



# FACULTY 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.



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!



Visit the Health Insurance & Open Enrollment Hub located on the HR Knowledge Center for more information regarding health insurance coverage, links to benefit vendors, and step-by-step enrollment guides.

**Benefits | Compensation | Retirement | Timekeeping | Training | Workday**

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



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. **Visit:** <https://www.pebp.nv.gov/>

**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** - Employees who become eligible for coverage must make a plan election, or decline coverage, by the last calendar day of the month in which coverage eligibility 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 Hub 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 (CDHP - 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 Summary – In Network Coverages

*\*Note: the following information is summarized. See the 2027 Plan Comparison, 2027 Benefit Guide, and the Getting to Know Your Plan section of PEBP’s website for additional information on medical, prescription, vision, mental health, and dental plan designs*

Benefit Description	Consumer Driven Health Plan (CDHP - PPO)	Low Deductible (LD)	Exclusive Provider Org. (EPO)
<b>Service Area</b>	Global	Global	Northern Nevada
<b>Annual Deductible</b>	\$1,700 Individual \$3,400 Family	\$300 Individual \$600 Family	\$100 Individual \$200 Family
<b>Out-of-Pocket Maximum</b>	\$5,000 Individual \$10,000 Family/\$5,000 Individual Family Member	\$5,000 Individual \$10,000 Family/ \$5,000 Individual Family Member	\$4,000 Individual \$8,000 Family/ \$4,000 Individual Family Member
<b>Co-Insurance</b>	20% after deductible	20% after deductible	20% after deductible
<b>Primary Care Office Visit</b>	20% after deductible	\$50 copay per visit	\$40 co-pay per visit
<b>Specialty Care Office Visit</b>	20% after deductible	\$50 copay per visit	\$40 co-pay per visit
<b>Urgent Care</b>	20% after deductible	\$80 copay per visit	\$50 co-pay per visit
<b>Telemedicine – Doctors on Demand</b>	\$59 copay	\$10 copay	\$10 copay
<b>Telemedicine - Mental Health Therapy – Doctors on Demand</b>	\$88 (Psychology 25 minutes) \$245 (Psychiatry Initial Visit)	\$20 (Psychology) \$30 (Psychiatry-Initial Visit)	\$20 (copay per visit)
<b>Emergency Room Visit</b>	20% after deductible	\$750 copay per visit	\$600 co-pay per visit
<b>In-Patient Hospital</b>	20% after deductible	20% after deductible	\$600 co-pay per admit
<b>Outpatient Surgery</b>	20% after deductible	\$500 Copay per visit	\$350 Copay per visit
<b>Member Assistance Program (MAP) – Live and Work Well</b>	Included		
<b>Affordable Care Act Preventative Services</b>	\$0 Copay		

## Prescription, Vision, Mental Health, and Dental Plans

See the 2027 Plan Comparison, 2027 Benefit Guide, and the *Getting to Know Your Plan* section of PEBP’s website for additional information on medical, prescription, vision, mental health, and dental plan designs. **Visit:** <https://www.pebp.nv.gov/>

**Monthly employee insurance premium rates for Plan Year 2027 (07-01-26 through 6-30-27)**

<b>LEVEL OF COVERAGE</b>	<b>Consumer Driven Health Plan (CDHP - PPO)</b>	<b>Low Deductible (LD)</b>	<b>Exclusive Provider Org. (EPO)</b>
Employee Only	\$ 55.26	\$160.18	\$381.24
Employee + Spouse/DP	\$313.94	\$521.32	\$962.20
Employee + Child(ren)	\$152.28	\$295.60	\$599.10
Employee + Family	\$410.94	\$656.74	\$1,180.80

**HSA/HRA Contribution for Plan Year 2027**

	<b>CDHP (PPO) HSA/ HRA Account</b>	<b>LOW DEDUCTIBLE PLAN (PPO)</b>	<b>EXCLUSIVE PROVIDER ORG.(EPO)</b>
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 7/1/2026 are prorated

**PEBP Health Care Spending Accounts**

PEBP members enrolled in the Consumer Driven Health Plan (PPO) may be eligible for a Health Savings Account (HSA) and/or Health Reimbursement Arrangement (HRA), which allow for tax advantaged savings for medical expenses. Please visit <https://www.pebp.nv.gov/> for more information. **Note:** NSHE Employees are ineligible for the PEBP sponsored Flexible Spending Account (FSA)

- **Health Savings Account (HSA)** - The Consumer Driven Health Plan (CDHP) with a Health Savings Account (HSA) helps you save tax-free money for current and future health care expenses. You can contribute, up to a certain amount regulated by the IRS each year, and PEBP will contribute a base amount as well. Your account balance rolls over from year to year and never expires so you can use the funds into retirement. Use the single sign-on feature in your E-PEBP portal to access your HSA Bank account.
- **Health Reimbursement Arrangement (HRA)** - The Consumer Driven Health Plan (CDHP) with a Health Reimbursement Arrangement (HRA) is for those that do not meet the eligibility requirements to enroll in a Health Savings Account (HSA). The HRA is funded by PEBP the same way an HSA is; however, participant contributions are not allowed. For retirees transitioning onto a Medicare Exchange plan, any remaining funds in the HRA account revert to PEBP. Use the single sign on feature in your E-PEBP portal to access your HSA Bank account.

