

# A GUIDE TO YOUR Benefits

July 1, 2026—June 30, 2027



CITY OF  
 **Nashua**

# Welcome

## Eligibility

The City of Nashua offers a comprehensive benefits package to eligible employees. Eligibility for specific plans depends on the terms of collective bargaining agreements and non-represented employee policies. Some benefits are available to part-time employees on a pro-rated basis. Please see the Benefit Guide specific to your bargaining unit or employee group.

Employees who work less than full-time, please contact the City Benefits Dept. 603-589-3220 Prompt #4 to receive pro-rated cost.

Employees who would like to enroll a domestic partner, same-sex or opposite sex, in the City of Nashua health plans must complete and return forms substantiating the relationship. Forms will be available on the BenefitPlace site for printing, but employees will need to contact the Benefits Department to submit forms for approval.

## When Coverage Begins

- **New Hires:** You must complete the enrollment process within 30 days of your date of hire. If you enroll on time, coverage is effective in accordance with your collective bargaining agreement or employment agreement.

If you fail to enroll on time, you will NOT have benefit coverage (except for company-paid benefits).

- **Open Enrollment:** Changes made during Open Enrollment are effective July 1, 2026 - June 30, 2027.

Due to IRS regulations, elections made upon hire or during Open Enrollment (effective July 1) remain in effect at least until the next Open Enrollment, unless you or your family member(s) experience a qualifying event during the Plan Year (7/1 to 6/30). Eligible dependents are your spouse, domestic partner, children under age 26, and qualified disabled dependents of any age.

## Qualified Life Events

Common qualified life events include:

- Marriage or divorce
- Birth or adoption of a child
- Child reaching the maximum age limit
- Death of a spouse, domestic partner, or child
- Lose coverage under spouse's/domestic partner's plan
- Gain access to state coverage under Medicaid or CHIP

# Contact Information

Coverage	Carrier	Phone #	Website/Email
Dental	NE Delta Dental	800-832-5700	<a href="http://www.nedelta.com">www.nedelta.com</a>
EAP	ComPsych	833-388-3652	<a href="http://www.guidanceresources.com">www.guidanceresources.com</a> WebID : NASHUAEAP
FSA & DCA	Voya	833-323-4573	<a href="http://www.voya.com/accounts">www.voya.com/accounts</a>
HSA	Anthem	800-870-3122	<a href="http://www.anthem.com">www.anthem.com</a>
Life Insurance	The Hartford	860-547-5000	<a href="http://www.thehartford.com">www.thehartford.com</a>
Medical	Anthem	800-870-3122	<a href="http://www.anthem.com">www.anthem.com</a>
SmartShopper Rewards	SmartShopper	800-824-3127	<a href="http://www.smartshopper.com">www.smartshopper.com</a>
STD Insurance	The Hartford	860-547-5000	<a href="http://www.thehartford.com">www.thehartford.com</a>
Vision	VSP	800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
Voluntary Benefits	Colonial Life	800-325-4368	<a href="http://www.coloniallife.com">www.coloniallife.com</a>
City of Nashua Benefits Team, Located in City HR Office	Benefits Line Wellness Line	603-589-3220 Prompts 1, then 4 603-589-3221	Benefits@nashuanh.gov wellness@nashuanh.gov
Nashua School District Contacts, Located in SAU HR Office	Michael Bowse, HR Supervisor Xiomarah Ramos, HR Specialist	603-966-1075 or 603-966-1059	bowsem@nashua.edu ramosx@nashua.edu

There are important notices available online at [www.nashuanh.gov](http://www.nashuanh.gov) and [www.nashua.edu](http://www.nashua.edu) or via paper, free of charge, upon request of Human Resources. Please read the notices carefully and keep a copy for your records. If you have any questions regarding any of these notices, please contact Human Resources.

# Retirement Planning

**Thinking about retiring soon? Attend the Retiree Open Enrollment Session in May to learn about benefits that may be available to you.**

## OTHER AVAILABLE RESOURCES:

1. **Employee Assistance Program** (see page 15) – Many resources available for financial planning, estate planning, legal services and much more.  
[www.guidanceresources.com](http://www.guidanceresources.com)
2. **Health Savings Account** (see page 7) – It's better than a 401k for healthcare! Unspent funds from year to year can be saved for healthcare in your retirement years!
3. **The Hartford** - Life Insurance participants can use online tools to create a will for free! (code: WILLHLF) Additional services are available for a fee.  
[www.estateguidance.com](http://www.estateguidance.com) Also available: travel assistance and identity theft protection.
4. **Social Security** - Participants can set up an account to access information regarding their service credit and contributions and potential future benefits. Select: sign in/up. [www.ssa.gov](http://www.ssa.gov)
5. **Medicare** - Learn about Medicare eligibility rules and costs for participation.  
[www.medicare.gov](http://www.medicare.gov).
6. **City of Nashua Retiree OE Brochure** – See benefits offered for City and NDS qualifying retirees so you. Also attend a Retiree Open Enrollment session to learn more!

