

Current Benefits Summary for Full-Time Employees

April 2009

Town of Jackson, Wyoming

(Due to administrative decisions and budgetary constraints, the benefit package may change from time to time)

Insurance

Medical - Traditional Health Plan

- Premium
 - \$25/Month Single
 - \$80/Month Employee + Child
 - \$125/Month Employee + Spouse
 - \$150/Month Family
- \$500 deductible for single, \$1,000 family
- \$30 co-pay on office visits up to \$250
- Co-Insurance – amount insurance pays
 - Non-PPO
 - 50% to \$4000 - Single
 - 50% to \$8000 - Family
 - Tier 1-PPO (First Choice)
 - 60% to \$4000 - Single
 - 60% to \$8000 - Family
 - Tier 2-PPO
 - 75% to \$4000 – Single
 - 75% to \$8000 – Family
- Out-of-Pocket Maximum – amount you pay excluding amount in excess of “Usual and Customary”
 - Non-PPO
 - \$2500 Single / \$5000 Family
 - Tier 1-PPO
 - \$2100 Single / \$4200 Family
 - Tier 2-PPO
 - \$1500 Single / \$3000 Family
- Travel Benefit
 - \$200 for the first day, \$100 per day thereafter, \$2500 max per insured per year if accessing Tier 2 PPO network provider necessitates travel of more than 150 miles
 - \$50 per day, \$2500 max per insured per year if accessing Tier 2 PPO network provider necessitates travel of more than 60 miles, but less than 150 miles
- Prescription Rx Card, Non-Preferred Brand - \$20 + 20%, Preferred Brand - \$20, Generic - \$7.50
- Mail order prescription, Non-Preferred Brand - \$80, Preferred Brand - \$40, Generic - \$15
- Annual Wellness Benefit Separate from Deductible: To Age 39 – 100% to \$300, Age 40-49 – 100% to \$500, Age 50+ - 100% to

\$750 and 100% paid colonoscopy every three years

- Coverage begins the first of the next month after hire

OR

Medical - Health Savings Account (HSA) Health Plan

- Premium paid 100% by Town of Jackson
- Town paid contributions:
 - Single - \$1250/Year
 - Family - \$2500/Year
- \$2500 Deductible for Single, \$5,000 Family
- No co-pays – 100% applies to deductible
- Co-insurance – amount insurance pays
 - Non-PPO
 - 70% to \$5000 Single
 - 70% to \$10,000 Family
 - Tier 1-PPO
 - 80% to \$5000 Single
 - 80% to \$10,000 Family
 - Tier 2-PPO
 - 100% Single
 - 100% Family
- Out-of-pocket Maximum – amount you pay excluding amount in excess of “Usual and Customary”
 - Non-PPO
 - \$4000 Single / \$8000 Family
 - Tier 1-PPO
 - \$3500 Single / \$7000 Family
 - Tier 2-PPO
 - \$2500 Single / \$5000 Family
- Travel Benefit
 - \$200 for the first day, \$100 per day thereafter, \$2500 max per insured per year if accessing Tier 2 PPO network provider necessitates travel of more than 150 miles
 - \$50 per day, \$2500 max per insured per year if accessing Tier 2 PPO network provider necessitates travel of more than 60 miles, but less than 150 miles
- Prescription Discount Card: Paid 100% after deductible

- Mail order prescriptions, 100% applies to deductible
- Annual Wellness Benefit Separate from Deductible: To Age 39 – 100% to \$300, Age 40-49 – 100% to \$500, Age 50+ - 100% to \$750 and 100% paid colonoscopy every three years.
- Coverage begins the first of the next month
- * **Both plans have an individual imbedded deductible**

Vision Insurance Plan

- One Exam per Year – 100% after \$25 co-pay
- Lenses and Frames – 100% to \$300 – 1 per calendar year (one frame, 1 set of 2 lenses)
- OR Contacts – 100% to \$300 – 1 per calendar year

