



# Lakes Region Mental Health Center

## **BENEFIT SUMMARY** **FOR BENEFITS ELIGIBLE EMPLOYEES**

### **MEDICAL AND DENTAL BENEFITS (Monthly Costs)**

Type	40 Hours		36-39 Hours		30-35 Hours	
	Medical – Cigna	Delta Dental	Medical – Cigna	Delta Dental	Medical – Cigna	Delta Dental
Employee Only	\$66.00	\$14.00	\$80.00	\$18.00	\$100.00	\$22.00
One Dependent	\$198.00	\$26.00	\$250.00	\$32.00	\$300.00	\$40.00
Family	\$348.00	\$44.00	\$434.00	\$54.00	\$522.00	\$66.00

All costs are withheld on a pretax basis so an employee will pay less than the after tax amounts listed.

There may also be an additional cost paid by employees above a certain salary level. Coverage begins on the first day of the month following two months of consecutive service. **Employees covered by another health plan may choose to Opt-Out and receive a bonus of \$40.00 for 24 pay periods.**

### **LIFE AND SHORT AND LONG TERM DISABILITY BENEFITS**

**Life insurance:** Your annual income (max of \$275,000) to the closest thousand. **Short Term Disability:** Fourteen calendar day waiting period. The monthly benefit is equal to 60% of weekly earnings to a maximum weekly benefit of \$1,200. **Long Term Disability:** Ninety (90) consecutive days of total disability required. The monthly benefit is equal to 60% of covered monthly earnings. Life insurance, STD and LTD are with Anthem and are paid for by LRMHC.

### **EARNED TIME/EXTENDED ILLNESS BENEFIT**

Earned time accrues in the first year of employment to twenty (20) days per year. Each year thereafter, vacation time accrues to twenty five (25) days per year to five years of service where an employee accumulates thirty (30) days. Extended illness benefit accrues to a maximum of ten (10) days at any time and is used to meet the waiting period for STD.

### **HOLIDAYS**

There are eight (8) paid holidays per year for benefit eligible employees.

### **TUITION REIMBURSEMENT PROGRAM**

After six months of employment, benefit eligible employees can apply for financial assistance for post secondary institutions in an individual's current career field or mental health related.

### **CREDIT UNION**

As a LRMHC employee, you are eligible to become a member of the NH Federal Credit Union.

### **FLEX DOLLARS**

Starting January 1st of each year, pretax money can be set aside for projected medical/dental or dependent care expenses.

### **TAX SHELTERED ANNUITY 403B PLAN**

Starting with your 1<sup>st</sup> paycheck, you may elect to defer a percentage of your salary (**under age 50 is \$19,500.00 per year, 50+ years is \$25,500.00**) each pay period on a pre-tax basis. If you decide to wait, you can start your contribution at the start of each calendar quarter. LRMHC matches 50 cents for each dollar an employee contributes, up to 2.5% of an employee's contribution for employees who have at least one year of service and have worked at least 1,000 hours.