

# Volunteer EMS Insurance Program

IN PARTNERSHIP WITH:



Bureau of EMS



Public Employees Health Program



Utah Association of Counties





# Volunteer EMS Insurance Program

\*Each of YOU!

\*Representative Dan Johnson



# Volunteer EMS Insurance Program

## AGENDA:

Welcome

Program Origin Story

Darin Bushman, Division Director Bureau of EMS

Brandy Grace, UAC CEO

Eligibility Requirements – UAC

Benefits Review – PEHP

Open Enrollment – UAC

Q&A



# Volunteer EMS Insurance Program



Program was created in 2022 to recruit and retain more volunteer EMS personnel in rural areas.

Utah Code 53-2d-703

2024 HB217 MAJOR program enhancements



# Volunteer EMS Insurance Program



- ▶ **2024 Program Enhancements!**
  - ▶ Expanded Eligibility
  - ▶ Additional Benefits
- ▶ Expanded Promotional Campaign



# Volunteer EMS Insurance Program



Provide EMS services as a volunteer for a rural agency



Licensed as an EMT, AEMT, or Paramedic



Respond to 20% of calls over a rolling 12-month period



Not have **affordable** coverage available through another plan or program





Provide EMS services  
as a volunteer for a  
rural agency

# Volunteer EMS Insurance Program

## Agency

- Licensed as an Ambulance Service Provider
- Local governmental entity (county, municipality, special service district, or created by interlocal agreement)
- Located in **rural** county (3<sup>rd</sup> through 6<sup>th</sup> class) or community in county of 2<sup>nd</sup> class with population < 3,000





Licensed as an EMT,  
AEMT, or Paramedic

# Volunteer EMS Insurance Program

## Volunteer

- Licensed as an EMT, AEMT, or paramedic  
(able to perform duties)
- Reside in State of Utah
- Volunteer under Fair Labor Standards Act or  
part-time unbenefited employee  
(classified by the employing local gov entity)



Respond to 20% of calls over a rolling 12-month period

# Volunteer EMS Insurance Program

## Providing Service

- by responding to 20% of Agency EMS calls in a rolling 12-month period
- 20% response criteria is established through EMS Agency policy (policy/verification must be auditable based on EMS Agency policy)
- on-going volunteer participation in program is subject to continued verification by EMS Agency/Director





Not have **affordable** coverage available through another plan or program.

# Volunteer EMS Insurance Program

## Other Insurance

- Not have **affordable coverage** available through an employer, a spouse's or parent's employer, or a government plan or program
  - affordable coverage (cost greater than 20% of program coverage cost)

# Volunteer EMS Insurance Program

Affordability Scale  
> 20% of Premium Cost\*

2024-2025 Plan Year	HEALTH State Funding	HEALTH Volunteer Funding	DENTAL State Funding	DENTAL Volunteer Funding
Single (Volunteer)	\$726.06	\$0	\$49.46	\$0
20% affordability scale	> \$145.21		> \$9.85	
Double	\$1,368.40	\$92.52	\$62.82	\$4.52
20% affordability scale	> \$273.37		> \$12.56	
Family	\$1,756.49	\$182.39	\$88.75	\$13.17
20% affordability scale	> \$351.30		> \$17.75	

\*State Funded Premium Cost



# Volunteer EMS Insurance Program



- ▶ **2024 Program Enhancements!**
- ▶ **EVERY** qualified EMT Volunteer
  - ▶ (licensed EMT/ qualified rural agency / 20% run requirement)
    - ▶ is eligible for
      - ▶ BASIC TERM LIFE INSURANCE
      - ▶ LONG-TERM DISABILITY INSURANCE
      - ▶ **NO-COST** to volunteer



# PEHP Benefits Review



# Volunteer EMS Insurance Program

2024 Open Enrollment

**May 15<sup>th</sup> – June 15<sup>th</sup>**

(coverage effective July 1, 2024)

For enrollment application visit:

[www.uacnet.org](http://www.uacnet.org)



# Volunteer EMS Insurance Program



Home About Legislative Advocacy **Programs** Resources Committees Jobs Calendar and Events Members Q

ClearGov

Community Reinvestment Agency Services

Corporate Partnerships

Nationwide Retirement Systems

Previ County Employee Phone Plan

Public Surplus/Tax Sale Discount Program

Unemployment Cost Management

Utah Rural Leadership Academy

**Volunteer EMS Insurance**

Website Development Services

VOLUN  
INSUR

EMS volunteers serving in rural areas may be eligible for insurance benefits for themselves and their family members through a partnership of local agencies, the Utah Association of Counties, PEHP, and the State of Utah.

