PIKES PEAK LIBRARY DISTRICT ppld

Employee Benefits Brokerage and Consulting Services

RFP 460-26-01
Questions and Answers
September 2, 2026

1. Will our team be able to review the following? Employee Census, Top 25 Drug Report, High Cost Claimants Report, Current Benefits Guide for 2026 plan year
   a. Documents are attached.

2. Will we be able to understand the reasoning behind current benefits plan design and funding structure, if any commentary is available? Can you please confirm if you are self-funded, level funded or fully-insured on medical coverage?
   a. PPLD has a partially self-funded health plan that provides health benefits directly to employees. PPLD sets aside funds to pay claims as they occur and assumes the financial risk for those claims. Stop-loss insurance provides additional protection for claims exceeding $65,000. PPLD prefers partially self-funded because it provides greater control over costs and plan design. Our goal is to keep costs low while still offering competitive benefits that support employee recruitment and retention.

3. Can you please share the number of benefits eligible employees you currently have today? Per the website, it looks like you have certain benefits that apply at 20 hours per week and medical applies at 30 hours per week. Would you share the number in both those groups?
   a. 386 benefits eligible employees as of August 28, 2026; 112 benefits eligible employees for dental and vision, 274 eligible employees for 30 hours and up.

4. What system do you currently use for payroll?
   a. Tyler ERP

5. Do you use your payroll system to administer benefits as well? If not, how are benefits currently administered?
   a. Yes

6. What is your benefit plan renewal date?
   a. January 1, 2027, through December 31, 2027.

Employee Benefits Brokerage and Consulting Services

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7. Are there any specific reasons why you are going out to RFP?
    a. Our policy requires us to go out for bid every five years.

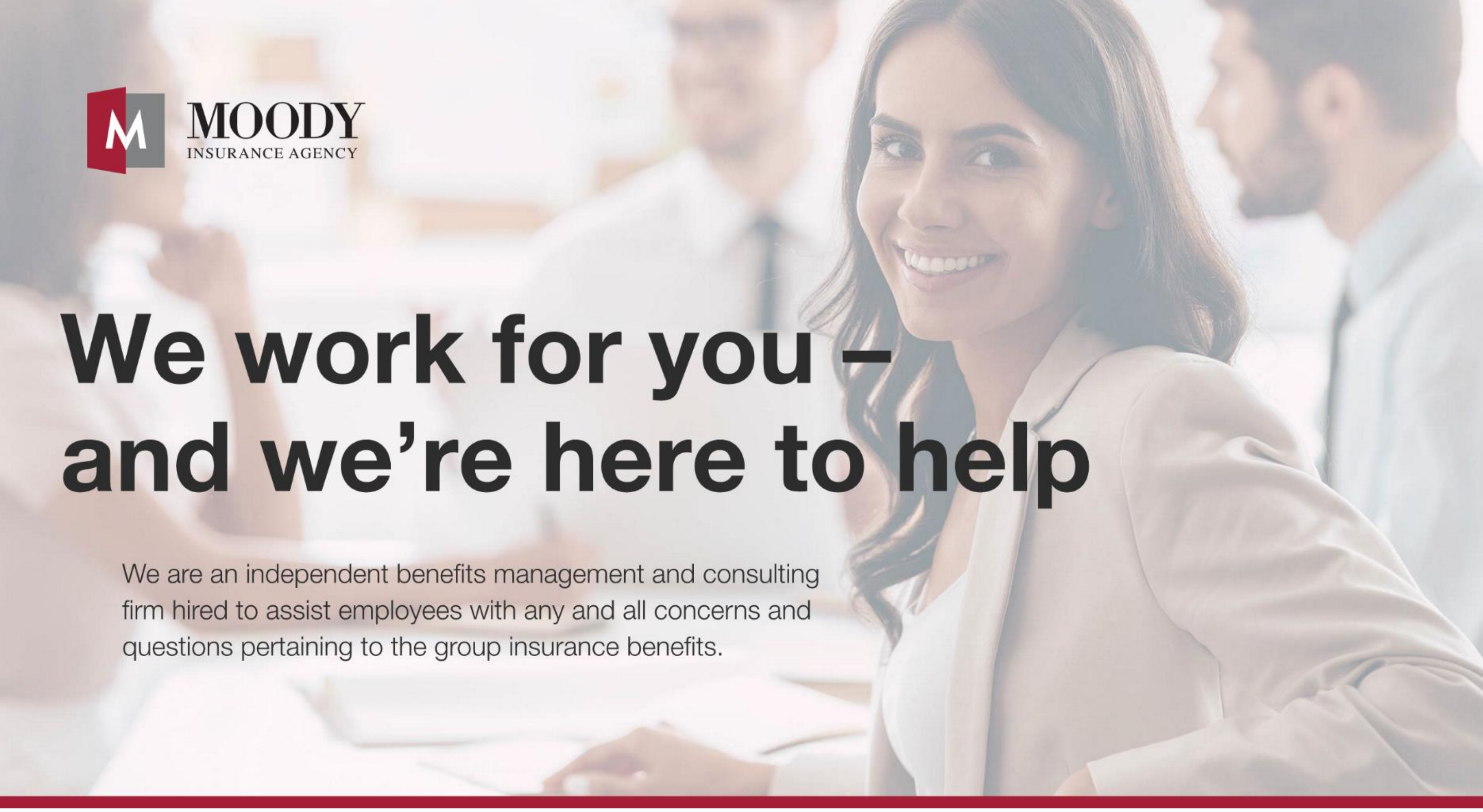
8. Are you currently participating in CO PFML? If yes, do you use the state or have a private plan?
    a. No, as a government entity we opted out.

9. Are you doing leave administration (FMLA) internally or do you outsource to a vendor?
    a. Internally.

2026 Employee Benefit Guide

AN OVERVIEW OF THE WIDE ARRAY OF BENEFITS PROVIDED BY THE PIKES PEAK LIBRARY DISTRICT TO HELP YOU ENJOY INCREASED WELL-BEING AND FINANCIAL SECURITY

PREPARED BY MOODY INSURANCE AGENCY FOR PIKES PEAK LIBRARY DISTRICT



MOODY
INSURANCE AGENCY

We work for you – and we're here to help

We are an independent benefits management and consulting firm hired to assist employees with any and all concerns and questions pertaining to the group insurance benefits.

Benefits Inquiries

POLICY QUESTIONS

Our Account Managers can answer questions about renewals, compliance and healthcare reform, escalated service issues, employee meetings, and wellness discussions.

CLAIMS

Come to our Account Specialist with your benefit inquiries, claim issues, carrier questions, billing issues, and provider searches.

ADMINISTRATION CONCERNS

Your Account Admin can help with enrollment issues, questions about qualifying events, employees address changes, and ID card requests.

Benefits Contact

Molly Artes
Senior Benefits Account Manager
(719) 533-3104
molly.artes@moodyins.com

Shawn Alexander
Benefits Account & Marketing Specialist
(719) 533-3107
shawn.alexander@moodyins.com

Angel Patterson
Benefits Account Specialist
(719) 533-3103
angel.patterson@moodyins.com

Denver, CO
8055 East Tufts Ave
Suite 1000

Grand Junction, CO
760 Horizon Dr
Suite 302

Colorado Springs, CO
1755 Telstar Drive
Suite 112

Benefits for 2026

Table of Contents

All Benefitted Employees

30-40 hour employees

40 hour employees

Benefits for 2026

Overview of Benefits Program

The Pikes Peak Library District provides an array of benefits that can help you enjoy increased well-being, deal with an unexpected illness or accident, build and protect your financial security, balance your personal and professional life and meet everyday needs. These benefits are affordable, comprehensive and competitive.

The table below summarizes the benefits available to eligible staff and their dependents. These benefits are described in greater detail in this booklet.

Benefits At-A-Glance

COVERAGE	CARRIER
MEDICAL	Anthem
DENTAL	United Concordia
VISION	VSP
GROUP LIFE, AD&D, LTD VOLUNTARY LIFE & AD&D	New York Life
FLEXIBLE SPENDING ACCOUNT (FSA)	Rocky Mountain Reserve
DEFERRED COMPENSATION 457(b) PLAN	Nationwide
PET INSURANCE	Nationwide
AUTO & HOME	Comparion
529 PLAN	CollegeInvest

Benefits for 2026

ELIGIBILITY, CHANGES & QUALIFYING EVENTS

Who Is Eligible?

- Benefit eligibility is based on your scheduled hours per week. Most benefits are available to employees working 20 hours per week. Medical benefits are available to employees regularly scheduled 30 hours per week. El Paso County Retirement Plan is mandatory for employees scheduled 40 hours per week.
- Dependents are defined as Spouse and/or Child(ren).
- Children are defined as less than 26 years of age regardless of financial or student status.
- **Benefits eligibility begins first of the month following your date of hire.**

How to Enroll?

- The first step is to review your benefits package offerings.
- You must complete the necessary enrollment elections in ESS as soon as possible.
- All employees must complete benefits in ESS either electing or waiving coverage for all benefits.
- Once you have made your elections, you will not be able to change them until the next open enrollment period unless you have a qualified change in status.

When to Enroll?

- The benefits you elect during open enrollment will be effective January 1, 2026 – December 31, 2026.
- All Elections/Changes should be completed in Pikes Peak Library District ESS unless employee is a new hire or eligible through a qualifying event.

QUALIFYING EVENTS

- Eligible employees may enroll or make changes to their benefits elections during the annual open enrollment period. As with most benefits, once you elect an option you are bound to that choice for the entire plan year unless you experience a "Qualifying Event". These may include, but are not limited to:
  - Changes in employment status
  - Changes in legal marital status
  - Changes in number of dependents
  - Taking an unpaid leave of absence
  - Dependent satisfies or ceases to satisfy eligibility requirement
  - Family Medical Leave Act (FMLA) leave.
  - A COBRA-qualifying event
  - Entitlement to Medicare or Medicaid
  - A change in the place of residence of the employee, resulting in the current carrier not being available

Benefits for 2026

Monthly Insurance Rates & Contact Information

2026 Monthly Insurance Rates & Contact Information

Anthem Medical Insurance (30 – 40 hour/week employees only)

BlueClassic PPO3	Total Cost	Employee Cost	PPLD Cost	
Single	$1,043.32	$100.18	$ 943.14	Employee ID #: **See Insurance Card or Sydney Health App** Claims Questions: 1-877-811-3106 **www.anthem.com**
Employee + Spouse	$2,295.30	$356.44	$1,938.86	
Employee + Child(ren)	$1,877.96	$257.14	$1,620.82	
Family	$3,234.26	$431.32	$2,802.94	

HSA Compatible PPO30 (HDHP)	Total Cost	Employee Cost	PPLD Cost	
Single	$ 803.20	$ 42.96	$ 760.24	Employee ID #: **See Insurance Card or Sydney Health App** Claims Questions: 1-877-811-3106 **www.anthem.com**
Employee + Spouse	$1,767.04	$314.92	$1,452.12	
Employee + Children	$1,445.76	$232.18	$1,213.58	
Family	$2,489.92	$377.34	$2,112.58	

UMB Health Savings Account

Available to 30-40 hour/week employees enrolled in PPLD's High-Deductible Health Plan. **Bank fees**: $1.50 for paper statement and if enrolled in investments, $36 annually	Enrollment code**:** **UMB0011 0044003070003** Employee ID: **Your individual bank account number** Service Questions: **(866) 520-4HSA** **www.umb.com**

United Concordia Dental Insurance (all 20 – 40 hour/week employees are eligible)

	Advantage Plus Network Employee Cost	Elite Plus Network Employee Cost	
Employee Only	$ 18.00	$ 33.80	Employee ID #: **See Insurance Card** Claims Questions: www.unitedconcordia.com 1-800-332-0366
Employee + 1	$ 34.60	$ 66.60	
Employee + 2 or more	$ 57.90	$ 115.20	

VSP Vision Plan (all 20 – 40 hour/week employees are eligible)

	Total Cost	Employee Cost	PPLD Cost	
Employee Only	$11.60/month	$ 0.00/month	$11.60/month	Group Plan #: **12064089** Employee ID #: **Your SS#** **www.vsp.com** Service Questions: **1-800-877-7195**
Employee + 1	$16.84/month	$ 5.24/month	$11.60/month	
Employee + 2 or more	$30.18/month	$18.58/month	$11.60/month	

New York Life Basic Life & LTD (all 20 – 40 hour/week employees are eligible)

(100% PPLD paid) Basic: $0.134 per month for each $1,000 of insurance LTD: $0.158 per $100.00 of coverage	Basic Life Policy #: FLX-967719 LTD Policy #: LK-965280 Service Questions: **800-362-4462**

New York Life Voluntary Life (all 20 – 40 hour/week employees are eligible)

(100% Employee paid) Voluntary: Coverage available for Employee, Spouse, and/or Children. Rates based on employee's age. Refer to table on Benefits Intranet webpage for rates	Policy #: FLX-967719 Service Questions: **800-362-4462**

This booklet provides only a summary of your benefits. All services described within are subject to the definitions, limitations, and exclusions set forth in each insurance carrier or provider's contract.

Benefits for 2026

Monthly Insurance Rates & Contact Information

Rocky Mountain Reserve – Healthcare and Dependent Care Flexible Spending (all 20 – 40 hour/week employees are eligible)

(100% Employee paid) Participants can submit claims directly to Rocky Mountain Reserve for reimbursement or use debit card for eligible expenses.	888.722.1223 info@rmrbenefits.com https://www.rockymountainreserve.com/login

Nationwide Retirement Solutions 457 Deferred Compensation Plan (all 20 – 40 hour/week employees are eligible)

(100% Employee paid) Set aside a portion of your pre-tax (traditional) or post-tax (Roth) income to invest in your choice of many options. Traditional contributions to these funds are income tax deferred until they are withdrawn at your termination or retirement. Qualified Roth contributions are withdrawn tax-free at retirement, subject to IRS regulations and limitations.	Contact: **Wendie Arnold** Email: **arnoldw2@nationwide.com** Phone: **(719) 629-7798** **www.nrsforu.com**

Comparion (all 20 – 40 hour/week employees are eligible)

(100% Employee paid) Save money on your car and home insurance with PPLD premier pricing.	Contact: **Craig Smith** Email: **craig0177.smith@comparioninsurance.com** Phone: **720-302-9944**

Profile EAP (all regularly scheduled employees are covered)

(100% PPLD Paid) Confidential, short-term, solutions-focused counseling is available for you and your family at no cost to the employee. EAP can be used for personal, work-related, family, or individual issues including: interpersonal conflict, relationship challenges, children/young adult, bereavement, financial, legal, illness/disability, etc. Benefit includes five free visits per family member per issue per year.	Phone: **719-634-1825 or 800-645-6571** Company Code: PIPLD **www.ProfileEAP.org**

Nationwide Pet Insurance

(100% Employee Paid) Save money on pet insurance policies for dogs, cats, avian and exotics; Nationwide bills directly.	**http://www.petinsurance.com/ppld**

CollegeInvest 529 Plan

(100% Employee Paid) Use tax-free earnings to save up for educational expenses like college, trade schools, and apprenticeships. Attend educational webinars and receive a $50 Kickstart Bonus for a new account.	Contact: **Kaylynn Hemlock** Email: **khemlock@collegeinvest.org** Initial/Set up Contact

FinPath

(Free to Benefitted Employees) Financial wellness program that includes confidential coaching, educational courses, videos and tools and a digital money assistant.	**http://www.finpathwellness.com**

This booklet provides only a summary of your benefits. All services described within are subject to the definitions, limitations, and exclusions set forth in each insurance carrier or provider's contract.

Benefits for 2026

BENEFITS WORKSHEET SUMMARY

2026 BENEFITS WORKSHEET SUMMARY

Employee Information

Print your name:		Social Security #:
Home address:		
City:	State:	Zip:
Home phone:	Email:	Date of birth:

Dependent Information (Complete only if dependents will be covered in one or more benefit programs.)

Name	Social Security Number	Date of Birth

Benefits Selection

Please review each section carefully and indicate your choices of coverage. Changes to your enrollment can only be made within 30 days of the date of the qualifying event. Please speak with a Human Resources staff member if you have any questions about qualifying events and/or corresponding paperwork (a list of qualifying events and required supporting documentation is available on the Intranet.) If you are insuring a common law spouse or domestic partner, you must complete an affidavit which is available on the Intranet (under Forms) or from the PPLD HR Office. By your signature, you are finalizing your selections and acknowledge the above statements.

NOTE: All premiums listed are on a per-pay-period basis. Premiums are deducted twice per calendar month, or 24 times per year, unless otherwise specified.

*Dental Insurance – United Concordia

You may choose to enroll in one of two dental plans offered by Cigna or decline insurance.

