BENEFITS GUIDE

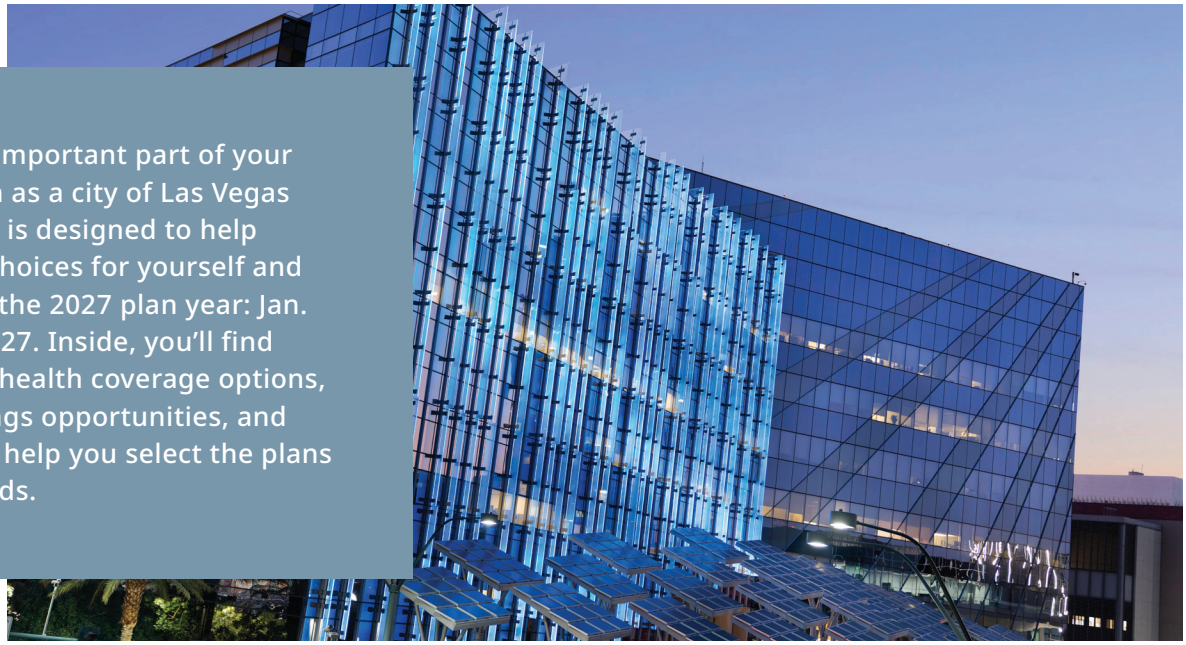
BENEFIT PLANS EFFECTIVE

JANUARY 1–DECEMBER 31, 2027



2027

FOR ACTIVE APPOINTIVE, EXECUTIVE, ELECTED, LVCEA, AND POSA EMPLOYEES



Your benefits are an important part of your overall compensation as a city of Las Vegas employee. This guide is designed to help you make informed choices for yourself and your dependents for the 2027 plan year: Jan. 1 through Dec. 31, 2027. Inside, you'll find clear information on health coverage options, tax-advantaged savings opportunities, and voluntary benefits to help you select the plans that best fit your needs.

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HOW TO ENROLL

Follow These Steps to Enroll in Benefits

1

Enrollments and Changes During Open Enrollment

Enroll online using Employee Self Service: Employee Center > Oracle Self-Service > LV Employee Self-Service > Benefits > Active Program

2

New Hire Enrollments and Life Events

Contact the Human Resources Benefits team to complete first-time enrollment or mid-year life event changes.

3

Voluntary Life and AD&D Enrollment/Beneficiary Designation

Enroll online at mybenefits.metlife.com and use "City of Las Vegas" in the company name field. Initial eligibility is the only time to enroll in voluntary life insurance without the need to answer any medical questions, unless you have a qualifying life event.

4

Other Voluntary Benefits

For benefits such as AFLAC and Nationwide Pet insurance, contact the Human Resources Benefits team for information on how to enroll.

WHO IS ELIGIBLE

Full-time employees are eligible for benefits on the first of the month following your date of hire.

Eligible dependents include:

- Your legal spouse or domestic partner.
- Your children to age 26, including stepchildren, legally-adopted children, and children placed with you for adoption.
- Your dependent children of any age who are incapable of supporting themselves due to a physical or mental disability (documentation may be requested).

