

Postdoctoral Researcher Benefits Summary

Effective July 1, 2025



DRI offers its eligible employees’ participation in group health, vision and dental coverage. Premiums are paid through our payroll deduction plan. Employees who would like to provide coverage for their uncovered spouse, domestic partner and/or dependents, pay an additional premium. The premiums for dependent coverage will vary, depending on which health insurance plan is selected and which family member(s) the employee chooses to cover. Health coverage begins on the first day of the month concurrent with, or following, the effective date of your date of hire.

The Nevada Public Employee’s Benefit Program (PEBP) Group Insurance Plan includes the following:

- **Health Care:** Employees have up to three options to select from:
 - Consumer Driven High Deductible Plan (CDHP-PPO) (Statewide/Nationwide)
 - Health Savings Account (HSA)/Health Reimbursement Arrangement (HRA): Participants may use an HSA or HRA to pay certain qualifying health care expenses directly. The employee may contribute pre-tax dollars to the HSA account. The account may earn interest and investment options may be available once the account balance reaches a certain limit. Unused dollars in the account carry over from year to year.
 - With the HRA, if the CDHP medical coverage terminates or declines coverage, the remaining balances are returned to PEBP.

CONTRIBUTIONS	HEALTH SAVINGS ACCOUNT (HSA) OWNED BY EMPLOYEE AND PORTABLE	HEALTH REIMBURSEMENT ACCOUNT (HRA) PEBP OWNED AND FUNDED
Employee Contributions 2025 (optional)	Limit: \$4,300 for individuals with self-only coverage and \$8,550 for those with family coverage. Individuals aged 55 and older can contribute an additional \$1,000 as a catch-up contribution.	Not permitted.
Base Contribution	\$700 contributed by PEBP for the full 2025–26 plan year. Additional \$200 per dependent up to three dependents. Prorated if hired during the plan year.	\$700 contributed by PEBP for the full 2025–26 plan year. Additional \$200 per dependent up to three dependents. Prorated if hired during the plan year.

- Low Deductible Plan (LD-PPO) (Statewide/Nationwide)
- Exclusive Provider Organization (Northern NV EPO) OR Health Plan of Nevada (Southern NV–HMO)
- **Flexible Spending Account (FSA) – Pre-Tax Reimbursement Plan:** Flexible Spending Accounts are offered to any benefit eligible employee, regardless of accepting the medical insurance or not. The Medical FSA provides participants the opportunity to have funds deducted on a pre-tax basis to cover out-of-pocket medical, dental, prescription and vision expenses, including certain over-the-counter medications. The Dependent Care FSA provides participants the opportunity to have funds deducted on a pre-tax basis for dependent care expenses for eligible dependents. Unused dollars in the account do not carry over, if not used in grace period, funds are lost.

- **Dental Care**
- **Vision Care** (additional coverage can be purchased through the Public Employees Benefits Plan (PEBP))
- **\$25,000 term life insurance policy** (employee only)
- **If you decline coverage, you will not be eligible for these benefits, but you are eligible for the voluntary/supplemental insurance products.**

Leave Benefits

Annual Leave: Full-time Postdoctoral Researchers earn annual (vacation) leave at the rate of 10 hours per month pro-rated to the percentage of their employment contract. Annual leave may be accumulated up to a maximum of 30 workdays at the end of each fiscal year. Postdoctoral Researchers may request leave in a minimum of one-hour increments.

Sick Leave: Full-time Postdoctoral Researchers receive 120 hours (15 days) of sick leave on first day of employment, pro-rated to the percentage of their employment contract. Beginning with the second year of employment, sick leave accrues at the rate of 10 hours per month (pro-rated for part-time employees). Sick leave may be accrued from year to year, not to exceed 30 workdays at the end of each fiscal year. Postdocs may request leave in a minimum of one-hour increments.

Retirement Plan

All Postdoctoral Researchers are required to participate in the Nevada System of Higher Education Medical Resident/Postdoctoral Scholar mandatory retirement plan in lieu of Social Security.

- Employees contribute 6.2% of their gross salary to the mandatory defined 403(b) contribution plan
- DRI contributes an additional 6.2%
- Plan provides for immediate vesting

Individual contributions are automatically deducted from your paycheck on a tax deferred basis and sent to the plan's record keeper, TIAA, who can assist with managing investments.

