Outlined here are the many benefits available to the professional faculty of the Nevada System of Higher Education (NSHE). Please call Mary Fischer, System Administration Office at (702) 889-8426, if you have any questions. Please return all enrollment documentation to:

NSHE System Administration, South
Mary Fischer, Personnel Analyst
5550 W Flamingo Road, Suite C-1
Las Vegas, Nevada  89103

Orientation Disclaimer

The policies and procedures contained in this orientation are in no way to be interpreted as a contract between the NSHE and any of its employees. This is a living presentation, and will change as the NSHE changes. From time to time, the NSHE must modify its policies. Information is current at the time of this presentation and may be subject to change or repeal at any time, with or without notice, at the discretion of the NSHE.

RETIREMENT

Employees on an "A" or "B" contract who are employed at least 50% full time must participate in the University retirement program.

Public Employees Retirement System of Nevada (PERS)

Employees who are transferring or promoting within the State of Nevada or those who were previously members of PERS are required to continue in that retirement program unless they were enrolled in the employee paid system and withdrew their total contributions.

When making your choice, please note that a person can opt to move from Employee Paid to Employer Paid at any time, but once the choice is made to enter the Employer Paid Contribution plan, that is an irrevocable decision. For employees under the Employer Paid contribution plan (EPC), NRS 286.421 requires that the contribution be shared equally by the employee and public employer with the employee's portion being contributed through salary reduction.

Retirement Plan Alternatives (RPA)

For all other professional staff that do not have retirement contributions in PERS, they must participate in the Retirement Plan Alternative (RPA) program.

The NSHE Board of Regents established the NSHE Defined Contribution Retirement Plan in 1970; and restated the plan on January 1, 1999. The plan document sets forth the provisions of the IRS Code Section 401(a) defined contribution plan. Plan contributions are invested, at the direction of each participant, in one or more of the funding vehicles available to participants by the fund sponsors.
The participant contributes 10.5% of his/her gross salary to the Plan in a 401(a) account, and the Institution contributes an additional 10.5% to a separate 401(a) account. The plan provides immediate vesting. The 401(a) account that the institution contributes to is cashable at separation from service and attainment of age 55. The employee 401(a) account will be 100% cashable upon separation of service (subject to IRS withdrawal limitations). If you terminate within the first five years of employment, both institution and participant contributions may be withdrawn without age restrictions.

The NSHE offers three retirement plan alternatives: TIAA-CREF, VALIC, and Fidelity Investments. Contributions to any company chosen must be at least 25% of the total amount, and when combined with all other companies must equal 100%. You may change your allocation percentages among companies, and add or delete companies, at any time.

There are a variety of investment options available within each company. For more information regarding these options, refer to the Retirement Plan Alternatives packet, or call the phone numbers listed below:

**TIAA CREF:** 1-800-842-2776  
**VALIC:** 1-800-44-VALIC.  
**Fidelity Investments:** 1-800-343-0860.

**OBRA**  
Internal Revenue Service laws, specifically the Omnibus Budget Reconciliation Act (OBRA ’93) place restrictions on the employee compensation upon which an employer may base retirement contributions. For any employee hired by the NSHE on or after January 1, 1996, OBRA ’93 caps the annual compensation limit at $230,000 for year 2008.

Under the Retirement Plan Alternatives (RPA) Program, you are required to contribute 10.5% of your earnings to the retirement plan and NSHE matches this contribution. Because of OBRA ’93, the maximum contribution for 2008 is $24,150. (10.5% of $230,000). If your earnings exceed $230,000 for 2007, you may only contribute $23,625 to the retirement plan and NSHE may only match that $24,150.

OBRA ’93 does allow for annual increases in the compensation limit. If the compensation limits should increase in the future, notifications will be sent to the affected employees and the retirement plan contribution level will be raised accordingly.

