



# 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)
<b>Annual Deductible (In-Network)</b>	\$1,500 Individual \$3,000 Family (\$2,800 Individual Family Member Deductible)	N / A	\$100 Individual \$200 Family (\$100 Individual Family Member Deductible)
<b>Co-Insurance (In-Network)</b>	20% after deductible	20% after deductible	20% after deductible
<b>Primary Care Physician</b>	20% after deductible	\$30 copay per visit	\$20 co-pay per visit
<b>Specialty Physician</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>Emergency Room Visit</b>	20% after deductible	\$750 copay per visit	\$600 co-pay per visit
<b>Hospital Inpatient</b>	20% after deductible	20% after deductible	\$600 co-pay per admit
<b>Health Savings Account / Health Reimbursement Arrangement</b>	\$600 for participant only	N/A	N/A
<b>Out of Pocket Maximum</b>	\$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 2024 (07-01-23 through 6-30-24)

LEVEL OF COVERAGE	Consumer Driven Health Plan (CDHP - PPO)	Low Deductible (LD)	Exclusive Provider Org. (EPO)
Employee Only	\$ 46.96	\$68.14	\$161.00
Employee+Spouse/DP	\$251.00	\$293.36	\$479.10
Employee + Child(ren)	\$123.46	\$152.60	\$280.30
<i>Employee + Family</i>	\$327.53	\$377.82	\$598.40

### One Time HAS/HRA Contribution for Plan Year 2024

Plan Year 2024 H.S.A/HRA Annual Contribution	CDHP (PPO) H.S.A/ 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	\$ 600 Employee \$ 700 Employee + Child(ren), Employee + Spouse \$ 800 Employee + Family		
Total Contribution Amount	<b>Up to \$ 1,400</b>		<b>Up to \$ 800</b>

## RETIREMENT PLANS

### **Mandatory Retirement Plans**

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

PUBLIC EMPLOYEES RETIREMENT SYSTEM (PERS) Two Options:

**Employer Pay Contribution Plan (EPC)** - The employer pays the full retirement contribution based on the adjusted gross salary. This results in a higher paycheck, because the contribution is pre-taxed. Contributions are not deposited to your individual member account and are not available for refund upon termination of employment.

**Employee/Employer Paid Contribution Plan (EEC)** - You and the University share equally in the contribution to PERS. Your after-tax contribution is refundable upon termination of employment, if you do not elect to receive a monthly retirement benefit. This results in a lower paycheck, as the contributions are deducted after taxes are calculated.

**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 allow you to set aside additional pre-tax or post-tax (Roth) savings for your retirement. Free in-person financial counseling offered on UNR campus, low institutional fees and monitored funds provided in the program; funds available for loans. TIAA is a record keeper for this supplemental retirement program. 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. VOYA Financial is a record keeper for this program. Additional information is available from the Benefits office or at: <https://www.unr.edu/bcn-nshe/benefits/retirement/457-plan>

## **ADDITIONAL BENEFITS**

### **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.

### **Sick Leave**

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

### **Paid Holidays** – 13 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>

### **Supplemental Benefits Plans**

Supplemental term life, accident insurance, short-term disability, and a legal plan are available through payroll deduction. Additional information is available at: <https://www.unr.edu/bcn-nshe/benefits/voluntary>

### **Education Benefit/Classified Grant-In-Aid**

Employees can take job-related classes or classes that contribute toward a degree. Discount for class credit also available for spouse, domestic partner and children up to 24 years of age. For more information, contact UNR Human Resources at 784-6082.

### **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 University.

## **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](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 visit their [website](#) [GuidanceResources Online](#) and enter our **Organization Web ID: WNCEAP** to find out how ComPsych can help.

<b>PLEASE NOTE</b>	
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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