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 the 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 and Vision (limited) and Travel Insurance. Dependent coverage is paid 100% by EMPLOYEE.

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</td>
<td>$300 co-pay (waived if admitted to the hospital)</td>
</tr>
<tr>
<td>Hospital Inpatient</td>
<td>20% paid by participant after deductible</td>
<td>$500 co-pay per admit</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>*Plan Year 2019 enhancement as part of a preventive care program &amp; enrollment in Doctor on Demand &amp; Health Care Blue Book.</td>
<td></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>

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

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<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>
ADDITIONAL BENEFITS

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 available online at http://www.bcn-nshe.org/hr/benefits/voluntary/

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.

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/

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.

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.

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

RETIREMENT PLANS
MANATORY 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 into a 403(b) account. The employee selects the funding vehicles for investment of their retirement contributions from the fund sponsor TIAA CREF. The plan provides for immediate vesting. Additional information is available online at http://www.bcn-nshe.org/hr/benefits/retirement/medical/

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 SUPPLEMENTAL 403(b) PLAN
NSHE Supplemental 403(b) 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 CREF is a record keeper for this supplemental retirement program. Additional information is available online http://www.bcn-nshe.org/hr/benefits/retirement/403b/

STATE OF NEVADA DEFERRED COMPENSATION (NDC) 457 PLAN
NDC 457 Plan allows you to set aside compensation under the program to a supplemental retirement plan. Free in-person financial counseling offered on UNR campus, low institutional fees and monitored funds provided in the program; funds available for loans. VOYA Financial is a record keeper for this supplemental retirement program. Additional information is available from the Benefits office or at: http://www.bcn-nshe.org/hr/benefits/retirement/457/

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

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