



2023

# BENEFITS GUIDE

## IMPORTANT NOTICE—PLEASE READ CAREFULLY

THE PLANS IN THIS BOOKLET ARE EFFECTIVE JANUARY 1, 2023 THROUGH DECEMBER 31, 2023, HOWEVER, DISTRICT 49 MAY CHANGE OR TERMINATE PLANS AND COVERAGE AT ANY TIME WITH A 60-DAY NOTICE. THE DESCRIPTION OF CURRENT BENEFITS DOES NOT GUARANTEE THAT BENEFIT LEVELS WILL CONTINUE INTO THE FUTURE.

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## NOTICE OF AVAILABILITY DISTRICT 49 NOTICE OF PRIVACY PRACTICES

UMR (the “Plan”) provides health benefits to eligible employees of District 49 (the “Company”) and their eligible dependents as described in the summary plan description(s) for the Plan. The Plan creates, receives, uses, maintains and discloses health information about participating employees and dependents in the course of providing these health benefits. The Plan is required by law to provide notice to participants of the Plan’s duties and privacy practices with respect to covered individuals’ protected health information, and has done so by providing to Plan participants a Notice of Privacy Practices, which describes the ways that the Plan uses and discloses PHI (Personal Health Information).

To receive a copy of the Plan’s Notice of Privacy Practices, you should contact the District 49 Plan Administrator, who has been designated as the Plan’s contact person for all issues regarding the Plan’s privacy practices and covered individuals’ privacy rights. You can reach this contact person at:

**10850 East Woodmen Road, Peyton, CO 80831—719-495-1100**



## QUALIFYING EVENTS AND ELIGIBILITY

The IRS allows you to pay for certain benefits on a before-tax basis providing you with a tax savings on the cost of coverage. In return for this tax savings, the IRS restricts your ability to make changes to before-tax benefits. Your before tax benefit elections must remain in effect throughout the plan year unless you have a qualified family status change that necessitates a coverage change. The change in your benefits coverage must be due to and consistent with the qualified family status change. If you make a change to your benefit elections, your payroll deductions may change.

**It is important for you to remember that you have 30 days from the qualifying event date to make a change to your benefit plan elections. Failure to do so will result in you having to wait for the annual open enrollment period. All enrollments and changes made during the annual open enrollment period are effective January 1st following the Open Enrollment period.**

For example: If your baby is born on April 24th you must enroll the baby in the health insurance plans by May 24th. Failure to do so will result in you having to wait to enroll the baby during the annual open enrollment period. The baby's coverage will then be effective on January 1st.

### **Life and Disability Insurance**

As a full-time employee of D49, you are eligible for life insurance and long-term disability coverage on the 1st of the month following your first annualized paycheck. This benefit is paid 100% by D49.

### **Employee Assistance Program (EAP)**

As a full-time employee of D49, you are automatically enrolled in the EAP.

### **Health Insurance**

As a full time employee of D49, you are eligible for health insurance on the 1<sup>st</sup> of the month following your first annualized paycheck. If you have waived coverage before, you can only enroll during open enrollment, or if you experience a HIPAA qualifying event. D49 offers two medical options, but both utilize the same network of providers through UMR (A United Healthcare Company). Please review the plan carefully to determine which plan is best for you and/or your dependents.

### **Dental Plans**

All full-time employees are eligible for coverage under the dental plan effective on the 1<sup>st</sup> of the month following your first annualized paycheck. The plan is offered through Delta and has an extensive network of participating providers.

### **Vision Plan**

All full-time employees are eligible for coverage under the D49 sponsored vision plan effective on the 1<sup>st</sup> of the month following your first annualized paycheck