## New or Eligibility Status Change

New EMS volunteers or existing EMS volunteers who have experienced a "qualifying" eligibility status change can enroll within 30 days by submitting the Enrollment Form.

## More Information

You may contact the Utah Association of Counties at (801) 261-1331 or email [ems@uacnet.org](mailto:ems@uacnet.org).

## What Happens if I Lose Eligibility?

If you no longer meet all of the eligibility requirements, your EMS coverage will end on the last day of the month in which any one of the conditions for eligibility no longer applied.

**Enroll Here >**

**Enrollment Guide >**



# Q&A Session:

# Volunteer EMS Insurance Program

**We look forward to providing these great benefits to you!**

**Enrollment Information:**

UAC

Sheri Dearden 435-864-7771 or [ems@uacnet.org](mailto:ems@uacnet.org)

**Benefits Information:**

PEHP

801-366-7555 or [PEHP.org](http://PEHP.org)



[www.uacnet.org](http://www.uacnet.org)





DISCLAIMER: This Volunteer EMS Insurance Program presentation is for informational purposes only and is intended to give a general overview of the eligibility requirements and benefits provided through the Volunteer EMS Insurance Benefits program.

The information is provided on an “as is” basis, without warranty. UAC, PEHP, DPS, and the State of Utah shall not incur any liability due to loss, or damage caused , or alleged to be caused, directly or indirectly by the information presented.

**PEHP**

Health & Benefits



# Volunteer EMS Benefits



Medical plan created in 2022

## **New in 2024**

- Dental Plan
- Life and Accident
- Long Term Disability

# Medical Plan



- \$2,000 / \$4,000 Deductible
- \$6,000 / \$12,000 Maximum
- Pharmacy and office visits not subject to the deductible
- Most services 20% after deductible



# What To Know About Networks



**Providers and Facilities**

**Hospitals**

- Networks are close to identical off the Wasatch Front
- Go to nearest ER
- Search for providers at [pehp.org/providerlookup](http://pehp.org/providerlookup)

# Advantage Network



**Intermountain  
Health**

# Summit Network







## Monthly Cost to Volunteer (2024)

Single - \$0

Double - \$92.52

Family - \$182.39

# Medical Plan



## Monthly Cost to Volunteer (2024)

Single - \$0

Double - \$92.52

Family - \$182.39



**Billed by PEHP directly to volunteer**

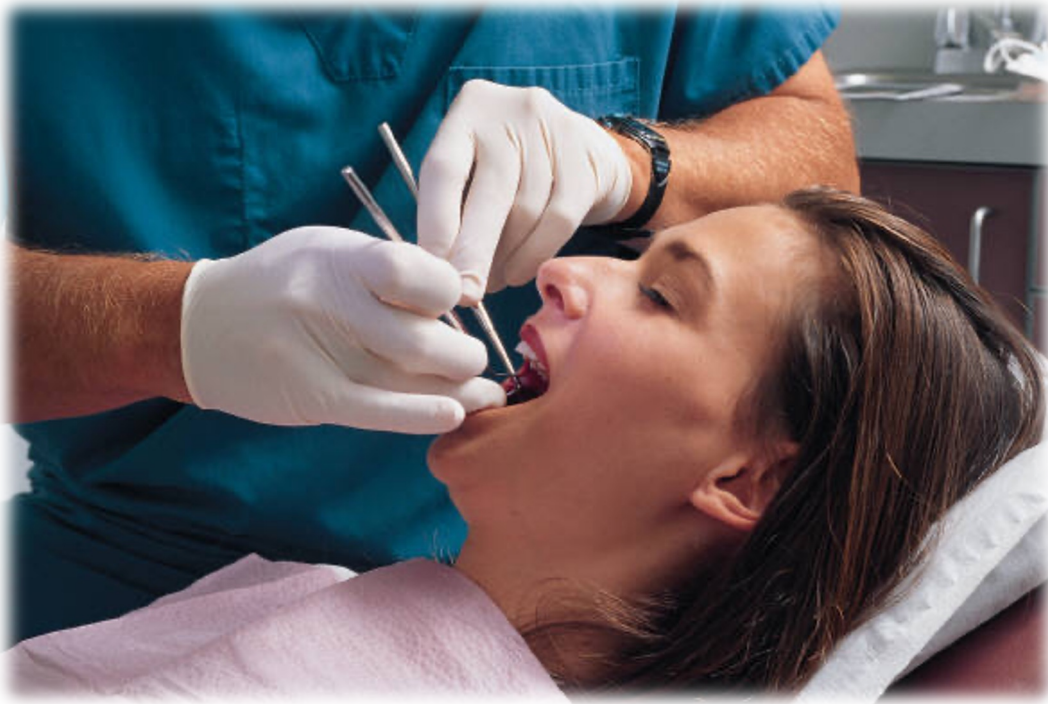
# Dental Plan



- Preventive and Basic services: **20%**
- Major services: **50%**
- Annual Maximum: **\$1,500**
- Orthodontic Benefit: **\$1,500**



