

# 2023 Employee Benefit Summary

Medical | Dental | Life | Disability | FSA | Retirement | EAP | Voluntary





The information in this benefits guide has been provided for your convenience by The Richards Group. While every effort was taken to accurately report your benefits, if there are any discrepancies between the information contained in this guide, and carrier produced documents including Benefit Summaries, Certificates of Coverage or Cheshire County produced materials, the latter will prevail.

# Contact Information

## Cheshire County Contacts

Melanie Des Chenes <a href="mailto:mdeschenes@co.cheshire.nh.us">mdeschenes@co.cheshire.nh.us</a>	Employee Benefits Coordinator 603-357-1908
Kim May <a href="mailto:kmay@co.cheshire.nh.us">kmay@co.cheshire.nh.us</a>	Human Resources Director Keene: 603-283-3312 Westmoreland: 603-399-7378
Desiree Fisk <a href="mailto:dfisk@co.cheshire.nh.us">dfisk@co.cheshire.nh.us</a>	Human Resources Assistant 603-399-7317 or 603-399-7305 (Both #s in Westmoreland)
Sheryl Trombly <a href="mailto:strombly@co.cheshire.nh.us">strombly@co.cheshire.nh.us</a>	Finance Director 603-355-3036



## Health Insurance

Health Plans Inc <a href="http://www.healthplansinc.com">www.healthplansinc.com</a>	Member Service 800-532-7575
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## Pharmacy Benefit

RX Benefits <a href="http://www.rxbenefits.com">www.rxbenefits.com</a>	Member Service 800-377-1614
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## Medical Flexible Spending Account/Dependent Care Account

American Benefits Group (ABG) <a href="http://www.amben.com">www.amben.com</a>	Member Service 800-499-3539
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## Dental Insurance

Northeast Delta Dental <a href="http://www.nedelta.com">www.nedelta.com</a>	Member Service 800-537-1715
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## Life, AD&D, STD and LTD

Lincoln Financial Group <a href="http://www.lfg.com">www.lfg.com</a>	Member Service 877-275-5462
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## Employee Assistance Program (EAP)

InvestEAP <a href="http://www.investeap.com">www.investeap.com</a>	Customer Service 866-660-9533
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## New Hampshire Retirement System

New Hampshire Retirement System <a href="http://www.nhrs.org">www.nhrs.org</a>	Customer Service 877-600-0158
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## Deferred Compensation

AIG - VALIC	Service Representatives
Steven Potwin- <a href="mailto:steven.potwin@aig.com">steven.potwin@aig.com</a>	603-757-3076
Christina Agar- <a href="mailto:christina.apgar@aig.com">christina.apgar@aig.com</a>	603-594-8340



## Pet Insurance

Pin Paws <a href="http://PinPaws.com/ccnhpets">PinPaws.com/ccnhpets</a>	Member Service 844-746-7297
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## Aflac - Supplemental Benefits

Aflac <a href="http://www.aflac.com">www.aflac.com</a>	Vanessa Long 802-254-3500
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## Liberty Mutual Insurance

Liberty Mutual- Member Service	844-629-8984
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## Income Advance Loan - Mascoma Bank

Please contact Kim May with questions <a href="mailto:kmay@co.cheshire.nh.us">kmay@co.cheshire.nh.us</a>	Kim May Keene: 603-283-3312 Westmoreland: 603-399-7378
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For more information, go to: [www.countyofcheshire.trgportal.com](http://www.countyofcheshire.trgportal.com)

# Who We Are

On behalf of the Cheshire County Commissioners, we welcome you as a member of the diverse team of individuals who bring their skills and talents to the many service areas of Cheshire County government.

We consider the employees of Cheshire County to be one of the most valuable resources and are pleased with the excellent benefits we have to offer.

As a member of the Cheshire County government team, it may please you to know that we are value and service driven and are known as an innovative and progressive leader in providing cost effective services to the taxpayers of Cheshire County.

Cheshire County has employees at four locations including Maplewood Nursing Home in Westmoreland at 201 River Road; the Department of Corrections at 825 Marlboro Road in Keene; the Registry of Deeds; Behavioral Health Programs and System of Care at 33 West Street in Keene; and County Hall at 12 Court Street which houses many departments such as the County Commissioners office, Cheshire County Attorney, Sheriff, Dispatch, IT, Grants and Finance.

Cheshire County government consists of two branches; a Legislative Branch, referred to as the county delegation, which is comprised of twenty-three Representatives elected for 2-year terms, and an Executive Branch consisting of three commissioners. Two commissioners are elected for 2-year terms, and one is elected for a 4-year term on a rotating basis. The Cheshire County Commissioners appoint a full-time County Administrator to oversee the daily operations of the county.



**Melanie Des Chenes**  
Benefits Coordinator



**Kim May**, Director of Human Resources  
**Desiree Fisk**, HR Assistant



# Mental Health Resources & Medicare Navigation

## We're Committed To Helping You Thrive

Cheshire County is committed to fostering a workplace that promotes, supports and improves the mental wellbeing of employees and their families. We do this with a continuous improvement approach to culture, and by providing several benefits for mental wellbeing. We empower employees and their families to utilize all resources available

## Your Mental Wellbeing Benefits

### Medical Plan Benefits Include:

- *In-person and virtual counseling*
- *Prescription Rx coverage*
- *Generous coverage for Outpatient and Inpatient Treatment for Mental health, Behavioral Health, and Substance Abuse*

### Employee Assistance Program (EAP):

- *Available to all household members through InvestEAP*
- *For more information on the EAP please refer to the Electronics Benefit Center (EBC)*

### Additional Mental Wellbeing Benefits:

- *Complimentary Medicine Benefit*
- *Paid time off*

## Medicare Navigation

Medicare is very complex, and it is important that you have an advocate who can provide you the proper Medicare education and guidance. The Richards Group has partnered with SmartConnect™, an exclusive, no-cost program created specifically to connect Medicare-eligible working adults to the world of Medicare benefits. Whether an employee plans to continue working or is transitioning to retirement, we tailor solutions designed around their needs. Our agents provide an unfiltered view of the entire range of options and prices available to the employee.



SmartConnect

1-833-502-2747 | TTY: 711

<https://gps.smartmatch.com/therichardsgroup>

# Eligibility Guidelines

## Eligibility Guidelines

You are eligible to enroll in most benefits through the County of Cheshire if you work 30 or more hours each week. However, you may enroll in Voluntary Life and Flexible Spending Accounts (FSA's) if you work 24 or more hours per week.

