



WYOMING GAME AND FISH BENEFITS OVERVIEW

Welcome to the Wyoming Game and Fish Department! Below you will find a summary of the benefits offered to Game and Fish employees. This overview is intended for full-time, benefit-eligible employees. **Temporary (TP01), At-Will Contract (AWEC), and timeshare employee benefits will differ. Please review the italicized information in the sections below.* If you have any questions, please contact your HR at 307-777-4507.

INSURANCE INFORMATION

The State of Wyoming provides a contribution to be applied to 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. The 2020 state contributions are: **Employee \$928.65; Employee plus spouse \$1,852.74; Employee plus child(ren) \$1,412.50; Employee/Family \$2,121.00 Employee on split premium \$1,070.68.**

***The 2020 state contribution for TP01/AWEC employees is \$928.65 regardless of deductible and coverage option. Coverage for TP01 employees begins the 1st of the 4th month of employment. Timeshare employees receive half the state contribution regardless of deductible or coverage option. AWEC employees are eligible for insurance if stated in the contract.**

Benefits are effective the first of the month following the employee's date of hire. Monthly premiums are paid for coverage the following month. 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. The health plan is 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 for dental are Single or Family (an 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) for basic services and 50% (of maximum allowable cost) for major services. There is a limit to the benefits paid, which is \$1,500 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.

- ❖ **Life Insurance:** The group life insurance plan is underwritten by The Standard Company. It provides up to \$50,000 basic plus \$20,000 accidental death or dismemberment coverage, and \$4,000 on spouse and each child covered.

In addition to The Standard Company life insurance plan, 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 each year.

- ❖ **Vision:** The State of Wyoming and VSP provide employees with a choice of two (2) affordable eye care plans. If vision coverage is waived or dropped, there is a two-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. Please see VSP benefits flyer.
- ❖ **Long Term Care:** Long term care insurance could be the most practical and affordable method to help cover the potentially high cost of care. Premiums are directly billed to the employee by Genworth. Visit www.Genworth.com/Groupltc; Group Name: statewy, access code: groupltc
- ❖ **Short Term & Long Term Disability Insurance:** The State of Wyoming provides employees with the opportunity to purchase Voluntary STD and/or LTD insurance, which 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 time of need. These benefits are through The Standard Company.
- ❖ **Flexible Benefits Plan:** Pre-tax or post-tax payroll deductions for premiums and/or medical reimbursement & dependent care accounts.
- ❖ **Open Enrollment:** Open Enrollment allows certain changes to be made for the above benefits and is October 1 through November 30 every year. Waiting periods for optional dental and vision must be met to enroll.

IMPORTANT: TP01/AWEC hired to a Probationary position with no break in service:

1. If TP01/AWEC declined coverage or elected Employee Only coverage, employee may change to Employee+Spouse, Employee+Child(ren), or Family as Probationary. Applications and documents are needed to add dependents (excludes vision, life & optional dental). Dependents can only be added to health and preventive dental.
2. If TP01/AWEC elected Employee Only coverage and is keeping Employee Only coverage, no change is permitted as Probationary; also cannot drop coverage; must wait for Open Enrollment.
3. If TP01/AWEC waived/declined coverage and now wants Employee Only as Probationary, cannot enroll now; must wait for Open Enrollment (enrollment only in health and preventive dental).

- ❖ **Subject Matter Minute Vlog** through A&I provides short videos regarding benefits and helpful information: <https://ai.wyo.gov/divisions/human-resources/consultative-services/onlinelearning/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 beginning the 6th continuous month of employment. AWEC's do not accrue leave time.*
(Personnel Rules 6-1)

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 earning eight (8) hours unlimited accrual. 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. Upon termination of employment, employee is paid 50% of accumulated sick leave to a maximum of 60 days. In the event of an employee's death, beneficiaries are paid 50% of accumulated sick leave up to a maximum of 60 working days. **TP01's accrue leave time beginning the 6th continuous month of employment. AWEC's do not accrue leave time.* (Personnel Rules 6-2)
- ❖ **Leave Usages:** Hourly employees are eligible to use accrued leave the first day of the new pay period (i.e. the 16th of the month). Salaried employees are eligible to use accrued leave the first day of the new pay period (i.e. 1st day of the month). 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 plus any days designated by the Governor. Employees are eligible for a maximum of eight (8) hours of paid holiday leave. Employees must work 160 hours or more within the four (4) preceding weeks of the holiday 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. The employee must have paid time the day before and after the holiday to earn the paid holiday. **TP01's receive paid holiday leave beginning the 6th continuous month of employment. AWEC's do not receive paid holiday leave.* (Personnel Rules 6-5)

Example: For hourly employees, the hours used to calculate holiday leave for 4th of July will be the period of May 16-June 15. If the employee worked 160 hours in that period they are entitled to the full eight (8) hours of holiday leave. If the employee worked less than 160 hours during that period, the holiday leave is prorated by taking the hours worked in the month multiplied by eight (8) hours divided by 160.
- ❖ **Military Leave:** Members of Wyoming National Guard or U.S. Military reserve units are eligible for **15 working days (or up to 120 hours) of leave with pay each year** to attend duly authorized encampments, training courses or similar training programs. Orders must be submitted to HR prior to leave being taken. Contact your HR representative for more information.
- ❖ **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.** Contact HR for more information, 777- 4521.

WYOMING RETIREMENT SYSTEM (WRS) BENEFITS

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

- Employer Contribution: 8.87%
- Employee Contribution: 8.75%

The WRS Public Employee Plan currently requires contributions of 17.62% of an employee's salary. Employees contribute 8.75% and the employer contributes 8.87%; however, the State funds some of the required employee's portion of the contribution. This means employees contribute 3.18% of

their monthly salary; the State funds the remaining 14.44%. 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: <https://retirement.state.wy.us/DC/State-457-Plan-Auto-Enrollment>
- **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 **800-7018255**. There will be no "opt out" paper form.
- **For employees who do not opt-out and continue with auto enrollment**, the first contribution going 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 automatic 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 automatic 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.

Game and Fish will contribute \$20 per month for employees who invest in the plan. There is also 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. AVEC'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. **888-218-7360, www.feieap.com, username: SOWY1**
- ❖ **Wyoming Health Fairs:** Profiles & products covered for State of Wyoming employees and their dependents who are enrolled in the health insurance through Cigna: two (2) Chemistry Profiles, flu shot, blood pressure, and body fat analysis. Find an upcoming WHF event near you:
<https://www.wyominghealthfairs.com/stwy>

DISCLAIMER: This document is not intended to be all-inclusive of the benefits provided to State of Wyoming and Game and Fish employees. Please refer to the State of Wyoming Personnel Rules, Employees' Group Insurance, or contact your HR representative for more information.