



County of El Paso
BENEFITS GUIDE

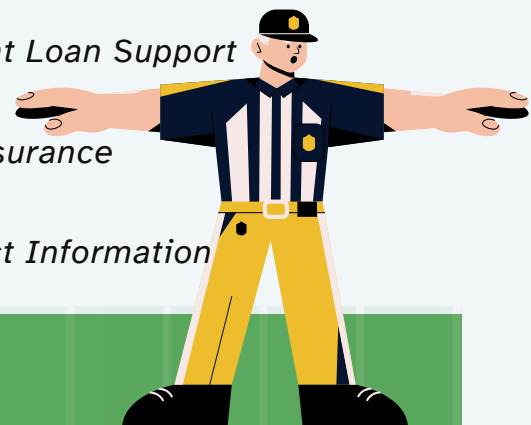
El Paso County 2026 Benefits Guide

Welcome to the team.



Table of Contents

3	<i>Welcome</i>	23	<i>Disability (The Standard)</i>
4	<i>Eligibility</i>	24	<i>Wellness Program</i>
5	<i>Qualified Life Events</i>	25	<i>BCBS Well onTarget</i>
6	<i>Your Benefits!</i>	26	<i>Fitness Program</i>
7	<i>Medical</i>	27	<i>Virtual Visits</i>
10	<i>Dental</i>	28	<i>Teladoc</i>
11	<i>Vision</i>	29	<i>Employee Assistance Program</i>
13	<i>HSA vs FSA</i>	30	<i>Wondr Health</i>
15	<i>HSA</i>	32	<i>TCDRS</i>
16	<i>FSA</i>	33	<i>Pet Insurance</i>
17	<i>Life Insurance</i>	34	<i>Nationwide 457</i>
17	<i>AD&D</i>	35	<i>LegalShield / IDShield</i>
18	<i>Accident insurance</i>	36	<i>EdAP</i>
20	<i>Critical Illness Insurance</i>	37	<i>Student Loan Support</i>
21	<i>Hospital Indemnity Insurance</i>	38	<i>Pet Insurance</i>
22	<i>Cancer Insurance</i>	39	<i>Contact Information</i>



Welcome to the new season.



Every season needs a strong game plan. At El Paso County, we've built a winning lineup of benefits designed to keep you and your family covered—on and off the field.

This playbook is your guide to the 2026 season. Inside, you'll find the coverage, programs, and resources that make up your all-star benefits team. From health insurance to retirement plans, each benefit is designed to help you stay strong, financially secure, and ready to take on whatever comes your way.

Your benefit elections are effective January 1, 2026 through December 31, 2026. Review this playbook carefully before making your choices during Open Enrollment.

Please review all sections carefully, and use the QR codes provided throughout the guide for quick access to detailed plan documents and resources.

Eligibility

Benefits

El Paso County values the contributions of its employees and offers benefits designed to meet the diverse needs of its workforce.

Full-Time Regular Employees: Eligible for the complete range of County benefits, including medical, dental, vision, life, disability, retirement, and voluntary plans.

Part-Time Employees: Eligible for Medical, Dental, and Cafeteria 125 benefits

Dependent Eligibility

Eligible dependents include:

- A legal spouse
- Children through age 26 (including biological, adopted, stepchildren, or children under court-appointed guardianship)
- Custodial grandchildren
- Children of any age who are medically certified as disabled and dependent on the parent for support

When adding a dependent for the first time, you must provide proof of eligibility such as a marriage certificate, birth certificate, adoption papers, or legal guardianship documentation.



Important Note: If both you and your spouse are employed by El Paso County, you may each elect “employee only” coverage. However, you may not enroll as dependents on each other’s plans, nor may you duplicate coverage for your children.

Qualifed Life Events

In most cases, you may only make changes to your benefits during the annual open enrollment period. However, certain life events qualify you to adjust your coverage mid-year.

Examples of Qualified Life Events include:

Qualifying Event	Acceptable Documentation
Birth Adoption Legal Guardianship	Birth Facts or Birth Certificate, Adoption Record. Legal Guardianship document court order or Child Support order.
Marriage	Marriage License
Loss of Employer Sponsored Group Coverage	Letter of documentation from previous coverage stating that coverage end date and employee, spouse or dependent covered.
Divorce or Legal Separation	Divorce or annulment papers including displaying the coverage type, employee, spouse, or dependent covered and the end date of coverage.
Loss of Medicaid/Chip	Documentation displaying coverage type, employee, spouse, or dependent covered and end date of coverage.
Plus One	Must have resided together in the same residence for at least 12 consecutive months and continue to do so for the Plus One Qualifying Dependent to remain eligible. Please contact us regarding approved eligibility documentation that is acceptable.

Changes must be requested within 30 days of the event, and supporting documentation is required. If you do not take action within the allowed timeframe, you must wait until the next open enrollment period to make adjustments.



Your Benefits!



1 Deductible

The amount you must pay out-of-pocket for covered healthcare services before your insurance begins contributing. For example, if you have the Core and it has a \$1,500 deductible, you are responsible for paying the first \$1,500 of eligible expenses. Once this amount is met, you generally pay only co-pays or coinsurance, and your insurance covers the remaining costs.

3 Coinsurance

The percentage of costs you are responsible for after meeting your deductible. For example, if your plan covers 80% of a service, you will pay the remaining 20%.

2 Co - Pay

A flat fee you pay for certain covered services at the time you receive care. The amount depends on the type of service, such as an office visit, urgent care visit, or prescription medication.

4 Out-of-pocket Maximum

The highest total amount you will pay in a plan year for covered healthcare services. This includes deductibles, co-pays, and coinsurance for in-network care. Once you reach this limit, your plan pays 100% of covered expenses for the rest of the year.

Blue Cross Blue Shield Medical Plan

CORE PLAN

Deductible Employee Only	\$1,500
Deductible Employee & Family	\$3,000
Office Visit Co-payment	\$45
Free-standing ER Copay	\$500

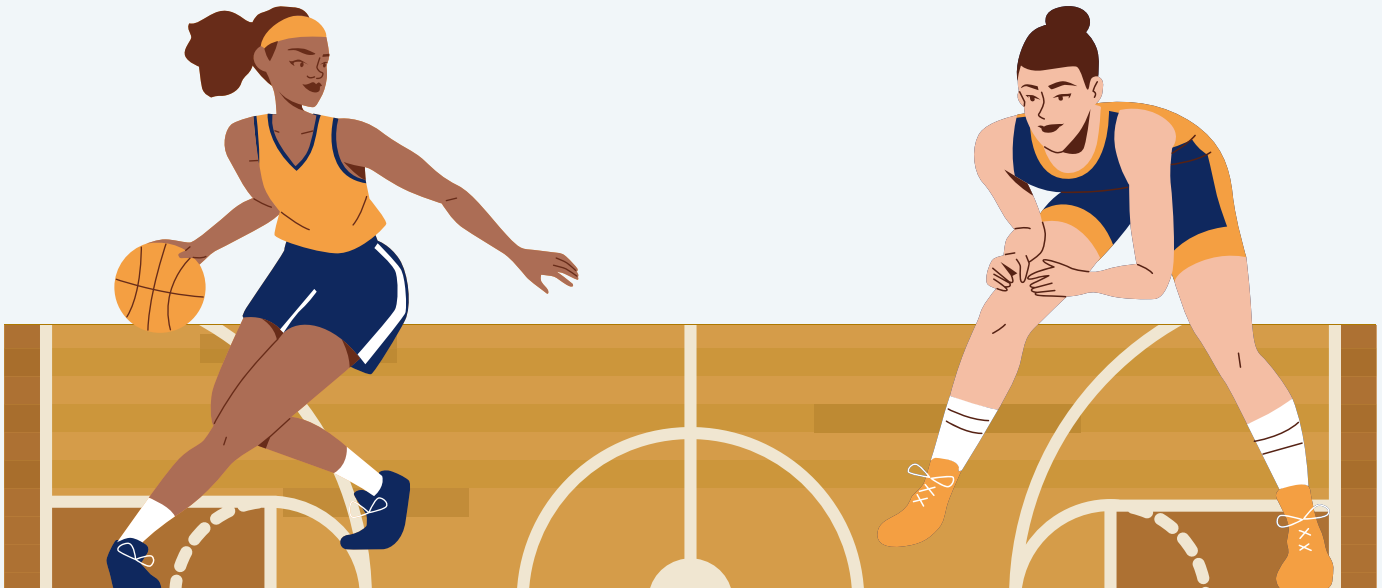


Plan Features	In-Network	Out-of-Network
Calendar Year Deductible		
Individual	\$1,500	\$2,750
Family	\$3,000	\$5,500
Annual Out-of-Pocket Maximum		
Individual	\$5,000	No Limit
Family	\$10,000	No Limit
Coinsurance Percentage	Plan pays 80% after deductible	Plan pays 50% after deductible
Coinsurance Percentage: Preferred Hospitals	Plan pays 95% after	N/A
Copays (Copays are applied to your Annual Out-of-Pocket Maximum on this plan)		
Office Visit (Physician or Specialist)	\$45	65%
Emergency Room	\$250	\$250
Freestanding ER	N/A	\$500
Hospital Admission	\$200	N/A
Hospital Outpatient	\$150	N/A
Prescription Drug Coverage		
RX - 30 Day Supply Tier 1/ Tier 2/ Tier 3	\$15/ \$30/ \$45	65% after deductible
RX - 90 Day Supply Tier 1/ Tier 2/ Tier 3	\$30/ \$60/ \$90	Not Covered
Other Benefits		
Maximum Lifetime Benefit	Unlimited	Unlimited
Preventative Care	100%; No deductible	Not Covered

