

What's new for 2024

The changes for 2024 are summarized below.

Medical Plan

- Premium rates will remain the same.
- The Option 4 High Deductible Health Plan (HDHP) deductible will increase by \$100 single to \$1600 and \$200 family to \$3200 to meet the IRS increased minimum deductible requirements.
- Colonoscopies will be paid at 100% every three years (Option 4 must be preventive).

Dental Plan

- Premium rates will remain the same.
- Optional Dental waiting period will change to one year if previously waived.

Life Insurance

- Premium rates will remain the same.

Voluntary Insurance—Short and Long Term Disability

- Insurance Carrier change from Standard to Aflac with rate reduction.

Voluntary Insurance—Vision

- Rate Reduction

NEW—Voluntary Pet Insurance Option

- More information to follow.

The benefit booklets provide full descriptions of the Wyoming Employees' and Officials' Group Insurance Program medical, dental, flexible benefits, life and accidental death and dismemberment plans (collectively, the "Plans"), along with information regarding your rights, obligations and benefits under the Plans. Not all recipients of this mailing are eligible for all of the benefits listed here.

This "What's New" section of the Benefit's Press constitutes a Summary of Material Modifications to the Benefit Booklets for the Plans in effect on Jan. 1, 2024. The changes described in this "What's New" document are generally effective as of Jan. 1, 2024. Please keep this "What's New" document with your other State benefit plan materials so that you have up-to-date materials on your benefit plans.

Wyoming Employees' and Officials' Group Insurance Program retains the right to amend, modify or terminate its benefit plans in any respect and at any time, and neither its benefit plans nor your plan participation will be considered a contract for future employment with your participating entity.



IMPORTANT

Below are examples of the most common life changes. It is important you are aware of your options when you have a qualifying life event. These events are a great time to review your coverage and they allow you to make some changes before open enrollment and without having to go through Proof of Good Health for Life Insurance (unless you've been denied in the past by the Standard) and add Voluntary Life Insurance. Benefit coverage levels can be changed due to life events. You can add some benefits and dependents consistent with the life change. You cannot change your current deductible, this will need to be done during an open enrollment period. **Failure to submit your application can negatively affect your eligibility to add your dependents or benefits.**

DIVORCE!!!!



Not removing your ineligible dependents can cause a financial hardship to you and has certain repercussions, such as reimbursement of claims paid by the plan on the ineligible dependents or premium cost reimbursed to your agency. An application must be received immediately to drop all your ineligible dependents from the date of the final divorce decree. You should also review your beneficiaries if you have life insurance and make any changes, if applicable. Keeping ineligible dependents on your plan constitutes insurance fraud.

Documentation Required: Copy of divorce decree or front page of decree and Judge's signature page.



Marriage

This is a great time to review your benefits. You have 60 days to submit an application to revise your benefits.

Documentation Required: Marriage Certificate (license will not suffice)



Birth/Adoption/Permanent Guardianship

Unfortunately, this event is often overlooked or forgotten. You **MUST** submit an application within 60 days of the child's date of birth to add your new dependent.

Documentation Required: birth certificate, placement documents, court order



Death

This is a difficult time; however it's important you submit an application within 60 days of the death of your dependent to drop them from your coverage.

Documentation Required: Death Certificate or obituary notice

Active employees should submit an application using our online portal at egiportal.wyo.gov; select Modify Benefits and select the qualifying event you need to report. You can get information, plan books, rates, full list of qualifying events, claim forms, and so much more including a qualifying event matrix from our website at egi.wyo.gov under "Active Employees". If you are a Retiree needing information you will choose the Retiree Insurance page for all the forms, plan books and applications as the EGI portal is not available to Retirees to make plan changes.

