

# BENEFIT HIGHLIGHTS

## Assignment and Payment of Benefits

No benefit payable under the Plan can be assigned, transferred or subject to any lien, garnishment, pledge or bankruptcy. However, a Participant may assign benefits payable under this Plan to a provider or hospital pursuant to the term of the certificate. Ultimately, it is the Participant's responsibility to pay any hospital or provider. If the benefit payment is made directly to a Participant, for whatever reason, such payment shall completely discharge all liability of the Plan, the CHEIBA Trust Committee and the Employer.

If any benefit under this Plan is erroneously paid to a Participant, the Participant must refund any overpayment back to the Plan. The refund may be payment, reduction of future benefits otherwise payable under the Plan, or any other method as the CHEIBA Trust Committee in its sole discretion, may require.

## Right to Information and Fraudulent Claims

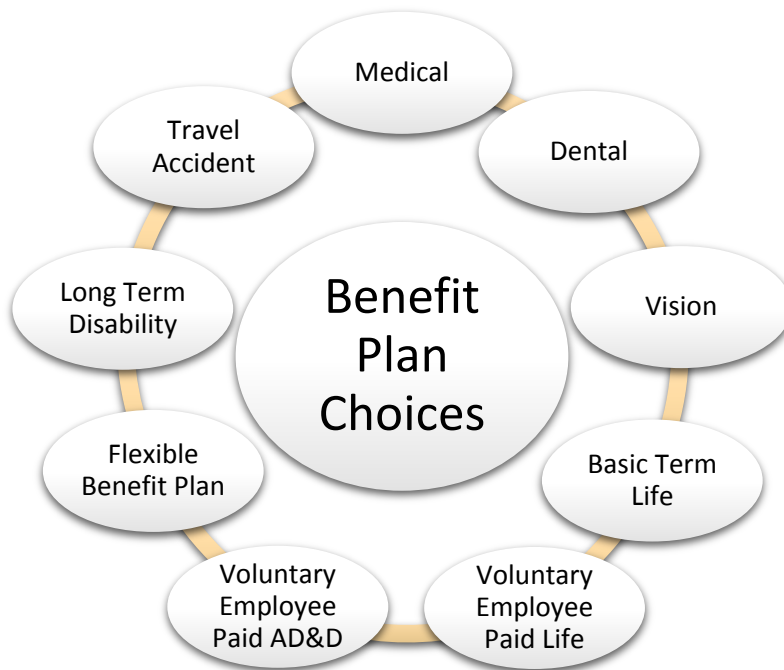
The CHEIBA Trust Committee has the right to request information from any Participant to verify his/her and Dependent eligibility and entitlement to benefits under the Plan. If a Participant falsifies any document in support of a claim or coverage under the Plan, the CHEIBA Trust Committee may, without the consent of any person, terminate coverage and refuse to honor any claims under the Plan for the Participant and Dependent, and the Participant may be liable to the CHEIBA Trust or his or her employer for all resulting monetary damages, costs and attorneys' fees which result from such actions. In addition, the Employee may be subject to disciplinary action, up to and including termination of employment.

## Third Party Reimbursement and Subrogation

If you or a covered Dependent receive benefits under a CHEIBA Trust Plan for injury, sickness or disability that was caused by a third party, and you have a right to receive a payment from the third party, then the CHEIBA Trust has the right to recover payments for the benefits paid by the CHEIBA Trust Plans. If you recover any amount for covered expenses from a third party, the amount of benefits paid by the CHEIBA Trust Plans will be reduced by the amount you recover.

In making a claim for benefits from the CHEIBA Trust Plans, you and your covered Dependents agree that the CHEIBA Trust will be subrogated to any recovery, or right of recovery, you or your Dependent has against any third party, and that the CHEIBA Trust will be reimbursed and will recover 100% of any amount paid by the CHEIBA Trust Plans or amounts which the Plans are otherwise obligated to pay. You also agree that you will not take any action that would prejudice the CHEIBA Trust's subrogation rights and will cooperate in doing what is reasonably necessary to assist the CHEIBA Trust in any recovery. The CHEIBA Trust has a right to pursue all legal and equitable remedies to recover, without deduction for attorney's fees and costs or other expenses you incur, and without regard to whether you or a covered Dependent is fully compensated by the recovery or made whole. The Plan's right of recovery and reimbursement is a first priority and first lien against any settlement, judgment, award or other payment obtained by you or your Dependents, for recovery of amounts paid by the CHEIBA Trust Plans.

