



Benefit Press

September 2015

What's New for 2016

We are again faced with increases in medical plan costs as the result of the number and dollar amount of claims filed by plan participants combined with the escalating cost of medical services. The decision was made to mitigate these increased costs in 2016 through a reduction of reserves rather than a rate adjustment in the health and dental plans.

The changes for 2016 are summarized below.

Medical Plan

- Premium rates remain the same for Active Employees for all medical plan options. 2016 rates are included in this newsletter.
- Premium rates will remain the same for retirees for all medical plan options. 2016 rates are included in this newsletter.
- The 1500/3000 deductible HDHP plans collective family out of pocket maximum will be lowered from \$7,000 to \$6,850.

Dental Plan

- Premium rates will remain the same for our dental options. 2016 rates are included in this newsletter.

Life Insurance

- The majority of the life insurance rates will be increasing for 2016 with the exception of the active employee 85+ years old category. 2016 rates are included in this newsletter
- Dependent life rates will be increasing. 2016 rates are included in this newsletter.

Employer Contribution

- The employer contribution will decrease slightly due to a rate change in the 85+ category life insurance rates.

The State of Wyoming as an employer will be making a change to how it handles employer contributions for temporary and contract employees.

- Contract employees regularly working at least eighty (80) hours per calendar month become eligible for insurance benefits on the first day of the month following the date their service begins (date of employment). A single employer contribution will be provided.
- Temporary employees who are expected to regularly work at least eighty (80) hours per month are

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eligible on the first day of the month after three (3) full calendar months of employment. A single employer contribution will be provided.

- Temporary employees who are expected to work at least eighty (80) hours per month and have not had a 13 week break in service will become eligible for insurance benefits on the first day of the month following the date their service begins (date of employment). A single employer contribution will be provided.

A special open enrollment will take place for Contract and Temporary employees during October and November with a January 1, 2016 effective date.

The benefit booklets provide full descriptions of the Wyoming Employees' and Officials' Group Insurance Program medical, dental, flexible benefits, life and accidental death and dismemberment plans (collectively, the "Plans"), along with information regarding your rights, obligations and benefits under the Plans. Not all recipients of this mailing are eligible for all of the benefits listed here.

This "What's New" section of the Benefit's Press constitutes a Summary of Material Modifications to the Benefit Booklets for the Plans in effect on Jan. 1, 2015. The changes described in this "What's New" document are generally effective as of Jan. 1, 2016. Please keep this "What's New" document with your other State benefit plan materials so that you have up-to-date materials on your benefit plans. Wyoming Employees' and Officials' Group Insurance Program retains the right to amend, modify or terminate its benefit plans in any respect and at any time, and neither its benefit plans nor your plan participation will be considered a contract for future employment with your participating entity.



Special Enrollment Period

Temporary
or
Contract Employees

Are you a temporary or contract employee for the State of Wyoming, Legislative Service Office, or Wyoming Judicial branch? If you are, you will be eligible for a new single employer contribution for state benefits effective January 1, 2016. The eligibility criteria are:

Contract employees regularly working at least eighty (80) hours per calendar month will become eligible for a single employer contribution.

Temporary employees who are expected to regularly work at least eighty (80) hours per month and have completed three (3) full calendar months of employment will become eligible for a single employer contribution.

A special open enrollment will take place for eligible Contract and Temporary employees during October and November with a January 1, 2016 effective date. Enrollment forms are available from our website at EGI.WYO.GOV or through your agency benefit specialist. Complete the form and turn the form into your agency human resources group to get the ball rolling. Enrollment forms must be to your Benefit Specialist (HR Department) by November 30, 2015. Failure to sign up during the special open enrollment will delay your opportunity to enroll until the next open enrollment in the fall of 2016.

