**Professional Benefit Summary**

*(2011-2012)*

**Welcome to the College of Southern Nevada.**

Outlined below are the many benefit programs available to CSN Professional Employees. If you have questions or would like additional information on any of these programs, please contact the Human Resources Office at 651-5800, Monday – Friday, 8:00 a.m. to 5:00 p.m.

**PAY DATES**

Professional employee paychecks are issued monthly on the last working day of the month. In the event this day falls on a weekend or a Holiday, the employee will receive the paycheck the preceding workday. Paychecks are available, as designated by the employee, for pick-up at the designated Cashier’s Office beginning at 8:00 a.m. Checks that are not picked up by 5:00 p.m. will be mailed to the employee’s home address at the beginning of the following business day.

Please consider enrolling in the paperless electronic direct deposit advice program. If an employee enrolls in that option, electronic advices are available for view in the Employee Self Service (ESS) typically two full days before pay day. The employee receives an e-mail notification to log in to ESS to view and print (if the employee wants a hard-copy print) the direct deposit receipt. Employees may also view past advices available in ESS. Please see the following link to ESS. An employee uses this system to enroll in direct deposit and to make changes to his/her direct deposit information.

https://mustang.nevada.edu/hrip/ccsnlog.htm

An employee will be issued an “Employee Identification Number” (EID) on his/her first day of work.

When an employee sets up paperless direct deposit information, he/she will select the option, “Direct Deposit/Web Advice Only-PAPERLESS.”

**PAYROLL DEDUCTIONS**

Federal Income Withholding Tax: Based on your withholding reported on the W-4 that you complete and return back with your new hire packet.

Medicare: 1.45% of gross salary for all employees hired after March 31, 1986.

Retirement Contribution: 12.25% for employee and matched by employer

Employee and Dependent Health Insurance Coverage

Supplemental Insurance Products (Optional)
**RETIREMENT PLANS**

Professional employees on “A” or “B” contract who are employed 50% or more, must participate in the Retirement Alternative (RPA), unless the employee has already been a member of the Public Employees’ Retirement System of Nevada (PERS).

**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 of Nevada are required to continue in that retirement program unless they were enrolled in the employee paid system and withdrew their total contributions.

The Nevada System of Higher Education (NSHE) Board of Regents established the NSHE Defined Contribution Retirement Plan Alternative (RPA) 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 from the fund sponsors.

The participant contributes 12.25% of his / her gross salary, to the Plan in a 401 (a) account, and the Institution contributes 12.25% in a separate 401 (a) account (this percentage is subject to change). The plan provides for immediate vesting. The 401 (a) account that the institution contributes to does allow for cash ability upon termination and reaching age 55, while the employee 401 (a) account 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.

Employees may open an account with TIAA-CREF, Fidelity Investments, or VALIC. Contributions to any company choice 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 at any time.

- **TIAA-CREF** – For additional information, contact TIAA CREF at 1-800-842-2776
- **VALIC** - For additional information, contact VALIC at 796-0047.
- **Fidelity Investments** – For additional information, contact Fidelity Investments at 1-800-343-0860

**GROUP INSURANCE PLAN**

All Professional Employees who are employed in a position which is at least 50% FTE are eligible to participate in the state group insurance plan.

The Public Employees’ Benefits Program (PEBP) offers employees the choice of a Consumer Driven PPO High Deductible Health Plan (CD PPO HDHP) or a Health Managed Organization (HMO) plan. Both plans include medical, pharmacy, dental, vision, life insurance and long-term disability insurance. In addition, there are several voluntary products available to active employees.
The CD PPO HDHP works in conjunction with a Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA) and a wellness program.

The HSAs are tax-exempt accounts that are coupled with high deductible health plans. They are employee-owned interest bearing/investment accounts that allow an individual to pay for qualified health care expenses on a pre-tax basis. HSA funds carryover from year-to-year and belong to the employee even if the employee terminates employment, retires or ceases to participate in the PPO HDHP. HSA contributions will be reported by the employer to the employee and the IRS on form W-2 in box 12 using code W. The employee will be required to report contributions to and distributions from his/her HSA on his/her annual tax return using Form 8889 (see IRS Publication 969).

