



BENEFITS *Enrollment* **GUIDE**

CHILD DEVELOPMENT CENTER



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OVERVIEW

CDC offers a flexible and comprehensive package of benefits and programs to help team members attain retirement savings and career goals, as well as help to meet their everyday needs. Our benefits and programs were conceived to assist team members with designing a benefits package that best meets the distinctive needs of you and your family. Your happiness and well-being are priorities to CDC and your time spent on our team.

ELIGIBILITY

Currently, employees working 30 or more hours per week will be eligible for the full benefits package offered through CDC based on each benefit enrollment period. Temporary employees working 30 hours or more may or may not qualify. If not otherwise noted in the specific benefit, an employee must complete 90 days of work before becoming eligible.

Once employees are eligible, they must enroll within 30 days of eligibility date or wait until the next open enrollment period. This is subject to change based on a qualifying event such as:

- Marriage, Divorce, Legal Separation;
- Birth or Adoption of a Child;
- Loss of other coverage.

It is the employee's responsibility to notify the Human Resources Department of changes to be made to benefit plans.

Enrollment will be completed in the iSolved HR portal under the Life Event Wizard tab upon eligibility.

Please see the Human Resources Department for more information.

BENEFIT OPTIONS

The Child Development Center (CDC) is excited about the amazing and competitive benefits package we are able to offer full and part-time employees! A full-time employee is defined as an employee who is scheduled to work 30 hours or more per week.

INSURANCES

TYPE	PROVIDER/S	COST	ELIGIBILITY
Medical	National General	See rate sheet for current plan year	90th day of employment for full-time staff
Vision	VSP	See rate sheet for current plan year	1st of the month following 90 days of employment for full-time staff
Dental	Delta Dental	See rate sheet for current plan year	1st of the month following 90 days of employment for full-time staff
Life/ AD&D Insurance	Guardian	\$10,000 in coverage fully paid by CDC	1st of the month following 30 days of employment for full and part-time staff
Supplemental Term Life & Disability Insurances	Guardian, Assurity, & Washington National	Wide variety of plan options available to you at your own cost.	1st of the month following 30 days of employment for full and part-time staff

RETIREMENT

TYPE	PROVIDER/S	COST	ELIGIBILITY
403(B) and ROTH 403 (B)	Lincoln Financial	CDC contributes a 100% match between 4%-7% of your income, contingent on years of employment	1st of the month following 30 days of employment for full and part-time staff. You must be 21 years of age or older.

OTHER BENEFITS

TYPE	PROVIDER/S	COST	ELIGIBILITY
HSA and FSA(S125)	Hilltop National Bank	Each employee selects the amount to be deducted	91st day of employment for full-time staff
Counseling Services	Any	CDC may reimburse an employee for counseling services at \$80 per month, up to five times per year with receipt. Employee only.	Immediate for full and part-time staff
Wellness Program	CDC	Discounted Health Club rates are provided to employees of CDC.	Immediate for full and part-time staff

HEALTH PLAN OPTION 1



Benefit Summary

Business Name: CHILD DEVELOPMENT CENTER OF NATRONA COUNTY	HCR Indicator:
Agent: KELLI CARMICHAEL	County: NATRONA
Agent Phone: (307) 235-5822	State: WY ZIP Code: 82601
Proposal Creation Date: 03/03/2020	Proposed Effective Date: 05/01/2020 Size Category: S
	Location Name: Location 1
	Location Type: Main
	SIC Code: 83500

