

# YOUR BENEFITS.
# YOUR HEALTH.
# YOUR LIFE.

## 2027.

2027 COLLECTION

WCDA

EST. 1975

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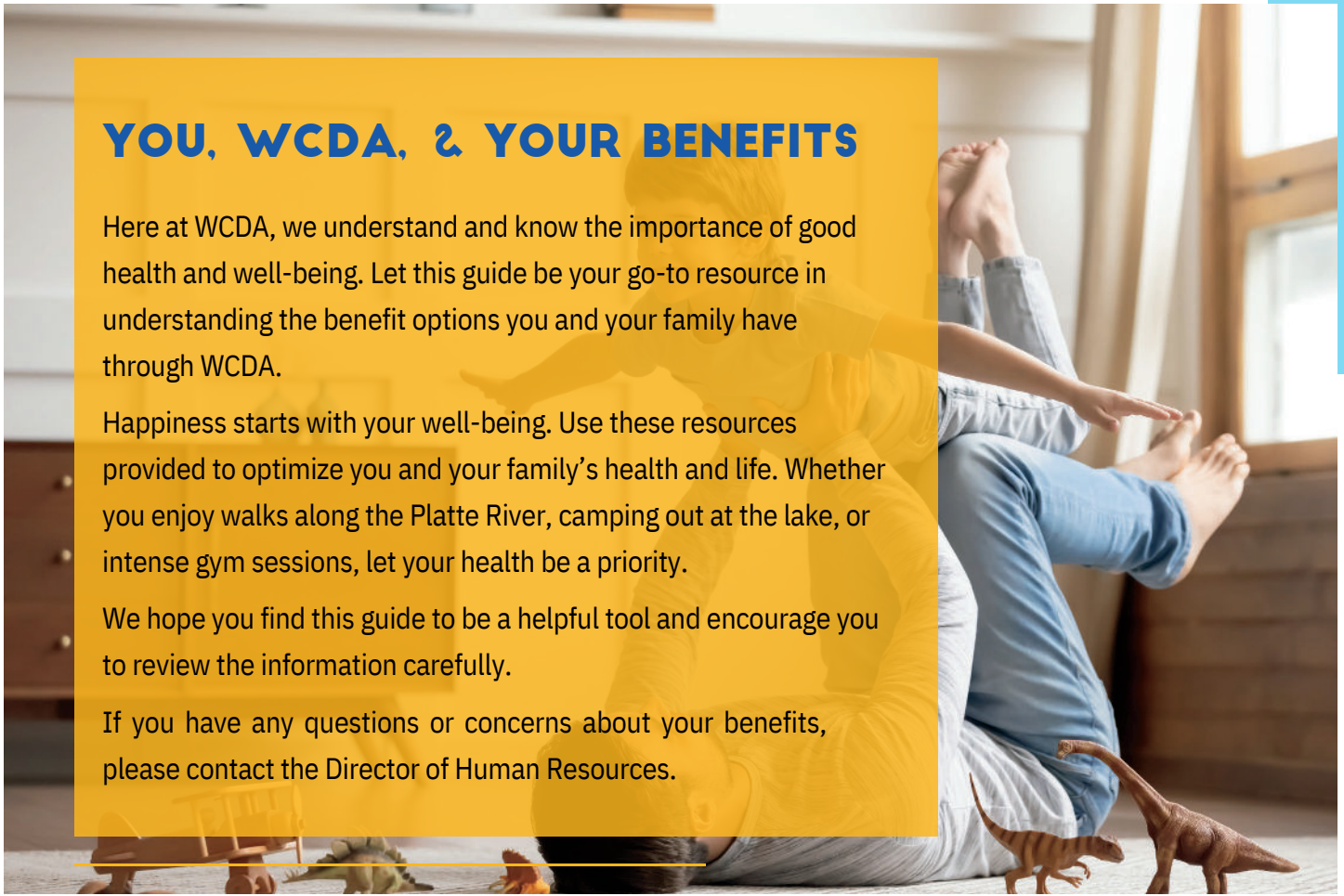


# YOU, WCDA, & YOUR BENEFITS

Here at WCDA, we understand and know the importance of good health and well-being. Let this guide be your go-to resource in understanding the benefit options you and your family have through WCDA.

