AGENDA

- Introduction
- Anthem
- Kaiser Permanente
- Delta Dental
- VSP
- 24HourFlex
- PERA
- CSEAP
- The Standard
- MetLife – Brighthouse Financial
- AIG (formerly VALIC)
- College Invest
- Lockton Plan Selector Tool
Anthem
HMO BlueAdvantage:

- Add $250/$750 deductible for everything except office visits, prescription drugs and urgent care.
- Increase OOP to $4,750/$9,750.
- Diagnostic Lab/X-ray (Hospital) change to $100 copay after deductible.
- Increase 4th tier Rx 30% to $350.

Deductible does not apply to prescription drugs or urgent care.
Copays still apply to inpatient, outpatient and ER after the deductible is met.
2020-21 Medical Plans and Changes

- **HMO BluePriority**:
  - Increase Out-of-pocket to $4,000/$8,000
  - Increase 4th tier Rx to 30% to $350

- **PPO BluePreferred**:
  - Increase 4th tier Rx to 30% to $350

- **H.S.A.** – No changes
To ER or not to ER?

Which is better for allergic reactions?
Emergency room (ER) vs Urgent care/retail health clinic

Emergency room
- When you have a rash or itchy, watery eyes and can't stop sneezing, where should you go?
- $150-$200
- You pay:
  - Any copay
  - Any additional deductible or coinsurance that may apply
- 2 hours & 15min.²

Urgent care/retail health clinic
- Average cost² for common conditions
- $20-$75
- You save up to
  - $180
- 1 hour³

Need to find care nearby?
- Online: Go to anthem.com and choose Find a doctor. Follow the steps to search for a doctor or health care provider in your plan.
- By phone: Call the Member Services number on your ID card for help finding providers in your plan.

You save over 1 hour
- Enough time to go to the gym
LiveHealth Online - Telemedicine

At home or on the go, doctors and mental health professionals are here for you.

Use LiveHealth Online, anytime, for a private video visit with a doctor or mental health professional.

When you’re not feeling well you can get the support you need easily using LiveHealth Online. Whether you have a cold, you’re feeling anxious or need help managing your medication, doctors and mental health professionals are right there, ready to help you feel your best. Using LiveHealth Online you can have a video visit with a board-certified doctor, psychiatrist or licensed therapist from your smartphone, tablet or computer from home or anywhere.

You’ve got access to affordable and convenient care

Your Anthem plan includes benefits for video visits using LiveHealth Online, so you’ll just pay your share of the costs — usually $59 or less for medical doctor visits, and a 45-minute therapy or psychiatry session usually costs the same as an office mental health visit.

On LiveHealth Online, you can:

- See a board-certified doctor 24/7. You don’t need an appointment to see a doctor. They’re always available to assess your condition and send a prescription to the pharmacy you choose, if needed. It’s a great option when you have pink eye, a cold, the flu, a fever, allergies, a sinus infection or another common health issue.
- Visit a licensed therapist in four days or less. Have a video visit with a therapist to get help with anxiety, depression, grief, panic attacks and more. Schedule your appointment online or call 1-888-548-3432 from 8 a.m. to 8 p.m., seven days a week.
- Consult a board-certified psychiatrist within two weeks. If you’re over 18 years old, you can get medication support to help you manage a mental health condition. To schedule your appointment call 1-888-548-3432 from 8 a.m. to 8 p.m., seven days a week.

Sign up for LiveHealth Online today — it’s quick and easy

Go to livehealthonline.com or download the app and register on your phone or tablet.
What tools can members use to access their information? *Meet Sydney!*

**Sydney Health makes health care easier**

See your benefits. Find a doctor. Track your fitness. It's personalized and easy!

With Sydney Health, you can find everything you need to know about your medical, pharmacy, dental, vision, life insurance, and disability insurance benefits all in one place. Sydney Health makes it easier to get things done, so you can spend more time focused on your health.

Get started with Sydney Health
Download the app today!

**Simple experience**
Our simple experience makes it easy to find what you need—with one-click access to benefits info, Member Services, LiveWell Online and wellness resources. And you can use the interactive chat to get answers quickly.

**My Health Dashboard**
My Health Dashboard is your hub for personalized health and wellness. Find programs that interest you, build an action plan to help you meet your health goals, sync your fitness tracker and earn points for your progress.

