



2019 EMPLOYEE BENEFIT SUMMARY

BENEFIT	BENEFIT EXPLANATION	WHEN ELIGIBLE	ELIGIBLE				PAID BY
			FT	PT	PT	PD	
			30-40	20-29	16-19		
Medical Insurance (Harvard Pilgrim)	Deductible Plan: \$4,000/\$8,000/\$12,000 per calendar year. Includes Mail Order Prescription Program.	<u>New Hires</u> : Effective 1st of month following 30 days of hire. <u>Status Changes</u> : Effective upon status change date.	Yes	Yes	No	No	NRHN/ Employee
Health Reimbursement Arrangement (HRA)	Funds to help offset the Harvard Pilgrim deductible expenses: \$3,250/\$6,500/\$9,750 per calendar year.	<u>New Hires</u> : Effective 1st of month following 30 days of hire. <u>Status Changes</u> : Effective upon status change date.	Yes	Yes	No	No	NRHN
Dental Insurance (NE Delta Dental)	PPO/Premier plan. Preventative coverage 100%; Basic \$80%; Major 50%. Deductible \$50 Basic/Major (\$150/Family) per calendar year. \$1,500 calendar year benefit maximum.	<u>New Hires</u> : Effective 1st of month following 30 days of hire. <u>Status Changes</u> : Effective upon status change date.	Yes	Yes	No	No	NRHN/ Employee
Vision Insurance (VSP)	WellVision Exam \$10 copay every 12 months; prescription glasses \$25 copay every 12 months; \$160 allowance every 24 months for frames.	<u>New Hires</u> : Effective 1st of month following 30 days of hire. <u>Status Changes</u> : Effective upon status change date.	Yes	Yes	No	No	NRHN/ Employee
Life Insurances (The Standard)							
Basic Life & AD&D	Guarantee employee life insurance benefit of \$50,000.	Immediately upon hire or status change date.	Yes	Yes	No	No	NRHN
Voluntary Life Insurances	<u>Employee</u> : Additional life insurance in \$10,000 units up to 5x annual salary (max. of \$550,000 combined with Basic Life).	Immediately upon hire or status change date.	Yes	Yes	No	No	Employee
	<u>Spouse</u> : Up to 100% of employee additional life insurance in \$5,000 units up to maximum of \$250,000.						
	<u>Children</u> : Birth - 26 years; \$5,000, \$10,000 or \$20,000.						
Disability Insurances (The Standard)							
Long Term Disability	Accident or Illness disability insurance protection lasting longer than 90 days. Benefit: 60% of gross base monthly salary up to a maximum of \$6,000/month.	Immediately upon hire or status change date.	Yes	Yes	No	No	NRHN
Voluntary Short-Term Disability	Accident or illness disability insurance protection lasting longer than 14 days. Benefit: 70% of weekly base salary up to a maximum of \$1,000/week. 12/12 pre-existing clause.						Employee
Colonial Life							
Accident Insurance	Helps offset unexpected expenses that may occur due to an accidental injury at home or work.	First of month following date of hire or status change date.	Yes	Yes	No	No	Employee

Critical Illness Insurance	Helps preserve your lifestyle in the event of a critical illness such as stroke, heart attack, etc. \$10K or \$20K benefit value amounts offered.	First of month following date of hire or status change date.	Yes	Yes	No	No	Employee
Cancer Insurance	Helps offset expenses related to cancer. Also provides benefits for specific cancer screening tests.						
MetLaw	Legal representation and consultation provided through Hyatt Legal Plans (MetLife Company).	Immediately upon hire or status change date.	Yes	Yes	No	No	Employee
Flexible Spending Accounts	Pre-taxed dollars saved for Health Care and Dependent Care accounts. Debit Card optional. Maximum Yearly Contributions: Health Care: \$2,700; Dependent Care: \$5,000	Immediately upon hire or status change date.	Yes	Yes	No	No	Employee
Fidelity 401k Plan	Traditional 401k and Roth 401k available. Maximum Employee Contribution = ERISA max \$19,000 for 2019. NRHN match of 100% of the first 3%; 50% of 4-5% after one year of service. Age 50+ \$25,000 for 2019. Eligibility for monthly enrollment with 30 day notice. (800) 835-5097.	1 st of the month following date of hire or status change date. VESTING: 100% Immediately Must be 21 years of age.	Yes	Yes	No	No	Employee
EAP (Employee Assistance Program)	Available for employees and their household through Family Service (978-327-6666)	Immediately upon hire or status date change.	Yes	Yes	Yes	No	NRHN
MetLife Auto and Home Insurance Protection	Discount offered through MetLife when Payroll deduction option is elected. Contact 1-800-GET-MET6 for information.	Immediately	Yes	Yes	Yes	No	Employee
Liberty Mutual Auto and Home Insurance Protection	Discount offered through Liberty Mutual. 603-898-1747, x52140. Payroll deduction and direct bill options are available for FT & PT. Direct bill only for per diem.	Immediately	Yes	Yes	Yes	Yes	Employee
Employee Health	Meets all Federal and State Requirements. 603-681-3190	Immediately	Yes	Yes	Yes	Yes	NRHN
Holidays	6 Holidays per year (used from Paid Time Off total).	Immediately	Yes	Yes	Yes	No	NRHN
Tuition Reimbursement	Up to \$1,500/calendar year. Accredited undergrad/grad courses and certifications. Pre-approval required by Division VP and HR.	Immediately following removal of probationary status.	Yes	Yes	No	No	NRHN
Internal Continuing Education	Internal Training Sessions – Check with Supervisor for details.	Immediately	Yes	Yes	Yes	Yes	NRHN
Paid Time Off	Pro-rated based on number of hours worked and length of service.	Immediate accrual.	Yes	Yes	Yes	No	NRHN
Leave of Absence	FMLA, Military and Personal LOA available; unpaid. Bereavement and Jury Duty; paid.	Please refer to Hospital-Wide Policies and/or Employee Handbook for clarification and eligibility.	Yes	Yes	Yes	No	NRHN/ Employee