If you have any issues or have any questions we're here to help. Call us at 307-777-6835

In Person Employee Meetings

10/2/2023	Newcastle - 9:00 am	Honor Conservation Camp
	Gillette - 12:30 pm	WYDOT Conference Room
10/3/2023	Buffalo - 9:30 am	Veteran' s Home Dining Room
	Sheridan - 12:30 pm	Sheridan College - Founders Hall Social Hall
	Sheridan - 2:30 pm	Sheridan College - Founders Hall Social Hall
	Torrington - 9:00 am	Eastern Wyoming College Room T274
10/4/2023	Powell - 8:30 am	Northwest College - Yellowstone Conference Center Rooms 103 & 105
	Basin - 11:30 am	Retirement Center
	Worland - 3:30 pm	Boy's School
	Douglas - 1:00 pm	Law Enforcement Academy - TRC Room
10/5/2023	Thermopolis - 9:00 am	Pioneer Home Dining Room
	Riverton - 1:00 pm	Central Wyoming College Health & Science Bldg Room HS100
	Casper - 11:00 am	Thyra Thomson Building - Yard Goat Room
	Casper - 1:00 pm	Casper College Gateway Building Room 218
	Casper - 3:00 pm	NCSD Central Svc Office Bldg - Jefferson Room
10/6/2023	Lander - 9:00 am	Larsen Professional Development Center
	Dubois - 12:30 pm	WYDOT Conference Room
10/9/2023	Jackson - 9:00 am	WYDOT Conference Room
	Pinedale - 1:00 pm	Game and Fish Conference Room
	Cheyenne - 10:00 am	I80 Training Room - Building 6568 (Old Drivers Services Bldg)
	Cheyenne - 1:00 pm	Capitol Annex - W053/W054
10/10/2023	Afton - 11:00 am	WYDOT Conference Room
	Evanston - 4:00 pm	State Hospital - HR Conference Room
10/11/2023	Evanston - 9:00 am	State Hospital - HR Conference Room
	Rock Springs - 1:00 pm	Western Wyoming Community College Room 1302
	Cheyenne - 2:00 pm	LCCC - CCI 124 Conference and Training Room
10/12/2023	Rawlins - 9:00 am	WYDOT Conference Room
	Laramie - 1:00 pm	Laramie Municipal Operations Ctr 4373 N 3rd Street

Employees' Group Insurance—Zoom Employee Meetings

Ralph Hayes will be conducting Zoom meetings that anyone can participate in by using the following links to join. There are three Zoom meeting options to attend a meeting.

EGI Online Open Enrollment Meetings

Time: Oct 16, 2023—4:00 PM

Oct 17, 2023—12:00 PM

Oct 18, 2023—10:00 AM

Anyone unable to attend one of these meetings will be able to access a recorded video of a meeting at egi.wyo.gov under the Publications page after October 19, 2023.

Join Zoom Meeting

<https://us02web.zoom.us/j/6175546005?pwd=NHBiM3BZTFBqdXpSME5xOEtmK2Erdz09>

Or use this shortened link: <https://bit.ly/3nN3MPS>

Meeting ID: 617 554 6005

Passcode:377419

One tap mobile

+12532158782,,6175546005#,,,,*377419# US (Tacoma)

+13462487799,,6175546005#,,,,*377419# US (Houston)

Dial by your location

+1 253 215 8782 US (Tacoma)

+1 346 248 7799 US (Houston)

+1 669 900 9128 US (San Jose)

+1 301 715 8592 US (Washington DC)

+1 312 626 6799 US (Chicago)

+1 646 558 8656 US (New York)

Meeting ID: 617 554 6005

Passcode: 377419

Find your local number: <https://us02web.zoom.us/j/6175546005?pwd=NHBiM3BZTFBqdXpSME5xOEtmK2Erdz09>

Request for Proposal Issued in 2023

Segal Consulting, Employees' Group Insurance's healthcare consultant, and Employees' Group Insurance (EGI) in compliance with State purchasing rules issued request for proposal (RFP) number 0380-H with on July 14th, 2023 seeking proposals on EGI's Voluntary insurance options including short term disability (STD), long term disability (LTD), Vision coverage, and Pet insurance.

EGI's voluntary insurance options are subject to the public bidding process and it has been a standard business practice to review market comparisons and seek competitive insurance quotes periodically.

