

2018 Total Rewards Benefit Summary

NHA's employees are the cornerstone to the success of the company. We strive to offer a highly competitive benefits and rewards package to recognize your hard work, preserve your health and well-being, secure your financial future and help you enjoy more out of life!

NHA TOTAL REWARDS: A COMPREHENSIVE APPROACH TO A LIFETIME OF BENEFITS

Rewards and Recognition

BENEFIT	Effective Date	Cost	Summary of Benefit
Competitive Compensation	Immediately upon start date	Paid by Company	NHA prides itself on providing its employees with a competitive compensation at all levels of the organization.
Bonus Program	After 6 months of employment	Paid by Company	Historically, a discretionary, performance based bonus is awarded twice a year : the end of June and the end of December. Please note: This applies to employees whose compensation is " <u>Salaried Only</u> ".
Communication and Home Office Allowance	Immediately upon hire (May be pro-rated 1st month)	Paid by Company	Benefit is based on the role (e.g., consultants) on an as needed basis. Benefit is a flat monthly allowance to cover a percentage of internet, cell phone and other communication expenses. 2018: \$110 per month

Protecting Your Health

BENEFIT	Effective Date	Cost	Summary of Benefit
Medical Insurance (Blue Cross Blue Shield-BCBS)	1 st of the month following date of hire	<u>Per Pay Period:</u>	The company pays 90% of "Employee Only" Coverage and approximately 88% for Employee + Dependent Coverage(s). All full time employees are eligible for this medical PPO coverage. Employees who choose to opt-out of our medical plan coverage are eligible to receive a \$2,000 yearly opt-out payment to be paid out in quarterly increments. Proof of outside coverage is required to be eligible for the opt-out.
		EE Only: \$33.00	
		EE + Spouse: \$77.34	
		EE+ Children: \$68.23	
		Family: \$122.76	
Health Reimbursement Account (HRA) (Choice Strategies)	1st of the month following date of hire	Paid by Company	The BCBS medical plan has a \$2000 Individual/ \$4000 Employee + Dependent(s) annual deductible of which the company covers 100% that is managed through Choice Strategies. Refer to the plan document on SmartBen for more detailed information.
Dental Insurance (Blue Cross Blue Shield-BCBS)	1 st of the month following date of hire	Paid by Company	All full time employees and eligible family members are eligible for this dental coverage. Orthodontic coverage for dependents under age 19 is \$2,000 (lifetime maximum). <u>Plan year max is \$2,500 per covered member.</u> Refer to the plan document on SmartBen for information on the rollover benefit.
Vision Coverage (Eyemed)	1 st of the month following date of hire	Paid by Company	All full time employees and eligible family members are eligible for vision coverage. Eye exams are covered once every 12 months; generous allowance annually of \$200 for either frames OR contact lenses; 4,300 retail locations nationwide.
Flexible Spending Account (FSA) (ADP Workforce Now)	Immediately upon hire	Paid by Employee	Health Care Account: Pre-tax benefit that allows employees to contribute up to <u>\$2,650</u> annually for non-covered medical costs, such as co-payments, eyeglasses/contact lenses, orthodontia, LASIK eye surgery, etc. Dependent Care Account: Pre-tax benefit that allows participants to contribute up to <u>\$5,000</u> per family annually for child care or other dependent care expenses.
Short Term Disability (STD)	90-days following date of hire	Paid by Company	All full time employees receive STD coverage after 90-days of employment. Benefit is equal to 60% of monthly earnings to a maximum of \$7,500/month. No elimination period for an injury, 7 day elimination period for a sickness.

