

# Voluntary Elections

## Pre -Tax Savings

**N**ye County allows employees to pre-tax voluntarily deductions, this program allows you to pay certain insurance premiums on a "pre-tax" basis through salary reduction thereby reducing your federal income taxes and increasing your take-home pay. This election is available during the employee's initial employment period and during open enrollment each year. Because of this tax advantage, federal law restricts employees from making changes in their benefit elections except during the open enrollment period, to be effective the following July 1st. This means you cannot add, drop or change your benefit elections at any other time except if you complete appropriate forms within 30 days of a qualifying event, such as a change in family status including marriage, birth, divorce, or death. Annually you will be required to decline participation if you prefer your deductions to be withheld after tax.

*"Negative Enrollment" ~ Effective immediately a negative ABT enrollment policy will go into effect. Human Resources must receive a waiver form declining participation in the ABT benefit. If a waiver form is not on file any deductions that qualify for ABT will automatically be set up pre-taxed and cannot be stopped unless a "qualifying event" occurs.*

## Credit Unions

**E**mployees are eligible to join the WestStar Credit Union, which offer a full range of financial services. Applications are available through the Human Resource Department or by calling WestStar at: (702) 791-4777 or (800) 729-9328. Additionally, One Nevada Credit Union has offered services to Nye County Employees and can be contacted at (775) 751-9880.

## 457 ~ Tax Deferred Compensation

**R**egular employees through payroll deduction may participate in the Public Employees' Nevada Deferred Compensation Program. NDC is the exclusive 457 Tax Deferred Compensation investment and service provider for Nye County. Deferred Compensation Plans allow you to invest / save for retirement while reducing your current income taxes. 457 plans are a tax-exempt, deferred compensation, programs made available to employees of state and federal governments and agencies. A 457 plan is similar to a 401(k) plan, except there are never employer matching contributions and the IRS does not consider it a qualified retirement plan. The name of the plan reflects the section of the Internal Revenue Code defining the basic rules for these plans. For enrollment or more information contact Eric Wyer (775) 684-3398 or [ewyer@voyafa.com](mailto:ewyer@voyafa.com)

## Western Insurance Specialties, Inc

**V**oluntarily Supplemental Life Insurance is available to employees who are members of PERS and actively work at least 20 hours per week, and the spouse and children of that employee. You are eligible to apply for insurance in \$10,000 increments up to a maximum of \$500,000. Your spouse may apply for coverage in \$10,000 increments up to a maximum of \$250,000. If you are covered, your eligible dependent children from age 14 days to 19 years (25 if a full-time student) may be insured for up to \$20,000 in coverage.

An application is available from the HR Department or you can directly contact Western Insurance Specialties @ (800) 342-0707.

## Washington National

**S**upplemental Insurance through Washington National (formally known as Conseco) has been offering supplemental benefits to the employees of Nye County since 1989. They offer direct benefits for Cancer, Heart Attacks and Strokes, Accidents, and Disability. These policies can include Return of Premium, you receive your premium back minus any claims.

For the first time ever, Guaranteed Issue permanent life insurance will also be offered to all employees beginning the week of June 12, 2017. Everyone is eligible regardless of any health concerns. This is only offered to each employee on a one-time basis.

All Washington National policies are portable and can be continued if you leave the county. Please contact Chelsea Austin at (917) 202-9406 or [chelsea.austin@pmagent.net](mailto:chelsea.austin@pmagent.net) for more information.

## New York Life

**W**hole and Term Life insurance is available through with fixed rates based on current age. For enrollment or more information contact Jim Sunquist (775) 360-5632 or [jmsundquest@ft.newyorklife.com](mailto:jmsundquest@ft.newyorklife.com)

## MetLife ~ Auto, Home & Pet Insurance

**A**uto and Home Insurance with discounted rates is available through MetLife. You can receive hundreds of dollars in savings, combined with special group discounts on auto and home insurance. MetLife also offers VPI – Pet Insurance, health insurance for your pet with savings for you.

## Liberty Mutual ~ Auto & Home Ins

**N**ye County has teamed up with Liberty Mutual to offer its employees significant savings on Auto and Home insurance. For more information or a free, no-obligation rate quote, contact: Steffany Diaz-Parra at 702-956-7637. Mention group # 112678 to receive the Nye County rate.

## Pre-Paid Legal Services

**H**ave you ever thought about writing or revising your will; received a traffic ticket you thought was unjustified; lost a security deposit; paid a bill you knew was unfair; needed advice concerning a divorce, child custody....? Prepaid Legal Services & Identity Theft may be for you and is offered to all Nye County employees. Contact Mr. C.A. "Murff" @ (702) 399-2555 or [murff@camurff.com](mailto:murff@camurff.com) for more information.

