



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	Vision	Medical – Cigna	Delta Dental	Vision	Medical – Cigna	Delta Dental	Vision
Employee Only	\$66.00	\$13.00	\$0	\$80.00	\$17.00	\$0	\$100.00	\$21.00	\$0
One Dependent	\$198.00	\$24.00	\$3.75	\$250.00	\$30.00	\$3.75	\$300.00	\$38.00	\$3.75
Family	\$348.00	\$40.00	\$7.71	\$434.00	\$50.00	\$7.71	\$522.00	\$62.00	\$7.71

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 30 days of consecutive service. Spouses are required to be on their own plan if they work for an employer that has 50 or more employees and offer a health plan. See HR for more information. **Employees covered by another health plan may choose to Opt-Out and receive a bonus of \$37.00 for 26 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 1st paycheck, you may elect to defer a percentage of your salary (**under age 50 is \$23,500.00 per year, 50+ years is \$31,000.00**) 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 8% of an employee's contribution for employees who have at least one year of service and have worked at least 1,000 hours.