LETTER OF APPOINTMENT WITH 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 1st day of 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.

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>$30 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>Heath Savings Account / Health Reimbursement Arrangement</td>
<td>Employee Only: $700 + $400* = $1,100 Dependents: $200 + $100* = $300 for each dependent (up to 3 dependents) Contributions made by PEBP</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td>*Plan Year 2015 one time additional contributions for participants enrolled as of 7/1/2014</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>

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>$568.80</td>
</tr>
</tbody>
</table>
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/

EDUCATIONAL BENEFIT / Letter of Appointment Grant in Aid
Employees teaching for credit are eligible for the amount of credits being taught in the current semester or the previous semester but not accumulative from semester to semester. There is no benefit for your dependents. Courses must be taken at UNR.

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.

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.

RECREATION FACILITIES
The Lombardi Center offers an annual or semester membership. For an 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/

SECTION 125 PLAN
This is an employer-sponsored benefit plan which allows employees to pay health insurance and some supplemental insurance premiums with pre-tax dollars. Also includes medical flexible spending account (FSA) and dependent care flexible spending account (FSA) with pre-tax dollars.

FICA ALTERNATIVE RETIREMENT PLAN
Temporary employees are provided with a deferred compensation 457 retirement plan commencing on their date of hire.

Under the terms of the FICA Alternative Retirement Plan, employees must contribute 7.5% of their gross salary to the Plan. The employee pre-tax contributions are invested into a 457 account. There is one retirement investment fund company; The Hartford.

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/

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For further information regarding the following benefits, contact BCN Benefits at 784-6082 or http://www.bcn-nshe.org/hr/benefits/; unless otherwise indicated.