Happiness starts with your well-being. Use these resources provided to optimize you and your family's health and life. Whether you enjoy walks along the Platte River, camping out at the lake, or intense gym sessions, let your health be a priority.

We hope you find this guide to be a helpful tool and encourage you to review the information carefully.

If you have any questions or concerns about your benefits, please contact the Director of Human Resources.

## ELIGIBILITY

Full-time employees working at least 80 hours per month are eligible for all Wyoming Community Development Authority benefits. If your employment status changes from part-time to full-time, you may be immediately eligible for increased benefits once you have completed the eligibility period.

If you do not enroll for coverage within 31 days of your eligibility date, you will not receive health coverage during the plan year, unless you have a qualifying event.

## DEPENDENT ELIGIBILITY

Your eligible dependents have access to many of the benefits WCDA offers. Eligible dependents for medical, dental, and vision benefits include:

•Your legal spouse
•Your children under age 26 (including step children, foster children, legally adopted children, and children placed with you for adoption)
•Your dependent children over age 26 who are medically certified disabled

## ENROLLING IN YOUR BENEFITS

Enrollment is easy and convenient. The benefit choices you elect during enrollment will remain in effect for the entire plan year unless you have a qualifying event. Once a year, during Open Enrollment, you may have the opportunity to change your benefit options.

Here are a few reminders as you choose which options are best for you and your family.
•Read and review all benefit materials provided by Human Resources
•Submit any required dependent documentation (i.e. birth certificate, marriage license)





## MAKING CHANGES MID-YEAR

If you experience a qualifying event, you may have the opportunity to make mid-year changes to your benefits election. Any changes must be made within 31 days of the event date. Examples of qualifying events include, but are not limited to, the following:

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Loss of other health coverage

It is your responsibility to notify WCDA Human Resources within 31 days to make changes to your coverage. When making changes, you will need to provide the proper documentation such as a birth certificate or marriage license. Benefit changes must be consistent with the change in family status.

## COBRA COVERAGE

If you lose health coverage due to termination of employment, you are eligible for continued coverage under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) for up to 18 months following the time when it would otherwise end. Covered dependents who become ineligible for WCDA health coverage can also be eligible for continued coverage for up to 36 months. Premiums are paid by the employee or family member and will be 102% of the group cost of the plan.

Human Resources will notify you of your rights under COBRA if you terminate employment. For covered family members, you must contact Human Resources if they become ineligible under the company's plan. You have 60 days after the event to elect continued coverage.

YOUR HEALTH. YOUR OPTIONS.

WCDA understands the importance of good health and its importance as the foundation for a productive life at home and work. Let this information be your guide in making the right choices for you and your family.

For more details on plan coverage, log into your account on MyCigna.com or contact Human Resources.

## YOUR COST

Your premiums will be deducted from your paycheck on a pre-tax basis. Below are the monthly costs of your benefits.

| WCDA Monthly Premium Rates Per Paycheck | | | | |
|---|---|---|---|---|
| Type | Employee Only | Employee + Spouse | Employee + Children | Family |
| Medical | Free | $87.08 | $44.55 | $113.15 |
| Vision | Free | $0.45 | $1.61 | $1.61 |
| Dental | Free | $4.39 | $4.39 | $4.39 |

| Deductible | |
|---|---|
| Individual | $900 |
| Family | $1,800 |
| **Preventive care services do not count towards your deductible. | |

| Plan Comparison | In-Network | out-of-network |
|---|---|---|
| Out of Pocket Maximum | $2,900 Individual/<br>$5,800 Family | $4,500 Individual/<br>$9,000 Family |
| Office Visits<br>• Primary Care<br>• Specialist<br>• Urgent Care | <br>$35 Copay<br>$55 Copay<br>$75 Copay | 25% co-insurance In Wyoming,<br>40% Outside Wyoming<br>25% co-insurance In Wyoming,<br>40% Outside Wyoming |
| Preventive Care<br>(Routine visits, immunizations, ect.) | Covered in Full | Covered in Full |
| Emergency Facility | $100 Copay | $100 Copay |
| Hospital Inpatient/Outpatient Services | 15% in Wyoming<br>25% outside Wyoming | 25% in Wyoming<br>40% outside Wyoming |
| Outpatient X-ray and Lab | 15% in Wyoming<br>25% outside Wyoming | 25% in Wyoming<br>40% outside Wyoming |
| **Prescription Drug Coverage (30-day Supply)** | | |
| Generic | $10 Copay | Not Covered |
| Brand Name | $20 Copay | Not Covered |
| Non-Preferred Brand Name | $50 Copay | Not Covered |
| **Prescription Drug Coverage (90-day Supply)** | | |
| Generic | $15 Copay | Not Covered |
| Brand Name | $30 Copay | Not Covered |
| Non-Preferred Brand Name | $75 Copay | Not Covered |

