



BOULDER  
HOUSING  
PARTNERS



**JANUARY 1, 2026 - DECEMBER 31, 2026**

2026

Employee Benefits Guide

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This guide is not intended to be a complete description of the insurance coverage offered, nor is it a binding contract. This guide also serves as a Summary of Material Modifications. If there is any discrepancy in this guide, the Summary Plan Descriptions will prevail.

# Eligibility and Enrollment

## Welcome!

Boulder Housing Partners offers you and your family a comprehensive and valuable benefits package! To get the most out of your benefits, please review this guide and other provided resources.

### YOU ARE ELIGIBLE IF YOU ARE:

- Full-time or  $\frac{3}{4}$  employee (working 30 or more hours per week)
- New hire (eligible 1<sup>st</sup> of the month following the date of hire)

### COVERING YOUR FAMILY MEMBERS

- You can enroll the following family members for coverage at the same time you enroll:
  - Your legal spouse
  - Your certified domestic partner
  - Your child(ren)
  - Your dependent children over age 26 who are physically or mentally unable to care for themselves
- Note: other dependent children will age off the plan effective the first of the month following their birthday

Contribution toward the cost of coverage for your domestic partner and their dependents is considered taxable income to you. Domestic partners are not generally eligible for continuation of coverage, and their expenses are not generally considered qualifying medical expenses under an FSA and/or HSA.

### WHEN & HOW TO SIGN UP

Open enrollment is held for a limited time each year. New hires' notification of eligibility includes sign-up deadline.

To enroll: Complete enrollment/elections through Paylocity. Employees must log-in to make elections.

### MOST COMMON QUALIFYING EVENTS TO CHANGE BENEFITS\*

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in employment status or a change in coverage under another employer-sponsored plan

\*If you qualify to change benefits, you must submit your request within 30 days of the qualifying event. Documentation (such as birth certificate or marriage license or proof of loss of coverage letter) may be required.

# Benefits Overview

## Benefits Offered

- Medical (Plan Options)
  - \$1,000 Copay Plan
  - \$3,400 HDHP (HSA)
  - Cigna Garner Plan
- Health Reimbursement Arrangement
- Health Savings Account (HSA)
- Flexible Spending Account (FSA)
  - Healthcare FSA
  - Dependent Care FSA
- Dental
- Vision
- Basic Life and AD&D
- Voluntary Life and AD&D
- Long-Term Disability
- Voluntary Short Term-Disability
- Employee Assistance Program
  - Cigna
  - Mutual of Omaha
- Optional Protection Benefits
  - Accident
  - Critical Illness Insurance
- Additional Benefits
  - Foundation Health
  - RTD EcoPass
  - Pet Insurance
  - Active & Fit Direct
  - BHP Wellness
  - Longmont Corporate Membership Program

# Medical Insurance - Cigna

Go online to find an In-Network provider: [www.mycigna.com](http://www.mycigna.com) and search the Local Plus Network.

## BENEFIT HIGHLIGHTS

In-Network amounts are shown.

See Summary of Benefits & Coverage (SBC) for out-of-network benefits and more details.

	<b>\$1,000 Copay Plan</b>
<b>Deductible</b> Calendar Year	\$1,000 <b>Individual</b> \$2,000 <b>Family</b>
<b>Coinsurance</b> (after deductible is reached)	20%
<b>Out-of-Pocket Maximum</b> Calendar Year Includes deductible, coinsurance and copays	\$4,000 <b>Individual</b> \$8,000 <b>Family</b>
<b>Primary Care Physician</b> <b>Specialist</b>	\$35 copay \$60 copay
<b>Preventive Care</b>	Covered at 100%
<b>Inpatient Services</b> <b>Outpatient Services</b>	20% after deductible 20% after deductible
<b>Emergency Room Care</b> <b>Urgent Care Facility</b>	20% after deductible \$50 copay
<b>Prescription Drugs Retail: 30-day supply</b> <b>Tier 1 / 2 / 3</b>	\$15 / \$40 / \$70

## FULL TIME EMPLOYEES

## PER MONTH

<b>Employee Only</b>	\$195.92
<b>Employee + Spouse</b>	\$442.47
<b>Employee + Child(ren)</b>	\$380.30
<b>Employee + Family</b>	\$581.33

## ¾ TIME EMPLOYEES

## PER MONTH

<b>Employee Only</b>	\$311.29
<b>Employee + Spouse</b>	\$715.98
<b>Employee + Child(ren)</b>	\$622.58
<b>Employee + Family</b>	\$933.88

Our offer of health insurance includes minimum value coverage and meets the affordability standards of the Affordable Care Act. This means that you would not qualify for a subsidy on the Health Insurance Marketplace. Your family members may qualify for a subsidy, depending on your total household income and the cost of coverage. Visit [healthcare.gov](http://healthcare.gov) to learn more.

# Medical Insurance - Cigna

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## BENEFIT HIGHLIGHTS

In-Network amounts are shown.

See Summary of Benefits & Coverage (SBC) for out-of-network benefits and more details.

	<b>\$3,400 HDHP (HSA)</b>
<b>Deductible</b> Calendar Year	\$3,400 <b>Individual</b> \$6,000 <b>Family</b>
<b>Coinsurance</b> (after deductible is reached)	20%
<b>Out-of-Pocket Maximum</b> Calendar Year Includes deductible, coinsurance and copays	\$5,000 <b>Individual</b> \$10,000 <b>Family</b>
<b>Primary Care Physician</b> <b>Specialist</b>	20% after deductible 20% after deductible
<b>Preventive Care</b>	Covered at 100%
<b>Inpatient Services</b> <b>Outpatient Services</b>	20% after deductible 20% after deductible
<b>Emergency Room Care</b> <b>Urgent Care Facility</b>	20% after deductible \$50 copay, plus 20% coinsurance
<b>Prescription Drugs Retail: 30-day supply</b> <b>Tier 1 / 2 / 3</b>	20% after deductible

## FULL TIME EMPLOYEES

## PER MONTH

<b>Employee Only</b>	\$158.25
<b>Employee + Spouse</b>	\$359.07
<b>Employee + Child(ren)</b>	\$312.98
<b>Employee + Family</b>	\$477.98

## ¾ TIME EMPLOYEES

## PER MONTH

<b>Employee Only</b>	\$233.01
<b>Employee + Spouse</b>	\$535.92
<b>Employee + Child(ren)</b>	\$466.02
<b>Employee + Family</b>	\$699.03

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## BENEFIT HIGHLIGHTS

In-Network amounts are shown.

