



2026

**EMPLOYEE  
BENEFITS  
SUMMARY**

**CITY OF GILLETTE**

Effective January 1, 2026

# WELCOME!

The City of Gillette is committed to our employees and is pleased to offer an excellent benefits package to all regular full-time and eligible part-time employees. The benefits offered represent a significant component of your total compensation package. This benefits summary will help you make informed decisions regarding you and your family's well-being. This is only a summary to provide education and assistance on your available benefits and does not imply coverage nor does it guarantee benefits. This benefits summary does not supersede the City of Gillette's Employee Handbook. For more detailed information on your rights and responsibilities, please review the most current handbook and/or respective administrative policies. You may request plan booklets or review them on the provider's website or review them on the Benefits page on the COG, which give you more detailed information about each of these benefit programs. If you have a question on a benefit or a problem with a claim, we encourage you to contact the insurance administrator directly first who have your claims information and are very knowledgeable on the City of Gillette benefits.

BENEFIT	ADMINISTRATOR	PHONE	WEBSITE/EMAIL	CLIENT/GROUP #
Medical	Blue Cross Blue Shield of Wyoming	1-800-442-2376	yourwyoblue.com	City's Client ID: 248289 Group # HDHP: 10545618 Group # PPO: 10545620
Dental	Delta Dental of Wyoming	307-632-3313	deltadentalwy.org	7003
Vision	Vision Service Plan (VSP)	1-800-877-7195	vsp.com	1207429, #1078
Flex Spending Accounts	HealthEquity	1-877-924-3967	healthequity.com	5024560
Health Savings Account	Optum	1-866-234-8913	optumbank.com	836000062
Prescription	PRIME Therapeutics	1-877-794-3574	myprime.com	248289
Basic Life & AD&D Insurance	Reliance Standard	1-800-351-7500	reliancestandard.com	Group ID: G000APX3 Sub Group ID: 002A
Term Life Insurance	Reliance Standard or Wyoming Retirement	1-800-351-7500 or 307-777-7691	reliancestandard.com	Group ID (Reliance): G000APX3 & Sub Group ID: 002A Group ID (WY Ret): 92860
Long Term Disability	Reliance Standard	1-800-351-7500	reliancestandard.com	Group ID: G000APX3 Sub Group ID: 002A
Short Term Disability	Reliance Standard	1-800-351-7500	reliancestandard.com	Group ID: G000APX3 Sub Group ID: 002A
Ancillary Insurance	BCS Insurance Company	1-877-563-2367	bcsgateway.com	40800
Retirement Services	MissionSquare Retirement	1-800-669-7400	missionsq.org	457's Plan #301237
Retirement Services	Wyoming Retirement System	307-777-7691	retirement.state.wy.us	
Employee Assistance Program (EAP)	CuraLinc	1-888-881-5462	cityofgillette.mysupportportal.com	
Human Resources Dept		307-686-5222	humr@gillettewy.gov	

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# GENERAL INFORMATION



As you make your benefit elections, please keep in mind that these elections and the related payroll deductions generally cannot be canceled or changed until the next open enrollment period, unless you experience a qualifying event.

## Eligibility:

- Unless otherwise specified, all regular full-time and eligible part-time employees who are scheduled to work twenty (20) or more hours a week, with the exception of the Mayor and City Council, are eligible to participate in benefits described in this benefits summary. Medical and dental premiums are pro-rated based on regular hours scheduled.
- Temporary employees are not eligible to receive benefits.
- Benefits are effective on the first day of an employee's new hire date; there is no waiting period to be eligible.
- You may enroll any eligible dependent in the medical, dental, vision, ancillary and supplemental life insurance.

## What are qualifying events?

- Marriage, legal separation or divorce
- Birth or adoption of a child
- Dependent becoming ineligible (obtains other coverage or child turns 26)
- Retirement or termination of employment
- Change in the status of spouse's employment (becoming employed or losing his/her job)
- Qualified Medical Child Support Order or other court/administrative order
- Death

**ENROLLMENT DEADLINE:**

For all voluntary benefits, you must sign up within 30 days from your date of hire or becoming eligible due to a qualify event.



## Dependents:

- Dependents are covered up to the age of 26 and terminates at the end of the month in which age 26 is attained.
- Dependent verification documentation will be required prior to the coverage effective date.
- Eligible dependents include your spouse, children under age 26 or disabled dependents of any age. Children include: natural born, adopted, step children and foster children with court order.

# OPEN ENROLLMENT

Benefit coverage is elected annually, as announced by the Human Resources Department; elections will take effect for the following plan year on January 1st. Until the established annual open enrollment dates, you may not change your benefit elections, unless you or your family member(s) experience a qualifying event. **If you experience a qualifying event, you must contact the Human Resources Department within 30 days of the effective date of the life change with the supporting documentation. No exceptions.**



Open enrollment elections and forms are NOT accepted after the open enrollment deadline, defined annually by the Human Resources Department.

The benefit plan year runs from January 1st through December 31st.

## Required Notices:

Due to legislative changes regarding health care, the City of Gillette is required to provide specific notices to our employees. These are located under "Resources" in "Employee Access."

## Personal Information:

Open Enrollment is a great time to update and verify your personal information. This can be done through Employee Access or in the Human Resources Department. Please verify your address, phone number and contact information.

## Beneficiaries:

Beneficiaries can sometimes be overlooked or not updated as life's changes occur. If you would like to verify or change your beneficiary information, please contact the Human Resources Department.

## Open Enrollment thru the Employee Access portal:

All open enrollment changes are processed through "Employee Access." Annually, you must enroll, decline and/or make changes to current benefits. Please keep in mind, by not completing this process, you will not be successfully enrolled in benefits and will not have coverage on January 1st. The Human Resources Department will be available to assist with enrollment through Employee Access, as well as assist with the completion of the required forms. The following benefits require a form to be completed and returned to HR in order to successfully make changes and/or enroll.

- Reliance Standard Life Insurance
- Wyoming Retirement Life Insurance
- 457: Wyoming Retirement or MissionSquare Retirement
- Flexible Spending Account (FSA)
- Health Savings Account (HSA)
- Beneficiary Change(s)
- Ancillary Benefits

## Cancellation or Waiving Health Insurance:

Due to recent changes and following the guidelines of the Affordable Care Act, all employees who decline coverage must have a document proving such.