# Dental Plan



- Waiting period for Major and Orthodontic services
- Search for providers at [pehp.org/providerlookup](https://pehp.org/providerlookup)

# Dental Plan



## Monthly Cost to Volunteer (2024)

Single - \$0

Double - \$4.52

Family - \$13.17

# Dental Plan



## Monthly Cost to Volunteer (2024)

Single - \$0

Double - \$4.52

Family - \$13.17



**Billed by PEHP directly to volunteer**



# Life and Accident Plan



- \$50,000 Life Insurance
- \$50,000 AD&D
- \$10,000 Spouse Life Insurance
- \$10,000 Dependent Life Insurance

**No Cost to Volunteers**

# Life and Accident Plan



## Beneficiaries

- No Minors
- Keep Current

**No Cost to Volunteers**



Long-Term  
Disability

- \$1,000 monthly benefit
- Disability caused while performing EMS duties
- Disability must affect the volunteer's ability to perform their regular job

**No Cost to Volunteers**



# Proudly Serving Utah Public Employees

PEHP is replacing its claims payment system.  
See what it means to you.

[For Members](#)

[For Providers](#)

[Find a Doctor  
or Hospital](#)

[Enroll in Medicare  
Supplement](#)

[Join PEHP - Info for  
Employers & Brokers](#)

[Provider  
Information](#)





Welcome



PEHP is transitioning to a new member portal. [Learn more.](#)

### New Portal

If your PEHP ID begins with **M0000**.

Login

### Classic Portal

If your PEHP ID begins with **1741000**

Login

# PEHP MEMBERS

## Login

Enter Username

[Forgot Username](#)

Submit

Cancel

[Create new account](#)

**PEHP Customer Service Line:**

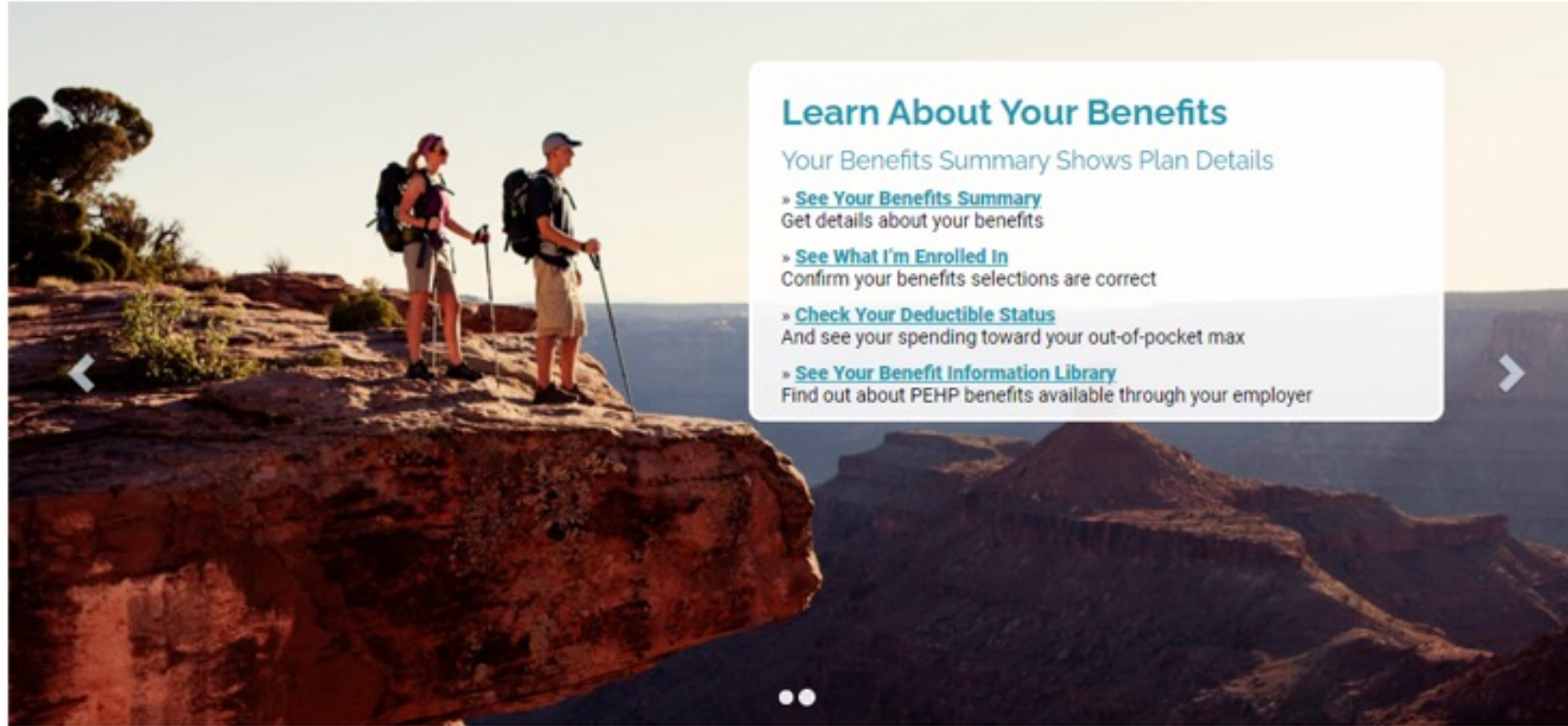
801-366-7555 or 800-765-7347 (TTY:711)

