



CEBT
Benefit by Trust

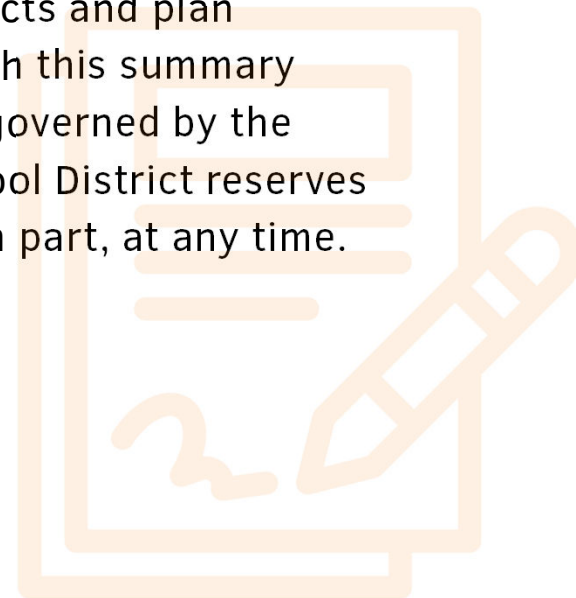
CEBT Benefits Overview for Clear Creek School District

Presented by: Danitza Gline & Terry Rook
May 2024



Disclosure

This presentation includes benefit summaries that provide highlights of the Clear Creek School District 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 Clear Creek School District. 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. Clear Creek School District 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.





Mission of CEBT

“To provide quality health benefit options at a competitive cost with superior service to eligible employer groups.”

■ What is CEBT?



- Self-funded, governmental multiple employer trust
- Provides employee benefits for 450 public entities
- Over 37,000 employees and dependents covered in the state of Colorado.
- CEBT plan offers health, dental, vision and life coverage to the participating groups.

■ Who is WTW?



- Broker / administrator
- Customer service
- Service representatives
- Eligibility and premium invoice process

What are the roles of UMR, Kaiser Permanente, CVS Caremark, Delta Dental & Vision Service Plan (VSP)?

UMR provides third party claim payment services and access to the UHC 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 UnitedHealth Care provider network.



Kaiser Permanente provides the claim payment services and access to their provider network for CEBT members who choose Kaiser Permanente for their medical and prescription drug coverage.



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.



REGISTRATION

Begin by going to www.cebt.org, and clicking on the Community/Online Enrollment Tab.

Employees will click on the first "click here" option to register. Fill in the required fields on the registration page. Please use your work email address, or the email address you have on file with your employer. Press "create" and you will receive an email shortly after with a link to login.

Employee Information

First Name

Last Name *

Date of Birth *

SSN *(Last 4 digit of SSN)

Email *

Username * Required to be in format of email address

For Employees

[Click Here](#) if you have not registered and you need to create your username and password.

[Click Here](#) to access the login page for the CEBT online enrollment community portal for employees

Change Your Password

Enter a new password (minimum 8 characters, must have 1 letter, 1 number, 1 special character)

New Password

How do I Enroll in Benefits?

Online on cebt.org!

5/15/2024-5/31/2024

1

Go to www.cebt.org and select **Community/Online Enrollment**

2

Navigate to **For Employees** and click on the first [Click Here](#) option to register

For Employees

[Click Here](#) if you have not registered for the online enrollment community and you need to create your username and password.

[Click Here](#) to access the login page for the CEBT online enrollment community portal for employees

3

Create **New Employee Community User** by filling in your information in the boxes

> Username will populate with what you entered for email address

> Make sure to use an email that you have access to! After you click **Create** a link will be sent to that email to create your password

Create a new employee community user

Employee Information

First Name

Last Name *

Date of Birth *

Last 4 SSN*

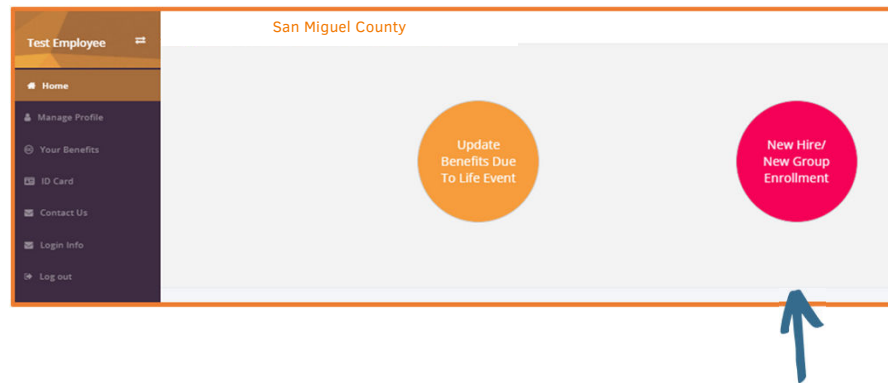
Email *

Username * Required to be in format of email address

How do I Enroll in Benefits?