**Personalized Match**
Personalized Match helps you find a doctor in your plan who’s right for you. You get results carefully matched with your unique needs, preferences and plan details.

**My Family Health Record**
My Family Health Record gives you the full picture of your family’s health—all in one place. It includes health history and electronic medical records. View, download and share the info right from the app.

With just one click, you can:
- Find care and check costs
- See all benefits
- View claims

- View and use digital ID cards
- Use the interactive chat feature to get answers quickly
- Sync your favorite fitness tracker
## CCCS – 2020 Plan

<table>
<thead>
<tr>
<th>Deductible</th>
<th>DHMO 250</th>
</tr>
</thead>
<tbody>
<tr>
<td>$250 Individual / $500 Family</td>
<td>$3,000 Individual / $6,000 Family</td>
</tr>
</tbody>
</table>

### Outpatient Care

<table>
<thead>
<tr>
<th>Service</th>
<th>CCCS 2020 Plan</th>
<th>DHMO 250</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventative Care Visit</td>
<td>No Charge</td>
<td>Retail Pharmacy: Generic Rx</td>
</tr>
<tr>
<td>Primary Care Office Visit</td>
<td>$20 Copay (all inclusive)</td>
<td>Retail Pharmacy: Brand Rx</td>
</tr>
<tr>
<td>Mental Health Office Visit</td>
<td>$20 Copay (all-inclusive)</td>
<td>Retail: Non-Preferred Rx</td>
</tr>
<tr>
<td>Urgent Care Visit/ Dispatch Health</td>
<td>$40 Copay (all-Inclusive)</td>
<td>Specialty Drug (including Self-Injectables)</td>
</tr>
<tr>
<td>Specialty Care Visit</td>
<td>$40 Copay (all-inclusive)</td>
<td>Retail: Day Supply</td>
</tr>
<tr>
<td>Diagnostic Lab</td>
<td>$0 Copay</td>
<td>Mail Order Rx</td>
</tr>
<tr>
<td>X-Ray</td>
<td>$0 Copay – Diagnostic X-ray</td>
<td>$40 Copay – Therapeutic X-ray</td>
</tr>
<tr>
<td>Ambulatory Surgery Center</td>
<td>$500 Copay</td>
<td></td>
</tr>
</tbody>
</table>

### Inpatient Hospital Care

<table>
<thead>
<tr>
<th>Service</th>
<th>DHMO 250</th>
</tr>
</thead>
<tbody>
<tr>
<td>20% coinsurance, after deductible</td>
<td>Chiropractic Care</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$250 Copay</td>
</tr>
<tr>
<td>Ambulance</td>
<td>20% coinsurance, after deductible - up to $500 per trip</td>
</tr>
</tbody>
</table>

### Additional Services

<table>
<thead>
<tr>
<th>Service</th>
<th>DHMO 250</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
INCREASED ACCESS, HOURS, and AFFORDABILITY

- $0 Telehealth Copays*
- Chat online with a Pharmacist and Financial Counselor
- Express Check-In
- Member Welcome Experience
- Expanded hours 7am-7pm
- New Saturday hours
- More E/R locations
- Urgent care house calls via Dispatch Health
- Behavioral health provider expansion
- Expanded Chat hours
- On Demand video visits
- 24/7 Telehealth access
- Same / Next Day Rx Delivery
- Rally Health –
  - Adding 3rd Medical Office in Colorado Springs in 2021
  - Multi-specialty
  - Renovations at many Medical Office Buildings
MORE WAYS THAN EVER TO SKIP THE TRIP – COMING SOON

NEW: Chat earlier – starting at 6 a.m.
  • When you need early morning medical advice, log on!
  • More access to pediatricians
  • New hours will be from 6 a.m. – 10 p.m.

NEW: 24/7, On-demand phone and video visits.
  • See or talk to a doctor whenever, wherever. Breakfast, bedtime or in between.

NEW: Prescriptions delivered to your doorstep – the same day.
  • Get a prescription without leaving home.
  • For just a $10 delivery fee, we’ll have your Rx delivered to you – the same day (or next day – depending on the time of day order is placed).

*Same day prescription delivery available for eligible prescription drugs and is not available to every address or from all pharmacy locations. Order cutoff times may vary by pharmacy location. Other restrictions apply.
URGENT CARE DELIVERED IN THE HOME OR OFFICE

We have teamed up with DispatchHealth to offer even more convenience.