**VOLUNTARY TAX SHELTERED ANNUITIES &/or ROTH 403(b) PLANS**  
Tax-sheltered annuities and/or(403(b) plan) may be purchased through payroll deduction. After selecting the company a salary reduction agreement must be completed to begin or make changes in this program. Company selection is limited to TIAA-CREF, VALIC, and Fidelity. These contributions are not matched by the NSHE. For more detailed information, contact Michelle Kelley at (775) 784-1496.

**VOLUNTARY DEFERRED COMPENSATION**  
Deferred Compensation (457 plan) may be contributed to through payroll reduction. An enrollment/payroll deduction form must be completed to begin or make changes in this program. These contributions are not matched by the NSHE. You can contact the companies listed below to receive additional information.

<table>
<thead>
<tr>
<th>Company</th>
<th>Phone Number</th>
<th>Address/Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hartford</td>
<td>(702) 862-8296 (Southern Nevada)</td>
<td></td>
</tr>
<tr>
<td>(insurance)</td>
<td>(775)826-1227 Ext. 4 Sharon Brannon (Northern Nevada)</td>
<td></td>
</tr>
</tbody>
</table>
| ING:    | Carrie Onorato – (702) 880-4333 (Southern Nevada)  
3637 Bordley Way, North Las Vegas, NV 89032  
Jo Ann Guerra (775)886-7542 or Toll Free (866)464-6832 (Northern Nevada) |
NOTE: The NSHE makes no representation regarding the advisability, appropriateness, product value, or tax companies or agents listed herein or regarding the financial condition of these companies or agents.

**MEDICARE CONTRIBUTION**
Medicare is the federal medical insurance program associated with Social Security. New employees are required to contribute 1.45% of their salary to Medicare. A matching contribution to Medicare is made by the NSHE on your behalf.

**GROUP HEALTH INSURANCE PLAN**
All professional employees who are employed on an “A” or “B” contract at least 50% full time are entitled to participate in the NSHE's group insurance plan. The plan consists of life, personal accident, business accident, long-term disability, medical, dental, and vision insurance. Pursuant to NRS 287.045, the effective date of coverage is the first day of the month coincident with or following the date of the contract. Employees must complete and return their applications for the health insurance within 60 days from the date of employment or they will be enrolled in default coverage (Self-Funded). If coverage defaults an employee must:
- wait for the next designated open enrollment period to add dependent coverage, usually held once a year in the spring with a July 1, effective date for changes, or
- experience a qualified family status change to add dependents and complete the appropriate paperwork within 30 days. Qualified family status changes include: marriage, birth/adoption, and change in spouse’s employment status.

**Medical / Dental / Vision insurance**
Insurance is available through payroll deduction at the following monthly costs to the employee.

<table>
<thead>
<tr>
<th>Effective 07/01/2008</th>
<th>Self-Funded</th>
<th>HPN (South only)</th>
<th>Anthem (North only)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee only</td>
<td>$0.00</td>
<td>$28.02</td>
<td>$17.14</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$98.08</td>
<td>$211.57</td>
<td>$102.69</td>
</tr>
<tr>
<td>Employee + Child/ren</td>
<td>$10.29</td>
<td>$46.90</td>
<td>$73.44</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$61.85</td>
<td>$143.13</td>
<td>$150.84</td>
</tr>
</tbody>
</table>

Eligible dependents include: spouse, unmarried children under age 19, unmarried children age 19 through 23 if enrolled in an accredited school full-time. Dependents signed up during the initial eligibility period are covered for the above costs, with insurance effective on the same date as the employee.

If dependents are not signed up within the initial eligibility period, they can be added to the coverage when the employee experiences a qualified family status change, if the employee completes the appropriate paperwork within 30 days of the change. Qualified family status changes include: marriage, birth/adoption, and change in spouse’s employment status. Proof of the change is required (i.e., certified marriage certificate for spouse; birth certificate, guardianship papers, adoption papers for children; letter from spouse’s employer for change in employment status). Contact Human Resources at (702) 889-8426 for forms or more information.