# UMR ~ A United Healthcare Company

Both Plans Network Name:  
**United Healthcare Choice Plus PPO**

## Find a provider

Finding a network provider on umr.com has never been easier

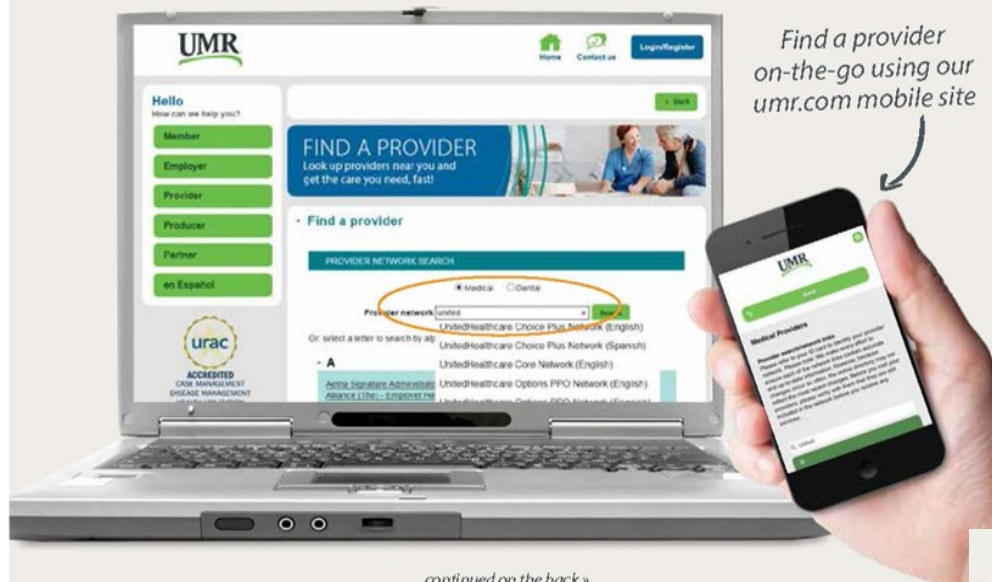
1

Go to **umr.com** and select  
"Find a provider"



2

Search for **UnitedHealthcare  
Choice Plus Network** using  
our alphabet navigation or type  
**UnitedHealthcare Choice Plus**  
into the search box



Find a provider  
on-the-go using our  
umr.com mobile site

*continued on the back >*

**UMR**  
A UnitedHealthcare Company

3

For medical providers, choose **Search for a  
medical provider**. For behavioral health providers  
(including counseling and substance abuse) select  
**View directory of behavioral health providers**

Before searching for a provider, please view this list of excluded providers.

[View excluded providers](#)

[Search for a medical provider](#)

For members accessing Choice Plus Advanced w/ hospital tiering (Ohio and  
Northern Kentucky)

[View the UnitedHealthcare Directory of Designated Hospitals and Outpatient Surgery Centers](#)

For Behavioral health providers

[View directory of behavioral health providers](#)

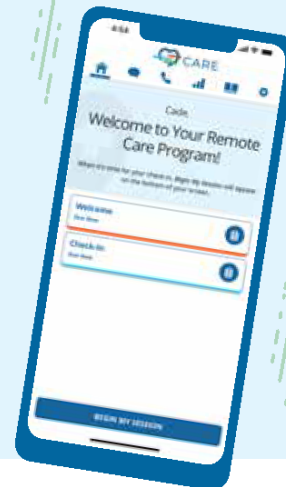
Note: It is not necessary to login to "Live and Work Well" to view the directory, however please be sure  
to check your member ID card for eligibility verification instructions.

Frequently asked questions

[How can my provider join the network?](#)

# Personalized care and support

on demand, anytime, anywhere



With the **CARE app**, powered by **Vivify Health**, you'll experience an integrated health care solution that blends technology with personal connections.

We will personalize your CARE experience to support and encourage self-management and advocacy. Some of the robust features include:

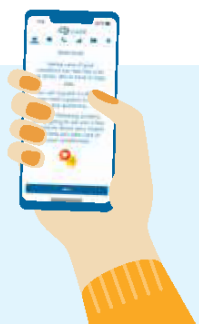
- Access to educational articles and videos about general wellness or a specific condition.
- Allows you to send and receive text messages securely when working with a CARE nurse.
- Ability for you to track blood pressure, blood sugar, oxygen level and weight. This information is then shared with your CARE nurse to help manage your condition (when appropriate).
- Ability for your CARE nurse to initiate a virtual visit with you if needed.

## With the CARE app, there is something for everyone

**For all members:** We help maintain your health with ongoing wellness and health tips and provide access to educational materials and tools to help address any health concerns.

With our CARE programs, our CARE nurses are able to extend their communication with members via the CARE app to provide support.

**When working with a CARE nurse:** We provide a clinical, hands-on, heightened level of oversight with optional device integration and virtual visits.



## Getting started is easy

**Enroll today!** We'll need some basic information along with an email address, mobile phone number and your UMR member ID and group ID numbers. Simply scan the **QR code** or access the enrollment page at [go.umar.com/get-care-app](https://go.umar.com/get-care-app)



**Talk to a Doctor in 10 minutes  
anytime, anywhere for  
General Health Issues**

Cost by Plan:

**PPO: \$25 Copay**

**HDHP: \$55 towards deductible**



A virtual office visit for  
non-emergency care



Connect by phone,  
video or mobile app



24/7 assistance  
in 10 minutes



A network of qualified  
family physicians



Prescriptions sent to  
your pharmacy

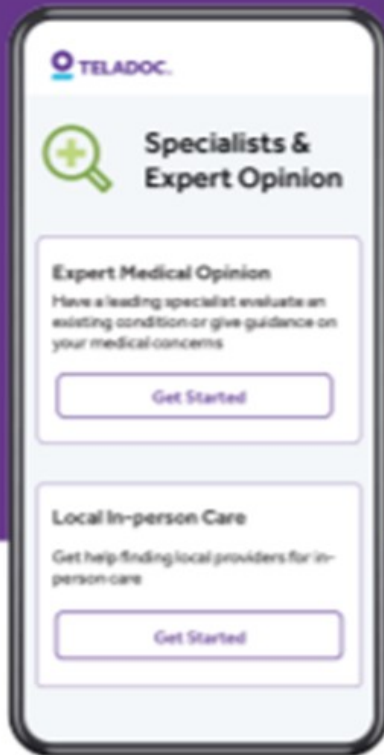


Low-cost alternative  
to ER or urgent care





**Mental Healthcare:** for members 18 years and older



Feel like yourself again with  
**expert mental healthcare.**

**Not all pain is physical. If you feel like your condition isn't improving or your treatment isn't working, our Medical Experts can help you get the support you need to feel better.**

