



Laramie County Government

Human Resources

To: All County Employees

From: Heather Rudy, Director

Date: 05/04/2022

Re: Open Enrollment

Open Enrollment is your annual opportunity to evaluate and make changes to your Laramie County Government benefit selections that include health, dental, vision, voluntary life, flexible spending and MASA. **This is the only time of year where you can make changes to these benefit plans without a qualifying event.** During this time employees who participate in the County health plan will need to elect to waive or enroll in the wellness program, regardless of the current year's participation. The Flexible Spending program also requires an annual election for those who wish to participate regardless of their current or past participation. Employee elected changes for the dental, medical, vision, voluntary life and MASA plans will be **effective 7/1/2022** but premiums will be reflected on June paychecks. Flexible spending account deductions begin with July paychecks.

All Open Enrollment changes must be submitted to Human Resources by May 19th, 2022

Health Insurance

We will continue to use Blue Cross/Blue Shield of WY for our plan network and administration. Please find the new rates at the end of this memo. The premiums from the employees and the county are used to cover the cost of claims used by the individuals on the plan and the "Stop-Loss" premiums for the plan. We have "Stop-Loss coverage for any claims over \$100,000. This protects our plan from large claims that may occur. Premiums are determined by our claims history and actuarial estimation of future claims.

You will only be required to submit **changes** during open enrollment. If you plan to remove or add members to the health insurance plan, you will need to complete a Health Insurance Form. The form can be found on the Laramie County Intranet or the Laramie County Website. If you are adding a member to your health insurance plan you will also need to provide proper documentation to prove that they are an eligible dependent.

- **Legal Spouse-** Marriage License and the first page of the most recently filed federal tax return (Form 1040) that includes the spouse. If married filing separately, submit the first page of both federal tax returns. For privacy, please black out all financial information. If you haven't been married long enough to file joint tax return, then just submit your marriage license.
- **Biological Child:** A copy of the child's birth certificate showing the employee as a parent.
- **Adopted Child:** A copy of the child's birth certificate showing the employee as a parent or court documents showing the completed adoption or a letter of placement from an adoption agency, an attorney or state social services department that verifies that the adoption is in progress.
- **Foster Child:** A court order or other legal documentation placing the child with the employee.
- **Step Child:** A copy of the child's birth certificate showing the name of the natural parent and proof that the natural parent and employee are married, as described under "Legal Spouse" above.



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- **Other Children:** To verify than an employee has legal custody, a court order or other legal document granting custody to the employee.
- **Incapacitated Child:** Proof of physical or mental disability, such as a physician signed statement, and the proof of relationship described above and the first page of your federal tax return (Form 1040) to demonstrate that your child is dependent on you. For privacy, please black out all financial information.

If you are already on the health insurance and have provided this documentation, you are **not** required to provide it again.

Wellness Program (L.I.F.E) –THIS FORM IS REQUIRED IF YOU ARE ENROLLED IN HEALTH INSURANCE

Laramie County provides those employees who enroll into the Health Insurance plan an opportunity to receive a discount if they successfully participate in the Wellness Program. This voluntary program requires employees enrolled in the health insurance to elect or decline participation every year.

If you will be enrolled in Health Insurance effective July 1st, **you must either enroll or decline** to participate in the Wellness Program. The form can be found on the Laramie County Intranet or the Laramie County Website.

Dental Insurance

The dental insurance will remain with Delta Dental of Wyoming with no change in coverage or premiums. To see details concerning the plan please refer to the Laramie County Intranet or Laramie County's website. Please find the rates at the end of this memo.

If you need to make a change, the form can be found on the Laramie County Intranet or Laramie County's Website. If you **do not** wish to make any changes to your current election, you **are not required to take any action**.

Vision Insurance

Vision insurance will remain with VSP with no change in coverage or premiums. To see details concerning the plan please refer to the Laramie County Intranet or Laramie County's website.