See Summary of Benefits & Coverage (SBC) for out-of-network benefits and more details.

	<b>Cigna Garner Plan</b>
<b>HRA Amounts</b>	\$4,500 <b>Individual</b> \$9,000 <b>Family</b> Please note: One family member or any combination of family members can use the total reimbursement amount.
<b>Deductible</b> Calendar Year	\$6,000 <b>Individual</b> \$12,000 <b>Family</b>
<b>Coinsurance</b> (after deductible is reached)	0%
<b>Out-of-Pocket Maximum</b> Calendar Year Includes deductible, coinsurance and copays	\$6,000 <b>Individual</b> \$12,000 <b>Family</b>
<b>Primary Care Physician</b> <b>Specialist</b>	0% after deductible 0% after deductible
<b>Preventive Care</b>	Covered at 100%
<b>Inpatient Services</b> <b>Outpatient Services</b>	0% after deductible 0% after deductible
<b>Emergency Room Care</b> <b>Urgent Care Facility</b>	0% after deductible 0% after deductible
<b>Prescription Drugs Retail: 30-day supply</b> <b>Tier 1 / 2 / 3</b>	0% after deductible

## FULL TIME EMPLOYEES

## PER MONTH

<b>Employee Only</b>	\$112.93
<b>Employee + Spouse</b>	\$314.62
<b>Employee + Child(ren)</b>	\$267.48
<b>Employee + Family</b>	\$439.05

## ¾ TIME EMPLOYEES

## PER MONTH

<b>Employee Only</b>	\$210.49
<b>Employee + Spouse</b>	\$484.16
<b>Employee + Child(ren)</b>	\$421.01
<b>Employee + Family</b>	\$631.50

Our offer of health insurance includes minimum value coverage and meets the affordability standards of the Affordable Care Act. This means that you would not qualify for a subsidy on the Health Insurance Marketplace. Your family members may qualify for a subsidy, depending on your total household income and the cost of coverage. Visit [healthcare.gov](http://healthcare.gov) to learn more.

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Go online to find an In-Network provider: [www.mycigna.com](http://www.mycigna.com) and search the Local Plus Network.

## BENEFIT HIGHLIGHTS

In-Network amounts are shown. See Summary of Benefits & Coverage (SBC) for out-of-network benefits and more details.

	<b>\$1,000 Copay Plan</b>	<b>\$3,400 HDHP (HSA)</b>	<b>Garner Plan</b>
<b>Deductible</b> Calendar Year	\$1,000 <b>Individual</b> \$2,000 <b>Family</b>	\$3,400 <b>Individual</b> \$6,000 <b>Family</b>	\$6,000 <b>Individual</b> \$12,000 <b>Family</b>
<b>Coinsurance</b> (after deductible is reached)	20%	20%	0%
<b>Out-of-Pocket Maximum</b> Calendar Year Includes deductible, coinsurance and copays	\$4,000 <b>Individual</b> \$8,000 <b>Family</b>	\$5,000 <b>Individual</b> \$10,000 <b>Family</b>	\$6,000 <b>Individual</b> \$12,000 <b>Family</b>
<b>Primary Care Physician</b> <b>Specialist</b>	\$35 copay \$60 copay	20% after deductible 20% after deductible	0% after deductible 0% after deductible
<b>Preventive Care</b>	Covered at 100%	Covered at 100%	Covered at 100%
<b>Inpatient Services</b> <b>Outpatient Services</b>	20% after deductible 20% after deductible	20% after deductible 20% after deductible	0% after deductible 0% after deductible
<b>Emergency Room Care</b> <b>Urgent Care Facility</b>	20% after deductible \$50 copay	20% after deductible \$50 copay, plus 20% coinsurance	0% after deductible 0% after deductible
<b>Prescription Drugs</b> <b>Retail:</b> <b>30-day supply</b> <b>Tier 1 / 2 / 3</b>	\$15 / \$40 / \$70 / 20% after deductible	20% after deductible	0% after deductible

## FULL TIME EMPLOYEES PER MONTH RATES

<b>Employee Only</b>	\$195.92	\$158.25	\$112.93
<b>Employee + Spouse</b>	\$442.47	\$359.07	\$314.62
<b>Employee + Child(ren)</b>	\$380.30	\$312.98	\$267.48
<b>Employee + Family</b>	\$581.33	\$477.98	\$439.05

## ¾ TIME EMPLOYEES PER MONTH RATES

<b>Employee Only</b>	\$311.29	\$233.01	\$210.49
<b>Employee + Spouse</b>	\$715.98	\$535.92	\$484.16
<b>Employee + Child(ren)</b>	\$622.58	\$466.02	\$421.01
<b>Employee + Family</b>	\$933.88	\$699.03	\$631.50

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# Health Plan Definitions

It's important to understand how your medical insurance works. All of the following terms are about money you pay.

## What is a premium?

This is the cost to be insured on a health plan. Usually, your employer pays for part of this cost, and you pay part of this cost. The amount you pay every month, or every payday is your premium; it is sometimes called your **"employee contribution."**

## What is a deductible?

This is the amount you pay for your covered medical expenses each calendar year BEFORE your insurance plan begins to pay.

## What does coinsurance mean?

If your plan has coinsurance, this is the percentage of the covered medical costs that you pay after your deductible until you reach your out-of-pocket maximum.

