

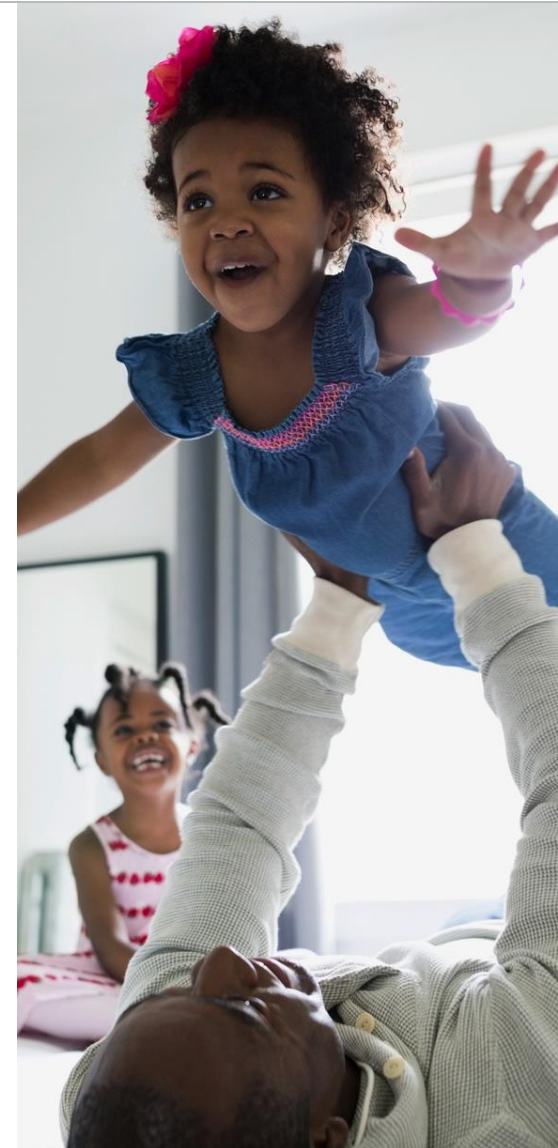


2021 Open Enrollment

Denver Employees Retirement Plan



Knowing your
benefits helps
you make more
informed health
care decisions.



- 2021 Updates
- Benefits Overview
- UHC Tools and Resources
- Next steps

2021 Updates



- No benefit changes to the Colorado Doctors Plan and High Deductible Health Plan (HDHP) for 2021.
- Pharmacy network update – CVS/Target no longer in network.
- Passive Open Enrollment- If you make no changes to Medical during OE, your plan will carry over to 2021.
- Only if you are newly enrolling in CDP will you need to select a PCP. If you are on CDP and wish to keep your current assigned PCP, you do not need to take action.

2021 Benefit Overview



- 1** Plan option 1 – High Deductible Health Plan (HDHP) with an HSA
- 2** Plan option 2 – Colorado Doctors Plan

High Deductible Health Plan (HDHP) with an HSA



Network Care Costs

- ✓ Save money by staying in network.
- ✓ Option to choose a primary care provider (PCP) and no referrals required to see a specialist.
- ✓ Preventive care is covered 100 percent in our network.
- ✓ HSA qualified plan.

Deductible

Individual	\$1,450
Family**	\$2,900

Doctors and Specialists

Preventive Care	\$0
PCP	20% after ded.
Urgent Care	20% after ded.
Specialist	20% after ded.
Minor Diagnostic Lab and X-ray	20% after ded.
Major Diagnostic Lab and Imaging	20% after ded.

Hospital Care

Emergency Room	20% after ded.
Hospital/Surgery	20% after ded.

Prescription Coverage

Retail (30 day supply)	\$10/\$35/\$60 after ded.
Mail Order (90 day supply)	\$25/\$87.50/\$150 after ded.

Out-of-pocket limit

Individual	\$2,900
Family	\$5,800

Please read your plan documents. Additional information such as benefit details, plan limitations and exclusions, and the costs of coverage can be found in the Summary of Benefits.

**For family coverage, a member of the family can receive benefits once the family annual deductible is met.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. UnitedHealthcare also covers other routine services, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

What is an HSA?

Health Savings Accounts (HSAs) are designed to help you save and pay for qualified medical expenses



Deposit money into your HSA.



Save on taxes.



Use your HSA to pay for qualified medical expenses.

