

# A GUIDE TO YOUR BENEFITS

Benefit Plans Effective  
July 1, 2025 – June 30, 2026



# Welcome!

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At **Mapleton Public Schools**, we know the success of our students starts with you. To honor your dedication to the district’s mission, we are proud to offer you benefits to support you at every stage in your life.














Understanding your benefits and knowing how to use them is just as important as having access to them. Within this Benefits Guide you will find important information on the benefits available to you for the current plan year.

Please take a moment to review the benefits Mapleton Public Schools offers, then choose the options that are best for you and your family.

This guide contains only general and summary information; it should not be considered a replacement for the more detailed information set forth in certificates of coverage or master plan documents produced by each insurance company. Every care is taken to assure the accuracy of this guide; however, in the event of any conflict between this guide and information produced by each insurance company, the insurance company’s documents will be the final authority.

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## Who Is Eligible?

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Employees scheduled to work at least 20 hours per week (full-time equivalent of .50 or higher) are eligible for most benefits on the first of the month following date of hire. Benefits are effective on the first of the month following your date of hire. You may enroll your eligible dependents for coverage once you are eligible, which would include your legal spouse, civil union partner, and children up to 26.

**Note: You will be required to provide documentation to support dependent eligibility such as marriage license, birth certificate, etc.**



## Overview of CEBT

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### What Is CEBT?

The Colorado Employer Benefit Trust (CEBT) is a self-funded, governmental multiple employer trust that provides employee benefits to over 450 public entities, covering over 37,000 employees and dependents across the state of Colorado. The CEBT plan offers health, dental, vision, and life coverage to the participating groups.

### Who Is WTW?

Willis Towers Watson (WTW) is the broker/administrator for CEBT. It provides customer service for plan participants to obtain answers on any questions about claims and benefits at (303) 773-1373 or (800) 332-1168. WTW representatives can make periodic visits to the participating groups to answer questions. In addition, WTW markets for prospective new members and handles the eligibility and premium invoice process between CEBT and participating employers.

### What Are the Roles of Kaiser, UMR (United Healthcare), CVS Caremark, and Delta Dental?

CEBT contracts with these managed health care companies for claims processing and provider network access:

**UMR** provides third party claim payment services and access to the **United Healthcare** provider networks for CEBT members who have medical coverage.

**Kaiser** provides third party claim payment services and access to the Kaiser provider networks for CEBT members who have medical coverage.

**CVS Caremark** provides the pharmacy payment and access to their provider network for CEBT members who have medical coverage using the United Healthcare provider network.

**Delta Dental of Colorado** provides third party dental claim payment services and access to their Dental PPO and Premier networks.

Most day-to-day correspondence (e.g. Explanation of Benefits, information requests, etc.) will come from UMR (United Healthcare) or Kaiser Permanente. Additionally, you will receive ID cards from UMR (United Healthcare) or Kaiser Permanente, CVS Caremark, and Delta Dental.

## **Need Help with a Claim?**

CEBT has a team of 10 customer service representatives to assist CEBT clients with benefits questions, housed right here in WTW offices. Their hours of operation are Monday through Friday from 7:30 am to 4:30 pm (except Friday, when they close at 4:00 pm.) If you need assistance in any of the following areas, please call the customer service line at **(303) 773-1373**:

- Benefit Information
- Claim Resolution
- Claim Status
- Explanation of Benefits
- Deductibles
- Ordering ID Cards

## **The CEBT Mobile App**

### *Benefits at Your Fingertips*

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The CEBT Mobile App provides simple, convenient access to your health care benefits on-the-go, where you can:

**Enroll in Benefits:** Enroll in your benefits, view current plans and dependents, download benefits summaries, and process open enrollment changes due to qualifying life events.

**Find a Provider:** Explore in-network providers and find information on CEBT's valued partners.

**View and Order ID Cards:** Keep a digital version of your ID cards handy, access or print your digital ID cards, and order new ones if necessary.

**Connect with Customer Service:** Ask a CEBT customer service representative about your benefit or claim questions by opening a case.



## Key Benefit Terms

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**Benefit Year:** The 12 months over which the benefits are paid and accumulated. The deductible and out-of-pocket maximums are accumulated over the Benefit Year and are reset to zero at the beginning of the next Benefit Year. For CEBT, the benefit year is January 1 – December 31.

**Plan Year:** The 12 months over which the plan you choose is in force. The plan year runs from July 1 – June 30.

**Deductible:** The amount you owe for health care services before your health insurance or plan begins to pay. *(For example: John has a health plan with a \$1,500 annual deductible. He falls off his roof and needs three knee surgeries; the first is \$800. Because John hasn't paid anything toward his deductible this year, he is responsible for 100% of his first surgery. \$800 is applied to his deductible.)*

**Copay:** A fixed amount you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service. The copay does not apply towards meeting the deductible but does count towards the out-of-pocket maximum.

