

FREMONT COUNTY SCHOOL DISTRICT 14 BENEFITS

This document was updated for the 2018-2019 school year. Please direct all questions to the Business Office.

Fremont County School District #14 provides a comprehensive inventory of benefits for employees working 30 hours or more per week. These benefits include:

Medical Insurance

The District participates in the Wyoming Educators' Benefit Trust with Blue Cross Blue Shield of Wyoming being the provider of the medical, pharmacy, and dental insurance. The Health insurance deductible is \$1,000.00 of which the District puts \$500 per year, per employee into an HRA (Health Reimbursement Account) to offset the \$1000.00 deductible.

- Single Coverage: The District pays 100% of the premium for single coverage.
- Adult plus Dependents coverage: The District pays 95% of the premium and the employee pays 5%
- 2 Adults; The District pays 95% of the premium and the employee pays 5%
- Family Coverage: The District pays 95% of the premium and the employee pays 5%
- Websites: www.WyomingBlue.com , <http://www.bcbswy.com/faq/>
Phone: Insurance Support Willis (800) 640-4459

Dental Insurance

Delta Dental insurance: The District pays 100% of the premium.

Vision Insurance-(Optional)

Carrier: Vision Service Plan

Available with the premium being a payroll deduction paid by employee.

Note: You will not receive an insurance card for your vision coverage. Let your provider know you participate with VSP through Fremont #14.

Website: <https://www.vsp.com/>

Term Life Insurance

Carrier: Lincoln Financial Group

\$20,000 term life policy with no cash value

Retirement

The district pays 14.44% of an employee's gross pay into her/his Wyoming Retirement System account each month. We withhold 2.68% from the employee each paycheck to cover the employee's share of retirement which totals the maximum contribution of 17.12% permitted by Wyoming Retirement System.

Website: <http://retirement.state.wy.us/>

Social Security and Medicare Tax:

Social Security and Medicare taxes are mandatory payroll taxes which are split between employee and employer percentages as follows:

Social Security on wages earned up to \$128,400:

- Employee tax rate: 6.2% of wages
- Fremont Co SD #14 tax rate: 6.2% of wages

Medicare Tax on all wages earned:

- The employee and Fremont SD #14 each have a tax rate of 1.45% of wages