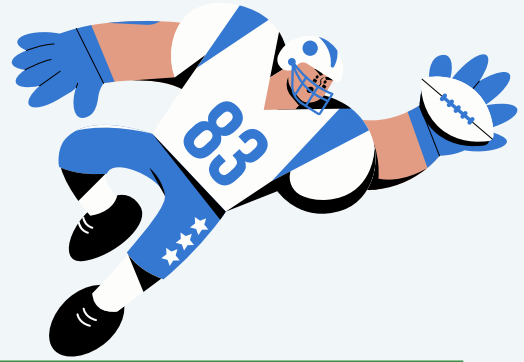
Blue Cross Blue Shield Medical Plan

Consumer Driven Health Plan CDHP

Plan Features	In-Network	Out-of-Network
Calendar Year Deductible		
Individual	\$3,500	\$5,000
Family	\$7,000	\$10,000
Annual Out-of-Pocket Maximum (Co-insurance and deductible combined)		
Individual	\$3,500	\$8,000
Family	\$7,000	\$16,000
Coinsurance Percentage	Plan pays 100% after deductible	Plan pays 65% after deductible
Coinsurance Percentage: Preferred Hospitals	Plan pays 100% after deductible	N/A
Copays (members will instead pay a negotiated rate for office visits)		
Office Visit (Physician or Specialist)	100% after deductible	65% after deductible
Emergency Room	100% after deductible	65% after deductible
Hospital Admission	100% after deductible	65% after deductible
Hospital Outpatient	100% after deductible	65% after deductible
Prescription Drug Coverage		
RX - 30 Day Supply Tier 1/ Tier 2/ Tier 3	100% after deductible Preventative medications: \$15/ \$30/ \$45	No Coverage
RX - 90 Day Supply Tier 1/ Tier 2/ Tier 3	100% after deductible Preventative medications: \$30/ \$60/ \$90	No Coverage
Other Benefits		
Maximum Lifetime Benefit	Unlimited	Unlimited



Medical Plan Rates



Core Plan

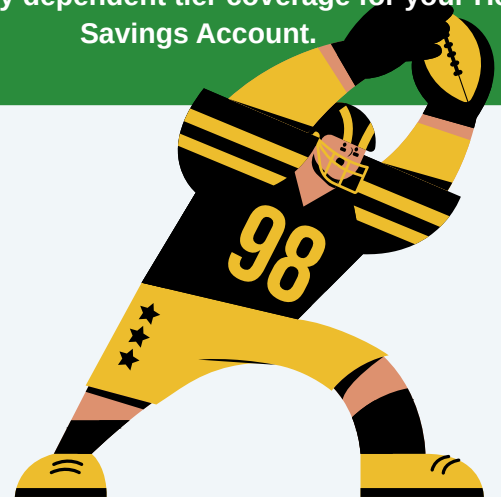
Core Plan	No Discount	6% Wellness Discount
Employee Only	\$35.70	\$33.56
Employee + Spouse	\$226.41	\$212.83
Employee + Child(ren)	\$174.96	\$164.46
Employee + Family	\$322.25	\$302.92

Consumer Driven Health Plan CDHP

CDHP Plan	No Discount	6% Wellness Discount
Employee Only	\$5.34	\$5.02
Employee + Spouse	\$145.30	\$136.58
Employee + Child(ren)	\$101.93	\$95.81
Employee + Family	\$200.09	\$188.09



For the CDHP Plan, El Paso County will provide a one-time contribution of **\$1,200 for employee only coverage** and **\$1,500 to any dependent tier coverage for your Health Savings Account.**



AETNA DENTAL

Maintaining good oral health is an important part of your overall well-being. El Paso County provides dental coverage through Aetna, offering employees and their families access to preventive and restorative care at an affordable cost. If you are enrolled in the Medical, your dental employee only coverage is free. Sheriff Office Union employees are not eligible to enroll.



Preferred Provider Organization (PPO) Dental Plan		
Summary of Benefits	In-Network	Out-of-Network
Coverage for Dental Services		
Type A Expenses: Preventative & Diagnostic	100%	100% of recognized charges
Type B Expenses: Maintenance, Simple Restorative, Oral Surgery, Periodontics and Endodontics	80%	80% of recognized charges
Type C Expenses: Complex Restorative	50%	50% of recognized charges
Type D Expenses: Orthodontic Dentistry	50%	50% of recognized charges
Maximum Benefits		
Calendar Year Maximum Benefit	\$1,500	
Orthodontic Lifetime Maximum Benefit	\$1,000	

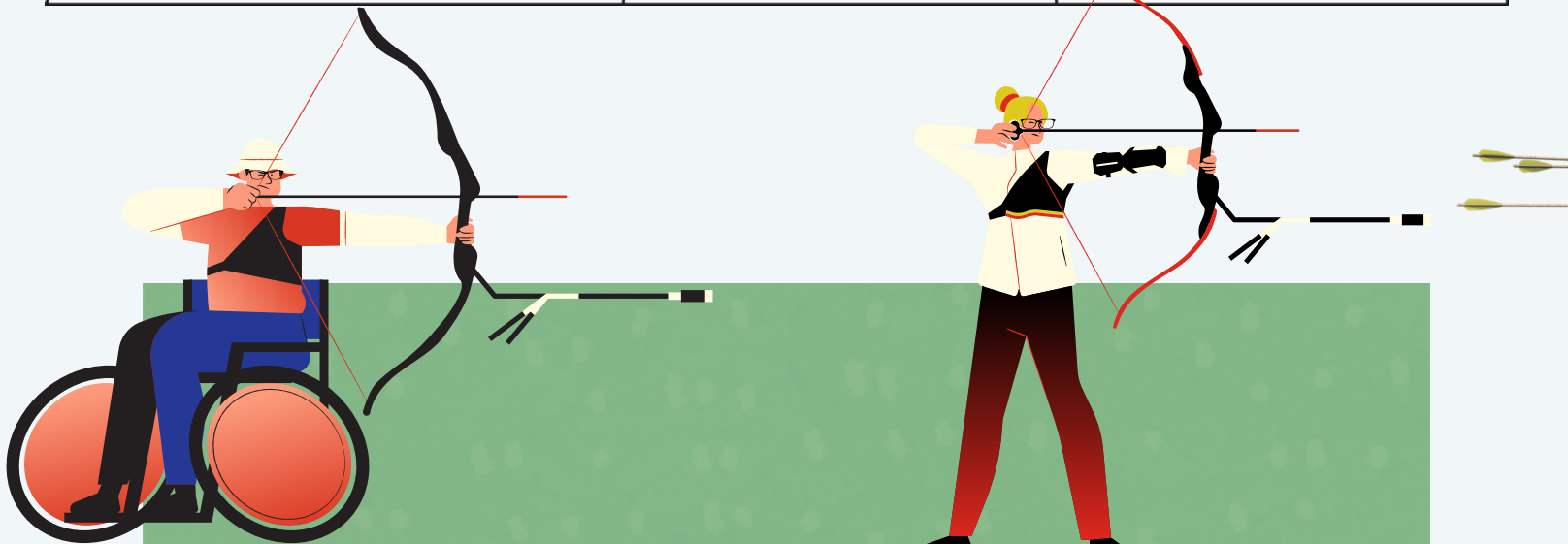
Dental With Medical Plan: Bi-weekly Premium	
Employee Only	\$0.00
Employee + Spouse	\$13.63
Employee + Child(ren)	\$27.25
Employee + Family	\$40.88

