

Laramie County Library System Benefits Guide 2022 - 2023



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This Benefits Guide is an overview of the benefits provided by Laramie County Library System. It is not a Summary Plan Description or Certificate of Insurance. If a question arises about the nature and extent of your benefits under the plans and policies, or if there is a conflict between the informal language of this Benefits Decision Guide and the contracts, the Summary Plan Description and Certificates of Insurance will govern. Please note that the benefits in your Benefits Guide are subject to change at any time. The Benefits Guide does not represent a contractual obligation on the part of Laramie County Library System.

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BENEFIT CONTACTS

Blue Cross Blue Shield WY	Medical Benefits	(800) 211-2966 www.yourwyoblue.com
Blue Cross Blue Shield WY	Precertification See your Certificate of Coverage for a full listing of services suggested for prior approval.	(800) 211-2966 www.yourwyoblue.com
Prime Therapeutics	Prescription Benefit Manager Rx Benefits	(877) 794-3574 (877) 357-7463 – Home Delivery www.MyPrime.com
MASA	Medical Transport Services	(307) 272-2386 Gary Robson grobson@masamts.com
Delta Dental of Wyoming	Dental Benefits	(800) 735-3379 www.deltadentalwy.org
Lincoln Financial Group	Life and AD&D	(800) 423-2765 www.lfg.com
Wyoming Retirement System	Pension Plan	(307) 777-7691 retirement.state.wy.us
Wyoming Retirement System	Deferred Compensation Plans	(307) 777-7691 retirement.state.wy.us
Wyoming Retirement System - Prudential	Voluntary Group Decreasing Term Life Insurance	(800) 525-8056 mybensite.com/wy
VSP	Vision Benefits	(800) 877-7195 Monday - Friday 6 a.m. to 7 p.m. Saturday 8 a.m. to 9 p.m. Sunday 8 a.m. to 8 p.m. www.vsp.com
LegalShield & IDShield	Legal Plan and Identity Theft Protection	(720) 626-6524 Jennifer Bell jen@JenniferBellBenefits.com
Colonial Life Insurance	Supplemental Insurance Coverage	(307) 349-1263 Leo Urbanek leo.urabnek@coloniallifesales.com



ENROLLMENT GUIDELINES

Welcome to the 2019/2020 Benefits Guide for Laramie County Library System. This Guide provides a quick overview of the benefits program and helps to remove confusion that sometimes surrounds employee benefits. The benefits program was structured to provide comprehensive coverage for you and your family. Benefit programs provide a financial safety net in the event of unexpected and potentially catastrophic events.

ELIGIBILITY

You are eligible to enroll in the benefits program if you are a full time working 30 or more hours per week. Benefits for newly hired employees will take effect the first of the month following the first payroll deduction.

Your legal spouse and your married or unmarried dependent children are eligible for medical coverage if less than 26 years of age. Your unmarried dependent children are eligible for dental and/or vision benefits if less than 26 years of age. Disabled children over age 26 may be eligible to continue benefits after approval of necessary applications.

For Life and Supplemental Life, Actively at Work Provisions apply, including dependent non-confinement.

OPEN ENROLLMENT

Open enrollment for health, dental, vision is once a year and benefit elections will take effect July 1st. Participants may add or drop coverage or make changes to their coverage at this time. Late entrants (employees or dependents who apply for coverage more than 31 days after the date of individual eligibility) are also provided an opportunity to enroll for coverage during the plan's open enrollment. The elections you make stay in effect the entire plan year, unless a qualifying life event occurs.

Qualified life events are:

- Marriage
- Divorce
- Birth
- Adoption
- Death
- Loss of Coverage

Under the medical plan, open enrollment under your Spouse's group plan will also be considered a qualifying event.

When you have a qualifying event, you have **31** days to complete and return a new enrollment/change form for health, dental, and/or vision coverage. (You have 60 days to complete and return a new enrollment/change form after coverage under Medicaid or CHIP terminates.)

EMPLOYEE PREMIUMS

Medical Insurance (FY 23) (monthly premium deduction)

Coverage	Employee Cost	Employer Cost	Total Premium
Employee Only	\$158.51	\$898.23	\$1,056.74
Employee/Spouse	\$314.56	\$1,782.50	\$2,097.06
Employee/Child	\$267.79	\$1,517.45	\$1,785.24
Employee/Family	\$392.79	\$2,225.81	\$2,618.60

DELTA DENTAL (FY 23) ** (monthly premium deduction)

Coverage	Full-Time Employee Cost	Employer Cost	Total Premium
Employee Only	\$5.54	\$31.37	\$36.90
Employee/Plus One	\$13.70	\$77.65	\$91.35
Employee/Family	\$22.46	\$127.29	\$149.75

** Regular part-time employees who have medical insurance coverage (from the library or elsewhere) may participate at their expense.

VSP (FY 23)

(monthly premium deduction)

Coverage	Employee Cost
Employee Only	\$12.83
Employee/Plus One	\$20.52
Employee/Child	\$20.95
Employee/Family	\$33.78

MASA (FY 23)

(monthly premium deduction)

Coverage	Employee Cost
Emergent Plus	\$14.00
Premium	\$39.00

MEDICAL BENEFITS

LARAMIE COUNTY GOVERNMENT offers medical benefits through Blue Cross Blue Shield. This medical plan balances affordability with the freedom to go outside the network. You may choose a participating or a non-participating provider. Participating providers have agreed to provide services at a discounted fee. For out-of-network care, you are responsible for charges above the in-network allowance for the same services, in addition to the deductible and coinsurance. To find a participating provider, visit www.yourwyoBLUE.com.