## NHRS Pension Program Group 1—Teachers & Employees Group 2—Police & Fire

[www.nhrs.org](http://www.nhrs.org)



My Account Login  
Need an account? [Sign up here](#)

## Making Changes

To make changes to your benefit elections, you must do so in BenefitPlace within 30 days of the qualified life event (including adding newborns, marriages, divorce, etc.). You will need documentation of the event such as a marriage license, birth certificate or a divorce decree. If changes are not submitted timely, you must wait until the next Open Enrollment period to make your election changes.

Elections made for Medical, Dental, Vision, Short-Term Disability, and Life Insurance are in effect continuously; generally you do not need to re-enroll each year. The City's contribution to the Health Savings Account will automatically be deposited to the HSA for employees enrolled in the High Deductible Health Plan with Health Savings Account (HSA).

**The HSA contribution amount will roll over for the plan year.**

The FSA, both Dependent Care and Health Care, do not roll over to the next Plan year. You need to re-enroll during Open Enrollment.

**Required Information**—When you enroll, you will be required to enter a Social Security number (SSN) for all covered dependents.

The Affordable Care Act (ACA), otherwise known as health care reform, requires the company to report this information to the IRS each year to show that you and your dependents have coverage. This information will be securely submitted to the IRS and will remain confidential.

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# Health Plans

Summary of Benefits Coverage, Plan Documents & Certificates, and other benefit materials are available online for easy access!

## MEDICAL BENEFITS

Administered by Anthem Blue Cross Blue Shield

See your [Benefit Guide for employee/employer contributions for the new plan year](#).

Comprehensive and preventive healthcare coverage is important in protecting you and your family from the financial risk of unexpected illness and injury.

The City offers a choice of four types of medical plans. For detailed information, visit your designated online access detailed above.

All Anthem plans require a Primary Care Physician (PCP) to be selected. If your current PCP is not listed on your Anthem card, contact Anthem to update your information.

Social Security numbers are required for each dependent in the enrollment process. **If adding dependents, dependent verification material will be required upon enrollment.**

### Plans Offered:

- HMO - Access Blue New England
- POS - Blue Choice New England
- HDHP - Blue Choice New England with HSA
- HDHP - Blue Choice New England without HSA

### City of Nashua Forms/Info

[www.nashuanh.gov](http://www.nashuanh.gov) OR <http://cityinet/>

Search: > [Departments](#) > [Human Resources](#) > [Benefits](#)

### Nashua School District Forms/Info

[www.nashua.edu](http://www.nashua.edu)

Search: > [Employment](#) > [Human Resources](#) > [Benefits](#)

# Retirement Planning

## Are you saving enough for Retirement?

### Tax-Deferred Retirement Savings Accounts:

It's never too late or too early to start saving for retirement!

**457 (b) Plan - New Loan Option: Empower Retirement** individual retirement savings accounts for **City and School District employees**. Once you have an account set-up you can manage your funds and investments online.

Select: Participant log-in or Enroll Now. [participant.empower-retirement.com](http://participant.empower-retirement.com)

**403(b) Plan: TSA Consulting Group** individual retirement savings accounts for **School District employees**. Manage your funds and investments.

Search: Individual/NH/Nashua School District. [www.tsacg.com](http://www.tsacg.com)

Contact your HR Department for more information.

## DPW Pension Program

The USI PensionEdge® Service Center is ready to assist you with any questions you may have about your retirement plan or your benefit.



Call the PensionEdge® Service Center at 1.866.495.3548 between 8:30 am and 4:30 pm ET, Monday - Friday. Multilingual services are available.



Send an email to [ServiceCenter@pensionedge.com](mailto:ServiceCenter@pensionedge.com). Please note "Nashua" in your subject line.



