

Employee Paid

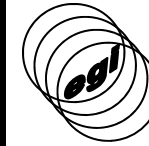
Voluntary Benefits are made available through Employees' Group Insurance office.

Other than payroll deductions, the plans are administered by their prospective companies.

Voluntary Benefit premiums are always paid 100% by the employee. No State insurance contribution will go towards these benefits.



All applications for enrollment must be submitted to your Benefit Specialist within 31 days from the date you are eligible for coverage if you are a newly hired/benefited employee.



**Employees' Group
Insurance**

State of Wyoming

Phone: 307-777-6835

Toll Free in WY 1-800-891-9241

<http://personnel.state.wy.us/EGI/Index.htm>

Voluntary Benefits

Vision



Short Term Disability



Long Term Disability



Long Term Care





Vision Coverage VSP

Exams

Covered in full after copay.....every 12 months

Prescription Glasses

Lenses covered in full after copay.....every 12 months

- Single vision, lined bifocal, & lined trifocal lenses.
- Polycarbonate lenses for dependent children.

Frames—Plan C.....every 12 months

Frames—Plan B.....every 24 months

- Frame, allowance after copay.....\$120
- Plus, 20% off any out-of-pocket costs.

OR

Contact Lens Care

Coveredevery 12 months

When you choose contacts instead of glasses, your \$120 allowance applies to the cost of your contacts and the contact lens exam (fitting and evaluation). This exam is in addition to your vision exam to ensure proper fit of contacts. If you choose contact lenses you will be eligible for a frame 12 months from the date the contact lenses were obtained.

Current soft contact lens wearers may qualify for a special contact lens program that includes a contact lens evaluation and initial supply of replacement lenses. Learn more from your doctor or vsp.com or 1-800-877-7195.

COPAYS

Exam.....\$10.00
 Prescription Glasses.....\$25.00
 Contacts.....No Copay Apply

PREMIUMS

Plan B....Employee Only.....\$6.76/Month
 Plan B....Employee Plus one.....\$13.50/Month
 Plan B....Employee Plus Two or more.....\$21.74/Month

Plan C....Employee Only.....\$8.40/Month
 Plan C....Employee Plus One.....\$16.78/Month
 Plan C....Employee + Two or More.....\$27.02/Month

See your Benefit Specialist or
<http://personnel.state.wy.us/EGI/Index.htm>
 to obtain an enrollment form.

IMPORTANT: If vision coverage is waived or dropped, there is a two year waiting period before members can enroll in the coverage. Elections for vision coverage are for two years, and may not be changed without a qualifying event.

Short & Long Term Disability The Standard

Standard Insurance Company provides Voluntary Short Term Disability (STD) and Long Term Disability (LTD) insurance to eligible State of Wyoming employees who elect coverage. The State of Wyoming provides you with the opportunity to purchase Voluntary STD and/or LTD insurance, which is designed to pay a benefit to you in the event you cannot work because of a covered illness or injury. This benefit replaces a portion of your income, thus helping you meet your financial commitments in time of need. A disability is a reduction in pay by at least 20%.

Short Term Disability

The Short Term Disability benefit is 66 2/3 percent of your gross weekly earnings less any deductible income, such as Workers Compensation pay, retirement pension pay, etc.

- Benefits are based on weekly earnings
- Benefits are paid weekly
- Benefits payable after 14 calendar days from the date of disability; payable up to 180 days

Long Term Disability

The Long term Disability benefit is 60 percent of your gross monthly earnings less any deductible income, such as Workers Compensation pay, retirement pension pay, etc. Benefits are based on monthly earnings

- Benefits are paid monthly
- Benefits payable after 180 calendar days from the date of disability; payable up to age 65



See your Benefit Specialist or

<http://personnel.state.wy.us/EGI/Index.htm> to
 obtain an enrollment form and further information.

Short Term Disability Customer Service 1-800-368-2859

Long Term Disability Customer Service 1-800-368-1135

IMPORTANT: If STD or LTD is not elected when an employee is originally eligible, they can enroll later in STD with a 60 day late enrollment penalty for benefits and LTD will require evidence of insurability by Standard to be approved or denied.

Long Term Care Genworth

Help protect yourself, your parents, and your family from the high cost of long term care. This comprehensive and affordable group long term care insurance can help you:

- Protect yourself and/or eligible family members
- Protect your savings and assets when you retire
- Stay in your home to receive care as long as possible
- Relieve the burden of future care from loved ones

Advantages of Group Coverage:

With the State of Wyoming group long term care insurance program, you and your eligible family members may receive lower premiums and enjoy an easier approval process than with an individual plan. And, your group coverage can move with you if you should change jobs, retire, or leave your company.

TO APPLY

Simply visit online at www.genworth.com/groupltc or access through the EGI website:

<https://personnel.state.wy.us/EGI/index.htm>

- Enter Group Name: statewy
- Enter Access Code: groupltc
- OR call 1-800-416-3624



Employees who enroll when first eligible are guaranteed coverage. Spouses and parents who apply will/may require medical underwriting to be approved or denied coverage.