BENEFIT	In-Network	Out-of-Network Benefits will be paid up to the Allowed Amount
Deductible	\$1,000/single \$3,000/family	\$2,500/single \$5,000/family
Out-of-Pocket Max (Includes deductible and copays)	\$3,500/single \$7,000/family	\$9,000/single \$18,000/family
Preventive Care	100% Deductible Waived	Not Covered
Office Visit (PCP)	\$20 copay	60% After Deductible
Specialist Office Visit	\$30 copay	60% After Deductible
Urgent Care	\$20 copay	60% After Deductible
Accident Benefit	100% Deductible and Coinsurance Waived up to \$1,500 per Year	100% Deductible and Coinsurance Waived up to \$1,500 per Year
Diagnostic Lab/X-ray	80% After Deductible	60% After Deductible
Imaging (CT/PET scans: MRI's)	80% After Deductible	60% After Deductible
Inpatient & Outpatient Hospital	80% After Deductible	60% After Deductible
Maternity • Prenatal	\$20 Copay for office visit all other services subject to deductible and 80%. Some labs are paid at 100% per ACA with no cost sharing	60% After Deductible
• Delivery and All Inpatient Services	80% After Deductible	60% After Deductible
Mental Health/Substance Abuse Inpatient	80% After Deductible	60% After Deductible
Mental Health/Substance Abuse Outpatient	\$20 copay for a PCP \$30 copay for a Specialist	60% After Deductible
Emergency Room – True Emergency	\$250 copay for ER Visit and Physician / 80% all other services	
Emergency Room – NON-Emergency	\$250 Copay for ER Visit and Physician, all other services 80%	60% After Deductible
Emergency Transport/Ambulance	80% After Deductible	60% After Deductible
Outpatient Surgery	80% After Deductible	60% After Deductible

MEDICAL BENEFITS (CONTINUED)

BENEFIT	Medical Plan (con't)	
	In-Network	Out-of-Network
Prescriptions Retail – 30 day supply Generic Preferred Non-Preferred Specialty	\$10 copay Ded Waived \$35 copay Ded Waived \$80 copay Ded Waived \$100 copay Ded Waived	Not covered Not covered Not covered Not Covered
Mail Order – 90 day supply Generic Preferred Non-Preferred Specialty	2 times retail Ded Waived 2 times retail Ded Waived 2 times retail Ded Waived N/A	N/A N/A N/A N/A
What you pay and what the plan pays The above Summary of Benefits shows how much you pay for care, and how much the plan pays. It's a brief listing of what is included in your benefits plan. For more detailed information, see your summary plan description.		



BlueDistinction® Specialty Care

**For Laramie County
Employees**

TRAVEL MEDICAL BENEFIT

A "travel medical benefit" is available when Laramie County Employee Members travel for medical care to a Blue Distinction Center in Colorado, Utah, or Montana, or for cancer treatment at either the University of Texas MD Anderson Center, the Johns Hopkins Kimmel Cancer Center in Maryland, or the Taussig Cancer Institute at the Cleveland Clinic in Ohio.

Travel Benefit Steps

1. Members should inform the Human Resources office that they are using the TRAVEL MEDICAL BENEFIT.
2. Members should confirm their eligibility by calling Blue Cross Blue Shield of Wyoming.
3. Members can find a Blue Distinction Center at bcbs.com/why-bcbs/blue-distinction.

Centers of Excellence for Cancer Treatment

1. University of Texas MD Anderson Center
www.mdanderson.org
2. Johns Hopkins Kimmel Cancer Center in Maryland
www.hopkinsmedicine.org
3. Taussig Cancer Institute at the Cleveland Clinic in Ohio
my.clevelandclinic.org

Eligible Members may receive up to \$150 per day for: food, lodging, and travel (limited to \$2500 per benefit year per Member). Expense receipts must be submitted for reimbursement.

Some services may not be available, please refer to your benefits booklet to verify and see reimbursement process.



WYOMING

An independent member of the Blue Cross and Blue Shield Association



EMERGENCY TRANSPORTATION COSTS

MASA MTS is here to protect its members and their families from the shortcomings of health insurance coverage by providing them with comprehensive financial protection for lifesaving emergency transportation services, both at home and away from home.

Many American employers and employees believe that their health insurance policies cover most, if not all ambulance expenses. The truth is, they DONOT!

Even after insurance payments for emergency transportation, you could receive a bill up to \$5,000 for ground ambulance and as high as \$70,000 for air ambulance. The financial burdens for medical transportation costs are very real.



HOW MASA IS DIFFERENT

Across the US there are thousands of ground ambulance providers and hundreds of air ambulance carriers. ONLY MASA offers comprehensive coverage since MASA is a PAYER and not a PROVIDER!

ONLY MASA provides over 1.6 million members with coverage for **BOTH ground ambulance and air ambulance transport, REGARDLESS of which provider transports them.**

Members are covered ANYWHERE in all 50 states and Canada!

Worldwide coverage is also available with our Platinum Membership.

Additionally, MASA provides a repatriation benefit: if a member is hospitalized more than 100 miles from home, MASA can arrange and pay to have them transported to a hospital closer to their place of residence.



Any Ground. Any Air. Anywhere.™

OUR BENEFITS

Benefit*	Platinum \$39/Month	Emergent Plus \$14/Month
Emergent Ground Transportation	U.S./Canada	U.S./Canada
Emergent Air Transportation	U.S./Canada	U.S./Canada
Non-Emergent Air Transportation	Worldwide	U.S./Canada
Repatriation	Worldwide	U.S./Canada
Escort Transportation	Worldwide	
Mortal Remains Transportation	Worldwide	
Visitor Transportation	BCA**	
Minor Children/Grandchildren Return	BCA**	
Vehicle Return	BCA**	
Pet Return	BCA**	
Organ Retrieval	U.S./Canada	
Organ Recipient Transportation	U.S./Canada	

* Please refer to the MSA for a detailed explanation of benefits and eligibility.

