

LEBANON SUPPORT STAFF (LSS) 2025 – 2026

CIGNA SCHOOL CARE	HEALTH INSURANCE	EMP SHARE 7% EMP SHARE 13% *	BOARD SHARE 93% BOARD SHARE 87% *			CASHBACK FLAT RATE
YELLOW OPEN ACCESS PLAN WITH CHOICE FUND	MONTHLY PREMIUM	26 PAYS	ANNUAL BREAKDOWN			
			Emp. Pays ---	LSD Pays --	- Yr.Total	
SINGLE	\$1,242.00	\$40.12 \$74.52	\$1,043.28 \$1,937.52	\$13,860.72 \$12,966.48	\$14,904.00	\$1,000.00
2 PERSON	\$2,484.00	\$80.25 \$149.04	\$2,086.56 \$3,875.04	\$27,721.44 \$25,932.96	\$29,808.00	\$2,000.00
FAMILY	\$3,353.50	\$108.34 \$201.21	\$2,816.94 \$5,231.46	\$37,425.06 \$35,010.54	\$40,242.00	\$4,000.00

Spousal Affidavit required * cost changes to 12.75% without affidavit filing. Affidavit reduces cost to 7%, proving spouse cannot obtain benefits with his/her employee.

CIGNA SCHOOL CARE	DENTAL INSURANCE	BOARD SHARE 100%	CASH BACK 30%
DP 6 plan	MONTHLY PREMIUM	ANNUAL Brd. COST	
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 13.53% by LSD. Vested after 10 yrs. participation.

LIFE INS/LONG TERM DISABILITY

Paid in full by LSD, provided through Guardian Ins., Life in. 1xAnnual contracted salary, LTD 66 ¼ % of gross salary for approved disabilities, determined by GI.

FLEXIBLE SPENDING/HCRA/DCRA

LSS 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

New employees hired after 7/1/2017 may have a 403B account with a match provided at \$0.50 for every \$1.00, capped at 2% of annual contracted salary. 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.