



2025 EMPLOYEE BENEFIT SUMMARY

| BENEFIT | BENEFIT EXPLANATION | WHEN ELIGIBLE | ELIGIBLE | | | | PAID BY |
|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|----------|-------|-------|----|-------------------|
| | | | FT | PT | PT | PD | |
| | | | 60-80 | 40-59 | 32-39 | | |
| Medical Insurance (Harvard Pilgrim) | Deductible Plan with *HRA: <ul style="list-style-type: none"> • EE Only \$4,000 - \$3,250 reimbursed; total out of pocket is \$750 • EE+1 \$8,000 - \$6,500 reimbursed; total out of pocket is \$1,500 • Family \$12,000 - \$9,750 reimbursed; total out-of-pocket is \$2,250 Deductible is per calendar year. Includes Mail Order Prescription Program. Rates noted are bi-weekly. | <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 provided to help offset the Harvard Pilgrim deductible expenses: \$3,250 (EE Only), \$6,500 (EE+1), \$9,750 (Family) per calendar year. Total out-of-pocket for deductible is \$750 (EE Only), \$1,500 (EE+1), \$2,250 (Family). | <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. Rates noted are bi-weekly. | <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. Rates noted are bi-weekly. | <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 |
| Flexible Spending Accounts | Pre-taxed dollars saved for Health Care and Dependent Care accounts. Debit Card optional. Maximum Yearly Contributions: Health Care: \$3,300 for 2025; 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. <u>Contribution Limits for 2025:</u> Age 21-49 is \$23,500 Age 50-59 and 64+ is \$31,000 Age 60-63 is \$34,750 NRHN match is 100% of the first 3%; 50% of 4-5% after one year of service. Eligibility for monthly enrollment with 30-day notice. (800) 835-5097. | 1 st pay date of the month following date of enrollment or change. VESTING: 100% Immediately Must be 21 years of age. | Yes | Yes | Yes | No | Employee |
| Voluntary Life Insurance (The Standard) | <u>Employee</u> : Additional life insurance in \$10,000 units up to 5x annual salary (max. of \$550,000 combined with Basic Life). <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. | Immediately upon hire or status change date. | Yes | Yes | No | No | Employee |

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| | | | FT | PT | PT | PD | |
| | | | 60-80 | 40-59 | 32-39 | | |
| 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 |
| Aflac | | | | | | | |
| Accident Insurance | Helps offset unexpected expenses that may occur due to an accidental injury at home or work. | 1st of month following date of hire. | Yes | Yes | No | No | Employee |
| Critical Illness Insurance | Helps preserve your lifestyle in the event of a critical illness such as stroke, heart attack, cancer, etc. \$10K or \$20K benefit value amounts offered. | | | | | | |
| MetLife Legal Plan | Legal representation and consultation provided through MetLife Legal Plans. | 1 st of the month following 30 days of hire. | Yes | Yes | No | No | Employee |
| EAP (Employee Assistance Program) | Available for employees and their household family members. Please contact HR for more information. | Immediately upon hire or status date change. | Yes | Yes | Yes | Yes | NRHN |
| Farmer's Home/Auto Insurance | Discount offered through Farmers Insurance when Payroll deduction option is elected. Contact Michelle Gendron at MGendron@Farmersagent.com or 603-497-3450 | Immediately | Yes | Yes | Yes | No | Employee |
| Liberty Mutual Auto/Home & Pet Insurance Protection | Discount offered through Liberty Mutual. 603-898-1747, x52140. Direct bill only. | 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. Mass PFML for Massachusetts-based employees. 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 |