

Nevada-Utah Conference

Benefits Booklet



Revised Feb. 2023



Welcome

The Nevada-Utah Conference (NUC) team is delighted to welcome you. We believe that God has called you to work for the Nevada-Utah Conference. We look forward to getting to know you.

NUC recognizes the value of benefits to employees and their families. NUC supports employees by offering a comprehensive and competitive benefit program.

One of our communication tools is this booklet. The benefits found in this booklet normally apply to regular full-time status, including locally funded employees. However, there are sections in the booklet which contain information for all employees.

Please familiarize yourself with the information found here. If you have any questions regarding any part of this booklet please contact the human resources department.

For more information regarding benefit programs, please refer to the Summary Plan Descriptions (SPD), which can be found on AscendtoWholness.org, or contact the human resources department. To the extent that the information provided in the Benefits Booklet conflicts with the SPD or full plan document, the plan document will override.

Nevada-Utah Conference

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Reno NV 89521
Phone: 775-322-6929
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<https://www.nucsda.com/>

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Benefits Eligibility

Regular full-time (38+ hours)

- Medical/dental/vision
- Employee assistance program
- Employee retirement contribution & employer contribution
- Basic and voluntary life
- Long-term disability
- Travel assistance
- Accidental insurance
- AD&D
- Critical illness
- Short-term disability (hourly employees only)
- ID & legal shield
- Flexible spending & dependent care accounts
- Hospital indemnity
- Worker's compensation

Regular part-time (19-37 hrs)

- Medical/dental/vision (30+hrs only)
- Employee retirement contribution
- Employer retirement contribution (only 20+ hrs)
- Long-term disability (35+ hrs only)
- Accidental insurance
- AD&D
- Critical illness
- Short-term disability (hourly employees only)
- ID & legal shield
- Flexible spending & dependent care accounts
- Hospital indemnity
- Supplemental life insurance
- Workers compensation

Regular part-time (1-18 hrs)

- Employee retirement contribution
- ID & legal Shield
- Worker's compensation

Temporary (<6 months to employment) or Occasional

- Workers compensation

Additional Benefits

- Exempt Employees
- Education assistance
- Continuing education
- Moving benefits
- Contact HR
- Auto insurance assistance

Contact Information

BENEFIT	VENDOR	CONTACT NUMBER
Medical/Dental/ Vision	Billing Administrators WebTPA	Member Services: 888-276-4732 Submit Claims to: P.O. Box 99906, Grape- vine, TX 76099-9706
Telehealth	Amwell	888-276-4732
Employee Assistance Program (EAP)	ComPsych	877-533-2363 guidanceresources.com
Defined Benefit Retirement Plan	Adventist Retirement	443-391-7300 Adventistretire- ment.org
Defined Contribution Retirement Plan	Empower Retirement	866-467-7756 <a href="http://Empower-
retirement.com">Empower- retirement.com
Basic & Supplemental Life Insurance	Voya Financial	Please contact HR
Long Term Disability (LTD)		
AD&D		
Pharmaceutical	Express Scripts	888-276-4732
Supplemental (Critical Illness, Disa- bility Flex, Accident, Hospital Indemnity)	The Hartford	866-957-6913 thehartfordatwork.com
Flexible Spending & Dependent Account	Flores	(800) 532-3327 www.flores247.com
ID & Legal Shield Protection	ID Shield	Danyelle Hall 503-333-6724

Employee Email

Exempt Conference Employees only

As a conference employee you will be assigned an outlook email address, which you will be responsible to check and respond to on a daily basis. All conference communication will be sent to this email. Please refrain from using your personal email when communicating information related to your job responsibilities.

Accessing your email:

1. Google "Outlook 365" or go to the sign in page:
<https://outlook.live.com/owa/?ref=O365.Help>
2. Hit the sign in button top right corner
3. This will take you to the sign in page. Type in your new Nevada-Utah Conference email address. First initial of first name, last name @nevadautah.org (eg: Bob Larry blarry@nevadautah.org). Your address is not case sensitive.
4. This will take you to the password page. Type your password and hit enter.
Your temporary password is NVUT.pw.(insert current year here)! Change this immediately!

Changing your password :

1. Click on your initials on the top right hand corner of the screen
2. Choose my account
3. Choose security & Privacy
4. Click on Password

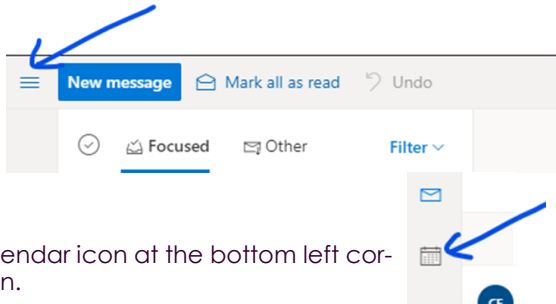
If you encounter any problems please contact Michelle Ward at mward@nevadautah.org

Conference Calendar

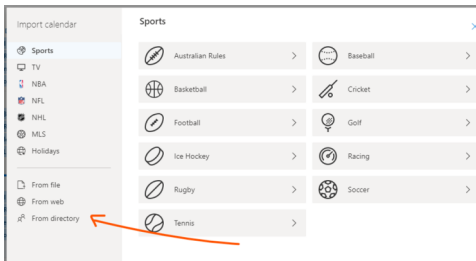
The conference calendar is a tool all ministries and department use to communicate their events. Please check the calendar before scheduling local events.

Accessing the conference Calendar:

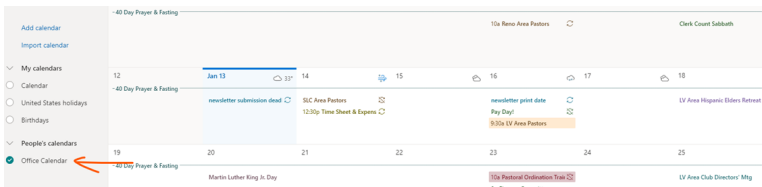
1. Once you are logged into your outlook email account, click on the three line at the top left corner



2. Click on the calendar icon at the bottom left corner of the screen.



3. Select Add Calendar
4. Hit add from Directory
5. Type in office calendar and hit add
6. The calendar will show on your left hand bar



Moving Benefits

Please check with HR if this benefit is available to you.

HOUSE-HUNTING TRIP—Taxable Benefit

If housing is not found during the interview trip, the conference will pay the expenses for one house-hunting trip for up to five days in order to find suitable housing.

MOVING BENEFIT OPTIONS—Taxable Benefit

The conference will be responsible for up to 10,000 pounds of goods for a single employee and up to 20,000 pounds for a family. Any cost of moving goods weighing more than this amount will be at the employee's expense. The employee must clear any exceptions to this weight limit with the Treasurer before the move is made.