**Co-Insurance:** Your share of the costs of a covered health service, calculated as a percent (for example, 20%) of the allowed amount for the service. You pay co-insurance after you have met any deductible you owe. *(For example: John's second surgery costs \$3,200. Because he's paid \$800 of his \$1,500 annual deductible, John is responsible for the first \$700 to meet his deductible. His plan will then cover 80% of the remaining cost, for a total of \$2,000 [ $\$2,500 \times 80\%$ ].)*

**Out-Of-Pocket Maximum (OOPM):** The most you pay in a calendar year before your health plan begins to pay 100% of the allowed amount.

Items that count towards the out-of-pocket maximum:

- Copays
- Deductibles
- Co-insurance payments

Items that DO NOT count towards the out-of-pocket maximum:

- Your premium
- Balance-billed charges
- Charges your plan does not cover (e.g. plastic surgery, excluded services, etc.)

**Example:** John's third surgery costs \$12,000; his plan has a \$4,000 OOPM. Because John already paid \$2,000 toward his OOPM for his first two surgeries, he only needs to spend \$2,000 before he hits his OOPM (\$4,000 - \$2,000). The plan pays the remaining \$10,000 (\$8,000 - \$2,000).

**In-Network:** Doctors, clinics, hospitals, and other providers with whom the health plan has an agreement to care for its members. Health plans cover a greater share of the cost for in-network health providers than for providers who are out-of-network.

**Out-Of-Network:** A health plan will cover treatment for doctors, clinics, hospitals, and other providers who are out-of-network, but members will pay more out-of-pocket to use out-of-network providers than for in-network providers.

**Primary Care Physician (PCP):** A physician who provides the first contact for a person with a health concern as well as continuing care for varied medical conditions, not limited by cause, organ system, or diagnosis.

**Flexible Spending Account (FSA):** An account employees put money into that they can then use to pay for certain out-of-pocket health care costs. You don't pay taxes on this money, which means you'll save an amount equal to the taxes you would have paid on the money you set aside.

**Explanation of Benefits (EOB):** A statement sent by a health insurance company to covered individuals, which explains the medical treatments and/or services that were paid on their behalf.

**Formulary:** A list of prescription drugs covered by the health plan.

**U&C – Usual and Customary:** The amount that the plan allows for a specific procedure or service. Also known as R&C (Reasonable and Customary). The member can be billed for these charges.

**Balance Billing:** When a provider bills you for the difference between the provider's charge and what your health plan pays. A participating provider contractually cannot balance bill you for covered services. Balance billed amounts do not apply toward your deductible or OOPM.



## Medical

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**Mapleton Public Schools** is committed to providing you and your family with high-quality, affordable, benefits options. We care about your health and well-being and want to have the tools and resources to make the best choices for your medical care.

You will have the options to choose from three different medical plan options **KP-HMO 30, KP-DHMO 1500, PPO5** offered through the Colorado Employer Benefit Trust (CEBT). Each plan includes comprehensive health care benefits, including free preventive care services and coverage for prescription drugs. These plans use the Kaiser Permanente and United Healthcare Choice Plus network. This is the network of doctors you will want to stay within to access your in-network benefits.

Before you enroll in medical coverage, take some time to fully understand how each plan works. The tables below summarize the benefits of each medical plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

### **Before You Choose a Plan, Consider This:**

- Do you prefer to pay more for medical out of your paycheck but less when you need care?
- What planned medical services do you expect to need in the upcoming year?
- Do you or your covered dependents take any prescription medications regularly?



### **Kaiser HMO Plan**

On a Kaiser HMO plan, you can only receive coverage for in-network services. Each service requires a copay until you reach the out-of-pocket maximum. Once you have met your out-of-pocket maximum, the plan will pay 100% for covered services.

### **Kaiser DHMO Plan**

On a Kaiser DHMO Plan you will pay a copay for certain services like office visits, specialist visits, and other smaller ticket services. Higher cost services such as inpatient hospital stays, outpatient hospital care, and advanced imaging are subject to meeting the full deductible first and then the plan will help pay the remaining portion of the cost through coinsurance. After the out-of-pocket maximum has been met, the plan will begin to pay 100% for covered services. Benefits are eligible with in network providers only.

### **PPO Plan**

On a PPO Plan (Preferred Provider Organization), you will pay a copay for certain services like office visits, specialist visits, and other smaller ticket services. Higher cost services such as inpatient hospital stays, outpatient hospital care, and advanced imaging are subject to meeting the full deductible first and then the plan will help pay the remaining portion of the cost through

coinsurance. After the out-of-pocket maximum has been met, the plan will begin to pay 100% for covered services.