Dependent Documentation

If adding your dependent(s) to coverage for the first time, you must provide documentation that supports their current eligibility. Examples include, but are not limited to, marriage certificate or the state's affidavit of domestic partnership, birth certificate, or a court's order placing a child in your adoptive care.

We also require documentation of ongoing financial partnership for a marriage or domestic partnership that began more than one year prior to the dependent being added to the plan. Examples include a filed tax return (joint or separate) naming both individuals within the most recent 12 months, joint banking or property statement, major utility statement in each partner's name at same residential address.

Documentation must be provided within 30 days of your dependent's coverage effective date. If one or more of your dependents' eligibility changes for any reason, you must notify the Plan within 30 days of that change. Failure to notify the Plan in a timely manner could result in a retroactive termination of coverage without COBRA continuation.

WHEN TO ENROLL

You can only sign up for benefits or change your benefits at the following times.

- Within 30 days of your insurance start date.
- During the annual benefits open enrollment period
- Within 30 days of a qualifying life event.

The choices you make at this time will remain in place through December 31, 2027, unless you experience a qualifying life event, as described below. If you do not sign up for benefits during your initial eligibility period, you will not be able to elect coverage until the next open enrollment period.

CHANGING YOUR BENEFITS

The plan allows certain coverage changes based on the qualifying life event you experience. Please contact Human Resources Benefits within 30 days after your event to discuss what changes are allowed.

Qualifying life events include, but are not limited to:

- Birth or adoption of an eligible child.
- Marriage, divorce, or legal separation.
- Spouse's work status changed, affecting their benefits.
- Death of your spouse or covered child.
- Child's eligibility for benefits changed.
- Qualified Medical Child Support Order.



To request a benefits change, notify the city of Las Vegas Benefits Team within 30 days of the qualifying life event at 702-229-5432. Change requests submitted after 30 days cannot be accepted. You may need to provide proof of the event, such as a marriage license or birth certificate.

MEDICAL BENEFITS

Health Plan of Nevada | 702-242-3061 | healthplanofnevada.com
Sierra Health and Life | 702-242-3061 | sierrahealthandlife.com

The city of Las Vegas offers four medical plan options.

- **HPN HMO** is the lowest cost option for both monthly premiums and treatment expenses. This plan offers in-network benefits only. **You are required to select and coordinate all treatment with an HMO primary care physician (PCP) who will oversee all of your medical care and refer you as needed. All services in an HMO (except emergency) must be provided or referred by your PCP.** The HMO plan does not cover out-of-network services.
- **HPN Point of Service (POS)** offers an HMO and PPO under one plan and provides maximum flexibility for members with a higher premium. You can use the HMO tier from the POS plan in the same way as you would in the HMO to achieve maximum cost savings (see the requirement above). You may also use the PPO side of this plan which does not require you to obtain referrals for services. However, your copays and out-of-pocket costs will be higher. The POS plan also covers out-of-network services at 60% after an annual deductible.
- **Sierra Health & Life PPO Plus** offers a traditional framework of in- and out-of-network benefits and does not require you to obtain referrals for services. Your copays and out-of-pocket costs may be higher than the HMO and POS plans.