Segal Consulting and the vendor selection committee worked diligently to review the responses to the RFPs. Several vendors submitted intent to bid notices and completed non-disclosure agreements with the Segal Company. After reviewing four short term disability, four long term disability, three vision, and two pet insurance proposals, the vendor selection committee is pleased to announce that Aflac will be the insurance carrier for short and long term disability insurance, VSP will remain the vision coverage carrier, and MetLife will be the Pet Insurance carrier. We are moving forward with contract negotiations at this time. Assuming the negotiations are successful the effective date of the new contracts will be January 1, 2024.

Effective January 1, 2024

For Active employees and COBRA participants

For help calculating your premium rates, please go to: EGLWYO.GOV

Coverage Options	Health	Preventive Dental	Optional Dental	Employer Contribution			
				FULL Match	Less Than 30 Hours/week**	AWEC/TP01 Full time	AWEC/TP01 Part time
Active \$900 Deductible							
Employee	1,051.68	22.15	18.46	900.19	450.10	900.19	450.10
Employee + Children	1,596.87	48.92	43.26	1,369.20	684.60	900.19	450.10
Employee + Spouse	2,117.40	48.92	43.26	1,796.03	898.02	900.19	450.10
Family	2,436.40	48.92	43.26	2,057.60	1,028.80	900.19	450.10
Split*	1,218.20	24.46	21.63	1,038.62	519.31	900.19	450.10
COBRA Employee	1,072.71	22.59	18.83	-	-	-	-
COBRA Employee + Children	1,628.81	49.90	44.13	-	-	-	-
COBRA Employee + Spouse	2,159.75	49.90	44.13	-	-	-	-
COBRA Family	2,485.13	49.90	44.13	-	-	-	-
Active \$2000 Deductible							
Employee	969.98	22.15	18.46	900.19	450.10	900.19	450.10
Employee + Children	1,472.43	48.92	43.26	1,369.20	684.60	900.19	450.10
Employee + Spouse	1,952.38	48.92	43.26	1,796.03	898.02	900.19	450.10
Family	2,244.88	48.92	43.26	2,057.60	1,028.80	900.19	450.10
Split*	1,122.44	24.46	21.63	1,038.62	519.31	900.19	450.10
COBRA Employee	989.38	22.59	18.83	-	-	-	-
COBRA Employee + Children	1,501.88	49.90	44.13	-	-	-	-
COBRA Employee + Spouse	1,991.43	49.90	44.13	-	-	-	-
COBRA Family	2,289.78	49.90	44.13	-	-	-	-
Active \$4000 Deductible							
Employee	889.05	22.15	18.46	900.19	450.10	900.19	450.10
Employee + Children	1,349.92	48.92	43.26	1,369.20	684.60	900.19	450.10
Employee + Spouse	1,789.96	48.92	43.26	1,796.03	898.02	900.19	450.10
Family	2,059.90	48.92	43.26	2,057.60	1,028.80	900.19	450.10
Split*	1,029.95	24.46	21.63	1,038.62	519.31	900.19	450.10
COBRA Employee	906.83	22.59	18.83	-	-	-	-
COBRA Employee + Children	1,376.92	49.90	44.13	-	-	-	-
COBRA Employee + Spouse	1,825.76	49.90	44.13	-	-	-	-
COBRA Family	2,101.10	49.90	44.13	-	-	-	-
Active \$1600 Deductible (High Deductible Health Plan)							
Employee	970.17	22.15	18.46	900.19	450.10	900.19	450.10
COBRA Employee	989.57	22.59	18.83	-	-	-	-
Active \$3200 Deductible (High Deductible Health Plan)							
Employee + Children	1,470.08	48.92	43.26	1,369.20	684.60	900.19	450.10
Employee + Spouse	1,949.28	48.92	43.26	1,796.03	898.02	900.19	450.10
Family	2,247.70	48.92	43.26	2,057.60	1,028.80	900.19	450.10
Split*	1,123.85	24.46	21.63	1,038.62	519.31	900.19	450.10
COBRA Employee + Children	1,499.48	49.90	44.13	-	-	-	-
COBRA Employee + Spouse	1,988.27	49.90	44.13	-	-	-	-
COBRA Family	2,292.65	49.90	44.13	-	-	-	-

*If either employee is an AWEC/TP01/Contract employee, split matches are:

Full time AWEC/TP01 employee = 900.19

Full-time spouse of contracted = 1,177.05

Part time AWEC/TP01 employee = 450.10

Full-time spouse of part-time contracted = 1,627.14

PT less than 30hours/week employee = 519.31

Full-time spouse of part-time split contract = 1,557.93

**Part-time employees hired after August 1, 2020 receive 50% of full-time employer contributions

RETIREE PREMIUM RATES - Effective January 1, 2024

Coverage Options	Health	Preventive Dental	Optional Dental
\$900 Deductible (Medicare eligible)			
Retiree	526.31	22.15	18.46
Family	1,050.62	48.92	43.26
Retiree 65+ Children	1,071.50	48.92	43.26
Retiree 65+ Spouse < 65	1,575.99	48.92	43.26
Retiree 65+ Spouse < 65 w/Dep	1,894.99	48.92	43.26
\$900 Deductible (not Medicare eligible)			
Retiree	1,051.68	22.15	18.46
Retiree + Children	1,596.87	48.92	43.26
Retiree + Spouse	2,117.40	48.92	43.26
Family	2,436.40	48.92	43.26
Retiree < 65 Spouse 65+	1,577.99	48.92	43.26
Retiree < 65 Spouse 65+ w/Dep	1,896.99	48.92	43.26
\$2000 Deductible (Medicare eligible)			
Retiree	471.14	22.15	18.46
Family	940.30	48.92	43.26
Retiree 65+ Children	973.59	48.92	43.26
Retiree 65+ Spouse < 65	1,439.12	48.92	43.26
Retiree 65+ Spouse < 65 w/Dep	1,731.62	48.92	43.26
\$2000 Deductible (not Medicare eligible)			
Retiree	969.98	22.15	18.46
Retiree + Children	1,472.43	48.92	43.26
Retiree + Spouse	1,952.38	48.92	43.26
Family	2,244.88	48.92	43.26
Retiree < 65 Spouse 65+	1,441.12	48.92	43.26
Retiree < 65 Spouse 65+ w/Dep	1,733.62	48.92	43.26
\$4000 Deductible (Medicare eligible)			
Retiree	431.82	22.15	18.46
Family	862.81	48.92	43.26
Retiree 65+ Children	892.69	48.92	43.26
Retiree 65+ Spouse < 65	1,318.87	48.92	43.26
Retiree 65+ Spouse < 65 w/Dep	1,588.81	48.92	43.26
\$4000 Deductible (not Medicare eligible)			
Retiree	889.05	22.15	18.46
Retiree + Children	1,349.92	48.92	43.26
Retiree + Spouse	1,789.96	48.92	43.26
Family	2,059.90	48.92	43.26
Retiree < 65 Spouse 65+	1,320.87	48.92	43.26
Retiree < 65 Spouse 65+ w/Dep	1,590.81	48.92	43.26
WrapAround Medicare (with prescription drug coverage)			
Retiree	409.26	22.15	18.46
Family	818.53	48.92	43.26
WrapAround Medicare (no prescription drug coverage)			
Retiree	221.03	22.15	18.46
Family	442.05	48.92	43.26
\$1600 Deductible - High Deductible Health Plan (HDHP) - (not Medicare eligible)			
Retiree	970.17	22.15	18.46
\$3200 Deductible- High Deductible Health Plan (HDHP) - (not Medicare eligible)			
Retiree + Children	1,470.08	48.92	43.26
Retiree + Spouse	1,949.28	48.92	43.26
Family	2,247.70	48.92	43.26
Retiree < 65 Spouse 65+	1,528.44	48.92	43.26
Retiree < 65 Spouse 65+ w/Dep	1,888.07	48.92	43.26

Dental 2024 Rates

	Preventive	Optional
Single	\$22.15	\$18.46
Family	\$48.92	\$43.26

Vision 2024 Rates

Vision Plan B	
Employee Only	\$6.28
Employee + 1	\$12.55
Family	\$20.20
Vision Plan C	
Employee Only	\$7.80
Employee + 1	\$15.59
Family	\$25.11

