If you have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see pages 19 and 20 for more details.
2015 EMPLOYEE BENEFIT INSURANCE

PLAN CONTACTS

Health Insurance
Anthem Blue Cross and Blue Shield  www.anthem.com
- BlueAdvantage Point of Service Plan (HMO/POS)
- PRIME Health Plan (PPO) and Custom Plus Health Plan
Phone .......................................................... 1-800-542-9402
Provider Directories for Health and Dental  www.anthem.com
HMO Landmark Healthcare  www.landmarkhealthcare.com
(chiropractor, acupuncture, massage therapy, nutritional counseling)
Phone .......................................................... 1-800-638-4557
Future Moms .......................................................... 1-800-828-5891
24/7 NurseLine .......................................................... 1-800-337-4770

Prescription Drug Benefit
Express Scripts Mail Order .......................................................... 1-866-297-1011
Accredo (Specialty Drugs) .......................................................... 1-800-870-6419

Dental Insurance
Anthem Blue Cross and Blue Shield  www.anthem.com
- Anthem Blue Dental PPO Plus
- Anthem Blue Dental PPO
Phone .......................................................... 1-800-627-0004

Vision Insurance
Vision Service Plan (VSP)  www.vsp.com
Phone .......................................................... 1-800-877-7195
Laser VisionCare
Phone .......................................................... 1-800-877-7195

Basic Term Life Insurance & Voluntary Term Life
Anthem Life Insurance Company  www.anthem.com
Phone .......................................................... 1-866-594-0516

Voluntary Accidental Death & Dismemberment Insurance
Mutual of Omaha Insurance Company  www.mutualofomaha.com
Phone .......................................................... 1-800-524-2324

Flexible Benefit Plan
PayFlex Systems USA, Inc. (Except Fort Lewis College - See Separate Insert)  www.healthhub.com
Phone .......................................................... 1-800-284-4885
Claims Fax .......................................................... 1-402-231-4310 or 1-855-703-5305
Express Claim Service  www.healthhub.com

Long Term Disability Insurance
Standard Insurance Company  www.standard.com
Phone .......................................................... 1-800-368-1135

Travel Accident Insurance
Chubb
Phone .......................................................... 1-866-832-6930
E-Mail  operations@medexassist.com

Participant Advocate Link (P.A.L.)
Arthur J. Gallagher & Co.
Phone .......................................................... 303-889-2692 or 1-800-943-0650
Fax .......................................................... 303-889-2693
E-Mail  PAL_GBI@ajg.com

COBRA Coverage
HealthSmart
Phone .......................................................... 1-800-423-4445
E-Mail  askcobra@healthsmart.com
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The Colorado Higher Education Insurance Benefits Alliance Trust (CHEIBA Trust) and the CHEIBA Trust Members are pleased to announce your Employee benefit choices effective for 2015. The information in this booklet is provided to answer your benefit questions so you may feel confident in selecting the benefit package that best meets your individual needs.

Please read the benefit summaries carefully before completing your Election Forms. There have been additions and changes to your benefits for the 2015 plan year. If you have questions or concerns, phone numbers and website addresses are included for your convenience.

Visit the new member website! www.mybensite.com/cheiba

It provides a resource library which includes the most up-to-date benefit and plan documents. We encourage you to become familiar with and use the resources offered.

Login: cheiba
Password: benefits

Disclaimer:

These benefits are designed to meet your individual needs and preferences. While we expect to offer these benefits in future years, the CHEIBA Trust retains the right to discontinue or change the benefits at any time. Changes will be communicated, in writing, to all benefit-eligible Employees.

In preparing these written materials, every attempt has been made to convey accurate information. The materials provide a summary of your benefits to be used as reference throughout the plan year.

In the event of a discrepancy between the information contained herein and the Trust Agreement, a plan document or certificate of insurance under which a specific benefit or insurance is provided, the terms of the plan document or certificate of insurance shall take precedence over this booklet and shall prevail in settling any disputes or claims that may arise. If errors or discrepancies are found, contact your Human Resources/Benefits Office for the official plan document.
Employee

“Employee” definition will be defined by each of the State colleges, universities and institutions who participate in the CHEIBA Trust. Please see the Eligibility document for your campus/institution. Eligible Employees on an authorized leave of absence not to exceed a 24-consecutive month period, including Employees on sabbatical and summer break, may be included as Eligible Employees until the Employer notifies the insurance company of termination of eligibility.

Dependent

A. "Dependent" means an Employee’s (a) legal spouse; (b) partner in a civil union pursuant to CRS §14-15-101, et seq.; and (c) an Employee’s married or unmarried child or children until the end of the month of their 26th birthday. Dependents must also satisfy the requirements of the Internal Revenue Code to qualify as tax dependents of the Employee for life insurance purposes and satisfy the eligibility requirements for coverage under a Benefit Plan. A Dependent shall also include any dependent which is required by State insurance law to be covered or offered coverage under any insurance contract issued to the Trust for a Benefit Plan.

B. For purposes of medical, dental, voluntary vision, voluntary life, and voluntary accidental death and dismemberment benefits (hereinafter collectively referred to as "Benefits"), including any COBRA rights related to such Benefits, a Dependent shall also include an Employee’s Domestic Partner as described in paragraph 1 below and the child or children of an Employee’s Domestic Partner as described in paragraph 2 below.

1. An Employee’s Domestic Partner is an adult at least eighteen (18) years of age, who is the same or opposite gender as the Employee, who is not married to another person and not a member of another domestic partnership, who is not related to the Employee by blood closer than permitted by state law for marriage in the State of Colorado, lives with the Employee as Domestic Partners in a shared principal residence for at least twelve (12) consecutive months prior to enrollment with the intent for the relationship to last indefinitely, and whose personal relationship with the Employee meets all the criteria established by the Trust Committee for domestic partnership as certified in an Affidavit of Domestic Partnership. The Employee must follow the procedures established by the Trust Committee with regard to the enrollment and termination of a Domestic Partner. A Domestic Partner is not a legal spouse of an Employee under Colorado law pursuant to C.R.S. §14-2-104.

2. A Domestic Partner’s child or children (who are not related by blood, adoption or court order to the Employee), married or unmarried, until the end of the month of their 26th birthday. Dependents must also satisfy the eligibility requirements for coverage under a Benefit Plan. A Dependent shall also include any dependent which is required by State insurance law to be covered or offered coverage under any insurance contract issued to the Trust for a Benefit Plan. The Employee must follow the procedures established by the Trust Committee with regard to enrollment and termination of coverage for the child or children of a Domestic Partner.

C. For the purposes of paragraphs A and B(2) above, the term “child” or “children” shall include a natural or biological child, child of a partner in a civil union, step-child, legally adopted child, child under legal guardianship, child or children of any age who are medically certified by a physician as disabled, and a child for whom the Employee or Domestic Partner is required to provide health benefits pursuant to a court order or qualified medical child support order, provided however, the term “child” or “children” shall not include the grandchild or grandchildren of the Employee or the Domestic Partner.
D. For the purposes of an Anthem certificate of insurance evidencing medical, dental and voluntary life coverage, any reference to the term "spouse" shall also include a Domestic Partner and a partner in a civil union.

### Required Dependent Eligibility Documentation

<table>
<thead>
<tr>
<th>Category</th>
<th>Documentation Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal Spouse</td>
<td>• Registered copy of marriage certificate AND</td>
</tr>
<tr>
<td></td>
<td>• The first two pages of your 1040 federal income tax return showing a married filing status or in lieu of tax return, Current proof of joint residence and current proof of joint financial responsibility.*</td>
</tr>
<tr>
<td>Common-Law Spouse</td>
<td>• Common-law marriage affidavit AND</td>
</tr>
<tr>
<td></td>
<td>• The first two pages of your 1040 federal income tax return showing a married filing status or in lieu of tax return, Current proof of joint residence and current proof of joint financial responsibility.*</td>
</tr>
<tr>
<td>Domestic Partnership (DP)</td>
<td>• The CHEIBA Trust Affidavit of Domestic Partnership and required supporting documentation as outlined by the CHEIBA Trust.</td>
</tr>
<tr>
<td>Children</td>
<td>• The child’s birth or adoption certificate, naming you or your spouse/DP as the child’s parent, or appropriate custody or allocation of parental responsibility documents naming you or your spouse/DP as the responsible party to provide insurance for the child.</td>
</tr>
<tr>
<td></td>
<td>• Newborns – The registered birth certificate must be provided within 31 days of birth. Social Security number must be provided within 90 days of birth.</td>
</tr>
<tr>
<td>Civil Union</td>
<td>• Registered copy of civil union certificate. AND</td>
</tr>
<tr>
<td></td>
<td>• Current proof of joint residence and current proof of joint financial responsibility.*</td>
</tr>
</tbody>
</table>

The eligibility documentation must be provided within the following timeframes:

- Within 31 days of benefits eligibility, or
- During the annual Open Enrollment period as scheduled by the member institutions for benefit changes effective the following January 1st, or
- Within 31 days of all changes related to IRS-defined change of status, or
- Within 31 days of benefits changes due to meeting the criteria to establish a domestic partnership as defined by the CHEIBA Trust.

* Current Proof of Joint Residence (a copy of ONE of the following):
  - Driver’s license or state identification card for both partners showing the same principal residence; OR
  - Lease of principal residence bearing the names of both partners; OR
  - Deed to principal residence bearing the name of both partners; OR
  - Mortgage statement of principal residence bearing the name of both partners

* Current Proof of Joint Financial Responsibility (a copy of ONE of the following):
  - Joint credit card statement; OR
  - Joint bank account statement; OR
  - Beneficiary statement for a life insurance or retirement contact showing spouse/partner as beneficiary; OR
  - Joint designation of durable Powers of Attorney authorizing each partner to act on behalf of one another; OR
  - Joint homeowners, renters or automobile insurance policy

The employee must provide a certified and notarized translation of any documents presented which are in a foreign language.
**Participant**

“Participant” means an Eligible Employee, Dependent or Beneficiary who satisfies the requirements for participating in any Benefit Plan offered under the Trust, and includes any former Employee, former Dependent, qualified Beneficiary or Retiree whose coverage under any Benefits Plan is continued or extended in accordance with the provisions of the Benefit Plan and Trust.

**Retiree**

“Retiree” means a Participant in the CHEIBA Trust Health Benefit Plan who satisfies all of the following requirements: (1) on or after January 1, 1999, terminates employment with a College on or after age 50 and prior to age 65, due to retirement; (2) who is immediately eligible to commence receiving retirement benefits under a qualified retirement plan sponsored by an Employer; (3) was covered by the CHEIBA Trust Health Benefit Plan immediately prior to retirement; (4) upon termination of employment elects to continue coverage under the CHEIBA Trust Health Benefit Plan pursuant to the Consolidated Omnibus Budget Reconciliation Act (COBRA) and, (5) exhausts such COBRA coverage and timely elects to continue coverage under the CHEIBA Trust Health Benefit Plan as a Retiree.

The CHEIBA Trust Benefit Plans are fully insured, and benefits are provided under fully insured master contracts with several insurance companies. Entitlement and eligibility for benefits is governed by the terms of each insurance contract and certificate of insurance issued to you by an insurance company. In the event of a conflict between the provisions of this summary and the insurance contract or certificate, the terms of the certificate and insurance contract will control. Your Eligible Dependents must also satisfy any requirements contained in a certificate of insurance coverage from the insurance companies providing benefits under the Benefit Plan.

**Enrollment**

Eligible Employees must complete and file an enrollment application within 31 days of their first day of employment and authorize payroll deductions for the coverage elected. Coverage under the Trust is effective on an Employee’s date of hire unless coverage is waived. Eligible Employees may waive medical and dental coverage if they submit evidence of coverage under another group health plan and submit a signed waiver form during initial or annual enrollment. If coverage under the Medical and Dental Benefits Plans is waived, Dependent coverage must also be waived. If coverage is waived, Eligible Employees and their Dependents may enroll in coverage under a Benefits Plan only during the next annual open enrollment or within 31 days of a qualifying event under IRC section 9801. Individual or family coverage through the Health Insurance Marketplace is not group health insurance and does not qualify for a waiver of medical and dental coverage.

**NOTE ON MEDICAL AND DENTAL:** Employees must enroll in both medical and dental insurance. If Employees waive medical insurance, dental insurance must also be waived. Coverage may also be waived due to religious affiliation. All waiver and enrollment requests must be approved by your Human Resources/Benefits Office.

**Default Medical and Dental Coverage**

If an Eligible Employee does not complete and file an enrollment application or waiver form within 31 days of the first day of employment, the Employee will automatically be enrolled in the medical benefits PRIME Health (PPO) Plan option and Anthem Blue Dental PPO Plus plan. Contributions will be deducted from the Employee’s payroll on an after-tax basis as a condition of employment if the Employer requires Employee contributions. Changes to default coverage are only permitted during the annual open enrollment and within 31 days of a qualifying status change.

**Annual Open Enrollment**

Each fall the CHEIBA Trust and the CHEIBA Trust Members announce an annual open enrollment period, during which time Eligible Employees may make certain coverage changes. During open enrollment, Employees may add or delete Eligible Dependents from coverage under the Plan. Employees and qualified beneficiaries may add dependents only during open enrollment or during “special enrollment and qualifying status changes” described later in this summary.
Termination of Eligibility
Eligibility to participate in the Benefit Plans under the Trust shall terminate on the earliest of the following dates:

- The last day of the month in which an Employee terminates employment for any reason including death and retirement or the last day of the month following the month in which an Employee terminates employment for any reason including death and retirement,
- The last day of the month in which an Employee ceases to satisfy the definition of an Eligible Employee either because of a change in status or a reduction in the scheduled work hours per week falls below the minimum number of hours required for coverage under the Trust,
- The last day of the month for which contributions are paid in a timely manner,
- The date the Trust or any Benefit Plan under the Trust is terminated or amended to terminate benefits for any class of Participants,
- The effective date an Employee elects to waive coverage under any Benefit Plan,
- The date a Participant enters the armed forces of any country on active full-time duty,
- The date any certificate of insurance coverage issued under any Benefit Plan is terminated or amended to terminate coverage for any Participant, or
- The date a Participant falsifies or misuses documents or information relating to coverage or services under any Benefit Plan or any certificate.

Dependent coverage terminates on the earliest of the date coverage would otherwise terminate above, and the following:

- The date a Dependent enters the armed forces of any country on active full-time duty,
- The last day of the month in which the Dependent ceases to satisfy the definition of a Dependent under the Trust, any Benefit Plan under the Trust or any certificate of insurance coverage,
- The last day of the month a Dependent child turns age 26.

Leaves of Absence
Coverage under the Plan may continue for certain Employees on an Approved Leave of Absence, including but not limited to:

- Short Term Disability/Long Term Disability
- Workers Compensation Leave
- Family and Medical Leave Act
- Military Leave under the “Uniformed Services Employment and Reemployment Rights Act”

Civil Union Benefits
Pursuant to the Colorado Civil Union Act, CRS §14-15-101, et seq., the CHEIBA Trust modified the definition of “Dependent” to include partners in a civil union of covered Employees effective as of January 1, 2014. A Civil Union is a relationship established by two eligible persons pursuant to CRS §14-15-103(1) that entitles them to receive the benefits and protections and be subject to the responsibilities of spouses. This means that Civil Union Partners are eligible for group medical, dental, voluntary vision, voluntary life and voluntary accidental death and dismemberment benefits offered by the CHEIBA Trust Members.