Medical Base Plan	KP-HMO 30	KP-DHMO 1500	PPO5 (United Healthcare)
Network	Kaiser Permanente	Kaiser Permanente	United Healthcare Choice Plus
Office Visit (Primary   Specialty)	\$30 Copay   \$45 Copay	\$40 Copay   \$40 Copay	\$45 Copay   \$45 Copay
Deductible (Single   Family)	Copay where indicated	\$1,500   \$3,000 *Embedded	\$2,500   \$5,000 *Embedded
Coinsurance (In   Out)	In Network Only	20% In Network Only	20% In   *40% Out
Out of Pocket Single (In   Out)	\$4,000	\$4,000	\$4,500   \$9,000
Out of Pocket Family (In   Out)	\$8,000	\$8,000	\$9,000   \$18,000
Inpatient Hospital	\$750 Copay	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max
Outpatient Hospital	Plan Hospital \$500 Copay   Amb Surg Center \$250 Copay	Deductible + 20% to OOP Max   Amb Surg Center \$500 Copay	Deductible + 20% to OOP Max
Rx Retail	Generic \$20 Preferred \$40 Non-Preferred \$60 Specialty 20% coins up to \$250	Generic \$20 Preferred \$40 Non-Preferred \$60 Specialty 20% coins up to \$250	Generic \$20 Preferred \$40 Non-Preferred \$60
Rx Mail Order	2 X Copay	2 X Copay	2 X Copay
Preventative Visit	Covered 100%	Covered 100%	Covered 100%
Chiropractic	\$30 Copay 20 Visits per year	\$40 Copay 20 Visits per year	*\$45 Copay 20 Visits per year
Teladoc	N/A	N/A	Covered 100%
Telehealth	Covered 100%	Covered 100%	\$45 Copay
Advanced Imaging	\$200 Copay	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max

Medical Base Plan	KP-HMO 30	KP-DHMO 1500	PPO5 (United Healthcare)
X-ray	Diagnostic \$0 Copay   Therapeutic \$40 Copay	Deductible + 20% to OOP Max	\$45 Copay office setting   Outpatient setting Deductible + 20% to OOP Max
Lab	Covered 100%	\$0 Copay office setting   Outpatient setting Deductible + 20% to OOP Max	\$45 Copay
Urgent Care	\$50 Copay	\$40 Copay	\$75 Copay
Emergency Care	\$250 Copay	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max

\*Please see the next page for **Cost of Benefits**

## Medical Plan Disclosures

This comparison of coverage is intended only as a general description for the principle in network features of the benefit plans. If there are questions about a particular benefit or the coverage tier, please refer to the full plan document that is posted on the [www.cebt.org](http://www.cebt.org) website for specific coverage details.

\*Charges are subject to Usual & Customary (U&C). These charges are considered in excess of the Reasonable Reimbursement, the Recognized Amount, the Usual and Customary charge, the Negotiated Rate, or the fee schedule. Exclusions under this category do not apply to payments that may be required under the No Surprises Act.

Preventative Services – will be processed following the Federal Patient Protection and Affordable Care Act. For more information on these services go to <https://www.cebt.org/benefit-booklets>  
 Embedded - Under this deductible definition, any single member of a family doesn't have to meet the full family deductible for the after-deductible benefits to kick in. Once they meet the individual deductible, plan benefits will start to pay.

Non-Embedded - Also referred to as an aggregate deductible. Under this arrangement, the total family deductible must be paid out-of-pocket before health insurance starts paying for the health care services incurred by any family member. Usually applies in High Deductible Health plan. The individual deductible doesn't apply if there are multiple people covered by the plan (Employee +1, Employee + Spouse, Family Coverage, etc.)

PPO Note: Combination of PPO and Non PPO out of pocket limit will never exceed the Non PPO out of pocket limit.

PPO Plan deductibles fall under the definition of an Embedded deductible where any single member of a family doesn't have to meet the full family deductible for the after-deductible benefits to kick in. Once they meet the individual deductible, plan benefits will start to pay



# The Cost of Your Benefits

Below, you will find the **semi-monthly** costs for medical, dental, and vision insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Coverage Level	KP-HMO 30	KP-DHMO 1500	PPO5 (UHC)	Dental	Vision Option 1	Vision Option 2
Employee Only	\$124.50	\$53.50	\$73.00	\$0.00	\$5.09	\$6.88
Employee + Spouse	\$403.50	\$254.50	\$295.50	\$17.00	-	-
Employee + Child(ren)	\$333.50	\$202.00	\$238.50	\$28.50	-	-
Employee + Family	\$557.00	\$358.50	\$413.00	\$44.00	\$10.94	\$14.78



# Prescription

## Kaiser Permanente

If you are enrolled in one of the Kaiser plans **KP-HMO 30 and KP-DHMO 1500**, Kaiser will manage your prescriptions. Most Kaiser Permanente medical offices house primary care, laboratory, x-ray, and pharmacy services all under one roof, so you can visit your physician and manage many of your other needs in a single trip. You will not receive a separate pharmacy ID card because your medical card will also be your pharmacy ID card.