# VISION COVERAGE

Eligible WCDA employees and dependents have vision coverage options through VSP.

| Exams | |
|---|---|
| Covered in full after copay | Every 12 months |
| **Prescription Glasses<br>$160 allowance after copay** | |
| Lenses covered in full after copay | Every 12 months |
| | |
| Covered (up to $160) | Every 12 months |
| **Copays** | |
| Exam | $10 |
| Prescription Glasses | $25 |
| Contacts | No copay applies |

# YOUR SMILE. YOUR COVERAGE.

Because proper dental care improves overall health, WCDA encourages employees and their eligible dependents to utilize the Delta Dental benefits available to them.



| | |
|---|---|
| Annual Deductible (waived for preventive services) | $50 for individual<br>$100 for family |
| Diagnostic and preventive Services<br>(e.g., x-rays, cleanings, exams) | 100%<br>(deductible waived) |
| Mouth Gaurds | $500 (counts toward annual max) |
| Basic and Restorative Services | 80% |
| Major Services | 50% |
| Calendar Year Maximum | $2,000 |

# BENEFITS CONTINUED



## LONG TERM DISABILITY (LTD)

The Long term Disability benefit is 60 percent of the first $10,833 of your gross monthly earnings less any deductible income, such as Workers Compensation pay, retirement pension pay, etc. Benefits are based on monthly earnings. Benefit max: $6,500 monthly.

- Benefits are paid monthly
- Benefits payable after 180 calendar days from the date of disability; payable up to age 65

All premiums are paid by WCDA.

## LIFE INSURANCE

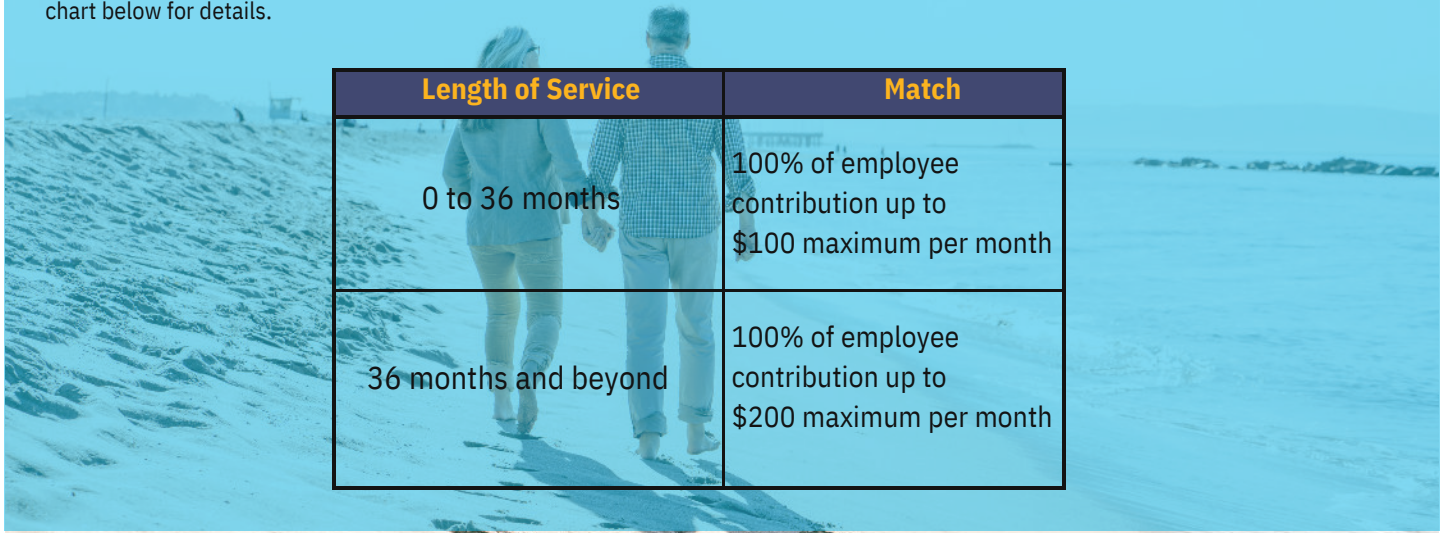
As an important part of your personal financial planning, WCDA offers you Basic Life and Accidental Death and Dismemberment (AD&D) insurance to protect your family if you die, become disabled, or experience injury or illness. For both Basic Life and AD&D insurance, you are covered in the amount of $50,000. You must choose a beneficiary to receive benefits in the event of your death. All premiums are paid by WCDA.



