



# *Your Benefits*

January 1, 2026 through December 31, 2026



# Making benefit selections

## Eligibility

### For you

You are eligible for benefits as a full-time employee working at least **30 hours** per week.

### Covering your family

You may also cover your eligible dependents when you elect coverage for yourself.

#### Your Spouse or Partner

You may cover your legal spouse or domestic partner.

#### Your children

Dependent children are eligible until age 26 regardless of student or marital status.

## Enrolling in coverage

Your benefit plans are in effect January 1 – December 31 each year. In general, there are **three times** you can make benefit selections:

### ① When you're first eligible

Your benefits begin on the first of month following 60 days of employment; this is your **effective date**. Be sure to submit your selections within 14 days of your effective date.

Your benefit selections will be in effect through December 31.

### ② At Open Enrollment

Open Enrollment is your one chance each year to review your coverage options and make changes to your benefits.

Your choices are in effect from January until December unless you have a qualifying life event.

### ③ If you have a qualifying life event

Qualifying life events allow you to change your coverage during the year outside of Open Enrollment. These include:

- marriage or divorce,
- birth or adoption,
- death of a covered dependent, and
- a change in eligibility through Medicare, Medicaid, or a spouse or parent's coverage.

You must request a change to your benefits within 30 days of your life event (60 days for changes involving Medicaid eligibility). Documentation may be required.

Getting started

# Helpful terms & resources

**We've removed as much jargon as possible.**

But you'll probably still encounter some terms as you enroll in and use your benefits, and we want you to be prepared!

## Balance billing

When you use an **out-of-network** medical or dental provider, they may bill you the difference between what they charge and the amount your insurance pays.

Medical: *balance billing is in addition to – and does not count towards – your out-of-pocket maximum.*

## Coinsurance

After you've met your deductible, you're sometimes responsible for a percentage of the cost of the medical care, dental care, or prescription medication you received. This percentage is coinsurance.

## Copay

A flat fee you pay each time you receive a copay-eligible medical, dental, vision service, or prescription medication.

## Deductible

The amount you're responsible for paying in care expenses before the medical or dental plan starts paying deductible-eligible expenses.

## In-network

In-network care is always your lowest-cost option. Networks are groups of medical, dental, vision providers, pharmacies, and facilities that agree to discount the cost of their care or service.

## Out-of-pocket maximum

The most you'll pay for covered in-network medical care in a year. This includes your deductible, any coinsurance or copays, and prescription drugs.

The out-of-pocket maximum does not include your premium (the amount you pay for coverage), non-covered expenses, or out-of-network care that's been balance billed.

## Primary care physician

A primary care physician (**PCP**) is your main medical doctor – usually a general practitioner (GP), family doctor, internist, OB/GYN, or pediatrician (for children).

## Referral/pre-authorization

Some specialty medical providers and services require a referral from a primary doctor. These may include – but are not limited to – cardiology, psychiatry, orthopedic surgeons, rheumatology, surgery, and imaging (CT or MRI).

## Have questions?

Your advocate is here to help you with all things benefits. **See their contact information on page 13.**



### Annual Notices

We're required to tell you about certain rights and responsibilities you have as an employee of Jackson County.

You can request a paper copy at no charge from:

Samantha Martin  
(970) 723-4660  
smartin@jacksoncountycogov

Or download at:

<https://view.onedigital.com/jacksoncountyeenotices>



How to handle  
medical bills (4:46)



# Medical insurance

Select from two medical options through 39N.

All plans cover in-network preventative care at 100%, prescription drugs, and include an annual limit on your expenses. The differences are:

- what you pay for the **plan**,
- what you pay when you **get care**,
- how **out-of-network care** is covered, and
- your **annual maximum cost for care** (out-of-pocket maximum).