Prescription Drugs Retail: 30-Day Supply	Prescription Drugs Mail Order: 90-Day Supply
\$20 Copay – Generic Brand	\$40 Copay – Generic Brand
\$40 Copay – Preferred Brand	\$80 Copay – Preferred Brand
\$60 Copay – Non-Preferred Brand	\$120 Copay – Non-Preferred Brand
Specialty Drugs 20%	Specialty Drugs 20%

## Pharmacy and Other Services

You have many ways to fill and manage prescriptions when it's most convenient for you:

- **Prescription Delivery:** Get most prescriptions delivered within a few days with no shipping costs. You can fill them online at [kp.org](http://kp.org), through the mobile app, or by calling the Kaiser Permanente pharmacy at **(866) 523-6059** (TTY **711**), or at [kp.org/refill](http://kp.org/refill).
- **In Person:** Fill prescriptions at any Kaiser Permanente medical office pharmacy. Order refills online for pickup at [kp.org/refill](http://kp.org/refill). Eligible members can use affiliated pharmacies.
- **By Phone:** Each Kaiser Permanente medical office has a 24-hour refill phone number. You can find the number under “Pharmacy Services” on each medical office’s page at [kp.org](http://kp.org).
- **Same-Day/Next-Day Delivery:** Request same-day/next-day delivery of your prescriptions for a flat fee. Simply call **(888) 626-0454** to check for eligibility. Same-day deliveries must be within 15 miles of a participating pharmacy.
- **Manage Prescriptions and Learn More:** To manage your prescriptions and learn more about Kaiser Permanente pharmacy services, visit [kp.org/pharmacy](http://kp.org/pharmacy).



# Prescription

## CVS Caremark

CVS Caremark is the vendor for prescriptions on the CEBT United Healthcare plan **PPO5**. CVS is not the only pharmacy you have access to – you can use King Soopers, Safeway, Walmart, Walgreens, etc. To view commonly prescribed and specialty medications or learn about your pharmacy benefits, visit the [CVS Caremark](#) page through the CEBT website.

For a 90-day mail order supply of maintenance medications (blood pressure, cholesterol, etc.), call CVS at (866) 885-4944 or have your doctor send the prescription to the CVS mail order pharmacy. You receive a 90-day supply for the cost of a 60-day supply (three months for the price of two!).

Prescription Drugs Retail: 30-Day Supply	Prescription Drugs Mail Order: 90-Day Supply
\$20 Copay (Generic Brand)	\$40 Copay (Generic Brand)
\$40 Copay (Preferred Brand)	\$80 Copay (Preferred Brand)
\$60 Copay (Non-Preferred Brand/Specialty)	\$120 Copay (Non-Preferred Brand/Specialty)

## Six Tips to Save Time and Money on Medications

- **Register at Caremark.com.** Stay up to date on new and unique ways to save.
- **Use in-network retail pharmacies.** Network pharmacies are included in your prescription plan to keep costs down. If you fill prescriptions out-of-network, you pay 100% of the cost. Find a network pharmacy before you fill prescriptions at **Caremark.com**.
- **Know which medications are covered.** Your plan’s list of covered medications can help indicate the most cost-effective options. Find what your plan covers at **Caremark.com**.
- **Use the “Check Drug Cost” tool on Caremark.com.** Compare your medications side-by-side to see where you could be saving.
- **Choose “Delivery by Mail” or “Pick Up.”** We deliver your 90-day supply with no-cost shipping and tracking status updates in safe, discreet packages that are tamper-proof, weather-proof, and temperature-controlled. Alternatively, you can pick up prescriptions at any CVS Pharmacy. Either way, you experience the same quality, price, and convenience.



# Dental Plan B

Regular dental exams and cleanings allow for early detection of dental issues before they become painful and expensive. Maintaining healthy teeth and gums can prevent tooth decay and contribute to your overall health.

CEBT uses the Delta Dental network. You can access three different network levels: **PPO Dentist**, **Premier Dentist**, and **Non-Participating Dentist**. Although you can visit any dentist of your choosing, it's in your best interest to find a Delta Dental provider (PPO dentist) to receive the best benefits, savings, discounts, and protection from balance-billing for covered services.

Official plan documents can be found on the [Benefits Booklets](#) page on the CEBT website. Locate a Delta Dental network dentist and learn about the different network levels at [deltadental.com](http://deltadental.com).

Description	Coverage
Annual Max	\$1,500
Deductible (Single   Family)	\$50   \$150
Preventative Services	Covered 100%   routine exams and cleanings two times per calendar year, bitewing x-rays once per calendar year, full mouth x-rays eligible once in a 5-year period
Basic Services	Covered 80%   emergency treatment, space maintainers, simple extractions, anesthesia and restorative fillings, oral surgery, endodontics, periodontics, root canal
Major Services	Covered 50%   crowns, partial or full dentures, implants
Orthodontia Services	Covered at 50%   Lifetime max of \$1,500 (includes dependent children through age 19)

## Prevention First

Delta Dental knows that regular visits to the dentist improve your oral and overall health. With their exclusive PREVENTION FIRST program, diagnostic and preventive visits will not count against your annual maximum, so your benefits go further by extending your annual maximum dollars.

