



Human Resources

2024 EMPLOYEE BENEFITS

The University of Wyoming is covered by the State of Wyoming, Employees' Group Insurance (EGI) plan.

Part-time benefited employees hired after 8/1/2020 with an FTE of less than .75 (less than 30 hours per week) are eligible for 50% of the full-time state/employer contribution.

Employees are required to elect preventative dental care administered by Delta Dental if electing health insurance.

Employees can elect to participate in the pre-tax insurance premium payment option.

Prescription drug benefits are provided through CVS Caremark. Prescription medication prices for all health insurance options are below, except for the high deductible plan (please see specific HDHP details):

- \$10 Co-pay (generic), \$20 (preferred), \$50 (non-preferred), or the lesser amount for a 30-day supply.
- Mail Order Prescriptions: \$15 Co-pay (generic), \$30 (preferred), \$75 (non-preferred) for a 90-day supply.

CIGNA HEALTH INSURANCE PLAN OPTIONS

EFFECTIVE DATE IS THE FIRST DAY OF THE MONTH AFTER THE HIRE DATE

PREMIUMS ARE DEDUCTED FROM EMPLOYEE'S PAYCHECKS FOR THE UPCOMING MONTH

\$900 DEDUCTIBLE/\$1,800 FAMILY MONTHLY PREMIUMS

	Health Premium	Preventive Dental	Optional Dental	Total Per Month	Employer Contribution - Full-Time	Employee Contribution	Employer Contribution - Part-Time	Part-Time Employee Contribution
Employee Only	\$1,051.68	\$22.15	\$18.46	\$1,092.29	\$900.19	\$192.10	\$450.10	\$642.19
Employee + Child(ren)	\$1,596.87	\$48.92	\$43.26	\$1,689.05	\$1,369.20	\$319.85	\$684.60	\$1,004.45
Employee + Spouse	\$2,117.40	\$48.92	\$43.26	\$2,209.58	\$1,796.03	\$413.55	\$898.02	\$1,311.56
Family (Employee, Spouse, & Child(ren))	\$2,436.40	\$48.92	\$43.26	\$2,528.58	\$2,057.60	\$470.98	\$1,028.80	\$1,499.78
Split (Both Spouses UW Employees + Child(ren))	\$1,218.20	\$24.46	\$21.63	\$1,264.29	\$1,038.62	\$225.67	\$519.31	\$744.98

\$2,000 DEDUCTIBLE/\$4,000 FAMILY MONTHLY PREMIUMS								
	Premium	Preventive Dental	Optional Dental	Total Per Month	Employer Contribution - Full-Time	Employee Contribution	Employer Contribution - Part-Time	Part-Time Employee Contribution
Employee Only	\$969.98	\$22.15	\$18.46	\$1,010.59	\$900.19	\$110.40	\$450.10	\$560.49
Employee + Child(ren)	\$1,472.43	\$48.92	\$43.26	\$1,564.61	\$1,369.20	\$195.41	\$684.60	\$880.01
Employee + Spouse	\$1,952.38	\$48.92	\$43.26	\$2,044.56	\$1,796.03	\$248.53	\$898.02	\$1,146.54
Family (Employee, Spouse, & Child(ren))	\$2,244.88	\$48.92	\$43.26	\$2,337.06	\$2,057.60	\$279.46	\$1,028.80	\$1,308.26
Split (Both Spouses UW Employees + Child(ren))	\$1,122.44	\$24.46	\$21.63	\$1,168.53	\$1,038.62	\$129.91	\$519.31	\$649.22

\$4,000 DEDUCTIBLE/\$8,000 FAMILY MONTHLY PREMIUMS								
	Premium	Preventive Dental	Optional Dental	Total Per Month	Employer Contribution - Full-Time	Employee Contribution	Employer Contribution - Part-Time	Part-Time Employee Contribution
Employee Only	\$889.05	\$22.15	\$18.46	\$929.66	\$900.19	\$29.47	\$450.10	\$479.56
Employee + Child(ren)	\$1,349.92	\$48.92	\$43.26	\$1,442.10	\$1,369.20	\$72.90	\$684.60	\$757.50
Employee + Spouse	\$1,789.96	\$48.92	\$43.26	\$1,882.14	\$1,796.03	\$86.11	\$898.02	\$984.12
Family (Employee, Spouse, & Child(ren))	\$2,059.90	\$48.92	\$43.26	\$2,152.08	\$2,057.60	\$94.48	\$1,028.80	\$1,123.28
Split (Both Spouses UW Employees + Child(ren))	\$1,029.95	\$24.46	\$21.63	\$1,076.04	\$1,038.62	\$37.42	\$519.31	\$556.73

