

Employees' Group Insurance

ACTIVE EMPLOYEE

BENEFIT PRESS

Benefit Changes for 2027

Request for Proposal (RFP)

- EGI went out for bid on our core benefits (health, disease management, prescription, dental, life/voluntary life), as well as voluntary ambulance coverage. See article for full details regarding this review and determination process.

MEDICAL

- Premium rates will be increasing (see page 5).
- The Option 4 High Deductible Health Plan (HDHP) deductible will increase as required by the IRS.
 - Employee only coverage will increase from \$1,700 to \$1,750.
 - Family coverage will increase from \$3,400 to \$3,500.

DENTAL

- Premium rates will be increasing.

BASIC LIFE

- Plan carrier change- (SPECIAL OPEN ENROLLMENT) see internal article for more information.
- Premium rates for basic life insurance will decrease.

VOLUNTARY LIFE

- Plan carrier change- (SPECIAL OPEN ENROLLMENT) see internal article for more information.
- Premium rates for voluntary life insurance will decrease.

Ambulance

- Plan upgrade but premium rates for ambulance will remain the same.



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2026 Online Benefit Fair

Employees' Group Insurance is excited to announce our first-ever weeklong *Online Benefit Fair*, taking place October 12-16, 2026!

Throughout the week, we'll be joined by many of our trusted vendors—including Cigna, CVS, Wyoming on Wellness and more—who will offer live presentations and/or open chat rooms where you can connect directly with representatives. This is a great opportunity to learn more about your benefits and ask questions you may not have thought to ask before.

Can't attend live? No worries! All online resources will remain available for one week after the fair ends, giving

you extra time to explore and make informed decisions about your benefits.

The Employee Meeting by the Program Manager will be first up at 8:30am on Monday 10/12.

Registration will open on 10/05/2026. Be sure to register at: employeewellnesshub.com/wyo/ and check out the full event schedule online.

If you have any questions, feel free to give us a call—we're here to help!

Privacy Notice

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.

MASA Plan Change

Great news for members who are enrolled in the MASA ambulance policy: your coverage is getting an upgrade—at zero additional cost! While MASA has always helped cover air and ground transportation, starting January 1, 2027, your expanded benefits will include:

- **Minor Return Transportation:** Ensures dependent children get home safely if you're hospitalized.
- **Pet Return Transportation:** Covers the safe transport of your pets if an emergency strikes while traveling.
- **Patient Return Transport:** Helps bring you back to a hospital near home after receiving out-of-area care.
- **Mortal Remains Return:** Handles logistics and costs to return a deceased member home.
- **Some coverage (limited) will also now extend to the Caribbean & Mexico.** More details coming soon so the EGI website to compare changes and view plan upgrades.

EGI Completes Core Benefits RFP

Wyoming Statute requires Employees' Group Insurance (EGI) to conduct a competitive bidding process, known as a Request for Proposal (RFP), at least every five years. This spring, EGI completed an RFP for its core benefits: Health, Dental, Pharmacy, Life insurance, Disease Management, and Supplemental Ambulance coverage.

After carefully evaluating proposals based on cost, network access, member impact, utilization management, enhancements, and overall value, the results are:

- **Health:** Cigna will remain EGI's third-party administrator.
- **Disease Management:** Cigna will remain the program administrator.
- **Dental:** Delta Dental of Wyoming will remain EGI's third-party administrator.
- **Life Insurance:** Securian will replace The Standard effective January 1, 2027.
- **Supplemental Ambulance:** MASA will remain the program administrator but will experience a plan upgrade.

The RFP process confirmed that EGI's current partners continue to provide strong value and service across most core benefits while Life Insurance will transition to Securian in 2027.

Premium Rate Increase

Employees' Group Insurance (EGI) will implement a **2.5%** health premium increase for 2027.

Like all health plans across the country, EGI continues to navigate rising healthcare costs, particularly when it comes to prescription drug coverage.

Several key factors drive this increased cost including both specialty drugs and continuous drug therapies (a growing number of members rely on critical, high-cost lifetime prescription therapies). The introduction of new drug therapies and rising market costs overall, as well as increased usage of GLP-1 medications for diabetes and weight management continue to drive up prescription drug costs. Following the removal of the six-month lifetime maximum on weight loss drugs in January 2026, utilization and overall costs have continued to rise, even with required prior authorizations and participation in the CVS weight Management Program. EGI continues to monitor the efficacy of the program and review cost containment measures.

To balance rising costs with available state resources, EGI works within the broader state budget framework. While initial recommendations called for a larger adjustment to more closely align premiums with projected cost trends, the current 2027 budget plan provides for an **initial 2.5% premium increase** while minimizing the impact on employees.

Because EGI anticipates needing an additional adjustment to cover projected claims, the following steps are underway:

1. **Supplemental Budget Request:** EGI is requesting additional funding during the upcoming legislative session.
2. **Potential Mid-Year Rate Adjustment:** Depending on final legislative approval and budget allocations, a mid-year premium adjustment may be required in 2027.