You can enroll the following dependents:

- Your Legal Spouse
- Your children up to 26 years of age, regardless of student or marital status

Coverage	Eligibility	Benefit Plan Effective	Employee Cost
Medical	30+ Hours	After 60 days of employment	Varies
Complimentary Medicine Benefit	Enrolled in County's Health Insurance	Afer 90 days of employment	\$20 Copay
Dental	30+ Hours	After 60 days of employment	Varies **
Medical Flexible Spending Account/ Dependent Care Account	24+ Hours (at Annual Enrollment)	FOM* following 90 days of employment	100%
Basic Life and AD&D	30+ Hours	FOM* following 90 days of employment	None
Voluntary Life	24+ Hours	FOM* following 90 days of employment	100%
Short Term Disability	30+ Hours	FOM* following 90 days of employment	None
Voluntary Long Term Disability	30+ Hours	FOM* following 90 days of employment	100%
Aflac	On Staff Employees	FOM* following 90 days of employment	100%
EAP	All Employees	No waiting period	None
NH Retirement System	35+ Hours	No waiting period	Group I - 7% Group II - 11.55%
Deferred Compensation	On Staff Employees	No waiting period	100%
Liberty Mutual	On Staff Employees	No waiting period	100%
Income Advance Loan- Mascoma Bank	24+ Hours	After 6 months of employment	100%

\*First of the month

\*\* You have the option of employer paid dental if opting out of medical with proof of other medical coverage



# Employee Rates

## Health Insurance

### Open Access PPO through HPI

Coverage Level	Twice Monthly Payroll Deduction 1/1/23-2/28/23	Twice Monthly Payroll Deduction 3/1/23-12/31/23
Employee	\$71.17	\$72.60
Employee+Child(ren)	\$145.66	\$148.58
Employee+Spouse	\$194.17	\$198.06
Employee+Family	\$224.38	\$228.87

## Dental Insurance

### 2023 PPO administered by Delta Dental

Coverage Level	Twice Monthly Payroll Deduction 1/1/23-2/28/23	Twice Monthly Payroll Deduction 3/1/23-12/31/23
Employee	\$6.39	\$6.52
Employee+Child(ren)	\$23.31	\$23.78
Employee+Spouse	\$21.48	\$21.91
Employee+Family	\$37.44	\$38.19



The County offers one PPO plan administered by Health Plans Inc. Highlights of plan benefits are summarized below. Please view complete Plan Summary for details. If there are discrepancies between the information below and HPI produced documents, please rely on the latter.

Benefit/Feature	In-Network	Out-of Network
<b>Deductible</b> (Single/Family)	<b>\$0/\$0</b>	<b>\$300/\$600</b>
<b>Coinsurance</b>	<b>0%</b>	<b>20%</b>
<b>Medical OOP Max</b> (Single/Family)	<b>\$500/\$1,000</b>	<b>\$1,000/\$2,000</b>
<b>Preventive Care</b>	<b>\$0</b>	<b>Deductible, then 20%</b>
<b>Primary Care Physician</b>	<b>\$10 copay then covered in full</b>	<b>Deductible, then 20%</b>
<b>Specialist</b>	<b>\$20 copay then covered in full</b>	<b>Deductible, then 20%</b>
<b>Chiropractic Visit</b>	<b>\$20 copay then covered in full</b>	<b>Deductible, then 20%</b>
<b>Outpatient Surgery</b>	<b>\$100 copay then covered in full</b>	<b>\$200 copay then Deductible, then 20%</b>
<b>Inpatient Hospital</b>	<b>\$200 copay then covered in full</b>	<b>\$400 copay then Deductible, then 20%</b>
<b>Behavioral Health Hospital Service</b>	<b>\$200 copay then covered in full</b>	<b>\$400 copay then Deductible, then 20%</b>
<b>Behavioral Health Office Visit</b>	<b>\$10 copay then covered in full</b>	<b>Deductible, then 20%</b>
<b>Occupational, Speech, Physical Therapies *</b>	<b>\$20 copay then covered in full</b>	<b>Deductible, then 20%</b>
<b>Ambulance</b>	<b>Covered in full</b>	<b>Covered in full</b>
<b>Emergency Room</b>	<b>\$100 copay then covered in full</b>	<b>\$100 copay then covered in full</b>
<b>Urgent Care</b>	<b>\$20 copay then covered in full</b>	<b>\$20 copay then covered in full</b>
<b>Labs</b>	<b>Covered in full</b>	<b>Deductible, then 20%</b>
<b>Imaging</b>	<b>Covered in full</b>	<b>Deductible, then 20%</b>
<b>Retail Pharmacy</b> (up to 30-day supply)	<b>Generic - \$5</b> <b>Preferred Brand - \$20</b> <b>Non-Preferred Brand - \$40</b>	
<b>Mail Order Pharmacy)</b> (up to 90-day supply)	<b>Generic - \$10</b> <b>Preferred Brand - \$40</b> <b>Non-Preferred Brand - \$80</b>	
<b>Pharmacy OOP Max</b> (Single/Family)	<b>\$1000/\$2000</b>	

Cheshire County's Open Access Plan is a Preferred Provider Organization (PPO) which offers both In-Network and Out-of-Network services. You will pay less for most services by using In-Network providers. To find an In-Network provider, go to: [www.healthplansinc.com](http://www.healthplansinc.com) or call 1-800-532-7575.

\* Up to 60 visits per person per calendar year combined











# Choosing the Right Care



What do you do when your Primary Care Provider isn't available? Have you considered using Telemedicine, a Convenience Care Clinic or Urgent Care? You may be surprised how much you can save while still receiving the same quality of care.

Of course, if you are having a medical emergency, call 911 or go to the nearest Emergency Room.

	Typical out-of-pocket costs <sup>®</sup>	Common Symptoms
 <b>Telemedicine services</b> Real-time virtual visits with Doctor on Demand providers via smartphone, tablet or computer	 Your PCP-level cost sharing*	<ul style="list-style-type: none"><li>• Coughs/colds</li><li>• Flu</li><li>• Sinus and allergies</li><li>• Sports injuries</li><li>• Rashes and skin issues</li></ul>
 <b>Convenience Care/ Retail Clinic</b> Walk-in, convenience care or retail clinic (e.g., MinuteClinic inside CVS pharmacy)	 You'll typically pay a copayment to a participating network clinic*	<ul style="list-style-type: none"><li>• Minor cuts and skin conditions</li><li>• Common infections (e.g., strep throat, eye/ear infections)</li><li>• Flu shots</li></ul>
 <b>Urgent Care Center</b> Walk-in clinic for non-life threatening injury or illness	 You'll typically pay a copayment for urgent care, sometimes higher than an office visit*	<ul style="list-style-type: none"><li>• Sprains and strains</li><li>• Minor broken bones</li><li>• Minor burns</li><li>• Minor infections</li></ul>
 <b>Emergency Room (ER)</b> Part of a local hospital <i>If you think you are having a medical emergency, call 911 or go to the nearest ER</i>	 You'll typically pay a higher copayment than an office visit or retail or urgent clinic*	<ul style="list-style-type: none"><li>• Chest pain, sudden weakness or trouble talking</li><li>• Severe injury</li><li>• Major burns</li><li>• Major broken bones</li></ul>

**For questions, please contact HPI Customer Service at 800-499-3539**

**Cheshire County's medical plan allow members to access Telemedicine for a \$10 copay.**

Now you can speak to a physician from wherever life takes you. Doctor On Demand allows you to have virtual visits with physicians, psychologists and psychiatrists, online or by using the mobile app.