Covered items include ordinary personal household effects, other items as the employee may use in their work, and up to two vehicles. Camp trailers, campers, motor homes and boats are not considered personal household effects, however employee may claim the mileage reimbursement to their new destination as part of one of their allowed vehicles.

Option 1—Conference Move, page 11

Option 2—Self Move, page 12

A Conference Move or Self Move benefits are **TAXABLE**. This means approximately 1/3 of benefits will be at the employee's expense. The expense covers federal, FICA medical, FICA social security, and state taxes as applicable.

OPTION 1: CONFERENCE MOVE

A Conference Move is offered to new employees who do not wish to take advantage of the self-move. In a Conference Move, the conference deals directly with the company regarding payment, however, the employee is responsible to make all necessary arrangements. The employee is expected to box and pack all household goods except furniture.

Upon special request, one automobile could be transported in the moving van with the following restrictions:

- Provided the moving company is willing to transport the automobile
- Provided there is room on the same moving van
- Provided the automobile will fit and will not be a problem loading
- Provided the extra cost is not more than \$500.00

Approved Moving Companies

Texas Conference

<https://texasadventist.org/services/transportation/>

Phone: 817.790.2255 x2142

Fax: 866-203-1225

Email: move@txsda.org

South Eastern California Conference

<http://seccmoving.adventistfaith.org/>

(951) 509-2233 ph.

(951) 509-2396 fax

Kim.Brown@seccsda.org

Moving Benefits Cont.

Please check with HR if this benefit is available to you.

OPTION 2: SELF-MOVE

Any employee who would like to move himself/herself will receive an incentive of \$1,000.00. In addition self-move and reimbursements includes:

- The employee rents the truck and/or trailer.
- The employee packs, loads, drives, and unloads the truck and/or trailer.
- The employee is reimbursed the actual costs of the rental truck and/or trailer.
- The employee is reimbursed for gas, for the rental truck.

MOVING (Curtain) ALLOWANCE—Taxable Benefit

The following moving allowance is granted to help cover the cost of packing materials, utility hookups, and other move-related expenses. Please be sure to request this allowance when you turn in your moving expenses.

Single worker	\$brf x 16.5% (as of January 1, 2020)
Married worker	\$brf x 33% (as of January 1, 2020)

TRAVEL ALLOWANCE DURING A MOVE—Taxable Benefit

Certain travel allowances are granted during the actual move from the employee's old location to his/her new location. Travel expenses are reimbursed as follows:

- *Mileage Allowance:* 42 cents per mile for Utah, Nevada, and Arizona state employees; 585 cents per mile for California employees, up to two cars driven by the most direct route.
- *Motel & Hotel Costs:* Actual costs, including up to two nights at the new location, based on 500 miles driven per day.
- *Car Licenses Allowance:* Employees who move to the Nevada-Utah Conference from other states are granted an automobile license allowance. The conference will reimburse the cost of the employee's car registration fees and smog inspection for two automobiles, if the vehicles are registered within 90 days of employment.
- *Per Diem Allowance:*

Employee Only	\$54 per day
Employee and Spouse	\$81 per day
Child/ren	\$27 for each child per day

Moving Benefits Cont.

Taxable Benefit. Please check with HR if this benefit is available to you.

MOBILE HOME MOVE—Taxable Benefit

If you reside in a mobile home and are asked to move, an allowance for the moving of the mobile home will be given. This allowance will be equal to the cost of a conference van moving the maximum poundage of household goods allowed under this policy or the cost of moving the unit by a commercial mover of mobile homes, whichever is less.

RETIRING EMPLOYEE MOVE—Taxable Benefit

When an employee who has given 30 years or more of denominational service retires, the employing organization will arrange to pay for one move within the first five years of retirement. If service is less than 30 years, moving expenses may be reimbursed on a pro-rated basis.

Self-Move:

Any employee who would like to move himself/herself will receive an incentive of \$1,000.00. In addition self-move and reimbursements includes:

- The retiring employee rents the truck and/or trailer and us reimbursed for the cost and mileage up to 500 miles for up to two cars.
- The retiring employee packs, loads, drives, and unloads the truck and/or trailer.
- Is reimbursed for lodging for up to two nights and per diem.

Conference Move:

The conference deals directly with one of the company found on page 11 in regards to payment. However, the retiring employee is responsible to make all necessary arrangements. The retiring employee is expected to box and pack all household goods except furniture, and the movers will be responsible for loading and unloading. The authorized expenses include:

- Transportation of two cars or other such as airfare
- Lodging for up to two nights and per diem

Duplicate Housing Assistance

Taxable Benefit. Please check with HR if this benefit is available to you.

North American Division Working Policy Y 16 06 states: "When an employee is moved from one location to another, and because of the conditions of his/her lease or failure to sell or rent his/her home, he/she is required to pay housing expenses at both his/her former location and at his/her new location, **an allowance may be granted to cover the time when payments are being made at both locations.**" A written request must be received in order to grant this request. Duplicate housing allowance will be paid on **the location that was left behind.**

1. *Normal Circumstances:* Up to three months
2. *Unusual Circumstances:* An additional three months with board approval. In unusual circumstances when the employee has not been able to sell the home at his/her former location and evidence is presented indicating that the asking price for said home at the end of the three-month period is no more than 100 percent of an appraisal provided by an independent appraiser, up to an additional three months assistance may be granted. An independent appraiser shall be understood to be a qualified appraiser such as may be contacted through banks or home loan associations. Real estate agents shall be specifically excluded from this group. The reasonable cost of such appraisal will be reimbursed by the employing organization.
3. *Extreme Circumstances:* If because of extreme circumstances the employee has not been able to sell the home after having received an allowance for six months, the allowance may be continued for a further period of up to six months if the asking price for the said home is not more than 95 percent of the appraisal during this period.

Please submit all receipts and documentation to payroll@nevadautah.org .

Benefits System-Ascend to Wholeness

Benefits information available on the Ascend to Wholeness Website are the following:

- Healthcare
- Life Insurance
- Long-term Disability
- Voluntary benefits

All new hires will be given access to the Benefits Management Portal. The portal allows employees to enroll or make any Life Qualifying Event changes to benefit plans. Open enrollment will be completed each year using the Benefits Management Portal.

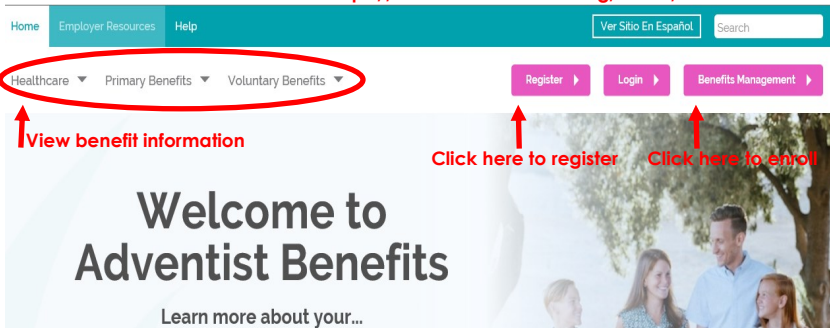
Ascend to Wholeness account can be utilized for finding a health care provider, filing or viewing status of a claim, manage activity points, order prescriptions and find a local pharmacy.

