

EAGLE VALLEY TRANSPORTATION AUTHORITY

NOTICE IS HEREBY GIVEN that a special meeting of the Board of Directors of the Eagle Valley Transportation Authority, Eagle County, Colorado, has been scheduled to take place **virtually** (no in-person option) on Wednesday, May 22, 2024, beginning at 1:00 p.m.
The agenda for the meeting follows.

The Eagle Valley Transportation Authority Board welcomes everyone to its meetings. This meeting will only be available via Zoom. Members of the public are invited to attend via Zoom. [Please click here to register and join the meeting.](#)

BUSINESS MEETING AGENDA

1. Call to Order – 1:00pm
2. Consideration of Changes to Agenda
3. Board Comment
4. Public Comment - 1:05pm
Comments from the public are welcomed during public comment for any topics with the Authority's purview not included in the business agenda. Please state your name & community of residence. Please limit public comments to three minutes or less per individual. If the public is unable to attend the meeting, public comment can be shared via email at Board@EVTA.org.

BUSINESS

5. Business – 1:10pm
 - a. **CEBT Health Insurance**
Staff will present a recommendation for a health insurance provider and subsequent plans for board consideration.
 - b. **SP+ Contract Amendment**

Staff will present a request to amend the existing SP+ contract and allocate additional funding, allowing SP+ to assist with providing additional capacity to support fare-free service expansion.

6. Request for direction regarding Zero-Fare Transit grant funding.

7. Adjournment – 2:00pm

The next regular meeting of the Eagle Valley Transportation Authority Board will be held Wednesday, June 12, 2024, at 12:00pm in the Avon Council Chambers.

YOUR BOARD MEMBERSHIP

Eagle Valley Transportation Authority Board

Amy Phillips, President | *Town of Avon*
Jeanne McQueeney, Vice-Chair | *Eagle County*
Dave Eickholt, Treasurer | *Beaver Creek Metro*
Earl Bidez | *Town of Minturn*
Barry Davis | *Town of Vail*
Nick Sunday | *Town of Eagle*
Garrett Alexander | *Town of Red Cliff*

Eagle Valley Transportation Authority Board Alternates

Ray Shei | *Beaver Creek Metro*
Kathy Chandler-Henry | *Eagle County*
Russell Andrade | *Town of Avon*
Bryan Woods | *Town of Eagle*
Brian Rodine | *Town of Minturn*
Cassie Macumber | *Town of Red Cliff*
Pete Seibert | *Town of Vail*

ACCESSIBILITY INFORMATION

Posting Certification:

I hereby certify that a copy of the foregoing Notice of Regular Meeting was, by me personally, posted to the EVTA Website at least twenty-four (24) hours prior to the meeting to meet the open records meeting law requirement of full and timely notice pursuant to Section 24-6-402(2)(c)(I), C.R.S..

/s/ Dayana Herr

To: The Eagle Valley Transportation Authority Board

From: Aryn Schlichting, EVTA Director of People & Culture

Meeting Date: 05/22/2024

SUBJECT: Benefits Selection

RECOMMENDED ACTION: Approve CEBT as the Authority's health insurance provider and subsequent plan options as presented and authorize the Executive Director to sign CEBT plan documents.

BACKGROUND

Health insurance is a critical component of our strategy to build a strong and dedicated team. The presented plan will strengthen our ability to attract and retain top talent and reaffirm our commitment to employee well-being and being a people-first organization. Given the inherent challenges posed by the transit industry, characterized by demanding schedules, sedentary roles, and high levels of focus required in our positions, it is imperative that we prioritize the health and preparedness of our workforce to fulfill our community service effectively. By aligning our talent strategy and compensation philosophy with our benefits offerings, we can ensure that EVTA remains one of the best places to work in Eagle County.

In collaboration with our insurance broker, High Street TCW Risk Management, we have secured three competitive health insurance quotes tailored for EVTA staff, with the goal of aligning them closely with the Eagle County plan. Acknowledging our status as a smaller organization and the current limitations on establishing a self-insurance plan mirroring that of Eagle County, we prioritized four crucial factors during the selection of our insurance plan:

1. **Comprehensive Coverage:** We assessed the level of coverage across all areas including medical, dental, vision, disability, and life insurance, seeking a suitable network for our 111 employees and lowering the amount of disruption.
2. **Employee Support:** We sought plans that offer robust customer service for employees in navigating complex insurance matters and transitioning seamlessly.
3. **Cost Alignment:** We aimed for cost structures like those observed in Eagle County, ensuring financial feasibility without compromising on coverage quality.
4. **Timely Implementation:** The prioritized insurance plans that were capable of a July 2024 implementation to align with our operational timeline effectively.

Following our assessment, three quotes were received from (1) CEBT (2) Public Sector Health Care Group, and (3) CIGNA, each offering multiple cost structures and coverage benefits. While all quotes featured supplementary benefits for medical, dental, disability, and life coverage, the central focus was directed toward identifying the Health Insurance plan that aligns most effectively with our unique needs.

QUOTES FOR MEDICAL INSURANCE (Based on 12 Months)

Plan	Network	Estimated Total Cost (Employee and Employer Contribution)	# of Employees
CEBT	United Healthcare	\$1,705,194.00	111
Public Sector Health Care Group	United Healthcare	\$1,738,706.75	111
CIGNA	Cigna	\$2,011,670.28	111

RECOMMENDATION

After thorough analysis and consideration, we propose partnering with the Colorado Employer Benefit Trust (CEBT) for several reasons:

- **Strong Plan Design & Coverage:** CEBT offers robust health plans that provide our employees with excellent coverage, flexible plans that we can adjust over the years, and access to a FREE clinic in Gypsum.
- **Cost Efficiency:** By transitioning to CEBT, we anticipate a 37% savings on the total premium per employee. This cost reduction has allowed us to increase staffing and expand eligibility as we have proposed.
- **Inclusivity for Part-Time/Seasonal Employees:** CEBT's flexibility allows us to include eligible part-time (20 + hours) and seasonal employees in our benefits plan, ensuring that all team members receive the support they need to prioritize their health.
- **Service Excellence & Ease of Setup:** Due to the comprehensive bundling of the CEBT plans, this will alleviate the stress and challenges of implementation, emerging as pivotal considerations in our decision-making criteria. Additionally,

CEBT has approved rollover of current ECO employees’ deductible and out of pocket to their new plan in 2024.

- **Positive References:** We spoke with colleagues from the Town of Eagle and Mountain Rec to discuss their satisfaction with the CEBT plan and service, and both organizations highly recommended it.

CEBT – COMPREHENSIVE COVERAGE ACROSS ALL ASPECTS

This memo is seeking approval of the plan concept below, with additional ancillary benefits to be presented to the board when they are finalized.

*Plan coverage and details are listed in the attachments.

Coverage	Estimated Annual Cost (EE + ER : 111 staff)	Network	Provider	Details
Medical	\$1,705,194	United Health	CEBT	Attached
Dental	\$ 89,712	Delta Dental	CEBT	Attached
Vision	\$ 14,868	VSP	CEBT	Attached
Basic Life	\$ 38,936	The Standard	CEBT	2.5 X Salary
Total Cost	\$1,848,710.00			

ANCILLARY BENEFITS TO BE PROPOSED IN THE NEAR FUTURE

Short Term & Long-Term Disability
Behavioral Health
Voluntary Life
Accidental & Critical Illness Coverage

PLAN DESIGN AND PREMIUMS

Employees will be presented with a choice between two PPO plans featuring varying out-of-pocket maximums and deductibles. Our objective is to provide robust options, including (1) a plan with lower or no premiums for employees (PPO4), and (2) a plan that mirrors Eagle County's deductible and premiums of \$1000 (PPO3). With CEBT, we have the flexibility to offer up many more plans if desired. To streamline the process, our focus was on offering two highly competitive plans aimed at reducing employees' monthly premium expenses while providing great coverage within budget.