Dental Only: Bi-weekly Premium	
Employee Only	\$13.63
Employee + Spouse	\$27.25
Employee + Child(ren)	\$40.88
Employee + Family	\$54.21





Summary of Benefits	In-Network	Out-of-Network
Exam (Use your Exam Coverage once every Calendar Year)		
Eye Exam with Dilation as Necessary	\$0 Copay	\$30 Reimbursement
Retinal Imaging	Member pays discounted fee of \$39	Not Covered
Standard Contact Lens Fit/Follow Up	Member pays discounted fee of \$40	Not Covered
Premium Contact Lens Fit/Follow Up	Member pays 90% of retail	Not Covered
Frames (Use your Frame Coverage once every Calendar Year)		
Any frame available, including frames for prescription sunglasses	\$0 Copay; \$100 Allowance, 20% off balance over allowance	\$70 Reimbursement
Standard Plastic Lenses (Use your Lens/Lens Option Coverage once every Calendar Year to purchase 1 pair of eyeglass lenses OR 1 order of contact lenses)		
Single Vision	\$0 Copay	\$25 Reimbursement
Bifocal	\$0 Copay	\$35 Reimbursement
Trifocal	\$0 Copay	\$45 Reimbursement
Lenticular	\$0 Copay	\$80 Reimbursement
Standard Progressive Lens	\$65 Copay	\$35 Reimbursement
Premium Progressive Lens	\$65 Copay; 80% of Charge less \$120 allowance	\$35 Reimbursement
Lens Options		
UV Treatment	Member pays discounted fee of \$15	Not Covered
Tint (Solid and Gradient)	Member pays discounted fee of \$15	Not Covered
Standard Plastic Scratch Coating	Member pays discounted fee of \$15	Not Covered
Polycarbonate Lenses - Adult	Member pays discounted fee of \$40	Not Covered
Polycarbonate Lenses - Children to age 19	\$0 Copay	\$7 Reimbursement
Standard Anti-Reflective Coating	Member pays discounted fee of \$45	Not Covered
Photochromic/Transitions Plastic - Adult	20% off Retail	Not Covered
Other Add-Ons	20% off Retail Price	Not Covered





Includes annual exams, lenses, frames OR contact lenses with allowances and discounted options for upgrades.

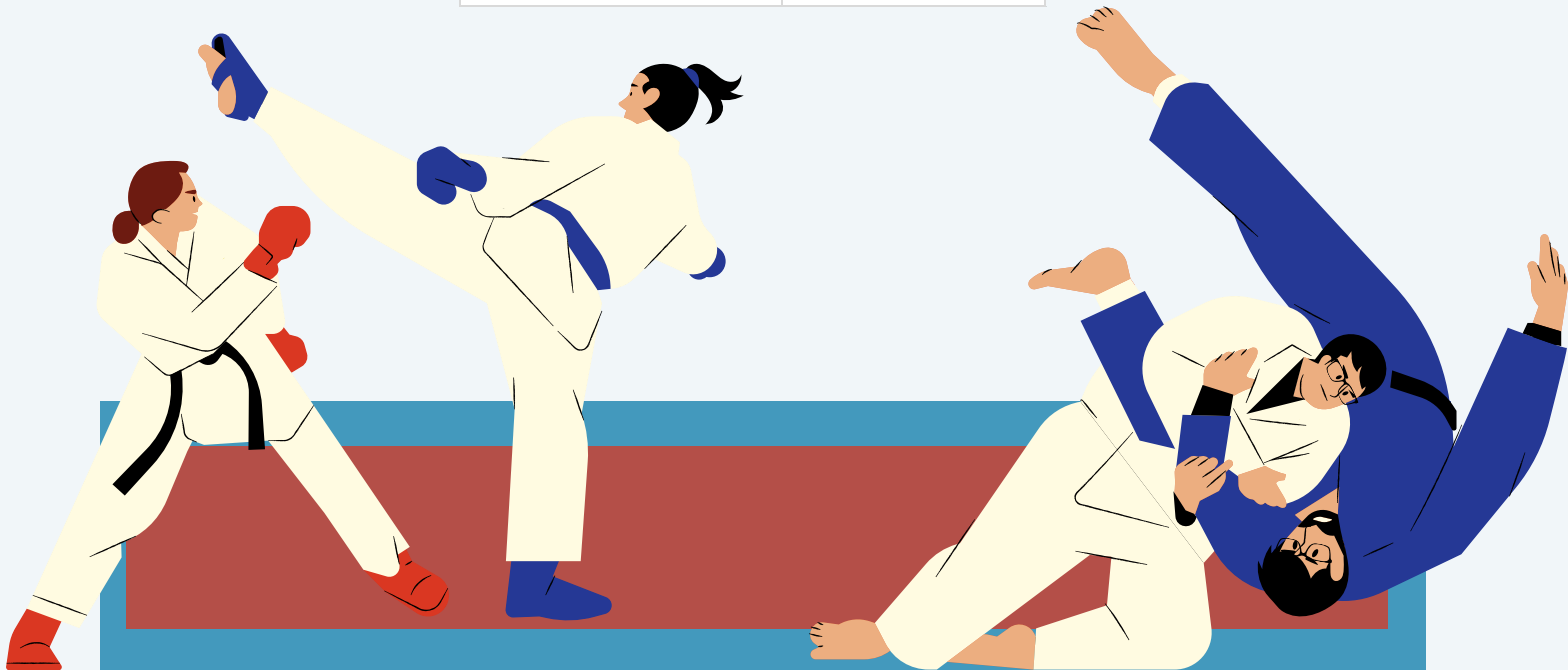
Contact Lenses (Use your Contact Lens Coverage once every Calendar Year to purchase 1 pair of eyeglasses OR 1 order of contact lenses)

Conventional	\$0 Copay; \$135 Allowance, 15% off balance over allowance	\$100 Reimbursement
Disposable	\$0 Copay; \$135 Allowance	\$100 Reimbursement
Medically Necessary	Covered in Full	\$200 Reimbursement

In-Network Discounts (Discounts cannot be combined with any other discounts or promotional offers and may not be available on all brands)

Additional pairs of eyeglasses or prescription sunglasses	Up to a 40% discount
Non-covered Items	20% discount
Laser vision correction or PRK from U.S. Laser Network only (call 1-800-422-6600)	15% discount off retail or 5% discount off promotional price

Contribution	Biweekly
EE Only	3.14
EE +1	5.04
EE & Family	8.18



HSA vs FSA

60		AT BAT TIME		BALL 3		STRIKE 2		OUT 1			
		1	2	3	4	5	6	7	8	9	TOTAL
HSA		2	0	1	2	1	2	2	0		
FSA		2	0	2	0	1	2	1	2		



HSA, FSA and DCFSA

Health Savings Account

If you are enrolled in a **High Deductible Health Plan (HDHP)**, you are eligible to enroll in a **Health Savings Account (HSA)**. Your **HSA** can cover qualified expenses for you, your spouse, and/or tax dependents, even if they are not included in your medical plan. Think of an **HSA** as a 401(k) for healthcare; it remains yours for life, regardless of your employment or health plan. Unlike a Flexible Spending Account (FSA), there is no “use it or lose it” rule. With numerous tax advantages compared to other savings options, an **HSA** stands out as one of the most effective ways to manage healthcare costs.

Healthcare Flex Spending Account

An **FSA** is an excellent option for covering medical expenses using pre-tax dollars. By making pre-tax contributions, you can enjoy substantial tax savings, along with tax-free reimbursements for eligible expenses under the plan.