EGI remains committed to actively monitoring cash reserves, evaluating plan design, and exploring cost-containment measures to ensure our benefit offerings remain robust, accessible, and financially sustainable.

Open Enrollment

Qualifying Event Changes

Active employees should submit an application using the online portal at **egiportal.wyo.gov**

Submit applications for changes within **60 days from the event** (date of birth, marriage, loss of coverage etc.)

Supporting documentation is due within 30 days from your application deadline. **DO NOT** wait for documentation to submit your online application. EGI will send you a letter including what documentation is required and the specific deadline.

Please contact our office with any questions regarding Qualifying Events at 307-777-6835.

EGI Portal Help

If you have never used the portal before or need a little more help because you only access it once a year, we totally get it. Be sure to visit our website egi.wyo.gov under the Benefit Portal page for registration and enrollment instructions.

You can access the portal directly by visiting:

egiportal.wyo.gov

Email us at egi@wyo.gov or call us at 307-777-6835 during regular business hours (Mon-Friday 8am – 5pm) for portal assistance.

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 is **October 1, 2026 through November 30, 2026**. Your benefit elections become effective **January 1, 2027**. 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, if you have met the one year waiting period to add or one year commitment to drop.
- You can increase or enroll in Voluntary Life in limited amounts. See brochure on our website for details.

If you have questions about the upcoming open enrollment or about the State's plans, please attend our Online Benefit Fair Presentation. **Be sure to register at the link on our website (egi.wyo.gov) in the blue banner** and check out the full event schedule online.

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, 2026**.

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

Any application that is not submitted by the deadline, will not be accepted, regardless of the reason.

You are not required to submit an application if you are not making any changes to your coverage, besides flex accounts that do require election if you want them for the next calendar year.

2027 Employee & COBRA Rates

Effective January 1, 2027

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	1,145.75	25.24	20.83	970.39	485.20	970.39	485.20
Employee + Children	1,739.70	55.74	48.83	1,482.45	741.23	970.39	485.20
Employee + Spouse	2,306.79	55.74	48.83	1,947.46	973.73	970.39	485.20
Family	2,654.32	55.74	48.83	2,232.43	1,116.22	970.39	485.20
Split*	1,327.16	27.87	24.42	1,121.31	560.66	970.39	485.20
COBRA Employee	1,168.67	25.74	21.25	-	-	-	-
COBRA Employee + Children	1,774.49	56.85	49.81	-	-	-	-
COBRA Employee + Spouse	2,352.93	56.85	49.81	-	-	-	-
COBRA Family	2,707.41	56.85	49.81	-	-	-	-
Active \$2000 Deductible							
Employee	1,064.05	25.24	20.83	970.39	485.20	970.39	485.20
Employee + Children	1,615.26	55.74	48.83	1,482.45	741.23	970.39	485.20
Employee + Spouse	2,141.77	55.74	48.83	1,947.46	973.73	970.39	485.20
Family	2,462.80	55.74	48.83	2,232.43	1,116.22	970.39	485.20
Split*	1,231.40	27.87	24.42	1,121.31	560.66	970.39	485.20
COBRA Employee	1,085.33	25.74	21.25	-	-	-	-
COBRA Employee + Children	1,647.57	56.85	49.81	-	-	-	-
COBRA Employee + Spouse	2,184.61	56.85	49.81	-	-	-	-
COBRA Family	2,512.06	56.85	49.81	-	-	-	-
Active \$4000 Deductible							
Employee	983.12	25.24	20.83	970.39	485.20	970.39	485.20
Employee + Children	1,492.75	55.74	48.83	1,482.45	741.23	970.39	485.20
Employee + Spouse	1,979.35	55.74	48.83	1,947.46	973.73	970.39	485.20
Family	2,277.82	55.74	48.83	2,232.43	1,116.22	970.39	485.20
Split*	1,138.91	27.87	24.42	1,121.31	560.66	970.39	485.20
COBRA Employee	1,002.78	25.74	21.25	-	-	-	-
COBRA Employee + Children	1,522.61	56.85	49.81	-	-	-	-
COBRA Employee + Spouse	2,018.94	56.85	49.81	-	-	-	-
COBRA Family	2,323.38	56.85	49.81	-	-	-	-
Active \$1750 Deductible (High Deductible Health Plan)							
Employee	1,064.24	25.24	20.83	970.39	485.20	970.39	485.20
COBRA Employee	1,085.52	25.74	21.25	-	-	-	-
Active \$3500 Deductible (High Deductible Health Plan)							
Employee + Children	1,612.91	55.74	48.83	1,482.45	741.23	970.39	485.20
Employee + Spouse	2,138.67	55.74	48.83	1,947.46	973.73	970.39	485.20
Family	2,465.62	55.74	48.83	2,232.43	1,116.22	970.39	485.20
Split*	1,232.81	27.87	24.42	1,121.31	560.66	970.39	485.20
COBRA Employee + Children	1,645.17	56.85	49.81	-	-	-	-
COBRA Employee + Spouse	2,181.44	56.85	49.81	-	-	-	-
COBRA Family	2,514.93	56.85	49.81	-	-	-	-

