



CLASSIFIED STAFF BENEFITS

Welcome to Western Nevada College. The following information is a summary of the benefits you are entitled to as an employee. In the event any difference between the terms of this summary document and the plan or governance documents, the terms of the plan or governance documents will prevail.

GROUP HEALTH INSURANCE

Coverage begins on the first day of the first full month of employment. Enrollment must take place within 15 days of start date. Employee Coverage Includes: \$25,000 Term Life Insurance, Medical, Dental, Vision (limited) and Travel assistance. Dependent Coverage Includes: Medical, Dental, Vision (limited) and Travel assistance.

Health Insurance Options

Benefit Description	Consumer Driven Health Plan (CDHP - PPO)	Low Deductible (LD)	Exclusive Provider Org. (EPO)
Service Area	Global	Global	Northern Nevada
Annual Deductible (In-Network)	\$1,600 Individual \$3,200 Family	\$0	\$100 Individual \$200 Family
Co-Insurance (In-Network)	20% after deductible	20% after deductible	20% after deductible
Primary Care Physician	20% after deductible	\$30 copay per visit	\$20 co-pay per visit
Specialty Physician	20% after deductible	\$50 copay per visit	\$40 co-pay per visit
Urgent Care	20% after deductible	\$80 copay per visit	\$50 co-pay per visit
Telemedicine	\$49 copay	\$10 copay	\$10 copay
Emergency Room Visit	20% after deductible	\$750 copay per visit	\$600 co-pay per visit
Hospital Inpatient	20% after deductible	20% after deductible	\$600 co-pay per admit
Health Savings Account / Health Reimbursement Arrangement	\$600 for participant only	N/A	N/A
Out of Pocket Maximum	\$4,000 Individual \$8,000 Family	\$4,000 Individual \$8,000 Family	\$5,000 Individual \$10,000 Family

Monthly employee insurance premium rates for Plan Year 2025 (07-01-24 through 6-30-25)

LEVEL OF COVERAGE	Consumer Driven Health Plan (CDHP - PPO)	Low Deductible (LD)	Exclusive Provider Org. (EPO)
Employee Only	\$ 55.26	\$85.26	\$181.24
Employee+Spouse/DP	\$271.27	\$331.28	\$523.25
Employee + Child(ren)	\$136.26	\$177.52	\$309.50

<i>Employee + Family</i>	\$352.28	\$423.54	\$651.51
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One Time HSA/HRA Contribution for Plan Year 2025

Plan Year 2025 HSA/HRA Annual Contribution	CDHP (PPO) HSA/ HRA Account	LOW DEDUCTIBLE PLAN (PPO) HRA Account	EXCLUSIVE PROVIDER ORG.(EPO) HRA Account
Base Employer Contribution for Employee	\$ 600	N/A	N/A
One-Time Contribution for Employee	\$ 300 Employee \$ 400 Employee + Child(ren), Employee + Spouse \$ 500 Employee + Family		

RETIREMENT PLANS

Mandatory Retirement Plans

Classified employees who have been hired into a permanent position at 50% FTE or greater are required to participate in the Public Employees' Retirement System (PERS) of Nevada.

Employees can contribute to PERS under two options:

Employee/Employer Contributions (EEC)

- The employee and the employer each make a contribution to PERS. The contribution made by you is on an after-tax basis. The employee contribution to PERS under this plan is 17.5% and the employer contribution is 17.5%.
- If you terminate during the first five years of your employment and you take a refund of employee contributions, upon termination, it will close your account with PERS and result in no future entitlement to a PERS benefit.
- You may switch to Employer Paid Contribution (EPC) at any time, but you may only make this election once.
- Employee contributions remaining in your PERS account at your retirement will result in your part of your income being non-taxable.

