



**Full-time
Employee
Benefits
Overview**

2015-2016

The purpose of this document is to provide potential Laramie County Community College employees an overview of the benefits offered.

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BENEFITS OVERVIEW

The following is a brief explanation of the benefits offered to full-time employees at Laramie County Community College (LCCC). If you have any questions, feel free to contact Human Resources at 307.778.1289 or hr@lccc.wy.edu.

HEALTH INSURANCE

The College health insurance coverage is administered by the State of Wyoming, with their third-party administrator being CIGNA.

Deductible levels are:

\$350/700

\$750/1500

\$1500/3000 High Deductible Health Plan (HDHP)

\$2000/4000 High Deductible Health Plan (HDHP)

The College pays a generous percentage of the combined insurance premiums for health, preventive dental and life, dependent upon the level of deductible chosen.

The College is part of the CIGNA PPO, meaning that physicians have contracted with CIGNA to provide health care at a reduced rate. If a participant goes to a preferred physician within the state of Wyoming, the plan pays 85% of the charges after the deductible for covered expenses. If the participant goes to a non-preferred physician within the state of Wyoming, the plan pays 80% after the deductible. Outside Wyoming, the plan pays 80% of charges after the deductible for covered expenses with a preferred physician or 60% for a non-preferred physician. Covered “wellness services” are free for plan participants. A list of wellness services can be found at

www.healthcare.gov/center/regulations/prevention/recommendations.

HEALTH SAVINGS ACCOUNT (HSA)

An employee is eligible to contribute to an HSA if he/she:

1. Selects the “high deductible health plan” (HDHP: \$1,500/3,000 deductible),
2. is not covered by another HSA plan
3. is not enrolled in Medicare, and
4. cannot be claimed as a dependent on someone else’s tax return.

If the HDHP is selected, the employee must pay the full price for prescriptions and that amount is applied toward the \$1,500/3,000 deductible. After the deductible is met, prescriptions are covered at 80%. If family deductible is chosen, the full \$3,000 annual amount must be met before benefits are paid for any individual family member.

PRESCRIPTIONS- **MEDIMPACT** ADMINISTERS THE STATE OF WYOMING PRESCRIPTION PLAN.

The prescription copays are \$10/\$20/\$50/\$80 for a 30-day supply. There is also a mail order plan with copays of \$15/\$30/\$75/\$120 for a 90-day supply. Prescription copays do not count toward your deductible except with the HDHP.

DENTAL INSURANCE –**DELTA DENTAL**

Preventive dental insurance is required for anyone who participates in group health. The preventive dental pays 100% for two cleanings per year (every six months), bitewing x-rays once a year, full mouth x-rays once every 24 months, and one emergency exam in a 24-month period. The State also offers an optional dental plan through Delta Dental with a \$50 deductible for single coverage and \$100 for family coverage. Covered charges are paid at 50% after the deductible is met.

GROUP LIFE INSURANCE

The College offers a \$50,000 life insurance benefit for employees under the age of 60; older employees receive lesser coverage based on age. The group life insurance policy is administered by Minnesota Life Insurance Company. An eligible employee may choose to insure any and all dependents for \$1.59 per month, with a \$4,000 life benefit.

FLEXIBLE BENEFITS

The Flexible Benefits Plan offers four employee benefits:

1. **Pre-Tax Insurance Premiums:** A participant may choose to have insurance premiums for employee paid health and dental insurance under the State of Wyoming Group Health and Dental Insurance plans deducted from their paycheck pre-tax. Dependent Life Insurance is not eligible under the Pre-Tax Insurance Premiums.
2. **Dependent Day Care Account** reimburses a participating employee for day care, home care, or child care bills for care of a dependent child under age 13, a disabled child of any age, a disabled spouse or a disabled dependent parent, allowing the employee and their spouse to work or actively look for work. If the participant is married, their spouse must work, be actively looking for work, be a full-time student or be mentally or physically incapable of self-care for the employee to be eligible to participate in the Dependent Day Care Account. For divorced or separated parents, a child is a qualifying individual of the custodial parent. The custodial parent is defined as the parent with whom the child lived for the greater portion of the year. A non-custodial parent who pays for dependent care cannot be reimbursed for that expense under a dependent day care account.
3. **Medical Reimbursement Account:** Participants may choose to have monies deducted from payroll, pre-tax, to reimburse themselves for otherwise non-reimbursable medical expenses, including but not limited to co-insurance, deductibles, prescription copays and most medical expenses not covered by insurance, including dental and vision expenses. This is a “use it or lose it benefit.” Any monies contributed through payroll deduction must be claimed for services rendered within the same calendar year. Monies not claimed are forfeited to the plan administrators.
4. **Wrap Around Medical Reimbursement Account** is available for medical and dental expenses not allowable under the State’s High-Deductible Health Plan and Health Savings health plans. Deductibles, coinsurance, and prescription drug expenses for the health plan are not reimbursable with this account. This option is designed to be used by those participants who opt for the State’s High Deductible Health Plan and Health Savings Account.