## What does a copay pay for?

This is the dollar amount that you pay for doctor appointments, certain procedures or prescription drugs. Once you have paid this "copay" amount, the plan pays the rest of the cost for that service. There may be a deductible amount or coinsurance you pay before copays kick in (especially for prescription drugs).

## What counts towards my out-of-pocket maximum?

Your out-of-pocket maximum includes what you pay in deductibles, coinsurance and copays. After you have paid your maximum, your plan will pay 100% of covered expenses for the rest of the calendar year.

*For medical expenses that are not covered by your plan, you must pay the full cost of services. That's why it is important to ask and be sure what your plan pays, especially on higher cost services.*

# What is Garner?



Garner is part of your healthcare benefit. It is free for you.

Garner helps you and your family find the best available healthcare.

Boulder Housing Partners has funded a tax-free account to pay for some of your medical expenses when you use a Garner-recommended Top Provider. This is a Health Reimbursement Arrangement (HRA).

Anytime you need a doctor, you'll find excellent choices at your fingertips.

- Mobile app
- On Garner website
- Concierge personal service

## Benefits of Garner

### HAVE CONFIDENCE YOU'RE GETTING THE BEST CARE

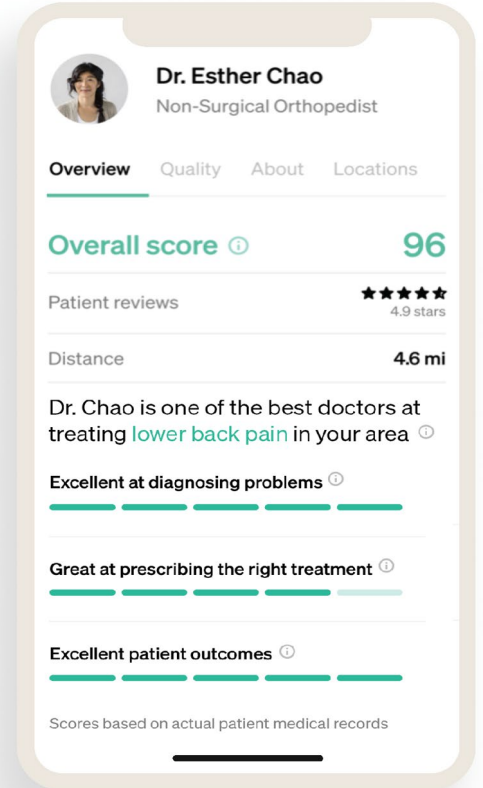
Find the top 20%-30% of doctors in your medical network.

### BE HEALTHIER

By seeing better doctors who get better outcomes with fewer complications, Garner members are healthier overall.

### SAVE MONEY

Patients who see Top Providers save an average of 27% per episode of care.



## Individual doctor performance is the most important factor in determining quality of care.

### THE TOP PROVIDERS ARE THOSE WHO:

- Practice based on the latest medical research
- Successfully diagnose problems
- Produce the best patient outcomes
- Get the highest patient satisfaction ratings

Garner has analyzed 45 billion medical claims from 320 million patients and used data science to identify doctors that get the best results for their patients--and who have availability to see you.

Recommendations are based solely on independent analysis, not commissions or fees. Garner has no financial relationships with doctors.

# How To Use Garner

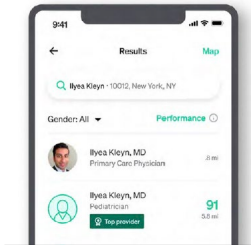
**ELIGIBILITY:** Garner is offered on the Cigna Garner Plan with Cigna (\$6,000 deductible plan).

## A higher level of health care, at a lower cost

Garner is offered on our plans shown below. Create your account. Then find the best doctors and get reimbursed for out-of-pocket medical costs.

See special details for using HSA and FSA funds.

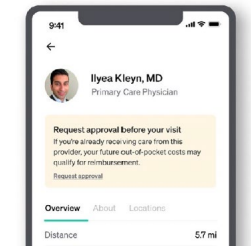
1



### Find doctors.

Costs from doctors with a Top Provider badge qualify for reimbursement as long as the service is **in-network and covered by your health insurance plan**. Top Providers are automatically added to your list as soon as they are visible on your screen.

2



### Add doctors to your approved list.

You may add your current primary care doctor, gynecologist, psychiatrist, therapist, or pediatrician by clicking "Request approval" or by contacting the Garner Concierge team.

Check your list – Ensure your doctor is added to your list **before** your next appointment.

3



### Get reimbursed.

Pay your upfront costs as usual. Submit a copy of your EOB from your insurance company through the Garner app or through the website.

## HOW MUCH WILL GARNER COVER OF YOUR MEDICAL EXPENSES?

If you enroll in the \$6,000 Cigna Garner Plan, you are eligible to get \$4,500 reimbursed if you enroll as employee only and \$9,000 if you enroll with dependents.

TO LEARN MORE ABOUT GARNER, WATCH THIS [2-MINUTE VIDEO](#).



## REIMBURSEMENT –

You should receive a reimbursement check in 4-8 weeks after you receive the care.

For quicker reimbursement, set up direct deposit. [SEE VIDEO](#).



## COVERED SERVICES

Services provided, prescribed, or ordered by a Garner-recommended doctor, including:

- Office visits
- Prescriptions
- Imaging and lab work
- Certain non-invasive tests
- Physical therapy
- Urgent care
- Hospital bills
- Emergency care

# Health Savings Account (HSA) – Elevations Credit Union

Only available for those enrolled in the **\$3,400 HDHP (HSA) plan**.

HSA is a tax advantaged savings account. You can use funds tax free for medical, dental and vision expenses. Since your HSA belongs to you, funds you don't use will remain in your account.

## Funding Your HSA

- 1. Employer Contributions:** Boulder Housing Partners will contribute into your HSA account monthly according to the table below.
- 2. Employee Contributions:** You can contribute on a tax-free basis, per paycheck. You also can make deposits directly to your HSA bank up until the deadline for filing your tax return for the prior year, as long as you do not exceed the IRS limit.

