



WYOMING DEPARTMENT OF TRANSPORTATION BENEFITS OVERVIEW

Welcome to the Wyoming Department of Transportation! Below you will find a summary of the benefits offered to WYDOT employees. **This overview is intended for full-time, benefit-eligible employees.** *Temporary (TP01), at-will employee contract (AWEC), and timeshare employee benefits will differ; please review the italicized information in the sections below.* Please contact your HR Program representative with any questions.

INSURANCE INFORMATION

The State of Wyoming provides a contribution toward the employee's state insurance premiums (health, dental, and life) with a minimum of 80 hours (worked, annual leave use, or sick leave use) reported each calendar month. Five (5) deductible options are offered including two (2) high-deductible health plans (HDHP). **The 2024 state contributions for full-time employees are:**

Employee: \$900.19	Employee split: \$1,038.62
Employee plus spouse: \$1,796.03	Employee plus child(ren): \$1,369.20
Family: \$2,057.60	
<i>TP01/AWEC: \$900.19 (full time) or \$450.10 (part time) regardless of deductible & coverage option</i>	
<i>PT less than 30 hours/week: \$519.31</i>	

Coverage for TP01 employees begins the 1st of the 4th month of employment. AWEC employees are eligible for insurance if stated in the contract.

Benefits are effective the 1st of the month following the employee's date of hire. Monthly premiums pay for coverage for the following month. Enrollment must be made within 31 days of your date of eligibility. Employees are encouraged to use the EGI Portal to enroll:

<https://ai.wyo.gov/divisions/human-resources/group-insurance/employee-portal>

To review complete eligibility and benefits, all plan booklets are available at

<https://ai.wyo.gov/divisions/human-resources/group-insurance/active-employees>

- ❖ **Medical Insurance:** Medical insurance includes a schedule of basic benefits plus a major medical rider underwritten by Cigna. Telehealth is also available through www.cigna.com.
- ❖ **Preventive Dental Insurance:** Preventive dental coverage is required if you enroll in the health insurance. The dental plan is through Delta Dental. Premiums are Single or Family (employee plus spouse is considered family). Preventive dental covers two (2) cleanings per year (separated by at least five (5) months), certain x-rays, and an emergency exam (one (1) per calendar year). The preventive has no deductible and services are covered at 100%. Orthodontia is not covered.
- ❖ **Optional Dental Insurance:** Optional dental covers restorative or corrective work such as fillings, crowns, etc. There is a \$50 deductible per person with a maximum \$100 deductible per family. After the deductible, the benefits are paid at 80% (of maximum allowable cost (MAC)) for basic services and 50% (of MAC) for major services. There is a limit to the benefits paid, which is \$2,000 per

person per calendar year. If an employee declines or withdraws from coverage, there is a three-year waiting period to (re)enroll. Orthodontia is not covered.

- ❖ **Basic Life Insurance:** The group life insurance plan is underwritten by AFLAC. It provides up to \$50,000 basic plus \$20,000 accidental death or dismemberment coverage, and \$4,000 on spouse and each child covered.
- ❖ **Voluntary Life Insurance:** This life insurance benefit is available to employees who participate in the base life insurance plan. Premiums are paid by the employee on a post-tax basis. No AD&D benefit is available with this plan. The plan has a benefit reduction schedule start at age 65.
- ❖ **Prudential Life Insurance:** In addition to AFLAC basic and voluntary life insurance plans, the Wyoming Retirement System (WRS) offers an optional group term life insurance plan with up to \$165,000 coverage through Prudential. The premium for this plan is \$16 per month. Prudential's open enrollment is September 1 through November 30 every year.
- ❖ **Vision:** VSP provides employees with a choice of two (2) affordable eye care plans. If vision coverage is waived or dropped, there is a one-year waiting period to (re)enroll in coverage. Elections for vision coverage are for two (2) years and may not be changed without a qualifying event.
- ❖ **Short Term & Long Term Disability Insurance:** Voluntary STD and/or LTD insurance is designed to pay you a benefit in the event you cannot work because of a covered illness or injury. This benefit replaces a portion of your income, thus helping you meet your financial commitments in a time of need. Benefits are provided through AFLAC.
- ❖ **MASA Voluntary Ambulance Insurance:** Wyoming residents are 10 times more likely to be transported by air or ground ambulance. A \$19 monthly premium covers you and your dependents in the event you or your family experience an unexpected emergency that requires an ambulance. It does not matter if it is ground or air transport, in-network or out of network, anywhere in the U.S. There is a one (1) year minimum commitment.
- ❖ **Flexible Benefits Plan:** Pre-tax or post-tax payroll deductions for premiums and/or medical reimbursement & dependent care accounts. Please see the Flexible Benefits Book.
- ❖ **Open Enrollment:** Open Enrollment allows certain changes to be made for the aforementioned benefits and takes place October 1 through November 30 every year. Waiting periods for optional dental and vision must be met to enroll during Open Enrollment.
- ❖ **Subject Matter Minute Vlog** through A&I provides short videos regarding benefits and helpful information: <https://ai.wyo.gov/divisions/human-resources/consultative-services/online-learning/subject-matter-minute>