**1**  
**Reach out**  
by calling us or using  
our mobile app

**2**  
**Talk to us**  
about your mental health  
history and what's not working

**3**  
**Get personalized advice**  
and help choosing the best  
treatment or to get matched with  
the right mental health professional

Cost by Plan:

HDHP: applies to Deductible

~ \$90 for a licensed therapist

~ \$220 for an initial visit / psychiatrist

~ \$100 for ongoing visits / psychiatrist

Cost by Plan:

PPO: \$25 Copay



## Teladoc makes it easy to get the dermatology care you need



Patients receive convenient, quality care from experienced dermatologists, saving them considerable cost.



- Fully credentialed network of experienced dermatologists
- Dermatology protocols, guidelines and QA tailored to telehealth
- Custom branching intake questions for dermatology – specific patient information
- Prevent misdiagnoses often driven by primary care physician
- Image capture allows tracking of progression, thus enhancing quality of care
- Ability to share information with other providers (permission-based)



- 'Asynchronous' image/text upload ("Store and Forward") is user friendly, discreet and convenient
- Written dermatologist response within two business days through Teladoc's secure online message center (vs. average 28.8 days for office-based care)
- Includes one follow up if the condition is not improved within seven days
- Targeted communications to drive awareness and utilization



- Lower cost than in person for initial visit (plus free follow-up within seven days)
- Many dermatology conditions require ongoing care—follow-up is easier, more accessible and lower cost
- ER / Urgent Care / PCP triage avoidance → Improves ROI and outcomes
- Employee productivity benefit for employers (reduces absenteeism)
- Screenings and timely assessments prevent more costly visits later

**Please note:** Dermatology is a buy-up option and only available in addition to the Teladoc general medicine program. Dermatology may be added at no additional charge.



## TWO medical plans to choose from: United Healthcare Choice Plus PPO

<p style="color: red; font-size: small;">You are not eligible for the HSA if you are enrolled in Tricare, Medicare or Another Health Plan</p> <p style="color: green; font-size: small;">HDHP: If you have any family members on the plan, the overall family deductible must be met before the plan begins to pay.</p>	<b>UMR</b> <b>A United Healthcare Company</b> If you choose the HSA Option, District 49 will contribute \$100 per month (single) or \$125 per month (family) to your HSA. <b>HDHP ~ PPO with an HSA</b>		<b>UMR</b> <b>A United Healthcare Company</b> <b>PPO Copay Plan</b>	
	In Network	Non Network	In Network	Non Network
<b>Calendar Year Deductible:</b>	\$2,250 Individual \$4,500 Family	\$6,000 Individual \$12,000 Family	\$2,250 Individual \$4,500 Family	\$8,000 Individual \$16,000 Family
<b>Coinsurance:</b>	20%	50%	20%	40%
<b>Out-of-Pocket Max:</b>	\$4,000 Individual \$7,000 Family	\$ 12,000 Individual \$24,000 Family	\$4,500 Individual \$9,000 Family	\$16,000 Individual \$32,000 Family
<b>Lifetime Maximum:</b>	Unlimited	Unlimited	Unlimited	Unlimited
<b>Physician Office Visit:</b>	Deductible, then 20%	Deductible, then 50%	\$25 copay	Deductible, then 40%
<b>Specialist Office Visit:</b>	Deductible, then 20%	Deductible, then 50%	\$50 copay	Deductible, then 40%
<b>Inpatient Hospital:</b>	Deductible, then 20%	Deductible, then 50%	Deductible, then 20%	Deductible, then 40%
<b>Outpatient Hospital:</b>		Deductible, then 50%		Deductible, then 40%
<b>Emergency Room:</b>	Deductible, then 20%		Deductible, then 20%	
<b>Urgent Care:</b>	Deductible, then 20%	Deductible, then 50%	\$75 copay	Deductible, then 40%
<b>Walk In Retail Clinic:</b>	Deductible, then 20%	Deductible, then 50%	\$25 Copay	Not Covered
<b>TeleDoc: Medical</b>	(\$55 cost) applies to Deductible, then 20%		\$25 copay	
<b>Preventive Care</b>	Covered at 100%	Not Covered	Covered at 100%	Not Covered
<b>PRESCRIPTION DRUGS</b> Generic / Formulary / Non-Formulary Specialty Drugs: Mail Order	Retail - 30 day supply Deductible, then 20% Deductible, then 20% Deductible, then 20%	Not covered	Retail - 30 day supply \$10 / \$50 / \$70 20% to \$250 Copay max 90-day supply for 2 x's copay	Not covered
<b>CONTRIBUTIONS:</b>	Per Month		Per Month	
Employee Only:	<b>\$50.00</b>		<b>\$150.00</b>	
Employee + Spouse:	<b>\$375.00</b>		<b>\$525.00</b>	
Employee + Child(ren):	<b>\$300.00</b>		<b>\$450.00</b>	
Family:	<b>\$550.00</b>		<b>\$700.00</b>	



D49's pharmacy management is **Express Scripts, Inc.**, administered through RxBenefits, Inc.

