

MEDICAL INSURANCE

Blue Cross Blue Shield of Wyoming provides medical insurance for City Employees. The monthly premiums have an 85/15 split.

Employee +2 or More:

Employee Contribution:	\$303.43
Employee Wellness	\$279.86
Employee & Spouse Wellness	\$256.28
Employer's Contribution:	\$1,719.44
Total Premium:	\$2,022.87
Deductible:	\$660

Employee +1:

Employee Contribution:	\$237.20
Employee Wellness	\$213.63
Employee & Spouse Wellness	\$190.05
Employer's Contribution:	\$1,344.13
Total Premium:	\$1,581.33
Deductible:	\$660

Single Coverage:

Employee Contribution:	\$117.87
Employee Wellness	\$94.30
Employer's Contribution:	\$667.96
Total Premium:	\$785.83
Deductible:	\$330

Coverage:

After meeting the deductible, the participant's co-pay amount is 20% until out-of-pocket maximum of \$2,665 per person per calendar year. Plan maximum out-of-pockets are \$2,665 for Single, \$5,330 for E+1 and \$6,670 for E+2 or more.

DENTAL INSURANCE

Delta Dental is the dental insurance provider for City employees. The monthly premiums have an 85/15 split.



Employee +2 or More:

Employee Contribution:	\$17.14
Employer's Contribution:	\$97.10
Total Premium:	\$114.24
Deductible:	\$90

Employee +1:

Employee Contribution:	\$11.66
Employer's Contribution:	\$66.04
Total Premium:	\$77.70
Deductible:	\$90

Single Coverage:

Employee Contribution:	\$5.83
Employer's Contribution:	\$33.02
Total Premium:	\$38.85
Deductible:	\$45

Coverage:

Preventive services are covered at 100%, basic services are covered at 85%, and major services are covered at 50%.

PRESCRIPTION DRUG COVERAGE

Employees have prescription drug coverage if they are under the City's medical insurance. The City's pharmacy benefit manager is Express Scripts. Express Scripts has a mail order service from which participants can order maintenance drugs and have a 90 day supply for the cost of a 30 day supply.

Co-Pay Retail (30 day supply)

Generic	\$15
Preferred	\$40
Non-Preferred	\$45

Co-Pay Mail Order (90 day supply)

Generic	\$20
Preferred	\$60
Non-Preferred	\$70

VISION COVERAGE

(OPTIONAL-EMPLOYEE PAID)

Single	\$11.15
Employee & Spouse	\$18.35
Employee & Child	\$17.43
Family	\$28.93

OTHER EMPLOYEE PROVIDED BENEFITS:

RETIREMENT

All regular full-time employees are required to participate in the Wyoming Retirement Program. The City pays the employer's contribution that amounts to 8.37% of the employee's gross salary as well as 3.25% of the employee's contribution, and the employee contributes 5% of their gross salary. Total regular full-time employee retirement contributions are currently 16.62%. For Police Officers and Dispatchers, the City pays the employer's contribution that amounts to 8.6% of the employee's gross salary as well as 3.6% of the employee's contribution, and the employee contributes 5% of their gross salary. Total Police Officer and Dispatcher retirement contributions are currently 17.2%.

BASIC GROUP TERM LIFE INSURANCE

The City provides regular full-time employees a life insurance benefit equal to the amount of their annual salary up to \$75,000, and in the event of a spouse or child's (under the age of 26) death, coverage in the amount of \$2,000.

CURALINC-EMPLOYEE ASSISTANCE PROGRAM (EAP)

The City pays for up to six (6) consultations per year, per episode, for each regular (part-time or full-time) employee and/or member(s) of the household.

LONG TERM DISABILITY

The City provides long-term disability to all regular employees who work 30 hours per week or more.

OPTIONAL BENEFITS:

FLEXIBLE BENEFITS PLAN

Section 125 allowing employees to set aside funds to pay for health or dependent care expenses on a "before-tax" basis.

SUPPLEMENTAL LIFE INSURANCE

The City provides two optional supplemental life insurance policies. **Insurance Point** provides supplemental life insurance where premiums are based on the employee's age and elected benefit amount. **Wyoming Retirement System** provides a decreasing term supplemental life insurance that costs \$16 a month to all employees.

SHORT-TERM DISABILITY

Three levels of benefit are offered. Coverage Level based on 60% of weekly wage. (Optional-employee paid).

DEFERRED COMPENSATION

The City offers two optional 457 deferred compensation plans to all regular employees who work 30 hours per week or more. Wyoming Retirement Systems and ICMA are the two administrators of the deferred compensation plans.

This brochure is intended to be a summary of the benefits that are offered to full and part-time employees. For further information regarding these benefits, please contact the Human Resources Department.

CITY OF GILLETTE

SUMMARY OF EMPLOYEE BENEFITS

EFFECTIVE JANUARY 1, 2017



CITY OF GILLETTE

Human Resources

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