

Summary of Benefits and Enrollment Timelines *

The following benefits are administered by the Human Resources Department. If you have questions regarding these benefits, you may contact the provider directly at the numbers below, or Human Resources at 328-2081.

Benefit Plan	When can I enroll?	How long do I have to enroll?	When can I make changes?	Are there exceptions to when I can make changes?	Who do I contact to enroll or ask questions?
Medical Dental Vision Life	Within 90 days of hire date Open Enrollment <i>Effective July 1st</i>	By the 91 st day of employment <i>Preferred within 60 days of hire</i>	Open enrollment <i>Effective July 1st</i>	Change in family status (Qualifying Event) <i>You have 31 days from date of event to make changes</i>	Hometown Health – HMO Plan 775-982-3232 American Fidelity – GAP Plan and Health Savings Account 800-365-1314 CDS Group Health – PPO Plan and High Deductable Health Plan 775-352-6900
Voluntary Supplemental Life Insurance (employee, spouse & children)	Anytime- <i>Must work at least 20 hours per week</i>	<u>For guaranteed issue</u> 60 days from orientation	Anytime	After 60 day window, additional coverage is available and subject to approval. <i>Must answer medical questionnaire</i>	Western Insurance Specialties Anne Peirce or Todd Biggs 826-2333 Forms at www.wisnv.com
Deferred Compensation Plan - 457	Anytime <i>Must be a full-time employee</i>	The entire term of your employment	Anytime	No	The Hartford Sharon Brannon 826-1227 x. 4 Toll Free 800-457-STAG
Defined Contribution Plan - 401(a)	After 1 year of service as a full-time eligible employee	90 days from your one-year anniversary	<u>Never</u> Rate continues for the term of your WC employment	Hardships – subject to approval	The Hartford Sharon Brannon 826-1227 x. 4 Toll Free 800-457-STAG
Flexible Spending Plan -125	New hire Open Enrollment <i>Effective July 1st</i>	First of the month following 30 days of employment Open Enrollment: <i>Effective July 1st</i>	Open enrollment <i>Effective July 1st</i>	Change in family status (Qualifying Event) <i>You have 30 days from date of event to make changes</i>	American Fidelity Assurance Co. 1-800-365-1314 or 829-1313
Employee Assistance Program (EAP)	Auto-enrolled	Auto-enrolled	NA	NA	ACI EAP 775-348-1700 800-932-0034 www.acieap.com

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Life & Accident Only Insurance	Anytime <i>Must work at least 20 hours per week</i>	First 30 days of employment Open Enrollment Effective July 1st	Open enrollment <i>Effective July 1st</i>	No <i>Coverage is subject to approval.</i>	American Fidelity Assurance Co. 1-800-365-1314 or 829-1313
Short & Long-term disability (spousal disability)	Anytime <i>Must work at least 20 hours per week</i>	The entire term of your employment	Anytime	No <i>Coverage is subject to approval.</i>	American Fidelity Assurance Co. 1-800-365-1314 or 829-1313
Long-term Care Insurance	Anytime <i>Must work at least 20 hours per week</i>	The entire term of your employment	Anytime	After 60 days additional coverage is subject to approval. <i>All family member coverage is subject to approval</i>	American Fidelity Assurance Co. 1-800-365-1314 or 829-1313
Long-term Care Insurance (employee, spouse, adult family members)	Anytime <i>Must work at least 20 hours per week</i>	<u>For guaranteed issue</u> 60 days from orientation <i>10% off if employee & Spouse join</i>	Anytime	After 60 days additional coverage is subject to approval. <i>All family member coverage is subject to approval</i>	Western Insurance Specialties Anne Peirce or Todd Biggs 826-2333 Forms at www.wisnv.com
Cancer Protection Plus Series 10	Anytime <i>Must work at least 20 hours per week</i>	First 30 days of employment Open Enrollment Effective July 1st	Open enrollment <i>Effective July 1st</i>	No <i>Coverage is subject to approval.</i>	American Fidelity Assurance Co. 1-800-365-1314 or 829-1313

* Information provided on this form is subject to change and may not be complete. For full explanation of benefits available, and conditions thereon, please see each benefit's plan document, which you can obtain through the contact information above. In all circumstances, benefits described in the plan document will prevail over any information provided on this form. Eligibility for each benefit is subject to individual plan requirements as outlined in the plan document.