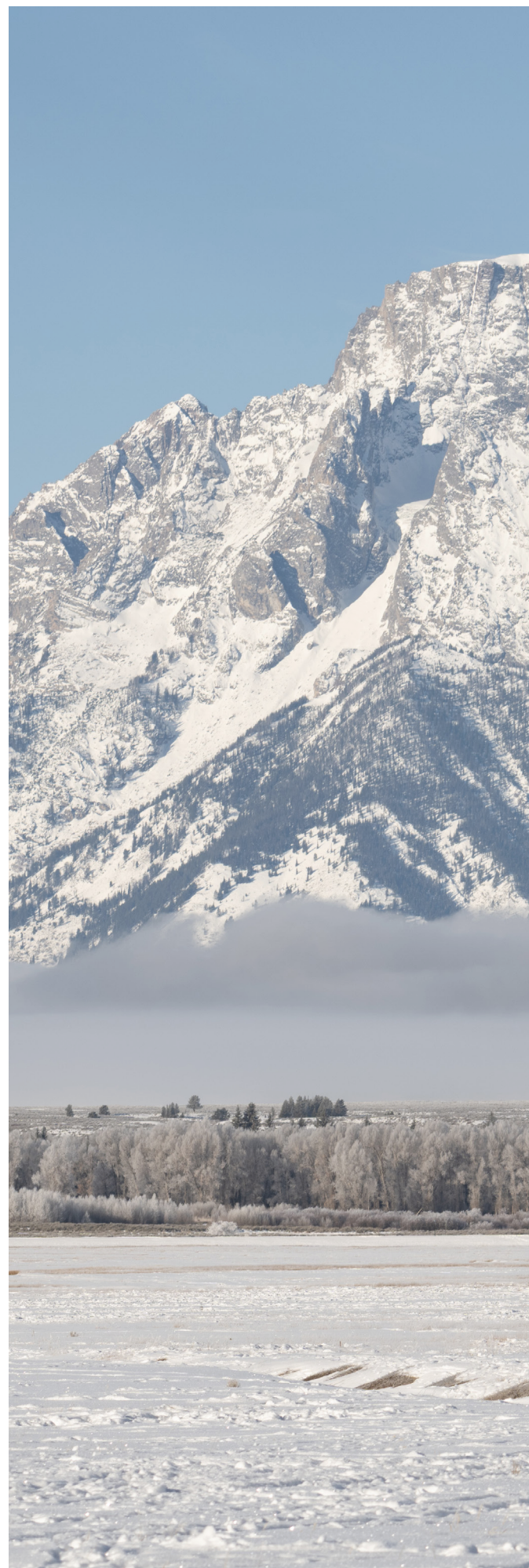




2026 Employee Benefits Guide

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Who's Eligible for Benefits

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ELIGIBILITY & ENROLLMENT

Teton County strives to provide a balanced, comprehensive benefits program for their employees. The Teton County Employee Benefits program offers you core benefits, such as Medical, Dental, Vision and Life insurance as well as voluntary & supplemental benefits that help maximize your coverage options.

ELIGIBILITY & COVERAGE EFFECTIVE DATE

Regular Full-Time Employees – 1st day of the month following date of hire. Employees who work the standard 40 hours per week will receive all benefit coverages and all forms of paid leave at the full-time equivalent rate. The County pays 100% for full-time employee insurance premiums, except those insurance benefits that are specifically exempt such as supplemental and voluntary products.

Part-Time Employees – 1st day of the month following date of hire. Employees with standard hours from 30 to 39. All leave accruals will be pro-rated. All insurance premiums will be pro-rated based on the following schedule:

- Part-Time (35-39) = 10% Premium Cost
- Part-Time (30-34) = 25% Premium Cost

**These rates are subject to change at the beginning of each calendar year*

Elected Officials – 1st day of official service.

We encourage you to read the entire enrollment guide before you enroll. This is a summary of your County provided benefits only. Certain restrictions and exclusions apply. For exact terms and conditions, please refer to your summary plan description.

If information in this summary differs from the legal contract, the legal contract is the ruling document. SPD's are available from your Human Resources Department.



Life Change Events

The following events allow you to change your benefits outside the open enrollment period:

- You get married, divorced, or legally separated
- You add a dependent child through birth, adoption, or change in custody
- Your spouse or a dependent passes away
- Your dependent loses coverage or gains other coverage
- Your spouse loses or qualifies for coverage through his or her employer

If you have a change in status, you must notify Human Resources to complete the necessary change forms within 31 days of the change. You will need to present documentation, such as a birth, marriage, or death certificate, or divorce decree. *Note - you will initiate life change events on Paycor.*

Retirees - If your employment with Teton County terminates solely due to retirement, you can continue coverage under the plan as a retiree if you:

- Are covered under the plan on the last day of full-time employment.
- Are at least 55 years of age on retirement date.
- Have completed a minimum of nine (9) consecutive years of full-time service with Teton County. Employees that worked 9 years are eligible for 5 years of coverage or until age 65. Employees that worked more than 9 years are eligible for one additional year for each 2 years over the 9 you were employed.
- Pay a monthly contribution to the plan.

**Retirees are not eligible to enroll or make any changes during any Open Enrollment Period.*

If you terminate employment or move to unbenefited part-time status, your coverage will terminate on the last day of the month that the change/termination occurs.

Please note: It is important that you enroll in a timely manner. If you do not enroll within your first 31 days of employment then you will not be eligible to enroll without a qualifying life event change until the next open enrollment period.

Open enrollment is November 24th – December 10, 2025, for benefits beginning on January 1, 2026.

The medical plan is administered by Allegiance.