Active Basic Life Rates

ACTIVE LIFE RATES			
AGE GROUP	BENEFIT	AD& D	PREMIUM
Under 39	50,000	20,000	3.14
40 - 44	50,000	20,000	3.40
45 - 49	50,000	20,000	4.92
50 - 54	50,000	20,000	7.36
55 - 59	50,000	20,000	13.41
60 - 64	32,000	13,000	13.04
65 - 69	21,000	9,000	16.31
70 - 74	14,000	6,000	17.55
75 - 79	9,000	4,000	18.27
80 - 84	6,000	3,000	19.72
85 & Over	4,500	2,000	23.96

Retiree Basic Life Rates

RETIREE LIFE RATES			
AGE GROUP	BENEFIT	PREMIUM	W/DEP LIFE
Under 39	50,000.00	2.95	4.41
40 - 44	50,000.00	3.25	4.71
45 - 49	50,000.00	4.90	6.36
50 - 54	50,000.00	7.50	8.96
55 - 59	50,000.00	14.05	15.51
60 - 64	32,000.00	13.79	15.25
65 - 69	21,000.00	17.41	18.87
70 & over	4,500.00	12.47	13.93

Active Dependent Life Rate

Age Group	Benefit	AD & D	Premium
All	4,000	None	1.46

Retiree Dependent Life Rate

Age Group	Benefit	AD & D	Premium
Up to Age 70	4,000	None	1.46
70 & Over	2,250	None	1.46

American Specialty Health

Effective November 1, 2023, Cigna is implementing a program to assist you in managing your physical therapy (PT) and occupational therapy (OT) treatment. Physician treatment plans, the patient's diagnosis and response to treatment will be reviewed by your provider and ASH to determine the best way to proceed with treatment. The ASH program is designed so there are no delays in providing care.

ASH is currently contracting and credentialing physical therapists and occupational therapists to participate in the ASH network. If your PT or OT provider does not choose to contract with ASH, they will still be subject to review of your treatment. Benefit payments for non-participating providers will be made payable to you, the subscriber, and you in turn will be required to pay the provider. Any amounts over the maximum allowable charge may also be billed to the patient.

It is always a good idea to see a participating, in-network provider whenever possible. You will always receive a better benefit and will not receive unexpected balance billing.

Privacy Notice 2024

Please see the complete Privacy Notice for The State of Wyoming Employees' and Officials Group Plan on our website at egi.wyo.gov. Contact Employees' Group Insurance with any questions you may have regarding this notice or if you'd like a hard copy of the Privacy Notice.

Our Privacy Notice applies to the operations of the State of Wyoming Employees' and Officials' Group Plans. We respect your right to privacy and value the trust you have placed in us. We are committed to the responsible management, use, and protection of our customers' personal information.

Women's Cancer Rights



Under federal law, group health plans, insurers, and HMOs that provide medical and surgical benefits in connection with a mastectomy must provide benefits for certain reconstructive surgery, effective for the first plan year beginning on or after October 21, 1998. In the case of a participant or beneficiary who is receiving benefits under the plan in connection with a mastectomy and who elects breast reconstruction, federal law requires coverage in a manner determined in consultation with the attending physician and the patient for:

- reconstruction of the breast on which the mastectomy was performed.
- surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- prostheses and treatment of physical complication at all stages of the mastectomy, including lymphedemas.

This coverage is subject to a plan's annual deductibles and coinsurance provisions. These provisions are generally described in the plan's Benefit Booklet.

If you have any questions, about how your plan covers mastectomies or reconstructive surgery, please contact our office at 307-777-6835 or 1-800-891-9241 or Cigna at 1-800-685-1060.

Life Insurance

The Standard Life Insurance Company is the current carrier for the State of Wyoming Employees' and Elected Officials' Group Life Insurance Plan.

If you did not enroll in the life insurance when you were first eligible and wish to enroll later you will be required to apply to The Standard through the process of "Evidence of Insurability" to determine if coverage is approved or denied. Certain qualifying events will allow you to add both basic and voluntary life insurance without underwriting.

