



# 2024

## BENEFITS GUIDE

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

EFFECTIVE JANUARY 1-DECEMBER 31, 2024





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Benefits are an integral part of the overall compensation package provided by the city of Las Vegas. Use this guide as a tool to help you make the best benefits decisions for you and your dependents for the 2024 plan year (January 1–December 31, 2024). The information inside this guide can help you review your health coverage options, check out tax savings opportunities, and learn about voluntary benefit offerings to determine which plans are best for you.





ENROLL ONLINE  
ON THE CITY  
OF LAS VEGAS  
INTRANET.



## HOW TO ENROLL

Follow these steps to enroll in benefits.

1

### City of Las Vegas Health Benefits Plan Enrollment

Enroll online on the city of Las Vegas Intranet: Employee Center > Oracle Self-Service > LV Employee Self-Service > Benefits > Active Program

2

### Flexible Spending Account Enrollment

Enroll online on the city of Las Vegas Intranet: Employee Center > Oracle Self-Service > LV Employee Self-Service > Benefits > Active Program

3

### Voluntary Life and AD&D Enrollment/Beneficiary Designation

Enroll online at [mybenefits.metlife.com](https://mybenefits.metlife.com) and type in city of Las Vegas in the company name field then select Next.

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.

## WHO IS ELIGIBLE

**If you are a full-time employee, you are eligible for benefits on the first of the month following your date of hire.**

### Eligible dependents include:

- Your legal spouse or domestic partner. If covering a domestic partner, you must provide the state's Declaration of Domestic Partnership.
- Your children to age 26, including stepchildren, foster children, 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).

## WHEN TO ENROLL

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

- Within 30 days of joining the city of Las Vegas as a new employee.
- During the annual benefits open enrollment period (November 1–November 22, 2023).
- Within 30 days of a qualifying life event.

**The choices you make at this time will remain in place through December 31, 2024,** 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

**Due to IRS regulations, once you have made your elections for the 2024 plan year, you cannot change your benefits until the next annual open enrollment period.**

The only exception is if you experience a qualifying life event. Family coverage level changes must be consistent with your life event; changes among the health plans themselves may be made during open enrollment only.

### 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 Department within 30 days of the qualifying life event at 702-229-5927 or 702-229-1211. 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 five 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 more traditional framework of in- and out-of-network benefits and does not require you to obtain referrals for services. However, your copays and out-of-pocket costs may be higher than the HMO and POS plans. This plan is the one option for members residing outside of Clark County.

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 <sup>1</sup>	In Network	Out of Network <sup>1</sup>
<b>Deductible</b> Employee/Family	\$0	\$0	\$250/\$750	\$500/\$1,500	\$500/\$1,000	\$1,000/\$2,000
<b>Out-of-Pocket Max</b> 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
<b>Preventive Care</b>	Covered 100%	Covered 100%	Covered 100%	40% after ded.	Covered 100%	50% after ded.
<b>Office Visits</b>						
Primary Care	\$10 copay	\$10 copay	\$25 copay	40% after ded.	\$35 copay	50% after ded.
Specialist	\$10 copay	\$20 copay	\$45 copay	40% after ded.	\$55 copay	50% after ded.
NowClinic	\$0 copay	\$0 copay	N/A	N/A	\$0 copay	N/A
<b>Hospital Admission</b>	\$100 copay/day <sup>2</sup>	\$300 copay	20% after ded.	40% after ded.	20% after ded.	50% after ded.
<b>Inpatient Surgeon</b>	\$0 copay	\$25 copay	20% after ded.	40% after ded.	20% after ded.	50% after ded.
<b>Physical Therapy</b> (Up to 60 visits per year)	\$10 copay	\$10 copay	20% after ded.	40% after ded.	20% after ded.	50% after ded.
<b>Chiropractic Care</b> (Up to 20 visits per year)	\$10 copay	\$20 copay	\$45 copay	40% after ded.	\$50 copay	50% after ded.
<b>Surgical Center</b>	\$50 copay	\$50 copay	20% after ded.	40% after ded.	20% after ded.	50% after ded.
<b>Outpatient Surgeon</b>	\$0 copay	\$10 copay	20% after ded.	40% after ded.	20% after ded.	50% after ded.
<b>Anesthesiologist</b>	\$0 copay	\$50 copay	20% after ded.	40% after ded.	20% after ded.	50% after ded.
<b>Routine Lab/X-Ray</b>	\$10 copay	\$10 copay	\$10 copay	40% after ded.	\$35 copay	50% after ded.
<b>Specialized Imaging</b>	\$10 copay	\$20 copay	20% after ded.	40% after ded.	20% after ded.	50% after ded.
<b>Urgent Care</b>	\$15 copay	\$20 copay	\$20 copay	\$20 copay	\$50 copay	50% after ded.
<b>Emergency Room</b>	\$150 copay	\$150 copay			\$150 copay	
<b>Prescriptions</b> (Optum Rx)						
Generic	\$10 copay		\$15 copay		\$15 copay	
Preferred Brand	\$35 copay		\$40 copay		\$40 copay	
Non-Preferred Brand <sup>3</sup>	\$55 copay		\$60 copay		\$60 copay	
Mail Order (90 Days)	2x retail copay		2x retail copay		2x 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 drug when a generic drug is available.

