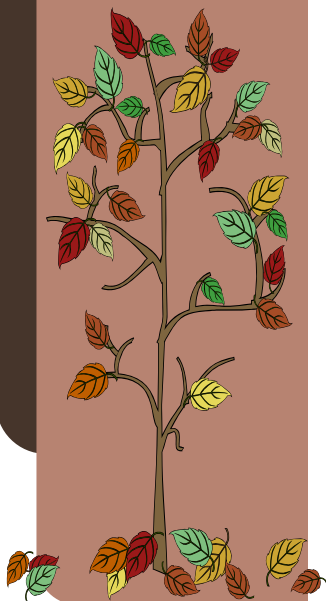




State of Wyoming

Special points of interest:

- MedImpact—your new provider for prescription drug benefits.
- Employee Meetings around the state.
- 2012 Premiums
- Healthier WY Year 4 Requirements.
- Medicare Part D Certificate of Creditable Coverage.
- 2012 Open Enrollment Period



Benefit Press

Employees' Group Insurance

September 2011

Rate Changes for 2012



EGI has completed our various meetings with Delta Dental, CIGNA, Minnesota Life, Buck Consultants and the Advisory Panel. Regrettably, we continue to experience increased costs in the health and dental benefits provided by the State. We are fortunately able to benefit from the Early Retirement Reinsurance Program (ERRP) that was implemented by the federal government as part of

health care reform. The monies that were recouped from this program allows us to keep the rate increase to a minimum via a premium credit.

There will be a small rate increase averaging 2.2% in the health insurance programs. A 6.3% rate increase will be required in the preventive dental program and a 0.3% decrease in optional dental. When Minnesota Life was chosen as the pro-

gram's new life insurance carrier they provided a 5 year rate guarantee so there will be no changes to your life insurance rates.

Rate increases appear to be inevitable in health insurance. It pays to take the time to explore options to lower your costs. Matching your needs and those of your family members will result in the best possible benefits for your situation.

What to do when low back pain strikes!

Most of us will have at least one episode of low back pain some time in our lives and when it hits it is no fun. The good news is that almost always the symptoms will go away without any invasive treatment. The worst symptoms will improve in a week or so and all of the symptoms will be gone within six weeks in most cases.

Even though it is normal to feel like you shouldn't move when the pain strikes, research has shown that the best way to get better and feel healthy is to keep moving. Walking is particularly good for this situation.

There are a number of other things you can do to get through the episode more quickly and more comfortably. These in-

clude using heat and cold, performing stretches and using over the counter medications such as Tylenol and Naprosyn or Ibuprofen.

There are a number of things you can do to decrease the chance of having a back pain episode or having a repeat. These are the same kinds of things that keep your heart healthy as well! Backs do better if you don't smoke, you have a healthy body weight and you are physically fit. Other things that help are having good flexibility, good core strength and good body mechanics.

As with any medical condition, do not hesitate to contact your physician for evaluation and treatment and to be sure that

you are getting the care that you need.

There are sources of good information available to you:

myCIGNAforhealth.com

Your website has great information sources about back pain, pain management and exercises.

WebMD.com

This is a great information site that you can reach through your CIGNA website or directly through your internet.





prescriptions

EGI is excited about our upcoming relationship with MedImpact.

prescriptions

RX

prescriptions

Co-pays will not change on January 1, 2012



In our summer edition of the Benefit Press we announced that MedImpact had been awarded the bid for pharmacy benefit management (PBM) for the State's health plan. MedImpact's mission statement is: "MedImpact delivers pharmaceutical and technology related solutions that improve the value of health care. We provide superior outcomes to those we serve through innovative solutions, systems, and services that provide transparency and promote choice in decision making." What distinguishes MedImpact from the PBM industry's "big players" is the fact that they don't sell drugs and are not owned by any drug manufacturers, drug wholesalers, chain drug stores, insurance companies, or HMOs. Neither do they own or operate mail/specialty drug distribution centers or retail stores. In our review of MedImpact's proposal we found that they are driven by a very different, client-dedicated set of goals including a focus on absolute transparency, along with delivering value through cost-efficiency, flexibility, choice and clinically effective prescription drug management. MedImpact will provide claims processing, pharmacy network contracting, and pharmacy customer service functions in support of the State's self funded health plans.