CORE HSA 100 3500	
Plan type:	The Core Value plan allows members to see any provider of their choice; there is no network. This plan uses a multiple of the Medicare allowable amount, or other derived equivalent, as the basis for reimbursement of providers and facilities.
Medical Network	Not applicable
Individual Deductible	\$3,500
Family Deductible	\$7,000
Family Deductible Accumulation Method	Individual/Family deductible
Plan Coinsurance Percentage (plan pays)	100%
Individual Coinsurance out-of-pocket maximum (family coinsurance out-of-pocket maximum is 2 x the individual coinsurance out-of-pocket maximum)	\$0
Total Individual out-of-pocket maximum	\$3,500
Total Family out-of-pocket maximum	\$7,000
Lifetime Benefit Maximum	No maximum
Office Visit (does not require a referral)	Deductible and coinsurance
Teladoc® Access to a national network of U.S. board-certified doctors and pediatricians who are available 24/7 to diagnose, treat and prescribe medication (when necessary) for many medical issues via phone or online video consultations.	\$49 per visit
Pharmacy Benefit Manager	CIGNA PBM
Prescription Drugs When generic is available, but a non-preferred brand is purchased, the member will be responsible for the difference in price. (Mail order services included)	Deductible and coinsurance
Clinical Preventive Services: Services recommended by the U.S. Preventive Services Task Force (USPSTF) including routine physical exams, associated imaging and laboratory services such as mammograms, well-child exams and immunizations.	Paid at 100% - no deductible, coinsurance
Urgent Care Visit	Deductible and coinsurance
Diagnostic X-ray and Laboratory services	Deductible and coinsurance
MRI, CT scan, PET scan Ultrasound, EKG, chemotherapy, radiation therapy, dialysis and BRCA	Deductible and coinsurance
Emergency Room Treatment Subject to a 30% penalty for non-emergency use	Deductible and coinsurance
Maternity	Deductible and coinsurance
Outpatient Physical Medicine Includes physical, speech and occupational therapies, cardiac and pulmonary rehabilitation, treatment for development delay and Chiropractic care.	Deductible and coinsurance limited to 30 visits
Home Health Care	Limited to 30 visits
Subacute Rehabilitation and Nursing Facility Services	Limited to 31 days combined
Inpatient Rehabilitation Services	Limited to 31 days
Transplants Must obtain transplant from a Designated Transplant Provider to receive plan benefits.	Deductible and coinsurance
Behavioral Health and Substance Abuse for groups with 50 employees and less.	Inpatient: limited to 30 days. Inpatient and Outpatient: subject to deductible and 50% coinsurance. Outpatient: limited to 40 visits.
Behavioral Health and Substance Abuse for groups with 51 or more employees.	Inpatient and Outpatient: subject to plan deductible and plan coinsurance.
Inpatient and Outpatient Hospital, Physician Services, Maternity Care, Ambulance, Durable Medical Equipment, and most other covered services	Deductible and coinsurance

The Self-Funded Program provides tools for small-business employers to establish a self-funded health benefit plan for their employees. The benefit plan is established by the employer and is not an insurance product. Stop-loss insurance for the National General Benefits Solutions Self-Funded Program is underwritten and issued by National Health Insurance Company, Integon National Insurance Company, and Integon Indemnity Corporation.

HEALTH PLAN OPTION 2



Benefit Summary

Business Name: CHILD DEVELOPMENT CENTER OF NATRONA COUNTY
 Agent: KELLI CARMICHAEL County: NATRONA HCR Indicator:
 Agent Phone: (307) 235-5822 State: WY ZIP Code: 82601 Location Name: Location 1
 Proposal Creation Date: 03/03/2020 Proposed Effective Date: 05/01/2020 Size Category: S Location Type: Main
 SIC Code: 83500

CORE 80 2000	
Plan type: The Core Value plan allows members to see any provider of their choice; there is no network. This plan uses a multiple of the Medicare allowable amount, or other derived equivalent, as the basis for reimbursement of providers and facilities.	
Medical Network	Not applicable
Individual Deductible	\$2,000
Family Deductible	\$4,000
Family Deductible Accumulation Method	Individual/Family deductible
Plan Coinsurance Percentage (plan pays)	80%
Individual Coinsurance out-of-pocket maximum (family coinsurance out-of-pocket maximum is 2 x the individual coinsurance out-of-pocket maximum)	\$3,500
Total Individual out-of-pocket maximum	\$5,500
Total Family out-of-pocket maximum	\$11,000
Lifetime Benefit Maximum	No maximum
Office Visit (does not require a referral)	\$35 primary care provider copay, then covered at 100%/\$50 specialist copay, then covered at 100%
Teladoc® Access to a national network of U.S. board-certified doctors and pediatricians who are available 24/7 to diagnose, treat and prescribe medication (when necessary) for many medical issues via phone or online video consultations.	No charge
Pharmacy Benefit Manager	CIGNA PBM
Prescription Drugs Generic copay/Preferred brand copay/Nonpreferred brand copay (Mail order services included)	\$20/\$50/\$75
Clinical Preventive Services: Services recommended by the U.S. Preventive Services Task Force (USPSTF) including routine physical exams, associated imaging and laboratory services such as mammograms, well-child exams and immunizations.	Paid at 100% - no deductible, coinsurance
Urgent Care Visit	\$75 copay, then covered at 100%
Diagnostic X-ray and Laboratory services	Deductible and coinsurance
MRI, CT scan, PET scan Ultrasound, EKG, chemotherapy, radiation therapy, dialysis and BRCA	Deductible and coinsurance
Emergency Room Treatment Subject to a 30% penalty for non-emergency use	Deductible and coinsurance
Maternity	Deductible and coinsurance
Outpatient Physical Medicine Includes physical, speech and occupational therapies, cardiac and pulmonary rehabilitation, treatment for development delay and Chiropractic care.	Deductible and coinsurance limited to 30 visits
Home Health Care	Limited to 30 visits
Subacute Rehabilitation and Nursing Facility Services	Limited to 31 days combined
Inpatient Rehabilitation Services	Limited to 31 days
Transplants Must obtain transplant from a Designated Transplant Provider to receive plan benefits.	Deductible and coinsurance
Behavioral Health and Substance Abuse for groups with 50 employees and less.	Inpatient: limited to 30 days. Inpatient and Outpatient: subject to deductible and 50% coinsurance. Outpatient: limited to 40 visits.
Behavioral Health and Substance Abuse for groups with 51 or more employees.	Inpatient and Outpatient: subject to plan deductible and plan coinsurance.
Inpatient and Outpatient Hospital, Physician Services, Maternity Care, Ambulance, Durable Medical Equipment, and most other covered services	Deductible and coinsurance