There are more than 64,000 pharmacies participating in your pharmacy network.

## **Important Information concerning the Prescription Benefits Administrator**

ID cards: You will receive an ID card which should be utilized for both medical coverage through UMR and pharmacy coverage through Express Scripts Inc.

**Welcome Letter and Summary of Benefits (New Hires):** Once your enrollment information is sent to the carriers, you will receive a welcome kit from Rx Benefits including a welcome letter, summary of benefits, and mail order form.

**Maintenance Medication Coverage:** In addition to local retail access, your employer offers the additional benefit of Mail Order. Mail order is available for maintenance medications that you and your eligible dependents use on a regular basis.

Mail Order allows you to enjoy benefits such as:

- Home delivery with free standard shipping for up to a 90-day supply of medication

- Confidential, tamper-resistant and temperature-controlled packaging of your prescriptions

- Conveniently order prescription refills by Internet or phone anytime

- A registered pharmacist is available 24/7 to answer any questions or concerns you may have if you use mail order for your prescriptions today:

- Please contact your physician for a new prescription written up to 90 days

- If you are a new hire, your welcome kit will include a mail order form to send your prescription to your mail order facility with Express Scripts, Inc.

- Please be sure you have 2 weeks of medication on hand when you send in the new prescription

[RxHelp@rxbenefits.com](mailto:RxHelp@rxbenefits.com) - A secure, convenient, easy-to-use, private internet website. To set up your own personal account with a password, visit [RxHelp@rxbenefits.com](mailto:RxHelp@rxbenefits.com). The website allows you to find a nearby pharmacy, refill mail order prescriptions, view your claims, print temporary ID cards, research your medications, and much more!



**For additional information, you can contact RX Benefits at (800)334-8134.**



The District is partnering with Express Scripts program SaveonSP, to help you save money on certain specialty medications. You will receive a letter from Express Scripts if any medications you are currently taking is eligible for the program.

- If you participate in this program, select specialty medications will be free of charge (\$0).
- Your prescriptions will still be filled through Accredo, your current specialty pharmacy.
- To participate, simply call SaveonSP at 1-800-683-1074 prior to DATE to avoid delays in obtaining your prescription(s) after the program starts.
- Participation is voluntary; if you choose not to participate, you will be responsible for the copay provided on the attached list.
- Whether you participate in the program or not, the copays for these medications will not count towards your deductible or out-of-pocket maximums.\*\*

#### Patient Savings Example\*\*\*

	Sue ENROLLS in SaveonSP to save on her specialty medications.		Sue DOES NOT enroll in SaveonSP to save on her specialty medications.
Current copay	\$100	Current copay	\$100
New Copay	\$1,000	New Copay	\$1,000
Sue's Final Cost	\$0	Sue's Final Cost	\$1,000
SaveonSP will monitor Sue's account to make sure she incurs no cost (\$0).		SaveonSP cannot monitor Sue's account. She is responsible for the copay amount on the attached list.	

If you have any questions or need more information, please call SaveonSP at 1-800-683-1074 Monday – Thursday 8 a.m. to 8 p.m. Eastern and Friday 8 a.m. to 6 p.m. Eastern.



# HSA Features



## HSAs Fund Health Care Needs

The HSA fund can be used for future medical needs and toward the plan's annual deductible and out-of-pocket maximum.



## HSAs are Flexible

You decide when to use your HSA funds to pay for qualified health related expenses. The HSA moves with you when you change medical plans, change employers or retire.



## HSAs Can Cover You in Retirement

Your HSA funds can be used in retirement for eligible health related expenses, including Medicare expenses.



## No “use it or lose it!”

That's right, unused funds roll over each year. Unused funds can also grow through interest and investment earnings and can be “banked” for future health related expenses.