UNITED CONCORDIA ELITE PLUS NETWORK DENTAL– PRE-TAX	UNITED CONCORDIA ELITE PLUS NETWORK DENTAL – POST-TAX
○ Elite Plus Network (PRE-TAX) – EMPLOYEE ONLY Employee Cost $16.90 / Employer Cost $0.00 ○ Elite Plus Network (PRE-TAX) – EMPLOYEE + ONE Employee Cost $33.30 / Employer Cost $0.00 ○ Elite Plus Network (PRE-TAX) – EMPLOYEE + TWO OR MORE Employee Cost $57.60/ Employer Cost $0.00	○ Elite Plus Network (POST-TAX) – EMPLOYEE ONLY Employee Cost $16.90/ Employer Cost $0.00 ○ Elite Plus Network (POST-TAX) – EMPLOYEE + ONE Employee Cost $33.30 / Employer Cost $0.00 ○ Elite Plus Network (POST-TAX) – EMPLOYEE + TWO OR MORE Employee Cost $57.60 / Employer Cost $0.00
UNITED CONCORDIA ADVANTAGE PLUS NETWORK DENTAL – PRE-TAX ○ Advantage Plus Network (PRE-TAX) – EMPLOYEE ONLY Employee Cost $9.00 / Employer Cost $0.00 ○ Advantage Plus Network (PRE-TAX) – EMPLOYEE + ONE Employee Cost $17.30 / Employer Cost $0.00 ○ Advantage Plus Network (PRE-TAX) – EMPLOYEE + TWO OR MORE Employee Cost $28.95 / Employer Cost $0.00	**UNITED CONCORDIA ADVANTAGE PLUS NETWORK DENTAL – POST-TAX** ○ Advantage Plus Network (POST-TAX) – EMPLOYEE ONLY Employee Cost $9.00 / Employer Cost $0.00 ○ Advantage Plus Network (POST-TAX) – EMPLOYEE + ONE Employee Cost $17.30 / Employer Cost $0.00 ○ Advantage Plus Network (POST-TAX) – EMPLOYEE + TWO OR MORE Employee Cost $28.95 / Employer Cost $0.00
○ **I Decline**	

Vision Insurance – VSP

Employee coverage is provided by PPLD and is required. You may enroll dependents at an additional cost to you.

VISION PLAN – PRE-TAX	VISION PLAN – POST-TAX
○ VISION PLAN (PRE-TAX) – EMPLOYEE ONLY Employee Cost $0.00 / Employer Cost $5.80 ○ VISION PLAN (PRE-TAX) – EMPLOYEE + ONE Employee Cost $2.62 / Employer Cost $5.80 ○ VISION PLAN (PRE-TAX) – EMPLOYEE + TWO OR MORE Employee Cost $9.29 / Employer Cost $5.80	○ VISION PLAN (POST-TAX) – EMPLOYEE ONLY Employee Cost $0.00 / Employer Cost $5.80 ○ VISION PLAN (POST-TAX) – EMPLOYEE + ONE Employee Cost $2.62 / Employer Cost $5.80 ○ VISION PLAN (POST-TAX) – EMPLOYEE + TWO OR MORE Employee Cost $9.29 / Employer Cost $5.80

Benefits for 2026

Benefits Worksheet Summary

*Flexible Spending – Health:

To participate in Healthcare Flexible Spending Account (FSA), indicate below the amount to deduct per pay period, up to a maximum of $130.77 per pay period for 2026. ***Note: 26 pay periods per year*** *between the two funding mechanisms. You must complete the enrollment form and submit to HR.*

○ FSA – GENERAL HEALTH FUNDED BY PAYROLL Employee Cost: *varies* Amount: ___________ ○ I Decline	○ FSA GENERAL FUNDED BY EARNED VACATION Employee Cost: *varies* Amount: ___________ ○ I Decline
○ Limited Purpose FSA – Dental and Vision expenses only Funded by Payroll (For HSA participants) Employee Cost: *varies* Amount: ___________ ○ I Decline	

*Flexible Spending – Dependent:

To participate in Dependent Care Flexible Spending Account (FSA), indicate below the amount to deduct per pay period, up to a maximum of $288.47 for 2026. ***Note: 26 pay periods per year****. You must complete the enrollment form and submit to HR.*

- ○ DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT
  Employee Cost: *varies*
  Amount: __________
- ○ I Decline

New York Life Voluntary Life Packages

In addition to PPLD Basic Life, you may purchase voluntary life insurance.

○ EMPLOYEE VOLUNTARY LIFE INSURANCE (available in increments of $10,000. The maximum coverage is the lesser of five times your annual salary or $500,000. Employee Cost $ *varies* Enter Desired Coverage Amount: _________ ○ I Decline	○ SPOUSE VOLUNTARY LIFE INSURANCE (available in increments of $5,000. The maximum amount is the lesser of $100,000 or 50% of employee's coverage. Rate is based on employee's age. Employee Cost $ *varies* Enter Desired Coverage Amount: ___________ ○ I Decline
○ CHILD(REN) VOLUNTARY LIFE INSURANCE (available for dependent child(ren) age 2 weeks – 19 years (25 years if unmarried and full-time student). Insurance provides $10,000 of life coverage with reduced coverage for dependents age 2 weeks – 6 months.) Employee Cost $1.00 ○ I Decline	

457(b) Deferred Compensation Plan

Set aside a portion of your pre-tax income to invest. Contributions are tax deferred until they are withdrawn at your employment termination or retirement. Checking below indicates interest and willingness to speak to a customer service representative.

- ○ DEFERRED COMPENSATION – NATIONWIDE
- ○ I Decline

Pet Insurance

You may purchase pet insurance policies through Nationwide. Checking below indicates interest.

- ○ Nationwide Pet Insurance
- ○ I Decline

Home & Auto Insurance

You may purchase discounted home and automobile insurance policies through Comparion. *Employees can get a quote from over 14 different insurance providers at one time and receive premium pricing! Checking below indicates interest and willingness to speak to a customer service representative.*

- ○ COMPARION HOME & AUTO INSURANCE
- ○ I Decline

CollegeInvest 529 Plan

Use tax-free earnings to save up for educational expenses like college, trade schools, and apprenticeships. Indicate if interested in learning more.

- ○ CollegeInvest 529 Plan
- ○ I Decline

Benefits for 2026

BENEFITS WORKSHEET SUMMARY

PPLD Foundation

If you would like to make a tax-deductive donation to the PPLD Foundation, please indicate the amount to be deducted from each pay period.

- ○ CONTRIBUTE TO PPLD FOUNDATION (PER PAY PERIOD)
  Employee Cost: *Varies*
  Amount: ____________
- ○ I Decline

*Sick Leave Bank: ***Paper enrollment required if new enrollment.***

Make a one-time donation of two days' worth of sick leave and have access to three weeks of paid sick leave for an employee's personal serious health condition when all other leave is exhausted.

- ○ MAKE SICK LEAVE BANK DONATION
  Employee Cost: 16, 12 or 8 hours depending on schedule
- ○ I Decline

Available only for staff working 30 hours or more

* Medical Insurance – Anthem:

You must choose to enroll in one of two medical plans offered by Cigna or decline coverage.

ANTHEM BLUECLASSIC PPO3 PRE-TAX	ANTHEM BLUECLASSIC PPO3 POST-TAX
○ ANTHEM BLUECLASSIC PPO3 (PRE-TAX) – EMPLOYEE ONLY Employee Cost \$50.09 / Employer Cost \$471.57 ○ ANTHEM BLUECLASSIC PPO3 (PRE-TAX)– EMPLOYEE + SPOUSE Employee Cost \$178.22 / Employer Cost \$969.43 ○ ANTHEM BLUECLASSIC PPO3 (PRE-TAX) – EMPLOYEE + CHILD(REN) Employee Cost \$128.57 / Employer Cost \$810.41 ○ ANTHEM BLUECLASSIC PPO3 (PRE-TAX) – EMPLOYEE + FAMILY Employee Cost \$215.66 / Employer Cost \$1,401.47	○ ANTHEM BLUECLASSIC PPO3 (POST-TAX) – EMPLOYEE ONLY Employee Cost \$50.09 / Employer Cost \$471.57 ○ ANTHEM BLUECLASSIC PPO3 (POST-TAX) – EMPLOYEE + SPOUSE Employee Cost \$178.22 / Employer Cost \$969.43 ○ ANTHEM BLUECLASSIC PPO3 (POST-TAX) – EMPLOYEE + CHILD(REN) Employee Cost \$128.57 / Employer Cost \$810.41 ○ ANTHEM BLUECLASSIC PPO3 (POST-TAX) – EMPLOYEE + FAMILY Employee Cost \$215.66 / Employer Cost \$1,401.47
ANTHEM HSA COMPATIBLE PPO PLAN 30 (HDHP) PRE-TAX ○ HIGH-DEDUCTIBLE PLAN (PRE-TAX) – EMPLOYEE ONLY Employee Cost \$21.48 / Employer Cost \$380.12 ○ HIGH-DEDUCTIBLE PLAN - (PRE-TAX) – EMPLOYEE + SPOUSE Employee Cost \$157.46 / Employer Cost \$726.06 ○ HIGH-DEDUCTIBLE PLAN - (PRE-TAX) – EMPLOYEE + CHILD(REN) Employee Cost \$116.09 / Employer Cost \$606.79 ○ HIGH-DEDUCTIBLE PLAN - (PRE-TAX) – EMPLOYEE + FAMILY Employee Cost \$188.67 / Employer Cost \$1,056.29	**ANTHEM HSA COMPATIBLE PPO PLAN 30 (HDHP) POST-TAX** ○ HIGH-DEDUCTIBLE PLAN (POST-TAX) – EMPLOYEE ONLY Employee Cost \$21.48 / Employer Cost \$380.12 ○ HIGH-DEDUCTIBLE PLAN - (POST-TAX) – EMPLOYEE + SPOUSE Employee Cost \$157.46 / Employer Cost \$726.06 ○ HIGH-DEDUCTIBLE PLAN - (POST-TAX) – EMPLOYEE + CHILD(REN) Employee Cost \$116.09 / Employer Cost \$606.79 ○ HIGH-DEDUCTIBLE PLAN - (POST-TAX) – EMPLOYEE + FAMILY Employee Cost \$188.67 / Employer Cost \$1,056.29
○ **I Decline**	

Health Savings Account (HSA): ***Only available to those enrolling in PPLD's High-Deductible Health Plan***

*To participate in an HSA, indicate below the amount to deduct per pay period between the two funding mechanisms. The funding mechanisms cannot exceed the annual contribution limit for 2026 (\$4,400 individual, \$8,750 family with additional \$1,000 catch-up provision for those over age 55).(**26 pay periods**)*

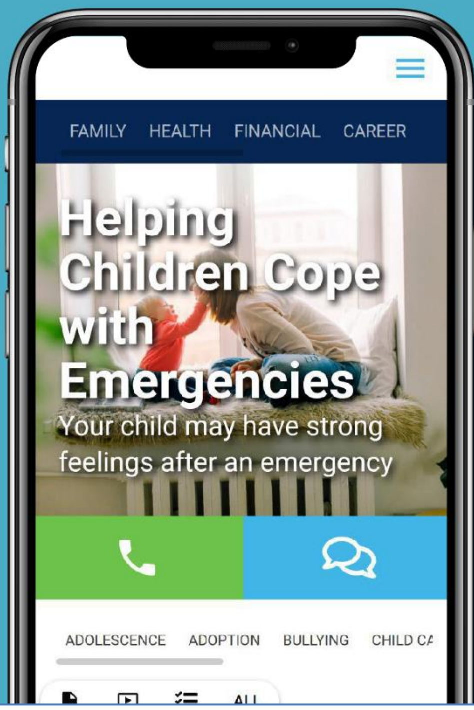
○ HSA FUNDED BY PAYROLL (PER PAY PERIOD) Amount: ___________ ○ I Decline	○ HSA FUNDED BY EARNED VACATION (PER PAY PERIOD) Amount: ___________ ○ I Decline
○ HSA LUMP SUM FUNDED BY CARRY-OVER VACATION Total Amount: ___________ ○ I Decline	

Employee's Signature: ____ Date: ______________

Benefits for 2026

EMPLOYEE ASSISTANCE PROGRAM

Profile EAP 1-800-645-6571 ProfileEAP.org



Profile EAP and Work-Life Services Available in the Palm of Your Hand

Navigating the practical challenges of life, while handling the demands of your job can be stressful and finding the right work/life balance is key to living a happier healthier life.

Our online resources and referral services are designed to provide knowledgeable consultation and customized guidance to assist with gaining resolution to everyday hurdles.

Interactive Content | Assessments | Soft Skill Courses | Resource Locators | 24/7/365 Support

Resources Include: Counseling, Self-Assessment Tools, Adoption, Child Care & Special Needs, Eldercare, Housing, Legal, Financial, Pet Care, and more…

CommonSpirit
Profile EAP

Create your personal access at ProfileEAP.org Use company code: **PIPLD**

Scan here to download:

Help is a one call or one click away!
Profile EAP **1-800-645-6571**

EMPLOYEE ASSISTANCE PROGRAM - AVAILABLE 24/7 - ALWAYS CONFIDENTIAL

Benefits for 2026

EMPLOYEE ASSISTANCE PROGRAM

CommonSpirit

Profile EAP

ProfileEAP.org

EAP Services for all Pikes Peak Library District employees, their spouse/partner and unmarried dependent children ages 11-26

Problems are a part of life. Your employer recognizes that you or your family members can experience personal difficulties—work or non-work-related stressors that may impact your health and ability to be your best. CommonSpirit Health (formerly Centura Health) provides a **confidential**, **free** Employee Assistance Program (EAP) to help with these stressors. We provide licensed, master level counselors for stress, depression, anxiety, relationship/family, and other emotional and mental well-being issues to help you bring balance to your life.

EAP services

Easy Access: Call
1.800.645.6571

5 Sessions per person, per problem, per year

CONFIDENTIAL & FREE

Other services to help you and your family during difficult times

Counseling available face-to-face, tele-counseling, phone, chat, or asynchronous text. Call to schedule an appointment or register online at ProfileEAP.org
company code: **PIPLD**

Other EAP services to help with your work-life balance:

- Legal/Financial – Free consults/discounted rates and legal forms
- Childcare – Eldercare
- Needs for food, shelter, transportation, etc.
- Interactive website for educational materials, searchable database for childcare and eldercare services
- Self-assessments for depression, anxiety, stress and more
- Free behavioral wellness webinars to attend live or view the recorded version on your own time

Profile EAP **800.645.6571**

Benefits for 2026

DENTAL – ADVANTAGE PLUS

United Concordia dental®

Concordia EPO is an in-network only, copay-based product. Out of network services are not covered under Concordia EPO. Concordia EPO provides you with cost transparency, as the copay schedule displays your cost share for all covered services. You would be responsible for the copayment amount shown as well as the plan deductible.

- **$50 individual deductible / $150 family deductible**
- **Annual maximum in the amount of $1,500**

The **Schedule of Benefits** provides a listing of procedures covered by the plan. For procedures that require a copayment, the amount to be paid is shown in the column titled "Member Pays $." You pay these copayments to the dental office at the time of service.

See below for a sample of procedures and copayments.

