

Benefits decision guide

2022



You & your benefits

A partnership for good health



Cheyenne Regional
Medical Center

welcome

Providing great benefit choices to you and your family is just one of the many ways Cheyenne Regional Medical Center supports the physical, financial, and emotional well-being of the people who make our company successful — you.

Your benefits

Cheyenne Regional recognizes how important benefits are to you. That's why we're committed to supporting your overall wellness with a comprehensive benefits program designed to meet your unique needs. Key features of your Cheyenne Regional benefits include:

- Choice among many popular benefit options.
- Effective and affordable health care coverage.
- Programs to help ensure financial security for you and your family.

Take action

Use this guide to better understand your 2022 benefits, so you can make the best choices for yourself and your family. Then be sure to enroll by the enrollment deadline to ensure you receive coverage.

More information

You can find more information about your benefit plans, including detailed Summary Plan Descriptions (SPDs), at www.cheyenneregional.org/staffemployees/benefits.



Effective date of coverage

For new employees, the effective date of coverage varies between date of hire, first of the month following date of hire, or first of the month following 90 days after date of hire. A full listing of benefit effective dates can be found on page 17. For existing employees enrolling during Open Enrollment, the effective date of most plans is January 1, 2022.

Who can enroll?

- **Full-time employees (30+ hours/week)** – Eligible upon hire; must choose benefits within 31 days of hire date.
- **Part-time employees (16 – 29.75 hours/week)** – Eligible upon hire; must choose benefits within 31 days of hire date.
- **Eligible dependents** – Includes employee's spouse or domestic partner* and children to age 26, plus dependent children of any age who are physically or mentally unable to care for themselves.

You may need to provide proof of eligibility for your dependents

If you need language assistance services, free of charge, they are available to you. Call 877-245-0386 and provide the representative with Client ID #237024, Company: Cheyenne Regional Medical Center.

*To enroll a domestic partner, you must complete and sign the Declaration of Tax Status for Group Health Plan Coverage, which is available at www.cheyenneregional.org/staffemployees/benefits.





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Important reminders

- **If you want to enroll in benefits in 2022**, you will need to re-enroll during Cheyenne Regional's Open Enrollment period from October 25 – November 5. If you do not make elections within the enrollment time period, your current coverage will end, except for plans and programs fully paid by Cheyenne Regional.
- **New employees: Enroll within 31 days from your date of hire.** If you don't enroll within this time period, you will not have benefits coverage, except for plans and programs that are fully paid by Cheyenne Regional.
- **After your enrollment opportunity ends, you will not be able to make changes to your benefits** until the next Open Enrollment, unless you experience a qualifying life event, such as marriage, divorce, birth, adoption, or a change in your or your spouse's employment status that affects your benefits eligibility. If you do experience a qualifying life event, you'll have 31 days to provide appropriate documentation and adjust your benefits.
- **Complete your wellness activities to earn a premium discount.** For the 2023 medical premium discount, you must complete the following by September 30, 2022. For full requirements, please see page 12.
 - **Earn 30,000 points in the Virgin Pulse platform** – don't worry, it's easier than it sounds!

Summary of Benefits and Coverage

The Health section of this guide provides an overview of your medical plan options. You can find detailed information about each plan, including a breakdown of costs, in each plan's Summary of Benefits and Coverage (SBC). The SBCs summarize important information about your health coverage options in a standard format to help you compare costs and features across plans. The SBCs are available at www.cheyenneregional.org/staffemployees/benefits. A paper copy is also available by calling (307) 633-7700.



what's NEW for 2022

Four-Tier Benefit Structure

CRMC has added an additional benefit tier for medical coverage so that you can more easily choose the care provider best for you and your family. All the same benefits will still be available, but your share of cost will be different depending on the provider you choose.

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

UMR Nurse Program

- Effective January 1, 2022, the UMR Nurse Program will be an additional benefit provided to anyone enrolled in the UMR medical plan. You and your family will have access to your own nurse who will provide free and confidential guidance as it relates to your health care needs, it's like having a nurse in your family!
- There may be times that your nurse will reach out to you by phone to offer assistance. They also will partner with pharmacists, social workers, emotional health professionals and other experts on the team to support you, with the ultimate goal of setting you and your family up for success. For example, your nurse will prepare you for an upcoming procedure through post-operative recovery, help you understand your treatment plan, leverage experts to support emotional health and assist with coordinating health services for you.
- You and your family members may also call into this Program directly for any health care guidance or questions. The phone number will be located on the back of your UMR ID card.

Voluntary Life

- For 2022, employees can elect up to the guaranteed issue with no evidence of insurability (EOI)! Details on the guaranteed issue amount are as follows:
 - Employee coverage has a guaranteed issue up to \$300,000, no health questions
 - Spouse coverage has a guaranteed issue up to \$30,000, no health questions
 - Child coverage has a guaranteed issue up to \$10,000, no health questions
- If you currently have coverage above these amounts, your coverage will remain the same – no increase available.

Delta Dental Health *through* Oral Wellness (HOW) Program

- Delta Dental is now offering an oral health program, Health *through* Oral Wellness, or HOW, to patients that may add additional benefits based on their individual oral health needs
- HOW works as follows:
 - An individual's dentist will perform a clinical oral health risk assessment and submit it electronically to Delta Dental of Wyoming
 - Members scoring between 3-5 on a 5-point scale receive enhanced preventive benefits automatically
 - HOW engages members about good oral health
- Benefits are received at no additional cost. Members must receive a risk assessment once a year to maintain eligibility in HOW enhanced benefits.

health

Quality health coverage is one of the most valuable benefits you enjoy as a Cheyenne Regional employee. Our benefits program offers plans to help keep you and your family healthy and also provide important protection in the event of illness or injury.

Medical plans - UMR

For 2022, you have a choice of three medical plans administered by UMR with a range of coverage levels and costs. This gives you the flexibility to choose what's best for your needs and budget.

