



2022-2023  
Employee Benefit Guide



## Benefits Overview

During open enrollment, all eligible employees have the opportunity to make changes to the following benefits:

- ▲ Medical Plan Elections
- ▲ Dental Benefits
- ▲ Vision Benefits
- ▲ Health Savings Account
- ▲ Voluntary Life and AD&D Insurance
- ▲ 401(k) Employee Contributions
- ▲ Aflac

To make changes or enroll in benefits during open enrollment please contact Human Resources for the appropriate forms.

## Eligibility

You are eligible to participate in the employer benefit programs if you are a full-time employee, working at least 30 hours per week and meet the waiting period criteria established by Yellowstone Boys & Girls Ranch.

## Qualifying Events

The benefit elections you make now will be in effect until June 30, 2023. IRS regulations do not allow changes to your benefit elections outside of your initial eligibility or open enrollment unless you experience a qualifying event such as:

- ▲ Marriage
- ▲ Divorce
- ▲ Birth of a Child
- ▲ Adoption or Placement for Adoption
- ▲ Court Ordered Dependent Coverage
- ▲ Loss of Coverage

If your notification of a qualifying event is received after 31 days of the event, then you are not able to make changes to your coverage until Yellowstone Boys & Girls Ranch's next open enrollment period.

Please take time during this open enrollment period to review your current enrollment elections. Please contact Human Resources for any questions regarding open enrollment.

## Managing Your Costs

### PacificSource Network Providers

SmartHealth network providers have agreed to discount their services to be a part of the network. By utilizing a SmartHealth provider you are automatically getting that discount. The discount varies by service but can be significant!

### Urgent Care vs. Emergency Room

For minor non-life threatening situations using Urgent Care facilities versus an emergency room may save you money. Urgent Care facilities often take walk-ins and some have evening and weekend hours. Urgent Care facilities can be used for wounds/cuts, broken/fractured bones, ear/eye infections, flu and cold symptoms, etc. If it has "emergency" or "ER" in the name you will be charged for an emergency room visit and not an urgent care visit.

### Generic vs. Brand Prescription Drugs

If your doctor prescribes a medication, ask if there is a generic equivalent for you to take. Generic equivalent drugs are required to have the same active ingredient(s), strength and dosage of the brand name product, and can save you a significant amount of money depending on the prescription. If a generic is not available, ask your doctor if there are different drugs you can take that would be more cost effective.

### Preventive Care

Your employer sponsored health plan covers age appropriate preventive services at 100% with the deductible waived if you are using an in-network provider. For a complete list of eligible preventive benefits, visit: [www.healthcare.gov/coverage/preventive-care-benefits/](http://www.healthcare.gov/coverage/preventive-care-benefits/)

# Medical Benefit Overview

Administered by: PacificSource

Benefit Description	Traditional In-Network Coverage	HDHP In-Network Coverage
Pre-Tax Savings Option	Flex	HSA
Deductible (calendar year)	\$1,000 Individual \$2,000 Family	\$5,000 Individual \$10,000 Family
Coinsurance	80/20%	100%
Out-of-Pocket Maximum (includes deductible)	\$3,000 Individual \$6,000 Family	\$5,000 Individual \$10,000 Family
Office Visit	Deductible + Coinsurance	Deductible + Coinsurance
Urgent Care		
Emergency Room		
Adult & Well Child Preventive Care	Covered 100%; deductible waived	
Prescription Drug Benefits		
Generic	Covered 100% after medical deductible is met	Covered 100% after medical deductible is met
Preferred Brand, Non-Preferred Brand, Specialty, Mail Order	Deductible + Coinsurance	Deductible + Coinsurance

» To locate a Network Provider, visit [www.PacificSource.com](http://www.PacificSource.com) and click on Find a Doctor. Or call (877) 590-1596 to speak with a Customer Service Representative.