ALLEGIANCE TOOLS AND RESOURCES:

- Look up Claims Status
- See your Explanation of Benefit (EOB)
- Review your Summary Plan Document
- Locate Claims Forms
- Link to PPACA Covered Preventive Care List: www.uspreventiveservicestaskforce.org

FIND A NETWORK PROVIDER:

Visit www.1choicem.com
or
www.mycigna.com.

BENEFITS	In-Network
Deductible Individual Family	\$2,400 \$4,800
Out of Pocket Maximum (includes deductible) Individual Family	\$3,400 \$6,800
Office Visits	20% After Deductible
Urgent Care	20% After Deductible
**Telemedicine (Recuro)	20%, deductible does not apply
Emergency Room	20% After Deductible
Hospital Services	
Inpatient (pre-certification required)	20% After Deductible
Outpatient	20% After Deductible
Preventive Care Services	\$100% covered
Prescriptions	Retail Order (30 day supply) Mail Order (90 day supply)
Tier 1 (Generic)	20% After Deductible
Tier 2 (Preferred Name Brand)	20% After Deductible
Tier 3 (Non-Preferred Name Brand)	20% After Deductible
Tier 4 (Specialty Drug)	20% After Deductible

To locate coverage details, claims or for additional tools and resources from Allegiance call **1-800-877-1122** or log on to: www.askallegiance.com.

RX BENEFITS MEMBER SERVICES

Have an issue with your prescription and what you may be eligible for through your health plan? Contact Rx Benefits Member Services to help you get answers quickly:
Hours: 6:00am to 7:00pm MT
Monday through Friday.
Contact: **800.334.8134** or CustomerCare@rxbenefits.com

- *Coverage for name brand drugs is only allowed when there is no generic available
- Co-payments, Coinsurance, Deductibles & Prescription Drug cost shares go towards the Out-of-Pocket Maximums
- Services for In and Out of network are covered at the same benefit level; however, amounts above the reasonable and customary (R&C) charge for the area will be the members responsibility and are not applied to your deductible if you chose to use a provider outside of the network. For example, if the provider's charge is \$200 and the R&C amount is \$110, the provider may bill you for the remaining \$90. An in-network provider (preferred provider) may not balance bill you for covered services.
- **See page 9 for details on Telemedicine

Premiums (Per Month)	PART TIME RATES 35-39 hours	PART TIME RATES 30-34 hours
Single	\$82.80	\$207.01
Single + Family	\$245.36	\$613.39



Dental Plan

The Dental Plan encourages preventive treatment and allows you to achieve good oral health while minimizing your out-of-pocket dental expenses. The Plan is administered by Delta Dental.

BENEFITS	In-Network	Out-of-Network
Deductible Individual Family		\$25 \$50
Benefit Maximums Annual Dental (including Preventative) Lifetime Ortho Maximum		\$1,500 \$1,000
Preventative & Diagnostic (Deductible does not apply)		Covered 100%
Basic Services (Fillings, Endodontics, Periodontics, Oral Surgery)		Covered 80% AD
Major Restorative Services (Crown, Bridges, Dentures, Implants)		Covered 50% AD
Orthodontics - dependent child(ren) under age 19 (treatment must be on or after benefit effective date)		Covered 50% AD
AD = After Deductible		

Premiums (Per Month)	PART TIME RATES 35-39 hours	PART TIME RATES 30-34 hours
Single	\$4.14	\$10.35
Single + Family	\$13.67	\$34.19



LOOKING FOR A DENTIST?

Visit www.deltadentalwy.org and search the "Premier" provider list or call 1-800-735-3379 for customer service.

Hours:

Monday - Thursday: 8am - 5pm
Friday: 8am - 4pm

Vision Plan

Teton County offers a comprehensive Vision Plan provided by Allegiance **Free Choice** Vision Plan. The Vision Plan helps pay the cost of periodic eye examinations and necessary lenses and frames, if prescribed.

Submit claims to:

ALLEGIANCE BENEFIT PLAN MANAGEMENT

PO Box 3018 Missoula, Montana 59806-1269

ALLEGIANCE CUSTOMER SERVICE: 1-800-877-1122



EYEMED NETWORK	In-Network
Comprehensive Exam (every 12 months)	\$25 copay, then covered 100% up to \$200
*Materials - glasses (frames, lenses) every 24 months	Covered 100% up to \$300 maximum combined benefit lenses & frames
Contacts every 12 months (In lieu of eyeglass lens benefit)	Covered 100% up to \$300 maximum

**Excludes prescription sunglasses*

This benefit is not elected alone, but is offered at no cost if enrolling in the medical plan

**TO LOCATE AN IN-NETWORK
PROVIDER:**

Visit www.askallegiance.com.





HSA

Health Savings Account

WHAT IS A HEALTH SAVINGS ACCOUNT (HSA)?

An HSA is a type of bank account that you may set up and use to pay for eligible health care expenses with pre-tax payroll deductions. Employees are only eligible to enroll and contribute into an HSA account if the Teton County High Deductible Health Plan is elected. You may access funds via a debit card (if provided) or you will need to use a check to pay claims. Some accounts may qualify for interest. For more details please refer to your bank.

TO QUALIFY FOR AN HSA YOU:

- Must be enrolled in the Teton County High Deductible Health Plan (HDHP)
- Must not be covered by any other medical plan that is not an HDHP (such as a spouse's plan including the spouse's FSA unless it is a limited purpose FSA)
- Must not be entitled to benefits under Medicare

The contributions from employees and employers combined may not exceed the annual maximum allowed or it will be subject to income tax. The maximum allowed annual contributions for 2026 are:

Single: \$4,400

Family: \$8,750

If you are 55 and older you are allowed to contribute an additional \$1000 each year.

