



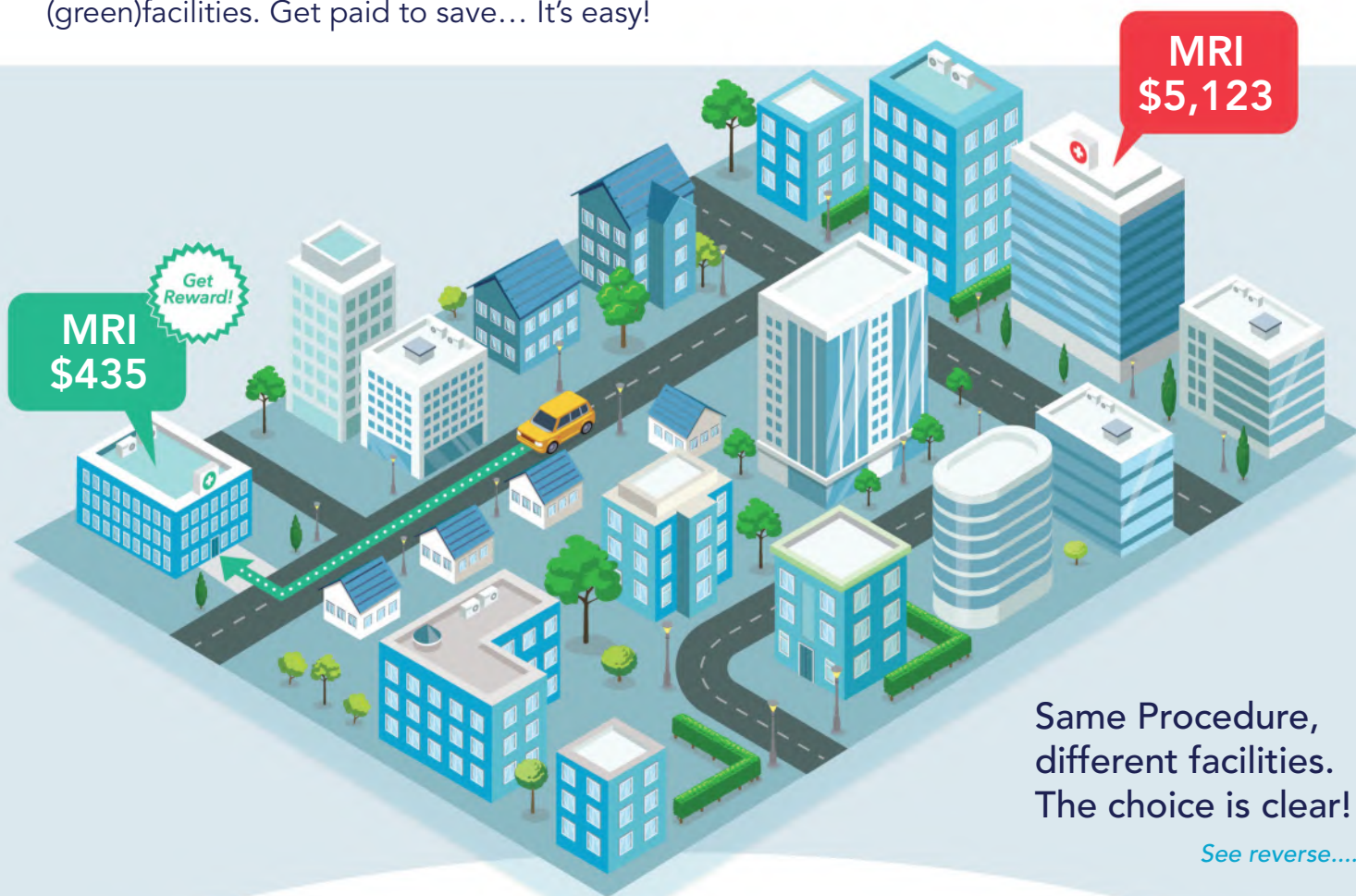
Healthcare Bluebook.



# You're probably overpaying for care and don't even know it.

Prices for the same procedure can vary up to 500% depending on where you go. It's true!

With **Healthcare Bluebook** you can see price information on hundreds of procedures in your area with a simple search. Plus, you can earn rewards for using **Fair Price™** (green) facilities. Get paid to save... It's easy!



Same Procedure,  
different facilities.  
The choice is clear!

