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 first day of the first full month of employment. **Enrollment must take place within 15 days of start date.**

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.

### 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 ($2,600 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>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>

*Plan Year 2016 one time additional contributions for participants enrolled as of 7/1/2015

The monthly employee insurance premium rates are for the Plan Year 2016 (07-01-15 through 6-30-16)

<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>$41.91</td>
<td>$164.61</td>
</tr>
<tr>
<td>Employee + Spouse / Domestic Partner</td>
<td>$171.50</td>
<td>$458.21</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$92.72</td>
<td>$299.99</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$222.08</td>
<td>$593.60</td>
</tr>
</tbody>
</table>
ADDITIONAL BENEFITS

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

MANDATORY RETIREMENT PLAN

RETIREMENT PLAN ALTERNATIVES (RPA) PLAN
Administrative and academic faculty who are hired on an “A” or “B” contract are provided with a defined contribution 401(a) retirement plan commencing on their date of hire.

Faculty who are a State of Nevada PERS (Public Employees’ Retirement System) participant must continue to participate in PERS. Additional information regarding PERS is available at www.nvpers.org/ or by telephone at (775) 687-4200.

Under the terms of the Retirement Plan Alternatives Plan, employees must contribute 14.50% of their gross salary to the Plan. The employer also makes a matching 14.50% contribution. Both the employee and the employer contributions are invested into a 401(a) account. The retirement plan fund sponsor is TIAA-CREF and the employer may choose the funding vehicles for investment of their retirement contributions.

The plan provides for immediate vesting. The employer portion that the University contributes to does not allow cash distribution upon termination of employment before reaching age 55, while the employee contributions will be 100% cashable upon termination of employment (subject to IRS withdrawal limitations). If you terminate within the first five years of employment, both account balances may be withdrawn.

SABBATICAL/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 program leave once every seven years.

SICK LEAVE
Faculty on a full-time “A” or “B” contract starts their first year with 30 days. After the first year, two days per full month are accrued to a maximum of 96 days.

PRE-TAX SAVINGS ACCOUNTS
Health Savings Account (HSA) is a tax-exempt medical savings account for employees enrolled in a PPO plan. Contributions may be started and changed anytime, subject to IRS calendar maximum. Medical Flex Spending Account (FSA) is a tax-exempt medical account to be used for qualified medical expenses. Dependent care FSA allows employees to pay for dependent care expenses with pre-tax dollars. Additional information available online at http://www.bcn-nshe.org/hr/benefits/voluntary/.

RECREATION FACILITIES
The Lombardi Center offers an annual or semester membership for you and your family. For information about the Lombardi Center contact 784-4041.

RETIREMENT PLANS

SUPPLEMENTAL BENEFITS PLANS
Long term care, supplemental term life, auto/homeowners/renters, short-term disability, college 529 plan, and a legal plan are available through payroll deduction. Additional information is available at: http://www.bcn-nshe.org/hr/benefits/voluntary/

EDUCATIONAL BENEFIT / FACULTY GRANTS-IN-AID
Faculty can take up to six credits per semester at a reduced rate. Dependents of faculty have 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 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.

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.

ADDITIONAL BENEFITS

STATE OF NEVADA DEFERRED COMPENSATION (NDC) 457 PLAN
NSHE Supplemental 403(b) Plans allow you to set aside additional pre-tax or post-tax (Roth) savings for your retirement. Free in-person financial counseling offered on UNR campus, low institutional fees and monitored funds provided in the program; funds available for loans. TIAA CREF is a recordkeeper for this supplemental retirement program.

NSHE SUPPLEMENTAL 403(b) PLAN
NSHE Supplemental 403(b) Plans allows you to set aside additional pre-tax or post-tax (Roth) savings for your retirement. Free in-person financial counseling offered on UNR campus, low institutional fees and monitored funds provided in the program; funds available for loans. TIAA CREF is a recordkeeper for this supplemental retirement program.

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 set by IRS. 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. Additional information about voluntary retirement plans is available online http://www.bcn-nshe.org/hr/benefits/retirement

NSHE SUPPLEMENTAL 403(b) PLAN
NSHE Supplemental 403(b) Plans allow you to set aside pre-tax or post-tax (Roth) savings for your retirement. Free in-person financial counseling offered on UNR campus, low institutional fees and monitored funds provided in the program; funds available for loans. TIAA CREF is a recordkeeper for this supplemental retirement program.

STATE OF NEVADA DEFERRED COMPENSATION (NDC) 457 PLAN
NDC 457 Plan allows you to set aside compensation under the program to a supplemental retirement plan. Pre-tax and Roth options are available. VOYA Financial is a record keeper for this program.

May 2015