

# City of Nashua – Summary of Employee Benefits

## Open Enrollment 2020



Monday, April 20, 2020 – Friday, May 15, 2020

Plan Year: July 1, 2020 – June 30, 2021

City of Nashua HR Department – 589-3220 (Benefits Team)  
Nashua School District HR Department – 966-1075 or 966-1059

This is a only a summary of employee benefits offered for **all employee groups except City Unaffiliated**. An additional document with more detailed information is available at [www.nashuanh.gov](http://www.nashuanh.gov) and [www.nashua.edu](http://www.nashua.edu) and also on the Employee Portal for employees in the HR/Benefits section.

See online [City of Nashua Employee Benefits Guide](#) for details.

Printed version unavailable this year.

Health Insurance	Cost	Plan Summary	Changes
<b>Anthem HDHP with Health Savings Account (H.S.A)</b>	\$	High Deductible Health Plan with Health Savings Account. \$2,000 / \$4,000 deductible in network (\$4,000/\$8,000 out of network). City contributes \$1,500 / \$3,000 for HSA.	Rate <b>increase</b> included on Benefit Guides. No plan changes. <b>New Anthem cards will be issued in June for 7/1.</b>
<b>Anthem HMO</b>	\$\$	Traditional HMO. In network coverage only. Copays for all services and Rx. \$250/\$500 deductible for in and outpatient procedures.	Rate <b>increase</b> included on Benefit Guides. <b>New Anthem cards will be issued in June for 7/1.</b>
<b>Anthem POS</b>	\$\$\$	Traditional POS with choice of in network or out of network care and traditional copays for care and RX.	Rate <b>increase</b> included on Benefit Guides. No plan changes. <b>New Anthem cards will be issued in June for 7/1.</b>
<b>Are New Forms Required?</b>	Only if you request changes in membership (add or drop dependents) or plan type (HMO/POS/HDHP) or to request new enrollment (previously waived).		

IRS Plan Limit Changes for Tax Year 2020			
Savings Plans	2019	2020	New Form Required?
Health Flexible Spending Account (FSA)	\$2,700	\$2,750	YES, current deductions will end 6/30/2020
Health Savings Account (H.S.A)	\$3,500/\$7,000	\$3,550/\$7,100	
H.S.A 55+ additional savings	\$1,000	\$1,000	
403(b) & 457 Retirement Savings	\$19,000	\$19,500	Yes, only for new enrollees and for changes such as an increase/decrease or to stop current deductions.
403(b) & 457 50+ additional savings	\$6,000	\$6,500	
403(b) & 457 other pre-retirement	See HR	See HR	
For your convenience, FSA and H.S.A. calculation worksheets are available online in the HR/Benefits section			



Set a  
reminder!

## Open Enrollment Information Sessions Open to all City and NSD employees

**Due to the current NH State of Emergency we are unable to hold in-person sessions; therefore, we will be holding virtual Sessions.**

**Live and recorded sessions TBD – Email announcement coming soon!**

Dental Insurance	Cost	Plan Summary	Changes
\$750 plan year coverage, per covered member	0	Not available for all groups; see Benefit Guides for eligibility. This plan allows \$750 benefits in addition to cleanings and x-rays.	Rate <u>increase</u> included on Benefit Guides. No plan changes.
\$1,500 plan year coverage, per covered member	\$	Not available for all groups; see Benefit Guides for eligibility. This plan allows \$1,500 benefits inclusive of cleanings and x-rays.	Rate <u>increase</u> included on Benefit Guides. No plan changes.
\$2,000 plan year coverage, per covered member	\$\$	Not available for all groups; see Benefit Guides for eligibility. This plan allows \$2,000 benefits inclusive of cleanings and x-rays, PLUS \$2,000 lifetime max benefit of \$2,000 for orthodontics (to age 19)	Rate <u>increase</u> included on Benefit Guides. No plan changes.
<b>Additional Benefit Available (all dental plans):</b> Health through Oral Wellness (HOW) Program <a href="https://healththroughoralwellness.com/Home">https://healththroughoralwellness.com/Home</a>			

Other Benefits Offered	Changes	Plan Notes	New Form Required?
Colonial Accident Insurance	No	Supplemental accident insurance	No, call Colonial for new/changed enrollment 800-325-4368
Colonial Hospital Confinement	No	Supplemental hospital insurance	
Dependent Care Account	TBD	This benefit plan runs calendar year, OE in November/December.	Yes, during next OE in Nov/Dec
Employee Assistance Program	No	Free resources for all employees regardless of health insurance participation	No forms, visit online at <a href="http://www.anthemnap.com">www.anthemnap.com</a> Company code: City of Nashua
LiveHealth Online	No	Anthem Program available to all employees for remote doctor visits (online/phone)	No forms, enroll online at <a href="http://www.livehealthonline.com">www.livehealthonline.com</a>
Long-term Disability Insurance	No	See your Benefit Guide for specifics	No, for City employees, Yes, for NSD new enrollees for some groups
MobileHealth	No	Access your benefits info on mobile, tablet, web. Earn wellness rewards in points program.	No forms, enroll online at <a href="http://www.mobilehealthconsumer.com">www.mobilehealthconsumer.com</a>
Short-term Disability Insurance	No	Not available for all groups; see Benefit Guides for eligibility. Disability insurance coverage for up to 26 weeks due to illness or injury	Yes, for new enrollees only
Smartshopper	No	Rewards program for Anthem participants for shopping for cost savings on healthcare procedures.	No forms, enroll online at <a href="http://www.vitalssmartshopper.com">www.vitalssmartshopper.com</a>
The Hartford Life Insurance *supplemental life rates adjust when you enter a new 5 year age band (i.e. 30, 35)	No*	See your Benefit Guide for basic life insurance coverage. Supplemental Life is optional at the expense of the employee	Yes, for new enrollees or increased supplemental coverage only
VSP Vision Care	No	Vision care coverage beyond your health insurance vision benefit.	Yes, for new enrollees only