Summary of Covered Benefits and Your Plan Costs	HPN HMO	HPN Point of Service			Sierra Health & Life PPO Plus	
	In Network Only	Tier I HMO	Tier II PPO	Tier III Out of Network[1]	In Network	Out of Network[1]
Deductible Employee/Family	$0	$0	$250/$750	$500/$1,500	$500/$1,000	$1,000/$2,000
Out-of-Pocket Max Employee/Family	$6,000/$12,000	$2,000/$6,000	$2,000/$6,000	$4,000/$12,000	$3,000/$6,000	$6,000/$12,000
Preventive Care	Covered 100%	Covered 100%	Covered 100%	40% after ded.	Covered 100%	50% after ded.
Office Visits Primary Care Specialist NowClinic	 $10 copay $10 copay $0 copay	 $10 copay $20 copay $0 copay	 $25 copay $45 copay N/A	 40% after ded. 40% after ded. N/A	 $35 copay $55 copay $0 copay	 50% after ded. 50% after ded. N/A
Hospital Admission	$100 copay/day[2]	$300 copay	20% after ded.	40% after ded.	20% after ded.	50% after ded.
Inpatient Surgeon	$0 copay	$25 copay	20% after ded.	40% after ded.	20% after ded.	50% after ded.
Physical Therapy (Up to 60 visits per year)	$10 copay	$10 copay	20% after ded.	40% after ded.	20% after ded.	50% after ded.
Chiropractic Care (Up to 20 visits per year)	$10 copay	$20 copay	$45 copay	40% after ded.	20% after ded.	50% after ded.
Surgical Center	$50 copay	$50 copay	20% after ded.	40% after ded.	20% after ded.	50% after ded.
Outpatient Surgeon	$0 copay	$10 copay	20% after ded.	40% after ded.	20% after ded.	50% after ded.
Anesthesiologist	$0 copay	$50 copay	20% after ded.	40% after ded.	20% after ded.	50% after ded
Routine Lab/X-Ray	$10 copay	$10 copay	$10 copay	40% after ded.	$35 copay	50% after ded.
Specialized Imaging	$10 copay	$20 copay	20% after ded.	40% after ded.	20% after ded.	50% after ded.
Urgent Care	$15 copay	$20 copay	N/A	N/A	$50 copay	50% after ded.
Emergency Room	$150 copay	$150 copay			$150 copay	
Prescriptions (Optum Rx) Generic Preferred Brand Non-Preferred Brand[3] Mail Order (90 Days)	 $10 copay $35 copay $55 copay 2x retail copay	 $15 copay $40 copay $60 copay 2x retail copay			 $15 copay $40 copay $60 copay 2.5x retail copay	

(1) Out-of-network, the plan pays based on Eligible Medical Expenses (EME). (2) Up to $300. (3) Costs may be greater for brand-name drugs when a generic drug is available.

MEDICAL BENEFITS (CONT.)

The city of Las Vegas offers four medical plan options.

Sierra Health & Life HDHP PPO: You pay the full discounted rate for all services, including office visits, hospital services, and prescription drugs until you meet your annual deductible. Preventive care visits are 100% covered with this plan.

Summary of Covered Benefits and Your Plan Costs	Sierra Health & Life HDHP PPO	
	In Network	Out of Network
Deductible Employee/Family	$2,500/$5,000	$5,000/$10,000
Out-of-Pocket Max Employee/Family	$5,000/$10,000	$10,000/$20,000
Preventive Care	Covered 100%	50% after ded.
Office Visits Primary Care Specialist NowClinic	 20% after ded. 20% after ded. 20% after ded.	 50% after ded. 50% after ded. 50% after ded.
Hospital Admission	20% after ded.	50% after ded.
Inpatient Surgeon	20% after ded.	50% after ded.
Physical Therapy (Up to 120 visits per year)	20% after ded.	50% after ded.
Chiropractic Care (Up to 20 visits per year)	20% after ded.	50% after ded.
Surgical Center	20% after ded.	50% after ded.
Outpatient Surgeon	20% after ded.	50% after ded.
Anesthesiologist	20% after ded.	50% after ded
Routine Lab/X-Ray	20% after ded.	50% after ded.
Specialized Imaging	20% after ded.	50% after ded.
Urgent Care	20% after ded.	50% after ded.
Emergency Room	20% after ded.	
Prescriptions (Optum Rx) Generic Preferred Brand Non-Preferred Brand[3] Mail Order (90 Days)	 20% after ded. 20% after ded. 20% after ded. N/A	 50% after ded. 50% after ded. 50% after ded. N/A

Bi-weekly Medical Plan Costs

Listed below are the bi-weekly costs for medical insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Coverage Level	HPN HMO	HPN Point of Service	Sierra Health & Life PPO Plus	Sierra Health & Life HDHP PPO
Employee	$0.00	$0.00	$0.00	$0.00
Employee + Spouse	$149.58	$256.84	$248.23	$185.17
Employee + Child(ren)	$134.63	$231.16	$223.41	$166.65
Employee + Family	$329.08	$565.07	$546.11	$407.37

24-Hour Advice Nurseline—Available on all Medical Plans

Getting the right care in the right setting will save you time and money. If you're unsure about your condition or where to go, call the 24-hour Telephone Advice Nurse (TAN) Service at 702-242-7330 or 800-288-2264.

You must have your member ID number from your ID card to verify you are a member.



Did you know the city of Las Vegas pays the entire medical premium for all employees who meet eligibility requirements? You pay 50% of the dependent premium.