### 2026 IRS Maximum Contribution

#### TOTAL CONTRIBUTION MAX

**Individual:** \$4,400

**Family:** \$8,750

Additional \$1,000 catch up contribution for anyone 55 or older.

#### FULL TIME EMPLOYEES

Monthly Single Employer Contribution	Monthly Family Employer Contribution
\$33.33	\$66.66

#### ¾ TIME EMPLOYEES

Monthly Single Employer Contribution	Monthly Family Employer Contribution
\$25	\$50

# Flexible Spending Accounts (FSAs) – Rocky Mountain Reserve

FSAs: Setting aside pre-tax dollars to spend on medical, dental, vision and dependent care expenses allows you to save money by reducing your taxable income. Be sure to estimate your annual expenses carefully as these accounts do include “use it or lose it” provisions.

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## Hold on to your receipts!

You will most likely be required to substantiate claims, meaning you will need to send in a receipt or Explanation of Benefits (EOB) to verify the expense was FSA eligible. It's important to respond to such a request quickly.

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### Healthcare FSA

- Annual maximum for 2026 is **\$3,400**.
- Funds can be used for any IRS-qualified medical, dental or vision expenses during the year.
- You have a grace period until 3/15 (an extension of the plan year) to use funds
- You also have a run out period until 3/31 to submit claims from services that took place during the plan year.
- For a list of eligible expenses for your Healthcare FSA, go to [irs.gov/publications/p502](https://www.irs.gov/publications/p502).
- Use your FSA card to pay for your purchases.
- **If you are enrolled in our HSA plan, you CANNOT elect this type of FSA.**

### Dependent Care FSA

Covers qualified daycare expenses for children younger than age 13 and adult dependents who are incapable of caring for themselves.

- Annual maximum for 2026 is **\$7,500** if single or married and filing joint tax return (**\$3,750** if married filing separately)
- There is no carryover of funds to the next year for dependent care FSA.
- **If you are enrolled in one of our medical plans or not, you CAN elect this type of FSA.**

\*You CANNOT use your FSA towards medical expenses that will be reimbursed by Garner if enrolled into the Garner plan.

# Telemedicine – MDLIVE

Quality medical care is available **24/7, 365 days a year** throughout the U.S., while at home, at work or traveling. Telemedicine provides fast, convenient, and economical access to non-emergency care with board certified physicians that can diagnose illness, recommend treatment, and prescribe medications **over the telephone or through video chat.**

Boulder Housing Partners provides a telemedicine benefit to you and your family members that are enrolled in the medical plan with Cigna. Download mobile app for MDLIVE.

Telemedicine is not intended to replace your primary care provider, but it provides you access to healthcare when reaching your doctor is difficult or inconvenient.

## IN MOST CASES, TELEMEDICINE IS PERFECT FOR TREATMENT OF:

- Moderate fever
- Colds, cough, flu, or COVID-19
- Minor cuts, scrapes, or burns
- Skin rashes, irritations, or infections
- Ear or eye infections
- Sinus infections or strep throat
- Sprains and strains
- Urinary tract infections
- Respiratory infections

# Employee Assistance Program - Cigna

If you're enrolled in a Cigna medical plan, you have access to many behavioral health resources, including an Employee Assistance Program with up to three free sessions with a licensed clinician in Cigna's employee assistance program network.

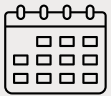


# How To Save Money

## Preventive Care

Did you know that if you are covered under ANY of our medical plans, your in-network preventive care is covered at 100%? That's right! \$0 cost for your annual physicals and preventive exams and screenings.

These exams and screenings help identify health risks early on, and help you keep out-of-pocket expenses in-check. When was the last time you had your total cholesterol and glucose levels checked? Knowing these critical numbers is one of the most important parts of the visit.



### Test

Blood pressure, diabetes, cholesterol



### Screenings

Mammograms, colonoscopies, sexually transmitted infections



### Interventions

Quit smoking, lose weight, eat healthy, identify depression, reduce alcohol use



### Vaccinations

Flu, pneumonia, measles, polio, meningitis, and other diseases



### Regular Visits

Well-woman, well-baby, well-child



### Care

For healthy pregnancies

## Shopping for Healthcare

- **Use in-network providers** Use your online provider locator or call the phone number on the back of your health plan ID card.
- **Compare costs of in-network providers** Costs can vary greatly among in-network providers.
- **Use appropriate medical facilities for care needed** Use a hospital emergency room only for real emergencies/critical care. Otherwise, use urgent care, convenience care facilities or telehealth.
- **Use generic prescription medications when possible and check prices at pharmacies before you buy**
- **Check your bills & insurance explanation of benefits (EOB) Always check:**
  - You are billed for actual services received
  - No errors in type of care or amount of care received
  - In-network discounts are applied
  - Deductible and any copays or coinsurance are applied correctly

# Emergency Care vs. Urgent Care

When you need medical attention in a hurry, you have choices. Of course, when it's a **life-threatening problem, you should call 911 or go straight to the nearest emergency room (ER).**

True emergencies are treated first in the ER, so unless your life is in danger, you could wait hours to be seen by a physician. The ER is also the most expensive option for care.

For non-life-threatening problems, call your doctor, use telemedicine, call your nurse line, or go to an urgent care center.

## Go To Urgent Care

- High fever
- Colds, cough, flu, or COVID-19
- Minor cuts, scrapes, or burns
- Skin rashes, irritations, or infections
- Ear or eye infections
- Sinus infections or strep throat
- Sprains, strains, or fractures
- Urinary tract infections
- Respiratory infections

## Go To Emergency Room Or Call 911

- Heart attack or stroke
- Chest pain or other intense pain
- Shortness of breath
- Head injury or other major trauma
- Loss of consciousness
- Major burns or severe bleeding
- One-sided weakness or numbness
- Open fractures
- Poisoning or suspected overdoses
- Difficulty swallowing, closing of throat (anaphylactic shock)



# Be a Smart Healthcare Consumer

Be a consumer, not just a patient, in your healthcare. Cigna's member portal has many great tools for you to use to research providers and services in order to help you make informed decisions.

