



# ADMINISTRATIVE/ACADEMIC FACULTY 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.**

Employee Coverage Includes: \$10,000 Term Life Insurance, Medical, Dental, Vision and Long Term Disability which covers 60% of gross earnings capped at \$7,500.00/month

Dependent Coverage Includes: Medical, Dental and Vision. Dependent coverage is paid 100% by EMPLOYEE.

### Health Insurance Options

<i>Benefit Description</i>	<i>State of Nevada Consumer Driven PPO High Deductible Health Plan (CD PPO HDHP)</i>	<i>Northern Nevada HMO Hometown Health Plan (HHP)</i>	<i>Southern Nevada HMO Health Plan of Nevada (HPN)</i>
<b>Annual Deductible (In-Network)</b>	\$1,900 Individual / \$3,800 Family (\$2,500 Individual Family Member Deductible)	No Deductible	No Deductible
<b>Co-Insurance (In-Network)</b>	25% paid by participant after deductible	No Co-Insurance	No Co-Insurance
<b>Primary Care Physician</b>	25% paid by participant after deductible	\$25 co-pay	\$15 co-pay
<b>Specialty Physician</b>	25% paid by participant after deductible	\$45 co-pay	\$15 co-pay
<b>Urgent Care</b>	25% paid by participant after deductible	\$50 co-pay	\$15 co-pay
<b>Emergency Care</b>	25% paid by participant after deductible	\$300 co-pay (waived if admitted to the hospital)	\$75 co-pay
<b>Hospital Inpatient</b>	25% paid by participant after deductible	\$1,500 co-pay per admit	\$200 co-pay per admit
<b>Health Savings Account / Health Reimbursement Arrangement</b>	Employee Only: \$700 + \$697* = \$1,397 Dependents: \$200 + \$215* = \$415 for each dependent (up to 3 dependents) Contributions made by PEBP  *Plan Year 2014 one time additional contributions	N/A	N/A
<b>Out of Pocket Maximum</b>	\$3,900 Individual / \$7,800 Family	\$6,200 Individual / \$12,400 Family	\$6,800 person

***The monthly employee insurance premium rates are for the Plan Year 2014  
(07-01-13 through 6-30-14)***

	State of Nevada Consumer Driven PPO High Deductible Health Plan (CD PPO HDHP)	Statewide HMO Hometown Health and Health Plan of Nevada
Employee Only	\$ 44.93	\$134.75
Employee + Spouse / Domestic Partner	\$206.96	\$391.99
Employee + Child(ren)	\$ 96.31	\$246.59
Employee + Family	\$258.34	\$503.83

# ADDITIONAL BENEFITS

For further information regarding the following benefits, contact BCN Benefits at 784-6082 or <http://www.bcn-nshe.org/hr/benefits/>; unless otherwise indicated.

## 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

Faculty on a full-time "A" contract will receive two days per full month to a maximum accrual of 48 days at the end of the fiscal year.

## SICK LEAVE

Faculty on a full-time "A" or "B" contract starts their first year with 30 days. After the first year, two days per full month are accrued to a maximum of 96 days

## 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 program leave once every seven years.

## 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. Additional information is available at: <http://www.bcn-nshe.org/hr/benefits/voluntary/>

## EDUCATIONAL BENEFIT / FACULTY GRANT IN AID

Faculty can take up to six credits per semester at a reduced rate. Dependents of faculty have 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. 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.

## 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 visit their website at: <http://www.unr.edu/lombardi/>

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# RETIREMENT PLANS

## MANDATORY RETIREMENT PLAN

### RETIREMENT PLAN ALTERNATIVES (RPA) PLAN

Administrative and academic faculty who are hired on an "A" or "B" contract of at least 50%, are provided with a defined contribution 401(a) retirement plan commencing on their date of hire.

Faculty who are a State of Nevada PERS (Public Employees' Retirement System) participant **must** continue to participate in PERS. Additional information regarding PERS is available at [www.nvpers.org/](http://www.nvpers.org/) or by telephone at (775)687-4200.

Under the terms of the Retirement Plan Alternatives Plan, employees must contribute 13.25% of their gross salary to the Plan. The employer also makes a matching 13.25% contribution. Both the employee and the employer contributions are invested into a 401(a) account. The retirement plan fund sponsor is TIAA-CREF and the employee may choose the funding vehicles for investment of their retirement contributions.

The plan provides for immediate vesting. The employer account that the University contributes to does allow cash ability upon termination of employment and reaching age 55, while the employee account will be 100% cashable upon termination of employment (subject to IRS withdrawal limitations). If you terminate within the first five years of employment, both account balances may be withdrawn.

## 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 and Roth 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: <http://www.bcn-nshe.org/hr/benefits/retirement/403b/>

### 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: <http://www.bcn-nshe.org/hr/benefits/retirement/457/>

## Benefits Office

70 Artemesia Way, MS-0240

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<http://www.unr.edu/hr/benefits/>

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