** Basic Coverage Area (BCA) includes U.S., Canada, Mexico, and Caribbean (excluding Cuba).



A MASA Membership prepares you for the unexpected and gives you the peace of mind to access vital emergency medical transportation no matter where you live, for a minimal monthly fee.

- One low fee for the entire family
- NO deductibles
- NO health questions
- Easy claim process

For more information, please contact

Gary Robson

307-272-2386 | GRobson@masamts.com

EVERY FAMILY DESERVES A MASA MEMBERSHIP



BENEFITS

100% Coverage for Diagnostic and Preventive Services – not subject to deductible

- Routine periodic examinations, including bitewing x-rays once every six months.
- Dental prophylaxis (cleaning) once every six months.
- Topical fluoride applications once every twelve months. (Dependents under the age of 19).
- Space maintainers, fixed. (Dependents under the age of 19).

80% Coverage for Basic Services

- Emergency treatment for relief of pain.
- Extractions and other oral surgery.
- Amalgam, preformed crowns, synthetic porcelain, plastic and composite restorations (fillings).
 - Composite (white) restorations on posterior (back) teeth are optional and are payable as an amalgam (silver) benefit.
- Pulpal and root canal filling.
- Treatment of diseases of the tissues supporting the teeth. (\$1,000.00 lifetime periodontal maximum).
- Sealants. (Dependents under the age of 19).
- Full mouth x-rays once every five years.

50% Coverage for Major Services (six-month waiting period for new enrollees)

- Crowns when teeth cannot be restored with a filling material.
- Prosthetics - provides bridges, partial dentures and complete dentures.

50% Coverage for Orthodontic Services (six-month waiting period for new enrollees)

- For dependent children. (Under the age of 19).

Deductible Limitations:

Individual Deductible: \$50.00
 Family Deductible: \$100.00

Annual Maximum Benefit:

Plan Year: May - April
 Yearly Maximum (per person): \$1,250.00

Orthodontic Lifetime Maximum: \$1,250.00

Waiting Period:

Diagnostic & Preventive: None
 Basic Services: None
 Major Services: Six month waiting period for new enrollees
 Orthodontic Services: Six month waiting period for new enrollees

Dependent Eligibility: End of the month age 26 is attained

The effective date of this policy is the first of the month following the date of full-time employment.

The pediatric coverage in this plan (under age 19) is not Exchange-Certified as part of the Affordable Care Act. An Exchange-Certified pediatric plan can be substituted for the above pediatric coverage or purchased in addition to the coverage above.

This is a brief description of benefits and limitations. Please see coverage booklet and contract for full description.

A LOOK AT YOUR VSP VISION COVERAGE



SEE HEALTHY AND LIVE HAPPY WITH HELP FROM LARAMIE COUNTY LIBRARY SYSTEM AND VSP.



Enroll in VSP® Vision Care to get personalized care from a VSP network doctor at low out-of-pocket costs.

VALUE AND SAVINGS YOU LOVE.



Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras for additional savings.

PROVIDER CHOICES YOU WANT.



With an average of five VSP network doctors within six miles of you, it's easy to find a nearby in-network doctor or retail chain. Plus, maximize your coverage with bonus offers and additional savings that are exclusive to Premier Program locations.

Prefer to shop online? Use your vision benefits on Eyeconic®—the VSP preferred online retailer.

QUALITY VISION CARE YOU NEED.



You'll get great care from a VSP network doctor, including a WellVision Exam®—a comprehensive exam designed to detect eye and health conditions.

USING YOUR BENEFIT IS EASY!

Create an account on **vsp.com** to view your in-network coverage, find the VSP network doctor who's right for you, and discover savings with exclusive member extras. At your appointment, just tell them you have VSP.

GET YOUR PERFECT PAIR

EXTRA \$20

TO SPEND ON
FEATURED FRAME BRANDS*

bebe CALVIN KLEIN COLE HAAN FLEXON
LACOSTE   NINE WEST

SEE MORE BRANDS AT [VSP.COM/OFFERS](https://vsp.com/offers).

UP TO 40%

SAVINGS ON LENS
ENHANCEMENTS



Enroll today.

Contact us: **800.877.7195** or vsp.com

YOUR VSP VISION BENEFITS SUMMARY

LARAMIE COUNTY LIBRARY SYSTEM and VSP provide you with an affordable vision plan.

PROVIDER NETWORK:

VSP Choice

EFFECTIVE DATE:

07/01/2020



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
YOUR COVERAGE WITH A VSP PROVIDER			
WELLVISION EXAM	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness 	\$10	Every 12 months
PRESCRIPTION GLASSES		\$25	See frame and lenses
FRAME	<ul style="list-style-type: none"> \$150 allowance for a wide selection of frames \$170 allowance for featured frame brands 20% savings on the amount over your allowance 	Included in Prescription Glasses	Every 12 months
LENSES	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Polycarbonate lenses for dependent children 	Included in Prescription Glasses	Every 12 months
LENS ENHANCEMENTS	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 20-25% on other lens enhancements 	\$0 \$95 - \$105 \$150 - \$175	Every 12 months
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> \$130 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) 	Up to \$60	Every 12 months
PRIMARY EYECARE	<ul style="list-style-type: none"> As a VSP member, you can visit your VSP doctor for medical and urgent eyecare. Your VSP doctor can diagnose, treat, and monitor common eye conditions like pink eye, and more serious conditions like sudden vision loss, glaucoma, diabetic eye disease, and cataracts. Ask your VSP doctor for details. 	\$20	As needed
EXTRA SAVINGS	Glasses and Sunglasses <ul style="list-style-type: none"> Extra \$20 to spend on featured frame brands. Go to vsp.com/offers for details. 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam. 		
	Retinal Screening <ul style="list-style-type: none"> No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam 		
	Laser Vision Correction <ul style="list-style-type: none"> Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities 		
YOUR MONTHLY CONTRIBUTION	\$12.83 Member only \$20.52 Member + 1 \$20.95 Member + children \$33.78 Member + family		

YOUR COVERAGE WITH OUT-OF-NETWORK PROVIDERS

Get the most out of your benefits and greater savings with a VSP network doctor. Call Member Services for out-of-network plan details.