	Silver HDHP 3000	Gold 3T (See next page for additional saving with Tier 1 Providers)
<b>In-network care</b>		
<b>Network</b>	<b>First Health</b>	<b>First Health</b>
<b>Annual Deductible (DED)</b>	\$3,000 per person \$6,000 family max	\$3,000 per person \$6,000 family max
<b>Out-of-pocket maximum</b>	\$6,000 per person \$12,000 family max	\$6,000 per person \$12,000 family max
<b>Preventative care</b>	100% covered	100% covered
<b>Primary care visit</b>	DED then 20%	\$50 copay
<b>Specialist visit</b>	DED then 20%	\$100 copay
<b>Urgent care</b>	DED then 20%	\$100 copay
<b>Emergency room</b>	DED then 20%	\$500 copay per visit
<b>Inpatient hospital care</b>	DED then 20%	DED then 20%
<b>Prescription drugs</b>	<b>Retail</b>	<b>Retail</b>
Generic	DED then 20%	\$0 copay
Preferred Brands	DED then 20%	\$50 copay
Non-Preferred Brands	DED then 20%	\$100 copay
Preferred Specialty	DED then 20%	\$250 copay
Non-Preferred Specialty	DED then 20%	30% no DED
<b>Your cost for coverage</b>	<b>Monthly</b>	<b>Monthly</b>
<b>Employee only</b>	\$0.00	\$0.00
<b>Employee + Spouse</b>	\$341.98	\$411.46
<b>Employee + Child(ren)</b>	\$314.07	\$376.78
<b>Employee + Family</b>	\$586.30	\$711.68

Jackson County will provide a taxable \$500 cash in lieu monthly benefit for employees who waive the medical plan.

\*Must provide proof of other Credible Coverage

*The information shown in this presentation is an illustrative summary only. The underlying plan contract or document governs all aspects of the plan. Final rates are dependent on actual enrollment, insurance carrier or plan rules, plan selection, and eligibility criteria. Please refer to the plan document, contract, and other notices contained in this document, applications, and other corresponding communications for additional information.*

## GETTING THE MOST OUT OF YOUR DOCTOR'S VISIT

At 39North, you have a choice between 39N Centers of Excellence (Tier 1) and The First Health PPO (Tier 2) In-Network providers.

The First Health Network gives you access to most providers at the national level.

We curate **Centers of Excellence (Tier 1) providers** based on cost and quality to offer you high-quality services. 70% of services within Tier 1 are **free to you**, while 30% are discounted.

We recommend using Centers of Excellence (Tier 1) providers whenever possible.

## HOW TO FIND PROVIDERS

1. Go to 39N.co
2. Click on Member Tools dropdown in upper right hand corner.
3. Choose Tier 1 Providers or Tier 2 Providers
4. Complete Search

When seeking care, please advise your provider NOT to bill First Health directly!  
Refer to the claims submission below:

### YOUR NETWORKS:



First Health  
Network

Is it important to utilize  
these provider networks?

By utilizing these provider networks, you save money by receiving pre-negotiated prices. This also allows you to avoid any excess charges from the providers.

### HOW TO GET ASSISTANCE:

NEED HELP NAVIGATING YOUR  
HEALTH PLAN?

Contact Our Support Team  
Mon-Fri 8 AM - 5 PM

**800-264-1107**

#### Claim Submission:



Claim Submission Support:  
800-264-1107

#### PAYOR ID:

**55731**

#### Claims Address:

PO Box 756,  
Arnold, MD 21012

#### Medical Prior Authorization:

**800-264-1107**

Failure to call may result in reduced benefits. Does not guarantee benefits or coverage.

#### Member Services:

**800-264-1107**

#### Nationwide Network Access:

SEE CLAIM SUBMISSION SECTION. DO NOT  
SUBMIT DIRECTLY TO FIRST HEALTH



1-800-226-5116  
www.myfirsthealth.com

First Health  
Network



## Our Centers of Excellence (Tier 1)

At these locations, members ALWAYS receive free or discounted services. We partnered with the top healthcare organizations in Colorado who are just as committed to providing fully transparent, high-quality healthcare as we are.



## Mountain Health Network



Jackson County provides this coverage to you and your dependents at no cost to you.

## Comprehensive coverage and care for emergency transport.

Get emergency medical transportation coverage to protect what matters most.

### Our Emergent Plus membership plan includes:

#### Emergency Ground Ambulance Coverage 1

Your out-of-pocket expenses for your emergency ground transportation to a medical facility are covered with MASA.