### It's fast and easy

- Connect with a physician in minutes<sup>1</sup>
- Pay only your office visit/PCP-level cost share
- Referrals are not required
- Paperless prescriptions are sent directly to your pharmacy<sup>2</sup>

### Medical Urgent Care Visits

Doctors can diagnose, treat and write prescriptions for many conditions, including:

- Coughs/colds/flu
- Sore/strep throat
- Pediatric issues
- Sinus and allergies
- Nausea/diarrhea
- Rashes and skin issues
- Women's health
- Sports injuries

### Behavioral Health Visits<sup>3</sup>

Psychologists support you using talk therapy, while psychiatrists will also look for biological imbalances and can prescribe medicine as part of a treatment plan.<sup>4</sup>

### How it works

1. Download the app on your mobile device or access [doctorondemand.com/health-plans-inc](https://doctorondemand.com/health-plans-inc)
2. Create your account and enter insurance (choose Health Plans, Inc.) and pre-consult information.
3. Complete a questionnaire of current symptoms and medical history.
4. Pay cost-share via app or website.
5. Consult with a Doctor On Demand board certified provider.
6. Receive email follow up after the visit to share with your PCP, or request that it be sent directly to your PCP.

*The details of your consultation will not be forwarded to your PCP without your consent.*



or web video visits at  
[doctorondemand.com/health-plans-inc](https://doctorondemand.com/health-plans-inc)

For questions about the Doctor On Demand website/app, billing, or other issues, contact Member Support at 800-997-6196 or [support@doctorondemand.com](mailto:support@doctorondemand.com).

You can manage your Health Plan online. Get 24/7 access to your claims plan benefits and more, all from your phone, tablet or computer. Register and log into your Health Plans inc. account today!



## Register in Minutes!

- 1** Go to the website listed on the back of your member ID card (it will be at the top)
- 2** Click on the **Members** section and the link to **Get Registered**
- 3** Enter your information to create your username and password

*If you are a dependent, be sure to have the five-digit home ZIP Code and the last four digits of the employee's (plan subscriber's) social security number.*

## Access all of your account details\* in one secure location anytime, anywhere!

- Review your claims
- Check your benefits
- Access your prescription drug plan
- Search your provider network
- Download a report of your claims
- Request claim reimbursements
- View, print or order your member ID card
- View or print applicable tax forms
- Find a Primary Care Provider (PCP)
- View your health spending account details



*On your mobile device!*

\* You will have access to details applicable to your plan. Please note, not all of the items listed above apply for all plans.

## **Who is RxBenefits?**

Rx Benefits is a Pharmacy Benefits Optimizer(PBO). They have partnered with Express Scripts (ESI) to bring you greater discounts, better access, and improved member services.

## **What's New?**

You will have access to RxBenefits' Member Services team Monday through Friday 7:00 a.m. – 8:00 p.m. CST.

On weekends, after hours, and on holidays, members are given the option to speak with an Express Scripts (ESI) representative or leave a message for the RxBenefits Welcome Team to return their call.

RxBenefits Member Services representatives are equipped to help you, your physician, and your pharmacy with questions such as:

- “Is my pharmacy in the network?”
- “Is my drug covered?”
- “How do I start using Mail Order for my medications?”
- “How do I get a Prior Authorization?”
- “Can you assist me with general benefit questions?”

For more information regarding RxBenefits contact the RxBenefits Member Services Team at 800-334-8134 or [CustomerCare@rxbenefits.com](mailto:CustomerCare@rxbenefits.com).

You can also access your benefits and information by downloading the Express Scripts mobile app for free from your mobile device's app store or online at [express-scripts.com](https://express-scripts.com).

## **How do I use my prescription benefits?**

County of Cheshire's medical plan includes coverage for pharmacy benefits. Your HPI health benefit plan ID card will also serve as your prescription drug card. Simply present your ID card and prescription at a participating retail pharmacy of your choice. The pharmacist will use your prescription and member information to determine your co-payment or coinsurance.

## **How do I access my retail pharmacy network?**

RxBenefits offers access to a broad retail pharmacy network that includes thousands of pharmacies throughout the United States. That means you have convenient access to your prescriptions wherever you are - at home, work or even on vacation. For a list of participating pharmacies, access your plan's website for more information. You'll get the most from your benefits by using a participating pharmacy. Choosing a non-network pharmacy means you'll pay the full cost of the prescription up front. Then you must submit a claim form to your plan for reimbursement.



Tria Health's goal is to ensure you live a happy and active life and reduce the risk of serious health complications.

Your Tria Health pharmacist will help you:

- Make sure your medications are working as intended.
- Ensure your health conditions are well managed.
- Help you save money.
- Answer any questions you have about your health.
- Coordinate care with your doctor(s).

Earn up to \$150 by attending three consultations within a 12-month period.

## Take Control of Your Health with Tria Health

Tria Health is available at no cost through your health insurance. Tria Health provides private, confidential conversations with a Tria pharmacist over the phone. Tria Health's pharmacists are all Certified Diabetes Care and Education Specialists (CDCES). Your pharmacist will help you:



Ensure your medications are working and help minimize side effects



Identify opportunities to help you save on your medications



Confirm the dosage of your medication is effectively treating your condition

For more information visit [info@triahealth.com](mailto:info@triahealth.com) or call 1-866-792-8742.

Cheshire County offers dental insurance through Northeast Delta Dental with both in-network and out-of-network coverage.

Outline of Covered Services		Plan Pays	Annual Deductible	Calendar Year Maximum
<b>Diagnostic &amp; Preventive</b> (Coverage A)	Oral Evaluations Routine Cleanings Routine X-rays Non-Routine X-rays Fluoride Application Sealants: per tooth	100%	None	\$1,250 (up to \$2,500 with Double-up-Max)
<b>Basic</b> (Coverage B)	Emergency Care Restorative: fillings Routine Extractions Endodontics: Root canal therapy Periodontics: Treatment of gum disease Periodontal Cleaning Space maintainers to age 15 Emergency Palliative Treatment	80%	\$25/\$75 Person/Family	
<b>Major</b> (Coverage C)	Dentures & Bridges Rebase & Reline denture Denture Repair Onlays Crowns Oral Surgery	50%	\$25/\$75 Person/Family	
<b>Orthodontics</b> (Coverage D)	Coverage for adults and dependent children	50%	None	



Northeast Delta Dental rewards members who routinely participate in preventive dental care with the Double-Up Max Carryover benefit. You can enhance your annual allowance simply by getting your annual check-up and keeping your annual costs under \$500.

## **Northeast Delta Dental Double-Up Max Carryover Benefit**

### **Promoting Regular Care**

Northeast Delta Dental offers a Double-Up Max carryover benefit feature on select dental programs. With this feature, enrollees may double their annual maximum by accumulating \$250 a year in additional benefits for use in future coverage periods. When a dental procedure is needed that costs more than the annual maximum allows, accrued carryover benefit dollars can help make up the difference.