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## MEDICAL INSURANCE

[Anthem Blue Cross and Blue Shield](#)

You select your medical plan coverage during open enrollment or when you become a new benefit-eligible Employee. Four (4) Options are available: [BlueAdvantage Point of Service Plan \(HMO/POS\)](#), [PRIME Blue Priority PPO](#), [Blue Priority HMO Plan](#) and [Lumenos High Deductible Health Plan \(HSA Compatible\)](#).

## DENTAL INSURANCE

[Anthem Blue Cross and Blue Shield](#)

You select your dental plan coverage during open enrollment or when you become a new benefit-eligible Employee. Two (2) options are available: [Anthem Blue Dental PPO Plus](#) or [Anthem Blue Dental PPO](#)

## VISION INSURANCE

[Anthem Blue View Vision](#)

Your enrollment in any of the CHEIBA medical plans includes coverage for a routine eye exam (once every 12 months). You will need to elect coverage for eyewear materials and lens treatment option and this is a voluntary Employee-paid option. LASIK discounts are included in this plan.

## BASIC TERM LIFE INSURANCE

[Anthem Life Insurance Company](#)

Term Life and Accidental Death and Dismemberment coverage is provided as a basic plan. The basic coverage is two times your annual base salary (until age 65) to a maximum of \$500,000 in death benefits for all benefit-eligible Employees. Review Anthem Basic Term Life Insurance section for details regarding basic coverage for Employees 65 and older. There is Dependent life coverage included in the group life insurance premium (see Basic Term Life Insurance section for details).

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## VOLUNTARY EMPLOYEE-PAID TERM LIFE INSURANCE

Anthem Life Insurance Company

This plan is available for all benefit-eligible Employees, their spouses, Civil Union Partners and children. An Employee can purchase coverage in \$10,000 increments to a maximum of \$300,000 in death benefits for yourself, your spouse, or your Civil Union Partner. Eligible Dependent children can be covered to a maximum of \$5,000 per child. (Restrictions apply. See Voluntary Term Life Insurance chapter for details).

## VOLUNTARY EMPLOYEE-PAID ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Mutual of Omaha Insurance Company

Accidental Death and Dismemberment Insurance can be purchased as an Employee Only Plan or an Employee and Family Plan. Coverage for you is available to a maximum of \$500,000. Under the Family Plan, the benefit amount to your spouse or Civil Union Partner will be 50% of yours and each eligible child's benefit amount will be 10% of yours.

## FLEXIBLE BENEFIT PLAN

24HourFlex (Except Fort Lewis College)

The colleges, universities and institutions of higher education participating in the CHEIBA Trust offer a Flexible Benefit Plan under Section 125 of the Internal Revenue Code. There are three separate and optional components under the Plan: Pre-Tax Insurance Premium Payments, Health Care Spending Account, and Dependent Care Spending Account. These options provide you with the opportunity to pay some of your insurance premiums and other eligible family expenses with pre-tax dollars. Once selected, the Pre-Tax Insurance Premium Payment option will continue until a waiver is signed during open enrollment or as the result of a qualifying status change. Employees must re-enroll in the Health Care Spending Account and the Dependent Care Spending Account during open enrollment each year, or enroll as a new benefit-eligible Employee. The Spending Accounts are administered by 24HourFlex (except Fort Lewis College).

## LONG-TERM DISABILITY INSURANCE

Standard Insurance

Should you experience a long-term disability, the plan will replace a portion of your income. You are eligible for benefits after you have been disabled for 90 days.

## TRAVEL ACCIDENT INSURANCE

CHUBB

This employer-paid insurance provides protection should you be seriously injured or die during employer-approved work-related travel (i.e. conferences, seminars and workshops etc.).

## PARTICIPANT ADVOCATE LINK "P.A.L."

You have a P.A.L.! This service is provided by the CHEIBA Trust (at no cost to you) to assist you in resolving benefit issues that you have been unable to resolve on your own. Your P.A.L. is an independent consultant located at Arthur J. Gallagher & Co., the full-service benefit consulting firm for the CHEIBA Trust. If you have billing problems with your doctor or hospital, a claim or service denied in error, reimbursement problems, trouble seeing a specialist, disability insurance or life insurance problems, call your P.A.L. directly at 303-889-2692 or 1-800-943-0650; Monday through Friday from 8:00 a.m. to 4:00 p.m. When you call, have your Member ID number, name of the college or agency and other relevant information available (i.e. name of insurance company, group number, date of service, physician or hospital name, bills or letters from the insurance company).