Have you designated a minor child as your beneficiary? It is common for members to choose their child/children as beneficiaries for their life insurance coverage. The Standard Insurance Company is unable to pay a benefit to a minor child. Therefore, a guardian would have to be assigned by the court, and the guardian would receive the funds on behalf of the minor child. Something to consider when you are developing your financial or estate plans. Remember that you can update your beneficiaries through the Employee Portal at egiportal.wyo.gov.

Additional Voluntary Insurance is also available, visit our website at egi.wyo.gov for further details. Employees can have up to \$250,000 additional coverage, Spouse \$50,000 and \$10,000 for children.

You may not be aware of the additional benefits that are available to you just because of your enrollment in the Standard life insurance coverage offered to employees through Employees' Group Insurance.

These additional services are available to you and your beneficiaries now and in the future.

Online tools and services can help you create a will, make advance funeral plans, and put your finances in order. After a loss, your beneficiary can consult experts by phone or in person, and obtain other helpful information online.

Visit the Life Services Toolkit website at Standard.com/mytoolkit and enter user name "assurance" for information and tools to help make important life decisions.

- Estate Planning Assistance – prepare and create wills, powers of attorney, etc.
- Financial Planning
- Funeral Arrangements
- Legal Resources

You also have access to Travel Assistance to assist you while you are traveling more than 100 miles from home or internationally for up to 180 days for business or pleasure. It offers aid before and during your trip, including:

- Passport, visa, weather, and currency exchange information, health hazards advice and inoculation requirements.
- Emergency ticket, credit card and passport replacement, funds transfer and missing baggage.
- 24/7 phone access to registered nurses for health & medication information.
- Emergency evacuation to the nearest adequate medical facility & medically necessary repatriation to the employee's home, including repatriation of remains.
- Connection to medical care providers, interpreter services, a local attorney, consular office.

To contact Travel Assistance, call 800-527-0218 (US, Canada, Puerto Rico, Bermuda) or 1+410-453-6330 (everywhere else) or Assistance@uhcglobal.com.

Flexible Spending Accounts for 2024

Flexible spending accounts have long been a valuable tool for budget-wise employees. They allow you to use pretax dollars to pay for eligible out-of-pocket health care and dependent daycare expenses. You agree to set aside a certain amount each year, through payroll deductions, based on what you expect your health care needs will be. Eligible expenses include medical plan deductibles, co-pays, eyeglasses and dental work. Cosmetic expenses are not eligible expenses under flexible spending rules.

Beginning January 1, 2024, the new medical reimbursement account annual limit is \$3192 that any employee may contribute to this plan. The maximum dependent daycare account is \$5,000 per family.

Remember, you will need to decide how much you want to contribute to your flexible-spending account during the open enrollment period in October & November 2023 for 2024. There are no grace periods where individuals may use the previous year's flexible spending dollars on eligible expenses in the next year. Medical flexible spending accounts are "use it or lose it" in nature so plan carefully. It is better to put too little in than put too much into your account and forfeit any balances.

You can claim 2023 monies from your Medical Reimbursement and/or Dependent Daycare Account for services rendered through December 31, 2023. You have until March 31, 2024, to turn in those expenses for reimbursement. The **completed** claim form must be in our office by 5:00 pm on March 31, 2024, or be postmarked by March 31, 2024, to be eligible for payment from your account. This program is federally regulated, and we do not have the ability to make exceptions to these deadlines. Claim forms must be submitted accurately and completely, including all documentation needed to process your claim. You will not have the ability to correct the claim after the March 31st deadline.

With the new Employee Benefits Portal (egiportal.wyo.gov), you will be able to enter your election yourself along with checking your account balances, and even submitting your claims.

Changes to Flexible Spending Daycare Claims Processing for 2024

Employees' Group Insurance is making some changes to the way we currently process Dependent Daycare flex claims starting in January 2024. We are constantly looking for ways to ensure that we are doing our utmost best in meeting the IRS guidelines/standards to keep the plan viable. In order to meet IRS guidelines, money must be IN the account before it can be paid AND dates of service must also already have occurred. Currently, we allow for pre-payments for summer daycare and submissions for a month's daycare to be paid out at the beginning of the month in which the dates of service are for.

