

LEBANON ADMINISTRATOR GROUP (LAG) 2026 – 2027

CIGNA SCHOOL CARE	HEALTH INSURANCE	EMP SHARE 12.5% EMP SHARE 13.5% *	BOARD SHARE 87.5% BOARD SHARE 86.5% *	CASHBACK FLAT RATE
YELLOW OPEN ACCESS PLAN WITH CHOICE FUND	MONTHLY PREMIUM	26 PAYS	ANNUAL BREAKDOWN Emp. Pays --- LSD Pays -- - Yr.Total	
SINGLE (Deductible \$1,250) (Choice Fund \$1,000) (Out of Pocket Max \$2,000)	\$1,485.00	\$85.67 \$92.52	\$2,227.50 \$15,592.50 \$17,820.00 \$2,405.70 \$15,414.30	\$3,000.00
2-PERSON (Deductible \$2,500) (Choice Fund \$2,000) (Out of Pocket Max \$4,000)	\$2,970.00	\$171.34 \$185.05	\$4,455.00 \$31,185.00 \$35,640.00 \$4,811.40 \$30,828.60	\$6,000.00
FAMILY (Deductible \$2,500) (Choice Fund \$2,000) (Out of Pocket Max \$4,000)	\$4,009.50	\$231.31 \$249.82	\$6,014.25 \$42,099.75 \$48,114.00 \$6,495.39 \$41,618.61	\$8,000.00

Spousal Affidavit required * cost changes to 13.5% without affidavit filing. Affidavit reduces cost to 12.5%, proving spouse cannot obtain benefits with his/her employee.

CIGNA SCHOOL CARE	DENTAL INSURANCE	BOARD SHARE 100%	CASHBACK 25% of LSD CONTRIBUTION
DP 6 plan	MONTHLY PREMIUM	ANNUAL Brd. COST	
SINGLE	\$52.29	\$627.48	\$156.87
2 PERSON	\$98.13	\$1,177.56	\$294.39
FAMILY	\$164.54	\$1,974.48	\$493.62
Must work 30 hrs./wk			

NEW HAMPSHIRE RETIREMENT SYSTEM

Participation is mandatory, 7% of gross deducted, must work 30 hrs. a 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 (HFSA/DEPCARE)

LAG 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, capped at 4% of annual contracted salary. Account must be with AMERIPRISE FINANCIAL RIVERSOURCE, ASPIRE IPX, ASPIRE FINANCIAL SERVICES, COREBRIDGE FINANCIAL [FORMERLY AIG VALIC], EQUITABLE [FORMERLY AXA], HORACE MANN LIFE INS CO, SECURITY BENEFIT.