Dependent Care Flex Spending Account

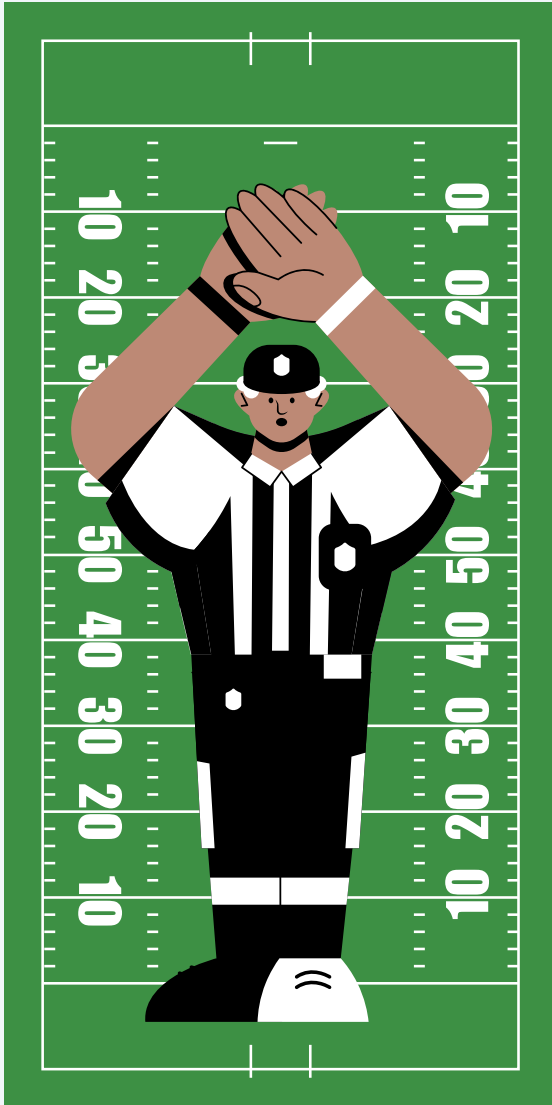
In addition to the Healthcare Flexible Spending Account (FSA), you have the option to enroll in the Dependent Care FSA. This allows you to allocate pre-tax funds to cover expenses related to the care of elderly or child dependents. However, it is important to note that the Dependent Care FSA cannot be used for medical expenses for your dependents.

Key points to remember:

- Reimbursement from your DCFSA is restricted to the total amount currently available in your account.
- You can contribute up to \$7,500 for child or elder care expenses.



Health Savings Account (HSA)



2026 IRS Contribution Limit

FAMILY PLAN - \$8,750
INDIVIDUAL PLAN - \$4,400



A Health Savings Account enables employees to cover their current healthcare expenses on a pre-tax basis.

What is Pre-tax?

Funds deposited into an HSA are exempt from taxation.

- **Minimum Contribution: \$10 bi-weekly.**
- **Bi-weekly Pre-tax Deduction: Employees can elect to adjust their contribution amount once a month.**
- **Rollover Funds: Any unused funds will carry over to the following year.**
- **Qualified Expenses: HSA funds can be utilized for IRS tax dependents' eligible expenses, even if they are not enrolled in the health plan.**



Qualified Medical Expenses Include:

- Pain relievers
- Eyeglasses/contacts
- Doctor visits
- Cold/cough medicine
- Dental cleaning
- Chiropractic care
- Sleep aids
- Insulin testing supplies

Employees are ineligible to enroll in a Health Savings Account (HSA) if they are participating in a non-high deductible plan.

- El Paso County will provide a one-time contribution of \$1,200 for employee only coverage and \$1,500 to any dependent tier coverage for your Health Savings Account.
- If you are 55 or older, you may contribute an additional \$1,000 to your HSA each year.
- It is essential for employees to review IRS guidelines to confirm their eligibility for HSA contributions before enrolling in the Consumer Driven Health Plan (CDHP).

Flexible Spending Account (FSA)

Healthcare FSA

The IRS permits employees to allocate pre-tax dollars for qualified medical expenses.

- Minimum \$10 Contribution bi-weekly
- Contribution elections occur during open enrollment and are effective from January 1 to December 31, 2026.
- The elected amount will be deducted equally across remaining pay periods. For example, \$1,200 annually becomes \$46.15 bi-weekly.
- Unused funds are forfeited to the County after December 31, 2026.
- Employees can enroll in an FSA without a County medical plan.



Dependent Care FSA

Employees can set aside pre-tax dollars for dependent care expenses.

- The money set aside can be used to reimburse themselves for dependent care expenses.
- You can use a Dependent Care FSA to pay for approved costs related to taking care of a child who is under 12 years old.
- Up to **\$7,500** to set aside

Qualified Dependent Care Expenses:

- Day Care Services
- Babysitting Options
- Before and After School Care
- Pre-Kindergarten Programs
- Summer Day Camps
- Assistance for Older Dependents in Need of Care

Qualified FSA Expenses:

- Office visit
- Prescription
- Dental
- Vision

Maximum Annual Election for 2026

Flexible Spending Accounts (FSA) Information

- **Healthcare FSA: \$3,400**
- **Dependent Care FSA: \$7,500** (or \$3,750 if married and filing separately)
- All eligible expenses must be incurred by December 31, 2026.
- Employees have until March 31 of the following year to submit claims for reimbursement. Please note that changes may arise due to IRS regulations.

Contributions elected for both the FSA and Dependent Care FSA **cannot be altered during the plan year.**





Basic Life and AD&D - Employer Paid

El Paso County provides Basic Life Insurance at no cost to employees through The Standard. All full-time, regular employees are automatically enrolled in this coverage.

The County offers coverage options for employees and their dependents, as outlined below. **Please note:** Dependents are only covered under the basic life plan if they are part of the medical plan.

Employees	Spouse	Child(ren)
\$40,000	\$2,000	\$500

Supplemental Life and AD&D - Employee Paid

Losing a family member is not only an emotional hardship, but it can also create financial challenges. To help protect your loved ones' financial security, eligible County employees have the option to purchase additional life insurance coverage for dependents who may rely on their income.

Employee	Spouse	Child(ren) 14 days to 6 months	Child(ren) 6 months to age 26
Up to \$500,000	Up to \$250,000	\$500	\$10,000

“

As long as you remain below the guarantee, you are eligible for a **\$10,000 increase**. The guaranteed amount for an **employee is \$200,000**, and for a **spouse, it's \$40,000**, without the need for evidence of insurability (**EOI**). Any amount exceeding these limits will require EOI.

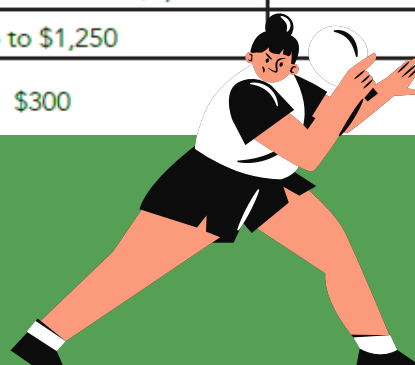
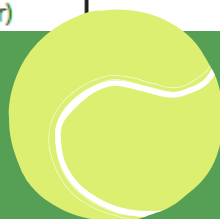
”



MetLife Accident Plan



Plan Type	Low Plan	High Plan
Accident Injury Benefit		
Emergency Room Treatment	\$100	\$200
Physician Office	\$100	\$200
Urgent Care	\$100	\$200
Ambulance	Ground: \$300 Air: \$1,000	Ground: \$400 Air: \$1,250
Hospital Admission	\$1,000	\$2,000
Hospital Daily Confinement (up to 15 days per accident)	\$200	\$400
ICU Supplemental Admission (Paid in addition to Hospital Admission)	\$1,000	\$2,000
Hospital Daily ICU Confinement (up to 15 days per accident; paid in addition to Confinement)	\$200	\$400
Physician Follow-Up Office Visit	\$100; (2x per accident, 6x per year)	\$200; (2x per accident, 6x per year)
Therapy Services	Up to \$50 (10x per accident)	Up to \$100 (10x per accident)
Fracture (Open Reduction)	Up to \$6,000	Up to \$10,000
Fracture (Closed Reduction)	Up to \$3,000	Up to \$5,000
Dislocation (Open Reduction)	Up to \$6,000	Up to \$10,000
Dislocation (Closed Reduction)	Up to \$3,000	Up to \$5,000
Laceration	Up to \$400	Up to \$800
Burns	Up to \$7,500	Up to \$15,000
Coma	\$10,000	\$20,000
Medical Testing (X-rays, MRI/MR, Ultrasound, NCV, CT/CAT, EEG)	\$125 (2x per accident)	\$250 (2x per accident)
Family Lodging (Up to 15 days per calendar year)	\$200	\$400
Childcare (5 days per accident, 10 days per year)	\$50	\$100
Medical Device	Up to \$1,000	Up to \$2,000
Prosthesis	One device: \$500 More than one device: \$1,000	One device: \$1,000 More than one device: \$2,000
Surgery	Up to \$1,250	Up to \$2,500
Transportation (One time per accident, 2x per year)	\$300	\$600



