



# City of Nashua

## Employee Benefits Guide

When viewing the electronic version, click on designated pictures to link to websites.

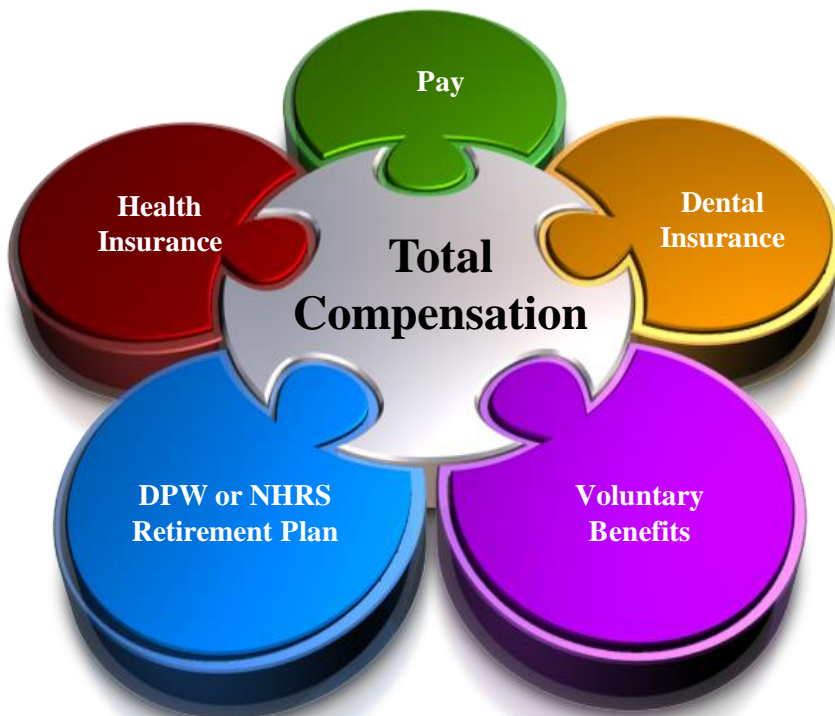


### School District Human Resources

Dana O'Gara, Director of Human Resources

Michelle Leonard, HR Supervisor/Benefits Manager

Kathy Linton, HR Specialist



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# Open Enrollment 2020

School District Human Resources

Contact: 603-966-1000

Please review the **Nashua School District Summary of Employee Benefits** (included with your Open Enrollment Benefit Election Form) for a **quick guide** to benefit changes for the FY21 plan year.

Open Enrollment is your opportunity to add, drop, and make changes to your benefits without needing a qualifying event.

## Open Enrollment 2020

Need to Enroll? Make Changes? Re-enroll?



Set a reminder!  
Friday, May 15

Benefit Plan Year runs July 1, 2020 – June 30, 2021; \*however, requests for increased life insurance and new enrollments for short-term disability will be effective as determined by the insurance carrier (The Hartford). Deductions will start when an employee is approved by the carrier.

Enrollment/Change Forms Must be Submitted to your HR Department by Friday, May 15, 2020.

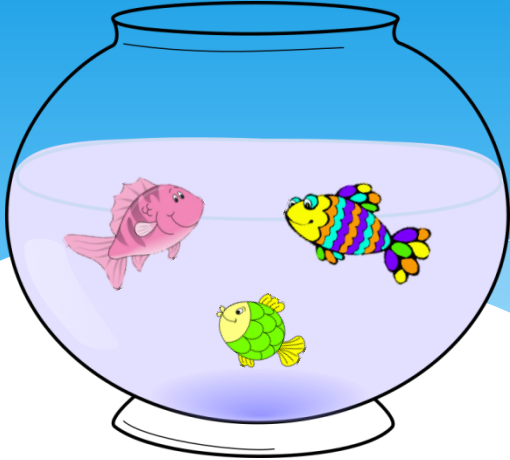
# Important Dates & Deductions

Open Enrollment Information Sessions open to all City and NSD employees				
Date	Time	Location	Session	Length
Tuesday, May 5	3:00 PM	Nashua HS South	Overview - All Benefits	1 hour
Tuesday, May 5	4:00 PM	Nashua HS South	HDHP with H.S.A. Overview	30 minutes
Thursday, May 7	11:00 AM	City Hall Auditorium	Overview - All Benefits	1 hour
Thursday, May 7	NOON	City Hall Auditorium	HDHP with H.S.A. Overview	30 minutes
TBD	11:00 AM	City Hall Auditorium	Overview – RETIREE Benefits	1 hour
TBD	NOON	City Hall Auditorium	HDHP with H.S.A. Overview	30 minutes