# RETIREMENT BENEFITS

WCDA knows the importance of planning for your future. As a participant in the State of Wyoming Retirement Pension Plan, 15.87% of your gross income is paid by WCDA into the Pension Plan for all active employees. 3.25%, including any increases thereafter, are paid by the employee. The pension plan is mandatory.

In addition to the pension plan, WCDA offers a 457(b) Deferred Compensation Plan. Participation will help you build a strong financial foundation for your retirement income. When you participate in the 457(b) you build retirement savings while reducing your current taxable income. You can contribute to the plan with Roth or pre-tax contributions through payroll deductions, up to the IRS limits: $25,500 and, if over the age of 50, an additional $8,500 catch-up contribution. WCDA will add additional match, see chart below for details.



| Length of Service | Match |
|---|---|
| 0 to 36 months | 100% of employee contribution up to $100 maximum per month |
| 36 months and beyond | 100% of employee contribution up to $200 maximum per month |

# WCDA'S INVESTMENT IN YOUR HEALTH

Wellness programs help foster personal accountability and empower individuals to reach their health and fitness goals. WCDA offers biannual free health evaluations to all employees and dependents who are participating on the plan. Health evaluations offer comprehensive and confidential blood screenings that include but are not limited to:

- Cholesterol
- Blood Pressure
- Diabetes

WCDA also offers flu shots for employees and dependents once a year.





# WCDA'S PARTNERSHIP WITH WELLABLE

Achieving your goals just got easier. WCDA has partnered with Wellable to bring health and wellness to your fingertips.

Wellable's award-winning technology platform offers company-wide monthly challenges, health tips and webinars, and so much more. In your own Wellable account, you can connect your current apps or devices (Apple Watch, Fitbit, MyFitnessPal, etc.) to automatically earn Wellable Points to climb a leaderboard, compete with coworkers, and even be eligible for a $100 incentive at the end of each year. The content and challenges go beyond physical health, embracing every dimension of well-being including mental, financial, social, and more.



# FLEXIBLE BENEFITS PLAN

WCDA, through Employees' Group Insurance, offers two types of Flexible Benefit Plans. These accounts offer a convenient and fiscally responsible way to stretch your dollars and experience tax savings.

Medical Reimbursement Account
•Contribute up to $3,396 per year on a pre-tax basis to pay for eligible out-of-pocket medical, dental, and vision expenses

Dependent Day Care Reimbursement Account
•Contribute up to $7,500 per year on a pre-tax basis to cover your cost of child care for children up to 13 years of age

## HOW THEY WORK

Expenses such as deductibles and copays can quickly add up. These accounts allow you to utilize pre-tax dollars to meet these expenses. Since this money is set aside and untaxed, you save more. Contributions to the spending accounts are deducted from your regular paychecks in equal installments and deposited into your account.

## THINGS TO REMEMBER

The IRS has a "use it or lose it" policy so if you do not use the full amount you set aside annually, those remaining funds are lost.

Because of this, be conservative in your health care and child care cost estimates to decrease the likelihood of losing those dollars.