What does this mean for you? This will not affect how you need to submit your claim and/or the documentation required. You may still submit your claims in advance. EGI will pay out any claims based on dates of service that have already occurred and hold the rest of your claim until the end of that time period has passed that is being requested. Example 1: If you submit your claim on April 15 th for March and April daycare, EGI will pay out your March daycare right away. The rest of your claim will be held until after April 30 and entered to pay out at the beginning of May based on the available funds in your account. Example 2: If you make prepayments for the summer with your current daycare provider for June 12-August 14, any claims that are requested for summer prepayments, will be held until August 14 and entered after that date is passed. Claims will be paid out for these services as funds are made available in the account.

If you have any questions in regards to these processes/procedures, please contact our office directly.

Part D Certification

Important Notice from the State of Wyoming

Employees' Group Insurance About Your Prescription Drug Coverage and Medicare (Part D)

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with the State of Wyoming – Employees' Group Insurance and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1) Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

2) The State of Wyoming – Employees' Group Insurance has determined that the prescription drug coverage offered by the State of Wyoming – Employees' Group Insurance is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with [Insert Name of Entity] and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information about This Notice or Your Current Prescription Drug Coverage...

Contact the person listed below for further information at 307-777-6835 or toll free in Wyoming 800-891-9241.

NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through the State of Wyoming – Employees' Group Insurance changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage: Visit www.medicare.gov

Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the

"Medicare & You" handbook for their telephone number) for personalized help

Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Date: September 1, 2023

Name of Sender: The State of Wyoming – Employees' Group Insurance

Contact--Position/Office: Employees' Group Insurance Office

Address: 2800 Central Ave—Room 162 - Cheyenne, Wyoming 82002

Phone Number: 307-777-6835 or toll free inside Wyoming 800-891-9241.

Website: <http://egi.wyo.gov>

Contact List

Employees' Group Insurance 2800 Central Avenue Room 162 Cheyenne, WY 82002	307-777-6835
Cigna Health Insurance	800-685-1060
Delta Dental	307-632-3313
VSP (Vision Service Plan)	800-877-7195
CVS Caremark	844-283-3383
Silver Script	844-785-0540
MASA—Ambulance	888-575-2547

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Open Enrollment Opportunity

The annual State of Wyoming Employees' and Officials' Group Insurance Program open enrollment period is your opportunity to make changes to your health insurance coverage such as changing medical options and adding or dropping dependents from coverage. The open enrollment period will run from October 1, 2023 through November 30, 2023. Your benefit elections become effective January 1, 2024. Your decisions are binding for that calendar year (unless you experience a "qualifying event" that allows you to make a change).

Action must be taken during open enrollment to:

- ◆ Change your health plan or coverage level
- ◆ Add eligible dependents not currently covered under your health/dental plans
- ◆ Drop dependents
- ◆ Enroll/re-enroll in a flexible spending account (FSA Medical and/or Dependent Daycare reimbursement)
- ◆ Change payment of premiums from post-tax to pre-tax or pre-tax to post tax
- ◆ Changing/Enrolling in Optional Dental has changed to allow for only a year commitment to enroll or drop coverage.
- ◆ You can increase or enroll in Voluntary Life—See brochure on our website for details.

If you have questions about the upcoming open enrollment or about the State's plans, please attend one of the upcoming employee meetings (See Pages 3 and 4 of this issue of the Benefit Press).

REMINDER: If you are adding dependents, you will be required to submit supporting documentation (birth certificates, marriage certificates, etc.). Documentation must be received by December 30, 2023.

Remember, active employees can use the Employee Portal at egiportal.wyo.gov to complete these open enrollment tasks.

**Open Enrollment elections must be turned into Employees' Group Insurance
by November 30, 2023.**

Retirees

Retirees may change their health plan options during the plan transfer period of October 1st and November 30th for a January effective date. Retirees may cancel coverage at any time during the year, but please remember, that once coverage is canceled, you cannot re-enroll in that coverage. The deadline for any changes is November 30th. There are no "Open Enrollment" opportunities to add coverage for Retirees.