



**Insuring Your Health and Well-being:
Benefits for Employees of Central Wyoming College
Calendar Year 2017**

Central Wyoming College is proud to offer a comprehensive benefits package for its benefit eligible employees. The variety of benefits, discounts and other programs available to employees provide individuals with the opportunity to choose the benefits that best fit their individual needs. Eligibility and effective dates for each benefit may vary; however, in general benefits become effective the first of the month following the employees date of hire. For more details about any of the insurance benefits described in this summary, please see the specific summary plan document or coverage booklet which pertains to each benefit plan. Coverage booklets and certificates of coverage will govern where conflicts in information may exist.

EMPLOYEE GROUP INSURANCE

Central Wyoming College is part of the State of Wyoming Employees' Group Insurance Plan. Through this affiliation, qualified employees are offered health, dental, and life insurance. In order to participate, employees must enroll within 31 days of eligibility.

Health – Employees have their choice of a \$500, \$900, \$1,500 (High Deductible Health Plan) or \$2,000 deductible. After the deductible has been met, co-insurance varies from 85%/15% to 60%/40% depending on in-state/out-of-state and network/non-network provider status. The State plan offers a four-tier premium schedule: single, employee and spouse, employee and children, and family. Each option has a four-tier premium schedule: single, employee and spouse, employee and children or family coverage. The plan also includes a wellness component, where once per calendar year physical exams and other preventive care and immunizations are covered 100%. The State of Wyoming is a self-insured program, with services provided by Cigna.

Option	In Network Coinsurance In WY / Outside WY	Non Network Coinsurance In WY / Outside WY	Deductible Individual/Family	Maximum Out of Pocket In Network Individual / Family
Option I	85% / 75%	75% / 60%	\$500/\$1,000	\$2500 / \$5000 Plus deductible
Option II	85% / 75%	75% / 60%	\$900/\$1800	\$2900 / \$5800 Plus deductible
Option III	85% / 75%	75% / 60%	\$2000/\$4000	\$2000 / \$4000 Plus deductible
Option IV	85% / 75%	75% / 60%	\$1500/\$3000 HDHP	\$3500 / \$6850 Plus deductible

Preventive Dental – Preventive dental insurance covers 100% of preventive services including cleanings twice per year and X-rays once per year. The plan offers either single or family coverage. Preventive dental is a mandatory program if enrolling in health insurance.

Preventive Dental Monthly Premiums	
Employee	\$20.96
Family	\$46.32

Optional Dental Insurance - Employees may choose to participate in optional dental. The plan offers either single or family coverage. Optional dental pays 80% of basic or major services included restorative services such as fillings, caps, and crowns after a \$50 deductible. The maximum benefit per covered individual is \$1,500 per calendar year.

Optional Dental Monthly Premiums	
Employee	\$14.05
Family	\$32.92

Employee Life – A term life insurance benefit of \$50,000 with an AD&D benefit of \$20,000 is available. Monthly premiums are age banded as follows:

Age Range	Coverage Amount	Monthly Premium
00-39	\$50,000	\$2.75
40-44	\$50,000	\$3.00
45-49	\$50,000	\$4.50
50-54	\$50,000	\$6.95
55-59	\$50,000	\$13.00
60-64	\$32,000	\$12.77
65-69	\$21,000	\$16.13
70-74	\$14,000	\$17.43
75-79	\$9,000	\$18.19
80-84	\$6,000	\$19.66
85 & over	\$4,500	\$23.93

Dependent Life – Dependent life insurance is also available and provides a benefit of \$4000 per dependent, including spouse and children, at a monthly cost of \$1.46.

Employer Contribution Towards Premiums - Central Wyoming College and the State of Wyoming establishes a monthly contribution to help fund the costs of health, dental and life insurance premiums. Employer contributions are first applied to health coverage premiums and any remaining balance may be applied to dental and employee life insurance premiums. Employer contributions for calendar year 2015 are monthly amounts based on tier of coverage as follows:

Health Insurance Monthly Premium Rates & Employer/State Contributions Towards Premiums						
	Option I 500	Option II 900	Option III 2000	Option IV \$1500 HDHP	CWC Contribution	State Contribution
Employee	\$840.95	\$811.63	\$742.08	\$751.85	\$225.00	\$527.96
Employee + Children	\$1276.90	\$1232.38	\$1126.41	\$1141.63	\$225.00	\$920.07
Employee + Spouse	\$1693.14	\$1634.10	\$1493.58	\$1513.76	\$225.00	\$1273.88
Family	\$1946.76	\$1880.64	\$1717.34	\$1746.86	\$225.00	\$1489.46