4

Once you've created password, you will log in and click on **New Hire / New Group Enrollment** button



5

Add Profile Details & Dependents

>Ensure profile information is accurate

>Add **Dependents** that you are covering - You will need **SSNs** for this part

>No need to provide proof of dependency docs for initial enrollment!

How do I Enroll in Benefits?



Choose Medical Plan



6 Click **Save and Select Benefits** and begin enrolling!

• Benefits
When selecting benefits below, please make sure to click on each plan tab to complete your enrollment.

Medical Dental Vision Life Voluntary Life

Selected Benefits	Plan Name	Start Date	Benefit Description	Employee Contribution would be \$450.00 per month
<input checked="" type="radio"/>	PPO5	7/1/2020		
<input type="radio"/>	HDHP4	7/1/2020		
<input type="radio"/>	PPO3	7/1/2020		
<input type="radio"/>	HRP	7/1/2020		
<input type="radio"/>	Waive Coverage			

You can only waive medical under special circumstances, please see your employer's benefit coordinator for any questions.

Would you like to contribute to this plan with pre or post tax dollars?

Select Tax Type:
 Pre-tax Post-tax

Dependents Add Dependent

	Name	Relationship	Gender	DOB	SSN
<input checked="" type="checkbox"/>	Lili Smith	Child	Female	5/5/2007	111-11-1111

Make sure to checkmark dependents in order to add them to each plan!



***Please note: These screenshots are for example purposes and do not represent Clear Creek School District's plan elections/costs**

How do I Enroll in Benefits?



7

Save and Finish and Preview Benefits

John Smith Branch : Lamar School District RE-2

Summarize Coverages Coverage: 2020-07-01 (Pending Approval) [Print](#)

Medical

PPOS Starts on 7/1/2020 . Your monthly cost is \$450.00 and Tax Contribution Pre-tax

Covered Dependents

Lili Smith (Child) 07/01/2020

Dental

Dental B Starts on 7/1/2020 . Your monthly cost is \$99.00 and Tax Contribution Pre-tax

Covered Dependents

Lili Smith (Child) 07/01/2020

Vision

Vision C Starts on 7/1/2020 . Your monthly cost is \$13.00 and Tax Contribution Pre-tax

Life

- Life A with Cost \$0.00 and Amount \$40,000.00 Starts on 7/1/2020

Primary Beneficiaries

Samantha Smith (Wife)
Lili Smith (Daughter)

Voluntary Life

- EE Voluntary Life with Cost \$18.75 and Amount \$150,000.00 Starts on 7/1/2020

Primary Beneficiaries

Samantha Smith (Wife)

Total Cost Per Month \$580.75

*Please note: These screenshots are for example purposes and do not represent (EMPLOYER NAME)'s plan elections/costs



Medical Benefits

MEDICAL BASE PLAN	PPO4	PPO7	KP-DHMO 2500
Network	United Healthcare Choice Plus	United Healthcare Choice Plus	Kaiser Permanente
Coinsurance	20% In / 40% Out	20% In / 40% Out	20% In Network only
Office Visit	\$40 Copay	\$55 Copay	\$40 Copay
Specialist Visit	\$40 Copay	\$55 Copay	\$40 Copay
Preventive Visit	Covered 100%	Covered 100%	Covered 100%
Lab	\$40 Copay	\$55 Copay	No Copay
X-ray	\$40 copay in office setting, outpatient subject to deductible	\$55 copay in office setting, outpatient subject to deductible	Deductible + 20% to OOP Max
Deductible Single In / Out	\$1,500 Combined	\$4,000 Combined	\$2,500
Deductible Family In / Out	\$3,000 Combined	\$8,000 Combined	\$5,000
Out of Pocket Single In / Out	\$4,000 / \$8,000	\$5,000 / \$10,000	\$4,500
Out of Pocket Family In / Out	\$8,000 / \$16,000	\$10,000 / \$20,000	\$9,000



Medical Benefits

MEDICAL BASE PLAN	PPO4	PPO7	KP-DHMO 2500
Telemedicine	Covered 100% through Teladoc	Covered 100% through Teladoc	Covered 100%
Imaging CT/PET/MRI	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max
Inpatient Hospital	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max
Outpatient Hospital	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max	Amb Surg Center \$500 Copay Plan Hospital Deductible + 20% to OOP Max, then 100%
Urgent Care	\$75 Copay	\$75 Copay	\$40 Copay
Emergency Care	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max
RX Retail	Generic \$20 Preferred \$40 NonPreferred \$60	Generic \$20 Preferred \$40 NonPreferred \$60	Generic \$20 Preferred \$40 NonPreferred \$60 Specialty 20% coins up to \$250
RX Mail Order	2 X Copay	2 X Copay	2 X Copay