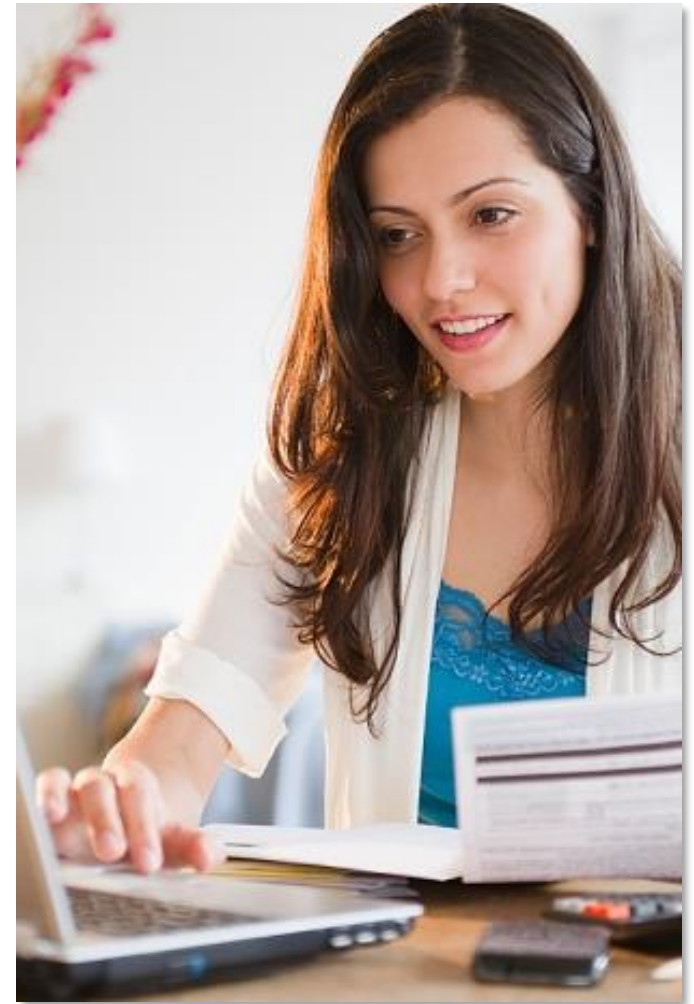


Invest your savings in mutual funds.

Investments are not FDIC insured, are not guaranteed by Optum Bank[®], and may lose value.

With an HSA:

- You're in charge of managing your HSA
- There's no "use it" or "lose it"
- Annual contribution limits are set by the IRS
- Deposits can be made at any time and are available immediately
- All deposits up to the annual IRS limit are income tax-free
- Withdrawals made for qualified medical expenses are not subject to income tax



Investments are not FDIC insured, are not guaranteed by Optum Bank[®], and may lose value.

You are eligible to open and contribute to an HSA if:

You are covered by an HSA qualifying high deductible health plan (HDHP)

You are not covered by any other health plan that is not a high deductible plan

You are not enrolled in Medicare, TRICARE or TRICARE for Life

You are not claimed as a dependent on someone else's tax return

You are not covered by a health care flexible spending account (FSA)

You have not received Veterans Administration (VA) benefits within the past three months, except for preventive care. If you are a veteran with a disability rating from the VA, this exclusion does not apply.




HSA contribution limits.

Contribution maximum amount.

Any contribution you receive from The City and County of Denver counts towards the IRS maximum amounts below.

	2020	2021
Individual coverage	\$3,550	\$3,600
Family coverage	\$7,100	\$7,200



55+ additional contribution.

If you are 55 years of age or older but not enrolled in Medicare, you can deposit an additional **\$1,000/year** in “catch-up” contributions.

You typically have until April 15th to make HSA deposits that count toward your maximum for the prior tax year.

Partnership with Centura Health to create a simpler health plan



- ✓ Lower costs at the time of service, easier to use, and 24/7 access to care.
- ✓ Must choose a primary care provider (PCP).
- ✓ No need to get referrals to see an in-network specialist.
- ✓ Preventive care is covered 100 percent in our network.

Please read your plan documents. Additional information such as benefit details, plan limitations and exclusions, and the costs of coverage can be found in the Summary of Benefits.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. UnitedHealthcare also covers other routine services, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

Network Care Costs

Deductible

Individual	\$500
Family	\$1,000

Doctors and Specialists

Preventive Care	\$0
PCP	\$0
Urgent Care	\$0
Specialist	\$75
Minor Diagnostic Lab and X-ray	\$25
Major Diagnostic Lab and Imaging	\$250

Hospital Care

Emergency Room	20% after ded.
Hospital/Surgery	20% after ded.

