



2024
Benefit
Guide

FOR

**THE BOULDER PUBLIC
LIBRARY DISTRICT**



PRESENTED BY FH INSURANCE



Good Things to Know

QUALIFYING EVENTS

A qualifying event is defined by the IRS to include:

- Change in marital status,
- Gain or loss of an eligible dependent, or
- Change in employment for you or your spouse that affects your benefits or eligibility for Medicare or Medicaid.

Benefit changes related to an IRS qualifying event must be submitted within 30 calendar days from the qualifying event date along with documentation supporting your change request.

ELIGIBILITY

All full-time regular employees working 30 hours or more per week and part-time employees working 20-29 hours per week are eligible to participate in the insurance plans on the first of the month following or coinciding with 30 days of employment.

CIGNA ELECTRONIC ID CARDS

Cigna will no longer mail out member ID cards. Member ID cards can be found by logging on to [MyCigna.com](https://www.MyCigna.com).

THE NO SURPRISES ACT

You are protected from balance billing for:

- Emergency services
- Certain services at a hospital or ambulatory surgical center in your plan's network

When you receive services from a hospital or ambulatory surgical center (places that perform outpatient surgeries) in your plan's network, certain doctors or specialists there may be out-of-network. In these cases, the most they may bill you is your plan's in-network cost-sharing amount. This applies to emergency medicine, anesthesia, pathology, radiology, laboratory, neonatology, assistant surgeon, hospitalist, or intensive services. These specialists cannot balance bill you and cannot ask you to give up your protections not to be balance billed.

If you think you've been wrongly billed, we can work with you to contact the Employee Benefits Security Administration (EBSA), the No Surprise Help Desk (NSHD) at 1-800-985-3059 or cms.gov/nosurprises or your State Regulator.

Cigna Medical Plans

IN-NETWORK BENEFITS

	HDHP/HSA Plan	Copay PPO Plan
Deductible	\$4,500 Single \$9,000 Family	\$1,250 Single \$2,500 Family
Coinsurance	100%	80%
Out of Pocket Maximum	\$4,500 Single \$9,000 Family	\$4,500 Single \$9,000 Family
<u>Preventive Care</u>	100% Covered	100% Covered
Office Visit	100% covered after deductible	\$25 copay
Specialty Doctor Office Visit	100% covered after deductible	\$50 copay
Emergency Room Visit	100% covered after deductible	80% covered after deductible
Urgent Care	100% covered after deductible	80% covered after deductible
Hospital Stay Cost	100% covered after deductible	80% covered after deductible
X-Rays and Labs	100% covered after deductible	100% covered; deductible does not apply
MRI's, CAT scans, PET scans	100% covered after deductible	80% covered after deductible
<u>Prescription Drug Coverage</u>	100% covered after deductible	\$15/\$45/\$60
Provider Finder Website	Open Access Plus	


Cigna Monthly Medical Rates

FULL-TIME EMPLOYEES (30-40 HOURS)

<i>HDHP/HSA Plan</i>	Monthly Premium	Library Pays	Employee Pays
Employee Only	\$582.52	\$477.67	\$104.85
Employee + Spouse	\$1,223.32	\$1,003.12	\$220.20
Employee + Child(ren)	\$1,106.82	\$907.59	\$199.23
Family	\$1,747.59	\$1,433.02	\$314.57
<i>Copay PPO Plan</i>	Monthly Premium	Library Pays	Employee Pays
Employee Only	\$753.16	\$617.59	\$135.57
Employee + Spouse	\$1,581.65	\$1,296.95	\$284.70
Employee + Child(ren)	\$1,431.02	\$1,173.44	\$257.58
Family	\$2,259.49	\$1,852.78	\$406.71

PART-TIME EMPLOYEES (20-29 HOURS)