The HRAs are accounts established for individual participants but owned by the Public Employees' Benefits Program (PEBP's). The funds in an individual's HRA can be used to pay for qualified health care expenses. HRA funds carryover from year-to-year subject to maximum carryover limitations that may be set by the Board in the future. If an employee terminates his/her coverage or chooses a different plan, the funds in his/her HRA revert back to PEBP. HRA contributions and distributions are not reported to the IRS.

Insurance is effective the first of the month if the contract starting date is the first working date of the month. If the first working date of the contract is after the first working date of the month, health insurance is effective the first of the next month. An enrollment form must be submitted within 15 days for processing with the professional contract for payroll purposes.

INITIAL ENROLLMENT AND SUPPORTING ELIGIBILITY DOCUMENTATION

An employee must enroll or decline coverage by completing a “Public Employee’s Benefits Program (PEBP's) Benefits Enrollment and Change Form.” To begin coverage, a Benefit Enrollment and Change Form (BECF) must be submitted along with supporting eligibility documents to the Office of Human Resources. Supporting documents are required to verify eligibility for any newly enrolling dependent. Examples of supporting documentation include copies of certified marriage certificates, State of Nevada Domestic Partner certificate, certified birth certificates, etc. (if child is age 19 through 26).

If an employee neither enrolls in nor declines coverage when first offered, PEBP will automatically default the active employee into PEBP’s Consumer Driven PPO High Deductible Health Plan (CD PPO HDHP) covering the active employee only, without dependent coverage and enrollment in a Health Reimbursement Arrangement (HRA).
EMPLOYEE ONLY $43.90
EMPLOYEE + SPOUSE $198.40
EMPLOYEE + CHILDREN $91.71
EMPLOYEE + FAMILY $246.23

*Reflect rates through June 30, 2012*; Domestic Partner Rates Available Upon Request

Life Insurance/Long-Term Disability

As part of the group insurance packet, employees are entitled to a $10,000 Life Insurance Policy. Employees are also covered under a Long Term Disability Plan (LTD). This plan provides income protection to the employee after six months of becoming disabled and unable to continue to work.

If an employee declines coverage of the health insurance, the employee is declining medical, pharmacy, dental, vision and life insurance.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Employee Assistance Program (EAP) provides initial assessment and referral services at no cost to employees and their family members. EAP covers a wide variety of work/life problems in areas such as: marital, legal, financial, emotional, stress, substance abuse, grief and loss, work pressures, parent/child conflicts and communication. It is available to all benefit-eligible employees and to members of their immediate household. The program is available 24 hours a day, 7 days a week. To arrange for a private and confidential appointment, call: Ceridian Lifeworks at 877-234-5151.

WORKERS COMPENSATION INSURANCE

Workers' Compensation insurance is for workers who are injured on the job or who acquire an occupational illness. Report all injuries and illnesses immediately to your supervisor and to the Workers' Compensation Office, located at UNLV, 895-5404.
HOLIDAYS

- January 1: New Year’s Day
- Third Monday in January: Martin Luther King’s Birthday
- Third Monday in February: Washington’s Birthday
- Last Monday in May: Memorial Day
- July 4: Independence Day
- First Monday in September: Labor Day
- Last Friday in October: Nevada Day
- November 11: Veteran’s Day
- Fourth Thursday in November: Thanksgiving
- Day after Thanksgiving: Family Day
- December 25: Christmas

If January 1, July 4, November 11 or December 25 falls on a:

a) Sunday, the Monday following shall be observed as a legal holiday.
b) Saturday, the Friday preceding shall be observed as a legal holiday.

ANNUAL AND SICK LEAVE

Full-time employees on an “A” (12-month) contract will earn both annual and sick leave at the rate of 2 days per month. Accrual of leave is maintained on an annual basis (July to June).

