

CLASSIFIED EMPLOYEE BENEFITS OVERVIEW

Welcome to Western Nevada College. This is a summary of the benefits you are entitled to as an employee. Upon hire, you will be receiving a packet from the WNC Human Resources Office containing the necessary materials and forms in more detail, in order for you to complete the hiring process. The terms of this benefit summary may change or be updated as deemed necessary.

MANDATORY RETIREMENT PLAN

Public Employees Retirement System (PERS). Defined Contribution rates: After five years of service, you are able to retire at age 65, after 10 years of service, you are able to retire at age 60 and after 30 years, you can retire at any age. Regardless of what plan you choose; the amount of any future retirement benefits will be exactly the same under either contribution plan. Additional information regarding PERS is available at <http://www.nvpers.org/> or by telephone at 775-687-4200.

Choice of: Employee/Employer Paid Plan
Employer Paid Plan

Employee/Employer Plan

The employee/employer plan provides that members will have a retirement contribution deducted from their gross salary and that when the member terminates employment covered by PERS those contributions will be available for refund to the member after tax contribution, if you do not elect to receive a monthly retirement benefit. The advantage of the employee/employer contribution is that, though the take-home pay (after income tax withholding) is slightly less, in the event of termination, the employee contributions would be refundable without interest.

Employer Contribution Plan

The employer paid has the gross salary adjusted downward but does not have a retirement contribution deducted. The employer pays the full retirement based on the adjusted gross salary. For members who intend to remain with PERS until they are eligible for benefits, the cost of their retirement will be less and the amount of take-home pay will be slightly greater. The disadvantage is that the contributions paid on the employee's behalf are not refundable in the event of termination and gross salary is less.

GROUP HEALTH INSURANCE PLAN

Health insurance is provided for the employee through the State of Nevada Public Employees' Benefits Program (PEBP). **Note: For new employees, coverage begins on the first day of the month following 90 day of continuous employment.** The plans offered are Self-Funded Plan with Preferred Provider Options (PPO) or Hometown Health HMO (Available in Carson City, Douglas, and Washoe Counties). The plan includes medical, dental, vision, \$10,000 term life insurance and long term disability which covers 60% of gross earnings capped at \$7,500/mo for the eligible employee. Dependent coverage includes medical, dental and vision. Dependent coverage is paid 100% by employee. For additional information and for a complete overview of the health insurance benefits that are provided, member services or to locate a provider in the area, visit the Public Employee Benefits Program website at <http://www.pebp.state.nv.us/>

Rates Effective July 1, 2011 - June 30, 2012	State Active Employee Rates	
	Statewide PPO Plan	Statewide HMO Plans
	Consumer Driven PPO High Deductible Health Plan	Hometown Health HMO Plan
	Participant Premium	Participant Premium
Employee Only	\$43.90	\$116.57
Employee + Spouse	\$198.40	\$338.16
Employee + Child(ren)	\$91.71	\$225.25
Employee + Family	\$246.23	\$446.84

Rates Effective July 1, 2011 - June 30, 2012	State Active Employee with Domestic Partner Rates		
	Statewide PPO		
	Consumer Driven PPO High Deductible Health Plan		
	Participant Premium	Pre-Tax Deduction	Post-Tax Deduction
Employee + DP	\$611.91	\$43.90	\$568.01
Employee + DP's Child(ren)	\$219.67	\$43.90	\$175.77
Employee + Children of both	\$91.71	\$91.71	\$0.00
Employee + DP + EE's Child(ren)	\$659.81	\$91.71	\$568.10
Employee + DP + DP's Child(ren)	\$787.77	\$43.90	\$743.87
Employee + DP + Children of Both	\$659.81	\$91.71	\$568.10

Rates Effective July 1, 2011 - June 30, 2012	State Active Employee with Domestic Partner Rates		
	Statewide HMO		
	Hometown Health Plan		
	Participant Premium	Pre-Tax Deduction	Post-Tax Deduction
Employee + DP	\$641.67	\$116.57	\$525.10
Employee + DP's Child(ren)	\$374.10	\$116.57	\$257.53
Employee + Children of both	\$225.25	\$225.25	\$0.00
Employee + DP + EE's Child(ren)	\$750.35	\$225.25	\$525.10
Employee + DP + DP's Child(ren)	\$899.20	\$116.57	\$782.63
Employee + DP + Children of Both	\$750.35	\$225.25	\$525.10