- Eligibility for Coverage
  Civil Union Partners and their eligible dependents will be eligible for medical, dental, term life, voluntary vision, voluntary life and voluntary accidental death and dismemberment insurance in the same manner as for an Employee's spouse and other dependent children.

- Enrollment Procedure
  Enrolling a Civil Union Partner is subject to the same limitations that apply to a spouse or child. Enrollment is limited to:
  - within 31 days of being hired into a benefits eligible appointed position, or
  - during an annual Open Enrollment period for benefits effective the following January 1st, or
  - within 31 days of all qualified IRS-defined change of status (e.g., birth/adoption of a child or loss of a partner's coverage through his or her employer), or
  - within 31 days of the issuance of a valid civil union certificate.
To enroll, the Employee must present the civil union certificate to your Human Resources/Benefits Office.

- **Dissolution, Legal Separation and Invalidity of Civil Unions**
  In accordance with CRS §14-15-115(2), the dissolution, legal separation and invalidity of civil unions shall follow the same procedures as the dissolution, legal separation and invalidity of marriages.

- **Flex Plans**
  If the Civil Union Partner and his/her children are the Employee’s tax dependents for medical and dental plan purposes, and the Employee has completed a Certification of Tax-Qualified Dependents, then the Employee may receive reimbursements of their expenses from the Employee’s flexible spending account. However, if the Civil Union Partner and his/her children are **not** the Employee’s tax dependents, their expenses are not eligible for reimbursement from the Employee’s flexible spending account.

  Benefits relating to the Civil Union Partner and his/her children under dependent care spending accounts will depend on how the Civil Union Partner and/or his or her children fit within the guidelines established by the tax code for these benefits.

- **COBRA**
  While continuation of medical, dental and voluntary vision coverage is not required under federal COBRA laws, such coverage is allowed under the same terms that would apply to an Employee’s spouse and children. A Civil Union Partner and/or children of the Civil Union Partner enrolled in medical, dental and voluntary vision plans have 60 days from the date that eligibility for coverage ends to enroll in COBRA coverage.

- **Tax Effect**
  IRS regulations require the employer to tax the Employee for the excess of the fair market value of coverage provided to the Civil Union Partner and his/her children over the amount the Employee pays, if any, for the coverage. In general, an Employee’s premiums for coverage of a Civil Union Partner or dependent of a Civil Union Partner are paid on an after-tax basis. There is an exception to this rule if the Civil Union Partner and his/her children are tax dependents for medical, dental and term life plan purposes. Please review the document titled, "Important Tax Information for Partners in a Civil Union – Medical, Dental and Term Life Benefits", and complete the Certification of Tax-Qualified Dependents, if appropriate.
Domestic Partner Benefits

- Affidavit of Domestic Partnership: The Affidavit of Domestic Partnership contains an affirmation by the Employee and the Domestic Partner of the following:
  - They are both at least 18 years of age and are mentally competent to contract;
  - Neither is legally married to another person, nor is either a member of another domestic partnership;
  - They are sole Domestic Partners and have been living together as Domestic Partners in a shared principal residence for at least 12 consecutive months preceding the date of the Affidavit, and they intend to remain sole Domestic Partners indefinitely;
  - They maintain a shared principal residence as documented by one (1) of the following:
    a. Driver’s License or state ID for both partners, showing the same principal residence
    b. Lease of principal residence bearing the name of both partners
    c. Deed to principal residence bearing the name of both partners
    d. Mortgage of principal residence bearing the name of both partners
    They have attached a copy of the document to the Affidavit.
  - They are not related by blood closer than permitted by state law for marriage in the State of Colorado;
  - They are jointly responsible for each other’s common welfare as evidenced by one of the following:
    a. joint credit card
    b. joint bank account
    c. designation of Domestic Partner as beneficiary for a life insurance or retirement contract
    d. designation of Domestic Partner as primary beneficiary in the Employee’s will
    e. joint designation of durable powers of attorney authorizing each of them to act on behalf of the other
    f. jointly named on auto, renters or homeowners insurance policies
    They have attached a copy of the document to the Affidavit.
  - They understand and agree that if insurance benefits are fraudulently obtained or provided as a result of their declarations contained in the Affidavit, they will be jointly liable for any benefits received through insurance procured under the Affidavit, including attorneys’ fees that may apply. In addition, the Employee may be subject to disciplinary action, up to and including termination of employment;
  - It has been at least 12 months since a previous Statement of Termination of Domestic Partnership from either individual has been filed (if applicable); and
  - They understand that a Domestic Partner enrolled as a dependent ceases to be an eligible member on the last day of the month in which the domestic partnership was terminated and that the Employee agrees to submit a Statement of Termination of Domestic Partnership form and an Enrollment Application/Change Form within 31 days of the termination of the domestic partnership.

The affidavit must be signed by both partners and witnessed by a notary public.

- Legal Concerns
  The Affidavit of Domestic Partnership required to register a Domestic Partner includes an attestation of the relationship. Due to the legal obligations that may be created between the Employee and the Domestic Partner by submitting such an affidavit, both parties are advised to consult an attorney for advice.

- Eligibility for Coverage
  Domestic Partners and their eligible dependents will be eligible for medical, dental, voluntary vision, voluntary life, and voluntary accidental death and dismemberment insurance in the same manner as for an Employee’s spouse and other dependent children.
**Benefit Highlights**

- **Enrollment Procedure**
  Enrolling a Domestic Partner is subject to the same limitations that apply to a spouse or child. Enrollment is limited to:
  - within 31 days of being hired into a benefits eligible appointed position, or
  - during an annual Open Enrollment period for benefits effective the following January 1st, or
  - within 31 days of all qualified IRS-defined change of status (e.g., birth/adoption of a child or loss of a partner’s coverage through his or her employer), or
  - within 31 days of meeting the criteria to establish a domestic partnership as defined by the CHEIBA Trust.

  To enroll a Domestic Partner and the Domestic Partner’s children, the Employee must file an Affidavit of Domestic Partnership.

- **Termination of Domestic Partnership**
  In the event a domestic partnership ends, the Employee is required to file a Statement of Termination of Domestic Partnership form within 31 days of the termination of the domestic partnership. If there is any change in status of the criteria set forth in the Affidavit of Domestic Partnership that would terminate the domestic partnership, the Employee must similarly complete a Statement of Termination of Domestic Partnership and return it to the Human Resources/Benefits Office within 31 days of the change.

  Medical, dental, life, vision and accidental death and dismemberment benefits for the Domestic Partner and their eligible children, if any, will be discontinued on the first day of the month following the date of termination of the domestic partnership. The respective employer will provide any applicable notice of rights to continue benefit coverage to the former Domestic Partner.

  The Employee must also mail a copy of the Statement of Termination of Domestic Partnership to the former Domestic Partner within ten days of completing the Statement. Once a Statement of Termination of Domestic Partnership has been submitted, the Employee may not establish another domestic partnership until 12 months after the termination of the previous domestic partnership.

- **Employee Liability**
  If the Employee fails to file a Statement of Termination of Domestic Partnership on a timely basis, or otherwise supplies any false or misleading statements in order to obtain Domestic Partner benefits to which the Employee is not otherwise entitled, the Employee shall be liable to the CHEIBA Trust or his or her employer for all resulting monetary damages, costs and attorneys' fees which result from such actions. In addition, the Employee may be subject to disciplinary action, up to and including termination of employment.

- **Flex Plans**
  If the Domestic Partner and his/her children are the Employee’s tax dependents for medical and dental plan purposes and the Employee has completed a Certification of Tax-Qualified Dependents, then the Employee may receive reimbursements of their expenses from the Employee’s flexible spending account. If the Domestic Partner and his/her children are not the Employee’s tax dependents, however, then their expenses are not eligible for reimbursement from the Employee’s flexible spending account.

  Benefits relating to the Domestic Partner and his/her children under dependent care spending accounts will depend on how the Domestic Partner and/or his or her children fit within the guidelines established by the tax code for these benefits.

- **COBRA**
  While continuation of medical, dental and voluntary vision coverage is not required under federal COBRA laws, such coverage is allowed under the same terms that would apply to an Employee’s spouse and children. A registered Domestic Partner and/or children of the Domestic Partner enrolled in medical, dental and voluntary vision plans have 60 days from the date that eligibility for coverage ends to enroll in COBRA coverage.

- **Tax Effect**
  IRS regulations require the employer to tax the Employee for the excess of the fair market value of coverage provided to the Domestic Partner and his/her children over the amount the Employee pays, if any, for the coverage. In general, an Employee’s premiums for coverage of a Domestic Partner or dependent of a Domestic Partner are paid on an after-tax basis. There is an exception to this rule if the Domestic Partner and his/her children are tax dependents for medical and dental plan purposes. Please review the document titled, "Important Tax Information for Domestic Partners - Medical and Dental Benefits", and complete the Certification of Tax-Qualified Dependents, if appropriate.

- **Benefit Availability**
  Although the CHEIBA Trust and the member schools intend to offer domestic partnership benefits for medical, dental, voluntary vision, voluntary life, and voluntary accidental death and dismemberment insurance indefinitely, such benefits are dependent, in part, on their availability in the group health insurance market. As always, the CHEIBA Trust and its member schools reserve the right to amend, suspend or terminate its benefit plans at any time in accordance with the Trust Agreement.

Contact your Human Resources/Benefits Office for more information.
Retiree Continuation of Coverage
Retirees and their dependents shall be eligible to continue medical insurance coverage only under the Blue Cross and Blue Shield fully insured Medical Benefit Plan coverage, provided however, that no retiree may begin enrollment in the Medical Benefit Plan open enrollment period each year and due to Qualifying Events. If the CHEIBA Trust terminates the Retiree medical coverage after December 31, 2014. Retirees are not eligible to participate in any other Benefit Plans offered under the Trust. An Eligible Retiree must enroll in the Medical Benefit Plan immediately after continuation of coverage under COBRA is exhausted with no lapse in coverage under the Medical Benefit Plan (electing and exhausting COBRA coverage is the only way a retiree is eligible for CHEIBA retiree health coverage). Once Retiree coverage under the Medical Benefit Plan terminates for any reason set forth above, coverage may not be reinstated. In addition to the termination provisions above, Retiree coverage terminates on the last day of the month in which a Retiree becomes covered under any other group medical plan, Medicare, or the Colorado Public Employees Retirement Association retiree health plan. Retirees and their Dependents may make enrollment changes during the Medical Benefit Plan open enrollment period each year and due to Qualifying Events. If the CHEIBA Trust terminates the Anthem Blue Cross and Blue Shield fully insured Medical Benefit Plan coverage, a Retiree’s coverage shall also terminate with no guarantee of coverage under a new Medical Benefit Plan coverage option, nor any conversion or continuation rights.
Retirees must pay the entire contribution applicable to Retirees, including any Contribution rate increases, for Medical Benefit Plan coverage in a timely manner. Contributions are due on the first calendar day of the month of coverage and are considered timely paid if received by the Plan Administrator by the last calendar day of the month. If payment is not received by the last calendar day of the month, then coverage will terminate effective the last day for which a premium was paid.

Authority of the CHEIBA Trust Committee
The CHEIBA Trust Committee has the sole and absolute discretion to interpret the terms of the Plan and determine the right of any Participant to receive benefits under the CHEIBA Trust Plan. The right of any Participant to receive benefits under a fully insured benefit plan shall be determined by the insurance company pursuant to the terms of its insurance contract and certificate of insurance. The CHEIBA Trust Committee’s decision is final, conclusive and binding upon all parties.

Assignment and Payment of Benefits
No benefit payable under the Plan can be assigned, transferred or subject to any lien, garnishment, pledge or bankruptcy. However, a Participant may assign benefits payable under this Plan to a provider or hospital pursuant to the term of the certificate. Ultimately, it is the Participant’s responsibility to pay any hospital or provider. If the benefit payment is made directly to a Participant, for whatever reason, such payment shall completely discharge all liability of the Plan, the CHEIBA Trust Committee and the Employer.
If any benefit under this Plan is erroneously paid to a Participant, the Participant must refund any overpayment back to the Plan. The refund may be payment, reduction of future benefits otherwise payable under the Plan, or any other method as the CHEIBA Trust Committee in its sole discretion, may require.

Right to Information and Fraudulent Claims
The CHEIBA Trust Committee has the right to request information from any Participant to verify his/her and Dependent eligibility and entitlement to benefits under the Plan. If a Participant falsifies any document in support of a claim or coverage under the Plan, the CHEIBA Trust Committee may, without the consent of any person, terminate coverage and refuse to honor any claims under the Plan for the Participant and Dependent, and the Participant may be liable to the CHEIBA Trust or his or her employer for all resulting monetary damages, costs and attorneys’ fees which result from such actions. In addition, the Employee may be subject to disciplinary action, up to and including termination of employment.

Third Party Reimbursement and Subrogation
If you or a covered Dependent receive benefits under a CHEIBA Trust Plan for injury, sickness or disability that was caused by a third party, and you have a right to receive a payment from the third party, then the CHEIBA Trust has the right to recover payments for the benefits paid by the CHEIBA Trust Plans. If you recover any amount for covered expenses from a third party, the amount of benefits paid by the CHEIBA Trust Plans will be reduced by the amount you recover.
In making a claim for benefits from the CHEIBA Trust Plans, you and your covered Dependents agree that the CHEIBA Trust will be subrogated to any recovery, or right of recovery, you or your Dependent has against any third party, and that the CHEIBA Trust will be reimbursed and will recover 100% of any amount paid by the CHEIBA Trust Plans or amounts which the Plans are otherwise obligated to pay. You also agree that you will not take any action that would prejudice the CHEIBA Trust’s subrogation rights and will cooperate in doing what is reasonably necessary to assist the CHEIBA Trust in any recovery. The CHEIBA Trust has a right to pursue all legal and equitable remedies to recover, without deduction for attorney’s fees and costs or other expenses you incur, and without regard to whether you or a covered Dependent is fully compensated by the recovery or made whole. The Plan’s right of recovery and reimbursement is a first priority and first lien against any settlement, judgment, award or other payment obtained by you or your Dependents, for recovery of amounts paid by the CHEIBA Trust Plans.
The Uniformed Services Employment and Reemployment Rights Act (USERRA)

USERRA provides for, among other employment rights and benefits, continuation of medical, dental and voluntary vision coverage to a covered Employee and covered dependents, during a period of active service or training with any of the Uniformed Services. The Act provides that a covered Employee may elect to continue such coverages in effect at the time the Employee is called to active service.

The maximum period of coverage for the Employee and the covered Employee’s dependents under such an election shall be the lesser of:

- the 24-month period beginning on the date the person’s absence begins; or
- the period beginning on the date the covered Employee’s absence begins and ending on the day after the date on which the covered Employee fails to apply for or return to a position of employment as follows:
  - for service of less than 31 days, no later than the beginning of the first full regularly scheduled work period on the first full calendar day following the completion of the period of service and the expiration of eight hours after a period allowing for the safe transportation from the place of service to the covered Employee’s residence or as soon as reasonably possible after such eight-hour period;
  - for service of more than 31 days but less than 181 days, no later than 14 days after the completion of the period of service or as soon as reasonably possible after such period;
  - for service of more than 180 days, no later than 90 days after the completion of the period of service; or
  - for a covered Employee who is hospitalized or convalescing from an illness or injury incurred in or aggravated during the performance of service in the Uniformed Services, at the end of the period that is necessary for the covered Employee to recover from such illness or injury. Such period of recovery may not exceed two years.