Prescription Coverage

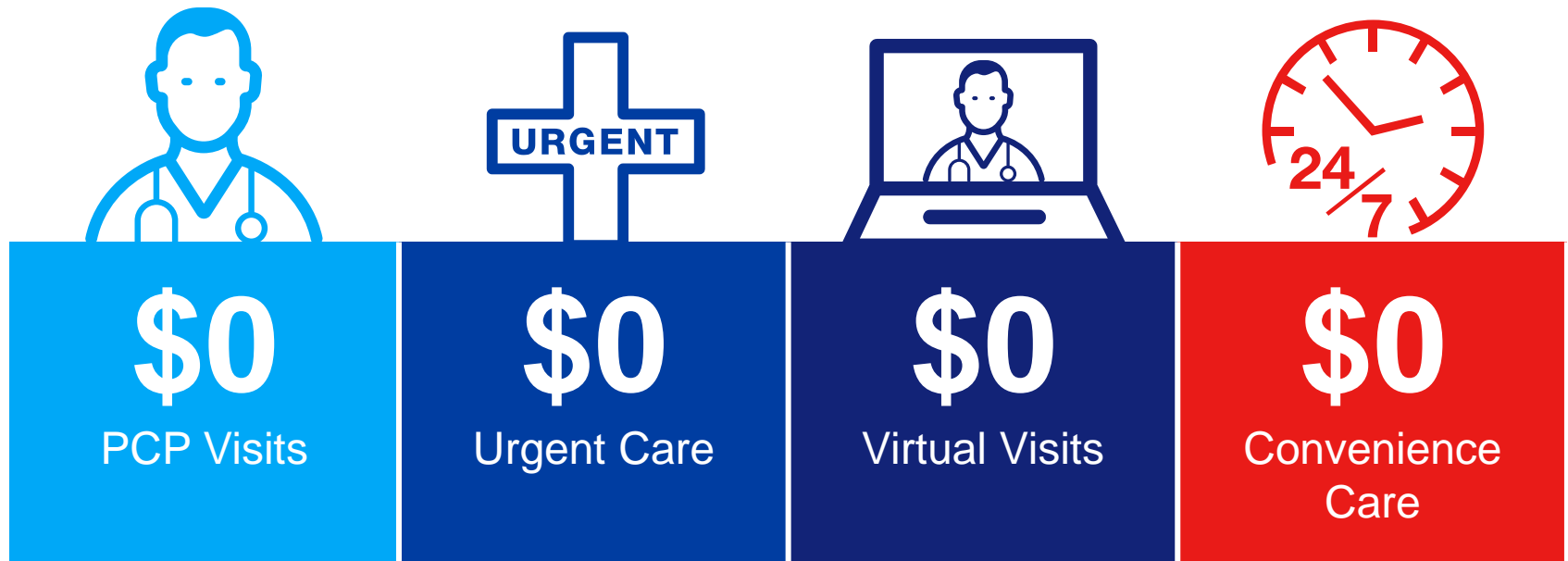
Retail (30 day supply)	\$10/\$35/\$60/\$100
Mail Order (90 day supply)	\$25/\$87.50/\$150/NA

