

CLASSIFIED EMPLOYEE BENEFITS OVERVIEW

Welcome to Western Nevada Community 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 WNCC Human Resources Office containing the necessary materials and forms in more detail, in order for you to complete the hiring process.

MANDATORY RETIREMENT PLAN

Public Employees Retirement System (PERS). Defined Contribution rates: Approximately 10.5% each from the employee and WNCC. 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.

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). The employee pays 100% for dependent(s) coverage. **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 Anthem HMO of Nevada (Available in Carson City, Douglas, and Washoe Counties). The plan includes medical, dental, vision, long-term disability, \$20,000 term life, \$20,000 accidental death and dismemberment and \$50,000 business accident insurance and long term disability insurance for the eligible employee. Dependent coverage includes medical, dental, and vision coverage, and life insurance of \$2,000 for each eligible dependent.

Deductible:	Rates July 1, 2006– June 30, 2007			
	<u>State of Nevada PPO Self-Funded Plan</u>		<u>Anthem HMO of Nevada</u>	
	<u>\$500 Individual/</u>	<u>\$2,000 Individual/</u>		
	<u>\$1000 Family</u>	<u>\$4,000 Family</u>		
Employee only	23.44	--	25.25	
Employee + Spouse	200.37	95.98	175.29	
Employee + Child(ren)	53.71	16.42	77.19	
Employee + Family	129.06	57.29		192.93

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.

WORKMAN COMPENSATION

Workman compensation is paid 100% by the employer. Covers employees in the event of work-related injuries.

SECTION 125 PLAN

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.

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	

VOLUNTARY RETIREMENT PLANS

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

Tax Sheltered Annuity

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

COMPUTER LOAN PROGRAM

A computer loan program is available to employees once they have been employed at WNCC 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 WNCC Policy and Procedures Manual and applications are available in the WNCC Controllers Office.

REIMBURSEMENT FOR CLASSES

Reimbursement is available for job related as well as other types of courses at WNCC and the other institutions within the NSHE. Check with WNCC 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

WNCC 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, and assistance. For more information, brochures are available in the WNCC Human Resources Office.

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 WNCC Policy and Procedures Manual. Instructions and forms for direct depositing of payroll checks is available in the WNCC 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 www.dop.nv.gov/emp-hand01.html.

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