<i>HDHP/HSA Plan</i>	Monthly Premium	Library Pays	Employee Pays
Employee Only	\$582.52	\$291.26	\$291.26
Employee + Spouse	\$1,223.32	\$611.66	\$611.66
Employee + Child(ren)	\$1,106.82	\$553.41	\$553.41
Family	\$1,747.59	\$873.80	\$873.80
<i>Copay PPO Plan</i>	Monthly Premium	Library Pays	Employee Pays
Employee Only	\$753.16	\$376.58	\$376.58
Employee + Spouse	\$1,581.65	\$790.83	\$790.83
Employee + Child(ren)	\$1,431.02	\$715.51	\$715.51
Family	\$2,259.49	\$1,129.75	\$1,129.75



**Your Cost
\$0 for employees
and dependents
who enroll on any
health plan!**

FOUNDATION HEALTH PRIMARY CARE

About Your Membership

Foundation Health is a membership based medical practice that gives BPL employees unlimited access to extended primary care at no cost. Foundation Health allows employees to make same day or next day appointments, up to 90 minute visits, without dealing with insurance. FH is conveniently located at 1949 Pearl Street in Boulder.

ACCESS

- Same-day or Next-day Appointments
- Limited to No Wait Times
- Unlimited Office Visits
- 24-hour Video Conference, Phone & Email Access
- Extended Hours & Appointments
- No Copays or Coinsurance
- Personalized Primary Care
- On-site Blood Draw
- Discounts with Wellness Partners
- Lab, Specialist & Hospital Coordination
- Chronic Disease Management
- Health Risk Assessment
- Lifestyle & Risk-reduction Coaching

OUR SERVICES

- Women's & Men's Wellness
- Chronic Disease Management & Screenings (Including Heart Disease, Cancer, & Diabetes Exams)
- Fracture Care & Basic Splinting
- EKGs
- Basic Wound Care & Stitches
- Suture & Staple Removal
- Mental Illness Screening
- STI/ STD Screening
- Skin Biopsy & Skin Cyst Removal
- Peak Flow Testing
- Nebulizer Treatment
- Basic Vision Screening
- Fitness & Nutrition Coaching
- Blood Pressure Screening
- Chronic Disease Management
- Prenatal Counseling
- Routine Pediatric Care
- Pregnancy & Strep Throat Tests
- Discounts with our Wellness Partners
- AND MORE!

ALSO OFFERED @ FOUNDATION HEALTH:

Psychiatry (No more than \$150/visit)

Acupuncture (\$45/visit)





**BOULDER PUBLIC
LIBRARY WILL
CONTRIBUTE:**

\$1,000

(Individual)
or

\$2,000

(Family)

HEALTH SAVINGS ACCOUNT

About Your HSA

**HSA CONTRIBUTIONS
ARE TAX-FREE UP TO
ANNUAL IRS LIMITS:**

2024

\$4,150

(Individual)
or

\$8,300

(Family)

HSA FACTS

- If you enroll in an HSA qualified health plans option (HDHP/HSA Plan) you may use an HSA to pay for qualified [medical, dental, and vision expenses](#) for you, your spouse, and your qualified dependents.
- Funds not used in a plan year will “roll-over” to the next year. You own this account.
- You can exhaust funds even if you are later covered by a non-HDHP health plan, you just have to stop contributing.
- If you are over the age of 55, you can contribute an additional \$1,000 per year.

HSA ELIGIBILITY

To be eligible, you must be enrolled in a qualified High Deductible Health Plan [HDHP]. If you are enrolled in Medicare, or if you are listed as a “dependent” on another person’s Individual Federal tax return you are not eligible.



FLEXIBLE SPENDING ACCOUNT

About Your FSA

FLEXIBLE SPENDING ACCOUNT (FSA)

FSA coverage is offered to eligible employees. Boulder Public Library provides you the opportunity to set aside up to \$3,200 for your qualified medical, dental, and vision out of pocket expenses with pre-tax dollars through Lively FSA. FSA's are a lot like a savings account with monies used for qualified health-related costs. You can save approximately 25% of each dollar spent on these expenses by contributing them to one of the 2 pre-tax Spending Accounts. FSAs work on an annual plan year basis and are funded through regular payroll deductions on a pre-tax basis.