Coverage with a retail chain may be different or not apply. Once your benefit is effective, visit vsp.com for details. VSP guarantees coverage from VSP network providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business.

*Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change. Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.

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VSP, VSP Vision Care for life, Eyeconic, and WellVision Exam are registered trademarks, VSP Diabetic Eyecare Plus Program is servicemark of Vision Service Plan. Flexon is a registered trademark of Marchon Eyewear, Inc. All other brands or marks are the property of their respective owners.



LIFE INSURANCE: LCLS PAID LIFE AND AD&D

LCLS pays to cover employees under this basic term life and accidental death & dismemberment insurance policy Underwritten by Lincoln Financial Group.

Eligibility: Employee in a benefited position scheduled to work 30 hours or more per week. See Benefits Summary on page 12.

Eligibility: Employee in a benefited position scheduled to work less than 30 hours per week. See Benefits Summary on page 14.

Voluntary Group Decreasing Term Life Insurance

Optional Life and AD&D coverage for WRS members - Voluntary Group Decreasing Term Life Insurance.

Underwritten by Prudential

This voluntary employee paid benefit, which pays your beneficiary a maximum benefit amount in your younger years and gradually decreasing benefit amount in your older years, will help give you peace of mind for your family's well being.

Schedule of Benefits - \$16 Monthly Contribution

Employee's Age at Time of Claim	Employee		Dependent		
	Group Term Life	Group Accidental Death & Dismemberment	Total Benefit For Accidental Death	Group Term Life Spouse	Child(ren)
Less than 25	\$225,000	\$100,000	\$325,000	\$20,000	\$4,000
25-29	\$170,000	\$100,000	\$270,000	\$20,000	\$4,000
30-39	\$100,000	\$100,000	\$200,000	\$20,000	\$4,000
40-44	\$65,000	\$100,000	\$165,000	\$18,000	\$4,000
45-49	\$40,000	\$100,000	\$140,000	\$15,000	\$4,000
50-54	\$30,000	\$100,000	\$130,000	\$10,000	\$4,000
55-59	\$18,000	\$100,000	\$118,000	\$7,000	\$4,000
60-64	\$12,000	\$100,000	\$112,000	\$5,000	\$4,000
65 and over	\$7,500	\$7,500	\$15,000	\$4,000	\$4,000

Open enrollment for the Voluntary Group Decreasing Term Life Insurance is each November.

SUMMARY OF BENEFITS

Sponsored by: Laramie County Library System

All Full-Time Employees working 30 or more hours per week

Coverage

Life	\$25,000
Guarantee Issue	\$25,000
AD&D	Will Equal the Life Benefit

Benefit Reduction

Employee

Benefits will reduce:	35% at age 65; An additional 25 % of original amount at age 70; An additional 15 % of original amount at age 75; Benefits terminate at retirement
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Additional Benefits

See Understanding Your	Accelerated Death Benefit
Benefits Page:	Conversion

Enrolling for Coverage

Eligibility:	All employees in an eligible class.
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(Please see other side)

NOTE: This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater details. Should there be a difference between this summary and the contract, the contract will govern.

Insurance products are issued by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. Product availability and/or features may vary by state. Limitations and exclusions apply. Not for use in New York.

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Understanding Your Benefits

Accelerated Death Benefit

Accelerated Death Benefit provides an option to be paid a portion of your life insurance benefit when diagnosed as terminally ill (as defined in the policy). The death benefit will be reduced by the amount withdrawn. To qualify, you must be covered under this policy for the amount of time defined by the policy.

AD&D

Accidental Death and Dismemberment (AD&D) insurance provides specified benefits for a covered accidental bodily injury that directly causes death or dismemberment (e.g., the loss of a hand, foot, or eye), subject to policy limitations.

Conversion

If you terminate your employment or become ineligible for this coverage, you have the option to convert all or part of the amount of coverage in force to an individual life policy on the date of termination without Evidence of Insurability. Conversion election normally must be made within 31 days of your date of termination.

Guarantee Issue

For timely entrants enrolled within 31 days of becoming eligible, the Guarantee Issue amount is available without providing Evidence of Insurability. Evidence of Insurability will be required for any amounts above this, for late enrollees or increases in insurance, and it will be provided at your own expense.

Term Life

A death benefit is paid to the designated beneficiary upon the death of the insured. Coverage is provided for the time period that you are eligible and premium is paid. There is no cash value associated with this product.

Additional Benefits

*LifeKeys*SM

Online will & testament preparation service, identity theft resources and beneficiary assistance support for all employees and eligible dependents covered under the Group Term Life and/or AD&D policy.

*TravelConnect*SM

Travel assistance services for employees and eligible dependents traveling more than 100 miles from home.