PPO4 or PPO3 PREMIUMS AND TOTAL COST

CEBT Plan Options				
Medical (PPO 4) \$1,500 deductible / \$4000 OPM				
	Enrollment	Employee Pays	Monthly Authority Contribution	Total Monthly Cost
EE Only	63	\$0	\$790	\$790
EE + Spouse	24	\$150	\$1,586	\$1,736
EE + Child(ren)	9	\$150	\$1,508	\$1,658
EE + Family	15	\$200	\$1,774	\$1,974
Annualized	111	\$95,400	\$1,536,192	\$1,631,592
<i>Average Annualized Total Cost with PPO3 & PPO4</i>				\$1,705,194
Medical (PPO3) \$1,000 deductible / \$3000 OPM				
	Enrollment	Employee Pays	Monthly Authority Contribution	Total Monthly Cost
EE Only	63	\$85	\$775	\$860
EE + Spouse	24	\$200	\$1,699	\$1,899
EE + Child(ren)	9	\$200	\$1,603	\$1,803
EE + Family	15	\$268	\$1,882	\$2,150
Annualized		\$191,700	\$1,587,096	\$1,778,796
Dental A				
	Enrollment	Employee Pays	Monthly Authority Contribution	Total Monthly Cost
EE Only	63	\$0	\$40	\$40
EE + Spouse	24	\$25	\$57	\$82
EE + Child(ren)	9	\$25	\$77	\$102
EE + Family	15	\$40	\$98	\$138
Annualized	111	\$17,100	\$72,612	\$89,712
Vision C				
	Enrollment	Employee Pays	Monthly Authority Contribution	Total Monthly Cost
EE Only	63	\$0	\$7	\$7
EE + Spouse	24	\$7	\$6	\$13
EE + Child(ren)	9	\$7	\$7	\$14
EE + Family	15	\$15	\$9	\$24
Annualized	111	\$5,472	\$9,396	\$14,868
Basic Life				
Coverage Amt	Enrollment	Rate/1000	Monthly Authority Contribution	Monthly Authority Cost
2.5 X Salary	111		\$38,936	\$3,245

NETWORK COVERAGE

- [United Healthcare Medical Provider Search](#)
- [Delta Dental Search](#) – Under Plan network drop down select Delta Dental PPO Plus Premier
- [VSP Search](#)

PREPARING FOR TRANSITION

Employees will undergo a transition as they switch networks from CIGNA to United Health/CEBT. Fortunately, most doctors in the valley are part of both networks, minimizing potential disruptions. However, leaving Eagle County's self-insured health

plan means there will be changes such as increased co-pays from \$0 to \$35/\$40. Inexpensive urgent care visits will now be directed to a highly regarded and free clinic in Gypsum. Despite expected growing pains during this shift, we have selected CEBT for their experienced staff who collaborate extensively with various partners and is sure to offer smooth transition and reliable support throughout the process.

FINANCIAL CONSIDERATIONS

In transit organizations, salaries and benefits typically constitute a significant portion of the overall budget. As a service-based industry that operates 365 days a year and about 22 hours a day, labor costs are inevitably high. For instance, in 2023, ECO Transit’s salary and wages accounted for 57.7% of their budget. Current models for the EVTA indicate an expenditure of approximately 46% of revenue on Salary & Benefits. Allowing us room to build in other benefits such as wellness, education/tuition reimbursement, bonuses and other perks provided by top employers.

For 2024, we will remain within our benefit budget, even with an estimated 43% increase in staffing numbers. Moreover, we have allocated coverage for all 111 (including seasonal and part-time employees working over 20+ per week) employees to enroll in health insurance, although this may vary.

Managing benefits packages stands as a pivotal and substantial aspect of our expenditure. These considerations underscore the significance of evaluating and optimizing our budget allocation as we approach 2025. It's important to note that insurance expenses typically rise each year. The CEBT group has indicated an unusually high increase of 11% - 15% for 2025, driven by ongoing inflation and a rise in claims. You can see the historic rate increase in the CEBT summary, which have generally averaged around 5% annually.

2024 EVTA ESTIMATES – BASED ON 6 MONTHS	ESTIMATE COST
Total Cost of Benefits (Health, Dental, Vision & Life)	\$924,355.00
Estimated Total Employee Premiums	\$83,061.00
Total Cost to EVTA	\$847,294.00
2024 Budget - Fringe Benefits	\$1,006,785.00

NEXT STEPS

We seek the Board's approval to select CEBT as our insurance provider and begin the implementation. Upon approval, the People & Culture team will coordinate with CEBT to ensure a smooth transition and communication plan for our employees.

ATTACHMENTS:

1. CEBT Summary & Proposal
2. Employee Premiums



**A CEBT PROPOSAL
PREPARED FOR:**

Eagle Valley Transportation Authority

**Delivering
Employee Benefit
Solutions at
a **HIGHER**
Standard of
Quality**



PREPARED BY: Terry Rook / Emma Dahlin

DATE: September 4, 2023



WTW is one of the largest insurance brokerage and consulting firms in the World providing services to a wide array of industries, both for employee benefit plans as well as property and liability risks. Locally, WTW serves 520 public sector employers with over 57,000 members on their employee benefit plans. WTW has been providing the employee benefit services identified below to clients throughout the States of Colorado and Wyoming for over 40 years.

Consulting

- Annual reviews of claim utilization and rates.
- Strategic review of plan design, cost containment programs, funding arrangements, wellness programs, etc.
- Frequent communication of regulatory and legislative changes.

Servicing

- In house customer service team handles all benefit and claim calls for both the member and providers.
- Assistance with employee meetings, open enrollment and general employee/employer questions.

Bookkeeping

- Manage eligibility as well as monthly premium contribution billings and reconciliation.
- Ensure that TPA's receive membership changes and premium on a timely basis.

Brokerage

Manage the RFP process, including plan specifications and cost analysis, carrier negotiations and contract implementation.

Administration

Supply claims forms, online enrollment platform, benefit booklets, employee ID cards, coverage verification, review of new policies and assistance with claims and EOB issues.

Marketing

In addition, WTW is the broker and consultant for the Colorado Employer Benefit Trust (CEBT). This market option is exclusively available through WTW for Colorado governmental entities. WTW provides these public entities with an additional option to consider when reviewing their employee benefit plans.

ABOUT YOUR SERVICE TEAM

Producer | Terry Rook

This experienced professional is your trusted advisor, empowered to deliver all of CEBT and Willis Towers Watson to your doorstep — and desktop. Terry Rook serves as the lead consultant who will coordinate and execute the ongoing creation, maintenance, and delivery of reporting deliverables for CEBT clients.

Account Manager | Emma Dahlin

The account manager performs day-to-day service and troubleshooting for WTW clients, assisting in coordinating our resources and solutions to best meet the client's needs. Responsibilities include open enrollment support and managing carrier/vendor processes such as claims resolution.

Customer Service | Team of Twelve

The Customer Service Representatives provide benefit and claim information to our members and providers. They can help members with certain coverage options, claim resolution, claim status, Explanation of Benefits, and deductibles. External customer service representatives are available for traveling to groups and presenting for open enrollment, new hire orientation, benefit fairs, or site visits.

Membership and Premium Accounting | Team of Nine

The Membership and Premium Accounting Representatives (MPA) are responsible for the group's eligibility and billing. Each member group is assigned a dedicated MPA representative who enrolls members, processes qualifying events, addresses carrier / vendor service issues, and sends out and reconciles monthly invoices on the date that works best for your group.

In addition, we believe it is critical to surround our clients with deep subject matter expertise beyond benefits. Your client service team is supported by subject matter experts in the areas of Communication, HR, Regulatory Solutions, Health Management and Health Analytics.

COLORADO EMPLOYER BENEFIT TRUST (CEBT)

CEBT
Benefit by Trust



91

School Districts



87

Municipalities



7

Counties



251

Special Districts

MISSION STATEMENT:

"To provide quality health benefit options at a competitive cost with superior service to eligible employer groups."

The Colorado Employer Benefit Trust (CEBT) is a multiple employer trust for public institutions providing employee benefits. Since 1980 CEBT has grown to approximately 37,000 members from over 435 participating groups. The Trust is governed by a board of trustees made up of representatives from participating groups. The Trust has \$260 million in annual premium deposits with approximately \$80 million in total assets.

The goal of the Trust is to spread the risk of adverse claims over a larger base of members and reduce administrative costs. Since the pool is self-insured, the participating groups benefit from positive overall claims experience and low administrative cost. In fact, CEBT has consistently outperformed the market for rate increases. As a general rule, participating groups have rates that are 10% to 15% below similar employers outside the pool.

CEBT has developed substantial reserves to assure long term financial stability. This financial security is further enhanced by purchasing stop loss insurance to protect against unusually large claims.

