CEBT
Benefit by Trust

Benefits Overview for Eaton School District Re-2



Presented by: Micayla Jorgensen
May 2026

Disclosure

This presentation includes benefit summaries that provide highlights of the Eaton School District Re-2 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 Eaton School District Re-2. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through 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. Eaton School District Re-2 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.

Open Enrollment

This is your time to make any plan changes:

May 1st - May 15th



Add Dependents



Drop Dependents



Change Coverage

How do I enroll or make changes?

Enrollment this year is **passive.** If you do not make changes, you will be auto-enrolled:



If you are currently on...	you will be auto-enrolled in:
PPO Select 2 →	PPO Select 4
PPO 9 →	PPO 9
KP-DHMO 2500 →	KP-DHMO 4000

If you want to buy up to PPO Select 2 instead of PPO Select 4, please contact Lakyn Reinert at lreinert@eaton.k12.co.us.

You can enroll or make changes online at www.cebt.org:

1. Go to **www.cebt.org**
2. Select **"Community/Online Enrollment"**
3. Click **"For Employees"** then click **"New Community User/Register"**
4. If you are already registered, access the login page to enroll and make changes to your benefits

Eligibility



Full-time employees are eligible to enroll in benefits



Eligible dependents (legal spouse or civil union partner & dependent children to age 26) can be added to benefits



Proof documents are required when adding a dependent to the plan

Qualifying Life Event



When can I add or make changes to my benefits outside of my initial hire or open enrollment?

- **Change in marital status**
  - Marriage, death of spouse, divorce, legal separation
- **Change in number of dependents**
  - Marriage, birth, death, adoption of child, placement of child for adoption
- **Change in dependents coverage**
  - Commencement or termination of health coverage

> In order to make changes outside of open enrollment, you must provide **proof of qualifying event** documents!

> When a qualifying event occurs, you have **30 days** from the date of the event to notify HR.

Benefit Changes Effective July 1, 2026

Breast Cancer Screenings (All plans)

Additional required imaging, such as MRI, ultrasound, or mammography, and pathology evaluation, will be covered as preventive care with NO COST-SHARING at age 40 and above.



CEBT Health & Wellness Centers

Your Exclusive Health Center for Primary Care Services

Marathon Health™

Preventive Care

- Annual check-ups
- Contraceptive management
- Health screenings
- Biometric screening
- Immunizations
- Sports physicals
- Referrals for specialty care
- Medication management

Acute (Sick) Care

- Colds & flu
- Pink eye
- Rashes
- Sinusitis
- Minor injuries
- Urinary Tract Infections (UTI)
- Abdominal pain
- Point of care testing & labs

Health Coaching

- Weight loss
- Weight gain
- Quit smoking
- Improve sleep
- Get stronger
- Eat better
- Manage burnout
- Reduce stress

Chronic Conditions

- Diabetes
- Hypertension
- Thyroid disorders
- Arthritis
- Cholesterol disorders
- Heart Disease
- Menopause & hormones
- Depression & anxiety
- Sleep apnea

Loveland: 2889 N. Garfield Avenue | 970-744-2866
Mon-Thurs 7am-6pm; Fri 7am-5pm

Greeley: 4675 W. 20th Street Road, Unit B | 970-373-4625
Mon-Thurs 7am-5pm; Fri 7am-11am

Medical Benefits

Medical Plan	PPO Select 2		PPO Select 4	
	Tier 1	Tier 2	Tier 1	Tier 2
Network	Select Colorado		Select Colorado	
Coinsurance	20%	50%	20%	50%
Office Visit	$0 Copay	Deductible + 50% to OOP Max	$0 Copay	Deductible + 50% to OOP Max
Specialist Visit	$100 Copay	Deductible + 50% to OOP Max	$100 Copay	Deductible + 50% to OOP Max
Preventive Visit	Covered 100%	Covered 100%	Covered 100%	Covered 100%
Lab	$25 Copay	$25 Copay	$25 Copay	$25 Copay
X-ray	Minor: $25 Copay	Minor: $25 Copay	Minor: $25 Copay	Minor: $25 Copay
Deductible Single In / Out	$2,000	$4,000	$4,000	$6,000
Deductible Family In / Out	$5,000	$8,000	$8,000	$12,000
Out of Pocket Single In / Out	$4,500	$9,000	$5,500	$10,600
Out of Pocket Family In / Out	$9,000	$18,000	$11,000	$21,200

Medical Benefits

Medical Plan	PPO Select 2		PPO Select 4	
	Tier 1	Tier 2	Tier 1	Tier 2
Telemedicine	Covered 100%	Covered 100%	Covered 100%	Covered 100%
Imaging CT/PET/MRI	$500 Copay	$500 Copay	$500 Copay	$500 Copay
Inpatient Hospital	Deductible + 20% to OOP Max	Deductible + 50% to OOP Max	Deductible + 20% to OOP Max	Deductible + 50% to OOP Max
Outpatient Hospital	Deductible + 20% to OOP Max	Deductible + 50% to OOP Max	Deductible + 20% to OOP Max	Deductible + 50% to OOP Max
Urgent Care	$0 Copay	$0 Copay	$0 Copay	$0 Copay
Emergency Care	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max
RX Retail	Generic $20 Preferred $40 NonPreferred $60	Generic $20 Preferred $40 NonPreferred $60	Generic $20 Preferred $40 NonPreferred $60	Generic $20 Preferred $40 NonPreferred $60
RX Mail Order	2 X Copay	2 X Copay	2 X Copay	2 X Copay