Preventative Benefits

Men/Women

- Colonoscopy/Cologuard
- Routine vision exam
- General immunizations
 - Influenza, Hepatitis A & B, HPV, etc
 - Shingles vaccines
 - Shingrix – age 50 and older

Women

- Routine Mammograms
 - No age limit. Allowed once per calendar year
- Well woman visits
- Breast pump (one per pregnancy)

Men

- Prostate Specific Antigen (PSA)

Children

- Behavioral screening
- Developmental screening
- Tuberculin testing



Pharmacy Benefits

through CVS Caremark
\$20 Generic - \$40 Preferred - \$60 NonPreferred



CVS Caremark contracts with many pharmacies such as:

- King Soopers/City Market
- Safeway
- Walmart
- Walgreens

Maintenance Medications

- 90 day mail order
- Cost is 2x regular copay
- Buy 2 get one at no additional cost
- Go online to set up:
Caremark.com or call 866-885-4944

Save with generic!



Kaiser Pharmacy Benefits

\$20 Generic-\$40 Preferred- \$60 Nonpreferred - Specialty
20% coinsurance up to a max of \$250

You have many options for getting your prescriptions at Kaiser Permanente

- IN PERSON
- BY PHONE
- **ONLINE**

Mail Order Pharmacy

Get your prescriptions delivered with no shipping costs. You can fill them through the mobile app, by calling the pharmacy at a Kaiser Permanente medical office of your choice, 1-866-523-6059 (TTY 711), or at [kp.org/rxrefill](https://www.kp.org/rxrefill).

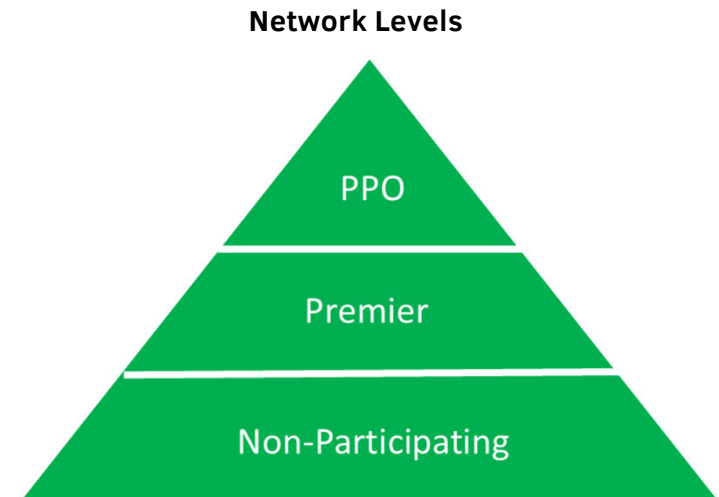




Dental Benefits - Plan A



- Annual Max = \$2,000
- Annual Deductible = \$50 Individual / \$150 Family
- Lifetime Ortho Max = \$2,000 (For covered employee, spouse, and children to age 26)
- Preventative 100%, Basic 80%, Major 50%, Ortho 50%
- Prevention First:** Preventative care is covered 100% and not applied to the annual max!
- Right Start 4 Kids:** Applies to dependent children up to age 13. This does not apply to orthodontia.