[PEHP Members Agreement](#)

© 2024 Public Employees Health Program



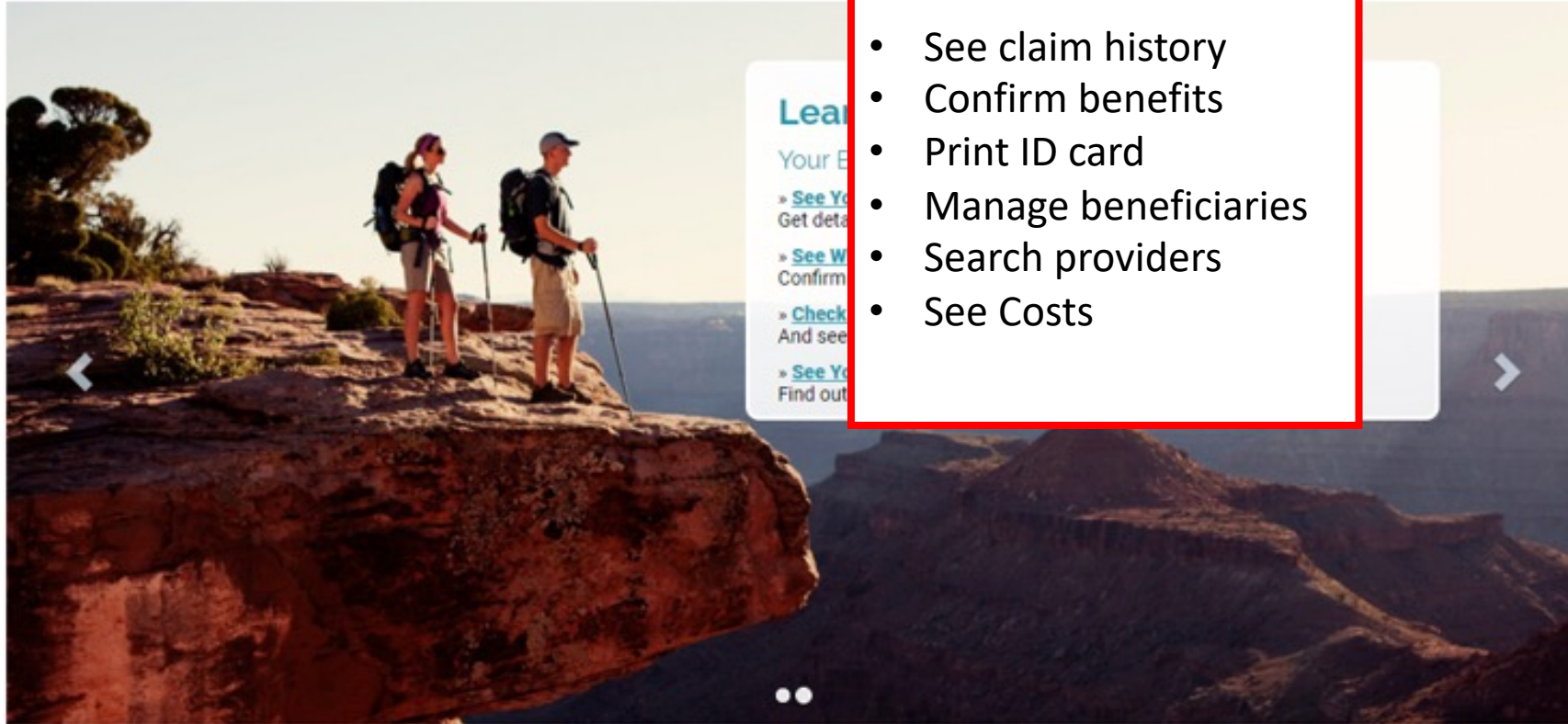
Need help understanding your benefits? Talk to a Health Benefits Advisor. Call [801-366-7555](tel:801-366-7555) or use the [Message Center](#).