2022 medical plan options

- **Cheyenne Regional CDHP** (also known as a High Deductible Plan), a consumer directed health plan that puts you in charge of your spending through lower paycheck contributions, higher deductibles, and a tax-free Health Savings Account (HSA).
- **Cheyenne Regional Basic PPO**, a preferred provider organization plan that reduces your out-of-pocket responsibility when you need care by offering a moderate deductible and higher paycheck contributions.
- **Cheyenne Regional Plus PPO**, a preferred provider organization plan that has the lowest deductible, giving you the most protection from out-of-pocket expenses when you need care, but costs the most from your paycheck.

Which plan is right for you?

Consider which plan features are most important to you. Do you want to:	CDHP	Basic PPO	Plus PPO
Open and contribute to a tax-free HSA, which has no "use it or lose it" rule and offers the opportunity to invest money for future medical costs?	●		
Pay the lowest premium cost, which may make it the least expensive option if you expect to have low health care usage?	●		
Balance your out-of-pocket and paycheck costs with a moderate deductible and premium cost?		●	
Pay the highest premium cost in order to keep your out-of-pocket costs as low as possible when you need care?			●

Medical plan costs

You and Cheyenne Regional share the cost of your medical benefits — Cheyenne Regional pays a generous portion of the total cost and you pay the remainder. The amount you pay is deducted from your paycheck. Your specific cost is determined by the plan you choose and the coverage level you select.



2022 paycheck deductions 2x per month (before-tax)

FULL TIME	CDHP		Basic		Plus	
	Wellness	Non-Wellness	Wellness	Non-Wellness	Wellness	Non-Wellness
Employee Only	\$0.00	\$108.15	\$39.96	\$148.10	\$87.21	\$195.36
Employee + Spouse	\$22.37	\$238.65	\$123.84	\$340.14	\$220.35	\$436.65
Employee + Child(ren)	\$19.00	\$127.15	\$118.25	\$226.40	\$200.90	\$309.03
Employee + Family	\$35.78	\$252.06	\$168.59	\$377.66	\$321.67	\$537.95

PART TIME	CDHP		Basic		Plus	
	Wellness	Non-Wellness	Wellness	Non-Wellness	Wellness	Non-Wellness
Employee Only	\$36.32	\$144.46	\$79.91	\$188.05	\$128.98	\$237.11
Employee + Spouse	\$125.96	\$342.26	\$185.76	\$402.05	\$285.09	\$501.39
Employee + Child(ren)	\$112.97	\$221.10	\$177.37	\$285.52	\$262.69	\$370.84
Employee + Family	\$188.10	\$404.39	\$252.87	\$469.15	\$409.79	\$626.07

Key features

All of Cheyenne Regional's medical plans offer:

- Comprehensive, affordable coverage for a wide range of health care services.
- Flexibility to see any provider you want in the Basic and Plus plans, although you'll save money when you utilize the Exclusive Network. The CDHP plan offers the Exclusive and Extended Network only.
- Free in-network preventive care, with services such as annual physicals, recommended immunizations, well-woman and well-child exams, flu shots, and routine cancer screenings covered at 100%.
- Prescription drug coverage included with each medical plan and most maintenance medications are covered 100%.
- Financial protection through annual out-of-pocket maximums that limit the amount you'll pay each year.



Compare medical plans: Tiers 1 and 2

The chart below provides a comparison of key coverage features and costs of Cheyenne Regional's 2022 medical plan options. Note - coinsurance amounts listed represent the amount you will pay.

	CDHP		Basic PPO		Plus PPO	
	Tier 1 Exclusive Network	Tier 2 Extended Network	Tier 1 Exclusive Network	Tier 2 Extended Network	Tier 1 Exclusive Network	Tier 2 Extended Network
Calendar Year Deductible						
Per person/per family	\$3,500/\$7,000 ¹	\$5,000/\$10,000 ¹	\$3,000/\$6,000 ²	\$4,000/\$8,000 ²	\$500/\$1,000 ²	\$1,000/\$2,000 ²
Out-of-pocket maximum						
Per person/per family	\$5,000/\$10,000 ¹	\$6,750/\$13,500 ¹	\$4,000/\$8,000 ²	\$5,000/\$10,000 ²	\$3,000/\$6,000 ²	\$4,000/\$8,000 ²
Medical coverage						
Doctor's office visits	15% after ded.	20% after ded.	\$20 copay	\$30 copay	\$15 copay	\$25 copay
Preventive care	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
Specialist visits	15% after ded.	20% after ded.	\$60 copay	\$70 copay after ded.	\$55 copay	\$60 copay after ded.
Outpatient surgery	15% after ded.	20% after ded.	\$250 copay	\$300 copay after ded.	\$120 copay	\$150 copay after ded.
Inpatient hospital (per stay) ³	15% after ded.	20% after ded.	\$350 copay/day; max \$1,400 copay/admit	\$500 copay/day max \$2,000 copay/admit after ded.	\$150 copay/day; max \$600 copay/admit	\$250 copay/day; max \$1,250 copay/admit after ded.
Urgent Care	15% after ded.	15% after ded.	\$75 copay	\$75 copay	\$75 copay	\$75 copay
Emergency room	15% after ded.	15% after ded.	\$500 copay after Tier 1 ded.		\$500 copay after Tier 1 ded.	
Labs and X-rays	15% after ded.	20% after ded.	\$0 copay	10% after ded.	\$0 copay	10% after ded.
MRI, CT, PET, etc.	15% after ded.	20% after ded.	\$200 copay	\$300 copay after ded.	\$100 copay	\$200 copay after ded.
Chiropractic (20 visit maximum per incident per year)	Not applicable	20% after ded.	Not applicable	\$35 copay after ded.	Not applicable	\$25 copay after ded.
Physical/Occupational/Speech Therapy ² (20 visit maximum per incident per year)	15% after ded.	20% after ded.	\$30 copay	\$35 copay after ded.	\$20 copay	\$25 copay after ded.
Durable Medical Equipment ³	20% after ded.	20% after ded.	20% after ded.	20% after ded.	20% after ded.	20% after ded.
Retail prescription drugs (30-day supply)						
Preventive	\$0		\$0		\$0	
Generic	20% after ded.		\$20 copay		\$20 copay	
Brand Formulary	20% after ded.		\$40 copay		\$40 copay	
Non-formulary	20% after ded.		\$60 copay		\$60 copay	
Mail-order prescription drugs (90-day supply)						
Preventive	\$0		\$0		\$0	
Generic	20% after ded.		\$40 copay		\$40 copay	
Brand Formulary	20% after ded.		\$80 copay		\$80 copay	
Non-formulary	20% after ded.		\$120 copay		\$120 copay	

(1) CDHP deductibles and out-of-pocket maximums will cross-accumulate between Tier 1 and Tier 2.

