

FACULTY 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 ALTERNATIVES PLAN (RPA)

Professional staff who are hired at 50% FTE or more must contribute to a defined contribution plan. Beginning with the effective date of the contract, the faculty member and WNC pay contributions of approximately 12.25% each. The employee's contribution is made on a pre-taxed basis and along with WNC's contribution is put into a 401(a) account. Staff members direct the investments in these accounts and may choose among three companies (TIAA/CREF, Valic or Fidelity). This plan provides for immediate vesting. The employee's account may be 100% cashable upon termination of employment, (subject to IRS provisions), while the employer account WNC contributes does allow cash ability upon termination and reaching age 55. If you terminate within the first five years of employment, both account balances may be withdrawn.

Employees who come to WNC already participating in the Public Employees Retirement System (PERS) are required to continue in that retirement system.

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 first full month of 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/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 WNC Human Resources Office for forms and procedures.

COLLEGE STAFF DEVELOPMENT FUND

Professional 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

Pay checks are issued on a monthly basis on the last work day of the 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

"A" and "B" Contract employees. First year: Credited 30 days. After one year, leave is then accrued at the rate of 2 days per month to a maximum of 96 days at the end of the fiscal year. Leave is prorated for less than full time according to FTE.

ANNUAL LEAVE

"A" Contract ONLY - 2 days per month to a maximum of 48 days at the end of the fiscal year. Leave is prorated for less than full time according to FTE.

SABBACTICAL/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 once every seven years.

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

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