

Employment Benefits Procedure	Procedure Number	6.4P
	Effective Date	April 2, 2014

1.0 PURPOSE

In accordance with Policy 6.4, this procedure is designed to set forth the types of employment benefits that may be provided to employees of Laramie County Community College (LCCC) and the criteria for employee eligibility for employment benefits.

2.0 REVISION HISTORY

Adopted on: 4/2/14

3.0 PERSONS AFFECTED

Benefit Eligibility shall be determined in accordance with the Procedures set forth herein and the requirements of all third-party benefit providers.

4.0 DEFINITIONS

- A. *Regular positions* – Positions for which the College has a routine and on-going need, as opposed to intermittent or temporary positions. The anticipated duration of institutional need for regular positions is more than six (6) consecutive months.
- B. *Intermittent positions* – Positions for which the College does not have a routine and on-going need. Intermittent positions are usually temporary in nature. An Adjunct Faculty position is considered an intermittent position.

5.0 PROCEDURES

- A. Benefit Preface – Any and all benefits listed within current procedure are subject to change with regard to contribution amounts, eligibility factors, coverage detail, and the like as may be determined by institutional budget demands, changing federal and/or state regulation, and/or benefit provider changes that may be passed along to employers.
- B. Benefit Eligibility – Benefit eligibility is to be determined according to the summary plan documents of the specific benefit provider. Employees can obtain the pertinent information and summary plan documents from the Human Resources Office.
- C. Overview and Benefit Categories – The following is an abbreviated explanation of the benefits offered to benefit-eligible employees in regular positions at Laramie County Community College (LCCC). Full information, any applicable Summary Plan Documents (SPDs), and provider contact information is available from the Human Resources Office.

1) Health Insurance

The College health insurance coverage is through the State of Wyoming and is administered by CIGNA (provider subject to change). The College contributes per statute towards the combined insurance premiums for health, preventive dental and life. ***Provider, continuation of benefit, employer contribution levels, and plan specifics are subject to change.***

2) Health Savings Account (HSA)

An employee may choose to contribute to an HSA if he/she:

- a. selects the “high deductible health plan” (HDHP: \$1,500/3,000 deductible),
- b. is not covered by another HSA plan,
- c. is not enrolled in Medicare, and
- d. cannot be claimed as a dependent on someone else’s tax return.

Health Savings Accounts are solely employee-funded; LCCC does not contribute to Health Savings Accounts. ***The limitations specified by the HSA are subject to change.***

3) Prescription Coverage

LCCC offers benefit-eligible employees the prescription plan as part of the State of Wyoming’s Group Health plan, including both retail and mail-order prescription services. ***Provider, continuation of benefit, and plan specifics are subject to change.***

4) Dental Insurance

The College offers dental insurance through the State of Wyoming’s dental plan. Preventive dental insurance is required for all employees and dependents who participate in the group health plan. Employees and dependents who participate in the preventive dental are also offered an optional dental plan covering care beyond preventive dental care. ***Provider, continuation of benefit, and plan specifics are subject to change.***

5) Group Life Insurance

The College offers \$50,000 of life insurance for employees under the age of 60 (older employees receive lesser coverage based on age) through the State of Wyoming’s Group Life Insurance. An eligible employee may choose to insure dependents for minimal life coverage. ***Provider, continuation of benefit, and plan specifics are subject to change.***

6) Flexible Benefits

The College offers four flexible benefits through the State of Wyoming’s Flexible Benefits Plan: ***Provider, continuation of benefit, and plan specifics are subject to change.***

- a. Pre-Tax Insurance Premiums: An eligible employee may choose to have insurance premiums for employee-paid health and dental insurance plans deducted from their paycheck pre-tax.

- b. Dependent Day Care Account: An eligible employee may choose to have pre-tax payroll deductions to reimburse themselves for day care, home care, or child care bills for care of a dependent child under age 13, a disabled child of any age, and/or a disabled spouse or a disabled dependent parent, allowing the employee and spouse to work or actively look for work. Any monies contributed through payroll deduction must be claimed for services rendered within the same calendar year. Monies not claimed are lost and may not be rolled over into the following calendar year.
- c. Medical Reimbursement Account: An eligible employee may choose to have pre-tax payroll deductions to reimburse themselves 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. Any monies contributed through payroll deduction must be claimed for services rendered within the same calendar year. Monies not claimed are lost and may not be rolled over into the following calendar year.
- d. Wrap-Around Medical Reimbursement Account: An employee may choose to participate in a Wrap-Around Medical Reimbursement Account under the State's High-Deductible Health Plan and Health Savings Account plans. Only expenses not allowed under the health plan are eligible for reimbursement, i.e. vision or dental expenses.