Voluntary/Supplemental Retirement Plans

403(b) Tax Sheltered Annuity (TSA) Plan: Higher education institutions like DRI are permitted under current IRS rules to offer 403(b) or Tax-Sheltered Annuity Plans. The institute offers two types of plans under the 403(b) or Tax-Sheltered Annuity Plan — a pre-tax plan and an after-tax or Roth option. Contributions are taken from employee's paychecks and sent directly to NSHE's record keeper, TIAA.

Deferred Compensation 457 Plan: State and Local Governments are permitted under current IRS rules to offer Deferred Compensation (457 plan) plans to its employees. Since DRI is a state agency, we also offer this plan to our employees. This plan is administered by the [State of Nevada Deferred Compensation Committee](#).

Currently, employees can open an account with VOYA Financial and contributions are deducted from the employee's paycheck through Workday and sent directly to VOYA. Contributions can be made pre-tax and investment earnings are tax-deferred. Post-tax (Roth) contributions and earnings will be tax free upon eligible withdrawal. Contributions are taken from employees' paychecks and sent directly to VOYA.

Deferral Limits for 2025: The IRS sets limits for the 403(b) and the 457 on the amount that you can contribute to the Plan each year. The annual contribution limit for 2025 is \$23,500 and if you are 50 or over you may contribute an additional \$7,500.

Additional Benefits

- **12 Paid Holidays**
- **Tuition Assistance – Grant-In-Aid Program:** DRI offers a Grant-in-Aid program to faculty and their family members (spouses), domestic partners and eligible dependent children under age 24 when taking state sponsored courses at any of the NSHE campuses. This tuition assistance is available for about 75% coverage for up to six credits per semester for faculty and an unlimited number of credits per semester for other eligible family members and dependent children.
- **Annual Leave Sell-Back Program:** Through this benefit program, employees may “sell” five or more days of leave (essentially trading time for money) when they are planning annual leave of an equivalent number of days (e.g., take five days and sell five days).
- **Interest Free Computer Loan:** Employees may apply for an interest-free computer loan of \$2,500 and make monthly payments through the payroll deduction plan over a 12-month period. Contact Financial Services for more information.
- **Direct Deposit or Debit Pay Card:** Employees may choose to have their paycheck automatically deposited into their bank or credit union of choice, or employees will be issued a US Bank Visa Pay Card. **Postdoctoral Researchers are paid once a month**, on the first working day of the following month (e.g., May pay is issued on June 1).
 - Employees who select direct deposit will also have their travel and other reimbursements processed to their bank account. Travel reimbursements are paid weekly if submitted by the weekly deadline.
 - Flat Amount Direct Deposit: Employees may have a designated amount of their paycheck automatically deposited in any NSHE designated banking institution.
- **Worker’s Compensation:** All employees are covered through the worker’s compensation agency selected by the State of Nevada.

Voluntary/Supplemental Insurance

The following programs, for which the employee pays the full premium if s/he elects any of them, are available at group rates and premiums are paid through the automatic payroll deduction plan. You are guaranteed acceptance into the programs if enrollment takes place during the first 30 days of employment.

Comparison of Voluntary Products

An asterisk denotes that you can enroll or disenroll during new hire or open enrollment period only.

VOLUNTARY PRODUCT	PEBP (PUBLIC EMPLOYEES BENEFITS PROGRAM)	NSHE (NEVADA SYSTEM OF HIGHER EDUCATION)
Accident Insurance	MetLife*	MetLife
Auto/Home Insurance	Liberty Mutual	Not offered
Cancer Care	Not offered	American Fidelity
Critical Illness Insurance	MetLife*	MetLife
Flexible Spending Account	Not Offered. Please do not fill out the PEBP's FSA enrollment form.	ASIFlex* – To enroll submit request within 30 days of hire in Workday.
Hospital Indemnity Insurance	MetLife*	MetLife
ID Theft Protection	ID Watchdog	Not Offered
Long-term Disability	MetLife* – Automatically offered through NSHE, it is not recommended to enroll in this program through PEBP.	Automatically covered for academic and administrative faculty employed at 50% FTE or more.
Personal Legal Plan	LegalEase*	MetLife*
Pet Insurance	Nationwide	Not Offered
Short-term Disability	MetLife* – Note: You are not eligible for this insurance if you are insured under another short-term disability insurance plan, a temporary or seasonal employee, a full-time member of the armed forces of any country, a leased employee, or an independent contractor.	American Fidelity
Term Life Insurance	MetLife*	Western Insurance Specialties
Vision Care Buy-Up Plan (Supplemental)	VSP*	Not offered

If you have any questions relating to the benefits available at DRI, please contact Human Resources at 775-673-7332 (Reno) or 702-862-5548 (Las Vegas).