Information needed to create an Ascend to Wholeness account:

- Member ID number
- Valid email address
- Home zip code
- Mobile Phone number

Username: _____

Website address: <https://ascendtowholeness.org/en-US/>

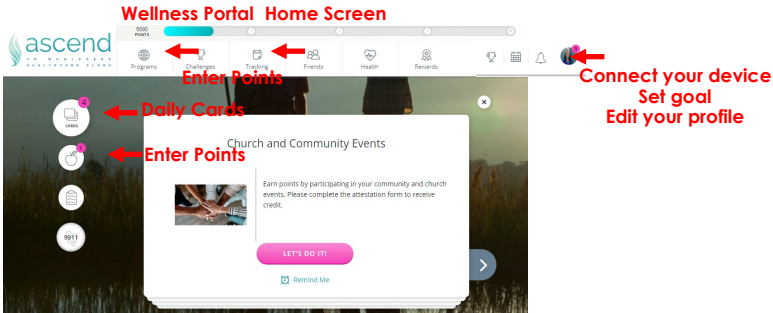


ASCEND TO WHOLENESS WELLNESS PORTAL

The Wellness portal is where you can enter, track, and manage your points required for the Accelerate Medical Plan. You can also see your biometric results and take your wellness assessment.

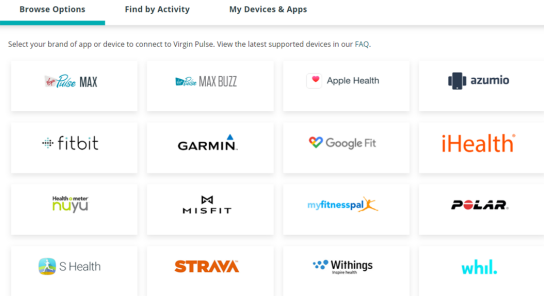
How to log points:

1. Login to your Ascend to Wholeness account and select the Wellness Portal Option
2. Select the Tracking tab, and elect the Healthy Habits. Add habits and enter points
3. If desired connect your fitness tracking device or app to automatically log your steps, or physical activities



Download the Virgin Pulse App on your phone to manage your points on your phone

Sync your fitness tracking device or app to your profile. Your steps, sleeping pattern and other physical activity will be automatically added.



Health Care Insurance

As of January 1, 2018, all major medical benefits are covered under Ascend to Wholeness. All full-time and halftime employees working 30+ hours a week are eligible for medical insurance through Ascend to Wholeness. Employees may choose between two plans: *Accelerate* or *Access Plan*.

Employee must elect one of the two plans:

	Accelerate** 2023	Access 2023
Member Responsibility		
Deductible Individual/Family	\$350/\$700	\$700/\$1,400
Co-Insurance (after deductible)	20%	20%
Out-Of-Pocket Maximums Individual/Family	\$2,850/\$5,700	\$5,700/\$11,400
Office Visit Copays	\$25	\$50

All new hires (full-time) *must* enroll or waive medical coverage within 30 days of employment through the employee's Benefit Management Portal. If no selection is made, the employee will not be eligible for medical coverage until open enrollment. After new hire enrollment, changes will not be accepted unless they meet a qualifying life event:

- Birth or legal adoption of a child
- Marriage/Divorce
- Termination or gain employment or medical coverage elsewhere
- Dependent reaches age 26

Changes due to a qualifying life event must be made within the first 30 days from when the event took place; supporting documentation will be required for the change to be approved. Changes must be made through the employee's Benefit Management Portal.



Cost to Employee	Accelerate	Access
Individual	\$85/month	\$105/month
*Employee + one	\$125/month	\$145/month
*Family	\$155/month	\$175/month

For more information on the plan or to enter the activity points using the Wellness Portal, please visit <https://ascendtowholeness.org/en-US>.

Please read this material carefully. Knowing your policy is YOUR responsibility, but we will try to answer any questions you may have regarding health care issues.

****Accelerate Plan: Eligibility Requirements**

As an Accelerate Plan member, you (and your covered spouse if applicable), must each earn 10,000 points to qualify for the 2023 plan. If one of you does not reach the 10,000 points both of you will be defaulted to the Access plan in the next Open Enrollment.

You can easily accrue the 10,000 activity points by engaging in your choice of a wide range of activities including:

- Preventive care such as dental cleaning, an annual physical exam, mammograms, colonoscopy or vaccinations.
- Healthy lifestyle habits including tracking your steps, exercise, sleep patterns, water intake or food and weight logs, attending week of prayer, and reading your daily cards.
- Case Management and Health Coaching.
- Choose the activities you enjoy and meet your physical needs. As always, seek advice from your physician. Reasonable alternatives and accommodations are available.
- Joining a group that will provide support through to your wellness goal.

/ Dental & Vision Insurance

DENTAL INSURANCE

The Dental Plan encourages regular dentist visits for preventive care covered at 100% under the Dental Plan. Aetna Dental is the preferred provider organization (PPO) for all dental benefit services. By utilizing providers participating in the dental PPO network, dental costs will be lower. The Plan will pay at a reduced rate for out-of-network dental services. For restorative care and orthodontia, please see the Dental Plan information at AscendToWholeness.org.

	Accelerate	Access
	Member Responsibility Individual/Family	
Deductible Individual/Family	\$100/\$300	\$250/\$750
Co-Insurance (after deductible)	20%	20%
Out-Of-Pocket Maximums	\$2,500/ \$7,500	\$2,500/ \$7,500
Restorative Care	20%	20%
Orthodontic Care – up to age 26	50%	50%

VISION INSURANCE

The Vision Plan pays 80% of the cost of exams, lenses, frames and contact lenses up to a maximum of \$450 per member for the Accelerate Plan and \$225 per member for the Access Plan. Your portion does not apply to Plan Year deductible, nor to the Plan Year coinsurance. For more information about your vision care, please see the Vision Plan information at AscendToWholeness.org.

Telehealth



Available to employees with Health Care coverage. Telehealth is a faster, easier way to see a doctor. You can have video visits anytime on your smartphone, tablet, or computer. It's easy to use, private, and secure. Telehealth can be used any time, day or night. It's perfect when your doctor's office is closed, you're too sick or busy to see someone in person, or even when you're traveling. For more information about Telehealth care, please see the Telehealth information at AscendToWholeness.org.