Teton County contributes the following amounts to your HSA account on the first of the month following your enrollment in the HSA:

Single - \$1,200 Annually (\$100 per month)

Family - \$2,400 Annually (\$200 per month)

EXAMPLES OF QUALIFIED EXPENSES:

- Alcohol and Drug Rehab
- Birth Control Medication
- Contact Lenses
- Prescriptions
- Dental Care
- Vision Care
- And more!

EXAMPLES OF NON-QUALIFIED EXPENSES:

- Cosmetic Surgery
- Diapers
- Exercise Equipment
- Hygiene Products
- Teeth Whitening
- Health Club Dues
- And more!

Your HSA account is governed by the IRS. Amounts used for non-qualified healthcare expenses are subject to income tax and a 20% penalty.

*For a comprehensive list of qualified expenses visit:
<http://www.hsacenter.com/what-is-an-hsa/qualified-medical-expenses>*

Recuro Health has a national network of board certified, state licensed doctors offering medical consultations 24 hours a day, 7 days a week! Recuro Health doctors diagnose acute non-emergent medical conditions and prescribe medications when clinically appropriate. Speak to our doctor within minutes from anywhere – home – work – or while traveling. Along with on-demand medical consultations, you can now virtually connect with a Psychiatrist or Licensed Counselor through secure video consultations.

24/7 ACCESS TO CARE

Feeling better is simply a click or call away! Make an appointment on your lunch break, while traveling, or on weekends to utilize this service anytime, anywhere. Call (855) 6RECuro or you can visit www.recurohealth.com.

MEDICAL CONDITIONS

- Allergies
- Bladder infection
- Bronchitis
- Cold & flu
- Rashes
- Sinus conditions
- Pink eye
- And more...

BEHAVIORAL HEALTH CONDITIONS

- Child & adolescent issues
- Depression
- Eating disorders
- Life changes
- Parenting
- Trauma & PTSD
- And more...



PRESCRIPTION POLICY

If medically necessary a prescription will be called in to your pharmacy of choice.

Recuro doctors do not prescribe DEA (schedule I-IV) controlled substances and non-therapeutic drugs.

COST

With Recuro, you pay 20% and the deductible does not apply.

If you have questions about cost, please see plan documents for details.

GET STARTED

Download the FREE Recuro Health app for Apple and Android devices!

1. Download the App in your Smartphone's App Store or visit www.recurohealth.com
2. Get Registered - Set up your account by using your Allegiance Member ID & Date of Birth
3. Sign-In using your new login details
4. Talk to a Doctor - get diagnosed and receive recommended treatment



Incentive Reimbursement Program

Please Note:

- This program is Voluntary
- This program is for surgical procedures only
- Benefits are paid After-Tax
- To receive reimbursement, you must provide HR a completed Medical Incentive Reimbursement Form and an explanation of benefits (EOB). No diagnosis or other confidential information should be provided.
- HR will authorize and submit to payroll. The reimbursement will be included in the employee's paycheck on the next pay cycle.

TETON COUNTY TAXABLE REIMBURSEMENT PROGRAM	Out-Patient	In-Patient
St. Johns Medical Center: All outpatient surgical procedures (invasive procedure to repair or replace a body part) greater than \$2,500 for the facility billed charges	\$250	-
Cigna OAP Network Hospitals and Facilities 80 to 150 miles: All outpatient procedures for facility billed charges of \$5,000 and greater for out of Wyoming Hospitals and for any inpatient overnight stay per year per employee and/or dependent for a Cigna OAP Network Hospitals and Facilities 80 to 150 Miles.	\$250	\$1,000
Utah or other Cigna OAP Network Hospitals and Facilities more than 150 miles: In-network facility billed charges of \$5,000 and greater for Utah and other Cigna OAP in-network Hospitals and/or Facilities for covered employees and/or dependents requiring an overnight in-patient Hospital stay or for a surgical procedures or diagnostic out-patient services.	\$500	\$2,000

- No employee will receive greater than \$500 for either themselves or their dependents in a calendar year for outpatient services, and no more than \$2,000 for themselves or their dependents in a calendar year for inpatient services. To qualify, employees must maintain employment and be considered an active, full time employee receiving a paycheck at time of disbursement.
- Outpatient facility means a facility, located in or apart from a hospital, or free-standing that provides, under the direction of a licensed physician for the treatment to ambulatory patients in need of medical or surgical care. An outpatient facility may have observation beds.
- Patients admitted under observation status are considered outpatient, even though they may stay in the hospital for several days and receive treatment in a hospital bed.

LOCAL NETWORK: First Choice of the Midwest – www.1choicem.com

NATIONAL NETWORK: Cigna – www.mycigna.com

PLEASE NOTE: Non-network provider services are covered at the same benefit level; however, amounts above the reasonable and customary charge for the area will be the members responsibility and are not applied to your deductible.

Comprehensive MSK care.

AIRROSTI IS AVAILABLE FOR ALL ENROLLED HEALTH PLAN MEMBERS!

Airrosti Remote Recovery provides highly effective, personalized care for acute and chronic musculoskeletal pain and conditions. This convenient virtual care is available to serve you. Over the past 16 years, our highly skilled provider network has consistently achieved unparalleled results for our patients.

Airrosti Remote Recovery delivers Airrosti's extensive clinical experience in a convenient, virtual solution.

Below are some common injuries our Providers successfully treat on a daily basis.



Back/Neck



Knee



Shoulder



Foot



Wrist



Plus More

1-on-1 Clinical Care. Convenient Access.

Each Airrosti Remote Recovery treatment plan includes:



Accurate Diagnosis

Thorough assessment and orthopedic testing to help provide an accurate diagnosis, along with injury education.



Personalized Recovery Plan

Personalized recovery program with Provider guided treatment to restore function, increase mobility, and reduce pain.



