com/coronavirus/
Questions?

Thank You!!

Anthem

COLORADO
COMMUNITY COLLEGE SYSTEM
Kaiser
EXPERIENCE HEALTH CARE: THE WAY IT’S MEANT TO BE

2021 Open Enrollment Meeting
April 2021
EXPERIENCE HEALTH CARE, THE WAY IT’S MEANT TO BE

Plan Overview and Perks
Simple Transition
Easy Access and a Hassle-Free Experience
2021 PLAN OVERVIEW AND PERKS
## Kaiser Permanente DHMO 250 Plan Changes

<table>
<thead>
<tr>
<th>Pharmacy</th>
<th>2020 Not Covered</th>
<th>2021 $50 Copay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail: Non-Preferred Rx</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Specialty Drug (including Self-Injectables)</td>
<td>20% Coinsurance up to $100 max per Rx</td>
<td>2021 20% Coinsurance up to $150 max per Rx</td>
</tr>
</tbody>
</table>
CLASSPASS – A FITNESS PERK WITH FLEXIBILITY

Kaiser Permanente has teamed up with ClassPass — a fitness industry leader — to offer members:

- Access to 4,000+ on-demand workouts at no extra cost
- Reduced rates on livestream and in-person classes at top gyms and fitness studios in Colorado — and worldwide
CALM – DIGITAL SELF-CARE APP

Calm helps build resilience and mental fitness through better sleep, mindfulness, and meditations. Features include:

- Guided meditations
- Programs taught by world-renowned experts
- Sleep Stories narrated by celebrity guests
- Mindful movement videos

Register by visiting www.kp.org/selfcareapps
MYSTRENGTH – DIGITAL SELF-CARE APP

Cognitive Behavioral Therapy-based program offering guided programs and tools for a range of mental health needs and challenges:

- Managing Depression
- Controlling Anxiety
- Reducing Stress
- Practicing Mindfulness & Meditation
- Improving Sleep
- Balancing Intense Emotions
- Managing Chronic Pain
TRANSITIONING CARE: MEETING THE UNIQUE NEEDS OF NEW MEMBERS

**Common Needs**
- Choose a doctor
- Transfer prescriptions
- Transfer records and health history
- Schedule office visits

**Family Needs**
- Choose a pediatrician or a family practice doctor
- Transfer prescriptions
- Transfer records and health history
- Schedule office visits and vaccinations
- Manage the health of a family member on kp.org

**Specialty Care Needs**
- Connect with specialists, such as neurologists, dermatologists
- Coordinate durable medical equipment needs
- Connect with pharmacy for specialty prescriptions

**Complex Medical Needs**
- Connect with specialty care for conditions, such as cancer, renal disease, pre-/post-surgery, and transplants
- Assist with prenatal and postnatal care and coordination
EASY ACCESS AND A HASSLE-FREE EXPERIENCE
LOOKING FORWARD

Kaiser Permanente is always looking for ways to innovate based on complex market trends and increasing consumer demands.

Added in 2021

- Premier Medical offices in Colorado Springs
- SCL Health Lutheran Medical Center – emergency care, labor/delivery
- HealthONE Medical Center of Aurora – 2020: emergency care, joint replacement, labor/delivery

Coming soon

- Fort Collins Medical Offices – expanded capacity
- Northern Colorado medical offices – increased mental health access
- Improvements to Parker and Lakewood Medical Offices
MANAGE YOUR HEALTH ONLINE

Connect /chat with your care team on the Kaiser Permanente mobile app or at kp.org

- Manage your family’s health care
- Refill prescriptions
- View lab results
- Pay medical bills
- Access tools and resources
- And more!

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HEALTH CARE THAT’S SIMPLER. EASIER. THE WAY IT’S MEANT TO BE.

The power of integration makes your experience more seamless. And hassle-free.

- A single electronic medical record system, shared by all our providers
- Care under one roof, in a single trip
- One ID card
- Single, dedicated 800# for questions
- One integrated mobile app – connect to care, view medical history, and pay bills
QUESTIONS?
Dispatch Health

- Our medical team consists of doctors, nurse practitioners and EMTs. We dispatch ER trained NPs on the ground with support from EMTs and a virtual attending M.D. who is available at all times for phone consults.