ADA Code	ADA Description	Member Pays $
	CLINICAL ORAL EVALUATIONS	
D0120	Periodic Oral Evaluation - Established Patient	0
D0140	Limited Oral Evaluation - Problem Focused	0
D0145	Oral Evaluation For A Patient Under 3 Years Of Age And Counseling With Primary Caregiver	0
D0150	Comprehensive Oral Evaluation - New Or Established Patient	0
D0160	Detailed And Extensive Oral Evaluation - Problem Focused, By Report	0
D0180	Comprehensive Periodontal Evaluation	0
	RADIOGRAPHS/DIAGNOSTIC IMAGING (including interpretation)	
D0210	Intraoral - Comprehensive Series Of Radiographic Images	0
D0220	Intraoral- Periapical First Radiographic Image	0
D0230	Intraoral- Periapical Each Additional Radiographic Image	0
D0240	Intraoral - Occlusal Radiographic Image	0
D0270	Bitewing - Single Radiographic Image	0
D0272	Bitewings - Two Radiographic Images	0
D0273	Bitewings - Three Radiographic Images	0
D0274	Bitewings - Four Radiographic Images	0
D0277	Vertical Bitewings - 7 To 8 Radiographic Images	0
D0330	Panoramic Radiographic Image	0
D0372	intraoral tomosynthesis -comprehensive series of radiographic images	0
D0373	intraoral tomosynthesis – bitewing radiographic image	0
D0374	intraoral tomosynthesis – periapical radiographic image	0
	DENTAL PROPHYLAXIS	
D1110	Prophylaxis, Adult	0
D1120	Prophylaxis, Child	0

ADA Code	ADA Description	Member Pays $
	OTHER RESTORATIVE SERVICES	
D2930	Prefabricated Stainless Steel Crown - Primary Tooth	85
D2931	Prefabricated Stainless Steel Crown - Permanent Tooth	100
D2932	Prefabricated Resin Crown	95
D2933	Prefabricated Stainless Steel Crown With Resin Window	95
D2934	Prefabricated Esthetic Coated Stainless Steel Crown - Primary Tooth	95
D2950	Core Buildup Including Any Pins When Required	65
D2951	Pin Retention - Per Tooth, In Addition To Restoration	20
D2952	Post And Core In Addition To Crown, Indirectly Fabricated	130
D2954	Prefabricated Post And Core In Addition To Crown	100
D2971	Additional Procedures To Customize a Crown to Fit Under an Existing Partial Denture Framework	25
D2980	Crown Repair Necessitated By Restorative Material Failure	65
D2981	Inlay Repair Necessitated By Restorative Material Failure	45
D2982	Onlay Repair Necessitated By Restorative Material Failure	45
D2991	Application of hydroxyapatite regeneration medicament – per tooth	45
	PULPOTOMY	
D3220	Therapeutic Pulpotomy (Excluding Final Restoration)	90
D3221	Pulpal Debridement, Primary And Permanent Teeth	90
D3222	Partial Pulpotomy For Apexogenesis- Permanent Tooth With Incomplete Root Development	90

This booklet provides only a summary of your benefits. All services described within are subject to the definitions, limitations, and exclusions set forth in each insurance carrier or provider's contract.

Benefits for 2026

DENTAL – ELITE PLUS

United Concordia dental

Dental Benefits Summary for Pikes Peak Library District

Effective: 01/01/2026 **Network: ElitePLUS**

Benefit Category[1]	In-Network[2]	Non-Network[2]
Class I – Diagnostic/Preventive Services		
Exams Bitewing X-rays All Other X-rays Cleanings & Fluoride Treatments Sealants Space Maintainers Palliative Treatment	100%	80%
Class II – Basic Services		
Basic Restorative (Fillings) Simple Extractions	100%	80%
Class III – Major Services		
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures Endodontics Nonsurgical Periodontics Surgical Periodontics Complex Oral Surgery General Anesthesia Inlays, Onlays, Crowns Prosthetics (Bridges, Dentures)	50%	50%
Orthodontics for dependent children to age 19		
Diagnostic, Active, Retention Treatment	N/A	N/A
Included Plan Features		
Smile for Health®--Wellness[3] *Provides periodontal care for people with certain chronic medical conditions: diabetes, heart disease, lupus, oral cancer, organ transplant, rheumatoid arthritis and stroke* *Pregnancy is also a covered condition*	• Covers 1 additional periodontal maintenance per year and all are covered at 100% • Scaling and root planing are covered at 100% • 4 periodontal surgery procedures are covered at 100%	
Pregnancy Benefit[3]	Covers 1 additional cleaning during pregnancy in addition to the benefits listed for Smile for Health®--Wellness[3]	
Maximums & Deductibles (applies to the combination of services received from network and non-network dentists)		
Annual Program Deductible (per person/per family)	$25/$75 (excludes Class I)	$25/$75
Annual Program Maximum (per person)	$2,000	
Reimbursement	**Elite *Plus***	**Advantage MAC**

Representative listing of covered services. For underwritten plans, your certificate of insurance/coverage provides complete details on covered services and exclusions and limitations which may affect benefits payable. For self-funded plans, see your employer's Summary Plan Description for a detailed description of benefits.

UnitedConcordia.com • 1-800-332-0366

1. Dependent children covered to age 26.
2. Reimbursement is based on our schedule of maximum allowable charges (MACs). Network dentists agree to accept our allowances as payment in full for covered services. Non-network dentists may bill the member for any difference between our allowance and their fee (also known as balance billing). We evaluate our MACs and OON percentile allowances annually based on proprietary claim experience and data purchased from independent sources such as FAIR Health. United Concordia Dental's standard exclusions and limitations apply.
3. Members (subscribers or covered dependents) with certain medical conditions must sign up for this program through **My Dental Benefits** on **UnitedConcordia.com**.

This booklet provides only a summary of your benefits. All services described within are subject to the definitions, limitations, and exclusions set forth in each insurance carrier or provider's contract.

Benefits for 2026

DENTAL

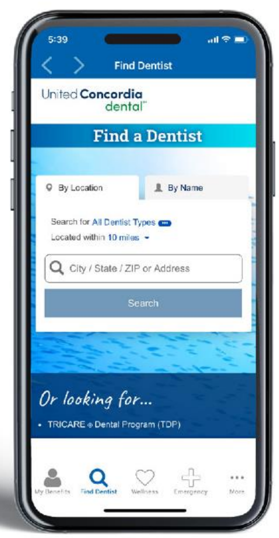
United Concordia dental®

Unlock your dental benefits with our app

Download the app on your smartphone or tablet

On the app, you can:

- Check claims, deductibles and coverage
- Find in-network dentists nearby
- See your digital ID card
- Learn what to do in a dental emergency
- Download Chomper Chums® app for kids



First time using the App?
Create a ***MyDental****Benefits* account at **UnitedConcordia.com/GetMDB**.
You'll need your member ID or Social Security number.

Get the app on the Apple App Store or Google Play.

Download on the App Store | GET IT ON Google Play

The Group Policy or Contract and Certificate of Insurance/Coverage ("Plan Documents") include a complete listing of covered services, limitations, exclusions, and cancellation and renewal provisions. In the event of conflict, the Plan Documents will govern. PPO products are administered by United Concordia Companies, Inc., and underwritten by United Concordia Insurance Company and United Concordia Insurance Company of New York. Not all products available in all jurisdictions. United Concordia policies are limited benefit policies covering dental benefits only. Administrative and claims offices located at 1800 Center Street, Suite 2B 220, Camp Hill, PA 17011 (1-800-332-0366).

The Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Benefits for 2026

VISION

Make Eye Health a Priority with VSP!

Your health comes first with VSP and Pikes Peak Library District. Take a look at your VSP vision care coverage.

Routine eye exams have saved lives.

Did you know an eye exam is the only non-invasive way to view blood vessels in your body? Your VSP® network doctor can detect signs of more than 270 health conditions during your annual eye exam—including diabetes and high blood pressure, as well as eye conditions such as glaucoma and diabetic eye disease.*

The choice is yours!

With thousands of choices, getting the most out of your benefits is easy at a VSP Premier Edge™ location.

Shop online and connect your benefits.

Save on Featured Frame Brands when you shop on Eyeconic®, the VSP in-network online eyewear store.

Provider Network: VSP Signature

Effective Date: 01/01/2026

Create an account today.
Questions?
vsp.com
800.877.7195 (TTY: 711)

Scan QR code or visit **vsp.com** to learn more.

vsp vision care

BENEFIT	DESCRIPTION	COPAY
YOUR COVERAGE WITH A VSP DOCTOR		
WELLVISION EXAM	• Focuses on your eyes and overall wellness • Routine retinal screening • Every 12 months	$0 Up to $39
ESSENTIAL MEDICAL EYE CARE	• Retinal imaging for members with diabetes covered-in-full • Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. • Coordination with your medical coverage may apply. Ask your VSP network doctor for details. • Available as needed	$20 per exam
PRESCRIPTION GLASSES		
FRAME+	• $220 Featured Frame Brands allowance • $200 frame allowance • 20% savings on the amount over your allowance • $200 Walmart/Sam's Club frame allowance • $110 Costco frame allowance • Every 12 months	$0
LENSES	• Single vision, lined bifocal, and lined trifocal lenses • Every 12 months	$0
LENS ENHANCEMENTS	• Standard progressive lenses • Premium progressive lenses • Custom progressive lenses • Average savings of 40% on other lens enhancements • Every 12 months	$0 $80 - $90 $120 - $160
CONTACTS (INSTEAD OF GLASSES)	• $200 allowance for contacts; copay does not apply • Contact lens exam (fitting and evaluation) • Every 12 months	Up to $60
VSP LIGHTCARE™+	• $200 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts • Every 12 months	$0
ADDITIONAL SAVINGS	**Glasses and Sunglasses** • Discover all current eyewear offers and savings at **vsp.com/offers**. • 30% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from the same VSP provider on the same day as your WellVision Exam. Or get 20% savings from a VSP provider within 12 months of your last WellVision Exam. **Laser Vision Correction** • Average of 15% off the regular price; discounts available at contracted facilities. **Exclusive Member Extras for VSP Members** • Contact lens rebates, lens satisfaction guarantees, and more offers at **vsp.com/offers**. • Save up to 60% on digital hearing aids with TruHearing®. Visit **vsp.com/offers/special-offers/hearing-aids** for details. • Enjoy everyday savings on health, wellness, and more with VSP Simple Values.	
YOUR COVERAGE GOES FURTHER IN-NETWORK		

With so many in-network choices, VSP makes it easy to maximize your benefits. Choose from our large doctor network including private practice and retail locations. Plus, you can shop eyewear online at Eyeconic®. Log in to **vsp.com** to find an in-network doctor.

*Full Picture of Eye Health, American Optometric Association, 2020.

+Coverage with a retail chain may be different or not apply.

VSP guarantees member satisfaction from VSP providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington. VSP Premier Edge™ is not available for some members in the state of Texas.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on **vsp.com**. Visionworks, Eyeconic, and Eyemart Express family of stores are VSP-affiliated companies.

Benefits for 2026

TruHearing Hearing Aid Discount Program

Like vision loss, hearing loss can have a huge impact on your quality of life. However, the cost of a pair of quality hearing aids usually costs more than $5,000,* and few people have hearing aid insurance coverage.

TruHearing makes hearing aids affordable by providing exclusive savings to all VSP® Vision Care members. You can save up to 60% on a pair of hearing aids with TruHearing. What's more, your dependents and even extended family members are eligible too.

In addition to great pricing, TruHearing provides you with:

- One year of follow-up visits for fittings, adjustments, and cleanings
- 60-day trial
- Three-year manufacturer warranty for repairs and one-time loss and damage replacement
- 80 free batteries per hearing aid for non-rechargeable models

Plus, with TruHearing you'll get:

- Access to a national network of more than 7,000 hearing healthcare providers
- Discounted pricing on a wide selection of the latest brand name hearing aids
- High-quality, low-cost batteries delivered to your door

Best of all, if you already have a hearing aid allowance from your health plan or employer, you can combine it with TruHearing prices to reduce your out-of-pocket expense even more!

vsp exclusive member extras

TruHearing

truhearing.com/vsp

Here's how it works:

Contact TruHearing.
Call **877.396.7194**. You and your family members must mention VSP.

Schedule exam.
TruHearing will answer your questions and schedule a hearing exam with a local provider.

Attend appointment.
The provider will perform a hearing exam, make a recommendation, order the hearing aids through TruHearing, and fit them for you.

Learn more about this VSP Exclusive Member Extra at truhearing.com/vsp or call 877.396.7194 with questions.

*Based on a 2018 third-party survey of nationwide provider and manufacturer retail pricing.

VSP is providing information to its members but does not offer or provide any discount hearing program. The relationship between VSP and TruHearing is that of independent contractors. VSP makes no endorsement, representations, or warranties regarding any products or services offered by TruHearing, a third-party vendor. The vendor is solely responsible for the products or services offered by them. If you have any questions regarding the services offered here, you should contact the vendor directly.

Benefits for 2026

GROUP LIFE INSURANCE

Putting Benefits To Work For People℠

Financial security your family can count on.

New York Life Group Benefit Solutions Basic Term Life insurance.

At New York Life Group Benefit Solutions (NYL GBS), we understand that the emotional stress related to losing a loved one is difficult enough. And while it's hard to think about, would your family have the financial security they'll need if you pass away? NYL GBS Term Life insurance can help offer you peace of mind that your family will not face a financial burden.

Who's eligible?

All active, full-time and part-time Employees of the Employer regularly working a minimum of 20 hours per week.

Employee

- 2 times your annual compensation
- Maximum benefit amount of the lesser of 2 times annual compensation or $250,000
- Guaranteed issue amount of the lesser of 2 times annual compensation or $250,000

Benefit reduction schedule: If you are still employed, your benefits will reduce to 65% at age 70, 45% at age 75, 30% at age 80, 20% at age 85, and 15% at age 90. Your premiums will also reduce to match your benefits.

NEW YORK LIFE GROUP BENEFIT SOLUTIONS

Benefits for 2026

GROUP LIFE INSURANCE

What benefits are offered as part of my coverage?
Your basic term life insurance may include access to benefits that can help in certain scenarios, available on your first day of coverage.

Waiver of Premium

If you become disabled prior to age 60, and you remain disabled continuously for a 9 month period and thereafter, you won't need to pay premiums for your life insurance coverage, provided we/the Insurance Company determine(s) you are disabled.

Accelerated Death Benefit

If you're diagnosed with a terminal illness while the coverage is active, with a life expectancy of 12 months or less, the benefit for terminal illness provides up to:
Employee: 75% of your term life insurance coverage amount or $187,500, whichever is less.

What features are included with my coverage?
Your basic term life insurance may include access to a suite of programs[2] and services, available on your first day of coverage.

Employee Assistance & Wellness Support[2]

Access to 24/7 emotional support for you and/or family members at no additional cost.

Survivor Assurance[3]

An interest-bearing account for beneficiary payments of $5,000 or more.

Financial, Legal & Estate Support[2]

Professional support for all types of financial, legal or estate issues including tax consultations, credit questions and much more.

How does it work?
If you pass away, your beneficiaries will receive a payment for a covered claim. Your coverage is paid for by the employer.

Contact HRIS and Benefits Manager Cristina Jaramillo to review the term life benefits summary and policy documents to learn more about plan details, exclusions and limitations.

Or for more information, call (719) 531-6333 ext. 6086 to speak with HRIS and Benefits Manager Cristina Jaramillo / email cjaramillo@ppld.org.

[1] These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Not available for policies issued by New York Life Group Insurance Company of NY. Programs are provided through third party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description and are subject to change. Program availability may vary by plan type and location and are not available where prohibited by law.

[2] These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Some service available at the option of employer for an additional cost. Programs are provided through third party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description and are subject to change. Program availability may vary by plan type and location and are not available where prohibited by law. These programs are not available under policies issued by New York Life Group Insurance Company of NY. Services are provided exclusively by ComPsych® effective January 1, 2023. ComPsych is solely responsible for its services and is not affiliated with New York Life Insurance Company or any of its affiliates.

[3] The Survivor Assurance Program for beneficiaries is available to beneficiaries receiving coverage checks over $5,000 from New York Life Group Benefit Solutions Life and Accidental Death and Dismemberment programs. Survivor Assurance accounts are not deposit account programs and are not insured by the Federal Deposit Insurance Corporation or any other federal agency. Account balances are the liability of the insurance company and the insurance company reserves the right to reduce account balances for any payment made in error. Counseling, legal or financial assistance and discount programs are not available for policies issued by New York Life Group Insurance Company of NY.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company. Life Insurance Company of North America is not authorized in NY and does not conduct business in NY.

Policy forms: Term Life -TL-004700 et al.

New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010

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Benefits for 2026

Voluntary Life Insurance

Putting Benefits To Work For People℠

Financial security your family can count on.

New York Life Group Benefit Solutions Voluntary Term Life insurance.

At New York Life Group Benefit Solutions (NYL GBS), we understand that the emotional stress related to losing a loved one is difficult enough. And while it's hard to think about, would your family have the financial protection they'll need if you pass away? NYL GBS Term Life insurance can help offer you peace of mind knowing that your family's financial security can be more protected, so they can worry less about unexpected financial burdens at a difficult time. Once enrolled, if you or a covered family member pass away, you or your beneficiaries will receive a payment for a covered claim.

Who's eligible and how much coverage can I buy?

All active, full-time and part-time Employees of the Employer regularly working a minimum of 20 hours per week.

Employee

- Benefit amounts available in units of $10,000
- Maximum benefit amount of the lesser of 5 times annual compensation or $500,000
- Guaranteed issue amount of $130,000

Spouse/Domestic Partner†

- Benefit amounts available in units of $5,000
- Maximum benefit amount of $100,000*
- Guaranteed issue amount of $30,000

* Not to exceed 50% of the employee benefit.

Children

- Benefit amounts available in units of $10,000
- Maximum benefit amount of $10,000
- Guaranteed issue for all amounts

Benefit reduction schedule: If you are still employed, your benefits will reduce to 65% at age 70, 45% at age 75, 30% at age 80, 20% at age 85, and 15% at age 90. Your premiums will also reduce to match your benefits.