MEDICAL BENEFITS (CONT.)

Sick? Click! Get care 24/7 with NowClinic

You can use NowClinic to connect with Southwest Medical and NowClinic providers via secure webcam, chat, phone, or mobile app anytime. The wait is typically less than 10 minutes, and you can connect wherever it's convenient for you. You can even skip the short wait by asking the doctor to text you when he or she is ready.

NowClinic lets you talk just like you would in an exam room with providers who can diagnose, provide care recommendations, and prescribe medications for simple care needs such as flu, sinusitis, insomnia, and pink eye.

Note: Dependents over age 12 must have their own NowClinic account so they will not be charged a copay.

Register Today!

Visit nowclinic.com, call 877-550-1515, or download the NowClinic mobile app.

- Enter your name as it appears on your insurance ID card and answer just a few basic questions about yourself to create your username/password.
- Log in or call with your unique username/password and select a provider.
- Submit a request to connect—usually in less than 10 minutes.
- Consult with the provider via secure video, audio chat, or phone. Please note that Wi-Fi connections are preferred.
- Receive a self-care plan, diagnosis, and/or prescription.
- When done, see the visit summary. In one to two days, the provider may contact you for follow up.

Note: NowClinic is not intended to address emergency or life-threatening medical conditions. Please call 911 or go to the emergency room under those circumstances.

Additional Urgent Care Option—Urgent Care at Home

Urgent care house calls can treat most things urgent care centers can for the same cost. Urgent care house call teams include an ER-trained physician assistant or nurse practitioner with support from a medical technician and a virtual physician.

Some of the things urgent care house calls are good for include:

- Migraine headaches
- Flu and pneumonia
- Cuts that need stitches
- Dehydration and IV placements
- Skin infections
- Asthma attacks, COPD, and respiratory infections

For help scheduling an urgent care in-home visit through a participating provider, contact the 24/7 Telephone Advice Nurse (TAN) listed on the back of your medical plan ID card.

MEDICAL BENEFITS

The value of a primary care physician (PCP) goes far beyond routine checkups — they're the cornerstone of personalized, preventive, and cost-effective health care.

Coordinated Care

They act as your healthcare quarterback, referring you to specialists and ensuring all your care is connected and consistent.

Preventive Health

PCPs help you stay on top of screenings, immunizations, and lifestyle guidance — catching issues early before they become serious. Preventive care is 100% covered under the plan benefit.



Cost Savings

Regular visits with a PCP can reduce ER visits and hospitalizations by managing conditions proactively. Our insurance plans offer lower copays for PCP visits.

Continuity of Care

Your PCP knows your medical history, lifestyle, and health goals. This long-term relationship helps spot patterns, manage chronic conditions, and make informed decisions.

Trusted Guidance

Whether it's navigating treatment options, understanding medications, or making lifestyle changes, your PCP offers expert advice tailored to you.

PCPs are especially valuable for:

- **Annual physicals and wellness planning**
- **Routine health screenings**
- **Pediatric care and family medicine**
- **Managing chronic conditions like diabetes, hypertension, and asthma**
- **Mental health support and referrals**

For help selecting a PCP or changing PCPs, contact Member Services at the dedicated number: 702-242-3061

If you are unsure about your condition, the 24/7 Telephone Advice Nurse (TAN) may be able to help. The nurse is available to answer questions, provide self-care advice, and help you decide whether to seek urgent care, emergency care, or schedule an appointment with your provider.

DENTAL BENEFITS

MetLife | mybenefits.metlife.com | 800-942-0854

The city of Las Vegas offers two dental plan options through MetLife.

Locate a MetLife network provider at **mybenefits.metlife.com** (select the PDP Plus Network). Non-MetLife provider dentists may balance bill you any amounts above the reasonable and customary allowance.

Summary of Covered Benefits	Basic Plan	PDP Plus Plan
Deductible MetLife Provider Non-MetLife Provider—Employee/Family	$0 $50/$150	$0 $50/$150
Plan Year Benefit Maximum	$2,500	$5,000
Preventive Services (4 cleanings per year)	Plan pays 100%	Plan pays 100%
Basic Services (Fillings, oral surgery)	Plan pays 80%	Plan pays 80%
Major Services (Crowns, implant services)	Plan pays 50%	Plan pays 50%
Orthodontia Services (Adult and child coverage)*	50%; $1,000 lifetime maximum	50%; $2,000 lifetime maximum

*If you are enrolled in the Basic Plan and move to the Plus Plan at a subsequent time, you will be limited to $1,000 orthodontia max for work in progress.