- Services for illnesses or injuries that require attention soon but aren’t emergencies, such as:
  - Sprains, strains, cuts that need stitches
  - Migraines, dizziness, and other neurological conditions
  - Asthma, respiratory conditions and urinary tract issues

www.dispatchhealth.com
Delta Dental
Plan Year: 7/1/2021 – 06/30/2022
Dental Insurance is Important
Making dental care a priority can help you live a healthier life

- Your oral health is connected to your overall health. Researchers have uncovered links between gum disease and systemic health, including associations with heart disease and strokes.
- People with dental insurance are more likely to visit the dentist regularly.
- Patients receiving regular preventive care have better oral health.
- Dental insurance often covers 100% of preventive care.
Oral Health Facts
Prevention keeps your smile bright and your body healthy

One out of every two American adults age 30 or older has periodontal disease.

The mouth can be an important early-warning detection for more than 120 diseases.

Tooth decay is the single most common chronic childhood disease.

More than half of U.S. children ages 5 to 9 have at least one cavity or filling.
Two Networks Working Together
Two networks that protect you against balance-billing.

We have 3,519 Premier providers and 2,586 PPO providers in Colorado.

90% of all Colorado dentists are in our network... and we’re growing!

More than 155,000 dentists nationwide. That means 3 out of 4 dentists participate in the Delta Dental network.
**What Are My Plan Benefits?**

PPO providers are always your best value.

<table>
<thead>
<tr>
<th>Option I</th>
<th>PPO + Premier</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Network</strong></td>
<td>PPO</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>$50 individual / $150 family</td>
</tr>
<tr>
<td><strong>Annual Maximum</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Preventive/Diagnostic</strong></td>
<td>100%</td>
</tr>
<tr>
<td><strong>Basic</strong></td>
<td>80%</td>
</tr>
<tr>
<td><strong>Major</strong></td>
<td>50%</td>
</tr>
<tr>
<td><strong>Orthodontic</strong></td>
<td>50%</td>
</tr>
<tr>
<td><strong>Orthodontic Lifetime Maximum</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Implant</strong></td>
<td>50%</td>
</tr>
<tr>
<td><strong>Implant Lifetime Maximum</strong></td>
<td></td>
</tr>
</tbody>
</table>
What Are My Plan Benefits?

PPO providers are always your best value.

<table>
<thead>
<tr>
<th>Option II</th>
<th>PPO + Premier</th>
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<td>Implant</td>
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<tr>
<td>Implant Lifetime Maximum</td>
<td></td>
</tr>
</tbody>
</table>
Prevention First: Both Plans Have It!

HOW PREVENTION FIRST HELPS YOU STRETCH YOUR BENEFIT DOLLARS:

Your 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.

<table>
<thead>
<tr>
<th></th>
<th>WITHOUT Prevention First</th>
<th>WITH Prevention First</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delta Dental Pays</td>
<td>$350</td>
<td>$350</td>
</tr>
<tr>
<td>You Pay</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Annual Maximum Remaining</td>
<td>$650</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

**Plan benefits and provider charges vary. The above sample assumes two routine check-ups with a PPO provider and $1,000 annual maximum.
How to Find a Dentist
Three easy ways to find a dentist

The Find a Dentist search tool at www.deltadentalco.com

Our free mobile app, available on iPhone and Android

Our customer service team at customer_service@ddpco.com or 1-800-610-0201
Why Create a Subscriber Account?

Know what your benefits are to use them wisely.

- Check your benefits 24 hours a day, seven days a week
- View, save or print your member ID card
- Check status of a claim and view Explanation of Benefits
- View your plan details and print a full Benefit Report
- Cost estimator
- Allows you to access your benefit information on the Mobile App
Mobile App
Create a Subscriber Account and have Benefits on the go, access anywhere, anytime.

- Find a dentist
- View benefits and claims
- Mobile ID card – email to provider and dependents
- Dental Care Cost Estimator
Local Service
Service you need when you need it...because we live where you live

Phone: 1-800-610-0201

Email: customer_service@ddpco.com

Hours: Monday – Friday 7:30 a.m. – 5 p.m. MST

24/7 Automated Call Center
Helping you unleash your Smile Power™
It’s time to enroll
Get to know Your
VSP Vision Benefits.