For more detailed information on medical, dental, vision and life insurance benefits, please reference http://www.state.nv.us/pebp/. To responsibly participate in your benefits program, you are strongly encouraged to read thoroughly anything you receive in the mail from the Public Employees Benefits Committee as changes may be made at anytime. Staff may choose between medical options offered. Choices vary between the Northern and Southern part of the state. In the North choices are: State of Nevada Employees Insurance (Self-Funded) with Hometown Health Partners as the Preferred Provider Network (PPO) or Anthem (Anthem is a Health Maintenance Organization). In the South choices are: State of Nevada Employees Insurance (Self-Funded) or Health Plan of Nevada (HPN is a Health Maintenance Organization).
Dental Care
Dental coverage is the same regardless of which option is chosen. The dental care program offers a separate network of Preferred Provider Organization (PPO)

Vision Care
The vision care coverage for the State of Nevada Self-Funded is outline in your benefit summary description and Health Plan of Nevada has their own coverage plan.

Life Insurance
As part of the group insurance package, all employees are covered by a $20,000 life insurance policy, $20,000 Accidental Death and Dismemberment plan and $50,000 Travel and Accident Insurance plan. You are required to complete a separate Life Insurance Beneficiary Form.

Long-Term Disability
In addition, employees are covered under a long-term disability policy. This plan pays, after 180 days of total disability, approximately 60% of the employee’s gross monthly income as a disability benefit. This plan does not pay benefits for disabilities that are pre-existing or begin in the first 12 months after your effective date of coverage.

OPTIONAL INSURANCE PROGRAMS
The following programs are offered as optional programs for NSHE employees. They are available through payroll deduction and some through salary reduction/redirection.

Supplemental Life Insurance (Western Insurance Specialties, underwritten by Aetna Life Insurance) (775) 826-2333
If additional term-life insurance is desired, any employee under the age of 75 may apply for life insurance up to $500,000 for the employee, and up to $250,000 for the spouse. The program will provide $300,000 guarantee issue coverage for the employee, $50,000 for the spouse and $20,000 for child/children without having to submit evidence of insurability, provided they apply during the first 30 days of employment. Dependent children may be insured up to a maximum of $20,000. Coverage will become effective for guarantee issue on the first day of the month following date of application. Coverage for higher amounts will become effective on the first of the month following approval by the company.

Supplemental Personal Accident Insurance (CNA Insurance Company) (415) 243-4900
This policy covers accidental death or dismemberment, permanent and total disability, or paralysis. Employees under age 70 may enroll in this plan at any time without having to provide evidence of insurability. Employee Only and Family Plans are available. The effective date is the first of the month following the date of application.

Short-Term Disability Insurance (American Fidelity) (702) 828-1313
This plan pays a monthly benefit if you become totally disabled on a short-term, basis. Benefits begin on the 15th day of total disability and pays up to 26 weeks or age 70, whichever occurs first. The effective date is the first of the month following the date of application.

Cancer Care Insurance (American Fidelity) (702) 828-1313
This plan is available for employees under the age of 65 who have not previously been diagnosed as having cancer. You may choose between plans that cover either the Employee Only or the Family Plan. A two-year waiting period for coverage is required if cancer is diagnosed within 30 days after the date of issue. This program offers optional intensive care, dread disease, and first occurrence coverage. The effective date is the first of the month following the date of application.

Automobile and Homeowners'/Renters’ Insurance (Liberty Mutual) (775) 827-1000
Group rates are available to NSHE employees. For more information, contact Liberty Mutual.

Long Term Care (AFLAC) (775) 322-9393
This plan is available to all full-time active and retired employees, their spouses, and employee’s parents and parents-in-law to help offset the financial burden of long term, care. Examples of long-term care are nursing home care, community based care (home health, adult day care, homemaker services) or respite care (relief for the caregiver). The effective date is the first of the month following the date of application.