A covered Employee who elects to continue health plan coverage under the Plan during a period of active service in the Uniformed Services may be required to pay not more than 102% of the full premium under the plan associated with such coverage for the employer’s other Employees, except that in the case of a covered Employee who performs service in the Uniformed Services for less than 31 days, such covered Employee may not be required to pay more than the Employee share, if any, for such coverage.

Continuation coverage cannot be discontinued merely because activated military personnel receive health coverage as active duty members of the Uniformed Services, and their family members are eligible to receive coverage under the Department of Defense’s managed health care program, TRICARE.

In the case of a covered Employee whose coverage under a health plan was terminated by reason of services in the Uniformed Services, the pre-existing exclusion and waiting period may not be imposed in connection with the reinstatement of such coverage upon reemployment under this Act. This applies to the covered Employee who is reemployed and any dependent whose coverage is reinstated. The waiver of the pre-existing exclusion shall not apply to illness or injury which occurred or was aggravated during performance of service in the Uniformed Services.

“Uniformed Services” shall include full time and reserve components of the United States Army, Navy, Air Force, Marines, Coast Guard, Army National Guard, the commissioned corps of the Public Health Service, and any other category of persons designated by the President in time of war or emergency.

If you are a covered Employee called to a period of active service in the Uniformed Service, you should check with the Plan Administrator for a more complete explanation of your rights and obligations under USERRA. In the event of a conflict between this provision and USERRA, the provisions of USERRA, as interpreted by us or your former employer, will apply.
Medical Insurance
Anthem Blue Cross and Blue Shield
You select your medical plan coverage during open enrollment or when you become a new benefit-eligible Employee. Two (2) Options are available: BlueAdvantage Point of Service Plan (HMO/POS) or PRIME Health Plan (PPO)

NEW:
The following benefit changes are effective January 1, 2015:

Prime PPO Health Plan - ONLY

- **Outpatient Ambulatory Surgery**
  Current:  *In Network:* Covered person pays 15% after deductible at a hospital-based facility; $150 copayment per procedure at free-standing, non-hospital-based facility; not subject to deductible and coinsurance
  NEW:  *In Network:* Covered person pays 15% after deductible at a hospital-based facility; 10% after deductible per date of service at an ambulatory surgery center. *Out of Network:* No change

- **Diagnostics**
  a)  **Lab & X-ray**
    Current:  *In Network:* Covered person pays 15% after deductible at a hospital-based facility; $100 copayment per procedure at free-standing, non-hospital-based facility; not subject to deductible and coinsurance
    NEW:  *In Network:* Covered person pays 15% after deductible at a hospital-based facility; 10% after deductible per procedure at free-standing, non-hospital-based facility.  *Out of Network:* No change

  b)  **MRI, nuclear medicine & other high-tech services**
    Current:  *In Network:* Covered person pays 15% after deductible at a hospital-based facility; $150 copayment per procedure at free-standing, non-hospital-based facility; not subject to deductible and coinsurance
    NEW:  *In Network:* Covered person pays 15% after deductible at a hospital-based facility; 10% after deductible at free-standing, non-hospital-based facility.  *Out of Network:* No change

HMO/POS & Prime PPO Health Plans

- **Specialty Drug Copay**
  Current:  $100 for a 30-day supply; $200 for a 90-day supply
  NEW:  $125 for a 30-day supply; $250 for a 90-day supply

- **Asthma Prescription Drugs and Diabetic Prescription Drugs and Supplies**
  Current:  $15 copay (Tier 1) from retail or mail-order pharmacy
  NEW:  No copay from a retail or mail-order pharmacy
BENEFIT HIGHLIGHTS

• Chiropractic Care
  Current: Limited to 20 visits per calendar year combined in and out-of-network coverage for chiropractic care and in-network coverage for acupuncture care and massage therapy.
  NEW: Limited to 30 visits per calendar year combined in and out-of-network coverage for chiropractic care and in-network coverage for acupuncture care and massage therapy.

• Massage Therapy / Acupuncture Care
  Current: Limited to 20 visits per calendar year combined with in and out-of-network coverage for chiropractic care and in-network coverage for acupuncture care and massage therapy.
  NEW: Limited to 30 visits per calendar year combined with in and out-of-network coverage for chiropractic care and in-network coverage for acupuncture care and massage therapy.

• Early Retiree Medical Plan
  Effective midnight on December 31, 2014, the early retiree medical plan is closed to new enrollment.

Reminder:
  Custom Plus Plan (closed to new enrollment effective January 1, 2010)

Dental Insurance
Anthem Blue Cross and Blue Shield
You select your dental plan coverage during open enrollment or when you become a new benefit-eligible Employee. Two (2) options are available: Anthem Blue Dental PPO Plus or Anthem Blue Dental PPO

NOTE: Out-of-network services may be subject to balance billing. Out-of-network provider payments are based on a maximum allowable charge. If a provider's charge exceeds the maximum allowable charge, you, the member, pay the excess as an out-of-pocket.

Remember: Always verify in-network provider participation via the Anthem.com Website or by contacting your provider prior to receiving.

Vision Insurance
Vision Service Plan
This is a voluntary Employee-paid option. LASIK discounts are included in this plan.

Basic Term life Insurance
Anthem Life Insurance Company
Term Life and Accidental Death and Dismemberment coverage is provided as a basic plan. The basic coverage is two times your annual base salary (until age 65) to a maximum of $500,000 in death benefits for all benefit-eligible Employees. Review Anthem Basic Term Life Insurance section for details regarding basic coverage for Employees 65 and older. There is Dependent life coverage included in the group life insurance premium (see Basic Term Life Insurance section for details).

Voluntary Employee-Paid Term Life Insurance
Anthem Life Insurance Company
This plan is available for all benefit-eligible Employees, their spouses, Civil Union Partners, Domestic Partners and children. An Employee can purchase coverage in $10,000 increments to a maximum of $300,000 in death benefits for yourself, your spouse, your Civil Union Partner and your Domestic Partner. Eligible Dependent children can be covered to a maximum of $5,000 per child. (Restrictions apply. See Voluntary Term Life Insurance chapter for details).

Voluntary Employee-Paid Accidental Death & Dismemberment Insurance
Mutual of Omaha Insurance Company
Accidental Death and Dismemberment Insurance can be purchased as an Employee Only Plan or an Employee and Family Plan. Coverage for you is available to a maximum of $500,000. Under the Family Plan, the benefit amount to your spouse, Civil Union Partner or Domestic Partner will be 50% of yours and each eligible child’s benefit amount will be 10% of yours.
BENEFIT HIGHLIGHTS

Flexible Benefit Plan
PayFlex Systems USA, Inc. (Except for Fort Lewis College)

The colleges, universities and institutions of higher education participating in the CHEIBA Trust offer a Flexible Benefit Plan under Section 125 of the Internal Revenue Code. There are three separate and optional components under the Plan: Pre-Tax Insurance Premium Payments, Health Care Spending Account, and Dependent Care Spending Account. These options provide you with the opportunity to pay some of your insurance premiums and other eligible family expenses with pre-tax dollars. Once selected, the Pre-Tax Insurance Premium Payment option will continue until a waiver is signed during open enrollment or as the result of a qualifying status change. Employees must re-enroll in the Health Care Spending Account and the Dependent Care Spending Account during open enrollment each year, or enroll as a new benefit-eligible Employee. The Spending Accounts are administered by PayFlex Systems, USA, Inc. (except for Fort Lewis College).

HEART Act (Heroes Earnings Assistance and Relief Tax Act of 2008)

If you are a member of a reserve unit and are ordered or called to active duty, then you may be able to request a Qualified Reservist Distribution (QRD) from your Health Flexible Benefit Plan (Health FSA). A QRD is a taxable cash distribution of amounts from your Health FSA that is not dependent on whether you have incurred medical expenses. You can only request this distribution if you are ordered or called to active duty for a period in excess of 180 days or for an indefinite period. You may only request this distribution during the period beginning on the date of the order or call and ending on the last date that reimbursements could otherwise be made under the Plan for the Plan Year which includes the date of the order or call.

Long-Term Disability Insurance

Standard Insurance

Should you experience a long-term disability, the plan will replace a portion of your income. You are eligible for benefits after you have been disabled for 90 days.

Travel Accident Insurance

Chubb

This employer-paid insurance provides protection should you be seriously injured or die during employer-approved work-related travel (i.e. conferences, seminars and workshops etc).

CHANGING ELECTIONS DURING THE PLAN YEAR

After your institution’s annual open enrollment period is closed, you may change your benefits election during the Plan Year only after a qualifying status change. Within 31 days of a qualifying status change, you must submit a written request to your Human Resources/Benefits Office specifying the change you are seeking. Upon approval of the change by your Human Resources/ Benefits Office, the election change is then completed by you on a new Employee Election Form. This approved election change will continue until another eligible event occurs or until you change your election during the next annual open enrollment period.

Eligible Events that May Allow Election Changes

All changes requested after open enrollment must be approved by the Human Resources/Benefits Office. Requested changes must be on account of and corresponding with a qualifying status change that affects eligibility for coverage under an employer’s plan. Employee’s transferring from one CHEIBA Trust institution to another may or may not be eligible for a plan change. See your Human Resources/Benefits Office for more details if you believe this applies to you.

Election changes must be requested within 31 days of the qualifying status change event. Changes allowed under federal regulations must fit within one of these categories: HIPAA, FMLA, COBRA or Qualifying Status Change (see the following definitions).

- Health Insurance Portability and Accountability Act (HIPAA)
  Special enrollment provisions may allow you to enroll or add Dependents during the Plan Year and waive pre-existing condition exclusion waiting periods. This option applies only to insurance coverage changes. Special enrollment is only permitted if you properly waive coverage because you have other coverage and your other coverage involuntarily terminates. Special enrollment is also permitted when an Employee who was previously not enrolled marries or has a new child. You must request special enrollment in writing within 31 days of the event. See your Human Resources/Benefits Office for more details if you believe this applies to you.
Eligible changes listed under IRS regulations include the following status changes:

- Change in Employee’s marital status; marriage, divorce, annulment, legal separation or death of a spouse;
- Change in number of tax-eligible Dependents; birth, adoption, placement for adoption, court ordered change in legal custody status or Qualified Medical Child Support Order (QMCSO) or death of a Dependent;
- Change in employment status: transition from full-time to part-time, part-time to full-time, strike or lockout, affecting an Employee, Employee’s spouse or Eligible Dependent;
- Commencement of/or return from an unpaid leave of absence Family Medical Leave Act (FMLA) or other approved unpaid leave of absence by an Employee, Employee’s spouse or Eligible Dependent;
- Commencement or termination of employment by an Employee, Employee’s spouse or Eligible Dependent;
- Attainment or loss of Dependent eligibility as defined by the Plan, i.e., exceeding the Plan’s established age limitations or eligibility for coverage under another health plan would all qualify as an eligible change in status events;
- Entitlement to/or loss of Medicaid or Medicare coverage by an Employee, Employee’s spouse or Eligible Dependent;
- Residence and/or worksite change: a required change in place of residence and/or work site of an Employee, Employee’s spouse or Eligible Dependent, i.e., a move outside a health plan’s service area would qualify as a change in status event;
- An Employee may revoke his/her election or make a prospective election change during the Plan Year if the change corresponds with an open enrollment period change made by the Employee’s spouse or Eligible Dependent, provided that the election change is consistent with the changes under the group plan; or
- Significant change in available benefits and/or their costs, i.e., if a fully insured health plan imposed a change in benefit coverage levels or increases premiums substantially, this would qualify as a change in status event. **NOTE:** This does not allow election changes in the Health Care Spending Account.
- Other eligible changes include the establishment of a civil union or domestic partnership and the termination or dissolution of the civil union or domestic partnership.

**NOTE:** See your Human Resources/Benefits Office to request a change during the Plan Year and to help you determine if an election change is allowed based on your individual situation.
**REQUIRED GOVERNMENT AND REGULATORY SECTION**

- **Grandfathered Status:**
  The CHEIBA Trust believes the CHEIBA Trust Plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered medical plan can preserve certain basic medical coverage that was already in effect when that law was enacted. Grandfathered medical plans must comply with certain other consumer protections in the Affordable Care Act; for example, the elimination of lifetime limits on benefits. Questions regarding which protections apply, which protections do not apply to a grandfathered medical plan and what might cause a plan to change from grandfathered medical plan status can be directed to your Human Resources/Benefits Office.


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**Reminders**

- **Women’s Health and Cancer Rights Act**
  All health plans offered through the CHEIBA Trust provide coverage for certain reconstructive services under the Women’s Health and Cancer Rights Act. These services include:
  
  - reconstruction of the breast upon which a mastectomy has been performed
  - surgery/reconstruction of the other breast to produce a symmetrical appearance
  - prostheses
  - treatment related to physical complications during all stages of mastectomy, including lymphedemas

  Refer to your certificate of coverage for specific information on coverage. The plans may apply deductibles and copayments consistent with other coverage provided.

- **Participant Advocate Link “P.A.L.”**
  You have a P.A.L! This service is provided by the CHEIBA Trust (at no cost to you) to assist you in resolving benefit issues that you have been unable to resolve on your own. Your P.A.L. is an independent consultant located at Arthur J. Gallagher & Co., the full-service benefit consulting firm for the CHEIBA Trust. If you have billing problems with your doctor or hospital, a claim or service denied in error, reimbursement problems, trouble seeing a specialist, disability insurance or life insurance problems, call your P.A.L. directly at 303-889-2692 or 1-800-943-0650; Monday through Friday from 8:00 a.m. to 4:00 p.m. When you call, have your Member ID number, name of the college or agency and other relevant information available (i.e. name of insurance company, group number, date of service, physician or hospital name, bills or letters from the insurance company).
Continuation Coverage Rights Under COBRA

The right to COBRA continuation coverage was created by a federal law, Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage may become available to you and your dependents that are covered under the Plan when you would otherwise lose your group health coverage. This notice gives only a summary of your COBRA continuation coverage rights. For more information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or get a copy of the Plan Document from the HealthSmart COBRA Administrator listed below. COBRA continuation coverage for the Plan is administered by:

HealthSmart
10303 E. Dry Creek Road, Suite 200
Englewood, CO  80112
1-800-423-4445

You may have other options available to you when you lose group health coverage. For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse’s plan), even if that plan generally does not accept late enrollees.

What is COBRA Continuation Coverage?

COBRA continuation coverage is a continuation of Plan coverage when coverage would otherwise end because of a life event known as a “qualifying event.” Specific qualifying events are listed later in the notice. COBRA continuation coverage must be offered to each person who is a “qualified beneficiary”. A qualified beneficiary is someone who will lose coverage under the Plan because of a qualifying event. Depending on the type of qualifying event, Employees, spouses of Employees, Civil Union Partners, Domestic Partners and dependent children may be qualified beneficiaries. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If you are an Employee, you will become a qualified beneficiary if you will lose your coverage under the Plan because either one of the following qualifying events occurs:
1) Your hours of employment are reduced, or
2) Your employment ends for any reason other than gross misconduct.

If you are the spouse, Civil Union Partner or Domestic Partner of an Employee, you will become a qualified beneficiary if you will lose your coverage under the Plan because any one of the following qualifying events occurs:
1) The Employee dies;
2) The Employee’s hours of employment are reduced;
3) The Employee’s employment ends for any reason other than gross misconduct;
4) The Employee becomes enrolled in Medicare (Part A, Part B, or both);
5) You become divorced or legally separated from your spouse;
6) The domestic partnership is terminated; or
7) The civil union is dissolved.