2016 Premium Rates

For Active employees and COBRA participants

For help calculating your premium rates, please go to: EGI.WYO.GOV

Coverage Options	Health	Preventive Dental	Optional Dental	Employer Contribution
Active \$350 Deductible				
Employee	840.95	20.96	14.05	753.43
Employee + Children	1,276.90	46.32	32.92	1,145.55
Employee + Spouse	1,693.14	46.32	32.92	1,499.35
Family	1,946.76	46.32	32.92	1,714.94
Split	973.38	23.16	16.46	*857.47
COBRA Employee	857.77	21.38	14.33	-
COBRA Employee + Children	1,302.44	47.25	33.58	-
COBRA Employee + Spouse	1,727.00	47.25	33.58	-
COBRA Family	1,985.70	47.25	33.58	-
Active \$750 Deductible				
Employee	811.63	20.96	14.05	753.43
Employee + Children	1,232.38	46.32	32.92	1,145.55
Employee + Spouse	1,634.10	46.32	32.92	1,499.35
Family	1,880.64	46.32	32.92	1,714.94
Split	940.32	23.16	16.46	*857.47
COBRA Employee	827.86	21.38	14.33	-
COBRA Employee + Children	1,257.03	47.25	33.58	-
COBRA Employee + Spouse	1,666.78	47.25	33.58	-
COBRA Family	1,918.25	47.25	33.58	-
Active \$1500 Deductible (High Deductible Health Plan)				
Employee	751.85	20.96	14.05	753.43
COBRA Employee	766.89	21.38	14.33	-
Active \$3000 Deductible (High Deductible Health Plan)				
Employee + Children	1,141.63	46.32	32.92	1,145.55
Employee + Spouse	1,513.76	46.32	32.92	1,499.35
Family	1,746.86	46.32	32.92	1,714.94
Split	873.43	23.16	16.46	*857.47
COBRA Employee + Children	1,164.46	47.25	33.58	-
COBRA Employee + Spouse	1,544.04	47.25	33.58	-
COBRA Family	1,781.80	47.25	33.58	-
Active \$2000 Deductible				
Employee	742.08	20.96	14.05	753.43
Employee + Children	1,126.41	46.32	32.92	1,145.55
Employee + Spouse	1,493.58	46.32	32.92	1,499.35
Family	1,717.34	46.32	32.92	1,714.94
Split	858.67	23.16	16.46	*857.47
COBRA Employee	756.92	21.38	14.33	-
COBRA Employee + Children	1,148.94	47.25	33.58	-
COBRA Employee + Spouse	1,523.45	47.25	33.58	-
COBRA Family	1,751.69	47.25	33.58	-

*If either employee is an AWEC/TP01/Contract employee, split matches are:
 Contracted employee = 753.43
 Spouse of contracted = 961.51

2016 RETIREE Premium Rates (EFFECTIVE 1/1/2016)

Coverage Options	Health	Preventive Dental	Optional Dental
\$750 Deductible (Medicare eligible)			
Retiree	405.13	20.96	14.05
Family	808.50	46.32	32.92
Retiree 65+ Spouse < 65	1,214.76	46.32	32.92
Retiree 65+ Spouse < 65 w/Dep	1,461.30	46.32	32.92
\$750 Deductible (not Medicare eligible)			
Retiree	811.63	20.96	14.05
Retiree + Children	1,232.38	46.32	32.92
Retiree + Spouse	1,634.10	46.32	32.92
Family	1,880.64	46.32	32.92
Retiree < 65 Spouse 65+	1,216.76	46.32	32.92
Retiree < 65 Spouse 65+ w/Dep	1,463.30	46.32	32.92
WrapAround Medicare (with prescription drug coverage)			
Retiree	302.22	20.96	14.05
Family	604.45	46.32	32.92
WrapAround Medicare (no prescription drug coverage)			
Retiree	187.44	20.96	14.05
Family	374.88	46.32	32.92
\$1500 Deductible (not Medicare eligible)			
Retiree	751.85	20.96	14.05
\$3000 Deductible (not Medicare eligible)			
Retiree + Children	1,141.63	46.32	32.92
Retiree + Spouse	1,513.76	46.32	32.92
Family	1,746.86	46.32	32.92
Retiree < 65 Spouse 65+	1,187.86	46.32	32.92
Retiree < 65 Spouse 65+ w/Dep	1,467.36	46.32	32.92
\$2000 Deductible (Medicare eligible)			
Retiree	360.81	20.96	14.05
Family	719.86	46.32	32.92
Retiree 65+ Spouse < 65	1,100.89	46.32	32.92
Retiree 65+ Spouse < 65 w/Dep	1,324.65	46.32	32.92
\$2000 Deductible (not Medicare eligible)			
Retiree	742.08	20.96	14.05
Retiree + Children	1,126.41	46.32	32.92
Retiree + Spouse	1,493.58	46.32	32.92
Family	1,717.34	46.32	32.92
Retiree < 65 Spouse 65+	1,102.89	46.32	32.92
Retiree < 65 Spouse 65+ w/Dep	1,326.65	46.32	32.92

