BENEFITS  CHANGES

Plan Year: July 1, 2014 – June 30, 2015
PEBP PLAN DESIGN CHANGES

Consumer Driven Health Plan (CDHP):
- Coinsurance - 80% (Plan) / 20% (Participant)
  - Currently 75% / 25%

- CDHP deductible reduced to $1,500 (individual) and $3,000 (family)
  - Currently $1,900 and $3,800

- Vision Screening paid at 100% (wellness)
Dental Plan:

- Annual dental maximum per covered member will increase from current $1,000 to $1,500.
The Internal Revenue Service increases the HSA contribution maximum in 2014 as follows:

<table>
<thead>
<tr>
<th>Contribution Limits for Health Savings Accounts</th>
<th>For 2014</th>
<th>For 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>HSA (contribution limit (employer + employee))</td>
<td>Individual</td>
<td>$3,300</td>
</tr>
<tr>
<td></td>
<td>Family</td>
<td>$6,550</td>
</tr>
<tr>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HSA catch-up contributions (age 55 or older)</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

*Catch-up contributions can be made any time during the year in which the HSA participant turns 55.
NVision is back!
- Premium incentive continues for CDHP and HMO primary participants
- Premium credit effective July 1, 2014

Screening dates (Artemesia Building):
- March 24, 25, 26, 31
- April 21, 22, 28, 29, 30
- May 2, 5, 6, 12, 13

Schedule your screening appointment on the NVision Website:
http://nvision.pebp.state.nv.us/
# Open Enrollment Sessions

<table>
<thead>
<tr>
<th>Session</th>
<th>Date</th>
<th>Time</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Open Enrollment Overview</td>
<td>May 1, 2014</td>
<td>2:30 p.m.-3:30 p.m.</td>
<td>Online</td>
</tr>
<tr>
<td>Open Enrollment Overview</td>
<td>May 6</td>
<td>1:30 p.m.-2:30 p.m.</td>
<td>JCSU, Theater</td>
</tr>
<tr>
<td>H.S.A. / H.R.A. / FSA</td>
<td>May 9</td>
<td>9:00 a.m.-10:30 a.m.</td>
<td>Online</td>
</tr>
<tr>
<td>Open Enrollment Overview</td>
<td>May 19</td>
<td>1:30 p.m.-2:30 p.m.</td>
<td>JCSU, Theater</td>
</tr>
<tr>
<td>Open Enrollment Overview</td>
<td>May 20</td>
<td>10:00 a.m.-11:00 a.m.</td>
<td>Online</td>
</tr>
<tr>
<td>Open Enrollment Overview</td>
<td>May 28</td>
<td>1:00 p.m.-2:00 p.m.</td>
<td>Online</td>
</tr>
</tbody>
</table>
RETIREMENT PLAN UPDATES

- PERS Seminars at UNR:

<table>
<thead>
<tr>
<th>DATE</th>
<th>TIME</th>
<th>Location</th>
<th>Topic</th>
</tr>
</thead>
<tbody>
<tr>
<td>April 16</td>
<td>8:30 a.m.-9:30 a.m.</td>
<td>JCSU, Theater</td>
<td>Planning Ahead for Your Retirement</td>
</tr>
<tr>
<td>April 16</td>
<td>11:30 a.m.-12:30 p.m.</td>
<td>JCSU, Theater</td>
<td>Retirement Program <em>(for those planning to retire in the next 3 years)</em></td>
</tr>
</tbody>
</table>

- Tools available on line [https://www.nvpers.org](https://www.nvpers.org)
  - **Benefits Estimator**
  - **Service Credit Purchase Estimator**
Voluntary Retirement Plans available to ALL UNR employees

Calendar year maximum: $17,500, additional $5,000 catch-up provision available to employees age 50 or older

Pre-tax and Roth options:
- 403(b) plan (TIAA CREF)
- 457 plan (MassMutual and ING)

Funds may be used to purchase Service Credits with PERS
VOLUNTARY BENEFITS

- Life Insurance (Western & Standard), up to $500,000 for employee and $250,000 for spouse/domestic partner
- Short-Term Disability (The Standard, American Fidelity)
- Cancer Care Insurance (American Fidelity)
- Personal Accident (Mass Mutual)
- Auto and Homeowner’s Insurance (Liberty Mutual)
- Flex Spending Account (medical, dependent care)
- Legal Plan (MetLaw)
- Life Works Employee Assistance Program
Benefits Updates

- Monthly Calendar:
  - Biometric screening dates
  - Events
  - Retirement sessions

- Check BCN Benefits website for the latest news
  http://www.bcn-nshe.org/hr/benefits/
QUESTIONS

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