Medical Benefits

Medical Plan	PPO9	KP DHMO 4000
Network	United Healthcare Choice Plus	Kaiser Permanente
Coinsurance	0% In / 40% Out	In Network
Office Visit	$65 Copay	$55 Copay
Specialist Visit	$65 Copay	$65 Copay
Preventive Visit	Covered 100%	Covered 100%
Lab	$65 Copay	No Copay
X-ray	$65 copay in office setting, outpatient subject to deductible	Deductible + 20% to OOP Max
Deductible Single In / Out	$6,000 Combined	$4,000
Deductible Family In / Out	$12,000 Combined	$8,000
Out of Pocket Single In / Out	$6,000 / $12,000	$5,000
Out of Pocket Family In / Out	$12,000 / $24,000	$10,000

Medical Benefits

Medical Plan	PPO9	KP DHMO 4000
Telemedicine	Covered 100%	Covered 100%
Imaging CT/PET/MRI	Deductible then covered 100%	Deductible + 20% to OOP Max
Inpatient Hospital	Deductible then covered 100%	Deductible + 20% to OOP Max
Outpatient Hospital	Deductible then covered 100%	Amb Surg Center $700 Copay Plan Hospital Deductible + 20% to OOP Max
Urgent Care	$75 Copay	$70 Copay
Emergency Care	Deductible then covered 100%	Deductible + 20% to OOP Max
RX Retail	Generic $20 Preferred $40 NonPreferred $60	Generic $20 Preferred $40 NonPreferred $60 Specialty 20% coins up to $250
RX Mail Order	2 X Copay	2 X Copay

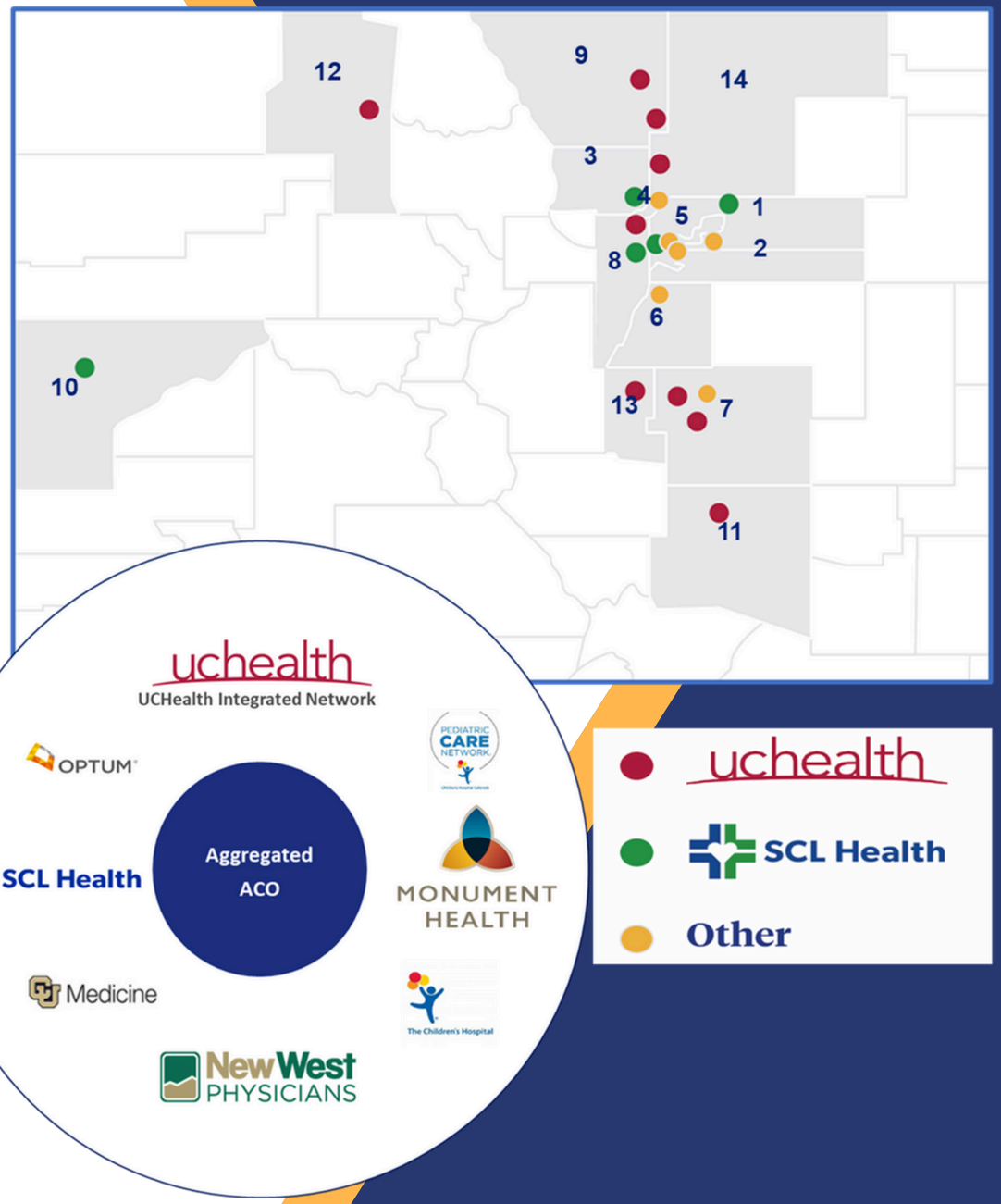
Select Colorado Network

Available in 14 Counties: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso, Jefferson, Larimer, Mesa, Pueblo, Routt, Teller, & Weld