The Self-Funded Program provides tools for small-business employers to establish a self-funded health benefit plan for their employees. The benefit plan is established by the employer and is not an insurance product. Stop-loss insurance for the National General Benefits Solutions Self-Funded Program is underwritten and issued by National Health Insurance Company, Integon National Insurance Company, and Integon Indemnity Corporation.

VISION PLAN: VSP

BENEFIT	DESCRIPTION	COPAY
WellVision Exam	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Every 12 months 	\$10
Prescription Glasses \$30		
Frame	<ul style="list-style-type: none"> \$140 allowance for a wide selection of frames \$160 allowance for featured frame brands 20% savings on the amount over your allowance Every 24 months 	Included in Prescription Glasses
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Polycarbonate lenses for dependent children Every 12 months 	Included in Prescription Glasses
Lens Enhancements	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 35-40% on other lens enhancements Every 12 months 	\$50 \$80-90 \$120-\$160
Contacts (Instead of glasses)	<ul style="list-style-type: none"> \$140 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) Every 12 months 	Up to \$60
Extra Savings	Glasses and Sunglasses <ul style="list-style-type: none"> Extra \$20 to spend on featured frame brands. Go to vsp.com/specialoffers for details. 30% savings on additional glasses and sunglasses, including lens enhancements, from the same VSP provider on the same day as your WellVision Exam. Or get 20% from any VSP provider within 12 months of your last WellVision Exam. 	
	Retinal Screening <ul style="list-style-type: none"> No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam 	
	Laser Vision Correction <ul style="list-style-type: none"> 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 	
Your Coverage with Out-of-Network Providers Visit vsp.com for details, if you plan to see a provider other than a VSP network provider.		

Exam	up to \$50	Progressive Lenses	up to \$75
Lined Bifocal Lenses	up to \$75	Single Vision Lenses	up to \$50
Lined Trifocal Lenses	up to \$100	Contacts	up to \$105
Frame	up to \$70		

USING YOUR VSP BENEFIT IS EASY.

- Create an account at vsp.com. Once your plan is effective, review your benefit information.
- Find an eye care provider who's right for you. The decision is yours to make—choose a VSP provider or any out-of-network provider. To find a VSP provider, visit vsp.com or call 800.877.7195.
- At your appointment, tell them you have VSP. There's no ID card necessary. If you'd like a card as a reference, you can print one on vsp.com.

That's it! We'll handle the rest—there are no claim forms to complete when you see a VSP provider.

BEST EYE CARE

You'll get the highest level of care, including a WellVision Exam®—the most comprehensive exam designed to detect eye and health conditions. Plus, when you see a VSP provider, you'll get the most out of your benefit, have lower out-of-pocket costs, and your satisfaction is guaranteed.

CHOICE IN EYEWEAR

From classic styles to the latest designer frames, you'll find hundreds of options. Choose from featured frame brands like bebe®, Calvin Klein, Cole Haan, Flexon®, Lacoste, Nike, Nine West, and more¹. Visit vsp.com to find a Premier Program location who carries these brands.

PLAN INFORMATION

Visit vsp.com or call 800.877.7195 for more details on your vision coverage and exclusive savings and promotions for VSP members.

*VSP guarantees coverage from VSP network providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location.

DENTAL PLAN: DELTA DENTAL

100% COVERAGE for Diagnostic and Preventive Services - not subject to deductible

- Routine periodic examinations, including bitewing x-rays once every six months.
- Dental prophylaxis (cleaning) once every six months.
- Topical fluoride applications once every twelve months. (Dependents under the age of 19).
- Space maintainers, fixed. (Dependents under the age of 19).

80% COVERAGE for Basic Services

- Emergency treatment for relief of pain.
- Simple extractions.
- Amalgam, preformed crowns, synthetic porcelain, plastic and composite restorations (fillings).
- Composite (white) restorations on posterior (back) teeth are optional and are payable as an amalgam (silver) benefit.
- Sealants. (Dependents under the age of 19).
- Full mouth x-rays once every five years.