BENEFIT	Effective Date	Cost	Summary of Benefit
Long Term Disability (LTD) (Prudential)	160 days following date of hire	Option 1 Paid by Company (60% taxable) OR Option 2 Paid by Employee (60% tax free)	All full time employees receive LTD coverage. Benefit is equal to 60% of monthly earnings to a maximum of \$7,500/ month. Once completed 90 days of employment, there is a 90 day elimination period. Employee has option to pay for premium to enjoy tax free benefits in the event of a disability.
Basic Life and Personal Accident Insurance (Prudential)	1 st of the month following date of hire	Paid by Company	All full time employees receive life insurance coverage which is equal to 2X salary to a max of \$150,000. Any amount over \$50k will be considered taxable income for FICA only. This is processed in your final payroll check in December of each year.
Voluntary Life and Personal Accident Insurance (Prudential)	1st of the month following date of hire	Paid by Employee	Employees may elect to purchase coverage amounts between \$10,000 and \$500,000 in increments of \$10,000. Employees under age 60 may elect up to \$100,000 of coverage without having to provide medical evidence of insurability. Employees aged 60-69 may elect up to \$10,000 of guaranteed coverage. Employees electing coverage over these amounts will need to complete an evidence of insurability form. Initial guarantee is only available during first 31 days following start date.
Voluntary Life and Personal Accident Insurance for Spouses and Children (Prudential)	1st of the month following date of hire	Paid by Employee	Spouses may elect to purchase coverage amounts up to \$150,000 in increments of \$5,000, (coverage cannot exceed 50% of the employee elected and approved Voluntary Life coverage amount). Spouses have a guaranteed issue of \$30,000 which they qualify for without having to provide medical evidence of insurability. Children ages 15 days to 6 months are eligible for up to \$250 in coverage, and children ages 6 months to 19 years are eligible for up to \$10,000 in coverage. The employee must be enrolled in the matching voluntary plan through the Hartford for their spouse/children to be eligible. Initial guarantee is only available during first 31 days following hire.
Business Travel Accident (CIGNA)	1 st of the month following date of hire	Paid by Company	The benefit protects employees and their families from financial hardship in the event of a death or injury that results from an accident while on business travel. It provides a lump sum payment, funds for unexpected costs, and a living benefit for accident survivors. Evidence of insurability is not required.
Healthy Blue Programs (Blue Cross Blue Shield - BCBS)	Varies	Covered for members of BCBS medical plan	Fitness Benefit - Receive up to 3 months reimbursement per calendar year on the cost of membership or up to ten fitness classes at a health club per member/family per year. You must be a member of the health club and BCBS for 4 months to receive reimbursement. More detailed information and the Fitness Benefit Form is located on SmartBen. Weight Loss Benefit- Receive up to 3 months participation fees per member/family per calendar year for a qualified <i>Weight Watchers</i> ® or hospital-based weight loss program. NOTE: On-line Weight Watchers® program does not qualify. More detailed information and the Weight Loss Benefit Form is located on SmartBen.
Healthy Blue Programs (Blue Cross Blue Shield - BCBS)	Upon enrollment in our Blue Cross Blue Shield medical plan	Covered for members of BCBS medical plan	Living Healthy Naturally® - Discounts on acupuncture, massage therapy, nutrition counseling, personal training, Pilates, tai chi, yoga and other alternative medicine disciplines. To locate a network practitioner visit www.bluecrossma.com/ahelthyne/living-healthy-naturally.html Living Healthy Babies® - Savings and support available to keep you and your baby healthy and happy during pregnancy to delivery and beyond. Visit www.livinghealthybabies.com
AHealthyMe Rewards Program (Blue Cross Blue Shield - BCBS)	1st of the month following date of hire	Covered for members of BCBS medical plan	Rewards program that offers the cash incentives in exchange for making healthy choices such as completing an online health assessment, participating in fitness challenges, practicing daily healthy habits and going for your preventative screenings and immunizations. All participating employees can sign up to receive a free Max Buzz Fitness Tracker and are eligible to earn up to \$400 per year in cash rewards.

Balancing Your Work and Personal Life

BENEFIT	Effective Date	Cost	Summary of Benefit
Paid Time Off (PTO)	Immediately upon hire*	Paid by Company	*Accrue 13.33 hours per month for a total of 4 weeks/160 hours per year. To be used for personal, sick or vacation time. Employees are paid for PTO based <u>on the salary portion only</u> of their compensation.
Longevity Recognition Paid Time Off (PTO)	5+ years of service	Paid by Company	In recognition of the dedication and loyalty of our employees, employees with 5 to 9 years of service will receive 2 additional days of PTO. Employees with 10 or more years will receive 5 additional days of PTO. Detailed guidelines are located on SmartBen.
Bereavement	Date of Hire	Paid by Company	Employees are eligible for paid time off as a result of a death of an immediate family member. Immediate family member is defined as spouse, domestic partner, child, parent, mother-or father-in-law, sister- or brother-in-law, sister, brother, grandparent, grandchild, uncle, aunt, niece or nephew. Full-time employees will be paid for up to 3 days and part-time employees will be paid for up to 3 days on a pro-rated basis.
Holidays	Date of Hire	Paid by Company	NHA recognizes nine (9) holidays per year for full-time employees. <i>Regular part time employees receive holiday benefits based on regularly scheduled work days that the holiday falls on.</i> <u>Employees are paid for PTO based on the salary portion only of their compensation.</u>
Employee Assistance Program-EAP (Prudential)	Date of Hire	Company Paid	All active, full-time employees and their family members can take advantage of the EAP to assist them with personal, family or work related issues. Services available include counseling sessions, legal consultation, financial advice, referrals for child care, elder care, attorneys, etc. Usage is 100% confidential. NHA is not notified of any specific employee usage. Call 1-800-311-4327 or visit guidanceresources.com . Web ID: GEN311