# MEDICAL BENEFITS (CONT.)

The city of Las Vegas offers five medical plan options.

- **Value HMO** offers in-network benefits only. You are required to select and coordinate all treatment with a 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.
- **Value Point of Service (POS)** offers an HMO and PPO under one plan and provides maximum flexibility for members with a slightly higher premium. You can use the HMO tier from the POS plan just as you would in the HMO to achieve maximum cost savings. 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 50% after an annual deductible.

While the Value plans have lower premiums than the HPN HMO and the HPN POS plans, they have higher copays and deductibles in most instances.

Summary of Covered Benefits and Your Plan Costs	Value HMO In Network Only	Value Point of Service		
		Tier I HMO	Tier II PPO	Tier III Out of -Network <sup>1</sup>
<b>Deductible</b> Employee/Family	\$5,000/\$10,000	\$2,000/\$4,000		\$4,000/\$8,000
<b>Out-of-Pocket Max</b> Employee/Family	\$6,850/\$13,700	\$6,250/\$12,500		\$12,000/\$24,000
<b>Preventive Care</b>	Covered 100%	Covered 100%	Covered 100%	50% after ded.
<b>Office Visits</b> Primary Care Specialist NowClinic	\$10 copay \$20 copay \$0 copay	\$25 copay \$45 copay \$0 copay	\$40 copay \$60 copay N/A	50% after ded. 50% after ded. N/A
<b>Hospital Admission</b>	\$2,000 copay after ded.	30% after ded.	30% after ded.	50% after ded.
<b>Inpatient Surgeon</b>	\$100 copay	\$250 copay	30% after ded.	50% after ded.
<b>Physical Therapy</b> (Up to 60 visits per year)	\$10 copay	\$25 copay	20% after ded.	50% after ded.
<b>Chiropractic Care</b> (Up to 20 visits per year)	\$10 copay	\$25 copay	30% after ded.	50% after ded.
<b>Surgical Center</b>	\$1,000 copay after ded.	\$350 copay after ded.	30% after ded.	50% after ded.
<b>Outpatient Surgeon</b>	\$100 copay	\$250 copay	30% after ded.	50% after ded.
<b>Anesthesiologist</b>	\$150 copay	\$150 copay after ded.	30% after ded.	50% after ded.
<b>Routine Lab/X-Ray</b>	\$10/\$20 copay	\$15/\$25 copay	\$30/\$40 copay	50% after ded.
<b>Specialized Imaging</b>	\$100 copay	\$100 copay after ded.	30% after ded.	50% after ded.
<b>Urgent Care</b>	\$35 copay	\$45 copay	\$45 copay	\$45 copay
<b>Emergency Room</b>	\$1,000 copay after ded.	\$350 copay + 30% after ded.		
<b>Prescriptions</b> (Optum Rx) Generic Preferred Brand Non-Preferred Brand <sup>2</sup> Mail Order (90 Days)	\$25 copay \$50 copay \$75 copay 2.5x retail copay	\$25 copay \$50 copay \$75 copay 2.5x retail copay		