- Care rendered outside of the 14-county service area will be covered as Tier 1
    - **Example:** If you decided to have services at a United Healthcare Choice Plus Provider in Omaha, NE, since this is outside of Colorado and outside of the Tier 1 Service Network Area, you will follow Tier 1 benefit structure.
- Eligibility is based on live **or** work in order to expand access
- Dependent students may be enrolled even if out of the service area

Primary Care Physician (PCP) selection is required

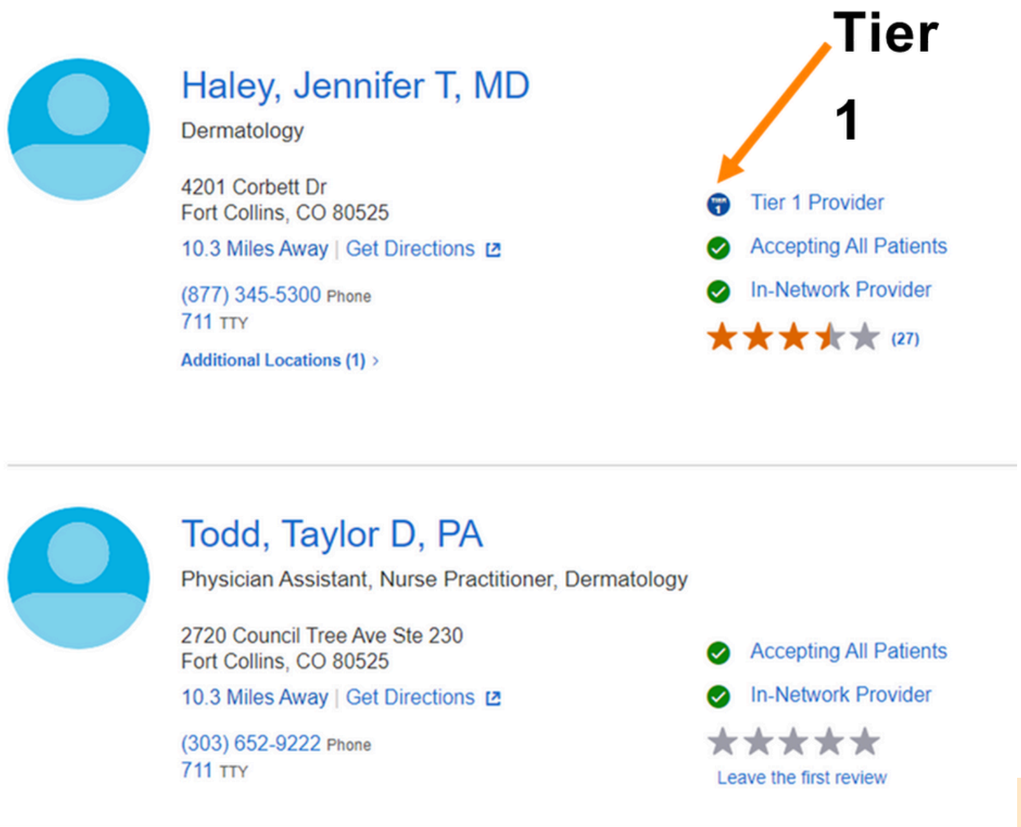
- All SelectColorado network providers not designated as Tier 1 are Tier 2
- Banner is considered Tier 2



Choosing a Provider on the PPO Select Plan

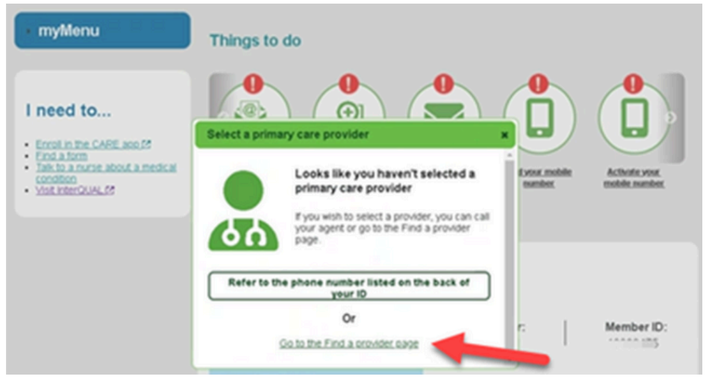
Tier 1 vs. Tier 2 Providers

- Some providers have a **blue dot** to indicate **Tier 1**
- Providers without a blue dot are **Tier 2**



How to Select Your PCP on the PPO Select

1. Log into **www.umr.com**
2. Under **Things to Do**, you'll see a reminder to **Select a PCP**
3. Click the link: **Go to the Find a Provider Page**
4. Click the button: **Select Provider**
5. Proceed to make your selection





Preventative Benefits

Men/Women

- Colonoscopy/Cologuard
- Routine vision exam
- General immunizations
  - Influenza, Hepatitis A & B, HPV, etc.
  - Shingles vaccines
  - “Shingrix – age 50 and older”

Women

- Routine Mammograms
  - No age limit. Allowed once per calendar year
- Well woman visits
- Breast pump (one per pregnancy)

Men

- Prostate Specific Antigen (PSA)

Children

- Behavioral screening
- Developmental screening
- Tuberculin testing



Explanation of Benefits

Where can I find it?