Take control and don't be afraid to **ASK QUESTIONS**.

## Use In-network Providers

Use your online provider locator or call the phone number on the back of your health plan ID card to find a physician or medical facility in your network.

### WHY?

- The billed amount usually will be significantly lower.
- The amount you pay in out-of-pocket costs will be significantly lower.

Use the Estimate Healthcare Cost page at [www.mycigna.com](http://www.mycigna.com) to:

- Find a doctor or service
- Estimate healthcare
- Compare Rx prices and more

The myCigna Mobile App also provides access to info you can use:

- Deductible balances
- Find doctor & services
- Search claims

## Confirm the Provider Is Still In-network & Accepting New Patients

Check with the provider and/or your health plan network before you make an appointment.

### WHY?

- Occasionally, there are network changes; providers may move in- or out-of-network.
- There are times when a provider is part of the network, but may not be accepting new patients for services.

## Use Your Preventive Care Benefits

Most preventive care services are covered at 100% when you use in-network providers. Getting regular exams, screenings and immunizations can save you a lot of money in the long run by catching problems early or preventing them altogether.

## Use Appropriate Medical Facilities For Care

Use a hospital emergency room only for real emergencies/critical care. Otherwise, use urgent care or convenience care facilities.

### WHY?

The cost differences can be tremendous.

# Be a Smart Healthcare Consumer (cont'd)

## Use Generic Prescription Medicines When Possible & Check Prices At Pharmacies Before You Buy

### WHY?

- The cost differences can be tremendous. Many brand name drugs today have a generic available.
- Where you shop can mean savings, too. The same drug can cost less at a different pharmacy.

### EXAMPLES - Generics\*

CONDITION & BRAND NAME	BRAND COST	GENERIC COST	SAVINGS
<b>Diabetes: Starlix</b>	\$289.83	\$45.58	\$244.25
<b>Cholesterol: Lipitor</b>	\$138.00	\$20.00	\$118.00
<b>High Blood Pressure: Inderal</b>	\$665.90	\$70.59	\$595.31

*\*For illustrative purposes only. Costs in your area will vary.*



# Be a Smart Healthcare Consumer (cont'd)

## Use Cigna's home delivery pharmacy

Rather than visiting a pharmacy month after month, save time by having the medication delivered to your home.

Through Express Scripts, you can also save money by getting up to a 90-day supply for less than what you would pay through a retail pharmacy. And because shipping is free, you'll also save on gas money!

## Check your bills and insurance explanation of benefits (EOB)

### WHY?

Mistakes can happen, even when you have had excellent medical care. ALWAYS check to be sure:

- You are billed for actual services received.
- No errors in type of care or amount of care received.
- In-network discounts are applied.
- Deductible and any copays or coinsurance are applied correctly.





# How to Find a Provider

Finding an in-network provider is very important and can end up saving you a lot of money out-of-pocket. Outlined below are the steps to find an in-network provider for medical, dental and vision benefits.

HOW TO FIND A MEDICAL PROVIDER	HOW TO FIND A DENTAL PROVIDER	HOW TO FIND A VISION PROVIDER	HOW TO ACCESS OUR EAP
<b>1</b> Go to <a href="http://www.cigna.com">www.cigna.com</a>	<b>1</b> Go to <a href="http://www.cigna.com">www.cigna.com</a>	<b>1</b> Go to <a href="http://www.mutualofomaha.com/vision">www.mutualofomaha.com/vision</a>	<a href="http://www.mutualofomaha.com/eap">www.mutualofomaha.com/eap</a> (800) 316-2796
<b>2</b> Select "Find a Doctor"	<b>2</b> Select "Find a Doctor"	<b>2</b> Select "Locate a Provider"	This benefit is provided through your Mutual of Omaha coverages.
<b>3</b> Select "Plans through your employer or school"	<b>3</b> Select "Plans through your employer or school"	<b>3</b> You can search by location or doctor	
<b>4</b> Enter your search location	<b>4</b> Enter your search location		
<b>5</b> Under Medical Plans select "Local Plus"	<b>5</b> Search for Dentists		

*If you have selected a Garner plan, please go to [www.getgarner.com](http://www.getgarner.com). See page 10 & 11 for more details.*

# Dental Insurance – Cigna

Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

**How to Find a Provider-** Finding an in-network provider is very important and can end up saving you a lot of money out-of-pocket. Go online to find a provider at [www.mycigna.com](http://www.mycigna.com)

## DENTAL BENEFIT HIGHLIGHTS

(IN-NETWORK BENEFITS SHOWN)	LOW PLAN	HIGH PLAN
<b>Annual Maximum</b>	\$1,000	\$2,000
<b>Calendar Year Deductible</b>	\$50 / \$150	\$50 / \$150
<b>Preventive Services</b> Exams, cleanings, x-rays	No charge	No charge
<b>Basic Services</b> Fillings, root canals, endodontics, periodontics	20% after deductible	20% after deductible
<b>Major Services</b> Crowns, full and partial dentures, bridges	50% after deductible	50% after deductible
<b>Orthodontia (Adults Included)</b>	Not Covered	50%, no deductible
<b>Orthodontia Lifetime Maximum (Adults Included)</b>	Not Covered	\$2,000

## FULL TIME EMPLOYEES

## PER MONTH

<b>Employee Only</b>	\$7.61	\$12.94
<b>Employee + Spouse</b>	\$15.20	\$26.21
<b>Employee + Child(ren)</b>	\$15.61	\$26.90
<b>Employee + Family</b>	\$26.12	\$44.84

## ¾ TIME EMPLOYEES

## PER MONTH

<b>Employee Only</b>	\$12.04	\$20.49
<b>Employee + Spouse</b>	\$24.08	\$41.50
<b>Employee + Child(ren)</b>	\$24.72	\$42.59
<b>Employee + Family</b>	\$41.34	\$71.00

ID cards for Dental coverage are not provided. You can download a member ID card by logging onto [www.mycigna.com](http://www.mycigna.com) and creating a member account but they are not necessary. Providers can look you up by SSN.