7) Short-Term Disability Insurance

The College provides a benefit of short-term disability insurance as an involuntary benefit (premiums are paid by the employer). In general, the benefit is 66 2/3% of an employee's regular weekly income for a period of up to ninety (90) days, after a seven-day benefit waiting period. ***Provider, continuation of benefit, employer contribution levels, and plan specifics are subject to change.***

8) Life and Long-Term Disability Insurance

The College offers employees optional life and long-term disability insurance policies through The Standard Insurance Company. In general, the life benefit is two times annual salary, up to \$250,000; disability benefit is 66 2/3% of regular gross monthly salary after three months of total disability. The College pays 75% of the premium for employees who choose to participate. Minimal life coverage may be purchased for eligible dependents by employees who are enrolled in the life benefit. ***Provider, continuation of benefit, employer contribution levels, and plan specifics are subject to change.***

9) Retirement

LCCC currently contributes the statutorily-required amount of gross monthly income for eligible employees, while the employee contributes the statutorily-required amount, to a retirement account of the employee's choice, either Wyoming Retirement System or Teachers Insurance and Annuity Association-College Retirement Equity Fund (TIAA-CREF). ***Employer and employee contribution levels and plan specifics are subject to change.***

10) Deferred Compensation

The College offers supplemental retirement opportunities through both Wyoming Retirement System and TIAA-CREF. These deductions can be set up at any time; minimum monthly contribution is \$20.

11) Transitional Opportunities Plan (***HISTORICAL LIMITED ELIGIBILITY BENEFIT***)

The Transitional Opportunities Plan (TOP) was a revision to the College's former early retirement plan, which was eliminated on April 11, 1991. This benefit is a historical benefit that is highly limited in eligibility.

Once all eligible employees have exercised their option to participate in the TOP benefit opportunity this benefit will be retired and all activity affiliated with administration of the TOP benefit will cease. The TOP benefit was introduced in 1992; while the policy of offering the benefit to a highly limited employee population has not been altered, the procedure for administration of the TOP benefit has been revised several times from the date of the TOP benefit inception.

In brief, employees hired prior to April 11, 1991, are eligible for TOP benefit participation with the following limitations:

- a. Employees must have been hired prior to April 11, 1991, AND
- b. Work sufficient hours to maintain a benefit-eligible status AND
- c. Held a position that was paid by current funds at time of inception of the TOP Plan*, and continue to hold a current-fund position, AND
- d. Have remained employed with LCCC in a benefit-eligible status until the time of their resignation.

** An exception was made in prior TOP procedure that if the other conditions were met, but the employee held a position that was not paid by current funds, that employee may be eligible for TOP participation if position's funding source had sufficient funding to cover the expenses of their TOP participation.*

Previous TOP procedure identified the age and service achievement necessary for an employee to apply for TOP benefit participation; all employees who are currently employed by LCCC, and have met the above conditions for participation in the TOP benefit, have crossed the threshold of an earned eligibility to apply for TOP participation.

A TOP-eligible employee may apply for TOP benefit participation at any time during the fiscal year, however the number of available TOP "slots" will be limited and determined on an annual basis. Once the available "slots" for a given fiscal year are allocated, an eligible employee must wait until the following year to apply.

TOP applications are accepted and must be approved a minimum of 120 calendar days from the anticipated date of resignation from LCCC as a TOP participant.

An employee's TOP payment is calculated as per the established formula and shall not exceed \$75,000 in total. TOP calculation worksheets are available in Human Resources.

A TOP participant has the option of selecting from one of three payment schedules. They may opt to receive their TOP payments annually (1x per year), semi-annually (2X per year), or quarterly (4x per year). The specific payment dates are set in accordance with the payment schedule chosen by the TOP participant at time of application.

Employees who have resigned from active employment with LCCC and are participating in the TOP benefit may be re-hired by LCCC only with explicit written approval of the President.

TOP benefit specifics, application forms, and calculation worksheets are available through the Human Resources Office.

12) Voluntary Benefits

Provider, continuation of benefit, employer contribution levels, and plan specifics subject to change.

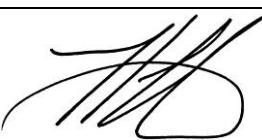
There are several voluntary benefits available to employees of LCCC:

- a. VSP - Vision Care
- b. The Standard – Long-term disability (LTD) and short-term disability (STD) policies offered through the State of Wyoming
- c. Genworth Long Term Care

13) Educational Benefits

There are several educational benefits available to benefit-eligible employees of LCCC:

- a. **LCCC Tuition Benefit:** Benefit-eligible employees, their spouse and their dependent children (as defined by the IRS) may take courses at LCCC for \$10 per credit hour.
Continuation of benefit, employer contribution levels, and plan specifics are subject to change.
- b. **University of Wyoming Benefit:** Benefit-eligible employees may have their tuition waived for one class (up to 3 credit hours) each semester they are enrolled at the University of Wyoming, including summer semester. ***Continuation of benefit, employer contribution levels, and plan specifics subject to change.***
- c. **Tuition Reimbursement:** To further encourage employees to improve themselves by advancing their education, the College may reimburse employees \$150 per credit hour, up to 7 credits per academic year, for classes taken outside of LCCC at an eligible educational institution (eligible institution as defined by the IRS) for which the employee has paid and has successfully completed. An employee who seeks tuition reimbursement must have their planned educational activities approved by their supervisor prior to enrolling in those activities. ***Continuation of benefit, employer contribution levels, and plan specifics are subject to change.***

REQUIRED APPROVALS	NAME/SIGNATURE	DATE
Originator(s) Name(s)	Peggie Kresl-Hotz, Human Resources Executive Director Debb Roden, Legal Counsel	1/14/14
Approval by President's Cabinet		1/21/14
Ratified by College Council	Kari Brown-Herbst, College Council Co-chair	3/17/14
Approval by President (Signature)		4/2/14