## Wellness Program Enrollment:

You can enroll in the City of Gillette's Wellness Program as a new hire or due to a qualifying event within 30 days or during the Fall Membership Drive, held annually in October. Earn points towards Council approved incentives as well as a health insurance premium or a health savings account incentive. Please see page 19 of this summary or contact the Human Resources Department for more information.

# MEDICAL COVERAGE

As an employee, the health benefits available to you represent a significant component of your total compensation package and they provide important protection to keep you and your family in good health. Once you elect to participate in the City of Gillette’s medical plan, you will automatically be enrolled in prescription drug coverage. The cost of prescription drug coverage is included in your medical plan premium.

The City of Gillette’s medical plan is administered by Blue Cross Blue Shield of Wyoming. This plan is self-funded by the City of Gillette and the employees; this allows the premiums, deductibles and co-insurance to be at the lowest possible cost to the employees based on claims experience.

In order to keep the health fund sustainable, the City of Gillette has the right to review and propose changes to the plan(s) to City Council.



## OPTION 1—PREFERRED PROVIDER ORGANIZATION (PPO) PLAN

### Low Deductible—Medical Premium Cost Per Month:

The City of Gillette pays 85% of the total premium cost and the employee is responsible for the remaining 15% of the total premium cost.

The following monthly premiums apply, based on a full-time, 40 hours per week employee\*:

<u>Single:</u>		<u>Employee +1:</u>		<u>Family:</u>	
Employee Contribution:	\$142.80	Employee Contribution:	\$287.37	Employee Contribution:	\$367.61
Employee Wellness:	\$114.24	Employee Wellness:	\$258.81	Employee Wellness:	\$339.05
Employer Contribution:	\$809.23	Employee & Spouse Wellness:	\$230.25	Employee & Spouse Wellness:	\$310.49
Total Premium:	\$952.03	Employer Contribution:	\$1,628.42	Employer Contribution:	\$2,083.11
		Total Premium:	\$1,915.79	Total Premium:	\$2,450.72

\*Premiums are prorated for part-time employees.

### Deductible:

This is the amount that you will pay out-of-pocket before your medical insurance coverage will begin to pay. Preventative care is paid at 100% and is excluded from the deductible cost.

**\$400 Per Person**

**\$800 Per Family**

**Coinsurance: 20%**

### Total Out-of-Pocket Maximum:

After meeting the deductible, the participant’s coinsurance is 20% until the out-of-pocket maximum has been met for the calendar year. Total deductible, coinsurance and out-of-pocket maximums are as follows:

Plan Level	In-Network	Out-of-Network
Individual Plan	\$3,100	\$3,410
Employee + 1 Plan	\$6,200	\$6,820
Family Plan	\$7,600	\$8,360

To electronically review your claims, get a summary of benefits, locate a participating provider, check your plan maximums, request a new identification card or register for online member services, visit [YourWyoBlue.com](http://YourWyoBlue.com).

### BCBS Online Member Services:

[YourWyoBlue.com](http://YourWyoBlue.com)

**Customer Service:**

1-800-442-2376

### In-Network: Wyoming Total Choice

“Know before you go”...

1. [YourWyoBlue.com](http://YourWyoBlue.com)
2. Find a Doctor or Rx
3. See full list of networks
4. Wyoming Total Choice

### Out-of-Network Providers:

The member is responsible for the Out-of-Network cost shares plus any balanced billing for going to a non-participating provider.

# OPTION 2—HIGH DEDUCTIBLE HEALTH PLAN (HDHP) WITH HEALTH SAVINGS ACCOUNT (HSA)

## High Deductible—Medical Premium Cost Per Month:

The City of Gillette pays 100% of the total premium cost.

The following contributions apply, based on a full-time, 40 hours per week employee:

<u>Single:</u>		<u>Employee +1:</u>		<u>Family:</u>	
Employee Contribution:	\$0.00	Employee Contribution:	\$0.00	Employee Contribution:	\$0.00
Employer Contribution:	\$903.87	Employer Contribution:	\$1,854.11	Employer Contribution:	\$2,302.25
Total Premium:	\$903.87	Total Premium:	\$1,854.11	Total Premium:	\$2,302.25

## Deductible:

This is the amount that you will pay out-of-pocket before your medical insurance coverage will begin to pay. Preventative care is paid at 100% and is excluded from the deductible cost. On the HDHP, money spent on prescription drugs goes toward the deductible and the deductible must be met before prescription co-pays begin.

**\$1,700 Single Plan**

**\$3,400 Aggregate for Employee Plus One Plan and Family Plan**

**Coinsurance: 10%**

## Total Out-of-Pocket Maximum:

After meeting the deductible, the participant’s coinsurance is 10% until the out-of-pocket maximum has been met for the calendar year. Total deductible, coinsurance and out-of-pocket maximums are as follows:

Plan Level	In-Network	Out-of-Network
Individual Plan	\$7,000	\$7,700
Employee + 1 Plan	\$14,000	\$15,400
Family Plan	\$14,000	\$15,400



### In-Network: Wyoming Total Choice

“Know before you go”...

1. [YourWyoBlue.com](http://YourWyoBlue.com)
2. Find a Doctor or Rx
3. See full list of networks
4. Wyoming Total Choice

### Out-of-Network Providers:

The member is responsible for the Out-of-Network cost shares plus any balanced billing for going to a non-participating provider.

### HSA Contributions—Wellness Program

For complying with the Wellness Program, the City will deposit \$300 (Employee) or \$600 (Employee and Spouse) into an HSA account on behalf of the employee. These contributions are for the HDHP wellness participants only. Prorated for new hires.

**\$300—Employee Wellness Participation**

**\$600—Employee & Spouse Wellness Participation**



## Health Savings Account (HSA) Contributions:

Participation in the HDHP allows you to make contributions to a Health Savings Account, if you qualify per IRS regulations. See IRS Publication 969 for guidance. These limits include both Employee and Employer contributions. Funds roll over each year.

**\$4,400 Single (2026)**

**\$8,750 Employee Plus One & Family (2026)**

**\$1,000—Catch Up Contribution (Age 55 or Older)**

# WHICH MEDICAL PLAN IS RIGHT FOR ME?

When you are deciding between the low-deductible health plan (PPO) and the high-deductible health plan (HDHP), there is more to consider than monthly premiums and deductibles.