Health Insurance Monthly Premium Costs After Employer Contribution is Applied to Premium Amount				
Deductible	Option I 500	Option II 900	Option III 2000	Option IV \$1,500 HDHP
Employee	\$87.99	\$58.67	\$0	\$0
Employee + Children	\$131.83	\$87.31	\$0	\$0
Employee + Spouse	\$194.26	\$135.22	\$0	\$14.88
Family	\$232.30	\$166.18	\$2.88	\$32.40

Pre-tax Premiums - Employees may elect to have insurance premiums deducted pre-tax reducing their gross taxable salary.

Flexible Spending Accounts – Also offered through the Employee Group Insurance program are three types of Flexible Spending Accounts (FSA’s) for medical care, dependent care and wrap-around medical care. Employees may elect to set aside an annual amount of planned out-of-pocket medical expenses in the Medical Reimbursement Account. The amount elected is deducted from the employees pay check pre-tax thereby reducing the employee’s gross taxable wages. In addition, an employee may elect to set aside pre-tax dollars for dependent care expenses and certain other medical wrap around expenses. The expense must be incurred during the plan year and the plan year coincides with the calendar year. The employee does not have to elect coverage through the state insurance plan to participate in these reimbursement accounts.

VOLUNTARY/ELECTIVE BENEFITS

Vision - Central Wyoming College offers an eye care program with two coverage options – Option B or Option C. Coverage includes an eye exam each year, lenses each year and frames either once per year or once every two years. The maximum allowance for frames is \$120. The plan offers a three-tier premium schedule: employee only, employee plus one and employee plus two or more dependents.

Short-term Disability (The Standard) – Employees may elect to add short-term disability income protection through The Standard. The plan offers a 14 day elimination period for injuries and pays a weekly benefit of 66 2/3 of the employee’s weekly earnings. The benefit period runs 180 days.

Long-term Disability (The Standard or Unum) – Benefit-eligible employees may choose between two options for long-term disability coverage. Employees may choose a long-term disability program offered by The Standard, through Employee Group Insurance, which provides a 180 elimination period and pays 60% of monthly earnings for a specified period of time. This disability program is 100% employee paid. The second long-term disability coverage is offered through Unum. Coverage through Unum provides for a 90 elimination period and pays 60% of monthly earnings for a specific period of time. Twenty-five percent of the premium for Unum long-term disability is paid for by the College.

Long Term Care - Central Wyoming College offers an employee funded group long term care program that allows employees and their immediate family to participate in the program at a group rate.

RETIREMENT & FINANCIAL BENEFITS

Retirement – The current retirement rate for fully benefited employees is 16.62% of eligible gross earnings. Central Wyoming College pays 13.940% and the employee pays 2.680%. New employees have a one-time option of participating in either the Wyoming Retirement System (Defined Benefit Plan) or TIAA-CREF (Defined Contribution Plan). Rehired, retired State of Wyoming employees who are enrolled in the Wyoming Retirement System are not eligible for additional retirement benefits through Central Wyoming College.

Deferred Compensation and Tax Sheltered Annuities - Employees may participate in the Deferred Compensation Plans (Section 457) or tax sheltered annuities (403(b)) through Wyoming Retirement System or TIAA-CREF. Participation is voluntary and contributions can be made either pre-tax or post-tax.

Optional Life Insurance – Optional life insurance packages are offered through both the Wyoming Retirement System for employees who want additional life insurance coverage.

WORKPLACE BANKING SOLUTIONS DIRECT DEPOSIT

Credit Union – Central Wyoming College is affiliated with both Atlantic City Federal Credit Union and Meridian Trust Federal Credit Union. Employees interested in participating with either institution should contact them directly for further membership information.

Direct Deposit – The College offers direct deposit of an employee’s monthly paycheck into a bank of their choice. Employees are permitted to maintain up to three accounts.

Check Cashing – College employees and students may cash personal checks in the cashier’s office according to Business Office procedures.

PAID DAYS OFF

Judicial Service – Any employee that must serve on a jury or give testimony in a court proceeding will not suffer loss of pay, however, any money received (less travel and living expenses) as a result of judicial service shall revert back to the College.