- **Access your health benefits in two clicks at umr.com**

- **Log in now to:**
  - Check your benefits and see what's covered
  - Look up what you owe and how much you've paid
  - Find a doctor in your network
  - Learn about medical conditions and treatment options
  - Access tools and trusted resources to help you live a healthier life

- **Getting Started**
  - Go to umr.com
  - Enter your username and password
  - First time visiting, click **New user? Register here**
  - Have your ID card handy & follow the steps to get started





Pharmacy Benefits

Through CVS Caremark
$20 Generic - $40 Preferred - $60 NonPreferred

CVS Caremark contracts with:

- King Soopers/City Market
- Safeway
- Walmart
- Walgreens

Maintenance Medications

- 90-day mail order for 2x regular copay
- Buy 2 get 1 at no additional cost
- Go online to set up: Caremark.com or call 866-885-4944

Prudent Rx

Prudent Rx is integrated with your prescription plan to help reduce out-of-pocket costs to $0 for certain specialty drugs by connecting you to manufacturer copay assistance



KAISER PERMANENTE®

Kaiser Pharmacy Benefits

- $20 Generic
- $40 Preferred
- $60 Non-Preferred
- Specialty 20% Co-Insurance up to a max of $250

There are many ways to fill your prescriptions at Kaiser Permanente:

✓ IN PERSON ✓ BY PHONE ✓ ONLINE

Mail Order Pharmacy

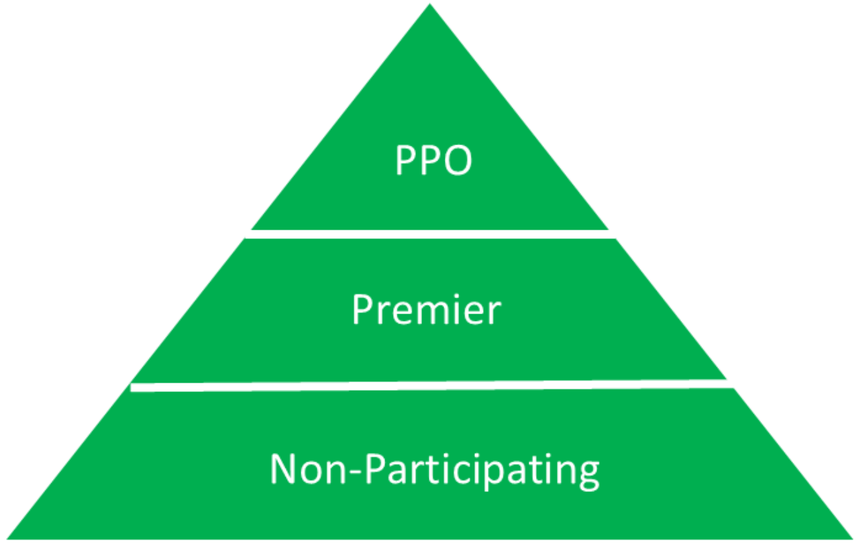
Get your prescriptions delivered with no shipping costs. You can fill them through the mobile app, by calling the pharmacy at a Kaiser Permanente medical office of your choice, 1-866-523-6059 (TTY 711), or at kp.org/rxrefill.

Dental Benefits - Plan A

DELTA DENTAL®

- Annual Max = $2,000
- Annual Deductible = $50 Individual / $150 Family
- Lifetime Ortho Max = $2,000 (For covered employee, spouse, and children to age 26)
- Preventative 100%, Basic 80%, Major 50%, Ortho 50%
- **Prevention First**: Preventative care is covered 100% and not applied to the annual max!
- **Right Start 4 Kids:** Applies to dependent children up to age 13 This does not apply to orthodontia.