High-deductible health plans were conceived to encourage consumers to shop around for health care. The logic is that if you are responsible for medical costs upfront, you will do a little more work to find lower cost providers — cutting expenses for you and the City of Gillette.

Health insurance plans with lower deductibles offer patients more predictable costs and often more generous coverage, but their higher premiums can be hard to fit into a monthly budget.

Whether you choose a plan with a low or high deductible, do not do so at the expense of your health. Below is what you should consider when choosing between a low-deductible and high-deductible health plan.

## Who should consider the Low-Deductible (PPO) Health Plan?

Low-deductible health plans have lower deductibles but higher monthly premiums. You'll pay more money each month on premiums but have lower out-of-pocket costs for medical services.

A low-deductible health plan might be right for you if:

- You are pregnant, planning to become pregnant or have small children.
- You have a chronic condition or need to see a doctor frequently.
- You are 65 or older.
- You are considering a reparative surgery, such as a knee or hip replacement.
- You take several prescription medications, or even just one expensive drug.
- You or your children play sports, especially those with high risk of injury.

## Who should consider the High-Deductible Health Plan (HDHP)?

High-deductible health plans have higher deductibles but lower monthly premiums. You'll pay less money each month on premiums but have more out-of-pocket costs for medical expenses before coinsurance coverage begins.

A high-deductible health plan might be right for you if:

- You are healthy and rarely get sick or injured.
- You can afford to pay your deductible upfront or within 30 days of receiving a bill for that amount if an unexpected medical expense comes up.
- You can afford to make significant contributions to an HSA each month.
- You are healthy and are interested in using an HSA as a way to save or invest money.

See **IRS Publication 969** for more information on Health Savings Accounts and eligibility.

**IRS Publication 502** governs what constitutes as a medical expenses for purposes of Health Savings Accounts.



Be sure to do some calculating to determine what type of plan makes financial sense to you and/or your family.

## Who is eligible to contribute to an HSA?

You can open and contribute to an HSA if you:

- Are covered by an HSA-qualified High-Deductible Health Plan (HDHP) on the first day of a given month.
- Are not covered by any other non-HSA-eligible health plan (dental, vision, disability and some other types of additional coverage are permissible).
- Are not enrolled in Medicare, TRICARE or TRICARE for Life.
- Have not received health benefits from the Veterans Administration except for service for a "service-related disability" or an Indian Health Services facility within the last three months.
- Are not eligible to be claimed as a dependent on someone else's tax return.
- Do not have any other disqualifying coverage (i.e., HRA, FSA, disqualifying coverage from spouse, etc.).

# FLEXIBLE SPENDING ACCOUNT (FSA)

FSA is a voluntary benefit offered by the City of Gillette and is administered by HealthEquity (formerly Further).

HealthEquity | FSA

## Flexible Spending Account

A healthcare FSA lets you use tax-free money to pay for eligible medical, dental, and vision expenses.<sup>1</sup> So you spend less on the healthcare you need. FSA paycheck deductions are tax-free too, which helps reduce your taxable income. The more you contribute, the more you save.

- ✓ Access annual contribution amount on day one.
- ✓ Pay for your spouse and dependents too.
- ✓ Plan ahead because FSA funds eventually expire.



The City of Gillette offers two types of FSAs.  
Employees can participate in one or both.

**1. Health Care FSA (HCFSA)**—Allows employees to pay for (or be reimbursed) eligible expenses that are not covered by the health plan, such as deductibles, copays, coinsurance. The total amount the employee chooses to contribute is available to them on the first day of the plan year, even if they have not actually contributed that much yet.

**\$3,300 (2025) Annual IRS Contribution Limit**

**Eligibility**—Requires a HCFSA be offered through your employer. This cannot be combined with an HSA/HDHP.

**Examples**—Medical, Dental, Vision, Pharmacy, Lab Fees, Orthodontia, Over-the-Counter Medications, Ambulance, X-Rays and Mental Health Services.

**2. Dependent Care FSA (DCFSA)**—Tax-advantaged account that lets you use pre-tax dollars to pay for eligible dependent care expenses. A qualifying 'dependent' may be a child under age 13, a disabled spouse or an older parent in eldercare. The funds must be in the employee's account before requesting reimbursement.

**\$7,500 (2026) Annual IRS Contribution Limit**

**Examples**—Babysitter, Daycare, Preschool, Summer Day Camp, Before or After School Programs and Elder Day Care.

**Eligibility**—Requires a DCFSA be offered through your employer. DCFSA's can be combined with a standard FSA or an HSA. DCFSA's do not impact HSA eligibility.

### Important IRS Reminders:

It's important to save all your receipts and Explanation of Benefits (EOB) statement(s) to validate expenses, as required by the IRS.

FSA funds DO NOT rollover into the next benefit year.

### Using the Debit Card & Reimbursements:

- As you incur eligible expenses, either use your debit card or submit a reimbursement request online, fax, mail or using the mobile app.
- You can use your flex funds to pay for eligible expenses that are incurred in the current calendar year only.
- You may submit reimbursement claims for dates of services as of your effective enrollment date through December 31.
- You have 90 calendar days from December 31 to submit reimbursement claim request(s).
- When you submit reimbursement request(s), be sure the receipt clearly states the date of service, the amount you paid, itemized service(s), your name or your dependent's name, provider name, etc.

### HealthEquity Member Services:

[HealthEquity.com/Learn/FSA](https://HealthEquity.com/Learn/FSA)

**Customer Service:**

1-877-924-3967

# PRESCRIPTION DRUG COVERAGE

City of Gillette’s prescription drug coverage is administered by PRIME Therapeutics.

Blue Cross Blue Shield of Wyoming utilizes PRIME Therapeutics.

Your BCBSWY card will provide access to both the medical and pharmacy benefits.

Members with on-going prescriptions are encouraged to create a member profile account on myprime.com.

## Prescription Drug Coverage:

Prescription drug coverage is included in the medical premium. On the PPO plan, prescription co-pays take effect immediately without having to meet the plan deductible. On the HDHP plan, prescription co-pays do not take effect until the plan deductibles of \$1,700 or \$3,400 have been met.

Generic:	\$10
Preferred:	\$30
Non-Preferred:	\$35

Copay Retail (30 day supply)

Generic:	\$25
Preferred:	\$75
Non-Preferred:	\$87.50

Copay Retail (90 day supply)

Generic:	\$20
Preferred:	\$60
Non-Preferred:	\$70

Copay Mail Order (90 day supply)



PRIME Therapeutics provides 24-hour online access to information regarding your prescription drug coverage.