(2) Basic and Plus Plan deductibles and out-of-pocket maximums will cross-accumulate between Tier 1, Tier 2, and Tier 3.

(3) Requires pre-authorization

Money-saving tips: To stretch your health care dollars, remember to:

See in-network providers – They've agreed to the plan's negotiated rates. Visit your plan website to search for in-network providers near you.

Use the mail-order pharmacy – It will save you time and money when refilling long-term prescriptions





Compare medical plans: Tiers 3 and 4

The chart below provides a comparison of key coverage features and costs of Cheyenne Regional's 2022 medical plan options. Note - coinsurance amounts listed represent the amount you will pay.

	CDHP		Basic PPO		Plus PPO	
	Tier 3 Broad Network	Tier 4 Out-of-Network	Tier 3 Broad Network	Tier 4 Out-of-Network	Tier 3 Broad Network	Tier 4 Out-of-Network
Calendar Year Deductible						
Per person/per family	Not covered	Not covered	\$5,500/\$8,500 ²	\$7,500/\$11,000	\$2,000/\$4,000 ²	\$2,500/\$5,000
Out-of-pocket maximum						
Per person/per family	Not covered	Not covered	\$8,000/\$16,000 ²	\$16,000/\$32,000	\$4,500/\$9,000 ²	\$7,500/\$15,000
Medical coverage						
Doctor's office visits	Not covered	Not covered	30% after ded.	50% after ded.	20% after ded.	40% after ded.
Preventive care	Not covered	Not covered	30% ded. waived	Not covered	20% ded. waived	Not covered
Specialist visits	Not covered	Not covered	30% after ded.	50% after ded.	20% after ded.	40% after ded.
Outpatient surgery	Not covered	Not covered	30% after ded.	50% after ded.	30% after ded.	50% after ded.
Inpatient hospital (per stay) ³	Not covered	Not covered	30% after ded.	50% after ded.	30% after ded.	50% after ded.
Urgent Care	Not covered	Not covered	\$75 copay	\$75 copay after Tier 1 ded.	\$75 copay	\$75 copay after Tier 1 ded.
Emergency room	Not covered	Not covered	\$500 copay after Tier 1 ded.		\$500 copay after Tier 1 ded.	
Labs and X-rays	Not covered	Not covered	30% after ded.	50% after ded.	20% after ded.	40% after ded.
MRI, CT, PET, etc.	Not covered	Not covered	30% after ded.	50% after ded.	20% after ded.	40% after ded.
Chiropractic (20 visit maximum per incident per year)	Not covered	Not covered	30% after ded.	50% after ded.	20% after ded.	40% after ded.
Physical/Occupational/Speech Therapy ² (20 visit maximum per incident per year)	Not covered	Not covered	30% after ded.	50% after ded.	20% after ded.	40% after ded.
Durable Medical Equipment ³	Not covered	Not covered	30% after ded.	50% after ded.	30% after ded.	50% after ded.
Retail prescription drugs (30-day supply)						
Preventive	\$0		\$0		\$0	
Generic	20% after ded.		\$20 copay		\$20 copay	
Brand Formulary	20% after ded.		\$40 copay		\$40 copay	
Non-formulary	20% after ded.		\$60 copay		\$60 copay	
Mail-order prescription drugs (90-day supply)						
Preventive	\$0		\$0		\$0	
Generic	20% after ded.		\$40 copay		\$40 copay	
Brand Formulary	20% after ded.		\$80 copay		\$80 copay	
Non-formulary	20% after ded.		\$120 copay		\$120 copay	

(1) CDHP deductibles and out-of-pocket maximums will cross-accumulate between Tier 1 and Tier 2.

(2) Basic and Plus Plan deductibles and out-of-pocket maximums will cross-accumulate between Tier 1, Tier 2, and Tier 3.

(3) Requires pre-authorization

Money-saving tips: To stretch your health care dollars, remember to:

See in-network providers – They've agreed to the plan's negotiated rates. Visit your plan website to search for in-network providers near you.

Use the mail-order pharmacy – It will save you time and money when refilling long-term prescriptions



closer look at the CDHP/HSA

otherwise known as a High Deductible Plan



HEALTH

The consumer directed health plan (CDHP) costs you less from your paycheck, so you keep more of your money. This plan rewards you for taking an active role as a health care consumer and making smart decisions about your health care spending. As a result, you could pay less for your annual medical costs.

CDHP advantages

1. Lower paycheck costs

Your per-paycheck costs are lower compared to Cheyenne Regional's other health plans, giving you the opportunity to contribute the cost savings to a tax-free Health Savings Account (HSA). You pay for your initial medical costs until you meet your annual deductible, and then you pay a percentage of any further costs until you reach the annual out-of-pocket maximum.

2. Tax-advantaged savings account

To help you pay your deductible and other out-of-pocket costs, the CDHP lets you open a Health Savings Account (HSA) and make before-tax contributions directly from your paycheck. Cheyenne Regional will also contribute the following amounts for 2022 to your HSA to help cover your annual deductible:

- \$250 lump sum and an additional dollar for dollar match up to \$750 per year for employee-only coverage.
- \$500 lump sum and an additional dollar for dollar match up to \$1,000 per year if you cover dependents.

All withdrawals from your HSA are tax-free, as long as you use the money to pay for eligible health care expenses. In addition, all the money in the account is yours and will never be forfeited. It rolls over from year to year, and you can take it with you if you leave the company or retire. After age 65, you can withdraw funds for any reason without a tax penalty — you pay ordinary income tax only if the withdrawal isn't for eligible health care expenses.

3. Free Exclusive and Extended Network preventive care

As with all Cheyenne Regional's health plans, preventive care is fully covered under the CDHP — you pay nothing toward your deductible and no copays as long as you receive care from in-network and extended network providers. Preventive care includes annual physicals, well-child and well-woman exams, immunizations, flu shots, and cancer screenings.