Benefits	Rate increase and/or changed enrollments	Rate Changes?
Health Insurance	First check in <b>June</b>	Yes
Dental Insurance	First check in <b>June</b>	Yes
Vision Insurance	First check in <b>June</b>	No
Short-Term Disability Insurance (City select groups)	First check in <b>July</b> (or upon acceptance if new enrollment)	No
Supplemental Life Insurance	First check in <b>July</b> (or upon approval if new or increased enrollment)	Age band and/or salary increases may apply
Colonial	First check in <b>July</b> or after enrollment notice is received from Colonial	Age band increase may apply
Health Savings Account Employee Contributions	First check in <b>July (new enrollment form required each plan year)</b>	Annual Limit Increase
Health Flex Spending Account	First check in <b>July (new enrollment form required each plan year)</b>	Annual Limit Increase

The intent of this document is only to provide you with general information regarding employee benefits. It is not intended to fully address your specific issues. Questions regarding specific issues should be addressed by your Benefits Department. This brochure is not a legal document and should not be considered legal advice.

# We're All in This Together



## Why do insurance rates increase?

Insurance premiums may be adjusted annually based on the amount of claims anticipated for the new plan year. The goal is to balance claim costs with premiums collected from employees, retirees, COBRA participants, and the City. You can help reduce costs; not by ignoring or delaying healthcare needs, but by being an **informed consumer**.

## Why aren't my deductibles and copays helping enough?

Deductibles and copays are a form of cost-sharing that help contain cost but they aren't enough. Together, if we all begin to "shop around" for the best prices for certain healthcare services we can make a positive impact and reduce the amount of future premium increases.

## Once my deductible is met, why should I care about saving the City money?

Even after your deductible is met, your healthcare costs still impact everyone, including you. For example, if you or a family member need a colonoscopy, the cost can vary sometimes as much as \$2,000 or more depending upon which service facility you choose. We have 5,000 members on our City plans; if we all save \$200 annually that would equal \$1,000,000 in one year! We can achieve this (or more) by shopping around for the best price and everyone wins when premiums don't need to increase! If you are enrolled in the high deductible health plan you also have the benefit of keeping the cost savings which can build up year after year in your Health Savings Account!

## How do I "shop around"?

Last year the City is introduced **SmartShopper**. It's an easy way to compare prices for common services, either online or on the phone. **Choose low cost / high quality providers and receive CASH REWARDS**. Prices vary widely. For example, an MRI at Parkland Medical Center may cost \$800 more than it would cost at Derry Imaging Center!

## How to Become a Better Healthcare Consumer:

1. **Know your health insurance plan options:** Make an effort to understand all your costs, deductibles, covered expenses, network providers, wellness incentives, and REWARDS (SmartShopper, page 3).
2. **Be proactive with your health:** The best way to keep healthcare costs down is to stay as healthy as possible. Always schedule preventive care screenings. Preventive care is free when using in-network care.
3. **Know when to see a doctor:** When a medical care need is not urgent, schedule an appointment with your doctor instead of going to the emergency room, or consider other resources such as an urgent care center or accessing LiveHealth Online (page 8) if you can't wait. [Watch this video.](#)
4. **Choose in-network doctors or facilities.** Staying in-network is always the best value.
5. **Ask about generic alternatives vs. name brand prescriptions.**
6. **Shop around and save money:** When you need diagnostic tests and medical procedures look for the best rates before choosing a service facility. **You can receive CASH REWARDS by using SmartShopper!**

# Become a "SmartShopper"

Shop. Save. Earn.



## SmartShopper - How It Works:

1. **Your doctor** recommends a necessary medical procedure
2. **You** call SmartShopper at 1-800-824-9127, or go to [www.vitalsmartsupplier.com](http://www.vitalsmartsupplier.com) to shop for the most cost effective location in your area for the procedure
3. **SmartShopper** helps **you** schedule your appointment
4. **You** receive a cash reward - - a check will be sent directly to you! (45- 60 days following the procedure) No forms, no hassles!



## You earn cash rewards for many common procedures, such as:

Lab Work ~ Mammogram ~ Colonoscopy ~ MRI ~ X-Ray

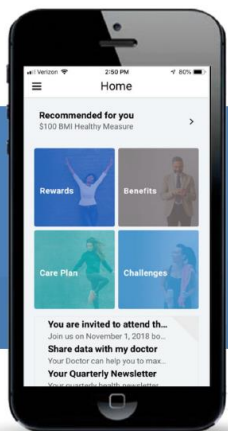
And many more... a complete list of rewards can be found online at [www.nashuanh.gov](http://www.nashuanh.gov) or [www.nashua.edu](http://www.nashua.edu) in the HR/Benefits section



## Want to become a better healthcare consumer for all of your healthcare needs?

You can find more healthcare cost saving opportunities at: [www.nhhealthcost.nh.gov](http://www.nhhealthcost.nh.gov)