### Myprime.com

- Create a member profile
- Access your medication information
- Order prescriptions
- Check price of a drug
- Access drug formulary
- Review past claim history
- Locate participating retail pharmacies

### Determine if your medication is covered:

- Myprime.com
- Click on “Medicines;” then “Find a Medicine.”
- Sign in.
- Select BCBS Wyoming; click “continue.”
- Under “Choose Your Drug List;” select “BCBSWY Net Results Formulary;” click “continue.”
- Then, search by either: “Search by medicine name or condition” or click on the various formulary and benefit document PDFs under “Helpful Documents.”

## UNDERSTANDING THE PRESCRIPTION DRUG FORMULARY

A drug formulary is a list of medications published by PRIME Therapeutics. Medications on the list fall into one of the following three categories:

**Generic Drug:** An FDA-approved drug, composed of virtually the same chemical formula as a brand-name drug.

**Preferred Drug:** If a generic medication is not available for your condition, your doctor may prescribe a brand-name medication. These are covered at a slightly higher cost to you than generic drugs, but at a lesser cost than the Non-Preferred Brand Drug.

**Non-Preferred Drug:** In the event you require a prescription medication that is neither Generic nor on the Preferred Brand Drug List, you will pay the highest out-of-pocket cost for a Non-Preferred Brand Drug.

Prime Therapeutics has collaborated with

*Express Scripts* for Home Delivery and *Accredo* for Specialty Drug fulfillment and management.

### Express Scripts — Pharmacy Home Delivery:

1-833-599-0448

Esrx.com/BCBSWY

### Accredo — Specialty Pharmacy:

1-833-599-0512

Accredo.com/BCBSWY

### Prime Therapeutics Online Member Services:

Myprime.com

### Prime Therapeutics Customer Service:

1-877-794-3574

# DENTAL COVERAGE

The City of Gillette’s dental benefit plan is administered by Delta Dental. Good oral care enhances overall physical health, appearance and mental well-being. Problems with the teeth and gums are common and can often lead to other health problems if not addressed. Keep your teeth healthy and your smile bright.



**HDHP Plan**—The City of Gillette pays 100% of the total dental premium cost.

**PPO Plan**—The City of Gillette pays 85% of the total dental premium cost and the employee is responsible for the remaining 15%. The following monthly premiums apply, based on a full-time, 40 hours per week employee\*:

<u>Single:</u>	<u>Employee +1:</u>	<u>Family:</u>
Employee Contribution: \$ 7.32	Employee Contribution: \$14.69	Employee Contribution: \$21.53
Employer Contribution: \$41.48	Employer Contribution: \$83.25	Employer Contribution: \$121.98
Total Premium: \$48.80	Total Premium: \$97.94	Total Premium: \$143.51

\*Premiums are prorated for part-time employees.

**Deductible:**

This is the amount that you will pay out-of-pocket before your dental insurance coverage will begin to pay.


**\$45 Single**

**\$90 Employee Plus One**

**\$90 Family**

**Did you know?**

There is a positive relationship between periodontal diseases and psychological factors such as stress, anxiety and depression. Specifically, increased levels of the hormone cortisol can lead to more destruction of the gums and bone due to periodontal diseases. It is well know that periodontal diseases, left untreated, can lead to bone loss or tooth loss.



**100% Coverage for Diagnostic and Preventive Services (not subject to the deductible or annual maximum)**

- Routine periodic exams twice per calendar year
- Dental prophylaxis (cleaning) twice per calendar year
- Periodontal (cleanings) three times per calendar year
- Bitewing x-rays twice per calendar year
- Full mouth x-rays once every 3 years
- Topical Fluoride applications once every 12 months (to end of the month age 26 is attained)
- Space maintainers, fixed (to end of the month age 26 is attained)
- Sealants (to end of the month age 26 is attained)

**85% Coverage for Basic Services**

- Emergency treatment for relief of pain
- Extractions and other oral surgery
- Amalgam, preformed crowns, synthetic porcelain, plastic and composite restorations (fillings)
- Pulpal and root canal filling
- Treatment of diseases of the tissues supporting the teeth

**50% Coverage for Major Services**

- Crowns when teeth cannot be restored with a filling material
- Prosthetics (bridges, partial dentures and complete dentures)
- Dental Implants
- Occlusal guards

**50% Coverage for Orthodontics**

Any participant (employee or dependent) to the end of the month age 26 is attained

**Orthodontia Lifetime Maximum (Per Person): \$1,750**

**Annual (Calendar Year) Maximum Benefit (Per Person): \$1,500**

**Delta Dental Online Member Services:**

[DeltaDentalWY.org](http://DeltaDentalWY.org)

**Customer Service:**

307-632-3313

# VISION COVERAGE

The City of Gillette's vision coverage plan is administered by Vision Service Plan (VSP).

Incorporate your eye health as part of your regular health check-ups. Regular eye examinations not only determine your need for corrective eyewear, but may also detect general health problems in their earliest stages.

## Vision Premium Cost Per Month:

Vision insurance is a voluntary benefit.

The employee is responsible for the full premium.

Single:	\$11.56
Employee and Child(ren):	\$18.06
Employee and Spouse:	\$19.01
Family:	\$29.94

**Well Vision Exam:** \$0 Copay (every 12 months)

Focuses on your eyes and overall wellness.

## Prescription Glasses: \$15 Copay

- **Frame:** (every 24 months) \$200 allowance for a wide selection of frames. \$220 allowance for featured frame brands. 20% savings on the amount over your allowance.
- **Lenses:** (every 12 months) Single vision, lined bifocal and lined trifocal lenses. Polycarbonate lenses for dependent children.
- **Lens Enhancements:** (every 12 months)
  - Standard Progressive: **\$0 Copay**
  - Premium Progressive: **\$95 - \$105 Copay**
  - Custom Progressive: **\$150 - \$175 Copay**
  - Average savings of 20-25% on other lens enhancements.