Network Levels



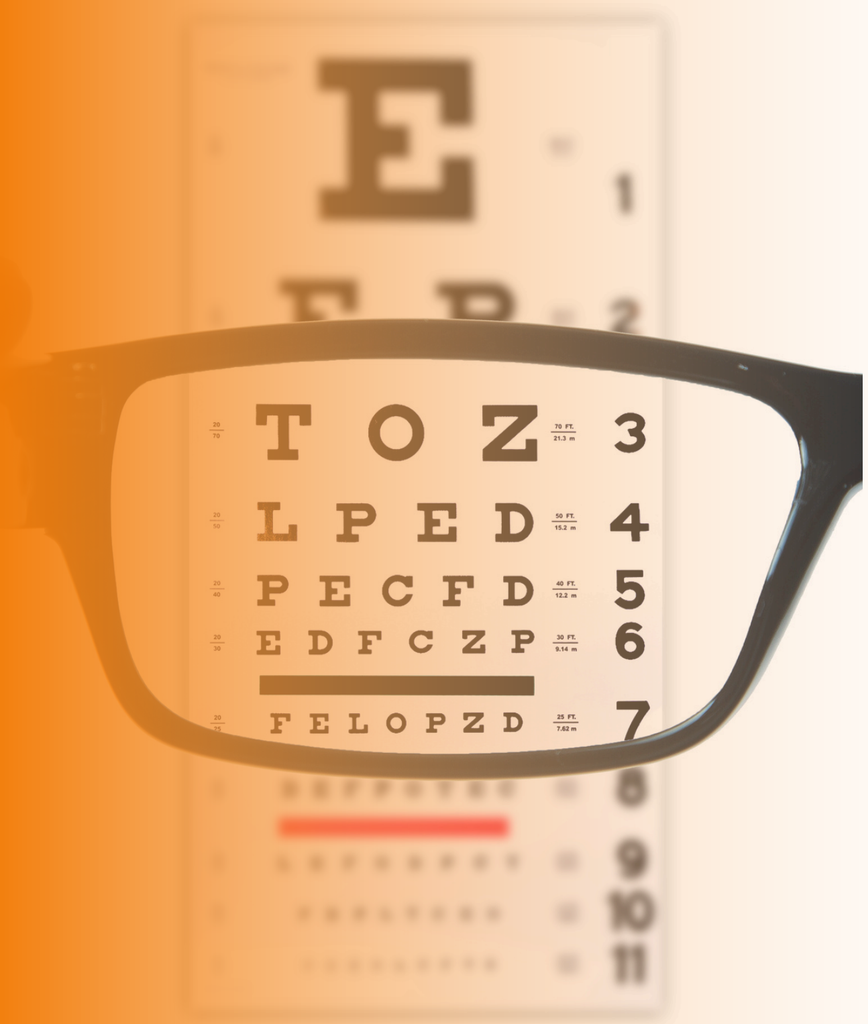
100% COVERAGE*

NO DEDUCTIBLE

IN-NETWORK PROVIDERS

HEALTHY SMILES & BRIGHT FUTURES

Vision Benefits - Plan B



- Network of providers=VSP
- Benefit year is a rolling 12 months
  - For instance, if you access vision benefits in October of 2026, you cannot access benefits until October 2027
- No ID Card
- To find a VSP provider
  - Go to www.VSP.com or call 800-877-7195
  - Enter zip code to find local providers

- **Lens Enhancement**
  - Polycarbonate
  - Standard Progressives
  - UV Lenses

Exam	12 Months: **$15 Copay**
Lenses	12 Months: **$15 Copay**
Frames	24 Months: **$160 Allowance**
Contacts	12 Months: **$160 Allowance**

Life and AD&D

Life / AD&D	$20,000
Benefit Reduction	Life and AD&D benefits will reduce at: 40% at age 65, 65% at age 70, 75% at age 75, and 80% at age 80



The Cost of Your Benefits

PPO Select 2		
	Employer Cost	Employee Cost
EE	$800	**$59**
EE + Spouse	$800	**$963**
EE + Children	$800	**$685**
Family	$800	**$1403**

PPO Select 4		
	Employer Cost	Employee Cost
EE	$800	**$0**
EE + Spouse	$800	**$841**
EE + Children	$800	**$583**
Family	$800	**$1252**

PPO9		
	Employer Cost	Employee Cost
EE	$800	**$0**
EE + Spouse	$800	**$848**
EE + Children	$800	**$586**
Family	$800	**$1259**

KP DHMO 4000		
	Employer Cost	Employee Cost
EE	$800	**$34**
EE + Spouse	$800	**$568**
EE + Children	$800	**$641**
Family	$800	**$1342**



The Cost of Your Benefits

Dental		
	Employer Cost	**Employee Cost**
EE	$48	**$0**
EE + Spouse	$48	**$50**
EE + Children	$48	**$94**
Family	$48	**$121**
Vision		
	Employer Cost	**Employee Cost**
EE	$0	**$9**
EE + Spouse	$0	**$12**
EE + Children	$0	**$11**
Family	$0	**$20**

Telemedicine Services



Skip the trip to the ER.

Talk to a doctor by phone or video.

When it's not an emergency, you've got Teladoc. Our doctors are here for you 24/7, by phone or video.

This benefit is not available to Kaiser members.

REGISTER with Teladoc before you get sick!

- Download the App
- **Teladoc.com**

Be sure to register under the CEBT account. If your employer isn't listed during registration, you will need to call Teladoc for assistance.

CEBT members do not need a Teladoc Health code to register.

- (855) 656-7243

It saves time and money

No cost to employee or dependent

What can I use Teladoc for?

- Cold & flu
- Allergies
- Sinus problems
- Sore throats
- Respiratory infections

Teladoc™ HEALTH

Kaiser Online/Mobile Care Options

- Chat online
- Email
- Video Visits
- Phone Visits
- E-Visits

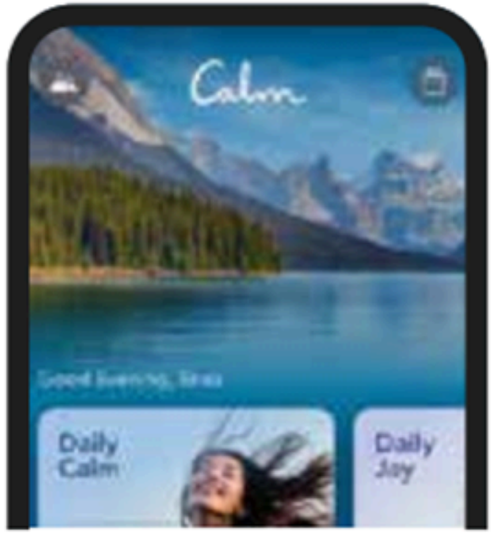
What Can I Use These Platforms For?