## Right Start 4 Kids (RS4K)

A plan design enhancement that removes most of the cost barriers to dental care by providing coverage for children up to their 13<sup>th</sup> birthday at 100% coinsurance for diagnostic, preventive, basic, and major services with no deductible, when seeing in-network providers.\*

*\*Adult coinsurance levels apply for out-of-network providers. Orthodontic services are available but not eligible for the RS4K 100% coverage level.*



# Vision Plan

Mapleton Public Schools offers vision benefits through VSP, which provides coverage for routine eye exams and pays for all or part of the cost of glasses or contact lenses. You can find a list of local, in-network providers at [VSP.com](http://VSP.com)

*Even with perfect vision, an annual eye exam is important. From an eye exam, doctors can find signs of high blood pressure, diabetes, and 200+ other major diseases.*

## Carrier

Carrier   Network	VSP
Benefit Frequency (Option 1 & 2)	Exam eligible once every plan year Lenses and frames eligible every plan year 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last Well Vision Exam. For contact lens rebates, lens satisfaction guarantees, and more offers go to <a href="http://vsp.com/offers">vsp.com/offers</a> for details.
Routine Exam (Option 1 & 2)	\$10 Copay

## Lenses

Lenses (Option 1 & 2)	Per Pair
Single	\$25 Copay
Bifocal	\$25 Copay
Trifocal	\$25 Copay
Frames (Option 1 & 2)	\$175 Allowance
Contacts (Option 1 & 2)	\$175 Allowance
ENHANCEMENT (Option 2 ONLY)	<b>Members can choose on of the following (Included in prescription glasses):</b> An additional \$100 frame allowance, or fully covered premium or custom progressive lenses, or fully covered light-reactive lenses, or fully covered anti-glare coating, or an additional \$50 contact lens allowance. Applies once every plan year.

*Exclusions: Benefits covered under Worker's Compensation Act, surgery or medical treatment of eyes, replacement of lost, stolen, or broken lenses and/or frames, services, and supplies for which you or your dependent are not required to pay, services and supplies are not listed. This is only intended to highlight some of the pertinent functions of the plan and is not a comprehensive picture of the plan's provisions.*



## CEBT Value Added Benefits

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The benefits below are available to CEBT members enrolled in a medical plan. **These benefits are not eligible for those enrolled in a Kaiser plan.** To learn more, visit the Partners/Providers page on [cebt.org](http://cebt.org) or contact customer service at (303) 773-1373.

### Lantern

Lantern (previously known as SurgeryPlus) is a supplemental benefit for non-emergency surgeries that provides high-quality care, concierge-level member service, and lower costs. CEBT wants members to get the best care possible and will limit or waive member's out-of-pocket costs if you use Lantern.

*NEW! Infusion Care through Lantern, coming July 1*

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Lantern infusion care offers lower rates for in-home or ambulatory infusion treatments with no cost share on PPO plans. Members receive personalized support from a clinical care team throughout their infusion therapy.

### Teladoc

Teladoc provides 24/7/365 access to U.S. board certified doctors through convenient phone or video consults for members on the **PPO5**. It's an affordable alternative to costly urgent care and ER visits when you need immediate care. CEBT pays for the full cost of the consult so there is no copay for members.

### Healthcare Bluebook

Healthcare Bluebook is a cost transparency tool allowing members to shop for healthcare and get rewarded. If a member uses the service and visits a green or fair price provider, they could receive a reward in the form of a debit card ranging from \$25-\$1,500.

### Omada

Omada is a virtual care program combining data-powered human coaching, connected devices, peer support, and tailored curriculum to help members achieve their health goals and make sustainable lifestyle changes. The digital care solution offers four programs that focus on pre-diabetes (prevention), diabetes, hypertension, and musculoskeletal issues.

### Cancer Resource Services

Following a cancer diagnosis, members can receive personal support from Cancer Resource Services (CRS) through UMR (United Healthcare.) Tenured oncology nurses provide guidance, direction, and support as well as access to quality Cancer Centers of Excellence (COE).

## Maternity Care Program

Whether members are considering having a baby or already expecting, UMR (United Healthcare) Maternity CARE can explain how to reduce your risk of complications and prepare you to have a successful, full-term pregnancy and a healthy baby. Call (888) 438-8105 to enroll.



## Life and AD&D Coverage

Life insurance is an important aspect of financial security, especially if others depend on you. Accidental Death & Dismemberment (AD&D) insurance is designed to provide a benefit to your designated beneficiary or beneficiaries in the event of accidental death or dismemberment.

**Mapleton Public Schools** provides Basic Life and AD&D Insurance and Dependent Life Insurance to all eligible employees at no cost to employees through The Standard.

### Life Insurance

This benefit is payable to the designated beneficiary upon the death of the insured.

### Accidental Death & Dismemberment Coverage

This insurance provides specified benefits for a covered, accidental bodily injury that directly causes dismemberment (i.e. the loss of a hand, foot, or eye). If death occurs from an accident, both the Life and the AD&D benefit would be payable.

