

# 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 14.50% each. The employee's contribution is made on a pre-tax basis and along with WNC's contribution is put into a 401(a) account. Staff members direct the investments in the account. The 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 If you terminate within the first five years of employment, both account balances may be withdrawn.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 faculty, 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, term life insurance and long term disability. Spouse/Domestic partner and dependent is also available; dependent coverage is paid 100% by employee. For additional information and for a complete overview of the health insurance benefits that are provided, visit the Public Employee Benefits Program website at <http://www.pebp.state.nv.us/>.

Rates Effective July 1, 2016 - June 30, 2017	State Active Employee Rates	
	Statewide PPO Plan	Statewide HMO Plans
	<b>Consumer Driven PPO High Deductible Health Plan</b>	<b>Hometown Health HMO Plan</b>
	Participant Premium	Participant Premium
<b>Employee Only</b>	\$41.91	\$168.09
<b>Employee + Spouse/Domestic Partner</b>	\$171.50	\$469.75
<b>Employee + Child(ren)/DP's Children or both</b>	\$92.72	\$308.24
<b>Employee + Family/DP + Children of both</b>	\$222.09	\$609.91

## **HOMETOWN HEALTH – DIABETES PROGRAM FOR HMO PARTICIPANTS**

This is a comprehensive Diabetes Management Program that puts a team of licensed health care professionals to work for you. They include a Registered Nurse Coach, Dietician, Wellness Coordinator, Exercise Coach, Pharmacist, and Physician each working together and with you to help you live life to its fullest while managing Diabetes. This program is strictly voluntary, but your employer is making the investment in you because they want you to be as healthy as possible. While you have the choice to manage your diabetes on your own, please know that the Healthy Tracks Living with Diabetes Program is available to support you in your journey. Additional information is available at <https://www.hometownhealth.com/healthy-tracks-overview/healthy-tracks-living-with-diabetes-program/>

## **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) OR HEALTH REIMBURSEMENT ARRANGEMENT (HRA)**

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>.

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)

Short-term disability	Accidental Death & Dismemberment (AD&D)
Supplemental Term Life	Long-Term Care
Auto/Homeowners	

## **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](http://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.

**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.

**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 Business Office.

## **EDUCATIONAL BENEFIT/GRANT IN AID**

Faculty can take up to six credits per semester at a reduced rate. Dependents of faculty can take 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.

## **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](http://www.lifeworks.com).

## **WNC FITNESS CENTER**

The fitness center located in the Dini Building – Student Center is available for employee use; monthly fee is payable through payroll deduction.

## **PAY DAY**

Pay checks are issued on a monthly basis on the first work day of the following 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 leave 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: May 9, 2016