LIFE AND DISABILITY INSURANCE

Laramie County Community College offers an optional life insurance benefit, as well as both short-term and long-term disability insurance policy through The Standard Insurance Company. The life benefit is two times the participant’s annual salary, up to \$250,000. Dependent life insurance is available for 19¢ per month; spousal benefit is \$2,000 and children are insured for \$1,000 each. The disability benefit is 66 2/3% of regular gross monthly salary after seven days of disability. The length of time an employee may receive disability payments decreases with age. Short-term disability insurance

premium is paid completely by the College; the College pays 75% of the premium for employees who opt to participate in the long-term disability.

RETIREMENT

LCCC currently contributes 14.065% of your gross monthly income, while the employee contributes 1.805%, to a retirement account of the employee's choice, either Wyoming Retirement System or Teachers Insurance and Annuity Association/College Retirement Equity Fund (TIAA/CREF).

TAX SHELTERS, DEFERRED COMPENSATION, SRA'S

The College offers a variety of tax shelters, including supplemental retirement annuity through TIAA/CREF and deferred compensation options under Wyoming Retirement System. These deductions can be set up at any time; minimum monthly contribution is \$20.

VOLUNTARY BENEFITS OFFERED

There are several voluntary benefits available to employees of LCCC:

- VSP - Vision Care
- The Standard – Long-term and short-term disability policy offered through the State of Wyoming
- Genworth Long Term Care Insurance

EDUCATIONAL BENEFITS

LCCC Tuition Benefit: Benefited employees, their spouse and their dependent children may take credit courses at LCCC for \$10 per credit hour.

University of Wyoming Benefit: Benefited employees may have their tuition waived for the first class, up to six credit hours, taken in any semester at University of Wyoming.

Tuition Reimbursement: To further encourage employees to improve themselves by advancing their education, the College currently reimburses employees \$150 per credit, up to 7 credits per academic year, for classes taken outside of LCCC and beyond the tuition-free class at University of Wyoming.

EMPLOYEE ASSISTANCE PROGRAM

The College offers an Employee Assistance Program (EAP) to all current employees at no cost to the employee.

LEAVES OF ABSENCE

Following is a list of some of the types of leave available to eligible employees at LCCC:

Family Medical Leave Act: In accordance with the Family Medical Leave Act, employees who are eligible may take up to 12 weeks of unpaid leave for an employee's own serious medical condition, for the birth and care of a newborn child, for placement with the employee of a child for adoption or foster care, or to care for an immediate family member with a serious illness, any qualifying exigency arising out of the fact that the employee's spouse, son, daughter, or parent is a covered military member on "covered active duty;" or up to twenty-six workweeks of leave during a single 12-month period to care for a covered servicemember with a serious injury or illness if the eligible employee is the servicemember's spouse, son, daughter, parent, or next of kin (military caregiver leave).

Paid Holidays : The President designates between 13 and 15 holidays in a fiscal year. Generally, the paid holidays are:

Equality Day
One day during Spring Break (most years)
Memorial Day
Independence Day
Labor Day
Thanksgiving (3 days)
Winter Break(6-8 days)

Vacation:

Classified Staff: Vacation accrues at a rate of 1 day a month per month of appointment, with increases in accrual rates based on years of service.

Administrators and Professionals: Vacation accrues at a rate of 1.75 days paid vacation leave for each month of appointment.

Sick Leave: Benefited employees accrue one day sick leave per month, with a maximum accrual of 85 days, to care for their own illness or injury, the illness or injury of a member of their household, or the illness or injury of a non-household family member within the first degree of relationship.

A Paid Leave Donation program is in place, allowing employees to donate paid vacation and/or sick leave to co-workers.

Bereavement Leave: Benefited employees are entitled to up to five days of paid leave per incident.

Personal Leave: Benefited employees earn two days personal leave per fiscal year to tend to personal matters. If not used, personal days will be forfeited on June 30 of each calendar year.

Sabbatical Leave: Administrators, Professional Staff and Faculty are eligible to apply for sabbatical leaves of absence in accordance with provisions set forth in Policy 6.6 – Leave of Absence Policy and 6.6.1P – Leaves of Absence – Paid Leave Procedure.