IMPORTANT! **Please submit a request for a Pre-Estimate of Benefits to MetLife prior to starting any major dental treatment or orthodontia.**

Bi-weekly Dental Plan Costs

Listed below are the bi-weekly costs for dental insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Coverage Level	Basic Plan	PDP Plus Plan
Employee	$0.00	$3.65
Employee + Spouse	$11.11	$19.03
Employee + Child(ren)	$12.09	$20.10
Employee + Family	$25.45	$38.29



Your dentist can tell a lot about your overall health during your dental visit, including whether you may be developing diabetes, heart disease, kidney disease, and even some forms of cancer.

VISION BENEFITS

VSP | vsp.com | 800-877-7195

The city of Las Vegas offers two vision plan options through VSP (Vision Service Plan).

Locate a VSP network provider at **vsp.com** (select the VSP Choice network).

Summary of Covered Benefits	Base Plan In Network	Base Plan Out of Network	Premier Plan In Network	Premier Plan Out of Network
Benefit Frequencies Exam Lenses Frames	 Every calendar year Every calendar year Every other calendar year		 Every calendar year Every calendar year Every calendar year	
Copays	Exam: $20 Materials: $20		Exam and materials: $20	
Exam	Covered 100% after copay	Plan pays up to $45	Covered 100% after copay	Plan pays up to $45
Frames	$150 allowance	$71 allowance	$220 allowance	$71 allowance
Lenses Single Vision Bifocals Progressive	 Covered 100% Covered 100% Covered 100%	 Plan pays up to $32 Plan pays up to $55 Plan pays up to $55	 Covered 100% Covered 100% Covered 100%	 Plan pays up to $32 Plan pays up to $55 Plan pays up to $55
Contact Lenses	$130 allowance	$105 allowance	$200 allowance	$105 allowance
LASIK Surgery	Discounts available	Not covered	$500 per eye	Not covered

Plan Enhancements

VSP LightCare

Choose non-prescription sunglasses or blue-light-filtering glasses instead of prescription glasses or contacts (every other calendar year). The Base Plan allowance is $150 and the Premier Plan allowance is $270.

Easy Options

On the Premier plan, choose one free upgrade per member each year. This includes a $270 frame allowance, $230 contact lens allowance, anti-reflective coating, photochromic lenses, or custom/premium progressives.

Frame allowance is lower and Easy Options Enhancement may not be available, at certain retail chains such as Costco, Visionworks, Sam's Club, and Walmart. See VSP's benefit summary on the city of Las Vegas Intranet for retail exclusions and program details.

Bi-weekly Vision Plan Costs

Listed below are the bi-weekly costs for vision insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Coverage Level	Base Plan	Premier Plan
Employee	$0.00	$3.70
Employee + Spouse	$1.42	$8.82
Employee + Child(ren)	$1.62	$9.54
Employee + Family	$3.43	$16.10

EMPLOYEE ASSISTANCE PROGRAM

The Life Connection | bhoptions.com | 800-280-3782

As your employer, we care about your total well-being. This is why we provide The Life Connection employee assistance program (EAP) at no cost to all employees and their household members through Behavioral Healthcare Options.

This free, strictly confidential service includes telephonic counseling and up to three face-to-face visits per issue with a licensed professional counselor for the following situations:

- Anxiety and depression
- Emotional/personal conflicts
- Grief and loss
- Managing stress and change
- Marital conflicts
- Parenting
- Questions about alcohol and drug use
- Work performance issues
- Anger management

Additional telephonic consultations and online information and resources are also included with this benefit:

- **Connect with the experts:** Our professional telephonic consultations are available for assistance with child care, elder care, and financial and legal information.
- **Self Search:** Find child or elder care providers, adoption resources, public and private educational institutions from elementary through college, and pet adoption organizations under Locate Resources.
- **Relocation Center:** See a statistical neighborhood "snap-shot" before moving.
- **Perks at Work:** Free membership for savings of up to 25% on hundreds of name brands.
- **Financial and Daily Living Calculators.**
- **Health Tools:** Health resources including audio and video clips, articles, and interactive assessments.
- **Skill Builders:** 100+ training modules for topics such as managing your time more wisely, getting help with a legal issue, or learning new stress management skills. Access 350 interactive self-assessments, personal plans, audio advice, and articles.