100% COVERAGE*



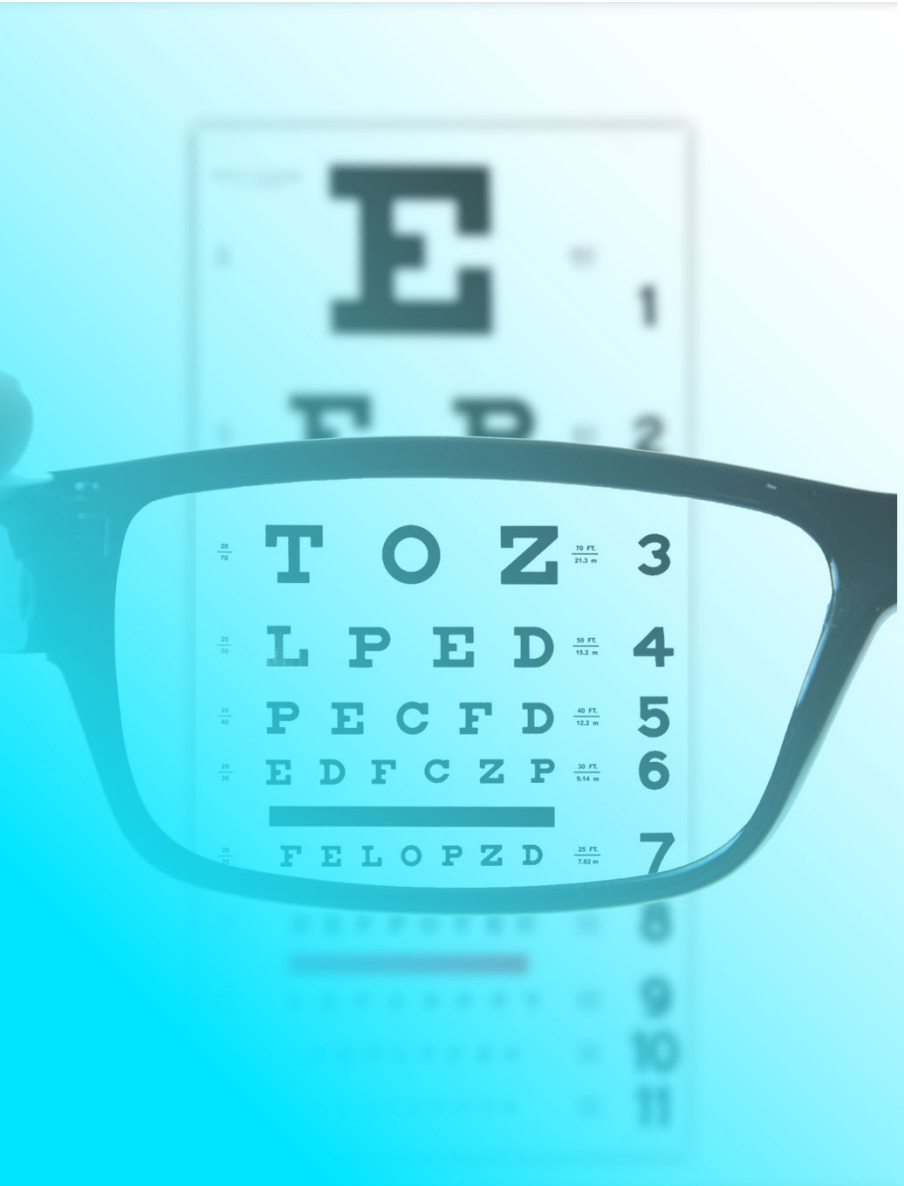
NO DEDUCTIBLE



IN-NETWORK
PROVIDERS



HEALTHY SMILES &
BRIGHT FUTURES



Vision Benefits



Plan C

- Network of providers=VSP
- Benefit year is a rolling 12 months
 - For instance, if you access vision benefits in October of 2023, you cannot access benefits until October 2024
- No ID Card
- To find a VSP provider
 - Go to www.VSP.com
 - Enter zip code to find local providers
- **Lens Enhancement**
 - Polycarbonate
 - Standard Progressives
 - UV Lenses

Exam	12 Months: \$10 Copay
Lenses	12 Months: \$10 Copay
Frames	12 Months: \$175 Allowance
Contacts	12 Months: \$175 Allowance



Life and AD&D

Life / AD&D	\$25,000
Benefit Reduction	Life and AD&D benefits will reduce at: 40% at age 65, 65% at age 70, 75% at age 75, and 80% at age 80



Employee Age	25	30	40	50	60
\$20,000	\$1.70	\$2.10	\$2.50	\$5.10	\$13.70
\$50,000	\$4.25	\$5.25	\$6.25	\$12.75	\$34.25
\$100,000	\$8.50	\$10.50	\$12.50	\$25.50	\$68.50
\$150,000	\$12.75	\$15.75	\$18.75	\$38.25	\$102.75
\$200,000	\$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.					

Voluntary Life Benefits

- 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, No Evidence of Insurability for Children
- Participants that elect coverage during initial enrollment can increase their benefit every year by \$20k with no medical underwriting up to GI amount

The Cost of your Benefits



PPO4			
	Total Cost	Employer Cost	Employee Cost
EE	\$725	\$620	\$105
EE + Spouse	\$1,457	\$620	\$837
EE + Children	\$1,385	\$620	\$765
Family	\$2,117	\$620	\$1,497
PPO7			
	Total Cost	Employer Cost	Employee Cost
EE	\$622	\$620	\$2
EE + Spouse	\$1,250	\$620	\$630
EE + Children	\$1,188	\$620	\$568
Family	\$1,816	\$620	\$1,196
KP-DHMO 2500			
	Total Cost	Employer Cost	Employee Cost
EE	\$620	\$620	\$0
EE + Spouse	\$1,246	\$620	\$626
EE + Children	\$1,184	\$620	\$564
Family	\$1,810	\$620	\$1,190

