## 2019-2020 Benefits

FOR FULL TIME EMPLOYEES



### Blue Cross Blue Shield Medical

- Deductible plan with co-pays.
   \$1,000 per person, \$3,000 per family per plan year.
- Co-pays for office visits; \$20 for regular physician, \$20 for urgent care, \$30 for specialist. Co-pay for ER \$250. (more depending on service)
- Maximum out of pocket per plan year - \$3,500 per person or \$7,000 per family (in network).
- The City of Cheyenne pays 85% of your premiums as part of your compensation.



## Prescription Benefits

Retail (walk-in store) 30-day supply
Generic in-network \$10 copay
Preferred in-network \$35 copay
Non-Preferred in-network \$60 copay
Specialty in-network \$100 copay

#### Mail order 90-day supply

Generic in network = 2 times retail
Preferred in network = 2 times retail
Non-preferred in network = 2 times retail
Specialty in network N/A

## Delta Dental

Plan year deductible \$50 per person, \$100 per family Plan year maximum benefit \$1,250 per person



Type of service and coverage:

Preventive 100% coverage, deductible waived Oral exams, eligible x-rays, fluoride treatment, cleanings

Basic 80% coverage after deductible Oral surgery, general anesthetics, fillings, root canals

Major 50% coverage after deductible Restorative crowns & onlays, prosthodontics, 6 month waiting period

Orthodontic services 50% after \$1,000 deductible
Children only, to age 19, lifetime benefit per person, 12 month waiting period



\$20 copay for exam, every 12 months

\$150 allowance for frames every 12 months
OR

\$120 allowance for Acuvue contacts; \$130 allowance for Bausch & Lomb contacts

Lenses have a copay from \$20 to \$175 depending on lenses

Discount for Lazik surgery, up to 20% depending on provider

VSP also has a benefit for hearing aids

## Flex Spending Account (FSA)

- ❖ Federal program, 12-month duration. Must re-elect every year if you are continuing. \*
- ❖ Maximum elections are \$2,700 for medical; \$5,000 for day care. (\$1350 med; \$2500 DC)
- ❖ Debit card (immediate use) or submit claims for reimbursement.
- Expenses for all dependents can be reimbursed up to your elected amount, regardless of whether they are on your health coverage. Children up to age 26.
- Over-the-counter items such as band-aids and thermometers qualify.
- Expenses not covered by insurance may still be eligible such as acupuncture or massage therapy.
  - \* Plan year is changing to fiscal and will be 1/1/20 to 6/30/20,  $\frac{1}{2}$  benefits



#### City-paid Hartford Term Life Insurance

- ➤ Benefit payable of \$20,000 on employee
- > Benefit payable of \$2,000 on spouse and \$1,000 on children aged 6 mos. to 26 years
- > Guaranteed issue, no underwriting
- > Full time employees only
- > May elect additional, supplemental coverage for low rate

#### Voluntary Prudential Term Life Insurance

- Coverage offered by Wyoming Retirement Systems (WRS)
- > Decreasing term life policy, based on age
- > Covers spouse and children also
- > Flat rate of \$16 per month
- > Benefit based on age

## Life Insurance





#### Voluntary coverage offered, paid 100% by employee:

- Life coverage for you and dependents
- Accident coverage
- Hospitalization coverage
- Short term disability
- Cancer coverage
- Critical care coverage

Rates vary based on age / salary



# Long Term Disability Insurance

- Guaranteed issue when first eligible
- Benefits begin after 90 days of disability
- Benefit payable is 60% monthly earnings; max of \$6,000/mo.
- Full time employees only
- Late enrollment possible with EOI (Evidence of Insurability)
- Coverage is through Lincoln Financial

## Pension



#### Public Employees

- ► Employer contributes 13.62%
- ► Employee's portion is 4%

Retirement: age 65 and vested or rule of 85

#### Firefighters

- ► Employer contributes 14.50%
- ► Employee's portion is 8.245%

Retirement: Age 50

#### Police

- ▶ Employer contributes 8.60%
- ▶Employee's portion is 8.60%

Retirement: 20 years of service or age 60 and vested

#### 457 Deferred Compensation Plan



Supplements pension to aid in retirement



Elect as little as \$20 per month



Freedom to choose how your money is invested



457 plan is like a 401K, but for government employees



You can change your election amount at any time

- Discounted Gym Memberships
  Gold's, Smart Sports, Fitness 307, Crossfit Frontier, YMCA
- Discounted City Golf Memberships or Fees
- ❖Ice & Events Center Discounts
- Cheyenne Aquatic Center / Johnson Pool Discounts
- \*EAP (Employee Assistance Program) 5 free visits to Post & Associates
- Verizon or Union cell service discounts

## Additional Benefits

## Paid Holidays for FT Employees

New Year's Day
Martin Luther King's Day
President's Day
Memorial Day
Independence Day
Cheyenne Day
Labor Day

Veteran's Day
Thanksgiving Day
Day after Thanksgiving
Christmas Eve (1/2 day)
Christmas Day
New Year's Eve

#### Vacation & Sick Leave Accruals - FT

Months of service	Vacation	Sick
0-60	8.67	10.00
61-120	10.67	10.00
121-180	12.67	10.00
181-240	14.67	10.00
241 months +	16.67	10.00

## Qualifying Life Events

Qualifying Life Events allow you to make changes to your medical, dental, vision and/or life coverages

Marriage Adoption Death Birth Divorce Loss of coverage

Contact HR immediately if you have a life event. You have 30 days from life event to make changes.

## Open Enrollment

Open enrollment happens once per year (usually May 15 - June 15) and allows you to make changes without a qualifying life event, to medical, dental, vision.

#### Membership is only \$4 per month!

- Advocates for employee benefits / pay
- Sponsors Christmas party, discounted rate
- Discounted outings
  - Bowling tournaments
  - Golf tournaments
  - Rockies games
  - Chili cookoff
  - Halloween party
  - Veteran's Appreciation
  - Many other events!



## Cheyenne U



Website: aklahn/wixsite.com/cheyenneu

Employee training program for part-time or full-time employees where most of the classes are FREE!