## Triple Tax-Advantaged (for federal & most state taxes)

- No tax on contributions
- No tax on interest
- No tax when you withdraw money

Internal  
Revenue  
Service

## RULES

### HSA Contribution Regulations

Coverage Type	2023 Annual Limit
Employee Only	\$3,850
Employee + Dependent(s)	\$7,750
<b>Catch-Up Plan</b> (must be 55-65 years old)	<b>extra \$1,000</b>

# HSA Contributions

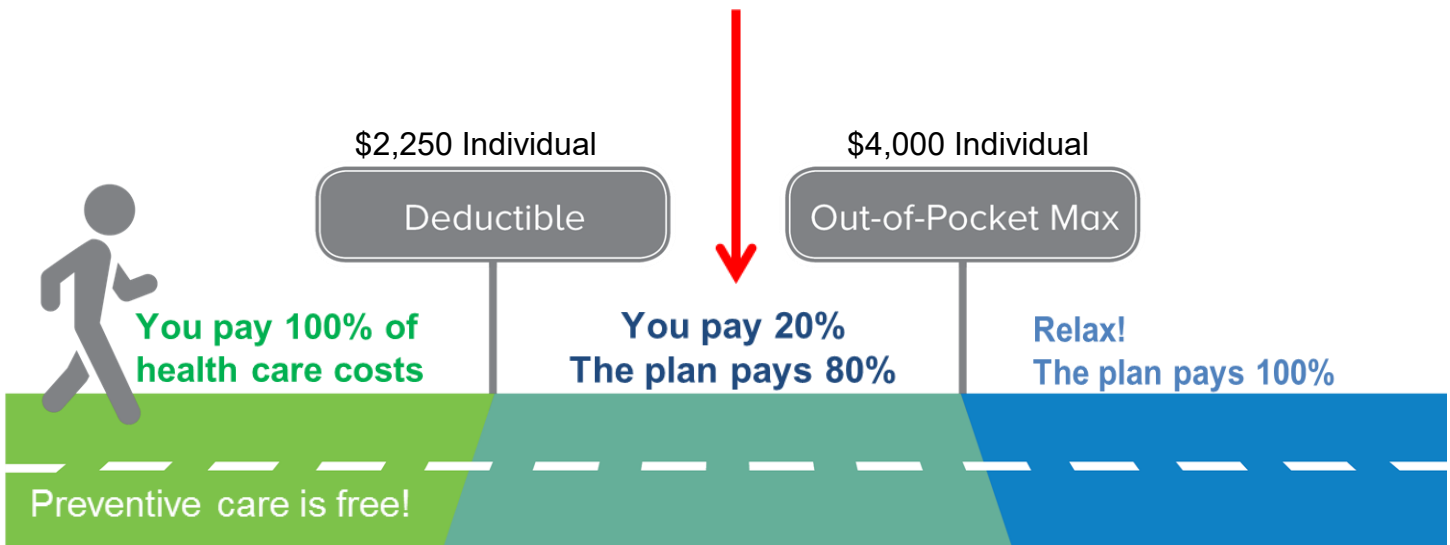
Check this out! ↘

**D49 contributions to your HSA help offset your deductible!**

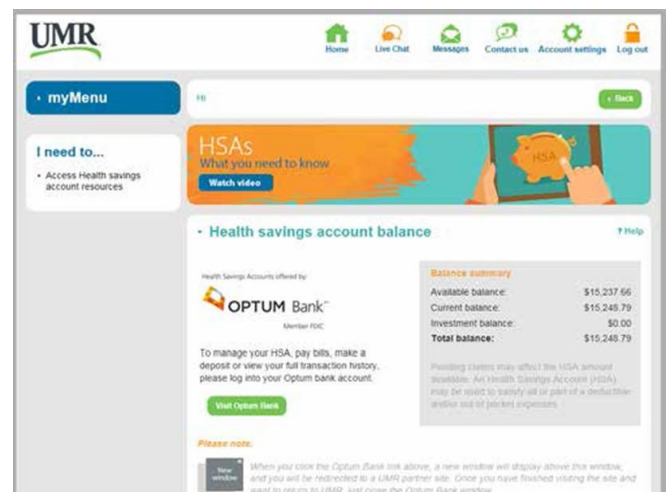
**\$100 per month / employee only coverage**

**\$125 per month / employee plus any other tier**

**You can use the money in your HSA for your share of expenses at any time**



**One log in for Medical and HSA Account**



# DENTAL

Staying healthy includes obtaining quality dental care for you and your family. D49's dental plan allows you to use an extensive network of providers and offers flexibility based upon where you choose to access care.

	Delta Dental PPO	
	In Network	Non Network
Calendar Year Deductible:	\$50 Individual \$150 Family	
Calendar Year Maximum Benefit:	\$1,200 per member Preventive & Diagnostic services do not count against the maximum benefit amount	
Preventive Care: Type 1	Covered at 100%; not subject to deductible	Covered at 100% of the non-par max plan allowance; not subject to deductible
Basic Services: Type 2	Deductible, then 20%	Deductible, 20%
Major Services: Type 3	Deductible, then 50%	Deductible, then 50%
Orthodontic Treatment:	Deductible, then 50%	Deductible, then 50%
Orthodontic Lifetime Maximum:	\$1,500	
Employee Cost:	Per Month	
Employee Only:	\$0.00	
Employee + Spouse:	\$34.84	
Employee + Child(ren):	\$40.05	
Employee + Family:	\$95.67	



## Using Your Dental Benefits

It's so important to use your dental benefits because **your oral health is connected to your overall health**. Your dentist can spot the early signs of systemic diseases and can help you avoid more painful and costly dental procedures in the future. So make dental care a priority.