You can find price ranges for prescriptions and medical services at: [www.anthem.com](http://www.anthem.com)



## Mobile Health - How It Works:

1. **You** need to register in one of the following ways:
  - Download the **free Mobile Health Consumer App** from the app store on your Apple or Android phone or tablet
  - Go to [www.mobilehealthconsumer.com](http://www.mobilehealthconsumer.com), choose the user button, then register now
2. Access Mobile Health via mobile, tablet or web to **get access** to your medical deductible, find a SmartShopper provider, see a doctor using Live Health Online, print ID cards, view your medical, dental, vision, pharmacy, flexible spending, HSA benefits, and more!
3. **Get alerts** on health, wellness, and Citywide events
4. Dependents over the age of 18 covered on City health plans are also eligible to download the **free app**
5. **Earn Amazon Gift Cards \$10/\$20/\$30 with the new Points Program!**

**Important Message:** These two programs are only available to employees (and <65 retirees) currently enrolled in Anthem group plans. Retirees enrolled in under 65 Anthem group plans may also participate.

# Health & HSA Plans

Summary of Benefits Coverage, Plan Documents & Certificates, and other benefit materials are available online for easy access! 

## Nashua School District Forms/Info

[www.nashua.edu](http://www.nashua.edu)

**Search:** > Departments > Human Resources > [Learn about Benefits](#)



### MEDICAL BENEFITS

Administered by Anthem

See your [Benefit Guide](#) for employee/employer contributions for the new plan year.

Comprehensive and preventive healthcare coverage is important in protecting you and your family from the financial risk of unexpected illness and injury.

The City offers a choice of four types of medical plans. For detailed information, visit your designated online access detailed above and the [FY21 Plan Comparison.pdf](#)

All Anthem plans require a Primary Care Physician (PCP) to be selected. If your current PCP is not listed on your Anthem card, contact Anthem to update your information.

Social Security numbers are required for each dependent on the enrollment form.

### Plans Offered

- ❖ HMO - Access Blue New England
- ❖ POS - Blue Choice New England
- ❖ HDHP - Blue Choice New England with HSA
- ❖ HDHP - Blue Choice New England without HSA

New Anthem ID cards will be mailed to employees (and under 65 retirees) in June and effective 7/1.



### HEALTH SAVINGS ACCOUNT (HSA)

Administered by Benefit Wallet

[www.mybenefitwallet.com](http://www.mybenefitwallet.com)

When enrolled in a High Deductible Health Plan (HDHP), you may set aside funds on a pre-tax basis for qualified health care expenses. Unlike an FSA, contributions may accumulate from one year to the next, and the account is portable – it belongs to you when you leave the City or stop participating in the HDHP. Your optional contribution to the HSA is in addition to the annual employer contribution. You must re-enroll annually. You can start and stop deductions throughout the plan year.

Plan Enrollment	2020 Tax Year Limit	City Contribution	Employee Contribution Limit
Single	\$3,550	\$1,500	\$2,050
Family (2+)	\$7,100	\$3,000	\$4,100

NOTE: Employees (and covered spouses) age 55+ can contribute an extra \$1,000 into their HSA account each tax-year. This is a great way to save for your retirement years!

# Health Savings Account

Plan. Spend. Save.



## Empowering *you* to build health savings

**Tax  
Free**

### Are you eligible for a Health Savings Account (HSA)?

#### You are eligible if you:

- ✓ Are covered under a qualified high deductible health plan (HDHP)
- ✓ Are a U.S. resident and not a resident of Puerto Rico or American Samoa
- ✓ Are not covered by any other health plan, including spouse's health insurance
- ✓ Are not covered by a spouse's full-purpose Flexible Spending Account (FSA)
- ✓ Are not enrolled in any part of Medicare or Tricare
- ✓ Have not received Veteran's health benefits in the past 90 days
- ✓ Are not claimed as a dependent on another individual's tax return

### What are the Advantages of having a HSA?

- ✓ It's like a 401k for healthcare!
- ✓ The money you contribute is pre-tax
- ✓ The interest you accumulate is tax-free
- ✓ Your money withdrawn for qualified medical expenses is tax-free
- ✓ Your money rolls over year-to-year, you keep your unspent balance
- ✓ Your HSA account is used to pay your annual deductible
- ✓ City of Nashua gives you \$1,500 single/ \$3,000 2P/family each plan year
- ✓ You can contribute up to \$2,000 single/ \$4,000 2P/family (see annual IRS limits on page 7)
- ✓ You can also use your money for dental and vision expenses (these qualified expenses do not apply toward your plan year medical deductible)