Eligible Expenses

Examples of eligible expenses:

| Type | Eligible Expenses |
|---|---|
| Medical Reimbursement Account | • Medical, dental, vision deductibles, copays, and other out-of-pocket expenses<br>• Vision care including prescription glasses, contact lenses and solution, nonprescription glasses if for vision correction |
| Dependent Day Care Reimbursement Account | • Services provided by anyone other than your spouse, your dependent, or one of your children under the age of 19<br>• Services in a day-care center<br>• Services of a housekeeper whose duties include providing care for a qualified dependent |

## ENROLLMENT

Every year you wish to enroll in one or both of these accounts, you must elect the amount you want to contribute to either account. Even if you participated the previous year, you must re-elect the amount you wish to contribute. You will not be able to stop or change the contribution amount during the year unless you have a qualifying event. You also may not transfer funds from one account to another.

## REIMBURSEMENT

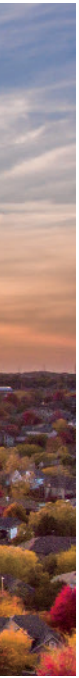
If you paid for a qualified expense out-of-pocket and wish to receive reimbursement from your elected account, you must submit a paper claim form with a copy of the receipts of the eligible out-of-pocket expenses.



# VOLUNTARY BENEFITS

Voluntary benefits are made available through EGI and WCDA. Other than payroll deductions, the plans are administered by the prospective companies. Voluntary Benefits premiums are always paid 100% by the employee.





## SHORT TERM DISABILITY (STD)

The short-term disability benefit is 66 2/3 percent of your first $2,250 gross weekly earnings less any deductible income, such as Worker's Compensation pay, retirement pension pay, ect. Benefit max: $1,500 per week.

- Benefits are based on weekly earnings
- Benefits are paid weekly
- Benefits payable after 14 calendar days from the date of disability; payable up to 180 days

IMPORTANT: If STD is not elected when an employee is originally eligible, they can enroll later in STD with a 60-day late enrollment penalty for benefits

## MASA AMBULANCE COVERAGE (MEDICAL TRANSPORT SOLUTIONS)

The ambulance coverage benefit protects you and your family from large potential bills from emergency transport companies, both ground and air. The State medical program includes limited emergency transport. MASA is intended to cover the gap of what is not paid by insurance. Memberships shield you from extremely high charges due to commonly denied ambulance claims. Estimates from the US Department of Labor say that at least 14% of all submitted medical claims are rejected each year.

- MASA pays regardless of whether the transport company is in or out of network
- MASA pays for emergent transports as well as some non-emergent transports
- Coverage must be kept for a minimum of 12 months before it can be dropped
- Coverage is portable upon leaving employment you can convert the coverage to an individual plan
- Monthly premium is $19/month

## ADDITIONAL LIFE INSURANCE

Employees are able to purchase additional protection in the form of group term life insurance through the National Conference of Public Employee Retirement Systems (NCPERS). They offer guarantee acceptance with no health questions asked at an affordable rate of only $16 per month regardless of your age. Your cost does not increase with your age. The plan pays a maximum benefit amount in your younger years and a gradually decreasing benefit amount in your older years.

## PET INSURANCE

MetLife Pet Insurance can be purchased to help reimburse you for covered vet visits, accidents, illness and more with fully customizable plan options. Each pet's premium will be unique based on the age, breed, location, as well as what coverage amount you select. Coverable expenses include:

- Accidental injuries
- Illnesses
- Exam fees
- Surgeries
- Medications
- Ultrasounds
- X-rays and diagnostic tests

To enroll at any time, visit www.metlife.com/getpetquote. This benefit is not payroll deductible.

# ADDITIONAL WCDA BENEFITS

## EMPLOYEE ASSISTANCE PROGRAM (EAP)

An employee assistance program (EAP) is an employee benefit program that assists employees with personal problems and/or work related problems that may impact their job performance, health, mental and emotional well-being. Employees may visit a prevention and early intervention professional counseling agency, Nivati, free of charge. Concerns can be anything that interferes with living such as marital or parenting problems, alcohol and drug use, workplace stress, depression, and many others. No concern is too small since prevention and early intervention are the goal of the program. Participation is 100% confidential.