Partners with:



COLORADO
MUNICIPAL
LEAGUE



Sponsor of:



Associate Member of:



Colorado Employer Benefit Trust

Structure

- Non-profit Governmental Health Benefit Trust
- Over 40 years of success
- Long term stability
- Governed by a board comprised of CEBT members
 - Ed VanderTook, Chair
 - Lorraine Haywood, Trustee
 - Bob Foster, Trustee
 - Cindy Haigler, Trustee
 - Misty Manchester, Treasurer
 - Angela Wurtsmith, Secretary
 - Brian Lessman, Trustee Emeritus
 - Meredith Quarles, Trustee

Administration

- All employer needs found in one place
 - HIPAA
 - COBRA Administration
 - Eligibility and Billing
 - Health Care Reform questions
 - Member and Provider Customer Service
- Online Enrollment
- Support of employer wellness initiative
- Expertise of Willis Towers Watson available for consultation
- Long term competitiveness



Financial

- Potential for dividends
- Reserves already established including a Plan Stabilization Reserve
- No state premium tax
- PPACA Fees paid from surplus
- Mandatory employer PPACA reporting handled by CEBT



Core Benefits

- Multiple Medical, Dental, Vision and Life options
- Multiple Provider Networks



CEBT

Benefit by Trust

C-115 Governmental Health Benefit Trust

Board of Trustees

wtw

Trust Administrator

Vendor Partners

Medical, Vision A TPA



A UnitedHealthcare Company

Medical Networks



Medical TPA & Network



COBRA Administration



Pharmacy Network



Dental



Vision B & C



Life Insurance/AD&D



CEBT VALUE ADDED BENEFITS



Marathon Health is a CEBT partner who offers near site health and wellness centers for employer groups located near one of the six CEBT Health & Wellness Centers in Rifle, Glenwood Springs, Gypsum, Loveland, Greeley, and Widefield. These centers provide primary care and wellness services at a waived or reduced member copay, which aids in better overall health for members as well as reduced claims costs for CEBT.



Teladoc gives members access 24 hours, 7 days a week to a U.S board-certified doctor through the convenience of phone, video or mobile app visits. This is great for many non-emergency illnesses including flu, allergies, sinus infections and more.



Healthcare Bluebook is a cost transparency tool that members can use to shop for healthcare and get rewarded! If a member uses the service and visits a green or fair price provider, they could receive a reward varying from \$25-\$1,500.



SurgeryPlus is a supplemental benefit for non-emergency surgeries which provides high-quality care, concierge-level member service and lower costs. CEBT wants members to get the best care possible and will limit or waive member's out-of-pocket costs if you use SurgeryPlus. This benefit is available to those enrolled in one of the CEBT EPO, PPO, or HDHP medical plans.



Need help with everyday problems? The Triad EAP offers six free counseling sessions per year, per incident for CEBT members and their dependents under 26. Common issues that members can be seen for are divorce, parenting dilemmas, death of a loved one, relationship issues, and conflict. They also provide legal review and financial counseling.



Omada is a virtual care program that combines data-powered human coaching, connected devices, peer support and tailored curriculum to help members achieve their health goals and make sustainable lifestyle changes. The digital care solution offers four programs that focus on pre-diabetes (prevention), diabetes, hypertension, & musculoskeletal issues.



UMR Additional Benefits

Cancer Resource Services (CRS): A program designed for personal support following a cancer diagnosis. Cancer Resource Services (CRS) will provide guidance, direction, and support through tenured oncology nurses as well as access to quality Cancer Centers of Excellence (COE).

Maternity Care: Get the support you need when considering having a baby, or you are already expecting. UMR Maternity CARE can explain how to reduce your risk of complications and prepare you to have a successful, full-term pregnancy and a healthy baby.



Travel Assistance Program



A comprehensive program of information, referral, assistance, transportation and evacuation services designed to help you respond to medical care situations and many other emergencies that may arise during travel. Services include:

- Credit Card and passport replacement
- Replacement of prescription medication
- Connection to medical care providers

To learn more about the CEBT Value Added Benefits please go to <https://cebt.org/partners-providers>



Indicates Kaiser Eligibility for these Benefits

CEBT's Participating Special Districts

Alameda Water & Sanitation District
 Arapahoe County Water & Wastewater Authority
 Arvada Fire Protection District
 Baca Grande Water and Sanitation District
 Bachelor Gulch Metropolitan District
 Basalt Regional Library District
 Basalt Sanitation District
 Battlement Mesa Metropolitan District
 Bear Creek Water & Sanitation District
 Beaver Creek Metropolitan District
 Bennett Park and Recreation District
 Berkeley Water & Sanitation District
 Berry Creek Metropolitan District
 Black Hawk/Central City Sanitation District
 Boxelder Sanitation District
 Brighton Fire Rescue District
 Brook Forest Water District
 Buena Vista Sanitation District
 Buffalo Mountain Metropolitan District
 Byers Water & Sanitation District
 Canon City Area Metropolitan Recreation & Park District
 Carter Lake Filter Plant
 Castle Pines Metropolitan District
 Catamount Metropolitan District
 Centennial Water & Sanitation District
 Central Weld County Water District
 Chaffee County Fire Protection District
 Cherokee Metropolitan District
 Cherry Creek North Business District
 Cherry Creek Valley Water & Sanitation District

Clear Creek County Library District
 Clear Creek Fire Authority
 Clear Creek Metropolitan Recreation District
 Clear Creek Valley Water & Sanitation District
 Clifton Fire Protection District
 Clifton Sanitation District
 Clifton Water District
 Colorado Centre Metropolitan District
 Colorado Municipal League
 Colorado River Fire Rescue
 Columbine Knolls Recreation District
 Cornerstone Metropolitan District #1
 Cortez Fire Protection District
 Cortez Sanitation District
 Craig Rural Fire Protection District
 Crested Butte Fire Protection District
 Crested Butte South Metropolitan District
 Crestview Water & Sanitation District
 Crown Mountain Park & Recreation District
 Cuchara Sanitation & Water District
 De Beque Fire Protection District
 Delta County Ambulance District
 Delta County Library District
 Dominion Water and Sanitation District
 Donala Water & Sanitation District
 Durango Fire Protection District
 Durango West Metro District 2
 E470 Public Highway Authority
 Eagle County Conservation District
 Eagle Ranch Golf Course
 Eagle Valley Library District
 Eagle-Vail Metropolitan District
 East Cherry Creek Valley Water & Sanitation District
 East Larimer County Water District
 East River Regional Sanitation District
 East Routt Library District
 Eastern Rio Blanco Metropolitan Recreation & Park District
 Edgemont Ranch Metropolitan District
 Estes Valley Fire Protection District
 Estes Valley Recreation & Park District
 Evans Fire Protection District
 Evergreen Fire Rescue

Fairmount Fire Protection District
 Florence Fire Protection District
 Florida Mosquito Control District
 Florida Water Conservancy District
 Foothills Fire Protection District
 Forest Lakes Metropolitan District
 Fort Lupton Fire Protection District
 Fountain Sanitation District
 Fraser Valley Metropolitan Recreation District
 Frisco Sanitation District
 Front Range Passenger Rail District
 Fruitdale Sanitation District
 Garfield County Emergency Comm Authority
 Garfield County Public Library District

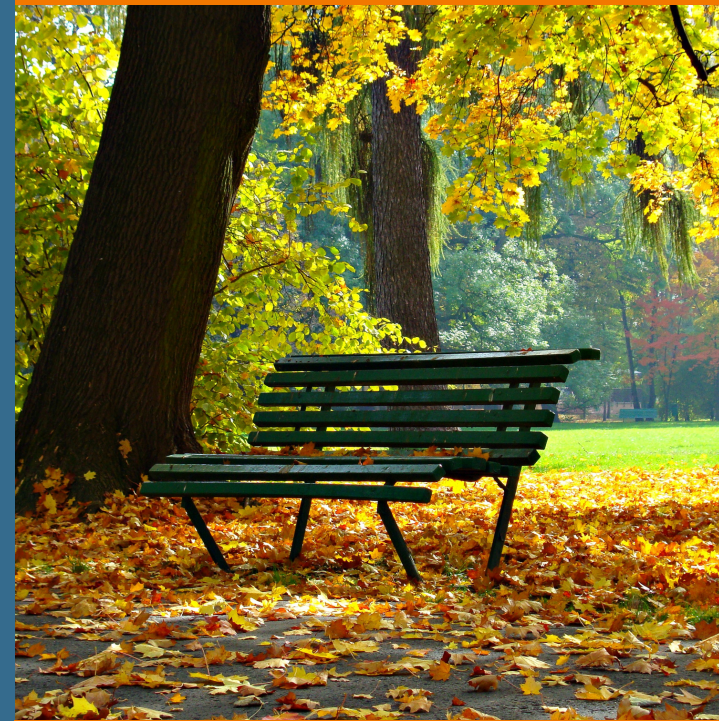


Garfield-Pitkin Cty Assoc. of Conservation Districts
 Genesee Water and Sanitation District
 Gilpin Ambulance Authority
 Grand County Library District
 Grand County Water and Sanitation District #1
 Grand Lake Metropolitan Recreation District
 Grand River Mosquito Control District
 Grand Valley Drainage District

