



# CLASSIFIED STAFF BENEFITS

Welcome to Western Nevada College! WNC offers a comprehensive benefits package to eligible employees that includes group health insurance, retirement, paid leave, and voluntary benefits such as supplemental insurance and additional retirement contributions. This document provides a summary of benefits available to you.

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The Human Resources Knowledge Center is your digital resource for all things HR at Western Nevada College. Find how-to-guides, FAQs, and training materials on recruitment, benefits, compensation, time & leave, and more! Check out the following resources for helpful information as a new employee:

**Benefits | Health Insurance/Open Enrollment | Compensation | Retirement | Timekeeping | Training**

<https://wnc.edu/human-resources/hrknowledgecenter>

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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.

## GROUP HEALTH INSURANCE

Group health insurance is administered by the Public Employers Benefits Program (PEBP) of Nevada. 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.

**New Hire Enrollment / Coverage Effective Date** - Coverage begins on the first day of the first full month of employment. Employees whose start date is on the first calendar day of the month are eligible for coverage the same day. Employees whose start date is after the first calendar day of the month are eligible for coverage starting the first calendar day of the next month.

**Default Coverage** - Eligible employees must make a plan election, or decline coverage, by the last calendar day of the month in which coverage starts. Employees who do not make a plan election, or decline coverage by this deadline will be automatically enrolled in self-only coverage through the Consumer Driven Health Plan (CHDP) with a Health Reimbursement Arrangement (HRA). Employees who are defaulted into coverage will pay a monthly premium for that coverage and are unable to change or remove coverage until open enrollment.

**Open Enrollment** - Open enrollment occurs annually from May 1-31.

**Enrollment/Plan Election** – Visit the HR Knowledge Center: Health Insurance/Open Enrollment micro-site for information and guides on how to enroll or decline coverage. New employees receive additional information on enrollment procedures from Human Resources during onboarding.

Consumer Driven Health Plan (CHDP - PPO)	Low Deductible (LD)	Exclusive Provider Org. (EPO)
<ul style="list-style-type: none"> <li>Available Nationwide</li> <li>Always paired with a: <ul style="list-style-type: none"> <li>Health Savings Account (HSA); OR;</li> <li>Health Reimbursement Arrangement (HRA)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Available Nationwide</li> </ul>	<ul style="list-style-type: none"> <li>Available in Washoe, Carson, Douglas, Storey, Lyon, Churchill, Pershing, Humboldt, Mineral, Lander, Eureka, White Pine, Lincoln and Elko counties</li> </ul>
<ul style="list-style-type: none"> <li>A PPO has a contracted group or network of health care providers (e.g., hospitals, physicians, laboratories) that provide health care services and supplies at agreed upon discounted or reduced rates.</li> <li>High-deductible plan which provides a Health Savings Account (HSA) for eligible employees or a Health Reimbursement Arrangement (HRA) for active employees as well as retirees who are ineligible for the HSA.</li> </ul>	<ul style="list-style-type: none"> <li>A PPO has a contracted group or network of health care providers (e.g., hospitals, physicians, laboratories) that provide health care services and supplies at agreed upon discounted or reduced rates.</li> <li>Low Deductible plan is a middle tier option that allows members to access many benefits, such as doctor's office visits, urgent care, and prescription drugs for the cost of a copay with other services subject to a low deductible.</li> <li>Low-deductible plans are not eligible for HSA contributions. You cannot contribute to an already established HSA.</li> </ul>	<ul style="list-style-type: none"> <li>With an EPO you must use in-network health care providers that participate in the plan.</li> <li>You do not need to select a primary care physician (PCP), nor do you need to contact your PCP for referrals to specialists. However, because you are responsible for choosing specialists and hospitals, it is important to confirm with the provider that they are in-network.</li> <li>Fixed copayments for most services.</li> <li>Only urgent/emergent services covered outside of service area.</li> </ul>

### 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)	\$1,650 Individual \$3,300 Family	\$0	\$100 Individual \$200 Family / \$100 Individual Family Member
Out-of-Pocket Maximum	\$4,000 Individual \$8,000 Family/\$6,850 Individual Family Member	\$4,000 Individual \$8,000 Family/ \$4,000 Individual Family Member	\$5,000 Individual \$10,000 Family/ \$5,000 Individual Family Member
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 – Urgent Care	\$49 copay	\$10 copay	\$10 copay
Telemedicine - Mental Health Therapy	\$79 (25 minutes)	\$20 (25 minutes) \$30 (50 minutes)	\$20 (25 or 50 minutes)
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

