

Ancillary Benefits

Frequently Asked Questions

General FAQs

Who can I obtain coverage for?

You may cover your legal spouse and unmarried dependent children who are under 25 years of age. Your unmarried dependent children include your biological children, adopted children, stepchildren. Additionally, you may cover children of your unmarried dependent children. This means you may cover your grandchildren as long as you claim them on your annual income tax. No person may be covered both as an employee and dependent. Furthermore, no person may be covered as a dependent of more than one employee. Legal documentation will be required to prove relationship and/or dependency.

Where can I get a list of providers?

For a list of providers you may visit the Insurance and Benefits department at City Hall 3rd floor, contact your on-site representative at (915) 541-4692, or visit the following websites:

BlockVision

www.blockvision.com/provdirectory/search.asp

United Concordia

<http://www.ucci.com/tuctcc/clients.jsp?id=97>

Safeguard

<https://directory.safeguard.net/sg4c.asp>

How do I change providers?

BlockVision and United Concordia do not require members to have an assigned provider. You may visit any provider without making prior arrangements with BlockVision or United Concordia; however, it is recommended that members use the list of providers for cost effective services and coverage. Safeguard does require members to have an assigned provider. You may visit the Insurance and Benefits department at City Hall 3rd floor, contact your on-site representative at (915) 541-4692, or contact Safeguard's Customer Service Department at (800) 880-1800. In most cases, the change of provider will become effective the first of the month following your request.

I don't have a benefit ID card; do I need it to receive services?

You do not need your benefit ID card to receive services. You may be asked to provide your social security number, date of birth, and employer's name in order for the provider to verify coverage with the insurance company.

How do I order a benefit ID card?

To obtain a benefit ID card you may visit the Insurance and Benefits department at City Hall 3rd floor, contact your on-site representative at (915) 541-4692, contact the insurance company at the telephone numbers listed below, or visit the insurance company's website at the addresses listed below:

BlockVision (866) 265-0517

United Concordia (800) 332-0366

www.ucci.com

Safeguard (800) 880-1800

www.safeguard.net

What is the difference between a deductible and copay?

A deductible is an amount that you must pay before the insurance plan begins paying. Deductibles are typically annual amounts that are not a part of the normal service fees. A copay is an amount you must pay as part of the normal service fees. The key difference between a deductible and copay is that a deductible must be paid prior to the insurance plan paying and a copay is paid in connection to the insurance plan paying.

Do my insurance plans have a deductible?

United Concordia has a \$50.00 individual/\$150.00 family deductible that must be paid prior to the insurance plan paying for basic and major services. Safeguard and BlockVision do not have deductibles.

Do my insurance plans have a copay?

Safeguard's insurance plan is set up on a copay system where you are required to pay the provider a set amount for services preformed. United Concordia has a 20 to 50 percent copay that must be paid to the provider for basic, major, and orthodontic services preformed. BlockVision has a \$15.00 individual copay that must be paid to the provider for services preformed.

What is an "allowed amount," as it applies to dental insurance?

An "allowed amount" refers to a region's average cost for a particular procedure. For example, a region's average cost for routine teeth cleaning may differ from the cost your provider charges. An insurance company will only pay up to the "allowed amount" for any procedure and if there is an overage, you will be responsible for paying the overage to the provider.

For more information about ancillary benefits, please visit the Insurance and Benefits department at City Hall 3rd floor or contact your on-site representative at (915) 541-4692.

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Life Insurance FAQs

What does “Group Term Life Insurance” mean?

Group Term Life insurance is available through the City of El Paso to cover employees and eligible dependents under one master insurance policy. Group term life insurance does not accumulate any cash surrender value. The policy may terminate upon employment ending and/or attaining a certain age.

How much supplemental life do I need?

The amount of supplemental life insurance you need is a personal decision. It is a personal choice on the amount of supplemental life insurance you need and want. It is a good idea to keep costs like funeral arrangements, medical bills, and your family’s quality of life in mind when making your decision of the amount of supplemental life insurance coverage need and want.

Does my beneficiary have to be a relative or of legal age?

No, your beneficiary does not have to be a relative. In fact your beneficiary can be anyone you choose. If your beneficiary is under the age of 18 the benefits may be payable to the minor’s guardian unless other arrangements have been made.

Disability FAQs

What is disability insurance?

Disability insurance provides benefits if and when you are unable to work due to a non-work related and certified illness or injury.

What are the benefits of disability insurance?

Disability insurance with the City of El Paso provides benefits for a short period of time while you are unable to work due to a non-work related and certified illness or injury. Policies cover periods ranging from six months to 24 months of disability. Additionally, policies have multiple elimination periods (calendar days certified by a physician that you are unable to work). Before benefits are paid, elimination periods must be met. These elimination periods range from seven day to 90 days.

How much does disability insurance cost?

The cost of disability insurance depends on your gross monthly income, age at the time of application, and the policy you elect. You have the flexibility to choose from multiple elimination periods and length of the benefit period. For more detailed information, please visit the Insurance and Benefits department at City Hall 3rd floor or contact your on-site representative at (915) 541-4692.