Greater Eagle Fire Protection District
Green Mountain Water & Sanitation District
Gunnison County Library District
Gypsum Fire Protection District
Hayden Public Library
Health District of Northern Larimer County
Henrylyn Irrigation District
High View Water District
Highland Rescue Team Ambulance District
Highlands Ranch Metropolitan District
Hot Sulphur Springs Parshall Fire Protection Dist.
Hygiene Fire Protection District
Hyland Hills Park & Recreation District
Ignacio Library District
Indian Hills Fire Protection District
Indian Hills Water District
Industrial Park Water & Sanitation District
Inter-Canyon Fire Protection District
Inverness Water & Sanitation District
JeffCom911 Communications
Jefferson Como Fire Protection District
John C Fremont Library
Ken-Caryl Ranch Metropolitan District
Ken-Caryl Ranch Water & Sanitation District
Kiowa County Hospital District
Kremmling Fire Protection District
Kremmling Sanitation District
La Plata/Archuleta Water District
Lake City Area Medical Center
Lakehurst Water & Sanitation District
Larimer Conservation District
Left Hand Water District
Little Thompson Water District
Longmont and Boulder Valley Conservation District
Loveland Fire Rescue Authority
Lower Arkansas Valley Water Conservancy District
Lower South Platte Water District
Lower Valley Fire Protection District
Lyons Fire Protection District
Mancos Water Conservancy District
Meeker Cemetery District
Meeker Sanitation District

Melissa Memorial Hospital
Meridian Service Metropolitan District
Mid Valley Metropolitan District
Mile High Flood District
Montezuma County Water District #1
Montezuma Dolores County Metropolitan
Recreation District
Morgan County Quality Water District
Morrison Creek Metro Water & Sanitation District
Mount Vernon Country Club Metro District
Mountain Express
Mountain Recreation Metropolitan District
Mountain Water & Sanitation District
Mt Crested Butte Water & Sanitation District
Nederland Community Library
Nederland Fire Protection District
North Fork Ambulance Health Service District
North Park Hospital District
North Routt Fire Protection District
North Table Mountain Water and Sanitation Dist.
North Weld County Water District
Northeast Colorado Health Department
Northern Chaffee County Library District
Norwood Fire Protection District
Oak Creek Fire Protection District
Pagosa Fire Protection District
Paint Brush Hills Metropolitan District
Palisade Irrigation District
Palmer Lake Sanitation District
Parachute/Battlement Mesa Park and Rec District
Park Forest Water District
Parkville Water District
Penrose Community Library District
Perry Park Water & Sanitation District
Platte Canyon Water and Sanitation District
Platte Valley Fire Protection District
Pleasant View Metropolitan District
Plum Creek Water Reclamation Authority
Prospect Recreation & Park District
Purgatoire River Water Conservancy District
Purgatory Metropolitan District
Rangely District Hospital
Red White and Blue Fire Protection District

Reunion Metropolitan District
Ridgway Library District
Rio Blanco Fire Protection District
Rio Blanco Water Conservancy District
Rio Grande Water Conservation District
Round Mountain Water & Sanitation District
San Juan River Village Metropolitan District
San Miguel Authority for Regional Trans. (SMART)
San Miguel County Public Library
Silt Water Conservancy District
Silver Creek Water & Sanitation District
Snowmass Water & Sanitation District
Soldier Canyon Water Treatment Authority



South Adams County Fire District
South Durango Sanitation District
South Park - Parks & Recreation District
South Routt Medical Center Health Service District
Southeast Metro Storm Water Authority
Southern Chaffee County Library District
Southgate Water & Sanitation District
Southwest La Plata Library District



Triview Metropolitan District
 Two Rivers Metropolitan District
 Upper Blue Sanitation District
 Upper Gunnison River Water Conservancy Dist.
 Upper Thompson Sanitation District
 Upper Yampa Water Conservancy District
 Ute Pass Regional Ambulance District
 Ute Water Conservancy District
 Vail Recreation District
 Valley Water District
 West Divide Water Conservancy District
 West Fort Collins Water District
 West Glenwood Springs Sanitation District
 West Greeley Conservation District
 West Metro Fire Protection District

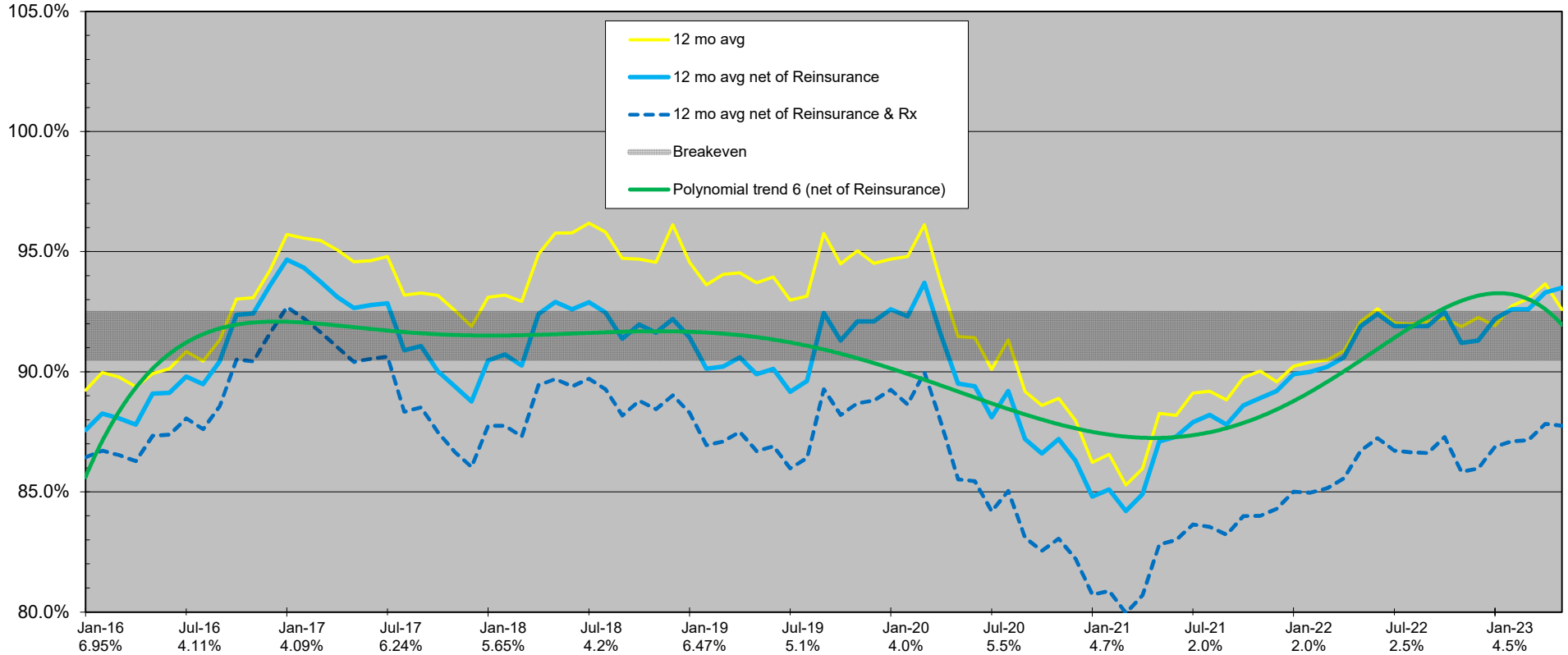


Southwestern Highway 115 Fire Protection Dist.
 Southwestern Water Conservation District
 Special District Association
 St Vrain & Left Hand Water Conservancy District
 St Vrain Sanitation District
 Statewide Internet Portal Authority
 Steamboat II Metropolitan District
 Sterling Ranch Community Authority Board
 Stonegate Village Metro District
 Strasburg Water & Sanitation District
 Summit Fire & EMS Fire Protection District
 Tabernash Meadows Water & Sanitation District
 Telluride Medical Center
 Thompson Rivers Park & Recreation District
 Three Lakes Water & Sanitation District
 Tri-Lakes Wastewater Treatment Facility