- Fevers, coughs, & colds
- Vomiting, diarrhea, & constipation
- Rashes and skin concerns
- Sinus infections
- Pink eye



KAISER PERMANENTE®

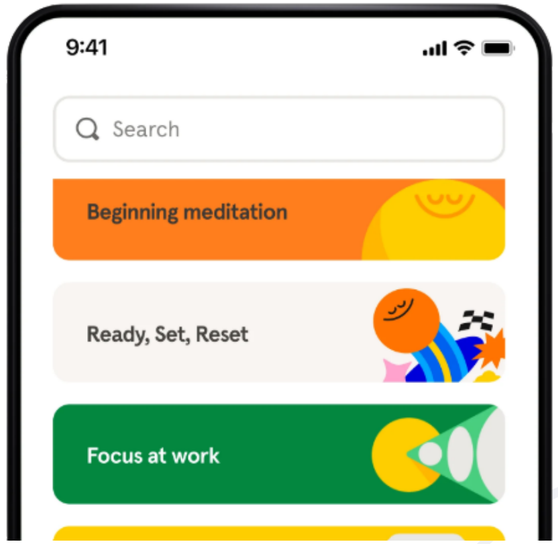
Emotional Wellness Apps by KAISER PERMANENTE®



Calm

#1 app for meditation and sleep. You can choose from hundreds of programs and activities, including:

- Guided meditations
- Sleep Stories
- Mindful movement videos



headspace

Headspace can help you create healthy habits that support emotional wellness:

- Live text-based emotional support coaching available 24/7
- Sleepcasts and focus playlists
- Meditation and mindfulness exercises
- Guided programs for managing stress and improving sleep

Mental Health Solutions

MODERN HEALTH

- **Expanded access to care** with an average wait time of <1 day for coaching & therapy
- **8 FREE sessions** with certified coaches
- **8 FREE sessions** with therapists as needed
- **Join circles**: live, provider-led community sessions (unlimited)
- **Use the digital content library** (self-paced)
- **Well-being check-ins** (unlimited)
- **Broad network** adding 950 providers for CEBT members that focus on evidenced-based care
- **Confidential**

ALLONE HEALTH

- **Solution-based**, short-term counseling
- **6 counseling sessions** per year, per incident
- **6 life coaching sessions** per year
- **Prepaid service**: No cost to you
- **Other services:** financial or legal consultation, work-life resources/referrals, personal assistant available
- **NEW! App** with key features such as quick case access, an AI mental health chatbot (Izzy), self-help tools, and live support is now available.
- **Confidential**

talkspace

- **Use the online matching tool** to find a therapist
- **Start therapy within hours** of choosing a therapist
- **Utilize real-time, face-to-face video visits** by appointment when needed
- **Schedule live video sessions** with a psychiatrist and prescription management for a tailored plan
- **Confidential**

Normal cost share applies -TalkSpace is an in-network provider

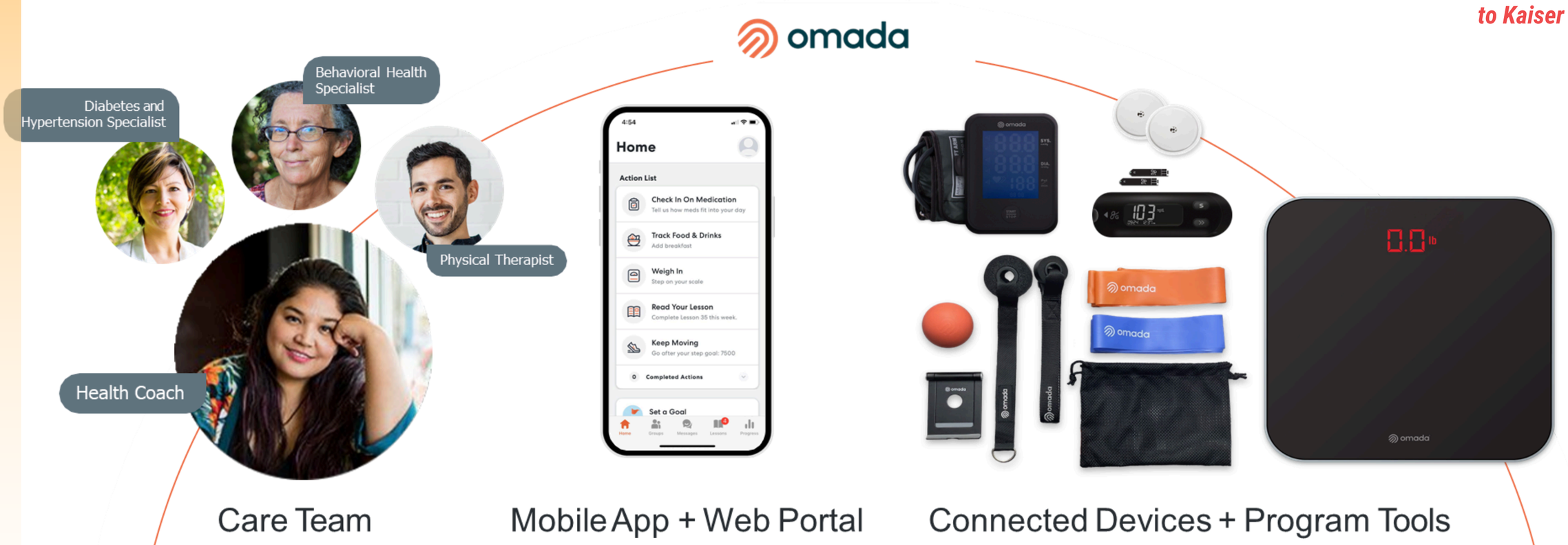
This benefit is not available to Kaiser members.

Digital Disease Management Program

Personalized care for managing chronic conditions at no additional cost

omada

This benefit is not available to Kaiser members.