The total annual leave days accrued at any one time can exceed 48 days up to the end of each fiscal year June 30th. Any days beyond the 48 days that are not used by June 30th will be forfeited with no compensation. **Employees wishing to use annual leave they accrue in excess of 48 days must submit “Professional Leave Request” form to their supervisor no later than April 1 of each year. Employees must use this excess by June 30th, provided that earned annual leave shall be taken at a time approved or directed by the supervisor or other appropriate administrative officer.

Full-time employees on either “A” or “B” (10 month) contracts begin employment with 30 days of sick leave. After one year they will begin to earn 2 days of sick leave each month. Maximum accumulation is 96 days.

Leave must be reported in full-day or half-day increments.

Employees who work less than 100% FTE earn a pro-rated amount of leave.

FAMILY MEDICAL LEAVE ACT (FMLA)

The Family Medical Leave Act (FMLA) entitles eligible employees to take up to 12-weeks of unpaid, job-protected leave each year for specified personal or family medical reasons. Please direct all inquiries to Human Resources at 651-7457. To be eligible an employee must have
worked at least 1,250 hours over the previous 12 months; and worked at a location in the United States or in any territory or possession of the United States where at least 50 employees are employed by the employer within 75 miles.

CSN EMPLOYEE IDENTIFICATION CARDS

Newly hired employees should visit any one of the Student Government Offices with either a copy of their contract or a memorandum from HR and they will receive a CSN Identification Card.

The offices are located at each campus as follows:

West Charleston Campus – Building “B”, Room 102, 6375 West Charleston Blvd., Las Vegas, NV 89146, 651-5614

Cheyenne Campus – Room 1090, 3200 E. Cheyenne Ave., North Las Vegas, NV 89030, 651-4942

Henderson Campus – Building “B”, Room 130E, 700 College Drive, Henderson, NV 89002, 651-3177

ADDITIONAL BENEFITS PROVIDED

• CSN Gym open to all faculty and staff – located at the Cheyenne Campus
• Up to $2,500 interest-free computer loan *(permanent employees only).

Tax Sheltered Annuities
• Supplemental Retirement Annuities: TIAA-CREF, VALIC, and Fidelity Investments
• Deferred Compensation: The Hartford and ING

The following Supplemental Insurance options are available through payroll deduction:

* Supplemental Life Insurance (employee/family)
* Supplemental Personal/Accident Insurance (employee/family)
* Cancer Care Insurance (employee/family)
* Short-Term Disability Insurance/Nursing Home Coverage
* Automobile/Homeowner Insurance (employee/family)
* Long-Term Care Insurance (employee/spouse/parents/parents-in-law)
* Hyatt Legal (MetLaw) Plan
CREDIT UNIONS/BANKS

Direct Deposit is available through any bank or credit union.

GRANT-IN-AID / EDUCATIONAL

Professional Grant-In-Aid is available to Professional “A” and “B” contract employees, their spouses/domestic partners and unmarried dependents up to the age of 24. Professional employees are eligible for 6 credits per semester, while their spouse/domestic partner and dependents are eligible for an unlimited amount of credits per semester, at any participating NSHE institution.

To obtain a fee breakdown for courses taken at the participating institutions, please contact the Office of Human Resources at 651-7457. The deadline for submitting Professional Grant-In-Aid applications is the last day of late registration. No applications will be accepted after that time.

EMPLOYEE SELF SERVICE SYSTEM (ESS)

The Employee Self Service System (ESS) is a web-based application that allows employees to enroll in direct deposit, and change their personal and work related information on the Internet. You may view and update your W-4 tax information, print out your W-2, paycheck and pay advices, initiate or manage your direct deposit, view your employment status, hire date, tenure status and date, view your retirement plan, update your mailing address and emergency contact information. You may also manage your retirement company contributions for the Retirement Plan Alternative program and the supplemental retirement programs.