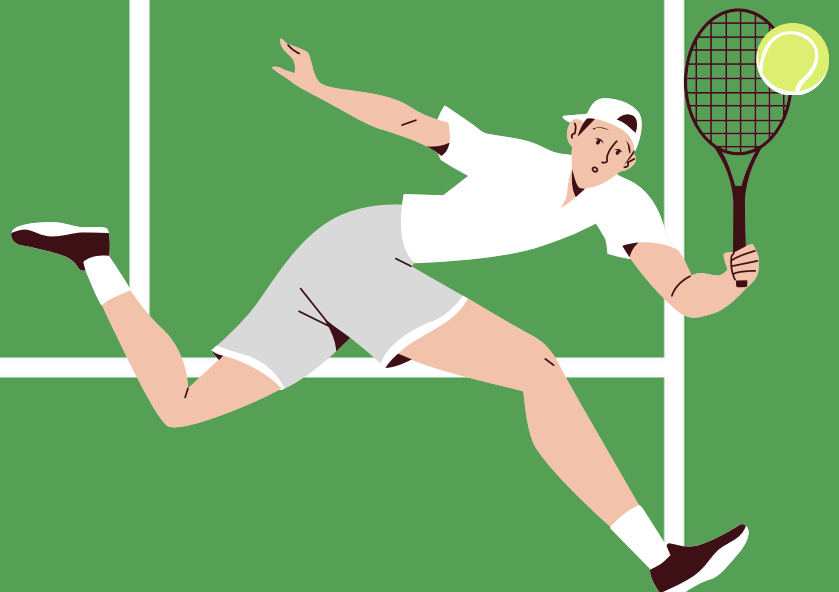
MetLife Accident Plan



Plan Type	Low Plan	High Plan
Accidental Death & Dismemberment (AD&D)		
Accidental Death	Employee: \$25,000 Spouse: \$12,500 Child(ren): \$5,000	Employee: \$50,000 Spouse: \$25,000 Child(ren): \$10,000
Accidental Death Common-Carrier	Employee: \$75,000 Spouse: \$37,500 Child(ren): \$15,000	Employee: \$150,000 Spouse: \$75,000 Child(ren): \$30,000
Catastrophic Dismemberment	Up to \$15,000	Up to \$40,000
Guaranteed Issue	Yes	Yes
Portable Coverage	Yes	Yes

Plan Type	Low Plan	High Plan
Monthly Premiums		
Employee	\$8.89	\$16.11
Employee + Spouse	\$17.56	\$31.80
Employee + Child(ren)	\$21.09	\$38.20
Employee + Family	\$24.92	\$45.12

Don't overlook your Health Screening Benefit!
As part of this plan, you're eligible for a one-time \$50 benefit from MetLife by completing specific health screenings!



MetLife Critical Illness

Benefit Amounts		
Employee	\$10,000, \$20,000, or \$30,000	
Spouse	100% of employee election	
Child	50% of employee election	
Guaranteed Issue	Yes	
Benefit Type		
Covered Conditions	Initial Benefit	Recurrence Benefit
Heart Attack	100%	100% of initial benefits
Stroke	100%	100% of initial benefits
Cancer (Invasive)	100%	50% of initial benefits
Coronary Artery Bypass Graft (CABG) <i>where surgery involving a median sternotomy is performed</i>	100%	100% of initial benefits
Major Organ Transplant	100%	NONE
Benefit Waiting Period	None	
Portable Coverage	Yes	
Pre-Existing Condition Limitation	Not Included	

Plan Cost				
Monthly Premium per \$1,000 of Coverage				
Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Age 25	\$0.50	\$0.99	\$0.67	\$1.16
Age 35	\$0.87	\$1.73	\$1.04	\$1.90
Age 45	\$1.59	\$3.19	\$1.76	\$3.35
Age 55	\$2.81	\$5.67	\$2.97	\$5.83

Just like a surprise play on the field, a major illness can catch an employee off guard, even if they have medical insurance. Co-pays, deductibles, alternative treatments, and other out-of-pocket expenses can pile up faster than a scoreboard during a high-stakes game.

MetLife Hospital Indemnity

Hospital Indemnity coverage serves up cash benefits directly to you if you're admitted to the Hospital or an Intensive Care Unit (ICU) for a covered stay. Just like a well-timed spike, these benefits can assist in paying for your medical expenses

Benefits Type	Low Plan	High Plan
Hospital Admission	\$750	\$1,500
Hospital Confinement	\$100	\$200
ICU Supplemental Admission (paid concurrently with the Admission benefit when a covered person is admitted to ICU)	\$750	\$1,500
ICU Supplemental Confinement (paid concurrently with the confinement benefit when a covered person is admitted to ICU)	\$100	\$200
Plan Provisions		
Benefit Waiting Period	None	
Guaranteed Issue	Yes	
Pregnancy Limitation	No	
Portable Coverage	Yes	
Pre-existing Condition Limitation	Not Included	
Monthly Rates	Low Plan	High Plan
Employee	\$11.30	\$20.58
Employee + Spouse	\$23.08	\$42.03
Employee + Child(ren)	\$17.66	\$32.04
Employee + Family	\$29.44	\$53.48

Don't Overlook Your Health Screening Benefit!

As part of this plan, you have the opportunity to receive a one-time benefit of \$50 from MetLife by completing specific health screenings!

MetLife Cancer Insurance

Cancer insurance offers financial assistance in the case of a cancer diagnosis, aiding in the coverage of treatment costs and other related expenses that standard health insurance may not completely cover.

Cancer Benefits

Initial Diagnosis Benefit	Employee: \$15,000 -OR- \$30,000 Spouse: 50% of Employee Amount Child(ren): 50% of Employee Amount	
Total Benefit Amount	The Total Benefit Amount cap is 500% of the benefit amount elected.	
Initial Benefit Separation Period	90 days	
Recurrence Benefit Separation Period	90 days	
Pre-Existing Condition Limitation	None	
Benefit Reduction Due to Age	None	
Portability	Included	
Health Screening Benefit	\$50	
Benefit Type	Initial Benefit	Recurrence Benefit
Invasive Cancer	100% of Benefit Amount	50% of Initial Benefit
Non-Invasive Cancer	25% of Benefit Amount	50% of Initial Benefit
Skin Cancer	5% of Benefit Amount, but not less than \$250	50% of Initial Benefit, but not less than \$250

Plan Cost

Monthly Premium per \$1,000 of Coverage

Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Age 25	\$0.28	\$0.46	\$0.40	\$0.58
Age 35	\$0.50	\$0.78	\$0.61	\$0.89
Age 45	\$0.92	\$1.40	\$1.03	\$1.52
Age 55	\$1.61	\$2.46	\$1.72	\$2.57

Scan for more info!



The Standard Disability

How does it work?

If an employee becomes disabled or unable to work due to illness or injury, their financial security may be significantly at risk. To address this, many workplaces offer short-term and long-term disability insurance options, which provide financial support when employees cannot work and receive a regular paycheck. Before accessing these benefits, employees must first exhaust all their available sick hours, ensuring the benefits act as a last resort. Understanding the specific terms and conditions of these disability plans is crucial, as they can vary significantly between employers and insurance providers.



Short Term

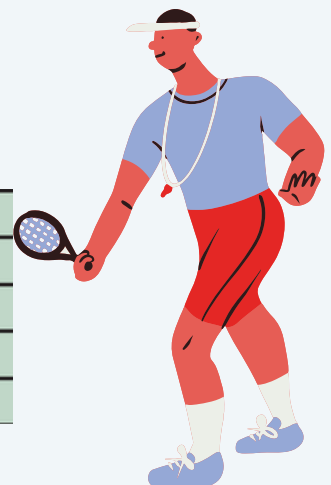
Short-term disability insurance can assist in covering expenses if an employee becomes disabled and is unable to work for a limited period. You can choose from one of two options:

Plan	Option 1	Option 2
Percent of Eligible Earnings Covered	60%	
Weekly Maximum Benefit	\$1,200	
Weekly Minimum Benefit	\$15	
Elimination Period	14 days injury 14 days illness	30 days injury 30 days illness
Maximum Benefit Period	90 days	

Long Term

You have access to Long-Term Disability benefits, which provide insurance covering 60% of your income if you experience partial or total disability for an extended period. For more information, please refer to your plan document.

Percent of Eligible Earnings Covered	60%
Monthly Maximum Benefit	\$5,000
Monthly Minimum Benefit	\$100
Waiting Period	90 days
Maximum Benefit Period	Until age 65 for a continuous disability



Wellness Program



According to the American Heart Association, a sedentary lifestyle is a significant risk factor for developing coronary artery disease. Engaging in even a modest amount of aerobic exercise can contribute to your health. To promote greater physical activity, the Healthy Lifestyle Reimbursement Program provides incentives to motivate you to exercise consistently.

Get reimbursed for staying active!