4. Exclusive and Extended Network Only

The CDHP does not cover providers outside of the Exclusive and Extended Networks.



Money-saving tip

If you enroll in the CDHP, put the money you save through lower paycheck deductions into your tax-free HSA so you'll have money available when you need to pay out-of-pocket costs.





Health Savings Account (HSA)

If you enroll in the CDHP, you are eligible to open an HSA. An HSA is a tax-free savings account you can use to pay for eligible health expenses anytime, even in retirement.

How does an HSA work?

- **Build tax-free savings for health care.** You can make before-tax deductions from your paycheck into your HSA, allowing you to save money by using tax-free dollars to pay for eligible medical, prescription, dental, and vision expenses. The total amount that can be contributed to your HSA each year is limited by the IRS. The following limits for 2022 include any company contributions you receive from Cheyenne Regional:
 - Up to \$3,650 for employee-only coverage.
 - Up to \$7,300 if you cover dependents.
 - Add \$1,000 to these limits if you're age 55 or older.
- **Receive company contributions.** For 2022, Cheyenne Regional will make the following contributions to your account:
 - \$250 lump sum and an additional dollar for dollar match up to \$750 per year for employee-only coverage.
 - \$500 lump sum and an additional dollar for dollar match up to \$1,000 if you cover dependents.

Important: During enrollment, you must actively select an HSA contribution amount for 2022 in order to receive Cheyenne Regional's HSA contribution to your account.

- **Use it like a bank account.** Pay for eligible medical, prescription, dental, and vision expenses for yourself and your family by swiping your HSA debit card, or reimburse yourself for payments you've made (up to the available balance in your account). Keep in mind that you may only access money that is actually in your HSA when making a purchase or withdrawal. There's no need to turn in receipts (but keep them for your records).

- **Keep your money.** Unlike an FSA, the money in your HSA is always yours to keep and can be rolled over from year to year. You can take your unused balance with you when you retire or leave Cheyenne Regional.
- **Earn interest and invest for the future.** Once your interest-bearing HSA reaches a balance of \$2,000, you can start an investment account, which offers a variety of no-load mutual funds similar to 401(k) investments. You can learn more at www.optumbank.com or by calling (866) 234-8913.
- **Never pay taxes.** Contributions are made on a before-tax basis, and your withdrawals will never be taxed when used for eligible expenses. Any interest or earnings on your HSA balance build tax-free, too*

** Money in an HSA grows tax-free and can be withdrawn tax-free if it is used to pay for qualified health care expenses (for a list of eligible expenses, see IRS Publication 502, available at www.irs.gov). If money is used for ineligible expenses, you will pay ordinary income tax on the amount withdrawn plus a 20% penalty tax if you withdraw the money for ineligible expenses before age 65. After age 65, withdrawals for ineligible expenses are only subject to ordinary income tax.*

HSA eligibility

- Must be enrolled in a consumer directed health plan, like Cheyenne Regional's CDHP.
- Cannot be covered by any other medical plan that is not a CDHP. This includes a spouse's medical coverage unless it's a CDHP.
- Cannot be enrolled in a traditional health care FSA in 2022.
- Cannot be enrolled in Medicare, including Part A, TRICARE, or TRICARE for Life.
- Cannot be claimed as a dependent on another person's tax return.
- Cannot be a veteran who has received treatment through the Department of Veterans Affairs other than preventive care within the past three months.

voluntary benefits



Cheyenne Regional partners with Voya to offer you Accident, Critical Illness and Hospital Indemnity group insurance plans. These plans are paid by you through regular payroll deduction, and are designed to pay you in the event of illness or injury. Family coverage is available.



Accident insurance

Helps offset the unexpected medical expenses when life happens. Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident on or after your coverage effective date. This coverage can help cover costs such as emergency room fees, deductibles and copayments that can result from a fracture, dislocation or other covered accidental injury.



Critical illness insurance

Critical illness insurance pays a lump-sum benefit if you are diagnosed with a covered disease or condition on or after your coverage effective date. You can use this payment to cover out-of-pocket expenses for your treatments that are not covered by your medical plan. You can also use the money to take care of your everyday living expenses, such as housekeeping services, special transportation services, and day care.