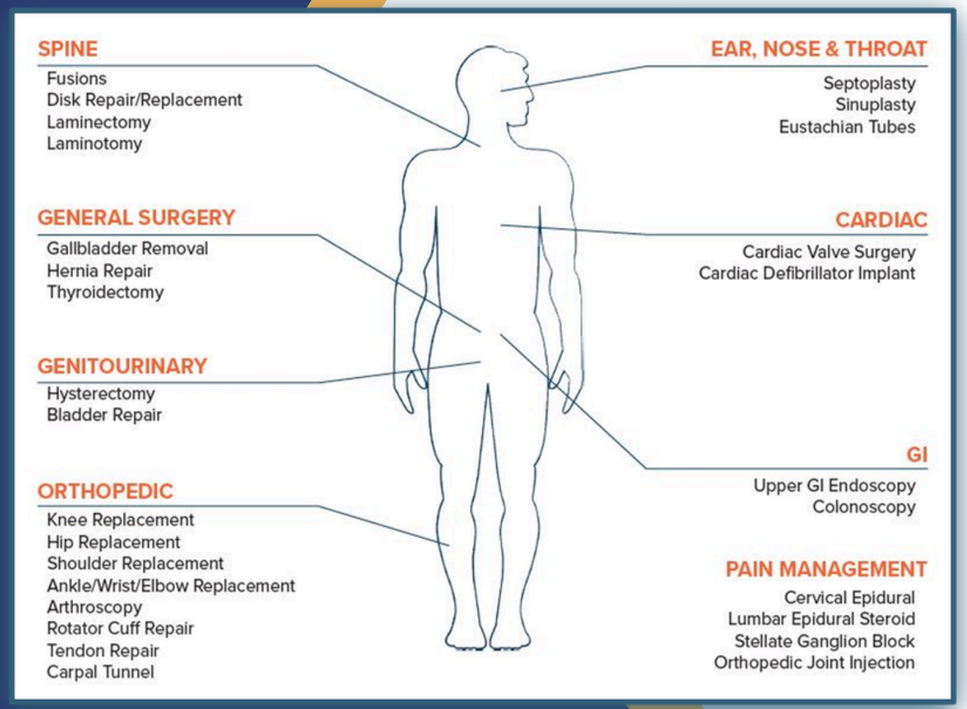


Care Team | Mobile App + Web Portal | Connected Devices + Program Tools

Prevention | Diabetes | Hypertension | Musculoskeletal

All with Behavioral Health Support

Surgical and Infusion Concierge Solution



Covered Procedures

LANTERN

Provides you with access to a network of thousands of highly qualified surgeons

Excellent surgical care at little to no cost & out-of-pocket costs waived for an episode of care*

A personal care advocate will guide and support you one-on-one, every step of the way

Lantern's infusion program provides low-cost therapy at home or nearby centers with clinical support and little to no member cost.

This benefit is not available to Kaiser members.

Quality & Cost Transparency Tool

Valenz® Bluebook

Register online to track rewards!

Search green, yellow, and red providers:

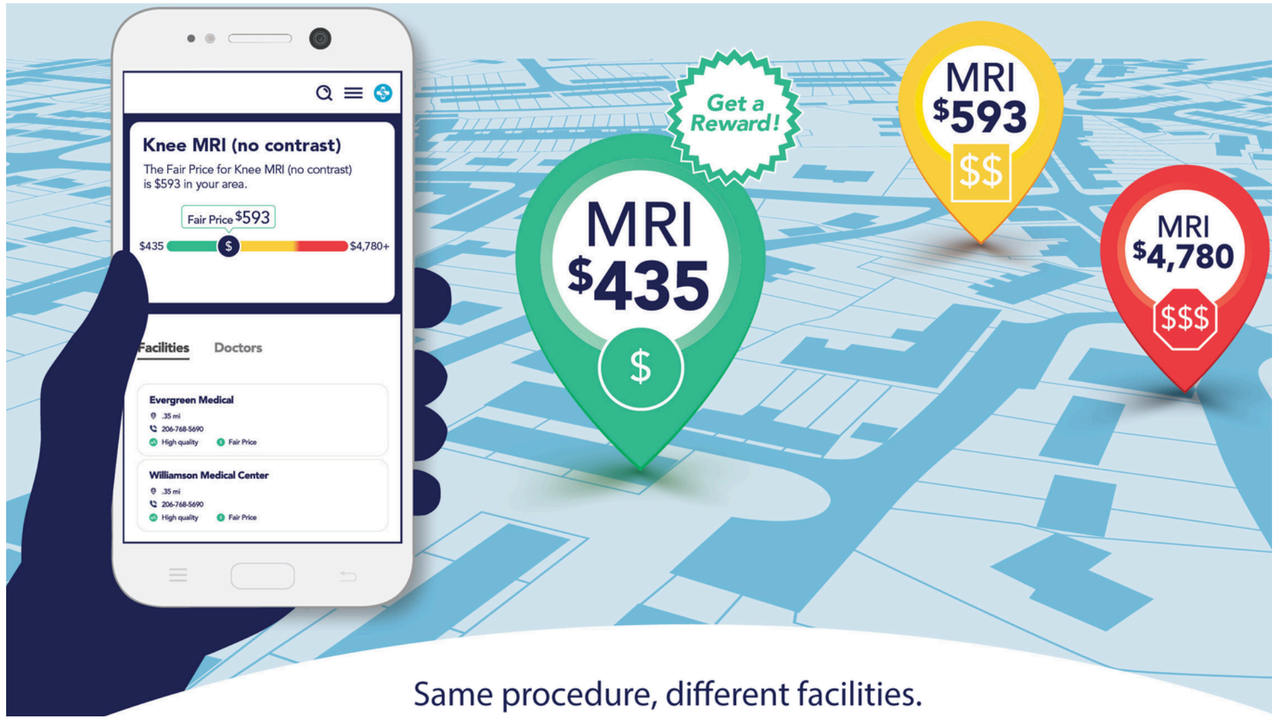
Fair price

Above fair price

Highest price

If you use a green, low-cost facility, you can be eligible for a rewards debit card in the mail!