Out-of-pocket limit

Individual	\$4,500
Family	\$9,000

Lowering Costs

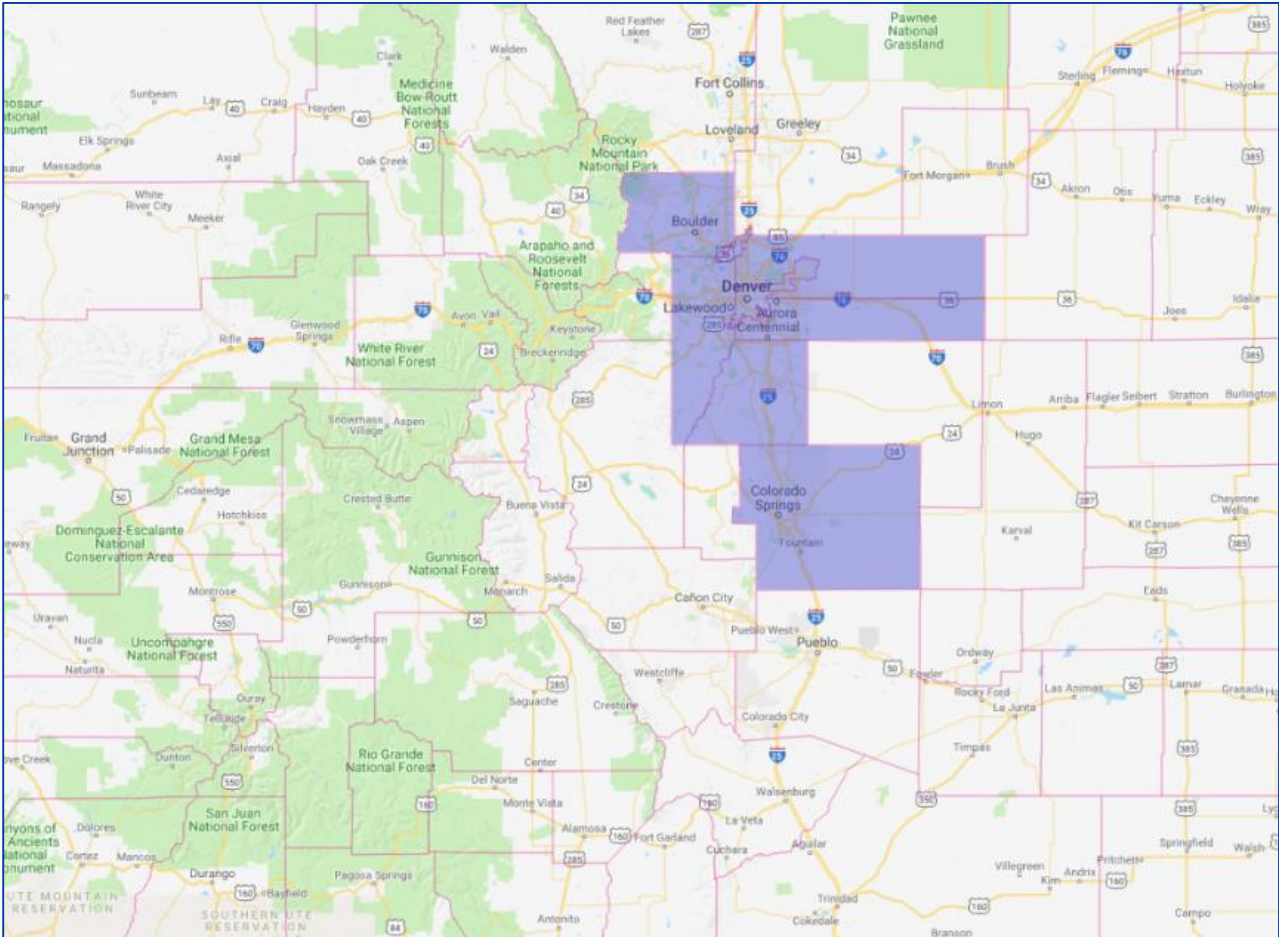
A more affordable health plan with more ways for you to save



County eligibility



- Adams**
- Arapahoe**
- Boulder**
- Broomfield**
- Denver**
- Douglas**
- El Paso**
- Jefferson**



HDHP and CDP Pharmacy benefits.






For 2021, pharmacy benefits for both medical plans will be transitioning to our **Standard Select Pharmacy Network**. The Standard Select Pharmacy Network includes nearly **50,000** pharmacies across the United States. There is a good chance you already shop at these locations. Here are a few of the popular pharmacy chains in the network:

- Major pharmacies including **Walgreens, Rite Aid, Duane Reade, The Medicine Shoppe.**
- Mass retailers including **Walmart, Sam's Club, Costco.**
- Supermarkets including **Krogers/Ralphs, Albertsons/Safeway.**
- **CVS/Target will no longer be in the network**

Easy to find a pharmacy near you.

There are three ways to quickly and easily find a nearby Standard Select Network Pharmacy:

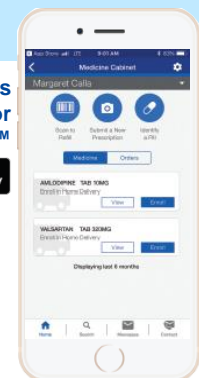
-  Login to **myuhc.com®** and select **Pharmacies & Prescriptions**, and then select **Find a Pharmacy**.
-  Contact **Customer Service** by calling the toll-free number on the back of your **health plan ID card**.
-  Download the **UnitedHealthcare App** to search on your smartphone or tablet.