\$1,600 DEDUCTIBLE INDIVIDUAL -\$3,200 FAMILY/HIGH DEDUCTIBLE PLAN								
	Premium	Preventive Dental	Optional Dental	Total Per Month	Employer Contribution - Full-Time	Employee Contribution	Employer Contribution - Part-Time	Part-Time Employee Contribution
Employee Only	\$970.17	\$22.15	\$18.46	\$1,010.78	\$900.19	\$110.59	\$450.10	\$560.68
Employee + Child(ren)	\$1,470.08	\$48.92	\$43.26	\$1,562.26	\$1,369.20	\$193.06	\$684.60	\$877.66
Employee + Spouse	\$1,949.28	\$48.92	\$43.26	\$2,041.46	\$1,796.03	\$245.43	\$898.02	\$1,143.44
Family (Employee, Spouse, & Child(ren))	\$2,247.70	\$48.92	\$43.26	\$2,339.88	\$2,057.60	\$282.28	\$1,028.80	\$1,311.08
Split (Both Spouses UW Employees + Child(ren))	\$1,123.85	\$24.46	\$21.63	\$1,169.94	\$1,038.62	\$131.32	\$519.31	\$650.63

DOMESTIC PARTNER HEALTH INSURANCE BENEFIT

The University of Wyoming provides a monetary benefit to employees with qualifying domestic partners and legal dependents who are not eligible for health insurance coverage through the State of Wyoming plan. The benefit provides an allowance to assist in paying for health insurance obtained elsewhere by partners and dependents. The domestic partner cannot be eligible for insurance through their own employer. The contribution is up to the amount the employer would contribute at the elected level. The maximum benefit is \$1,157.41 per month.

FLEXIBLE BENEFITS PLAN – ALL OPTIONS INCLUDED EXCEPT FOR THE HIGH DEDUCTIBLE PLAN

The tax-free method saves money on eligible medical or dependent daycare expenses. The Flexible Benefits Plan allows active employees to set money aside through payroll deduction to pay for eligible medical, dental and vision expenses and daycare expenses. Employees authorize per pay-period deposits to a Flexible Benefits Plan from before-tax income. These plans can save tax dollars through careful planning. Deductions are taken monthly.

Medical Reimbursement Account maximum deduction for 2024: \$3,192

Dependent Daycare maximum for 2024: \$5,000

Wrap Around Medical Reimbursement Accounts (HDHP) for 2024: \$3,192 (dental and vision only)

VISION COVERAGE

A vision plan can be elected and is provided by VSP (Vision Service Plan). www.vsp.com

2 options are provided. Plan B frames are covered every 24 months & Plan C frames are covered every 12 months. Exams are covered in full after a \$10 copay every 12 months. Prescription glasses/frames or contact lens care are covered depending on the plan elected. Prescription glasses have a \$25 copay and contacts do not have a copay.

Plans & Premiums:

Plan B	Employee Only	\$6.28/Month
Plan B	Employee Plus one	\$12.55/Month
Plan B	Employee Plus Two or more	\$20.20/Month
Plan C	Employee Only	\$7.80/Month
Plan C	Employee Plus One	\$15.59/Month
Plan C	Employee + Two or More	\$25.11/Month

GROUP BASIC LIFE INSURANCE - DEPENDENT LIFE INSURANCE & ACCIDENTAL DEATH AND DISMEMBERMENT

Employees can purchase Basic Life for a monthly premium depending on age. They can also purchase a \$4,000 policy for depends for \$1.46 per month. The life policy decreases in value as age increases. In the event an employee terminates employment, they may be eligible to buy portable group insurance through The Standard.

Employee's Age	Employee Life with AD&D premium	Life Insurance	AD&D Insurance Coverage Amount
<40	\$3.14	\$50,000	\$20,000
40-44	\$3.40	\$50,000	\$20,000
45-49	\$4.92	\$50,000	\$20,000
50-54	\$7.36	\$50,000	\$20,000
55-59	\$13.41	\$50,000	\$20,000
60-64	\$13.04	\$32,000	\$13,000
65-69	\$16.31	\$21,000	\$9,000
70-74	\$17.55	\$14,000	\$6,000
75-79	\$18.57	\$9,000	\$4,000
80-84	\$19.72	\$6,000	\$3,000
85+	\$23.96	\$4,500	\$2,000

GROUP VOLUNTARY LIFE INSURANCE

If you enroll in the Basic Life benefit through The Standard. You may also enroll in the Voluntary Life benefit with The Standard:

- The employee can elect up to \$250,000; when first eligible or with specific qualifying events. Election must be in increments of \$10,000.
- If Employee Voluntary life is elected: the spouse can elect up to \$50,000 when first eligible or with specific qualifying events. Election must be made in increments of \$10,000.

If Employee Voluntary life is elected, child voluntary life can be elected in the set amount of \$10,000 when newly eligible or with specific qualifying events.

- Premium changes with age.
- Benefit decreases at age 65 to 65% of election
- Benefit decreases at 70 to 50% of election
- Benefit decreases at 75 to 35% of election

Rates can be found on page 13 of [this document](#).

LONG- AND SHORT-TERM DISABILITY INSURANCE

The State of Wyoming offers employees an opportunity to purchase and enroll in Long- and Short-Term Disability. The plans are offered through Aflac. These plans are designed to provide employees with a reasonable level of income replacement in case an employee can no longer work due to a disability. Please refer to the benefit guide for more information.