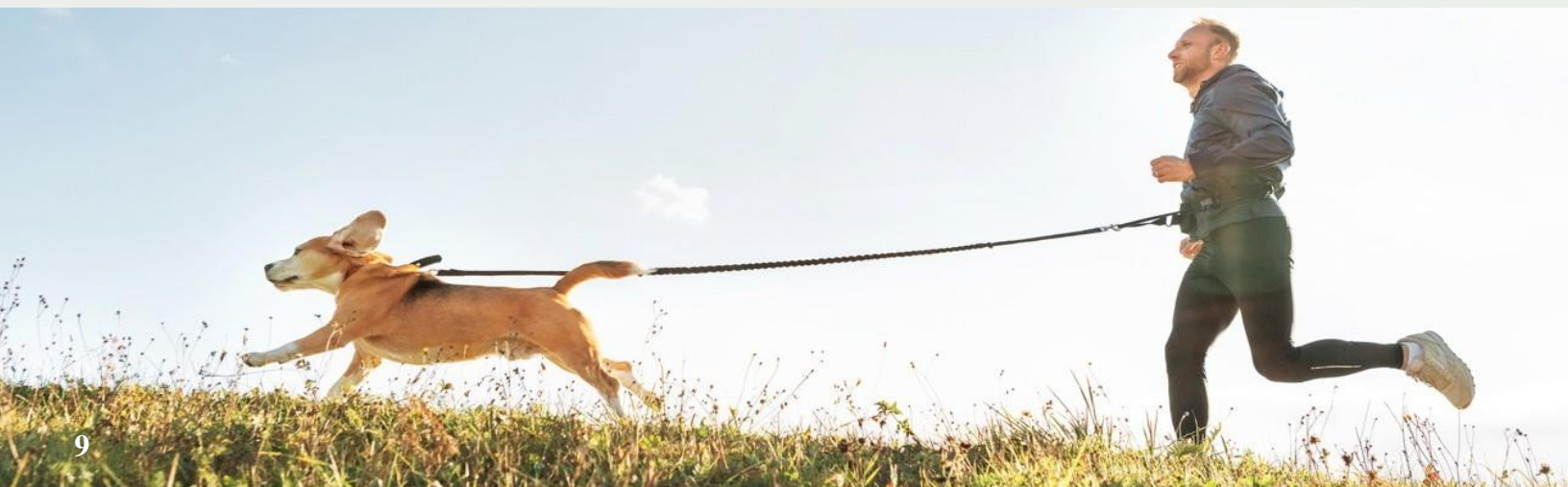


Hospital indemnity insurance

A trip to the hospital can be stressful, and so can the bills. Even with a major medical plan, you may still be responsible for copays, deductibles, and other out-of-pocket costs. A hospital indemnity plan provides supplemental payments directly to you for expenses that your medical plan doesn't cover for hospital stays.

Learn more

Visit www.cheyenneregional.org/staffemployees/benefits for more information about your accident, critical illness and hospital indemnity insurance options.



flexible spending accounts (FSAs)



Tax-advantaged FSAs are a great way to save money. The money you contribute to these accounts comes out of your paycheck without being taxed, and you withdraw the funds tax-free when you pay for eligible health care and dependent care expenses.

Cheyenne Regional offers you the following FSAs:

Health Care FSA

- Pay for eligible health care expenses, such as plan deductibles, copays, and coinsurance.
- Contribute up to \$2,750 in 2022.

Dependent Care FSA

- Pay for eligible dependent care expenses, such as day care for a child so you and/or your spouse can work, look for work, or attend school full time.
- Contribute up to \$5,000 in 2022, or \$2,500 if you are married and filing separately.

What’s an eligible expense?

- **Health Care FSA** – Plan deductibles, copays, coinsurance, and other health care expenses. To learn more, see IRS Publication 502 at www.irs.gov.
- **Dependent Care FSA** – Child day care, babysitters, home care for dependent elders, and related expenses. To learn more, see IRS Publication 503 at www.irs.gov.

FSA management

Log onto your account at www.alerus.com to:



- View your account balance(s)
- Calculate tax savings
- View eligible expenses
- Download forms
- View Transactions
- And more!

HSA vs. Health Care FSA: What’s the difference?

	HSA	Health Care FSA
Available if you enroll in a...	CDHP	Basic & Plus
Eligible for company contributions	Yes	No
Change your contribution amount anytime	Yes	No
Access your entire annual contribution amount from the beginning of the plan year	No	Yes
Access only funds that have been deposited	Yes	No
“Use it or lose it” at year-end	No	Yes
Money is always yours to keep	Yes	No

Estimate carefully

Keep in mind, FSAs are “use-it-or-lose-it” accounts. There is no rollover available, however, there is an additional two and a half months (until March 15, 2023) to incur claims under the health care FSA. All incurred claims must be submitted by April 15, 2023.

You cannot stop or change your FSA contribution(s) during the calendar year unless you experience a qualifying life event. Life event changes must be submitted within 31 days of the event.

Managing your FSA(s)

When you enroll in a Health Care or Dependent Care FSA, Alerus will send you a debit card, which you can use to pay for eligible expenses. Depending on the transaction, you may need to submit receipts or other documentation to Alerus.

dental and vision benefits



Dental plans – Delta Dental

Healthy teeth and gums are important to your overall wellness. That's why it's important to have regular dental checkups and maintain good oral hygiene. Delta Dental offers a wellness program called HOW that may enhance preventive benefits for eligible members. Learn about the dental plans available to help you maintain your oral health.

	Basic Plan		Plus Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual deductible (employee only/family)	\$50/\$100		\$75/\$150	
Calendar-year maximum	\$1,200 per person		\$2,000 per person	
Preventive/diagnostic services	Plan pays 100%		Plan pays 100%	
Basic services	80% after deductible		80% after deductible	
Major services	50% after deductible		75% after deductible*	
Orthodontia Services	Not covered		50% after deductible	
Orthodontia Max	N/A		\$2,000 per person	

*In Network coverage includes synthetics

Benefits shown are for in-network providers and are based on negotiated fees. Out-of-network coverage is based on reasonable and customary (R&C) charges.

Dental 2022 paycheck deductions 2x per month (before-tax)

Tier	Basic	Basic	Plus	Plus
	Full-Time	Part-Time	Full-Time	Part-Time
Employee Only	\$3.47	\$6.66	\$5.60	\$10.77
Employee + Spouse	\$15.69	\$22.36	\$25.30	\$36.07
Employee + Children	\$18.22	\$24.82	\$29.40	\$40.05
Employee + Family	\$24.12	\$30.86	\$38.92	\$49.81

Vision plans – VSP

Having vision coverage allows you to save money on eligible eye care expenses, such as periodic eye exams, eyeglasses, contact lenses, and more for yourself and your covered dependents.

	In-Network	Out-of-Network
Exam (once per calendar year)	\$15 copay	Reimbursement up to \$45
Standard Plastic Lenses (once per calendar year) Single/Bifocal/Trifocal	\$25 copay	Reimbursement up to \$30/\$50/\$65
Frames (every other calendar year)	\$160 allowance* + 20% off balance	Reimbursement up to \$70
Lenses Enhancements (Polycarbonate for dependent children, Blended, Standard Progressives and UV)	Covered in Full	20-25% average discount
Contact Lenses (every plan year in lieu of standard plastic lenses) Elective Medically Necessary	\$160 allowance Plan pays 100%	Reimbursement up to \$105 Reimbursement up to \$210

*\$180 allowance for featured frame brands

Vision 2022 paycheck deductions 2x per month (before-tax)

Plan	Employee Only	Employee + Spouse	Employee + Children	Employee + Family
Vision	\$5.42	\$8.52	\$9.11	\$14.57

Money-saving tip

Remember, you can use your HSA or FSA for qualified out-of-pocket dental and vision expenses.



focus on wellness

You play an important role in managing your health care costs by maintaining or moving toward a healthy lifestyle. The Cheyenne Regional wellness program is here to help you.