Members in Denver/Boulder and Colorado Springs now have direct access to mobile urgent care services.

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

Members call DispatchHealth directly or are referred through Chat with a Doctor, or our 24/7 advice line.
Kp.org MOBILE APP – FREE CARE OPTIONS

**Get Care**
Online, Phone or In-Person Care

**Messages**
No Unread Messages

**View Appointments**
No Upcoming Appointments

**Pharmacy**
Fill Prescriptions and Find Pharmacies

**Medical Record**
No New Test Results or Reminders

**KAISER PERMANENTE**

**Get Care**
within a timeline that fits your needs.

**ONLINE CARE**
Email your Doctor’s Office
Message your doctor and receive a response within 48 hours from your physician or medical staff.

**Chat with a Doctor**
Instant message with a doctor about urgent or routine health questions, 7 a.m. to 10 p.m., 7 days a week, including holidays. Receive a response within minutes.

**Start an E-visit**
Request an evaluation of your symptoms from a medical professional.

**CALL FOR CARE**
Get Advice
Not sure what kind of care you need? Call our advice line for help.

Talk with a Doctor
Schedule a call with a primary care doctor. Receive a response within 3 hours.

**IN-PERSON CARE**
Make an Appointment
Schedule a same-day visit now with your medical care team.

Find Urgent Care Centers
Get quick, non-emergency medical treatment without an appointment.

**Important:** If you think you or a family member is having a medical or psychiatric emergency, call 911. Do not attempt to access emergency care through this app.

Chat with a doctor about urgent or routine health questions. Receive a response within minutes.

Available 7 a.m. to 10 p.m., 7 days a week, including holidays.

**Note:** Spanish chat isn’t available.
TRAVELING? YOU’RE COVERED!

BEST OPTIONS FOR NON-EMERGENCY URGENT CARE AWAY FROM HOME

Domestic Travel (USA) within a KP Service/Region

Domestic Travel (USA) in a state without KP

International Travel

Emergency Care Away From Home

WHERE YOU CAN FIND KAISER PERMANENTE

Kaiser Permanente Colorado
Delta Dental
Delta Dental’s Network
Two networks that protect you against balance-billing.

Dual Network Advantage
Our Premier and PPO networks combine to provide more cost savings to members.

Network Size
3,205 Premier® and 2,205 PPOSM dentists in Colorado. 91% of providers in the state.

Discounts
Our network delivers the state’s best PPO discount.
What Are My Plan Benefits?  
PPO providers are always your best value.

<table>
<thead>
<tr>
<th></th>
<th>Option I</th>
<th>PPO + Premier</th>
</tr>
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<tbody>
<tr>
<td><strong>Network</strong></td>
<td>PPO</td>
<td>Premier &amp; Non-participating</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>$50 individual / $150 family</td>
<td>$50 individual / $150 family</td>
</tr>
<tr>
<td><strong>Annual Maximum</strong></td>
<td>$3,000 per person</td>
<td>$3,000 per person</td>
</tr>
<tr>
<td><strong>Preventive/Diagnostic</strong></td>
<td>100%</td>
<td>80%</td>
</tr>
<tr>
<td><strong>Basic</strong></td>
<td>80%</td>
<td>60%</td>
</tr>
<tr>
<td><strong>Major</strong></td>
<td>50%</td>
<td>40%</td>
</tr>
<tr>
<td><strong>Orthodontia</strong></td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Ortho Lifetime Maximum</strong></td>
<td>$2,000 per person</td>
<td>$2,000 per person</td>
</tr>
<tr>
<td><strong>Implants</strong></td>
<td>50%</td>
<td>50%</td>
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<td><strong>Implants Lifetime Maximum</strong></td>
<td>$2,000 per person</td>
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PPO providers are always your best value.

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<tr>
<td>Annual Maximum</td>
<td></td>
<td>$1,000 per person</td>
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<td>50%</td>
</tr>
<tr>
<td>Major</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>TMJ</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>TMJ Lifetime Maximum</td>
<td></td>
<td>$1,000 per person</td>
</tr>
</tbody>
</table>
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
- Print your member ID cards
- Check status of a claim and view Explanation of Benefits
- View your plan details and print a full benefit report
- Cost estimator
Mobile App
Benefits on the go, access anywhere, anytime.

