CLASSIFIED STAFF BENEFITS

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 month following 60 calendar days of working at least 80 hours in a month. **Enrollment must take place within 30 days of start date or five (5) days from date of receiving information.**

- **Employee Coverage Includes:** $25,000 Term Life Insurance, Medical, Dental, Vision and Long Term Disability which covers 60% of gross earnings capped at $7,500.00/month
- **Dependent Coverage Includes:** Medical, Dental and Vision. Dependent coverage is paid 100% by EMPLOYEE.

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### Health Insurance Options

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>State of Nevada Consumer Driven PPO High Deductible Health Plan (CD PPO HDHP)</th>
<th>Northern Nevada HMO Hometown Health Plan (HHP)</th>
<th>Southern Nevada HMO Health Plan of Nevada (HPN)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible (In-Network)</td>
<td>$1,500 Individual / $3,000 Family ($2,500 Individual Family Member Deductible)</td>
<td>No 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>
<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>
<td>$15 co-pay</td>
</tr>
<tr>
<td>Specialty Physician</td>
<td>20% paid by participant after deductible</td>
<td>$45 co-pay</td>
<td>$25 co-pay</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>20% paid by participant after deductible</td>
<td>$50 co-pay</td>
<td>$15 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>
<td>$150 co-pay</td>
</tr>
<tr>
<td>Hospital Inpatient</td>
<td>20% paid by participant after deductible</td>
<td>$500 co-pay per admit</td>
<td>$300 co-pay per admit</td>
</tr>
<tr>
<td>Health Savings Account / Health Reimbursement Arrangement</td>
<td>Employee Only: $700 + $400* = $1100 Dependants: $200 + $100* = $300 for each dependent (up to 3 dependents) Contributions made by PEBP</td>
<td>N/A N/A</td>
<td>N/A N/A</td>
</tr>
<tr>
<td>*Plan Year 2015 one time additional contributions for participants enrolled on 7/1/2014</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Out of Pocket Maximum</td>
<td>$3,900 Individual / $7,800 Family</td>
<td>$6,200 Individual / $12,400 Family</td>
<td>$6,800 person</td>
</tr>
</tbody>
</table>

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*The monthly employee insurance premium rates are for the Plan Year 2015 (07-01-14 through 6-30-15)*

<table>
<thead>
<tr>
<th></th>
<th>State of Nevada Consumer Driven PPO High Deductible Health Plan (CD PPO HDHP)</th>
<th>Statewide HMO Hometown Health and Health Plan of Nevada</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$39.26</td>
<td>$158.43</td>
</tr>
<tr>
<td>Employee + Spouse / Domestic Partner</td>
<td>$156.45</td>
<td>$436.96</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$86.08</td>
<td>$287.27</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$203.05</td>
<td>$565.80</td>
</tr>
</tbody>
</table>
INTEREST FREE COMPUTER LOANS
Available for the purchase of computer hardware and software; the maximum loan amount is $2,000. The loan is repaid through payroll deduction over a 12 month period. To request a computer loan contact the Controller's Office at 784-4146 or complete the computer loan form http://www.unr.edu/vpaf/business_finance/computer_loans.html

RECREATION FACILITIES
The Lombardi Center offers an annual or semester membership. For additional charge you may also include family members. For information about the Lombardi Center contact 784-4041 or visit their website at: http://www.unr.edu/lombardi/

EDUCATIONAL BENEFIT / CLASSIFIED GRANT IN AID
You can take job-related classes or classes that contribute toward a degree. For more information contact UNR Human Resources at 784-6082.

STATE INCOME TAX
No state income tax in Nevada.

MEDICARE TAX
All new employees pay 1.45% Medicare tax which is matched 100% by the University.

STATE OF NEVADA EMPLOYEE HANDBOOK
The employee handbook provides a ready reference to terms and conditions of your employment with the State of Nevada. The handbook is available at http://www.dop.nv.gov/emphand.pdf.

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.

SUPPLEMENTAL INSURANCE PLANS
Personal accident, critical illness, supplemental term life, auto/homeowners/renters, short-term disability, long term care, and a legal plan are available through payroll deduction. Additional information is available at: http://www.bcn-nshe.org/hr/benefits/voluntary/

RETIREMENT PLANS

MANDATORY RETIREMENT PLANS
Classified employees that have been hired into a permanent position are required to participate in the Public Employees' Retirement System (PERS) of Nevada.

PUBLIC EMPLOYEES RETIREMENT SYSTEM (PERS) Two Options:

Employer Pay Contribution Plan (EPC)
The employer pays the full retirement contribution based on the adjusted gross salary. This results in a higher paycheck, because the contribution is pre-taxed. Contributions are not deposited to your individual member account and are not available for refund upon termination of employment.

Employee/Employer Paid Contribution Plan (EEC)
You and the University share equally in the contribution to PERS. Your after tax contribution is refundable upon termination of employment, if you do not elect to receive a monthly retirement benefit. This results in a lower paycheck, as the contributions are deducted after taxes are calculated.

Benefit Calculation Factors
Once you have attained 5 years of service you are "vested" in PERS and eligible to receive retirement benefits. After you are vested in PERS, the monthly benefit you receive from PERS will be based on three factors:

- Service Credit – years, months and days on which contributions were paid.
- Average Compensation – average of highest 36 months of employment.
- Selection of Retirement Option and Age of Member and Beneficiary at the Time of Retirement

Additional information regarding PERS is available at www.nvpers.org or by telephone at (775)687-4200.

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 or post tax basis. There are no employer matching contributions.

NSHE TAX SHELTERED ANNUITY and/or ROTH 403(b) PLAN
The Tax Sheltered Annuity and Roth 403(b) Plans allow you to set aside additional savings for your retirement. A complete description of the program and a list of authorized providers are available from the Benefits office or at: http://www.bcn-nshe.org/hr/benefits/retirement/403b/

STATE OF NEVADA DEFERRED COMPENSATION 457 PLAN
The Deferred Compensation 457 Plan allows you to set aside compensation under the program which, while invested under the program, is exempt from federal income taxes on your contributions and interest, dividends and capital gains. Additional information is available from the Benefits office or at: http://www.bcn-nshe.org/hr/benefits/retirement/457/

Benefits Office
70 Artemesia Way, MS-0240
Reno, Nevada 89557-1240
Phone: (775) 784-6082
Fax: (775) 784-4221
http://www.unr.edu/hr/benefits/

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