## Medical Premiums - Traditional

	Employer Paid Per Month	Employee Paid Per Month	Employee Paid Per Pay Period
Employee Only	\$685.22	\$139.74	\$64.50
Employee + Spouse	\$1,228.95	\$418.62	\$193.21
Employee + Child(ren)	\$1,044.87	\$355.91	\$164.27
Employee + Family	\$1,771.14	\$603.31	\$278.45

## Medical Premiums - HDHP

	Employer Paid Per Month	Employee Paid Per Month	Employee Paid Per Pay Period
Employee Only	\$680.56	\$62.97	\$29.06
Employee + Spouse	\$1,233.19	\$251.49	\$116.07
Employee + Child(ren)	\$1,048.51	\$213.83	\$98.69
Employee + Family	\$1,777.18	\$362.42	\$167.27



## Flexible Spending Account Benefit Overview

Administered by: EBMS

Enrollment in the Flexible Spending Account plan is an annual event that occurs each January 1st. It is an excellent way of reducing your medical and dependent care costs by electing to pay these expenses in pre-tax dollars. If you elect to participate in the medical plan, and have a health savings account (HSA), you will not be eligible for a medical flexible spending account.

**All employees are eligible to participate in the daycare flex plan.**

**Note:** For 2022, the maximum for the medical flex is \$2,850. The maximum for the dependent care is \$5,000, or \$2,500 if married and filing separate tax returns (subject to change in 2023).

## Health Savings Account (HSA)

Administered by: HealthEquity

A Health Savings Account (HSA) is an account funded to help you save for future medical expenses. Unused HSA funds roll over from year to year and remain with the employee if they leave employment. There are certain advantages to putting money into these accounts, including favorable tax treatment.

**Any adult can have an HSA if you:**

- ✓ Are not enrolled in Medicare.
- ✓ Have coverage under an HSA-qualified, high-deductible health plan (HDHP).
- ✓ Cannot be claimed as a dependent on someone else's tax return.
- ✓ Have no other first-dollar medical coverage. Other types of insurance, such as specific injury or accident, disability, dental care, vision care, or long-term care, are permitted.

### Contribution Limits

	2022
Employee Only	\$3,650
Employee + 1 or more	\$7,300
Age 55+ Catch-Up Contribution	\$1,000

## 401(k) Benefit Overview

Planning and saving well are keys to living well when you reach retirement. Yellowstone Boys and Girls Ranch offers employees the opportunity to invest in their future through a 401(k) Retirement Plan through Empower.

- To become a Plan Participant, you must complete one year of service, work a minimum of 1,000 hours and be over the age of 21.
- Participants will enter the plan on July 1st, October 1st, and January 1st or April 1st, whichever coincides with or next follows the eligibility date.
- Auto-Enrollment will apply for those who become eligible for the plan on or after this date. Those who are automatically enrolled will contribute at a pre-tax election of 2%. EMPLOYEES MUST OPT OUT TO AVOID AUTO-ENROLLMENT.
- Once you are a Plan Participant, your 401(k) Contributions will be made through payroll deductions. Employee may elect to defer either pre-tax or Roth (post-tax) contributions.
- Employee contributions are automatically 100% vested. Company contribution amounts are discretionary; however YBGR is committed to an employer match of 25% of what you contribute on the first 6% of your compensation (1.5% of compensation total possible match) on a quarterly basis. No matching contribution that YBGR chooses will exceed 6% of a participant's compensation.
- Participants may defer up to 100% of compensation up to applicable ERISA guidelines or \$18,500 (\$24,500 for those age 50 or over).
- At completion of two years' employment, participants vest at 20% per year in YBGR's contributions to the employee's 401(k) account, becoming 100% vested after 6 years of employment.

## Voluntary Dental Benefit Overview

Insured by: Guardian

Benefit Description		In-Network Coverage
Deductible (calendar year)		\$50 Individual \$150 Family
Maximum Annual Benefit		\$1,500
Rollover Benefit		Threshold: \$700 Rollover Amount: \$350 Account Limit: \$1,250
Preventive		100%; deductible waived
Basic		80%
Major		50%
Orthodontia	Lifetime Maximum	\$1,000
	Deductible	Included in annual deductible
	Coinsurance	50%

## Voluntary Dental Premiums

	Employee Paid Per Pay Period	Employee Paid Per Month
Employee Only	\$21.73	\$47.09
Employee + 1	\$43.60	\$94.46
Employee + 2 or More	\$81.47	\$176.52