Reward amounts vary from $25-$1,500



This benefit is not available to Kaiser members.

Cancer Resource Services

A UnitedHealthcare Company

Personal support following a cancer diagnosis

Program participants are assigned a personal case manager

- Registered nurses with experience in cancer care
- Serve as your advocate through treatment plan
- Work with your benefit plan to determine coverage
- Assist you with accessing Optum Cancer Centers of Excellence (COE) facilities

Contact the CARE team phone number on your medical card to enroll in the CRS program or call our CEBT customer service team!

UMR
866-494-4502

CEBT
800-332-1168

Optum Cancer COEs deliver:

- Expertise in rare and complex cancers
- Expanded treatment options
- Shorter stays and fewer complications
- Improved outcomes and financial savings

This benefit is not available to Kaiser members.

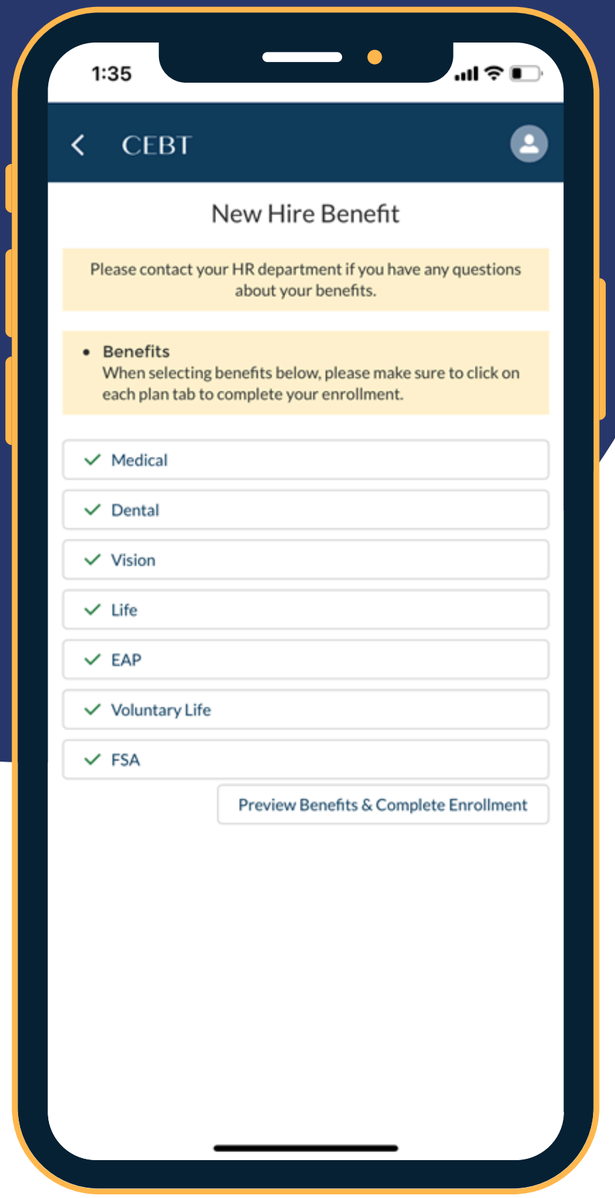
CEBT.ORG



- Remember: The CEBT website is a valuable resource!
- You can access benefit booklets, important forms, contact info, online enrollment, or submit a question
- Need help? It's easy to Live Chat with a CEBT Customer Service Representative

CEBT Mobile App

BENEFITS AT YOUR FINGERTIPS



ENROLL IN BENEFITS

Enroll in your benefits, view dependents plans, download summaries, & process life event/open enrollment changes.

FIND A PROVIDER

Search for in-network providers & find more information regarding CEBT's Valued Partners.

VIEW & ORDER ID CARDS

To keep a version of your ID cards handy, you can access or print your digital ID cards & order new ID cards.

CUSTOMER SERVICE

Ask a CEBT customer service representative any questions about your benefits, claims, or other queries.

DOWNLOAD THE 'CEBT HEALTH PLAN' APP



Contact Us

Colorado Employer Benefit Trust

Monday–Thursday 7:30am–4:30pm, Friday 7:30am– 4pm
1-800-332-1168 or 303-773-1373

Kaiser

Member Services: 1-888-681-7878
Appointments and Advice: 303-338-4545
or 1-800-218-1059 (TTY 711) - call anytime
Mail Order Pharmacy: 1-866-523-6059,
Monday-Friday, 8am-5pm
Claims Department: 303-338-3600,
Monday-Friday, 8am-5pm

Omada Health

888-409-8687
https://go.omadahealth.com/cebt

Modern Health

help@modernhealth.com
Get to website from cebt.org
Company Name: CEBT

AllOne Health Employee Assistance Program

877-679-1100 or 970-242-9536
portal.allonehealth.com
Company Code: cebt

Marathon Health

Loveland: 970-744-2866
Greeley: 970-373-4625

Teladoc

Get to website from cebt.org
1-800-TELADOC (835-2362)

Valenz Bluebook

Get to website from cebt.org
Company Code: CEBT

Lantern

855-200-6675
Get to website from cebt.org

UMR Cancer Resource Services Program

866-494-4502