These funds are subject to a use-it-or-lose-it rule, which means that any funds that are unspent by the end of the plan year are forfeited. That means you lose your remaining money if you miss the deadline for spending it all, so always keep track! There is a grace period to submit for reimbursement of claims through March 31, 2025

\$650 dollars can be rolled over to the following plan year for medical or limited purpose FSA plans only.

DEPENDENT CARE SPENDING ACCOUNT

The Dependent Care Spending Account allows you to set aside up to \$5,000 tax-free to go toward dependent care costs. These costs can be for daycare, care for elderly or disabled tax-dependents, or toward before- and after-school care. **You can contribute up to \$5,000 per household, or \$2,500 if married or filing separately. Dependents include children up to age 13, your tax-dependent spouse or a relative who is incapable of self-care.** These funds are available as accumulated. Dependent care FSAs are subject to use it or lose it rules.

Please be aware that these two FSA accounts cannot be commingled.



LIFESTYLE SPENDING ACCOUNT About Your LSA

LIFESTYLE SPENDING ACCOUNT THROUGH LIVELY

Boulder Public Library will offer a new benefit this year: a lifestyle spending account. BPL will provide **\$300 per employee per year** that employees may spend on wellness, transportation, financial wellness or their furry friends. Eligible expenses are:

Best Self

- *Fitness classes*
- *Gym/fitness membership*
- *At home workout equipment*
- *Meditation classes*
- *Sleep trackers*
- *Digital health*
- *Ski passes*

Best Friends

- *Pet insurance*
- *Pet food/supplies/toys*
- *Pet grooming services*
- *Pet walking/daycare services*
- *Pet boarding services*
- *Pet/adoption fees*
- *Veterinarian fees*

Lively 'Healthy Wallet' LSA

- *Financial consulting services*
- *Financial workshops*
- *Tax prep services/consulting*
- *Student loan consulting*
- *Lively 'Healthy Wallet' LSA*
- *Financial planner*
- *Budgeting training*
- *Accounting services*
- *Retirement planning*

Transportation

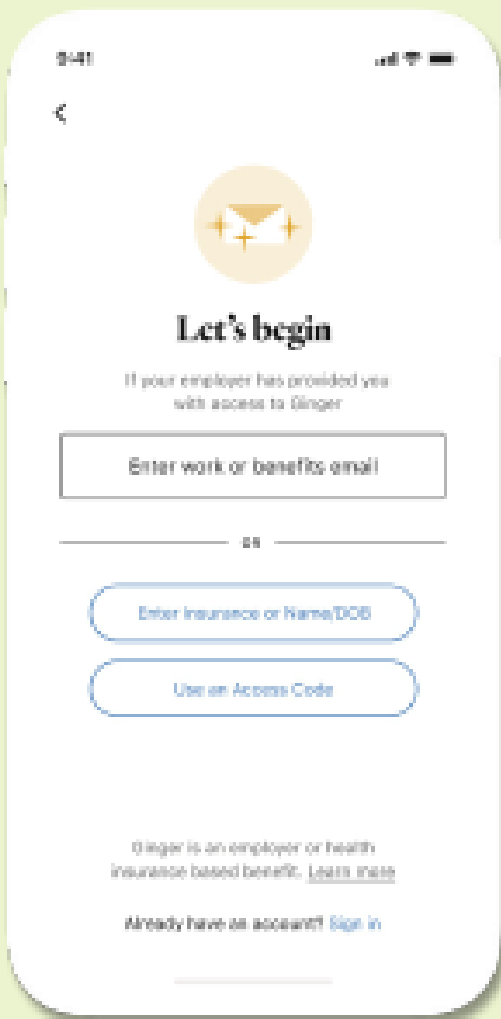
- *Bike maintenance*
- *New bike*
- *Toll fees*
- *Gas costs*

Headspace Care

Mental Health Coverage

Everyone deserves access to incredible mental healthcare. That's why Headspace Care created the world's first integrated mental healthcare system where coaches, therapists, and psychiatrists work as a team to coordinate the best, personalized care right from your smartphone, whenever you need it. It's like a virtual clinic without the waiting room. Headspace Care's mental health services are in-network and accessible through your behavioral health benefits.