## Contacts (instead of glasses): (Every 12 months)

- \$200 allowance; copay does not apply.
  - Contact lens exam (fitting and evaluation); up to \$60 copay

## Extra Savings and Discounts:

- **Glasses and Sunglasses:** Extra \$20 to spend on featured frame brands. 20% off additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last Well Vision Exam.
- **Retinal Screening:** No more than a \$39 copay on routine retinal screening as an enhancement to your Well Vision Exam.
- **Laser Vision Correction:** Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities. After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor.



There is no ID card necessary. To take advantage of your VSP vision benefit, simply contact a VSP provider and let them know you have VSP coverage; they handle the claims paperwork for you.



## VSP Online Member Services:

VSP.com

Customer Service:

1-800-877-7195

# LIFE INSURANCE

The purpose of life insurance is to provide a measure of financial security for your family upon your death. The City of Gillette provides all regular full-time and eligible part-time employees who are scheduled to work twenty (20) or more hours a week, a basic life insurance policy, as well as an Accidental Death and Dismemberment policy (AD&D), at no cost to you.

The City of Gillette also offers voluntary group and supplemental life insurance policies that you may elect to provide additional financial security. The premiums are deducted through payroll.

**BASIC LIFE AD&D:** Employer paid. Administered by Reliance Standard.

**Employee Amount of Insurance:** One (1) times your annual earnings, rounded to the next higher \$1,000, subject to a maximum amount of insurance of \$75,000.

**Automatic reduction based on age:** 65-69 (65%); 70-74 (40%); 75+ (25%).

**Basic Dependent Life:** In the event of your spouse or child's death, the maximum amount of insurance is \$2,000.

**Accidental Death and Dismemberment:** This coverage pays a benefit in the event that the insured's cause of death is from a covered accident. It also provides a specified benefit for covered accidental bodily injury that directly causes dismemberment.

## SUPPLEMENTAL LIFE INSURANCE—NCPERS

Administered by Wyoming Retirement System.

Employee paid, Group Decreasing Term Life Insurance.

**Premium:** \$16/month

**Coverage Includes:** Employee, spouse and dependent decreasing term life insurance.

**Benefit:** Employee insurance, based on age, ranging from \$7,500 to \$325,000. Dependent insurance, based on age, ranging from \$4,000 to \$20,000.

**Special features of this policy:**

- **Guarantee Issue**—no medical exam or questions.
- **AD&D coverage included**
- **Waiver of Premium**
- **Student Loan Protection Benefit**
- **Conversion of Coverage**—after separation from employment.
- **Retirement Coverage**—after separation from employment.

## SUPPLEMENTAL LIFE INSURANCE—Reliance Standard

Administered by Reliance Standard.

Employee paid, Group Term Life Insurance.

**Includes:** Supplemental Term Life and Supplemental AD&D.

**Premium:** See premium table for more information.

**Coverage Limits:**

- **Employee:** Increments of \$5,000, with a minimum of \$20,000 to a maximum of \$500,000. Supplemental AD&D, if elected, will be equal to the life coverage amount.
- **Spouse:** Increments of \$5,000, with a minimum of \$10,000 to a maximum of \$250,000; not to exceed 50% of employee's Supplemental Life amount. Supplemental AD&D, if elected, will be equal to the life coverage amount.
- **Children:** Birth to age 26—Employees can elect \$5,000 or \$10,000. Supplemental AD&D, if elected, will be equal to the life coverage amount. Guarantee issue.

**Guarantee Issue Amount:** Employee: \$50,000; Spouse: \$25,000—Amount of coverage that is available without answering health questions (if applying within 31 days of hire or your qualifying event.) Applicants applying for an amount that exceeds the guarantee issue amount, must complete an *Evidence of Insurability Form*.

For more information on policies, portability, beneficiaries or forms, please visit the City of Gillette's Human Resources Department.

# SHORT TERM DISABILITY (STD) INSURANCE

Short Term Disability Insurance is administered by Reliance Standard. If you become disabled, meeting your basic living expenses can be a real challenge. Your options may be limited to personal savings, spousal income or possibly Social Security. Short term disability insurance provides protection for your most valuable asset—your ability to earn an income. The City of Gillette is pleased to offer you a Short Term Disability plan to meet the needs of any unforeseen or planned medical events, such as an injury, surgery, pregnancy, etc.

Short Term Disability Insurance is a voluntary benefit. The employee is responsible for the full premium. If you elect coverage, three levels of benefits are offered based on your hourly wage.

Wage Range	Coverage Level	Monthly Premium
\$15.68 - \$18.74	Weekly Maximum \$300	\$18.65
\$18.75 - \$24.99	Weekly Maximum \$450	\$27.35
\$25.00 and Up	Weekly Maximum \$600	\$36.05



## COVERAGE

Disability income protection insurance provides a benefit for “short term” disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

## ELIGIBILITY COVERAGE

Active full-time and part-time City of Gillette Employee scheduled to work for the City of Gillette for a minimum of 30 hours during your regular work week, except any person employed on a temporary or seasonal basis.

## EXCLUSIONS

Benefits will not be payable for any disability caused by: an intentionally self-inflicted injury; an act of war (declared or undeclared); commission of a felony; sickness covered by workers’ compensation or other workers’ disability law; injury occurring out of or in the course of work for wage or profit.

## DAY BENEFITS BEGIN

- The 1st day of disability for injury; or
- The 15th consecutive day of disability for sickness.

## MAXIMUM BENEFIT DURATION

Benefits for one period of disability, will be paid up to a maximum of 24 weeks (sickness); 26 weeks (injury). However, if your disability ends before then (your doctor releases you), your benefits will end as of that day.



These plan highlights are a brief description of the key features of the insurance plan.

For a comprehensive list of exclusions, limitations, and any applicable benefit offsets, please refer to the Certificate of Insurance.

To file a claim, please contact the City of Gillette’s Human Resources Department.

**Reliance Standard Customer Service:**

1-800-351-7500



# LONG TERM DISABILITY (LTD) INSURANCE

This benefit is 100% employer paid and is administered by Reliance Standard.

This benefit is provided by the City of Gillette to all active eligible full-time employees and part-time employees who work 20 hours or more regularly scheduled hours.

If you become disabled, how would you pay your bills and support your family? LTD can help. LTD coverage usually begins where the short term insurance policy leaves off, replacing a portion of your salary, if you become disabled.



## Definition of Disability:

For the first 2 years, you must be unable to perform your own occupation. After 2 years, you must be unable to perform the material duties of any occupation.