## Voluntary Vision Benefit Overview

Insured by: Guardian | Network: VSP

Benefit Description		In-Network Coverage	Frequency of Service
Exam		\$10 co-pay	12 months
Materials		\$25 co-pay	Varies
Lenses (single, bifocal, trifocal, lenticular)		\$25 co-pay	12 months
Frames		\$120 allowance + 20 % off balance	24 months
Contact Lens Evaluation & Fitting		Included in contact lens allowance	12 months (in lieu of glasses)
Contacts	Elective	\$120 allowance	
	Medically Necessary	\$25 co-pay	

## Voluntary Vision Premiums

	Employee Paid Per Pay Period	Employee Paid Per Month
Employee Only	\$4.41	\$9.55
Employee + 1	\$7.16	\$15.51
Employee + 2 or More	\$10.99	\$23.82



## Group Life and AD&D Benefit Overview

**Insured by: Lincoln Financial Group**

As a full-time employee of Yellowstone Boys and Girls Ranch, you are automatically enrolled in the employer-paid Life and AD&D insurance benefit as follows:

Benefit Description	Coverage
Life Benefit	\$50,000
AD&D Benefit	\$50,000
Age Reduction	Age 70: 35% Age 75: additional 15%

## Voluntary Life and AD&D Benefit Overview

**Insured by: Lincoln Financial Group**

Employees have the option to purchase additional Life and AD&D insurance for themselves and their family as follows:

Benefit Description	Employee	Spouse	Dependent
Vol. Life Benefit	5X annual salary, up to \$500,000	2.5X of employee election, up to \$250,000	Birth to 6 months: \$1,000 6 months to 26 years: \$10,000
Vol. AD&D Benefit	5X annual salary, up to \$500,000	2.5X of employee election, up to \$250,000	Birth to 6 months: \$1,000 6 months to 26 years: \$10,000

Voluntary Accidental Death and Dismemberment benefit must be elected by the employee. It is NOT automatically applied when the employee elects voluntary life coverage.

Coverage Minimum & Increments	\$10,000	\$5,000	\$1,000
Guarantee Issue*	\$150,000	\$30,000	Coverage guaranteed when child(ren) benefit elected
Age Reduction	Age 70: 35% Age 75: additional 15%		

Employee must elect additional voluntary life coverage in order for spouse and dependents to be eligible for coverage.

\*Guarantee Issue is only available for newly eligible employees and spouses. Current eligible employees and spouses can increase their benefit by 2 increments on a guaranteed acceptance basis during future annual open enrollment periods.

## Employee Assistance Program

**Insured by: Lincoln Financial Group - ComPsych**

All employees and dependents get access to the Employee Assistance Program through Lincoln. This includes those employees and dependents not eligible for benefits. 4 face-to-face visits are available under this benefit per person, per issue, per year. You can access 24/7 assistance via online or with a toll-free call for family matters, legal information and guidance with financial matters.

**Insured by: Reliant Behavioral Health**

The Employee Assistance Program (EAP) offers help for life's challenges, large or small. The EAP will help you find solutions for lifestyle challenges such as work, relationships, healthy living, identify theft, and many more challenges. Employees have access to six face-to-face counseling sessions per employee or household member, per issue, at no cost to the employee. These appointments are completely confidential and can be scheduled directly through Reliant Behavioral Health.

## Short Term Disability Benefit Overview

Insured by: Lincoln Financial Group

Benefit Description	Coverage
Benefit	60% of salary to maximum of \$1,200 per week
Elimination Period	7 days
Maximum Payment Period	12 weeks

## Long Term Disability Benefit Overview

Insured by: Lincoln Financial Group

Benefit Description	Coverage
Monthly Benefit Percentage	66 <sup>2</sup> / <sub>3</sub> % of monthly salary
Maximum Monthly Benefit	Class 1: \$11,500 Class 2: \$5,000
Elimination Period	90 days
Benefit Duration	Social Security Normal Retirement Age
Progressive Income Benefit	Pays an additional benefit (10% to \$5,000) if employee has a loss of 2 Activities of Daily Living or Cognitive Function

## Additional Benefits

### PTO (Paid Time Off)

Yellowstone Boys and Girls Ranch believes that its employees are the key to what makes a great company. Although work makes up a large portion of an employee's life, we believe that a balance between work and nonwork activities is essential to maintain quality performance and a positive work atmosphere. To support this philosophy, YBGR has designed a paid time off (PTO) plan that incorporates vacation, personal and sick leave into one program.

