

MEDICAL
plan

Cheyenne Regional is self-insured – meaning, as an organization, we pay all claims

Three medical plans –

- Consumer Directed Health Plan (CDHP; aka High Deductible Health Plan); - highest deductible, lowest premium (Optional Health Savings Acct)
- Basic PPO – moderate deductible, moderate premium
- Plus PPO – lowest deductible, higher premium

NEW for 2022: 4 Tier Network

	What providers are included?	What is the coverage?
Tier 1	Exclusive to CRMC/CRMG providers and services only	Offers the richest plan design of all tiers and is an improvement on the previous Tier 1 plan design helping save our employees money
Tier 2	Preferred providers in Cheyenne, Laramie, Northern Colorado, Western Nebraska	Offers the next richest plan design of all tiers and has the same providers as the previous Tier 1 network but removing our CRMC/CRMG providers and services which are now Tier 1.
Tier 3	All other in-network providers	Offers the same plan design as the previous Tier 2 design (not offered for the CDHP)
Tier 4	All out-of-network providers	Offers the least coverage and has the same design as the previous Tier 3 design (not offered for the CDHP)

- [More info – 2022 Benefit Guide page 4 for rates; page 5 & 6 for plan info](#)



Health Savings Account (can only be used with CDHP medical plan)

- Maximum 2022 Contributions (including Employer contributions)
 - \$3,650 individual/\$7,300 family if under age 55
 - \$4,650 individual/\$8,300 family if your 55 or older
- 2022 Employer Contributions (employee must be contributing)
 - \$250 lump sum for individual coverage with up to \$750 match
 - \$500 lump sum for family coverage with up to \$1,000 match
- [More info – 2022 Benefit Guide page 7 & 8](#)



Accident Insurance, Critical Illness Insurance, Hospital Indemnity Insurance

- Provided by Voya
- Fully paid by employee
- [More info – 2022 Benefit Guide page 9](#)



Health Care FSA and Dependent Care FSA

- Health Care = pay for eligible expenses on pretax basis for medical, dental, vision, prescriptions, deductibles, copays and coinsurance – Max 2022 contribution \$2,750
- Dependent Care = pay for childcare or elder care – Max 2022 contribution \$5,000
- These are use it or lose it plans
- [More info – 2022 Benefit Guide page 10](#)



Dental Insurance - Cheyenne Regional is self-insured – meaning, as an organization, we pay all claims and have two dental plans –

- Basic Plan and Plus plan - Both plans pay 100% of preventative services and 80% of basic services
- Plus Plan – pays higher for major services and has orthodontia
- [More info – 2022 Benefit Guide page 11 including rates \(same as 2021\)](#)



Vision Insurance – through VSP (Vision Services Plan)

- Employee pays full premium
- Go anywhere VSP is or is not accepted – better benefit if do accept
- No insurance card, tell provider have VSP – the provider will go from there
- [More info – 2022 Benefit Guide page 11 including rates \(same as 2021\)](#)



Wellness Program – Virgin Pulse

- Employee gets 30,000 points by 1/1/2022 to 9/30/2022 to earn 2023 wellness rate on medical
- Spouse/DP (if on medical insurance) has the same requirement as above for employee
- Not enrolled in medical ins. Complete the requirements and earn \$150 gift card
- [More info – 2022 Benefit Guide page 12](#)



Employee Assistance Program – Live and Work Well

- 100% Confidential and a mobile app
- Professional help with family, personal, legal, financial concerns
- Sanvello (on-demand help for stress/anxiety/depression)
- Talkspace (licensed in-network providers 24/7)
- [More info – 2022 Benefit Guide page 12](#)



Basic Life and AD&D Insurance / Voluntary Life and AD&D Insurance

- Basic Life and AD&D Insurance provided by organization for PT and FT employees
- Voluntary Life and AD&D insurance available to benefits eligible employees
 - Employee up to \$300,000 guaranteed issue, no medical questions (EOI)
 - Spouse up to \$30,000 guaranteed issue, no medical questions (EOI)
 - Child(ren) up to \$10,000
- [More info – 2022 Benefit Guide page 13](#)



Short-term and Long-term disability

- Both paid by the organization, at no cost to employee
- Short-term disability – 60% of pre-disability earnings
- Long-term disability – 50% of pre-disability earnings
- [More info – 2022 Benefit Guide page 13](#)



Retirement Plans – 403(b), 457(b), and 401(a) matching account

- Employee contributions - % only and can be pre-tax or Roth
- Employer Matching up to 4% per pay period (401(a) account)
- [More info – 2022 Benefit Guide page 14](#)



Education Assistance

- Apply after 120 days of employment
- For degree granting programs, degree cannot be a job requirement
- FT employees can be reimbursed up to \$5,000 per fiscal year (6/30-7/1)
- PT employees can be reimbursed up to \$3,000 per fiscal year (6/30-7/1)
- [More info – 2022 Benefit Guide page 15](#)



Paid Time Off

- Vacation, holidays, sick time – all in one balance
- New hires – 24 hours PTO deposited for FT on date of hire and 12 hours for PT
- Earn every day up to maximum per pay period
- For 2022 – Cash Out up to 160 hours, balance remains at 80 hours
- Accrue up to 328 hours – PTO balances roll from year to year
- [More info – 2022 Benefit Guide page 16](#)

CareFund

Employee Care Fund

- Provides financial assistance to employees who experience a financially devastating tragedy or unforeseen event/disaster
- Employee can receive up to \$3,000 every three years
- PTO Cash Out can be donated to this fund as well as cash/check