

MEDICAL INSURANCE

Blue Cross Blue Shield of Wyoming provides medical insurance for City Employees. The monthly premiums have an 85/15 split for the PPO Plan and are 100% paid for on the High Deductible Health Plan (HDHP).

LOW DEDUCTIBLE HEALTH PLAN

PPO - Employee +2 or More:

Employee Contribution:	\$321.91
Employee Wellness:	\$296.90
Employee & Spouse Wellness:	\$271.89

Employer's Contribution:	\$1,824.16
Total Premium:	\$2,146.07
Deductible:	\$660

PPO - Employee +1:

Employee Contribution:	\$251.64
Employee Wellness:	\$226.63
Employee & Spouse Wellness:	\$201.62

Employer's Contribution:	\$1,425.99
Total Premium:	\$1,677.63
Deductible:	\$660

PPO - Single Coverage:

Employee Contribution:	\$125.05
Employee Wellness:	\$100.04

Employer's Contribution:	\$708.63
Total Premium:	\$833.68
Deductible:	\$330

PPO - 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.

HIGH DEDUCTIBLE HEALTH PLAN

HDHP - Employee +2 or More:

Employee Contribution:	\$0.00
Employer's Contribution:	\$2,016.05
Total Premium:	\$2,016.05
Deductible:	\$3,000

HDHP - Employee +1:

Employee Contribution:	\$0.00
Employer's Contribution:	\$1,623.62
Total Premium:	\$1,623.62
Deductible:	\$3,000

HDHP - Single Coverage:

Employee Contribution:	\$0.00
Employer's Contribution:	\$791.50
Total Premium:	\$791.50
Deductible:	\$1,500

HDHP - Coverage:

After meeting the deductible, the participant's co-pay amount is 10% until out-of-pocket maximum of \$6,750 per person per calendar year. Plan maximum out-of-pockets are \$6,650 for Single, \$13,300 for E+1, and \$13,300 for E+2 or more.

HDHP HSA - Wellness Participation:

HDHP plan participants who are compliant in the City's Wellness Program are eligible to receive a City contribution of \$300 for Employee Participation or \$600 for Employee & Spouse Participation into a Health Savings Account (HSA).

DENTAL INSURANCE

Delta Dental is the dental insurance provider for City employees. The monthly premiums have an 85/15 split for PPO participants and is premium free for HDHP plan participants.

PPO - Employee +2 or More:

Employee Contribution:	\$18.53
Employer's Contribution:	\$105.02
Total Premium:	\$123.55
Deductible:	\$90

PPO - Employee +1:

Employee Contribution:	\$12.65
Employer's Contribution:	\$71.67
Total Premium:	\$84.32
Deductible:	\$90

PPO - Single Coverage:

Employee Contribution:	\$6.30
Employer's Contribution:	\$35.73
Total Premium:	\$42.02
Deductible:	\$45

HDHP - Employee +2 or More:

Employee Contribution:	\$0.00
Employer's Contribution:	\$123.55
Total Premium:	\$123.55
Deductible:	\$90

HPHP - Employee +1:

Employee Contribution:	\$0.00
Employer's Contribution:	\$84.32
Total Premium:	\$84.32
Deductible:	\$90

HDHP - Single Coverage:

Employee Contribution:	\$0.00
Employer's Contribution:	\$42.02
Total Premium:	\$42.02
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 PRIME Therapeutics. PRIME Therapeutics has a mail order service from which participants can order maintenance drugs and have a 90-day supply for a cost less than a 30-day supply. Participants on the HDHP must meet their deductible before Rx copays begin.

COPAYS:	RETAIL - 30	RETAIL - 90	MAIL - 90
	DAY SUPPLY	DAY SUPPLY	DAY SUPPLY
GENERIC:	\$10.00	\$25.00	\$20.00
PREFERRED:	\$30.00	\$75.00	\$60.00
NON-PREFERRED:	\$35.00	\$87.50	\$70.00

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 8.62% of the employee's gross salary as well as 8.5% of the employee's contribution. Total regular full-time employee retirement contributions are currently 17.12%. 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 8.6% of the employee's contribution. 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 of the Internal Revenue Code allows employees the opportunity to set aside funds to pay for health or dependent care expenses on a "before-tax" basis.

SUPPLEMENTAL LIFE INSURANCE

The City offers two optional supplemental life insurance policies. *Reliance Standard* 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.

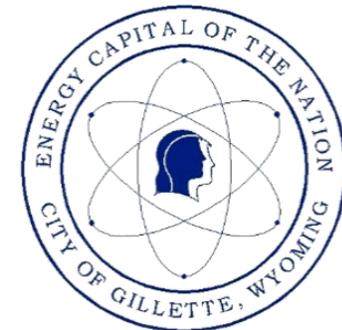
DEFERRED COMPENSATION

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, 2019



CITY OF GILLETTE

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