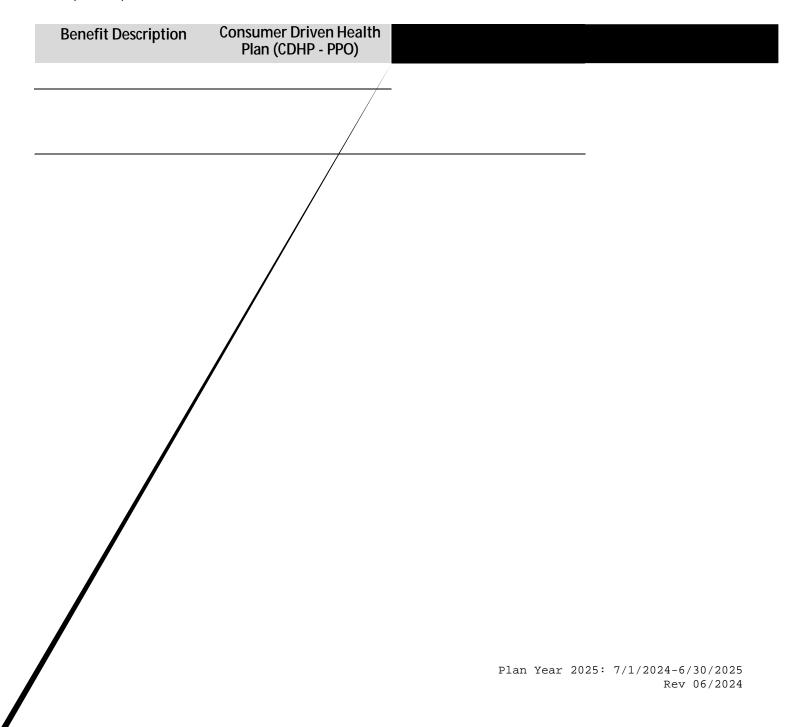
Welcome to Western Nevada College. The following information is a summary of the benefits you are entitled to as an employee. In the event any difference between the terms of this summary document and the plan or governance documents, the terms of the plan or governance documents will prevail.

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 (limited) and Travel assistance. Dependent Coverage Includes: Medical, Dental, Vision (limited) and Travel assistance.



| Employee Family \$352.28 | \$423.54 | \$651.51 |
|--------------------------|----------|----------|
|--------------------------|----------|----------|

| Plan Year 2025 HSA/HRA Annual Contribution | CDHP (PPO) HSA/ HRA Account | LOW DEDUCTIBLE PLAN (PPO) HRA Account | EXCLUSIVE PROVIDER ORG.(EPO) HRA Account |
|--|--|---------------------------------------|--|
| Base Employer Contribution for Employee | \$ 600 | N/A | N/A |
| One-Time Contribution for Employee | \$ 300 Employee \$ 400 Employee + Child(ren), Employee + Spouse \$ 500 Employee + Family | | |

Mandatory Retirement Plans

Classified employees who have been hired into a permanent postition% FTE or greatore required to participate in the Public Employees' Retirement System (PERS) of Nevada.

Employees can contribute to PERS under two options:

Employee/Employer Contributions (EEC)

- The employee and the employer each make a contribution to PERS. The contribution made by you is on an afterax basis. The employee contribution to PERS under this plan is 17.5% and the employer contribution is 17.5%.
- If you terminate during the first five years of your employment and you take a refund of employee contribtions, upon termination, it will close your account with PERS and result in no future entitlement to a PERS benefit.
- You may switch to Employer Paid Contribution (EPC) at any time, but you may only make this
 election once.
- Employee contributions remaining your PERS account at your retirement will result in your part of your income being netaxable.

Employer Paid Contributions (EPC)

- Under this pretax plan, the employer pays the total PERS contribution on your behalf at a rate of 33.50% foregular members. You pay for your half of the PERS contribution through a salary reduction.
- Your salary is multiplied by a factor to determine your reduced pay rate and reflects the contributions made by the employer to PERSe current EPC factor is \$6530% for Regular members.
- Employees may voluntarily choose to participate under the Employer Paid Contribution (EPC) plan at any time.
- Once you select the Employer Paid Contribution (EPC) placeryood switch back the Employee/Employer Contribution (EEC) paid plan.
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Plan Year 2025: 7/1/2024-6/30/2025 Rev 06/2024 **PERS Benefit Calculation Factors** - Once you have attained 5 years of service you are "vested" in PERS and eligible to receive retirement benefits. After you are vested in PERS, the monthly benefit you receive from PERS will be based on three factors:

Plan Year 2025: 7/1/2024-6/30/2025 Rev 06/2024 The employee handbook provides a ready reference to terms and conditions of your employment with

| PLEASE NOTE | |
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