Send by mail to USI, attention: PensionEdge® Service Center, 1300 Hall Boulevard, Suite 1C, Bloomfield, CT 06002

## Health & Wellness

### DIGITAL DIABETES PREVENTION COACHING

# lark



Lark can improve your health! One in three Americans have prediabetes – and most don't know.

Lark has teamed up with Anthem to offer digital personalized support at NO extra cost to you. Find out if you qualify for the program by taking a one-minute quiz at

[www.lark.com/anthem](http://www.lark.com/anthem)

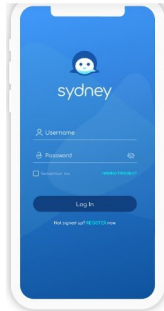
#### 24/7 coaching support includes:

- A customized program based on your lifestyle
- Convenient access to a coach through the Lark mobile app
- Personalized feedback through daily check-ins
- Educational information on prediabetes and preventing type 2 diabetes
- A free wireless smart scale when you enroll

### SYDNEY HEALTH

Administered by Anthem

**Enrollment in Health Plan is Required**



As an Anthem member, you have access to Wellbeing Solutions, a suite of programs designed to help you achieve your well-being goals.

You can participate in any of the Wellbeing Solutions programs by [downloading the Sydney<sup>SM</sup> Health mobile app](#) or by visiting [anthem.com](http://anthem.com). Access the following resources anytime to find Wellbeing Solutions programs that match your health care needs:

- **Mental health resources**, including the Autism Spectrum Disorder Program
- **Personalized support**, including case management, support for chronic conditions, health assessments and more
- **24/7 Nurseline** for answers to common health concerns
- **Building Healthy Families** program that provides support both during and after a pregnancy

## Health Savings Account

The HSA is only available to those enrolled in our HDHP with HSA Medical Plan.

The highlight of this plan is that it allows you to open a Health Savings Account (HSA) which is a special savings account that allows you to save pre-tax dollars to pay for any qualified health-related expenses permitted under federal tax law.

#### What are the Advantages of having a HSA?



- The account belongs to you, so only you decide how to spend the money
- Your money rolls over year-to-year, you keep your unspent balance
- It remains yours even if you leave your employer or retire
- Money withdrawn for qualified medical expenses is tax-free (non-qualified expenses are subject to taxes and penalties)
- Or you can save funds to pay for future expenses (even in retirement!)
- Your HSA account can be used to pay your annual deductible
- You can also use your money for dental and vision expenses (these qualified expenses do not apply toward your plan year medical deductible)

#### Are you eligible for a Health Savings Account (HSA)?

##### You are eligible if you:

- Are covered under a qualified high deductible health plan (HDHP)
- Are a U.S. resident and not a resident of Puerto Rico or American Samoa
- Are not covered by any other health plan, including spouse's health insurance
- Are not covered by a spouse's full-purpose Flexible Spending Account (FSA)
- Are not enrolled in any part of Medicare or Tricare
- Have not received Veteran's health benefits in the past 90 days
- Are not claimed as a dependent on another individual's tax return

# Health Savings Account

## Eligible Expenses

You may contribute up to the IRS maximum to cover eligible health related expenses incurred by you, your spouse, and your IRS tax dependents to age 26. Eligible expenses include:

- Chiropractic Services
- Prescription Drugs
- Dental Expenses
- Glasses, Contact Lenses, and Solutions
- Eye Surgery (including Lasik)
- Lab Fees
- Office Visits (including deductibles and coinsurance)
- Orthodontia

For a complete list of qualified health-related expenses, visit [www.irs.gov/pub/irs-pdf/p502.pdf](http://www.irs.gov/pub/irs-pdf/p502.pdf).

2026 Maximum Amount of HSA Contributions	
Single	\$4,400
Employee +1	\$8,750
Family	\$8,750



## General Rules

- The advantage of an HSA component to our medical plans is that there is no “use it or lose it” provision like the FSA.
- City of Nashua gives you \$1,500 single/ \$3,000 2P/ family each plan year
- You can contribute up to \$2,900 single/ \$5,750 2P/ family (see IRS limits above)

## Catch Up Contributions

- If you are 55 or older, you can contribute an additional \$1,000 for 2026.

**Please note:** Based on the CBA or employment agreement, new hires will receive a prorated fund amount based on the number of pay periods left in the plan year.