**GO TO DELTADENTALCO.COM AND FIND A DENTIST NEAR YOU** Choose either a Delta Dental PPO or a Delta Dental Premier provider based on the plan you have.

**MAKE AN APPOINTMENT.** A Delta Dental PPO provider will always cost you less out of pocket, so search for one near you to get the greatest savings.

**CREATE A SUBSCRIBER ACCOUNT ON OUR WEBSITE** You can check the specifics of your plan, the status of claims, and much more.

**NOW, SMILE!** You're taking steps to protect your oral health *and* your overall health! Plus, preventive services — like cleanings and exams — are usually free, so there's no reason to wait.





## Access Your Benefits Anytime: Create a Subscriber Account

When you log in to [deltadentalco.com](https://deltadentalco.com), it's easy to check your Delta Dental of Colorado benefits. 24 hours a day, seven days a week, you can go online to print member ID cards, find a provider, check the status of a claim, view your benefits, and more. Registration is simple — just follow the instructions below.

### NEW USER

1. Go to [deltadentalco.com](https://deltadentalco.com) and click **New Users Register Here** on the **Member/Provider Login** on the green header bar.
2. You can also click the gray **New Users Register** button under **Member/Provider Sign In**.
3. Select **I am a subscriber and have coverage with Delta Dental** and click **Proceed to Step 2**.
4. Enter the required information in the fields provided and click **Register User**.
5. Complete the required fields.
6. Select a security question and provide the answer, then click **Register User**.

### FORGOT USERNAME OR PASSWORD?

1. Go to [deltadentalco.com](https://deltadentalco.com) and click the **Members & Providers** tab in the **Sign In** box.
2. Select **username** or **password** depending on which one you've forgotten.
3. Select **I am a subscriber and have coverage with Delta Dental** and click **Proceed to Step 2**.
4. Enter the required information in the fields provided and click **Proceed to Step 3**.
5. Answer the security question that was created when you registered.
6. You will receive an email containing your username/password information.

[deltadentalco.com](https://deltadentalco.com)



# VISION ~ VSP Choice Plan

Frequencies	Choice Plan B \$10 Exam/\$20 Materials
Examination	Every 12 Months
Lenses	Every 12 Months
Frame	Every 24 Months
<b>Benefits with a VSP® Network Provider</b>	
Comprehensive Eye Examination	Covered in Full After Copay
Contact Lens Examination	Up to \$60 Copay on Contact Lens Fitting & Evaluation
Essential Medical Eye Care	\$20 Copay
Retinal Exam	Up to \$39 Copay
Lenses	30% Discount on all other Lens Enhancements
Single Vision, Bifocal, Trifocal, Lenticular	Covered in Full After Copay
Standard Progressives	Covered in Full
Polycarbonate Lenses	Covered in Full for Dependent Children
<b>Allowances</b>	
Retail Frame Allowance	\$180
Featured Frame Brand Allowance	\$200
Costco/Walmart Equivalent Frame	\$100
Elective Contact Lenses	\$180
Necessary Contact Lenses	Covered in Full
Additional Pairs	Within 12 months of exam: 20% off unlimited additional pairs of prescription glasses and/or non-prescription sunglasses from any VSP doctor. 50% Discount on additional pair at Visionworks
Laser Vision Program	Discounts average 15-20% off or 5% off a promotional offer for laser surgery, including PRK, LASIK, Custom LASIK, and IntraLase
<b>Non-VSP Provider Allowances</b>	
Examination	\$45
Single Vision, Bifocal, Trifocal, Lenticular	\$30/\$50/\$65/\$100
Frame	\$70
Elective Contact Lenses	\$105
Necessary Contact Lenses	\$210



Visionworks



Walmart



PEARLE VISION

COHEN'S  
Fashion Optical

VSP Choice Plan* Lens Enhancements	Single Vision*	Multifocal*
<b>Solid Tints and Dyes (Pink I and II)</b>	Covered	Covered
<b>Solid Tints and Dyes (except Pink I and II)</b>	\$15	\$15
<b>Plastic Gradient Dye</b>	\$17	\$17
<b>UV Protection</b>	\$10	\$10
<b>Scratch-resistant Coating</b>	\$17	\$17
<b>Polycarbonate Lenses—Adult</b>	\$31	\$35
<b>Polycarbonate Lenses—Children</b>	Covered	Covered
<b>Standard Anti-reflective Coating</b>	\$41	\$41
<b>Premium Anti-reflective Coating</b>	\$58 – \$69	\$58 – \$69
<b>Custom Anti-reflective Coating</b>	\$85	\$85
<b>High-Index Lenses</b>	\$56	\$60
<b>Photochromic Lenses</b>	\$75	\$75
<b>Standard Progressive</b>	N/A	Covered
<b>Premium Progressive</b>	N/A	\$95 – \$105
<b>Custom Progressive</b>	N/A	\$150 – \$175

\*Prices shown reflect the standard plastic price for each respective category. Premium lens enhancement prices may vary. Prices are valid only through VSP Choice network providers and are subject to change without notice. Prices effective March 1, 2021.