Watch this short video to learn more about HSA benefits



IN-NETWORK CARE (Blue Choice New England)	Single	2P/Family
HDHP Plan Year Deductible:	\$2,000.00	\$4,000.00
City's Contribution to your Health Savings Account (each plan year):	(\$1,500.00)	(\$3,000.00)
Your maximum out-of-pocket cost (in-network), should you need to pay full deductible:	\$500.00	\$1,000.00
Your pre-tax contribution to your Health Savings Account if you contribute the estimated premium cost savings when switching from an HMO. (recommended)	\$300.00	\$900.00
Your pre-tax contribution into your Health Saving Account if you contribute funds in addition to the premium savings to cover the full deductible, if needed. (recommended)	\$200.00	\$100.00
<b>Once your deductible is met for the plan year, you pay \$0 out of pocket for qualified expenses for the rest of the plan year!</b> Preventive care is covered at 100% and does not apply to deductible. If you don't spend the money, you get to keep it to save for your retirement years, you never lose what you don't use!		
Re-enrollment for pre-tax contributions is required each year. If you have current contributions, they will end on June 30th.		


# Ready to start saving? Follow these 3 Easy Steps!



# 1

## Enroll in the High Deductible Health plan. Submit an Anthem Member Enrollment Form.

- Select Blue Choice NE with HSA
- Be sure to include SSN for all dependents
- Provide a Primary Care Provider (PCP) for every Plan member

SECTION 4: MEMBERSHIP CHOICES	
<input type="checkbox"/> Access Blue New England (HMO)	<input type="checkbox"/> Blue Choice New England (POS) 
<input type="checkbox"/> Single <input type="checkbox"/> 2-person <input type="checkbox"/> Family	<input type="checkbox"/> Blue Choice New England with HSA <sup>2</sup>
<input type="checkbox"/> Other: _____	
<sup>2</sup> Confirm with your employer which HSA custodian was selected.	

# 2

## Complete your HSA Payroll Deduction/Account Authorization form.

This form must be submitted with your HDHP enrollment form for initial enrollment, then it is optional for the following years, if you wish to contribute to your account. The City contribution is automatic each year thereafter.

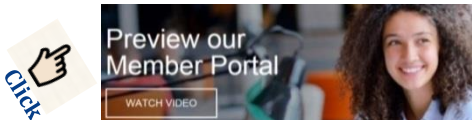
- Complete the form even if you do not wish to contribute, so we can open your account
- You can start/stop/change your contributions throughout the plan year, unlike a FSA
- Annual contribution limits are listed on the HSA Form.

# 3

## Open Your Health Savings Account.

The City will start the process with auto-enrollment but **you** need to activate the account before any funds can be deposited.

- Receive Welcome Kit in the mail from Benefit Wallet (to activate your account)
- Return Master Signature Card to select beneficiaries and request a checkbook (optional)
- Receive/activate your debit card(s)
- Receive City's contribution according to your membership type \$1,500 single /\$3,000 2P/Family
- Receive your contributions to your Benefit Wallet account each pay period (optional)
- Deposit extra \$ when you are able (i.e, longevity payment, new raise, 55+ allowance, SmartShopper rewards)
- Save for retirement! Invest your money and earn interest!



You will receive one debit card. You may order **one** additional debit card free of charge online at [www.mybenefitwallet.com](http://www.mybenefitwallet.com). Additional cards may be ordered for a cost of \$5.00



# Managing Your Healthcare & H.S.A

BenefitWallet® 

Preventive Care  
100% covered  
(in-network)



1

## Schedule your care with Anthem network providers.

You may also choose to go to out-of-network providers, but be aware that you will pay 30% of the costs until you meet the out of network deductible (\$4000/\$8000 in combination with in-network deductible).. When your visit is completed you pay \$0 since the providers know members of HDHP's must wait for Anthem to determine your responsibility (have you met your deductible yet?) If you stop at the pharmacy for a prescription(s), you may be required to pay the full cost if you haven't met your deductible yet since they can determine your responsibility immediately with direct access to Anthem/IngenioRX.

2

## Your Doctor will bill Anthem for the visit. Later, you will pay your responsible amount with your H.S.A Card.

Anthem will then send both the doctor and you, the member, a EOB (Explanation of Benefits) which shows Anthem's payment and your remaining responsibility . You will pay full costs until your deductible is met (\$2000/\$4000 in network ). Your doctor will then send you a bill and you can either (1) complete the form providing your H.S.A. debit card information and send it to your doctor OR (2) stop by the doctor's office and make payment, OR (3) provide your H.S.A. card info over the phone to your doctor's office billing department. This process will continue throughout the plan year, even after you have met the deductible. You will see your responsibility as \$0 once you have met your deductible. One family member may meet the full \$4,000 deductible for a 2P or family plan. Out of network deductible applies, with members paying 30% of costs until deductible is met (\$4,000 / \$8,000)

3

## Monitor your spending and deductible by viewing your Health Savings Account (H.S.A.) online at [www.mybenefitwallet.com](http://www.mybenefitwallet.com).