EGI is excited about our upcoming relationship with MedImpact. The partnering with MedImpact will allow us to effectively deliver claims processing and benefit management technology to our programs, as well as continued

innovation to our pharmacy management initiatives for our participating employers and for the members we serve. While the co-pays will not change on January 1, 2012 when MedImpact begins processing the State's prescription claims there will be new initiatives implemented in our prescription benefits. These initiatives include:

1. Coordination of benefits with our pharmacy benefits so that the plan may identify and recover missed opportunities to recoup healthcare costs that are attributable to members who are primary under a different health plan. When this goes into effect in January the State's health plan will experience immediate and real time savings.
2. For certain drugs, the Plan will require that you and your doctor follow Step Therapy by prescribing "first line" medications before other drug therapies are used. The list of these drugs will be on MedImpact's website by the end of November. Many of the State's current members will be "grandfathered" from this provision on a particular medication if they have filled the prescription within 180 days prior to January 1, 2012.
3. Beginning January 1, 2012 members will need to get prior authorization from MedImpact for certain (generally high cost) medications such as Enbrel and Humira. Prior authorization helps en-

sure that you and your family receive the right care and the right drug to stay healthy. It also helps ensure that the drug you've been prescribed is medically needed. The list of the drugs subject to prior authorization will be on MedImpact's website by the end of November.

The MedImpact member website and customer service call center will be available by mid November. With the member website, you can obtain prescription benefit and drug coverage detail to assist you in understanding your prescription benefit plan better, as well as view comprehensive health and information from the MedImpact Health Management System including:

- 🏠 Benefit Highlights displaying your current co-payment amounts and any deductible and maximum out-of-pocket expenses.
- 🏠 Formulary Lookup presents a list of medications, defines the formulary status of each medication and assists you in finding lower-cost alternatives within a drug class. You can obtain a cost estimate for a specific medication.

We don't foresee a large disruption for members currently taking name brand medication. If you are impacted by the change in the Formulary, MedImpact will send you notification concerning the medication in question.



OCTOBER 2011

Mon	Tue	Wed	Thu	Fri
<p>17 <u>Newcastle, WY</u> 9:00 am Honor Camp Visiting Center</p> <p><u>Gillette, WY</u> 12:30 pm WYDOT Conference Room</p> <p><u>Cheyenne, WY</u> 3:30 pm LCCC—Centennial Rm #130</p>	<p>18 <u>Buffalo, WY</u> 9:00 am Veterans Home Dining Room</p> <p><u>Sheridan, WY</u> 12:30 & 2:00 pm Sheridan College Whitney Building - CTEL</p> <p><u>Cheyenne, WY</u> 8:30 am WYDOT-Auditorium</p> <p><u>Cheyenne, WY</u> 2:00 pm Emerson Building</p>	<p>19 <u>Powell, WY</u> 8:30 am NWC— Dewitt Student Cen- ter Lounge</p> <p><u>Basin, WY</u> 11:30 am Retirement Center—Training Room</p> <p><u>Worland, WY</u> 3:00 pm Boys School—Admin Bldg. Conference Room</p> <p><u>Laramie, WY</u> 10:00 am Retirees— Epson Center</p> <p><u>Laramie, WY</u> 1:00 & 3:00 pm UW—Family Room- WY Union-212</p>	<p>20 <u>Thermopolis, WY</u> 9:00 am Pioneer Home – Kuiper Rm</p> <p><u>Riverton, WY</u> 1:00 pm CWC - Intertribal Center RM 116</p> <p><u>Douglas, WY</u> 10:30 am Law Enforcement Academy—TRC</p> <p><u>Guernsey, WY</u> 1:30 pm Camp Guernsey— Chapel</p>	<p>21 <u>Lander, WY</u> 9:00 am WLRC - Wind River Room</p> <p><u>Dubois, WY</u> 12:30 pm WYDOT- Maintenance Shop</p> <p><u>Torrington, WY</u> 10:30 am EWC—#T131</p>
<p>24 <u>Jackson, WY</u> 9:00 am WYDOT- Conference Room</p> <p><u>Afton, WY</u> 1:00 pm WYDOT Conference Room</p> <p><u>Cheyenne, WY</u> 9:00 am Cheyenne Business Center—Rm 1141</p>	<p>25 <u>Pinedale, WY</u> 10:00 am Game & Fish Conference Room</p> <p><u>Evanston, WY</u> 4:00 pm State Hospital— KDC</p> <p><u>Casper, WY</u> 11:00 am & 2:00 pm NCSD-McKinley Annex 1044 Foster Rd.</p> <p>11:30 am & 1:30 pm Casper College— Gateway Bldg. #225</p>	<p>26 <u>Evanston, WY</u> 9:00 am State Hospital— KDC</p> <p><u>Rock Springs, WY</u> 1:00 pm Western Wyoming College—Room 1302</p> <p><u>Cheyenne, WY</u> 9:30 am & 2:30 pm Herschler Building Room #1699</p>	<p>27 <u>Rawlins, WY</u> 9:30 am Jeffrey Banquet Center</p>	 <div style="border: 2px dashed black; padding: 10px; margin-top: 10px;"> <p>Ralph, Pam and Karyn will be traveling around the State to conduct Employee & Retiree Meetings.</p> <p>Information regarding the new MedImpact prescription plan, rate changes and what's happening with Employees' Group Insurance will be discussed.</p> <p>Please plan on attending any of the EMPLOYEE & RETIREE Meetings.</p> </div>