## Monthly Benefit Amount:

The benefit amount is up to 60% of your covered monthly earnings with a maximum benefit amount of \$5,000.

## Elimination Period:

The later of 180 consecutive days of total disability or the date short term disability ends.



## Maximum Duration of Benefits:

<b>Age 61 or less:</b>	To age 65
<b>Age 62:</b>	3 1/2 Years
<b>Age 63:</b>	3 Years
<b>Age 64:</b>	2 1/2 Years
<b>Age 65:</b>	2 Years
<b>Age 66:</b>	1 3/4 Years
<b>Age 67:</b>	1 1/2 Years
<b>Age 68:</b>	1 1/4 Years
<b>Age 69 or more:</b>	1 Year

## Facts:

About one in four of today's 20-year-olds have a chance of becoming disabled sometime before they retire. According to the Council for Disability Awareness, the average long term disability absence from work lasts 34.6 months, almost three years.

Musculoskeletal and connective tissue disorders, including neck and back pain, joint, muscle and tendon disorders are the leading cause of new long term disability claims. Cancer ranks second among the primary causes.







# ANCILLARY INSURANCE

The City of Gillette offers three Ancillary Insurance Benefits. All monthly premiums are 100% employee paid.

These optional insurances are administered by BCS Insurance Company.

The 3 optional benefits include: Accident Indemnity, Hospital Indemnity, and Critical Illness \$10k or \$20k face amount.

	 <b>Accident Indemnity</b>	 <b>Critical Illness</b>	 <b>Hospital Indemnity</b>
<b>Overview</b>	Helps pay for unexpected out-of-pocket costs that result from an accident or injury	Provides a lump-sum benefit to help cover the costs of life-changing illnesses and health events	Provides fixed payments to help manage costs arising from a hospital stay
<b>Key Features</b>	 <p>Guaranteed issue<sup>2</sup></p> <p>Immediate coverage —no waiting period!</p> <p>Variety of benefit offerings, including Non-professional Organized Sport available</p> <p>AD&amp;D benefit built in —not a separate rider</p> <p>Enhanced coverages available with emphasis on caregiver and support services<sup>1</sup></p>	<p>Guaranteed issue<sup>2</sup></p> <p>HSA compatible</p> <p>Benefits payable for 35 adult and 8 childhood conditions or illnesses</p> <p>Groundbreaking mental health rider provides coverage for severe mental illness</p> <p>Enhanced coverages available with emphasis on caregiver and support services<sup>1</sup></p>	<p>Guaranteed issue<sup>2</sup></p> <p>HSA-compatible options</p> <p>Variety of contribution options and buy-up alternatives</p> <p>Up to 39 benefit types can be tailored to client needs</p> <p>Enhanced coverages available with emphasis on caregiver and support services<sup>1</sup></p>

1. Accident Indemnity	Option 1	Option 2
Employee Only	\$9.39	\$11.70
Employee + Spouse	\$14.95	\$18.62
Employee + Child(ren)	\$20.13	\$25.25
Family	\$30.94	\$38.79

2. Hospital Indemnity	Option 1	Option 2
Employee Only	\$14.22	\$18.97
Employee + Spouse	\$18.35	\$24.46
Employee + Child(ren)	\$29.10	\$38.80
Family	\$36.23	\$48.30

Please see each individual insurance summary for benefit coverage information; these are located on the Employee Benefits COG page.

### 3a. Critical Illness Insurance—\$10k Face Amount

#### Monthly Attained Age Premium Rates

Non-Tobacco				
Age Band	Employee Only	Employee and Spouse	Employee and Child	Family
18 - 25	\$4.44	\$6.61	\$7.04	\$9.85
26 - 30	\$5.97	\$8.93	\$8.58	\$12.17
31 - 35	\$7.35	\$11.12	\$9.95	\$14.36
36 - 40	\$9.81	\$14.81	\$12.42	\$18.04
41 - 45	\$14.19	\$21.15	\$16.80	\$24.39
46 - 50	\$21.58	\$31.90	\$24.19	\$35.14
51 - 55	\$28.82	\$42.69	\$31.43	\$45.93
56 - 60	\$37.26	\$54.96	\$39.86	\$58.19
61 - 65	\$48.09	\$69.60	\$50.53	\$72.65
66 - 70	\$37.19	\$54.58	\$38.49	\$56.20
71 - 75	\$51.93	\$72.92	\$53.23	\$74.54

Tobacco				
Age Band	Employee Only	Employee and Spouse	Employee and Child	Family
18 - 25	\$4.90	\$7.11	\$7.51	\$10.35
26 - 30	\$7.10	\$10.23	\$9.70	\$13.47
31 - 35	\$9.45	\$13.50	\$12.05	\$16.74
36 - 40	\$13.79	\$19.61	\$16.39	\$22.85
41 - 45	\$21.37	\$30.86	\$23.97	\$34.10
46 - 50	\$36.23	\$51.66	\$38.83	\$54.90
51 - 55	\$50.73	\$73.73	\$53.33	\$76.97
56 - 60	\$69.96	\$101.79	\$72.56	\$105.03
61 - 65	\$96.58	\$137.84	\$99.02	\$140.88
66 - 70	\$76.34	\$111.29	\$77.64	\$112.91
71 - 75	\$105.74	\$145.99	\$107.05	\$147.61

### 3b. Critical Illness Insurance—\$20k Face Amount

#### Monthly Attained Age Premium Rates

Non-Tobacco				
Age Band	Employee Only	Employee and Spouse	Employee and Child	Family
18 - 25	\$6.63	\$9.92	\$11.09	\$15.47
26 - 30	\$9.18	\$13.77	\$13.65	\$19.33
31 - 35	\$11.58	\$17.61	\$16.04	\$23.16
36 - 40	\$15.99	\$24.22	\$20.45	\$29.77
41 - 45	\$23.95	\$35.81	\$28.42	\$41.36
46 - 50	\$37.62	\$55.79	\$42.08	\$61.34
51 - 55	\$51.26	\$76.22	\$55.72	\$81.77
56 - 60	\$67.75	\$100.32	\$72.21	\$105.87
61 - 65	\$89.06	\$129.43	\$93.25	\$134.64
66 - 70	\$67.27	\$99.33	\$69.50	\$102.11
71 - 75	\$95.00	\$134.39	\$97.23	\$137.17