Description	Benefit
Life / AD&D Benefit Amount	Admin – 2*Salary; max of \$350k Classified – 1.5*Salary; max of \$150k
Benefit Reduction	40% at age 65, 65% at age 70, 75% at age 75, 80% at age 80

### Supplemental Life and AD&D

Depending on your situation, you may want supplemental life coverage beyond basic life and AD&D insurance to protect those who depend on you financially. **Mapleton Public Schools** gives you the option to purchase supplemental insurance for yourself and your dependents through The Standard. (You must have supplemental coverage for yourself if you want to purchase it for

your dependents.) The rates are age-banded with benefits reducing at age 65. Refer to the voluntary life booklet from your employer to learn more and see costs for this coverage.

**Employee:** \$10,000 increments up to Guarantee Issue amount: \$150,000

**Spouse:** \$5,000 increments up to Guarantee Issue amount: \$30,000

**Dependent children:** \$20,000

## Disability Coverage

Mapleton Public Schools provides long-term disability (LTD) insurance through **The Standard** to all benefit-eligible employees.

**LTD insurance** is designed to help you meet your financial needs and provide financial protection for insured members by paying a monthly benefit in the event of a covered disability.

### Long Term Disability Insurance (LTD)

#### Administrator and Licensed Tier

Description	Benefit
Benefit Amount (monthly)	60% of the first \$8,333 of monthly pre-disability earnings (reduced by deductible income)
Monthly Minimum Benefit	\$100 or 10 percent of the Long Term Disability benefit before reduction by deductible income, whichever is greater
Monthly Maximum Benefit	\$5,000
Benefit Waiting Period	30 days
Premiums Paid By	Mapleton Public Schools

## Classified Tier

Description	Benefit
Benefit Amount (monthly)	60% of the first \$4,167 of monthly pre-disability earnings (reduced by deductible income)
Monthly Minimum Benefit	\$100 or 10 percent of the Long Term Disability benefit before reduction by deductible income, whichever is greater
Monthly Maximum Benefit	\$2,500
Benefit Waiting Period	30 days
Premiums Paid By	Mapleton Public Schools



## Flexible Spending Accounts

**Mapleton Public Schools** offers flexible spending account (FSA) options—the health care FSA and the dependent care FSA—which allow you to pay for eligible expenses with pre-tax dollars. The FSAs are administered by **HealthEquity**.

Create an account at [www.HealthEquity.com/WageWorks](http://www.HealthEquity.com/WageWorks) to check your account balance(s), calculate tax savings, view eligible expenses, download forms, view transaction history, and more.

### How Does an FSA Work?

You decide how much to contribute to each FSA on a plan-year basis up to the maximum allowable amounts. Your annual election will be divided by the number of pay periods and deducted evenly on a pre-tax base from each paycheck throughout the year.

You will receive a debit card from HealthEquity which can be used to pay for eligible healthcare expenses at the point of service. If you do not use your debit card, or if you have dependent care expenses to be reimbursed, submit a claim form and a bill or itemized receipt from the provider to HealthEquity. Keep all receipts in case HealthEquity requires you to verify the eligibility of a purchase.

## Health Care FSA

The Health Care FSA allows you to set aside money from your paycheck on a pre-tax basis (before income taxes are withheld) to pay for eligible out-of-pocket expenses, such as deductibles, copays, and other health-related expenses that are not paid by the medical, dental, or vision plans. Over-the-counter (OTC) medications are not eligible for reimbursement without a prescription. You may contribute up to the IRS maximum **(\$3,300)** for the **2025** plan year. Up to \$660 in unused healthcare FSA contributions can be carried over into the next plan year starting July 1, 2025.

## Dependent Care FSA

The Dependent Care FSA allows you to set aside money from your paycheck on a pre-tax basis for daycare expenses to allow you and your spouse to work or attend school full-time. Eligible dependents are children under 13 years of age, a child over 13, a spouse, or an elderly parent residing in your house who is physically or mentally unable to care for himself or herself. Examples of eligible expenses are: daycare facility fees, before-and-after school care, and in-home babysitting fees (income must be reported by your care provider).

You may contribute up to the IRS maximum **(\$5,000)** to the dependent care FSA for the 2025 plan year if you are married and file a joint return or if you file a single or head of household-return. If you are married and file separate returns, you can each elect half of the IRS maximum for the 2026 plan year.



## Employer Specific Benefits

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**Additional advantages that come with being a part of the Mapleton family include:**

**Affordable child care** through Mapleton's Early Childhood Education Program. Contact Mapleton's ECE department for enrollment and tuition information, 303.853.1784.

**Tuition discounts** for continuing education at participating colleges and universities.

**Teacher mini-grants** available through the [Mapleton Education Foundation](#).

Opportunities for **student loan forgiveness**.

**First-time home buyer benefits** and mortgage programs for educators.

**Discounted cell phone and data plans** (present your badge to your cell phone provider for more information.)

**Hyland Hills** Recreation Center - We proudly partner with the Hyland Hills Recreation District to offer staff and their families discounted gym memberships and programming.