Your Health Savings Account can be used for basically the same expenses as a Flexible Spending Account. You can use it for remaining balances on dental procedures, for eye glasses, for sunscreen and many other qualified expenses. Just keep in mind that the only expenses that will count towards your Anthem deductible are Anthem claims and IngenioRx prescriptions. For example, if you purchase a prescription through a discount with GoodRx, it will not count toward meeting your Anthem deductible. If you run low on funds to cover your deductible just stop by your HR Office and complete another form to increase your payroll contributions. If you don't spend your funds by the end of the year, the money rolls over to the next year!

# Benefits Overview

Open Enrollment is your opportunity to add, drop, and make changes to your benefits without needing a qualifying event.

Deadline: Friday, May 15, 2020



## ELIGIBILITY

The City of Nashua offers a comprehensive benefits package to eligible employees. Eligibility for specific plans depends on the terms of collective bargaining agreements and non-represented employee policies. Some benefits are available to part-time employees on a pro-rated basis. **Please see your Benefit Guide** specific to your position or collective bargaining unit as provided in your Orientation or Open Enrollment packet. Contact your Human Resources Department to request pro-rated rates, if applicable.

Elections made upon hire or during Open Enrollment (effective July 1) remain in effect at least until the next Open Enrollment unless you or your family member(s) experience a qualifying event during the Plan Year (7/1 to 6/30). Generally, eligible dependents are your spouse, children under age 26, and qualified disabled dependents of any age.

Elections made for Medical, Dental, Vision, Short-Term Disability, and Life Insurance are in effect continuously; you do not need to re-enroll each year. The City's contribution to the Health Savings Account will automatically be deposited (Benefit Wallet) for employees enrolled in the High Deductible Health Plan with Health Savings Account. **Dependent Care, Flexible Spending, and HSA contributions require re-enrollment each plan year.** Most qualifying life events shown below apply to Flexible Spending Accounts (FSA & DCA). Health Savings Accounts not require life events for contribution changes during the plan year.

## Qualifying Life Events (contact your HR Office **within 31 days** and complete a [form for each benefit](#))

You may qualify to make plan enrollment changes during the plan year if you (or your covered dependents):



**Involuntary loss of existing coverage**  
Documents required showing all lost coverage

**Get Divorced /Legally Separated**

Ex-spouse must be remove from plan



**Get married**

Marriage Certificate Required



**Age off a parent's plan**  
End of month which child turn 26



**Have a baby or adopt a child**  
Birth Certificate/Other Required

**Become eligible for Medicare**

Owner of Health Savings Account cannot contribute to a H.S.A



# LiveHealth Online

**Watch this video to learn more about where to go for care..**



**Not feeling well?**

**Don't feel like leaving the house?**

**Away from home or out of the New England network?**

**This cost effective option may work for you!**



## **Cost per visit:**

- ❖ HMO/POS Member: **\$20\*** (your copay)
- ❖ High Deductible Member: **\$59 \*/\$89\*** for behavioral health (\$0 if deductible has been met)
- ❖ Uninsured: \$49

**\*\$0 cost for members during coronavirus**

## **What is LiveHealth Online?**

- ❖ Immediate doctor visits through live video on **your computer** or mobile device.
- ❖ Available 24/7
- ❖ **You** choose a board-certified doctor or therapists.
- ❖ Private, secure and convenient online visits with a doctor or therapist.
- ❖ It's quick and easy to sign up, just go to <https://startlivehealthonline.com/landing.htm>
- ❖ To find out more: 844-784-8409 or visit [www.livehealthonline.com/about](http://www.livehealthonline.com/about)

Seeking help for depression, stress and other types of mental illness is a big step. LiveHealth Online makes it easier for you to take that step by providing convenient access to licensed therapists in the privacy of your own home or office.



**Psychologists and therapists seen through LiveHealth Online Psychology can help you with many conditions, including:**

- Stress
- Anxiety
- Depression
- Relationship or family issues
- Grief
- Panic attacks
- Coping with an illness

# Vision & Dental Insurance

Enrollment forms are required for each plan when electing coverage for dependents (i.e., birth) even if you already have a family plan.

Vision Services	Without VSP	With VSP
Eye Exam	\$154	\$10 Copay
Frame	\$175	
Single Vision Lenses	\$86	
Photochromic Adaptive Lenses	\$103	\$70
Anti-reflective Coating	\$110	\$69
Member-only Annual Contribution	N/A	\$88.56
<b>Total</b>	<b>\$628.00</b>	<b>\$237.56</b>

Savings  
\$390.44



## VISION BENEFITS

Administered by *Vision Service Plan (VSP)*  
**Voluntary Benefit/Employee 100% cost for most employee groups\***  
 (\*see [benefit guide](#))

The City of Nashua offers an affordable vision plan that enhances vision care coverage beyond your health insurance vision benefit.