Your dependent children and the dependent children of a Civil Union Partner or Domestic Partner will become qualified beneficiaries if they will lose coverage under the Plan because any one of the following qualifying events occurs:
1) The parent/Employee dies;
2) The parent/Employee’s hours of employment are reduced;
3) The parent/Employee’s employment ends for any reason other than his or her gross misconduct;
4) The parent/Employee becomes enrolled in Medicare (Part A, Part B, or both);
5) The parents become divorced or legally separated;
6) The domestic partnership is terminated;
7) The child stops being eligible for coverage under the plan as a “dependent child”; or
8) The civil union is dissolved.
When is COBRA Coverage Available?
The Plan will offer COBRA continuation to qualified beneficiaries only after the Plan Administrator has been notified in a timely manner that a qualifying event has occurred. When the qualifying event is the end of employment or reduction of hours of employment, death of the Employee, or enrollment of the Employee in Medicare (Part A, Part B, or both), the employer must notify the Plan Administrator of the qualifying event.

- Employees Must Give Notice of Some Qualifying Events
  For the other qualifying events (divorce or legal separation of the Employee and spouse or a dependent child's losing eligibility for coverage as a dependent child), you must notify the Plan Administrator. The Plan requires you to notify the Plan Administrator in writing within 60 days after the later of the qualifying event or the loss of coverage.

IF YOU, YOUR SPOUSE, CIVIL UNION PARTNER, DOMESTIC PARTNER OR DEPENDENT CHILDREN DO NOT ELECT CONTINUATION COVERAGE WITHIN THIS 60-DAY ELECTION PERIOD, YOU WILL LOSE YOUR RIGHT TO ELECT CONTINUATION COVERAGE.

How is COBRA Coverage Provided?
Once the Plan Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered Employees may elect COBRA continuation coverage on behalf of their spouses, Civil Union Partners and Domestic Partners, and parents may elect COBRA continuation coverage on behalf of their children. For each qualified beneficiary who elects COBRA continuation coverage, COBRA continuation coverage will begin either (1) on the date of the qualifying event or (2) on the date that Plan coverage would otherwise have been lost, depending on the nature of the Plan.

How long will COBRA Coverage Last?
COBRA continuation coverage is a temporary continuation of coverage. When the qualifying event is the death of the Employee, your divorce or legal separation, or a dependent child losing eligibility as a dependent child, COBRA continuation coverage lasts for up to 36 months.

When the qualifying event is the end of employment or reduction of the Employee's hours of employment, and the Employee became entitled to Medicare benefits less than 18 months before the qualifying event, COBRA continuation coverage for qualified beneficiaries other than the Employee lasts until 36 months after the date of Medicare entitlement. For example, if a covered Employee becomes entitled to Medicare eight months before the date on which his employment terminates, COBRA continuation coverage for his spouse and children can last up to 36 months after the date of Medicare entitlement, which is equal to 28 months after the date of the qualifying event (36 months minus eight months).

Otherwise, when the qualifying event is the end of employment or reduction of the Employee’s hours of employment, COBRA continuation coverage generally lasts for only up to a total of 18 months. There are two ways in which this 18-month period of COBRA continuation coverage can be extended.

- Disability Extension of 18-month Period of Continuation Coverage
  If you or anyone in your family covered under the Plan is determined by the Social Security Administration or PERA to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family may be entitled to receive up to an additional 11 months of COBRA continuation coverage, for a total maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of continuation coverage. This notice should be sent to the HealthSmart COBRA Administrator.

- Second Qualifying Event Extension of 18-month Period of Continuation Coverage
  If your family experiences another qualifying event while receiving COBRA continuation coverage, the spouse and dependent children in your family can get additional months of COBRA continuation coverage, up to a maximum of 36 months. This extension is available to the spouse and dependent children if the former Employee dies, or gets divorced or legally separated. The extension is also available to a dependent child when that child stops being eligible under the Plan as a dependent child, but only if the event would have caused the spouse or dependent child to lose coverage under the Plan had the first qualifying event not occurred. In all of these cases, you must make sure that the Plan Administrator is notified of the second qualifying event within 60 days of the second qualifying event. This notice must be sent to the HealthSmart COBRA Administrator.
Continuation coverage will be terminated before the end of the maximum period if:
- any required premium is not paid in full on time,
- a qualified beneficiary first becomes covered, after electing continuation coverage, under
  another group health plan,
- a qualified beneficiary first becomes entitled to Medicare benefits (under Part A, Part B, or both)
  after electing continuation coverage, or
- the employer ceases to provide any group health plan for its employees.

Continuation coverage may also be terminated for any reason the Plan would terminate coverage of
a participant or beneficiary not receiving continuation coverage (such as fraud).

- If You Have Questions
  If you have questions about your COBRA continuation coverage, you should contact theHealthSmart
  COBRA Administrator at 1-800-423-4445 or send an email to askcobra@healthsmart.com.

- COBRA Premium Payment Guidelines
  Generally, each qualified beneficiary may be required to pay the entire cost of continuation
  coverage. The amount a qualified beneficiary may be required to pay may not exceed 102% of the
  cost to the group health plan (including both employer and employee contributions) for coverage of
  a similarly situated plan participant or beneficiary who is not receiving continuation coverage. The
  required payment guidelines will be provided at the time of COBRA enrollment.

  If you elect continuation coverage, you do not have to send any payment with the Election Form.
  However, you must make your first payment for continuation coverage not later than 45 days after
  the date of your election. (This is the date the Election Notice is postmarked, if mailed) If you do
  not make your first payment for continuation coverage in full no later than 45 days after the date of
  your election, you will lose all continuation coverage rights under the Plan. You are responsible for
  making sure that the amount of your first payment is correct. You may contact the HealthSmart
  COBRA Administrator to confirm the correct amount of your first payment.

  After you make your first payment for continuation coverage, you will be required to make periodic
  payments for each subsequent coverage period. The periodic payments may be made on a monthly
  basis. After the first payment, the periodic payments are due on the first of the month.

  Although periodic payments are due on the dates shown above, you will be given a grace period of
  30 days after the first day of the coverage period to make each periodic payment. Your
  continuation coverage will be provided for each coverage period as long as payment for that
  coverage period is made before the end of the grace period for that payment. If you fail to make a
  periodic payment before the end of the grace period for that coverage period, you will lose all rights
  to continuation coverage under the Plan.

  The monthly premium for continuation of the Health Care Flexible Spending Account is based on the
  annual amount you choose to contribute to the account and the number of months remaining
  under COBRA coverage during the period for which the employee made the election. The Plan may
  charge additional administrative fees for continued participation.

- Keep Your Plan Administrator Informed of Address Changes
  In order to protect your family’s rights, you should keep the Plan Administrator informed of any
  changes in the addresses of family members. You should also keep a copy, for your records, of any
  notices you send to the Plan Administrator.

- Important HIPAA Information:
  The Health Insurance Portability and Accountability Act of 1996 (HIPAA) includes some provisions
  that may affect decisions you make about your participation in the Group Health Plan under the
  Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). These provisions are as follows:

  1) Under HIPAA, if a qualified beneficiary is determined by the Social Security Administration to be
     disabled under the Social Security Act at any time during the first 60 days of COBRA coverage, the
     11-month extension is available to all individuals who are qualified beneficiaries due to the
     termination or reduction in hours of employment. The disabled individual can be a covered
     Employee or any other qualified beneficiary.

     However, to be eligible for the 11-month extension, affected individuals must still comply with the
     notification requirements.

  2) A child that is born to or placed for adoption with the covered Employee during a period of COBRA
     coverage will be eligible to become a qualified beneficiary. In accordance with the terms of the
     employer’s group health plan(s) and the requirements of Federal law, these qualified beneficiaries
     can be added to COBRA coverage upon proper notification to the Plan Administrator of the birth or
     adoption.

     If you have any questions about COBRA, or if you have changed marital status, or you or your
     spouse have changed addresses, please contact the HealthSmart COBRA Administrator or send an
     email to askcobra@healthsmart.com.
IMPORTANT NOTICE FROM THE CHEIBA TRUST ABOUT YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE (CREDITABLE COVERAGE NOTICE)

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage through the CHEIBA Trust and prescription drug coverage available for people with Medicare. It also explains the options you have under Medicare prescription drug coverage and can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. At the end of this notice is information about where you can get help to make decisions about your prescription drug coverage. Please share this information with any other family member who is covered under the plan and who may be eligible for Medicare Part D.

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare through Medicare prescription drug plans and Medicare Advantage Plans that offer prescription drug coverage. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

2. The CHEIBA Trust has determined that the prescription drug coverage offered through the CHEIBA Trust for the HMO/POS, PRIME PPO and Custom Plus plans is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage pays and is, therefore, considered Creditable Coverage. Because your existing coverage is Creditable Coverage you can keep this coverage and not pay a higher premium (a penalty) if you later decide to enroll in a Medicare prescription drug plan.

Individuals can enroll in a Medicare prescription drug plan when they first become eligible for Medicare and each year from October 15th through December 7th. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will be eligible for your two-month Special Enrollment Period (SEP) to join a Medicare drug plan.

If you decide to join a Medicare drug plan, your CHEIBA Trust coverage will be affected.

If you do decide to join a Medicare drug plan and drop your CHEIBA Trust prescription drug coverage, be aware that you and your dependents may not be able to get this coverage back.

You should also know that if you drop or lose your coverage with the CHEIBA Trust and don’t join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For more information about this notice or your current prescription drug coverage, please reference the Multi-Option Plan Summary included in the back pocket of the Benefit Booklet or contact your Human Resources/Benefits Office for further information. NOTE: You will receive this notice annually and at other times in the future such as before the next period you can join a Medicare drug plan, and if this coverage through the CHEIBA Trust changes. You also may request a copy of this notice at any time.
For more information about your options under Medicare prescription drug coverage:

More detailed information about Medicare plans that offer prescription drug coverage is in the “Medicare & You” handbook. You’ll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans. For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help,
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For people with limited income and resources, extra help paying for Medicare prescription drug coverage is available. Information about this extra help is available from the Social Security Administration (SSA) on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or you can call them at 1-800-772-1213 (TTY 1-800-325-0778).

**REMEMBER:** Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

<table>
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<tr>
<td>Name of Entity/Sender: Adams State University</td>
<td>Name of Entity/Sender: Fort Lewis College</td>
</tr>
<tr>
<td>Address: 208 Edgemont Blvd. Alamosa, CO 81101</td>
<td>Address: 1000 Rim Drive Durango, CO 81301-3999</td>
</tr>
<tr>
<td>Phone Number: 719-587-7990</td>
<td>Phone Number: 970-247-7428</td>
</tr>
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<tbody>
<tr>
<td>Name of Entity/Sender: Auraria Higher Education Center</td>
<td>Name of Entity/Sender: Metropolitan State University of Denver</td>
</tr>
<tr>
<td>Address: Campus Box C, PO Box 173361 1201-5th Street, #370 Denver, CO 80217-3361</td>
<td>Address: Campus Box 47, PO Box 173362 Student Success Building 890 Auraria Parkway, Suite 310 Denver, CO 80217-3362</td>
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<tr>
<td>Phone Number: 303-556-3384</td>
<td>Phone Number: 303-556-3120</td>
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<tbody>
<tr>
<td>Name of Entity/Sender: Colorado School of Mines</td>
<td>Name of Entity/Sender: University of Northern Colorado</td>
</tr>
<tr>
<td>Address: 1500 Illinois Street Golden, CO 80401</td>
<td>Address: Carter Hall, Rm. 2002 Campus Box 54 Greeley, CO 80639</td>
</tr>
<tr>
<td>Phone Number: 303-273-3052</td>
<td>Phone Number: 970-351-2718</td>
</tr>
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<th>Date: 11/1/2014</th>
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<tr>
<td>Name of Entity/Sender: Colorado State University - Pueblo</td>
<td>Name of Entity/Sender: Western State Colorado University</td>
</tr>
<tr>
<td>Address: 2200 Bonforte Boulevard Pueblo, CO 81001</td>
<td>Address: Taylor Hall, Room 209 Gunnison, CO 81231</td>
</tr>
<tr>
<td>Phone Number: 719-549-2441</td>
<td>Phone Number: 970-943-3140</td>
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<thead>
<tr>
<th>Date: 11/1/2014</th>
<th>Date: 11/1/2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of Entity/Sender: Colorado State University - Global Campus</td>
<td>Name of Entity/Sender: Colorado State University System</td>
</tr>
<tr>
<td>Address: 7800 E. Orchard Road, #200</td>
<td>Address: 410-17th Street, #2440</td>
</tr>
<tr>
<td>Phone Number: 720-279-0168</td>
<td>Phone Number: 303-534-6290</td>
</tr>
</tbody>
</table>
The CHEIBA Trust is pleased to continue to offer you three medical insurance plans with Anthem Blue Cross and Blue Shield. Part of Anthem’s mission is to provide useful tools that help improve the lives of their members and assist them in making informed decisions about their health and are included with your medical coverage.

MyAnthem™
Tired of paperwork and phone calls? MyAnthem™ takes the hassle out of your health care. Get your information when you need it. Access your health plan services online through the secure MyAnthem™ site at www.anthem.com, Colorado, MyAnthem™ login. Use MyAnthem™ to:

- Visit MyHealth®, powered by WebMD®, for personalized health information, surveys and calculators
- See if your medication is on the Anthem formulary
- Find a doctor or hospital
- View your benefits or check on a claim
- Estimate the cost of treatment and procedures
- Get help making medical choices with decision-support tools.
- Save money on health-related products & services with SpecialOffers®

Included in the medical plans is Anthem Blue Cross and Blue Shield’s program: 360°Health

Listed below are some of the key resources:

ConditionCare
If you or one of your dependents have diabetes, coronary artery disease (CAD), heart failure (HF), chronic obstructive pulmonary disease (COPD) or asthma, ask Anthem about our programs to help manage these conditions. ConditionCare is included in your health plans and offers valuable tools and information that could make a real difference as you strive for better health.

- 24-hour, toll-free access to registered nurses to answer your questions and provide you with support and education on how to better manage your condition
- Specially designed condition-specific care diaries, self-monitoring charts, self-care tips and other easy-to-use empowerment materials.

For information about Anthem’s ConditionCare programs, call toll-free 1-877-236-7486 or go to www.anthem.com and select Health & Wellness. Various conditions are listed for your information.
**Future Moms**

The program, **Future Moms**, is there for our moms-to-be. At such an important time in your life, you’ll have access to extra pre- and post-natal, confidential support and education any time of the day or night! Even with terrific care from your doctor, you may have questions that come up between visits. Nurses are available for you to talk with around the clock. You may also benefit from:

- Maternity care materials including *Your Pregnancy Week By Week*, which is a helpful prenatal care book, free for just enrolling in the plan
- A confidential questionnaire to evaluate your risk for premature delivery
- Useful tools to help you, your doctor and your **Future Moms** nurse track your pregnancy and identify possible risks

Anthem’s goal is to help you and your doctor work together to have a healthy pregnancy and a healthy new baby. Remember, your doctor is your best source of information about your pregnancy and your health, and Future Moms is here to help along the way.

To reach **Future Moms**, call toll-free 1-800-828-5891 or go to [www.anthem.com](http://www.anthem.com) and select Health & Wellness.

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**24/7 NurseLine**

Whether it’s 3 p.m. or 3 a.m., wouldn’t it be great if you could speak with an experienced nurse about any of your health questions or issues? Now you can!