To arrange for a confidential visit with a professional counselor, to request a telephonic consultation, or to receive assistance with online resources, call 800-280-3782. Crisis services through the EAP are available to you 24 hours a day, seven days a week.

Access online resources at bhoptions.com. Click "Online Work-Life Resources" and enter your company code: COLV.



HEALTH SAVINGS ACCOUNT

If you enroll in the SHL HDHP PPO, a qualified high-deductible health plan (HDHP), you can open a health savings account (HSA) and receive a contribution to your HSA from city of Las Vegas!

Take charge of your health care spending with a health savings account, which works alongside the HDHP. An HSA is a personal health care savings account you can use to pay out-of-pocket medical expenses with pre-tax dollars.

The contributions made to your health savings account are tax-free, and the money remains in the account for you to spend on eligible expenses, no matter where you work or how long it stays in the account.

HSA Eligibility

You are eligible to open and fund an HSA if:

- You are enrolled in the HDHP.
- You are not covered by another non-HSA plan, health care FSA, or health reimbursement arrangement (including coverage under your spouse's plan).
- You are not eligible to be claimed as a dependent on someone else's tax return.
- You are not enrolled in Medicare or TRICARE for Life.
- You are not receiving Social Security benefits.
- You have not received Veterans Administration Medical Benefits in the last three months.

Pay For Qualified Medical Expenses

- Use your HSA money to pay for eligible expenses now or in the future. Funds roll over and accumulate year over year.
- Funds in your HSA can be used for your expenses and those of your spouse and eligible dependents, even if they are not covered by the HDHP.
- Eligible expenses include deductibles, doctor's office visits, dental expenses, eye exams, prescription expenses, and LASIK eye surgery. If you fund a limited purpose health care FSA, use it for dental and vision expenses to maximize the benefits of both accounts.
- A complete list of eligible expenses can be found at irs.gov/pub/irs-pdf/p502.pdf.

City of Las Vegas Contribution

The city of Las Vegas will kick-start your HSA in 2027 with a $1,200 employer seed.

Note: Your annual contribution and city of Las Vegas's contribution cannot exceed the 2027 IRS contribution limit.

Your HSA with Rocky Mountain Reserve must be established in order to receive the city's contribution.

If you have enrolled and need assistance opening an HSA through Rocky Mountain Reserve, please contact Human Resources - Benefits at 702-229-5432.

2027 IRS HSA Contribution Maximums

Contributions to an HSA (including the city of Las Vegas's contribution) cannot exceed the IRS allowed annual maximums.

- **Individuals:** $4,500 (your maximum contribution would be $3,300)
- **All other coverage levels:** $9,000 (your maximum contribution would be $7,800)

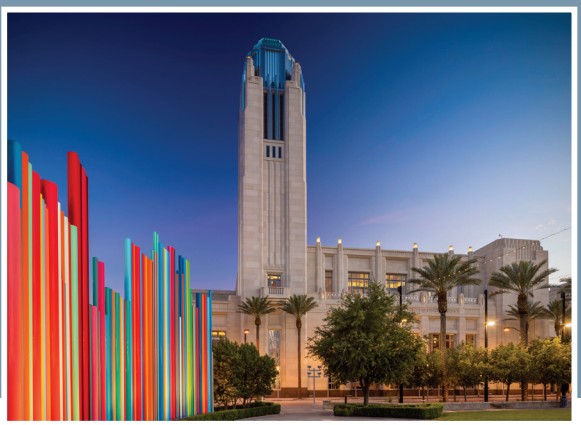
If you are age 55+ by December 31, 2027, you may contribute an additional $1,000.

Visit rockymountainreserve.com/services/hsa for more information on HSA accounts or call RMR at 888-722-1223.

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 into 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 (Not Allowed If You Fund an HSA)

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 to 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.)



RETIREMENT

Public Employees' Retirement System (PERS) | nvpers.org | 702-486-3900

As your employer, the city of Las Vegas cares about your overall well-being and your financial health.

As an employee of the city of Las Vegas, 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) Deferred Compensation Plan through payroll using pre-tax or after-tax dollars—a simple and easy way to save for your future!

