



**Full-time  
Employee  
Benefits  
Overview**

**2011-2012**

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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 HR Benefits Specialist, Dorothy Moen, at [dmoen@lccc.wy.edu](mailto:dmoen@lccc.wy.edu).

## HEALTH INSURANCE

The College health insurance coverage is through 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 approximately 85% of the combined insurance premiums for health, preventive dental and life.

The College is part of the CIGNA PPO, meaning that physicians have contracted with CIGNA to provide health care at a reduced rate. If you go to a preferred physician within the state of Wyoming, the benefit pays 85% of the charges after your deductible for covered expenses. If you go to a non-preferred physician within the state of Wyoming, the plan pays 80% after your deductible. Outside Wyoming, the plan pays 80% of the charges after your 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](http://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- **MEDVANTX PHARMACY SERVICES** ADMINISTERS THE 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. It covers 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. Benefits are paid for preventive dental at 100%. The College 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 pays for \$50,000 of life insurance on employees under the age of 60; older employees receive lesser coverage based on age. The group life insurance policy is through Minnesota Life Insurance Company. You may choose to insure any and all dependents for \$1.46 per month. Dependent life insurance policies are for \$4,000.

## FLEXIBLE BENEFITS

The Flexible Benefits Plan is divided into four accounts which can be used to reimburse you for appropriate expenses:

1. **Pre-Tax Insurance Premiums:** You may choose to have insurance premiums for employee paid health, life and dental insurance under the State of Wyoming Group Health, Employee Life, and Dental Insurance plans deducted from your paycheck pre-tax. Dependent Life Insurance is not eligible under the Pre-Tax Insurance Premiums.
2. **Dependent Day Care Account** reimburses you 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 you and your spouse to work or actively look for work. If you are married, your spouse must work, be actively looking for work, be a full-time student or be mentally or physically incapable of self-care for you 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:** You may choose to have monies deducted from payroll, pre-tax, to reimburse you 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 lost.
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 LONG-TERM DISABILITY INSURANCE

The College also offers an optional life and long-term disability insurance policy through The Standard Insurance Company. The life benefit is two times your annual salary, up to \$250,000; disability benefit is 66 2/3% of regular gross monthly salary after three months of total disability. The length of time you may be on disability benefit decreases with age. The College pays 75% of the premium for employees who opt to participate. Dependents can be enrolled on the life insurance for 19¢ per month; spouses are covered for \$2,000 and children are covered for \$1,000.

## RETIREMENT

**LCCC currently contributes 12.69% of your gross monthly income**, while the employee contributes 1.43%, to a retirement account of your 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. There are several companies under Wyoming Deferred Compensation. 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 - Apply online.

## 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 three 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 \$100 per credit up to 10 credits per academic year for classes taken outside of LCCC.

## LEAVES OF ABSENCE

Following is a list of some of the types of leave available to benefits 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.

**Paid Holidays:** The President designates between 13 and 15 holidays in a fiscal year:

Equality Day  
Memorial Day  
Independence Day  
Cheyenne Day  
Labor Day  
Thanksgiving (3 days)  
Winter Break(6-8 days)

### VACATION:

**Educational Services Staff:** accrue vacation at a rate of 1 day a month per month of appointment. All vacation leave for a calendar year is granted on January 1 of that calendar year.

**Administrators and Professionals:** accrue 1.75 days paid vacation leave for each month of appointment. All vacation leave for a calendar year is granted on January 1 of that calendar year.

**SICK LEAVE:** Benefited employees accrue one day sick leave per month, up to 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 "sick bank" is available to employees who have worked for a period of at least one year who, because of extended illness or injury, have used up all their accrued leave.

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

**Personal Leave:** Benefited employees earn two days personal days 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:** Benefited faculty and administrative employees are eligible to apply for sabbatical leaves of absence in accordance with provisions set forth in Policy 4120.

## FACULTY WORK SCHEDULE

LCCC Faculty appointments are 9, 10, 11, or 12 months in length. Faculty contracts are primarily based on 9-month or 168 day work schedule.