Continued Clinical Support

Continuous, convenient access to your Provider and one-on-one communication to support your recovery.

LEARN MORE:

airrosti.com/remoterecovery

 **AIRROSTI**
REMOTE RECOVERY





Teton County Employee Programs

RECREATION CENTER EMPLOYEE BENEFIT

MONTHLY ENROLLMENT OPTIONS:



ALL OTHER COUNTY EMPLOYEES

- EMPLOYEE ONLY - **\$30.00** (\$15.00/PP)
- EMPLOYEE & SPOUSE - **\$65.00** (\$32.50/PP)

PARKS & RECREATION EMPLOYEES

- EMPLOYEE ONLY - **NO COST**
- EMPLOYEE & SPOUSE - **\$35.00** (\$17.50/PP)

PP = PAY PERIOD

Please bring your proof of employment for your first visit (employee ID or other form of identification).



BUS PASS PROGRAM

The County will reimburse you 50% of the cost of either a book of 10 rides or a monthly pass. Please Note: The County can only reimburse up to \$52.50 per month before it becomes taxable.

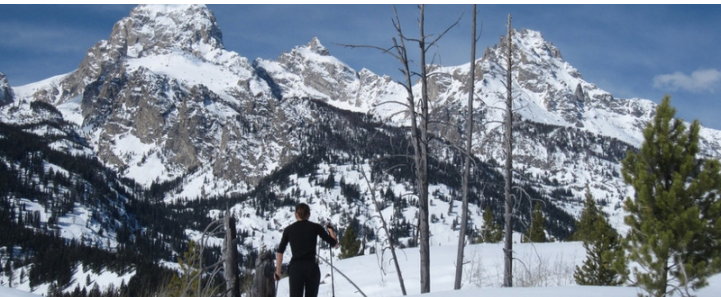
To obtain this benefit:

- Complete a voucher
- Attach your receipt
- Sign the voucher on claimant line
- Have supervisor sign it on the approval line
- Send completed voucher to: County Clerk's Office



SKI PASS BENEFIT FOR THE 2025-2026 SEASON

- For year-round, full-time employees and elected officials
- 20% off lowest price point for JH Mountain Resort, Snow King Mountain and Grand Targhee Resort
- No deadline to purchase discounted passes





Wellness Program - TetonElevate22

Teton County offers an employee wellness program in which you earn points for completing various activities throughout the year. TetonElevate22: Empowering employees and families to become their healthiest selves!

HOW DO I GET STARTED?

1

JOIN!

A registration email will be sent; click the link to activate your account.

If you don't receive the email, go to tetonelevate22.wellright.com and click register.

2

PARTICIPATE!

Choose from a variety of challenges to participate in and earn points.

3

GET REWARDED!

Earn points for getting healthier and reap the rewards in more ways than one. Points must be redeemed prior to December 31st.

REWARDS MALL

Every 50 points, you can cash out and receive an Amazon or Visa Gift Card!

MAX: 200 POINTS



DCFSA & HRA

Dependent Care FSA and HRA

WHAT IS A DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA)?

The County provides a Dependent Care Flexible Spending Account (DCFSA). When you enroll in DCFSA, the dollars you designate will be deducted from your paycheck on a pre-tax basis and credited to your FSA. You can use your DCFSA to be reimbursed for child or elder care expenses which enable you to work. This includes costs you incur for childcare for children under age 13 or adults living with you whom you claim as a tax dependent. By paying these expenses with pre-tax dollars, you will reduce your taxable income and take home a larger portion of your paycheck.

PLEASE NOTE: you will need to submit claims and copies of your receipts to receive reimbursement.

2026 annual maximum contribution amount is:

\$7,500 – if married and filing jointly

\$3,750 – if filing Single

These dollars do not rollover from year to year or from one employer to another. Any unused portion at the end of the year will be forfeited.

REMEMBER – THIS IS USE IT OR LOSE IT

WHAT IS A HEALTH REIMBURSEMENT ACCOUNT (HRA)?

A Health Reimbursement Account is for employees who are 65 years of age or older who are not eligible to contribute to an HSA.

Teton County contributes the following:

\$100 for single per month

\$200 for family per month

PLEASE NOTE: This is an Employer owned account. Employees are not able to contribute to this account on a pre-tax basis.

REMEMBER – THIS IS USE IT OR LOSE IT

For claims or reimbursements call Allegiance at:

1-800-877-1122

To enroll in the DCFSA or HRA please contact Human Resources.



EAP and Financial Education

Life. Just when you think you've got it figured out, along comes a challenge. Whether your needs are big or small, your Employee Assistance Program (EAP) is there for you. It can help you and your family find solutions and restore your peace of mind. You and your dependents are eligible for up to three (3) face-to-face counseling sessions per issue each year.

Available when you are enrolled in Group Term Life Insurance coverage offered by Voya, Employee Assistance Program (EAP) services are offered by Teton County and provide confidential solutions to life's challenges at no additional cost to you.

CONFIDENTIAL EMOTIONAL SUPPORT

Our highly trained clinicians are available for counseling in person or via telehealth sessions up to three (3) counseling sessions per issue each year. Find assistance for anxiety, depression, grief and life adjustments, relationship conflicts, and more.

FAMILYSOURCE

Receive qualified referrals and resources from specialists for finding child and elder care, hiring movers or home repair contractors, planning events, locating pet care, and more.

LEGALCONNECT

Talk to attorneys for practical assistance with your most pressing legal issues, including divorce, adoptions, family law, wills, trusts and more.

FINANCIALCONNECT

Financial professionals can assist with a wide range of topics such as retirement and tax planning, mortgages, budgeting, debt, bankruptcy, and more.