Telehealth offers:

- Your choice of trusted, U.S. board-certified doctors and therapists
- Peace of mind with a doctor "on call" 24/7 to provide quality care
- Consultation, diagnosis, and prescriptions
- Services such as Urgent Care, Behavioral Health Services, and Lactation Counseling

	Accelerate	Access
	Member Responsibility Individual/Family	
Telehealth – Allowable Charges	\$0	\$0

How To Enroll

1. Download the iOS or Android mobile app OR visit <http://webtpa.amwell.com>
2. Fill in the contact information form
3. Set up your username and password
4. In the "Do you have insurance?" drop down please select WebTPA
5. Enter Service Key: WebTPA4

Support

Log In Assistance – 855-635-1393.

The screenshot shows the Amwell mobile app interface. At the top is the Amwell logo. Below it is a 'Log In' section with input fields for 'Email' and 'Password'. A link for 'I forgot my email or password' is visible. A green 'Log In' button is present. Below the button, the 'Sign Up for Amwell' link is circled in red, and the 'Accessibility Preferences' link is also visible.

Employee Assistance Program (EAP)

This 24/7 service is provided at **no charge to employees**, spouses, or dependents covered by Group Basic Life Insurance. EAP provides confidential counseling, resources, and information for personal and work-life challenges such as:

- Family matters
- Stress, anxiety, and depression
- Relationship
- Job pressure
- Grief and loss
- Substance abuse

To register, go to www.guidanceresources.com, select "Register" and enter the following:

Organization Web ID: MY5848i

Company name: "The N"

Select your company dropdown: The North American Division of the Seventh-day Adv

LOG IN REGISTER Help

Organization Web ID

The N

Register

If you do not know your Organization Web ID, it can be found on your program wallet card, poster, flyer or brochure

Minister's Employee Assistance Program

Ministry Care Line offers the same services provided by Guidance Resource with a focus on all ministerial employees.

Online consultation: www.ministrycare.org **Org. Code:** nuc1844

Phone consultation: 800-767-8837
Mon-Fri 2-5 pm & Mon-Thurs 8-11 pm EST

"Confidential phone consultations with Christian mental-health professionals."

HIPPA laws applies to all conversations

Supplemental Healthcare Adventist Retirement Plan (SHARP)

The Supplemental Healthcare Adventist Retirement Plan (SHARP) gives qualifying retirees assistance toward paying for healthcare insurance premiums and other healthcare costs through an Health Reimbursement Account (HRA). The Medicare eligible retiree and spouse will access Medicare supplemental plans through the Aon Retiree Health Exchange. The HRA is managed through Aon Retiree Health Exchange.

SHARP provides the option for you to enroll in a Dental, Vision & Hearing (DVH Option) benefit.

Eligibility:

- Must be a retiree taking part in either the NAD Defined Benefit or Defined Contribution Plan.
- Minimum of 15 years of service credit on or before June 30, 2020.
- Must be enrolled in Medicare Part A and Part B.

For more information please visit <https://www.adventistretirement.org/>

Retirement Defined Benefit Plan

In order to be eligible for retirement benefits under the old plan, (Defined Benefit Plan) you must have earned 10 full years of service credit by December 31, 1999. The Defined Benefit Plan (DB) is the "legacy" pension plan that applies to retirees' service for the Seventh-day Adventist Church in North America through the year 1999. The Defined Benefit Plan guarantees a set amount that you, as vested employee, will receive post-retirement, regardless of the performance of pension investments.

For more information and to view the summary plan description please visit www.adventistretirement.org/employee/defined-benefit-plan/ .



Retirement

Defined Contribution Plan

The new plan (Defined Contribution Retirement Plan), is administered by Empower, and is a 403(b) tax-qualified plan. The plan allows both the employer and the employee to make contributions to the retirement plan in order for you to meet your retirement needs through pre-tax portions of your income.

An eligible employee will receive employer contributions to the Plan if they meet the following criteria:

- An employee of the U.S. Seventh-day Adventist Church entity as listed in the SDA Yearbook or an international service employee from the United States sent by the General Conference of Seventh-day Adventists working regular status and a minimum of 20+ hours per week.
- 20 years of age or older
- NOT a student employee working for an Adventist educational institution

CONTRIBUTION	
Employee Contribution	<p>Auto enrollment will begin at 3% this contribution will automatically increase July 1st by 1% until the contribution reaches 7%.</p> <p>If you do not wish to participate in the auto enrollment and would like a refund, after the first payroll run you may change it by going online or calling Empower. Through Empower you can change your 3% deduction to 0% and the refund request must be made within 90 days from the date of your first payroll date.</p> <p>Any changes to your contribution must be done through Empower.</p>
Basic Contribution	5% of salary contribution or 5.43% for 10 month educational employees will be made by the conference for employees working 20+ hrs/week
Match Contribution	3% or 3.26% for 10 month educational employees match contribution will be made by the conference for employees working 20+ hrs/week

Life Insurance



BASIC LIFE INSURANCE—EMPLOYER PAID

As a full-time employee, you are automatically enrolled and awarded the following death benefit to your beneficiary:

Employees	\$100,000
Spouse	\$50,000
Child (each)	\$10,000
Stillborn child	\$750

In addition to your employer paid life insurance, plan policy provides funeral planning services through Everest. Please contact the human resources department for more information and/or to designate a beneficiary.

SUPPLEMENTAL LIFE INSURANCE—EMPLOYEE PAID

In addition to Basic Life you, as a full-time employee, may purchase additional coverage from \$10,000 up to \$750,000 in increments of \$10,000 with the following restrictions and as approved by Voya.

- Employee: Coverage not to exceed the lesser of 7X annual earnings or \$750,000.
- Spouse: Eligible for amounts from \$10,000 to \$250,000 (not to exceed 100% of employee election).
- Dependents: Eligible for amounts from \$1,000 to \$25,000 (not to exceed 100% of employee election).

If you electing outside of your 30 day new-hire period, you will need to complete an Evidence of Insurability Application (EOI) for any amount elected. There is a Guaranteed Issue Amount of up to \$250,000 for new hires.

To designate a beneficiary or receive an Evidence of Insurability form, please contact the Human Resources Department.

Long-Term Disability and AD&D

LONG-TERM DISABILITY—EMPLOYER PAID

Long-Term Disability Insurance will replace an employee's income if they become disabled because of sickness or injury and cannot work. All regular employees working on average 35+ hours per week, are covered under the Long-term Disability plan. In the event you become disabled and remain so throughout the 90-day elimination period, Long-term Disability will replace your lost income up to 66.67% to a maximum of \$6,000 per month.

For more information please contact the Human Resources Department.

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)—EMPLOYEE PAID

Accidental Death and Dismemberment Insurance provides additional protection for employees in the event they are killed or severely injured in a covered accident. This insurance can help families deal with the expenses and financial obligations that arise in the wake of a serious accident.