ACTIVE LIFE RATES				
AGE GROUP	BENEFIT	AD& D	PREMIUM	W/DEP LIFE
Under 39	50,000.00	20,000.00	3.55	5.28
40 - 44	50,000.00	20,000.00	3.85	5.58
45 - 49	50,000.00	20,000.00	5.60	7.33
50 - 54	50,000.00	20,000.00	8.40	10.13
55 - 59	50,000.00	20,000.00	15.35	17.08
60 - 64	32,000.00	13,000.00	14.95	16.68
65 - 69	21,000.00	9,000.00	18.72	20.45
70 - 74	14,000.00	6,000.00	20.15	21.88
75 - 79	9,000.00	4,000.00	20.99	22.72
80 - 84	6,000.00	3,000.00	22.66	24.39
85 & Over	4,000.00	2,000.00	24.48	26.21

Dependent Life Rate is \$1.73

RETIREE LIFE RATES			
AGE GROUP	BENEFIT	PREMIUM	W/DEP LIFE
Under 39	50,000.00	3.15	4.88
40 - 44	50,000.00	3.45	5.18
45 - 49	50,000.00	5.20	6.93
50 - 54	50,000.00	8.00	9.73
55 - 59	50,000.00	14.95	16.68
60 - 64	32,000.00	14.69	16.42
65 - 69	21,000.00	18.54	20.27
70 - 74	14,000.00	13.28	15.01

Vision Rates

Plan B

Employee Only	6.76
EE + 1	13.50
Family	21.74

Plan C

Employee Only	8.40
EE + 1	16.78
Family	27.02



FALL 2015

Mon	Tue	Wed	Thu	Fri
<p>Sept 28 <u>Newcastle, WY</u> 9:00 am Honor Conservation Camp <u>Gillette, WY</u> 12:30 pm WYDOT Conference Room <u>Torrington, WY</u> 9:00 am EWC—T274 <u>Guernsey, WY</u> 11:30 am Camp Guernsey Chapel <u>Douglas, WY</u> 3:00 pm Law Enforcement Academy TRC Rm</p>	<p>Sept 29 <u>Buffalo, WY</u> 9:00 am Veterans Home Dining Room <u>Sheridan, WY</u> 12:30 & 2:00 pm Sheridan College - Founders Hall</p>	<p>Sept 30 <u>Powell, WY</u> 8:30 am NWC Yellowstone Bldg Conference Center <u>Basin, WY</u> 11:30 am Retirement Center <u>Worland, WY</u> 3:00 pm Boys School</p>	<p>Oct 1 <u>Thermopolis, WY</u> 9:00 am WY Pioneer Home – Kuiper Rec Rm <u>Riverton, WY</u> 1:00 pm CWC - Health & Science Bldg Rm HS 100 <u>Casper, WY</u> 1:00 pm Casper College Nichols Auditorium <u>Casper, WY</u> 4:00 pm NCSD—Central Services</p>	<p>Oct 2 <u>Lander, WY</u> 9:00 am WY Life Resource Center- Wind River Room <u>Dubois, WY</u> 12:30 pm WYDOT Conference Room</p>
<p>Oct 5 <u>Jackson, WY</u> 9:00 am WYDOT- Conference Room <u>Afton, WY</u> 1:00 pm WYDOT Conference Room <u>Cheyenne, WY</u> 3:30 pm LCCC - CCI Rm 130</p>	<p>Oct 6 <u>Pinedale, WY</u> 10:00 am Game & Fish Conference Room <u>Evanston, WY</u> 4:00 pm State Hospital— KDC <u>Cheyenne, WY</u> 1:00 pm Emerson Building Auditorium</p>	<p>Oct 7 <u>Evanston, WY</u> 9:00 am State Hospital— KDC <u>Rock Springs, WY</u> 1:00 pm Western Wyoming College—Room 1003</p>	<p>Oct 8 <u>Rawlins, WY</u> 9:30 am Jeffrey Center</p>	<p>Oct 9 <u>Cheyenne, WY</u> 9:30 am & 2:30 pm Hershcler Bldg Rm 1699</p>
	<p>Oct 13 <u>Laramie, WY</u> 1:00 pm & 3:00 pm UW—East Yellowstone Ballroom</p>		<p>Oct 15 <u>Cheyenne, WY</u> 9:00 am Cheyenne Business Center—Rm 1141</p>	

Flu Shots



I don't like being sick.