Group Benefit Solutions

Benefits for 2026

VOLUNTARY LIFE INSURANCE

What benefits are offered as part of my coverage?
Your voluntary term life insurance may include access to benefits that can help in certain scenarios, available on your first day of coverage.

Portability

If your employment is terminated and you are under age 70, you can continue your life insurance on a direct-bill basis. Coverage may also be continued for your spouse/ children. Premiums will increase at this time. Coverage can be continued to age 70, unless the insurance company terminates portability for all insured persons. Refer to your certificate for details.

Waiver of Premium

If you become disabled prior to age 60, and you remain disabled continuously for a 9 month period and thereafter, you won't need to pay premiums for your life insurance coverage, provided we/the Insurance Company determine(s) you are disabled.

Accelerated Death Benefit

If you're diagnosed with a terminal illness while the coverage is active, with a life expectancy of 12 months or less, the benefit for terminal illness provides up to:
Employee: 75% of your term life insurance coverage amount or $250,000, whichever is less.
Spouse: 75% of your term life insurance coverage amount.

What features are included with my coverage?
Your voluntary term life insurance may include access to a suite of programs[2] and services, available on your first day of coverage.

Employee Assistance & Wellness Support[2]

Access to 24/7 emotional support for you and/or family members at no additional cost.

Survivor Assurance[3]

An interest-bearing account for beneficiary payments of $5,000 or more.

Financial, Legal & Estate Support[2]

Professional support for all types of financial, legal or estate issues including tax consultations, credit questions and much more.

How does it work?
After you select a coverage amount and enroll in NYL GBS Term Life insurance, you'll pay for your chosen coverage amount through convenient payroll deductions.

Contact HRIS and Benefits Manager Cristina Jaramillo to review the term life benefits summary and policy documents to learn more about plan details, exclusions and limitations.

Or for more information, call (719) 531-6333 ext. 6086 to speak with HRIS and Benefits Manager Cristina Jaramillo / email cjaramillo@ppld.org.

[†] Domestic partner is defined in the group policy. For purposes of this brochure, wherever the term spouse appears, it shall also include domestic partner registered under any state which legally recognizes domestic partnerships or civil unions. Additional information is available from your benefit services representative.

[1] If you are a new hire and you apply within 31 days after you are eligible to elect coverage for yourself, you are entitled to choose any coverage offered up to the Guaranteed Issue Amount, without providing proof of good health. If you apply for an amount of coverage greater than the Guaranteed Issue Amount, coverage in excess of the Guaranteed Issue Amount will not be issued until the insurance company approves acceptable proof of good health. If you apply for coverage yourself more than 31 days from the date you become eligible to elect coverage under this plan, the Guaranteed Issue Amount will not apply. Coverage will not be issued until the insurance company approves acceptable proof of good health.

[2] These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Some service available at the option of employer for an additional cost. Programs are provided through third party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description and are subject to change. Program availability may vary by plan type and location and are not available where prohibited by law. These programs are not available under policies issued by New York Life Group Insurance Company of NY. Services are provided exclusively by ComPsych® effective January 1, 2023. ComPsych is solely responsible for its services and is not affiliated with New York Life Insurance Company or any of its affiliates.

[3] The Survivor Assurance Program for beneficiaries is available to beneficiaries receiving coverage checks over $5,000 from New York Life Group Benefit Solutions Life and Accidental Death and Dismemberment programs. Survivor Assurance accounts are not deposit account programs and are not insured by the Federal Deposit Insurance Corporation or any other federal agency. Account balances are the liability of the insurance company and the insurance company reserves the right to reduce account balances for any payment made in error. Counseling, legal or financial assistance and discount programs are not available for policies issued by New York Life Group Insurance Company of NY.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company. Life Insurance Company of North America is not authorized in NY and does not conduct business in NY.
Policy forms: Term Life -TL-004700 et al.

New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010

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Benefits for 2026

Disability Insurance: Long-Term

Financial security that's with you all the way.

New York Life Group Benefit Solutions Basic Disability insurance.

Consider what would happen if you couldn't work or pay your bills. How might this affect your savings and your lifestyle? Disability insurance from New York Life Group Benefit Solutions (NYL GBS) can help provide the financial security and assurance you'll need if you experience a covered injury or illness that prevents you from working. You'll receive a percentage of your covered earnings for a specified amount of time.

Who's eligible for disability insurance?

All active, full-time and part-time Employees of the Employer regularly working a minimum of 20 hours per week. Coverage is available for long-term disability (LTD).

Long-term disability	Monthly benefit*	Maximum monthly benefit	Benefit waiting period	Maximum benefit period
	50% of your monthly covered earnings	$5,000	120 days	The later of your Social Security Normal Retirement Age or the maximum benefit period provided in your benefits summary.

What features are included with my coverage?
Your basic disability insurance may include access to a suite of programs[1] and services, available on your first day of coverage.

Healthy Working Life®

Vocational services designed to help you overcome barriers in performing your job and reduce the risk of a disability event, or help you return to work and life after a disability occurs.

Work Wellness

Valuable online resource for you and your family to learn about disability, staying healthy at work, returning to work and programs for healthy living.

Employee Assistance & Wellness Support[2]

Access to 24/7 emotional support for you and/or family members at no additional cost.

Financial, Legal & Estate Support[2]

Professional support for all types of financial, legal or estate issues including tax consultations, credit questions and much more.

How does it work?
If you experience a covered injury or illness that prevents you from working, you'll receive a percentage of your covered earnings for a specified amount of time. Your coverage is paid for by the employer.

Contact HRIS and Benefits Manager Cristina Jaramillo to review the disability benefits summary and policy documents to learn more about plan details, exclusions and limitations.

Or for more information, call (719) 531-6333 ext. 6086 to speak with HRIS and Benefits Manager Cristina Jaramillo / email cjaramillo@ppld.org.

Pre-existing condition limitation applies to long-term disability – Coverage will not be payable to a condition or injury previously incurred within the last 3 months prior to obtaining coverage and will not be covered for the first 12 months of disability coverage.

*Your benefit amount will be reduced by any amounts payable to you by any of the sources listed under the "Effects of Other Income Benefits" section of the policy.

Benefits for 2026

Flexible Spending Account (FSA)

ROCKY MOUNTAIN reserve

Flexible Spending Account (FSA)

2026 USER GUIDE: Health FSA

What is a Health FSA?

A Flexible Spending Account (FSA) is a pre-tax benefit that allows you to set aside money from your paycheck to use for eligible healthcare expenses. Any money you set aside comes out of your paycheck before taxes, this means you pay no income tax on your FSA money.

Know the Rules

- **Enrollment:** You must enroll in an FSA during your employer's open enrollment period. Elections cannot be changed during the year unless there is a qualifying event.
- **Contribution Limit:** The amount you can set aside in an FSA is limited by the IRS and your employer's FSA plan.
- **Eligible Expenses:** An FSA can only be used for eligible Health & Dependent Care expenses not covered by your insurance. What is eligible is determined by the IRS.
- **Use-it-or-Lose-it Rule:** Generally, you must spend the funds in your FSA by the end of the plan year. Some plans may offer a grace period or allow you to carry over a certain amount to the next year (check your plan details). Any unclaimed funds that do not rollover are forfeited.
- **Documentation:** IRS rules require that every FSA expense be substantiated. Keep your receipts and documentation for all FSA expenses (especially when you use your debit card). You'll need these to submit claims & substantiate card transactions.
- **Run-out Period:** Each employer sets the deadline when claims & documentation must be submitted by. You must claim your funds & submit documents by this deadline.

What Expenses Qualify?

Common Eligible Expenses:

- Medical co-payments and deductibles
- Prescriptions, and some OTC medications.
- Dental (excluding cosmetic)
- Orthodontia
- Hearing Expenses
- Menstraul Care
- Eye Exams, Glasses, & Contacts

Ineligible Expenses:

- Cosmetics (goods & services)
- Teeth whitening
- Vitamins (unless prescribed for a medical condition)
- Marijuana (or other controlled substances)

Scan or Click
to search for more eligible expenses

IRS Limits

Health FSA: $3,400 (2026)
Health FSA Rollover: $680 (2026)

Tax Savings - Why Use An FSA?

Your exact savings depends on your tax bracket but if your effective tax rate is 30% and you save $3,400 in your Health FSA you would save $1,020 in taxes.

Visit rockymountainreserve.com for additional information

Benefits for 2026

FLEXIBLE SPENDING ACCOUNT (FSA)

ROCKY MOUNTAIN reserve

Flexible Spending Account (FSA)

2026 USER GUIDE: Dependent Care FSA

What is a Dependent Care FSA?

A Dependent Care Flexible Spending Account (DCFSA) is a pre-tax benefit that allows you to set aside money from your paycheck to use for eligible dependent care expenses. Any money you set aside comes out of your paycheck before taxes, this means you pay no income tax on your FSA money.

Know the Rules

- **Enrollment:** You must enroll in an DCFSA during your employer's open enrollment period. Elections cannot be changed during the year unless there is a qualifying event.
- **Contribution Limit:** The amount you can set aside in an FSA is limited by the IRS and your employer's FSA plan.
- **Eligible Expenses:** A DCFSA can only be used for eligible Dependent Care expenses. What is eligible is determined by the IRS.
- **Use-it-or-Lose-it Rule:** Generally, you must spend the funds in your DCFSA by the end of the plan year. Some plans may offer a grace period or allow you to carry over a certain amount to the next year (check your plan details). Any unclaimed funds that do not rollover are forfeited.
- **Documentation:** IRS rules require that every DCFSA expense be substantiated. Keep your receipts and documentation for all DCFSA expenses (especially when you use your debit card). You'll need these to submit claims & substantiate card transactions.
- **Run-out Period:** Each employer sets the deadline when claims & documentation must be submitted by. You must claim your funds & submit documents by this deadline.

What Expenses Qualify?

Requirements:

- Care must be for a child under the age of 13, or a tax dependent unable to provide for their own care, who resides with you
- Care must be necessary for you (and your spouse if you are married) to be gainfully employed or going to school

Common Eligible Expenses:

- Preschool
- Before & After School Care
- Day Camps

Ineligible Expenses:

- Overnight Camps
- Tuition / Kindergarten

Scan or Click
to search for more eligible expenses

IRS Limit

Dependent Care FSA: $7,500 (2026)

Tax Savings - Why Use An FSA?

Your exact savings depends on your tax bracket but if your effective tax rate is 30% and you save $7,500 in your Dependent Care FSA you would save $$2,250 in taxes.

Visit rockymountainreserve.com for additional information

Benefits for 2026

Flexible Spending Account (FSA)

ROCKY MOUNTAIN reserve

Using FSA Funds Is Easy!

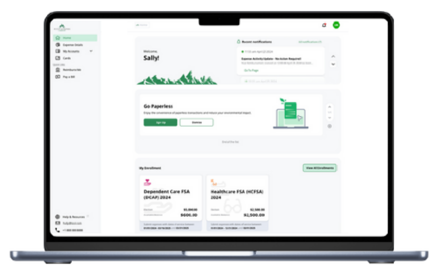
Pay With Your FSA Debit Card

- **Easy & Convenient:** payments come directly from your FSA, no need to pay out-of-pocket first
- **One Card:** The RMR card intelligently allocates funds between your Health FSA and other accounts
- **Save Your Receipts:** occasionally you will be asked to provide RMR with your receipt, per IRS rules

Pay Out-Of-Pocket & Get Reimbursed

- **Mobile App & Online:** submit claims easily right from your phone or computer
- **Quick Approval**: using AI capabilities, many claims can be processed instantly
- **Fast Reimbursement:** Funds can be sent quickly via Direct Deposit, Venmo*, or Paypal*

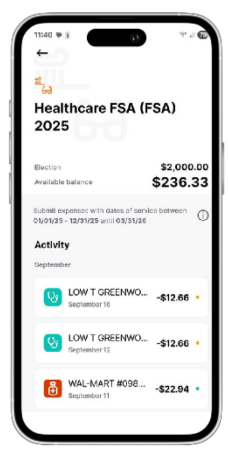
**additional fees apply for instant reimbursement options*



Accessing Your Account

1. Navigate in your browser to: **user.rmrbenefits.com**
2. Select **Register**
3. Enter your Date of Birth and Unique ID (likely your 9 digit SSN)
4. Fill in or choose your required login & password information
5. **Verify your email** After registering, you'll receive an email. You must click the verification link in that email to fully register your account
6. **Enter Your Debit Card #** If your account has a debit card you'll need to enter the last 4 digits of your card number after logging into the portal

Mobile App



RMR Benefits

4.8 ★★★★★

GET IT ON Google Play

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Need Help? 1-888-722-1223 • support@rmrbenefits.com

The content of this handout is for informational purposes only and does not constitute legal or tax advice.

This booklet provides only a summary of your benefits. All services described within are subject to the definitions, limitations, and exclusions set forth in each insurance carrier or provider's contract.

Benefits for 2026

DEFERRED COMPENSATION 457(B)

Deferred compensation can supplement your pension and help you have a more comfortable retirement.

What is deferred compensation?

A deferred compensation plan is a supplemental retirement-savings program that offers a tax-advantaged way to invest for potentially more retirement income. Pretax contributions and any earnings are taxed as ordinary income when withdrawn.*

Why join a deferred compensation plan?

By investing through your employer's deferred comp plan, you may be able to fill a potential gap between what your pension provides and the income you may need. Consider this: A 65-year-old couple retiring this year may need $295,000[1] (in today's dollars) to cover medical expenses throughout retirement.[1]

How do you put money in your account?

That's the easiest part! Your contributions are automatically deducted before taxes from your pay, contributed to your deferred comp plan account, and then invested as you direct.*

Deferred comp is designed for long-term investing. However, if you leave employment with your deferred comp plan sponsor, you can withdraw money without paying a 10% penalty. That should be considered if you're thinking about early retirement.

What about the risks of investing?

Investing involves market risk, including possible loss of principal. But you also face several other risks. Although your Nationwide Retirement Specialist cannot offer investment, tax or legal advice, we'll help you put the various risks into perspective and explain strategies that may help you deal with them.

How do I get started in a deferred compensation plan?

Contact your Nationwide Retirement Specialist:

Wendie Arnold
719-250-2852
arnoldw2@nationwide.com

Click on this link to schedule a time to meet https://arnoldw2.timetap.com.

Retirement Specialists are registered representatives of Nationwide Investment Services Corporation (NISC), member FINRA, Columbus, Ohio.

** Note: If your employer's deferred compensation plan offers a Roth option and you take advantage of it, your contributions are taken after taxes are applied, but withdrawals of contributions and their potential earnings would be tax free (subject to certain conditions).*

[1] "How Much Money Do You Need to Retire?" John Waggoner, AARP, aarp.org/retirement/planning-for-retirement/info-2020/how-much-money-do-you-need-to-retire.html (updated Jan. 6, 2021).

Information provided by Retirement Specialists is for educational purposes only and not intended as investment advice. Nationwide Retirement Specialists and plan representatives are Registered Representatives of Nationwide Investment Services Corporation (NISC), member FINRA, Columbus, Ohio.

Nationwide®

This booklet provides only a summary of your benefits. All services described within are subject to the definitions, limitations, and exclusions set forth in each insurance carrier or provider's contract.

Benefits for 2026

PET INSURANCE

Nationwide®

Nationwide®

Pet insurance

Pet-loving employees can fetch the best health coverage for their pets with My Pet Protection Choice℠, available only through workplace benefit programs.

Nationwide offers two ready-made employee plans, plus the ability to customize a coverage plan for individual pets and their specific care needs.[1]

Pet protection when it matters most

Nationwide's pet insurance plans cover:

- Accidents and injuries
- Common illnesses
- Serious illnesses
- Chronic illnesses
- Hereditary conditions
- Testing and diagnostics
- Procedures
- Holistic and alternative care
- And more!

Coverage includes emergency care and specialists. No networks, no pre-approval, no problem.

What's the difference between accident, illness and wellness coverage?

Accident coverage

Support for unexpected injuries

Illness coverage

Support for when pets get sick

Wellness coverage

Support for proactive care

Easy to use, easy to understand

Using a Nationwide pet insurance plan is easy:

- Visit any vet, anywhere
- Submit a claim from any device
- Get reimbursed for eligible expenses once the deductible is met

Did you know? Nationwide is the industry's first provider of coverage for birds and exotic pets.

http://www.petinsurance.com/ppld | 877-738-7874

Benefits for 2026

Auto and Home Insurance

Comparion
Insurance Agency

Insurance just got **simple.**

Understanding your insurance isn't always easy. Pikes Peak Library District has partnered with Comparion Insurance Agency to offer you options for your personal insurance. You'll get a dedicated local agent who will explain all of your coverage options in clear terms and help you choose the insurance that best fits your needs.

