



BENEFITS SUMMARY

2024 – 2025

Health Insurance

The agency offers two options for coverage through Harvard Pilgrim: HMO Best Buy LP with HRA (Deductible \$2000 per member/\$4000 per family) and HMO Best Buy LP with HSA (Deductible \$5000 per member/\$10,000 per family). Both options offer 4-tiered coverage (Employee, Employee + Spouse, Employee + Children, and Family).

Health Reimbursement Account (HRA)

The Agency has established a Health Reimbursement Arrangement (HRA) for the HMO Best Buy LP Deductible. The employee is responsible for the first \$500 of the deductible. CAPBM will reimburse the next \$1000 of a single or \$3,000 of a dual or family. The employee/member is responsible for the last \$500.

Health Savings Account (HSA)

You may open an HSA savings account that lets you set aside money on a pre-tax basis to pay for qualified medical expenses. By using untaxed dollars in an HSA to pay for deductibles, copayments, coinsurance, and some other expenses, you may be able to lower your out-of-pocket health care costs.

Health Insurance Buyout

In lieu of health insurance, employees may choose the Buyout Agreement. With evidence of health insurance through a family member, Medicaid, or another employer, you can “opt” out of health insurance coverage from the Agency and take a \$2,500.00 annual buyout. This buyout is paid in 26 equal payments (\$96.16) within your paycheck and is taxable. The employee must sign up for the buy-out when hired and every open enrollment. Please note the dollars deducted biweekly are “pretax” dollars. Dental and Vision benefits are part of the health insurance plan.

Voluntary Dental Insurance

The agency offers Dental Insurance through Delta Dental. If you did not elect Health Insurance, you are still able to participate in the Dental Plan.

Voluntary Vision Insurance

The agency offers Vision Insurance through Delta Dental-EyeMed Vision Care. If you did not elect Health Insurance, you are still able to participate in the Dental Plan.

Voluntary Flexible Spending Accounts (FSA, DCA)

The Agency offers FSAs for medical expense accounts for up to \$3,050.00 per plan year. And Dependent Care FSA for dependent care costs up to \$5,000.00 per plan year. This amount is determined by the employee and is deducted (pretax) from your paycheck on a biweekly basis. Employees must sign up for these expense accounts when hired and during each open enrollment.

Group Life Insurance (Fully paid by CAPBM)

CAPBM provides full-time employees with 1 x your annual salary up to \$50,000 in group life and accidental death and dismemberment (AD&D) insurance.

Voluntary Life Insurance

CAPBM offers basic life insurance for employees wishing to purchase additional life insurance for you, your spouse, or your children.

Short-Term Disability Insurance (Fully paid by CAPBM)

CAPBM provides short-term disability insurance. If the employee becomes disabled due to injury or illness (not work-related), the disability insurance company will pay the employee 66.67% of their salary (maximum of \$500.00 weekly) after a 7-day waiting period.

Long-Term Disability Insurance (Fully paid by CAPBM)

The Agency offers long-term disability insurance. The benefit will pay 60% of an employee's monthly income up to \$5,000 per month after a 90-day waiting period.

Voluntary NH Paid Family Leave

Paid family leave can provide income for you if you are unable to work because you need to take care of a sick family member or bond with your newborn child. After a 7-day waiting period, this benefit will pay 60% of your salary for up to 12 weeks. CAPBM will pay 50% toward the cost of this benefit. Employees must enroll in NHPFML during the new hire 30-day enrollment period or the annual open enrollment period. This benefit is not eligible for enrollment during a Life Change Event.

Voluntary Accident & Critical Illness Insurance

CAPBM provides eligible employees the opportunity to purchase accident and/or critical illness insurance.

Voluntary 403(B) Retirement Plan

You may begin contributing to your 403-B retirement fund at any time. After one year of employment, the Agency will match up to 5% of your salary for participation in the 403b plan. You are eligible for the Agency match after you have worked for one year and have satisfied the plan requirements of minimum hours worked of 1,000 hours in your first year.

Employee Assistance Program (EAP) (Fully paid by CAPBM)

CAPBM provides confidential assistance through its EAP to all eligible regular full-time employees and their family members/dependents. The EAP provides confidential access to professional counseling services for help with personal concerns that may impact job performance.

Paid Time Off (PTO)

The Agency provides eligible employees with Paid Time Off (PTO). PTO may be used for vacation, sick time, or other personal matters. Employees may not utilize their accrued PTO time until after 60 days of employment. The amount of PTO received each year is based on an employee's length of service and accrues on a biweekly basis. Eligible employees can earn up to 4 weeks during their first year of employment. Regular full-time and regular part-time employees are eligible for PTO.

Paid Holidays

The Agency offers 12 paid holidays annually. Regular full-time and regular part-time employees are eligible for holiday pay. Holidays are: New Year's Day, Civil Rights Day, Presidents Day, Memorial Day, Juneteenth Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day, Day After Thanksgiving Day, Christmas Day.

Mileage Reimbursement

Mileage is paid at the rate of .58 per mile. This is reimbursed within your paycheck (non-taxable).

Federal Student Loan Forgiveness

Employees may be eligible for federal student loan forgiveness once they complete the services required by the Federal Student Repayment Loan Program.

Bi-Weekly Payroll with Friday Paydays

Employees may elect direct deposit into personal savings or checking accounts or may have paychecks mailed directly to their home mailing address.

**Have questions or need more information?
Email HR@capbm.org for assistance.**