 Price a Medication

Message Center 

Need help understanding your benefits? Talk to a Health Benefits Advisor



- See claim history
- Confirm benefits
- Print ID card
- Manage beneficiaries
- Search providers
- See Costs

 Price a Medication

Message Center 

[Find a Provider](#)

[Find a Facility](#)

[Compare Medical Costs](#)

[Compare Prescription Costs \*\*New!\*\*](#)

### Provider Name

Please enter Provider name

### Provider Specialty

Any

### City

City

### County

Any

### Located Near Address or ZIP Code

Address or ZIP Code

### Language Preference

Any

### Provider Gender

Male

Female

Any

Search

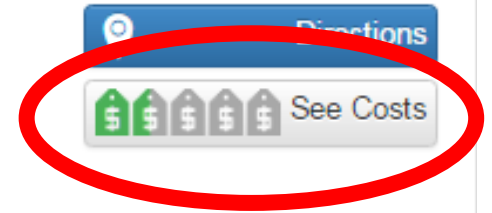


### Christensen, Malinda R PA

Granger Medical Clinic  
1121 E 3900 S Ste 130 Salt Lake City 84124-1286  
801-281-1300

Family Practice, Female, ENGLISH/SPANISH  
Accepting new patients

★★★★★ 3



Print

### Christensen, Peter L MD

Granger Medical Clinic  
3181 W 9000 S West Jordan 84088-5610  
801-352-5900

Family Practice, Male, ENGLISH/FINNISH  
Accepting new patients

★★★★★ 15 | 5



Print

### Christensen, Shane G MD

Foothill Family Clinic  
6360 S 3000 E Ste 100 Salt Lake City 84121-6924  
801-365-1032

Family Practice, Male, ENGLISH  
Accepting new patients

★★★★★ 16



Print

### Civish, Frederic M MD

Jordan Meadows Medical Center  
3354 W 7800 S West Jordan 84088-4506  
801-282-2677

Family Practice, Male, ENGLISH/SPANISH  
Accepting new patients

★★★★★ 18 | 4

Pharmacy Practices



Print



(Costs based on most common procedures)

Code	Description	In-Network Rate <a href="#">i</a>	Comments
99213	Physician office visit. The amount of time with the physician is determined by a person's condition and treatment needs.	\$89.01	Preauth - No
99214	Physician office visit. The amount of time the physician devotes is determined by a person's condition and treatment needs.	\$130.56	Preauth - No
83036	This test measures glucose bound to hemoglobin in blood samples. The results show an average of blood glucose (sugar) levels over the previous three months.	\$13.22	Preauth - No
90471	A vaccination given by injection (shot).	\$27.19	Preauth - No
99396	Comprehensive, preventive medical assessment for an adult. This typically includes age- and gender-appropriate history, exam, counseling, education and necessary lab work.	\$153.14	Preauth - No
80061	The lipid panel contains three measures: total cholesterol, HDL (good cholesterol) and triglycerides. Often LDL (bad cholesterol) is calculated from these results. Along with other factors, a lipid profile can help evaluate the risk of heart disease.	\$18.24	Preauth - No
80050	The general health panel consists of a complete blood cell count, electrolyte levels and tests of the kidneys, liver and thyroid gland. The panel may be part of a general health screening.	\$41.92	Preauth - No
80053	A metabolic panel is a series of blood tests which provide information about organ function (such as the kidney or liver), electrolytes, pH balance, blood sugar, calcium and other blood measures. It is often used as a screening test to rule-out conditions.	\$14.39	Preauth - No
81000	A basic urinalysis checks pH and looks for substances such as blood, crystals, bile and white blood cells (antibodies). These may be viewed under a microscope or detected with dip sticks or colorizing tablets. A computer analysis may be done as well.	\$4.32	Preauth - No
82044	Albumin is a protein found in urine, blood, spinal fluid and amniotic fluid. Elevated albumin in the urine may indicate diabetes or pregnancy. In other fluids, the albumin level can provide information about nutrition status or disease.	\$2.08	Preauth - No





**PEHP**  
Health & Benefits





**Thanks for all you do!**