Why Comparion Insurance is the right choice for customers:

Choice
We offer insurance options from a variety of providers to ensure you get the right coverage at the right price.

Connection
Our local agents get to know you so they can provide insurance advice that fits your exact needs.

Trust
We know insurance inside and out and will guide you through the complex process of finding the right coverage.

We're here whenever you need us.

Get information or help anytime at **ComparionInsurance.com**.

Craig Smith
1975 Research Pkwy
Ste 200
Colorado Springs, CO 80920
(720) 302-9944
Craig0177.Smith@ComparionInsurance.com

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Benefits for 2026

COLLEGEINVEST 529 PLAN

529 Basics

What is a 529 Plan?

CollegeInvest EMPLOYER PROGRAM

A CollegeInvest 529 is an educational savings account designed to help Colorado residents save and pay for higher education, including trade schools, vo-tech schools and apprenticeships. Contributions are eligible for a state tax deduction and savings grow tax-free if used for specific expenses like tuition, room and board, laptops, etc.

SOME KEY BENEFITS

TAX BENEFITS

Contributions can be deducted from your state income tax return.*

Earnings grow free of federal and state taxes.

FLEXIBILITY

Beneficiaries and investments can be changed easily.

No age or income restrictions and funds never expire.

OWNER CONTROL

Account owner controls the account, including investments, beneficiaries, and withdrawals.

EASY TO GET STARTED

Open an account with as little as $25. No ongoing contribution schedule or required minimums.

Auto-contributions/direct deposit options are available.

WHO TYPICALLY OPENS AN ACCOUNT?

Parents

Those who are saving for a child.

Grandparents

Those who recognize the high cost of education and establish accounts for their grandkids.

Adult Learners

Anyone seeking licensure/credentials, further education, or additional training for a career transition.

Everyone Else

Aunts, uncles, friends, literally anybody can open a 529 savings account.

WHAT CAN A 529 PAY FOR?

- Tuition, including the cost of apprenticeships
- Books, supplies, required fees
- Room & Board (on-/off-housing), meal plans
- Desktops, laptops, or tablets and computer equipment
- Education-based software
- Internet access

For Student use; some restrictions apply.

**$26,200 per taxpayer, per Beneficiary for Colorado single filers, or $39,200 per tax filing, per Beneficiary for Colorado joint tax return filers for 2026.*

CALL: 800-448-2424 | VISIT: collegeinvest.org | EMAIL: general@collegeinvest.org

Benefits for 2026

COLLEGEINVEST 529 PLAN

WHERE CAN FUNDS BE USED?

Funds can be used to pay for education anywhere in the country, as well as many study abroad programs. Schools or programs that offer student aid through the U.S. Department of Education are all eligible and include:

- Apprenticeships
- Vocational and trade schools
- Community colleges
- Public and private four-year colleges and universities
- Graduate programs

OUR FOUR PLANS

CollegeInvest offers four different savings plans designed to suit various investment preferences and risk tolerances, ensuring there is an option for nearly every type of saver.

DIRECT PORTFOLIO

Our most popular plan with a wide range of investments to match your risk preferences.

STABLE VALUE PLUS

Protects your principal and guarantees an annual rate of return.

SMART CHOICE

CollegeInvest's FDIC-insured 529 savings plan.

SCHOLARS CHOICE

Offers a full range of investment options for those working with a financial professional.

THE POWER OF COMPOUND INTEREST

Whether you start with $50 or $500 per month, the longer you invest, the more you benefit from the compounding returns, turning your disciplined savings into a significant educational fund.

This hypothetical example illustrates the savings potential with a $2,500 initial investment and monthly contributions at a 5% annual return.

WHO IS COLLEGEINVEST?

CollegeInvest is Colorado's official 529 Savings Program, offering a state tax deduction for contributions by Colorado residents.* We are dedicated to helping families understand, plan, and save for higher education expenses.

CollegeInvest is a not for profit division of the Colorado Department of Higher Education. We are a self-supporting state enterprise and do not receive any taxpay er funding.

FIRST STEP PROGRAM

This program offers a $121 gift for every child born or adopted in Colorado in 2020 or later. We'll match future contributions dollar-for-dollar, up to $500/year for the next 3 years. Visit collegeinvest.org/first-step/ to learn more and apply.

To understand CollegeInvest's 529 program, including its objectives, risks, costs, and more, read the Plan Disclosure Statements (PDS) at collegeinvest.org before investing. Also, verify if your home state provides state tax or other benefits like financial aid, scholarship funds, and creditor protection for investing in its plan. Investments are not insured by CollegeInvest, the State of Colorado, or any agency, and may lose value. This material may become outdated due to legislative, regulatory changes, or new developments. Copyright ©2026

Benefits for 2026

HEALTH SAVINGS ACCOUNT (HSA)

UMB Healthcare Services

Quick Guide to HSAs

You own it!

The money in your HSA is always yours, even if you:

✓ change jobs
✓ switch health plans
✓ become unemployed
✓ retire

Your unused balance rolls over from year to year so you never lose the money.

Pay for the unexpected...

HSAs not only cover planned out-of-pocket costs but allow you to be better prepared financially when an unexpected injury or illness comes along.

HSA funds can be used for a variety of medical, dental, vision expenses and more.

See list of eligible expenses.

Ways to Save on Taxes[1]

1. **Tax-free deposits** Money contributed to your HSA is not taxed.
2. **Tax-free earnings** Interest and any investment earnings grow tax-free.
3. **Tax-free withdrawals** for qualified medical expenses.

How it works

To make HSA contributions you must:

- Be covered by an HSA Qualified High Deductible Health Plan (QHDHP)
- Not be enrolled in Medicare (any part)
- Not be claimed as a tax dependent on someone else's taxes
- Have no other non-permissible coverage

HSA Contributions

PLAN TYPE	2025	2026
Individual	$4,300	$4,400
Family	$8,550	$8,750

If you are age 55 or older, you may contribute an additional $1,000.

FOR MORE INFORMATION:
UMB.com/HSA
866.520.4HSA (4472)

Invest[2] for the future

Learn more about UMB HSA investments[2].

HSAs can be used similar to traditional retirement accounts, allowing you to invest money in mutual funds,[2] like a 401(k) or traditional IRA.

You can invest in your HSA when:
Deposit balance = $1,000 + purchased investment amount for fund(s)

High-Deductible Health Plans constitute insurance products, which are not offered by UMB Bank, n.a. and are not FDIC-insured.

[1] All mention of taxes is made in reference to federal tax law. Neither UMB Bank, n.a., nor its parent, subsidiaries, or affiliates are engaged in rendering tax or legal advice and this document is not intended as tax or legal advice. States can choose to follow the federal tax-treatment guidelines for HSAs or establish their own, some states tax HSA contributions. Please check with each state's tax laws to determine the tax treatment of HSA contributions or consult your tax adviser.

[2] INVESTMENTS IN SECURITIES THROUGH AN HSA INVESTMENT ACCOUNT ARE: NOT FDIC-INSURED | MAY LOSE VALUE | NO BANK GUARANTEE

UMB Healthcare Services

Benefits for 2026

HEALTH SAVINGS ACCOUNT (HSA)

UMB Healthcare Services

Saving and Spending Health Savings Account Dollars

Making the most of your health savings account (HSA) means finding the right balance of saving and spending that works for you and your family right now and when life changes.

Your Account Grows in Three Ways

1. CONTRIBUTIONS

You can contribute to your account in two ways.

- **Payroll deductions**.
- **Direct contributions:** either by an electronic funds transfer from a personal account or by mailing in a personal check along with a contribution form. Friends and family members are also allowed to make contributions to your HSA on your behalf.

  Your employer may provide funding to your account, too. Keep in mind that any contributions your employer makes cannot be deducted on your tax return. Employer contributions are not considered taxable income, so you don't pay taxes on them.

  All contributions—yours, your employer's, friends' or family—count toward the annual maximum set by the IRS.

Contribution Limits

	Individual	Family
2025	$4,300	$8,550
2026	$4,400	$8,750

If you are age 55 or older, you may contribute an additional $1,000.

2. INTEREST AND INVESTMENT[1] EARNINGS

If you hold a balance in your HSA, your account will grow faster to the extent that interest or earnings are credited and remain in the account. Interest can be accrued daily and paid monthly. Any balance above $1,000 can be invested in UMB HSA Saver.®[1] Go to **UMB.com/HSA** for more details on current interest rates and how investment options work.

3. TAX[2] SAVINGS

Your account is completely tax-free,[2] as long as you use your funds to pay for qualified medical expenses.

- **Tax-free deposits.** Whether or not you itemize deductions on your income tax return, your HSA contributions are deductible—up to the IRS annual limit.
- **Tax-free earnings.** Your interest and any investment earnings grow tax-free.
- **Tax-free withdrawals.** The money you withdraw—today or in the future—to pay for eligible medical expenses isn't subject to taxes. That's different from a 401(k) or similar retirement plans, which are taxed when you withdraw funds.

NOTE: *If you use your HSA funds to pay for goods or services that aren't qualified medical expenses, you are responsible for reporting that to the IRS, paying income taxes on the amount and a 20% penalty if you are under age 65.*

INVESTMENTS IN SECURITIES THROUGH UMB HSA SAVER ARE: NOT FDIC-INSURED | MAY LOSE VALUE | NO BANK GUARANTEE

Benefits for 2026

UMB | Healthcare Services

HEALTH SAVINGS ACCOUNT (HSA)

Spending Your Money

When you have a medical bill, you have a decision to make. Spend your HSA dollars? Or let your balance keep growing? Since your HSA is like a personal banking account, check that you have enough money in your account to cover a bill before you pay it. Don't have enough saved up? Pay your bill out of pocket. Then, if you still want to use your HSA dollars, you can reimburse yourself no matter when you incurred the expense.

Your debit card is sent to you once you open your account. You can request up to four additional cards at no charge. The expenses must be incurred for you, your spouse, or your eligible dependents.

When you are ready to pay a bill, follow these three steps:

1. **Check if it's eligible.** Since your HSA is supposed to work together with your high-deductible plan, qualified eligible expenses for your HSA are typically the same bills that count toward your deductible, plus medicines, certain premiums, and some vision and dental costs. A full list of qualified expenses can be found in IRS Publication 502 at **www.irs.gov**.

2. **Choose a payment method.** Here are some guidelines:

When?	Pay your Bill with:
At the pharmacy. Swipe your debit card like any other credit card when you purchase prescription drugs at a network pharmacy or access your card using your digital wallet. Your pharmacist can typically calculate your cost, including whether or not you've met your deductible, right at the time of your purchase. Also use for vision or dental care.	Debit Card/Digital Wallet (ApplePay, Samsung Pay, Garmin Pay)
After you get a bill from a network provider. Wait for your claim to be processed so that you get the network savings and deductible credit applied to your doctor or hospital bill before you pay. Then you can give your HSA debit card number. If your provider won't accept a debit card payment, log into your account on **UMB.com/HSA** to have a check sent directly to your provider. Pay for your long-term care premiums this way, too.	Debit Card or Online Bill Pay
After you've paid in full to see an out-of-network provider. Some providers may require payment at the time of service. And your total bill may vary depending on whether or not you've met your deductible. Once you are logged into your account on **UMB.com/HSA**, follow the instructions to "Request a Reimbursement."	Online Reimbursement

3. **Save your receipts.** The IRS may request that you show proof of how you used your tax-free money. Use UMB's ReceiptVault to store and organize receipts online for qualified healthcare expenses. If you use your HSA funds to pay for goods or services that aren't qualified medical expenses, you are responsible for reporting that to the IRS, paying income taxes on the amount and possibly an additional 20% penalty.

For more information about health savings accounts, see IRS Publication 969, Health Savings Accounts and Other Tax-Favored Health Plans.

INVESTMENTS IN SECURITIES THROUGH UMB HSA SAVER ARE: NOT FDIC-INSURED | MAY LOSE VALUE | NO BANK GUARANTEE

[1] UMB Investment Management selects mutual funds in various asset classes for inclusion in the UMB HSA Saver Investment Program. UMB Investment Management and UMB Custody Services are departments of UMB Bank, n.a. UMB Bank, n.a. is a wholly owned subsidiary of UMB Financial Corporation.

UMB Custody Services provides safekeeping and settlement of the mutual fund investments in the UMB HSA Saver® investment program.

[2] All mention of taxes is made in reference to federal tax law. Neither UMB Bank, n.a., nor its parent, subsidiaries, or affiliates are engaged in rendering tax or legal advice and this document is not intended as tax or legal advice. States can choose to follow the federal tax-treatment guidelines for HSAs or establish their own, some states tax HSA contributions. Please check with each state's tax laws to determine the tax treatment of HSA contributions or consult your tax adviser.

Benefits for 2026

High-Deductible Health Plan - Medical

Summary of Benefits

PLAN FEATURES	Anthem HSA Compatible PPO Plan 30 (Base) $3000 / 20% / 20%
IN NETWORK	
Calendar Year Deductibles (Individual / Family)	$3,000 / $6,000
Network / Referral Required?	BlueCard PPO / No
HSA Qualified HDHP?	Yes
Coinsurance	20%
Preventive Care	No charge
Primary Care Visit	20% after deductible
Specialist Visit	20% after deductible
Virtual Visits (Anthem website & Sydney app)	PCP: $0 / Specialist: 20% after deductible
Labs / X-Rays	20% after deductible
Complex Images	20% after deductible
Outpatient Procedure	20% after deductible
Inpatient Visit	20% after deductible
Emergency Room	20% after deductible
Urgent Care	20% after deductible
Pharmacy / RX (30 Day Supply)	20% after deductible
Pharmacy / RX (90 Day Mail Order Supply)	20% after deductible
Calendar Year Out-of-Pocket Max (Individual / Family)	$5,000 / $9,450
OUT OF NETWORK	
Calendar Year Deductibles (Individual / Family)	$6,000 / $12,000
Coinsurance	40%
Calendar Year Out-of-Pocket Max (Individual / Family)	$10,000 / $18,900
WEBSITE / NETWORK / PHONE NUMBER	
anthem.com/find-care/?alphaprefix=XFW / BlueCard PPO / (877) 811-3106	

* Member may be responsible for any amount over the allowed amount

Benefits for 2026

High Plan - Medical

Summary of Benefits

PLAN FEATURES	Anthem BlueClassic PPO 3 DXL/ER (Buy-Up) $850 / 20% / $30
IN NETWORK	
Calendar Year Deductibles (Individual / Family)	$850 / $1,700
Network / Referral Required?	BlueCard PPO / No
HSA Qualified HDHP?	No
Coinsurance	20%
Preventive Care	No charge
Primary Care Visit	$30
Specialist Visit	$40
Virtual Visits (Anthem website & Sydney app)	PCP: $0 / Specialist: $40
Labs / X-Rays	20%, deductible does not apply
Complex Images	20%, deductible does not apply
Outpatient Procedure	20% after deductible
Inpatient Visit	20% after deductible
Emergency Room	$300
Urgent Care	$30
Pharmacy / RX (30 Day Supply)	$15 / $30 / $75
Pharmacy / RX (90 Day Mail Order Supply)	$30 / $60 / $150
Calendar Year Out-of-Pocket Max (Individual / Family)	$3,000 / $6,000
OUT OF NETWORK	
Calendar Year Deductibles (Individual / Family)	$2,250 / $5,100
Coinsurance	50%
Calendar Year Out-of-Pocket Max (Individual / Family)	$9,000 / $18,000

WEBSITE / NETWORK / PHONE NUMBER
anthem.com/find-care/alphaprefix=XFW / BlueCard PPO / (877) 811-3106

* Member may be responsible for any amount over the allowed amount

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Benefits for 2026

MEDICAL

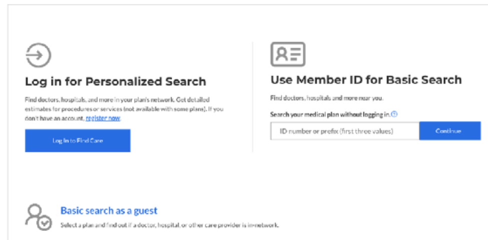
Use the Find Care tool at anthem.com to find an Anthem provider

Anthem's Find Care tool was created to make it easy to find the care you need.
Use this quick step-by-step guide to help you find care.

Step 1

Go to **anthem.com/find-care**.

