

## Mid-Year Rate Increase

Wyoming's state health care program is experiencing shortfalls as the State's health care spending is running higher than projected. Coupled with anticipated additional costs associated with treatment of Covid-19, it is clear that this is a serious and ongoing issue that must be resolved.

The Employees' Group Insurance (EGI) program needs to implement a mid-year 10% rate increase effective August 1, 2020 along with decreasing the employer contribution from 85% to 82%. This change is an initial step in cooperation with the Governor's office and the Joint Appropriations Committee towards creating a sound program. In addition, for new employees hired on or after August 1, 2020 who work less than 30 hours per week, the employer contribution will be 50% of full-time employees.

Unfortunately, after several years without consistent increases, an adjustment of the program is now necessary which represents a significant increase for our members. A special limited open enrollment will be held during the month of June where members can increase their health care deductible which will reduce their premium cost or drop their health care coverage altogether.

EGI, in cooperation with the Governor's office, will continue to explore additional options to fix the situation in order for us to continue providing a stable and sustainable health benefits program.

You can visit our website at [egi.wyo.gov](http://egi.wyo.gov) and use the rate calculator sheet to determine your specific increase.

**RETIREES:** In coordination with the special limited open enrollment, EGI is allowing retirees to change their health plan to a higher deductible or if you are Medicare eligible, to change your health plan to a higher deductible or the Wrap Around with or without prescription drug coverage. If you are currently enrolled in the Wrap Around without prescription drug coverage, there will be no changes allowed unless you wish to drop the coverage. Again, this change will be effective August 1, 2020.

When you are considering what higher deductible health plan to choose, please remember that the \$1500/3000 High Deductible Health Plan (HDHP) is different than the other deductible plans. The HDHP does not apply co-pays for your prescriptions; the full discounted amount is subject to your deductible and coinsurance. The HDHP is not available to retirees who are Medicare eligible.

**2020 Premium Rates  
Effective August 1, 2020**

**For Active employees and COBRA participants**

For help calculating your premium rates, please go to: [EGI.WYO.GOV](http://EGI.WYO.GOV)

Coverage Options	Health	Preventive Dental	Optional Dental	Employer Contribution	Employer Contribution
				<b>If FULL Match</b>	<b>Less Than 30 Hours**</b>
<b>Active \$500 Deductible</b>					
Employee	1,151.06	22.15	18.46	981.68	490.84
Employee + Children	1,747.77	48.92	43.26	1,492.93	746.47
Employee + Spouse	2,317.49	48.92	43.26	1,960.10	980.05
Family	2,664.64	48.92	43.26	2,244.77	1,122.39
Split	1,332.32	24.46	21.63 *	1,132.21	566.11
COBRA Employee	1,174.08	22.59	18.83	-	-
COBRA Employee + Children	1,782.73	49.90	44.13	-	-
COBRA Employee + Spouse	2,363.84	49.90	44.13	-	-
COBRA Family	2,717.93	49.90	44.13	-	-
<b>Active \$900 Deductible</b>					
Employee	1,118.81	22.15	18.46	981.68	490.84
Employee + Children	1,698.80	48.92	43.26	1,492.93	746.47
Employee + Spouse	2,252.55	48.92	43.26	1,960.10	980.05
Family	2,591.90	48.92	43.26	2,244.77	1,122.39
Split	1,295.95	24.46	21.63 *	1,132.21	566.11
COBRA Employee	1,141.19	22.59	18.83	-	-
COBRA Employee + Children	1,732.78	49.90	44.13	-	-
COBRA Employee + Spouse	2,297.60	49.90	44.13	-	-
COBRA Family	2,643.74	49.90	44.13	-	-
<b>Active \$1500 Deductible (High Deductible Health Plan)</b>					
Employee	1,053.05	22.15	18.46	981.68	490.84
COBRA Employee	1,074.11	22.59	18.83	-	-
<b>Active \$3000 Deductible (High Deductible Health Plan)</b>					
Employee + Children	1,598.97	48.92	43.26	1,492.93	746.47
Employee + Spouse	2,120.17	48.92	43.26	1,960.10	980.05
Family	2,444.76	48.92	43.26	2,244.77	1,122.39
Split	1,222.38	24.46	21.63 *	1,132.21	566.11
COBRA Employee + Children	1,630.95	49.90	44.13	-	-
COBRA Employee + Spouse	2,162.57	49.90	44.13	-	-
COBRA Family	2,493.66	49.90	44.13	-	-
<b>Active \$2000 Deductible</b>					
Employee	1,042.31	22.15	18.46	981.68	490.84
Employee + Children	1,582.23	48.92	43.26	1,492.93	746.47
Employee + Spouse	2,097.98	48.92	43.26	1,960.10	980.05
Family	2,412.28	48.92	43.26	2,244.77	1,122.39
Split	1,206.14	24.46	21.63 *	1,132.21	566.11
COBRA Employee	1,063.16	22.59	18.83	-	-
COBRA Employee + Children	1,613.87	49.90	44.13	-	-
COBRA Employee + Spouse	2,139.94	49.90	44.13	-	-
COBRA Family	2,460.53	49.90	44.13	-	-