# Health & Wellness

## WALKINGSPREE



The City’s Wellness portal

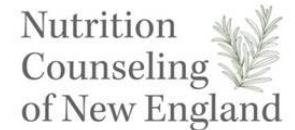
*Registering is quick and easy!*

Download the Walkingspree App from the AppStore or Google Play. Enter the Company Name Exactly as : City of Nashua. Register with your Employee ID (what you use to enter your time). Follow the prompts to connect your smartphone or wearable device.

- Available to all City and School employees.
- Sync a device.
- Track your steps or wellness activities.
- Participate in Pop-up and Quarterly Steps Challenges.
- Earn Rewards and Prizes for participating.

Bonus! Access the Walkingspree Wellbeing on Demand, Wellness Library, Nutrition Resources, Workplace Wellness Trainings and the Les Mills Workout Library.

## NUTRITION SUPPORT



- Available to all City and School Employees
- Jaclyn Fodor, RD, LD with Nutrition Services of New England, LLC
- Registered Dietician available to assist employees with their nutrition needs and concerns.
- Monthly on-site or virtual visits available.

Use the following link or QR code to schedule an appointment.

<https://calendly.com/jaclynfodor/new-meeting?month=2026-04>



# Health & Wellness

## HEALTH & WELLNESS PROGRAMS

The City of Nashua is committed to providing wellness opportunities and resources that support employees in achieving their wellness goals, maintaining a healthy work-life balance, and fostering a culture of wellness in the workplace.

### Monthly Wellness Newsletter and Resources

Sent out to all City and School Employees the beginning of each month and posted on the employee benefits under the wellness tile.

### Monthly WELL Sessions

Join us for a monthly Wellness session that coincides with the Wellness Theme for each month.

- All sessions are recorded and uploaded to the Employee Benefits Page under the Wellness tile.

### Quarterly Wellness Trackers

- Sent out at the beginning of each Quarter.
- All City and School Staff are encouraged to participate.
- Track your wellness activities, doctor’s appointments/screenings and quarterly wellness goal. Earn points for tracking and be entered into the quarterly raffles based off of your total points.

[Employee Wellness – Employee Portal \(https://cityinet.nashua.city/wellness/\)](https://cityinet.nashua.city/wellness/)

## GYM REIMBURSEMENT PROGRAM

### It pays to exercise!



Did you know you can be reimbursed up to \$200 for working out at the gym?

To qualify for reimbursement, you must work out 35 times within six months. You can earn up to \$200 each plan year (\$100 for every six months you are eligible).

For more details, check out the fitness reimbursement forms and information available in the [Plan Documents & Forms tab](#).

**Note:** This program is administered by Anthem. You must be enrolled in a City of Nashua medical plan to participate.

# Dental Plan

## DENTAL BENEFITS

Administered by Delta Dental.

Good oral care enhances overall physical health, appearance and mental well-being. Keep your teeth healthy and your smile bright with the City’s dental benefit plan.

Dental plans are specific to employee groups and collective bargaining agreements. Please see your Benefit Guide.

Young children can be enrolled at the time of birth, when they turn one or two years of age, or during an open enrollment period.

Northeast Delta Dental can help you attain and maintain Health through Oral Wellness® <http://healththroughoralwellness.com/Home>



### Participating Providers

- Delta Dental Premier
- Premier MAC = No balance billing

### Delta Dental PPO

- PPO MAC = No balance billing

### Non-participating Providers

- 90% of PPO MAC—can balance bill you up to their full fee

# Vision Plan

## VISION BENEFITS

Administered by Vision Service Plan (VSP).

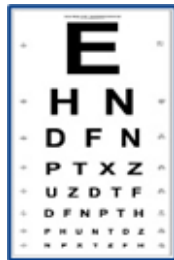
**Voluntary Benefit/Employee 100% cost for most employee groups\***  
 (\*see [benefit guide](#))

The City of Nashua offers an affordable vision plan that enhances vision care coverage beyond your health insurance vision benefit.

Below is a link to the member portal through which you can access vision, hearing aid, and other discounts available to VSP members.

<https://www.vsp.com/optical-discounts.html>

Key Benefits	Description	Copay
Exam (every calendar year)	Focus on eyes & overall wellness Routine retinal screening Contact lens fit and eval	\$10 \$0 Up to \$60
Frames (every calendar year)	\$220 Feature Brand Allowance \$200 Frame Allowance \$110 Costco Frame Allowance 20% savings over allowance	Balance after allowance
Lenses (every calendar year)	Single vision, lined bifocal and lined trifocal lenses	\$10
Contact Lenses (in lieu of glasses)	\$200 allowance	Balance after allowance



# Employee Assistance Program (EAP)



Administered by ComPsych®

**NEW for July 1st 2026—ALL staff will need to create an account**

Your Employee Assistance Program (EAP) is a network of services that can help you improve your health and address personal or professional challenges. It is provided free of charge to all active non-exempt and exempt staff and their household family members, and offers someone to talk to and resources to consult 24/7 by phone or online.