Wellness

Cheyenne Regional partners with Virgin Pulse to give you more options on how to improve your wellbeing – your way! The Virgin Pulse Platform gives you the flexibility to work on what areas of wellbeing are most important to you including mental health, physical activity, diet tracking, sleep, and finance. With full access to the platform online and via their mobile app you can take care of your wellness anywhere!

Virgin Pulse offers the following and more:

- Multi-feature tracking including sleep, diet, exercise, stress, finances, pregnancy and more!
- Invite friends and family to share limited access to the Virgin Pulse platform
- Start your own challenges
- Redeem points for gift cards or other prizes
- Participate in wellness journeys

To earn a premium discount in 2023 you and your enrolled spouse/domestic partner must complete the following by September 30, 2022:

- Earn 30,000 points in the Virgin Pulse platform – don't worry, it's easier than it sounds!
- Going in for your yearly PCP visit and completing your Health Check Survey earns you 25% of the required points
- Hundreds of ways to earn point from tracking your activity, meditation sessions, improving your budget, volunteering, preventative screenings and so much more!

Important! If your spouse/domestic partner is enrolled on the Cheyenne Regional medical plan, both you and your spouse/domestic partner must complete the requirements to earn the premium discount.

Not enrolled in medical but want to participate? You can earn a \$150 gift card for completing these requirements.

Have questions about wellness?

Please contact the Occupational Health Department at (307) 633-7897 or bestlifewellness@crmcwy.org. Alternatively, please visit the Wellness Intranet for more information at <http://intranet/staff-resources/employee-benefits-and-wellness/>

Note: Cheyenne Regional is committed to helping you achieve your best health. Rewards for participating are available to all full-time and part-time employees. If you think you might be unable to meet a standard for a reward, you might qualify for an opportunity to earn the same reward by different means. Contact the Occupational Health Department for additional information.

Employee assistance program

Cheyenne Regional cares about its employees' health and wellbeing, which is why we offer the Employee Assistance Program (EAP) through Optum. The employee assistance program (EAP) is a free, strictly CONFIDENTIAL service that includes telephonic counseling and up to six face-to-face visits with a licensed counselor.

This benefit is free to all Cheyenne Regional employees, dependents, and household members. You do not need to be enrolled in a Cheyenne Regional benefit plan to participate. To begin taking advantage of this valuable benefit, visit www.liveandworkwell.com (Access Code: CRMC) or call (866) 248-4096.

Confidential assistance is available for the following personal and work-life situations and more:

- Family and parenting concerns
- Emotional well-being
- Marriage or life partner problems
- Substance Abuse
- Grieving the loss of a loved one
- Coping with serious illness or injury
- Caring for elderly family members
- Financial resources
- Legal resources
- Health and wellness resources

Don't have a personal doctor? You should. Here's why.



- **Better health.** Getting the right health screenings each year can reduce your risk for many serious conditions. And remember, preventive care doesn't cost you anything.
- **A healthier wallet.** A Primary Care Provider can help you avoid costly trips to the emergency room. Your doctor will also help you decide when you really need to see a specialist and can help coordinate care.
- **Peace of mind.** Advice from someone you trust — it means a lot when you're healthy, but it's even more important when you're sick.

financial

Cheyenne Regional offers no cost programs to help ensure financial security for you and your family. We also provide access to supplemental life and AD&D designed to help you save money on valuable supplemental insurance coverage.

Life and accident insurance

As a Cheyenne Regional employee, you receive company-paid life and accidental death and dismemberment (AD&D) insurance to provide piece of mind and financial security for your family.

- Exempt (salary), full-time employee basic life insurance of 2x times your base annual salary (up to \$500,000).
- Non-exempt (hourly), full-time employee basic life insurance of 1x times your base annual salary (up to \$500,000).
- Part-time employee basic life insurance benefit is: \$10,000.
- Employee basic AD&D** equal to the employee basic life benefit.

* Federal tax law requires Cheyenne Regional to report the cost of company-paid life insurance in excess of \$50,000 as imputed income.

** AD&D benefits are paid in addition to any life insurance if you die in an accident or become seriously injured or physically disabled.

Have you named a beneficiary?



Be sure you've selected a beneficiary for all your life and AD&D insurance policies. The beneficiary will receive the benefit paid by a policy in the event of the policyholder's death. It's important to designate a beneficiary and keep that information up-to-date. Contact a member of your benefits team at benefits@crmcwy.org to add or change a beneficiary.

What is AD&D insurance?



Should you lose your life, sight, hearing, speech, or use of your limb(s) in an accident, AD&D provides additional benefits to help keep your family financially secure. AD&D benefits are paid as a percentage of your coverage amount — from 50% to 100% — depending on the type of loss.

Voluntary life/AD&D insurance

Cheyenne Regional has consolidated voluntary group life and AD&D** through Lincoln Financial Group.

- Elect increments of \$10,000 not to exceed 5 times the employee's annual salary, up to a maximum of \$300,000, guaranteed issue.
- For the 2022 open enrollment period, employees can elect up to the guaranteed issue without evidence of insurability.
- Spousal coverage in increments of \$5,000 up to a maximum of \$30,000, guaranteed issue.
- Voluntary AD&D** equal to the voluntary life benefit, guaranteed issue.
- Child life benefit of \$5,000 or \$10,000, guaranteed issue.

** AD&D benefits are paid in addition to any life insurance if you die in an accident or become seriously injured or physically disabled

Summary of company-paid disability benefits

	Short-Term Disability	Basic Long-Term Disability
Who pays	Employer-paid	Employer-paid
Benefit provided	Up to 60% of your weekly salary	Up to 50% of base monthly salary
Maximum benefit payable	\$2,500 per week	\$15,000 per month
Maximum benefit duration	26 weeks	Until you're no longer considered disabled or you reach normal retirement age, whichever comes first
Waiting period	7 days*	180 days

*Waiting period waived for surgery or for an overnight hospital stay

retirement savings plan



The Cheyenne Regional retirement plans, administered by Empower Retirement, described below are powerful tools to help you reach your retirement goals. As a supplement to other retirement benefits or savings that you have, these plans allow you to save and invest extra money for retirement consistently and automatically. You can participate in both the 403(b) and 457(b). Contributions will only be taken as a % of your salary.