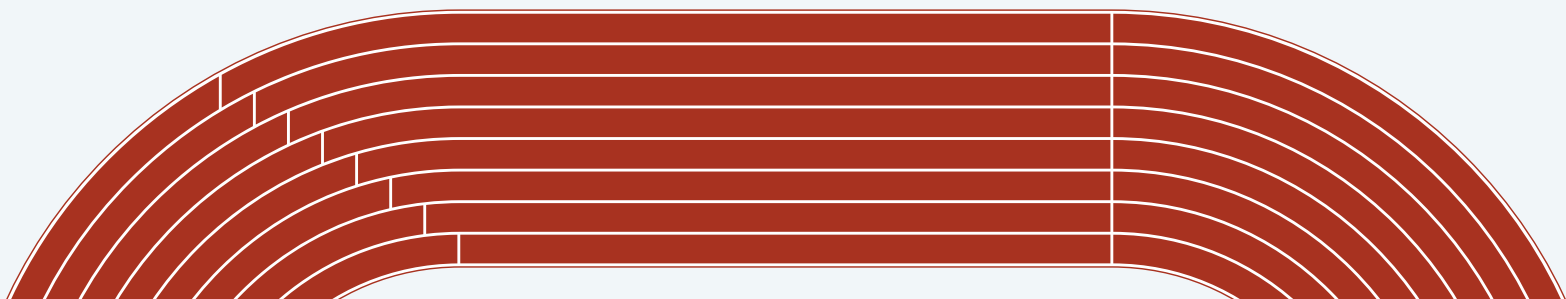
County Employee Fitness and Wellness Center

Join us at the Fitness and Wellness Center located on the Lower Level of the County Courthouse. Our state-of-the-art fitness equipment caters to all fitness levels, and we offer a variety of exercise classes, training sessions, and much more! **Sign up today for only \$5 per month through payroll deduction.**

For any inquiries, please reach out to your Wellness team at: hrwellness@epcountytexas.gov



"Sports and physical activity are a great option to a healthy life. Joining sports not only boosts fitness but also strengthens the community. From yoga to soccer, our program offers options for all ages and levels. Discover how sports can transform your life!"



Blue Cross Blue Shield Well On Target

Well onTarget® gives you the tools and resources to create your personal journey — no matter where you may be on your path to wellness.



Well onTarget can give you the support you need to make healthy choices — while rewarding you for your hard work.

Member Wellness Portal

The heart of Well onTarget is the member portal, available at wellontarget.com*.

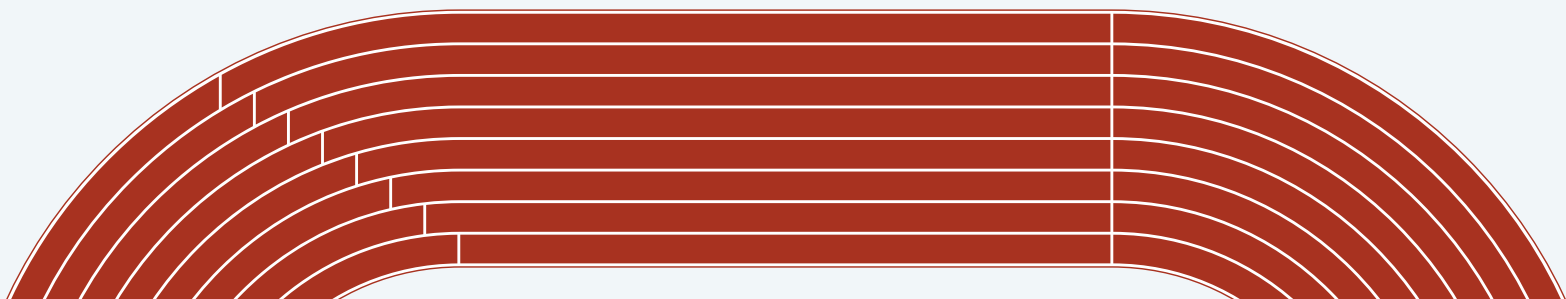
It links you to a suite of inviting programs and tools.

Health Assessment (HA)¹: The HA presents a series of questions to learn more about you. After you take the HA, you will get a personal and confidential wellness report. The report offers you tips for living your healthiest life. Your answers will help tailor the Well onTarget portal with the programs that may help you reach your goals. If you choose, you can share this report with your health care provider.

Self-Management Programs: These programs let you work at your own pace to reach your health goals. Learn more about nutrition, fitness, losing weight, quitting smoking, managing stress and more. Track your progress as you make your way through each lesson. Reach your milestones and earn Blue PointsSM.²

Start experiencing the wellness portal today. Go to wellontarget.com

Well onTarget®



Blue Cross Blue Shield **Well On Target**

Online Wellness Resources

- Online Wellness Challenges: Challenge yourself to meet your wellness goals.
- Tools and Trackers: Use resources like symptom checkers and health trackers to stay on course while making wellness fun.
- Fitness Tracking: Track your fitness activity using popular fitness devices and mobile apps.

Blue Points Program:

- Earn points for participating in wellness activities.
- Redeem points in the online shopping mall.
- Stay motivated to maintain a healthy lifestyle.
- Health and Wellness Content: Access reader-friendly articles about conditions and medicines.

Fitness Program

Fitness can be easy, fun, and affordable. The Fitness Program gives you unlimited access to a nationwide network of more than 10,000 fitness locations. You can even visit locations while on vacation or traveling for work.

Program Perks

- No long-term contract: Month-to-month membership. Flexible plans from \$19 to \$99 per month. Studio classes available.
- Blue Points: Earn 2,500 points for joining the Fitness Program plus additional points for weekly visits.
- Convenient payment: Monthly fees are paid via automatic credit card or bank account withdrawals.
- Web resources: Search locations and track your visits online.
- Complementary and Alternative Medicine (CAM): Get discounts through the Whole Health Living Choices Program, a nationwide network of 40,000 providers (e.g., acupuncturists, massage therapists, personal trainers). Register at whlchoices.com.



**Check out the AlwaysOn
Wellness mobile app, available
for iPhone® and Android™
smartphones.**

**This app helps you work on
your health and wellness goals
— anytime, anywhere.**

Well onTarget is a voluntary wellness program. Completion of the Health Assessment is not required for participation in the program.

2. Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal at wellontarget.com for further information.

3. Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.

4. Taxes apply. Individuals must be at least 18 years old to purchase a membership. Dependents, 16-17 years old, can join but must be accompanied to the location by a parent/guardian who is also a Fitness Program member. Check your preferred location to see their membership age policy. Underage dependents can log in and join through the primary member's account as an "additional member."

The Fitness Program is provided by Tivity Health™ Services, LLC, an independent contractor which administers the Prime® Network of fitness centers. The Prime Network is made up of independently-owned and managed fitness centers. Prime is a registered trademark of Tivity Health, Inc. Tivity Health is a trademark of Tivity Health, Inc.

Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

Blue Cross Blue Shield Virtual Visits

How it works

With Virtual Visits from **MDLIVE®**, the doctor is always in. This Blue Cross and Blue Shield of Texas (BCBSTX) benefit gives you access to 24/7 non-emergency care from a board-certified doctor or therapist by phone, online video or mobile app from almost anywhere. Skip expensive ER bills and waiting to see a doctor. You can speak with a Virtual Visits doctor within minutes. Services are available in both English and Spanish with translation services available in other languages.

Why Virtual Visits?

- 24/7 access to an independently contracted, board-certified doctor or therapist
- Access via phone, online video or mobile app from almost anywhere
- Average wait time of less than 20 minutes
- Doctors can send e-prescriptions to your local pharmacy

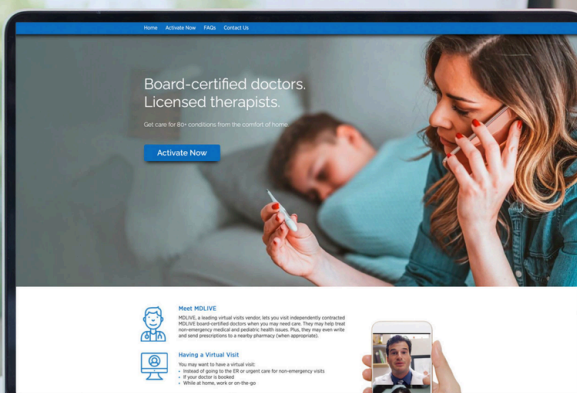
Vesting Retirement Eligibility:

The Virtual Visits benefit offers a convenient alternative for treating over 80 Health Conditions, including:

- Allergies
- Cold/Flu
- Fever
- Headaches
- Nausea
- Trauma and PTSD
- Autism spectrum disorder
- Sinus infections
- Depression
- Eating disorders
- ADHD
- Substance use disorders

Activate your Virtual Visits account today:

- Call 888-680-8646
- Go to MDLIVE.com/bcbstx
- Text BCBSTX to 635-483
- Download the app





Teladoc Hypertension Management & Diabetes Prevention

Health experts in your corner, from anywhere

Discover a one-of-a-kind approach to managing chronic conditions.