Colorado Community College
Effective July 1
**Vision Plan**

- Exam copay $15
- Materials copay $15 (lenses and frame)
- Retail frame allowance $180
- Elective contact lens allowance $180 (in lieu of prescription glasses)
- $60 Contact Lens Exam Copay

**Additional Features**
- 30% Discount on lens options
- Extra $20 on Marchon frames
- Diabetic EyeCare Plus Plan $20 Copay
- Digital Retinal Screen $39 Copay

**Covered Lens Enhancements**

- Polycarbonate for Children
- Standard Progressives
- Photochromic
- UV Covered in Full

**Service Frequency – Service Year**

- Exam Every Year
- Lenses Every Year
- Contact Lenses Every Year (in lieu of glasses)
- Frames Every Year
**Extra $20 on featured frame brands**

Members and Dependents receive an extra $20 toward the frame allowance when purchasing a Marchon Frame Brand.

<table>
<thead>
<tr>
<th>Calvin Klein Jeans</th>
<th>Nautica</th>
<th>Nike</th>
<th>Cole Haan</th>
<th>Altair Sunlites</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Marchon</strong></td>
<td></td>
<td></td>
<td></td>
<td>Altair Genesis</td>
</tr>
<tr>
<td>Longchamp Paris</td>
<td>Dragon</td>
<td></td>
<td></td>
<td>Altair Evolution</td>
</tr>
<tr>
<td>Airlock Collection</td>
<td>Chloé</td>
<td>Etro</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Skaga</td>
<td>Diane Von Furstenberg</td>
<td>Lacoste</td>
<td>Joseph Abboud</td>
<td></td>
</tr>
<tr>
<td>Calvin Klein</td>
<td>Marchon NYC</td>
<td>Columbia</td>
<td>Otis &amp; Piper</td>
<td>Joe</td>
</tr>
<tr>
<td>Liu Jo</td>
<td>Flexon</td>
<td></td>
<td></td>
<td>Altair Kilter</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>SIGHT FOR STUDENTS</td>
</tr>
</tbody>
</table>
# Personalized Network

**More Choices. More Freedom.**

VSP Network Providers Up to 100k Access Points

Including 28k Retail Locations

<table>
<thead>
<tr>
<th>Independent Doctors</th>
<th>Premier Program Providers</th>
<th>Online Retail</th>
</tr>
</thead>
<tbody>
<tr>
<td><img src="image" alt="VSP" /></td>
<td><img src="image" alt="VSP Premier Program" /></td>
<td><img src="image" alt="Eyeconic" /></td>
</tr>
</tbody>
</table>

**Retail Options**

- Costco Optical
- Walmart
- Pearle Vision
- Visionworks
VSP members can shop online and in-network for contacts and eyewear using their VSP insurance.

**Personalized:** As a VSP-owned company, Eyeconic.com seamlessly connects VSP vision benefits to your account.

**Simple:** Save time and money on quality eyewear with a few easy clicks.

1. Connect your vision insurance.
2. Select your product.
3. Upload your prescription or provide your doctor’s contact information and we’ll take care of the rest.

**Choice:** Eyeconic® offers a variety of well-known brands and contact lenses. Choose from over 50 eyewear brands and over 1,600 styles.
Using your benefit is easy

Once you’re enrolled…

• Create an account at vsp.com and review your benefit information

• Find a VSP in-network doctor by visiting vsp.com or calling 800.877.7195

• No ID card needed, at your appointment, simply tell them you have VSP
24HourFlex
Colorado Community Colleges
FSA PRESENTATION

Medical Flexible Spending Account (FSA)
Dependent Care FSA
THE PURPOSE OF AN FSA

In short, an FSA saves you money on money you already spend.

A Flexible Spending Account (FSA) allows you to put aside a portion of your income TAX-FREE into a separate account to pay for eligible expenses.

By paying for expenses using an FSA, you reduce your taxable income, which means you get to take home more of what you make.