### **To Qualify**

- Northeast Delta Dental must have paid a claim for either an oral exam or a cleaning during a Calendar Year. If enrollees don't receive one of these services, they will not be eligible to accumulate dollars for future use. This puts an emphasis on prevention.
- An enrollee's paid claims during the Calendar Year cannot exceed a threshold of \$500.

### **Guidelines**

- Your dental plan must have an annual maximum based on a Calendar Year (January through December).
- Accumulated amounts may only be used after the current annual maximum has been exhausted.
- Carryover benefit amounts cannot be used toward lifetime orthodontic benefits.
- The total accumulated carryover amount cannot exceed the amount of your plan's regular annual maximum.
- Enrollees will be eligible to begin qualifying immediately for carryover benefit dollars to be used in the following year.

### **How it Works**

The Double-Up Max feature allows enrollees to accumulate additional benefit amounts to use toward future dental expenses. Members who have a paid claim for an oral exam or cleaning during the Calendar year and do not exceed the \$500 claims threshold are eligible to receive an additional \$250 added to their annual maximum for the following year, up to twice the plan's base, annual maximum.

Register for Northeast Delta Dental's Benefits Lookup site to access your benefit information at the touch of your finger or click of a mouse.

*Go Green!*

Registration is simple:

1. Go to [www.nedelta.com](http://www.nedelta.com) and click on Patients
2. Click on **Register Here** under Benefit Lookup login
3. Complete the 3-step registration process

**Note:** You will need your Subscriber ID number (found on your card or by calling Customer Service at 1-800-832-5700)



### Health Through Oral Wellness (HOW)

A healthy mouth is part of a healthy life, and Northeast Delta Dental's innovative HOW works with your dental benefits to help you achieve and maintain better oral wellness. HOW is all about you because it's based on your specific oral health risk and needs. Best of all, it's secure and confidential. Here's how to get started:

#### *1. Register*

Go to [www.healththroughoralwellness.com](http://www.healththroughoralwellness.com) and click on "Register Now".

#### *2. Know Your Score*

After you register, please take the free oral health risk assessment by clicking on "Free Assessment" in the Know Your Score section of the website.

#### *3. Share Your Score With Your Dentist*

The next step is to share your results with your dentist at your next dental visit. Your dentist can discuss your results with you and perform a clinical version of the risk assessment



LENSCRAFTERS



### EYE MED

This vision discount program is available free to all Northeast Delta Dental subscribers and their dependents.

### **GREAT SAVINGS – UP TO 35% OFF EYEWEAR**

Choose from any available frame including quality name-brand products such as Brooks Brothers®, Ann Klein®, Vogue® and more at provider locations.

With EyeMed Vision Care, Northeast Delta Dental members have access to over 71,000 vision care providers nationwide at 27,000 locations including optometrists, ophthalmologists, opticians, and the nation's leading optical retailers

It's easy! To request your discount, simply present your Delta Dental member ID card or the flyer you can find on the EBC when you arrive at the provider office or location. Your EyeMed provider will take care of the rest!

To learn more about the EyeMed Vision Care Discount Plan, please visit [NortheastDeltaDental.com](http://NortheastDeltaDental.com).



# Finding a Dentist



The County's Dental plan operates on the Delta Dental Premier (PPO Plus Premier) network.

Based on a review of recent County of Cheshire member dental claims, three providers utilized by County members were identified as not participating in Delta Dental's network (nor did they participate with Ameritas): Grabe Lane, A. (Charlestown); Ross, A. (Keene); Velez, M (Keene).

To locate in network providers please visit <https://www.nedelta.com> and click "Find a Dentist". From there you can search by:

\* Network   \*Name   \*Location   \*Distance   \*Specialty

## Network Selection

Your Dental Network:

Delta Dental Premier ▼

[What Are Network Types?](#)

Please contact Customer Service at [CustomerService@nedelta.com](mailto:CustomerService@nedelta.com) or 1-800-832-5700 if you do not know your Network type or need to report an inaccuracy in the directory.

## Your Location [Enter Your Location for Map & Directions](#)

Your Street Address::

Your City::

Your State/Zip Code::

New Hampshire ▼ 03431

**Note:** We use U.S. Postal standards: South, North, etc. (No punctuation) (ex. South Burlington)

## Customize Results

Sort results by:

Distance ▼

☐ 5 ☐ 10 ☒ 15 ☐ 20 ☐ 30 ☐ 40 ☐ 50

Maximum travel distance::

In some circumstances, if no results are found in the distance you selected, the search will automatically increase the distance until results are found up to a maximum of 100 miles.

Number of Results::

100 ▼

## Additional Search Criteria

Dentist Last Name::

Practice Name::

Specialty::

Search All Specialties ▼

Secondary Language::

Any ▼

Gender::

☐ Male ☐ Female ☒ Any

Extended Hours:

☐ Early Hours ☐ Evening Hours ☐ Weekend Hours

HOW<sup>®</sup> Providers Only [HOW](#)

☐

Search

Reset

**Employees who choose to use providers who do not participate in Delta Dental's network will be balanced billed.**

Cheshire County offers both Medical Care (FSA) and Dependent Care (DCA) Flexible Spending Accounts. Employees may contribute pre-tax dollars into these accounts to help offset eligible medical expenses or dependent care expenses. **The plans are administered by American Benefits Group [www.amben.com](http://www.amben.com).**

## Medical Care Flexible Spending Account (FSA)

Funds from a health care FSA can be used for qualified expenses including medical, dental, vision, deductibles\*, co-payments and coinsurance. For a full list of qualified expenses allowed by the IRS, see Publication 502 ([www.irs.gov/publications/p502](http://www.irs.gov/publications/p502)).

Because FSA contributions are made pre-tax, using FSA funds for qualified expenses can save you money. **Sample Tax Savings:**

This example is based on the individual salary of Mary Jane Doe. She is single, earns \$28,500 a year and claims the standard deduction. She contributes \$2,000 to her Health FSA account. It does not take into account any potential savings for contributions toward her insurance premiums or retirement accounts.

	Current		With FSA	
Gross Income	\$28,500		\$28,500	
FSA Contributions			-\$2,000	
W-2 Income	\$28,500	\$28,500	\$26,500	\$26,500
Standard Deduction	-\$6,350		-\$6,350	
Exemptions	-\$5,500		-\$5,500	
Taxable Income	\$16,650		\$14,650	
Federal Income Tax	-\$2,475		-\$2,197	
Social Security Tax	-\$1,274		-\$1,121	
State Tax	-\$571		-\$461	
Medical Expenses	-\$2,000			
Net Income	\$21,680		\$22,721	
<b>FSA Tax Savings:</b>	<b>\$541</b>			

**In 2023 the maximum allowable contribution amount is \$3,050.** With an FSA, the entire elected amount is available on the first day of the health plan year. A debit card will be issued when you enroll in the medical FSA, or you may submit manual reimbursements.