### Monthly employee insurance premium rates for Plan Year 2026 (07-01-25 through 6-30-26)

LEVEL OF COVERAGE	Consumer Driven Health Plan (CDHP - PPO)	Low Deductible (LD)	Exclusive Provider Org. (EPO)
Employee Only	\$ 55.26	\$91.79	\$219.91
Employee + Spouse/DP	\$313.94	\$386.99	\$643.23
Employee + Child(ren)	\$152.27	\$202.48	\$378.65
Employee + Family	\$410.94	\$497.68	\$801.97

### HSA/HRA Contribution for Plan Year 2026

	CDHP (PPO) HSA/ HRA Account	LOW DEDUCTIBLE PLAN (PPO)	EXCLUSIVE PROVIDER ORG.(EPO)
Base Employer Contribution for Employee	\$ 700	N/A	N/A
Employer Contribution for Dependents	\$200 -Up to three dependents Total Employer Contribution Amount: Up to \$1,300	N/A	N/A

\* Base contributions for new hires enrolled after 8/1/2025 are prorated

## 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 may 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 19.5% and the employer contribution is 19.5%.
- 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 39% 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 0.84477% 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](http://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>

2025 403(b) Contribution Limits:

Maximum Contribution	\$23,500
Over age 50, additional contribution	\$7,500

**State of Nevada Deferred Compensation Plan (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 BCN Benefits office or at: <https://www.unr.edu/bcn-nshe/benefits/retirement/457-plan>

2025 457(b) Contribution Limits\*:

Maximum Contribution	\$23,500
Over age 50, additional contribution	\$7,500

*\*If you are within three years of your normal retirement age, you may qualify to contribute more than the regular maximum under the Program's 3-year Catch-Up Provision. If you qualify for the 3-year Catch-Up, you can contribute the maximum regular contribution of \$23,500 plus the missed contributions up to \$47,000.*

## **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. Annual leave is available as it is accrued.

<b>Years of Service</b>	<b>Monthly Accrual (hours)*</b>	<b>Annual Accrual (days)*</b>
Less than 10 years	10 hours	15 days
10 years to 14 years	12 hours	18 days
15 or more years	14 hours	21 days

*\*assumes 100% FTE*

### **Paid Sick Leave**

Full-time employees earn 10 hours of sick leave per month, the equivalent of 15 calendar days annually. 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%209-13.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>

### **Health Reimbursement Arrangements (HRA)**

HRAs are accounts established for individual participants but owned by PEBP. The funds in an individual's HRA can be used to pay for qualified health care expenses. HRA funds carryover from year-to-year subject to maximum carryover limitations that may be set by the Board in the future. If you terminate your coverage or choose a different plan, the funds in your HRA revert back to PEBP. HRA contributions and distributions are not reported to the IRS. EPO/HMO and LD-PPO participants are not eligible to have an HSA or HRA. Additional information regarding HSA is available at the [www.hsabank.com](http://www.hsabank.com).

**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:

	<b>PEBP</b>	<b>NSHE</b>
Accident Insurance	Metlife	Metlife
Cancer Care	n/a	American Fidelity
Legal Plan	LegalEASE	MetLaw (Hyatt Legal)
Short Term Disability (STD)	Metlife	American Fidelity
Long Term Disability (LTD)	Metlife	n/a
Term Life Insurance	Metlife	Western Insurance
Accidental Death and Dismemberment (AD&D)	Metlife	Western Insurance
Critical Illness	Metlife	MetLife
Hospital Indemnity	Metlife	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](http://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>). For information on how to apply for the Grant-In-Aid program, visit the Human Resources Knowledge Center.

### **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](https://wnc.edu/committees/budget-committee.php) webpage. <https://wnc.edu/committees/budget-committee.php>

**State Income Tax** – Employees who reside in Nevada do not pay state income tax.

**Medicare Tax** - All 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/hrnv.gov/Content/Resources/Publications/Emplo\\_yee\\_Handbook.pdf](http://hr.nv.gov/uploadedFiles/hrnv.gov/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](http://www.guidanceresources.com) and entering our **Organization Web ID: WNCEAP** to find out how ComPsych can help.