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





## MEDICAL BENEFITS (CONT.)

### PER PAY PERIOD MEDICAL PLAN COSTS

Listed below are the per pay period 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	Value HMO	Value Point of Service
Employee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Employee + Spouse	\$115.99	\$199.17	\$192.50	\$79.82	\$152.68
Employee + Child(ren)	\$104.40	\$179.26	\$173.25	\$71.84	\$137.41
Employee + Family	\$255.19	\$438.20	\$423.49	\$175.61	\$335.90

### 24-HOUR ADVICE NURSELINE—AVAILABLE ON ALL MEDICAL PLANS

Care when you need it! 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. No matter what time, day or night, when you have a health concern, the 24-hour Telephone Advice Nurse Service is available to point you in the right direction. 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

## SICK? CLICK! GET CARE 24/7 WITH NOWCLINIC

When you're not feeling so great but it's not an emergency, it can be tough to find time to see a doctor. Health Plan of Nevada and Sierra Health & Life members have a convenient option that fits busy lifestyles.

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.

**City of Las Vegas medical plan members pay a \$0 copay for NowClinic services, so it's both less expensive and easier than a typical trip to your family doctor.**

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

### Enroll Today!

Enroll today so a provider will be just a click away when you need one.

Visit [nowclinic.com](https://nowclinic.com), call 877-550-1515, or download the NowClinic mobile app.

- Enroll by providing a little personal information. Enter your name as it appears on your insurance ID card.
- Log in or call with your unique username/password and select a provider.
- Submit a request to connect and either stay in the online waiting room or enter your cell phone number to receive a text when the provider is ready to meet—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 through DispatchHealth 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