The County's FSA plan offers a carryover provision which means if you have \$610 or less in your Medical FSA account (after claims incurred through 12/31 have been processed) those funds will be carried over into the subsequent plan year.

Visit [www.amben.com](http://www.amben.com) for more information including tools to calculate your tax benefits and election amount estimators. Also, check your balances or make reimbursement requests. You'll need: **Employer ID: ABGCCTY**

For enrollment forms, direct deposit forms, please contact Melanie Des Chenes – Employee Benefits Coordinator at 603-357-1908.

# Dependent Care Accounts

A dependent care FSA (DSA) allows employees to set aside pre-tax dollars to pay for qualified dependent care expenses. Funds can be used to pay for day care, preschool, elderly care or other dependent care. To qualify for a DCA, the IRS requires that the dependent care is necessary for you or your spouse to work, look for work or attend school full-time.

In 2023 the maximum amount you may contribute to the dependent care FSA is \$5,000\* (if single or married & filing jointly) or \$2,500\* (if married & filing separately)

Please note that the DCA is 100% employee funded and is only available to use as monetary contributions are made.

You have 90 days from the end of the plan year in which to submit any claims. You will forfeit any money over at the end of the plan year in your Dependent Care Account.

## Sample Tax Savings:

John Doe and his spouse earn \$42,500 a year, file a joint return and claim the standard deduction. They have one 10 year old child and contribute \$5,000 to their Dependent Care Assistance Plan. This example does not take into account any potential savings for contributions toward their insurance premiums or retirement accounts.

	Current		With DCAP	
Gross Income	\$42,500		\$42,500	
FSA Contributions			-\$5,000	
W-2 Income	\$42,500	\$42,500	\$37,500	\$37,500
Standard Deduction	-\$7,200		-\$7,200	
Exemptions	-\$8,250		-\$8,250	
Taxable Income	\$27,050		\$22,050	
Federal Income Tax	-\$4,058		-\$3,308	
Child Care Credit	\$552			
Social Security Tax	-\$2,069		-\$1,687	
State Tax	-\$858		-\$583	
Dependent Care Expenses	-\$5,000			
Net Income	\$31,067		\$31,922	
FSA Tax Savings:	\$855			

Visit [www.amben.com](http://www.amben.com) for more information including tools to calculate your tax benefits and election amount estimators. Also, check your balances or make reimbursement requests. You'll need: **Employer ID: ABGCCTY**

For enrollment forms, direct deposit forms, please contact Melanie Des Chenes – Employee Benefits Coordinator at 603-357-1908.

## Substantiation (Verification) of Claims

For your convenience, debit cards are issued by ABG to employees enrolled in the Medical FSA plan. While your transaction may be approved at Point of Sale (POS), per IRS guidelines, ABG will often request “Substantiation” in the form of a detailed receipt/invoice to confirm the expense meets eligibility requirements. You have a responsibility to respond in a timely manner to requests for additional information. **As such, it is recommended that you save ALL receipts!**

## Retail Transactions & the Inventory Information Approval System (IIAS)

- Many vendors - including pharmacies, supermarkets, grocery stores, discount stores, warehouse clubs, and mail-order merchants - maintain a card transaction system that identifies eligible medical expenses at the point of sale.
- IIAS allows the eligibility of items purchased with your benefits card to be verified at the point of service, and ineligible items will be declined
- In most cases you will not be required to submit receipts for eligible transactions that go through the IIAS system (unlike many other card transactions where substantiation is necessary)

## Provider Transactions

- When you use your debit card to pay for medical, dental, vision services, despite “approval” at point of sale, you will often be responsible for verifying the eligibility of the expense
- In many cases, after processing a transaction, ABG will request documentation to confirm eligibility as determined by the IRS
- When required, ABG will provide you with sufficient time to respond to requests for additional information.
- **If you do not respond to ABG’s several requests for substantiation, after 50 days, your account will be suspended, and Debit Card will be deactivated.**
- **In addition, you will need to return the full amount of the unsubstantiated expenses to your FSA.**

## Examples of Ineligible Transactions

- Expense that was incurred outside of current plan year (e.g.: using your new election on 9/1 to pay for a medical service incurred in August)
- Teeth whitening at your dentist’s office
- Non-prescriptive sunglasses



# Sample of FSA Expenses

Acupuncture	Drug addiction treatment	(Some) Over-the-Counter Medications
Alcoholism treatment	Eye exam	Oxygen
Allergy medicine	Eye glasses	Physical examination
Ambulance	Eye surgery	Pregnancy test kit
Annual physical examination	Feminine care products	Prosthesis
Artificial limb	Fertility enhancement (in vitro fertilization or surgery)	Psychiatric Care
Artificial teeth	Guide dog or other service animal	Psychologist
Bandages	Health institute fees (if treatment is prescribed by a physician)	Special education
Birth control pills	Intellectually or developmentally disabled care, treatment or special home	Sterilization
Body scan	Laboratory fees	Stop-smoking programs
Braille books and magazines	Lactation Expenses	Surgery
Breast pumps and supplies	Lead-based paint removal (if a child in the home has lead poisoning)	Special telephone for hearing-impaired individual
Breast reconstruction surgery	Learning disability care or treatment	Television for hearing-impaired individual
Capital expenses (improvements or special equipment installed to a home, if meant to accommodate a disabled condition)	Legal fees associated with medical treatment	Therapy received as medical treatment
Car modifications or special equipment installed for a person with a disability	Lifetime care, advance payments or "founder's fee"	Transplants
Chiropractor	Lodging at a hospital or similar institution	Transportation for medical care
Christian Science practitioner	Medical conference expenses, if the conference concerns a chronic illness of yourself, your spouse, or your dependent	Tuition for special education
Contact lenses	Medical information plan	Vasectomy
Copays, coinsurance, deductibles not reimbursed	Medications, if prescribed	Vision correction surgery
Crutches	Nursing services	Weight-loss program if it is a treatment for a specific disease
Dental treatment(not including teeth whitening)	Optometrist	Wheelchair
Diagnostic devices	Organ donors	Wig
Disabled dependent care expenses	Osteopath	X-Ray

For a comprehensive list, visit [www.irs.gov/publications/p502](http://www.irs.gov/publications/p502)

Cheshire County has partnered with Lincoln Financial Group to provide Life Insurance and Accidental Death and Dismemberment (AD&D) coverage to its employees. Cheshire County provides employees with Basic Life coverage equal to \$10,000 at no cost. Employees also have option to purchase additional Life and AD&D for themselves, their spouse or child.