LIFE AND AD&D BENEFITS

MetLife | mybenefits.metlife.com | 866-492-6983

The city of Las Vegas provides basic life and accidental death & dismemberment (AD&D) coverage at no cost to you.

The city of Las Vegas provides life and AD&D benefits in the following amounts:

- **Active non-represented members:** $100,000
- **LVCEA represented members:** $50,000
- **Active POSA represented members:** $100,000

Eligible employees are able to purchase additional voluntary life and AD&D coverage for themselves and their eligible covered dependents at group rates. Evidence of insurability may be required. Contact the Benefits Team for more information.

DISABILITY BENEFITS

MetLife | metlife.com/mybenefits | 800-438-6388 (For Long-Term Disability Benefits Only)

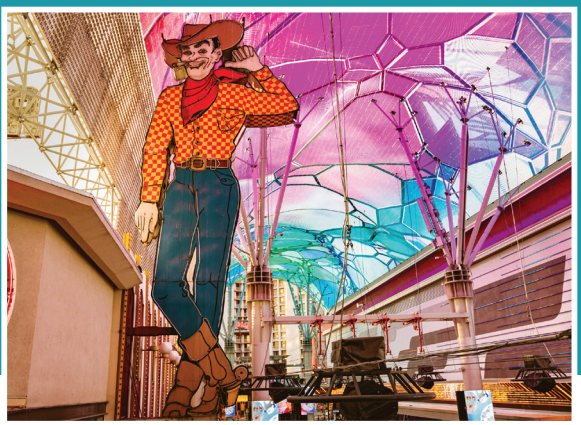
The city of Las Vegas provides long-term disability insurance at no cost to you.

Long-term disability insurance provides a monthly benefit in the event you are on an approved disability for over 90 days and unable to work and earn your full pay. For Appointives, LVCEA & POSA employees, the coverage pays you up to 60% of your regular monthly earnings up to a monthly maximum benefit amount of $11,000. For Executives and Electives, the coverage pays you up to 70% of your regular monthly earnings up to a monthly maximum benefit amount of $15,000. 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.

Short-term disability insurance provided by the city of Las Vegas for Appointive and Executive employees pays up to 100% of weekly earnings. This benefit pays up to a maximum of 90 days of an approved medical disability period. If you are not eligible for the city of Las Vegas plan, voluntary coverage is also available.

ADDITIONAL BENEFITS

At the city of Las Vegas, we offer a range of resources and programs designed to support everyone in our community.



Wellness Resources

- **Wellness Coaching**—A member of our Organizational Development Team who can work one-on-one with you to develop a wellness strategy that helps you maintain a healthy lifestyle.
- **HPN Mobile Medical Clinic**—Periodic visits to our key locations for your convenience.
- **HPN Nutritional Counseling**—Telephonic assistance with registered dietitians. Call 702-877-5356 to schedule a consultation.
- **Fitness Centers**—Fully equipped workout centers located at various city worksites.
- **NEW! Preventive Diagnostic Center**—Annual Screening. For more information please contact Human Resources.

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 online 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.
- **Create Credit Union**—A comprehensive suite of credit union services and more Call 702-228-2228 for more information.
- **Club Ride**—Reward program for ride-share participants and free bus passes.
- **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.

Scan the QR code to watch the recorded presentation!

Health Benefits		
Health Plan of Nevada—Medical—HMO/POS	702-242-3061	healthplanofnevada.com
Sierra Health and Life—Medical—PPO/HSA	702-242-3061	sierrahealthandlife.com
OptumRx—Mail-Order Rx	800-356-3477	optumrx.com
NowClinic	877-550-1515	nowclinic.com
24-Hour Advice Nurse Line	800-288-2264	N/A
HPN Member Portal (Online Member Center)	N/A	member.healthplanofnevada.com
HPN Health Education and Wellness	800-720-7253	healthplanofnevada.com/member/health-and-wellness
MetLife—Dental	800-942-0854	mybenefits.metlife.com
VSP (Vision Service Plan)—Vision	800-877-7195	vsp.com
Rocky Mountain Reserve— Healthcare and Flexible Spending Accounts	888-722-1223	rockymountainreserve.com
Wellness Coaching		orgdevelopment@lasvegasnevada.gov
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		
Employee Assistance Program—The Life Connection	800-280-3782	bhoptions.com
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
Create Credit Union	702-228-2228	createcu.org
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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