West Montrose Sanitation District
 West Routt Fire Protection District
 Western Rio Blanco Recreation and Park District
 Wheat Ridge Water District
 White River Conservation District
 Widefield Water & Sanitation District
 Willow Brook Metropolitan District
 Willows Water District
 Windsor Severance Fire Rescue
 Winter Park Ranch Water & Sanitation District
 Winter Park Water & Sanitation District
 Woodmoor Water & Sanitation District
 Yampa Valley Housing Authority

CEBT Loss Ratio



Historical Rate Increases									
Jul-23	4.5%	Jul-19	5.1%	Jul-15	7.4%	Jul-08	7.8%	Jul-00	15.0%
Jan-23	4.5%	Jan-19	6.5%	Jan-15	5.9%	Jul-07	8.3%	Jul-99	17.1%
Jul-22	2.5%	Jul-18	4.2%	Jul-14	5.2%	Jul-06	9.7%	Jul-98	8.5%
Jan-22	2.0%	Jan-18	5.7%	Jul-13	5.8%	Jul-05	4.2%	Jul-97	4.4%
Jul-21	2.0%	Jul-17	6.2%	Jul-12	9.2%	Jul-04	5.6%	Jul-96	3.7%
Jan-21	4.7%	Jan-17	4.1%	Jul-11	10.0%	Jul-03	17.4%	Jul-95	4.5%
Jul-20	5.5%	Jul-16	4.1%	Jul-10	8.3%	Jul-02	18.0%	Jul-94	5.0%
Jan-20	4.0%	Jan-16	7.0%	Jul-09	7.2%	Jul-01	28.8%	Jul-93	5.5%

CEBT MEDICAL BENEFITS COMPARISON

EAGLE VALLEY TRANSPORTATION AUTHORITY

MEDICAL BASE PLAN	PPO3	PPO4	EPO4
Office Visit (Primary Specialty)	\$35 Copay \$35 Copay	\$40 Copay \$40 Copay	\$45 Copay \$60 Copay
Deductible (Single Family)	\$1,000 \$2,000 Embedded	\$1,500 \$3,000 Embedded	Copay where indicated
Coinsurance (In Out)	20% In *40% Out	20% In *40% Out	N/A
Out of Pocket Single (In Out)	\$3,000 \$6,000	\$4,000 \$8,000	\$5,500
Out of Pocket Family (In Out)	\$6,000 \$12,000	\$8,000 \$16,000	\$11,000
Inpatient Hospital	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max	\$1,500 Copay
Outpatient Hospital	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max	\$1,000 Copay Amb Surg Center \$500 Copay
Rx Retail	Generic \$20 Preferred \$40 Non-Preferred \$60	Generic \$20 Preferred \$40 Non-Preferred \$60	Generic \$20 Preferred \$40 Non-Preferred \$60
Rx Mail Order	2 X Copay	2 X Copay	2 X Copay
Preventative Visit	Covered 100%	Covered 100%	Covered 100%
Chiropractic	\$35 Copay 20 Visits per year	*\$40 Copay 20 Visits per year	*\$45 Copay 20 Visits per year
Teladoc	Covered 100%	Covered 100%	Covered 100%
Telehealth	\$35 Copay	\$40 Copay	Applicable copay applies
Advanced Imaging	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max	\$750 Copay Freestanding facilities \$400 Copay
X-ray	\$35 Copay office setting Outpatient setting Deductible + 20% to OOP Max	\$40 Copay office setting Outpatient setting Deductible + 20% to OOP Max	\$50 Copay
Lab	\$35 Copay	\$40 Copay	\$45 Copay
Urgent Care	\$75 Copay	\$75 Copay	\$75 Copay
Emergency Care	Deductible + 20% to OOP Max	Deductible + 20% to OOP Max	*\$250 Copay

This comparison of coverage is intended only as a general description for the principle in network features of the benefit plans. If there are questions about a particular benefit or the coverage tier, please refer to the full plan document that is posted on the www.cebt.org website for specific coverage details.

*Charges are subject to Usual & Customary (U&C). These charges are considered in excess of the Reasonable Reimbursement, the Recognized Amount, the Usual and Customary charge, the Negotiated Rate, or the fee schedule. Exclusions under this category do not apply to payments that may be required under the No Surprises Act.

Preventative Services – will be processed following the Federal Patient Protection and Affordable Care Act. For more information on these services go to <https://cebt.org/resources/benefit-booklets>.

PPO Note: Combination of PPO and Non PPO out of pocket limit will never exceed the Non PPO out of pocket limit.

PPO Plan deductibles fall under the definition of an Embedded deductible where any single member of a family doesn't have to meet the full family deductible for the after-deductible benefits to kick in. Once they meet the individual deductible, plan benefits will start to pay.

EPO NOTE: The member must use a contracted provider for all care. Out of network providers are only covered if the charges are for emergency treatment. If this is not done, there is no guarantee that the charges will be covered.

CEBT DENTAL BENEFITS SUMMARY

BENEFIT INFORMATION (SUBJECT TO DENTAL GUIDELINES)
PPO AND PREMIER

PREVENTION FIRST PPO AND PREMIER NETWORKS ONLY	Diagnostic and Preventive services do not count against the annual maximum when you see a PPO or Premier provider for all services.
RIGHT START 4 KIDS PPO AND PREMIER NETWORKS ONLY	Covers children up to their 13th birthday at 100% with no deductible (for the same services outlined in the plan, up to the annual maximum, and subject to limitations and exclusions). The child must see a Delta Dental PPO or Premier provider to receive the 100% coinsurance. If an out-of-network provider is seen, the adult coinsurance levels will apply. Orthodontics, if selected as part of the group's plan, is not covered at 100% but at the plan's listed coinsurance.
COVERED SERVICES	DENTAL A
Annual Max	\$2,000
Deductible (Single Family)	\$50 \$150
Preventative Services	Covered at 100% routine exams & cleanings 2 times per cal year, bitewing x-rays once per cal year, full mouth x-rays eligible once in a 5-year period
Basic Services	Covered at 80% emergency treatment, space maintainers, simple extractions, anesthesia and restorative fillings, oral surgery, endodontics, periodontics, root canal
Major Services	Covered at 50% crowns, partial or full dentures, implants
Orthodontia Services	Covered at 50% with lifetime max of \$2,000. Includes adults and dependent children through age 26

You are enrolled in a Delta Dental PPO plus Premier plan. You and your family members may visit any licensed dentist, but will enjoy the greatest out-of-pocket savings if you see a Delta Dental PPO dentist. There are three levels of dentists to choose from.

PPO Dentist - Payment is based on the PPO dentist's allowable fee, or the actual fee charged, whichever is less.

Premier Dentist - Payment is based on the Premier Maximum Plan Allowance (MPA), or the fee actually charged, whichever is less.

Non-Participating Dentist - Payment is based on the non-participating Maximum Plan Allowance. Members are responsible for the difference between the non-participating MPA and the full fee charged by the dentist. You will receive the best benefit by choosing a PPO dentist.

Members may add coverage once a year at Open Enrollment. Coverage may only be dropped by an employee or dependent with proof of qualifying event. This is a brief description of services covered under your dental plan. Please refer to the Plan Document for full plan details. If differences exist between this summary and the Plan Document, the Plan Document will govern.

CEBT VISION BENEFITS SUMMARY

COVERAGE	VISION C
Carrier Network	VSP
Benefit Frequency	Exam, Lenses and Frames eligible every 12 months 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last Well Vision Exam. Extra \$20 to spend on featured frame brands. Go to vsp.com/offers for details.
Routine Exam	\$10 Copay
Lenses, per pair	
Single	\$10 Copay
Bifocal	\$10 Copay
Trifocal	\$10 Copay
Lenticular	\$10 Copay
Frames	\$175
Contacts	\$175

EXTRA SAVINGS (for Vision Plan B and Vision Plan C)	Glasses and Sunglasses
	Extra \$20 to spend on featured frame brands. Go to vsp.com/offers for details.
	20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.
	Routine Retinal Screening
	No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam
	Laser Vision Correction
	Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities.

Exclusions: Benefits covered under Worker's Compensation Act, surgery or medical treatment of eyes, replacement of lost, stolen or broken lenses and/or frames, services and supplies for which you or your dependent are not required to pay, services and supplies not listed.

An employer must have at least 25% of the eligible employees enrolled in the plan in order to offer coverage.