Hypertension Management

Take control of your heart health with guidance and a personalized plan. With a smart blood pressure monitor, you can track, get support, set up reminders and message a coach — all in one place.

Program includes:

- A connected blood pressure monitor
- Step-by-step action plans based on your goals
- Tips on nutrition and activity
- One-on-one support from expert coaches

Diabetes Prevention program

Take your first step toward a healthier tomorrow, and reduce your risk of type 2 diabetes. With the Diabetes Prevention program, you'll get access to a team of expert coaches, a library of online lessons and a smart scale-- at no cost to you.

Program includes:

- Expert coaches to help with diet, nutrition, activity and more
- A smart scale that syncs to the app and web portal
- An all-in-one app to track weight, activity and food

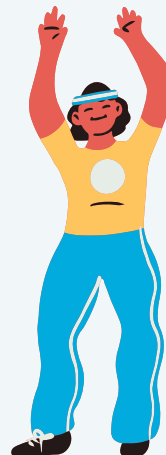
Depending on your eligibility, you may see communications for one or more of these programs. Upon enrollment, you'll receive support for the programs that fit your unique needs.

Enroll now

Visit TeladocHealth.com/Smile or call 800-835-2362



Get to Know Your Employee Assistance Program



Find professional support when you need it for challenging life events. ComPsych GuidanceResources is an Employee Assistance Program included as part of your health plan with Blue Cross and Blue Shield of Texas. You and your family members have access to a suite of EAP services — no copays or deductibles attached.

Make a Positive Change

Connect with a therapist for confidential emotional support. A trained mental health professional can counsel you through a variety of concerns, such as:

- Sadness, worry and stress
- Alcohol or drug use
- Grief, loss and personal struggles
- Personal relationship issues

Your EAP benefit includes a set amount of free therapy sessions per issue. Once you've used these free sessions, you can transition to your health plan benefits and keep seeing the same therapist in most cases.

Check Off Your To-dos

ComPsych GuidanceResources specialists can save you time by searching for local, professional services so you don't have to.

They can help you find:

- Child, elder or pet care
- Movers or home repair services
- And much more

Have Your Legal Questions Answered

Talk to an attorney for help with legal questions, including:

- Divorce, adoption and family law
- Wills and trusts
- Landlord/tenant issues

Get help with your finances

Financial experts can help with a wide range of money matters, including:

- Retirement planning or taxes
- Relocation, mortgages or insurance
- Budgeting, debt or bankruptcy

Access Online Tools 24/7

The ComPsych GuidanceResources website and mobile app provide information and support whenever you need it. Log on for:

- Articles, podcasts, videos and slideshows
- On-demand trainings
- "Ask the Expert" responses to your questions
- Other self-service tools



wondr·I

Weight loss isn't one-size-fits-a ll

Meet Wondr, the weight-loss
program that fits you.

Wondr is a skills-based digital
weight-loss program that teaches
you the skills to:

- ✓ Lose weight
- ✓ Increase your energy
- ✓ Improve your sleep

and be your healthiest self
while eating the foods you
love. Our program is based on
behavioral science and takes a
personalized approach that fits
into your life—at no cost to you.*



Get started today at wondrhealth.com/BCBSTX



Science-backed video lessons

Every week, experts in diet, exercise, sleep, stress, and more, will teach you behavior-change skills to feel better and live stronger, for life.



Exclusive rewards

Celebrate progress toward your health goals with rewards like exclusive recipes and meal plans to help keep you accountable along the way.



Content tailored to YOU

Based on your health profile, we serve up relevant, bite-sized content from our library, that addresses your unique challenges and goals.



A supportive community

WondrLink is our online community, where our coaches are ready to support and encourage you every step of the way. Plus, you can share and gain tips and tricks from participants like you.

*Employees, spouses and covered dependents age 18 and over enrolled in the BCBSTX medical plan are eligible to apply to the program.

wondr™

Wondr works wonders

It's not a diet, it's lasting change. The benefits go beyond the scale.

Proven participant results

88% feel more in control of their weight

68% increased their physical activity

65% lowered their risk of type 2 diabetes

65% feel more confident

62% feel more energetic

61% feel less stress

10lbs+ average weight loss in the first 9 weeks

Join the 1 million+ people like you who've improved their overall well-being with Wondr.



"As I got into the psychology behind it, the health coaches, the doctors, the nutritionists, all of it just started clicking with me. Wondr gave me the knowledge of what it takes to change my life. It's why we eat, how we eat, not just what we eat."



Gail M. WONDRA PARTICIPANT

LOST **70 lbs** | GAINED **Confidence**

For more information, visit:

wondrhealth.com/BCBSTX

County & District Retirement System (TCDRS)

How it works

The Texas County & District Retirement System, often referred to as TCDRS, operates as follows:

- Each paycheck, **7%** of your total earnings is contributed to your TCDRS pension account.
- Upon retirement, the County will match your contributions at an impressive **250%**.

Does It Earn Interest?

Yes, your account accrues **7% compound interest** annually.

Beneficiary's

In the unfortunate event of a member's passing, TCDRS will promptly pay the beneficiary the remaining balance in that member's TCDRS account. We strongly encourage employees to update their beneficiary information following any significant life event, such as marriage, the birth of a child, divorce, or the death of a spouse. Members can change their beneficiaries at any time by signing in online or by completing a Beneficiary Designation Form (TCDRS-06) and submitting it to TCDRS or the Human Resources office.

Vesting Retirement Eligibility:

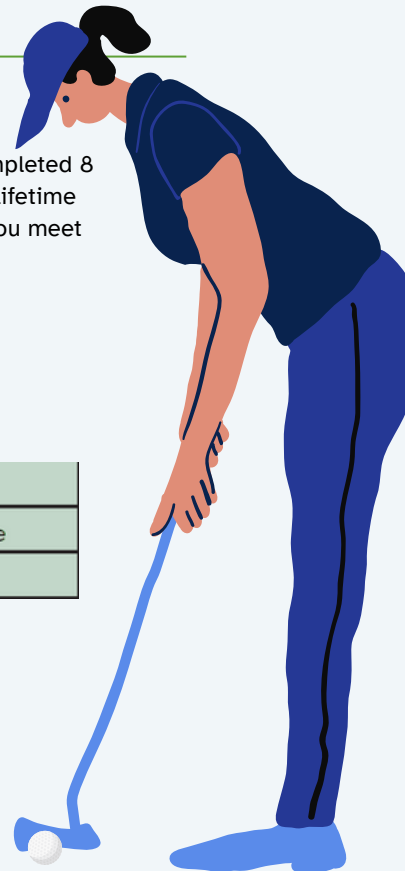
To be considered vested in your plan, you need to have completed 8 years of service. Once you are vested, you are entitled to a lifetime monthly benefit that will include employer matching once you meet the eligibility requirements for retirement.

Age 60 (Vesting)	8 years of service
Rule of 75	75-year total age plus service
At any age	20 years of service

A registered user employee can do the following:

Estimate benefits, upload forms & documents, view account balances, update beneficiaries and contact info.

Contact them today! www.TCDRS.org | 1-800-823-7782



Military Service Time & TCDRS

Your active-duty military service prior to becoming a TCDRS member may be counted toward your retirement eligibility. The time served may be accounted once you've met the County's vesting requirement. You may be eligible to qualify up to 60 months (5 years) of active service! This can significantly accelerate your path to retirement benefits and provide additional security for you and your family. It's important to gather all necessary documentation of your military service and submit it to TCDRS for evaluation.



Survivor Benefit

Survivor Benefit is one of the first milestones you will reach on your road to retirement. What is survivor benefit? Once you have completed 4 years of service time with TCDRS, your assigned beneficiary becomes eligible for the lifetime monthly benefit from your TCDRS account if something were to happen to you before you retire.

Beneficiaries

Keeping your beneficiaries updated can help ensure that the benefit payment to your loved ones doesn't get delayed. It is important to review your beneficiaries yearly or after a life-changing event, such as marriage divorce, a birth, or death in the family.

Thank you for your service

From the County of El Paso, we want to express our sincerest gratitude to the veterans and active personnel for their dedicated service. Your dedication and sacrifice are fundamental to ensuring our safety and freedom. We feel deeply grateful for your courage and commitment. Thank you for everything you do.