<b>Employee Cost:</b>	Per Month
Employee Only:	<b>\$0</b>
Employee + Spouse:	<b>\$6.96</b>
Employee + Child(ren):	<b>\$7.94</b>
Family:	<b>\$16.84</b>



# BASIC LIFE AND LONG TERM DISABILITY

## BASIC LIFE AND AD&D

District 49 provides full-time employees with group life and accidental death and dismemberment (AD&D) insurance through The Standard. The amount to your beneficiary is equal to one times your annual salary - with a minimum of \$20,000 and maximum of \$300,000. Additionally, if death is a result of an accident, the beneficiary will receive an additional amount equal to one times your annual salary. This coverage is paid for by District 49.

	The Standard
<b>Life Benefit Amount:</b>	1 x annual earnings to a maximum of \$300,000 ; minimum of \$20,000
<b>Accidental Death &amp; Dismemberment Benefit Amount:</b>	For a covered accidental loss of life, your AD&D coverage amount is equal to your Life coverage amount. For other covered losses, a percentage of this benefit will be payable
<b>Age Reductions:</b>	
<b>Age 65:</b>	Reduces by 40%
<b>Age 70:</b>	Reduces by 65%
<b>Age 75:</b>	Reduces by 75%
<b>Age 80:</b>	Reduces by 80%

## LONG TERM DISABILITY

LTD benefits may be paid to you if you meet the plan's definition of disability and a loss of income requirements for the required time period. This benefit is paid for by District 49.

### DEFINITION OF DISABILITY

You are disabled when the Insurance Carrier determines that:

You are limited from performing the material and substantial duties of your regular occupation due to your sickness or injury.

For disabilities related to Mental Health, Alcohol/Drug Use and Musculoskeletal Disorder, the benefits are payable for a maximum of 24 months.

For complete information, please refer to the Long-Term Disability Certificate

	The Standard
<b>LTD Benefit Amount:</b>	60%
<b>LTD Maximum Benefit:</b>	\$8,333
<b>LTD Benefit Waiting Period:</b>	90 Days
<b>LTD Benefit Duration:</b>	Social Security Normal Retirement Age

### DISABILITY BENEFITS END WHEN:

- You recover
- Cease to be under the regular and appropriate care of a physician
- Fail to provide any required proof of disability
- Fail to submit to a required medical examination
- Fail to report income from other sources or any other required earnings information
- Fail to pursue Social Security Disability benefits or Workers' Compensation benefits, or die.





## Travel Assistance

### Security That Travels With You

Travel Assistance helps you cope with emergencies when you travel more than 100 miles from home or internationally for trips of up to 180 days. It can also help you with non-emergencies, such as planning your trip.

You do not have to enroll. As a participant in your employer's group insurance from The Standard,<sup>†</sup> you are automatically covered – and so is your family. All services are available 24 hours a day, every day.

#### Travel Assistance Offers The Following Services:

- **Pre-trip Assistance** including passport, visa, weather and currency exchange information, health hazards advice and inoculation requirements
- **Trip Assistance** including emergency ticket, credit card and passport replacement assistance, funds transfer assistance and missing baggage assistance
- **Medical Assistance** including locating medical care providers and interpreter services
- **Legal Assistance** including locating a local attorney, consular officer or bail bond services
- **24-Hour Health Information** including 24/7/365 access to registered nurses who can provide health and medication information, symptom decision support, and help understanding treatment options
- **Emergency Transportation Services** including arranging and paying for emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains. Must be arranged by UnitedHealthcare Global. Related medical services, medical supplies and a medical escort are covered where applicable and necessary.
- **Personal Security Services** including logistical arrangements for ground transportation, housing and/or evacuation in the event of political unrest and social instability. In more complex situations, assists in making arrangements with providers of specialized security services.

<sup>†</sup> The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Ore. In all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, N.Y. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.

Travel Assistance is provided through an arrangement with UnitedHealthcare Global, which is not affiliated with The Standard, and is subject to the terms and conditions, including exclusions and limitations, of the Emergency Travel Assistance Program Employee Description. Travel Assistance is not an insurance product, except in Oregon. UnitedHealthcare Global is the marketing name for FrontierMEDEX, Inc.



In the U.S., Canada, Puerto Rico, U.S. Virgin Islands, and Bermuda, call 800.527.0218. In other locations worldwide, call collect +1.410.453.6330.

You can also email [assistance@uhcglobal.com](mailto:assistance@uhcglobal.com).

Below is a handy reference card for your wallet.

Standard Insurance Company

The Standard Life Insurance Company of New York

[www.standard.com](http://www.standard.com)



Global Intelligence Center

<https://members.uhcglobal.com/Standard/standard1.aspx>

Group #9051



Travel Assistance is available when traveling at least 100 miles from home or in a foreign country.