Using an FSA to pay for your expenses could save you hundreds if not thousands of dollars each year!
# POTENTIAL TAX SAVINGS OF FSAs

Jane takes home $1,200 MORE annually than John by using an FSA!

<table>
<thead>
<tr>
<th></th>
<th>John</th>
<th>Jane</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Salary</td>
<td>$45,000</td>
<td>$45,000</td>
</tr>
<tr>
<td>Pre-tax FSA contribution (Medical FSA &amp; Dependent Care FSA)</td>
<td>$0</td>
<td>($6,000)</td>
</tr>
<tr>
<td>Taxable Income</td>
<td>$45,000</td>
<td>$39,000</td>
</tr>
<tr>
<td>Taxes (20% - Federal, State, FICA)</td>
<td>($9,000)</td>
<td>($7,800)</td>
</tr>
<tr>
<td>After-tax expenses (Medical &amp; Dependent care expenses)</td>
<td>($6,000)</td>
<td>$0</td>
</tr>
<tr>
<td>Take home pay</td>
<td>$30,000</td>
<td>$31,200</td>
</tr>
</tbody>
</table>

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FLEXIBLE SPENDING ACCOUNTS

MEDICAL FSA

• Maximum election for 2021 is **$2,750**

• Pay for eligible **medical, dental, and vision** expenses for you and your family

• Full election amount is available on the first day of the Plan Year (or the first day your account is active)

• Any remaining at the end of the 2020/2021 Plan Year will carry over to the next year

• Typically, there's a 90-day run-out period to file claims after the end of the plan year

• Make sure to only elect what you need!
Dependent Care FSA

- Maximum election for 2021 is $5,000

- Pay for their eligible dependent care expenses, including daycare expenses for children under the age of 13, a disabled spouse and/or a disabled relative or household member who depends on the account holder for at least half of his/her support.

- There’s a 365-day run-out period to file claims after the end of the 2020/2021 plan year

- A new feature added to the benefit this year is the addition of the 12-month grace period allowing claims to be incurred for an additional 12-months. Final filing date for claims will be 6/30/2023

- Any funds above remaining at the end of the run-out period will be forfeited – make sure to only elect what you need!
PLAN YEAR DATES & DEADLINES

Plan Year: July 1, 2021 – June 30, 2022

July 1, 2021
PLAN YEAR START DATE

June 30, 2022
PLAN YEAR END DATE

June 30, 2023
LAST DAY TO FILE CLAIMS

Accounts are active
Medical FSA funds are available
Your Consumer Portal is live

All Medical FSA funds remaining after this date will be carried over.

Last day to incur Dependent Care FSA expenses is June 30, 2023.
All funds remaining after this date will be forfeited.

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USING YOUR FUNDS

Alerus Debit Card

• Immediate access to your funds
• Loaded with the balance in your FSA account
• Smart Card: If you have both accounts, it will pull from the correct one
• Keep your receipts!

File Claims for Reimbursement

• File a claim when you pay for an eligible product or service out-of-pocket and you want to be reimbursed from your FSA.
• File claims online in your Consumer Portal or on the 24HourFlex Mobile App
• Sign up for Direct Deposit!

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ACCOUNT MANAGEMENT TOOLS

Simplify Your Life!

- Manage accounts in one place
- File claims for reimbursement
- Track debit card transactions
- Set up notifications (email / text)

Free download for Apple (iOS) and Android devices

- Upload receipts and file claims by taking a picture with your phone!
- View balances on-the-go

Immediate access to your funds
Loaded with the balance in your FSA account
Keep your receipts!

Online Consumer Portal
Alerus Mobile App
Alerus Debit Card

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CONTACT ALERUS/24HOUR FLEX

PHONE
800-651-4855
Monday – Friday
7am – 6pm (MST)

EMAIL
info@24hourflex.com

LIVE CHAT
24HourFlex.com
PERA
COLORADO PERA:
YOUR RETIREMENT PLAN

KENDRA FRIESEN AND CARISSA CUMMINS-STILES
APRIL 2021
Contribution Rates

Effective July 1, 2021

10.50%  
Member Contributions

20.95%  
Employer Contributions

1.25%  
Annual Increase for Retirees

See Colorado PERA Contribution Rates Fact Sheet
5 Reasons to Attend a PERA Webinar