Below is a link to the member portal through which you can access vision, hearing aid, and other discounts available to VSP members.

<https://www.vsp.com/optical-discounts.html>

## DENTAL BENEFITS

Administered by



Good oral care enhances overall physical health, appearance and mental well-being. Keep your teeth healthy and your smile bright with the City's dental benefit plan.

Dental plans are specific to employee groups and collective bargaining agreements. Please see your benefit guide for your dental plan offerings.

Young children can be enrolled at the time of birth, when they turn one or two years of age, or during an open enrollment period.

Northeast Delta Dental can help you attain and maintain Health through Oral Wellness®

<http://healththroughoralwellness.com/Home>



# Flexible Spending Benefits

## FLEXIBLE SPENDING ACCOUNTS

Administered by:



603-647-4666  
<https://www.benstrat.com>



Click

[https://www.benstrat.com/participants\\_fsa.php](https://www.benstrat.com/participants_fsa.php)

### HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)

Re-enrollment is required each year during **April/May** open enrollment effective **July 1<sup>st</sup>**.

You may set aside funds on a pre-tax basis and use them for qualified healthcare expenses. Maximum 2020 contribution is **\$2,750/tax-year**.

Unused funds will be forfeited at the end of the plan year (you have an additional 90 days to submit receipts from claims incurred during the plan year)

**IRS rules do not permit a FSA if you are enrolled in HDHP with a Health Savings Account (HSA).**



Insurance co-pays and deductibles, dental work, hearing aids, glasses, contacts and more (watch video above for more)

### DEPENDENT CARE ASSISTANCE (DCA)

Re-enrollment is required each year in **November/December** effective on **January 1<sup>st</sup>**.

You may set aside funds on a pre-tax basis for qualified dependent daycare expenses. Maximum 2020 contribution is **\$5,000/tax-year**.

Unused funds will be forfeited at the end of the tax year (you have an additional 90 days to submit receipts from claims incurred during the tax year)

A Dependent Care Assistance Account (DCA) is a specialized Flexible Spending Account that is used to pay for eligible expenses for the care of qualified individuals, such as day care, preschool, baby sitting, or elder care expenses, with pre-tax earnings. It is **not** used to pay for health care expenses.



# Accident & Disability Insurance Benefits

Not everyone's personal situation is the same; your family needs may be different from the needs of your co-workers. The City of Nashua offers voluntary benefits, which you can purchase at group rates.

## LTD / DISABILITY INCOME PLAN

Employer-paid disability income protection is available to many employee groups. See **your benefit guide for eligibility, carrier name, and other details.**

Employees are usually automatically enrolled in this benefit, if they meet the eligibility requirements. Benefit waiting periods may apply.



## ACCIDENT & HOSPITAL CONFINEMENT INSURANCE

Administered by



**Voluntary Benefit/Employee 100% cost**

These supplemental insurance programs provide cash payments directly to the insured employee in the event of in-patient hospitalization or accidental injury. Accident insurance also provides \$50 wellness benefit ([www.coloniallife.com](http://www.coloniallife.com)).

In order to enroll in this benefit you must speak with a Colonial Life representative.

**800.350.8167**



**Hospital Indemnity Insurance**

Can pay a benefit directly to you for hospital stays or outpatient surgery, in addition to any medical insurance you have.



Click



**Accident Insurance**

Benefits paid directly to you that can help pay expenses if a covered accident occurs.



Click

## SHORT-TERM DISABILITY

Administered by The Hartford



**Voluntary Benefit/Employee 100% cost**

**Limited to Eligible City Employee Groups\***

*\*See your benefit guide for eligibility*

New enrollments during open enrollment are considered to be late enrollments (since it is the secondary offering). Late enrollments **require an Evidence of Insurability** (health statement) to be submitted with the enrollment application and approval is determined by The Hartford. This process may take up to 90 days and the effective date is also determined by The Hartford.

Please review the full document available online for details. This document can be found online at [www.nashuanh.gov](http://www.nashuanh.gov) and the City Intranet.

# Employee Assistance Program (EAP)

Available to all City employees regardless of health plan enrollment.  
Confidential and no cost to you.



## EMPLOYEE ASSISTANCE PROGRAM (EAP)

*Administered by Anthem*

*Enrollment in Health Plan is Not Required*

**1-800-647-9151**

[www.anthem.com](http://www.anthem.com) is an excellent website full of information useful for daily living. Check it out!  
Company Code: **City of Nashua**

### Feeling Stressed?

#### Need Professional Advice?

The Employee Assistance Program offers solutions to help you balance work and life through confidential and easily accessible services for employees and their household members.



