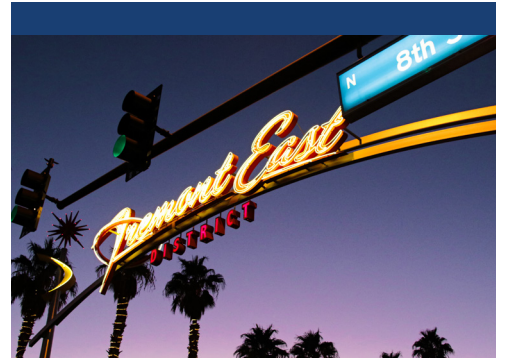


YOUR EMPLOYEE **BENEFITS**

Benefit plans effective January 1, 2019–December 31, 2019
FOR IAFF AND POA EMPLOYEES





FLEXIBLE SPENDING ACCOUNTS

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

You decide how much to contribute to your FSA on a calendar year basis up to the maximum allowable amount. Your annual election will be divided by the number of pay periods and deducted evenly on a pre-tax basis from each paycheck throughout the year.

Visit www.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 2.**

THINGS TO CONSIDER BEFORE CONTRIBUTING TO AN FSA:

- ▶ **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 31st for the prior year.)
- ▶ You cannot take income tax deductions for expenses you pay with your FSA(s).
- ▶ You cannot change your FSA contribution(s) during the year unless you experience a qualifying life event.

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. Over-the-counter (OTC) medications are not eligible for reimbursement without a prescription.



The health care FSA maximum contribution is \$2,600 for the 2019 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 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 2019 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 2019 calendar year.



LIFE AND AD&D INSURANCE

The City of Las Vegas provides basic life and accidental death & dismemberment (AD&D) coverage at no cost to **POA** employees. The City provides life and AD&D benefits in the following amounts:

- ▶ Active represented members: \$20,000

IAFF and POA 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.

DISABILITY INSURANCE (POA 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 one of the City-sponsored 457(b) Deferred Compensation Plans, which can supplement your income when you retire. You contribute to the 457(b) Plans using pre-tax or after-tax dollars—a simple and easy way to save for your future!

WELLNESS COACHES

On-site wellness coaches who 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 the wellness coaches for further personalized assistance. Call 702-229-1812 for details.

PERSONAL GROWTH AND DEVELOPMENT

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

- ▶ **College of Southern Nevada**—Go to www.csn.edu/workforce for details about this free training program.
- ▶ **Skill-Soft Training**—The convenience of on-line education available at your desk. Click “Training” on the City of Las Vegas intranet.
- ▶ **Tuition Reimbursement**—Pursue professional growth with up to \$5,250 per year in financial help from the City.
- ▶ **Art Exhibits**—Take time to smell the roses and view the art and exhibits in City Hall.
- ▶ **Employee Events**—Participate in employee picnics, gatherings, volunteer activities, and other outings. A great way to meet people and get to know your coworkers.
- ▶ **Corporate Challenge**—A healthy way for you to stay active in the community and a great way to socialize with other employees.
- ▶ **United Blood Services**—Onsite blood donations are a virtually pain-free way to give back to the community.

FINANCIAL RESOURCES

The following programs provide employee savings and retirement assistance.

- ▶ **Nevada PERS**—The foundation of your retirement plan.
- ▶ **Fringe Benefits Insurance (Aflac)**—Optional employee paid benefits for short-term disability, accident, cancer care, hospital confinement, and critical illness coverages.
- ▶ **Club Ride**—Free bus passes. Call 702-229-6501 or email aobodai@lasvegasnevada.gov for more information.
- ▶ **457(b) Deferred Compensation Plans**—An important piece of your retirement puzzle, pre-tax and post-tax benefits.
- ▶ **Transamerica Long-Term Care Policies**—A long-term care policy is the service, both medical and non-medical, for people with a prolonged physical illness, chronic disease, or disability. Care can be administered in-home, or in a nursing home, or an assisted living facility.



MORE INFORMATION

2019 CONTACT INFORMATION

City of Las Vegas Benefits Division

Phone: 702-229-5927, 702-229-2362, or 702-229-1211

Website: www.lasvegasnevada.gov

Health Benefits		
HR Simplified—Flexible Spending Accounts	888-318-7472	www.hrsimplified.com
Wellness Coaches	702-229-1812	rsaretsky@lasvegasnevada.gov
Financial Protection		
MetLife—Life Insurance and Long-Term Disability Insurance	800-438-6388	www.metlife.com
Public Employees' Retirement System (PERS)	702-486-3900	www.nvpers.org
More Information		
The Life Connection—Employee Assistance Program	800-280-3782	www.bhoptions.com
Fringe Benefits Insurance (Aflac)—Voluntary Insurance Products	702-877-6388	www.fringebenefitsnv.com
Club Ride—Mass Transit Program	702-229-6501	aobodai@lasvegasnevada.gov
Tuition Reimbursement	702-229-2362	shenley@lasvegasnevada.gov
Transamerica Long-Term Care Policies	800-797-2643	www.transamerica.com

The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this Guide and the official plan documents, the official documents will govern. Images courtesy of the City of Las Vegas and © 2018 Getty Images. All rights reserved.