For assistance or additional information Contact Lincoln Financial Group at

(800) 423-2765; reference ID: **LARCTYLIB**

www.LincolnFinancial.com

SUMMARY OF BENEFITS

Sponsored by: Laramie County Library System

Part-Time Employees working less than 30 hours per week

Coverage

Life	\$25,000
Guarantee Issue	\$25,000
AD&D	Will Equal the Life Benefit

Benefit Reduction

Employee

Benefits will reduce:	35% at age 65; An additional 25 % of original amount at age 70; An additional 15 % of original amount at age 75; Benefits terminate at retirement
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Monthly Cost

\$0.34 per \$1,000 of coverage. You and your employer both contribute towards the cost of this coverage. Please see your Plan Administrator for additional information.

Additional Benefits

See Understanding Your Benefits Page:	Accelerated Death Benefit Conversion
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Enrolling for Coverage

Eligibility:	All employees in an eligible class.
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(Please see other side)

NOTE: This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater details. Should there be a difference between this summary and the contract, the contract will govern.

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Understanding Your Benefits

Accelerated Death Benefit

Accelerated Death Benefit provides an option to be paid a portion of your life insurance benefit when diagnosed as terminally ill (as defined in the policy). The death benefit will be reduced by the amount withdrawn. To qualify, you must be covered under this policy for the amount of time defined by the policy.

AD&D

Accidental Death and Dismemberment (AD&D) insurance provides specified benefits for a covered accidental bodily injury that directly causes death or dismemberment (e.g., the loss of a hand, foot, or eye), subject to policy limitations.

Conversion

If you terminate your employment or become ineligible for this coverage, you have the option to convert all or part of the amount of coverage in force to an individual life policy on the date of termination without Evidence of Insurability. Conversion election normally must be made within 31 days of your date of termination.

Guarantee Issue

For timely entrants enrolled within 31 days of becoming eligible, the Guarantee Issue amount is available without providing Evidence of Insurability. Evidence of Insurability will be required for any amounts above this, for late enrollees or increases in insurance, and it will be provided at your own expense.

Term Life

A death benefit is paid to the designated beneficiary upon the death of the insured. Coverage is provided for the time period that you are eligible and premium is paid. There is no cash value associated with this product.

Additional Benefits

*LifeKeys*SM

Online will & testament preparation service, identity theft resources and beneficiary assistance support for all employees and eligible dependents covered under the Group Term Life and/or AD&D policy.

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(800) 423-2765; reference ID: **LARCTYLIB**

www.LincolnFinancial.com



PENSION PLAN

Administered by Wyoming Retirement System

Once you qualify for retirement, this benefit provides a monthly income for life. Wyoming Retirement System (WRS) administers nine pension systems for different groups of public employees. LCLS Employees participate in the Public Employee Pension Plan. The state laws authorizing the plan are W.S. 9-3-401 through W.S. 9-3-452 and the Retirement Board's Rules and Regulations. For additional information about the plans: <http://retirement.state.wy.us/index.asp>

Public Employee Pension Plan

Eligibility for Benefit (for those hired before 09/01/2012)

You are eligible for full retirement after you either:

- Reach age 60 and are vested or
- Meet the requirements of the "Rule of 85," which means your age plus your years of service in WRS equal 85 or more.

Eligibility for Benefits (for those hired on or after 09/01/2012)

You are eligible for full retirement after you either:

- Reach age 65 and are vested or
- Meet the requirements of the "Rule of 85", which means your age plus your years of service in WRS equal 85 or more.

Contributions (effective 7/01/2021)

Wyoming statute requires a contribution of 18.62% of your monthly salary. All eligible employees are required to join the plan at the time of employment. LCLS contributes 100% of the total contribution required.

DEFERRED COMPENSATION

Administered by Wyoming Retirement System

This plan helps build your own retirement nest egg. Your contributions to the Deferred Compensation Plan are voluntary and do not affect your pension benefit or your contributions to the Pension System. Laramie County Library System does not contribute to the Deferred Compensation Plan.

Your contributions are deducted from your pay on a pre-tax basis, post-tax basis or both. A \$20 minimum contribution required, but you can contribute any dollar amount up to the IRS annual plan contribution limit. You may increase, decrease, stop or restart your contributions at any time.

For more information, please refer go to <http://retirement.state.wy.us/>



VACATION & SICK LEAVE

Vacation leave and sick leave are accrued based on the number of hours worked, so is not a lump sum but is earned over time. Employees are eligible to take vacation after six months of employment (prior commitments negotiable). The number of weeks of vacation increase with years of service

Employees (except student assistants and Shelves, temporary help, relief workers, administrative officers and those noted below) will receive paid Vacation leave according to the following schedule:

0 – 1 years continuous service	.0400 of time worked up to 76 hours
2 – 4 years continuous service	.0611 of time worked up to 114 hours
5 – 14 years continuous service	.0832 of time worked up to 152 hours
15 – 19 years continuous service	.1062 of time worked up to 190 hours
20 or more years of continuous service	.1301 of time worked up to 228 hours

The positions listed below will receive paid Vacation leave according to the following schedule:

Executive Director (County Librarian)	.1301 of time worked up to 228 hours
Deputy Directors:	
0 – 4 years of continuous service	.1062 of time worked up to 190 hours
5 or more years of continuous service	.1301 of time worked up to 228 hours
Division Managers, Assistant Managers and IT staff:	
0 – 4 years of continuous service	.0832 of time worked up to 152 hours
5 – 19 years of continuous service	.1062 of time worked up to 190 hours
20 or more years of continuous service	.1301 of time worked up to 228 hours

Employees (except student assistants and Shelves, temporary help and relief workers) accumulate sick leave at the rate of .0611 of time worked up to 456 hours.