Employees who work a minimum of 19 hours a week may purchase coverage in the following amounts as requested by the employee and approved by VOYA.

- \$10,000 to \$500,000 for the employee
- 100% or less of the employee amount for spouse
- \$10,000 to \$25,000 each for dependent children



Travel Assistance

When traveling more than 100 miles for business or personal travel, VOYA Travel Assistance offers you and your dependents four types of services:

- Pre-Trip Information
- Emergency Personal Services
- Medical Assistance Services
- Emergency Transportation Services

For more information please visit Ascendtowholness.org.

A rectangular box with an orange header and a dashed border. The header contains the text "Voya Travel Assistance". Below the header, there is a paragraph of text, followed by several lines of contact information.

Voya Travel Assistance

Contact Voya Travel Assistance 24 hours a day, 365 days a year for Pre-Trip Information, Emergency Personal Services, Medical Assistance Services, and Emergency Transportation Services.

In the US, Toll Free: 800.859.2821
Worldwide, Collect: 202.296.8355
Email: ops@europassistance-usa.com
Online Portal: <https://eservices.europassistance-usa.com/sites/Voya>
Group ID: N1VOY
Activation Code: 140623

Employee Discounts

You are part of something bigger! A worldwide church that has the goal of spreading the gospel for our Lord's soon return!

In the spirit of being part of a larger group, the General Conference purchasing department has negotiated discounted rates that can be used by Adventist employees.

Visit adventistpurchasing.org to learn more and access all the available discounts. Discounts range from travel to equipment, and services.

Accident Insurance

Employee Paid

With accident insurance, you'll receive payment(s) associated with a covered injury and related services. You can use the payment in any way you choose – from expenses not covered by your major medical plan to day-to-day costs of living.

This insurance provides benefits when injuries, medical treatment and/or services occur as the result of a covered accident. Unless otherwise noted, the benefit amounts payable under each plan are the same for you and your dependent(s).

PREMIUMS

The amounts shown are MONTHLY amounts

COVERAGE TIER	CUSTOM PLAN
Employee Only	\$9.40 (\$0.31 per day)
Employee & Spouse	\$14.69 (\$0.48 per day)
Employee & Child(ren)	\$15.63 (\$0.51 per day)
Employee & Family	\$24.53 (\$0.81 per day)



ACCIDENTAL PLAN INFORMATION		CUSTOM PLAN
Coverage Type		On and off-job (24 hour)
BENEFITS (Cont. on next page)		
EMERGENCY, HOSPITAL & TREATMENT CARE		CUSTOM PLAN
Accident Follow-Up	Up to 3 visits per accident	\$75
Acupuncture/Chiropractic Care/PT	Up to 10 visits each per accident	\$25
Ambulance – Air	Once per accident	\$900
Ambulance – Ground	Once per accident	\$300
Blood/Plasma/Platelets	Once per accident	\$200
Child Care	Up to 30 days per accident while insured is confined	\$25
Daily Hospital Confinement	Up to 365 days per lifetime	\$200
Daily ICU Confinement	Up to 30 days per accident	\$400
Diagnostic Exam	Once per accident	\$200
Emergency Dental	Once per accident	Up to \$300
Emergency Room	Once per accident	\$50
Hospital Admission	Once per accident	\$1,000
Initial Physician Office Visit	Once per accident	\$75
Lodging	Up to 30 nights per lifetime	\$125
Medical Appliance	Once per accident	\$100
Transportation	Up to 3 trips per accident	\$300
Urgent Care	Once per accident	\$75
X-ray	Once per accident	\$50

Accident Insurance Cont.

Employee Paid

SPECIFIED INJURY & SURGERY		CUSTOM PLAN
Abdominal/ Thoracic Surgery	Once per accident	\$1,500
Arthroscopic Surgery	Once per accident	\$300
Burn	Once per accident	Up to \$15,000
Burn – Skin Graft	Once per accident for third degree burn(s)	25% of burn benefit
Concussion	Up to 3 per year	\$150
Dislocation	Once per joint per life- time	Up to \$4,000
Eye Injury	Once per accident	Up to \$400
Fracture	Once per bone per ac- cident	Up to \$9,000
Hernia Repair	Once per accident	\$200
Joint Replacement	Once per accident	\$2,000
Knee Cartilage	Once per accident	Up to \$750
Laceration	Once per accident	Up to \$600
Ruptured Disc	Once per accident	\$750
Tendon/Ligament/ Rotator Cuff	Once per accident	Up to \$1,000



CATASTROPHIC		CUSTOM PLAN
Accidental Death	Within 90 days; Spouse @ 50% and child @ 25%	\$50,000
Common Carrier Death	Within 90 days	3 times death benefit
Coma	Once per accident	\$10,000
Dismemberment	Once per accident	Up to \$30,000
Home Health Care	Up to 30 days per accident	\$50
Paralysis	Once per accident	Up to \$10,000
Prosthesis	Up to 2 per accident	Up to \$1,500
FEATURES		CUSTOM PLAN
Ability Assist® EAP2 – 24/7/365 access to help for financial, legal or emotional issues		Included
HealthChampionSM3 – Administrative & clinical support following serious illness or injury		Included



Critical Illness Insurance

Employee Paid

Facing a serious illness can be devastating both emotionally and financially. Major medical insurance may pick up most of the tab, but can still leave out-of-pocket expenses that add up quickly. Critical Illness insurance can provide a lump-sum benefit upon diagnosis that can be used however you choose - from expenses related to treatment, to deductibles or day-to-day costs of living such as the mortgage or your utility bills.

COVERAGE INFORMATION

Benefit amounts for covered illnesses are based on the coverage amount in effect for you or an insured dependent at the time of diagnosis.

COVERAGE AMOUNTS (Cont. on Next Page)	
Employee Coverage Amount	\$10,000 or \$20,000
Spouse Coverage Amount	50% of your coverage amount
Child(ren) Coverage Amount	\$5,000
COVERED ILLNESSES	BENEFIT AMOUNTS
CANCER CONDITIONS	
Benign Brain Tumor*; Invasive Cancer*	100% of coverage amount
Non-invasive Cancer	25% of coverage amount
VASCULAR CONDITIONS	
Heart Attack*; Heart Transplant*; Stroke*	100% of coverage amount
Aneurysm; Angioplasty/Stent; Coronary Artery Bypass Graft	25% of coverage amount
OTHER SPECIFIED CONDITIONS	
Coma*; End Stage Renal Failure; Loss of Hearing; Loss of Speech; Loss of Vision; Major Organ Transplant*; Paralysis	100% of coverage amount
Bone Marrow Transplant	25% of coverage amount



CHILD CONDITIONS	
Cerebral Palsy; Congenital Heart Disease; Cystic Fibrosis; Muscular Dystrophy; Spina Bifida	100% of coverage amount
ADDITIONAL BENEFITS	BENEFIT AMOUNTS
Recurrence – Pays a benefit for a subsequent diagnosis of conditions marked with an asterisk (*)	100% of original benefit amount
Health Screening Benefit	\$100 once per year per covered person
Occupational HIV or Occupational Hepatitis	100% of coverage amount
FEATURES	DETAILS
Coverage Maximum – Primary Insured & Spouse	500% of coverage amount
Coverage Maximum – Child(ren)	300% of coverage amount
Ability Assist® EAP2– 24/7/365 access to help for financial, legal or emotional issues	
HealthChampion\$M3 – Administrative and clinical support following serious illness or injury	

PREMIUM

Please refer to Premium Worksheet. Worksheet can be found on Ascend to Wholeness Website.