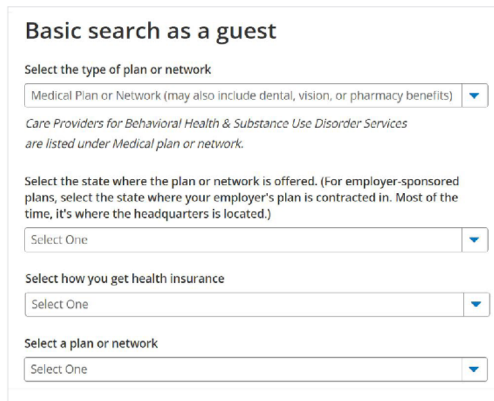
- For guests — Choose **Basic search as a guest**.
- For members — You can either select **Log in for Personalized Search** on the left or you can search without logging in by selecting **Use Member ID for Basic Search** on the right.



Step 2

Scroll down and complete the following fields:

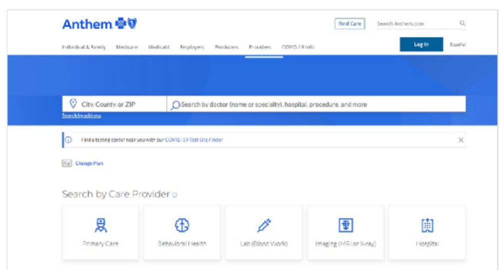
- Select the type of plan or network — Use the drop-down menu to choose **Medical Plan or Network**.
- Select the state — Use the drop-down menu to choose Colorado
- Select how you get health insurance — Use the drop-down menu to choose Medical (Employer-Sponsored).
- Select a plan or network — Use the drop-down menu to choose National PPO (BlueCard PPO)
- Select the **Continue** button.



Step 3

Enter the city, county, or ZIP code on the top left. You now have two options to narrow your search:

- **Option 1** — Enter a care provider or hospital by name or specialty in the search box. The results will appear below the *search box*, where you can select the name for more details about the care provider or hospital.
- **Option 2 — Search by Care Provider.** Select the icon of the type of care provider you're looking for. The results will appear on a new screen, and you can select the care provider or hospital name for additional details.



Step 4

View your search results:

- Choose the printer icon to print the results of your search, or select the email icon to email the search results.
- Select a care provider name to see more details.
- Choose **Back to Find Care** on the upper left or **Back** button at the bottom of the screen to return to your results.

We are here to help

If you have questions, please call Member Services using the phone number listed on the back of your health plan ID card.

Benefits for 2026
MEDICAL

Anthem

Skip the pharmacy with home delivery

Get the medications you take regularly sent to your home with CarelonRx Pharmacy

Set up home delivery through CarelonRx Pharmacy for the prescriptions you take long-term for conditions like high blood pressure, diabetes, heart disease, or asthma. You'll receive your medications at your door and enjoy the convenience of not having to visit the pharmacy.

With home delivery, you can count on:

Convenience. Medications are delivered directly to your home or any location you choose.

- Manage your prescriptions with the Sydney℠ Health app or at **anthem.com**.
- Expect first-time home delivery orders to take about two weeks and refills to take 3 to 5 days.
- Track your order.
- Set up reminders and automatic refills, too.

Safety. All orders are checked by a licensed pharmacist before they ship. Discreet packaging is:

- Tamperproof
- Weatherproof
- Temperature controlled, if needed

Peace of mind. You're less likely to miss a dose and more likely to stay on track with the treatment your doctor prescribed when you switch to home delivery.* You can also talk, text, or chat 24/7 with a trained pharmacist if you have questions or need help.

Hassle-free service. CarelonRx Pharmacy will contact your doctor to order a new, 90-day prescription if you need one. If a medication preapproval is needed, the home delivery team will reach out to you for consent before shipping your medication.

Savings. Many medications cost less when you fill a 90-day supply instead of three 30-day supplies. Shipping is always free. With CarelonRx Pharmacy, you can also learn about lower-cost options and use coupons to save money.

Start home delivery now

1. Log in to **anthem.com** and go to the **Prescriptions Home** page. You can also log in to your mobile app and select **Pharmacy**.
2. Choose **Request a New Home Delivery Prescription** and follow the guided steps to submit.

We're here to help

Call the Pharmacy Member Services phone number on your member ID card or use the live chat feature on Sydney Health or **anthem.com**.

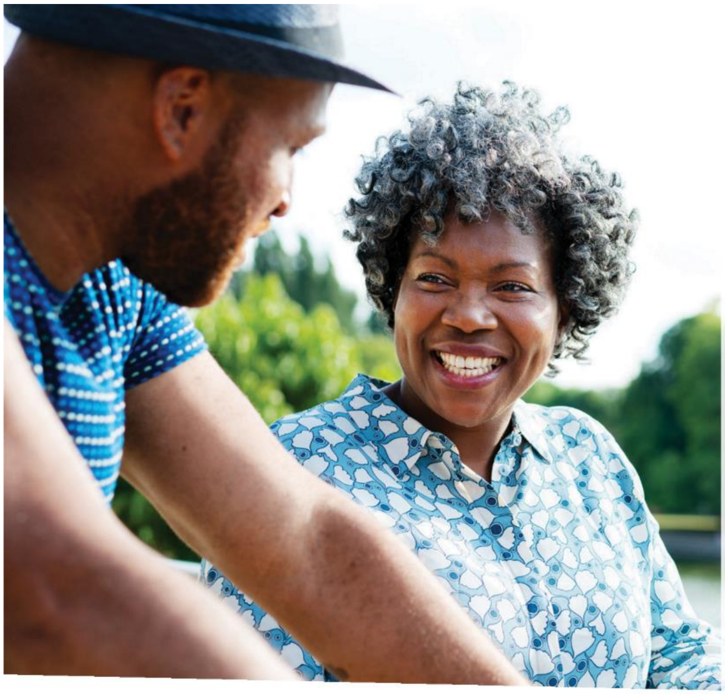
*National Library of Medicine, National Center for Biotechnology website: A Retrospective Database Study Comparing Diabetes-Related Medication Adherence and Health Outcomes for Mail-Order Versus Community Pharmacy (accessed September 2022): ncbi.nlm.nih.gov/pubmed/30816817.

Services provided by CarelonRx, Inc.

CarelonRx, Inc. is an independent company providing pharmacy benefit management services on behalf of your health plan.

Benefits for 2026

MEDICAL



Sydney Health makes healthcare easier

Access personalized health and wellness information wherever you are

The Sydney Health mobile app is the one place to keep track of your health and your benefits. With a few taps, you can quickly access your plan details, Member Services, virtual care, and wellness resources. Sydney Health stays one step ahead — moving your health forward by building a world of wellness around you.

Find Care

Search for doctors, hospitals, and other healthcare professionals in your plan's network and compare costs. You can filter providers by what is most important to you such as gender, languages spoken, or location.

Virtual Care

Connect directly to care from the convenience of home. Assess your symptoms quickly using the Symptom Checker, then consult with a doctor through a video visit or text session.

My Health Dashboard

Use My Health Dashboard to find news on health topics that interest you, health and wellness tips, and personalized action plans that can help you reach your goals.

Community Resources

This resource center helps you connect with organizations offering free and reduced-cost programs to help with challenges such as food, transportation, and child care.

Live Chat

Find answers quickly with the Live Chat tool in Sydney Health. You can use the interactive chat feature or talk to an Anthem representative when you have questions about your benefits or need information.

My Health Records

See a full picture of your family's health in one secure place. Use a single profile to view, download, and share information such as health histories and electronic medical records directly from your smartphone or computer.

Download Sydney Health today

Use the app anytime to:

- Find care and compare costs
- See what's covered and check claims
- View and use digital ID cards

GET IT ON Google Play

Download on the App Store

Use your smartphone camera to scan this QR code

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Benefits for 2026

MEDICAL

Anthem

Your benefits go with you

With the BlueCard PPO and Blue Cross Blue Shield Global Core programs

If you're away from home and you need care right away, as an Anthem member, you have access to care across the country through the BlueCard® preferred provider organization (PPO) program. This includes 1.7 million doctors and hospitals — more than any other insurer.[1]

When you're outside the U.S., the Blue Cross Blue Shield Global® Core program gives you access to preferred doctors and hospitals in nearly 190 countries and territories around the world.[3]

How to access care across the U.S.:

- Call 911 or go to the nearest hospital in an emergency.[2]
- Log in to **anthem.com** and use the Find a Doctor tool to search for a doctor or hospital in the BlueCard PPO program.
- Use the **Sydney℠ Health** app to search for a BlueCard PPO program doctor or hospital. Get turn-by-turn directions to the nearest doctor, urgent care center, or emergency room.
- Call Member Services at the number on your health plan ID card.

Need care outside the U.S.? You can:

- Go straight to the nearest hospital in an emergency.
- Go to **bcbsglobalcore.com** to search for a doctor or hospital.
- Use the Blue Cross Blue Shield Global Core app to find a doctor or hospital.
- Call the Blue Cross Blue Shield Global Core Service Center 24/7 at **800-810-2583 (BLUE)** or call collect at **804-673-1177**. They can help you set up a doctor visit or hospital stay.

Benefits for 2026

MEDICAL

Download the Blue Cross Blue Shield Global Core app today

With it, you can:

- Search for a doctor or hospital.[4]
- Submit claims.
- Get translations for medical terms — including symptoms and phrases — and even use an audio feature to play the translation.[4]
- Find a drug's generic name and local brand name, and check whether it's available.
- Learn how to find and contact a U.S. embassy.

Download on the App Store | GET IT ON Google Play

Unless it's an emergency, call the Global Core Service Center before getting care outside the U.S. Global Core will work with the doctor and Anthem to approve and accept a Guarantee of Payment (GOP). If you get care from a doctor or hospital that has not accepted a GOP, you will need to:

1. Pay the full cost of your care upfront.
2. Download an international claim form at bcbsglobalcore.com or request a form by calling Member Services at the number on your ID card.
3. Fill out the claim form and send it with the original bills to the Blue Cross Blue Shield Global Core Service Center. You can submit them through the mobile app, email, or postal mail.

Traveling? Here's what you need to know:

- Before leaving the country, ask Member Services if your international benefits are different.
- Ask for approval before getting care. This is "preapproval" and helps you find care covered by your plan. To see if you need preapproval, call Member Services at the number on your ID card.
- Save money by seeing a BlueCard program doctor or hospital. You only pay your usual out-of-pocket amounts (such as deductible, your percentage of costs, or copay). If you go to a doctor or hospital outside the program, you'll need to pay the entire bill upfront.
- Show your Anthem ID card so the doctor or hospital can check your benefits and send us a claim for processing.

Remember to carry your ID card

The "PPO-in-a-suitcase" symbol shows you can get care from BlueCard PPO program doctors and hospitals.

PPO

Anthem

1 Blue Cross Blue Shield Association: *The Blue Cross Blue Shield System* (accessed May 20, 2024): bcbs.com.
2 You or a family member need to call the Member Services number on your ID card within 24 hours (48 hours for members in Indiana) after going to the hospital or as soon as you can.
3 GeoBlue: *More than 25 years as a leader in international healthcare* (accessed May 20, 2024): about.geo-blue.com.
4 Using the Blue Cross Blue Shield Global Core app itself does not require an internet connection. However, using GPS for mapping or downloading an audio translation does require an internet connection. See bcbsglobalcore.com/home/mobileapp/#features.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

Benefits for 2026

RETIREMENT

El Paso County Retirement Plan

2880 INTERNATIONAL CR., STE. N030
COLORADO SPRINGS, CO 80910

PH (719) 520-7490
FAX (719) 520-7495

Plan Overview

- Regardless of market dynamics, the Plan is backed by El Paso County and the participating Plan employers, all of whom guarantee benefits will be paid.
- Employees covered under the Plan must contribute 8% of their gross salary from every paycheck. Your participating employer contributes concurrently to the Plan. This is not a matching contribution.
- New employees are not vested in the Plan and don't have a right to monthly retirement benefits until they are vested at eight years of full-time employment.
- Qualifying for retirement is a function of your age and years of service (however, there are some exceptions such as disability). Your monthly pension benefit is a function of your years of service and your average monthly compensation.
- If an employee leaves their participating employer prior to being vested, that employee will receive their contributions and any credited interest.
- If an employee leaves their participating employer after being vested, that employee may either take their contributions and credited interest or leave their contributions in the Plan and receive monthly pension benefits when they qualify for retirement.
- A member with at least five years of Credited Service can purchase additional service with EPCRP but must purchase enough service to become vested after purchase is complete.

The terms of the Plan Document, and not this overview, govern the benefits, if any, that you are entitled to receive under the Plan. To the extent that there is a conflict between this presentation and the Plan Document, the Plan Document controls. Please note that the Plan Document can be found on the website at: https://retirement.elpasoco.com/.

PIKES PEAK LIBRARY DISTRICT ppld

2026 Employee Benefit Guide

This booklet provides only a summary of your benefits. All services described within are subject to the definitions, limitations, and exclusions set forth in each insurance carrier or provider's contract.

Dental Advantage Plus Plan with United Concordia

Subscriber - 117
Dependents - 55

Plan	Relationship	Gender	Coverage	Age
Advantage Plus	Subscriber	Male	Individual Male	28
Advantage Plus	Subscriber	Male	Individual Male	38
Advantage Plus	Subscriber	Male	Individual Male	70
Advantage Plus	Subscriber	Male	Individual Male	35
Advantage Plus	Subscriber	Male	Individual Male	33
Advantage Plus	Subscriber	Female	Individual Female	34
Advantage Plus	Subscriber	Male	Two Adults	37
Advantage Plus	Subscriber	Female	Individual Female	31
Advantage Plus	Subscriber	Female	Individual Female	41
Advantage Plus	Subscriber	Female	Individual Female	36
Advantage Plus	Subscriber	Female	Individual Female	56
Advantage Plus	Subscriber	Female	Individual Female	45
Advantage Plus	Subscriber	Male	Individual Male	41
Advantage Plus	Subscriber	Female	Parent and Child	33
Advantage Plus	Subscriber	Male	Individual Male	29
Advantage Plus	Subscriber	Female	Parent and Child	56
Advantage Plus	Subscriber	Female	Individual Female	37
Advantage Plus	Subscriber	Male	Family	54
Advantage Plus	Subscriber	Female	Individual Female	26
Advantage Plus	Subscriber	Male	Individual Male	44
Advantage Plus	Subscriber	Female	Individual Female	29
Advantage Plus	Subscriber	Female	Family	60
Advantage Plus	Subscriber	Female	Individual Female	29
Advantage Plus	Subscriber	Female	Two Adults	68
Advantage Plus	Subscriber	Female	Individual Female	22
Advantage Plus	Subscriber	Female	Individual Female	28
Advantage Plus	Subscriber	Female	Individual Female	49
Advantage Plus	Subscriber	Female	Individual Female	64
Advantage Plus	Subscriber	Female	Individual Female	33
Advantage Plus	Subscriber	Female	Individual Female	30
Advantage Plus	Subscriber	Male	Individual Male	40
Advantage Plus	Subscriber	Male	Individual Male	24
Advantage Plus	Subscriber	Female	Individual Female	37
Advantage Plus	Subscriber	Female	Individual Female	46
Advantage Plus	Subscriber	Female	Individual Female	42
Advantage Plus	Subscriber	Male	Individual Male	45
Advantage Plus	Subscriber	Female	Individual Female	59
Advantage Plus	Subscriber	Female	Individual Female	27
Advantage Plus	Subscriber	Female	Individual Female	32
Advantage Plus	Subscriber	Male	Individual Male	26

Advantage Plus	Subscriber	Male	Parent and Children	39
Advantage Plus	Subscriber	Female	Individual Female	65
Advantage Plus	Subscriber	Female	Individual Female	37
Advantage Plus	Subscriber	Female	Individual Female	64
Advantage Plus	Subscriber	Female	Individual Female	60
Advantage Plus	Subscriber	Female	Parent and Child	47
Advantage Plus	Subscriber	Male	Family	42
Advantage Plus	Subscriber	Female	Individual Female	47
Advantage Plus	Subscriber	Female	Two Adults	79
Advantage Plus	Subscriber	Female	Individual Female	40
Advantage Plus	Subscriber	Female	Individual Female	70
Advantage Plus	Subscriber	Female	Individual Female	35
Advantage Plus	Subscriber	Female	Individual Female	60
Advantage Plus	Subscriber	Female	Individual Female	66
Advantage Plus	Subscriber	Male	Two Adults	55
Advantage Plus	Subscriber	Male	Individual Male	45
Advantage Plus	Subscriber	Male	Family	39
Advantage Plus	Subscriber	Female	Individual Female	41
Advantage Plus	Subscriber	Male	Two Adults	33
Advantage Plus	Subscriber	Female	Individual Female	32
Advantage Plus	Subscriber	Male	Individual Male	32
Advantage Plus	Subscriber	Female	Individual Female	32
Advantage Plus	Subscriber	Male	Individual Male	31
Advantage Plus	Subscriber	Male	Family	39
Advantage Plus	Subscriber	Female	Individual Female	33
Advantage Plus	Subscriber	Male	Individual Male	31
Advantage Plus	Subscriber	Female	Individual Female	31
Advantage Plus	Subscriber	Female	Two Adults	31
Advantage Plus	Subscriber	Female	Individual Female	64
Advantage Plus	Subscriber	Male	Family	49
Advantage Plus	Subscriber	Male	Individual Male	45
Advantage Plus	Subscriber	Female	Individual Female	37
Advantage Plus	Subscriber	Female	Individual Female	35
Advantage Plus	Subscriber	Female	Individual Female	50
Advantage Plus	Subscriber	Female	Individual Female	30
Advantage Plus	Subscriber	Female	Individual Female	30
Advantage Plus	Subscriber	Male	Individual Male	34
Advantage Plus	Subscriber	Male	Two Adults	39
Advantage Plus	Subscriber	Female	Two Adults	60
Advantage Plus	Subscriber	Male	Two Adults	41
Advantage Plus	Subscriber	Female	Individual Female	25
Advantage Plus	Subscriber	Female	Individual Female	59
Advantage Plus	Subscriber	Female	Individual Female	40
Advantage Plus	Subscriber	Female	Family	51