The EAP Program is fully paid for by the City of Nashua. Some of the services, resources and referrals that the EAP program can provide are:

- ❖ Counseling (includes marriage/relationship)
- ❖ Legal Services (wills, trusts, divorce, custody)
- ❖ Financial Planning (buying a home, budgets)
- ❖ Drug/Alcohol Abuse Help
- ❖ Elder/Child Care Specialists
- ❖ Identity Theft Protection
- ❖ MyStrength Program

Watch this short video to learn about EAP benefits

MyStrength: The Health Club for your mind. Sign-Up at [www.anthem.com](http://www.anthem.com)



# Life Insurance & Beneficiary Forms

## BASIC LIFE INSURANCE

Administered by The Hartford



**Employer Contribution Subject to Employee Groups**

Most employee groups are provided basic life insurance. Additionally, employees can purchase supplemental life insurance at group rates. Please see your [benefit guide](#) and/or collective bargaining agreement for your enrollment eligibility.

## SUPPLEMENTAL LIFE INSURANCE

Administered by The Hartford

**Employee Paid/Voluntary Benefit**

New enrollments and increased volumes during Open Enrollment are considered to be late enrollments (since it is the secondary offering following the new hire process) and **require a Personal Health Statement** be submitted with the enrollment application. Late enrollments are subject to approval, determined by The Hartford. This process may take up to 90 days and the effective date of coverage is determined by The Hartford.

July 1, 2020 is the anniversary date for our Plan. Individual rates are calculated based on your age at the time of the plan anniversary. Your rates will increase as you enter each new five-year age band (i.e., 45, 50, 55).

## NEED TO UPDATE YOUR BENEFICIARIES?



It is important to keep your beneficiary designation forms up to date.

The Hartford [Life Insurance Beneficiary Designation Form](#) is available on the City & NSD websites.

OTHER BENEFICIARY FORMS AVAILABLE ON THE CITY & NSD websites and on [www.nhrs.org](http://www.nhrs.org)

- ❖ [NHRs Pre-selection before service retirement](#)
- ❖ [NHRs Pre-retirement survivorship option 60+](#)
- ❖ [NHRs Designation of trust as beneficiary](#)
- ❖ The Department of Public Works (DPW) Pension Program
- ❖ Don't forget to update your 403b or 457 Plans!

Contact your HR office to update your address throughout the year if needed to make sure you receive important benefit notices and tax forms

### Supplemental Life Insurance Participants:

Individual cost is calculated each plan based on your **age** as of July 1<sup>st</sup>. The [rate table](#) will have a [slight change](#) to some age bands for the new plan year. Please review your 2<sup>nd</sup> July paycheck deductions to see your new cost. If you find the change unaffordable, you may cancel or reduce your coverage by completing an enrollment form (select decline or enter a reduced volume amount).



# Health & Wellness



SOLERA

Solera is a partner with Anthem that helps members in New Hampshire connect with Diabetes Prevention Providers locally and online (mobile apps). In person classes could include Weight Watchers, hospital setting classes with a dietitian, or working with a dietitian in a supermarket like Shaw's or Hannaford.

The program is about lifestyle management and behavior change and lasts up to a full year depending on the member's progress. Please take the one minute quiz at [solera4me.com/anthemnh](http://solera4me.com/anthemnh) which determines if you are at risk for developing type 2 diabetes. If you are eligible, it helps connect you with a diabetes prevention provider in the community or online, depending on your preference. This is a preventive care benefit so there is no cost to the member.

## HEALTH & WELLNESS PROGRAMS

Administered by Anthem

**Enrollment in Health Plan is Required**

### It pays to exercise!

Did you know you can be reimbursed up to \$200 each plan year for working out at a health club? Fitness reimbursement forms and information are available online on the City and NSD websites. **To qualify for reimbursement, you must work out 35 times every 6 months.**

Anthem Programs may also include:

- ❖ Smoking Cessation
- ❖ Nutrition Education
- ❖ Weight Management
- ❖ Childbirth Education
- ❖ Parenting Education

### Looking for more ways to be rewarded for healthy activities?

Earn Amazon Gift Cards for \$10/\$20/\$30 with the new MobileHealth Points Program! (details on page 5)



think  
get  
stay **WELL**

City of Nashua Wellness Committee

We hope to see you at the next Wellness and/or EAP Event!



### City of Nashua Wellness Committee Mission:

To provide tools and support to employees to encourage wellness and help improve the work-life balance.

# Retirement Planning

Are you saving enough for Retirement?



## Tax-Deferred Retirement Savings Accounts:

It's never too late or too early to start saving for retirement!