LIVE WELL, BE WELL PREVENTION PLAN FOR CD PPO HDHP PARTICIPANTS

The Live Well, Be Well Prevention Plan provides eligible PPO participants with a personalized, confidential wellness program to get healthy and feel better...with a variety of tools and personal attention throughout the year. It is designed based on the best medical research. Additional information is available at <http://www.thepreventionplan.com/>

HOMETOWN HEALTH – DIABETES PROGRAM FOR HMO PARTICIPANTS

Diabetic Sense is focused on helping HMO participants achieve appropriate control of their diabetes through consistent blood glucose self-monitoring, support and education, convenient home delivery, free meter exchange, toll-free support hotline, refill reminders, free educational materials. An optional program, participants who wish to participate must enroll and actively engage in the program. Participants and/or spouses already diagnosed or recently diagnosed can enroll thru the Prevention Plan at ANY TIME. Additional information is available at <http://www.thepreventionplan.com/>

STATE INCOME TAX

No state income tax in Nevada.

MEDICARE PARTICIPATION AND SOCIAL SECURITY

Employee pays 1.45% matched 100% by the employer. No contribution is made to Social Security.

WORKERS COMPENSATION

Workers compensation is paid 100% by the employer. It 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 and in a timely manner.

SECTION 125 PLAN – FLEXIBLE SPENDING ACCOUNT

This is an employer-sponsored benefit plan that allows employees to pay for health insurance and some supplemental insurance premiums with pre-tax dollars. This plan includes a medical expense reimbursement account and dependent care account that allows employees to pay for unreimbursed medical expenses and dependent care expenses with pre-tax dollars.

HEALTH SAVINGS ACCOUNT (HSA)

HSAs are tax-exempt accounts that are coupled with high deductible health plans. They are employee-owned interest bearing/investment accounts that allow an individual to pay for qualified health care expenses on a pre-tax basis. HSA funds carryover from year-to-year and belong to the employee even if the employee terminates employment, retires or ceases to participate in the PPO HDHP. HSA contributions will be reported by your employer to you and the IRS on form W-2 in box 12 using code W. You will be required to report contributions to and distributions from your HSA on your annual tax return using form 8889 (see [IRS Publication 969](#)). HMO participants are not eligible to have an HSA or HRA. Additional information regarding HSA is available at <http://www.healthscopebenefits.com>.

HEALTH REIMBURSEMENT ARRANGEMENT (HRA)

HRAs are accounts established for individual participants but owned by PEBP. The funds in an individual's HRA can be used to pay for qualified health care expenses. HRA funds carryover from year-to-year subject to maximum carryover limitations that may be set by the Board in the future. If you terminate your coverage or choose a different plan, the funds in your HRA revert back to PEBP. HRA contributions and distributions are not reported to the IRS. HMO participants are not eligible to have an HSA or HRA. Additional information regarding HRA is available at <http://www.healthscopebenefits.com>.

SUPPLEMENTAL INSURANCE PLANS (Offered through payroll deduction)

Personal Accident	Short-term disability	Voluntary Indemnity and Personal Recovery Plan
Supplemental Term Life	Long-Term Care	
Cancer Care	Auto/Homeowners/Renters	

METLAW – VOLUNTARY LEGAL SERVICES

Whether you are buying a new home, drawing up a will or just need some legal advice, MetLaw can give you easy access to experienced, participating attorneys, plus you will receive a wide range of covered legal services at an affordable price. Enrolling in the plan is like having your own lawyer on call at an affordable price. Participation in MetLaw includes access to a nationwide network of more than 10,000 participating attorneys who can provide you with a wide range of personal legal services. Additional information regarding MetLaw is available online at www.metlaw.com.

VOLUNTARY RETIREMENT PLANS

In addition to the mandatory retirement, three Voluntary Retirement Plans are available. Each plan has a basic annual contribution limit.

Tax Sheltered Annuity

The Tax Sheltered Annuity 403(b) Plans allow tax-free dollars to be set-aside for retirement. A list of approved tax sheltered annuity companies is available at the WNC Human Resources Office.

