

# State of New Hampshire - Health Reimbursement Arrangement, Flexible Spending Accounts and Voluntary Benefits

## Health Reimbursement Arrangement (HRA)

The State of New Hampshire will provide you with a Health Reimbursement Arrangement (HRA) when you complete an on-line Health Assessment with Anthem. You will receive up to \$200 in reimbursement toward your health plan medical and prescription drug copayments, deductibles and POS "co-insurance". HRA dollars do not apply to your state dental or vision benefits, exercise incentive benefits or medical or pharmacy expenses that are not covered at all under the state plan.

## Flexible Spending Account (FSA)

As an employee of the State of New Hampshire, you are eligible to participate in Flexible Spending Accounts, which enable you to pay for eligible out of pocket medical, dental and vision expenses and/or for dependent care expenses with pre-tax dollars. Money deducted out of salary from pre-tax dollars lowers your gross income, resulting in lower tax withholdings.

Flexible Spending Accounts are available to employees working 30+ hours.

## Voluntary Short-Term Disability

Short-Term Disability benefits provide income while you are out of work due to a non-occupational accident or sickness (including maternity). This disability insurance features guaranteed acceptance, regardless of health, subject to a pre-existing condition limitation. You design a plan that fits your needs and budget:

- Benefit amounts up to 70% of your income (\$1000/weekly maximum benefit).
- Benefit plans: benefits begin on the 15<sup>th</sup> day and pay for up to 52 weeks **OR** benefits begin on the 1<sup>st</sup> day for an injury, on the 8<sup>th</sup> day for an illness, and pay for up to 26 weeks.

Short-Term Disability benefits are available to employees working 25+ hours.

## Voluntary Critical Illness Insurance

Colorado Bankers' **Lifestyle Protector\*** brings together the value of term life insurance with critical illness benefits to help protect you against the financial challenges associated with surviving a critical illness, allowing you to make recovery your life's priority. Pays cash benefits upon diagnosis of a covered critical illness, regardless of treatment, actual expenses or other coverage.

\*A 10 year renewable and convertible term life insurance policy with a critical condition accelerated benefit rider underwritten by Colorado Bankers Life Ins. Co. (AM Best "A" Rated). Critical Illness Insurance is available to employees working 25+ hours.

## Voluntary Accident Insurance

Accident insurance helps to protect you and your family against the additional expenses associated with accidental, off the job injuries.

Accident Insurance is available to employees working 25+ hours.

**You will be eligible for these benefits on the 1st of the month following 30 days after your date of hire.**

**FOR MORE INFORMATION AND RATES, OR TO ENROLL, PLEASE CONTACT  
EBM AT 1-888-269-2744 WITHIN 30 DAYS FROM DATE OF HIRE**