*See reverse....*



## Check It Out:

[healthcarebluebook.com/cc/CEBS](http://healthcarebluebook.com/cc/CEBS)

800-341-0504

Download  
the App:



Company Code:  
CEBS



Healthcare Bluebook.

Take a minute to walk through these simple instructions, so that you have quick access to Healthcare Bluebook on all your devices. Anytime, anywhere!

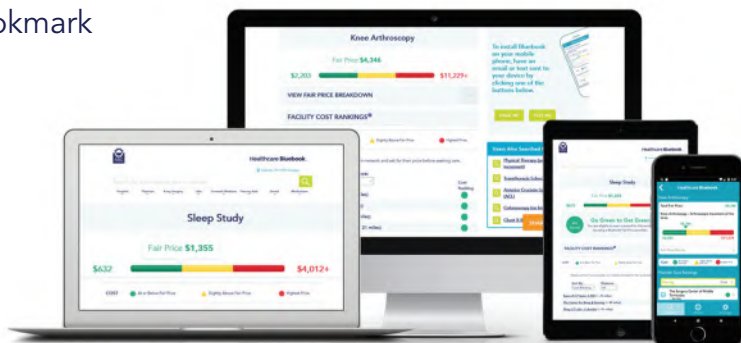
# 1 IT PAYS TO BE PREPARED... GEAR UP! BE EMPOWERED!

On your PC, laptop and tablet:  
Login to Healthcare Bluebook and bookmark the search page for quick access.

[healthcarebluebook.com/cc/CEBT](http://healthcarebluebook.com/cc/CEBT)

On your mobile phone:  
Download the app and login so you'll have Bluebook with you anytime you need to schedule a procedure.

Company Code: CEBT

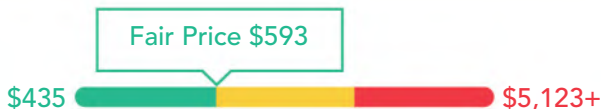


# 3 USE HEALTHCARE BLUEBOOK AND KNOW WHERE TO GO

Search for your procedure in Healthcare Bluebook, use a **Fair Price™** (green) facility, save big bucks on care, and get a reward.



Knee MRI



● At or Below Fair Price    ▲ Slightly Above Fair Price    ● Highest Price



- Reasonable Rates Imaging Center (~ 2 miles)
- ▲ XTRA Imaging (~ 3 miles)
- Too Much Medical Center (~ 1 mile)



FOR EXAMPLE PURPOSES

BIG SAVINGS + \$ Reward



**SurgeryPlus covers hundreds of planned surgeries including, but not limited to:**

**SPINE**

- Fusions
- Disk Repair/Replacement
- Laminectomy
- Laminotomy

**EAR, NOSE & THROAT**

- Septoplasty
- Sinuplasty
- Eustachian Tubes

**GENERAL SURGERY**

- Gallbladder Removal
- Hernia Repair
- Thyroidectomy

**CARDIAC**

- Cardiac Valve Surgery
- Cardiac Defibrillator Implant

**GENITOURINARY**

- Hysterectomy
- Bladder Repair

**GI**

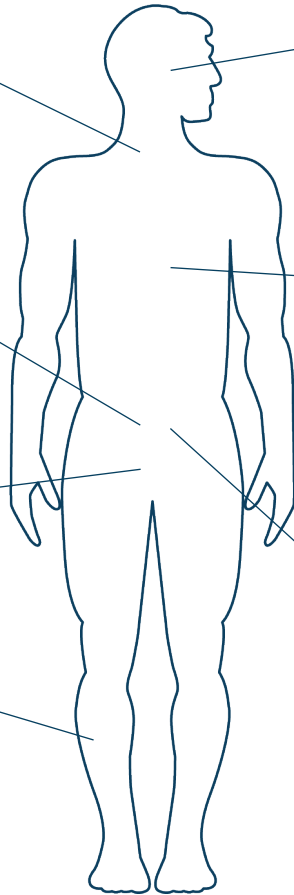
- Upper GI Endoscopy
- Colonoscopy

**ORTHOPEDIC**

- Knee Replacement
- Hip Replacement
- Shoulder Replacement
- Ankle/Wrist/Elbow Replacement
- Arthroscopy
- Rotator Cuff Repair
- Tendon Repair
- Carpal Tunnel

**PAIN MANAGEMENT**

- Cervical Epidural
- Lumbar Epidural Steroid
- Stellate Ganglion Block
- Orthopedic Joint Injection



Not all covered procedures are listed. If you don't see a procedure listed, contact a Care Advocate at

**855.200.6675**




**SurgeryPlus** is a comprehensive benefit that unlocks access to a premier network of high-performing surgeons for each individualized need.