Visit [Headspace Care](#) to learn more.



How do I begin chatting with a Headspace behavioral health coach?

Download the **Headspace Emotional Support** app from your smartphone. Follow the instructions sent to your email. Enter your: First name, last name, DOB and your Member ID # to verify your eligibility. Then, answer a few simple questions, and you're ready to get started! Choose to schedule an appointment with your coach at a time that works best for you, or chat right away.

What kinds of things can a Headspace coach help me with?

With a behavioral health coach, anyone can get personalized support to help overcome life challenges and reach goals in their moment of need. Coaches can help with any issue you're struggling with such as stress, anxiety, depression, issues with work, relationships, sleep, and more.

Is there a cost for behavioral health coaching?

Yes. Access to Headspace includes 30 days of unlimited behavioral health coaching, and Headspace Care's self-care content library, including learning activities, for a cost similar to a doctor's office visit. The cost of care is determined by your benefit plan. Costs related to therapy and psychiatry services are separate, and determined by your benefit plan.



**Join
Virgin Pulse
today!**

<https://join.virginpulse.com/cigna>

CIGNA Wellness Programs

CIGNA WELLNESS

Want to get active, eat healthier, manage stress and live your best life? Join Virgin Pulse offered through Cigna! This well-being program lets you connect with coworkers, friends and family for support and motivation, and celebrate your successes together.

Each eligible employee has an opportunity to earn \$100.00 in incentives, also known as “pulse cash”. To earn pulse cash, certain health metrics/goals must be achieved by the member.

Sign up today to:

- Receive helpful tips and messages
- Participate in fun challenges
- Track your progress

You can watch a demo of the website [here](#).

Join Virgin Pulse today!

join.virginpulse.com/cigna

AMERITAS Dental Plan

	In Network	Out of Network
Deductible (Ind/Fam)	\$50 Single \$150 Family	\$50 Single \$150 Family
Preventive Services	100%	100%
Basic Services*	90%	90%
Endodontics/ Periodontics*	90%	90%
Major Services*	60%	60%
Benefit Maximum (Calendar Year)	\$2,500	\$2,500

*If you use an out of network dentist you will be responsible for any amount over the Usual and Customary charges.
Prior to having a Basic and/or Major service performed, please ask your dentist for a predetermination of charges

Dental Cost (Monthly)

Full Time	Monthly Premium	Library Pays	Employee Pays
Employee Only	\$47.76	\$39.16	\$8.60
Employee + Spouse	\$95.28	\$78.13	\$17.15
Employee + Child(ren)	\$118.20	\$96.92	\$21.28
Family	\$166.00	\$136.12	\$29.88

Part Time	Monthly Premium	Library Pays	Employee Pays
Employee Only	\$47.76	\$23.88	\$23.88
Employee + Spouse	\$95.28	\$47.64	\$47.64
Employee + Child(ren)	\$118.20	\$59.10	\$59.10
Family	\$166.00	\$83.00	\$83.00

AMERITAS Vision Plan

	In Network	Out of Network
Eye Exam	\$20 copay	\$20 copay then up to \$45 reimbursement
Lenses	\$20 copay	\$20 copay then reimbursement up to \$30-\$100 depending on lens type
Frames	\$150 allowance	\$20 copay then up to \$70 reimbursement
Elective Contacts	\$150 allowance	\$20 copay then up to \$120 reimbursement
Frequency	Eye exam, lenses, and frames every 12 months	
<i>*Ameritas utilizes the VSP Network of Providers</i>		

Vision Cost (Monthly)

Full Time	Monthly Premium	Library Pays	Employee Pays
Employee Only	\$9.88	\$8.10	\$1.78
Employee + Spouse	\$19.20	\$15.74	\$3.46
Employee + Child(ren)	\$16.64	\$13.64	\$3.00
Family	\$25.96	\$21.29	\$4.67

Part Time	Monthly Premium	Library Pays	Employee Pays
Employee Only	\$9.88	\$4.94	\$4.94
Employee + Spouse	\$19.20	\$9.60	\$9.60
Employee + Child(ren)	\$16.64	\$8.32	\$8.32
Family	\$25.96	\$12.98	\$12.98



The Hartford

BASIC LIFE & VOLUNTARY LIFE INSURANCE OPTIONS

BOULDER PUBLIC LIBRARY- SPONSORED LIFE INSURANCE

Boulder Public Library provides eligible employees with Life and Accidental Death and Dismemberment insurance coverage. There is no cost to you. Employees receive 1.5 x annual salary up to \$200,000 in coverage.