Advantage Plus	Subscriber	Female	Two Adults	71
Advantage Plus	Subscriber	Female	Individual Female	26
Advantage Plus	Subscriber	Female	Individual Female	43
Advantage Plus	Subscriber	Male	Family	52
Advantage Plus	Subscriber	Female	Family	41
Advantage Plus	Subscriber	Female	Individual Female	28
Advantage Plus	Subscriber	Male	Family	39
Advantage Plus	Subscriber	Female	Individual Female	34
Advantage Plus	Subscriber	Female	Family	45
Advantage Plus	Subscriber	Female	Individual Female	39
Advantage Plus	Subscriber	Female	Individual Female	27
Advantage Plus	Subscriber	Female	Two Adults	26
Advantage Plus	Subscriber	Female	Individual Female	32
Advantage Plus	Subscriber	Female	Individual Female	32
Advantage Plus	Subscriber	Female	Individual Female	29
Advantage Plus	Subscriber	Female	Two Adults	28
Advantage Plus	Subscriber	Male	Individual Male	27
Advantage Plus	Subscriber	Female	Individual Female	28
Advantage Plus	Subscriber	Male	Individual Male	28
Advantage Plus	Subscriber	Female	Two Adults	63
Advantage Plus	Subscriber	Female	Individual Female	23
Advantage Plus	Subscriber	Male	Individual Male	28
Advantage Plus	Subscriber	Female	Individual Female	26
Advantage Plus	Subscriber	Female	Individual Female	25
Advantage Plus	Subscriber	Female	Individual Female	29
Advantage Plus	Subscriber	Male	Individual Male	28
Advantage Plus	Subscriber	Male	Two Adults	49
Advantage Plus	Subscriber	Female	Individual Female	22
Advantage Plus	Subscriber	Female	Individual Female	29
Advantage Plus	Subscriber	Female	Individual Female	27
Advantage Plus	Subscriber	Female	Individual Female	26
Advantage Plus	Subscriber	Male	Individual Male	24
Advantage Plus	Subscriber	Female	Individual Female	22

Vision Insurance census **Total Employees 386**

Relationship (M - Member)	Coverage Code	Age	Gender
M	C - Member Only	63	F
M	C - Member Only	50	F
M	C - Member Only	24	O
M	C - Member Only	29	F
M	A - Family	55	M
M	B - Member + One	46	F
M	C - Member Only	60	F
M	C - Member Only	37	F
M	C - Member Only	29	F
M	C - Member Only	28	M
M	A - Family	56	M
M	B - Member + One	64	F
M	C - Member Only	25	F
M	C - Member Only	45	M
M	C - Member Only	29	F
M	C - Member Only	48	F
M	C - Member Only	64	F
M	C - Member Only	23	F
M	C - Member Only	55	M
M	C - Member Only	44	F
M	C - Member Only	49	F
M	C - Member Only	27	F
M	C - Member Only	66	F
M	C - Member Only	62	M
M	C - Member Only	70	M
M	C - Member Only	32	F
M	C - Member Only	29	F
M	C - Member Only	28	F
M	C - Member Only	36	F
M	C - Member Only	41	F
M	C - Member Only	50	M
M	A - Family	39	M
M	C - Member Only	26	F
M	A - Family	49	M
M	B - Member + One	71	F
M	C - Member Only	56	M
M	A - Family	52	M
M	C - Member Only	33	F
M	B - Member + One	33	F
M	C - Member Only	28	F
M	C - Member Only	28	F
M	B - Member + One	69	F
M	B - Member + One	41	F
M	C - Member Only	32	M
M	A - Family	45	M
M	C - Member Only	39	M
M	C - Member Only	36	M
M	B - Member + One	45	M
M	B - Member + One	54	F
M	B - Member + One	39	F
M	C - Member Only	32	F
M	C - Member Only	54	M

M	C - Member Only	42	F
M	C - Member Only	35	F
M	C - Member Only	65	F
M	C - Member Only	23	F
M	B - Member + One	61	M
M	B - Member + One	41	F
M	A - Family	61	F
M	C - Member Only	65	F
M	B - Member + One	44	M
M	C - Member Only	49	M
M	A - Family	45	F
M	C - Member Only	59	M
M	B - Member + One	42	F
M	C - Member Only	55	F
M	C - Member Only	61	M
M	B - Member + One	31	F
M	C - Member Only	33	F
M	B - Member + One	54	F
M	C - Member Only	50	F
M	C - Member Only	31	F
M	C - Member Only	65	F
M	C - Member Only	38	M
M	C - Member Only	27	F
M	C - Member Only	47	F
M	C - Member Only	53	M
M	C - Member Only	30	F
M	C - Member Only	28	F
M	C - Member Only	49	F
M	A - Family	49	F
M	A - Family	56	M
M	B - Member + One	64	F
M	C - Member Only	48	F
M	C - Member Only	30	F
M	B - Member + One	59	M
M	C - Member Only	64	F
M	C - Member Only	28	F
M	B - Member + One	33	M
M	C - Member Only	65	F
M	C - Member Only	32	F
M	B - Member + One	28	F
M	C - Member Only	32	F
M	B - Member + One	61	F
M	C - Member Only	62	F
M	C - Member Only	55	M
M	C - Member Only	28	F
M	C - Member Only	63	M
M	C - Member Only	45	M
M	C - Member Only	34	F
M	C - Member Only	34	F
M	C - Member Only	60	F
M	C - Member Only	60	F
M	C - Member Only	54	F
M	C - Member Only	29	F
M	C - Member Only	44	M
M	C - Member Only	40	O

M	C - Member Only	47	M
M	C - Member Only	54	F
M	C - Member Only	65	F
M	C - Member Only	28	M
M	B - Member + One	34	F
M	C - Member Only	27	F
M	C - Member Only	42	F
M	C - Member Only	56	F
M	B - Member + One	60	F
M	C - Member Only	44	F
M	C - Member Only	30	F
M	C - Member Only	59	F
M	C - Member Only	67	M
M	C - Member Only	44	F
M	A - Family	48	F
M	C - Member Only	26	F
M	B - Member + One	60	F
M	C - Member Only	34	M
M	B - Member + One	60	F
M	C - Member Only	46	F
M	C - Member Only	57	M
M	C - Member Only	52	F
M	C - Member Only	63	F
M	B - Member + One	38	M
M	C - Member Only	33	M
M	C - Member Only	46	M
M	C - Member Only	37	F
M	C - Member Only	64	F
M	C - Member Only	35	F
M	A - Family	43	O
M	C - Member Only	41	M
M	C - Member Only	38	F
M	B - Member + One	49	M
M	C - Member Only	37	F
M	C - Member Only	47	F
M	C - Member Only	35	F
M	C - Member Only	48	F
M	C - Member Only	37	F
M	B - Member + One	28	F
M	A - Family	62	F
M	C - Member Only	36	M
M	C - Member Only	34	F
M	C - Member Only	47	F
M	C - Member Only	52	F
M	C - Member Only	42	F
M	C - Member Only	42	F
M	B - Member + One	65	F
M	C - Member Only	27	M
M	C - Member Only	26	F
M	A - Family	54	F
M	C - Member Only	61	F
M	B - Member + One	30	F
M	C - Member Only	27	F
M	B - Member + One	45	F
M	B - Member + One	66	F

M	B - Member + One	41	M
M	B - Member + One	41	M
M	C - Member Only	28	F
M	C - Member Only	46	F
M	B - Member + One	67	F
M	C - Member Only	40	F
M	C - Member Only	43	M
M	A - Family	39	M
M	C - Member Only	37	F
M	C - Member Only	59	F
M	C - Member Only	26	F
M	C - Member Only	66	F
M	C - Member Only	38	M
M	B - Member + One	46	F
M	C - Member Only	24	M
M	C - Member Only	26	M
M	C - Member Only	31	M
M	C - Member Only	24	F
M	C - Member Only	30	O
M	C - Member Only	32	M
M	C - Member Only	49	F
M	C - Member Only	32	F
M	C - Member Only	35	F
M	B - Member + One	37	M
M	C - Member Only	54	F
M	B - Member + One	32	F
M	C - Member Only	67	F
M	C - Member Only	35	F
M	B - Member + One	46	F
M	C - Member Only	37	F
M	B - Member + One	40	F
M	C - Member Only	26	F
M	C - Member Only	27	F
M	C - Member Only	34	F
M	C - Member Only	51	O
M	C - Member Only	34	F
M	C - Member Only	22	F
M	C - Member Only	28	M
M	C - Member Only	28	F
M	C - Member Only	27	F
M	C - Member Only	52	F
M	C - Member Only	42	F
M	C - Member Only	39	F
M	C - Member Only	27	F
M	C - Member Only	33	F
M	C - Member Only	60	F
M	C - Member Only	38	F
M	B - Member + One	51	F
M	C - Member Only	54	F
M	C - Member Only	23	F
M	C - Member Only	73	F
M	C - Member Only	60	F
M	B - Member + One	25	F
M	C - Member Only	26	O
M	B - Member + One	79	F

M	C - Member Only	24	M
M	C - Member Only	60	F
M	C - Member Only	63	F
M	C - Member Only	37	F
M	C - Member Only	25	F
M	C - Member Only	79	F
M	B - Member + One	54	M
M	C - Member Only	51	F
M	B - Member + One	39	M
M	A - Family	42	M
M	B - Member + One	68	F
M	C - Member Only	33	M
M	B - Member + One	28	O
M	C - Member Only	35	M
M	C - Member Only	46	F
M	C - Member Only	37	F
M	C - Member Only	22	M
M	C - Member Only	32	M
M	C - Member Only	28	F
M	C - Member Only	27	F
M	A - Family	51	F
M	C - Member Only	40	M
M	B - Member + One	62	M
M	C - Member Only	35	M
M	C - Member Only	55	F
M	C - Member Only	41	M
M	A - Family	51	F
M	C - Member Only	66	F
M	C - Member Only	28	F
M	C - Member Only	28	F
M	C - Member Only	35	F
M	C - Member Only	25	F
M	C - Member Only	45	F
M	C - Member Only	28	F
M	C - Member Only	29	F
M	C - Member Only	31	F
M	C - Member Only	43	F
M	C - Member Only	43	F
M	A - Family	43	F
M	C - Member Only	126	F
M	C - Member Only	43	M
M	B - Member + One	37	F
M	B - Member + One	56	F
M	C - Member Only	42	M
M	C - Member Only	32	F
M	C - Member Only	33	M
M	B - Member + One	33	F
M	C - Member Only	32	F
M	C - Member Only	47	F
M	C - Member Only	37	M
M	C - Member Only	60	F
M	C - Member Only	31	M
M	C - Member Only	38	F
M	C - Member Only	44	M
M	C - Member Only	67	M

M	C - Member Only	29	F
M	B - Member + One	25	F
M	C - Member Only	38	F
M	A - Family	52	F
M	C - Member Only	78	F
M	C - Member Only	28	O
M	B - Member + One	67	F
M	C - Member Only	46	F
M	C - Member Only	65	F
M	C - Member Only	54	F
M	C - Member Only	60	F
M	C - Member Only	63	M
M	C - Member Only	30	F
M	A - Family	45	M
M	C - Member Only	57	F
M	C - Member Only	37	F
M	C - Member Only	44	M
M	C - Member Only	23	F
M	C - Member Only	29	F
M	C - Member Only	28	M
M	C - Member Only	37	F
M	C - Member Only	66	F
M	C - Member Only	41	F
M	C - Member Only	34	M
M	C - Member Only	25	F
M	C - Member Only	45	O
M	C - Member Only	24	F
M	C - Member Only	40	F
M	C - Member Only	26	F
M	A - Family	55	F
M	C - Member Only	42	F
M	B - Member + One	67	F
M	C - Member Only	40	F
M	B - Member + One	46	M
M	C - Member Only	35	F
M	C - Member Only	41	F
M	C - Member Only	39	M
M	C - Member Only	35	F
M	C - Member Only	33	F
M	A - Family	46	F
M	C - Member Only	45	F
M	C - Member Only	67	F
M	C - Member Only	59	F
M	A - Family	40	F
M	C - Member Only	40	F
M	C - Member Only	53	F
M	B - Member + One	60	F
M	C - Member Only	60	M
M	C - Member Only	22	F
M	C - Member Only	69	F
M	C - Member Only	35	M
M	C - Member Only	41	F
M	C - Member Only	79	F
M	B - Member + One	35	F
M	C - Member Only	43	F

M	C - Member Only	30	F
M	C - Member Only	70	O
M	C - Member Only	29	M
M	A - Family	52	M
M	C - Member Only	40	M
M	C - Member Only	126	F
M	C - Member Only	37	F
M	C - Member Only	72	F
M	C - Member Only	27	M
M	C - Member Only	32	F
M	B - Member + One	55	M
M	C - Member Only	39	M
M	C - Member Only	60	F
M	C - Member Only	31	O
M	C - Member Only	28	M
M	C - Member Only	30	F
M	C - Member Only	26	F
M	C - Member Only	25	F
M	C - Member Only	34	M
M	C - Member Only	35	F
M	C - Member Only	43	F
M	C - Member Only	25	F
M	C - Member Only	32	M
M	B - Member + One	33	M
M	C - Member Only	45	M
M	C - Member Only	31	F
M	C - Member Only	32	O
M	C - Member Only	30	F
M	C - Member Only	41	F
M	C - Member Only	58	M
M	C - Member Only	57	F
M	C - Member Only	50	M
M	C - Member Only	22	F
M	C - Member Only	24	M
M	C - Member Only	29	M
M	B - Member + One	47	F
M	C - Member Only	41	F
M	C - Member Only	41	F
M	C - Member Only	39	F
M	C - Member Only	59	F
M	A - Family	39	M
M	C - Member Only	28	F
M	C - Member Only	68	F
M	C - Member Only	31	F
M	C - Member Only	62	F
M	C - Member Only	22	F
M	A - Family	68	M
M	C - Member Only	73	F
M	C - Member Only	26	F
M	C - Member Only	25	F
M	B - Member + One	34	F
M	C - Member Only	36	F
M	C - Member Only	24	O
M	A - Family	58	F
M	C - Member Only	43	F

M	C - Member Only	78	F
M	C - Member Only	30	F
M	C - Member Only	27	F
M	B - Member + One	70	F

Anthem Medical Insurance **Total number of employees on Anthem** **224**

Gender	Age	Contract Type Description
Male	35	Subscriber Only
Male	33	Subscriber Only
Male	36	Subscriber Only
Female	37	Subscriber Only
Male	41	Subscriber and Spouse
Female	60	Family
Female	29	Subscriber Only
Female	64	Subscriber Only
Male	24	Subscriber Only
Male	59	Subscriber and Spouse
Male	45	Subscriber Only
Female	32	Subscriber Only
Female	61	Subscriber Only
Female	45	Subscriber Only
Female	26	Subscriber Only
Male	36	Subscriber Only
Male	32	Subscriber Only
Male	31	Subscriber Only
Female	33	Subscriber Only
Female	34	Subscriber Only
Female	50	Subscriber Only
Female	61	Family
Female	58	Subscriber and Dependents
Female	59	Subscriber Only
Male	49	Subscriber Only
Female	43	Subscriber Only
Male	38	Subscriber and Spouse
Female	31	Subscriber Only
Male	27	Subscriber Only
Female	63	Subscriber Only
Female	26	Subscriber Only
Female	54	Subscriber Only
Male	38	Subscriber Only
Female	65	Subscriber Only
Female	35	Subscriber Only
Female	63	Subscriber Only
Female	25	Subscriber Only
Female	33	Subscriber Only
Female	54	Subscriber Only
Female	54	Subscriber Only
Female	48	Subscriber and Dependents