COMPSYCH
GuidanceResources® Worldwide

VOYA
FINANCIAL

Call 877-533-2363 or visit their website
at guidanceresources.com.

Web ID: My5848i

OR - Download the mobile app by
searching GuidanceNowSM!

*Call anytime to be connected with a
Work-Life Specialist.
They will discuss your specific situation
with you and in a few business days
provide you with a package of practical
information, including prescreened
referrals to appropriate professionals,
relevant articles, and much more.
You can receive materials via email,
second-day air, or fax.*



Basic Life and AD&D Benefits

Teton County provides Basic Life coverage as well as Accidental Death and Dismemberment coverage for all active, full-time employees working at least 30 or more hours per week.

BASIC LIFE AND AD&D	
Employee	\$50,000
Accidental Death (AD&D) on employee coverage only	\$50,000
Accelerated Death Benefit	If you are terminally ill, advance payout of 90%
Age Reduction	65% of original benefit amount at age 65, 45% at age 70, and 30% at age 75
Conversion	If your employment ends, you can apply for an individual policy without evidence of insurability within 31 days.
Monthly Premium	100% Employer Paid

Contact Voya:

www.voya.com/TetonCounty

OR call 1-800-955-7736 for customer service

Hours:

Monday - Friday from 9:00am - 8:00pm EST



Supplemental Life and AD&D Insurance

Supplemental Life Insurance and AD&D is a voluntarily elected benefit. Supplemental Group Life and AD&D insurance provides term life insurance at low rates. Current coverage includes financial protection in the event you, your spouse, and/or one of your dependents die while covered under this benefit. If you do not elect coverage when you are first eligible, you will be subject to proof of good health.

SUPPLEMENTAL LIFE AND AD&D	
Employee	Increments of \$10,000 up to maximum of \$300,000 Guaranteed Issue* – up to \$100,000 Increase salary cap 5x
Spouse	Increments of \$5,000 up to \$150,000 (the spouse amount cannot exceed 50% of employee's benefit amount) Guaranteed Issue-up to \$30,000
Dependent Children Birth to Age 26 if full-time student	\$15,000
AD&D Benefits	Mirrors Supplemental Life Amount

*Guaranteed issue is applicable for the new hire period and 2025 Open Enrollment for 2026 benefits.

How to figure out your monthly supplemental life/AD&D premiums for Employee and/or Spouse coverage (example based on \$100,000 of coverage):

Age	Monthly rate per \$1,000	X	Benefits in \$1,000's	=	Monthly Cost
35	\$0.136	X	100	=	\$13.60

How to figure out your per pay period premium for Employee or Spouse coverage:

Monthly Premium	X	Number of Months in Year	÷	Number of Pay Periods	=	Cost Per Paycheck
\$13.60	X	12	÷	24	=	\$6.80

LIFE AND AD&D MONTHLY RATES	
AGE	MONTHLY COST (Per \$1,000 of Coverage)
Under 25	\$0.111
25-29	\$0.113
30-34	\$0.118
35-39	\$0.136
40-44	\$0.205
45-49	\$0.280
50-54	\$0.445
55-59	\$0.719
60-64	\$0.893
65-69	\$1.304
70-74	\$2.620
75+	\$5.255

Child(ren) = \$0.252 per \$1,000 (regardless of # of children)

LTD Benefits

LTD COVERAGE

Teton County offers LTD coverage for all active, full-time employees working at least 30 hours per week. If you elect coverage, 50% of the cost is paid by Teton County.

DO I HAVE TO ANSWER HEALTH QUESTIONS TO ENROLL?

If you enroll in supplemental Long-Term Disability Insurance the first time that it is offered to you (typically when you are a new employee), you will be guaranteed coverage up to 66 2/3%. Pre-existing condition limitations may apply. If you wait to enroll at a later time, Evidence of Insurability will be required.

HOW MUCH COVERAGE DO I GET?

Your employer believes in the importance of Long-Term Disability Income Insurance and is giving you the option to elect coverage in the following amount(s):

LONG TERM DISABILITY	
Employee	66.67%
Maximum Benefit Period	To age 65
Benefits Begin	After 90 day elimination period
Pre-Existing Condition	3 months prior/12 months insured
Maximum Benefit	Up to \$5,000 per month
Coverage Basis	Own Occupation
Monthly Premium	50% Employer Paid

QUESTIONS?

Contact Voya directly at
1-800-955-7736 or visit
voya.com/TetonCounty.

Monday to Friday 8am to 8pm ET

To calculate the cost of coverage, follow these steps:

Step 1: Enter your gross or post-tax monthly pay (not counting bonus or overtime).

Please note this amount cannot exceed \$7,499 \$_____

Step 2: Multiply gross pay (line 1) by \$0.00275 \$_____

(this is your monthly premium)

Step 3: Times your monthly premium by 12 months and divide by 24 pay periods. This is your per pay period cost. Divide this amount by 2 for your per pay period cost.

\$_____

For more information on plan details and Voyas Value Adds, visit our [Benefits App](#).





Voluntary - Accident Insurance

Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident. Accident Insurance is a limited benefit policy. It is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

WHO CAN BE COVERED?

You have the option to enroll yourself as well as your spouse* and children* in Accident Insurance coverage to meet your needs.

**Employees must be enrolled in order to elect coverage for eligible spouse and eligible dependent children as defined in the Certificate of Coverage and Riders.*

ADDITIONAL FEATURES



- Benefits will be paid directly to you to use for any purpose, such as paying out-of-pocket medical expenses, copays, deductibles, groceries, gas, utilities and more – it's up to you.
- Coverage is always guaranteed issue.
- You can choose to take this coverage with you if you leave your employer or retire, and you'll be billed at the same rates via direct billing.