VOLUNTARY LIFE INSURANCE

Boulder Public Library employees can purchase additional life insurance if needed - \$500,000 or 5x your salary (whichever is less). No evidence of insurability is required up to \$120,000 or \$100,000 in coverage for employees under 70 if newly hired. Coverage is also available for spouses in increments of \$5,000 up to 100% of the Employee's benefit up to \$250,000. No evidence of insurability is required up to \$25,000. Child(ren) coverage is available in increments of \$1,000 up to a benefit maximum of \$10,000.



The Hartford

SHORT TERM & LONG TERM DISABILITY

SHORT TERM DISABILITY

Boulder Public Library provides a short term disability policy at no cost to employees. In the event that you become sick, disabled, or involved in a non-work related accident, the short term disability policy will cover 67% of your income up to a maximum of \$2,000 per week. Benefits begin 7 days after your disability and will continue for 25 weeks. The Library will supplement your benefits up to 75% of your income.

LONG TERM DISABILITY

In the event your short term disability extends beyond 25 weeks, your long term disability will begin paying you. **Benefits begin 180 days days after a disability begins** and will continue to pay until Social Security Normal Retirement Age (SSNRA). This benefit is paid monthly and provides you 60% of your income to a maximum of \$8,000 per month.

MyCigna.com

YOUR PERSONALIZED HEALTH & BENEFITS INFORMATION IN ONE PLACE

As a Cigna member, you have access to a health hub on [MyCigna.com](https://www.mycigna.com). Here you can find your personalized benefits information, find a provider, estimate costs, access virtual care and behavioral support as well as wellness resources.

FEATURES OF MyCigna.com

- **Claims** – Check if a claim has been paid along with your estimated cost, if any
- **ID cards** – View, print and email up-to-date member ID cards
- **Coverage details** – Review deductibles, coverage levels and limits
- **Provider search** – Find in-network providers, hospitals, and facilities
- **Cost estimates** – Estimate costs for appointments, procedures, and medications
- **Drug pricing** – Look up coverage, estimated prices and possible alternatives
- **Health and wellness resources** – Access to health and wellness resources, including an online health assessment, health tracking tools, and My Health Assistant digital coaching
- **Virtual Care** – Make appointments with an in-network provider or connect with an MDLIVE provider
- **Behavioral Care** – Find an in-network provider or one that is virtual

REGISTER TODAY!

- Have your Cigna member ID or Social Security number available
- Go to [MyCigna.com](https://www.mycigna.com)
- Select “**Register**” towards the bottom of the page
- Create a **username** and **password**



Employee Assistance Program

EMPLOYEE ASSISTANCE PROGRAM (EAP) – The Hartford

We provide an EAP. This benefit provides you with support, guidance, and resources when you need them (i.e., family, relationship, stress, financial, legal, child and elder care, alcohol and drug, depression/anxiety, grief, crisis, and work issues). This benefit is free to you and any members in your household and is **completely confidential**. This benefit provides three in person visits per year.

Website: [guidanceresources.com](https://www.guidanceresources.com)

EAP Phone: 800-96-HELPS

EAP Login Access: If you're a first-time user, click on the Register tab.