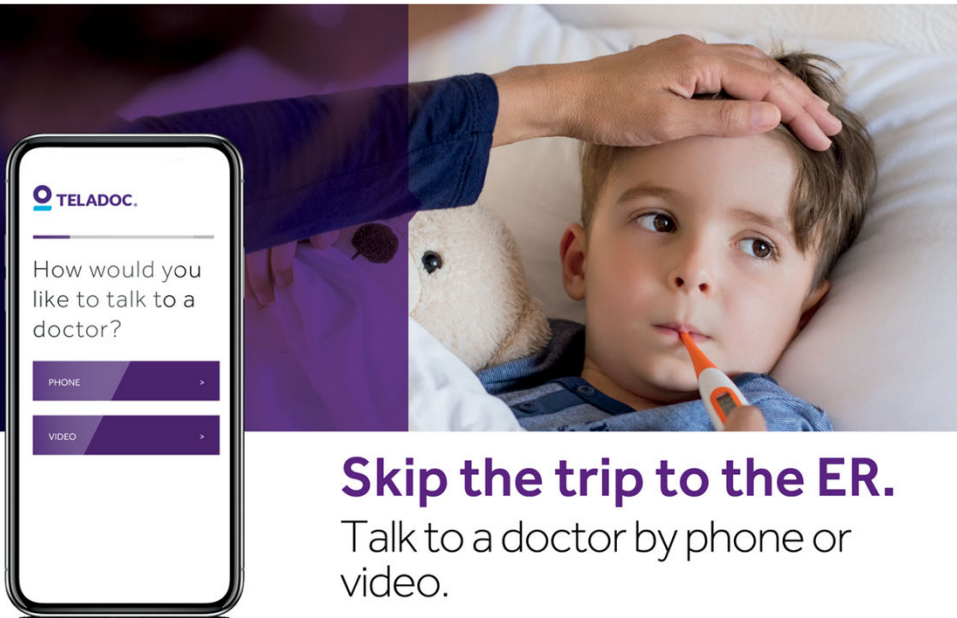
The Cost of your Benefits



Dental			
	Total Cost	Employer Cost	Employee Cost
EE	\$36	\$0	\$36
EE + Spouse	\$74	\$0	\$74
EE + Children	\$91	\$0	\$91
Family	\$123	\$0	\$123
Vision			
	Total Cost	Employer Cost	Employee Cost
EE	\$9	\$0	\$9
EE + Spouse	\$18	\$0	\$18
EE + Children	\$19	\$0	\$19
Family	\$31	\$0	\$31

Telemedicine Services

*Kaiser members not eligible



Skip the trip to the ER.

Talk to a doctor by phone or video.

*When registering, enter information including UMR Medical ID#, but do not check this box! You do not need a special registration code.

I received a Teladoc code from my employer or insurance company

REGISTER with Teladoc before you get sick!

- Download the App
- Teladoc.com/CEBT
- 1-800-TELADOC (835-2362)

It saves time and money

No cost to employee or dependent

What can I use Teladoc for?

- Cold & flu
- Allergies
- Sinus problems
- Sore throat
- Respiratory infection

Teladoc
HEALTH

Kaiser Online/Mobile Care Options



- Chat Online
- Email
- Video Visits
- Phone Visits
- E-Visits

What can I use these platforms for?

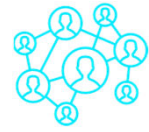
- Fevers, coughs, and colds
- Vomiting, diarrhea, & constipations
- Pink eye
- Rashes and skin concerns
- Sinus infections



Comprehensive Mental Health Solution available to those enrolled in a CEBT medical plan



Expanded Access to care - Average wait time <1 day for coaching and therapy



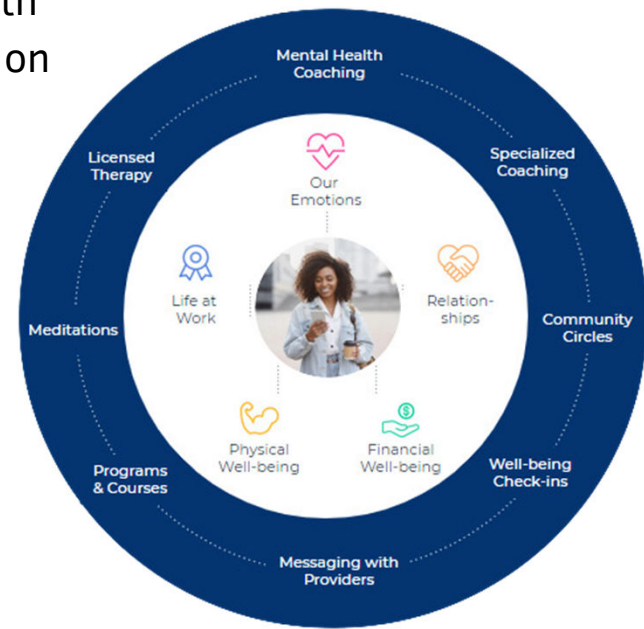
Broad Network- Added **950** mental health providers for CEBT members that focus on evidenced-based care