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

Full time AWEC/TP01 employee = 970.39

Full-time spouse of contracted = 1,272.23

Part time AWEC/TP01 employee = 485.20

Full-time spouse of part-time contracted = 1,757.42

PT less than 30hours/week employee = 560.66

Full-time spouse of part-time split contract = 1,681.96

Job Share 1/2 employee = 560.66

Full-time-spouse of job share = 1681.96

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

Active Employee Basic Life and Vision Rates

AGE	BENEFIT	AD&D	PREMIUM
UNDER 40	\$50,000	\$20,000	\$1.75
40-44	\$50,000	\$20,000	\$1.90
45-49	\$50,000	\$20,000	\$2.65
50-54	\$50,000	\$20,000	\$3.90
55-59	\$50,000	\$20,000	\$6.90
60-64	\$32,000	\$13,000	\$6.66
65-69	\$21,000	\$9,000	\$8.24
70-74	\$14,000	\$6,000	\$8.84
75-79	\$9,000	\$4,000	\$9.18
80-84	\$6,000	\$3,000	\$12.42
85&OVER	\$4,500	\$2,000	\$9.31

Dependent Basic Life

Age	BENEFIT	AD&D	PREMIUM
ALL	4,000	NONE	\$1.46

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

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 SPECIAL OPEN ENROLLMENT

Effective January 1, 2027, EGI will transition our life insurance coverage to Securian.

What's Staying the Same

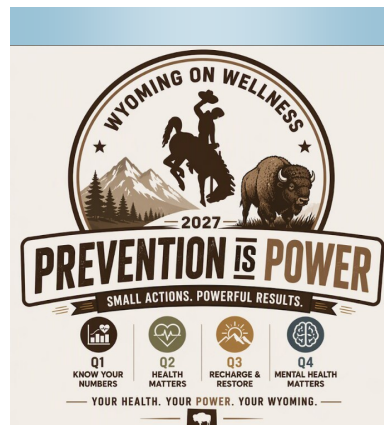
- Employee Basic Life & AD&D: Coverage remains at \$50,000 for basic life and \$20,000 for Accidental Death & Dismemberment (AD&D). Benefit amounts will continue to reduce with age starting at age 60.
- Dependent Basic Life: Maintains a \$4,000 benefit for eligible dependents at the unchanged rate of \$1.46 per month.
- Voluntary Life Coverage Limits:
 - Employee: \$10,000 to \$250,000
 - Spouses: \$10,000 to \$50,000
 - Child(ren): \$10,000

What's changing

- Lower Rates: Employee basic life coverage rates are decreasing!
- **Special One-Time Open Enrollment (OE) Opportunity (2026 OE Only):**
 - Basic Life: If you previously waived employee basic life insurance, you can elect it now with **no medical underwriting** required.
 - Voluntary Life: You can elect or increase your employee voluntary life coverage by up to \$100,000 (up to the \$250,000 plan maximum)

Policy Rules Moving Forward

- Employee Basic Life: After the 2026 Open Enrollment period, current employees who do not have basic life coverage can apply at any time, but medical underwriting and approval are required. If approved, coverage takes effect on the first of the month following approval.
- Dependent Basic Life: Can be added at any time with no medical underwriting.
- Voluntary Life Adjustments: During future open enrollments, coverage increases are limited to:
 - Employee: \$10,000 or \$20,000
 - Spouse: \$10,000



At Employees' Group Insurance, we do more than just manage your benefits—we're here to support and encourage your journey toward a healthier life.

Through our Wyoming On Wellness (WOW) site, you have a single hub for all your health needs.

We've recently revamped the WOW site to make finding resources faster and easier with powerful search tools, refreshed content, and a clean, user-friendly layout.

Explore your resources today: Visit egi.wyo.gov and select the Wellness tile, or go directly to wyomingonwellness.org. You'll find details on our State Wellness Program with Motivation Alliance, Cigna health coaching, practical tools for diabetes management, and an on-demand library of webinars, podcasts, and articles.

Going Digital

Starting January 1, 2027, your health, and prescription ID cards are going fully digital.

Instead of waiting for physical cards in the mail, you can view, download, or save your virtual cards directly to your smartphone's digital wallet—meaning no more misplaced cards or clutter in your physical wallet.

How to Access Your Digital ID Cards

- Log in to your provider portals or apps to view your cards and add them to your digital wallet
- Health (Cigna): myCigna.com or the myCigna mobile app
- Prescriptions (CVS Caremark): caremark.com
- Prefer a physical card? You can still request printed copies directly through each vendor's portal or customer service line.

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316 W. 22nd St.
Cheyenne, WY 82002