# Vision Insurance – Mutual of Omaha

Vision insurance can help you maintain your vision as well as detect various health problems

**How to Find a Provider-** Mutual uses the EyeMed Insight Network. Finding an in-network provider is very important and can end up saving you a lot of money out-of-pocket. Go online to find a provider at [www.mutualofomaha.com/vision](http://www.mutualofomaha.com/vision)

## VISION BENEFIT HIGHLIGHTS

(IN-NETWORK BENEFITS SHOWN)	YOU PAY
<b>Eye Exam</b>	\$10 copay
<b>Contact Lens Fitting</b>	Standard: Up to \$40 copay Premium: 10% off retail price
<b>Materials Copay</b>	\$25 copay
<b>Lenses (single, bifocal, trifocal, lenticular)</b>	Covered in full after materials copay
<b>Frames</b>	\$150 allowance + 20% off balance
<b>Contacts (instead of glasses lenses)</b>	\$150 allowance
<b>Frequency (Exam / Lenses / Frames)</b>	12 / 12 / 12 Months

### FULL TIME EMPLOYEES

### PER MONTH

<b>Employee Only</b>	\$1.55
<b>Employee + Spouse</b>	\$3.56
<b>Employee + Child(ren)</b>	\$3.94
<b>Employee + Family</b>	\$6.01

### ¾ TIME EMPLOYEES

### PER MONTH

<b>Employee Only</b>	\$2.45
<b>Employee + Spouse</b>	\$5.63
<b>Employee + Child(ren)</b>	\$6.24
<b>Employee + Family</b>	\$9.52

ID cards will be sent to you for your EyeMed through Mutual of Omaha vision insurance.

# Life and AD&D Insurance – Mutual of Omaha

## How much life insurance do you need?

You can search online for a “life insurance calculator” to help you decide how much voluntary life insurance you need. Plan ahead for your financial responsibilities:

- Monthly mortgage or rent payments
- Car payment and other loans
- Daily living expenses (utilities, food, transportation)
- Education costs for children/grandchildren

### **BASIC LIFE AND AD&D\*– COST FOR EMPLOYEE IS FULLY PAID BY Boulder Housing Partners**

It’s important that our employees have some level of financial protection. That’s why we provide eligible employees with Basic Life and AD&D coverage at no cost to you. All eligible employees receive guaranteed coverage in the amount of 1.5x your annual salary up to \$300,000.

\*AD&D- Accidental Death & Dismemberment

**Important Note: Be sure HR has your up-to-date beneficiary information.**

### **VOLUNTARY LIFE INSURANCE - YOU PAY THE FULL COST**

You can purchase life insurance to provide more financial protection for your family. You must purchase coverage on yourself to be eligible to purchase spouse and/or child(ren) coverage.

<p><b>Employee Benefit (Life and AD&amp;D)</b></p>	<p>\$<u>10,000</u> increments up to \$<u>300,000</u>, cannot exceed 5x salary.</p> <p>No statement of health for coverage up to \$150,000 at initial enrollment. Above that amount requires medical information and completion of evidence of insurability form.</p>
<p><b>Spouse Benefit (Life and AD&amp;D):</b></p>	<p>\$5,000 increments up to \$<u>100,000</u>; not to exceed <u>100%</u> of Employee elected amount.</p> <p>No medical questions for coverage up to \$30,000 at initial enrollment. Above that amount requires medical information and completion of evidence of insurability form.</p>
<p><b>Child Benefit (Life and AD&amp;D):</b></p>	<p>\$<u>10,000</u></p>

Benefit amount will begin reducing at age 65. Please refer to the Certificate of Coverage for more details.

Costs and benefit amounts depend on your age. You can find cost information in the benefits portal.

# Disability Insurance – Mutual of Omaha

## Disability insurance is paycheck insurance.

This ensures you will receive a portion of your income if you were out of work due to injury or illness. Short-Term Disability provides a weekly benefit, whereas Long-Term Disability will pay a monthly benefit **after** Short-Term Disability has been exhausted. See below for more information on the plans.

	<b>SHORT-TERM DISABILITY</b> <i>employee paid</i>	<b>LONG-TERM DISABILITY</b> <i>employer paid</i>
<b>Benefit Amount</b>	60% of your weekly earnings to a maximum benefit of \$1,500 per week	50% of monthly earnings to a maximum benefit of \$8,000 per month
<b>When Do Benefits Begin?</b>	Accident – After 7 days Sickness – After 7 days	After 90 Days
<b>How Long Are Benefits Paid?</b>	Accident - up to 12 weeks Sickness - up to 12 weeks	See schedule in plan document for details*

\*Benefit duration may be different for Maternity. See plan document/policy for details.

# Employee Assistance Program (EAP) – Mutual of Omaha

Our Employee Assistance Program (EAP) can provide you and your family and household members with information and assistance on a wide range of topics and issues including: work stress, debt problems, family issues, relationship worries, parenting challenges, anxiety, grief and much more.

Counselors are available for support by phone 24/7 at no cost to you (800) 316-2796. There are also three face-to-face visits included.

Online resources are also available by logging onto [www.mutualofomaha.com/eap](http://www.mutualofomaha.com/eap)

# Accident and Critical Illness – Mutual of Omaha

## Accident

You can purchase voluntary Accident coverage. Accident insurance covers you and your family for a wide variety of accidental injuries, including broken bones, concussions, dislocations, and second- and third-degree burns.