This is only intended to highlight some of the pertinent provisions of the Group Plan; such Plan will control in all instances.

SCHEDULE OF BENEFITS
LIFE INSURANCE, ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

CLASS	AMOUNT OF LIFE INSURANCE*	FULL AMOUNT OF AD&D INSURANCE
All employees	\$50,000	\$50,000

*Your amount of insurance will be reduced as follows:

Age	65	40%
	70	65%
	75	75%
	80	80%

This is only intended to highlight some of the pertinent provisions of the Group Plan; such Plan will control in all instances.

SDA GROUP RATE SUMMARY

(EFFECTIVE JANUARY 1, 2024)

MEDICAL	PPO 3	PPO 4	EPO 4
Employee	\$ 860	\$ 790	\$ 717
Employee + spouse	\$1,889	\$1,736	\$1,576
Employee + children	\$1,803	\$1,658	\$1,504
Family	\$2,150	\$1,974	\$1,786

DENTAL	PLAN A	VISION	PLAN C
Employee	\$ 40	Employee	\$ 7
Employee + spouse	\$ 82	Employee + spouse	\$13
Employee + children	\$102	Employee + children	\$14
Family	\$138	Family	\$24

LIFE & AD&D	
\$50,000	\$7.07 per employee per month

CEBT Voluntary Life & AD&D Insurance Plan	
Employee Voluntary Life & AD&D Benefit	\$10,000 to \$500,000 in \$10,000 increments. The benefit amount selected will include a matching AD&D amount.
Spouse Life & AD&D Insurance	Spouse: \$10,000 to \$250,000 in \$5,000 increments not to exceed 50% of employee's Voluntary Life amount of insurance
Dependent Child Life Insurance	Children: \$20,000 (flat amount) (Eligible Children: from live birth to age 26)
Participation Requirements	Participating Employer Groups - the greater of 5 insured members or 10% of the eligible members in the group
Eligibility	All full-time active employees meeting the eligibility requirements set by the employer.
Enrollment Provisions	<p>Employees and Spouses who are initially eligible under the CEBT plan, may enroll for life insurance during their initial eligibility period and/or during their annual enrollment period. If an employee/spouse enrolls during their initial eligibility period they may enroll for life insurance up to the Guarantee Issue amount without submitting Evidence of Insurability, (no medical evidence required). Any amount of insurance that requires evidence of insurability will not become effective until approved by the Standard.</p> <p>Employee Guarantee Issue: \$150,000 Spouse Guarantee Issue: \$ 30,000</p> <p>If the employee/spouse is electing an amount greater than the guarantee issue, evidence of insurability will be required.</p> <p>If the employee/spouse does not elect insurance during their initial eligibility period and chooses to enroll at a later time, they will be required to wait until the next annual enrollment period. During the annual enrollment period employees and spouses who are enrolled in the plan will be able to elect one or two increments of life insurance without submitting evidence of insurability, not to exceed the guarantee issue amount.</p>

Enrollment Provisions continued	<p>Elected amounts above the annual enrollment options will require evidence of insurability. Employees and Spouses who are not enrolled in the plan and choose to enroll during the annual enrollment period will be required to submit evidence of insurability for any amount of coverage and coverage will not become effective until approved by the Standard.</p> <p>If an employee enrolls and terminates their coverage at a later date, they will only be able to elect coverage at the next annual enrollment period and will be required to submit Evidence of insurability for any amount of coverage. They are not eligible for the annual enrollment options.</p>
Coverage Reduction Schedule	<p>Benefits reduce to 65% at age 65; 50% at age 70 and 35% at age 75. No termination of benefits due to age. <u>Note:</u> Initial coverage amount is also reduced for anyone who is 65 or older at the time of enrollment.</p>
Premium Contributions	<p>Premiums are paid by the employee for Voluntary Life, AD&D and Dependent Life Insurance.</p>
Employee Cost	<p>Rate Varies by Age and Amount of Coverage Selected – see attached rate chart.</p>
Waiver of Premium	<p>Allows an insured employee who is under age 60, to continue Life Insurance without premium payment in the case of total disability. Waiver of premium ends at age 65.</p>
Accelerated Benefit	<p>Allows up to 75% of the Life Insurance benefit to be paid while still living. The insured member may apply for the Accelerated Benefit if insured for at least \$10,000 of Life Insurance and is approved for Waiver of Premium. The member must be certified by a physician as being terminally ill with a life expectancy of less than 12 months.</p>
Travel Assistance	<p>This is a free benefit which provides your employees with a sense of security when they travel for pleasure or business, 100 or 10,000 miles from home. It reduces the worries of what to do in an emergency, and can enhance the value of the benefits you provide. Some of the services provided by this benefit are pre-trip assistance, medical assistance services, emergency transportation services, travel and technical assistance, legal services and medical supplies. Travel Assistance coverage applies to employees, spouses and dependent children under the age of 26. Travel can be for business or pleasure, 24 hour assistance in any country.</p>
Portability	<p>When employment ends, the employee may continue life insurance, provided they meet the requirements and make application to continue coverage within 31 days from their date of termination. Premiums will be different from their group rates and are based on the rates for portability coverage.</p>
Conversion	<p>Employees may continue their life insurance by converting their coverage to a whole life plan. Conversion application must occur within 31 days of the loss of insurance. Premiums will be based on their age and will be different from their group rates.</p>
AD&D Family Benefits Package	<p>If an employee is eligible for Accidental Death & Dismemberment benefits, their family will be entitled to the following benefits:</p> <ul style="list-style-type: none"> • Higher Education Benefit that pays for qualifying tuition expenses incurred by an employee's eligible children. • Career Adjustment Benefit that pays for qualifying tuition expenses incurred by an employee's spouse for training aimed at obtaining employment or increasing earnings. • Child Care Benefit that pays for qualifying child care costs incurred by an employee's spouse in order to work or obtain training aimed at securing employment or increasing earnings.

Additional AD&D Benefits	<ul style="list-style-type: none"> • Seat Belt Provision: \$10,000 • Air Bag Provision: \$ 5,000
Limitations	<p>Voluntary Life Insurance – No Exclusions</p> <p>AD&D – war or act of war, suicide or other self-inflicted injury while sane or insane, committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot, the voluntary use or consumption of any poison, chemical compound, alcohol or drug (unless used or consumed according to the directions of a physician), sickness or pregnancy existing at the time of the accident, heart attack or stroke, medical/surgical treatment for any of the above.</p>