The 24/7 NurseLine can assist you in making more informed health care decisions via confidential, one-on-one conversations with a registered nurse, any time of the day or night. Whenever you call, you can easily access a library of audio tapes on a range of topics related to your health care. Or, if you prefer, you can talk to a nurse about hundreds of health issues ranging from asthma to zinc, like: **Coughs** • **Abdominal Pain** • **Weight Loss** • **Colds** • **Children’s Health** • **Sexually Transmitted Diseases** • **Fever** • **Food & Diet** • **Headache** • **Smoking** • **Women’s Health** . . . and much more! Bilingual nurses, the Language Line and TTY/TDD relay services for the hearing impaired are also available.

For confidential health information from a registered nurse 24-hours a day, 365 days a year, call 1-800-337-4770 or go to [www.anthem.com](http://www.anthem.com) and select Health & Wellness.

24/7 NurseLine is not an emergency response system. In a medical emergency, call 911 or your local emergency service number.

To reach 24/7 NurseLine, call toll-free 1-800-828-5891 or go to [www.anthem.com](http://www.anthem.com) and select Health & Wellness.

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**Colorado QuitLine**

Whether you are thinking about quitting tobacco or have already quit, **Colorado QuitLine** is a FREE program and here to help you. Join QuitLine today and receive free:

- Personally tailored quit program
- Nicotine replacement therapy
- Support network
- Telephone coaching
- Tools and tips based on the latest research

Website: [www.coquitline.org](http://www.coquitline.org)
Phone: 1-855-891-9988
The CHEIBA Trust and the CHEIBA Trust Members offer you three medical insurance plans from which to select (one is closed to new enrollment). Two of these choices are open to all benefit-eligible Employees and their Dependents. Please carefully review the Multi-Option Plan Summary located in the pocket of this booklet regarding the various medical insurance plans before you make your selection. After you enroll you will receive your membership card. It will be mailed to your home. If you do not receive your card, call the Customer Service number as noted on the Phone Reference Page at the beginning of this book.

ANTHEM BLUE CROSS AND BLUE SHIELD/HMO COLORADO

Your choices include:

**Premium Payments**

To assist in reducing your insurance premium costs, your share of medical insurance premiums can be paid with pre-tax dollars under the CHEIBA Trust Pre-Tax Insurance Premium Payments Account under the Flexible Benefit Plan. If you and your spouse both work within the CHEIBA Trust system and choose the Dependent coverage option, you may choose to have one spouse pay for all premiums. If you and your spouse both work within the CHEIBA Trust system and Dependent coverage is not selected, you should enroll separately to maximize premium savings.

For Premium Payments involving Domestic Partners and the children of Domestic Partners, please review the document titled, “Important Tax Information for Domestic Partners - Medical and Dental Benefits”. For Premium Payments involving Civil Union Partners and the children of Civil Union Partners, please review the document titled, “Important Tax Information for Partners in a Civil Union – Medical, Dental and Term Life Benefits”.

**NOTE**: If you are a Participant in PERA and are within three years of retirement, you may want to elect to pay your premiums with after-tax dollars to ensure your highest possible PERA benefit in retirement. PERA retirement benefits are based on your highest average salary. Please contact your Human Resources/Benefits Office for additional information.
**BlueAdvantage**

**HMO/POS**

This choice is the Point-of-Service (HMO/POS) Plan which includes both in-network and out-of-network benefits. A member has the option for both in-network and out-of-network benefits based on the provider rendering the service.

Services rendered by a non-HMO provider are processed under the POS benefits and are subject to the applicable deductible and coinsurance. This option is designed to give HMO members the choice to use a non-HMO provider and still receive a level of benefits. A referral from your HMO primary care provider is not needed to seek services from a non-HMO provider.

Additionally, out-of-network services may be subject to Balance Billing. If you have any questions regarding out-of-network services, please read the plan description carefully or call for assistance.

**Physician Selection**

You must select a primary care physician (PCP) for yourself and each covered Dependent in order to be eligible for in-network benefits. You have the right to designate any primary care provider who participates in the network and who is available to accept you or your family members. For children, you may designate a pediatrician as the primary care provider. You do not need prior authorization from Anthem Blue Cross and Blue Shield or from any other person (including a primary care provider) in order to obtain specialty care including obstetrical or gynecological care (OB/Gyn). The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan.

For information on how to select a primary care provider and for a list of the participating primary care providers and participating health care professionals, contact Anthem Blue Cross Blue Shield at 1-800-542-9402 or www.anthem.com/.

Members are not required to obtain a referral from their PCP to see an in-network specialist. However, Anthem does encourage you to ask your PCP for an in-network referral recommendation.

**Prescription Drug Benefit**

Your ID Card is your membership card for both doctor visits and prescriptions. The prescription drug benefit is provided through Anthem's Pharmacy Benefits Manager (PBM) and includes a formulary plan with four tiers. The formulary includes prescription drugs that have been approved for use by HMO Colorado and is updated on a quarterly basis. You can review this formulary by going to www.anthem.com/.

Diabetic supplies/prescriptions and asthma inhalers/prescriptions will be covered under Tier 1.

To get started in the mail order program, simply call the Express Scripts Mail Order team at 1-866-297-1011 Monday through Friday 8:00 a.m. to 8:30 p.m. Eastern Time, TDD is 1-800-899-2114.

Prescription drugs purchased from out-of-network pharmacies are not covered.

Members taking specialty drugs must order them through Accredo at 1-800-870-6419, which offers a full-service pharmacy that ships medications to members or their provider, up to a 30-day supply, by overnight mail or common carrier.

**NOTE**: Always ask for a Tier 1 drug, if available, to ensure your highest possible benefit. When there is no Tier 1 drug available, the member will pay the higher tier copayment. If the member chooses a Tier 2 or Tier 3 drug when a Tier 1 drug is available, the copayment of $30 or $45 (if mail order the copayment is $60 or $90) plus the difference in price between the Tier 1 and Tier 2 or Tier 3 drug will apply.

**Services, supplies and prescriptions for the treatment of sexual dysfunction are not covered.**

---

**Prime Health Plan**

**PPO**

This choice is the Preferred Provider Organization (PPO) plan which includes in and out-of-network coverage. To obtain a higher level of benefits you can select a PPO provider within the network of PPO doctors or you can choose to go outside the network and see any doctor of your choice.

**NOTE**: If you live in a rural area and there are no PPO providers within a reasonable distance from you, you may request authorization to see an out-of-network provider and benefits will be applied at the in-network level. Call customer service to request the authorization.

Additionally, out-of-network services may be subject to Balance Billing. If you have any questions regarding out-of-network services, please read the plan description carefully or call for assistance.

**Physician Selection**

You can select PPO physicians who have entered into an agreement with Anthem Blue Cross and Blue Shield to provide care at negotiated rates, which saves you money on coinsurance charges, or you can select the physician of your choice outside of the PPO network. However, out-of-pocket expenses may be significantly higher if you select an out-of-network provider.

**Prescription Drug Benefit**

Your ID Card is your membership card for both doctor visits and prescriptions. The prescription drug benefit is provided through Anthem’s Pharmacy Benefits Manager (PBM) and includes a formulary plan with four tiers. The formulary includes prescription drugs that have been approved for use by HMO Colorado and is updated on a quarterly basis. You can review this formulary by going to www.anthem.com/.

Diabetic supplies/prescriptions and asthma inhalers/prescriptions will be covered under Tier 1.

To get started in the mail order program, simply call the Express Scripts Mail Order team at 1-866-297-1011 Monday through Friday 8:00 a.m. to 8:30 p.m. Eastern Time, TDD is 1-800-899-2114.

Prescription drugs purchased from out-of-network pharmacies are not covered.

Members taking specialty drugs must order them through Accredo at 1-800-870-6419, which offers a full-service pharmacy that ships medications to members or their provider, up to a 30-day supply, by overnight mail or common carrier.

**NOTE**: Always ask for a Tier 1 drug, if available, to ensure your highest possible benefit. When there is no Tier 1 drug available, the member will pay the higher tier copayment. If the member chooses a Tier 2 or Tier 3 drug when a Tier 1 drug is available, the copayment of $30 or $45 (if mail order the copayment is $60 or $90) plus the difference in price between the Tier 1 and Tier 2 or Tier 3 drug will apply.

**Services, supplies and prescriptions for the treatment of sexual dysfunction are not covered.**

---

For questions, call Customer Service: 1-800-542-9402

Website: [www.anthem.com](http://www.anthem.com/)
CUSTOM PLUS HEALTH PLAN

Closed to new enrollment effective January 1, 2010.
This is a traditional major medical plan.

Physician Selection
There are no restrictions regarding the choice of physicians under this plan. Please note, if you select a provider not participating in the Traditional Participating Network, you may be subject to Balance Billing.

Prescription Drug Benefit
Prescription drugs are covered at 80% after the deductible is met. There is no separate prescription card. Prescription benefits are reimbursed to you after you submit a medical expense claim form found on www.anthem.com. Claim forms are provided through Anthem Blue Cross and Blue Shield of Colorado or through your Human Resources/Benefits Office.

For questions, call Customer Service: .................................................................................. 1-800-542-9402

Website ................................................................................................................................... www.anthem.com
## Medical Insurance

### Medical Choices Comparison

<table>
<thead>
<tr>
<th>Description</th>
<th>BlueAdvantage In Network (HMO)</th>
<th>Out of Network (POS)</th>
<th>PRIME PPO In Network Non-PPO Out of Network</th>
<th>Custom Plus No Defined Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td>None</td>
<td>$500 Individual $1,000 Family</td>
<td>PPO $400 Individual / $800 Family Non-PPO $960 Individual / $1,920 Family</td>
<td>$600 Individual $1,200 Family</td>
</tr>
<tr>
<td>Annual Maximum Out-of-Pocket</td>
<td>Individual $2,000 Family $4,000</td>
<td>Individual deductible plus $2,500 Family deductible plus $5,000</td>
<td>PPO Individual deductible plus $750 Family deductible plus $1,500 Non-PPO Individual deductible plus $2,000 Family deductible plus $4,000</td>
<td>Individual deductible plus $2,000 Family deductible plus $4,000</td>
</tr>
<tr>
<td>Physician Selection</td>
<td>PCP required</td>
<td>Unrestricted</td>
<td>Unrestricted; greater benefits with PPO provider</td>
<td>Unrestricted; greater benefits with Traditional Participating Network provider</td>
</tr>
<tr>
<td>Physician Services</td>
<td>$20 copayment per visit</td>
<td>70% after deductible</td>
<td>85% PPO 65% Non-PPO reimbursement after deductible (for Non-PPO, based on the maximum benefit allowance)</td>
<td>80% after deductible (based on the maximum benefit allowance)</td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>$85 copayment per procedure at a hospital-based facility or $60 copayment per procedure at a free-standing, non-hospital-based facility</td>
<td>70% after deductible</td>
<td>PPO: 85% after deductible at a hospital-based facility; 90% after deductible per procedure at free-standing, non-hospital-based facility Non-PPO: 65% after deductible</td>
<td>80% after deductible (based on the maximum benefit allowance)</td>
</tr>
<tr>
<td>Outpatient Lab</td>
<td>Lab &amp; x-ray: 100% covered MRI/MRA/CT/PET scans: $100 copayment per procedure at a hospital-based facility; $80 copayment per procedure at a free-standing, non-hospital-based facility</td>
<td>70% after deductible</td>
<td>PPO: Lab &amp; x-ray - 85% after deductible at a hospital-based facility; 90% after deductible per procedure at free-standing, non-hospital-based facility MRI/MRA/CT/PET scans: 85% after deductible at a hospital-based facility; 90% after deductible per procedure at free-standing, non-hospital-based facility; not subject to deductible and coinsurance Non-PPO: 65% after deductible</td>
<td>80% after deductible (based on the maximum benefit allowance)</td>
</tr>
<tr>
<td>Prescriptions (mail order available)</td>
<td>Anthem’s Pharmacy Benefits Manager (PBM) Tier 1-$15 Tier 2-$30 Tier 3-$45 Tier 4-The lesser of 30% or $125 copayment per prescription drug</td>
<td>Not Covered</td>
<td>Anthem’s Pharmacy Benefits Manager (PBM) Tier 1-$15 Tier 2-$30 Tier 3-$45 Tier 4-The lesser of 30% or $125 copayment per prescription drug: Out-of-Network not covered.</td>
<td>80% after deductible</td>
</tr>
<tr>
<td>Hospital</td>
<td>$400 copayment per admission</td>
<td>70% after deductible</td>
<td>85% PPO 65% Non-PPO after deductible (for Non-PPO, based on the maximum benefit allowance)</td>
<td>80% after deductible (based on the maximum benefit allowance)</td>
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### Anthem Blue Cross and Blue Shield Medical Plan Website Name References

<table>
<thead>
<tr>
<th>Name of Plan on Enrollment Form Multi-Option Plan Summary &amp; Benefit Booklet</th>
<th>Name of Plan on <strong><a href="http://www.anthem.com">www.anthem.com</a></strong> Website When Searching Networks</th>
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</thead>
<tbody>
<tr>
<td>BlueAdvantage Point-of-Service (HMO/POS) Plan</td>
<td>HMO In Network – search for HMO providers POS – search for POS providers</td>
</tr>
<tr>
<td>PRIME HealthPlan (PPO)</td>
<td>PPO</td>
</tr>
<tr>
<td>Custom Plus</td>
<td>Major Medical/Traditional Provider Network</td>
</tr>
</tbody>
</table>

**NOTE:** This is only an overview of your insurance plan choices. Review the Multi-Option Plan Summary (back pocket of this book) and the specific certificate booklets pertaining to each plan for further details and explanations. **If discrepancies are found, depend upon the certificate of coverage itself for accuracy.**
You may select from two separate dental care plans to meet your individual needs. Premium cost is the same for each plan and is payable on a pre- or post-tax basis. These plans provide you with comprehensive dental care benefits. However, each plan has special features and a variety of ways to manage your personal dental care and the dental care of your family.

Your two choices are:

- **Anthem Blue Dental PPO Plus**
- **Anthem Blue Dental PPO**

**NOTE**: Children are eligible for coverage before, on or within 31 days of their third birthday. Please remember to enroll them within 31 days of their third birthday or at open enrollment.

After enrollment, you will receive a combined medical/dental membership card. It will be mailed to your home.

**Premium Payments**
To assist in reducing your insurance premium costs, your share of dental insurance premiums can be paid with pre-tax dollars under the CHEIBA Trust Pre-Tax Insurance Premium Payments Account under the Flexible Benefit Plan.

For Premium Payments involving Domestic Partners and the children of Domestic Partners, please review the document titled, “Important Tax Information for Domestic Partners - Medical and Dental Benefits”.

For Premium Payments involving Civil Union Partners and the children of Civil Union Partners, please review the document titled, “Important Tax Information for Partners in a Civil Union – Medical, Dental and Term Life Benefits”.

**NOTE**: If you are a Participant in PERA and are within three years of retirement, you may want to elect to pay your premiums with after-tax dollars to ensure your highest possible PERA benefit in retirement. PERA retirement benefits are based on your highest average salary. Please contact your Human Resources/Benefits Office for additional information.
**ANTHEM BLUE DENTAL PPO PLUS**
This dental plan offers you flexibility by allowing you to select the dentist of your choice or a dentist within the extensive Anthem Dental PPO Plus network of over 2,200 providers throughout Colorado.