## Basic Life and Accidental Death & Disability (AD&D) Insurance

### (100% Employer Paid)

- Eligibility is the first of the month following 90 days of employment for employees who work 30 or more hours per week
- Eligible employees are automatically enrolled in Basic Term Life Insurance
- Coverage is \$10,000.
- Accidental Death & Dismemberment insurance (AD&D) coverage is equal to your amount of life insurance

## Voluntary Term Life and AD&D Insurance

### (100% Employee Paid)

- Eligibility is the first of the month following 90 days of employment for employees who work 24 or more hours per week
- Coverage is \$5,000 - \$300,000 depending on the covered member (employee, spouse or child)
- Employees will be required to submit a health application (EOI) if they elect coverage in excess of the guaranteed issue amount of \$130,000 (Guarantee issue amount only for newly eligible)
  - Employee – 5x your annual salary to a maximum of \$300,000 (\$50,000 after age 70)
  - Spouse – 100% of employee coverage to a maximum \$150,000 (50% of Employee benefit amount)
- Employee coverage will reduce by 33% at age 70; by and additional 33%% at age 75; Spouse coverage will reduce by 35% at age 65 and terminate at age 70.

When using the Employee Navigator benefits portal to enroll, employees will see their rates calculated based on age and requested coverage amounts.

For complete rate tables, visit [www.countyofcheshire.trgportal.com](http://www.countyofcheshire.trgportal.com) or contact Melanie Des Chenes

✓ **Please update your designated beneficiaries for your Basic Life/Voluntary Life AD&D coverage during your annual open enrollment period, if necessary**

# Short & Long-Term Disability



Eligible Employees will be enrolled in Short-Term Disability at no cost. Employees may also choose to elect Voluntary Long-Term Disability Insurance for a premium. Disability coverage helps protect against any unexpected, extended, health-related absences from work. Short -Term Disability covers you for a short period of time, up to 6 months, while Long-Term Disability can cover you for a much longer period, up to retirement if necessary.

## Short Term Disability Insurance (STD)

### (100% Employer Paid)

- Eligibility is the first of the month following 90 days of employment for employees who work 30 or more hours per week
- Eligible employees are automatically enrolled in Short Term Disability Insurance
- Coverage is 60% of pre-disability weekly earnings to a maximum of \$800 per week
- Benefits begin on the 15<sup>th</sup> day of a disabling injury and on the 15<sup>th</sup> day of a disabling illness
- The maximum benefit period is up to 13 weeks

	Short-Term Disability	Long-Term Disability
<b>Who is Eligible?</b>	Active Employees working 30+ hours per week	Active Employees working 30+ hours per week
<b>Elimination Period</b>	15th day of Accident, 15th day of Illness	90 Days of disability/illness
<b>Maximum Benefit Duration</b>	13 weeks	Varies
<b>Benefit Percentage</b>	60%	50%
<b>Maximum Weekly Benefit</b>	\$800 per week	\$5,000 per month
<b>Minimum Weekly Benefit</b>	10% of Weekly Total Disability Benefit	\$100 per month
<b>Definition of Disability</b>	Unable to do his/her job; not doing any work for payment; under regular care of physician	Unable to do his/her job; not doing any work for payment; under regular care of physician

## Voluntary Long Term Disability Insurance (LTD)

### (100% Employee Paid)

- Eligibility is the first of the month following 90 days of employment for employees who work 30 or more hours per week
- Coverage is 50% of pre-tax monthly earnings to a maximum of \$5,000 per month
- Benefits begin on the later of 90 days after the onset of your disability injury/illness or the date your STD ends

When using the Employee Navigator benefits portal to enroll, employees will see their rates calculated based on age and requested coverage amounts.



**Invest EAP is always confidential.**

- Employee, Family, and Organizational Assistance Program
- Free and confidential **counseling, resources, and support** for you and your household members
- Sometimes people just need a little support or **free help** to resolve personal stress or problems
- We are **local** to you and offer many of our services either **in-person or via telehealth**

- Counseling
- Resources
- Referrals
- Consultation
- Free legal referrals and financial advice
- Use us as a sounding board
- ...And support for *anything else* that's on your mind!

Our call center is staffed by counselors and behavioral health specialists, ready to take your call any time of day or night

**Password: cheshire**

Our website is a robust wellness portal with articles, assessments, and a financial/legal resource center





# Retirement Plan



The New Hampshire Retirement System (NHRS) is a defined benefit plan. That means the plan provides lifetime pension benefits that are determined at retirement under a formula prescribed by law, not based on investment returns or contributions. NHRS benefits are funded by member contributions, employer contributions, and net investment returns.

All benefits are set by state law (RSA 100-A) and is governed by administrative rules and policies and the Internal Revenue Code.

The following information is applicable to Members hired on or after July 1, 2011. For more information for employees that have been in the system prior to this date you can find applicable information at [www.nhrs.org](http://www.nhrs.org).

## Eligibility

Employees working 35 or more hours per week must participate in the New Hampshire Retirement System, defined benefit pension plan that provides employees with a pension benefit at retirement.

Eligible employees either contribute to Group I or Group II Benefits. Your job function determines what group you are in. Most employees contribute to Group I whereas Group II is for Sheriff Deputies and certain grandfathered Correctional Officers.

Employees in Group I contribute 7% of gross wages as well as contribute to both Social Security and Medicare (7.65%)

Employees in Group II contribute 11.55% of gross wages and only contribute to Medicare (1.45%)



Retirement Benefit formulas and age eligibility are different depending on your group:

## Group I Retirement Benefits

### **Service Retirement**

Group I members can receive a benefit at the age of 65 regardless of their years of Creditable Service.

### **Benefit formula**

Member's Average Financial Compensation (AFC) divided by 66 then multiplied by Creditable Service. (example:  $\text{AFC of } \$30,000 \div 66 = \$455$ ;  $\$455 \times 30 \text{ years of service} = \$13,636$ )

### **Early Retirement**

Members with at least 30 years of Creditable Service may retire between the ages of 60-64.

## Group II Retirement Benefits

### **Service Retirement**

Group II members are eligible to retire at age 52.5 with 25 years of Group II Creditable Service or at age 60 regardless of their years of Creditable Service.

### **Benefit formula**

Member's Average Financial Compensation AFC multiplied by 2% then multiplied by Creditable Service. (example:  $\text{AFC of } \$40,000 \times .02 = \$800$ ;  $\$800 \times 25 \text{ years of service} = \$20,000$ )

### **Early Retirement**

Members with at least 25 years of Creditable Service may retire between the ages of 50-52.5.

## Important:

- Early Retirement results in a permanently reduced pension. The reduction factor is 1/4% per month for each month prior to Service Retirement Age that the member receives a pension benefit.
- Members become vested for retirement benefits upon the earlier of: (1) completion of 10 years of NHRS Creditable Service; or (2) on or after attainment of the NHRS normal retirement age while in service, regardless of years of Creditable Service

For more information on the New Hampshire Retirement System and the other disability or death benefit that may be applicable, please go to [www.nhrs.org](http://www.nhrs.org).

# Deferred Compensation



Cheshire County also offers a Deferred Compensation plan through AIG Retirement Services/Variable Annuity Life Insurance Company (VALIC). This plan offers you a flexible way to save for retirement and compliments your NHRS plan and Social Security. You'll get pre-tax savings features, investment options and planning resources.

