

City of Nashua Benefits

NSD SCHOOL CUSTODIAN

2025-26 Plan Year



The effective date depends on the date of hire (or as defined in CBA):

- If hired on or before the 15th of the month, coverage is effective on the 1st of the next month;
- If after the 15th of the month, coverage is effective the 1st of the month following a full month of employment.

Please refer to respective plan documents for the effective date on all other benefits.

The rates listed within this document are based on full-time status. Please request prorated rates if you work part-time.

| Type of Benefit | Benefit Detail | Benefit Cost Per Pay | 37 Pays | 52 Pays |
|--|---|----------------------|---|-----------|
| Health Insurance | Anthem HMO 1500/3000 | Single: | \$ 77.56 | \$ 55.19 |
| | Access Blue New England | 2 Person: | \$ 156.25 | \$ 111.18 |
| | (PCP Required) | Family: | \$ 208.91 | \$ 148.65 |
| | Anthem POS | Single: | \$ 162.16 | \$ 115.38 |
| | Blue Choice New England | 2 Person: | \$ 326.44 | \$ 232.27 |
| | (PCP Required) | Family: | \$ 437.14 | \$ 311.04 |
| | Anthem HDHP w/ HSA* | Single: | \$ 77.86 | \$ 55.40 |
| | Blue Choice New England | 2 Person: | \$ 156.59 | \$ 111.42 |
| | (PCP required) | Family: | \$ 203.83 | \$ 145.03 |
| *Employees must have an HSA account with Anthem WealthCare prior to the City's contribution to be deposited in July. | | | | |
| <u>Health Savings Account (HSA)</u> : tax-deferred account for use with covering your deductible when enrolled in the High Deductible Health Plan (HDHP) | | | | |
| <u>HSA City Contributions</u> : \$1,500 for one person or \$3,000 for two person or family (see your CBA for distribution schedule) | | | | |
| <u>HSA Employee Contributions</u> : up to \$2,800/tax year one person, up to \$5,550/tax year for two person or family | | | | |
| <u>Annual Combined Contribution Max</u> = \$4,300/one person and \$8,550/2P or family (+ \$1,000 for 55+ years of age) | | | | |
| Dental Insurance | Anthem HDHP w/no HSA | Single: | \$ 69.57 | \$ 49.50 |
| | Blue Choice New England | 2 Person: | \$ 140.15 | \$ 99.72 |
| | (PCP Required) | Family: | \$ 187.39 | \$ 133.33 |
| | NE Delta 750 Plan | Single: | \$ 0.00 | \$ 0.00 |
| | Plan options are based on Employee Groups | 2 Person: | \$ 9.36 | \$ 6.66 |
| | and Collective Bargaining Agreements | Family: | \$ 22.36 | \$ 15.91 |
| | Vision Insurance | Single: | \$ 2.39 | \$ 1.70 |
| | Vision Service Plan (VSP) | 2 Person: | \$ 4.79 | \$ 3.41 |
| | (no ID cards issued, access benefit with providers using your name, DOB, SSN) | Family: | \$ 7.70 | \$ 5.48 |
| Term Life Insurance | Equitable Basic Life: 100% Employer Paid, Flat Rate of \$10,000, 1st of month following 30 calendar days employment. Optional Life*: 100% Employee paid / cost varies according to age. | | | |
| Short-Term Disability | Equitable 3 year eligibility period/ elimination period 21 days. 60% earnings up to \$1,500 weekly max. Employer paid. | | | |
| Long-Term Disability | The Hartford 3 year eligibility period/ elimination period 180 days. 60% earnings up to \$5,000 monthly max. Employer Paid | | | |
| Flex Spending Account | Voya 1. <u>Dependent Care (DCA)</u> (November Open Enrollment) 2. <u>Health Care (FSA)*</u> *Employees are not eligible for FSA while contributing to a HSA Account (with HDHP) | | Plan Max: \$5,000 (Jan 1 – Dec 31) Plan Max: \$3,300 (Jul 1 – Jun 30) | |
| Other Insurances | Colonial Life Medical Bridge Critical Illness - new Accident Insurance GradFin - new | | Contact Colonial Life 800-350-8167 Payroll deductions start after being notified by Colonial with the enrollments and changes | |
| Pension Plan | Mandatory enrollment based on position/job classification and full-time status (35+ hrs) Employees contribute the following: Group I: 7% of wages | | | |
| Retirement Plans | 403(b) Plan - Contact NSD Human Resources = New Loan Option 457(b) Plan - Empower Customer Service 855-756-4738 2025 annual contribution limit: \$23,500 (+ \$7,500 for 50+ years of age) | | | |

Please see your CBA or Employee Group Rules and Regulations for more information (i.e., tuition reimbursement and leave plans).