1. It’s free
   PERA never charges for group meetings or education!

2. It’s widely available
   PERA webinars are held every single week!

3. It’s convenient
   Attend from the comfort of your home or office with multiple times available!

4. It’s valuable
   You’ll learn about hidden gems and useful action to take!

5. We promise not to bore you!
Available PERA Meetings

**PERAChoice** Critical for new hires Invaluable to HR personnel

**PERAPlus**
An interactive workshop to help employees create a savings plan with the PERAPlus 401(k) and 457 plans

**PERA “101”**
Popular with employees who would like a better understanding of PERA benefits

**Pre-Retirement Planning**
For employees who are within 2-7 years of retirement

**Retirement Process**
For employees who are within 1-2 years of retirement

**PERACare** Health, Medical and Vision insurance in retirement
Open Enrollment Opportunities

- Review participation in Section 125 and 132 plans if trying to maximize Highest Average Salary
- Increase participation in PERAPlus Plan(s)
- Log on to your account and use PERA calculators
- Update PERA contact and beneficiary information
CSEAP
Introduction to CSEAP

*Colorado State Employee Assistance Program*

Visit us at [www.colorado.gov/cseap](http://www.colorado.gov/cseap)
CSEAP Services

- Confidential Counseling
- Emergency Financial Assistance
- Crisis Response
- Professional Coaching
  - Free benefit of employment
  - All state employees are eligible for services
  - Access to 6 counseling sessions per rolling year
  - Family members may be included in counseling services
  - Administrative leave may be granted for attendance
How are you doing?

- Symptoms of stress, anxiety, depression
- Relationship concerns
- Workplace stressors
- Phase of Life concerns
- Parenting, Co-parenting
- Grief and loss associated with death or change
- Substance use, abuse, addiction concerns
Contact CSEAP

303-866-4314
800-821-8154

Office Locations

Statewide by Video

Visit us at www.colorado.gov/cseap

*Due to COVID-19 safety restrictions, appointments continue to be video only until further notice.
The Standard
SBCCOE
2021 Benefit Annual Meeting
Life & Long-Term Disability
Annual Enrollment Opportunity:

- No Evidence of Insurability required
- Employee: Increase 1 Increment of coverage (1 x salary to 2x salary or 2x salary to 3x salary)
Annual Enrollment Opportunity:

- No Evidence of Insurability required if electing Dependent Option 1 for first time; or increasing to next option
- Dependent Life – Spouse/Child
  - Option 1 – $5,000/$5,000
  - Option 2 - $10,000/$10,000
  - Option 3 - $20,000/$20,000

Life Insurance
Additional Services Available to Employees & Family

• **Travel Assistance - Vendor: Assist America, Inc.**
  - Assistance while traveling within US or abroad; extends to spouse and children under the age of 26, (excludes business travel for spouse/children)

• **Life Services Toolkit - Vendor: Morneau Shepell**
  - On-line tools for employees – estate planning (including will preparation); financial planning, health and wellness etc.
  - Beneficiary services – grief support; legal services, financial assistance, support services and on-line services
Long Term Disability Benefit:

• The lesser of 60% of basic monthly earnings or 70% of basic monthly earnings less other income or the maximum monthly benefit.

• Maximum Benefit:
  – $10,000 per month

• Minimum Benefit:
  – $50 or 10% of the monthly benefit before deductions for other income
Long Term Disability

Elimination Period

- 60 days or to the end of accumulated sick leave
- Maximum Benefit Period – if you become disabled at age:
  - 60 or younger ........................................ To age 65
  - 59 through 64 ........................................ To age 65 or 36 months, whichever is longer.
  - 65 or older ............................................ To age 70 or 24 months, whichever is earlier.

Own Occupation

- First 36 months of Disability

Any Occupation

- To the End of Maximum Benefit Period
Claim Information:

- LTD Claim Customer Service – 800-368-1135
- Claim Forms – Available on Your SBCCOE website. Customized LTD Claim
- LTD Claim Forms Include 3 Parts
  - Each part can be sent in separately
  - Fax Completed forms: 971-321-8400
  - We follow up with Claimant to obtain their portion and/or doctor information
  - Employee can now sign up to receive text messages for LTD claim status;
    - Text “STATUS” to 53284; they can opt out at any time, no PII
    - Employees will continue to receive written communication

Note: Life Waiver of Premium process will begin once the LTD claim is filed. Employee will be sent additional forms that must be provided in order to determine their eligibility for life WOP.

