



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.colorado.gov/dpa/edo or by calling 1-800-821-8154.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$0	C-SEAP is provided by your employer to assist you with any personal or work-related concern that may affect your job performance. There is no deductible because there is no cost to you.
Are there other deductibles for specific services?	N/A	C-SEAP is provided by your employer to assist you with any personal or work-related concern that may affect your job performance. There are no deductibles.
Is there an out-of-pocket limit on my expenses?	N/A	There are no charges to you for C-SEAP services, so there is no need for a limit on your expenses for them. When services outside the scope of the EAP are required to address your concern, you will be referred to those outside services.
What is not included in the out-of-pocket limit?	N/A	Not applicable because there is no out-of-pocket limit on your expenses.
Is there an overall annual limit on what the plan pays?	No	The chart on page 2 describes any limits that may be applicable.
Does this plan use a network of providers?	No	C-SEAP staff members provide services from 9 office locations throughout Colorado; services include screening, assessment, referral, and brief counseling (up to 6 sessions per concern). For access, call 1-800-821-8154 or go to www.colorado.gov/dpa/edo .
Do I need a referral to see a specialist?	N/A	If a C-SEAP professional counselor determines that you need treatment from a specialist, he/she will refer you to your group health plan or appropriate community resources.
Are there services this plan doesn't cover?	Yes	See the chart on page 2 for information about excluded services.

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- **Co-payments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Co-insurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **co-insurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use network **providers** by charging you lower **deductibles**, **co-payments** and **co-insurance** amounts.

Common Medical Event	Services You May Need ¹	Your cost if you use an		Limitations & Exceptions
		In-network Provider	Out-of-network Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	Not covered by C-SEAP	Not covered by C-SEAP	N/A
	Specialist visit	Not covered by C-SEAP	Not covered by C-SEAP	N/A
	Other practitioner office visit	Not covered by C-SEAP	Not covered by C-SEAP	N/A
	Preventive care/screening/immunization	Not covered by C-SEAP	Not covered by C-SEAP	N/A
If you have a test	Diagnostic test (x-ray, blood work)	Not covered by C-SEAP	Not covered by C-SEAP	N/A
	Imaging (CT/PET scans, MRIs)	Not covered by C-SEAP	Not covered by C-SEAP	N/A
If you need drugs to treat your illness or condition	Generic drugs	Not covered by C-SEAP	Not covered by C-SEAP	N/A
	Preferred brand drugs	Not covered by C-SEAP	Not covered by C-SEAP	N/A
	Non-preferred brand drugs	Not covered by C-SEAP	Not covered by C-SEAP	N/A
	Specialty drugs	Not covered by C-SEAP	Not covered by C-SEAP	N/A
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Not covered by C-SEAP	Not covered by C-SEAP	N/A
	Physician/surgeon fees	Not covered by C-SEAP	Not covered by C-SEAP	N/A
If you need immediate medical attention	Emergency room services	Not covered by C-SEAP	Not covered by C-SEAP	N/A
	Emergency medical transportation	Not covered by C-SEAP	Not covered by C-SEAP	N/A
	Urgent care	Not covered by C-SEAP	Not covered by C-SEAP	N/A

¹ Note: while these services may not be offered through C-SEAP, they may be offered through medical plans through the state or your personal provider

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If you have a hospital stay	Facility fee (e.g., hospital room)	Not covered by C-SEAP	Not covered by C-SEAP	N/A
	Physician/surgeon fee	Not covered by C-SEAP	Not covered by C-SEAP	N/A
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	Not covered by C-SEAP	Not covered by C-SEAP	C-SEAP is a state employee assistance program that serves only state employees. Therefore, its services are not considered mental/behavioral health treatment. Upon assessment, C-SEAP will refer you to such treatment when appropriate.
	Mental/Behavioral health inpatient services	Not covered by C-SEAP	Not covered by C-SEAP	N/A
	Substance use disorder outpatient services	Not covered by C-SEAP	Not covered by C-SEAP	C-SEAP is a state employee assistance program that serves only state employees. Therefore, its services are not considered substance use disorder treatment. Upon assessment, C-SEAP will refer you to such treatment when appropriate.
	Substance use disorder inpatient services	Not covered by C-SEAP	Not covered by C-SEAP	N/A
If you are pregnant	Prenatal and postnatal care	Not covered by C-SEAP	Not covered by C-SEAP	N/A
	Delivery and all inpatient services	Not covered by C-SEAP	Not covered by C-SEAP	N/A
If you need help recovering or have other special health needs	Home health care	Not covered by C-SEAP	Not covered by C-SEAP	N/A
	Rehabilitation services	Not covered by C-SEAP	Not covered by C-SEAP	N/A
	Habilitation services	Not covered by C-SEAP	Not covered by C-SEAP	N/A
	Skilled nursing care	Not covered by C-SEAP	Not covered by C-SEAP	N/A
	Durable medical equipment	Not covered by C-SEAP	Not covered by C-SEAP	N/A
	Hospice service	Not covered by C-SEAP	Not covered by C-SEAP	N/A
If your child needs dental or eye care	Eye exam	Not covered by C-SEAP	Not covered by C-SEAP	N/A
	Glasses	Not covered by C-SEAP	Not covered by C-SEAP	N/A
	Dental check-up	Not covered by C-SEAP	Not covered by C-SEAP	N/A

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Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other **excluded services**.)

C-SEAP is a state employee assistance program that serves only state employees. Therefore, its services are not considered treatment. For a complete description of C-SEAP services, go to www.colorado.gov/dpa/edo. Services not covered by C-SEAP may be covered by your individual medical insurance plan.

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

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Your Rights to Continue Coverage:

C-SEAP services are available to you only as long as you remain a Colorado State employee. If you lose coverage under the plan, and you are a current C-SEAP client, C-SEAP will refer you to appropriate treatment resources in your community.

For more information on your rights to continue coverage, contact your Human Resources Department or the EAP at 1-800-821-8154. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact C-SEAP at 1-800-821-8154 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) www.dol.gov/ebsa/healthreform.

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—————*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*—————

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About these Coverage Examples¹:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

¹ Note: while these services may not be offered through C-SEAP, they may be offered through medical plans through the state or your personal provider

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$
- Patient pays \$

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$
Co-pays	\$
Co-insurance	\$
Limits or exclusions	\$
Total	\$

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$4,100
- Plan pays \$
- Patient pays \$

Sample care costs:

Prescriptions	\$1,500
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$730
Education	\$290
Laboratory tests	\$140
Vaccines, other preventive	\$140
Total	\$4,100

Patient pays:

Deductibles	\$
Co-pays	\$
Co-insurance	\$
Limits or exclusions	\$
Total	\$

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Questions and answers about the Coverage Examples:¹

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

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What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **co-payments**, and **co-insurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **co-payments**, **deductibles**, and **co-insurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.