In the United States, Canada, Puerto Rico, U.S. Virgin Islands, and Bermuda, call toll-free.....800.527.0218

In other locations worldwide, call collect.....+1.410.453.6330

UnitedHealthcare Global Travel Assistance can also be reached at [Assistance@uhcglobal.com](mailto:Assistance@uhcglobal.com).

UnitedHealthcare Global is not responsible for the availability or results of any medical, legal, or transportation services. You are responsible for obtaining all services not directly provided by UnitedHealthcare Global and for the expenses associated with them. All services must be arranged by UnitedHealthcare Global. No claims for reimbursement will be accepted.

100% paid by D49

Counseling on Personal Issues, such as:

Stress, anxiety, depression

Relationships

Problems with your children

Substance Abuse Issues

### EAP Services

- ⇒ Assistance for you or household family member
- ⇒ Up to (3) in person sessions (per issue) with a counselor  
*Can be done in person, on the phone, by video or text*
- ⇒ Unlimited toll-free phone access 24/7
- ⇒ Online resources 24/7
- ⇒ Work/Life services for assistance with child care, elder care, financial issues plus much more



TheStandard®

A helping hand  
when you need it.

Rely on the support, guidance and resources  
of your Employee Assistance Program.

### Contact EAP

888.293.6948 (TTY Services: 711)

24 hours a day / seven days a week

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



# UMR ~ A United Healthcare Company

## Two Medical Plans Same Tools

**Beyond  
the basics**





# A digital ID card on umr.com



- View your member ID information on your computer or mobile device
- Have your doctor scan the on-screen bar code for your benefits information
- Print a temporary replacement card
- Fax a copy of your card to your doctor's office



A UnitedHealthcare Company

## Signing up for umr.com

- 1 Visit **umr.com** on your desktop computer or tablet device
- 2 Click **Login/Register** to sign up

### With umr.com you can:

- View **My taskbar**, your personalized to-do list
- Check your benefits and see what's covered
- Look up what you owe and how much you've paid
- Find a doctor in your network
- Learn about medical conditions and your treatment options



### Helpful hints

- Have your UMR member ID card handy
- Spouses and adult children must create their own online account
- You must provide a valid email address
- Select a username and password you can remember



A UnitedHealthcare Company

## Talk to someone who speaks your language



UMR's customer service and  
language lines are available  
24 hours a day, 365 days a year.

- Get help in Spanish from a UMR customer first representative
- Or get interpretation service assistance for more than 200 other languages



# Real Appeal<sup>®</sup>

WEIGHT LOSS SUPPORT



## Everything You Need to Create Healthy Habits

Real Appeal<sup>®</sup> is a program on Rally Coach<sup>™</sup> available to you and eligible family members at no additional cost as part of your health plan benefits.

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Please have your health insurance ID card handy when enrolling



### Access fitness videos and digital trackers

Stream expert-led workouts, and track all of your activity metrics from the Real Appeal app.



### Dedicated coach support

Connect with an online coach to create fitness and nutrition plans that best support your goals, and receive additional support through group sessions.



### Healthy tools — delivered to you

Receive a Success Kit with tools to get you started, including a resistance band, fitness and nutrition guides, a weight scale, and more.

RALLY/COACH<sup>™</sup>



District 49



# Now hear this



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- Discounts on hearing products and services
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- 40-50% savings on hearing aides



Call toll-free at **866-956-5400**





## Directory

For Questions About...

WEB ADDRESS

PHONE #

District 49

Shannon Hathaway

[shathaway@d49.org](mailto:shathaway@d49.org)

Direct: (719) 495-1158

### INSURANCE CARRIERS

**MEDICAL** ~ UMR (United Healthcare)

[www.umar.com](http://www.umar.com)

(800) 826-9781

**PRESCRIPTIONS** ~ Express Scripts

[RxHelp@rxbenefits.com](mailto:RxHelp@rxbenefits.com)

(800) 334-8134

**DENTAL** ~ Delta Dental

[www.deltadentalco.com](http://www.deltadentalco.com)

(800) 610-0201

**VISION** ~ VSP

[www.vsp.com](http://www.vsp.com)

(800) 877-7195

**LIFE & AD&D** ~ The Standard

[www.standard.com](http://www.standard.com)

(888) 937-4783

**LONG TERM DISABILITY** ~ The Standard

[www.standard.com](http://www.standard.com)

(888) 937-4783

**EAP** ~ WorkHealthLife EAP

<http://www.healthadvocate.com/standard3>

(888) 293-6948

HUB International ~ We are here to answer your benefits questions!

HUB International

[www.hubinternational.com](http://www.hubinternational.com)

(719) 884-0700

Your HUB Team

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(719) 884-0700

### CLAIMS ISSUES:

Gail Patrick

[gail.patrick@hubinternational.com](mailto:gail.patrick@hubinternational.com)

(719) 884-0722

