

# Campbell County Fire Department Policy

General Administration

*Summary of Benefits*



900.305

## **PURPOSE:**

The Fire Department offers a comprehensive benefit package designed to be responsive to employees' needs.

## **SCOPE:**

This policy applies to all members and employees of the Campbell County Fire Department (CCFD) organization.

## **POLICY:**

- A. The Fire Department Employee Benefit Package includes the following Campbell County Sponsored Plans & Programs:
  - a. Health plan including Medical, dental and Prescription Drug coverage; Vision Insurance;
  - b. Basic Employee Life & Accidental Death and Dismemberment Insurance; Basic Dependent Life Insurance;
  - c. Supplemental Employee life Insurance;
  - d. Supplemental Dependent Life Insurance;
  - e. Employee Long-Term Disability Insurance;
  - f. Flexible Benefits;
  - g. Employee Assistance Program (EAP) and Wellness Program.
  
- B. Additionally, eligible Fire Department employees participate in the applicable State of Wyoming sponsored Wyoming Retirement System pension and Deferred Compensation Plans. Information and summary communications intended to explain the details of each benefit plan are furnished to all plan participants on a continuing basis. In the event of conflict between any summary, both written and verbal, and the actual terms and conditions of coverage, the latter shall control. The Fire Department reserves the right to modify, amend, or terminate any benefit plan or program as they apply to all current, former, and retired employees. The Fire Department also provides a number of other benefits to eligible employees such as paid vacation, holiday, sick leave, etc. (For more information on these additional benefits, please refer to the specific policy.)
  
- C. Employee eligibility is dependent upon the specific eligibility requirement of each benefit. Generally only regular full-time and regular part-time employees working at least 20 hours per week are eligible to participate. However, the Fire Department reserves the right to determine employee and dependent eligibility solely at its discretion. Employee contribution to the Fire Department-sponsored benefit package is outlined in the appendix B. Employee and Employer contributions to the

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Page 1 of 4

Sam Saunders, Chairman

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Wyoming Retirement system pension and Compensation Plans are also outlined in the appendix B.

- D. All benefits sponsored by the Fire Department are described in documents kept on file in the County Clerk's Office and the Human Resources Department. These documents are available for examination by any plan participant or beneficiary. In addition, they are the only official and binding documents concerning the County sponsored benefits plans and programs.
- E. The Human Resource Department serves as administrator of the County's benefit plans. The Human Resource Representative is responsible for all communications and disclosures concerning County benefits and for compliance with all applicable laws and regulations. In addition, the Human Resource Representative is available to answer employee questions concerning benefits and to counsel new employees, employees as they achieve eligibility, retiring employees, and non-employee beneficiaries as to specific benefit coverage, required forms, and designations.
- F. Employees are responsible for providing all information necessary for proper benefit enrollment and notifying the applicable payroll department of any changes in status that effect employee or dependent eligibility. Employees are responsible for designating a beneficiary for employee death benefits and are responsible for updating that designation when appropriate. All notifications and changes must be made in writing on the appropriate forms.
- G. In general, the following information will be furnished in a timely manner to each participant in the County sponsored benefit plans and programs;
  - a. A summary description of the plan after the individual becomes a participant or first receives benefits;
  - b. An updated summary description of the plan at such times as may be needed;
- H. Any participant or beneficiary whose claim for benefits under an employee benefit plan that has been wholly or partially denied will be notified, within a reasonable period of time, by written notice containing the reason for the denial, specific reference to plan provisions on which the denial is based. Steps to be taken if the participant or beneficiary wishes to submit the claim for review by the Board of Commissioners are included in the applicable benefit documents. If a review of the

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Page 2 of 4

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denial is requested, the Board is to review the denial of the claim and promptly furnish the decision to the claimant.

- I. Participant contributions to benefit plans normally will be deducted from the employee's paycheck if the employee has authorized the deduction in writing. If the cost of a plan changes, the employee deduction will automatically change unless the employee notifies the Fire Department in writing that they wish to cease participation in the plan.
- J. Employees, spouses, and dependents covered by the County's health benefits plan will be notified, when appropriate, of the opportunity to continue their health care coverage, at their own expense, in certain specified situations including layoff, termination, and reduction in hours of employment, and separation or divorce. In addition, they will be provided, when required, with a certificate of prior health coverage when they lose coverage under the health benefit plan.
- K. Employees, spouses and dependents covered by the County's health plan will be notified, when appropriate and required, as to whether any prescription drug benefit offered under the plan is "creditable prescriptions drug coverage" for Medicare purposes.

## Appendix B

### Campbell County Employee Benefit Plans Cost Summary

**Medical:**

Regular Full-Time Employees Single = \$485/month Employee + One = \$960/month Family = \$1290/month

Regular Part-Time Employees

**Employees Share Per Pay Period**

	<u>Single</u>	<u>Emp + One</u>	<u>Family</u>		<u>Single</u>	<u>Emp + One</u>	<u>Family</u>
20-29 hours	\$242.50	\$480.00	\$645.00	35 hours	\$30.31	\$60.00	\$80.62
30 hours	\$ 60.62	\$120.00	\$161.25	36 hours	\$24.25	\$48.00	\$64.50
31 hours	\$ 54.56	\$108.00	\$145.12	37 hours	\$18.18	\$36.00	\$48.38
32 hours	\$ 48.50	\$ 96.00	\$129.00	38 hours	\$12.12	\$24.00	\$32.25
33 hours	\$ 42.43	\$ 84.00	\$112.88	39 hours	\$ 6.06	\$12.00	\$16.12
34 hours	\$ 36.37	\$ 72.00	\$ 96.75				

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**Dental:**

Regular Full-Time Employees Single = \$35/month Employee + One = \$65/month Family \$85/month

Regular Part-Time Employees

**Employees Share Per Pay Period**

	<u>Single</u>	<u>Emp + One</u>	<u>Family</u>		<u>Single</u>	<u>Emp + One</u>	<u>Family</u>
20-29 hours	\$17.50	\$32.50	\$42.50	35 hours	\$ 2.18	\$4.06	\$5.31
30 hours	\$ 4.37	\$ 8.12	\$10.62	36 hours	\$ 1.75	\$3.25	\$4.25
31 hours	\$ 3.93	\$ 7.31	\$ 9.56	37 hours	\$ 1.31	\$2.43	\$3.18
32 hours	\$ 3.50	\$ 6.50	\$ 8.50	38 hours	\$ .87	\$1.62	\$2.12
33 hours	\$ 3.06	\$ 5.68	\$ 7.43	39 hours	\$ .43	\$ .81	\$1.06
34 hours	\$ 2.62	\$ 4.87	\$ 6.37				

**Wyoming Retirement:**

All eligible employees participate in the Wyoming Retirement System. Under this plan employees contribute 7.00% of their gross salary, and the employer contributes 7.12% of each employee's gross salary for a total contribution of 14.12%. Under the plan for law enforcement (communication technicians, detention and sworn officers), employees contribute 8.6% of their gross salary, and the employer contributes 8.6% of the employee's gross salary for a total contribution of 17.2%. Currently, both the employee and the employer contribution are funded by Campbell County.

Under the plan for firefighters (career firefighters), employees contribute 8.5% of their gross salary, and the employer contributes 12% of each employee's gross salary for a total contribution of 20.5%.

**Wyoming Retirement Deferred Compensation 457 Plan:**

An optional 457 Deferred Compensation Plan is offered to all eligible employees. All new employees who enroll in the Deferred Compensation Plan with a minimum contribution of \$20 per pay period will receive a matching \$20 contribution from the County for 26 pay periods.