Vacation – Vacations must be approved in advance and taken in coordination with the employee’s supervisor. Maximum accrual is 24 month. When an employee separates from employment, unused, accrued vacation leave will be paid off. Vacation leave is prorated for employees working less than 40 hours per week and/or less than twelve months per year. Vacation is earned at the following rates per year for full-time, twelve-month employees:

Employee Classification	Vacation Earned	Years on Job
Benefited Administration	21 days/year	n/a
Benefited Professional	21 days/year	n/a
Benefited Classified	10 days/year	<0
Benefited Classified	15 days/year	3 through 4
Benefited Classified	18 days/year	5 through 9
Benefited Classified	21 days/year	10 or more

Faculty members do not earn vacation because they are released from duty when school is not in session. Vacation benefits do not extend to volunteers, students, or non-benefited employees.

Personal Leave – Fully benefited employees working 40 hours per week receive two (2) days of personal leave which must be used in the year in which it is earned. Faculty members are responsible for identifying substitutes to cover classes missed due to personal leave.

Sick Leave – Fully benefited employees receive five (5) days of sick leave when hired and begin accruing sick leave at the rate of one (1) day per month starting in the sixth month of employment. The maximum accrual is 100 days of sick leave. This leave may be used for the employee, or the employee's spouse, children or parents. Benefited employees working less than full-time, twelve-months receive a prorated amount of sick leave.

Bereavement Leave – Fully benefited employees working 40 hours per week receive five (5) days of leave per year for the death of an employee's parent, spouse, child and three (3) days of leave for the death of other members of immediate family (parent-in-law, brother, sister, brother-in-law, sister-in-law, legal guardians, legal dependents, grandparent, and grandchild).

Military Leave – Benefited employees are eligible for consideration for a period of time to be determined by the Board of Trustees for leave associated with National Guard or Reserves activities.

Holiday Leave – CWC recognizes 15-18 holidays throughout the year. Benefited employees are paid for those holidays that fall within their normally scheduled employment period.

Sabbatical Leave – Full-time benefited faculty are eligible to apply for sabbatical leave after being employed full-time for six (6) consecutive years, not to exceed the annual length of the employee's current contract.

Maternity/Paternity Leave – Benefited employees are granted up to two (2) weeks of paid leave associated with the pregnancy, birth, postnatal care, or adoption of a child.

EDUCATION & WELLNESS BENEFITS

Educational/Wellness Release Time – Benefited employees who work 40 hours per week are allowed paid release time during working hours to participate in one formal credit course, one non-credit course, or one wellness activity per semester with supervisor approval, up to a maximum of three hours per week.

Employee Assistance Program – Free counseling services are available 24 hours a day, seven days a week from anywhere in the United States through Unum. They can be accessed through a toll free number or online.

Fitness Center - An on-campus fitness center is available to students, faculty and staff of Central Wyoming College.

Tuition waivers - Tuition waivers are available for employees and/or dependents for credit courses taken from Central Wyoming College and the University of Wyoming. Eligible employees may receive a 100% tuition waiver of up to 3 credits per semester at CWC and eligible dependents may receive up 50% tuition waiver of up to 3 credits per semester at CWC. Full-time, benefited employees may receive a 100% tuition waiver of up to 3 credits per semester at UW; and part-time benefited may receive a reduced tuition waiver at UW. Additional information regarding qualifications and limitations may be obtained from the Human Resources or Financial Aid Offices.

OTHER BENEFITS

Employee Identification Card - Employees may obtain an Employee I.D. card from the Student Activities Office. A valid I.D. card is necessary to use college library services, the College's fitness center and free or reduced admission to selected college sponsored activities.

Notary Public – Free notary public services are available to all college employees and students in the campus business office and other offices on campus.

Mail Room Service – Services by US Postal Services, Federal Express, and UPS are available for employees and students. Charges are consistent with the carrier's rates.

State Employee Discounts – Many hotel chains and other entities offer discounts for state employees within the state of Wyoming.

Liability Insurance – All employees of CWC are provided limited liability coverage for false arrest, detention, malicious prosecution, libel, slander, defamation, violation of right of privacy, wrongful entry, or eviction (student housing), and invasion of right of private occupancy.

Questions regarding the benefit information contained in this Employee Benefits Summary may be addressed directly to Human Resources at cwchr@cwc.edu or by calling the Human Resource Office at 307-855-2112.