#### Emergency Air Ambulance Coverage 1

Your out-of-pocket expenses for your emergency air transportation to a medical facility are covered with MASA.

#### Hospital to Hospital Ambulance Coverage 1

When specialized care is required but not available at the initial emergency facility, your out-of-pocket expenses for the ground or air ambulance transfer to the nearest appropriate medical facility are covered with MASA.

#### Repatriation Near Home Coverage 1

Should you need continued care and your care provider has approved moving you to a hospital nearer to your home, MASA coordinates and covers the expense for ambulance transportation to the approved medical facility

Coverage territories  
1: United States and Canada.

#### Disclaimers

This material is for informational purposes only and does not provide any coverage. The benefits listed, and the descriptions thereof, do not guarantee coverage and do not represent the full terms and conditions applicable for usage and may only be offered in some memberships or policies. Premiums, benefits, and coverage vary depending on the plan selected. For a complete list of benefits, premiums, terms, conditions, and restrictions, please refer to the applicable member services agreement or policy for your state. For additional information and disclosures about MASA plans, visit: <https://info.masamts.com/masa-mts-disclaimers>



**Did you know?**  
**51.3 million**  
**emergency responses**  
**occur each year**

MASA protects families against uncovered costs for emergency transportation and provides connections with care services.

Source: NEMSIS, National EMS Data Report, 2023

### About MASA

MASA is coverage and care you can count on to protect you from the unexpected. With us, there is no “out-of-network” ambulance. Just send us the bill when it arrives and we’ll work to ensure charges are covered. Plus, we’ll be there for you beyond your initial ride, with expert coordination services on call to manage complex transport needs during or after your emergency — such as transferring you and your loved ones home safely. Protect yourself, your family, and your family’s financial future with MASA.

# Health Savings Account (HSA)

An HSA through Lively is paired with a High Deductible Health Plan (HDHP).

Save pre-tax money for health care expenses!



## Contributions

	Employee Only:	Employee + Dependents:
Jackson County contributes up to:	\$3,000	N/A
Employee maximum contribution:	\$1,400	\$8,750
2026 IRS maximum contribution:	\$4,400	\$8,750

**55 or older?** You can contribute an extra **\$1,000** per year in catch-up contributions.

## Using your Money

- Spend your HSA funds on qualified health care expenses for you and your dependents.
- Any funds used for non-healthcare expenses are subject to tax penalties. **Keep your receipts!**
- The money in your HSA is **always yours** – even if you change jobs or health plans.



Learn how HSAs can help you save for today and tomorrow.

[Learn more](#)





# Dental insurance

Your dental coverage is through through Delta Dental.

You'll get in-network preventative care at 100% along with coverage for basic and major dental services.

Orthodontic care is covered.

Provider Search: <https://www.deltadentalco.com/dentist-search.html>



	Dental
Annual Deductible (DED)	\$50 per person \$150 family max
Annual maximum benefit	\$1,500 per person
Preventative care	100% covered
Basic care	DED then you pay 20%
Major care	DED then you pay 50%
Orthodontia (under 19 only)	\$1,000 (Lifetime Max) DED then you pay 50%
<b>Your cost for coverage</b>	<b>Monthly</b>
Employee only	\$0.00
Employee + One	\$13.11
Employee + Two or More	\$29.24



**Stay in-network to avoid balance billing** (the difference between what an out-of-network provider charges and the amount your insurance pays).

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# Vision insurance

Your vision coverage is through DeltaVision.

You'll get an annual exam with coverage for lenses and frames, or **contacts in lieu of glasses**.