### To request an urgent care house visit:

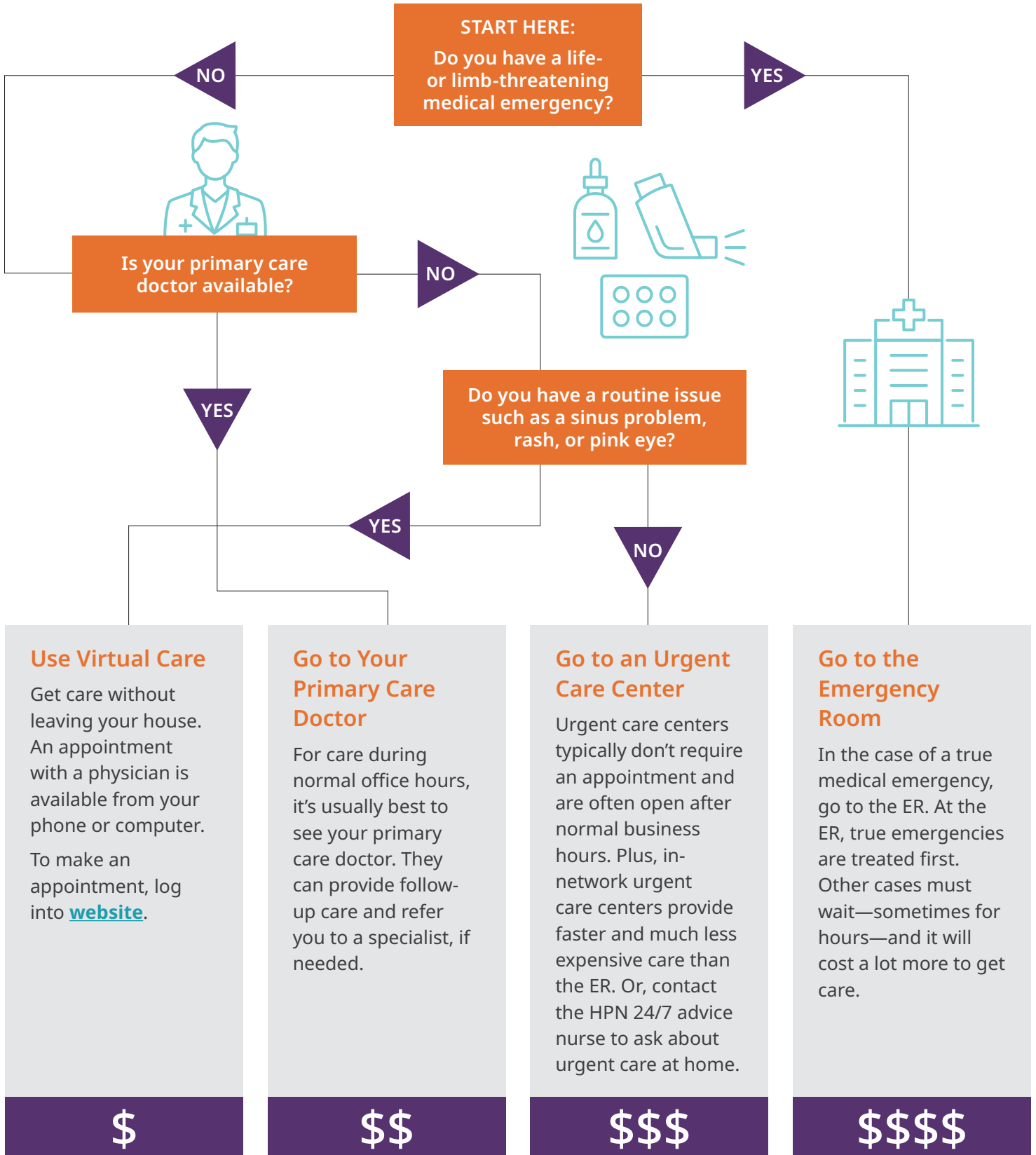
- Visit [dispatchhealth.com](https://dispatchhealth.com), call 702-848-4443, or get the DispatchHealth app.
- Review your symptoms with the DispatchHealth medical team over the phone and make an appointment.
- Get care at home!



# MEDICAL BENEFITS

## Know where to go for care.

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. Use the chart below to help you choose where to go for care.



# DENTAL BENEFITS

MetLife | [mybenefits.metlife.com](http://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](http://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
<b>Deductible</b>		
MetLife Provider	\$0	\$0
Non-MetLife Provider—Employee/Family	\$50/\$150	\$50/\$150
<b>Plan Year Benefit Maximum</b>	\$2,500	\$5,000
<b>Preventive Services</b> (4 cleanings per year)	Plan pays 100%	Plan pays 100%
<b>Basic Services</b> (X-rays, fillings)	Plan pays 80%	Plan pays 80%
<b>Major Services</b> (Crowns, oral surgery)	Plan pays 50%	Plan pays 50%
<b>Orthodontia Services</b> (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.

### PER PAY PERIOD DENTAL PLAN COSTS

Listed below are the per pay period 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
<b>Employee</b>	\$0.00	\$3.50
<b>Employee + Spouse</b>	\$10.68	\$18.30
<b>Employee + Child(ren)</b>	\$11.63	\$19.32
<b>Employee + Family</b>	\$24.47	\$36.81



Your dentist can tell a lot about your overall health during your dental visit, including whether or not 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](https://vsp.com) (select the VSP Choice network).

Summary of Covered Benefits	Basic (Choice)		Plus (Premier)	
	In Network	Out of Network	In Network	Out of Network
<b>Benefit Frequencies</b>				
Exam	Every 12 months		Every 12 months	
Lenses	Every 12 months		Every 12 months	
Frames	Every 24 months		Every 12 months	
<b>Copays</b>	Exam: \$20 Materials: \$20		Exam and materials: \$20	
<b>Exam</b>	Covered 100% after copay	Plan pays up to \$45	Covered 100% after copay	Plan pays up to \$45
<b>Frames</b>	\$150 allowance	\$71 allowance	\$220 allowance	\$71 allowance
<b>Lenses</b>				
Single Vision	Covered 100%	Plan pays up to \$32	Covered 100%	Plan pays up to \$32
Bifocals	Covered 100%	Plan pays up to \$55	Covered 100%	Plan pays up to \$55
Progressive	Covered 100%	Plan pays up to \$55	Covered 100%	Plan pays up to \$55
<b>Contact Lenses</b>	\$130 allowance	\$105 allowance	\$200 allowance	\$105 allowance
<b>LASIK Surgery</b>	Discounts available	Not covered	\$500 per eye	Not covered