1. In the Organization Web ID field, enter:
HLF902

2. In the Company Name field at the bottom of personalization page enter:
ABILI

3. After selecting “Ability Assist program”, create your own confidential user name and password.



AFLAC

VOLUNTARY ACCIDENT POLICY

VOLUNTARY ACCIDENT POLICY

Out of pocket expenses associated with an accident are unexpected and often burdensome and its impact on your finances and well-being certainly can be reduced. An Accident policy can help you provide for an unpredictable future by paying cash benefits for accidental injuries. Policy benefit include:

- Daily hospitalization benefits payable for hospital stays
- Benefits payable for emergency room treatment, x-rays, and major diagnostic exams
- Benefits payable for follow-up treatment and physical therapy
- Transportation and lodging benefits payable for travel to receive treatment

Benefits are paid directly to the insured.

	Monthly Cost
Employee Only	\$16.19
Employee + Spouse	\$25.36
Employee + Child(ren)	\$32.81
Family	\$41.98



AFLAC

HOSPITAL INDEMNITY & CRITICAL ILLNESS POLICIES

HOSPITAL INDEMNITY POLICY

The AFLAC Hospital Indemnity policy provides cash benefits directly to the insured that help pay for some of the costs - some medical, some nonmedical - associated with a hospital stay due to a sickness or an accidental injury.

Hospital Indemnity Monthly Cost

Employee Only	\$27.30
Employee + Spouse	\$53.94
Employee + Child(ren)	\$46.18
Family	\$72.82

VOLUNTARY CRITICAL ILLNESS INSURANCE

Critical Illness Insurance, offered by AFLAC, provides cash benefits when an insured person is diagnosed with a covered, critical illness with benefits being paid directly to the insured. This plan provides a lump-sum benefit to help with out-of-pocket medical expenses and living expenses that may accompany a covered illness and is also HSA- compatible.

For pricing, please see your employee navigator account.



Retirement Plans

401k, PERA

Employee Pension Plan

Employees participate in the Public Employees' Retirement Association (PERA) pension plan. Pensions are a retirement benefit that the library contributes to on your behalf to assist you in your post-career life. Participation in a pension plan is not voluntary and you cannot opt-out. The library enrolls you in PERA, but once you are a PERA member you are responsible for becoming educated about the two (2) types of plans offered and determine what best fits your anticipated needs. Employees new to PERA have 60 calendar days from their start date to elect either the Defined Benefit Plan or Defined Contribution Plan. If you do not make a formal election, you are automatically enrolled in the Defined Benefit Plan. If an employee has already enrolled in PERA previously, you will continue with the plan that you are currently in. Here is the link to the PERA Handbook for New Employees. <https://www.copera.org/files/accbdeb20/5-57.pdf>

Supplemental Retirement Savings Plans

Boulder Public Library also offers supplemental retirement savings plans; you are not required to enroll in these plan options, but they can assist you in accumulating additional retirement savings through efficient paycheck deductions. The plans outlined below are plans to which only employees contribute; the library does not match or make contributions. Learn more about your eligibility to enroll in different plan types from PERA.

PERA 401(k) Plan: A retirement savings plan with a wide variety of investment options, including pre-tax and post-tax (Roth) options for contributions.



MAKE YOUR ELECTIONS BY
**November
30th!**

How to Enroll in Benefits Online

ENROLLING IN BENEFITS ONLINE IS EASY!

Enrollment will be available beginning November 14th and will continue through November 30th. Please go to <https://www.employeenavigator.com> to make your enrollment selections.

You can enroll using your DOB, SSN, NAME and the company ID:

Boulder Public Library

If you have previously registered on Employee Navigator, enter your username and password at <https://www.employeenavigator.com>.

Open Enrollment is the time to make changes to your benefit selections. You will only be able to make changes during the year if you have a qualifying event such as loss of other coverage, marriage, divorce, birth or adoption of a child, etc.

If you have a qualifying event and need to make a change to your benefits, you must do so within 30 days of the event.



Contact Us

FH INSURANCE

Ronnie Meyers

720.575.9813
ronnie@fh-insurance.com

Amy Mountin

720.741.1334
amy@fh-insurance.com

CARRIERS

Cigna

www.mycigna.com

Ameritas

www.ameritas.com

AFLAC

Krista Price
303.877.2379

Foundation Health

303.449.0517