**SurgeryPlus has identified the nation's highest quality surgeons.**

**Care Advocates Manage the Entire Pathway of Care**

A dedicated Care Advocate will manage the entire procedure process for you.

	Other Network	 SurgeryPlus
Board Certification	Optional	Mandatory
Specialty Training Requirements	Optional	Mandatory
Procedure Volume Requirements	<input type="checkbox"/>	<input checked="" type="checkbox"/>
State Sanctions Check	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Medical Malpractice Claims Review	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Criminal Background Checks	<input type="checkbox"/>	<input checked="" type="checkbox"/>
CMS Quality Requirements (Hospital Only)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Monthly Network Monitoring	<input type="checkbox"/>	<input checked="" type="checkbox"/>

### You Can Save Money

When you use SurgeryPlus, CEBT will potentially waive your Out-of-Pocket costs (i.e. coinsurance and/or deductible on PPO plans, or copay on EPO plans). Rest easy knowing you can afford the surgery you need.

\*HDHP plans will require the deductible to be met first

\*\* Kaiser plans are not eligible

### You Do Not Need to Enroll in SurgeryPlus

If you are covered under CEBT's medical plan, you have been automatically enrolled in this extra benefit at no additional cost. If you are planning a procedure, call SurgeryPlus as you could save thousands of dollars.

To learn more about SurgeryPlus, contact

**855.200.6675**

#### Surgeon Selection



Recommends Best Fitting Surgeons for Your Individualized Needs

#### Scheduling



Books Appointments & Manages Logistics

#### Advocacy



Listens & Anticipates All Member Needs

#### Follow-up



Ensures Complete Member Satisfaction



# Explore the world with confidence.

Rely on Travel Assistance when you're away from home.



Standard Insurance Company

Things can happen on the road. Passports get stolen or lost. Unforeseen events or circumstances derail travel plans. Medical problems surface at the most inconvenient times. Travel Assistance can help you navigate these issues and more at any time of the day or night.

You and your spouse are covered with Travel Assistance<sup>1</sup> — and so are kids through age 25 — with your group insurance from Standard Insurance Company (The Standard).

## Security That Travels with You

Travel Assistance is available when you travel more than 100 miles from home or internationally for up to 180 days for business or pleasure. It offers aid before and during your trip, including:



Passport, visa, weather and currency exchange information, health hazards advice and inoculation requirements



Emergency ticket, credit card and passport replacement, funds transfer and missing baggage



Help replacing prescription medication or lost corrective lenses and advancing funds for emergency medical payment



Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains<sup>2</sup>



Connection to medical care providers, interpreter services, a local attorney, consular office or bail bond services



Return travel companion if travel is disrupted due to emergency transportation services or return dependent children if left unattended due to prolonged hospitalization<sup>2</sup>



Logistical arrangements for ground transportation, housing and/or evacuation in the event of a natural disaster, political unrest and social instability

## Contact Travel Assistance

**866.455.9188**

United States, Canada, Puerto Rico,  
U.S. Virgin Islands and Bermuda

**+1.240.330.1380**

Everywhere else

[ops@gga-usa.com](mailto:ops@gga-usa.com)

[standard.com/travel](http://standard.com/travel)

Travel Assistance is available if you travel more than 100 miles from home or in a foreign country.

**Travel Risk Intelligence Portal**  
[standard.com/travel](http://standard.com/travel)

For first time activation, use the following information:

Group ID: D2STD

Activation Code: 181002

**Contact**  
**866.455.9188:** United States, Canada, Puerto Rico, U.S. Virgin Islands and Bermuda  
**+1.240.330.1380:** Everywhere else  
**[ops@gga-usa.com](mailto:ops@gga-usa.com)**

In all cases, the medical professionals, medical facilities or legal counsel suggested by Generali Global Assistance (GGA) to provide services to Participants are not employees or agents of The Standard or GGA, and the final decision to utilize any such medical professional, medical facility, or legal counsel is the Participant's choice alone. The Standard and GGA are not responsible and shall not be liable for any wrongful act or omission of any transportation provider, healthcare professional or legal counsel who is not an employee of The Standard or GGA, as applicable. Generali Global Assistance is the marketing name for GMMI, Inc.