**Tickets at Work** Through Tickets at Work you have access to exclusive savings on:

Health and wellness products and memberships

Food and wine delivery

Electronics and apparel

Financial and educational services

Home goods and home office supplies

Flowers and gifts

Attractions, shows, concerts and sporting events

And so much more!

**It's cost-free and simple to enroll, just go to [www.ticketsatwork.com](http://www.ticketsatwork.com).** Use our company code to create an account: **MAPLETONSCHOOLS**



## CEBT Mental Health Benefits

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To learn more about these benefits, visit the [Partners/Providers](#) page on [cebt.org](http://cebt.org) or contact customer service at (303) 773-1373.

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

AllOne Health (previously known as Triad) is your Employee Assistance Program offering six free counseling sessions (per year, per incident) for CEBT members and dependents ages 6 to 26. Common reasons to be seen include divorce, parenting, relationships, grief, and conflict. Additionally, AllOne offers six free life coaching sessions, legal review, and financial counseling. This benefit is available to all full-time employees.

### **Modern Health**

Modern Health is a comprehensive, personalized mental health care platform offering self-guided, community-based, and one-on-one support for members (and dependents ages 6+) who are enrolled in a CEBT medical plan. Members have access to eight therapy and eight coaching sessions per calendar year, plus unlimited access to Modern Health digital resources.

## Talkspace

Talkspace is an online therapy tool for members enrolled in a United Healthcare medical plan. You can find a therapist through the online matching tool and start your first appointment within hours. Choose between live, face-to-face video visits or messaging your therapist. Messaging is available five days a week to ensure you can get the care you need no matter your schedule.



## Kaiser Value Added Benefits

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If you are enrolled in a Kaiser plan you have access to these additional benefits. To learn more, visit the Partners/Providers page on [cebt.org](http://cebt.org) and select "Kaiser Permanente," or click [here](#) for more information.

## Virtual Care

Kaiser Permanente members can get care from virtually anywhere. Save a trip to the doctor's office by scheduling a phone or video visit with your doctor or mental health specialist.

Phone or video visits can be scheduled with your primary care provider or another doctor, often the same day, for many common conditions.

You make the call from the comfort and convenience of home, work, or on the go. Visit [kp.org/getcare](http://kp.org/getcare) for all the convenient virtual care options available at no additional cost.

## Wellness Apps

Kaiser Permanente members have access to three different emotional wellness apps available at no cost.

### *Calm*

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**Calm** is the number one app for meditation and sleep. This app gives access to guided meditations, sleeps stories, and mindful movement videos.

### *Headspace*

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**Headspace** offers live, text-based emotional support coaching available 24/7, sleepcasts and focus playlists, meditation and mindful exercises, and guided programs for managing stress and improving sleep.

### *myStrength*

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**myStrength** offers personalized programs designed to help you set mental health goals, learn coping skills, and track your progress over time to ensure positive changes.

Visit the [Self Care Apps](#) from Kaiser Permanente to learn more.

## Additional CEBT Benefits

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To learn more about these benefits, visit the Partners/Providers page on [cebt.org](http://cebt.org) or contact customer service at (303) 773-1373.

### **Via Benefits**

Via Benefits offers a post-employment benefit concierge service to assist former employees that have terminated (or are planning to terminate) from CEBT coverage with enrolling in medical, pharmacy, dental, and/or vision coverage.

Plans offered include Pre-65 plans from the individual marketplace as well as Post-65 Medicare Advantage plans and Medicare Supplemental plans. Former employees will now have more options and flexibility to choose coverage that is right for them, secure long-term stability, and unlock potential for cost savings. This service is available at no cost to you.

### **Travel Assistance**

The unexpected can happen on the road: passports get lost or stolen or lost; unforeseen events or circumstances derail travel plans; medical problems surface at the most inconvenient times.

Travel Assistance can help you navigate these issues and more at any time of the day or night. You and your spouse are covered with Travel Assistance — and so are your dependents through age 25 — with your group insurance from Standard Insurance Company (The Standard).





## Contact Information

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For questions about your benefits or the material in this guide, please contact Human Resources:

**Robin DeCarlo - Benefits Specialist**

**Phone: (303) 853-1004**

**Email: [decarlor@mapleton.us](mailto:decarlor@mapleton.us)**

### **Medical, Dental, Vision, Life/AD&D - CEBT Customer Service**

<b>Member Services</b>	(303) 773-1373 or (800) 332-1168
<b>Website</b>	<a href="http://www.cebt.org">www.cebt.org</a>

### **Medical - Kaiser Permanente**

<b>Member Services</b>	(303) 338-3800 or (800) 632-9700
<b>Website</b>	<a href="http://www.kp.org">www.kp.org</a>
<b>Appointments &amp; Advice</b>	(303) 338-4545
<b>Mail Order Pharmacy</b>	(866) 523-6059

### **CVS Caremark**

<b>Mail Order</b>	(866) 885-4944
<b>Website</b>	<a href="http://www.caremark.com">www.caremark.com</a>