Tailored Personalized Care



100% Confidential



What's included for your employees & dependents

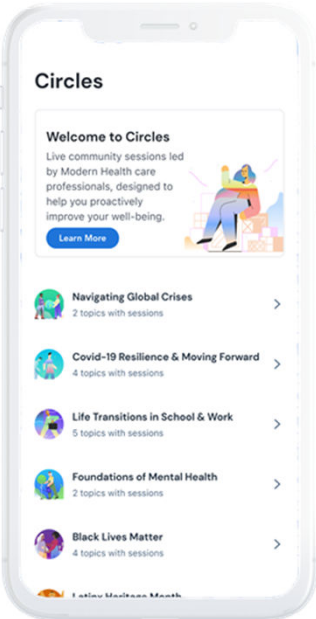


1-ON-1 SESSIONS



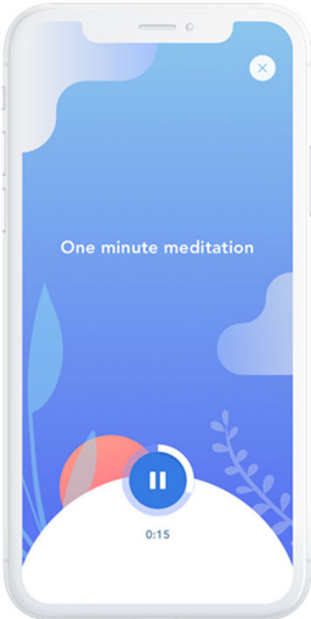
8 **FREE** Sessions with Certified Coaches
8 **FREE** Session with Therapists, as needed

Group Circles



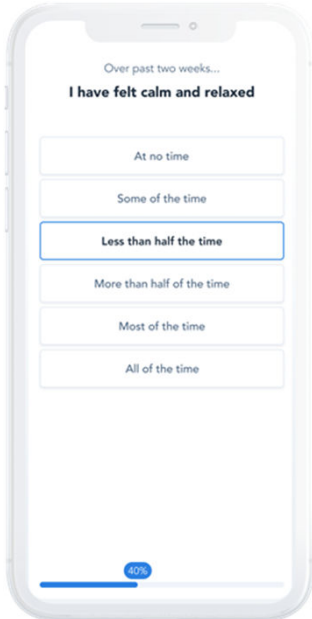
Circles: Live Provider-Led Community Sessions
Unlimited Access

Self-Serve



Self-Paced Digital Content Library
Unlimited Access

Accountability



Well-being Check-ins
Unlimited Access



Triad EAP



- EAP is a short-term, solution-based counseling
- You have access to **six** counseling sessions per year, per incident
- NEW: You also have access to **six** life coaching sessions per year
- Triad EAP is a prepaid service: No cost to you
- Common issues that you can be seen for are divorce, parenting dilemmas, death of a loved one, relationship issues, conflict
- Confidential



Triad EAP



Mental Health
Counseling



Life
Coaching



Financial
Consultation



Legal
Consultation



Work-Life Resources
and Referrals



Member Portal



Personal
Assistant

Online Therapy Tool

- Find a therapist with an online matching tool
- Start therapy within hours of choosing your therapist
- Message your therapist whenever - **no appointments necessary!**
- Get messages back throughout the day, 5 days a week
- Choose real-time face-to-face video visits by appointment when needed
- You can also access Talkspace Psychiatry to schedule live video sessions with a psychiatrist trained in mental health care and prescription management for a tailored plan

iOS • Android • Desktop • Messaging • Voice • Video • Photo

Simply Register (first visit only), choose a provider, and message anywhere, anytime at talkspace.com/connect

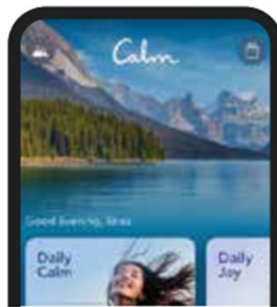
talkspace



*Kaiser members not eligible

UMR
A UnitedHealthcare Company

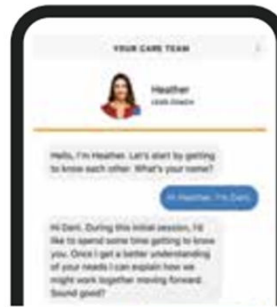
Kaiser-Apps for Emotional Wellness



Calm

#1 app for meditation and sleep. You can choose from hundreds of programs and activities, including:

- Guided meditations
- Sleep Stories
- Mindful movement videos



ginger

1-on-1 emotional support coaching and self-care activities to help with many common challenges.

- Coaches available 24/7
- Use Ginger's text-based coaching services at no cost, no referral needed



myStrength[®]
by Teladoc Health

Personalized programs designed to help you:

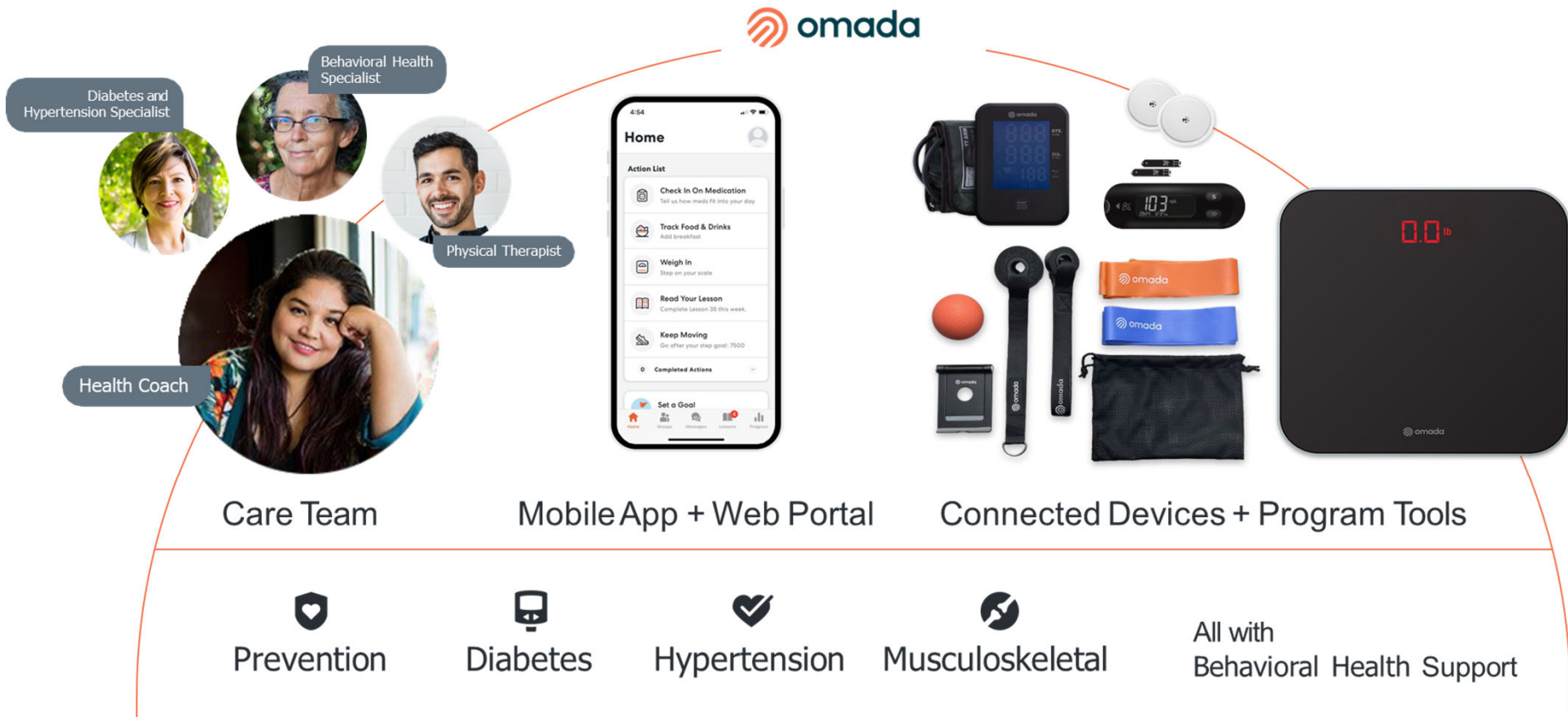
- Set mental health goals
- Learn coping skills
- Track your progress over time
- Make positive changes

Digital Disease Management Program

Personalized care for managing chronic conditions at no additional cost!



*Kaiser members not eligible





Same procedure, different facilities.
The choice is clear!

Cost & Quality Transparency Tool



Healthcare Bluebook™

*Kaiser members not eligible

- Allows you to “shop” for healthcare
- Search amongst **green**, **yellow**, and **red** providers
 - Fair price
 - Above fair price
 - Highest price
- If you use a **green**, low-cost facility, you can be eligible for a rewards debit card in the mail! Reward amounts vary from **\$25-\$1,500**



Surgical Concierge Solution



Access to network of thousands of highly qualified surgeons



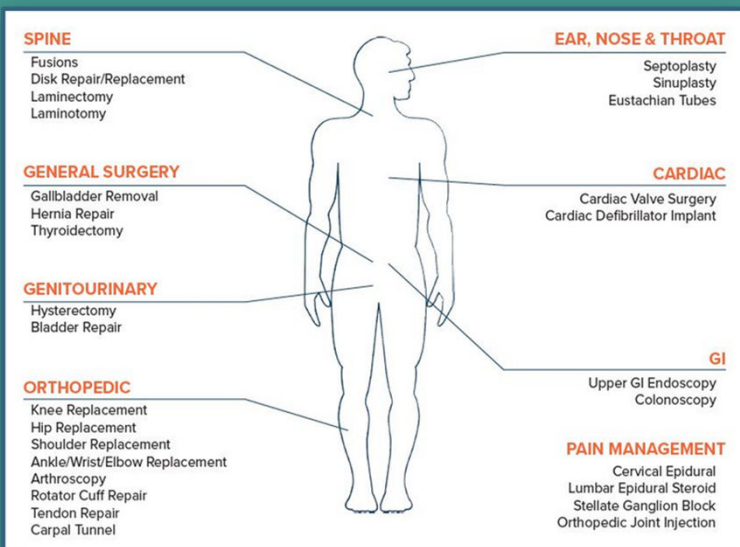
Excellent surgical care at little to no cost