<sup>1</sup> Travel Assistance is provided by Generali Global Assistance. Generali Global Assistance (GGA) is the marketing name used by GMMI, Inc. for their services, which is not affiliated with The Standard. Travel Assistance is subject to the terms and conditions, including exclusions and limitations of the Travel Assistance Program Description. GGA is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product. This service is only available while insured under The Standard's group policy.

<sup>2</sup> Must be arranged by Generali Global Assistance. The Combined Single Limit (CSL) for these services is \$1 million. One service or combination of the services may exceed the CSL. The insured is responsible for payment of any expenses that exceed the CSL.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

Standard Insurance Company  
1100 SW Sixth Avenue  
Portland, OR 97204

[standard.com](http://standard.com)





## EMPLOYEE ASSISTANCE PROGRAM

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### **Triad EAP provides solutions for today's employee.**

Whether you are facing challenging life problems or you want to take your personal or professional life to the next level, Triad has the resources to help.

#### **WHAT IS AN EAP?**

Everyone experiences personal problems from time to time that can have a profound impact on your professional and personal life. By utilizing your EAP benefits you'll have access to a wide range of tools that can help you cope with issues such as divorce, parenting dilemmas, the death of a loved one, or attempts to overcome addiction - just to name a few. And, the problems don't have to be situational; what about stress, anxiety or depression? These problems follow us from home to work and vice versa and ultimately affect how you perform on the job. The goal of the EAP is to help you get through the tough times and flourish in personal growth.

#### **WHAT ARE MY BENEFITS?**

Eligible employees, their spouse or significant other, and dependents 26 and under can access six counseling sessions per year, per incident with a choice of in-person or telehealth counseling options.

#### **COUNSELORS**

Triad EAP's network counselors are highly qualified, credentialed professionals with expertise in various areas. Our counselors have master's level degrees in psychology, counseling and/or social work; current liability insurance coverage; and active licensure.

#### **CONFIDENTIALITY**

Triad is bound by strict privacy standards. The only information your employer sees is statistical and demographic information – no names or identifying information are given. Confidentiality does not extend to cases of child or elder abuse; if you are a threat to yourself or others; or if you are under a court order. (For more information, see Section 12-43-218 of the Colorado Regulatory Statute.)

#### **HOW MUCH DOES IT COST?**

Triad EAP is a prepaid service offered by your employer providing six free counseling sessions. EAP is short-term, solution-based counseling. For help beyond the scope of the EAP; your counselor may suggest continued treatment or other resources. You are responsible for any fees incurred for services used outside of the EAP.

#### **WHAT IF I'M IN CRISIS?**

In case of mental health emergency, call anytime 24-hours a day, seven days a week and talk to our on-call therapist at the number below.



#### **HOW DO I GET STARTED?**

Pre-authorization for counseling services is required. Visit [www.triadeap.com](http://www.triadeap.com), enter your username and password found below. Select the "Provider Search" box to discover counselors in your area. Once you've chosen a counselor, call Triad between 8 am and 6 pm (MST), Monday through Friday.

Go to: [www.triadeap.com](http://www.triadeap.com)

Username: CEBT

Password: eap

#### **Please call Triad EAP before contacting a counselor:**

Phone: 970.242.9536

Toll free: 877.679.1100

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**[triadeap.com](http://triadeap.com) • 877.679.1100**

Brought to you by:

**CEBT**  
Benefit by Trust



EMPLOYEE ASSISTANCE PROGRAM

## Legal/Financial EAP services:



### LEGAL AND FINANCIAL SUPPORT

- Free 30-minute consultation with attorneys on civil or criminal matters with discounted fees for most ongoing legal services\*
- Free consultation with financial specialists regarding budgeting, credit concerns, financial planning and help with identity theft and recovery
- To schedule, call Triad between 8 am and 6 pm (MST), Monday through Friday

### ONLINE RESOURCES

- Monthly webinars cover a variety of work-life topics with archived webinars available
- Articles and tip sheets on legal and financial issues
- Online free Will Builder
- Free access to TaxACT to prepare state taxes
- Downloadable legal forms
- A variety of financial calculators
- Access to Corporate Perks, an online shopping discount program

