

*Nevada System of Higher Education
System Administration*



CLASSIFIED STAFF ORIENTATION SUMMARY

Outlined here are the many benefits available to the classified staff 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

Public Employees Retirement System of Nevada (PERS)

NSHE Classified employees appointed to positions considered to be half time or more, according to the full-time work schedule established by the Board of Regents, shall participate in the State of Nevada PERS. New appointments can enroll in either the Employer Paid Contribution (EPC) or the Employee/Employer Contribution plan (E/E). 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.

VOLUNTARY TAX SHELTERED ANNUITIES

Tax-sheltered annuities (403(b) plan) may be purchased through payroll reduction. 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 Meador 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.

Hartford: (702) 862-8296 (Southern Nevada)
(insurance) (775)826-1227 Ext. 4 Sharon Brannon (Northern Nevada)

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 classified employees who are employed at least 53% full time are entitled to participate in the State's group insurance plan. The plan consists of life, personal accident, business accident, long-term disability, medical, dental, and vision insurance. The effective date of coverage is the first day of the month following 90 days of continuous employment. Employees must complete and return their applications for the health insurance within 60 days from the date of employment or they will be enrolled by default in the Self-Funded employee only coverage. 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.

Effective 07/01/2005	Self-Funded		HPN (South only)	Anthem (North only)
	High	Low		
<u>Employee only</u>	\$0.00	\$20.81	\$14.87	\$22.73
Employee + Spouse	\$85.19	\$177.84	\$83.81	\$157.89
Employee + Child/ren	\$14.57	\$47.67	\$74.10	\$70.59
Employee + Family	\$50.85	\$114.54	\$142.56	\$174.65

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., copy of a certified marriage certificate for spouse; birth certificate, guardianship papers, adoption papers for children; letter from spouse’s employer for change in spouse’s employment status). Contact Human Resources at (702) 889-8426 or BCN Benefits at (775)784-1496.

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. Plan choices vary between Northern and Southern Nevada. The options currently available in the North are the State of Nevada Employees Insurance (Self-Funded) with Hometown Health Partners as the Preferred Provider Network (PPO) and 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 outlined in your benefit summary description and Health Plan of Nevada (southern Nevada only) 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 the Aetna Life Insurance) (800) 342-0707 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 with in 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.

Section 125

This program allows you to pay certain insurance premiums on a "pre-tax" basis through salary reduction thereby reducing your federal income taxes and increasing your take-home pay. Because of this tax advantage, federal law restricts employees from making changes in their benefit elections except during the open enrollment period, to be effective the following July 1st. **This means you cannot add, drop or change your benefit elections at any other time except if you complete appropriate forms within 30 days of:**

1. A change in family status such as marriage, birth, divorce, or death.
2. Inadvertent loss of coverage due to loss of employment, age, etc.

Also available under this plan, you can redirect a portion of your salary into two specific types of expenses: dependent care (daycare) and unreimbursed medical expenses. If you return the "Salary Redirection Agreement" within 60 days of the date of your hire, you can elect a specific dollar amount for each type of expense, which will be redirected from your salary for the rest of the plan year. **The effective date will be the first of the month following the date you signed the form.** Dependent care expenses may not be paid from an unreimbursed medical expense account and vice versa. If you do not file sufficient claims for reimbursement under these two accounts, you will lose the unused amounts. This is often referred to as the "use it or lose it" rule. The deadline to apply for reimbursement for either of the reimbursement accounts is the March 31st following the plan year in which the employee enrolls.

You must complete a Salary Redirection Agreement within the first 60 days of employment to take advantage of the pre-tax benefits and/or the spending accounts. This form is mandatory. To decline the benefits, be sure to read and initial the box on the right-hand side, print your name at the top, and sign/date the bottom of the form. There will be an open enrollment period in the

spring, generally in April. During this open enrollment, employees may enroll in any or all parts of the Section 125 plan, or cancel pre-tax deductions, for the next calendar year. **Employees wishing to continue participate in either of the reimbursement accounts must re-enroll every year during the open enrollment period.** There is no allowance for late enrollment.