Choose your partners, one and all,
Aspirin, Advil, or Tylenol!
Now fling those covers with all you've got,
One minute cold, the next minute hot,
Circle right to the side of the bed,
Grab the tissues and Sudafed.
Back to the middle and don't goof off;
Hold your stomach and cough, cough, cough.
Forget about slippers, dash down the hall,
Toss your cookies in the shower stall.
Remember others on the brink;
Wash your hands; wash the sink.
Wipe the doorknob, light switch too,
By George, you've got it, you're doing the Flu!
Some like it cold, some like it hot;
If you like neither get the SHOT!

The best way to protect against the flu is to get a flu vaccination each year. Influenza (also known as the flu) is a contagious respiratory disease caused by viruses and easily spread from person to person.

This year Public Health Nursing will again be coordinating with Employees' Group Insurance to provide flu shots at no cost to you; for employees and dependents enrolled in the State of Wyoming group health plan. The Public Health Nursing Office will bill Employees' Group Insurance (or Medicare for retirees). You will need to bring your Social Security or Medicare ID number.

Please contact your local Public Health Nursing Office for dates and locations to receive your free flu shot (*or suffer the consequences*).

Flexible Spending Accounts

Flexible spending accounts have long been a valuable tool for budget-wise employees. They allow you to use pretax dollars to pay for eligible out-of-pocket health care expenses. You agree to set aside a certain amount each year, through payroll deductions, based on what you expect your health care needs to be. Eligible expenses include medical plan deductibles, co-pays, eyeglasses and dental work. Cosmetic expenses are not eligible expenses under flexible spending rules.

Remember, you will need to decide how much you want to contribute to your flex-spend account during the open enrollment period this fall. There are no grace periods where individuals may use the previous year's flex-spend dollars on eligible expenses. Medical flexible spending accounts are "use it or lose it" in nature so plan carefully. It is better to put too little in than put too much into your account and forfeit any balances. Forms are available through your benefit specialist or on EGI's website at egi.wyo.gov.

You have until March 31, 2016 to file all claims for the 2015 plan year.

Direct Deposit for Medical and Dependent Care reimbursements: If you have already completed paperwork to have direct deposit, you do not need to complete additional paperwork each year. For address or bank changes, you need to complete the WY Vendor Management Form, found on the State Auditor's website: <http://sao.wyo.gov/vendor-resources>. If you are not set up for direct deposit at all, you need to complete the WY Vendor Management Form and the IRS W-9, found at the above website. Helpful hints: your name must match your Social Security card or EIN paperwork; **NO** typos, white-out, cross-outs; all forms submitted must have original signatures-no copies, faxes or scanned documents.



Benefit Press

September 2015

Employees Group Insurance
2001 Capitol Avenue Room B3
Cheyenne, WY 82002
307-777-6835
800-891-9241 (In Wyoming)
Fax: 307-777-7685
egi@wyo.gov



Open Enrollment Reminders—Active Employees

October 1—November 30, 2015 is the time to make changes to your coverage with Employees' Group Insurance.

- Change your health plan options.—deductible or plan.
- Enroll in Optional Dental- if you have met the 3 year waiting rule.
- Enroll in VSP—if you have met the 2 year waiting rule.
- Change your election for pre or post tax deductions.
- Make your election to participate in the Medical Reimbursement or Dependent Care Accounts.

RETIREES

There are no "Open Enrollment" opportunities for Retirees. However, retirees may change their health plan options during November 2015 for a January 2016 effective date.

Retirees may cancel coverage at any time during the year, but please remember, that once coverage is canceled, you cannot re-enroll in that coverage.