

POSTDOCTORAL EMPLOYEE BENEFITS

Welcome to the University of Nevada, Reno. The following information is a summary of the benefits you are entitled to as an employee. In the event of 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 30 days of start date or five (5) days from date of receiving information.** Dependent coverage is paid 100% by EMPLOYEE. The group health insurance plan covers medical, dental and vision care; \$20,000 term life insurance; \$20,000 personal accident insurance, \$50,000 business travel accident and long-term disability which insures 60% of gross pay after 180 days of total disability to a maximum of \$7,500/month. Dependent coverage includes medical, dental, and vision only. Premiums can be payroll deducted on a pre-tax basis under IRS Section 125.

The monthly employee insurance premium rates are for the Plan Year 7-1-08 through 10-31-09

NORTHERN NEVADA

- State of Nevada Self-Funded Plan
- Hometown Health Plan – HMO

SOUTHERN NEVADA

- State of Nevada Self-Funded Plan
- Health Plan of Nevada HMO

OUT-OF-STATE

- State of Nevada Self-Funded Plan

	Self-Funded PPO Plan		Hometown Health Plan	Health Plan of Nevada HMO
	High Deductible	Low Deductible	<u>Northern Nevada</u>	<u>Southern Nevada</u>
Employee only	\$ 0.00	\$ 28.02	\$ 27.29	\$ 17.14
Employee + Spouse	\$98.08	\$211.57	\$193.57	\$102.69
Employee + Child(ren)	\$ 10.29	\$ 46.90	\$ 71.77	\$ 73.44
Employee + Family	\$ 61.85	\$143.13	\$193.69	\$150.84

For further information regarding the following benefits, contact BCN Benefits at 784-6844 or www.unr.edu/vpaf/hr/benefits; unless otherwise indicated.

SUPPLEMENTAL INSURANCE PLANS

Personal accident, critical illness, supplemental term life, auto/homeowners/renters, short-term disability, long term care, and a legal plan are available through payroll deduction.

SECTION 125 PLAN

This is an employer-sponsored benefit plan which allows employees to pay health insurance and some supplemental insurance premiums with pre-tax dollars. Also includes medical flexible spending account (FSA) and dependent care flexible spending account (FSA) with pre-tax dollars.

ANNUAL LEAVE

Accrued at the rate of 1 ¼ working days per month for full time continuous service or the equivalent of 15 days per year. Any unused annual leave may be carried forward from year to year. There is no payment for unused annual leave upon termination of employment.

SICK LEAVE

Will begin with 15 days upon hire. After 12 months from the hire date, will accrue at the rate of 1 ¼ working days per month, and will be added to any remaining balance of unused sick leave. The maximum amount of sick leave that can be accrued is 15 days. Any unused sick leave may be carried forward from year to year. There is no payment for unused sick leave upon termination of employment. Sick leave may not exceed 15 work days at the last day of each month

TUITION

Postdoctoral fellows and their qualifying family members will be considered in-state residents for tuition purposes. There is no fee waiver available. For additional information call UNR Human Resources at 784-6082.

EMPLOYEE ASSISTANCE PROGRAM

Provides confidential assessment, problem identification and assistance to employees and their dependents

RECREATION FACILITIES

The Lombardi Center offers an annual or semester membership. For an additional charge you may also include family members. For information about the Lombardi Center contact 784-4041 or www.unr.edu/campusrec/information.html.

STATE INCOME TAX

No state income tax in Nevada.

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.



BENEFITS

RETIREMENT PLANS

MANDATORY RETIREMENT PLAN

Postdoctoral employees who are hired on a contract of at least 50% are provided with a **mandatory** defined contribution 403(b) retirement plan commencing on their date of hire.

Under the terms of the Retirement Plan employees must contribute 6.2% of their gross salary to the Plan. The employee contributions made to the Plan are before income taxes are calculated. The employer also makes a matching 6.2% contribution. Both the employee and the employer contributions are invested, at the direction of each participant, into a 401(a) account. The employee selects their retirement plan fund sponsor (Fidelity and/or TIAA-CREF) and, within that fund sponsor, selects the funding vehicles for investment of their retirement contributions. The plan provides for immediate vesting. Additional information is available from the Benefits office at 784-6844 or at www.unr.edu/vpaf/hr/benefits/retirement.html.

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. 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 basis. There are no employer matching contributions.

NSHE TAX SHELTERED ANNUITY and/or ROTH 403(b) PLAN

The Tax Sheltered Annuity 403(b) Plans allow you to set aside additional savings for your retirement. A complete description of the program and a list of authorized providers are available from the Benefits office or at www.unr.edu/vpaf/hr/benefits/supplemental.html.

STATE OF NEVADA DEFERRED COMPENSATION 457 PLAN

The Deferred Compensation 457 Plan allows you to set aside compensation under the program which while invested under the program is exempt from federal income taxes on your contributions and interest, dividends and capital gains. Additional information is available from the Benefits office or at www.defcomp.state.nv.us/.

Benefits Office

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