Out of pocket costs waived for episode of care



Personal care advocate will support you every step of the way

***Kaiser members not eligible**



Covered Procedures

Cancer Resource Services

*Kaiser members not eligible



- Personal support following a cancer diagnosis
- Program participants are assigned a personal case manager
 - Registered nurses with experience in cancer care
 - Serve as your advocate through treatment plan
 - Work with your benefit plan to determine coverage
 - Assist you with accessing Optum Cancer Centers of Excellence (COE) facilities
- Contact the CARE team phone number on your medical card to enroll in the CRS program! 866 494 4502

Optum Cancer COEs deliver:

- ✓ Expertise in rare and complex cancers
- ✓ Expanded treatment options
- ✓ Shorter stays and fewer complications
- ✓ Improved outcomes and financial savings



CEBT.ORG

Click here to get the latest information about COVID-19

CEBT
Benefit by Trust

HOME RESOURCES **PARTNERS & PROVIDERS** COMMUNITY/ONLINE ENROLLMENT BOARD OF TRUSTEES CONTACT

Welcome to CEBT: A Higher Standard of Quality

The Colorado Employer Benefit Trust (CEBT) is a multiple employer trust for public institutions providing employee benefits. Since 1980 CEBT has grown to approximately 33,000 members and over 350 participating groups. The Trust is governed by a board of trustees made up of representatives from participating groups. The Trust fund has \$54 million in annual premium deposits with approximately \$54 million in total assets.

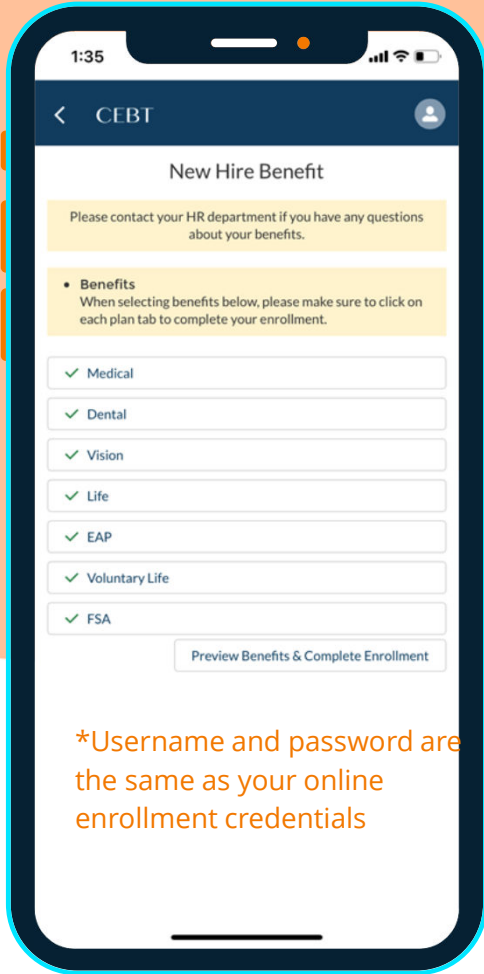
Benefit Booklets
Displays an organized list of current benefit booklets, all in PDF form.

Providers & Partners
Contact information directly to our providers.

Download the CEBT Mobile App
Click the appropriate icon below to download the CEBT Mobile App.

CEBT on iOS CEBT on Android

- Don't forget to use the website as a resource!
- Benefit Booklets, Forms, Contact Info, Question Submission, Online Enrollment, etc
- Live Chat with a CEBT Customer Service Representative



*Username and password are the same as your online enrollment credentials

CEBT Mobile App

BENEFITS AT YOUR FINGERTIPS



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.



Contact Us

Triad Employee Assistance Program

877-679-1100 or 970-242-9536

www.triadeap.com

Company Code: cebt

Kaiser

Member Services: 1-888-681-7878

Appointments and Advice: 303-338-4545
or 1-800-218-1059 (TTY 711). Call anytime

Mail Order Pharmacy: 1-866-523-6059,
8 a.m. to 5 p.m. M-F

Claims Department: 303-338-3600

8 a.m. to 5 p.m. M-F

Omada Health

888-409-8687

<https://go.omadahealth.com/cebt>

UMR Cancer Resource Services Program

866-494-4502

Modern Health

help@modernhealth.com

Get to website from cebt.org

Company Name: CEBT

Colorado Employer Benefit Trust

Monday – Thursday 7:30 – 4:30,

Friday 7:30 – 4:00

1-800-332-1168 or 303-773-1373

Teladoc

Get to website from cebt.org

1-800-TELADOC (835-2362)

Healthcare Bluebook

Get to website from cebt.org

Company Code: CEBT

SurgeryPlus

855-200-6675

Get to website from cebt.org

Access code: surgeryplus