PAID HOLIDAYS

New Year's Day	Memorial Day	Cheyenne Day	Thanksgiving Day
Martin Luther King Day	Junteenth	Labor Day	Day After Thanksgiving
President's Day	Independance Day	Veteran's Day	Christmas Eve & Christmas Day

When a designed holiday falls on Saturday, the preceding Friday may be designated as the holiday; when a designated holiday falls on Sunday, the following Monday may be designated as the holiday.

OTHER LEAVE BENEFITS

Bereavement Leave	Jury Leave	Military Leave	Inclement Weather Leave
Voting Leave	Education Leave	Elected Office Leave	



Have You Ever

- Needed your will prepared or updated?
- Signed a contract?
- Received a moving traffic violation?

- Worried about being a victim of identity theft?
- Been concerned about your child's identity?
- Lost your wallet?

The LegalShield Membership Includes:

- **Dedicated Law Firm Direct access**, no call center
- **Legal Advice/Consultation** personal and business legal issues
- **Letters/Calls** made on your behalf
- **Contracts/Documents Reviewed** up to 10 pages each
- **Will Preparation** - Living Will, Health Care Power of Attorney
- **Speeding Ticket Assistance** Upload your speeding ticket from the mobile app directly to law firm, available 15 days after enrollment.
- **IRS Audit Assistance** (begins with the tax return due April 15th of the year you enroll)
- **Trial Defense** (if named defendant/respondent in a covered civil action suit)
- **25% Preferred Member Discount** (bankruptcy, criminal charges, DUI, personal injury, etc.)
- **24/7 Emergency Access** for covered situations.

The IDShield Membership Includes:

- **1 Bureau Credit Monitoring** from TransUnion with activity alerts
- **High Risk Application and Transaction Monitoring** detects fraud up to 90 days earlier than traditional credit monitoring services. We carefully watch your accounts, reorders, loans and more. If a new account is opened, you will receive an alert
- **Social Media Monitoring** for privacy and reputational risks
- **Credit Inquiry Alerts** when your Personally Identifiable Information (PII) is used to apply for bank/credit cards, utilities or rentals, and many other types of loans
- **Consultation** on any cyber security question
- **\$1 Million Protection Policy** coverage for lost wages, legal defense fees, stolen funds and more
- **Unlimited Service Guarantee** ensures that we won't give up until your identity is restored!
- **Identity Restoration** performed by Licensed Private Investigators to restore your identity to its pre-theft status.
- **24/7 Emergency Access** in the event of an identity theft emergency



Put your law firm and identity theft protection in the palm of your hand with the LegalShield & IDShield Plus mobile apps

Plan	Family Price (pay period - Monthly)	Individual Price (pay period - Monthly)
LegalShield	\$15.95	\$15.95
IDShield	\$18.95	\$8.95
Combined	\$30.90	\$24.90

Prepared for: Lawrence County Library

For more information, contact your Independent Associate:

Jennifer Bell
720.626.6524
Jen@JenniferBellBenefits.com

LegalShield legal plans cover the member, member's spouse, never married dependent children under 21 (living at home), dependent children under age 18 for whom the member is legal guardian, never married, dependent children up to age 23 if a full-time college student, and physically or mentally disabled dependent children.

IDShield is a product of Pre-Paid Legal Services, Inc. d/b/a LegalShield ("LegalShield"). LegalShield provides access to identity theft protection and restoration services. For complete terms, coverage and conditions, please see www.idshield.com. IDShield plans are available at individual or family rates. A family rate covers the named member, named member's spouse and up to 10 dependent children under the age of 18. It also provides consultation and restoration services for dependent children ages 18 to 25. All Licensed Private Investigators are licensed in the state of Oklahoma. A \$1 million protection policy is issued through a nationally recognized carrier. LegalShield/IDShield is not an insurance carrier. Certain limitations apply. Dependent children of the named member or named member's spouse under the age of 23 who permanently live in the same residence as the named member at the time of the stolen identity event are eligible for the protection policy coverage. For a summary description of benefits for the personal identity coverage see <https://idshield.cloud/> summary of benefits.



LegalShield®

101 Reasons TO USE LEGALSHIELD

Unexpected legal questions arise every day, and with LegalShield on your side, you'll have access to a quality law firm for covered personal situations, even 24/7 for emergency situations, no matter how traumatic or how trivial they may seem. Because our dedicated law firms are prepaid, their sole focus is to serve you, rather than bill you.