Flexible Spending Accounts (Section 125)
A Flexible Spending Account (FSA) is a special bank account for your healthcare and dependent care (childcare) expenses. Using an FSA has one big advantage - it helps save you money. Every dollar contributed to an FSA is never taxed, which means you keep the 24 - 40% that is usually withheld on that money. There are two kinds of Flexible Spending Accounts: The Healthcare FSA and the Dependent Care FSA. You may choose to participate in one or both of these programs.
Participating is simple; you make contributions through convenient payroll deductions spread evenly across the plan year (July, 2006 through June, 2007). And then use your FSA money to pay for any healthcare or dependent care expenses not covered by your insurance plan.

Using your FSA money is also easy with the Card that works just like a typical bank card. Old-fashioned FSAs require that you pay for eligible expenses out of pocket, submit claim forms with all receipts, and then wait for reimbursement checks written from your FSAs which can take between 10 to 15 days. The days of this kind of hassle are over with the Card. Just present the card anywhere MasterCard is accepted and the amount is automatically deducted from your FSA. You can pay for your co-pay, co-insurance, prescriptions, and certain over the counter medications using this card.

This easy savings tool only costs $3.50 per month to use. Your tax savings will easily outnumber this low fee!

CONTINUATION OF INSURANCE COVERAGE (COBRA)
Employees that terminate employment after they have become effective on the health insurance can continue the coverage for up to 18 months. Upon termination, the Public Employees Benefits Program will mail an election form to the employee’s home. The employee must complete the election form and return it to the Public Employees Benefits Program within 60 days of termination (include payment to expedite enrollment). The Public Employees Benefits Program will reinstate coverage from date of termination upon receipt of payment.

Covered dependents that are dropped from the coverage due to ineligible status can continue the coverage for up to 36 months (same enrollment procedure).

Your Beneficiary
The beneficiary you list for the life insurance plans on your health insurance enrollment form will also be the beneficiary for unpaid salaries and annual leave unless you otherwise designate.

MISCELLANEOUS BENEFITS
Direct Deposit
Direct Deposit is available at any bank, savings and loan, or credit union that has an automated clearinghouse. Please complete the enclosed form and return it with a voided check or a deposit slip.

Paydays
Professional employees are paid on the last working day of each month.

Annual Leave
Full-time employees on an "A" (12 month) contract earn 2 days of annual leave each month. Employees working less than full-time will have their leave pro-rated based on their FTE. The accrual of annual leave will be maintained on a fiscal year basis (July to June) and the total annual days accrued at any one time can exceed 48 days up to the end of the fiscal year. Any days in excess of 48 days that are not used by June 30 will be forfeited. Employees wishing to use annual leave they have accrued in excess of 48 days must submit a leave request to their supervisor no later than April 1 of that year. Any unused annual leave balance will be paid to the employee upon termination of employment up to a maximum of 48 days (anything in excess of 48 days will be forfeited), unless the employee is notified in writing by the appointing authority to use the annual leave before the expiration of the contract.

Sick Leave
Professional full-time employees on an "A" contract begin employment with 30 days of sick leave. On the employee's anniversary date, a 2-day per month accrual of sick leave begins. Maximum accumulation can will be carried over from one fiscal year to the next is 96 days. An employee who has an extended illness or disability may apply to the Chancellor for extended salaried sick leave for a period not to exceed an additional twelve calendar months when all leave has been exhausted. Application must be made to the employee's supervisor and forwarded the Chancellor. In the event of a catastrophic illness, additional leave of one month for every year of service can be requested. The same process is followed as for the request of the one-year of leave. Documentation is needed to support such a request. The Administrative faculty member is also eligible for benefits under the Family Medical Leave Act (FMLA).

FAMILY & MEDICAL LEAVE ACT (FMLA) OF 1993
FMLA provides qualified employees to take up to a total of 12 weeks of paid and/or unpaid, job-protected leave in a rolling year for specified family and medical reasons.
The law contains provisions on employer coverage; employee eligibility for the law’s benefits; entitlement to leave, maintenance of health benefits during leave, and job restoration after leave; notice and certification of the need for FMLA leave, and, protections for employees who request or take FMLA leave. The law also requires employers to keep certain records. In your orientation packet, you will find U.S. Department of Labor Program Highlights of the FMLA.

