

# CLASSIFIED STAFF 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 month following three months of working at least 80 hours in a month. **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 6-30-09*

### 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

	<b>Self-Funded Plan</b>		<b>Hometown</b>	<b>Health Plan of</b>
	<b>High</b>	<b>Low</b>	<b>Health Plan</b>	<b>Nevada HMO</b>
	<b>Deductible</b>	<b>Deductible</b>	<b><u>Northern Nevada</u></b>	<b><u>Southern Nevada</u></b>
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](http://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

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.

## EMPLOYEE ASSISTANCE PROGRAM

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

## 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.

## 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](http://www.unr.edu/campusrec/information.html).

## INTEREST FREE COMPUTER LOANS

Available for the purchase of computer hardware and software; the maximum loan amount is \$2,000. The loan is repaid through payroll deduction over a 12 month period. You must complete your probationary period to be eligible for a computer loan. To request a computer loan contact the Controller's Office at 784-4146 or complete the computer loan form at <http://www.unr.edu/vpaf/business%5Ffinance/computer%5Floan/>

## EDUCATIONAL BENEFIT / CLASSIFIED GRANT IN AID

You can take job-related classes or classes that contribute toward a degree. 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 [www.dop.nv.gov/emphand.pdf](http://www.dop.nv.gov/emphand.pdf).

# BENEFITS

# RETIREMENT PLANS

## MANDATORY RETIREMENT PLANS

Classified employees that 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. 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 TAX SHELTERED ANNUITY and/or ROTH 403(b) PLAN**

The Tax Sheltered Annuity or Roth 403(b) Plans allow you to set aside additional savings for your retirement.

### **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/](http://www.defcomp.state.nv.us/).

## **Benefits Office**

70 Artemesia Way, MS-0240

Reno, Nevada 89557-1240

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[www.unr.edu/hr](http://www.unr.edu/hr)