## Confidential Emotional Support

Our highly trained clinicians will listen to your concerns and help you or your family members with any issues, including:

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts

## Work-Life Solutions

Our specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events, locating pet care

## Digital Tools and Support

- Immediate connection to counseling, work-life support, and more
- Personalized guided behavioral health and well-being programs
- Interactive articles, videos, on-demand trainings, digital self-care tools
- Accessible resources for anxiety, stress, mindfulness, sleep, and more

## Legal Guidance

Talk to our attorneys for practical assistance with your most pressing legal issues, including:

- Divorce, adoption, family law, wills, trusts and more

Need representation? Get a free 30-minute consultation and discounted fees.

## Financial Resources

Our financial experts can assist with a wide range of issues.

Talk to us about:

- Retirement planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more

Explore your program:

Scan for video tour!



Here when you need us.

Call: 833-388-3652

Online: <https://www.guidanceresources.com>

WebID: NASHUAEAP

Mobile App: GuidanceNow

## Smart Shopper

SmartShopper is an easy way to compare prices for common services, either online or on the phone. Choose low cost / high quality providers and receive CASH REWARDS. Prices vary widely.

### How It Works:

1. Your doctor recommends a necessary medical procedure
2. You call SmartShopper at 1-800-824-9127, or go to [www.smartshopper.com](http://www.smartshopper.com) to shop for the most cost effective location in your area for the procedure
3. SmartShopper helps you schedule your appointment
4. You receive a cash reward -- a check will be sent directly to you! (45- 60 days following the procedure) No forms, no hassles!

You earn cash rewards for many common procedures, such as:

Lab Work ~ Mammogram ~ Colonoscopy ~ MRI ~ X-Ray

And many more... a complete list of rewards can be found online at

[www.nashuanh.gov](http://www.nashuanh.gov) or [www.nashua.edu](http://www.nashua.edu) in the HR/Benefits section



**Important Message:** SmartShopper is only available to employees (and <65 retirees) currently enrolled in Anthem group plans.

## Flexible Spending Accounts

### FLEXIBLE SPENDING ACCOUNTS

*Administered by Voya*

**We provide you with an opportunity to participate in up to two different flexible spending accounts (FSAs) administered through Voya.**

FSAs allow you to set aside a portion of your income, before taxes, to pay for qualified health care and/or dependent care expenses. Because that portion of your income is not taxed, you pay less in federal income, Social Security and Medicare taxes.

#### Health Care FSA

**Re-enrollment is required each year during April/May open enrollment effective July 1st.**

For 2026, you may contribute up to \$3,400 to cover qualified health care expenses incurred by you, your spouse and your children up to age 26. Some qualified expenses include:

- Coinsurance
- Copayments
- Deductibles
- Prescriptions
- Dental treatment
- Orthodontia
- Eye exams/eyeglasses

**For a complete list of eligible expenses, visit [www.irs.gov/pub/irs-pdf/p502.pdf](http://www.irs.gov/pub/irs-pdf/p502.pdf). (or watch the video for more)**

**NOTE:** Unused funds will be forfeited at the end of the plan year (you have an additional 90 days to submit receipts from claims incurred during the plan year)

**IRS rules do not permit a FSA if you are enrolled in HDHP with a Health Savings**

# Flexible Spending Accounts



Contact Voya  
833-323-4573  
[www.voya.com](http://www.voya.com)



Employee Login :  
[www.voya.com/accounts](http://www.voya.com/accounts)



What is an FSA Video  
[www.voya.com/page/on-demand/flexible-spending-account](http://www.voya.com/page/on-demand/flexible-spending-account)

## Dependent Care Assistance (DCA)

A Dependent Care FSA lets you use pre-tax dollars to cover the cost of care for your children or other eligible dependents while you and your spouse are at work.

Eligible expenses include qualified day care centers, preschool, after-school programs, licensed day care, and elder care for an elderly parent who qualifies as your dependent.