1. You don't have an up-to-date Will.
2. You don't understand the difference between a trust and a Will.
3. Family members challenge your parent's Will.
4. You don't understand your health insurance plan or new legislation.
5. You are selected for an audit.
6. Your parents die and leave you executor of their estate.
7. You are tired of hidden cell phone fees.
8. You do not have a retirement savings plan.
9. You lose your personal identification.
10. You receive a speeding ticket.
11. You are buying or selling your home.
12. Your driver's license is suspended.
13. Your landlord raises rent in violation of your verbal agreement.
14. Your teenager is accused of shoplifting.
15. You decide to change your name.
16. Your new washing machine doesn't wash.
17. Creditors threaten to take action against you for your ex-spouse's debts.
18. A neighbor or school reports you for child abuse.
19. You adopt a child.
20. A friend or neighbor is injured on your property.
21. You need child support enforced.
22. A friend owes you money and files bankruptcy.
23. A caller demands money or damaging information will be released.
24. Your car is damaged by a hit-and-run driver.
25. You accidentally back over a neighbor's garbage can.
26. A hairdresser damages your hair with harsh chemicals.
27. Your car is repossessed unjustly.
28. You are subpoenaed or served with legal papers.
29. You are called to jury duty.
30. Your long drive off the tee injures another player.
31. You need your lease agreement reviewed.
32. Your son is injured in a football game.
33. A neighbor trips over a rake in your yard.
34. A jeweler sells you defective merchandise.
35. A car dealership gains illegal access to your credit history.
36. You are hit by a bottle at a baseball game.
37. A friend falls down your stairs and sues you.
38. You need help with credit card liability resolution.
39. You are injured when you slip on a wet floor in a public building.
40. Your livestock trample a neighbor's garden.
41. Your neighbor's dog barks for hours every night.
42. Your teenager gets a speeding ticket.
43. Your landlord enters your apartment without permission.
44. Your child throws a baseball through a neighbor's car window.
45. You don't have a Living Will or Medical Power of Attorney.
46. Your boat is damaged while in storage.
47. Your landlord refuses to refund your cleaning deposit.
48. You lose an expensive watch in a hotel and the manager denies liability.
49. A speeding car nicks your bumper because you parked in the street.
50. A merchant refuses to honor a guarantee.
51. You have an accident driving your friend's boat.
52. Your ex-spouse claims a right to your earnings.
53. A club sends merchandise after you cancel your membership.
54. You are refused service at a restaurant.
55. A property manager refuses to rent to you.
56. You are denied credit for no apparent reason.
57. An online auction goes sour.
58. The repair shop threatens small claims court for money you don't owe.
59. Your car insurance is canceled when your teenager has an accident.
60. Your child needs special education in public school.
61. You made a sizable gift to charity.
62. Angry words result in a slander law suit.
63. You need a patent for an invention.
64. You need a copyright for your manuscript.
65. You are wrongly accused of committing a crime.
66. Your right to privacy has been invaded.
67. Your car is vandalized in a parking lot.
68. A postal carrier slips on your unshoveled walk and breaks his or her leg.
69. You have questions about escrow in a home purchase.
70. You're stopped for speeding and a friend is in possession of marijuana.
71. Your teenager wrecks the car and a friend is injured.
72. You care for your elderly parents.
73. You receive disability.
74. You are cheated by a door-to-door salesman.
75. A repairman charges more than a given estimate.
76. A creditor tries illegal collection tactics.
77. An accident results in a personal injury.
78. You are scheduled to appear in small claims court.
79. Your new house has bad plumbing and a leaky roof.
80. You take a vacation and your room has a view of the trash dumpster.
81. A minor is caught breaking into your home.
82. You have a fender bender while driving a friend's car.
83. Law enforcement enters your property without a warrant.
84. You have a question about an easement on your property.
85. Your neighbor's dog bites your child.
86. You have a property line dispute over a newly installed fence.
87. You're asked to testify as a witness to a crime.
88. You need a premarital agreement.
89. You're buying or selling a car.
90. Your child's school demands a drug or alcohol test.
91. Your bank sends a foreclosure notice after one house payment is late.
92. A retail store won't accept the return of defective merchandise.
93. A repairman won't stand behind his work.
94. A trespasser is caught poaching on your land.
95. You are leasing an apartment.
96. You receive a letter from a creditor and it is not your debt.
97. A bank reports bad credit activity unjustly.
98. You need advice concerning a divorce.
99. Someone injures your dog on your property.
100. You can't make heads or tails out of the new tax forms.
101. Your spouse uses physical force against you.


FOR MORE INFORMATION,
CONTACT YOUR
INDEPENDENT ASSOCIATE:

Save with these incredible **MEMBERPERKS**

Your LegalShield and IDShield memberships are simply amazing. And in addition to the privileges that are already yours, we have added these MEMBERPERKS with hundreds of merchants and thousands of discounts. Members can access savings at both national and local companies on everyday purchases such as tickets, electronics, apparel, travel and more. Members have the opportunity to save, on average, over \$2,000 per year. MEMBERPERKS can save you enough to pay for your membership for years to come!

RECEIVE EXCLUSIVE DISCOUNTS

Access your members-only discounts in categories such as:

- | | |
|--|--|
|  APPAREL |  HOME SERVICES |
|  AUTOMOTIVE |  INSURANCE & PROTECTION SERVICES |
|  BOOKS, MOVIES & MUSIC |  OFFICE & BUSINESS |
|  CELL PHONES |  REAL ESTATE & MOVING SERVICES |
|  ELECTRONICS |  SPORTS & OUTDOORS |
|  FINANCE |  TICKETS & ENTERTAINMENT |
|  FLOWERS & GIFTS |  TRAVEL |
|  FOOD | |
|  HEALTH & WELLNESS | |

WHAT MEMBERS ARE SAYING:

“MEMBERPerks pays for my membership!”
– Martha S.

“I saved 20% at Advance Auto and I also saved 30% on movie tickets on date night with my wife. This membership is it!”
– Andre E.

“I am receiving 8% off my Verizon cell phone monthly charge!”
– Paulette M.

Enjoy preferred member pricing on some of your favorite brands and services.



AND MANY MORE!

Getting Started

To sign up, simply login at legalshield.com, click on the Resources tab, then click on **MEMBERPERKS**. If you don't already have an account, follow the simple on-screen instructions to make an account with your personal or work email and LegalShield membership number.

These benefits are for LegalShield and IDShield members. All offers or promotions are subject to change without notice.



Laramie County Library System

Colonial’s coverage offers you these important features:

- **Family Coverage**
- **Portability**
- **Benefits paid directly to you**
- **Guaranteed Renewable**
- **Receive benefits regardless of other coverage**

Accident Insurance

Accidents are unexpected. How you care for them shouldn’t be.