Employee Life with AD&D Monthly Premiums

Coverage Amount	Employee's Age as of January 1											
	< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*	70-74*	75+*
\$10,000	0.75	0.85	1.05	1.15	1.25	1.75	2.55	4.55	6.85	8.42	14.38	20.21
\$20,000	1.50	1.70	2.10	2.30	2.50	3.50	5.10	9.10	13.70	16.84	28.75	40.43
\$30,000	2.25	2.55	3.15	3.45	3.75	5.25	7.65	13.65	20.55	25.25	43.13	60.64
\$40,000	3.00	3.40	4.20	4.60	5.00	7.00	10.20	18.20	27.40	33.67	57.50	80.85
\$50,000	3.75	4.25	5.25	5.75	6.25	8.75	12.75	22.75	34.25	42.09	71.88	101.06
\$60,000	4.50	5.10	6.30	6.90	7.50	10.50	15.30	27.30	41.10	50.51	86.25	121.28
\$70,000	5.25	5.95	7.35	8.05	8.75	12.25	17.85	31.85	47.95	58.92	100.63	141.49
\$80,000	6.00	6.80	8.40	9.20	10.00	14.00	20.40	36.40	54.80	67.34	115.00	161.70
\$90,000	6.75	7.65	9.45	10.35	11.25	15.75	22.95	40.95	61.65	75.76	129.38	181.91
\$100,000	7.50	8.50	10.50	11.50	12.50	17.50	25.50	45.50	68.50	84.18	143.75	202.13
\$110,000	8.25	9.35	11.55	12.65	13.75	19.25	28.05	50.05	75.35	92.59	158.13	222.34
\$120,000	9.00	10.20	12.60	13.80	15.00	21.00	30.60	54.60	82.20	101.01	172.50	242.55
\$130,000	9.75	11.05	13.65	14.95	16.25	22.75	33.15	59.15	89.05	109.43	186.88	262.76
\$140,000	10.50	11.90	14.70	16.10	17.50	24.50	35.70	63.70	95.90	117.85	201.25	282.98
\$150,000	11.25	12.75	15.75	17.25	18.75	26.25	38.25	68.25	102.75	126.26	215.63	303.19
\$160,000	12.00	13.60	16.80	18.40	20.00	28.00	40.80	72.80	109.60	134.68	230.00	323.40
\$170,000	12.75	14.45	17.85	19.55	21.25	29.75	43.35	77.35	116.45	143.10	244.38	343.61
\$180,000	13.50	15.30	18.90	20.70	22.50	31.50	45.90	81.90	123.30	151.52	258.75	363.83
\$190,000	14.25	16.15	19.95	21.85	23.75	33.25	48.45	86.45	130.15	159.93	273.13	384.04
\$200,000	15.00	17.00	21.00	23.00	25.00	35.00	51.00	91.00	137.00	168.35	287.50	404.25
\$210,000	15.75	17.85	22.05	24.15	26.25	36.75	53.55	95.55	143.85	176.77	301.88	424.46
\$220,000	16.50	18.70	23.10	25.30	27.50	38.50	56.10	100.10	150.70	185.19	316.25	444.68
\$230,000	17.25	19.55	24.15	26.45	28.75	40.25	58.65	104.65	157.55	193.60	330.63	464.89
\$240,000	18.00	20.40	25.20	27.60	30.00	42.00	61.20	109.20	164.40	202.02	345.00	485.10
\$250,000	18.75	21.25	26.25	28.75	31.25	43.75	63.75	113.75	171.25	210.44	359.38	505.31
\$260,000	19.50	22.10	27.30	29.90	32.50	45.50	66.30	118.30	178.10	218.86	373.75	525.53
\$270,000	20.25	22.95	28.35	31.05	33.75	47.25	68.85	122.85	184.95	227.27	388.13	545.74
\$280,000	21.00	23.80	29.40	32.20	35.00	49.00	71.40	127.40	191.80	235.69	402.50	565.95
\$290,000	21.75	24.65	30.45	33.35	36.25	50.75	73.95	131.95	198.65	244.11	416.88	586.16
\$300,000	22.50	25.50	31.50	34.50	37.50	52.50	76.50	136.50	205.50	252.53	431.25	606.38
\$310,000	23.25	26.35	32.55	35.65	38.75	54.25	79.05	141.05	212.35	260.94	445.63	626.59
\$320,000	24.00	27.20	33.60	36.80	40.00	56.00	81.60	145.60	219.20	269.36	460.00	646.80
\$330,000	24.75	28.05	34.65	37.95	41.25	57.75	84.15	150.15	226.05	277.78	474.38	667.01
\$340,000	25.50	28.90	35.70	39.10	42.50	59.50	86.70	154.70	232.90	286.20	488.75	687.23
\$350,000	26.25	29.75	36.75	40.25	43.75	61.25	89.25	159.25	239.75	294.61	503.13	707.44
\$360,000	27.00	30.60	37.80	41.40	45.00	63.00	91.80	163.80	246.60	303.03	517.50	727.65
\$370,000	27.75	31.45	38.85	42.55	46.25	64.75	94.35	168.35	253.45	311.45	531.88	747.86
\$380,000	28.50	32.30	39.90	43.70	47.50	66.50	96.90	172.90	260.30	319.87	546.25	768.08
\$390,000	29.25	33.15	40.95	44.85	48.75	68.25	99.45	177.45	267.15	328.28	560.63	788.29
\$400,000	30.00	34.00	42.00	46.00	50.00	70.00	102.00	182.00	274.00	336.70	575.00	808.50
\$410,000	30.75	34.85	43.05	47.15	51.25	71.75	104.55	186.55	280.85	345.12	589.38	828.71
\$420,000	31.50	35.70	44.10	48.30	52.50	73.50	107.10	191.10	287.70	353.54	603.75	848.93
\$430,000	32.25	36.55	45.15	49.45	53.75	75.25	109.65	195.65	294.55	361.95	618.13	869.14
\$440,000	33.00	37.40	46.20	50.60	55.00	77.00	112.20	200.20	301.40	370.37	632.50	889.35
\$450,000	33.75	38.25	47.25	51.75	56.25	78.75	114.75	204.75	308.25	378.79	646.88	909.56
\$460,000	34.50	39.10	48.30	52.90	57.50	80.50	117.30	209.30	315.10	387.21	661.25	929.78
\$470,000	35.25	39.95	49.35	54.05	58.75	82.25	119.85	213.85	321.95	395.62	675.63	949.99
\$480,000	36.00	40.80	50.40	55.20	60.00	84.00	122.40	218.40	328.80	404.04	690.00	970.20
\$490,000	36.75	41.65	51.45	56.35	61.25	85.75	124.95	222.95	335.65	412.46	704.38	990.41
\$500,000	37.50	42.50	52.50	57.50	62.50	87.50	127.50	227.50	342.50	420.88	718.75	1,010.63

* Coverage amounts for ages 65 and over reduce due to age reduction (see Life Insurance Age Reductions section).

Spouse Life with AD&D Monthly Premiums

Coverage Amount	Employee's Age as of January 1											
	< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*	70-74*	75+*
\$5,000	0.38	0.43	0.53	0.58	0.63	0.88	1.28	2.28	3.43	4.21	7.19	10.11
\$10,000	0.75	0.85	1.05	1.15	1.25	1.75	2.55	4.55	6.85	8.42	14.38	20.21
\$15,000	1.13	1.28	1.58	1.73	1.88	2.63	3.83	6.83	10.28	12.63	21.56	30.32
\$20,000	1.50	1.70	2.10	2.30	2.50	3.50	5.10	9.10	13.70	16.84	28.75	40.43
\$25,000	1.88	2.13	2.63	2.88	3.13	4.38	6.38	11.38	17.13	21.04	35.94	50.53
\$30,000	2.25	2.55	3.15	3.45	3.75	5.25	7.65	13.65	20.55	25.25	43.13	60.64
\$35,000	2.63	2.98	3.68	4.03	4.38	6.13	8.93	15.93	23.98	29.46	50.31	70.74
\$40,000	3.00	3.40	4.20	4.60	5.00	7.00	10.20	18.20	27.40	33.67	57.50	80.85
\$45,000	3.38	3.83	4.73	5.18	5.63	7.88	11.48	20.48	30.83	37.88	64.69	90.96
\$50,000	3.75	4.25	5.25	5.75	6.25	8.75	12.75	22.75	34.25	42.09	71.88	101.06
\$55,000	4.13	4.68	5.78	6.33	6.88	9.63	14.03	25.03	37.68	46.30	79.06	111.17
\$60,000	4.50	5.10	6.30	6.90	7.50	10.50	15.30	27.30	41.10	50.51	86.25	121.28
\$65,000	4.88	5.53	6.83	7.48	8.13	11.38	16.58	29.58	44.53	54.71	93.44	131.38
\$70,000	5.25	5.95	7.35	8.05	8.75	12.25	17.85	31.85	47.95	58.92	100.63	141.49
\$75,000	5.63	6.38	7.88	8.63	9.38	13.13	19.13	34.13	51.38	63.13	107.81	151.59
\$80,000	6.00	6.80	8.40	9.20	10.00	14.00	20.40	36.40	54.80	67.34	115.00	161.70
\$85,000	6.38	7.23	8.93	9.78	10.63	14.88	21.68	38.68	58.23	71.55	122.19	171.81
\$90,000	6.75	7.65	9.45	10.35	11.25	15.75	22.95	40.95	61.65	75.76	129.38	181.91
\$95,000	7.13	8.08	9.98	10.93	11.88	16.63	24.23	43.23	65.08	79.97	136.56	192.02
\$100,000	7.50	8.50	10.50	11.50	12.50	17.50	25.50	45.50	68.50	84.18	143.75	202.13
\$105,000	7.88	8.93	11.03	12.08	13.13	18.38	26.78	47.78	71.93	88.38	150.94	212.23
\$110,000	8.25	9.35	11.55	12.65	13.75	19.25	28.05	50.05	75.35	92.59	158.13	222.34
\$115,000	8.63	9.78	12.08	13.23	14.38	20.13	29.33	52.33	78.78	96.80	165.31	232.44
\$120,000	9.00	10.20	12.60	13.80	15.00	21.00	30.60	54.60	82.20	101.01	172.50	242.55
\$125,000	9.38	10.63	13.13	14.38	15.63	21.88	31.88	56.88	85.63	105.22	179.69	252.66
\$130,000	9.75	11.05	13.65	14.95	16.25	22.75	33.15	59.15	89.05	109.43	186.88	262.76
\$135,000	10.13	11.48	14.18	15.53	16.88	23.63	34.43	61.43	92.48	113.64	194.06	272.87
\$140,000	10.50	11.90	14.70	16.10	17.50	24.50	35.70	63.70	95.90	117.85	201.25	282.98
\$145,000	10.88	12.33	15.23	16.68	18.13	25.38	36.98	65.98	99.33	122.05	208.44	293.08
\$150,000	11.25	12.75	15.75	17.25	18.75	26.25	38.25	68.25	102.75	126.26	215.63	303.19
\$155,000	11.63	13.18	16.28	17.83	19.38	27.13	39.53	70.53	106.18	130.47	222.81	313.29
\$160,000	12.00	13.60	16.80	18.40	20.00	28.00	40.80	72.80	109.60	134.68	230.00	323.40
\$165,000	12.38	14.03	17.33	18.98	20.63	28.88	42.08	75.08	113.03	138.89	237.19	333.51
\$170,000	12.75	14.45	17.85	19.55	21.25	29.75	43.35	77.35	116.45	143.10	244.38	343.61
\$175,000	13.13	14.88	18.38	20.13	21.88	30.63	44.63	79.63	119.88	147.31	251.56	353.72
\$180,000	13.50	15.30	18.90	20.70	22.50	31.50	45.90	81.90	123.30	151.52	258.75	363.83
\$185,000	13.88	15.73	19.43	21.28	23.13	32.38	47.18	84.18	126.73	155.72	265.94	373.93
\$190,000	14.25	16.15	19.95	21.85	23.75	33.25	48.45	86.45	130.15	159.93	273.13	384.04
\$195,000	14.63	16.58	20.48	22.43	24.38	34.13	49.73	88.73	133.58	164.14	280.31	394.14
\$200,000	15.00	17.00	21.00	23.00	25.00	35.00	51.00	91.00	137.00	168.35	287.50	404.25
\$205,000	15.38	17.43	21.53	23.58	25.63	35.88	52.28	93.28	140.43	172.56	294.69	414.36
\$210,000	15.75	17.85	22.05	24.15	26.25	36.75	53.55	95.55	143.85	176.77	301.88	424.46
\$215,000	16.13	18.28	22.58	24.73	26.88	37.63	54.83	97.83	147.28	180.98	309.06	434.57
\$220,000	16.50	18.70	23.10	25.30	27.50	38.50	56.10	100.10	150.70	185.19	316.25	444.68
\$225,000	16.88	19.13	23.63	25.88	28.13	39.38	57.38	102.38	154.13	189.39	323.44	454.78
\$230,000	17.25	19.55	24.15	26.45	28.75	40.25	58.65	104.65	157.55	193.60	330.63	464.89
\$235,000	17.63	19.98	24.68	27.03	29.38	41.13	59.93	106.93	160.98	197.81	337.81	474.99
\$240,000	18.00	20.40	25.20	27.60	30.00	42.00	61.20	109.20	164.40	202.02	345.00	485.10
\$245,000	18.38	20.83	25.73	28.18	30.63	42.88	62.48	111.48	167.83	206.23	352.19	495.21
\$250,000	18.75	21.25	26.25	28.75	31.25	43.75	63.75	113.75	171.25	210.44	359.38	505.31