For more detailed information on the retirement savings plans beyond the brief information provided below, please go to the Empower Retirement website at www.empower-retirement.com/participant and setup your online access. Be sure to obtain and review additional information regarding eligibility and participation in the plans.

403(b) Defined Contribution Plan

Cheyenne Regional's 403(b) is a retirement savings plan that allows you to defer some of your income for retirement. Contributions and earnings are tax-deferred until the funds are withdrawn, typically at retirement when your income and tax bracket may be lower. You are always 100% vested in the contributions you make to the Cheyenne Regional 403(b) Plan.

457(b) Deferred Compensation Plan

Cheyenne Regional's governmental 457(b) Deferred Compensation plan is a retirement savings plan that eligible employees may use in addition to the 403(b) Defined Contribution Plan. The plan allows you to defer some of your income for retirement. Contributions and earnings are tax-deferred until the funds are withdrawn, typically at retirement when your income and tax bracket may be lower. You are always 100% vested in the contributions you make to the Cheyenne Regional 457(b) Plan.

401(a) Employer Matching Contribution Plan

Cheyenne Regional's 401(a) plan is a retirement savings plan that allows Cheyenne Regional to supplement its employees' retirement benefits by contributing a discretionary match to employees participating in the 403(b) and/or 457(b) plans. All employer match contributions are tax-deferred until the funds are withdrawn. Cheyenne Regional will match 100% up to 4% of compensation of your elective deferrals (pre-tax and/or Roth combined, subject to IRS limits). The employer match will be made to your account each pay period. Employer contributions to the 401(a) plan have a one year vesting requirement. To receive 100% vesting, you must complete one year of service with at least 800 hours worked in the year.

403(b) Roth Defined Contribution Option

Your 403(b) plan offers a Roth Deferral contribution option, which allows you the flexibility to designate some or all of your 403(b) elective deferrals as Roth Deferral contributions. Roth Deferral contributions are made with after-tax dollars, as opposed to pre-tax dollars. With Roth Deferral contributions, you pay taxes upfront so distributions taken at retirement are tax-free. You are always 100% vested in the contributions you make to the 403(b) plan.

457(b) Roth Deferred Contribution Option

Your 457(b) plan offers a Roth Deferral contribution option, which allows you the flexibility to designate some or all of your 457(b) elective deferrals as Roth Deferral contributions. Roth Deferral contributions are made with after-tax dollars, as opposed to pre-tax dollars. With Roth Deferral contributions, you pay taxes upfront so distributions taken at retirement are tax-free. You are always 100% vested in the contributions you make to the 457(b) plan.

It's always the right time

Saving for retirement is important for your financial future, whether you are retiring soon or years from now. The Cheyenne Regional savings plan is designed to assist you in meeting your retirement goals.



Note!

PRN employees are eligible to contribute to the retirement accounts; however, their contribution dollars are not matched by Cheyenne Regional.

education assistance



Education assistance

Eligibility: Employees who are classified as full-time or part-time exempt or hourly, have worked at Cheyenne Regional for a minimum of 120 days, and have received no corrective action in the past 120 days are eligible for Education Assistance. Ineligible staff include: PRN, temporary, contract staff, and staff with disciplinary action within 120 days of application.

Course Criteria: All secondary education courses must be through an accredited degree granting institution. The institution must be accredited by the Institutional Accrediting Bodies, which are recognized by the Council for the Higher Education Accreditation.

Course Consideration: Only courses/degrees that apply to positions that benefit Cheyenne Regional will be eligible for consideration of reimbursement.

Employment Commitment: Staff who receive education assistance must agree to continued employment at Cheyenne Regional. Commitment period is based on amount reimbursed (see table below), and begins after successful completion of approved course(s), and is extended for each amount received.

Amount Borrowed*	Commitment Period
\$1-\$1,500	6 months
\$1,501-\$3,000	12 months
\$3,001-\$5,000	18 months

*Full time maximum reimbursement of \$5,000 per fiscal year
Part time maximum reimbursement of \$3,000 per fiscal year





Paid Time Off Balances

At Cheyenne Regional, we recognize that achieving work-life balance means something different for everyone and can include going on vacation, spending time with friends and family, or attending a child’s school activities. We value this balance because we know an employee with a well-balanced life is a happier and more productive employee. We encourage employees to take time away from work, when the situation allows, using paid time off (PTO). Accrued PTO is available for sick leave, holidays, vacation, and other personal time off, as approved by your supervisor. It’s one of the many ways we at Cheyenne Regional offer flexibility and choice for our employees. Eligible employees accrue PTO immediately upon hire, and PTO is available for use as soon as it is accrued. The accrual rates are listed in the tables below.

An employee may trade PTO hours for cash during the year as long as his or her PTO account remains above 80 hours. The PTO cash out benefit is subject to change. Please review the Paid Time Off Policy, ADMIN-HR-13.

Employee Type	Length of Service	Accrual Rate	Maximum Accrual Days	Maximum Accrual
Non-Exempt/Hourly	During 1 st year	.06923 x hours worked – max 5.538 hours + 24 hour dump on 1 st day for Full-Time employees or 12 hour dump on 1 st day for Part-Time employees	21	168 Hours
Non-Exempt/Hourly	Beginning of year 2 – year 4	.100 x hours worked – max 8 hours	26	328 Hours
Non-Exempt/Hourly	Beginning of year 5 – year 9	.1193 x hours worked – max 9.54 hours	31	328 Hours
Non-Exempt/Hourly	Beginning of year 10 – year 19	.13847 x hours worked – max 11.08 hours	36	328 Hours
Non-Exempt/Hourly	Beginning of year 20 – duration of employment	.15769 x hours worked – max 12.62 hours	41	328 Hours
Exempt/Salaried	During 1 st year	.06923 x hours worked – max 5.538 hours + 24 hour dump on 1 st day for Full-Time employees or 12 hour dump on 1 st day for Part-Time employees	21	168 Hours
Exempt/Salaried	Beginning of year 2 – year 4	.100 x hours worked – max 8 hours	26	328 Hours
Exempt/Salaried	Beginning of year 5 – year 9	.1193 x hours worked – max 9.54 hours	31	328 Hours
Exempt/Salaried	Beginning of year 10 – year 19	.13847 x hours worked – max 11.08 hours	36	328 Hours
Exempt/Salaried	Beginning of year 20 – duration of employment	.15769 x hours worked – max 12.62 hours	41	328 Hours

summary of benefits

Cheyenne Regional recognizes a complete benefit package is important to you and your family. Please take a moment to review the benefits Cheyenne Regional offers.

