

INTRODUCTION

CHEIBA Trust Employee Benefit Plan

The Colorado Higher Education Insurance Benefits Alliance Trust (CHEIBA Trust) and the CHEIBA Trust Members are pleased to announce your Employee benefit choices effective for 2017. The information in this booklet provides a comprehensive overview of your benefits package to help you in making the choices that best meet your individual and family needs.



Please read the benefit summaries carefully before completing your Election Forms. There have been additions and changes to your benefits for the 2017 plan year. If you have questions or concerns, phone numbers and website addresses are included for your convenience.

As an additional resource to this booklet, please also visit the CHEIBA Trust member webpage (www.mybensite.com/cheiba) to find more detailed plan summaries, forms, contacts and much more. We encourage you to become familiar with and use the resources offered through the web portal.

Login: **cheiba**

Password: **benefits**

Authority of the CHEIBA Trust Committee

The CHEIBA Trust Committee has the sole and absolute discretion to interpret the terms of a Plan and determine the right of any Participant to receive benefits under a CHEIBA Trust Plan. The right of any Participant to receive benefits under a fully insured benefit plan shall be determined by the insurance company pursuant to the terms of its insurance contract and certificate of insurance. The CHEIBA Trust Committee's decision is final, conclusive and binding upon all parties.

Disclaimer: *These benefits are designed to meet your individual needs and preferences. While we expect to offer these benefits in future years, the CHEIBA Trust retains the right to discontinue or change the benefits at any time. Changes will be communicated, in writing, to all benefit-eligible Employees.*

In preparing these written materials, every attempt has been made to convey accurate information. The materials provide a summary of your benefits to be used as reference throughout the plan year. In the event of a discrepancy between the information contained herein and the Trust Agreement, a plan document or certificate of insurance under which a specific benefit or insurance is provided, the terms of the plan document or certificate of insurance shall take precedence over this booklet and shall prevail in settling any disputes or claims that may arise. If errors or discrepancies are found, contact your Human Resources/Benefits Office for the official plan document.