

Town of Amherst, NH
Non Collective Bargaining Employee Benefits
Full-time Employees as of July 1, 2019

Benefits Costs Are Based On Bi-weekly Payroll Deductions

The following is a brief overview of benefit programs available to Town of Amherst eligible employees which include, but are not limited to:

Health Insurance - Currently, the Town of Amherst provides health insurance options through Harvard Pilgrim. Each plan type has a \$25.00 co-pay and deductible requirements. The Town of Amherst holds funding aside for each participating health care covered employee and dependents and will pay the deductible on behalf of the employee, should a major medical emergency occur. FY19 Harvard Pilgrim (per pay period rates) to the employee are:

HMO Super	Single \$66.34	Two Person \$132.53	Family \$178.86
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Health Insurance Stipend - Any employee, eligible for group health insurance who has coverage by his/her spouse's employer sponsored group health plan, or who has other existing health insurance, may elect to receive a taxable stipend. The stipend is based on the level of the plan that the employee is eligible for:

Single \$139.26	Two Person \$278.21	Family \$375.46
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Dental Insurance - The Outline of Benefits for Dental Insurance coverage is attached to this sheet. The premium rates to the employee are:

Single \$0.00	Two Person \$2.02	Family \$5.45
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Flexible Spending Accounts - Employees of the Town of Amherst may elect to participate in a Flexible Spending Account (FSA) program. The program allows employees to have a pre-taxed deduction from their wages to pay for eligible out-of-pocket expenses. The pre-tax contributions made to the FSA can be used to pay for predictable non-reimbursed health care expenses and dependent care expenses during the plan year. The total contribution allowable is set by the IRS, and is \$2,650 for medical and \$5,000 for dependent care.

Deferred Compensation Plan (457 (b) Plan) - The Town of Amherst contributes a matching amount to each employee's 457 (b) contribution, up to 5.5 percent of an employee's base wage.

Life Insurance - The Town of Amherst provides a basic life insurance plan for full-time employees of one-time annual salary.

Long-Term Disability - The Town of Amherst provides long-term disability coverage to help full-time employees cope with an illness or injury resulting in a long-term absence from work. The coverage provides 60% of wages up to \$6,000 per month.

Short-Term Disability - The Town of Amherst provides short-term disability coverage in the event of an illness or injury requiring absence from work. The coverage provides 66.67% of wages up to a maximum weekly benefit of \$1,400.

Personal Days - Each year, eligible employees will receive two (2) personal days. Personal days may be taken at any time during the year with Department Head approval.

Sick Leave Benefits - Regular full-time employees and Regular part-time employees (prorated) shall be eligible for sick leave with pay to be earned and accumulated at the rate of seven (7) days per year.

Vacation Benefits - Vacation time is issued as follows:

0-5 Years of Service	10 days per year	10+ Years of Service	20 days per year
5+ Years of Service	15 days per year	20+ Years of Service	25 days per year