Starting with this Open Enrollment period, the Dependent Care FSA plan year will shift to **July 1, 2026 – June 30, 2027**, and subsequently renew each July 1st. The run-out period will remain 90 days, meaning you'll have until September 29, 2026 to submit any claims for expenses incurred during the prior plan year.

For 2026, you may contribute up to \$7,500 (per family) to cover eligible dependent care expenses (\$3,750 if you and your spouse file separate tax returns).

For a complete list of eligible expenses, visit [www.irs.gov/pub/irs-pdf/p503.pdf](http://www.irs.gov/pub/irs-pdf/p503.pdf)

**NOTE:** Unused funds will be forfeited at the end of the plan year (you have an additional 90 days to submit receipts from claims incurred during the plan year)

# Voluntary Benefits

Administered by Colonial Life  
Voluntary Benefit/Employee 100% cost

These supplemental insurance programs provide cash payments directly to the insured employee in the event of in-patient hospitalization or accidental injury. Accident insurance also provides \$50 wellness benefit ([www.coloniallife.com](http://www.coloniallife.com)).

## To Enroll

Scan the QR code to schedule an appointment with an advisor



## Accident Insurance



Helps offset medical expenses, such as emergency room fees, co-pays, and deductibles that can result from a fracture, dislocation, or other covered accidental injury that happens on or off job.

<https://player.vimeo.com/video/74762189>



## Hospital Insurance



Provides employees with benefits for out of pocket expenses associated with hospital confinement. Benefits are paid directly to you so you can use the money to pay for any financial needs you may have such as deductible amounts, rent, or groceries.

<https://vimeo.com/82036134>



## Critical Illness Insurance



Complements your medical coverage by providing a lump-sum benefit that you can use to pay costs related to a covered critical illness, such as cancer, heart attack, stroke and more.

<https://vimeo.com/80832600>



## Term Life



An affordable coverage option that is attractive for the high-need years, a life stage with greater financial obligations. You may need additional coverage if you are getting married, buying a home, having a child or getting ready for retirement.

## Beneficiary Information

### NEED TO UPDATE YOUR BENEFICIARIES?

It is important to keep your beneficiary designation up to date.

#### Log onto BenefitPlace to update beneficiary information

OTHER BENEFICIARY FORMS AVAILABLE ON THE CITY & NSD websites and on

[www.nhrs.org](http://www.nhrs.org)

- [NHRs Pre-selection before service retirement](#)
- [NHRs Pre-retirement survivorship option 60+](#)
- [NHRs Designation of trust as beneficiary](#)
- The Department of Public Works (DPW) Pension Program
- Don't forget to update your 403b or 457 Plans!

Contact your HR office to update your address throughout the year if needed to make sure you receive important benefit notices and tax forms.



## Life Insurance

### BASIC LIFE INSURANCE

Administered by The Hartford

\*Employer Contribution Subject to Employee Groups

Most employee groups are provided basic life insurance. Additionally, employees can purchase supplemental life insurance at group rates. Please see your Benefit Guide and/or collective bargaining agreement for your enrollment eligibility.



## Accident and Disability Insurance

### SHORT-TERM DISABILITY

Administered by The Hartford

Voluntary Benefit/Employee 100% cost Limited to Eligible City Employee Groups\*

\*See your Benefit Guide for eligibility

New enrollments during open enrollment require an Evidence of Insurability (health statement) to be submitted with the enrollment application and approval is determined by The Hartford. This process may take up to 90 days and the effective date of coverage is determined by The Hartford.

Please review the full document available online for details. This document can be found online at [www.nashuanh.gov](http://www.nashuanh.gov) and the City Intranet.

### SUPPLEMENTAL LIFE INSURANCE

Administered by The Hartford

\*Employee Paid/Voluntary Benefit

New enrollments and increased volumes during open enrollment require an Evidence of Insurability (health statement) to be submitted with the enrollment application and approval is determined by The Hartford. This process may take up to 90 days and the effective date of coverage is determined by The Hartford.

July 1st is the anniversary date for our Plan. Individual rates are calculated based on your age at the time of the plan anniversary. Your rates will increase as you enter each new five-year age band (i.e., 45, 50, 55).

### LONG-TERM DISABILITY

Employer-paid disability income protection is available to many employee groups.

See your Benefit Guide for eligibility, and other details.

Employees are usually automatically enrolled in this benefit if they meet the eligibility requirements. Benefit waiting periods may apply.