Roth 403(b)

Roth 403(b) plan allows for tax-free growth and tax-free withdrawals if the distributions are made after the age of 59 ½ and the account has been open for at least five years. Further information is available at the WNC Human Resources Office.

Deferred Compensation 457 Plan

The Deferred Compensation 457 Plan allows compensation to be set aside and invested under the program, which is exempt from federal income taxes on your contributions, interest, dividends and capital gains. Further information is available at the WNC Human Resources Office.

COMPUTER LOAN PROGRAM

A computer loan program is available to employees once they have been employed at WNC one year or more. The maximum interest free loan amount is \$1800, and repayment is available through payroll deduction. Information is available by reviewing Policy Number 7-6-1 in the WNC Policy and Procedures Manual and applications are available in the WNC Controllers Office.

EDUCATIONAL BENEFIT

A maximum of six credits per semester will be reimbursed through this policy. A maximum of four credits per semester can be taken as job required. The remaining two credits or all six credits may be taken as job related or career/personal development courses. Reimbursement will be made after the courses are successfully completed with a grade of "C" or above (or "pass" in the case of pass/fail courses). Courses taken for audit are not eligible for tuition reimbursement. If the employee does not pass the class with a "C" or above, he/she will be responsible for all costs associated with the class. Contact WNC Human Resources Office for forms and procedures.

COLLEGE STAFF DEVELOPMENT FUND

Classified staff members (.53 or more) may qualify for up to \$1500.00 each fiscal year for individual staff development, not covered under other reimbursement programs. The College Staff Development Committee meets monthly to make decisions on funding proposals. For further information and applications, please contact the Vice President of Academic and Student Affairs Office.

EMPLOYEE ASSISTANCE PROGRAM

WNC employees are offered an employee assistance program. The program is strictly voluntary and confidential, and can help you or any member of your immediate family with confidential assessment, problem identification, personal and work-related issues. EAP is accessible by telephone twenty-four hours a day, seven days a week. For more information, brochures are available in the WNC Human Resources Office or

visit their website to find out how LifeWorks can help at www.lifeworks.com.

WNC FITNESS CENTER

The fitness center located in the Dini Building – Student Center is available for employee use for only \$8/month through payroll deduction.

PAY DAY

Classified paydays are the 10th and 25th of each month. If payday falls on a weekend or holiday, the payday is the preceding working day. The 25th payday covers the 1st through 15th of the month; the 10th payday covers the 16th through 31st of the previous month.

PAYROLL CHECK DISTRIBUTION AND AUTOMATIC DEPOSIT OF PAYROLL CHECKS

Payroll distribution is processed in accordance with Policy Number 7-6-2 in the WNC Policy and Procedures Manual. Instructions and forms for direct depositing of payroll checks is available in the WNC HR Office.

SICK LEAVE

10 hours per month can be used as accrued. Leave is prorated for less than full time FTE.

ANNUAL LEAVE

10 hours per month can be used after six (6) months of employment. Can carry up to a maximum of 240 hours into each new calendar year. Leave is prorated for less than full time FTE.

HOLIDAYS

The Nevada Legislature sets up the holiday schedule. The following are legal holidays:

New Year's Day	Labor Day
Martin Luther King, Jr. Day	Nevada Day
President's Birthday	Veteran's Day
Memorial Day	Thanksgiving Day and Family Day
Independence Day	Christmas Day

STATE OF NEVADA CLASSIFIED EMPLOYEE HANDBOOK

The handbook for classified employees provides a ready reference to the terms and conditions of your employment with the State of Nevada. The handbook is available at <http://dop.nv.gov/emphand.pdf>.

WNC COLLEGE BYLAWS & POLICY MANUAL

For current policies and procedures, refer to the WNC website. Chapter 4 refers to Human Resources. <http://www.wnc.edu/policymanual/>

EMPLOYEE SELF SERVICE

As an employee you may view your employment status, retirement options, update your W4 tax information, print out end of year W2, pay check stubs, change your mailing address and more all from the convenience of your computer by login in to your account at <https://mustang.nevada.edu/hrip/wnclog.htm>. You will need your employee ID number and PIN (mailed to you by NSHE). You may reset your PIN at any time by calling the Human Resources office.

Please Note: The benefits and rates listed above are subject to change without prior notice.

REV: September 15, 2011