This plan will provide a lump-sum payment when a covered person has medical services and treatments related to accidental injuries, such as certain doctor visits, ambulance transportation, medical testing and physical therapy. It is a valuable complement to your medical insurance. To learn more about the benefit, see details in the plan summary.

## Critical Illness

You can purchase voluntary Critical Illness insurance. This plan pays a lump-sum payment upon diagnosis of a critical illness like a heart attack, stroke or cancer. To learn more about the benefit, see details in the plan summary.

	ACCIDENT PLAN (Monthly)	CRITICAL ILLNESS
<b>Employee Only</b>	\$4.79	Age-banded rates, see Paylocity
<b>Employee + Spouse</b>	\$7.02	
<b>Employee + Child(ren)</b>	\$9.09	
<b>Employee + Family</b>	\$11.87	



# Foundation Health

## Take Control Of Your Health

WITH A HEALTHCARE TEAM THAT HELPS YOU FEEL GOOD

Foundation Health® is a membership-based family practice that gives you improved quality and access to health care services, without deductibles, copays or coinsurance. As an academy resident, there is no cost for you or your dependents for Foundation Health membership.

### Annual Wellness

If you're interested in your annual wellness exam, we offer both women's and men's wellness in our office.

### 24/7 Access

Use us as your first line of defense against urgent care and emergency room visits. If you need immediate guidance, call our office day or night to reach a member of your wellness team.

### Same-Day Or Next-Day Appointments

We know that the only thing that you want to do when you're sick is to get better.

### Discounts With Wellness Partners

We work with health practitioners, including acupuncturists, and massage therapists to ensure you get affordable access to great services.

### More Time With Your Doctors

Our appointments are never scheduled for less than 30 minutes and typically are in the 60-90 minute range.

### Savings With Insurance-Free Care

Our services are covered under our monthly membership. Because we don't take insurance, you're not going to be hit with a bill that you didn't expect.

### Lab, Specialist & Hospital Coordination

Being sick is hard enough as it is, without trying to keep track of everything your doctors say. As a member, we'll support your care by working with your outside specialists, hospitals, and labs.

### Insurance Support

Insurance is confusing. While you'll never see an insurance bill from our office, we'll work with your insurance broker to help you navigate your bills from outside providers.

### Discounts On Supplements

Your membership includes discounts on Foundation Health physician-vetted supplements.

### Discounts with Wellness Partners

We work hard to negotiate affordable prices on great wellness services, including supplements, acupuncture and massage.

### Unlimited Visits

Meet with a healthcare provider every day if you need to.

### EXAMPLES OF SERVICES INCLUDE (BUT ARE NOT LIMITED TO):

Women's Wellness, Fracture Care, Wound Care & Basic Splinting, EKGs, Suture & Staple Removal, Mental Health Screening and Support, STI/ STD Screening, Skin Biopsy & Skin Cyst Removal, Peak Flow Testing, Nebulizer Treatment, Comprehensive Physical Exam (Including Heart Disease, Cancer, & Diabetes Exams), Basic Vision Screening, Fitness & Nutrition Coaching, Blood Pressure Screening, Chronic Disease Management, Prenatal Counseling, Routine Pediatric Care

*\*Certain medical devices & vaccines cannot be covered by Foundation Health membership, but will be discussed with the patient prior to administration.*

*\*\*In addition, if you need services that extend beyond the Foundation Health office, Foundation Health physicians can provide suggestions of accomplished, well-regarded specialists who can support your needs.*

1949 Pearl Street in  
Boulder  
(303) 449-0517  
ExperienceWell.com



# Our Process

THE FOUNDATION HEALTH DIFFERENCE

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## **Schedule A Visit At Open Enrollment**

Meet with one of our patient advocates to see how Foundation Health membership could be a good fit for you.

## **Health Assessment**

We'll send you a health assessment online so that when you come in for your first visit, our providers will have a sense for a plan of action to help you to optimal health.

## **Initial Visit**

Our providers will have reviewed your health assessment prior to your initial visit. We schedule 90 minutes for this first visit so that our providers can review all of your health concerns and health goals with you.

## **Blood Tests**

After your initial visit, you'll meet with one of our Wellness Assistants to draw your blood for your initial health tests. These tests will include foundational baselines so that they can best understand how to guide you in your preventive health, as well as tests related to any acute or chronic conditions you may have.

## **Health Analysis**

Once we receive your test results, we will schedule a follow-up visit to review them with you and come up with a wellness plan to help you to optimal health.

## **Ongoing Care**

We offer unlimited visits, so if you have a chronic condition and need some extra guidance, we're here to help. If you have an immediate health concern, we're here to help. Or if you just need a little extra guidance in your health goals, we're here to help. You can call us any time, day or night to reach our on-call provider who has access to your medical records.

# RTD EcoPass

- RTD EcoPasses are available to staff and paid for by Boulder Housing Partners.
- If you would like to receive a pass, please reach out to HR. This is not an automatic enrollment.

# Pet Insurance

You are eligible for discounts for pet insurance if you use the link below. Please note, this benefit is direct bill. Payroll deductions are not available.

**Compare and choose a policy at the link below:**

<https://www.petinsuranceshopper.com/boulderhousing>



# One Membership.

## Thousands of Ways to Stay Active and Save Money.

-  **12,200+ Gyms**
-  **9,700+ On-Demand Videos**
-  **Enroll Your Spouse<sup>2</sup>**

**No annual fees or long-term contracts.**  
**Switch gyms anytime.**



**Plus: 5,800+ Premium Gym Options at exercise studios, outdoor experiences, and others with 20% – 70% discounts at most locations<sup>3</sup>**

**STANDARD FITNESS MEMBERSHIP**

**\$28/mo<sup>1</sup>**

12,200+ FITNESS CENTERS  
9,700+ WORKOUT VIDEOS

**Active&Fit**  
DIRECT™

**Get Started:** <https://discoverhealthyrewards.sites.cigna.com>

<sup>1</sup> Add a spouse/domestic partner to a primary membership for additional monthly fees. Spouses/domestic partners must be 18 years or older. Fees may vary based on fitness center selection.