How do I transfer my prescriptions to a Standard Select Network Pharmacy?

Transferring is easy.

- Simply provide your prescription bottle or prescription information to your new pharmacy.
- They will transfer any remaining refills on the current prescription or get a new prescription from your doctor.

The UnitedHealthcare app is available for download for iPhone® or Android™



HDHP and CDP Pharmacy benefits.



Say hello to savings.

OptumRx® makes it easy to keep track of your medications and save money — both online and on the go.

Two easy ways to fill prescriptions:

- 1 Home delivery:**
Order up to a 3-month supply of your regular medications with free shipping.
- 2 Pick up at the pharmacy:**
Show your ID card at any network pharmacy.

To sign up for home delivery or to find a network pharmacy:

- Visit myuhc.com.
- Use the **UnitedHealthcare app**.
- Call the number on your ID card.

Manage your meds.

Visit myuhc.com > **Pharmacies & Prescriptions** to:

- Find and compare medication costs.
- Locate a network pharmacy.
- See if your medications have any requirements before filling them.

OptumRx is an affiliate of United HealthCare Insurance Company.

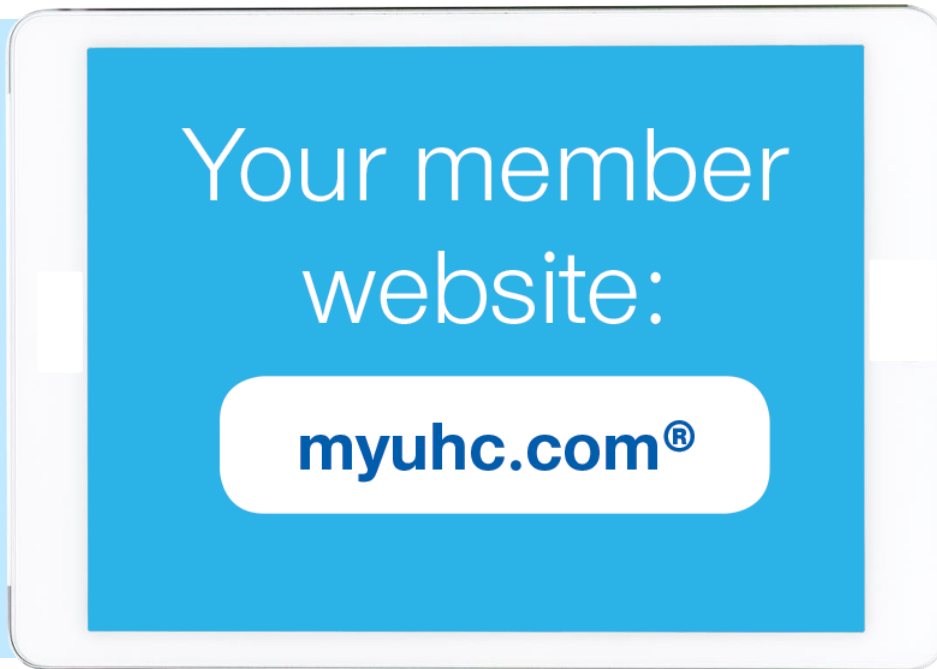
UHC Tools and Resources



Go digital

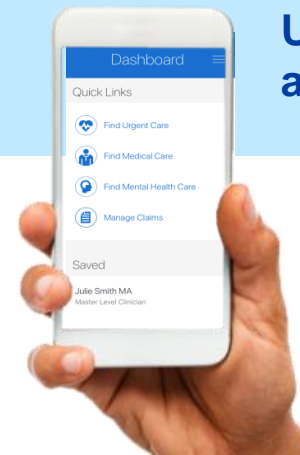


Get the most out of your benefits by registering on myuhc.com and downloading the UnitedHealthcare® app.



Activate your myuhc.com account after enrolling and gain access to:

- Find network providers and locations.
- Check account balances.
- View and pay claims.
- Estimate costs for care.
- Learn about covered preventive care.
- Manage your prescriptions.



UnitedHealthcare®
app

Virtual Visits

Sick? See a doctor wherever, whenever.

