

# City of Nashua Benefits

NSD CLERICAL (SECRETARIES)

2025-26 Plan Year



The effective date for medical, dental and vision insurance depends on the date of hire (or as defined in CBA):

- If hired on or before the 15<sup>th</sup> of the month, coverage is effective on the 1<sup>st</sup> of the next month;
- If after the 15<sup>th</sup> of the month, coverage is effective the 1<sup>st</sup> 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 **30 hrs. per week**. Employees working less than 30 hrs. are not eligible.

HEALTH PLAN	52 Pays	49 Pays	37 Pays
<b>Anthem HMO 1500/3000: (PCP Required)</b>			
Single	\$ 55.19	\$ 58.57	\$ 77.56
Two Person	\$111.18	\$ 117.98	\$ 156.25
Family	\$148.65	\$ 157.75	\$ 208.91
<b>Anthem POS: (PCP Required)</b>			
Single	\$ 115.38	\$ 122.45	\$ 162.16
Two Person	\$ 232.27	\$ 246.49	\$ 326.44
Family	\$ 311.04	\$330.08	\$437.14

HEALTH PLAN	52 Pays	49 Pays	37 Pays
<b>Anthem HDHP w/ HSA*</b>			
Single	\$ 55.40	\$ 58.79	\$ 77.86
Two Person	\$ 111.42	\$ 118.24	\$ 156.59
Family	\$ 145.03	\$ 153.91	\$ 203.83
<b>Anthem HDHP w/no HSA</b>			
Single	\$ 49.50	\$ 52.53	\$ 69.57
Two Person	\$ 99.72	\$ 105.83	\$ 140.15
Family	\$ 133.33	\$ 141.50	\$ 187.39

\*Employees must have an HSA account with **Anthem WealthCare** prior to the City's contribution to be deposited in July.

**Health Savings Account (HSA):** tax-deferred account for use with covering your deductible when enrolled in the High Deductible Health Plan (HDHP)

**HSA City Contributions:** \$1,500 for one person or \$3,000 for two person or family (see your CBA for distribution schedule)

**HSA Employee Contributions (optional):** up to \$2,800/tax year one person, up to \$5,550/ tax year for two person or family

**Annual Combined Contribution Max** = \$4,300/one person and \$8,550/2P or family (+ \$1,000 for 55+ years of age)

DENTAL AND VISION	PLAN	District Share	52 Pays	49 Pays	37 Pays
Secretaries \$1500 Max Dental	Single	Single Cap	\$0.00	\$0.00	\$0.00
	Two Person	Single Cap	\$11.77	\$12.49	\$16.54
	Family	Single Cap	\$28.44	\$30.18	\$39.97
Secretaries \$2000 Max Dental	Single	Low Plan Cap	\$1.27	\$1.35	\$1.79
	Two Person	Low Plan Cap	\$14.35	\$15.23	\$20.17
	Family	Low Plan Cap	\$33.78	\$35.85	\$47.48
Secretaries VSP (vision)	Single	EE Paid	\$1.70	\$1.81	\$2.39
	Two Person	EE Paid	\$3.41	\$3.61	\$4.79
	Family	EE Paid	\$5.48	\$5.81	\$7.70

Schedule I = 52 pays  
Schedule II = 49 pays  
Schedule III = 37 pays.

**Vision Insurance**      **Vision Service Plan (VSP)**      **100% Paid by Employee**  
(no ID cards issued, access benefit with providers using your name, DOB, SSN)

**Term Life Insurance**      **The Hartford**  
Basic Life: 100% Employer Paid, Schedule I & II: \$10,000, Schedule III: \$8,000  
Optional Life\*: 100% Employee paid / cost varies according to age.

**Disability Plan**      **Met Life**  
Offered by Union at Employee's sole expense.  
\*Review your CBA or Employee Group Rules and Regulations for eligibility requirements

**Flex Spending Account**      **Voya**  
1. Dependent Care (DCA) (November Open Enrollment)      Plan Max: \$5,000 (Jan 1 – Dec 31)  
2. Health Care (FSA)\*      Plan Max: \$3,300 (Jul 1 – Jun 30)  
\*Employees are not eligible for FSA while contributing to a HSA Account (with HDHP)

**Other Insurances**      **Colonial Life**      Contact Colonial Life  
Medical Bridge      Critical Illness -new      800-350-8167  
Accident Insurance      GradFin - new      Payroll deductions start after being notified by Colonial with the enrollments and changes

**Pension Plan**      **NHRS:** Mandatory enrollment based on position/job classification and full-time status: Group I: 7% of wages

**Retirement Plans**      **403(b) Plan - Contact NSD Human Resources**  
**457(b) Plan - Empower Customer Service 855-756-4738– New Loan Option**  
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).