Short-Term Disability Insurance

The insurance benefit will pay 66 2/3 percent of your first \$2,250 gross weekly earning, up to a maximum benefit of \$1,500 per week after a 14-day benefit waiting period less any deductible income such as Workers' Compensation pay, retirement pay etc. The benefit will last for up to 24 weeks. This benefit will not pay while you are being paid by your sick leave, compensatory time, vacation leave or donated sick leave.

Long-Term Disability Insurance

The insurance benefit will pay 60 percent of the first \$10,833 of your gross monthly earning, less any deductible income such as Workers' Compensation pay, retirement pay etc. Benefit max is \$6,500 per month.

AMBULANCE COVERAGE

MASA/Medical Transport Solutions protects you and your family from large potential bills from emergency transport companies.

"Dependent child" shall mean the unmarried, biological and/or legal son, daughter, stepson, or stepdaughter of the Member or some other similar person over whom Member has legal custody and/or control that (i) shares the same Residence as Member, unless enrolled as a full-time student, and (ii) who is under the age of twenty-six (26) years old. - See MASA Member Service Agreement for full details. Premium: \$19.00 per month.

TUITION WAIVER

Benefited University employees who are employed on at least a half-time (0.5 full-time equivalent) basis during the session during which the course is offered, may enroll in one course of up to six (6) semester hours of credit during each fall semester, spring semester and summer session free of charge for tuition. In addition, a spouse of a benefited employee who is enrolled as a part-time or full-time University student may enroll in one course of up to six (6) semester hours of credit during each fall semester, spring semester and summer session at one half the tuition rate as outlined in the University Fee Book.

LEAVE

Sick Leave

Full-time employees accrue sick leave at the rate of 12 days per year of service. Part-time employees working 50% time or more earn sick leave on a pro-rata basis. Sick leave is available the month after it has been earned.

Vacation Leave

FACULTY/ACADEMIC PROFESSIONAL - Faculty and academic professionals (except post-doctoral research associates) with academic year appointments do not earn vacation time. Faculty and academic professionals appointed by the Board of Trustees to fiscal year appointments earn 22 days of vacation annually. Post-Doctoral Research Associates may request up to 22 days leave with pay a year.

EXEMPT STAFF - Full-time 12 month exempt benefited employees earn vacation on at the rate of 22 working days annually. Vacation time is earned on a monthly basis and may not be used until the month after it has been earned.

NON-EXEMPT STAFF - Full-time 12-month non-exempt benefited employees earn vacation accruals as follows: 0-2 years - 10 working days; 3-6 years-16 working days; 7 or more years - 22 working days. Vacation time is earned on a monthly basis and may not be used until the month after it has been earned. The accrual balance cannot exceed 352 hours. Part-time employees working 50% time or more earn annual leave on a pro-rata basis.

PAID ADMINISTRATIVE HOLIDAYS

Holidays include: Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and the day after Thanksgiving, Christmas Eve, Christmas Day, Winter Closure includes three paid working days off between Christmas and New Year's Eve, New Year's Eve, New Year's Day, and Martin Luther King/Wyoming Equality Day. As noted in the Employee Handbook, to be paid for holidays and winter break, you must work your regularly scheduled full paid day or use leave time directly preceding and following the holiday (including winter break). If you have LWOP on either side, you will become ineligible for holiday and winter break pay.

RETIREMENT

Participation in either the Wyoming Retirement System or TIAA is required for all benefited employees. The State contributes **14.94%** of an employee's gross salary and the employee contributes 3.68% of the gross salary for a total of 18.62% to a retirement system of the employee's choice. Once a retirement option has been selected, the employee must maintain that retirement option for the remainder of their career at the University of Wyoming. An employee has a vested right to benefits at retirement age after participating in the Wyoming Retirement System for 48 months. The contributions of an employee who terminates may be left on deposit, if vested, and withdrawn through a monthly allowance when the individual reaches the age of 55 (the benefit will be reduced accordingly). Full retirement benefits may be attained at the age of 65 or when the employee reaches the Rule of 85. Employees who leave employment and don't choose to retire or leave the funds on deposit have the option of withdrawing or rolling over a portion of the funds that were contributed.

An employee participating in TIAA is vested immediately. Under TIAA, a terminating employee may leave the funds on deposit for a retirement benefit, may transfer his/her annuity contract to another institution participating in the plan, rollover to another authorized retirement plan/IRA, or withdraw contributions paid on behalf of the employee plus the matching funds. Employees may sign up for Supplemental Retirement for 457(b) deferred compensation or 403(b) tax sheltered annuities and will receive a State match of \$20 per month.

PET INSURANCE

MetLife Pet Insurance offers a discounted rate for University of Wyoming employees. A payroll deduction is not available. Employees contact the company directly to set up coverage, <https://www.uwyo.edu/hr/employee-benefits/pet-insurance/index.html>.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The University provides an Employee Assistance Program (EAP). The program provides services for all benefited employees and their household members. The EAP provides no cost, confidential counseling, crisis support, wellness coaching, and a lot more. Please visit www.minesandassociates.com for additional information and services, <https://www.uwyo.edu/hr/employee-benefits/employee-assistance-program/index.html>.