- Get 24/7 care by video or phone.
- May be used for common medical conditions
 - Allergies
 - Eye infections
 - Rashes
 - Bronchitis
 - And more.



NOTE: There is a cost for this service.

Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

*Data rates may apply.

Behavioral Health Virtual Visits

See a provider anywhere, anytime.

- Connect with a provider from your mobile device, tablet or computer from the comfort of home.
- Use a behavioral health virtual visit for needs such as:
 - Depression
 - Anxiety
 - ADD/ADHD
 - Addiction
 - Mental Health Disorders and Counseling

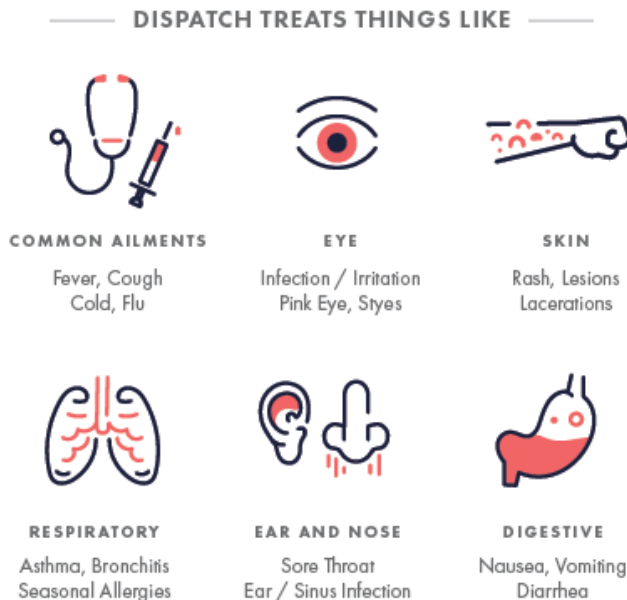


NOTE: There is a cost for this service.

- *Data rates may apply.

Bringing back the house call

Avoid unnecessary expenses and trips to the ER. **DispatchHealth** is equipped with all the tools necessary to provide advanced medical care in the comfort of your home, workplace or location of need.



How DispatchHealth works.

Request care. Call, go online or use the mobile app to begin the

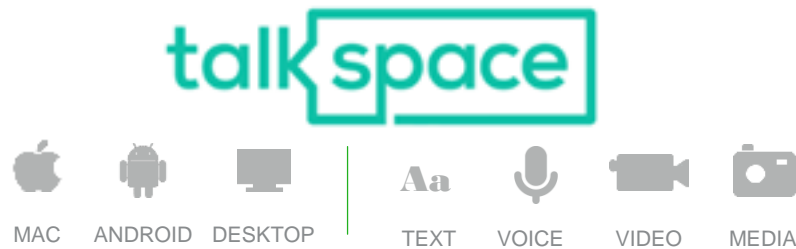
Explain your symptoms. The providers will triage your symptoms to understand what's wrong and get the right care en route to you.

Receive care in your home. On average, the mobile teams arrive within an hour

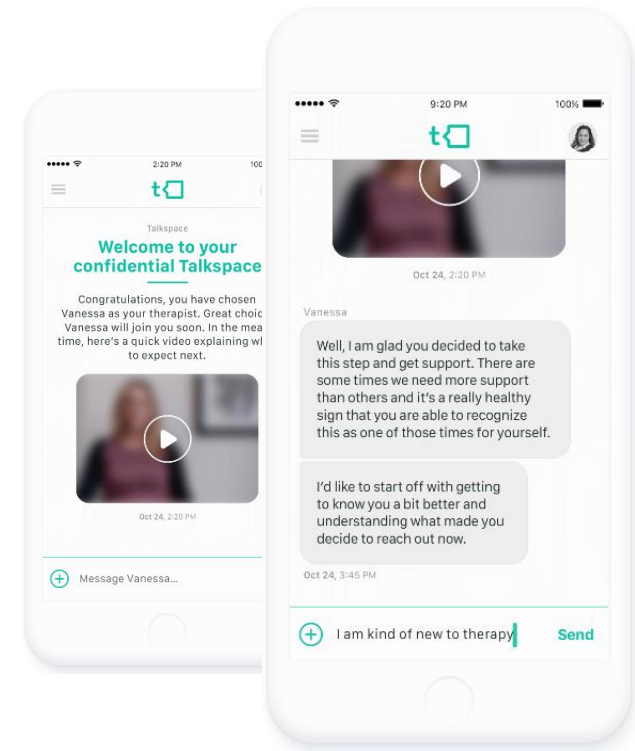
Rest easier. A mobile team member will call in your prescriptions, update your PCP and handle the billing.