**Savings Bonds**
Savings bonds may be purchased through payroll deduction, beginning at $100 denomination. The purchase price is one half of the face value. Payroll deduction cards are available upon request. Included in your packet is a registration card if you would like to participate in this program.

**Paid Holidays**

<table>
<thead>
<tr>
<th>Holiday</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Year's Day</td>
<td>January 1</td>
</tr>
<tr>
<td>Martin Luther King's Birthday</td>
<td>Third Monday in January</td>
</tr>
<tr>
<td>President's Day</td>
<td>Third Monday in February</td>
</tr>
<tr>
<td>Memorial Day</td>
<td>Last Monday in May</td>
</tr>
<tr>
<td>Independence Day</td>
<td>July 4</td>
</tr>
<tr>
<td>Labor Day</td>
<td>First Monday in September</td>
</tr>
<tr>
<td>Nevada Day</td>
<td>Last Friday in October</td>
</tr>
<tr>
<td>Veteran's Day</td>
<td>November 11</td>
</tr>
<tr>
<td>Thanksgiving Holiday</td>
<td>Fourth Thursday in November</td>
</tr>
<tr>
<td>Family Day</td>
<td>Friday after Thanksgiving</td>
</tr>
<tr>
<td>Christmas Day</td>
<td>December 25</td>
</tr>
</tbody>
</table>

If January 1, July 4, November 11, or December 25 fall on a Sunday, the Monday following is observed as a legal holiday. If that date falls on a Saturday, the Friday preceding is observed as a legal holiday.

**Grant In Aid**
All professional staff members, their spouses, and their eligible dependents are entitled to a grant-in-aid for the payment of a specified portion of the registration fees for course work within the NSHE. The definition of eligible dependent is as follows: natural, adopted, or stepson or stepdaughter; has not yet attained the age of 24 prior to the official start date of the semester; and receives at least 50% of his or her financial support from employee or employee’s spouse. Professional Administrative staff members are limited to 6 credit hours per semester during the fall and spring. Professional staff members on an “A” contract are limited to 3 credits per each summer session during the summer. There is no limit on the number of credits for dependents during any period of time.

All graduate fee waivers are taxable income to the employee.

**Policy on Personal Use of NSHE Property**
In accordance with NRS 281.481, NSHE employees shall not use NSHE time, property, equipment or other facility to benefit their personal or financial interest. However, as provided in NRS 281.481(7), limited use for personal purposes is allowable, if the use does not interfere with the performance of an employee’s duties, the cost and value related to the use is nominal, and the use does not create the appearance of impropriety or of NSHE time, property, equipment or other facility must be approved in advance by the employee's supervisor. If the institution or unit incurs a cost as a result of a use that is authorized pursuant to this policy or would ordinarily charge a member of the public for the use, the employee shall promptly reimburse the cost or pay the charge. An employee who intentionally or negligently damages NSHE property, equipment or other facility shall be held responsible for the resultant expense.

**Drug-Free Workplace Act**
In order to assure compliance with the Act and reaffirm our commitment to a drug-free workplace, please review the attachment contained in this packet that reaffirms the following:

The unlawful manufacture, distribution, dispensation, possession, or use of an illegal drug is prohibited in the workplace, and a violation of any such prohibition will result in disciplinary action up to and including termination.

The Employee Assistance Program is available to provide help the employee and immediate family members with a drug or drug-related problem. Please see information contained in your packet regarding the Employee Assistant Program.

The Act requires that an employee notify the employer of any criminal drug statute conviction, for a violation occurring in the workplace, no later than five days after such conviction. The employee is then required to notify the granting or contracting agency within ten days after receiving notice of the conviction.

An employee convicted as described above will be required, unless employment is terminated, to participate in the Employee Assistance Program or some other appropriate drug abuse assistance or rehabilitation program.

Revised 07/2008