<sup>2</sup> Monthly fees are subject to applicable taxes.

<sup>3</sup> Costs for premium exercise studios exceed \$28/mo. and an enrollment fee will apply for each premium location selected, plus applicable taxes. Fees vary based on premium fitness studios selected.

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# Boulder Housing Wellness 2026

Boulder Rec  
Center  
Membership

Receive \$400  
for completing  
an annual  
physical for  
2026

- Continuing in 2026, BHP will be providing Boulder Rec Center Membership to all regular employees (working 20 hours or more per week).
- You can visit any Boulder Rec Center location to get your membership card, or you can create an online account by visiting their website and using your BHP email during the sign-up process.
- BHP will also pay employees \$400 for completing their annual physical. Employees on a BHP Cigna plan and/or Foundation Health membership will automatically receive this benefit upon completion of an Annual Physical.
- Not on BHP's Cigna plan? No problem. These wellness benefits are available to all regular employees working 20 hours or more per week.

## Fitness Squad

BHP will be allocating money towards a fitness squad, now accepting members. The fitness squad will be employee led and in charge of creating health initiatives. Whether it is lunch and learns, hiking groups, fitness challenges, etc. This is your time to customize

## Foundation Health

Foundation Health Membership will be provided to those employees opting-in at no cost that are enrolled in one of the Cigna plans. Employees do have the options of adding their dependents for an additional \$107 per month per dependent. If you are not enrolled in any of the Cigna plans offered by BHP, you can also add the Foundation Health Membership for yourself or a dependent for \$107 per month per person.

# Corporate Membership Program

The City of Longmont Recreation pass gives you access to recreation centers, drop-in fitness classes, access to outdoor pools in the summer months and the Longmont Ice Pavilion during the winter months. The passes are valid at all facilities.

To purchase a Corporate Membership Recreation pass, visit any one of the following facilities;

- Centennial Pool, 1201 Alpine St., Longmont 80504, 303-651-8406
- Longmont Recreation Center, 310 Quail Rd., Longmont 80501, 303-774-4800
- St. Vrain Memorial Building, 700 Longs Peak Ave., Longmont 80501, 303-651-8404
- Sunset Pool, 1900 Longs Peak Ave., Longmont 80501, 303-651-8300 (during the Summer)

*Employees will need to provide proof of employment annually, such as a current I.D. badge, paystub, or letter from Human Resources.*

## 20 Visit Pass

Expires 5 years from date of purchase.

**Employee Only: \$94.50**

## 30-Day Pass

Expires after 30 days.

**Adult: (18-54 years) \$47.00**

**Senior: (55 and up) \$28.00**

**Couple: \$84.50**

**\*Household: \$95.25**

## Annual Pass: Paid in Full

Expires 1 year from date of purchase.

**Adult: (18-54 years) \$400.75**

**Senior: (55 and up) \$228.75**

**Couple: \$729.75**

**\*Household: \$842.50**

## 3-Month Pass

Expires after 3 months.

**Adult: (18-54 years) \$115.25**

**Senior: (55 and up) \$66.00**

**Couple: \$209.75**

**\*Household: \$242.25**

## Annual Pass: Monthly Payment

Monthly credit card or checking/savings account debit on the 10th of the month. Monthly auto pay will be in effect for at least one year.

**Adult: (18-54 years) \$45.50**

**Senior: (55 and up) \$26.00**

**Couple: \$79.75**

**\*Household: \$90.75**

\*Household Passes include immediate family members who are claimed on your taxes.

Prices are subject to change. [Check the city website for current pricing.](#)

Contact Aurora Black at [aurora.black@longmontcolorado.gov](mailto:aurora.black@longmontcolorado.gov), (303) 651-8821

# Contact Information

	<b>VENDOR NAME</b>	<b>GROUP NUMBER</b>	<b>CONTACT INFORMATION</b>
<b>Human Resources</b>	Julia Arencibia		<a href="mailto:arencibaj@boulderhousing.org">arencibaj@boulderhousing.org</a> (720) 564-4639
	Stefanie Sumaya		<a href="mailto:sumayas@boulderhousing.org">sumayas@boulderhousing.org</a> (720) 564-4643
<b>Medical</b>	Cigna	00631571	<a href="http://www.cigna.com">www.cigna.com</a> (800) 997-1654
<b>HRA Administrator</b>	Garner		<a href="http://www.getgarner.com">www.getgarner.com</a> (866) 761-9586
<b>HSA Administrator</b>	Elevations Credit Union	N/A	<a href="http://www.elevationscu.com">www.elevationscu.com</a> (800) 429-7626
<b>FSA Administrator</b>	Rocky Mountain Reserve	N/A	<a href="http://www.rockymountainreserve.com">www.rockymountainreserve.com</a> (888) 722-1223
<b>Dental</b>	Cigna	0631571	<a href="http://www.cigna.com">www.cigna.com</a> (800) 244-6224
<b>Vision</b>	Mutual of Omaha	CGVD	<a href="http://www.mutualofomaha.com/vision">www.mutualofomaha.com/vision</a> (800) 775-6000
<b>Life &amp; AD&amp;D</b>	Mutual of Omaha	CGVD	<a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a> (888) 493-6902
<b>Disability</b>	Mutual of Omaha	CGVD	<a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a> (800) 775-1000
<b>Accident / Critical Illness</b>	Mutual of Omaha	CGVD	<a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a> (800) 775-6000
<b>Foundation Health</b>		19T093229	<a href="http://www.experiencewell.com">www.experiencewell.com</a> (303) 449-0517
<b>EAP</b>	Mutual of Omaha & Cigna	N/A	<a href="http://www.mutualofomaha.com/eap">www.mutualofomaha.com/eap</a> (800) 316-2796 <a href="http://www.mycigna.com">www.mycigna.com</a> (877) 231-1492