DispatchHealth is open 7 days a week, including holidays. It services Castle Rock to Boulder/Longmont in Denver and Colorado Springs. Visit dispatchhealth.com for more information.

Connecting you to quality care with an effective alternative to face-to-face therapy



- **4000+ licensed therapists** across all 50 states
- Digital **provider matching tool**
- **Send text, audio and video messages** and receive responses daily, 5 days per week
- Schedule **real-time video sessions** as needed
- **Ability to begin therapy within hours** of selecting a provider, no appointment needed



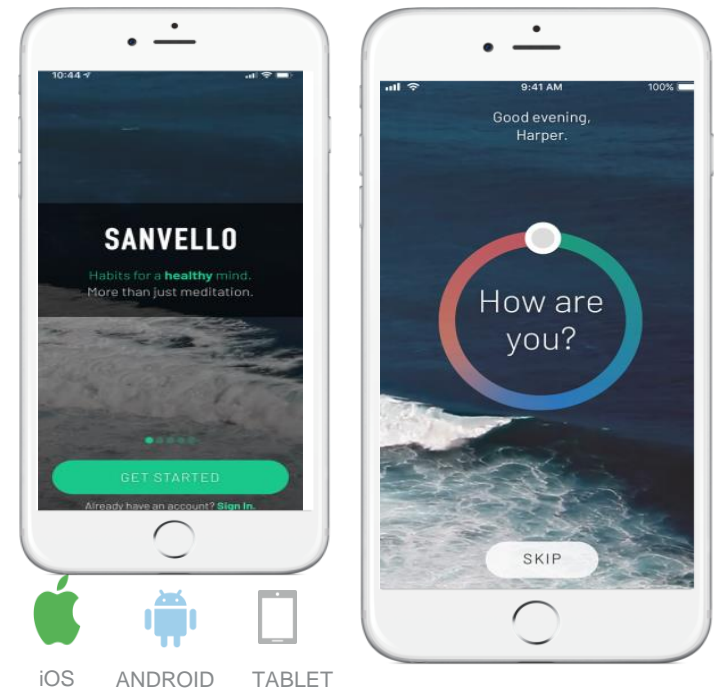
Visit the Talkspace website ([Talkspace.com](https://www.talkspace.com)) and **register using benefits information.**

Sanvello is an app that offers clinical techniques to help dial down the symptoms of stress, anxiety and depression — anytime.

- Daily mood and health data tracking over time
- Integrated goal-setting and progress assessments
- Interactive psychoeducation
- Relaxation techniques and coping tools
- Guided journeys designed by experts for a range of needs.
- Personalized progress
- Community support

The Premium version of the Sanvello app is available to you at no extra cost as part of your plan's behavioral health benefits.

On-demand self help for stress, anxiety and depression – **no diagnosis required**



Spine and Joint Solution

Life is better without pain.

- Designed to improve surgical outcomes, reduced repeat hospital visits and more.
- Connect 1-on-1 with experienced orthopedic nurses for answers to your health questions.
- Understand treatment costs and how you could save money
- Included as part of your health plan at no additional cost.
- Learn more at myuhc.phs.com/sjs



Maternity Support Program

Get support during and after your delivery.

If you're thinking about having a baby or have one on the way, the Maternity Support Program is here to provide information and support — throughout your pregnancy and after giving birth.

A maternity nurse is available to answer your questions and help you with things like:

- Choosing a doctor and finding a pediatrician.
- Information to help you take care of yourself and the health of your baby.
- Support to help you manage your health — physically and emotionally — before and after your baby is born

Learn more at myuhc.phs.com/maternitysupport



Maternity Support Program

UnitedHealthcare Healthy Pregnancy[®] app

Stay connected.

- Click to call a registered nurse.
- Access pregnancy program resources.
- Connect to health plan benefits and cost estimator tools.

Stay healthier.

- Monitor and track weight.
- Set reminders to take vitamins.
- Keep track of appointments and events.
- Take a health assessment and discuss results with a pregnancy program nurse over the phone.

Stay informed.

- Receive weekly updates.
- Search for information about pregnancy symptoms and concerns.
- Use a kick counter to track baby's movements.