Full-time employees accrue paid time off as follows:

PTO Accrual	PTO Ceiling	Accrual per Hours Worked (paid)
Hire	24 hours	One-Time Bonus 24 hours
3 months	112 hours	.0539
1st Anniversary	132 hours	.0635
3rd Anniversary	176 hours	.0847
5th Anniversary	228 hours	.1097
10th Anniversary	240 hours	.1154
15th Anniversary	260 hours	.1250
20th Anniversary	268 hours	.1289

### Tuition Reimbursement

Yellowstone Boys and Girls Ranch Foundation has established a scholarship endowment fund to provide YBGR employees the opportunity to develop personally and professionally and to further their education and/or training while employed within the agency. To find out more including eligibility criteria speak with human resources or your supervisor.

### Cell Phone Discounts

YBGR employees are eligible for discounts on their personal phone services at the following: Verizon and AT&T.

### Activities Center (Billings Campus)

Free access to our onsite recreation center, including a full-court indoor gymnasium, a heated indoor swimming pool, cardio, weightlifting equipment, and even a bowling alley.

Outdoor recreational equipment (cross-country skis, snowshoes, canoes, and camping equipment) is available to be checked out by staff members.



## Contact Information

 <b>PacificSource</b> HEALTH PLANS	<b>Medical</b>	<b>PacificSource</b> (877) 590-1596 <a href="http://www.PacificSource.com">www.PacificSource.com</a>
 <b>Guardian</b>	<b>Voluntary Dental</b> <b>Voluntary Vision</b>	<b>Guardian</b> (800) 459-9401 <a href="http://www.GuardianAnytime.com">www.GuardianAnytime.com</a>
 <b>vsp</b> <small>Vision care for life</small>	<b>Vision Network</b>	<b>VSP</b> (800) 877-7195 <a href="http://www.VSP.com">www.VSP.com</a>
 <b>Lincoln</b> Financial Group®	<b>Long Term Disability</b> <b>Short Term Disability</b> <b>Life and AD&amp;D</b> <b>Voluntary Life</b>	<b>Lincoln Financial Group</b> (800) 423-2765 <a href="http://www.LFG.com">www.LFG.com</a>
 <b>COMPSYCH</b> <small>— The GuidanceResources Company® —</small>	<b>Employee Assistance Program</b>	<b>ComPsych</b> (888) 628-4824 <a href="http://www.GuidanceResources.com">www.GuidanceResources.com</a>
 <b>uprisehealth</b>		<b>Reliant Behavioral Health</b> (866) 750-1327 <a href="http://www.MyRBH.com">www.MyRBH.com</a>
 <b>HealthEquity</b> <small>Building Health Savings™</small>	<b>Health Savings Account (HSA)</b>	<b>HealthEquity</b> (866) 346-5800 <a href="http://www.HealthEquity.com">www.HealthEquity.com</a>
 <b>ebms</b> <small>The Benefit of Balance</small>	<b>Flexible Spending Account (FSA)</b>	<b>EBMS</b> (866) 777-3575 <a href="http://www.EBMS.com">www.EBMS.com</a>
 <b>Yellowstone</b> <small>BOYS AND GIRLS RANCH</small>	<b>Human Resources</b>	<b>Yellowstone Boys &amp; Girls Ranch</b> Tami Keehn (406) 655-2123 <a href="mailto:TKeehn@YBGR.org">TKeehn@YBGR.org</a>
 <b>PayneWest</b> INSURANCE <small>A Marsh &amp; McLennan Agency LLC company</small>	<b>Benefit Contact</b>	<b>PayneWest Insurance</b> Meagan Schiffer Client Manager (406) 238-1982 <a href="mailto:MSchiffer@PayneWest.com">MSchiffer@PayneWest.com</a>

This information is a summary of benefits and does not supersede the carrier-provided summary of benefits. Benefits and general provisions described herein are subject to the terms of the Summary Plan Description or Group Contract.