* Coverage amounts for ages 65 and over reduce due to age reduction (see Life Insurance Age Reductions section).

Child Life with AD&D Monthly Premiums*

Coverage	
<u>Amount</u>	<u>Premium</u>
\$20,000	3.50

*Regardless of the number of eligible children covered.

CEBT Plan Options				
Medical (PPO 4) \$1,500 deductible / \$4000 OPM				
	Enrollment	Employee Pays	Monthly Authority Contribution	Total Monthly Cost
EE Only	63	\$0	\$790	\$790
EE + Spouse	24	\$150	\$1,586	\$1,736
EE + Child(ren)	9	\$150	\$1,508	\$1,658
EE + Family	15	\$200	\$1,774	\$1,974
Annualized	111	\$95,400	\$1,536,192	\$1,631,592
<i>Average Annualized Total Cost with PPO3 & PPO4</i>				\$1,705,194
Medical (PPO3) \$1,000 deductible / \$3000 OPM				
	Enrollment	Employee Pays	Monthly Authority Contribution	Total Monthly Cost
EE Only	63	\$85	\$775	\$860
EE + Spouse	24	\$200	\$1,699	\$1,899
EE + Child(ren)	9	\$200	\$1,603	\$1,803
EE + Family	15	\$268	\$1,882	\$2,150
		\$191,700	\$1,587,096	\$1,778,796
Dental A				
	Enrollment	Employee Pays	Monthly Authority Contribution	Total Monthly Cost
EE Only	63	\$0	\$40	\$40
EE + Spouse	24	\$25	\$57	\$82
EE + Child(ren)	9	\$25	\$77	\$102
EE + Family	15	\$40	\$98	\$138
Annualized	111	\$17,100	\$72,612	\$89,712
Vision C				
	Enrollment	Employee Pays	Monthly Authority Contribution	Total Monthly Cost
EE Only	63	\$0	\$7	\$7
EE + Spouse	24	\$7	\$6	\$13
EE + Child(ren)	9	\$7	\$7	\$14
EE + Family	15	\$15	\$9	\$24
Annualized	111	\$5,472	\$9,396	\$14,868
Basic Life				
Coverage Amt	Enrollment	Rate/1000	Monthly Authority Contribution	Monthly Authority Cost
2.5 X Salary	111		\$38,936	\$3,245

To: The Eagle Valley Transportation Authority Board
From: Tanya Allen, EVTA Executive Director

Meeting Date: 05/22/2024

SUBJECT: SP+ Contract Amendment and Additional Funding

RECOMMENDED ACTIONS:

- 1) Approve a proposed amendment to our contract with SP+ for Purchased Transportation Services, including changes to the agreed upon operating timeframe and the allocation of an additional \$985,000 in funding to allow SP+ to also assist with providing summer season service.

BACKGROUND:

EVTA executed a single-source contract with transportation service provider SP+ to operate the Vail-Beaver Creek Express service for the winter service season. This contract was entered into as a pilot project to assess the viability of integrating contract service into our operating model and allow for quicker progress towards implementation of an EVTA-funded fare-free zone.

The current SP+ contract allows for operation between November and April and goes dormant for the summer season (May through October). Pricing for the original contract assumed winter season service only.

We are requesting an amendment to the existing contract and additional budget to allow SP+ to also assist with summer season service delivery. Integrating SP+ vehicles into our summer season service allows us to increase overall system capacity quickly and meet increased demand that we expect to see following full implementation of our fare-free zone.

FINANCIAL CONSIDERATIONS:

The current budget includes \$8,330,374 for purchased transportation services, which includes the cost of the existing SP+ contract and the projected costs of ECO Transit service for the first six months of the year (prior to the transition of operations to EVTA).

The projected cost of using SP+ to augment summer service is \$984,234.13.

ATTACHMENTS:

1. SP+ Contract Amendment

To: The Eagle Valley Transportation Authority Board
From: Tanya Allen, EVTA Executive Director

Meeting Date: 05/22/2024

SUBJECT: Zero-Fare Transit Grant Program

RECOMMENDED ACTIONS:

- 1) Provide direction to staff regarding participation in upcoming Zero Fare Transit programs.

BACKGROUND:

Governor Polis signed Senate Bill-032 on May 16, 2024. This bill creates the Zero Fare Transit Fund and allows eligible agencies in Colorado to apply through the Colorado Association of Transit Agencies (CASTA) for one of two Zero Fare grant programs: an Ozone Season Transit Grant or a Youth Ride Free Transit Grant. This program replaces the previous zero-fare grant program that has been in place for the past two years. Agencies can choose either, but not both, of the following options:

- 1) **Ozone Season Transit Grant** program funding can be used for a zero-fare program during the ozone season in July - August of 2024, and June - August of 2025. An agency must provide 30 full days of fare-free transit during the ozone season.
- 2) **Youth Ride Free** grant program funding can be used to provide zero fare for youth from September 2024 - August 2025. Zero fares for youth must be offered for the entire period.

EVTA staff recommends participation in the Youth Ride Free program as a way to support youth travel across all EVTA fare zones during the 2024-2025 school year.

FINANCIAL CONSIDERATIONS:

We are still waiting for additional information regarding the size of grants that may be available. If this program works similar to past years, we expect to provide youth

ridership counts and receive reimbursement based on actual ridership figures.

ATTACHMENTS:

None