Tobacco				
Age Band	Employee Only	Employee and Spouse	Employee and Child	Family
18 - 25	\$7.26	\$10.68	\$11.73	\$16.23
26 - 30	\$10.79	\$15.77	\$15.25	\$21.33
31 - 35	\$14.77	\$21.50	\$19.23	\$27.06
36 - 40	\$22.33	\$32.36	\$26.80	\$37.91
41 - 45	\$35.92	\$52.70	\$40.38	\$58.25
46 - 50	\$63.70	\$92.04	\$68.17	\$97.59
51 - 55	\$91.57	\$134.57	\$96.04	\$140.12
56 - 60	\$129.29	\$189.76	\$133.75	\$195.31
61 - 65	\$181.29	\$260.58	\$185.48	\$265.79
66 - 70	\$140.29	\$206.27	\$142.52	\$209.05
71 - 75	\$195.30	\$272.08	\$197.53	\$274.85

# RETIREMENT BENEFITS

Retirement is one of the most important life events many of us will ever experience. The amount of money that you save for retirement will have a profound impact on how your life is lived in your retirement years. The City of Gillette understands that saving for your future is a vital part of your financial planning; therefore, the City of Gillette provides a mandatory pension plan and offers two voluntary deferred compensation retirement plans to choose from.

## WYOMING RETIREMENT

### Employee and employer paid pension plan.

All regular full-time employees, including temporary employees who work longer than six (6) months, are required to participate in the Wyoming Retirement Pension Plan.

For Public Employees, the City pays the employer's contribution (9.37% of the employee's gross salary) as well as the employee's contribution (9.5% of the employee's gross salary). The total Public Employee retirement contributions is currently 18.87%.

For Police Officers and Dispatchers, the City pays the employer's contribution (10.4% of the employee's gross salary) as well as the employee's contribution (10.4% of the employee's gross salary). The total Police Officer and Dispatcher retirement contributions is currently 20.8%.

All employees are vested after four (4) years of contributions; therefore, making them eligible for a life time retirement benefit payment.

To access your account and view your retirement options visit [retirement.state.wy.us](http://retirement.state.wy.us)

## DEFERRED COMPENSATION 457 PLAN OPTIONS

### Wyoming Retirement:

Wyoming Retirement also offers a supplemental deferred compensation plan. This is a voluntary plan that is deducted from each payroll. Wyoming Retirement is a non-profit plan.

### MissionSquare Retirement:

Offers a deferred compensation plan. This is a voluntary plan that is deducted from each payroll. MissionSquare Retirement is a non-profit plan.

**Minimum Contribution:** \$20 per month

**IRS Maximum Contribution:** \$23,500 per year (2025)

See the IRS website for Catch-up Contribution information.



## PUTTING IT ALL TOGETHER—START WITH A GOAL

The *Retirement Goal Setting Worksheet*, found online at [retirement.state.wy.us](http://retirement.state.wy.us), outlines five steps to determine what you need to save now to generate the retirement income you will want later.

Complete the *Retirement Goal Setting Worksheet* and keep the results as part of your retirement planning paperwork. Redo the worksheet every few years to re-evaluate where you are in your retirement planning goals and make adjustments to your personal retirement savings, as needed.



## BENEFICIARIES:

It is important that you keep beneficiaries up-to-date on all of your retirement plans.

In certain circumstances, Wyoming Retirement System's pension plans offer a benefit to you or your beneficiary in the event you are disabled or upon your death.



## INTENTIONS OF THE WELLNESS PROGRAM

- Encourage and assist employees in making healthier lifestyle changes that can help improve their quality of life.
- Reduce healthcare costs.
- Increase productivity.
- Decrease use of sick leave.
- Promote mental health.

Visit the Wellness Library

## CURRENT EMPLOYEES ALREADY IN THE WELLNESS PROGRAM

- Maintain compliance by completing the annual health screening and attending the required health coach meetings (2-4) based on your health risk.

### HOW DO I SIGN UP? (CURRENT EMPLOYEES)

- You can join the wellness program during the annual Wellness Membership Drive or as the result of a qualifying event. Please see HR for more information.

### HOW DO I SIGN UP? (NEW HIRES)

- New hires (and spouse) must complete their health screening within 30 days of hire and attend their first health coach meeting within 60 days of hire in order to participate in the Wellness Program.
- **Step 1:** Call **307-688-8378** to schedule your health screening and health coach meeting provided by Campbell County Health. Let them know you are a new City of Gillette employee or spouse.
- **Step 2:** Complete the Health Screening.
- **Step 3:** Hold your initial meeting with the health coach to review your screening results, set individual goals, and review program expectations. Once you have met with the health coach by the appropriate deadline, you are eligible to receive the health insurance premium discount or the annual HSA contribution (both are prorated for new hires).

## HOW DOES THE PROGRAM WORK?

### #1. Insurance Incentives:

#### Health Insurance Discount/HSA Contribution

Subject to City Council's annual approval.

#### For Low Deductible Plan (PPO) Participants:

Employees (and spouse) participating in the Wellness Program may earn a **health insurance premium discount** for their annual participation in the health screening and attending regular meetings with the health coach based on your health risk (2-4/year).

#### Value of the Annual Health Insurance Premium Discount:

\$300 Employee Only or \$600 Employee + Spouse

\*For new hires/qualifying events, the amount of the Premium Discount will be prorated.

#### For High Deductible Plan (HDHP) Participants:

Employees (and spouse) may earn an employer provided **Health Savings Account (HSA) contribution** for their annual participation in the health screening and attending regular meetings with the health coach based on your health risk (2-4/year).

#### Value of the Annual Health Savings Account (HSA) Contribution:

\$300 Employee Only or \$600 Employee + Spouse

\*For new hires/qualifying events, the amount of the HSA contribution will be prorated.

### #2. Optional—Incentive Points

Subject to City Council's annual approval.

Employees only, not spouses, participating in the Wellness Program may also earn incentives by participating in the collection of points.

