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 15 days of start date.

Employee Coverage Includes: $25,000 Term Life Insurance, Medical, Dental, Vision (limited), Travel policies and Long Term Disability which covers 60% of gross earnings capped at $7,500.00/month.

Dependent Coverage Includes: Medical, Dental, Vision (limited) and Travel insurance coverage.

### Health Insurance Options

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>State of Nevada Statewide PPO Consumer Driven Health Plan (CDHP)</th>
<th>Premier Plan Exclusive Provider Organization (EPO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible (In-Network)</td>
<td>$1,500 Individual / $3,000 Family ($2,600 Individual Family Member Deductible)</td>
<td>No Deductible</td>
</tr>
<tr>
<td>Co-Insurance (In-Network)</td>
<td>20% paid by participant after deductible</td>
<td>No Co-Insurance</td>
</tr>
<tr>
<td>Primary Care Physician</td>
<td>20% paid by participant after deductible</td>
<td>$25 co-pay</td>
</tr>
<tr>
<td>Specialty Physician</td>
<td>20% paid by participant after deductible</td>
<td>$45 co-pay</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>20% paid by participant after deductible</td>
<td>$50 co-pay</td>
</tr>
<tr>
<td>Emergency Care</td>
<td>20% paid by participant after deductible $300 co-pay (waived if admitted to the hospital)</td>
<td></td>
</tr>
<tr>
<td>Hospital Inpatient</td>
<td>20% paid by participant after deductible $500 co-pay per admit</td>
<td></td>
</tr>
<tr>
<td>Heath Savings Account / Health Reimbursement Arrangement</td>
<td>Employee Only: $700+*$200 Dependents: $200 each (up to 3 dependents)</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td>*Plan Year 2019 enhancement as part of a preventive care program &amp; enrollment in Doctor on Demand and Health Care Blue Book.</td>
<td></td>
</tr>
<tr>
<td>Out of Pocket Maximum</td>
<td>$3,900 Individual / $7,800 Family</td>
<td>$7,150 individual $14,300 family</td>
</tr>
</tbody>
</table>

*Plan Year 2019 enhancement as part of a preventive care program & enrollment in Doctor on Demand and Health Care Blue Book.

The monthly employee insurance premium rates are for the Plan Year 2019 (07-01-18 through 6-30-19)

<table>
<thead>
<tr>
<th></th>
<th>Statewide PPO Consumer Driven Health Plan (CDHP)</th>
<th>Premier Plan Exclusive Provider Organization (EPO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$31.73</td>
<td>$142.43</td>
</tr>
<tr>
<td>Employee + Spouse/Domestic Partner</td>
<td>$156.04</td>
<td>$429.62</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$82.41</td>
<td>$284.89</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$206.72</td>
<td>$572.08</td>
</tr>
</tbody>
</table>
**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.

**PRE-TAX SAVINGS ACCOUNTS**
Health Savings Account (HSA) is a tax-exempt medical savings account for employees enrolled in a 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 is available online at [http://www.bcn-nshe.org/hr/benefits/voluntary/](http://www.bcn-nshe.org/hr/benefits/voluntary/).

**SUPPLEMENTAL BENEFITS PLANS**
Long term care, supplemental term life, auto/homeowners/renters, short-term disability, college 529 plan, and a legal plan are available through payroll deduction. Additional information is available at [http://www.bcn-nshe.org/hr/benefits/voluntary/](http://www.bcn-nshe.org/hr/benefits/voluntary/).

**EDUCATIONAL BENEFIT / CLASSIFIED GRANTS-IN-AID**
You can take job-related classes or classes that contribute toward a degree. Discount for class credit also available for spouse and children up to 24 years of age. For more information contact UNR Human Resources at 784-6082 or [http://www.bcn-nshe.org/hr/benefits/voluntary/](http://www.bcn-nshe.org/hr/benefits/voluntary/); unless otherwise indicated.

**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/Employee_Handbook.pdf](http://hr.nv.gov/uploadedFiles/hrnvgov/Content/Resources/Publications/Employee_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. [http://bcn-nshe.org/hr/wcrm/workerscomp/](http://bcn-nshe.org/hr/wcrm/workerscomp/)

**RECREATION FACILITIES**
The E.L. Wiegand Fitness Center offers an annual or semester membership. For an additional charge you may also include family members. For information about the E.L. Wiegand Fitness Center contact 784-4041 or visit their website at [https://www.unr.edu/fitness-and-recreational-sports/facilities/e-l-wiegand-fitness-center](https://www.unr.edu/fitness-and-recreational-sports/facilities/e-l-wiegand-fitness-center).

**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

**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.

**STATE OF NEVADA DEFERRED COMPENSATION (NDC) 457 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 [http://www.bcn-nshe.org/hr/benefits/retirement/403b/](http://www.bcn-nshe.org/hr/benefits/retirement/403b/).

**STATE OF NEVADA EMPLOYEE HANDBOOK**
NDC 457 Plan allows 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 program. Additional information is available from the Benefits office or at [http://www.bcn-nshe.org/hr/benefits/retirement/457/](http://www.bcn-nshe.org/hr/benefits/retirement/457/).

**ADDITIONAL INFORMATION REGARDING THE FOLLOWING BENEFITS, CONTACT BCN BENEFITS AT 784-6082 OR [HTTP://WWW.BCN-NSHE.ORG/HR/BENEFITS/]; UNLESS OTHERWISE INDICATED.**

ADDITIONAL INFORMATION REGARDING PERS IS AVAILABLE AT [WWW.NVPERS.ORG](http://www.nvpers.org) OR BY TELEPHONE AT (775) 687-4200.

July 2018