EXAMPLES OF COVERED INJURIES AND ACCIDENT-RELATED EXPENSES INCLUDE:

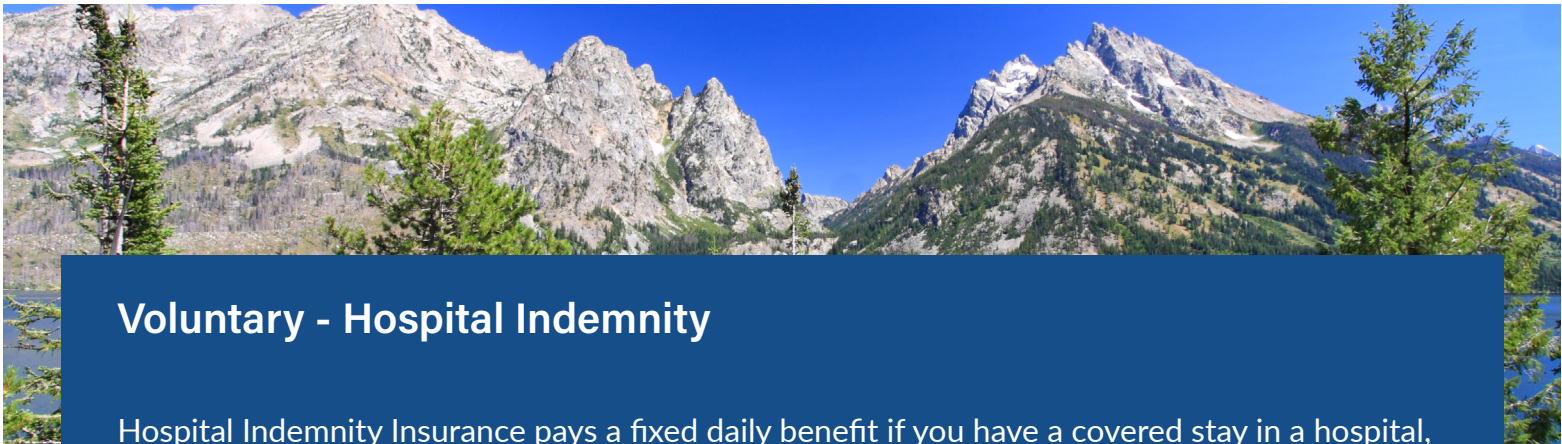
- Hospitalization
- Emergency room treatment & Imaging
- Fractures and dislocations
- Burns & Lacerations
- Doctor's visits
- Organized Sports Injury & Treatment

**See schedule of benefits for full list of coverage*

WELLNESS BENEFIT

Your coverage includes a Wellness Benefit, which will pay you and covered family members an annual benefit if they complete an eligible health screening test. These screenings may include a mental health screening, flu immunization, a mammogram and a routine eye or dental exam. **\$75 for employees, \$75 for spouses, \$75 per child, per calendar year**

PREMIUMS	YOU PAY MONTHLY
Employee Only	\$5.45
Employee + Spouse	\$10.89
Employee + Child(ren)	\$11.71
Family	\$17.15



Voluntary - Hospital Indemnity

Hospital Indemnity Insurance pays a fixed daily benefit if you have a covered stay in a hospital, or critical care unit. A covered hospital stay can include when you are admitted to the hospital for an injury, illness, mental health and substance use care or to give birth to a baby. Hospital Indemnity Insurance is a limited benefit policy. It is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

WHO CAN BE COVERED?

You have the option to enroll yourself as well as your spouse* and children* in Hospital Indemnity Insurance coverage to meet your needs.

**Employees must be enrolled in order to elect coverage for eligible spouse and eligible dependent children as defined in the Certificate of Coverage and Riders.*

ADDITIONAL FEATURES

- Benefits will be paid directly to you to use for any purpose, such as paying out-of-pocket medical expenses, copays, deductibles, groceries, gas, utilities and more – it's up to you.
- Coverage is always guaranteed issue.
- You can choose to take this coverage with you if you leave your employer or retire, and you'll be billed at the same rates via direct billing.

SCHEDULE OF BENEFITS

- \$1,000 per hospital admission (*This benefit is payable once per confinement for each type of facility confinement*)
- Observation unit: Daily benefit amount is \$250

**See schedule of benefits for full list of coverage*



ADDITIONAL COVERAGE:

Voya Travel Assistance offers you and your dependents services when traveling 100 miles or more from home, including: medical assistance services, emergency medical transport services, pre-trip and cultural information, security services and accessible technology.

PREMIUMS FOR \$100 DAILY BENEFIT	YOU PAY MONTHLY
Employee Only	\$5.38
Employee + Spouse	\$11.81
Employee + Child(ren)	\$11.36
Family	\$17.79

Voluntary - Critical Illness Insurance

Critical Illness Insurance pays a lump-sum benefit if you are diagnosed with a covered illness or condition. Critical Illness Insurance is a limited benefit policy. It is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

PLAN FEATURES

- Guaranteed Issue Coverage options are:
 - \$10,000 or \$20,000, or \$30,000 for employee coverage.
 - 50% of the employee coverage amount for spouse and for dependent children.
- Coverage is portable - you can take your policy with you if you change jobs or retire.
- Rates based on age and benefit level selected.



WELLNESS BENEFIT

Your coverage includes a Wellness Benefit, which will pay you an annual benefit when you and covered family members complete an eligible health screening test. These screenings may include a mental health screening, flu immunization, a mammogram and a routine eye or dental exam.

