

FACULTY 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. The benefits and rates listed are subject to change without prior notice.

GROUP HEALTH INSURANCE

Health insurance is provided for the employee through the State of Nevada Public Employees' Benefits Program (PEBP). 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. Additional information can be found at <https://pebp.state.nv.us/>.

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

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 Plan Alternative (RPA)

Professional staff who are hired at 50% FTE or more must contribute to a defined contribution plan. Beginning with the effective date of the contract, the faculty member and WNC pay contributions of approximately 17.5% each. The employee's contribution is made on a pre-tax basis and, along with WNC's contribution, is put into a 401(a) account. Employees direct the investments in their accounts. The plan provides for immediate vesting. The employee's account may be 100% cashable upon termination of employment, (subject to IRS provisions), while the employer contributions are cashable upon termination and reaching age 55. If you terminate within the first five years of employment, both account balances may be withdrawn. Additional information can be found at:

<https://nshe.nevada.edu/system-administration/departments/finance/retirement/>

Employees who come to WNC already participating in the Public Employees Retirement System (PERS) are required to continue in that retirement system.

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 - The NSHE Supplemental 403(b) Plan allows you to set aside additional pre-tax or post-tax (Roth) savings for your retirement. Free in-person financial counseling , low institutional fees, monitored funds, and funds available for loans. This 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 - The 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

ANNUAL LEAVE

"A" Contract (12-month) ONLY employees accrue 2 days per month up to a maximum of 48 days at the end of the fiscal year. Annual leave accrual is prorated for employees with less than full time FTE.

SICK LEAVE

Upon hire, "A" and "B" Contract employees accrue 30 days of sick leave for the first year of employment. After one year, sick leave will accrue at the rate of 2 days per month up to a maximum of 96 days at the end of the fiscal year. Sick leave accrual is prorated for employees with less than full time FTE.

SABBATICAL/FACULTY DEVELOPMENT LEAVE

Two-thirds salary for one year or full salary for six months upon approval by the appropriate committee (Sabbatical or Faculty Development Program). A faculty member may be granted **either** a sabbatical **or** a faculty development leave once every seven years.

Paid Holidays – 12 paid holidays annually

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

Pre-Tax Health Care 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 is available online at <https://www.unr.edu/bcn-nshe/benefits/voluntary>

HEALTH REIMBURSEMENT ARRANGEMENT (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.

Long Term Disability (LTD) Program

Academic and administrative faculty employed at 50% FTE or more are covered under an employer-sponsored LTD program. For more information about this employer paid LTD coverage, please www.wnc.edu/human-resources/long-term-disability.php.

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/>.

EDUCATIONAL BENEFIT/GRANT IN AID

Grant-in-Aid

Faculty can take up to six credits per semester at a reduced rate. Dependents of faculty can take unlimited credits, but in order to be eligible, children must be unmarried and under the age of 24 and must receive at least 50% of their financial support from the employee and/or employee’s spouse. For more information visit the [Grant-in-Aid section of the Board of Regents Handbook](#).

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

STATE INCOME TAX

No state income tax in Nevada.

MEDICARE PARTICIPATION AND SOCIAL SECURITY

Employee pays 1.45% matched 100% by the employer. No contribution is made to Social Security.

WORKERS' COMPENSATION

Workers' compensation is paid 100% by the employer. It 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 and in a timely manner. <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: https://www.guidanceresources.com](https://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 - Pay day is the first working day of the month and includes pay for the prior month.

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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