	Enrollment Time	Effective Date	Who Pays
Medical Insurance Plans	Upon employment, with eligible status change, or at annual enrollment	Date of hire/eligibility	You and Cheyenne Regional
Health Savings Account Contribution	Upon enrollment in the CDHP medical plan	Date of hire/eligibility	You and Cheyenne Regional
Wellness Program	Any time during eligible employment	Date of hire/eligibility	Cheyenne Regional
Dental Insurance Plan	Upon employment, with eligible status change, or at annual enrollment	First of the month following date of hire/eligibility	You and Cheyenne Regional
Vision Insurance Plan	Upon employment, with eligible status change, or at annual enrollment	First of the month following date of hire/eligibility	You
Flexible Spending Accounts (FSA)	Upon employment, with eligible status change, or at annual enrollment	First paycheck after enrollment	You
Basic Life Insurance	Automatic	Date of hire/eligibility	Cheyenne Regional
Disability Insurance (STD and LTD)	Automatic	First of the month after 90 days of active employment	Cheyenne Regional
Voluntary Benefit Plans	Upon employment, at annual enrollment, special rules may apply	First of the month following date of hire/eligibility	You
Employee Assistance Program (EAP)	Automatic	Date of hire/eligibility	Cheyenne Regional
403(b) Defined Contribution Plan	Any time during eligible employment	Date of enrollment	You
403(b) Roth Defined Contribution Plan	Any time during eligible employment	Date of enrollment	You
457(b) Deferred Compensation Plan	Any time during eligible employment	Date of enrollment	You
457(b) Roth Deferred Compensation Plan	Any time during eligible employment	Date of enrollment	You
401(a) Employer Matching Contribution Plan	Automatic* Special rules may apply	Date of hire/eligibility	Cheyenne Regional
Education Assistance	Special rules may apply	After 120 days of active employment	Cheyenne Regional
Paid Time Off (PTO)	Automatic	Date of hire/eligibility	Cheyenne Regional

*Eligibility for the 401(a) Employer Matching Contribution Plan requires enrollment in and making contributions to at least one of the 403(b) or 457(b) deferred compensation retirement plans.

enroll

Carefully consider your benefit options and your anticipated needs. Then follow the instructions to enroll yourself and any eligible dependents in health and insurance benefits for 2022.

How to enroll

Online: KRONOS

Sign into <https://crmcwy.kronos.net> using your network login credentials (umcwy\<username>) and password to access your 2022 Open Enrollment options.

Annual open enrollment between October 25 and November 5 at 11:59 pm Mountain Time.

You must enroll or waive coverage during Open Enrollment or within 31 days for new hires and newly benefits eligible employees; otherwise, you will not have benefits coverage in 2022 aside from Company-provided benefits.

Benefits Team

Questions or concerns? Please contact the Cheyenne Regional benefits team at:

(307) 633-7700

Or

benefits@crmcwy.org

Contacts

Benefit Plan	Provider	Phone number	Website
Medical	UMR	800-826-9781	www.umar.com
Prescription	RxBenefits	800-334-8134	www.rxbenefits.com
Health Savings Account (HSA)	Optum Bank	866-234-8913	www.optumbank.com
Flexible Spending Accounts (FSAs)	Alerus	800-651-4855	www.alerus.com
Dental	Delta Dental of Wyoming	307-632-3313	www.deltadentalwy.com
Vision	VSP	800-877-7195	www.vsp.com
Wellness program	Virgin Pulse	888-671-9395	support@virginpulse.com
Employee assistance program (EAP)	Optum Live and Work Well	866-248-4096	www.liveandworkwell.com Access Code: CRMC
UMR Nurse Program	UMR	800-207-3172	www.umar.com
Life and AD&D insurance	Lincoln Financial	800-423-2765	www.lfg.com
Disability insurance	Lincoln Financial	800-423-2765	www.lfg.com
Accident, Critical Illness and Hospital Indemnity Voluntary Plans	Voya	877-236-7564	https://presents.voya.com/EBRC/CRMC
Retirement Plans	Empowerment Retirement	866-467-7756	www.empower-retirement.com

What happens if you don't enroll?

As a new employee – If you don't enroll in benefits within 31 days of your hire date, you will not have benefits coverage, except for those that are fully paid by Cheyenne Regional, such as basic life and AD&D insurance, short-term disability insurance, long-term disability insurance, and the employee assistance program.

During Open Enrollment – If you want to enroll or make changes to your benefits, you must take action before the enrollment deadline. If you don't enroll, you will not have coverage in 2022.

Changes during the year

After your enrollment opportunity ends, you won't be able to change your benefits coverage during the year unless you experience a qualifying life event, such as marriage, divorce, birth, adoption, or a change in your or your spouse/domestic partner's employment status that affects your benefits eligibility.



Cheyenne Regional Medical Center

While every effort has been made to ensure accuracy of this benefits guide, the plan documents and contracts will prevail in case of discrepancy between this guide and the plan documents and contracts. In addition, the company reserves the right to modify or terminate any benefit plans at any time.

The information in this booklet constitutes a Summary of Material Modifications (SMM) of Cheyenne Regional Benefits for the noted plan changes. Effective January 1, 2022, this benefits guide, along with a copy of the Summary Plan Description (SPD) for Cheyenne Regional Benefits, will comprise the SPD. Please retain this guide for reference. All Cheyenne Regional Benefits are accessible on www.cheyenneregional.org/staffemployees/benefits. If you have questions or need to request a hard copy of your Cheyenne Regional Benefits, please contact Cheyenne Regional Benefits at (307) 633-7700 or benefits@crmcy.org.

Cheyenne Regional complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.