Planning for Your Future

BENEFIT	Effective Date	Cost	Summary of Benefit
401K Retirement Plan (Administered by Principal and Investment Advisor Services by Arthur J. Gallagher)	1st of the month following date of hire	Paid by Employee; Company Matching Program	Employees may contribute to the maximum IRS allowance annually and NHA will match 100% of your contribution up to the first 5% of your compensation that you are deferring. The employer match vests immediately. The plan provides for an Automatic Contribution Arrangement (ACA) to have Pre-tax elective deferral contributions made if the employee does not elect to enroll or not enroll in the plan. Employees can elect a different rate of elective deferral contributions or elect not to make elective deferral contributions. Refer to the plan document on SmartBen for more information. In addition to the standard and catch-up deferrals, our plan also offers post tax Roth contributions.

Giving Back

BENEFIT	Effective Date	Cost	Summary of Benefit
Matching Charitable Gifts	90-days following date of hire	Paid by employee; Company Matching Program	All active, full-time employees are eligible to participate in this exciting program. NHA will match employee contributions dollar-for-dollar up to \$500 per calendar year to a qualified non-profit 501(C)(3) organization. Guidelines for the program and a Matching Gift Program Request Form are located on the HR portal.
Community Service Days	3 or more years of service	Paid by Company	All active, full-time employees with 3 or more years of service will be eligible for up to 3 days every 2 years for Community Service Days. Community Service Days will provide employees the opportunity to participate in meaningful service opportunities that address the needs in the community in which they live and work. More information can be found on SmartBen.

Miscellaneous

BENEFIT	Effective Date	Cost	Summary of Benefit
Credentialing Reimbursement	6 months following date of hire	Paid by Company	Employees working in a consultant role are eligible for reimbursement of up to \$300 over a three year time period to help pay for licensing and/or relicensing fees for various credentials. Approval is required and only those credentials that add value or enhance credibility with NHA clients are eligible for reimbursement.
Security Screening Reimbursement	Date of Hire	Paid by Company	All traveling consultants are eligible for reimbursement of up to \$85 to help pay for TSA Pre Check, Global Entry or CLEAR Travel enrollment and renewal fees. These programs provide travelers with expedited security screening.
Identity Protection Services (Blue Cross Blue Shield - BCBS)	Upon enrollment in our Blue Cross Blue Shield Health or Dental Plan	Covered for members of BCBS plan	All members enrolled in one of our Blue Cross Blue Shield plans are eligible for free Identity Protection Services through Experian; to include: free credit monitoring, fraud protection and identity repair services. To enroll: Employee and dependents over 18: www.protectmyid.com/bcbsma ; Dependents under 18: www.familysecure.com/bcbsma
AXA Travel Assistance Services (Prudential)	Date of Hire	Paid by Company	This program provides Travel Assistance Services to help you feel more secure while traveling. For more information call 1-800-565-9320 (inside the US), or 312-935-3654, (outside the US), or email medassist-usa@axa-assistance.us . Policy number: 60403
Pet Insurance (Petplan)	Upon enrollment in our Blue Cross Blue Shield Health or Dental Plan	Paid by Employee	Pet insurance covers all accidents and illnesses, including chronic and hereditary conditions. Visit GoPetplan.com/PetProtect or call 866-467-3875 to get a free instant quote, (you get a 10% discount if you enroll online). Promo code: INDIGO
Residential Mortgage Services Discount Program	Date of Hire	Paid by Employee	Through our partnership with Residential Mortgage Services, we are able to offer our employees several different home-buying services including free home buyer education, and discounts on items such as closing costs. These services are available to all employees living in the New England area. To learn more, please contact the HR Department and we will connect you with a personalized agent in your area to help customize the right coverage for you and your family.
TicketsatWork Discount Program	Date of Hire	Paid by Employee	TicketsatWork provides employees discounted pricing on a wide variety of events and attractions throughout the country. Through this program, employees can save money on items such as concerts, sporting events, theme parks, Broadway shows, movie tickets and more. To access, visit TicketsatWork.com , and use Company code: NHA2018 when registering.
Liberty Mutual Nationwide Group Insurance Discount	Date of Hire	Paid by Employee	Employees may elect to participate in the Liberty Mutual Employer Group Savings Program. With the discounts offered through this benefit, employees may have the opportunity to save on annual premium costs for a variety of insurance products. Convenient billing options and multi-policy discounts are available. To learn more, please contact the HR Department and we will connect you with a personalized agent in your area to help customize the right coverage for you and your family.

This brochure is intended as a general summary of benefits available. All benefits are subject to change. For further information, contact the Human Resources Department at 781-871-6770.