

NECAC Full – Time Employee Benefits Package

2023 Health Insurance Plan Overview – United Healthcare Choice Plus

NECAC typically has three health insurance options each plan year. We typically have a low deductible plan, a very affordable basic plan, and a High Deductible Health Savings Account plan. NECAC pays \$900.00 monthly to the cost of the employee's premiums with the employee being responsible for what is left. This amount changes based on what plan you select and the current price of our healthcare plans (Typically, this amount is less than \$30 per paycheck).

Plan Name	Dr. Visit Copays	Deductible	Out of Pocket Max	Rx Copays	Urgent Care
Low Deductible	\$30	\$1000	\$5000	\$10/\$35/\$60	\$75
Basic Plan	\$10	\$2500	\$7150	\$10/\$35/\$125/\$250	\$25
High Ded.-HSA	\$35	\$5000	\$6250	\$10/\$35/\$70/\$200	\$100

Dental Insurance

NECAC pays 100% of the employee premium.

Vision Insurance

NECAC pays 100% of the employee premium.

Short Term Disability

NECAC pays 100% of the employee premium.

Life Insurance

NECAC pays 100% of the employee premium.

Retirement Plan

NECAC offers a 401K retirement plan through ADP Retirement Services. NECAC contributes 3% to an employees 401K regardless of employee contributions. This rate increases with time in service, with a maximum of 6%.

Family and Medical Leave Act (FMLA)

NECAC follows the requirements of the Family and Medical Leave Act.

Paid Time Off

NECAC offers its employees paid time off for Sick, Annual, Other, and Holidays. The following is the rate of accrual for a full-time employee.

Sick Leave

- 10 days sick leave each fiscal year and with a maximum of 30 days.

Annual Leave

Accrued every pay period according to your time in service.

- First year – 2 hours per period
- 2 to 5 years– 3.5 Hours per period
- 6 to 15 years – 5 Hours per period
- 16 to 20 years – 6 Hours per period
- 21 years and over – 7 Hours per period

Other Leave

- Jury Duty
- Military
- Administrative
- Funeral
- Leave without Pay
- Leave of Absence
- Absence without Leave
- Family and Medical Leave Act (FMLA)

Paid Holidays

NECAC recognizes the following holidays and provides paid leave for each, unless the day falls on Friday, which NECAC is closed.

- New Year's Day
- Martin Luther King's Birthday
- President's Day
- Truman's Birthday
- Memorial Day
- Juneteenth – Freedom Day
- Independence Day
- Labor Day
- Columbus Day
- Veteran's Day
- Thanksgiving Day
- Christmas Eve Discretionary Holiday
- Christmas Day