2012 Premium Rates


For Active employees and COBRA participants

For help calculating your premium rates, please go to: hr.state.wy.us/EGI

	Health	*ERRP Credit	Health	Wellness Credit	Health	Preventive Dental	Optional Dental	Employer Contribution
Active \$350 Deductible								
Employee	742.50	-5.32	737.18	-40.00	697.18	19.70	11.72	669.85
Employee + Children	1,127.42	-8.08	1,119.34	-40.00	1,079.34	43.52	27.48	1,017.28
Employee + Spouse	1,494.92	-10.71	1,484.21	-40.00	1,444.21	43.52	27.48	1,329.64
Family	1,718.86	-12.32	1,706.54	-40.00	1,666.54	43.52	27.48	1,520.00
Split	859.43	-6.16	853.27	-40.00	813.27	21.76	13.74	760.00
COBRA Employee	757.35	-5.32	752.03	-40.00	712.03	20.09	11.95	-
COBRA Employee + Children	1,149.97	-8.08	1,141.89	-40.00	1,101.89	44.39	28.03	-
COBRA Employee + Spouse	1,524.82	-10.71	1,514.11	-40.00	1,474.11	44.39	28.03	-
COBRA Family	1,753.24	-12.32	1,740.92	-40.00	1,700.92	44.39	28.03	-
Active \$750 Deductible								
Employee	714.44	-5.32	709.12	-40.00	669.12	19.70	11.72	669.85
Employee + Children	1,084.82	-8.08	1,076.74	-40.00	1,036.74	43.52	27.48	1,017.28
Employee + Spouse	1,438.43	-10.71	1,427.72	-40.00	1,387.72	43.52	27.48	1,329.64
Family	1,655.58	-12.32	1,643.26	-40.00	1,603.26	43.52	27.48	1,520.00
Split	827.79	-6.16	821.63	-40.00	781.63	21.76	13.74	760.00
COBRA Employee	728.73	-5.32	723.41	-40.00	683.41	20.09	11.95	-
COBRA Employee + Children	1,106.52	-8.08	1,098.44	-40.00	1,058.44	44.39	28.03	-
COBRA Employee + Spouse	1,467.20	-10.71	1,456.49	-40.00	1,416.49	44.39	28.03	-
COBRA Family	1,688.69	-12.32	1,676.37	-40.00	1,636.37	44.39	28.03	-
Active \$1500 Deductible (High Deductible Health Plan)								
Employee	657.24	-5.32	651.92	-40.00	611.92	19.70	11.72	669.85
COBRA Employee	670.38	-5.32	665.06	-40.00	625.06	20.09	11.95	-
Active \$3000 Deductible (High Deductible Health Plan)								
Employee + Children	997.98	-8.08	989.90	-40.00	949.90	43.52	27.48	1,017.28
Employee + Spouse	1,323.28	-10.71	1,312.57	-40.00	1,272.57	43.52	27.48	1,329.64
Family	1,527.58	-12.32	1,515.26	-40.00	1,475.26	43.52	27.48	1,520.00
Split	763.79	-6.16	757.63	-40.00	717.63	21.76	13.74	760.00
COBRA Employee + Children	1,017.94	-8.08	1,009.86	-40.00	969.86	44.39	28.03	-
COBRA Employee + Spouse	1,349.75	-10.71	1,339.04	-40.00	1,299.04	44.39	28.03	-
COBRA Family	1,524.87	-12.32	1,512.55	-40.00	1,472.55	44.39	28.03	-
Active \$2000 Deductible								
Employee	647.89	-5.32	642.57	-40.00	602.57	19.70	11.72	669.85
Employee + Children	983.42	-8.08	975.34	-40.00	935.34	43.52	27.48	1,017.28
Employee + Spouse	1,303.97	-10.71	1,293.26	-40.00	1,253.26	43.52	27.48	1,329.64
Family	1,499.34	-12.32	1,487.02	-40.00	1,447.02	43.52	27.48	1,520.00
Split	749.67	-6.16	743.51	-40.00	703.51	21.76	13.74	760.00
COBRA Employee	660.85	-5.32	655.53	-40.00	615.53	20.09	11.95	-
COBRA Employee + Children	981.67	-8.08	973.59	-40.00	933.59	44.39	28.03	-
COBRA Employee + Spouse	1,330.05	-10.71	1,319.34	-40.00	1,279.34	44.39	28.03	-
COBRA Family	1,496.68	-12.32	1,484.36	-40.00	1,444.36	44.39	28.03	-