Please read the “Flexible Spending Account Participants Handbook” before you sign up for this program.

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

You will be asked to designate a beneficiary for unpaid salaries and annual leave.

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 to BCN payroll department.

Workers’ Compensation Insurance

Workers’ Compensation is an insurance program for employees who incur an occupational injury or illness while on the job. All work related injuries or illnesses, no matter how minor, must be reported immediately to your supervisor and to Safety and Loss, Business Center North. Delay in reporting could result in possible denial of a claim. If you have any questions, please call the Safety and Loss, Business Center North at (775) 784-4394.

Paydays

Classified employees are paid on the 10th and 25th of each month. The check received on the 10th of the month is for work completed from the 16th through the end of the previous month. The check received on the 25th of the month is for work completed from the 1st through the 15th of that month. If the 10th or the 25th falls on a weekend or holiday, the checks are distributed on the last working day preceding the weekend or holiday.

Annual and Sick Leave

If you are a full-time employee you will accrue annual and sick leave at a rate of 10 hours each per month. If you are a part-time employee, your annual and sick leave are earned on a prorated basis. You may use your sick leave effective immediately, as it is accrued. You may use your annual leave after six months in any increment with your supervisor’s approval.

If you need to take time off prior to completing six months, you will be taking that time as leave without pay. Any leave without pay will affect the amount of earned leave time for that month.

You can only carry over 240 hours of annual leave to the next calendar year. If, after six months continuous service, you terminate, you will be paid for any unused annual leave you have accumulated.

You may use your sick leave effective immediately, as it is accrued. You may use up to 15 (120 hours) days per calendar year for family illness. You may use up to 5 days for a death in the family. Upon termination, you will not be paid for any accrued sick leave under 240 hours and have less than 10 years of service. If you have 10 plus years of service, and hours in excess of 240, you will receive a prorated payoff.

CATASTROPHIC LEAVE

The State of Nevada has adopted a catastrophic leave program for classified employees. As a classified employee you can donate a minimum of 8 hours or maximum of 120 hours to an individual or the general account. You must maintain 240 hours of sick leave after the donation. No minimum balance is required for annual leave. An employee can request to use catastrophic leave for their own catastrophic illness or injury, or for an immediate family member. To receive more information and guidelines concerning catastrophic leave, please contact the Human Resources Department at (702) 889-8426.

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

New Year's Day - January 1

Martin Luther King's Birthday - Third Monday in January

President's Day - Third Monday in February

Memorial Day - Last Monday in May

Independence Day - July 4

Labor Day - First Monday in September

Nevada Day – Last Friday in October

Veteran's Day - November 11

Thanksgiving Holiday - Fourth Thursday in November

Family Day - Friday after Thanksgiving

Christmas Day - December 25

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.

Training

Training is available to classified employees for:

- 1) Training which is beneficial to the agency's operation, or is required by the appointing authority.
- 2) Training which is needed to enable the employee to meet the standards of performance for his/her position.
- 3) Training which is needed to update the employee's skills, knowledge and techniques of his/her current position.

The training vehicles available include:

- 1) Courses sponsored by the Sate Personnel Office
- 2) Tuition Reimbursement

Supervisors of classified employees are required to attend training to familiarize themselves with the unique terms and conditions associated with state employment. These requirements are mandated by the Nevada Administrative Code (NAC) 284.498 and, in the case of sexual harassment training, by the NSHE Board of Regents. The required training includes:

Sexual Harassment Training

Drug-Free Workplace Training

Six hours of training in the subject of Equal Employment Opportunity

Five days of training in subjects related to supervisory functions

- Coaching for Supervisors
- Essentials of Management
- Work Performance Standards
- Supervisor's Safety Training
- Leadership for Supervisors

Training concerning the preparation of a report on performance (Form NPD-15)

For more detailed information, contact Mary Fischer at 702-889-8426.

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.

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