LEAVE INFORMATION

- ❖ **Vacation Leave:** Employees accrue leave according to the number of hours worked in the month. Employees must work 160 hours or more to earn the full leave accrual of eight (8) hours. Less than 160 worked hours results in a prorated accrual; 39 worked hours or less result in no accrual. Accrual base rate and annual carryover balance is determined by completed continuous years of service. *TP01's accrue leave time after six months of continuous employment. AWEC's do not accrue leave time.* (Personnel Rules 6-1)

Accrued vacation leave is not available for use until the following month after the accrual period. Vacation leave is accrued only after the employee works the required time during the month. (Personnel Rules 6-2)

Employees earn additional vacation leave based on the number of months employed by the State: <https://ai.wyo.gov/divisions/human-resources/benefits>

- ❖ **Sick Leave:** Employees accrue leave according to the number of hours worked in the month up to eight (8) hours. Employees must work 160 hours or more to earn the full leave accrual (8 hours). Less than 160 worked hours results in a prorated accrual; 39 worked hours or less result in no accrual. Upon termination of employment, employee shall receive payment for one-half (1/2) of the current balance of unused sick leave, not to exceed a total of four hundred eighty (480) hours. *TP01's accrue leave time after six months of continuous employment. AWEC's do not accrue leave time.* (Personnel Rules 6-3)

Accrued sick leave is not available for use until the following month after the accrual period. Sick leave is accrued only after the employee works the required time during the month. (Personnel Rules 6-4)

Leave balances are updated and made visible on the last working day of the month in ESS.

- ❖ **Paid Holidays:** The State of Wyoming observes nine (9) legal holidays each year. Permanent employees, probationary employees, and at-will employees shall receive holiday leave according to the number of regularly scheduled work hours in the month. Employees must work 160 hours or more to earn the full leave accrual (8 hours). Holiday leave shall be prorated based on the number of regularly scheduled work hours in the month. The amount of holiday leave, not to exceed eight (8) hours, is calculated by using the employee's percent full-time status. Actual hours worked in a calendar month or pay cycle shall not affect the amount of holiday leave an employee-current or new-receives. There is no accrual for 39 or less worked hours. The only instance when an employee may not be eligible to receive holiday leave is if they are on educational leave or leave without pay the day before or the day after a holiday. *TP01's receive holiday leave after six months of continuous employment according to the number of hours worked in the month. AWEC's do not receive holiday leave.* (Personnel Rules 6-6)

- ❖ **Military Leave:** Please contact your HR representative to discuss military leave and benefits.

- ❖ **Family Medical Leave Act:** Any employee who has worked for the State of Wyoming a total of 12 months and completed a total of 1250 hours of work during those 12 months is eligible for up to **12 weeks (or 480 hours) of unpaid leave for a serious health condition or other qualifying event.**

WYOMING RETIREMENT SYSTEM (WRS) BENEFITS

- ❖ **Retirement Program – Public Employee Pension Plan**

- Employer Contribution: 9.37%
- Employee Contribution: 9.25%

The WRS Public Employee Plan currently requires contributions of 18.62% of an employee's salary. Employees contribute 9.25% and the employer contributes 9.37%; however, the State funds some of the required employee's portion of the contribution. This means employees contribute 3.68% of their monthly salary; the State funds the remaining 14.94%. The employee contribution is pre-tax resulting in less taxable income.

One (1) month of service is calculated based on the number of hours worked in a month. If an employee works 86 or more hours, the credit is one (1) full month of service; 40 to 85 hours is credited at one half (1/2) month of service; and one (1) to 39 hours is credited at one quarter (1/4) month of service.