*Early Retirement Reinsurance Program credit. See rate changes article on Page 1.

2012 RETIREE Premium Rates (EFFECTIVE 1/1/2012)

	Health	*ERRP Credit	Health	Wellness Credit	Health	Preventive Dental	Optional Dental
\$750 Deductible (Medicare eligible)							
Retiree	530.24	(5.32)	524.92	(40.00)	484.92	19.70	11.72
Family	1,048.08	(12.32)	1,035.76	(40.00)	995.76	43.52	27.48
Retiree 65+ Spouse < 65	1,361.62	(10.71)	1,350.91	(40.00)	1,310.91	43.52	27.48
Retiree 65+ Spouse < 65 w/Dep	1,683.99	(12.32)	1,671.67	(40.00)	1,631.67	43.52	27.48
\$750 Deductible (not Medicare eligible)							
Retiree	843.10	(5.32)	837.78	(40.00)	797.78	19.70	11.72
Retiree + Children	1,309.56	(8.08)	1,301.48	(40.00)	1,261.48	43.52	27.48
Retiree + Spouse	1,686.21	(10.71)	1,675.50	(40.00)	1,635.50	43.52	27.48
Family	1,996.56	(12.32)	1,984.24	(40.00)	1,944.24	43.52	27.48
Retiree < 65 Spouse 65+	1,360.27	(10.71)	1,349.56	(40.00)	1,309.56	43.52	27.48
Retiree < 65 Spouse 65+ w/Dep	1,682.65	(12.32)	1,670.33	(40.00)	1,630.33	43.52	27.48
WrapAround Medicare (no prescription drug coverage)							
Retiree	209.03	(5.32)	203.71	(40.00)	163.71	19.70	11.72
Family	418.06	(12.32)	405.74	(40.00)	365.74	43.52	27.48
\$1500 Deductible (not Medicare eligible)							
Retiree	766.47	(5.32)	761.15	(40.00)	721.15	19.70	11.72
\$3000 Deductible (not Medicare eligible)							
Retiree + Children	1,163.84	(8.08)	1,155.76	(40.00)	1,115.76	43.52	27.48
Retiree + Spouse	1,543.20	(10.71)	1,532.49	(40.00)	1,492.49	43.52	27.48
Family	1,774.41	(12.32)	1,762.09	(40.00)	1,722.09	43.52	27.48
Retiree < 65 Spouse 65+	1,208.84	(10.71)	1,198.13	(40.00)	1,158.13	43.52	27.48
Retiree < 65 Spouse 65+ w/Dep	1,591.19	(12.32)	1,578.87	(40.00)	1,538.87	43.52	27.48
\$2000 Deductible (Medicare eligible)							
Retiree	487.82	(5.32)	482.50	(40.00)	442.50	19.70	11.72
Family	964.24	(12.32)	951.92	(40.00)	911.92	43.52	27.48
Retiree 65+ Spouse < 65	1,177.42	(10.71)	1,166.71	(40.00)	1,126.71	43.52	27.48
Retiree 65+ Spouse < 65 w/Dep	1,549.39	(12.32)	1,537.07	(40.00)	1,497.07	43.52	27.48
\$2000 Deductible (not Medicare eligible)							
Retiree	729.29	(5.32)	723.97	(40.00)	683.97	19.70	11.72
Retiree + Children	1,132.25	(8.08)	1,124.17	(40.00)	1,084.17	43.52	27.48
Retiree + Spouse	1,458.58	(10.71)	1,447.87	(40.00)	1,407.87	43.52	27.48
Family	1,726.22	(12.32)	1,713.90	(40.00)	1,673.90	43.52	27.48
Retiree < 65 Spouse 65+	1,176.08	(10.71)	1,165.37	(40.00)	1,125.37	43.52	27.48
Retiree < 65 Spouse 65+ w/Dep	1,548.05	(12.32)	1,535.73	(40.00)	1,495.73	43.52	27.48