- The UnitedHealthcare Healthy Pregnancy app is only available to eligible members of certain employer-sponsored plans. Application registration is required.
- Apple, App Store and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are registered trademarks of Google Inc.

Next Steps



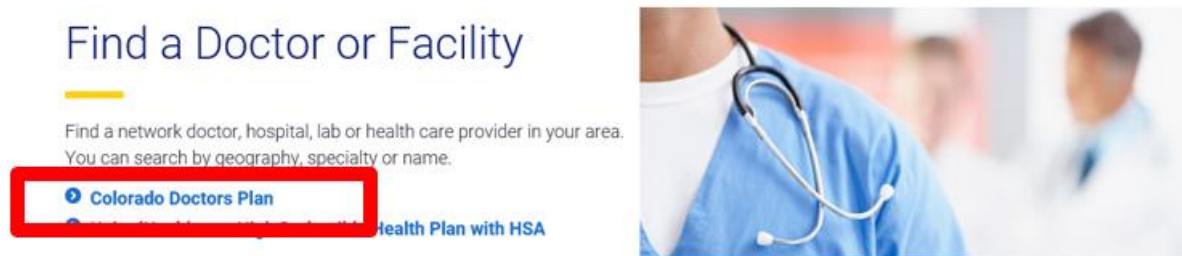
- For enrollment, please contact DERP mbrsvs@derp.org or (303) 839-5419
- For Colorado Doctors Plan **new** enrollments, email your PCP selection to CCDenrollment@uhc.com.
- Email must include:
 - Employee's full name
 - Dependent's name (if applicable)
 - Each member's requested PCP name and 14 digit ID number.

Selecting a PCP

To get started, go to welcometouhc.com/Denver, click on **Benefits** in the top navigation and select **Find a Doctor or Facility**.



Once you're there, click on **Colorado Doctors Plan**.



Selecting a PCP

Update your zip code and click on **All Primary Care Physicians.**

Select a type of primary care provider

All Primary Care Physicians

The first person you call when you have a medical concern. Primary care providers can be doctors in family practice, internal medicine, pediatrics or other specialties.

Click on **the name of the PCP** you'd like to select.

*Any cost information on this page is an estimate only. See more information below about participating providers, available services, and these estimates.

ll reload the



Stanford, Cheryl E, MD

Family Practice

★★★★☆ 4 Reviews

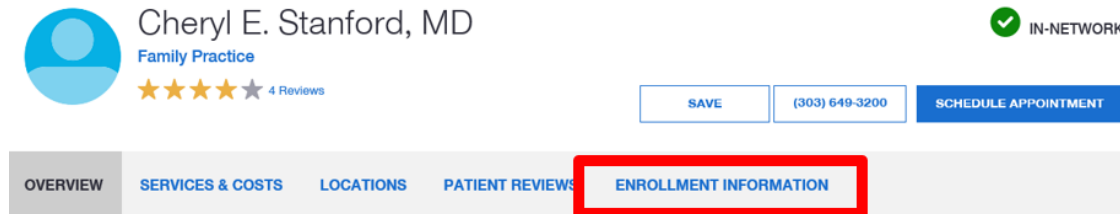
950 E Harvard Ave Ste 200
Denver, CO 80210
(303) 649-3200 PHONE
4.4 Miles Away

♥♥ Premium Care Physician

✓ Accepting All Patients

Selecting a PCP

Click on **Enrollment information**





Cheryl E. Stanford, MD
Family Practice
★★★★★ 4 Reviews

IN-NETWORK

SAVE (303) 649-3200 SCHEDULE APPOINTMENT

OVERVIEW SERVICES & COSTS LOCATIONS PATIENT REVIEWS **ENROLLMENT INFORMATION**

Write down the **14-digit Physician ID number** and email it to CCDenrollment@uhc.com

Location	Availability	Medical Groups & Provider IDs
950 E Harvard Ave Ste 200 Denver, Denver, CO 80210 4.4 Miles Away (303) 649-3200 PHONE	 PCP Services Available  Accepting All Patients	CHPG PRIMARY CARE S DENVER 00003592504 006

Member Name and Relationship: _____

Physician Name: _____

Physician 14-digit ID Number from Step 4 above: _____

Thank you. Questions?



Go to welcometouhc.com/denver

Call us toll-free:

- Colorado Doctors Plan: 1-800-349-0574
- HDHP: 1-800-842-5520