

**LEBANON EDUCATORS ASSOCIATION (LEA) 2025 – 2026**

<b>CIGNA SCHOOL CARE</b>	<b>HEALTH INSURANCE</b>	<b>EMP SHARE 6% EMP SHARE 6.5% *</b>	<b>BOARD SHARE 94% BOARD SHARE 93.5% *</b>			<b>CASHBACK FLAT RATE</b>
<b>YELLOW OPEN ACCESS PLAN WITH CHOICE FUND</b>	<b>MONTHLY PREMIUM</b>	<b>26 PAYS</b>	<b>ANNUAL BREAKDOWN</b>			
			<b>Emp. Pays ---</b>	<b>LSD Pays --</b>	<b>- Yr.Total</b>	
SINGLE	\$1,242.00	\$34.39 \$37.26	\$894.24 \$968.76	\$14,009.76 \$13,935.24	\$14,904.00	\$3,000.00
2 PERSON	\$2,484.00	\$68.78 \$74.52	\$1,788.48 \$1,937.52	\$28,019.52 \$27,870.48	\$29,808.00	\$6,000.00
FAMILY	\$3,353.50	\$92.87 \$100.60	\$2,414.52 \$2,615.73	\$37,827.48 \$37,626.27	\$40,242.00	\$8,000.00

Spousal Affidavit required \* cost changes to 6.5% without affidavit filing. Affidavit reduces cost to 6%, proving spouse cannot obtain benefits with his/her employee.

<b>CIGNA SCHOOL CARE</b>	<b>DENTAL INSURANCE</b>	<b>BOARD SHARE 100%</b>	<b>CASH BACK 30%</b>
<b>DP 6 plan</b>	<b>MONTHLY PREMIUM</b>	<b>ANNUAL Brd. COST</b>	
SINGLE	\$50.77	\$609.24	\$182.77
2 PERSON	\$95.27	\$1,143.24	\$342.97
FAMILY	\$159.75	\$1,917.00	\$575.10
Must work 30 hrs./wk			

**NEW HAMPSHIRE RETIREMENT SYSTEM**

Participation is mandatory, 7% of gross deducted, must work 30 hrs. week or .8 FTE. Matched at 19.23% by LSD. Vested after 10 yrs. participation.

**LIFE INS/LONG TERM DISABILITY**

Paid in full by LSD, provided through Guardian Ins., Life in. 1X annual contracted salary, LTD 66 ⅔ of gross salary for approved disabilities, determined by GI.

**FLEXIBLE SPENDING/HCRA/DCRA**

LEA personnel are eligible to participate in the Flexible Spending Accounts, (Health Care and/or Dependent Care, Section 125 Flexible Spending Accounts) limits are \$2,750.00 for HCRA and \$5,000.00 for DCRA. Health Trust is the Flex Plan Administrator.

**TAX SHELTERED ANNUITY/403B**

Match provided at \$1.00 for every \$1.00 contributed by the employee. The employer's match shall be capped at 2% of the employees' annual contract amount except for those employees who have been on step 18 for at least one year for whom the employer's match shall be capped at 3% of the employee's annual contract amount. Account must be with Corebridge Financial (formerly AIG / VALIC), Ameriprise Financial Riversource, Aspire Financial Services, Equitable (formerly AXA), Horace Mann, AdvisorTrust, Inc. (formerly IPX Trust), or Security Benefit.