*Early Retirement Reinsurance Program credit. See rate changes article on Page 1.

2012 Life Rates

 Active Employees - Life 2012			
Age Group	Benefit	AD & D	Cost
0 - 34	50,000	20,000	3.34
35 - 39	50,000	20,000	3.34
40 - 44	50,000	20,000	3.66
45 - 49	50,000	20,000	5.29
50 -54	50,000	20,000	7.90
55 -59	50,000	20,000	14.43
60 - 64	32,000	13,000	14.04
65 - 69	21,000	9,000	17.58
70 - 74	14,000	6,000	18.94
75 - 79	9,000	4,000	19.71
80 - 84	6,000	3,000	21.28
85 & up	4,500	2,000	25.86
Dependent Life Rate is \$1.46			

Retiree Life Rates - 2012		
Age Group	Benefit	Cost
0 - 34	50,000	2.94
35 - 39	50,000	2.94
40 - 44	50,000	3.26
45 - 49	50,000	4.89
50 -54	50,000	7.50
55 -59	50,000	14.03
60 - 64	32,000	13.78
65 - 69	21,000	17.40
70 & up	4,500	12.47
Dependent Life Rate is \$1.46		

Flexible Spending Account—Year End Reminder



You can claim monies from your Medical Reimbursement and/or Dependent Daycare Account for services rendered through December 31, 2011.

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. Please make sure any loose receipts are taped to a 8 1/2 x 11 sheet of paper.

You have until March 31, 2012, to turn in those expenses for reimbursement. The **completed** claim form must be in our office by 5:00 pm on March 31, 2012, or be postmarked by March 31, 2012, to be eligible for payment from your account.

Please verify your claim to ensure all monies may be reimbursed without forfeiture.

The interactive Medical Reimbursement and/or Dependent Daycare reimbursement form is on our web page:

hr.state.wy.us/EGI

Because this program is Federally Regulated, we do not have the ability to make exceptions to these deadlines. Claim forms must be submitted



Women's Cancer Rights

Under federal law, group health plans, insurers, and HMO's 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 Great West at 1-800-685-1060.



Year 4 Healthier WY Begins October 1st

Healthier WY, the State of Wyoming's employee wellness program begins Year 4 on October 1, 2011.

The Healthier WY program will increase your knowledge about health, fitness, nutrition and overall wellness AND it gives you the opportunity to reduce your health insurance premiums by \$40 per month.

When you participate and comply with the program, you will be able to save a total of \$480 annually on your 2013 health insurance premiums.

The program consists of three components:

☆ Complete a Health Assessment at www.bewellembodyhealth.com.

Please note this is a new health assessment that is being offered through Wyoming Health Fairs and the Mayo Clinic. This is the only assessment that you will need to take. (Do not take the assessment on the Cigna website.) Toll free help desk for health assessment call 1-800-979-3711. You will still receive a \$50 incentive after completing the assessment.

☆ Have an annual wellness physical with a licensed health care provider. Your physical form will be mailed to your home address in October.

Complete three out of the six every other month challenges.



Here's what Year 4 challenges look like:

- 4 Weeks To Fabulous** - October 2011 (exercise and nutrition)
- Safety First** - December 2011 (vehicle, home and work safety)
- Healthy Breakfast Club** - February 2012 (yes, eating a healthy breakfast)
- Active For Life** - April 2012 (sorry to say...exercise)
- Skin You're In** - June 2012 (Skin health)
- Eye On Health** - August 2012 (Eye health)

For the October challenge, 4 Weeks to Fabulous, you will receive a workbook/reference book and will need to use this throughout the challenge. For the February and June challenges you will receive a gift in the mail, only if you request it at the time of registration. All other challenges do not have a gift offered this year. Please note that all of the challenges will still offer a random drawing for one of one hundred \$50 gift cards if you are compliant with the program guidelines.