**Incentives:** Time Off and Monetary

**PLEASE REFER TO THE WELLNESS PROGRAM PAMPHLET FOR THE ANNUAL POINTS & INCENTIVES INFORMATION.**

## FIGHT THE FLU

1. Stay home when you're sick
2. Wash hands often
3. Cover your cough
4. GET IMMUNIZED!



### ANNUAL FLU VACCINATIONS: Sponsored by the Wellness Program

Annually, the City of Gillette offers free flu vaccinations to our employees and their eligible dependents. The flu vaccinations are held at both City Hall and City West locations in the Fall. The Human Resources Department will send an email notification to all employees with the dates, times and locations. Simply show up to either of the indicated City Hall or City West locations on the specified dates/times. If you and/or any of your eligible dependents are unable to receive the vaccination on the scheduled dates, visit the Human Resources Department to get a "flu vaccination voucher." The deadline to get a voucher from HR and use it at *Campbell County Public Health* is Friday, February 27, 2026.

# EMPLOYEE ASSISTANCE PROGRAM (EAP)

Life can be a juggling act. It takes a lot of time and energy to balance work, family and personal challenges.

To help you, the City of Gillette is pleased to provide you the SupportLinc Employee Assistance Program, administered by CuraLinc Healthcare. This valuable benefit offers confidential, professional assistance for issues of concern to you and your immediate family members.

## WHAT IS SUPPORTLINC?

The SupportLinc Employee Assistance Program (EAP) is a health benefit, separate from your medical insurance, offered by your employer to help you manage life's daily challenges.

SupportLinc can refer you to professional counselors, services and resources that will help you and your eligible family members resolve a broad range of personal and/or work-related concerns.

## A VARIETY OF WEB & APP BASED SERVICES

The SupportLinc website or app is your one-stop shop for expert information to assist with issues that matter to you and your eligible dependents. These contain expert articles, search engines, audio and video files, "how-to" guides and webinars to enhance your work and personal life. There are a number of platforms to get the needed assistance.

**eConnect® Mobile App:** Provides immediate access while you're on-the-go.

**Navigator:** Complete a short survey and you'll receive a personalized report that measures your overall wellbeing and recommends the best care options.

**Amino:** A digital behavioral health platform that can help you address stress, depression and anxiety – on your terms.

**Textcoach 'text therapy':** Through the secure SupportLinc Coaching platform, coaches will help you boost emotional fitness and wellbeing by exchanging text messages, voice notes, tip sheets, videos and resource links. Coaching is not intended to replace face-to-face or telebehavioral counseling, though – and you may be guided to other resources within SupportLinc if you have an acute or severe concern.

**eConnect®:** a convenient and confidential distance counseling platform that can help you deal with concerns such as stress, anxiety, family issues, grief, work-life balance, relationship issues, work or school-related pressures, depression, substance abuse and anger management.

**Ask the Expert:** Complete the online form and a team member will respond within one business day.

**Website:** [cityofgillette.mysupportportal.com](http://cityofgillette.mysupportportal.com)

**Phone:** 1-888-881-5462 (LINC); 24 hours a day, 365 days a year.

**Email:** [support@curalinc.com](mailto:support@curalinc.com)

## ELIGIBILITY

- Employee, spouse and immediate family members are eligible to use the SupportLinc program.
- The City of Gillette pays for up to 6 consultations per year, per episode, per family member for regular full-time employees.

## INCLUDED SERVICES

- Short-Term Counseling
- Referrals to Providers or Facilities
- Family Assistance
- Legal Assistance
- Financial Assistance

## SUPPORTLINC PROVIDES

- Comprehensive Assessments by Clinical Professionals
- Problem Identification
- Treatment Recommendations

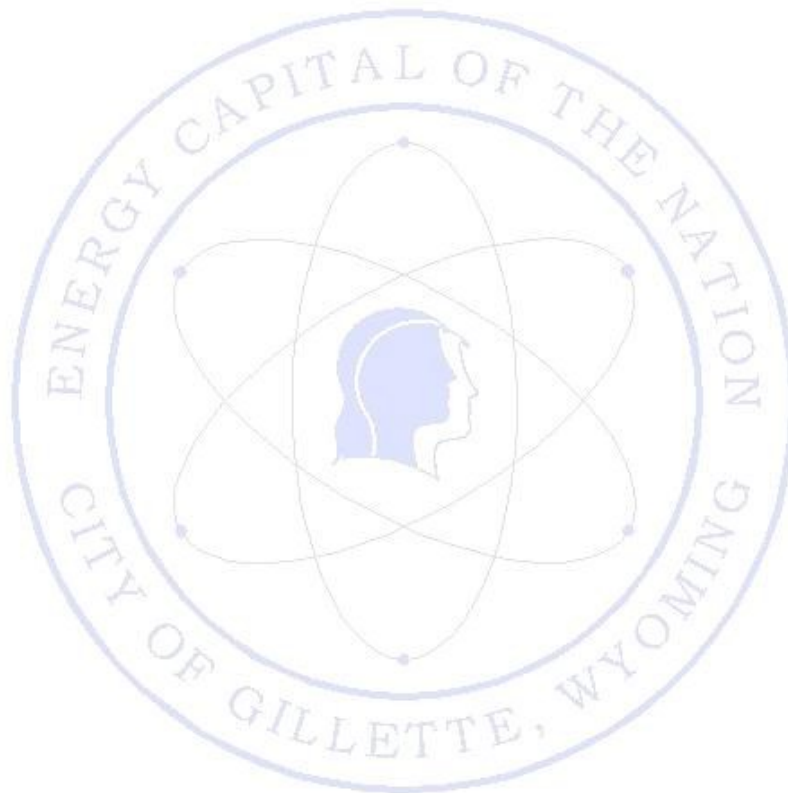


**SupportLinc**  
Support for everyday issues. Every day.

# CONCLUSION

This document was prepared by the City of Gillette Human Resources Department. The employee benefit programs described in this benefits summary are for the January 1 - December 31, 2026 plan year. This document is a summary of coverage provided to the City of Gillette by the benefit administrators. However, the benefits described herein are subject to change. It does not include all of the terms, coverage, exclusions, limitations and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Should any benefits described in this benefits summary conflict with the benefits described in a particular plan document, the benefits described in a particular plan document shall prevail. Benefit plan documents or related forms for your reference will be made available upon request.

**City of Gillette**  
**Human Resources Department**  
**201 East 5th Street**  
**Gillette, WY 82716**  
**Office: (307) 686-5222**  
**Fax: (307) 685-8892**  
**E-Mail: [humr@gillettewy.gov](mailto:humr@gillettewy.gov)**



Productivity **Service With P.R.I.D.E.** Enthusiasm  
Responsibility Integrity Dedication