### **Teladoc**

<b>Member Services</b>	(800) Teladoc or (800) 835-2362
<b>Website</b>	<a href="http://www.Teladoc.com/CEBT">www.Teladoc.com/CEBT</a>

## Healthcare Bluebook

Member Services	(800) 341-0504
Access Code	CEBT
Website	<a href="http://www.healthcarebluebook.com/cc/cebt">www.healthcarebluebook.com/cc/cebt</a>

## Lantern *(formerly SurgeryPlus)*

Member Services	(855) 200-6675
Website	<a href="http://my.lanterncare.com">my.lanterncare.com</a>

## AllOne Health Employee Assistance Program (EAP) *(formerly Triad)*

Member Services	(877) 679-1100 or (970) 242-9536
Company Code	cebt
Website	<a href="http://www.triadeap.com">www.triadeap.com</a>

## Omada Health – Digital Disease Management Program

Member Services	(888) 409-8687
Website	<a href="http://www.go.omadahealth.com/cebt">www.go.omadahealth.com/cebt</a>

## UMR Cancer Resource Services (United Healthcare)

Member Services	(866) 494-4502
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## FSA – HealthEquity

Member Services	(877) 924-3967
Website	<a href="http://www.wageworks.com">www.wageworks.com</a>

## The Standard – Group Life and Disability

Long Term Disability	(800) 368-2859
Group Life and AD&D	(800) 628-8600
EAP	(888) 293-6948
Website	<a href="http://www.standard.com/contact-us">www.standard.com/contact-us</a>

## The Standard – Travel Assistance

Member Services	(800) 872-1414 (Phone) / (609) 334-0807 (Text)
Email	<a href="mailto:medservices@assistamerica.com">medservices@assistamerica.com</a>
Policy Number	645869

## Via Benefits

Pre-65 Website	<a href="http://www.marketplace.viabenefits.com/ColoradoPublicEmployers">www.marketplace.viabenefits.com/ColoradoPublicEmployers</a>
Post-65 Website	<a href="http://www.my.viabenefits.com/ColoradoPublicEmployers">www.my.viabenefits.com/ColoradoPublicEmployers</a>
Phone Number	(833) 414-1452

## Modern Health

Member Services	<a href="mailto:help@modernhealth.com">help@modernhealth.com</a>
Website	<a href="http://www.my.modernhealth.com">www.my.modernhealth.com</a>



# CEBT Health Plan Regulatory Notices

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Federal notice requirements obligate employers and health plan sponsors to supply benefit eligible employees with information on their rights, opportunities, and obligations regarding their health benefit plan. This information is available on the [CEBT website](#), and the notices listed include direct links to the documents for easy accessibility.

## Benefit Booklets

All Benefit Booklets can be found on our website at [cebt.org/benefit-booklets](http://cebt.org/benefit-booklets).

- **Summary Plan Description (SPD):** the full written plan document for each separate plan.
- **Summary of Benefits and Coverage (SBC):** a summary outlining the primary benefits of each separate plan as required by the Affordable Care Act.

## HIPAA Notice of Privacy Policy

This notice describes CEBT's policies and practices with respect to disclosing Protected Health Information (PHI). This notice can be found on our website at [cebt.org/resource-center](http://cebt.org/resource-center).

## COBRA General Rights Notice

This notice provides newly covered individuals with their rights to COBRA continuation coverage in the event their coverage should terminate. This notice can be found on our website at [cebt.org/resource-center](http://cebt.org/resource-center).

## Annual and Other Regulatory Notices

The Annual Notice is a booklet of compiled notices that are distributed annually to meet the employer and Plan Sponsor federal notice requirements. The notices included in this booklet are:

- Patient Protection Disclosure
- Women's Health and Cancer Rights Act
- The Newborns' and Mothers' Health Protection Act
- Genetic Information Nondiscrimination (GINA) Act
- Notice of Adverse Benefit Determination
- Notice of Final Internal Adverse Benefit Determination
- Notice of External Review Decision
- HIPAA Special Enrollment Notice
- Premium Assistance Under Medicaid and Children's Health Insurance Program (CHIP)
- COBRA Continuation of Coverage Rights
- HIPAA Notice of Privacy Practices
- Medicare Part D Notice of Creditable Coverage
- Marketplace Coverage Options

Other Regulatory Notices include:

- Section 1557-Nondiscrimination Notice
- CEBT 2022 No Surprise Billing Notice
- Medicaid and the Children's Health Insurance Program (CHIP) Notice



# Mapleton Public Schools

*This benefit summary provides selected highlights of the Mapleton Public Schools employee benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at the Mapleton Public Schools. All benefit plans are governed by master policies, contracts, and plan documents. Any discrepancies between information provided in this summary and the actual terms of the policies, contracts, and plan documents are governed by the terms of these policies, contracts, and plan documents. Mapleton Public Schools reserves the right to amend, suspend, or terminate any benefit plan, in whole or in part, at any time. The Plan Administrator has the authority to make these changes.*