\$50 for employees, \$50 for spouses, \$50 per child, per calendar year

EMPLOYEE COVERAGE	MONTHLY RATES CHILD RATE EMBEDDED INCLUDES WELLNESS BENEFIT RIDER			
	Attained Age	\$10,000	\$20,000	\$30,000
	Under 25	\$1.80	\$3.60	\$5.40
	25-29	\$2.20	\$4.40	\$6.60
	30-34	\$2.70	\$5.40	\$8.10
	35-39	\$3.50	\$7.00	\$10.50
	40-44	\$5.00	\$10.00	\$15.00
	45-49	\$6.30	\$12.60	\$18.90
	50-54	\$8.20	\$16.40	\$24.60
	55-59	\$10.30	\$20.60	\$30.90
60-64	\$12.30	\$24.60	\$36.90	
65-69	\$17.20	\$34.40	\$51.60	
70+	\$22.50	\$45.00	\$67.50	

COVERED ILLNESSES - COVERED AT 100%

- Heart Attack
- Cancer
- Stroke
- Major Organ Failure
- Type 1 Diabetes
- Coma
- And much more

**See Schedule of Benefits for full list of covered conditions.*

Spouse coverage is offered at half the amount of employee coverage, and the monthly premium is also half the employee rate per unit of coverage. For example, \$10,000 of employee coverage equals \$5,000 of spouse coverage at half the cost.



Voluntary - Short Term Disability Insurance

There may come a time when you're unable to work due to a disability – maybe due to maternity leave, or planned surgery, or even an unexpected illness or injury. If you find yourself in a situation like this, Short Term Disability Income Insurance could help replace part of your income while you're not working for a short period of time.

SHORT-TERM DISABILITY INSURANCE

This benefit replaces 60% of your salary, up to a maximum of \$1,000 per week. The maximum benefit period is 12 weeks.

ADDITIONAL FEATURES

- Benefits will be paid directly to you to use for any purpose, such as paying out-of-pocket medical expenses, copays, deductibles, groceries, gas, utilities and more – it's up to you.
- Payroll deduction means you don't have to worry about another bill.
- Work with your own dedicated claim analyst throughout your leave.

RATES

Rates are based on your age as of January 1. Please contact HR with any questions or concerns.

STD RATES	
AGE	MONTHLY COST (Per \$10 of benefit)
Under 25	\$0.745
25-29	\$0.873
30-34	\$0.826
35-39	\$0.600
40-44	\$0.448
45-49	\$0.512
50-54	\$0.597
55-59	\$0.778
60-64	\$0.909
65-69	\$1.081
70+	\$1.172



Additional Voluntary Benefit Options

Teton County employees can now enroll in voluntary pet insurance through Nationwide. The plan is set up as a direct bill that allows you access to an exclusive option that is only available through employer group plans. Best of all, you'll receive preferred pricing when you sign up at work, making this peace-of-mind protection even more affordable. Plans are available for dogs, cats, birds and exotic pets, and our members are free to use any veterinarian - even specialists and emergency care providers.

- Visit any vet, anywhere
- Choose from 70% and 50% reimbursement with a low \$250 annual deductible
- Save more on pet prescriptions with Nationwide® PetRxExpress
- Unlimited 24/7 pet health advice from experts at vethelpline®



Easy Enrollment

There are three simple ways to sign up for the pet insurance:

1. Go directly to the dedicated URL: <http://www.petinsurance.com/tetoncountywy>
2. Or visit PetsNationwide.com and enter Teton County
3. Call 877-738-7874 and mention that you are an employee of Teton County to receive preferred pricing

*BCA (Basic Coverage Area): All 50 States & Canada

BENEFIT	Platinum \$39/month	Emergent Plus \$19/Month
Emergent Ground Transportation	US/Canada	US/Canada
Emergent Air Transportation	US/Canada	US/Canada
Non-Emergent Air Transportation	Worldwide	US/Canada
Repatriation	Worldwide	US/Canada
Mortal Remains Transportation	Worldwide	
Escort Transportation	Worldwide	
Visitor Transportation	BCA*	
Minor Child Return	BCA*	
Vehicle Return	BCA*	
Pet Return	BCA*	
Organ Retrieval & Recipient Transportation	US/Canada	

masaAccess+

VOLUNTARY MEDICAL TRANSPORTATION BENEFIT

The financial burdens for medical transportation costs are very real.

Even after insurance payments, employees could receive a bill up to \$5,000 for ground ambulance and as high as \$70,000 for air ambulance.

Teton County employees have access to a voluntary medical transport benefit through MASA. These plans can help protect against the shortcomings of health insurance coverage. Two plan options are available to help cover lifesaving emergency transportation services, both at home and away from home.

For more information, contact David Dye: **913-912-9008**

Wyoming Retirement System - Benefits

Wyoming Retirement System (WRS) is a defined benefit program for public employees in Wyoming. The active membership is comprised of school district employees, University and community college employees, state and local government employees, and various other political subdivisions in the State.

WRS offers both a Pension and Deferred Compensation Plan to help you build a secure financial future:

PENSION – This benefit plan is designed to provide a monthly income for life and will continue to grow as long as you are working within the WRS. Your benefit is based on a formula involving your age at retirement, highest average salary, and years of service; it is not affected by investment gains or losses. Regular full-time employees are eligible and automatically enrolled on date of hire. You become ‘vested’ after 48 months of service.