Hospital Indemnity

Employee Paid

Hospital indemnity insurance pays a cash benefit if you or an insured dependent (spouse or child) are confined in a hospital for a covered illness or injury. Even with the best primary health insurance plan, out-of-pocket costs from a hospital stay can add up.

The benefits are paid in lump sum amounts to you, and can help offset expenses that primary health insurance doesn't cover (like deductibles, co-insurance amounts or co-pays), or benefits can be used for any non-medical expenses (like housing costs, groceries, car expenses, etc.).

PREMIUMS

The amounts shown are MONTHLY amounts:

COVERAGE TIER	
Employee Only	\$15.79 (\$0.52 per day)
Employee & Spouse	\$32.75 (\$1.08 per day)
Employee & Child(ren)	\$30.53 (\$1.00 per day)
Employee & Family	\$46.96 (\$1.54 per day)



COVERAGE INFORMATION

Benefit amounts are based on the plan in effect for you or an insured dependent at the time the covered event occurs. Unless otherwise noted, the benefit amounts payable under each plan are the same for you and your dependent(s).

PLAN INFORMATION		
Coverage Type		On and off-job (24 hour)
Covered Events		Illness and injury
HSA Compatible		Yes
BENEFITS		
HOSPITAL CARE		
First Day Hospital Confinement	Up to 1 day per year	\$1,000
Daily Hospital Confinement (Day 2+)	Up to 90 days per year	\$100
Daily ICU Confinement (Day 1+)	Up to 30 days per year	\$200
VALUE ADDED SERVICES		
Ability Assist® EAP4 – 24/7/365 access to help for financial, legal or emotional issues	Included	
HealthChampionSM5 – Administrative & clinical support following serious illness or injury	Included	

Short-Term Disability

Employee Paid
Hourly employees only



A disability can happen to anyone. A back injury, pregnancy, or serious illness can lead to months without a regular paycheck. If you're unable to work for a short period of time due to a non-work-related condition, illness or injury, short-term disability insurance offers financial protection by paying you a portion of your earnings.

COVERAGE INFORMATION

You have a choice of three disability plans, which allows you the flexibility to enroll for the coverage that best meets your needs.

BENEFITS		OPTION 1	OPTION 2	OPTION 3
Benefit Amount	Weekly benefits are in \$100 increments, not to exceed 60% of your weekly earnings.	\$100-\$1,200	\$100-\$1,200	\$100-\$1,200
Benefit Starts	You may choose when you want your benefit to start.	Injury: Day 8 Illness: Day 8	Injury: Day 15 Illness: Day 15	Injury: Day 30 Illness: Day 30
Benefit Duration	You have the choice of how long you want to receive benefits.	13 weeks	13 weeks	13 weeks

PRE-EXISTING CONDITIONS

- 3 month look back period
- 3 month treatment free period
- 12 months of being continuously insured

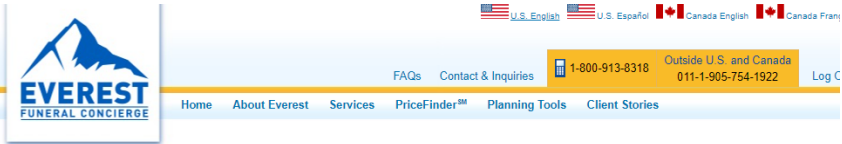
PREMIUM

Please refer to Premium Worksheet. Worksheet can be found on Ascend to Wholeness Website.

Estate Planning Prep

As a continuing value-added service through the Voya Life Insurance Product, estate planning services will be provided through Everest. This service will be available for employees who are eligible for the Basic Life Insurance benefit.

You can access Will Prep by logging in or creating a new account at everestfuneral.com/voya.



Log on

Welcome to Everest Funeral Planning and Concierge Service offered through Voya™ Employee Benefits.



As an Insured through a ReliaStar Life Insurance Company, you and your covered family members are entitled to all of the Funeral Planning Tools and Concierge Services offered by Everest.

To begin, please create your personal user account. If you have questions or need immediate assistance, please call an Everest Advisor toll-free 1-800-913-8318.

Existing User

If you are an existing Everest client and have a User Account, **Log On** now.

Required fields are marked with an asterisk (*).

Email Address: *

Password: *

[Forgot password?](#)

[Log On](#)

New User

If this is your first time using Everest's online planning tools, create an account now.

Required fields are marked with an asterisk (*).

Email Address: *

Employer Name: *

[Log On](#)

protected by reCAPTCHA

[Privacy](#) - [Terms](#)



Flexible Spending Account

Employee Paid

Flexible Spending Accounts can be used to set aside pre-tax dollars, to spend on un-reimbursed medical services, dependent care, and other supplemental insurance products during the calendar year.

Employees who do not use the set amount during the year may only carry over up to the limit set by the IRS to the next calendar year. Any unused balance over the limit will be forfeited.

LIMITS

To view limit and carry over amounts visit [IRS.gov](https://www.irs.gov).

BENEFITS

Flexible Spending Accounts allow an employee to use pre-tax dollars to pay medical bills not covered by insurance, as well as dependent care expense.

Eligible Products and Services range from:

- Co-pays & Co-insurance payments
- Prescriptions
- Over-the-counter items
- Deductibles
- Postpartum products

For a complete list please visit
<https://www.flores-associates.com/EligibilityList.html>



Dependent Care Account

Employee Paid

Dependent care accounts can be used to set aside pre-tax dollars for reimbursement of eligible dependent childcare expenses. Care must be for a dependent child under the age of 13 or a dependent of any age that lives in your household and is incapable of self-care.

Any balance in an employee's account at the end of the calendar year will be forfeited.

LIMITS

To view dependent care limit amounts visit [IRS.gov](https://www.irs.gov).

Eligible expenses

- Preschool
- Before and after school care
- Day camp

Ineligible Expenses

- Overnight camp
- Tuition/Kindergarten and educational expense
- Regular fees not applied to care of child

For more information please visit the [Ascend to Wholeness](#) website.



ID and Legal Shield Protection Employee Paid

ID Shield Protection provides comprehensive privacy and security monitoring, as well as identify recovery services by licensed private investigators.

