

LARIMER COUNTY PREVENTATIVE/WELLNESS INSURANCE BENEFITS



Medical Insurance (UMR)

The Wellness Clinic: 980-2425

A medical clinic to help you and your family members manage and care for your health. Services also include wellness coaching. Provided at no additional cost to medical insurance plan members.

Teladoc: Teladoc provides access to U.S. board certified doctors anytime, anywhere who can write a prescription, if medically necessary, by web, phone or mobile app. Has a \$10 copay.

24-Hour NurseLine: 866-494-4502 (also located on Insurance Card)

Nurse Chat Line: Log in to www.umar.com, Select Health center from myMenu, Look for link in the “I need to...” section

Preventive Care Office Visits (such as routine physicals, well child visits): Paid at 100% in-network

Mammogram: Plan covers one age-appropriate mammogram per year: Paid at 100% in-network

DEXA Screening: Plan covers one DEXA scan for osteoporosis screening (with referral): Paid at 100% in-network

Colonoscopy: Plan covers recommended colonoscopies: Paid at 100% in-network

Eye Exam: Plan will pay up to \$130 every 12 months towards a routine eye exam, with a \$25 copay.

Immunizations: Paid at 100% in-network if no office visit incurred and billed.

\$500 Lifestyle Education Reimbursement Credit: Plan members can be reimbursed for lifestyle management educational classes.

Overview & reimbursement form can be found at www.umar.com and on the Bulletin Board.

Registered Dietitians: Plan covers nutritional counseling with a Registered Dietician: \$25 copay (unlimited visits, no referral needed, currently an open network)

Providers can submit claim to UMR, or members can pay provider and then submit Medical Claim Form to UMR for reimbursement.

Massage therapy (open network), **Acupuncture** (open network), and **Chiropractic** (in-network): \$25 copay, \$1000 bundled limit per year, no referral needed

Providers can submit claim to UMR, or members can pay provider and then submit Medical Claim Form to UMR for reimbursement.

Tobacco Cessation Classes: Plan members can be reimbursed for tobacco cessation programs

Overview and reimbursement form can be found at www.umar.com and on the Bulletin Board.

Prescription and Over-The-Counter Tobacco Cessation Medications: Plan covers at 100%.

A prescription is needed for tobacco cessation medications to be processed with no copay.

Mental Health Counseling: Plan covers with a \$25 copay, in-network

Dental Insurance (Delta Dental)

Oral Exams and Cleanings: Two per 12 months

Bitewing X-Rays: Once in a 12-month period

Full Mouth X-Rays: One per every 36 months

Fluoride: Twice in a 12-month period, thru age 15

Prevention First Dental benefit extends each family member's annual maximum amount. Diagnostic and preventive care services do not count against your annual maximum.

- Members who visit the dentist at least once a year for preventive care immediately benefit by not using those dollars under their annual maximum.
- Promotes regular visits to the dentist for preventive care, which can improve your overall health.

Vision Service Plan (voluntary plan)

WellVision Exam: Every 12 months with a \$15 copay.
Focuses on your eyes and overall wellness.

Diabetic Eyecare Plus Program: \$20, as needed
Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details.

Frames, Lenses, and Contacts available.

Employee Assistance Program (ComPsych)

Provides support, resources, and information for personal and work-life issues. The EAP is confidential and provided at no charge to you and your eligible dependents.

Confidential Counseling (6 free visits)
Financial Information and Resources
Legal Support and Resources
Work-Life Solutions
GuidanceResources Online



See websites and brochures for more information, which are posted on the Bulletin Board (Benefits page).