*\*The free 30-minute telephonic legal consultation with an attorney is available for a variety of issues (except employment law). If you request to meet in-person with an attorney within a certain mileage radius, coverage cannot be guaranteed depending on the category of your legal concern.*

### HOW WE CAN HELP

Our counselors can help clients recognize and successfully address issues including:

- Coping with depression
- Calming anxiety
- Stress management
- Enhancing relationships
- Balance work and home life
- Sharpening parenting skills
- Working through grief, loss or trauma
- Improving work relationships
- Trouncing addictions
- Tackling financial or legal problems

**Call today and get back on the road to peace and joy.**

**triadeap.com • 877.679.1100**



# Prevention First: Get More From Your Dental Benefits

Delta Dental of Colorado knows that regular visits to the dentist can improve your oral health *and* your overall health. **And with our exclusive PREVENTION FIRST program, your diagnostic and preventive visits will not count against your annual maximum.** This helps your benefits go further by extending your annual maximum dollars. There are plenty of other reasons why you should be using **PREVENTION FIRST**:

## ▶ EFFECTIVE IMMEDIATELY

There are no waiting periods. You can start saving money the first day your plan is effective.

## ▶ EASY TO UNDERSTAND & USE

There are no complicated rules to follow or rollover equations to figure out. See your Delta Dental provider\* for exams, X-rays, and cleanings, and you will not use any of your annual maximum, so it will be there for any additional treatments you may need in a benefit year. **A Delta Dental PPO<sup>SM</sup> provider is always your best value!**

## ▶ ENCOURAGES GOOD ORAL HEALTH

Unlike other carriers' max rollover plans, which reward members who don't use their benefits in order to roll money over into the following benefit year, **PREVENTION FIRST** encourages you to get your preventive care by not counting these visits against your annual maximum. Not only will your dental benefits go farther, but good preventive care can help you avoid potentially painful and costly restorative treatments down the road.

**Delta Dental PPO providers are your best value because you will get a bigger discount (making your annual max go even further) and pay less out of pocket.**

You have dental insurance — make the most of it and protect your smile. Make a dentist appointment today.

*\*Check your plan benefits. Some plans require that you see a Delta Dental PPO or Premier provider for **all** services, not just preventive.*

### HOW PREVENTION FIRST HELPS YOU STRETCH YOUR BENEFIT DOLLARS:

Most of our dental plans cover preventive visits at 100%\*\* , so you pay nothing out of pocket. But with **PREVENTION FIRST**, not only do you pay nothing, but you still have the money that Delta Dental pays available to you in your annual maximum. So in the example below, **it's like you have \$350 extra dollars a year to spend.**

	WITHOUT Prevention First	WITH Prevention First
Delta Dental Pays	\$350	\$350
You Pay	\$0	\$0
Annual Maximum Remaining	\$650	\$1,000

\*\*Plan benefits and provider charges vary. The above sample assumes two routine check-ups with a PPO provider and \$1,000 annual maximum.

# The Right Start for a Bright Future

## Right Start 4 Kids® from Delta Dental of Colorado



100% COVERAGE\*



NO DEDUCTIBLE



IN-NETWORK  
PROVIDERS



HEALTHY SMILES &  
BRIGHT FUTURES

Did you know that cavities are the most chronic childhood disease? Cavities are five times more common than asthma. Children with pain from tooth decay typically miss more school and have lower grades than their peers, not to mention the lost work hours for parents. But cavities are nearly 100% preventable, and it's easy to protect your child's oral health and ensure better overall health.

**RIGHT START 4 KIDS (RS4K) FROM DELTA DENTAL OF COLORADO** is a unique plan design enhancement that removes most of the cost barriers to dental care by providing coverage for children up to their 13th birthday at 100% coinsurance for diagnostic & preventive, basic, and major services, with no deductible, when in-network providers are seen.\* **If an out-of-network provider is seen, the adult coinsurance levels will apply.** Orthodontic services are available but are not eligible for the RS4K 100% coverage level.

Want to learn more about your child's oral health and why it's so important to take care of it from an early age? Go to the Oral Health & Wellness page on our website at [www.deltadentalco.com/wellness.aspx](http://www.deltadentalco.com/wellness.aspx).

\* Right Start 4 Kids is subject to limitations, exclusions, and annual maximum. Check your benefits booklet for specific plan coverage as it varies from group to group.



[deltadentalco.com](http://deltadentalco.com)