Male	43	Subscriber Only
Female	34	Subscriber Only
Female	60	Subscriber Only
Male	37	Subscriber and Spouse
Female	37	Subscriber Only
Female	31	Subscriber Only
Female	66	Subscriber and Spouse
Female	41	Subscriber Only
Female	54	Family
Female	36	Subscriber Only
Male	42	Subscriber Only
Female	56	Subscriber Only
Female	45	Subscriber Only
Female	40	Subscriber Only
Female	32	Subscriber Only
Male	41	Subscriber Only
Female	41	Subscriber and Dependents
Female	33	Subscriber and Dependent
Male	29	Subscriber Only
Female	42	Subscriber Only
Female	38	Subscriber Only
Female	66	Subscriber Only
Male	54	Subscriber and Dependents
Female	26	Subscriber Only
Male	44	Subscriber Only
Male	68	Family
Female	46	Subscriber and Dependent
Female	42	Subscriber Only
Female	29	Subscriber Only
Female	22	Subscriber Only
Female	28	Subscriber Only
Female	28	Subscriber Only
Female	48	Subscriber Only
Female	49	Subscriber Only
Female	55	Family
Female	33	Subscriber Only
Female	28	Subscriber Only
Female	30	Subscriber Only
Female	40	Subscriber and Dependent
Male	40	Subscriber Only
Male	26	Subscriber Only
Female	66	Subscriber Only
Male	32	Subscriber and Spouse
Female	56	Subscriber Only

Female	37	Subscriber Only
Female	46	Subscriber Only
Male	45	Family
Male	55	Subscriber Only
Female	52	Subscriber Only
Female	42	Subscriber Only
Male	54	Subscriber Only
Female	60	Subscriber and Spouse
Female	39	Subscriber Only
Male	63	Subscriber Only
Female	46	Subscriber Only
Female	27	Subscriber Only
Female	27	Subscriber Only
Female	37	Subscriber and Dependents
Female	54	Subscriber and Spouse
Female	52	Subscriber Only
Female	35	Subscriber and Spouse
Female	28	Subscriber Only
Male	44	Subscriber and Spouse
Female	42	Subscriber Only
Male	42	Subscriber Only
Female	37	Subscriber Only
Male	59	Subscriber Only
Male	50	Subscriber Only
Female	37	Subscriber Only
Female	65	Subscriber Only
Male	34	Subscriber Only
Female	43	Subscriber Only
Female	46	Subscriber Only
Female	60	Subscriber and Spouse
Female	60	Subscriber Only
Female	47	Subscriber and Dependent
Male	42	Family
Female	40	Subscriber Only
Female	35	Subscriber Only
Female	35	Subscriber Only
Female	35	Subscriber Only
Female	30	Subscriber Only
Female	60	Subscriber Only
Female	60	Subscriber Only
Female	66	Subscriber and Spouse
Male	46	Subscriber Only
Female	42	Family
Male	55	Subscriber and Spouse

Male	45	Subscriber Only
Male	39	Subscriber Only
Male	51	Subscriber Only
Female	46	Subscriber and Spouse
Male	43	Subscriber Only
Female	38	Family
Male	39	Family
Female	41	Subscriber Only
Male	35	Subscriber Only
Female	34	Subscriber Only
Male	33	Subscriber Only
Male	33	Subscriber and Spouse
Female	32	Subscriber Only
Male	55	Subscriber Only
Male	39	Family
Male	33	Subscriber and Spouse
Male	31	Subscriber Only
Female	31	Subscriber Only
Female	31	Subscriber and Spouse
Female	49	Subscriber Only
Female	64	Subscriber and Spouse
Male	49	Family
Male	45	Subscriber Only
Male	53	Subscriber Only
Male	50	Subscriber Only
Female	45	Subscriber and Spouse
Female	37	Subscriber Only
Female	35	Subscriber Only
Female	35	Subscriber Only
Female	34	Subscriber Only
Female	65	Subscriber Only
Female	30	Subscriber Only
Female	30	Subscriber Only
Female	35	Subscriber Only
Male	34	Subscriber Only
Female	43	Family
Male	38	Subscriber Only
Male	39	Subscriber and Spouse
Female	60	Subscriber and Spouse
Male	52	Family
Male	41	Subscriber and Spouse
Male	45	Subscriber and Dependents
Female	41	Subscriber Only
Female	41	Family

Female	40	Subscriber Only
Male	55	Family
Female	51	Subscriber Only
Female	50	Subscriber Only
Male	47	Subscriber Only
Female	51	Family
Male	62	Subscriber Only
Male	57	Subscriber Only
Male	61	Subscriber Only
Male	56	Family
Female	65	Subscriber Only
Female	40	Family
Unspecifie	31	Subscriber Only
Male	52	Family
Male	28	Subscriber Only
Female	47	Subscriber Only
Female	28	Subscriber Only
Female	51	Subscriber and Spouse
Female	37	Subscriber Only
Female	31	Subscriber Only
Male	39	Family
Female	37	Subscriber Only
Female	45	Family
Female	48	Family
Male	39	Subscriber Only
Female	39	Subscriber Only
Unspecifie	32	Subscriber Only
Female	37	Subscriber Only
Female	27	Subscriber Only
Female	26	Subscriber Only
Female	29	Subscriber Only
Female	38	Subscriber Only
Female	30	Subscriber Only
Male	28	Subscriber Only
Female	23	Subscriber Only
Female	28	Subscriber Only
Female	28	Subscriber Only
Female	28	Subscriber Only
Male	28	Subscriber Only
Female	29	Subscriber Only
Female	29	Subscriber Only
Male	28	Subscriber Only
Female	25	Subscriber Only
Male	49	Subscriber and Spouse

Female	28	Subscriber Only
Male	24	Subscriber Only
Female	22	Subscriber Only
Female	28	Subscriber Only
Female	46	Family
Female	55	Subscriber Only
Female	64	Subscriber Only

High Cost Claimant without Member Name>25,000
Anthem Medical

Rank	Active(Yes/No)	Primary HealthCondition Category
1	Y	Ill-Defined Conditions
2	Y	Circulatory System
3	Y	Neoplasms - Malignant
4	Y	Endocrine/Metabolic
5	Y	Neoplasms - Malignant
6	Y	Nervous System
7	Y	Nervous System
8	Y	Injury & Poisoning
9	Y	Digestive System
10	Y	Neoplasms - Benign
11	Y	Diseases of the Blood
12	Y	Nervous System
13	Y	Health Status
14	Y	Neoplasms - Malignant
15	Y	Diseases of the Eye
16	Y	Respiratory System
17	Y	Musculoskeletal System
18	Y	Behavioral Health

Elite Plus Dental Plan United Concordia **Subscriber - 146**
Dependents - 69

Plan	Relationship	Gender	Coverage	Age
Elite Plus	Subscriber	Female	Individual Female	54
Elite Plus	Subscriber	Female	Individual Female	69
Elite Plus	Subscriber	Female	Family	62
Elite Plus	Subscriber	Female	Individual Female	35
Elite Plus	Subscriber	Female	Individual Female	63
Elite Plus	Subscriber	Female	Individual Female	25
Elite Plus	Subscriber	Female	Individual Female	33
Elite Plus	Subscriber	Female	Individual Female	54
Elite Plus	Subscriber	Female	Individual Female	54
Elite Plus	Subscriber	Female	Family	48
Elite Plus	Subscriber	Male	Individual Male	43
Elite Plus	Subscriber	Female	Individual Female	60
Elite Plus	Subscriber	Female	Two Adults	67
Elite Plus	Subscriber	Male	Individual Male	63
Elite Plus	Subscriber	Female	Family	54
Elite Plus	Subscriber	Male	Individual Male	32
Elite Plus	Subscriber	Male	Individual Male	42
Elite Plus	Subscriber	Female	Individual Female	40
Elite Plus	Subscriber	Female	Individual Female	32
Elite Plus	Subscriber	Female	Individual Female	42
Elite Plus	Subscriber	Female	Individual Female	66
Elite Plus	Subscriber	Male	Individual Male	44
Elite Plus	Subscriber	Male	Family	68
Elite Plus	Subscriber	Male	Two Adults	41
Elite Plus	Subscriber	Female	Parent and Child	46
Elite Plus	Subscriber	Female	Individual Female	42
Elite Plus	Subscriber	Male	Two Adults	61
Elite Plus	Subscriber	Female	Individual Female	37
Elite Plus	Subscriber	Female	Individual Female	28
Elite Plus	Subscriber	Female	Individual Female	48
Elite Plus	Subscriber	Female	Family	55
Elite Plus	Subscriber	Female	Individual Female	28
Elite Plus	Subscriber	Female	Family	40
Elite Plus	Subscriber	Male	Individual Male	26
Elite Plus	Subscriber	Female	Individual Female	66
Elite Plus	Subscriber	Male	Individual Male	32
Elite Plus	Subscriber	Male	Two Adults	59
Elite Plus	Subscriber	Female	Individual Female	56
Elite Plus	Subscriber	Male	Individual Male	34
Elite Plus	Subscriber	Female	Individual Female	28

Elite Plus	Subscriber	Female	Individual Female	61
Elite Plus	Subscriber	Male	Family	45
Elite Plus	Subscriber	Male	Individual Male	55
Elite Plus	Subscriber	Female	Individual Female	52
Elite Plus	Subscriber	Male	Individual Male	54
Elite Plus	Subscriber	Female	Two Adults	60
Elite Plus	Subscriber	Female	Individual Female	39
Elite Plus	Subscriber	Male	Individual Male	63
Elite Plus	Subscriber	Female	Individual Female	46
Elite Plus	Subscriber	Female	Individual Female	27
Elite Plus	Subscriber	Female	Individual Female	52
Elite Plus	Subscriber	Female	Individual Female	35
Elite Plus	Subscriber	Male	Two Adults	46
Elite Plus	Subscriber	Female	Individual Female	28
Elite Plus	Subscriber	Female	Family	52
Elite Plus	Subscriber	Male	Two Adults	44
Elite Plus	Subscriber	Female	Individual Female	42
Elite Plus	Subscriber	Male	Individual Male	42
Elite Plus	Subscriber	Female	Individual Female	37
Elite Plus	Subscriber	Female	Two Adults	61
Elite Plus	Subscriber	Female	Individual Female	45
Elite Plus	Subscriber	Male	Individual Male	50
Elite Plus	Subscriber	Female	Individual Female	26
Elite Plus	Subscriber	Female	Individual Female	65
Elite Plus	Subscriber	Male	Individual Male	36
Elite Plus	Subscriber	Male	Individual Male	34
Elite Plus	Subscriber	Female	Individual Female	43
Elite Plus	Subscriber	Female	Individual Female	46
Elite Plus	Subscriber	Female	Two Adults	60
Elite Plus	Subscriber	Female	Two Adults	64
Elite Plus	Subscriber	Female	Individual Female	35
Elite Plus	Subscriber	Female	Individual Female	35
Elite Plus	Subscriber	Female	Individual Female	30
Elite Plus	Subscriber	Female	Two Adults	66
Elite Plus	Subscriber	Female	Individual Female	60
Elite Plus	Subscriber	Male	Individual Male	46
Elite Plus	Subscriber	Female	Family	43
Elite Plus	Subscriber	Male	Individual Male	39
Elite Plus	Subscriber	Male	Individual Male	51
Elite Plus	Subscriber	Female	Two Adults	46
Elite Plus	Subscriber	Male	Individual Male	43
Elite Plus	Subscriber	Female	Individual Female	38
Elite Plus	Subscriber	Male	Individual Male	35
Elite Plus	Subscriber	Female	Individual Female	34

Elite Plus	Subscriber	Male	Individual Male	33
Elite Plus	Subscriber	Male	Individual Male	55
Elite Plus	Subscriber	Male	Individual Male	56
Elite Plus	Subscriber	Male	Two Adults	33
Elite Plus	Subscriber	Female	Individual Female	49
Elite Plus	Subscriber	Male	Individual Male	53
Elite Plus	Subscriber	Male	Individual Male	50
Elite Plus	Subscriber	Female	Two Adults	45
Elite Plus	Subscriber	Female	Individual Female	35
Elite Plus	Subscriber	Male	Individual Male	35
Elite Plus	Subscriber	Female	Individual Female	34
Elite Plus	Subscriber	Female	Individual Female	34
Elite Plus	Subscriber	Female	Individual Female	65
Elite Plus	Subscriber	Female	Parent and Child	60
Elite Plus	Subscriber	Female	Individual Female	30
Elite Plus	Subscriber	Female	Family	43
Elite Plus	Subscriber	Male	Individual Male	38
Elite Plus	Subscriber	Female	Two Adults	32
Elite Plus	Subscriber	Male	Parent and Children	45
Elite Plus	Subscriber	Female	Family	61
Elite Plus	Subscriber	Female	Two Adults	69
Elite Plus	Subscriber	Female	Parent and Children	58
Elite Plus	Subscriber	Female	Individual Female	41
Elite Plus	Subscriber	Female	Family	41
Elite Plus	Subscriber	Male	Family	55
Elite Plus	Subscriber	Male	Individual Male	49
Elite Plus	Subscriber	Male	Individual Male	47
Elite Plus	Subscriber	Male	Individual Male	62
Elite Plus	Subscriber	Male	Individual Male	57
Elite Plus	Subscriber	Male	Individual Male	61
Elite Plus	Subscriber	Male	Family	56
Elite Plus	Subscriber	Female	Individual Female	65
Elite Plus	Subscriber	Female	Family	40
Elite Plus	Subscriber	Female	Individual Female	31
Elite Plus	Subscriber	Male	Individual Male	28
Elite Plus	Subscriber	Female	Individual Female	47
Elite Plus	Subscriber	Female	Two Adults	51
Elite Plus	Subscriber	Female	Individual Female	37
Elite Plus	Subscriber	Female	Individual Female	28
Elite Plus	Subscriber	Female	Individual Female	31
Elite Plus	Subscriber	Female	Individual Female	55
Elite Plus	Subscriber	Female	Individual Female	37
Elite Plus	Subscriber	Female	Individual Female	37
Elite Plus	Subscriber	Female	Individual Female	30

Elite Plus	Subscriber	Male	Individual Male	39
Elite Plus	Subscriber	Female	Parent and Child	34
Elite Plus	Subscriber	Female	Individual Female	32
Elite Plus	Subscriber	Female	Individual Female	37
Elite Plus	Subscriber	Female	Individual Female	23
Elite Plus	Subscriber	Male	Two Adults	38
Elite Plus	Subscriber	Male	Two Adults	62
Elite Plus	Subscriber	Female	Individual Female	30
Elite Plus	Subscriber	Female	Individual Female	30
Elite Plus	Subscriber	Female	Individual Female	28
Elite Plus	Subscriber	Female	Individual Female	28
Elite Plus	Subscriber	Female	Individual Female	29
Elite Plus	Subscriber	Female	Individual Female	25
Elite Plus	Subscriber	Female	Two Adults	25
Elite Plus	Subscriber	Female	Two Adults	28
Elite Plus	Subscriber	Female	Individual Female	28
Elite Plus	Subscriber	Female	Individual Female	28
Elite Plus	Subscriber	Female	Family	46

Top 25 Pharmacy Dispensed Drugs by Claim Amount
for Anthem Medical
Rank

Rank Current Period	Drug Name	Specialty (Benefit Specialty Drug List)	Drug Type
1	KISQALI	Y	BRAND
2	HUMIRA PEN	Y	BRAND
3	VERZENIO	Y	BRAND
4	ENBREL SURECLICK	Y	BRAND
5	OTEZLA	Y	BRAND
6	DUPIXENT	Y	BRAND
7	VRAYLAR	N	BRAND
8	OZEMPIC	N	BRAND
9	UBRELVY	N	BRAND
10	EVEROLIMUS	Y	GENERIC
11	XELJANZ XR	Y	BRAND
12	LISDEXAMFETAMINE DIMESYLATE	N	GENERIC
13	OMNIPOD 5 DEXCOM G7G6 PODS (GEN 5)	N	BRAND
14	ELIQUIS	N	BRAND
15	TRINTELLIX	N	BRAND
16	JARDIANCE	N	BRAND
17	EMGALITY	N	BRAND
18	NURTEC	N	BRAND
19	REXULTI	N	BRAND
20	AIMOVIG	N	BRAND
21	MIRABEGRON ER	N	GENERIC
22	DEXCOM G7 15 DAY SENSOR	N	BRAND
23	BUDESONIDE/FORMOTEROL FUMARATE DIHYDRATE	N	GENERIC
24	HUMIRA PEN	N	BRAND
25	DEXCOM G7 SENSOR	N	BRAND