Employees become eligible for a lifetime monthly retirement benefit upon vesting (after 48 months) and meeting the age and service requirements. (Vesting represents the length of service required before a member is entitled to a monthly benefit.) The final retirement benefit is based upon years of service, salary during employment, and age at retirement. Employees are eligible for full retirement benefits at age 65 with four (4) years of service or the Rule of 85 (age + years of service=85).

TP01's working longer than six months are eligible for retirement and will begin contributions the first month. AWEC's may enroll but are not eligible for the employer contribution.

All employees enrolled in retirement will receive an email at their personal email address advising them to log in to the WRS portal and designate beneficiaries. If employees are unable to access the portal, contact HR for a WRS beneficiary form. Please note: If married, the spouse must be the primary beneficiary. **WRS: 777-7691, <http://retirement.state.wy.us>**

- ❖ **457 Deferred Compensation Plan Auto Enrollment:** New state employees will be enrolled automatically in the WRS 457 Deferred Compensation Plan at 3% pre-tax pay unless, within 30 days of receiving the Automatic Enrollment Notice, the employee:
 - Actively enrolls by making his/her own elections in the 457 Plan, or
 - Opts out of participation.
- Employees receive a notification letter with all related information about auto-enrollment. This letter will be sent between 4-6 weeks after an employee's information has been entered into the payroll system by HR. Employees have 30 calendar days from the date of this letter to opt out of the 457 Plan and have no contributions taken at all. If an employee wants to start contributions sooner than the opt-out period would allow, he/she can elect into the 457 Plan online.
- **For employees who do not want to participate,** log in to wrsdcp.com with the assigned PIN from the letter to opt out of the Plan, or opt-out by calling the recorded phone line at **800-701-8255**. There will be no "opt out" paper form.
- **For employees who do not opt-out and continue with auto enrollment,** the first contribution to the 457 Plan will be taken out of the first paycheck after the expiration of the 30-day opt-out period. The established defaults for auto enrollment are provided in State law and the 457 Plan Document as follows:
 - contributions are taken from pre-tax dollars
 - contributions are invested in the Stable Value Fund during the 90 day permissible withdrawal period and then moved to the age-appropriate Target Date Fund based on an anticipated retirement age of 65
 - Default contribution rate of the greater of \$20 or 3% of pre-tax gross pay
- **For employees who overlooked opting out** during the 30 day period, there is a provision known as a permissible withdrawal available for a short time. During the 90 calendar days after auto contributions are first taken from an employee's pay, the employee may request a permissible withdrawal by contacting WRS at 457pln@wyo.gov. It can take up to 30 days for the employee to receive the money and it will be reported as taxable income on a 1099-R form to the IRS.

WYDOT will contribute \$20 per month for employees who invest in the plan. There is an option for post-tax contributions. No federal income taxes are paid on deferred income until the investment is returned either upon retirement, termination, or an unforeseeable emergency withdrawal. Several investment options are available to employees under this plan.

TP01's may participate in deferred compensation. AWEC's are not eligible to enroll in deferred compensation.

Deferred Compensation: 307-777-3325 or 800-989-9324, <http://retirement.state.wy.us/en/DC>

ADDITIONAL BENEFITS

- ❖ **Workers Compensation:** All employees are covered by a liberal schedule of benefits.
- ❖ **Longevity Pay:** Additional **\$40 per month for each five (5) years of unbroken service**, unlimited accrual.

- ❖ **Employee Assistance Program (EAP):** All employees are offered free, confidential services that support well-being and resilience in work and life. **800-638-3327, myassistanceprogram.com/fei/, username: SOWY1**
- ❖ **Wyoming Health Fairs:** State of Wyoming employees and their dependents who are enrolled in the health insurance through Cigna can receive two (2) Chemistry Profiles and a flu shot per calendar year for FREE. All other screenings are self pay and may be reimbursable through Cigna. <https://wyominghealthfairs.com/corporate-partnerships/state-of-wyoming>

DISCLAIMER: This document is not intended to be all-inclusive of the benefits provided or offered to State of Wyoming and WYDOT employees. Please refer to your new hire packet, the State of Wyoming Personnel Rules, Employees' Group Insurance, Wyoming Retirement System, links provided in this document, or contact your HR representative for more information.