## THE PLUS PLAN INCLUDES EASY OPTIONS ENHANCEMENT

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.

## PER PAY PERIOD VISION PLAN COSTS

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

Coverage Level	Basic (Choice)	Plus (Premier)
<b>Employee</b>	\$0.00	\$3.21
<b>Employee + Spouse</b>	\$1.42	\$7.84
<b>Employee + Child(ren)</b>	\$1.62	\$8.49
<b>Employee + Family</b>	\$3.43	\$14.43



Even if you have perfect vision, an annual eye exam is important. Just by examining your eyes, a doctor can find warning signs of high blood pressure, diabetes, and more than 200 other major diseases.

# EMPLOYEE ASSISTANCE PROGRAM

The Life Connection | [bhoptions.com](http://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 childcare, elder care, and financial and legal information.
- **Self Search:** Find child or eldercare 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. 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 the online resources at [bhoptions.com](http://bhoptions.com). Click “Online Work-Life Resources” then, enter your company code: COLV.

## CITY-PAID ANNUAL PHYSICALS

WellTrac | [welltracnv.com](http://welltracnv.com) | 702-266-8180

**Receive a free annual physical for you and your covered dependents.**

The city of Las Vegas provides eligible employees confidential, comprehensive screenings and prevention services through **WellTrac**. The City pays the entire cost of a comprehensive physical exam once a year for you and your covered spouse and dependents over age 18. **This benefit is not available to employees who are represented by the IAFF or POA unions.** For more information, visit [welltracnv.com](http://welltracnv.com) or call 702-266-8180.



# FLEXIBLE SPENDING ACCOUNTS

HR Simplified | [hrsimplified.com](https://hrsimplified.com) | 888-318-7472

**Save money on your out-of-pocket health care and dependent care expenses with a flexible spending account (FSA).**

Visit [hrsimplified.com](https://hrsimplified.com) to: view an interactive video on FSA plans, your account balance(s), calculate tax savings, view a complete list of eligible expenses, download claim forms, view transaction history, and much more. To register for online access, use company code HRSCITYLV. Questions? Call HR Simplified at 888-318-7472, option 1.

## HEALTH CARE FSA

A health care FSA allows you to set aside money from your paycheck on a pre-tax basis (before income taxes are withheld) 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 \$3,050\* for the 2024 calendar year.**

\*At the time of printing, the FSA maximum contributions for 2024 have not been confirmed. Possible increases may be available. Speak to your Benefits team for more information prior to enrolling.

## 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 to allow you and your spouse to work or attend school full time. 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 \$5,000 to the dependent care FSA for the 2024 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 \$2,500 for the 2024 calendar year.

## HOW TO USE AN FSA

### Contribute.

Decide how much to contribute to your 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.

1

### Pay.

Use your FSA debit card to pay for eligible expenses at time of service or submit a claim for reimbursement at [hrsimplified.com](https://hrsimplified.com). Keep all receipts in case HR Simplified requires you to verify the eligibility of a purchase.

2

### 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 HR Simplified through March 31 for the prior year.)

3

## RETIREMENT

Public Employees' Retirement System (PERS) | [nvpers.org](http://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](http://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
- Active CEA and PPA represented members: \$20,000
- 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 Department for more information.

## DISABILITY BENEFITS

MetLife | [metlife.com/mybenefits](http://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 & PPA 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.

The City provides regular Appointive and Executive employees **short-term disability** benefits for up to 90 days of an approved medical disability. This benefit pays up to 100% of your weekly earnings up to a maximum of 90 days of an approved medical disability.