Dentists within the network have agreed to a Maximum Allowable Charge for reimbursement and will not bill you for any difference with the exception of the applicable deductible and coinsurance amounts. By choosing one of these in-network providers, your costs are kept at a minimum and you do not have to file any claim forms.

Pre-determination of benefits is suggested on all major services and should be submitted, in writing, by the dentist performing the service prior to the date on which services are to be performed.

---

**ANTHEM BLUE DENTAL PPO**
This choice is a Preferred Provider Organization (PPO) plan consisting of a network of over 1,400 dentists in Colorado. You have a reduction in fees when selecting a PPO network dentist. These dentists will submit all paperwork to Anthem Dental on your behalf.

However, you can also go outside the network to select a dentist of your choice. When doing this you may pay significantly higher deductible and coinsurance payments, and you will be responsible for submitting claim forms to Anthem Dental for reimbursement. Claim forms are available by calling the Anthem Dental Customer Service number at the end of this section.

Pre-determination of benefits is suggested on all major services and should be submitted, in writing, by the dentist performing the service prior to the date on which services are to be performed.

---

**Pre-Authorization**
For both dental plans, if services are provided without prior authorization, benefits will only be provided for those services that would be approved if authorization had been completed. Approved benefits may be for less costly procedures and services, than those actually received, and may result in a greater out-of-pocket cost to you. Therefore, it is always advisable to receive prior authorization for major services.

**Balance Billing**
For both dental plans, if you select an out-of-network dentist, you will be subject to balance billing. Out-of-network dental reimbursements are based on a maximum allowable fee schedule. If the provider’s charge exceeds the maximum allowable fee schedule amount, you pay the excess amounts as out-of-pocket expenses. You may want to discuss this with your dentist prior to treatment. You also may be required to pay the dentist at the time of service and then submit a claim form for reimbursement. Claim forms are available by calling the Anthem Dental Customer Service number at the end of this section or at www.anthem.com.
## Dental Plan Comparison

<table>
<thead>
<tr>
<th>Description</th>
<th>Anthem Blue Dental PPO Plus</th>
<th>Anthem Blue Dental PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In Network</td>
<td>Out of Network</td>
</tr>
<tr>
<td>Annual Maximum</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>$25 / $75</td>
<td>$25 / $75</td>
</tr>
<tr>
<td>Diagnostic &amp; Preventive Services* (No Deductible)</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Restorative/General Services (Fillings, Composites, Anesthesia, Emergency, Oral Surgery)</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Endodontic Services (root canal therapy, etc.)</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Periodontal Services* (gingivectomy, osseous surgery, periodontal scaling &amp; root planing and maintenance)</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Major Services (Crowns, Bridges, Dentures, Approved Implants)</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Orthodontia Lifetime Maximum for Eligible Dependent children to age 19</td>
<td>50% up to $1,000</td>
<td>50% up to $1,000</td>
</tr>
</tbody>
</table>

*Limited to two cleanings per year, whether routine or for Periodontal maintenance.

**NOTE:** For both dental plans, if you select an out-of-network dentist you will be subject to balance billing.

### Anthem Blue Cross and Blue Shield Dental
#### Website Reference Names

<table>
<thead>
<tr>
<th>Name of Plan on Enrollment Form Benefit Booklet</th>
<th>Name of Plan on <a href="http://www.anthem.com">www.anthem.com</a> Website When Searching Networks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anthem Blue Dental PPO Plus</td>
<td>Dental PPO Plus</td>
</tr>
<tr>
<td>Anthem Blue Dental PPO</td>
<td>Dental PPO</td>
</tr>
</tbody>
</table>

For questions, call Anthem Blue Cross and Blue Shield Dental Plan Customer Service: .......................................................... 1-800-627-0004
Website ..................................................................................................................................................................................................... www.anthem.com

**NOTE:** This is only an overview of your dental plan choices. Review the "Dental Plan Comparisons" chart and the specific brochures pertaining to each plan for further details and explanations. **If discrepancies are found, depend upon the certificate of coverage itself for accuracy.**
The CHEIBA Trust and the CHEIBA Trust Members are pleased to offer you a comprehensive managed vision care program. Vision Service Plan (VSP) is the nation’s leading managed vision care benefits program whose primary goal is to promote wellness through routine eye exams and quality cost-effective vision care products and services.

**Premium Payments**

Vision coverage is voluntary and premiums are entirely paid by the Employee. To assist in reducing your insurance premium costs, your vision premiums can be paid with pre-tax dollars if applicable at your institution. If you and your spouse both work within the CHEIBA Trust system, you can choose to have one spouse pay for all premiums, or you can each cover your premiums separately.

For Premium Payments involving Domestic Partners and the children of Domestic Partners, please review the document titled, “Important Tax Information for Domestic Partners - Medical and Dental Benefits”.

For Premium Payments involving Civil Union Partners and the children of Civil Union Partners, please review the document titled, “Important Tax Information for Partners in a Civil Union – Medical, Dental and Term Life Benefits”.

**NOTE**: If you are a Participant in PERA and are within three years of retirement, you may want to elect to pay your premiums with after-tax dollars to ensure your highest possible PERA benefit in retirement. PERA retirement benefits are based on your highest average salary. Please contact your Human Resources/Benefits Office for additional information.

**How VSP Works:**

**STEP ONE:** To obtain vision care services, call your VSP network provider to make an appointment. To locate a VSP network provider, call VSP Customer Service at 1-800-877-7195, visit [www.vsp.com](http://www.vsp.com) or contact your Human Resources/Benefit Office.

**STEP TWO:** When making an appointment:

- **Identify yourself as a VSP member**
- Provide the Employee’s first and last name
- Provide the Employee’s member ID number (the last four digits of the Employee’s Social Security number)
- Provide the Employee’s date of birth
- If you are a dependent, you will also need to provide your first and last name, date of birth and your relationship to the employee (spouse, child, domestic partner or handicap/disabled dependent).
VISION INSURANCE

The VSP network provider will contact VSP to verify eligibility and obtain authorization for services. If you are not eligible for benefits, the VSP network doctor will notify you. If you experience an issue with eligibility, do not pay out of pocket for in-network services. Contact your Human Resources/Benefits Office to resolve the issue before obtaining services.

STEP THREE: When you arrive at your appointment, the VSP network provider will provide an eye exam and determine if eyewear is necessary. If so, the doctor will send your prescription and frame selection to a VSP approved lab for processing or, in lieu of eyeglasses, order contact lenses if not readily available. The VSP network provider will calculate applicable discounts and itemize any out-of-pocket expenses including copays, non-covered lens enhancements, additional materials and/or overages. The balance must be paid in full at the time of service.

NOTE: You will not receive a VSP membership card when enrolling in this voluntary benefit option. However, once you register on the member portal at www.vsp.com, you can download a customized card that includes your name, copayments and coverage level. However, the card is provided as a courtesy and is not required for services. Please follow the steps under How VSP works to obtain services.

### Summary of Benefits

<table>
<thead>
<tr>
<th>Description</th>
<th>Level of Coverage from a VSP doctor</th>
<th>Non-VSP Doctor or Provider Reimbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam - Once every 12 months</td>
<td>Covered in full after $15 copayment</td>
<td>Reimbursed up to $50</td>
</tr>
<tr>
<td>Basic Lenses - Once every 12 months</td>
<td>One-time materials copayment of $15</td>
<td></td>
</tr>
<tr>
<td>Single Vision</td>
<td>Covered in full after $15 copayment</td>
<td>Reimbursed up to $50</td>
</tr>
<tr>
<td>Lined Bifocal</td>
<td>Covered in full after $15 copayment</td>
<td>Reimbursed up to $75</td>
</tr>
<tr>
<td>Lined Trifocal</td>
<td>Covered in full after $15 copayment</td>
<td>Reimbursed up to $100</td>
</tr>
<tr>
<td>Frames - Once every 12 months</td>
<td>Covered up to $130 allowance after $15 copayment</td>
<td>Reimbursed up to $70</td>
</tr>
<tr>
<td>Contact lenses - Once every 12 months *</td>
<td>Covered up to $130 allowance</td>
<td>Reimbursed up to $110</td>
</tr>
<tr>
<td>Contact Lens Exam (Fitting &amp; Evaluation)</td>
<td>Copayment up to $60</td>
<td>N/A</td>
</tr>
</tbody>
</table>

* Contact lenses are in lieu of lenses and/or frame. Copays apply out of network.
Eyeglasses
- Lenses - VSP covers single vision, lined bifocal and lined trifocal lenses in full less the applicable copay.
- Covered Lens Enhancements - Polycarbonate lenses are covered for children up to the end of the month in which they turn age 26. Covered lens enhancements for all members include photochromic and tinted lenses. Participants receive an average 35%-40% discount on non-covered lens enhancements such as anti-reflective coating, scratch resistant coating, UV protection and progressive lenses.
- Frames – Frames are covered up to $130 allowance less applicable copay. Participants receive a 20% discount on any amount over the frame allowance. Typically if a patient selects a frame that is not in the VSP network provider’s inventory, the provider can order the frame.

Contact Lenses
Contacts are available in lieu of frames and/or lenses. If you elect to purchase contacts, the plan pays $130 towards the purchase of the contacts. This benefit allows you to use your full contact lens allowance toward contacts; i.e. if you don’t use the full allowance, you can apply the remaining balance towards additional contact lenses if within 12 months of the original purchase. The contact lens exam (fitting and evaluation) copay is up to $60 after a 15% discount.

Laser VisionCare Program
Potential candidates for laser vision correction surgery can learn about this procedure and be evaluated by a VSP network provider. VSP members receive an average discount of 15% off the regular price or 5% off promotional pricing. Discounts are available at contracted facilities only. After surgery, participants can also use their frame allowance (if eligible) for sunglasses. To learn more about these procedures or find a participating facility, visit www.vsp.com or call VSP Customer Service at 1-800-877-7195.

Additional Eyewear Benefits
Additional sets of glasses can be obtained on the same date as an exam by the same provider at a 30% discount. Participants receive a 20% discount on additional pairs of glasses from any other VSP network provider within 12 months following the date of the exam. VSP doctors provide a 15% discount on their contact lens exam (contact lens fitting and evaluation), and the contact lens exam copay shall not exceed $60. Contact lens materials are not discounted.

Low Vision Benefit
The Low Vision benefit is available to covered persons who have severe visual problems that are not correctable with regular lenses and is subject to prior approval by VSP’s Optometric Consultants.

<table>
<thead>
<tr>
<th>Supplementary Testing</th>
<th>VSP Network Provider Benefit</th>
<th>Non-VSP Provider Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Covered in Full</td>
<td>Up to $125.00*</td>
</tr>
<tr>
<td>Complete low vision analysis and diagnosis that includes a comprehensive examination of visual functions, including the prescription of corrective eyewear or vision aids where indicated.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| Supplementary Care      | 75% of Cost                  | 75% of Cost*             |
|                        | Subsequent low vision therapy as Visually Necessary or appropriate. |

Copayment
- 75% of the authorized benefits payable by the Company and 25% payable by Covered Person.

*Non-VSP Provider Benefit

The maximum low vision benefit available is $1,000 (excluding copayment) every two years.

Low Vision benefits secured from a Non-VSP member provider are subject to the same time limits and copayment arrangements as described above for a VSP Network Provider. The covered person should pay the Non-VSP Provider his/her full fee. The covered person will be reimbursed in accordance with an amount not to exceed what VSP would pay a VSP Network Provider in similar circumstances.

NOTE: There is no assurance that this amount will be within the 25% copayment feature.
Non-VSP Providers
If patients choose a Non-VSP provider, they should pay the entire bill and submit a copy of the itemized receipt to VSP along with a claim form that can be downloaded from www.vsp.com. If the patient prefers, they can contact Customer Service at 1-800-877-7195 to have a form sent directly to them. Claims must be submitted to VSP within 180 days of the date of service. The address for submitting the claims is located directly on the form.

VSP Plan Limitations
This plan is designed to cover your visual needs rather than cosmetic eyewear. You will be responsible for any additional charge on services or eyewear other than those deemed necessary by VSP.

There is no benefit for professional services or eyewear for the following:
- Orthoptics or vision training and non-prescription lenses or glasses.
- Lenses and frames furnished under the plan which are lost, stolen or broken during a current 12-month benefit period.
- Medical or surgical treatment of the eyes.
- Services or eyewear provided as the result of a Worker’s Compensation Law or similar legislation, or obtained through or required by any government agency or program whether Federal, state or any subdivision thereof.
- Any service or eyewear provided by any other vision care plan or group benefit plan containing benefits for vision care.

Exceptions to these limitations may be considered on an individual basis upon the request of the eyecare professional. Exceptions must be granted through prior authorization of VSP and will only be considered when the exception is deemed necessary to the patient’s visual welfare.

For questions, call VSP Customer Service: .................................................................1-800-877-7195
Website ................................................................................................................................www.vsp.com

NOTE: This is only an overview of your VSP plan. Read the policy for specific details and provisions. In the event of a discrepancy between this document and the VSP Plan/Policy, the terms of the VSP Plan/Policy shall control.
**BASIC TERM LIFE INSURANCE**

Protection and security for you and your family is important, especially in the event of a death or accident. Therefore, the CHEIBA Trust is pleased to offer you this Basic Term Life Insurance Plan.

**ANTHEM LIFE INSURANCE COMPANY**

**Maximum Benefits**
The amount of life insurance benefit for active Employees is calculated on your annual base salary (ask your Human Resources/Benefits Office for specific definitions of base salary).

This plan provides the following coverage:

- **Under age 65** ........................................................... Two times annual base salary to a maximum of $500,000
- **Age 65 through 69** ..................................................... Two times annual base salary to a maximum of $50,000
- **Age 70 +** .................................................................................................................................................. $10,000

Coverage is rounded up to the nearest $1,000.

**NOTE**: If an Employee takes a sabbatical and receives a lower salary during the time of the sabbatical, the life insurance benefit will be calculated at that salary level.

**Dependent Coverage**
Under this plan, your spouse, your partner in civil union and your Eligible Dependent children have a maximum benefit of $2,000 per person. The term Dependent means:

- an Employee’s legal spouse or partner in civil union under age 70,
- any married or unmarried Eligible Dependent of an Employee, either natural or legally adopted, not in military services, over 14 days of age and until the end of the month of their 26th birthday, regardless of tax dependent status.
- Eligible Dependent children age 14 days to six months are insured for $200.

Dependent coverage excludes the following:

- any person who is an Employee as defined in the policy,
- any person residing outside the United States or Canada,
- Domestic Partners and the children of Domestic Partners.

**Beneficiary Changes**
You must submit any changes in your beneficiary designation through the Human Resources/Benefits Office.

**Accidental Death and Dismemberment Benefits**
Should you experience an unexpected loss due to accidental death or dismemberment, Anthem Life will pay the amount of insurance specified in the loss Schedule of Indemnities as explained in your Anthem Life brochure.
Accelerated Benefit
If a covered person is terminally ill, he or she may be eligible for the Accelerated Benefit payment, subject to conditions and approval. If approved, a lump sum payment of 50% of the life insurance policy or $250,000, whichever is the lesser amount, will be issued to the insured, and further premiums will be waived.

Conditions for approval are as follows. The terminal illness diagnosis must be made:
- after the covered person’s Terminal Illness Accelerated Benefit Certificate Rider effective date, if the medical condition is due to an accident or
- at least 31 days after the covered person’s Certificate Rider effective date, if the medical condition is due to an illness

Terminally ill is defined as being diagnosed with a life expectancy of six months or less (must be certified by a physician). Age at time of illness and other restrictions may apply. Please contact the Human Resources/Benefit Office if this benefit applies to you.