457(b) plans are tax-advantaged, deferred compensation retirement plans offered by state governments, local governments, and some nonprofit employers. They are similar to the traditional 401(k) and 403(b) in that they are tax-advantaged and provide investment options, eligible to accumulate pre-tax earnings. However, some aspects, such as catch-up contributions early withdrawals and hardship distributions may be administered differently, as the plan is not governed by ERISA (Employee Retirement Income Security Act). Eligible participants are able to make salary deferral contributions, depositing pre-tax money that is allowed to compound without being taxed until it is withdrawn.

With a 457(b) funds are put into a retirement account where they can grow without being taxed.

In 2023, you can contribute up to 100% of their income up to \$20,500 per year. If you over the age of 50, you may contribute an additional "catch-up" amount of \$6,500.

## Contact your financial professional.

**For more information, contact your AIG Representatives,**



**Steven Potwin**  
**Financial Advisor**

Cell: 603-757-3076  
steven.potwin@aig.com  
410 Amherst Street, Suite 310  
Nashua, NH 03063

[Schedule Now](#)

**Steven Potwin at 603-757-3076 or email at [steven.potwin@aig.com](mailto:steven.potwin@aig.com)**



**Christina Apgar**  
**Financial Advisor**

Cell: 603-762-1253  
christina.apgar@aig.com  
410 Amherst Street, Suite 310  
Nashua, NH 03063

[Schedule Now](#)

**Christina Apgar at 603-594-8340 or email at [christina.apgar@aig.com](mailto:christina.apgar@aig.com)**

# Pet Insurance

**New this year!** Cheshire County offers access to Pin Paws Pet Care insurance through MetLife, at discounted rates.

Pet insurance is a health care policy purchased by a pet owner to help decrease the overall costs of expensive veterinary care. This policy covers the cost of treating unexpected illness and injury, administered by a licensed vet, emergency clinic or specialist.

The cost of Pet Insurance will vary depending on your animal, age and breed.

## Why do I need pet insurance?

- Every six seconds, a pet owner is faced with a vet bill of over \$1,000. For most, that's a hard financial burden.
- Having a pet insurance plan helps owners afford vet care when their furry friend is sick or gets into an accident.
- Pet insurance can help owners make the decision between the life of their pet vs financial euthanasia.
- When deciding whether or not you need insurance, consider the cost of treatments without pet insurance.

## What makes Pin Paws Pet Care different from other pet insurance companies?

- Coverage for cats and dogs of all ages and breeds
- No initial exam/past vet notes required
- Accident coverage starts at midnight
- Customizable deductible and out-of-pocket max
- Annual max payouts as opposed to per incident
- Choose your reimbursement percentage
- Multiple value-added benefits included
- Routine care options available with customized plans
- Available in all 50 states

### Also Included...4 Additional Value Added Pet Benefits



### How Does Pet Insurance Work?



Take Your Pet to Any Vet



Submit Your Claim



Get Reimbursed Quickly!



# Pet Insurance

## Enrollment Process

Enrollment is available at any time (not limited to Open Enrollment window or new hire eligibility).

**To enroll, visit: [PinPaws.com/ccnhpets](https://www.pinpaws.com/ccnhpets), and follow the steps for enrollment.**

Depending on your dog or cat, and which plan you choose, your monthly premium will vary. You will need to pay with a personal credit card to sign up.

## What Are the Steps for Filing a Claim?



1

### Take your pet to the vet

Visit any licensed vet, emergency clinic, or specialist in the US. There's no network of providers to worry about.



2

### Send us your claim

Pay your bill at the vet, then send us your claim along with vet records and an invoice from the visit.



3

### Get money back quickly

PetFirst will follow-up with your vet for any missing info. Claims are processed in less than 2 weeks.



For more information and a list of what is covered visit [www.pinpaws.com/ccnhpets](https://www.pinpaws.com/ccnhpets) or call 844-746-7297





# Supplemental Insurance

Cheshire County is now making the following Aflac insurance policies available to its employees:



## Accident

Accidents happen. When a covered accident happens to you, our accident insurance policy pays you cash benefits to help with the unexpected medical and everyday expenses that begin to add up almost immediately.

## Hospital Confinement Indemnity

Hospital stays are expensive. An Aflac hospital confinement indemnity insurance policy can help ease the financial burden of hospital stays by providing cash benefits.

## Cancer/Specified-Disease

Aflac's cancer/specified-disease insurance policy can help you and your family better cope financially if a positive diagnosis of cancer ever occurs.

## Vision

Don't take your vision for granted. An Aflac vision insurance policy can help with the costs of vision treatment.

## Whole or Term Life

With Aflac's whole life or term life insurance, you can rest easy knowing that your family will have financial security when they need it most.

**For more information about enrolling, policy benefits, limitations and exclusions please visit:**

Vanessa Long at 802-254-3500 or  
vanessa\_long@us.aflac.com

## Aflac for Cheshire County:

- Aflac is different from major medical insurance; it's insurance for daily living.
- Aflac pays cash benefits to the policyholder, unless otherwise assigned, to use as they see fit.
- Aflac benefits can help with unexpected expenses.
- Aflac offers competitive rates.
- Aflac processes claims quickly - usually within four days.<sup>1</sup>

This is a brief product overview only. Benefits/premium rates may vary based on plan selected. Optional riders are available at an additional cost. Policies have limitations and exclusions that may affect benefits payable. Refer to the policy for complete details, limitations, and exclusions.

<sup>1</sup>Aflac processes most claims in about four days. Processing time is based on business days, after all required documentation needed to render a decision is received and no further validation and/or research is required. Individual Company Statistic, 2017.

**Individual coverage is underwritten by American Family Life Assurance Company of Columbus.**

Worldwide Headquarters | 1932 Wynnnton Road | Columbus, Georgia 31999

# Additional Benefits

We believe progress happens when people feel secure



## Home & Auto Insurance Discounts

Cheshire County partners exclusively with Liberty Mutual to help you save up to \$782 per year on Auto and Home Insurance. You also have access to many other benefits. Employees can choose to have payroll deductions for automobile, home and renter's insurance through Liberty Mutual.

For a discounted quote, visit <https://www.libertymutual.com/cheshirecounty>

For additional information, contact member services at 1-844-629-8984.

## Tuition Reimbursement

Cheshire County provides tuition reimbursement benefits to qualified on staff employees for up to \$2,700 per calendar year. The tuition reimbursement is to recognize that educational development is important and should be encouraged. See employee handbook for additional qualifications and prorations based on hours worked. For more information, contact Kim May at [kmay@co.cheshire.nh.us](mailto:kmay@co.cheshire.nh.us)



# Additional Benefits

## Complimentary Medicine Benefit

Cheshire County also offers employees, active in the medical plan, reimbursement of up to \$350 per year for Complimentary Medicine. This benefit can be used for:

Acupuncture  
Massage Therapy  
Therapeutic Touch & Healing Touch  
Naturopathy  
Reiki

Biofeedback  
Nutrition  
Homeopathy  
Oriental Medicine

Each visit will be reimbursed, less a \$20 copay.