# ADDITIONAL BENEFITS

## WELLNESS RESOURCES

- **Wellness Coach**—On-site wellness coach who can work with you one-on-one on just about anything you want. Consider them a personal health and fitness coach. You may also request that WellTrac send your biometric results to your wellness coach for further personalized assistance. Call 818-307-0651.
- **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.

## 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.

## 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.
- **Clark County Credit Union**—A comprehensive suite of credit union services and more, check them out. Call 702-228-2228 for more information.
- **Club Ride**—Free bus passes. Call 702-229-5806 or email [cfajardo@lasvegasnevada.gov](mailto:cfajardo@lasvegasnevada.gov) 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

Phone: 702-229-5927 or 702-229-1211

Website: [lasvegasnevada.gov](http://lasvegasnevada.gov)

Health Benefits		
Health Plan of Nevada—Medical—HMO/POS	702-242-3061	<a href="http://healthplanofnevada.com">healthplanofnevada.com</a>
Sierra Health and Life—Medical—PPO	702-242-3061	<a href="http://sierrahealthandlife.com">sierrahealthandlife.com</a>
OptumRx—Mail-Order Rx	877-889-5802	<a href="http://optumrx.com">optumrx.com</a>
NowClinic	877-550-1515	<a href="http://nowclinic.com">nowclinic.com</a>
24-Hour Advice Nurse Line	800-288-2264	N/A
HPN at Your Service	N/A	<a href="http://myaysonline.com">myaysonline.com</a>
HPN Health Education and Wellness	800-720-7253	<a href="http://myhpnonline.com/member/health-and-wellness">myhpnonline.com/member/health-and-wellness</a>
MetLife—Dental	800-942-0854	<a href="http://mybenefits.metlife.com">mybenefits.metlife.com</a>
VSP (Vision Service Plan)—Vision	800-877-7195	<a href="http://vsp.com">vsp.com</a>
HR Simplified—Flexible Spending Accounts	888-318-7472	<a href="http://mypretax.wealthcareportal.com">mypretax.wealthcareportal.com</a>
WellTrac—City-Paid Annual Physicals	702-266-8180	<a href="http://welltracnv.com">welltracnv.com</a>
Wellness Coach	702-229-5941	<a href="mailto:rhenderson@lasvegasnevada.gov">rhenderson@lasvegasnevada.gov</a>
Financial Protection		
Public Employees' Retirement System (PERS)	702-486-3900	<a href="http://nvpers.org">nvpers.org</a>
Nationwide—Deferred Compensation	877-677-3678	<a href="http://clvdeferredcomp.com">clvdeferredcomp.com</a>
MetLife—Life Insurance	866-492-6983	<a href="http://mybenefits.metlife.com">mybenefits.metlife.com</a>
More Information		
Employee Assistance Program—The Life Connection	800-280-3782	<a href="http://bhoptions.com">bhoptions.com</a>
Tuition Reimbursement	702-229-2362	<a href="mailto:shenley@lasvegasnevada.gov">shenley@lasvegasnevada.gov</a>
Aflac—Voluntary Insurance Products	702-877-6388	<a href="http://fringebenefitsnv.com">fringebenefitsnv.com</a>
MetLife Legal Plans	800-821-6400	<a href="http://metlife.com/mybenefits">metlife.com/mybenefits</a>
Farmers GroupSelect—Auto and Home Insurance	800-438-6381	<a href="http://myautohome.farmers.com">myautohome.farmers.com</a>
Clark County Credit Union	702-228-2228	<a href="http://ccculv.org">ccculv.org</a>
Club Ride—Mass Transit Program	702-229-5806	<a href="mailto:cfajardo@lasvegasnevada.gov">cfajardo@lasvegasnevada.gov</a>

This summary of benefits is not intended to be a complete description of the terms and Client Name 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 Client Name maintains its benefit plans on an ongoing basis, Client Name reserves the right to terminate or amend each plan, in its entirety or in any part at any time.

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