When an Employee retires on or after January 1, 1997, the Retiree (who meets the CHEIBA Trust definition of Retiree) may elect to continue Group Term Life Insurance under the terms of the policy by paying premiums quarterly, semiannually or annually direct to Anthem Life.

Conversion Privileges
You, your spouse or partner in civil union may convert the current group policy to an individual policy under certain conditions. This privilege is not available for dependent children. See your Anthem Life brochure for details.

Insurance Premium Waiver
If you are under age 60 and become totally disabled for nine consecutive months, your insurance will continue to age 65, without further premium payments.

Claim Notification
Written notice of the death of the person covered under the policy must be provided to Anthem Life within two years after the date of death. If such notice is not given, Anthem Life will not be liable for any benefit payments.

Imputed Income
Under IRS tax regulations, the imputed value of group term life insurance coverage in excess of $50,000 is included as taxable income to an Employee. The amount of imputed income is computed based on IRS tables and is included in taxable income each payroll period.

For questions, call Anthem Life Insurance Customer Service: ............................................... 1-866-594-0516
Website .......................................................................................................................... www.anthem.com
Employee Benefit
You may enroll in additional age-rated coverage in $10,000 increments to a maximum of $300,000 for yourself. Guaranteed coverage is available to $30,000 if you are under age 60, provided you apply within your initial eligibility period. Amounts in excess of the guaranteed amount, if you are over age 60, and if you apply after your initial eligibility period are subject to evidence of insurability. Rates are factored in five-year bands.

Spousal, Civil Union and Domestic Partner Coverage
You can enroll in additional coverage for your spouse, Civil Union Partner or your Domestic Partner (under age 70) even if you do not enroll yourself. Spousal, Civil Union Partner or Domestic Partner coverage is also available in $10,000 increments to a maximum of $300,000. Guaranteed coverage is available to $30,000, if the spouse, Civil Union Partner or Domestic Partner is under age 60, during the Employee’s initial eligibility period only. Amounts in excess of the guaranteed amount, spouses, Civil Union Partners or Domestic Partners over age 60, and if the spouse, Civil Union Partner or Domestic Partner applies after the Employee’s initial eligibility period are subject to evidence of insurability.

Dependent Children
For a flat rate of $1.50 per month for all legally dependent children, ages six months to 26 years, you can enroll in additional life insurance, provided you, your spouse, partner in civil union or Domestic Partner are accepted for insurance coverage. Children are covered at $5,000 per child.

Children of Civil Union Partners and Domestic Partners
For a flat rate of $1.50 per month for all legally dependent children of your Civil Union Partner or Domestic Partner, ages six months to 26 years, you can enroll in additional life insurance, provided you or your Civil Union Partner or Domestic Partner are accepted for insurance coverage. Children are covered at $5,000 per child.

Portability
Upon termination of employment, you can keep your coverage at the same group rates, provided you or your covered spouse, your Civil Union Partner or your covered Domestic Partner are under age 70 and as long as the group continues coverage with Anthem Life. You have the option of paying premiums quarterly, semi-annually or annually. In order to continue coverage following termination you must apply within 31 days of your termination date. You can obtain a form by contacting Anthem Life at 1-866-594-0516.
Voluntary Term Life & AD&D Insurance

Accelerated Benefit
If the covered person is terminally ill, he or she may choose the Accelerated Benefit, subject to conditions and approval. If approved, a lump sum payment of 50% of the life insurance policy or $100,000, whichever is the lesser amount, will be issued to the insured. The same conditions apply as under Basic Term Life plan. See your Human Resources/Benefits Office if this applies to you.

Insurance Premium Waiver
If you, your spouse or Domestic Partner are under age 60 and become totally disabled for nine consecutive months, your insurance will continue to age 65, without further premium payments.

Suicide Exclusion
If an Employee, Employee’s spouse, Civil Union Partner or Domestic Partner dies by suicide, while sane or insane, within one year after the effective date of the person’s coverage, Anthem Life will refund premiums only.

Claim Notification
Written notice of the death of the covered person must be provided to Anthem Life within two years after the date of death. If such notice is not given, Anthem Life will not be liable for any benefit payments.

For questions, call Anthem Life Insurance Customer Service: .............................................. 1-866-594-0516
Website ......................................................................................................................... www.anthem.com

NOTE: This is a general summary of your Basic & Voluntary Term Life Insurance Plans. Final interpretations and a complete listing and description of any and all benefits, limitations and exclusions are found in, and governed by, the Anthem Life Master Contracts.
Mutual of Omaha Insurance Company
Accidental Death & Dismemberment

Maximum Limits
You can choose to purchase coverage from $10,000 to $500,000. If you choose the Employee and family plan, you can include coverage on your spouse, Civil Union Partner, Domestic Partner, your Eligible Dependent children and the Eligible Dependent children of your Civil Union Partner or Domestic Partner. The amount of your purchase cannot exceed ten times your annual salary. Under the family plan, spousal, Civil Union Partner and Domestic Partner coverage is 50% of the Employee coverage and dependent children are covered at 10% of the Employee-elected amount. If there are no children, the spouse, Civil Union Partner and Domestic Partner coverage increases to 60%, and if there is no spouse, Civil Union Partner or Domestic Partner, the children are covered at 20%.

Benefit Payments
When covered injuries result in a loss of life within 12 months after the date of an accident, the full benefit amounts are payable for loss of life. The full amount is also payable for the loss of two limbs, the sight of both eyes or the loss of one limb and the sight of one eye when these losses are the result of the same accident. One-half payment is payable for the loss of one limb, one eye, speech or hearing. One-quarter benefit is payable for the loss of the thumb and index finger of the same hand. See the Mutual of Omaha AD&D brochure for a complete description of loss payment schedules.

For questions call Mutual of Omaha Customer Service: ...................................................... 1-800-524-2324
Website ............................................................................................................ www.mutualofomaha.com

NOTE: This is only an overview of your Accidental Death & Dismemberment Plan. Review the Mutual of Omaha AD&D brochure for further details and explanations. If discrepancies are found, depend upon the policy itself for accuracy.
These options provide you with the opportunity to pay some of your insurance premiums and other eligible family expenses with pre-tax dollars. This Plan is offered on a voluntary basis and participation may require an administration fee.

**NOTE:** Not all information in this Chapter will apply to Fort Lewis College (see your Human Resources/Benefits Office for details).

When you choose to participate in the Flexible Benefit Plan, your monthly taxable income is reduced. Dollars elected in the health care spending account are available to you at any time during the Plan Year. You can claim reimbursement for eligible expenses, incurred while you are active in the plan, up to your maximum elected amount.

**NOTE:** Once selected, the pre-tax election for insurance premium payments will continue until a waiver is signed during open enrollment or as the result of an eligible status change (see Status Change Rules in the Benefit Highlights Chapter).

For Premium Payments involving Domestic Partners and the children of Domestic Partners, please review the document titled, “Important Tax Information for Domestic Partners - Medical and Dental Benefits”.

For Premium Payments involving Civil Union Partners and the children of Civil Union Partners, please review the document titled, “Important Tax Information for Partners in a Civil Union – Medical, Dental and Term Life Benefits”

**HEALTH CARE SPENDING ACCOUNT**

The maximum amount of reimbursement for health care expenses is $2,550 per Employee, per calendar year. If you wish to continue to participate in this benefit you must re-enroll in the plan each year.

Through the Health Care Spending Account, eligible out-of-pocket expenses incurred by you, your spouse and Dependents during the Plan Year include the following items: deductibles, copayments, (non-cosmetic) dental work, crowns, bridges, orthodontics, prescriptions, eye care, glasses, LASIK and PRK procedures, contact lenses and more. Prescribed medications include medications that are also available over the counter as long as participants have prescriptions from their physicians. Generally, if a medical expense is considered eligible as a medical deduction on your federal tax return it may be eligible for pre-tax payments within your Flexible Benefit Plan. Health-related insurance premiums cannot be paid through a Health Care Spending Account. For a complete list of qualified medical expenses, see [www.healthhub.com](http://www.healthhub.com).

Expenses for your Eligible Dependents may be reimbursed through this account even if they are not enrolled in the CHEIBA Trust medical, dental or vision plans. Expenses paid by another insurance plan are not eligible for reimbursement through the Health Care Spending Account.
HEART Act (Heroes Earnings Assistance and Relief Tax Act of 2008)
If you are a member of a reserve unit and are ordered or called to active duty, then you may be able to request a Qualified Reservist Distribution (QRD) from your Health Flexible Spending Account (FSA). A QRD is a taxable cash distribution of amounts from your Health FSA that is not dependent on whether you have incurred medical expenses. You can only request this distribution if you are ordered or called to active duty for a period in excess of 180 days or for an indefinite period. You may only request this distribution during the period beginning on the date of the order or call and ending on the last date that reimbursements could otherwise be made under the Plan for the Plan Year which includes the date of the order or call.

COBRA Option for the Health Care Spending Account
In the event of a COBRA qualifying event you may be eligible to continue participation in your Health Care Spending Account through the end of your current Plan Year. This option only applies if you have a positive balance in your account at the time of your termination or other eligible event. If you elect COBRA you must continue to make contributions and can submit claims for reimbursement for expenses incurred while you are on COBRA.

DEPENDENT CARE SPENDING ACCOUNT
You can pay up to $5,000 per family, per calendar year, for child or dependent care necessary to your employment with pre-tax dollars. When using the Dependent Care Spending Account your expenses must be incurred during the Plan Year. You are limited to $5,000 per year or to the income of the lesser earning spouse (whichever is less). If your spouse is disabled or is a full-time student five months or more each year, then the spouse’s income is considered to be $250 per month if you have one child or dependent or $500 per month if you have two or more children or dependents.

The number of children or dependents does not impact the $5,000 limit. If you are married and filing separate tax returns, you are limited to $2,500 per spouse, per calendar year. If you wish to continue to participate in this benefit you must re-enroll in the plan each year.

Eligible expenses must be for children under the age of 13 or for older dependents with a physical or mental disability requiring supervision so you can work and the individual has gross income less than the exemption amount. All care expenses must be necessary to employment. Ineligible expenses include payments for referral services, parenting seminars, tuition expenses including kindergarten, child support payments, and payments to a spouse or other dependent for the care of the child or dependent. Overnight camp is not an eligible expense.

Tax Guidelines
Under current IRS regulations you must report the care provider’s name, address and Tax ID or Social Security number on your federal tax return. This requirement is the same for both the pre-tax spending account and the federal tax credit. You cannot pay your spouse or other dependents to care for your children or dependents.

Eligible Expenses
The child or Dependent must live in your home on average eight hours per day. Eligible expenses include in-home care, a child care home, child care center, summer camp, before and after-school programs and adult day care.

NOTES:
- If you have a cost change for day care during the Plan Year you may be eligible to change your election. See your Human Resources/Benefits Office for details.
- You can also use a combination of the tax credit and the pre-tax program. However, when a combination is used you are limited to the tax credit limits for the total dollars allowed.
- Expenses paid through a dependent care spending account cannot be claimed as a tax credit on your income tax return or submitted to any other source for reimbursement.
ENROLLMENT GUIDELINES

Enrollment
You must enroll for the Health Care Spending Account and the Dependent Care Spending Account on an annual basis. You may change elections during the Plan Year only when a qualifying status change occurs as described earlier in this summary and in accordance with IRS rules governing tax qualified flexible benefit plans. Changes in a daycare provider would allow for a change in the election of the participant. They would be allowed to stop, increase or decrease their election for this reason. Changes must be requested within 31 days of the status change and must be approved by the Human Resources/Benefits Office.

"Use it or Lose it" - Health Care and Dependent Care Spending Accounts
You must incur eligible expenses during the Plan Year while you are an active Participant in the plan. All claims must be received no later than April 15th of the year following the Plan Year. Dollars not claimed by April 15th will be forfeited. Other rules apply upon termination of employment during the Plan Year (see your Human Resources/Benefits Office for details).

BASIC PLAN RULES

Health Care and Dependent Care Spending Accounts
All eligible expenses must be incurred after your effective date and during the Plan Year. The incurred date is considered the date you or your Eligible Dependent received the care, services, medicines, or purchased supplies.

Your contributions are elected specifically to one or two accounts. The funds are maintained separately and cannot be combined for reimbursement purposes. For example, you cannot be reimbursed from your Health Care Spending Account for dependent care expenses.

During the enrollment process, you must carefully consider your health and child/dependent care needs and estimate predictable expenses you will incur during the Plan Year. Important - any contributions to these accounts that are not used for eligible expenses incurred during the Plan Year will be forfeited. Set aside dollars only for those expenses you know you will incur. Plan carefully.

For those employers who offer a Roll-Over Option, employees participating in the Health Care Spending Account may carryover up to $500 in unused funds into 2015. These funds will automatically carryover to 2015 if you are still in the plan as of the last day of the 2014 plan year.

You may not change your contribution during the Plan Year except in the case of a qualifying status change (as described earlier in this summary). Requested election changes must be submitted in writing to the Human Resources/Benefits Office within 31 days of the qualifying status change and all approved election changes must be on account of or corresponding with a change in status that affects eligibility for coverage under an employer’s plan.

Retirement Concerns
The Defined Contribution Pension Plan retirement benefits are based on the dollars contributed to the plan over your total years of employment.

These contributions may be based on your taxable wages which are reduced by your participation in the Flexible Benefit Plan. However, you may be able to increase your voluntary retirement plan contributions to compensate for this reduction in contributions and reduction in future retirement benefits.

Public Employee Retirement Association (PERA) contributions are not paid on any dollars re-directed through participation in the Flexible Benefit Plan. PERA retirement benefits are based on your highest average salary. If you are within your final three years of employment under PERA, you may want to elect after-tax payments for insurance premiums and decline participation in the spending accounts. Please contact your Human Resources/Benefits Office for additional information.

REIMBURSEMENT GUIDELINES

PayFlex Systems USA, Inc. is your Flexible Benefit Plan Administrator (except for Fort Lewis College). Check with your Human Resources/Benefits Office regarding administration fees for participation in the Flexible Benefit Plan Spending Accounts.

For those Employers who offer the debit card, Employees participating in a Health Care Spending Account may request a PayFlex MasterCard which will be credited with their plan year elected amount. This card can be used at most qualified health merchants; for example, pharmacies, doctor’s offices, dental offices, vision centers, etc. When purchasing services or items with your PayFlex card, you may be required to submit receipts to show these purchases are qualified expenses. This is an IRS requirement.
Spending account reimbursement checks will be written to you personally and mailed to your home address.

Health Care Spending Account Required Documentation
You must submit a copy of your provider statement or Explanation of Benefits (EOB) from the insurance carrier along with your signed claim form when submitting for reimbursement. The following is a list of acceptable documentation:

- The provider statement or EOB must include the date of service, family member for whom the service was provided, and documentation that the expense was not paid by an insurance plan
- Eligible expenses cannot be paid by an insurance company or other company spending plan
- Expenses must be incurred during the Plan Year, while you are an active Participant in the plan
- Prescription tags or statement from pharmacy. Cash receipts are not acceptable.
- Itemized receipt from store showing over-the-counter qualified expense. Receipt must show name of item purchased, date, who from and amount.

To be reimbursed for mileage expenses, including driving Dependents to and from medical appointments, submit your vehicle odometer readings, with the starting and ending mileage and the points of travel (where you traveled to and from). Include the name of the family member requiring treatment, the reason and the date of the visit. Sign and date the claim form, then submit it with the proper documentation for reimbursement.