## VACATION

| Years of Total Service | Hours Granted Each Month | Hours Granted Each Year | Days Granted Each Year |
|---|---|---|---|
| 0 - 2 Years (0 - 24 Months) | 8 hours | 96 | 12 |
| 2 - 4 Years (24 - 48 Months) | 10 hours | 120 | 15 |
| 4 - 10 Years (48 -120 Months) | 12 hours | 144 | 18 |
| 10 - 15 Years (120 - 180 Months) | 14.66 hours | 176 | 22 |
| 15+ Years (180+ Months) | 16.66 hours | 200 | 25 |

** Employees cannot carry forward more than 480 hours of vacation at the end of each calendar year. Accrued vacation in excess of 480 hours will be forfeited at calendar year end.

## SICK LEAVE

Sick time accrues at a rate of 8 hours per month, accrual maximum is 960 hours total. You may only carry forward 960 hours of sick leave each year. Upon termination of employment, the employee will only be eligible to receive payment for a maximum of 480 hours at 100% of their current hourly rate. If an employee terminates and is overdrawn on sick leave the Authority will make deductions from the final check. Mental Health leave is included in this policy.





# WCDA BENEFITS CONTINUED

## EDUCATION ASSISTANCE PROGRAM

Employees will be reimbursed for out of pocket expenses (not Pell Grants or scholarship funds), according to funds available in the annual budget for the department, up to 75% of covered expenses at a state university or college, and up to 50% of covered expenses at an out-of-state university or college. If a work-related course is not available at a state university or college, consideration will be given for reimbursement up to 75% at an out-of-state university or via online courses. Employees are responsible for notifying their supervisor and Human Resources of potential need for educational assistance so that budget considerations can be made.





## HOLIDAYS

- New Year's Day
- Equality Day
- President's Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Indigenous People's Day
- Veterans Day
- Thanksgiving & Black Friday
- Christmas

*Additional paid time off includes a full day for one's birthday, and voting leave.

## HEALTH CLUB CORPORATE MEMBERSHIP DISCOUNT

WCDA has a corporate membership discount, as well as waived initiation fees at YMCA and Lifetime Health & Fitness.

## OTHER DISCOUNTS

Phone discount: Through WCDA, employees are eligible for an 18% discount at Verizon Wireless.
Source Gas discount: Employees are eligible to take advantage of the company's discounted gas rates.

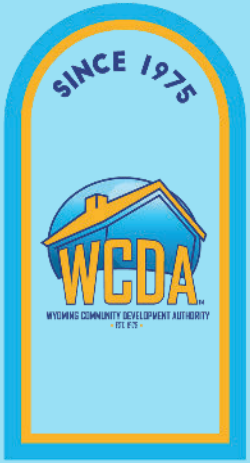
# CONTACT INFORMATION

If you have any questions regarding your enrollment, benefits, or coverage please call the plan providers directly or log onto their websites. Human Resources is also available to answer your questions and concerns.



| Type | Agency | Phone | Website |
|---|---|---|---|
| Plan Administrator Employees' Group | WCDA | 307-265-0603 | wyomingcda.com |
| Insurance (Medical, FSA, Life Insurance) | State of Wyoming | 307-777-6835 | ai.wyo.gov/divisions/human-resources/group-insurance |
| Caremark (CVS Caremark Pharmacy) | CVS Caremark Pharmacy | 1-844-283-3383 | caremark.com |
| MASA Ambulance Coverage | Medical Transport Solutions | 1-877-503-0585 | masamts.com |
| Wyoming Retirement System (Pension, 457b) | State of Wyoming | 307-777-7691 | retirement.state.wy.us |
| Vision | VSP | 1-800-877-7195 | vsp.com |
| Dental | Delta Dental | 1-800-735-3379 | deltadentalwy.org |
| Short Term Disability | Aflac | 1-800-992-3522 | aflac.com |
| Long Term Care | Genworth | 1-800-416-3624 | genworth.com |
| Mail Order Rx | MedImpact Direct | 1-855-873-8739 | medimpactdirect.com |
| Pet Insurance | MetLife | 1-800-GET-MET8 | metlifepetinsurance.com |
| EAP | Nivati | 1-984-239-2338 | auth.nivati.com |

# OPENING DOORS




# BUILDING FUTURES.

2027 COLLECTION

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