Employer Paid Contributions (EPC)

- Under this pre-tax plan, the employer pays the total PERS contribution on your behalf at a rate of 33.50% for regular members. You pay for your half of the PERS contribution through a salary reduction.
- Your salary is multiplied by a factor to determine your reduced pay rate and reflects the contributions made by the employer to PERS. The current EPC factor is 0.856530% for Regular members.
- Employees may voluntarily choose to participate under the Employer Paid Contribution (EPC) plan at any time.
- Once you select the Employer Paid Contribution (EPC) plan, you **cannot switch back** to the Employee/Employer Contribution (EEC) paid plan.
- Contributions made by the employer under Employer Paid Contribution (EPC) retirement are not available for refund to you should you terminate your employment.
- The employer-paid option provides you with more take-home pay than the employee/employer option because of the tax treatment under each option.

PERS Benefit Calculation Factors - Once you have attained 5 years of service you are "vested" in PERS and eligible to receive retirement benefits. After you are vested in PERS, the monthly benefit you receive from PERS will be based on three factors:

- Service Credit – years, months and days on which contributions were paid.
- Average Compensation – average of highest 36 months of employment.
- Selection of Retirement Option and Age of Member and Beneficiary at the Time of Retirement

Additional information regarding PERS is available at www.nvpers.org or by telephone at (775) 687-4200.

Voluntary Retirement Plans

As an employee of the Nevada System of Higher Education (NSHE) and the State of Nevada, you are eligible to participate in two Voluntary Retirement Plans that are explained below. Each plan has a basic annual contribution limit set by IRS. In addition, if you are age 50 or older you are eligible to contribute an additional amount. The voluntary retirement plans provide for employee contributions on a pre- tax or post tax basis. There are no employer matching contributions.

NSHE SUPPLEMENTAL 403(b) PLAN - NSHE Supplemental 403(b) Plan allows you to set aside additional pre-tax or post-tax (Roth) savings for your retirement. The plan includes free in-person financial counseling, low institutional fees, monitored funds provided in the program, and funds available for loans. This supplemental retirement program is administered by TIAA. Additional information is available online <https://www.unr.edu/bcn-nshe/benefits/retirement/403b-plan>

STATE OF NEVADA DEFERRED COMPENSATION (NDC) 457 PLAN - NDC 457 Plan allows you to set aside compensation under the program to a supplemental retirement plan. Pre-tax and Roth options are available. This program is administered by VOYA Financial. Additional information is available from the Benefits office or at: <https://www.unr.edu/bcn-nshe/benefits/retirement/457-plan>

ADDITIONAL BENEFITS

Paid Annual Leave

Full-time employees earn 10 hours of annual leave for each month of continuous full-time service; available after 6 months of employment. Accruals increase to 12 hours per month after 10 years of service, and 14 hours per month after 15 years of service.

Paid Sick Leave

Full-time employees earn 10 hours of sick leave per month. Sick leave is available as it is accrued.

Paid Holidays – 12 paid holidays annually

<https://hr.nv.gov/uploadedFiles/hrnvgov/Content/About/State%20Holidays%20Rev%2009-13.pdf>

Pre-Tax Savings Accounts

Health Savings Account (HSA) is a tax-exempt medical savings account for employees enrolled in a CDHP-PPO plan. Contributions may be started and changed anytime, subject to IRS calendar maximum. Medical Flex Spending Account (FSA) is a tax-exempt medical account to be used for qualified medical

expenses. Dependent care FSA allows employees to pay for dependent care expenses with pre-tax dollars. Additional information available online at <https://www.unr.edu/bcn-nshe/benefits/voluntary>

Voluntary Benefits Plans – additional voluntary benefit plans are available from both the Public Employees Benefit Program (PEBP) and from the Nevada System of Higher Education (NSHE). The chart below summarizes available coverage options and carriers:

	PEBP	NSHE
Accident Insurance	The Standard	Metlife
Cancer Care	n/a	American Fidelity
Legal Plan	LegalEASE	MetLaw (Hyatt Legal)
Short Term Disability (STD)	The Standard	American Fidelity
Long Term Disability (LTD)	The Standard	n/a
Term Life Insurance	The Standard	Western Insurance
Accidental Death and Dismemberment (AD&D)	The Standard	Western Insurance
Critical Illness	The Standard	MetLife
Hospital Indemnity	The Standard	MetLife
Vision Care	VSP Vision Care	n/a
Auto and Homeowners Insurance	Liberty Mutual	n/a
Pet Insurance	Nationwide	n/a
ID Theft	Id Watchdog (Equifax)	n/a

Additional information is available at: <https://www.unr.edu/bcn-nshe/benefits/voluntary> and www.wnc.edu/human-resources.

Please visit PEBP’s website for additional information on voluntary benefits offered through PEBP: <https://pebp.nv.gov/Plans/voluntary-benefits/>.

Education Benefits

Classified Grant-In-Aid

Employees can take job-related classes or classes that contribute toward a degree. Discounts on registrations are also available for spouses, domestic partners, and children up to 24 years of age. For more information, please review Policy 4-3-8 and 4-3-9 (<https://wnc.edu/policies>)

Professional Staff Development Fund

Additional funding may be awarded to employees on an annual basis for professional development activities that enable employees to develop their skills and training for the benefit of the college community. Funds are awarded by the College Staff Development Committee and applicants are required to apply for funding. More information can be found on the [WNC Budget Committee](http://wnc.edu/budget-committee) webpage. <https://wnc.edu/committees/budget-committee.php>

State Income Tax - No state income tax in Nevada.

Medicare Tax - All new employees pay 1.45% Medicare tax which is matched 100% by the College.

State of Nevada Employee Handbook

The employee handbook provides a ready reference to terms and conditions of your employment with the State of Nevada. The handbook is available at:

<http://hr.nv.gov/uploadedFiles/hrnvgov/Content/Resources/Publications/Emplo yee Handbook.pdf>

Workers Compensation

Covers employees in the event of work-related injuries. It is important to know the procedures to follow to make sure claims are processed appropriately. <https://www.unr.edu/bcn-nshe/workers-comp>

Employee Assistance Program (EAP)

The College offers an Employee Assistance Program (EAP) through ComPsych® GuidanceResources®, which has robust resources available to all employees. The program is strictly voluntary and confidential, and can help you or any member of your immediate family with confidential assessment, problem identification, personal and work-related issues. Your ComPsych® GuidanceResources® benefit provides you and your dependents 24/7 support, resources, and information to help you with all of life's challenges. From no-cost, confidential counseling and legal support to financial information and personalized work-life resources, GuidanceResources® has you covered.

The EAP is accessible by telephone twenty-four hours a day, seven days a week or by visiting their website www.guidanceresources.com and entering our **Organization Web ID: WNCEAP** to find out how ComPsych can help.

WNC FITNESS CENTER - The fitness center is located in the Dini Building and available for employee use at no cost.

PAY DAY - For work performed from the 1st through 15th of the month, paychecks are deposited on the 25th of the month. For work performed from the 16th through last day of the month, paychecks are deposited on the 10th of the following month. If the 10th or 25th falls on a weekend or holiday, payday will be the day before.

WNC COLLEGE BYLAWS & POLICY MANUAL

For current policies and procedures, refer to the Policy Manual on the WNC website: <https://www.wnc.edu/policies/> . Chapter 4 includes the Human Resources policies.

WORKDAY

As an employee you may view your employment status, benefit elections, update your W4 tax elections, review your payslip, change your contact information and more all from the convenience of your computer or mobile device by logging into your Workday account: <https://wnc.edu/workday> . Upon hire, you will receive a MyWNC Anywhere user name and password to access the program.

PLEASE NOTE

Some benefits are administered through Business Center North (BCN), a partnership between the University of Nevada, Reno (UNR) and Western Nevada College (WNC). Benefits communications, external links, and contacts may originate and be identified with either WNC, BCN, and UNR logos, addresses, titles, and personnel.

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