NationWide 457 Plan

Compensation Plan

Employees are likely familiar with various retirement plans, including 457(b) Deferred Compensation, 401(k), 403(b), 401(a), and 457(b) Deferred Compensation with both traditional and Roth contributions. As a public employee, there are retirement plans specifically designed to meet your needs.

What's a 457(b) plan?

The County of El Paso offers a 457(b) deferred compensation plan designed to help public employees like you save for retirement. This plan allows you to set aside a portion of your paycheck, assisting you in bridging the gap between your pension, Social Security benefits, and the amount you will need during retirement.

What is tax-deferred?

Employees are not required to pay income taxes on their contributions or earnings from their deferred compensation plans until they retire or start receiving payments from their accounts. This can reduce the employee's taxable income both now and during retirement. Withdrawals made during retirement are taxed as ordinary income.

How it works:

Participating in a deferred compensation plan is a breeze. Contributions are automatically deducted from each paycheck and deposited into the employee's account, eliminating the need for employees to remember to write a check.



Contact Nationwide Today!

Wilson Heacock

1-361-887-1978
wilson.heacockl@
nationwide.com

Sarita Null

1-512-497-1666
nulls4@nationwide.com

Legal & Identity Theft Protection

LegalShield and IDShield provide essential legal and identity theft protection for you and your family, ensuring you receive the care you deserve. This benefit is available to El Paso County employees, helping to cover most attorney fees.

You can enjoy 24/7 access to an attorney, and the identity theft protection will safeguard you and your family against identity theft.

With comprehensive coverage, you can feel secure knowing you have professional support when dealing with legal matters or potential identity theft threats.



LegalShield

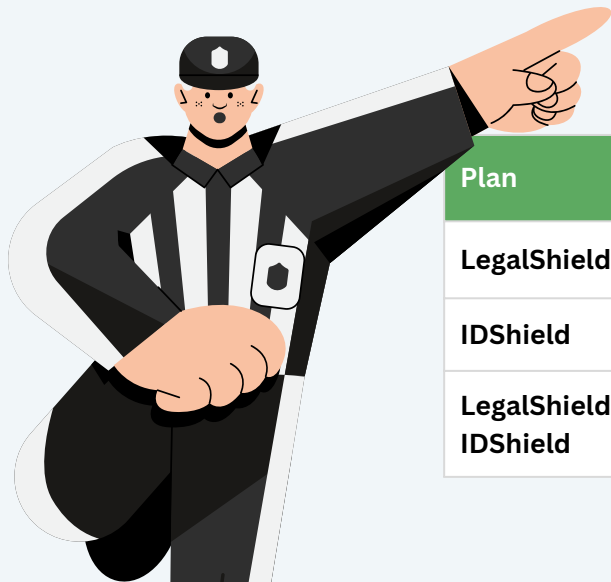
LegalShield Coverage Offers:

- Legal Consultation and Advice
- Court Representation
- Access to a Dedicated Provider Law Firm
- Preparation and Review of Legal Documents
- Will Preparation
- Letters and Phone Calls Made on Your Behalf
- Assistance with Speeding Tickets
- 24/7 Emergency Legal Access

IDShield

IDShield Coverage Offers:

- Identity Consultation and Guidance
- Access to Dedicated Licensed Private Investigators
- Monitoring of Identity, Credit, and Financial Accounts
- Child Monitoring (available with family plans only)
- Comprehensive Identity Restoration Services
- Real-Time Alerts for Potential Issues
- 24/7 Emergency Access for Immediate Assistance
- Social Media Monitoring and Online Privacy Reputation Management



Plan	Employee Plan (Per Month)	Family Plan (Per Month)
LegalShield	\$19.55	\$19.55
IDShield	\$7.45	\$14.05
LegalShield & IDShield	\$26.00	\$31.60

Educational Assistance Program (EdAP)

Take the next step in your education with the Educational Assistance Program. Whether you're looking to enhance your skills, pursue a new certification, or advance your career, the EdAP is designed to support your professional growth. This program provides financial assistance to eligible county employees, helping to alleviate the costs associated with furthering your education. By participating in EdAP, you'll have the opportunity to expand your knowledge and capabilities!

Who is Eligible?

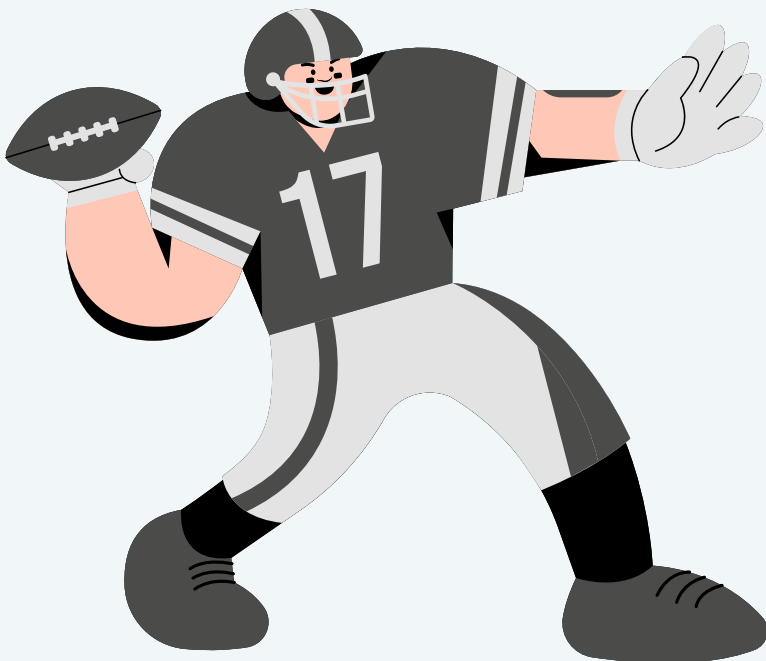
Eligibility Criteria for County Employees

County employees must meet the following requirements:

- Hold a part-time or full-time regular position (non-temporary or seasonal)
- Have successfully completed the initial probationary period
- Have received a “Meets Standards” rating or higher on their most recent performance evaluation within the past 12 months
- Have not faced any disciplinary action in the past 12 months at the time of submitting the claim form
- Employees enrolled in EdAP must maintain continuous employment with the County until the date of the last reimbursement check

Note: This policy applies to County employees not covered by collective bargaining agreements.

You could receive up to \$2,000 in reimbursement funds per calendar year.



Conquer Your Student Loans

Over 46 million Americans have student debt, with the average American having a loan balance of \$37,088.

That's why longtime student loan experts and advocates founded Savi. Savi helps borrowers enroll in federal repayment and forgiveness programs that could lower their monthly payments and potentially forgive their loans.

See how Savi can help you with your student loans today:



\$187 average savings per month

You can access a free, instant estimate of savings and broad student loan resources for financial health. Savi delivers tailored recommendations based on your unique loan profile so you can maximize your savings.

\$39,000 average student loan forgiveness

Savi detects your eligibility for repayment and forgiveness options and generates application forms digitally that are signed and submitted directly through Savi. Savi helps borrowers stay on track and reach forgiveness.

Get support direct from the experts

Savi offers free monthly educational webinars to share student loan policy updates, explore the Savi tool, and answer your questions.



**Get started today at
epcounty.bysavi.com**



MetLife Pet Insurance



Pet Insurance

We care about all your dependents, including the four-legged ones! As a part of your El Paso County benefits, you have access to MetLife Pet Insurance. With this coverage, you can ensure your beloved pets receive the best care possible, from routine check-ups to unexpected emergencies. Our pet insurance plans are designed to provide peace of mind, knowing that your furry family members are protected. Whether it's a playful pup or a curious kitten, we've got you covered.

Key Benefits



Flexible product offerings with straightforward pricing and options, discounts up to 30%¹, customizable limits, and deductible savings²



Quick 3-step enrollment and hassle-free claims experience with most claims processed within 10 days



An experienced team of pet advocates and multi-channel support options



Get a quote or enroll today.

Visit www.metlife.com/getpetquote

Call 1-800-GET-MET8

Scan the QR code





Contact Us

**If you have any questions about your
benefits, please don't hesitate to
reach out.**

EP County HR Benefits
(915) 273-3520 Ext. 2560
hrbenefits@epcountytexas.gov

Enrollment or Technology Questions
Call or Text: 915-642-7659

MetLife benefits counselor
1-877-203-5615
Monday - Friday
8:00am-5:00pm CST