PENSION PLAN	Contributions	Vesting	Eligibility
Public Plan Tier 1 (Eligibility if hired prior to 09/01/12)	18.62% of Salary: Employee = 9.25% Employer = 9.37% (Teton County Contributes 14.94% of employees total salary, leaving employee to fund 3.68%)	48 months	Age 60 with 4 years service, or Upon meeting the requirements of “rule of 85” (age plus your years of service equal 85 or more)
Public Plan Tier 2 (Eligibility if hired on or after 09/01/12)	18.62% of Salary: Employee = 9.25% Employer = 9.37% (Teton County Contributes 14.94% of employees total salary, leaving employee to fund 3.68%)	48 months	Age 65 with 4 years service, or Upon meeting the requirements of “rule of 85” (age plus your years of service equal 85 or more)
Fire Plan B*	27.25% of salary: *Employee = 11.245% Employer = 16%	48 months	Age 50 with 4 years of service
Law Enforcement	20.80% of salary: Employee = 10.40% Employer = 10.40% (Teton County Contributes 14.40% of employees total salary, leaving employee to fund 6.40%)	48 months	Age 60 with 4 years of service, or Any age with 20 years of service

**The only change to the Fire B pension plan is the added “rehired retiree rule”. This allows a retiree to keep drawing their retirement benefit if they return to work under certain conditions. Rehiring a retired member under this article shall be in accordance with the Wyoming Retirement Act, W.S. 9-3-415(g) through (j).*



WRS - Deferred Compensation Plan

This benefit plan helps you build your own retirement by investing pre-tax contributions through payroll deductions into the Plan. You decide where to invest your contributions by choosing from an offering of conservative to high-risk investment options. However, you cannot borrow, take loans, or close your account until your employment ends.

DEFERRED COMPENSATION 457(B) PLAN	
Enrollment	Participation is Voluntary and does not affect your pension benefit or contributions to the pension plan. Employees must complete an enrollment form. Employees have the option to elect this benefit on a pre-tax or post-tax basis.
Eligibility	Date of hire or at anytime during your employment.
Contributions (pre-tax)	Minimum contribution per pay period is \$20 but you can contribute any amount up to the IRS annual contribution limit of \$24,500. Participating employees shall receive a matching contribution from the County in an amount not exceeding 50% of the employee's contributions. Teton County's contribution shall not exceed \$50 per month. You can increase, decrease, stop or restart contributions at anytime.
Catch Up Contributions	If you are at least 50 years of age, you can contribute up to an additional \$8,000 per calendar year. At age 60 through 63, you may contribute an additional \$11,250 as a "super catch-up".

WRS Benefit calculator and Plan Documents are available at:
<http://retirement.state.wy.us>
For more information, call:
1-307-777-7691

Important Contacts

TETON COUNTY HUMAN RESOURCES

Director of HR
307-200-5871
hr@tetoncountwy.gov

MEDICAL & VISION

Allegiance
800-877-1122
Fax: 406-532-4507 or 866-201-0522
www.askallegiance.com

SITE OF CARE PROGRAM

877-792-7827
www.AskAllegiance.com

DENTAL

Delta Dental (Policy # 70025)
800-735-3379
www.deltadentalwy.org

TELEHEALTH

Recuro Health
(855) 6RECuro
www.recurohealth.com

DEDUCTIONS & HSA CONTRIBUTIONS

Payroll Clerk
307-732-8421

DEPENDENT CARE FSA

Allegiance
800-877-1122
Www.askallegiance.com

HEALTH REIMBURSEMENT ACCOUNT

Allegiance
800-877-1122
www.askallegiance.com

EMPLOYEE ASSISTANCE PROGRAM (EAP)

ComPsych - Voya
877-533-2363
guidanceresources.com

WELLNESS PROGRAM

Teton Elevate22
801-599-3607
tetonelevate22@wellright.com

LIFE, AD&D, AND LTD

Voya
1-800-955-7736
www.voya.com/TetonCounty

WYOMING RETIREMENT SYSTEM (WRS)

Defined Benefit Program
307-777-7691
Fax: 307-777-5995
retirement.state.wy.us
pension@wyo.gov

WRS DEFERRED COMPENSATION PLAN

307-777-7691
Fax: 307-777-3621
www.wrsdcp.org
457pln@wyo.gov

VOLUNTARY INSURANCE

Voya
877-236-7564
Claims Center | Voya Financial

MASA

Medical Transport Solutions
307-272-2386
grobson@masamts.com

PET INSURANCE

Nationwide
877-738-7874
petinsurance.com/tetoncountwywy

RX BENEFITS

Rx Benefits
800-334-8134
customercare@rxbenefits.com

Benefits Mobile App



GO TO

tetoncountywy.mybenefitsapp.com



WHAT INFORMATION CAN I ACCESS ON THE APP?

- Download and print benefit related documents and forms
- Quickly find service contact information and on-line resources
- Review benefit plan design information
- Find online provider directories

WILL THE MOBILE APP WORK ON MY DEVICE?

Yes, the app is what's known as a "web app", which means there is nothing to download, no need to access an "app store", etc... it's ready for use when you access the site address from your device.

ADD TO MY HOME SCREEN

Simply type the web address below into you phones internet browser and follow the instructions listed here.

Add the icon to your smartphone for quick access!

iPhone



Tap the Share Icon in Safari's lower menu bar



Tap the "Add to Home Screen" icon

Android



Tap this Icon in the top right menu bar

Select: "Add to Home Screen"

Windows Phone



Tap this Icon in the lower right corner

Select: "Pin to Start"





THANK YOU!

This document is designed to provide basic information regarding benefit plans and programs available to eligible employees. This document merely summarizes the employee benefit plans and programs and does not detail all of the terms, conditions, restrictions, and exclusions contained in the plan documents, carrier contracts and/or Summary Plan Descriptions (SPD) (the "plan documentation") for the various benefit plans and programs. Every reasonable effort has been made to ensure the accuracy of the information contained in this document; however, in the event of a discrepancy between the information in this document and the plan documentation, the provisions described in the plan documentation will govern. This document does not create any contractual rights for any current or former employee, or for any other individual. The provisions of the applicable plan documentation will govern the determination of any individual's rights under any employee benefit plan or program. Your employer reserves the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.