## Lincoln ~ Long / Short Term Disability

**Y**our risk of becoming disabled is far greater than you may think.

- More than 23 million Americans over the age of 15 are classified as severely disabled
- Three out of 10 workers between age 25 and 65 will become disabled for 90 days or longer.

That's why LTD (Long Term Disability) coverage makes sense - it replaces a portion of your income, helping to ease the burden of everyday expenses. The plan will replace 60% of your gross weekly earnings if you become disabled and were unable to work after being disabled for 90 days (3 months) or 180 days (6 months).

All full-time employees are eligible to participate in the STD (Short Term Disability) plan based on a sickness, pregnancy or accidental injury. You must be receiving appropriate care and treatment from a doctor on a continuing basis and are unable to earn more than 80% of your predictability earnings. The benefit coverage amount is at your choice in \$50 weekly (minimum \$100), not to exceed 60% of your gross weekly earnings. Benefits begin following 14 days of disability for accidents, illness, or injury and will not exceed 24 weeks.

## Lincoln ~ Voluntary Life Insurance

**V**oluntarily Supplemental Life Insurance is available to employees who are members of PERS and actively work at least 20 hours per week, and the spouse and children of that employee. You are eligible to apply for insurance with the choice of \$20,000 - \$50,000 - \$100,000 - \$150,000 - \$200,000. Employee must elect coverage for spouse or children to be eligible. Your spouse may apply for coverage in \$5,000 increments up to a maximum of \$50,000. If you are covered, your eligible dependent children from age 14 days to 19 years (26 if a full-time student) may be insured with a choice of \$1,000 - \$2,000 - \$5,000 - \$8,000 - \$10,000 in coverage. Premium covers all dependent children regardless of the number of children.

Lincoln also offers **Accidental Death & Dismemberment Insurance**, insurance that provides specified benefits for a covered accidental bodily injury that directly causes dismemberment (e.g., the loss of a hand, foot or eye). If death occurs from a covered accident, both the life and the AD&D benefit would be payable. An application is available from the HR Department or you can directly contact Lincoln Financial @ (800) 423-2765.

## **FSA ~ Flexible Spending Account**

**A** Flexible Spending Account (FSA) is an employer-sponsored plan that allows you to deduct dollars from your pay and put them into a special account that is protected from taxes. A Health Care Flexible Spending Account can be used for eligible health care expenses incurred by you, your spouse and your dependents for medical, dental and vision services that are not fully covered under your health care plan.

A Dependent Care Flexible Spending Account can be used for child care services which make it possible for you (and your spouse, if applicable) to work. Under certain circumstances, it may also be used to help pay for the care of a disabled spouse or dependent. To be eligible, you must be at work during the time your eligible dependent receives care.

FSA accounts are exempt from federal income taxes. The more money you put in, the more tax you avoid. When you use the money in your account to pay for out-of-pocket family care expenses, you avoid paying taxes on those dollars. Depending on your tax bracket, you may save up to 30% in taxes. Employees are eligible to contribute \$2,700 toward Health Care FSA and \$5,000 (\$2,700 if married filing a separate tax return) on Dependent Care FSA. See additional information under FSA.

## **Purchasing Power**

**P**urchasing Power provides purchase program that helps you buy brand-name computers, electronics and home appliances through the ease of payroll deduction. For everything you buy from Purchasing Power, your payments are consolidated into one amount that is deducted from your paycheck. This program is available 365 days a year.

You must be at least 18 years of age; an active employee of Nye County for at least 6 months; earn at least \$16,000 annually; and have a bank account or credit card to be used in case of non-payment via payroll deduction. The website is: [www.NYECounty.PurchasingPower.com](http://www.NYECounty.PurchasingPower.com) – Group Code Number is: NYE4063.

## Fun Express

**A**s a Nye County employee you and your family are now eligible to save up to 51% on southern California's best family entertainment. Fun Express, California's largest provider of discount entertainment programs, will provide the benefit for us. Fun Express carries tickets to Disney, Universal, Knott's, SeaWorld, and over 40 other southern California Dinner Shows, Movie Theatres, Water Parks and exciting activities. You can order via phone, mail or internet. Many tickets are available as eTickets and can be emailed to you the same business day as ordered.

Please check out Fun Express at [www.FunEx.com](http://www.FunEx.com). If you shop by web, you do not need to login to browse the site. **If you decide to make a purchase, use our Employee Access Code (EAC) to register and qualify for the great discounts! The special code is: 13-30591.**