Legal Shield provides affordable legal protection for you and your family.

You can enroll at any time during the year, and continue the benefit at the same cost after you terminate employment or retire. For more information or to enroll contact the Human Resources department.

CA & UT ID Shield Protection

Credit Analysis

Daily Credit Monitoring

Identity Restorations

CA & UT Legal Shield

Unlimited legal advice on unlimited number of issues

Document review

Letters & phone calls made on your behalf

24/7 emergency access

Access to legal forms

Last will & testament preparation for you and your spouse

Preparation of a Healthcare

Power of Attorney

Preparation of a Living Will and minor Trust

Assistance with moving traffic violations

Driver's license assistance as well as help with personal injury/physical damage

Representation for tragic accidents

Lawsuit Defense of civil actions (pre-trial and trial hours)

IRS Audit Representation (90 day waiting period)

Uncontested Adoption representation (90 day waiting period)

Residential loan doc prep

Plan covers you, your spouse and all your dependents age 26 and under (living at home or in school)

25% discount on any legal issues not covered under the plan

NV Legal Shield

- Speeding tickets
- Alimony
- Child custody & child support
- Divorce
- Debt collection
- Last will & testament
- Prenuptial agreements
- Name change
- Consumer protection
- School administrative hearing
- Guardianship or juvenile court proceedings
- Bankruptcy
- Sale contracts
- Motor vehicle defense
- Driver's license restoration
- Contracts or financial disputes
- Domestic violence protection
- Neighbor disputes/easements
- Estate administration or closing
- Inheritance rights protection
- Affidavits
- Small claims assistance
- Promissory notes
- Contractor disputes
- Building code disputes
- Lease contracts
- Medical & Medicare disputes
- Personal property disputes
- Social security disputes
- Veterans benefits disputes
- Landlord issues
- Security deposits
- Deeds and mortgage
- Evictions & Foreclosure

NV ID Shield Protection

- Financial Identity monitoring
- Medical Identity monitoring
- Employment Identity monitoring
- SSN Identity monitoring
- Criminal Identity monitoring
- Minor child ID protection monitoring

Payroll Deduction		
	CA & UT	NV
ID Shield Individual	\$4.13	\$4.13
ID Shield Family	\$8.75	\$8.75
Legal Shield Individual	\$7.82	\$ 7.36
Legal Shield Family	\$8.75	\$7.36
Legal & ID Shield Individual	\$11.95	\$11.49
Legal & ID Shield Family	\$15.65	\$14.26



Education Assistance

Taxable Benefit for Non-Education Employees
Full-Time Exempt Employees Only

In order to assist our employees in giving their children a Christian education, we make available to full-time *exempt* employees scholarship grants. This benefit is taxable for non-educational employees. Where both parents qualify for this grant, the grant will be funded half from each employer.

Scholarships consist of 70 percent of tuition and fees for a dormitory student and 35 percent for a day student. Room and board is not included. These payments are made directly to the school for credit to your child's account. To be eligible for tuition assistance, students must be:

- Unmarried dependent (born to, step-child, adopted, guardianship or legal custody) of the employee and under 24 years of age unless the student has given military service, volunteer services for the Church or has a documented medical consideration.
- Student must be eligible to be claimed as a dependent on the employee's income tax return.
- Dependent must be enrolled in a denominationally-operated Seventh-day Adventist school (see exceptions below) on the elementary, secondary, or under-graduate level, or in their fifth year of college working toward teaching credentials. On the college level we will cover your child for either 15 quarters or 10 semesters. Home Study Institute courses, and overseas studies on the college exchange program can be included in this total. Summer Sessions do not count toward the quarters allowed. This policy does not apply to students in preschool.
- If your child is taking an undergraduate program of study which is not offered in a denominational school, exceptions may be made if the Nevada-Utah Conference Administration approves. In this case the full Scholarship Grant will be in effect, with the maximum not to exceed the allowance that would have been made if the dependent were attending a denominational school on the same level.
- When aviation is included as a school course, the cost of equipment rental and instructor's time are not covered under this policy.

Auto Insurance Assistance

Taxable Benefit

Automobile insurance assistance is granted to persons who are required to use their cars for work. These individuals are salaried employees, including the President, Secretary, Treasurer, Conference Associate and Assistant Treasurers, ordained and non-ordained ministers, and Departmental Directors.

Married employees eligible for assistance shall receive assistance on up to two automobiles. Unmarried employees shall receive assistance on one automobile only.

To qualify for assistance the following limits are considered minimum for all automobiles and motorcycles registered in the employee's name:

Bodily Injury**	\$250,000/500,000
Property Damage**	50,000
Medical Payments	5,000
Comprehensive	100 Deductible
Collision	500 Deductible
Uninsured Motorist	Statutory

**Optional \$300,000 single limit policy is acceptable

Proof of declaration page, payment, minimum insurance limits and Auto Insurance Request Form must be provided to payroll@nevadautah.org.

In the event of an accident, the first \$50 of the deductible will be paid by the employee; the remainder by the conference. In the case of a second accident within the same year, the conference will pay the deductible above the first \$100. No assistance will be granted for subsequent accidents within one calendar year.

Continuing Education

Full-Time Exempt Employees Only

The Nevada-Utah Conference encourages its employees to develop their career potential through continuing education opportunities.

The conference strongly encourages each employee to take advantage of the Adventist Learning Community platform. In this platform employees will be able to continue the professional development at no cost.

All exempt employees may be eligible for this benefit as long as there are funds available in the current year's budget. All continuing education courses must be pre-approved by administration to assure reimbursement.

There are a wide variety of evening courses at neighboring community colleges which can be taken after working hours. Professional development seminars are also available. Correspondence courses may also qualify under this provision.

Reimbursement may be up to a maximum of \$350 per calendar year is allowed and will be granted as follows:

1. Upon successful completion of an approved continuing education course giving CEU credits or a course at an educational institution with a grade of "C" or better.
2. Total reportable mileage for attending a seminar is not to exceed 200 miles.
3. Wages will be covered when attending a seminar held during regular working hours.
4. A half-day per diem will be paid if the seminar does not include a meal.
5. Any combination of the above.

In order to be certain that the planned coursework is appropriate for reimbursement, please contact the Human Resource Department to obtain a request form prior to enrollment.

Worker's Compensation Insurance

All employees are covered by Worker's Compensation Insurance. Should an accident occur on the job, the employee or supervisor should immediately report to the human resources department. If following the accident the employee is unable to return to work within a period of 608 hours (16 weeks), the supervisor has the option to fill the vacant position.

If this option is taken and the employee is eventually able to return to work, efforts will be made to place him/her in another position. However, if the employee is unable to return to work after 760 hours (20 weeks) and his/her paid leave/extended-sick leave bank is depleted, the conference will have no further obligation to provide benefits or accruals (such as service time) or any other payments.

