



THE CITY OF LAS VEGAS

2016 EMPLOYEE BENEFITS GUIDE

FOR IAFF AND POA

FLEXIBLE SPENDING ACCOUNTS

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

Save time and hassle with the MyBenefits card:

- + Pay for health care expenses such as office visit copays, prescription medications, dental, and vision expenses at the point of service.
- + Reduces the need to complete and submit claim forms. However, you may be required to substantiate a transaction by providing your receipt.
- + No waiting for reimbursement.
- + Keep your receipts you may need them for income tax purposes.



How does an FSA work?

You decide how much to contribute to your health care FSA and/or dependent care 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.

When you have health care or dependent care expenses to be reimbursed, submit a claim form and a bill or itemized receipt from the provider to the FSA administrator. Keep all receipts in case you are required to verify the eligibility of a purchase.

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 \$2,500 for the 2016 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).

You may contribute up to \$5,000 to the dependent care FSA for 2016 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 2016 calendar year.

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 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.

Tools and resources:

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.**

ADDITIONAL BENEFITS

Life and AD&D Insurance (POA Only)

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

- + Active non-represented members: \$50,000
- + Active represented members: \$20,000

Eligible employees are able to purchase additional voluntary life and AD&D coverage for themselves and their eligible 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 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 plans, which can supplement your income when you retire. You contribute to the 457 using pre-tax dollars, invest the money and pay taxes on the money when you retire. A simple and easy way to save for your future!

OTHER BENEFITS

Wellness Resources

- + **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. Call 702-229-1812 for more information.

Financial Resources

The following programs provide employee savings and retirement assistance.

- + **Nevada PERS**—The foundation of your overall retirement plan.
- + **Fringe Benefits Insurance (Aflac)**—Optional employee paid benefits.
- + **Club Ride**—Free bus passes. Call 702-229-6501 or email aobodai@lasvegasnevada.gov for more information.
- + **Deferred Compensation**—An important piece of your retirement puzzle, pre-tax and post-tax benefits.
- + **Cellular Discounts**—Contact AT&T, Verizon, and Sprint for discounts offered to City of Las Vegas employees.

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 information about this free training program.
- + **Skill-Soft Training**—The convenience of on-line education available at your desk. Click “Important Links” 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, and other outings. A great way to meet people, get to know your co-workers, and network.
- + **Corporate Challenge**—A healthy way for you to stay active in the community and a great way to socialize with other employees. Click “Important Links” on the City of Las Vegas intranet.
- + **United Blood Services**—Onsite blood donations are a virtually pain-free way to give back to the community.

IMPORTANT CONTACT INFORMATION

City of Las Vegas Risk Management and Benefits

Phone: 702-229-1211

Website: www.lasvegasnevada.gov

Health Benefits

HR Simplified—Flexible Spending Accounts	888-318-7472	www.hrsimplified.com
The Life Connection—Employee Assistance Program	800-280-3782	www.bhoptions.com
Wellness Coaches USA—Wellness Coaches	702-229-1812	whibner@lasvegasnevada.gov

Income Protection Benefits

MetLife—Life Insurance and Short-Term and Long-Term Disability Insurance	800-438-6388	www.metlife.com
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Retirement Benefits

Public Employees' Retirement System (PERS)	702-486-3900	www.nvpers.org
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Other Benefits

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	702-229-1211	sray@lasvegasnevada.gov

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.

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