Accident insurance from Colonial Life can help prepare you for what happens next

With Accident Insurance through Colonial Life benefits are paid for initial care due to an accident such as:

- Emergency Room Treatment
- X-rays
- Ambulance
- Hospital Admission and Daily Stay

Additional benefits are paid based on the type of accidental injury diagnosed. There are benefits paid for injuries such as:

- Lacerations
- Broken Bones
- Burns

Premium rates per pay check for on and off-job Accident Coverage.

Preferred with \$100 Wellness	
Individual	\$ 13.56
Employee & Spouse	\$ 20.76
One-Parent Family	\$ 21.94
Two-Parent Family	\$ 28.90

Off Job - Disability Income Protection

You and your family rely on your income. So what would happen if you became ill or suffered a serious accident and were unable to work? Could you still pay everyday living expenses?

Statistics show that 26.2 million disabling injuries were reported in 2006; 3.7 million of those were work related

Colonial’s Disability protection replaces a portion of your income if you become unable to work to help pay –

- Mortgage, rent, utility or other house hold expenses.
- Benefit pays a percentage of your salary for 3 or 6 months of coverage.
- Rates are based on your **Age**, **Salary** and **benefit** amount and period.
- Includes a maternity benefit!

Example rates per pay - 3 month benefit period and 14 day elimination period:

Issue Age	\$1,000 monthly benefit	\$1,500 monthly benefit	\$2,000 monthly benefit
17 - 49	\$ 8.25	\$ 12.38	\$ 16.50
50 - 69	\$ 10.25	\$ 15.38	\$ 20.50

Example rates per pay - 6 month benefit period and 14 day elimination period:

Issue Age	\$1,000 monthly benefit	\$1,500 monthly benefit	\$2,000 monthly benefit
17 - 49	\$ 11.25	\$ 16.88	\$ 22.50
50 - 69	\$ 15.00	\$ 22.50	\$ 30.00

Critical Illness

Have you thought about the financial problems a critical illness can cause?

Help preserve your lifestyle with Colonial Life's Specified Disease Critical Illness Insurance

Critical Illness Insurance plans complement major medical coverage by helping you pay the direct and indirect costs associated with a specified critical illness such as Cancer, Heart Attacks, Stroke, Organ Transplants, Renal Failure.

Critical Illness Benefit - You choose a face amount from \$5,000 to \$75,000, in increments of \$1,000. Spouse coverage is available from \$5,000 to \$40,000. The benefit is paid upon diagnosis of one of the critical illnesses listed in the policy. If the spouse is covered under the employee plan their face amount is 50% for the employee's coverage. If dependent child (ren) are covered, their face amount is 25% of the named insured's coverage.

Other Features of Colonial's Critical Illness -

- Portable. You can retain coverage with no increase in premium if you change jobs or retire.
- Guaranteed Renewable. The policy is guaranteed renewable until the maximum benefit is paid.
- A lump sum benefit is payable upon diagnosis of a covered critical illness. A survival period is not required.

Sample Premium Rates per pay check:

Critical Illness – \$10,000 Benefit Amount / Non Smoker (Available up to age 70)

Age 17-24 = \$3.13/pay	Age 40-44 = \$8.53/pay
Age 25-29 = \$4.18/pay	Age 45-49 = \$11.23/pay
Age 30-34 = \$5.33/pay	Age 50-54 = \$15.73/pay
Age 35-39 = \$7.08/pay	Age 55-59 = \$19.48/pay

Term Life Insurance

If the unexpected happened to you, would your family's quality of life be secure?

Term Life Insurance- offers a predictable way to provide peace of mind for you and your family.

- Portable. You can retain coverage with no increase in premium if you change jobs or retire.
- Guaranteed Renewable to age 95, as long as premiums are paid when due.
- Flexible Term periods are available to fit your needs during more financially demanding years.

Sample Per Pay Check Premiums for a 10 Year Policy:

Issue Age	\$10,000 Face Amount		\$25,000 Face Amount		\$50,000 Face Amount		\$75,000 Face Amount	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco
25	\$2.57	\$2.87	\$3.42	\$4.18	\$4.84	\$6.36	\$6.25	\$8.53
35	2.57	3.09	3.42	4.71	4.84	7.42	6.25	10.13
45	3.25	4.94	5.11	9.35	8.21	16.69	11.31	24.03
55	4.92	10.06	9.29	22.15	16.59	42.29	23.88	62.44
65	9.79	17.84	21.48	41.58	40.96	81.17	60.44	120.75

Colonial Life Representative:

Leo Urbanek

307-349-1263

Leo.urbanek@coloniallifesales.com

IMPORTANT NOTICES

Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself or your dependents in this plan if you or your dependents lose eligibility for that other coverage, or if the employer stops contributing towards your or your dependents' other coverage. However, you must request enrollment within 31 days after you or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). To be eligible for these Special Enrollment rights you must have completed a waiver when you were first eligible stating that you were declining because of other group health insurance coverage.

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption. In the case of marriage, eligible individuals must submit their enrollment forms prior to the Effective Dates of coverage in order for salary reductions to have preferred tax treatment from the date coverage begins.

Women's Health & Cancer Rights Act of 1998

As required by the Women's Health and Cancer Rights Act of 1998, benefits under this Plan are provided for mastectomy, including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy (including lymphedema). If you are receiving benefits in connection with a mastectomy, benefits are also provided for the following Covered Charges, as you determine appropriate with your attending Physician: All stages of reconstruction of the breast on which the mastectomy was performed; Surgery and reconstruction of the other breast to produce a symmetrical appearance; and Prostheses and treatment of physical complications of the mastectomy, including lymphedema. The amount you must pay for such Covered Charge (including Copayments and any Deductible) are the same as are required for any other Covered Charge. Limitations on benefits are the same as for any other Covered Charge.