If you are interested in enrolling or making a change in the VSP program, you will be required to complete a VSP enrollment form. Again the forms can be found on the Laramie County Intranet or the Laramie County Website.

Flexible Spending

Flexible Spending Accounts enable you to save money by paying for some expenses in pre-tax dollars. Flexible Benefit Plans let you set aside a certain amount of your paycheck into an account (before paying income taxes). During the year you have access to this account for reimbursement of expenses you regularly pay for, such as medical expenses and dependent daycare. Reimbursement expenses may include (but are not limited to):

- Deductibles, coinsurance, co-pays and prescription drugs.
- Expenses not covered by the insurance



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- Orthodontics
- Eyeglasses, contacts and eye surgery
- Adult and child daycare services

The maximum contribution per year is \$2000 for medical and \$5,000 for dependent care. **Regardless of your participation last year, you must complete a new form for this new plan year if you plan to participate.**

Our flexible spending accounts will continue to be administered by Hello Further.

Deductions for the Flexible Spending plans do not start until July and will be deducted from **24** paychecks during the plan year. Forms can be found on the Laramie County Intranet or Laramie County Website.

Prudential Life Insurance

This policy is offered through Wyoming Retirement Systems. This policy costs \$16 per month and does not increase with age. The plan pays a maximum benefit amount in your younger years and a gradually decreasing benefit amount in your older years.

If you are interested in participating in this benefit, you will need to complete an enrollment form. Forms can be found on the Laramie County Intranet or Laramie County Website.

MASA

The benefit provides you coverage for Air and Ground Ambulance expenses not covered by health insurance. This is extremely important when a provider is not contracted with your health insurance provider. Currently our local Air and Ground Ambulance Services are part of the BlueCross and BlueShield network but is subject to deductible and co-insurance. The Emergent Plus plan has increased to \$19 per month and the Platinum plan is remaining at \$39 per month. Forms can be found on the Laramie County Intranet or Laramie County Website.

Please note any changes to the health, dental, flexible spending accounts and MASA can only be done outside open enrollment if there is a qualifying event (i.e. divorce, marriage, birth of a child, etc.). These changes must be made within 30 days of the qualifying event. Please contact HR for more information on qualifying events.

Please take the time to read and understand the plan documents. If you have any questions concerning the plans or the information in the letter, please contact Human Resources. You can find this letter and all of the plan documents and enrollment forms on the Laramie County Intranet and Laramie County Website



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Laramie County Premium Summary
Bi-weekly Premium as of June 3rd, 2022
Full-Time Employees

BCBSWY Medical Plan	Wellness Program Participants	NON-Wellness Program Participant
Employee Only	\$73.97	\$126.81
Employee & spouse	\$146.79	\$251.64
Employee & children	\$124.97	\$214.23
Family	\$183.30	\$314.23

Dental Plan-Delta Dental	Premium Paid by Employee
Single	\$2.49
Employee & spouse	\$5.35
Employee & children	\$6.03
Family	\$8.10

Vision Plan through VSP	Premium Paid by Employee
Single	\$5.56
Employee & spouse	\$8.89
Employee & children	\$9.08
Family	\$14.63



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Laramie County Premium Summary
Bi-Weekly Premium as of June 3rd, 2022
Part-time Employees

BCBSWY Medical Plan	Wellness Program Participants	NON-Wellness Program Participant
Employee Only	\$264.18	\$317.02
Employee & spouse	\$525.26	\$629.11
Employee & children	\$446.31	\$535.57
Family	\$654.65	\$785.58

Dental Plan-Delta Dental	Premium Paid by Employee
Single	\$10.62
Employee & Spouse	\$22.80
Employee & Children	\$25.68
Family	\$34.49

Vision Plan through VSP	Premium Paid by Employee
Single	\$5.56
Employee & spouse	\$8.89
Employee & children	\$9.08
Family	\$14.63