**457 (b) Plan - Mass Mutual** individual retirement savings accounts for **City and school district employees**. Once you have an account set-up you can manage your funds and investments online. (select: Participant log-in or Enroll Now). [www.massmutual.com](http://www.massmutual.com)

**403(b) Plan - TSA Consulting Group** individual retirement savings accounts for **school district employees**. Manage your funds and investments. (search: Individual/NH/Nashua School District). [www.tsacg.com](http://www.tsacg.com)

Contact your HR Department for more information.

## NHRS Pension Program

Group 1 – Teachers & Employees

Group 2 – Police & Fire

[www.nhrs.org](http://www.nhrs.org)



My Account Login  
Need an account? [Sign up here](#)

## DPW Pension Program

The Hooker & Holcombe PensionEdge® Service Center is ready to assist you with any questions you may have about your retirement plan or your benefit.



Call the PensionEdge® Service Center at 1.866.495.3548 between 8:30 am and 4:30 pm ET, Monday – Friday. Multilingual services are available.



Send an email to [ServiceCenter@pensionedge.com](mailto:ServiceCenter@pensionedge.com). Please note "Nashua" in your subject line.



Send by mail to Hooker & Holcombe, attention: PensionEdge® Service Center, 1300 Hall Boulevard, Suite 1C, Bloomfield, CT 06002

Thinking about retiring soon? Attend the Retiree Open Enrollment Session in May to learn about benefits that may be available to you.

## OTHER AVAILABLE RESOURCES:

- 1. Employee Assistance Program** (see page 15) – Many resources available for financial planning, estate planning, legal services and much more. [www.anthemep.com](http://www.anthemep.com)
- 2. Health Savings Account** (see page 7) – It's like a 401k for healthcare! Unspent funds from year to year can be saved for healthcare in your retirement years! [www.mybenefitwallet.com](http://www.mybenefitwallet.com)
- 3. The Hartford** - Life Insurance Participants can use online tools to create a will for free! (code: WILLHLF) Additional services are available for a fee. [www.estateguidance.com](http://www.estateguidance.com) Also available: travel assistance and identity theft protection.
- 4. Social Security** - Participants can set up an account to access information regarding their service credit and contributions and potential future benefits. (select: sign in/up) [www.ssa.gov](http://www.ssa.gov)
- 5. Medicare** - Learn about Medicare eligibility rules and costs for participation. [www.medicare.gov](http://www.medicare.gov)
- 6. City of Nashua Retiree OE Brochure** – see benefits offered for City and NDS qualifying retirees so you can plan a budget if you wish to participate. Attend a Open Enrollment session to learn more!

# Additional Information



1-833-237-9224

**Did you know that you only pay the equivalent of 2 copays for a 3 month Rx supply when using the Home Delivery Program? (HDHP members must pay full cost until deductible is met)**

Benefit	Administrator	Phone	Website
Dental	NE Delta Dental	800-832-5700	<a href="http://www.nedelta.com">www.nedelta.com</a>
EAP	Anthem	800-647-9151	<a href="http://www.anthemep.com">www.anthemep.com</a>
FSA & DCA	Benefit Strategies	603-647-4666	<a href="http://www.benstrat.com">www.benstrat.com</a>
Hospital Confinement & Accident Insurance	Colonial Life (claims)	800-325-4368	<a href="http://www.coloniallife.com">www.coloniallife.com</a>
HSA	BenefitWallet	877-472-4200	<a href="http://www.mybenefitwallet.com">www.mybenefitwallet.com</a>
Life Insurance	The Hartford	860-547-5000	<a href="http://www.thehartford.com">www.thehartford.com</a>
Medical	Anthem	800-870-3122	<a href="http://www.anthem.com">www.anthem.com</a>
Mobile Health App	Mobile Health		<a href="http://www.mobilehealthconsumer.com">www.mobilehealthconsumer.com</a>
SmartShopper Reward	SmartShopper	800-824-3127	<a href="http://VitalsSmartShopper.com">VitalsSmartShopper.com</a>
STD Insurance	The Hartford	860-547-5000	<a href="http://www.thehartford.com">www.thehartford.com</a>
Vision	Vision Plan (VSP)	800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>

Your School District Benefits Contact	Located in SAU HR Office	603-966-1059 or 603-966-1075
Michelle Leonard	HR Supervisor/Benefits Specialist	<a href="mailto:leonardm@nashua.edu">leonardm@nashua.edu</a>
Kathy Linton	HR Specialist	<a href="mailto:llintonk@nashua.edu">llintonk@nashua.edu</a>

There are important notices available online at [www.nashuanh.gov](http://www.nashuanh.gov) and [www.nashua.edu](http://www.nashua.edu) or via paper, free of charge, upon request of Human Resources. Please read the notices carefully and keep a copy for your records. If you have any questions regarding any of these notices, please contact Human Resources.