Expenses reimbursed in the Flexible Benefit Plan cannot be claimed as a deduction on your tax return.

Reminder: The definition of qualified medication expenses for purposes of Flexible Spending Accounts is limited to prescribed medications and insulin. Prescribed medications include medications that are also available over the counter as long as participants have prescriptions from their physicians.

Dependent Care Spending Account Required Documentation
Your signed claim form must be accompanied by an itemized statement from the provider. The statement must include the following information:

- name of the Dependent
- type of service rendered
- name of the provider
- amount charged
- date(s) of service
- Social Security number or Tax ID number of the provider

For your convenience, claims can be submitted electronically at www.healthhub.com.

For questions, call PayFlex Systems USA:

Telephone: .................................................................................................................. 1-800-284-4885
Claims Fax: .................................................................................................................. 1-402-231-4310
or 1-855-703-5305
Address: ...................................................................................................................... PO Box 3039
................................................................................................................................. Omaha, NE 68103
Website: ...................................................................................................................... www.healthhub.com

NOTE: This is only an overview of your Flexible Benefit Plan. Ask your Human Resources/Benefits Office for further details and explanations. If discrepancies are found, depend upon the plan document itself for accuracy.
LONG TERM DISABILITY INSURANCE

STANDARD INSURANCE

When a disability affects an Employee, benefit payments are available. With Long Term Disability (LTD) Insurance, a portion of your income is protected if you are unable to work because of a disability.

Schedule of Coverage

LTD Benefit is the lesser of the following:

- 66 2/3% of your pre-disability earnings to a maximum benefit of $7,000 per month; or
- 70% of your pre-disability earnings, reduced by deductible income (i.e., Social Security or PERA disability).

The benefit waiting period is 90 days. The minimum monthly payment is $100. Cost-of-living adjustment (COLA) is included.

The maximum pre-disability earnings are based on the last full day worked prior to the disability *. The Maximum Benefit Period is determined by your age when disability begins, as follows:

<table>
<thead>
<tr>
<th>Age</th>
<th>Maximum Benefit Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>61 or younger</td>
<td>to age 65, or to SSNRA(^1), or 3 years 6 months, whichever is longest</td>
</tr>
<tr>
<td>62</td>
<td>to SSNRA(^1) or 3 years 6 months, whichever is longer</td>
</tr>
<tr>
<td>63</td>
<td>to SSNRA(^1) or 3 years, whichever is longer</td>
</tr>
<tr>
<td>64</td>
<td>to SSNRA(^1) or 2 years 6 months, whichever is longer</td>
</tr>
<tr>
<td>65</td>
<td>2 years</td>
</tr>
<tr>
<td>66</td>
<td>1 year 9 months</td>
</tr>
<tr>
<td>67</td>
<td>1 year 6 months</td>
</tr>
<tr>
<td>68</td>
<td>1 year 3 months</td>
</tr>
<tr>
<td>69 or older</td>
<td>1 year</td>
</tr>
</tbody>
</table>

\(^1\)SSNRA = Social Security Normal Retirement Age

Exclusions

Preexisting Condition defined as treatment received during the 90-day period just before your coverage becomes effective.

Exclusion Period.......................................................................................................................................................... 12 months

Limitations

Chronic Fatigue Conditions................................................................................................................................. Yes
Limitation Period .................................................................................................................................................. 24 Months

Chemical and Environmental Sensitivities............................................................................................................. Yes
Limitation Period .................................................................................................................................................. 24 months

* The Definition of Disability is 24-months of your own occupation and after 24 months, it is any occupation until age 65 or SSNRA.
LONG TERM DISABILITY INSURANCE

Mental Disorders ............................................................................................................................ Yes
Limitation Period ............................................................................................................................ 24 months

Musculoskeletal and Connective Tissue Disorders ........................................................................... Yes
Limitation Period ............................................................................................................................ 24 months

Alcohol Use, Alcoholism or Drug Use ............................................................................................. Yes
Limitation Period: ........................................................................................................................... 24 months

Benefit Offsets
Social Security/Deductible Income
Social Security Offset: ..................................................................................................................... Full Offset

Salary Continuation Offset: ........................................................................................................... Sick Pay or other salary continuation payable to you by your employer, but not including vacation pay.

Survivor Benefit
In the event of your death while receiving long term disability benefits, a Survivor Benefit may be payable to your eligible survivor. Contact the Human Resources/Benefits Office for further details.

Filing a Claim
If you have a claim, notify the Human Resources/Benefits Office immediately. You will be required to show written proof of your disability. Claims should be filed on the appropriate forms. If you do not receive the appropriate forms within 15 days after you request them, you may submit your claim in a letter to the Human Resources/Benefits Office. The letter should include the date disability began and the cause and nature of the disability.

You have 90 days after the end of the benefit waiting period to file a claim. If you cannot do so, you must provide it to Standard as soon as reasonably possible, but not later than one year after the end of the 90-day benefit waiting period. If a claim is filed outside these time limits, your claim may be denied. These limits will not apply while you lack legal capacity.

For questions, call Standard Insurance Customer Service: ...................................................... 1-800-368-1135
Website............................................................................................................................... www.standard.com

NOTE: This summary is designed to answer some common questions about LTD coverage. It is not intended to provide a detailed description of the coverage. Ask your Human Resources/Benefits Office for further details and explanations. The controlling provisions of coverage are in the Plan Document. This summary and the certificate do not modify the Plan Document or coverage in any way.
**TRAVEL ACCIDENT INSURANCE**

**CHUBB**

**Coverage**
- 24-Hour Business Travel
- Medical Evacuation/Repatriation
- Travel Assistance Services

**Benefits**
The maximum benefit (Principal Sum) is $100,000 of Accidental Death and Dismemberment (Age Discrimination Employment Act Schedule is applicable). If the accidental injuries to the insured person result in death or dismemberment within 365 days of the date of the accident, the policy will pay as follows:

<table>
<thead>
<tr>
<th>Injury or Dismemberment</th>
<th>Policy Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of Life</td>
<td>The Principal Sum</td>
</tr>
<tr>
<td>Loss of Speech &amp; Hearing</td>
<td>The Principal Sum</td>
</tr>
<tr>
<td>Loss of Speech &amp; Loss of: One Hand, One Foot, Sight of One Eye</td>
<td>The Principal Sum</td>
</tr>
<tr>
<td>Loss of Hearing &amp; Loss of: One Hand, One Foot, Sight of One Eye</td>
<td>The Principal Sum</td>
</tr>
<tr>
<td>Loss of Both Hands, Both Feet, Sight</td>
<td>The Principal Sum</td>
</tr>
<tr>
<td>Loss of combination of any two: Hand, Foot, Sight of One Eye</td>
<td>The Principal Sum</td>
</tr>
<tr>
<td>Quadriplegia</td>
<td>The Principal Sum</td>
</tr>
<tr>
<td>Paraplegia</td>
<td>75% of Principal Sum</td>
</tr>
<tr>
<td>Hemiplegia</td>
<td>50% of Principal Sum</td>
</tr>
<tr>
<td>Loss of: Hand, Foot or Sight of One Eye (any one of each)</td>
<td>50% of Principal Sum</td>
</tr>
<tr>
<td>Loss of Speech or Hearing</td>
<td>50% of Principal Sum</td>
</tr>
<tr>
<td>Uniplegia</td>
<td>25% of Principal Sum</td>
</tr>
<tr>
<td>Loss of Thumb &amp; Index Finger of the Same Hand</td>
<td>25% of Principal Sum</td>
</tr>
</tbody>
</table>

**Additional Coverages Included:**
- Medical Evacuation/Repatriation – Unlimited
- Carjacking – 10% of Principal Sum
- Home Alteration or Vehicle Modification – 10% of Principal Sum each
- Coma – 1% of Principal Sum per month to a maximum of $100,000
- Psychological Therapy – 5% of Principal Sum
- Rehabilitation/Retraining – 5% of Principal Sum
- Seatbelt & Occupant Protection Device Coverage – 10% of Principal Sum each
- Travel Assistance Services & ID Theft Services
- Exposure & Disappearance
- Personal Excursion – Up to seven days

**Aggregate Limit of Insurance:** $1,000,000 per Accident

**NOTE:** The insurance coverage described above is in summary form only and is subject to the terms and conditions of the Policy. In the event of a discrepancy, the Policy will govern. Please read the Policy wording for complete terms and conditions, exclusions and complete coverage explanation.
Balance Billing – Out-of-network reimbursements are based on a maximum allowable fee schedule. If the provider’s charge exceeds the maximum allowable fee schedule amount, you pay the excess amount as out-of-pocket expenses.

Beneficiary – means the person or entity designated by the participant to receive any death benefits payable under the terms of any benefit plan.

CHEIBA Trust – The Colorado Higher Education Insurance Benefits Alliance Trust (CHEIBA Trust) is a benefit purchasing consortium and trust made up of Adams State University, Auraria Higher Education Center, Colorado School of Mines, Colorado State University - Pueblo, Colorado State University System and Colorado State University - Global Campus, Fort Lewis College, Metropolitan State University of Denver, University of Northern Colorado and Western State Colorado University.

CHEIBA Trust Committee – The Trust Committee was formed pursuant to Article III of the Colorado Higher Education Insurance Benefits Alliance Trust (CHEIBA Trust) Agreement. Each participating college shall designate one of its Employees to serve as a Trustee and member of the Trust Committee.

Copayment – a cost-sharing arrangement in which a covered person pays a specified charge for a specified service, such as $15 for an office visit. The covered person is usually responsible for the charge at the time the health care is rendered. Typical copayments are fixed or variable flat amounts for physician office visits, prescriptions or hospital services. Some copayments are referred to as coinsurance, with the distinguishing characteristics that copayments are flat or variable dollar amounts and coinsurance is a defined percentage of the charges rendered.

Coinsurance – the portion of covered health care costs for which the covered person has a financial responsibility, usually according to a fixed percentage. Often coinsurance applies after first meeting a deductible requirement.

Consolidated Omnibus Budget Reconciliation Act (COBRA) – is a federal law that, among other things, requires employers to offer continued health insurance coverage to certain Employees and their beneficiaries whose health insurance coverage has terminated.

Creditable Coverage – under the simplified method, a prescription drug plan is deemed to be creditable if it:
1) Provides coverage for brand and generic prescriptions;
2) Provides reasonable access to retail providers and, optionally, for mail order coverage;
3) It is designed to pay on average at least 60% of participants’ prescription drug expenses; and
4) Satisfies at least one of the following:

For plans that are not integrated (a plan that provides Rx benefits that are separate from the medical plan, i.e., does not share a common deductible):
   a) The prescription drug coverage has no annual benefit maximum or a maximum benefit payable by the plan of at least $25,000, or
   b) The prescription drug coverage has an actuarial expectation that the amount payable by the plan will be at least $2,000 per Medicare eligible individual in 2008.

For integrated plans (a plan where medical and Rx expenses are subject to the same deductible):
   a) For entities that have integrated health coverage, the integrated health plan has no more than a $250 deductible per year, has no annual benefit maximum or has a maximum annual benefit payable by the plan of at least $25,000 and has no less than a $1,000,000 lifetime combined benefit maximum.

Deductible - the amount of eligible expenses a covered person must pay each year from his/her own pocket before the plan will make payment for eligible benefits.

Drug Formulary – a listing of prescription medications which are preferred for use by the health plan and which will be dispensed through participating pharmacies to covered persons. This list is subject to periodic review and modification by the health plan. A plan that has adopted an “open or voluntary” formulary allows coverage for both formulary and non-formulary medications. A plan that has adopted a “closed, select or mandatory” formulary limits coverage to those drugs in the formulary.
**Federal Family and Medical Leave Act (FMLA)** – This Act requires an employer which employs 50 or more employees (within a 75-mile radius) to allow an employee who has been employed for at least 12 months by the employer and for at least 1,250 hours of service with such employer during the previous 12-month period, to take a total of 12 weeks of leave during any 12-month period, as defined by the employer for:
1) the birth of a child;
2) the placement of a child with the employee for adoption or foster care;
3) the care for a spouse, child or parent of the employee if the individual has a serious health condition; or
4) a serious health condition which prevents the employee from performing the function of his/her regular position.

**Flexible Spending Accounts** – tax-free accounts which allow Employees to set aside pre-tax dollars from their gross wages to later be reimbursed tax free for eligible expenses incurred during the Plan Year. Unclaimed dollars are forfeited to the employer. Accounts include a Health Care Spending Account for out-of-pocket health care expenses for the family and a Dependent Care Spending Account for dependent care expenses necessary to employment. There is also a pre-tax insurance payments process which allows Employees to use their pre-tax dollars to pay their share of all the CHEIBA Trust sponsored health-related insurance premiums.

**Generic Drug** – a chemically equivalent copy designed from a brand name drug whose patent has expired. A generic is typically less expensive and sold under a common or “generic” name for that drug (e.g., the brand name for one tranquilizer is Valium, but it is also under the generic name diazepam). Also called generic equivalent.

**Health Maintenance Organization (HMO)** - an entity that provides, offers or arranges for coverage of designated health services needed by Plan members for a fixed, prepaid premium. There are four basic models of HMOs: group model, individual practice association, network model and staff model. Under the federal HMO Act, an entity must have three characteristics to call itself an HMO: an organized system for providing health care or otherwise assuring health care delivery in a geographic area, an agreed upon set of basic and supplemental health maintenance and treatment services and a voluntary enrolled group of people.

**HIPAA** - HIPAA is the “Health Insurance Portability and Accountability Act of 1996”. HIPAA is federal legislation designed to improve the portability of health coverage, to make system administrative simplification changes and to protect privacy rights.

**In-Network Services** – health care delivered by a participating provider who has contracted with the health plan to deliver medical services to covered persons.


**Out-of-Network Services** – health care delivered by a non-participating provider who has not contracted with the health plan.

**Out-of-Pocket Costs / Expenses** – the portion of payments for health services required to be paid by the enrollee, including copayments, coinsurance and deductibles.

**Out-of-Pocket Limit** – the total payments toward eligible expenses that a covered person funds for himself/herself and/or Dependents: i.e., deductibles, copayments, and coinsurance, as defined per the contract. Once this limit is reached, benefits will increase to 100% for health services received during the rest of that calendar year. Some out-of-pocket costs (e.g., mental health, penalties for non-pre-certification, etc.) are not eligible for out-of-pocket limits.

**Plan Year** – the CHEIBA Trust Plan year is a calendar year.

**Point-of-Service (POS) Plan** – a health plan allowing the covered person to choose to receive a service from a participating or non-participating provider, with different benefit levels associated with the use of participating providers. Point-of-Service can be provided in several ways:
- an HMO may allow members to obtain limited services from non-participating providers;
- an HMO may provide non-participating benefits through a supplemental major medical policy;
- a PPO may be used to provide both participating and non-participating levels of coverage and access; or
- various combinations of the previous options may be used.

**Preferred Provider Organization (PPO)** – is a network of physicians and hospitals who have agreed to a set fee schedule, thereby saving money for the covered person.

**Primary Care Physician (PCP)** – a physician the majority of whose practice is devoted to internal medicine, family/general practice and pediatrics. A primary care physician is accountable for the total health services of enrollees, arranges referrals and supervises other care, such as specialist services and hospitalization.

**Trust or Trust Agreement** – refers to the CHEIBA Trust, as defined above.