50% COVERAGE for Major Services (six-month waiting period for new enrollees)

- Pulpal and root canal filling.
- Treatment of diseases of the tissues supporting the teeth.
- Crowns when teeth cannot be restored with a filling material.
- Prosthetics - provides bridges, partial dentures and complete dentures.
- Oral surgery.

50% COVERAGE for Orthodontic Services (eighteen-month waiting period for new enrollees)

- For dependent children to age 19

Deductible Limitations:

Individual Deductible:	\$50
Family Deductible:	\$100

Annual Maximum Benefit:

Plan Year:	January - December
Yearly Maximum (per person):	\$1,200

Orthodontic Lifetime Maximum:	\$1,500
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Waiting Period:

Diagnostic & Preventive:	None
Basic Services:	None
Major Services:	Six month waiting period for new enrollees
Orthodontic Services:	Eighteen month waiting period for new enrollees

Dependent Eligibility:	End of the month age 26 is attained
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The effective date of this policy is the first of the month following three (3) months of full-time employment.

The pediatric coverage in this plan (under age 19) is not Exchange-Certified as part of the Affordable Care Act. An Exchange-Certified pediatric plan can be substituted for the above pediatric coverage or purchased in addition to the coverage above.

This is a brief description of benefits and limitations. Please see coverage booklet and contract for full description.

INSURANCE

LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

CDC offers a group life insurance policy with Guardian Life Insurance of \$10,000 per employee. All premiums are paid by CDC.

SUPPLEMENTAL TERM LIFE AND DISABILITY INSURANCE

Supplemental term life insurance is available for an additional cost to the employee. Coverage up to \$150,000 may be elected for themselves or spouse without providing Evidence of Insurability (EOI). Child(ren) policies may be elected at employee expense of up to \$50,000 each for child. These premiums are at the expense of the employee. Other Disability Insurance plans may be offered for eligible employees.

MORE BENEFITS

HEALTH SAVINGS ACCOUNT (HSA)

Each employee selects the amount to be deducted from pay. Employees may contribute to individual HSA plans when they choose the above HSA Medical Plan.

Employees may contribute to a CDC HSA only if they are on a qualified high deductible with proof of qualification. This may be at CDC with the above medical plan or other employer qualified high deductible plan. Please see your Human Resources Department for further information and required forms.

Employees that are designated full time will be eligible after 90 days of employment to participate.

FLEX CAFETERIA PLAN (FSA)

CDC allows employees to set aside on a pre-tax basis to pay for eligible health care expenses or dependent care up to the federal IRS restrictions. Please remember due to IRS regulations, this is a “use it or lose it” policy. Therefore, if the employee does not utilize the funds in the plan year, the remaining funds are lost. Please see your Human Resources Department for further information and required forms.

Employees that are designated full time will be eligible after 90 days of employment to participate.

MEDICAL REIMBURSEMENT: medical, dental, vision deductibles, co-pays, and out of pocket approved expenses.
DEPENDENT DAY CARE REIMBURSEMENT: Day care for children provided by anyone other than your spouse, dependent, or children under the age of 19.

LEAVE PROGRAMS

CDC operates on a school calendar basis; with alternate schedules for the CDC+ clinic. On average CDC employees work between 182-198 days with various holidays for Thanksgiving, Christmas, Spring Break, and summer vacation. Please see the CDC Employee Intranet for a copy of the most recent school year calendar or visit with the Human Resources Department.

Employees are also granted additional Paid Time Off (PTO) days after 21 days of service based on individual days worked within the school year.

WELLNESS PROGRAM

The CDC Wellness Program contains elements and programs that promote workplace health and wellness. The following options are offered to all employees.

- Annual Health Fair – blood draws and flu shots
- Support for nursing mothers
- Employee Health and Wellness Committee
- Preventive Care Rewards
- Health and Wellness challenges throughout the school year
- Health and Wellness incentives and prizes for participation
- Mental Health Counseling Reimbursement
- Health Club memberships at discounted rates

COUNSELING REIMBURSEMENT

CDC may reimburse an employee only for counseling services of \$80 per month, up to five times per year, with appropriate professional receipt. Employees are eligible immediately upon hire date, full and part time.

RETIREMENT

403(B) AND ROTH 403(B)

CDC contributes a 100% match between 4%-7% of employee income, contingent upon years of service and the employee contribution.

Employees working full or part time are eligible to participate after the first day of the month following 30 days of employment. Employees must be 21 years of age or older to participate.

QUESTIONS?

Please contact the CDC Director of Human Resources or visit the CDC Intranet star on all CDC computer desktops for more information.



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CDCCASPER.ORG  