Should an exempt worker be injured on the job and the above situation occurs, his/her case will be referred to the conference executive committee.

To file a worker's compensation claim, please call

Employers Insurance Company

If you had medical treatment: 888-682-6671

If you have not had medical treatment: 855-365-6010

Policy Information:

Nevada—EIG142745607

California—EIG119154809

Utah—EIG119217409

Paid Time Off

Exempt Employees

Eligibility

All regular full-time, regular part-time, and California temporary employees, based on a 38-hour flex work week. Prior approval must be obtained if work week is different from the schedule below:

Office Employee: Monday to Thursday
Pastoral Employee: Monday to Saturday
ACS Employee: Monday to Friday

Vacation Procedure

All vacation time must be taken in full day increments. Vacation shall be taken in the year of accrual, at any time that the employee desires. However, ministerial employees are expected at their church or district 80% or 49 Sabbaths out of the year after taking time off.

Employees* may rollover up to 50% of their annual accrued vacation time to the next year. In order to carry over unused vacation days, a written request must be submitted to the Human Resource Department before the last Conference Executive Committee of the year. *California employees please contact the Human Resource Department for more information.

Vacation time will be accrued based on the years of service:

Years of Service	Max full-time Annual Accrual*
1 to 4	2 weeks
5 to 8	3 weeks
9+	4 weeks

*Part-time accrual will be on a prorated basis. The rate of vacation time shall be on the basis of years of full-time equivalency.

When possible a Time-Off Request form should be submitted 15 days in advance. All requested time must be free of pastoral meetings, or conference related event. Responsibilities are to be left to a responsible individual.

Paid Time Off

Education Employees

Eligibility

All regular 10 and 12 month contract education employees. This policy is based on a Monday to Friday work week.

Personal Days and Sick Procedure

Education employees will receive a maximum of four paid personal days to be used for vacation and ten as sick days at any time during the school year (July 1 to June 30). Personal days can be taken in full or half day increments.

When possible, a Time-Off Request form should be submitted 15 days in advance. Employees must have daily responsibilities covered by an approved substitute.

12-Month Contract Education Employee Paid Time Off

In addition to the four personal days and ten sick days, 12-month contract employees are eligible for Paid Time Off to be used when employee desires as long as it does not interfere with their school year and responsibilities. Paid Time Off must be taken in full day increments.

Paid Time Off must be taken during the current school year. Christmas vacation will be deducted from annual accrual days. Rollover vacation will reflect the Education Code book. Accrued based on the years of service as follows:

Years of Service	Max Annual Accrual *
1 to 4	10 days
5 to 8	15 days
9+	20 days

*Part-time accrual will be on a prorated basis. The rate of vacation time shall be on the basis of years of full-time equivalency.

Time-Off Requests must be made 15 days in advance. Requests must be made during times free of scheduled teacher meetings, or trainings.

Paid Time Off

Non-Exempt Employees

Definitions

- Paid Time Off (PTO): Vacation, Short-Term Sick, and Extended Sick.
- Paid Leave Time (PLO): Vacation and Short-Term Sick (combined)
- Extended Sick Time is leave available for employee to take for illness which last longer than three days or if hospitalization occurs.

Eligibility

- Paid Leave: All regular part-time and regular full-time employees (Excludes temporary). Eligible for payout at the end of employment.
- Extended Sick: All regular part-time, regular full-time employees, and all California temporary employees. Not eligible for payment at the end of employment.

Paid Leave Procedure

Paid Leave may be used at any time that the employee desires, as long as paid leave hours are available. These hours may be used for vacation days, sick days, time off for appointments, with sick family member or whenever supplemental hours are needed.

If possible, a Time Off Request form must be submitted and approved by the supervisor 15 days in advance of missing any scheduled working time. In instances where an employee is unable to schedule time off, the employee must notify the supervisor immediately.

Accrual of Paid Leave

Accrual of paid leave (PLO) begins on the first day of work and accrues based on the years of service. The accrual rate is based on the hours worked and part-time employees will not accrue the full annual amount:

Years of Service	Accrual Rate Per Hour	Max Annual Accrual	Max Rollover
1 to 4	0.06168	114 Hrs	38 Hrs
5 to 8	0.08066	152 Hrs	57 Hrs
9+	0.09987	190 Hrs	76 Hrs

Paid Leave accrual is calculated on all hours worked except over-time. Once an employee has reached his or her maximum accrual, the employee will not be eligible to accrue any additional time until the Paid Leave balance falls below the maximum accrual. Employees taking an unpaid leave of absence or receiving disability payments will not be eligible to accrue Paid Leave.

Paid Leave hours are payable to an employee at any point as long as there is a positive balance in the PLO bank. However, Paid Leave will not count towards calculation of overtime.

Extended Sick Time Procedure

Extended Sick should only be used in instances where illness that lasts longer than three days* or if hospitalization occurs. An employee may utilize their paid leave hours accrued for the first three days and subsequent time from the Extended Sick Bank. If Paid Leave bank is empty, the employee will not receive any pay.

Extended Sick hours are accrued at a rate of .01542 regardless of the number of years of service up to a maximum of 1,000 hours.

*CA employees please contact human resources for more information.

Employees will report time taken on their time sheet. Please contact the payroll department for assistance with entering any Extended Sick Time in the web-based time keeping system (UAttend).

/ Payroll

PAY PERIOD

NUC is on a bi-weekly pay schedule, or 26 pay periods. Pay period begins on Sunday and end on Saturday. Payment will be made on Thursday after the pay period ends.

Non-exempt employees must submit time sheets by no later than Tuesday after the pay period ends to payroll@nevadautah.org. Submissions after Tuesday, will delay payment until the next pay period.

For a copy of the Payroll Calendar please visit www.nucsda.com Human Resources —>Employee Forms.

DIRECT DEPOSIT

We strongly encourage all employees to use our direct deposit service. Your earnings will be deposited directly into your bank account. If you do not choose to take advantage of this service, please be aware that the conference is unable to control the delivery of your paycheck by the US Postal Service, and it could be delayed.

To set up your direct deposit, please complete the Direct Deposit form found in the human resources' webpage under the Conference Website. Submit the form to payroll@nevadautah.org.

Payroll Systems

ADVENTIST PAYROLL SYSTEM (APS.NET)

All employees will be given access to APS.net. APS.net can be used for accessing pay slips, accrual balance, previous W2 forms, and to update personal information such as phone number or address.

An email will be sent to every employee with instructions on how to complete his/her APS.net account.



TIMEKEEPING—UATTEND

Hourly employees will be required to clock in and out using the uAttend System. For username and password information please contact payroll@nevadaurah.org

Website address: <https://app4.trackmytime.com/NevadaUtah1844636987858699257229>

/ Notes

Notes