Provider Search: [www.vsp.com/eye-doctor](http://www.vsp.com/eye-doctor)



In-Network - VSP Choice Networks and Affiliates		
Benefit	Description	Copay
Annual eye exam	Focuses on your eyes and overall wellness – one exam per year KidsCare (dependent children only): Two exams every calendar year, fully covered after copay	\$10
Prescription Glasses		\$25
Frames	\$170 Featured Frame Brands allowance \$150 frame allowance 20% savings on the amount over your allowance •\$80 Costco® frame allowance KidsCare (dependent children only): One frame covered every calendar year	Included in prescription glasses
Lenses	Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children KidsCare (dependent children only): One additional pair of lenses when needed (minimum prescription change required)	Included in prescription glasses
Lens Enhancements	Standard progressive lenses Premium progressive lenses Custom progressive lenses/ Average savings of 30% on other lens enhancements	\$0 \$95–105 \$150–175
Contacts (Instead of glasses)	\$150 allowance for contacts. Copay does not apply Contact lens exam (fitting and evaluation)	Up to \$60
Frequency of Services	1 x Calendar Year (Children 2 x Calendar Year) Exams 1 x Calendar Year Lenses 1 x every other Calendar Year Frames 1 x Calendar Year Contact Lenses	

## Your cost for coverage

## Monthly

Employee only	\$0.00
Employee + One	\$2.51
Employee + Two or More	\$4.99

Your vision plan covers either glasses (lenses and frames) **or** contact lenses each year. If you receive contact lenses, they will be instead of your glasses benefit.

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# Life and AD&D insurance

## Financial peace of mind through Standard.

Life insurance pays a benefit if you pass away. Accidental Death and Dismemberment (AD&D) insurance offers additional support if you pass away or are seriously injured due to an accident.

### Basic life and AD&D insurance

Jackson County provides life and AD&D insurance at no cost to you.

Employee	\$20,000
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Make sure to designate a **beneficiary** for your life insurance coverage to ensure your family is cared for according to your wishes.

### What's AD&D?

Accidental death and dismemberment (AD&D) insurance may pay:

- **your beneficiary** if you pass away due to an accident
- **you** a partial benefit if you lose specified bodily functions (sight, limbs, etc.)

# Retirement savings plan

Set your future self up for financial stability with a 401(a) through Colorado Retirement Association (CRA).

## The basics

You are required to contribute to the 401(a) plan on a Pre-tax basis.

When you contribute:	Jackson County matches:	For a total contribution of:
3%	3%	6% of your eligible salary

Jackson County also offers a 457B Roth plan. See HR for more information.

## Contributions

The maximum contribution for 2026 is \$72,000. 50+ can contribute an additional \$8,000.

You always own what you contribute to your 401(a).

Jackson County contributions is on a 5 year vesting schedule.



Learn more

Learn how investing and saving **actually works** – and can work for you.

# Contact Information

For additional assistance, contact  
Jackson County Human Resources:

Samantha Martin: 970-723-4660 or Email: [smartin@jacksoncountycolorado.gov](mailto:smartin@jacksoncountycolorado.gov)

Jodie Douthit: 970-723-4660 or Email: [jdouthit@jacksoncountycolorado.gov](mailto:jdouthit@jacksoncountycolorado.gov)



One Digital	Jeff McNeilly	720-203-3907 <a href="mailto:jeffrey.mcneilly@onedigital.com">jeffrey.mcneilly@onedigital.com</a>
	Abby Stevens	720-212-2035 <a href="mailto:abby.stevens@onedigital.com">abby.stevens@onedigital.com</a>
	Laura Hogan	303-755-8893 <a href="mailto:laura.hogan@onedigital.com">laura.hogan@onedigital.com</a>
Medical insurance	39N	877-431-4080 <a href="http://www.39N.co">www.39N.co</a>
	Jenna Tongusi Clinical Care Advocate	800-853-2614 ext. 706 <a href="mailto:jrolli@godirectcare.com">jrolli@godirectcare.com</a>
Emergency Transportation	MASA	800-643-9023 <a href="http://masaaccess.com/member">masaaccess.com/member</a>
Dental insurance	Delta Dental	800-610-0201 <a href="http://www.deltadentalco.com">www.deltadentalco.com</a>
Vision insurance	Delta Vision	800-877-7195 <a href="http://deltadentalco.com/deltavision">deltadentalco.com/deltavision</a>
Life and AD&D insurance	Standard	800-628-8600 <a href="https://www.standard.com/">https://www.standard.com/</a>
Health Savings Account	Lively	888-576-4837 <a href="https://livelyme.com">https://livelyme.com</a>
Retirement Saving Plan	Colorado Retirement Association	800-352-0313