Each monthly challenge will again have compliance days per challenge that you must log/track on-line or on your personal log/tracking sheet that is mailed to your home. These monthly challenges have a start and end date and **each challenge must be completed in the month they are offered.**

You must complete three out of six different challenges between October 1, 2011 and September 30, 2012 to qualify for the 2013 premium discount.

For more information - watch for an Invitation to Participate to come to your home address during the month of September or log onto www.healthierwy.org for complete details of the entire Healthier WY Program.



As of October 1, 2011, Wyoming Health Fairs offers the employees and retirees of the State of Wyoming health insurance program (Cigna) a premium personal health tool, the Health Assessment. Upon completion of the blood screenings and using the website, www.bewellembodyhealth.com, individuals will find personally customized, valuable health programs and tools from Mayo Clinic. Employees will connect to reliable resources to take control of personal health and feel more

confident in health care decision-making for both themselves and their family.

Once registered with a **specific individual email address**, enrolling in interactive health management programs will allow the experience of multi-media features with the Treatment Decision Guides. Best of all, you can use the personal portal whenever desired, wherever there is access to a computer.

Effective October 1st, as a new user, you will use your *specific individual email address* to log in. You will then create your personal password.

Top five reasons to register for your Mayo Clinic health portal:

1. You'll discover your risks and strengths with the health assessment.
2. It's jam-packed with trackers and tools to inspire your inner motivation.
3. You'll learn about health programs, resources and events available to you.
4. You can connect with Mayo Clinic experts via articles, videos and Q & As.
5. Plus, enjoy access to hundreds of dietitian-tested recipes for healthier meals.

It takes about a minute to register for your personalized gateway to relevant, accurate health information. Get started today for full access!

You will need your WHF blood results to refer to your customer number. If you do not have the form or customer number; please call the toll free number below to establish.



WHF is a proud partner with Mayo Clinic in making this valuable new service available to the employees, families, and retirees of the State of Wyoming health insurance program.

- ♥ WHF offers complete **technical support** for any problems in using your personal Mayo Clinic web portal at **1-800-979-3711** toll free.
- ♥ If you do not have computer access, a paper HA is available by calling the same number.





Medicare Part D-Certificate of Creditable Coverage

Important Notice from the State of Wyoming - Employees' Group Insurance About Your Prescription Drug Coverage and Medicare

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.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current State of Wyoming - Employees' Group Insurance coverage could be affected. An explanation of the prescription drug coverage plan provisions/options under the State of Wyoming's group plan is as follows:

\$750 deductible option - MedImpact will coordinate benefits with Part D; Medicare Part D will be primary.

\$2000 deductible option - MedImpact will coordinate benefits with Part D; Medicare Part D will be primary.

WrapAroundsupplement—No Impact; does not cover prescriptions.

If you do decide to join a Medicare drug plan and drop your current State of Wyoming - Employees' Group Insurance coverage, be aware that you and your dependents will not be able to get this coverage back.

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).

Remember: Keep this Creditable Coverage notice. *If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).*

Date:	October 1, 2011
Name of Sender:	The State of Wyoming - Employees' Group Insurance
Contact--Position/Office:	Employees' Group Insurance Office
Address:	2001 Capitol Avenue Room B3 Cheyenne, Wyoming 82002
Phone Numbers:	307-777-6835 or toll free inside Wyoming 800-891-9241.

Administration & Information
Human Resources Division



Employees' Group Insurance
2001 Capitol Avenue
Room B3
Cheyenne, Wyoming 82002
Phone: 307-777-6835
Toll Free in WY 800-891-9241
Fax: 307-777-7685

hr.state.wy.us

OPEN ENROLLMENT PERIOD

Deadline is **NOVEMBER 30, 2011**

- ☆ Turn in 2012 Flexible Spending Elections Forms
- ☆ Change your Health Insurance Deductible
- ☆ Drop Coverage (if any required commitments are met)
- ☆ Add dependents or yourself to Health and Preventive Dental
- ☆ If you have met the three year waiting rule to add optional, you can apply now for January 1st coverage
- ☆ If you have met the two year waiting rule on vision, you can enroll now for January 1st coverage.



Employees' Group Insurance
2001 Capitol Avenue
Room B3
Cheyenne, Wyoming 82002

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