BENEFITS GUIDE

BENEFIT PLANS EFFECTIVE

JANUARY 1–DECEMBER 31, 2027



2027

FOR IAFF, POA AND PPA EMPLOYEES

FLEXIBLE SPENDING ACCOUNTS

Rocky Mountain Reserve | rockymountainreserve.com | 888-722-1223

Save money on your out-of-pocket health care and dependent care expenses with tax-free funds.



Visit rockymountainreserve.com/services/fsa to: view a sample list of eligible expenses, calculate tax savings, download claim forms, access your online account, and much more.

Log in to your online account or use the Rocky Mountain Reserve (RMR) app to view your account balances, submit claims, and view transaction history.

Questions? Call RMR at 888-722-1223.

Health Care FSA

A health care FSA allows you to set aside money from your paycheck on a pre-tax basis to pay for eligible expenses, such as deductibles, copays and other health-related expenses, that are not reimbursed by the medical, dental, or vision plans. **The health care FSA maximum contribution is $3,400 for the 2027 calendar year.**

Dependent Care FSA

The dependent care FSA allows you to set aside money from your paycheck on a pre-tax basis for day care expenses. Eligible dependents are children under 13 years of age, or in addition, a child over 13, spouse, or elderly parent residing in your house who is physically or mentally unable to care for himself or herself. Examples of eligible expenses are day care facility fees, before- and after-school care, and in-home babysitting fees (income must be reported by your care provider). **Note: Dependent care FSAs do not cover health expenses for dependents.**

You may contribute up to $7,500 to the dependent care FSA for the 2027 calendar year if you are married and file a joint return or if you file a single or head of household return. If you are married and file separate returns, you can each elect $3,750 for the 2027 calendar year.

1

Contribute

Decide how much to contribute to your health care or dependent care FSA on a calendar year basis up to the maximum allowable amounts. This amount will be evenly divided by the number of pay periods and deducted on a pre-tax basis from your paycheck.

2

Pay

Use your health care or dependent care FSA debit card to pay for eligible expenses at time of service or submit a claim for reimbursement at rockymountainreserve.com. Keep all receipts in case RMR requires you to verify the eligibility of a purchase.

3

Use it or Lose it

Due to the favorable tax treatment of FSAs, the IRS requires you forfeit any money left in your account at the end of the calendar year. (You may file claims to Rocky Mountain Reserve through March 31 for the prior year.)

LIFE AND AD&D BENEFITS

POA and PPA employees—The city of Las Vegas provides basic life and accidental death & dismemberment (AD&D) coverage at no cost to employees:

- Active represented members: $20,000

IAFF employees—Basic life and accidental death and dismemberment (AD&D) coverage is provided by the IAFF Firefighters Benefits Trust at no cost to **IAFF** employees:

- Active represented members: $20,000

Voluntary life and AD&D coverage can be purchased for the employee and their eligible dependents at group rates. Eligible dependent coverage cannot exceed the employee's voluntary coverage amount.

DISABILITY BENEFITS

POA and PPA ONLY

The city of Las Vegas provides **long-term disability** insurance at no cost to you. Long-term disability insurance provides a monthly benefit in the event you are on an approved disability over 90 days and unable to work and earn your full pay. The coverage pays you up to 60% of your regular monthly earnings up to a monthly maximum benefit amount of $11,000. The plan is designed to pay you a benefit until you no longer meet the definition of disability or until social security normal retirement age, whichever comes first.

RETIREMENT

As your employer, the city of Las Vegas cares about your overall well-being and your financial health. As an employee of the city, you participate in Nevada PERS which provides you with a monthly income when you retire. In addition, you can enroll in the city-sponsored 457(b) Deferred Compensation Plan, which can supplement your income when you retire. You contribute to the 457(b) Plan using pre-tax or after-tax dollars—a simple and easy way to save for your future!

PERSONAL GROWTH AND DEVELOPMENT

A key element to personal success is continuous education and participation in activities outside the workplace.

- **Tuition Reimbursement**—Pursue professional growth with up to $5,250 per year in financial help from the city.
- **Employee Online Training**—The convenience of on-line education available at your desk. Click "Training" on the city of Las Vegas intranet.
- **Employee Events**—Participate in employee picnics, gatherings, volunteer activities, and other outings. A great way to meet people, get to know your coworkers, and network.
- **Blood Drives**—Onsite blood donations are a virtually pain-free way to give back to the community.
- **Corporate Challenge**—A healthy way for you to stay active in the community and a great way to socialize with other employees.
- **Art Exhibits**—Take time to smell the roses and view the art and exhibits in City Hall and the Civic Center.

FINANCIAL RESOURCES

The following programs provide employee savings and retirement assistance.

- **Nevada PERS**—The foundation of your overall retirement plan.
- **457(b) Deferred Compensation Plan**—An important piece of your retirement puzzle, pre-tax and post-tax benefits.
- **Aflac Voluntary Insurance**—Optional employee paid benefits for short-term disability, accident, cancer care, hospital confinement, and critical illness coverages.
- **MetLife Legal Plans**—Provides you with access to experienced attorneys for the most common personal legal matters.
- **Farmers GroupSelect Auto and Home Insurance**—Optional, discounted auto and home insurance.
- **Nationwide Pet Insurance**—Options for every budget. Call 877-738-7874 for more information.



CONTACTS

If you have any questions regarding your benefits or the material contained in this guide, please contact the city of Las Vegas Benefits Division.

Your primary employee benefits are provided through your union. For information on your medical, dental, vision, and other benefits not detailed in this guide, please contact your health plan administrator.

IAFF employees, contact Zenith Administrators at 855-479-3473 (toll free).

POA and PPA employees, contact Zenith Administrators at 702-851-8286.

Health Benefits		
Rocky Mountain Reserve—Flexible Spending Accounts	888-722-1223	rockymountainreserve.com
Financial Protection		
Public Employees' Retirement System (PERS)	702-486-3900	nvpers.org
Nationwide—Deferred Compensation	877-677-3678	clvdeferredcomp.com
MetLife—Life Insurance	866-492-6983	mybenefits.metlife.com
More Information		
Tuition Reimbursement	702-229-5432	HRBenefits@lasvegasnevada.gov
Aflac—Voluntary Insurance Products	702-877-6388	fringebenefitsnv.com
MetLife Legal Plans	800-821-6400	metlife.com/insurance/legal-plans
Farmers GroupSelect—Auto and Home Insurance	800-438-6381	myautohome.farmers.com
Nationwide—Pet Insurance	877-738-7874	benefits.petinsurance.com/cityoflasvegas

This summary of benefits is not intended to be a complete description of the terms and the city of Las Vegas insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan. In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although the city of Las Vegas maintains its benefit plans on an ongoing basis, the city of Las Vegas reserves the right to terminate or amend each plan, in its entirety or in any part at any time.

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