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

Contracted employee = 981.68

Spouse of contracted = 1,263.09

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

Full-time spouse of part-time split contract = 1,678.67

**2020 RETIREE PREMIUM RATES  
(EFFECTIVE 8/1/2020)**

Coverage Options	Health	Preventive Dental	Optional Dental
<b>\$900 Deductible (Medicare eligible)</b>			
Retiree	559.90	22.15	18.46
Family	1,117.68	48.92	43.26
Retiree 65+ Children	1,139.89	48.92	43.26
Retiree 65+ Spouse < 65	1,676.71	48.92	43.26
Retiree 65+ Spouse < 65 w/Dep	2,016.06	48.92	43.26
<b>\$900 Deductible (not Medicare eligible)</b>			
Retiree	1,118.81	22.15	18.46
Retiree + Children	1,698.80	48.92	43.26
Retiree + Spouse	2,252.55	48.92	43.26
Family	2,591.90	48.92	43.26
Retiree < 65 Spouse 65+	1,678.71	48.92	43.26
Retiree < 65 Spouse 65+ w/Dep	2,018.06	48.92	43.26
<b>WrapAround Medicare (with prescription drug coverage)</b>			
Retiree	435.38	22.15	18.46
Family	870.78	48.92	43.26
<b>WrapAround Medicare (no prescription drug coverage)</b>			
Retiree	235.14	22.15	18.46
Family	470.27	48.92	43.26
<b>\$1500 Deductible - High Deductible Health Plan (HDHP) - (not Medicare eligible)</b>			
Retiree	1,053.05	22.15	18.46
<b>\$3000 Deductible- High Deductible Health Plan (HDHP) - (not Medicare eligible)</b>			
Retiree + Children	1,598.97	48.92	43.26
Retiree + Spouse	2,120.17	48.92	43.26
Family	2,444.76	48.92	43.26
Retiree < 65 Spouse 65+	1,662.44	48.92	43.26
Retiree < 65 Spouse 65+ w/Dep	2,053.60	48.92	43.26
<b>\$2000 Deductible (Medicare eligible)</b>			
Retiree	506.28	22.15	18.46
Family	1,010.43	48.92	43.26
Retiree 65+ Children	1,046.20	48.92	43.26
Retiree 65+ Spouse < 65	1,546.59	48.92	43.26
Retiree 65+ Spouse < 65 w/Dep	1,860.89	48.92	43.26
<b>\$2000 Deductible (not Medicare eligible)</b>			
Retiree	1,042.31	22.15	18.46
Retiree + Children	1,582.23	48.92	43.26
Retiree + Spouse	2,097.98	48.92	43.26
Family	2,412.28	48.92	43.26
Retiree < 65 Spouse 65+	1,548.59	48.92	43.26
Retiree < 65 Spouse 65+ w/Dep	1,862.89	48.92	43.26



# 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.

Employees' Group Insurance  
2001 Capitol Avenue Room B3  
Cheyenne, WY 82002  
307-777-6835  
800-891-9241 (In Wyoming)  
egi.wyo.gov

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