- Life Benefits Customer Service – 800-628-8600;
- Email claim info: Lifepro@standard.com (not a secure email)
Mutual of Omaha
Voluntary Stand-Alone AD&D

Employee Coverage Options
- Elect benefit amounts up to 10 times your annual earnings, to a maximum of $500,000 in increments of $10,000
- All Guarantee Issue

Employee + Family Coverage
- Add Spouse & Child Coverage
- Guarantee Issue
- Family Coverage: Spouse benefit 50% of employee benefit & Children at 20% of employee benefit
- Spouse only: 60% of employee benefit
- Children only: 25% of employee benefit

Additional Features
- Air Bag, Seat Belt, Children Education Benefit, Coma, Day Care Benefit, Surviving Spouse Training Benefit, Paralysis, Premium Waiver/extension of coverage
MetLife – Brighthouse Financial
BrightHouse Financial 403b

- Tax-deferred or Roth retirement savings vehicle to supplement PERA

- Over 55 funding options: Fidelity, American Funds, BlackRock, T. Rowe Price, and many more

- Guaranteed 3.5% fixed interest rate – fully liquid

Investment Advisor Representative / Financial Planner

- Kelly R. Pachelo-Forehand
  - Cell: (303) 886-8904
  - Office: (303) 779-6500
  - kforehand@financialguide.com

- Logan Killpack
  - Office: (303) 804-5063
  - Cell: (970) 420-1759
  - lkillpack@financialguide.com

Brighthouse Financial
4600 S Ulster St, Suite 1200
Denver, CO 80237
Fax: (303) 779-6520
SBCCOE provides supplemental retirement plans. To participate, contact the plan provider to enroll and follow up with your Human Resources department to set up payroll deductions.

Contact Information

- Customer Service Phone: 800-426-3753
- Website: www.aig.com/retirementservices

Local Financial Advisor

- Tom Peterson
- Phone: 720-417-3777
- Email: tom.peterson@aig.com
CollegeInvest
Who is **CollegInvest?**

- Administer Colorado’s 529
- Not-for-profit state agency
  - No taxpayer $$
  - No commission/bonus
- Almost $9 billion in AUM:
  - 350,000 accounts
- One of the most well-respected programs in the nation
What is a 529?

Savings account in which you are the owner, designate a beneficiary.
- Child, grandchild, neighbor or even yourself

Contributions are invested by professional investment teams.
- Several different investment strategies; you choose
Key Benefits

- Beneficiary flexibility
- Owner control
- Schools include vocational-technical and trade
- Money can be used nationwide
- $400,000 (per beneficiary) contribution limit
- $25 to open an account; on-going, no minimum monthly requirements/frequency other than $15 minimum contribution
Free $100 Gift for New Colorado Babies

Introducing FIRST STEP, a free kickstarter saving program for Colorado newborns

- Any child born or adopted in Colorado beginning January 1, 2020, will receive a free $100 contribution to their College Invest account

See our website for more details and to claim your $100 gift.
Plan selector tool
Plan Selector tool

- Helpful tool in Excel to determine the medical plan that’s the best fit for you and your family
- How does the Plan Selector Tool work?
  - Select your coverage level and college
  - For each covered member, select the expected utilization level (low, medium, or high)
  - Scroll down to the bottom of the tool to review a cost comparison
Next Steps

• The open enrollment period begins April 26th and ends May 16th.
• To make a change to your benefits, complete and submit an enrollment/change form by May 16th.
  • If you do not submit a new election form, your current benefit elections will automatically carry over to the new plan year – with the exception of the Flexible Spending Accounts, which require a new enrollment form each year.
• All benefit election changes are effective July 1st, 2021 to June 30th, 2022.
• ID cards- Kaiser members, FSA participants, and those making plan changes will receive new ID cards; all others can continue to use their current ID cards.
Questions?
Independence changes everything.