Dental Insurance Plan

- **Premium paid 100% by the Town of Jackson**
- Deductible – Single \$50, Family \$100
- 100% Preventative
- 80% of basic coverage
- 50% of major coverage
- Annual Maximum - \$1,500/year
- Coverage begins the first of the next month after hire

Life Insurance

- **Premium paid 100% by the Town of Jackson for \$35,000 policy to Age 65 for employee**
- **Accidental Death Pays additional \$25,000**
 - Dependent Life Insurance
 - Spouse: \$2,000 to Age 70
 - Child: \$1,000 to Age 19 (non full-time student) or 23 (full-time student)

Short Term Disability Insurance

- **Premium paid 100% by the Town of Jackson**
- Non-Work related incidents
- Waiting Period - Accident – 15 days/Sickness – 15 days
- Benefit Percentage – 66.67%
- Benefit Maximum - \$1,000 per week
- Maximum Duration – 24 Weeks
- Pay begins on the 15th day

Long Term Disability Insurance

- **Premium paid 100% by the Town of Jackson**

- Non-Work related incidents
- Benefit Percentage – 66.67%
- 3% Cost of Living Adjustment
- Benefit Maximum - \$5,000 per month
- Own Occupation Limit – 2 Years

Leave Time

Paid Time Off (PTO)

- Hours placed in employee's accrual on July 1 to cover holidays, vacation and sick leave
- Less than 5 Years of Employment
232 hours
- 5 years of employment or more, or Executive Level Employee
288 hours
- Additional hours for longevity, 10, 20 or 40
- Depending on budget approval, option of 40-hour buyout at end of fiscal year and separation from employment after on year of employment. No carryover of hours into other fiscal years. Allowed to cash in equivalent number of PTO hours for hours worked on a holiday. PTO used does not count as hours worked

Sustainment Wages & Dependent Care Wages

- Sustainment Wages can be drawn to provide full pay until eligibility to Short Term Disability Insurance is reached(11 days) after 24 hours of PTO are taken
- 80 hours available for Dependent Care after 24 hours of PTO are taken

Comp Time

- Accumulate up to 40 hrs – Department Specific
- Accumulation paid out at rate it was earned

Military Leave – 112 hours each fiscal year

Jury Duty – Leave with pay not to exceed 112 hours per fiscal year

Emergency Service Leave – For service as Fire/EMT/Search & Rescue/Emergency Management – 250 hours each fiscal year

Funeral Leave – 3 to 5 days or more leave depending

Worker's Comp/Injury Leave

- All employees employed in positions covered under the WY Worker's Compensation Act

are eligible for benefits in accordance with the Act. First 3 days covered with pay if not covered by Worker's Comp.

Retirement and Other

Wyoming Retirement System

- Employer and Employee's Contribution paid 100% by Town
- 11.25% of gross wages
- Vested after 4 years
- Sworn Officers – Employee pays an additional 5.95%

Section 125/Flex Benefits (Employee Contributed Pre-Tax Benefit)

- \$5000 annually for child care
- \$3500 annually for medical

Deferred Compensation (Employee Contributed Pre-Tax Investment Benefit)

- Wyoming
- ICMA
- AIG/Valic

AFLAC Supplemental Insurance Automatic Payroll Deduction (Employee Contributed Pre-Tax Benefit)

- Premiums paid by employee

Water and Sewer Discount for Employees Connected to Town Water and Sewer

- First 5,000 gallons free for Water and Sewer per month
- Free Base Charge for Water and Sewer

Rec Center Membership for Employee

- Membership Fees Waived at Rec Center for Employee

College Credit Education Reimbursement (with budget appropriation)

- 75% reimbursement for tuition & books with Grade of C or Higher for general courses or courses related to field of work
- 50% reimbursement for tuition & books with Grade of C or Higher for courses not related to field of work

Exercise/Fitness Gym Use

- Access to exercise/fitness gym in basement of Town Hall for employee and spouse
- Free group fitness classes at Teton County Recreation Center twice a week

Ski Pass

- Discounted Annual Pass
- Shared Free Day Passes

Wash Bay Use – Free washing of personal vehicles

Bus Pass Benefit - Town pays 50% of any bus pass