1. Find a dentist
2. View benefits and claims
3. Mobile ID card – email to provider and dependents
4. Toothbrush timer
5. Dental Care Cost estimator
6. Brighter online scheduling 24/7
EXAMS
• Every 12 months
• WellVision Exam® with $15 copay

CONTACT LENSES
• Every 12 months in lieu of glasses
• Contact lens exam with copay not to exceed $60**
• $160 allowance

LENSES
• Every 12 months
• Single vision, lined bifocal, lined trifocal lenses, Tints/Photochromics, and standard progressives covered

EXTRA SAVINGS & DISCOUNTS
• Lens enhancements covered after a copay
• 20% off unlimited additional pairs of prescription glasses

FRAMES
• Every 12 months
• $180 Frame allowance
• Receive an Extra $20 on featured frame brands*

SUPPLEMENTAL COVERAGE
• VSP Diabetic Eyecare Plus Program℠
24HourFlex
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>Annual Salary</th>
<th>Pre-tax FSA contribution</th>
<th>Taxable Income</th>
<th>Taxes</th>
<th>After-tax expenses</th>
<th>Take home pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>John</td>
<td>$45,000</td>
<td>$0</td>
<td>$45,000</td>
<td>($9,000)</td>
<td>($6,000)</td>
<td>$30,000</td>
</tr>
<tr>
<td>Jane</td>
<td>$45,000</td>
<td>($6,000)</td>
<td>$39,000</td>
<td>($7,800)</td>
<td>$0</td>
<td>$31,200</td>
</tr>
</tbody>
</table>
FLEXIBLE SPENDING ACCOUNTS

MEDICAL FSA

• Maximum election for 2020 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)

• Up to $500 remaining at the end of the 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

• Any funds above $500 remaining at the end of the run-out period will be forfeited – make sure to only elect what you need!
Dependent Care FSA

- Maximum election for 2020 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 90-day run-out period to file claims after the end of the plan year
- A new feature added to the benefit this year is the addition of the 2.5-month grace period allowing claims to be incurred for an additional 2.5 months
- Any funds above remaining at the end of the run-out period will be forfeited – make sure to only elect what you need!
USING YOUR FUNDS

24Hour Flex 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!
ACCOUNT MANAGEMENT TOOLS
Simplify Your Life!

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

- 24Hour Flex Mobile App
  - 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

- 24Hour Flex Debit Card
  - Immediate access to your funds
  - Loaded with the balance in your FSA account
  - Keep your receipts!
Automatic Adjustment Activated

Effective July 1, 2020

Member Contributions: 10.00%
Employer Contributions: 20.90%
Annual Increase for Retirees: 1.25%
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 their accounts and use PERA calculators
- Update PERA contact and beneficiary information
CSEAP
Colorado State Employee Assistance Program
Counseling Services

- Free benefit of employment
- All state employees are eligible for our 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
The Standard
• Opportunities for the 2020 Annual Enrollment:
  – Election Options without Evidence of Insurability:
    – Employee & Dependent Life - Increase 1 Increment level of coverage
• Retiree Life Insurance
  • Retirees Options:
    • 1x or 2 x salary, minimum of $50,000
    • or $25,000
Life Insurance

• Additional Services Available to Employees & Family
  • Travel Assistance –
    – Assistance while traveling within US or abroad; extends to spouse and children under the age of 26
  • Life Services Toolkit
    – 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
– Claim Information:
  – LTD Claim Customer Service – **1-800-368-1135**
  – 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 to: **1-971-321.8400**
    ▪ 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 – **1-800-628-8600**
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
AIG Retirement Services (formerly VALIC) 403(b) Plan Provider

- SBCCOE provides supplemental retirement plans. To participate, contact the plan provider of your choice and enroll. Then contact your Human Resources department to set up payroll deductions.

- Contact Information
  - Phone: 800-426-3753
  - Website: [www.aig.com/retirementservices](http://www.aig.com/retirementservices)
SBCCOE offers employees a free, voluntary benefit of saving for college with a 529 plan. This is a convenient way for you to save for your child(ren) college.

Contact Information:
- Phone: 800-448-2424
- Website: www.collegeinvest.org
Lockton – 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

- Demo
Our Mission | To be the worldwide value and service leader in insurance brokerage, risk management, employee benefits and retirement services

Our Goal | To be the best place to do business and to work

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