## Flu Shots

Flu shots are provided yearly to all employees at no cost to the employee.

## Income Advance Loans

As a way to help employees manage unexpected expenses, Cheshire County, in partnership with Mascoma Bank, offers employees Income Advance Loans. There is no interest charge and a one-time \$75 processing fee. For more information, contact Kim May at [kmay@co.cheshire.nh.us](mailto:kmay@co.cheshire.nh.us)





All benefit enrollment elections and changes will be made using Employee Navigator, an online benefits administration system.

## How does Employee Navigator work?

For first time users or newly hired employees you will receive a welcome email with the URL and Company Identifier. After clicking the link, you will enter first name, last name, last 4 of social, DOB & Company Identifier to register, then follow instructions below. For existing users follow the instructions in Step 1.

**Company Identifier: CHESHIRE**



The login screen features the Employee Navigator logo at the top. Below it are two input fields labeled 'Username' and 'Password'. A green 'Login' button is positioned below the password field. At the bottom, there are two links: 'Reset a forgotten password' and 'Register as a new user'.

### Step 1: Log In

Go to [www.employeenavigator.com](http://www.employeenavigator.com) and click **Login**

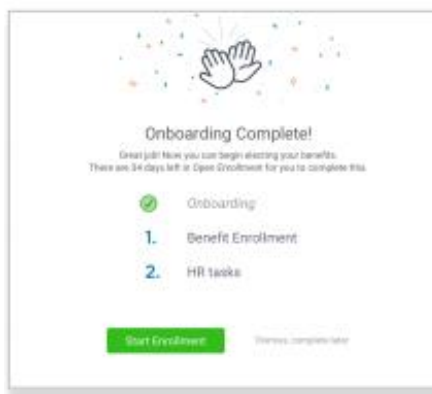
- **Returning users:** Log in with the username and password you selected. Click **Reset a forgotten password**.
- **First time users:** Click on your Registration Link in the email sent to you by your admin or **Register as a new user**. Create an account, and create your own username and password.



The welcome screen has a cityscape illustration at the top. Below it, the heading 'Participation Required' is followed by a paragraph explaining that users must complete onboarding, benefits enrollment, and HR tasks. A numbered list shows: 1. Onboarding, 2. Benefits Enrollment, and 3. HR tasks. A green 'Let's Begin' button is at the bottom.

### Step 2: Welcome!

After you login click **Let's Begin** to complete your required tasks.



The onboarding complete screen features a 'High Five' icon at the top. Below it, the heading 'Onboarding Complete!' is followed by a paragraph stating that users can now begin electing benefits and that there are 34 days left in Open Enrollment. A progress bar shows 'Onboarding' as complete with a green checkmark, followed by '1. Benefit Enrollment' and '2. HR tasks'. A green 'Start Enrollment' button is at the bottom left, and a link 'Dismiss, complete later' is at the bottom right.

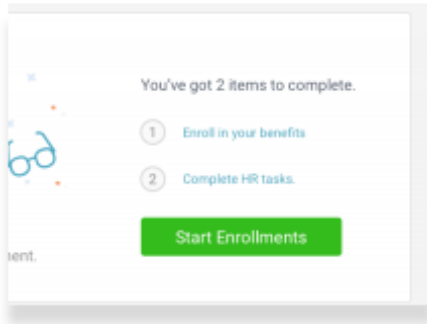
### Step 3: Onboarding (For first time users, if applicable)

Complete any assigned onboarding tasks before enrolling in your benefits. Once you've completed your tasks click **Start Enrollment** to begin your enrollments.

#### TIP

If you hit **"Dismiss, complete later"** you'll be taken to your Home Page. You'll still be able to start enrollments again by clicking **"Start Enrollments"**

# Benefits Enrollment



## Step 4: Start Enrollments

After clicking **Start Enrollment**, you'll need to complete some personal & dependent information before moving to your benefit elections.

### TIP

Have dependent details handy. To enroll a dependent in coverage you will need their date of birth and Social Security number.

## Step 5: Benefit Elections

To enroll dependents in a benefit, click the checkbox next to the dependent's name under **Who am I enrolling?**

Below your dependents you can view your available plans and the cost per pay. To elect a benefit, click **Select Plan** underneath the plan cost.

Click **Save & Continue** at the bottom of each screen to save your elections.

If you do not want a benefit, click **Don't want this benefit?** at the bottom of the screen and select a reason from the drop-down menu.

## Step 6: Forms

If you have elected benefits that require a beneficiary designation, Primary Care Physician, or completion of an Evidence of Insurability form, you will be prompted to add in those details.

## Step 7: Review & Confirm Elections

Review the benefits you selected on the enrollment summary page to make sure they are correct then click **Sign & Agree** to complete your enrollment. You can either print a summary of your elections for your records or login at any point during the year to view your summary online.

### TIP

If you miss a step you'll see **Enrollment Not Complete** in the progress bar with the incomplete steps highlighted. Click on any incomplete steps to complete them.



You can login to review your benefits 24/7

✓ Please contact Melanie Des Chenes with questions or if you need assistance.



# Required Notices

## Required Notices

Each year, Cheshire County provides you with important benefit notices, so you are aware of your rights under federal law. These notices, as well as Summaries or Benefit Coverages (SBC) Summary plan Documents can be found on the Cheshire County Benefits Portal at [www.countyofcheshire.trgportal.com](http://www.countyofcheshire.trgportal.com) or you can contact Melanie Des Chenes at 603-357-1908

### Health Insurance Marketplace Options

Cheshire County is required to notify all employees about the Health Insurance Marketplace created by the Affordable Care Act.

### Premium Assistance Under Medicaid and Children's Health Insurance Program

The Children's Health Insurance Program (CHIP) provides health coverage to eligible children, through both Medicaid and separate CHIP programs. CHIP is administered by states, according to federal requirements. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

### Continuation Coverage Rights Under COBRA

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you and other members of your family when group health coverage would otherwise end.

### HIPAA Privacy Notice

This notice describes how medical information about you may be used and disclosed by Cheshire County and how you can get access to this information.

### HIPAA Special Enrollment

Special enrollment allows individuals who previously declined health coverage to enroll for coverage. Special enrollment rights arise regardless of a plan's open enrollment period.

### Women's Health and Cancer Rights Act Notice

As required by the Women's Health and Cancer Rights Act of 1998, Cheshire County's health plans provide benefits for mastectomy-related services, including all stages of reconstruction; surgery to achieve symmetry between the breasts; prostheses; and treatment of complications resulting from a mastectomy, including lymphedema.

### Newborn's Act Disclosure

Group health plans and health insurance issuers generally may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section.

### Notice of Creditable Coverage

The Medicare Modernization Act (MMA) requires entities (whose policies include prescription drug coverage) to notify Medicare eligible policyholders whether their prescription drug coverage is creditable coverage, which means that the coverage is expected to pay on average as much as the standard Medicare prescription drug coverage.