**NSHE Voluntary Flexible Spending Account (FSA) – ASI Flex Medical Savings Account**

The Section 125 -Flexible Spending Account (FSA) is a tax-free account that allows you to set aside tax-free money for your routine health care and dependent daycare expenses. Employees may enroll as new hires or once a year during open enrollment in May. Employees may contribute up to \$3,050 for

medical FSA and up to \$5,000 for dependent care per plan year (July 1 – June 30). Any contribution amounts that are not used by the end of the plan year are forfeited to the NSHE plan as required by IRS regulations. The plan is administered through **ASI Flex**, visit <https://www.asiflex.com/> for more information. Plan options include:

- **Standard FSA** - For EPO / HMO / PPO with H.R.A. Participants only. This plan allows EPO, HMO, or PPO-HRA participants to use pre-tax dollars to pay for eligible medical expenses for self and tax dependents that are not covered under your health insurance plan.
- **Limited FSA** - For PPO – Health Savings Account (HSA) Participants ONLY; allows PPO-HSA participants to use pre-tax dollars to pay for eligible vision and dental expenses. All other medical expenses are eligible for payment through the HSA.
- **Dependent Care FSA** - For any active employee who has a tax-dependent child under the age of 13, a parent or other elderly dependent, or a spouse who is mentally or physically incapable of caring for him or herself; allows participants to set aside pre-tax dollars for eligible expenses, such as licensed nursery school, daycare center, care inside your home and eldercare.

## RETIREMENT PLANS

### Mandatory Retirement Plan Alternative (RPA)



Professional staff who are hired at 50% FTE or more must contribute to a defined contribution plan, called the Retirement Plan Alternative (RPA), administered by the Teachers Insurance and Annuity Association of America (TIAA). Beginning with the effective date of the contract, the faculty member and WNC pay contributions of approximately 19.5% 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 have previously participated in the Public Employees Retirement System (PERS) may be required to continue participation in PERS. Human Resources will provide additional information if this applies to you.**

### 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>

2026 403(b) Contribution Limits:

Maximum Contribution	\$24,500
Over age 50, additional contribution	\$8,000

**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>

2026 457(b) Contribution Limits\*:

Maximum Contribution	\$24,500
Over age 50, additional contribution	\$8,000

*\*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. Additionally, under SECURE 2.0 Act, participants aged 60-63 can make a higher catch-up contribution. Inquire with the plan administrator, Voya, regarding additional contribution limits.*

## COMPENSATION

**Pay Day** - Pay day is the first working day of the month and includes pay for the prior month.

### Cost of Living Adjustments (COLA)

Salaries may be adjusted by general salary increases, such as cost of living adjustments (COLA), if adopted by the Nevada Legislature and approved by the Governor and Nevada System of Higher Education Board of Regents.

## ADDITIONAL BENEFITS

### Paid Annual Leave

"A" Contract and 12-month Academic Faculty ONLY accrue 2 days (16 hours) per full month of services. Annual leave accrual is prorated for employees with less than full time FTE. Faculty may carry-over a maximum of 48 days (384 hours) per fiscal year, ending June 30.

### Paid Sick Leave

Upon hire, "A" and "B" Contract employees receive 30 days (240 hours) of sick leave. After one-year, sick leave will accrue at the rate of 2 days (16 hours) 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>

**Basic Life Insurance**

A basic life insurance policy, administered by United Healthcare, is included from PEBP for employees covered under a PEBP sponsored medical plan. The benefit amount is \$25,000. When an active employee or retiree who is covered by a PEBP Plan passes away, they may be entitled to a basic life insurance benefit. Additionally, employees may purchase additional voluntary coverage through both PEBP and NSHE’s voluntary benefit providers.

**Long Term Disability (LTD) Program**



Academic and administrative faculty employed at 50% FTE or more are covered under an employer-sponsored LTD program, administered by UNUM. For more information about this employer paid LTD coverage, visit [www.wnc.edu/human-resources/long-term-disability.php](http://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:

- **OE/QE** – Enrollment is available during Open Enrollment (OE) or Qualifying Life Event (QE)
- **A** – Enrollment is available anytime

	PEBP		NSHE	
Accident Insurance	Metlife	OE/QE	Metlife	A
Cancer Care	n/a		American Fidelity	A
Legal Plan	LegalEASE	OE/QE	MetLaw (Hyatt Legal)	OE/QE
Short Term Disability (STD)	Metlife	OE/QE	American Fidelity	A
Long Term Disability (LTD)	Metlife	OE/QE	n/a	
Voluntary Life Insurance	Metlife	OE/QE	Western Insurance	A
Critical Illness	Metlife	OE/QE	MetLife	A
Hospital Indemnity	Metlife	OE/QE	MetLife	A
Buy-Up Vision Care	VSP	OE/QE	n/a	
Auto, Home, and Renters Insurance	Liberty Mutual	A	n/a	
Pet Insurance	Nationwide	A	n/a	
ID Theft	Id Watchdog (Equifax)	A	n/a	
Flexible Spending Account (FSA)	n/a		ASI Flex	OE/QE

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

### 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](#). 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](#) 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.

## 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)

**COMPSYCH**<sup>®</sup>

The College offers an Employee Assistance Program (EAP) through ComPsych<sup>®</sup> GuidanceResources<sup>®</sup>, 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<sup>®</sup> GuidanceResources<sup>®</sup> 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<sup>®</sup> 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.

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



The UnitedHealthcare Member Assistance Program (MAP), administered by Optum 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.

### 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.*