### **PEBP Member Assistance Program (MAP) – Live & Work Well Program**

The UnitedHealthcare Member Assistance Program (MAP) is included as part of the basic life insurance policy for eligible members enrolled in the Consumer Driven Health Plan (PPO), Low Deductible Plan (PPO), Exclusive Provider Organization Plan (EPO), and the Health Plan of Nevada (HMO). Personal and

confidential support is available to you and your covered dependents including mental health treatment, autism services and alcohol and substance use support. Employees have access to face-to-face counseling, resources to address stress, anxiety, and depression, legal and financial consultations, identity theft and fraud resources, and expert guidance for work-life balance. More information is available at <https://pebp.nv.gov/Plans/basic-life-insurance/>

**WNC Fitness Center** - Located in the Dini building, fitness center memberships are available to employees for \$30/semester. To sign up, pay for membership at the Cashiers Office (Bristlecone Building) and present your payment receipt and government-issued phot ID to the Student Life Services desk (Dini building). Please contact the Student Life Office for questions about the gym.

**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.

## Important Contacts

Name	Website	Telephone	Email
WNC Human Resources	<a href="https://wnc.edu/human-resources/">https://wnc.edu/human-resources/</a>	(775) 445-3138	humanresources@wnc.edu
<b>PEBP</b> - Public Employees Benefits Program (Group Health Insurance)	<a href="https://pebp.nv.gov/">https://pebp.nv.gov/</a>	(800) 326-5496	memberservices@peb.nv.gov
<b>PERS</b> - Public Employees Retirement System	<a href="https://www.nvpers.org/front">https://www.nvpers.org/front</a>	(866) 473-7768	
<b>NDC</b> – Nevada Deferred Compensation Program	<a href="https://defcomp.nv.gov/">https://defcomp.nv.gov/</a>	(775) 684-3398	deferredcomp@defcomp.nv.gov
<b>TIAA</b> – Teachers Insurance & Annuity Association	<a href="https://www.tiaa.org/public/tcm/nshe">https://www.tiaa.org/public/tcm/nshe</a>	(800) 842-2252	<i>Local Representatives:</i> jessica.costelloe@tiaa.org scott.rethford@tiaa.org <i>General:</i> NSHEFCounseling@tiaa.org
<b>BCN</b> – Business Center North Benefits Office	<a href="http://www.unr.edu/bcn-nshe">www.unr.edu/bcn-nshe</a>	(775) 784-6082	BCNBenefits@unr.edu
<b>EAP</b> – Employee Assistance Program (Compsych)	<a href="http://www.guidanceresources.com/">http://www.guidanceresources.com/</a> Web ID: WNCEAP	(833) 475-0979	
<b>NSHE</b> Retirement Administration	<a href="https://nshe.nevada.edu/system-administration/departments/finance/retirement/">https://nshe.nevada.edu/system-administration/departments/finance/retirement/</a>		
<b>NSHE</b> Payroll Services	<a href="https://payroll.nshe.nevada.edu/">https://payroll.nshe.nevada.edu/</a>	(833) 656-7882	

### 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, UNR, or NSHE logos, addresses, titles, and personnel.

#### Western Nevada College - Human Resources

2201 West College Parkway  
Carson City, NV, 89703  
Email: [humanresources@wnc.edu](mailto:humanresources@wnc.edu)  
Phone: (775) 445-4237  
Fax: (775) 445-3138  
[www.wnc.edu/human-resources](http://www.wnc.edu/human-resources)

#### Business Center North - Benefits Office

1664 N. Virginia St.  
Reno, NV, 89557-1240  
Artemisia Building M/S 0238  
Email: [BCNBenefits@unr.edu](mailto:BCNBenefits@unr.edu)  
Phone: (775) 784-6082  
Fax: (775) 784-1073  
[www.unr.edu/bcn-nshe](http://www.unr.edu/bcn-nshe)

*This document is intended to provide a summary of benefit information for employees. Although every effort is made to ensure the information is accurate, the benefits and rates listed are subject to change without prior notice. In the event any difference exists between the information presented in this summary document and the plan or governance documents, the terms of the plan or governance documents will prevail.*