

NHA strives to be an employer of choice by helping our employees succeed and feel valued. This means offering a total rewards package that includes more than just base salary alone—it also includes a wide variety of health, welfare and retirement benefits.

### **Medical and Prescription Insurance**

NHA offers its full and part-time employees a group medical PPO plan consisting of in-network and out-of-network benefit levels. In-network benefits are covered at 100% with no deductibles and low co-pays. Out-of-network benefits have a low deductible with 80/20% coverage (employee pays 20%). NHA pays a portion of the coverage costs for both full and part-time employees.

Both In-Network and Out-of Network Benefits include:

Preventive Services

Mammography

Physician Office Services

Emergency Medical Care

Diagnostic Services

Maternity Services Provided by a Physician

Surgical Services

Human Organ Transplants

Mental Health Care and Substance Abuse Treatment

And many other services

Prescription Coverage

The prescription drug plan covers both generic and brand-name drugs at the pharmacy or through a mail-in prescription drug plan.

### **Dental Insurance**

Dental insurance is provided to full and part-time employees. The plan covers preventive, basic/restorative, major restorative and orthodontia with low or no deductibles. NHA pays a portion of the coverage costs for both full and part-time employees.

### **Vision Insurance**

Vision insurance is available on a voluntary basis for all full-time employees. It provides a frame or contact lens allowance and an exam for a low co-pay. Being a member of this plan also provides discounts on many other non-covered services and materials.

### **Flexible Spending Accounts**

Flexible Spending Accounts are offered to all full-time employees. These accounts allow employees to set aside tax-free dollars to pay for certain out-of-pocket medical expenses, dependent care expenses, and parking and mass transportation expenses. When employees contribute to a Flexible Spending Account, they will lower their taxes (saving on federal, state, city and social security taxes) and increase their take-home pay. The tax savings could be between 25% and 43%.

### **Life Insurance**

NHA offers basic life insurance coverage to all full-time employees at no cost to the employee. Voluntary life insurance also is offered to all full-time employees for additional coverage for themselves, for a spouse, or for children.

## **Tuition Reimbursement**

To encourage and assist employees with continuing education, NHA reimburses employees a portion of their tuition costs upon successful completion of their classes. All full-time and part-time employees are eligible for tuition reimbursement.

## **Disability Insurance**

While employed at NHA, there may come a time when it is necessary for an employee to take time off work. After meeting certain eligibility requirements, employees may be provided with short-term disability (STD) benefits and long-term disability (LTD) benefits. These benefits are at no cost to the employee and provide partial pay during an approved leave of absence.

## **Retirement Savings Plan-TRS**

To assist with retirement planning, all eligible NHA school employees who work in Georgia and are employed one-half-time or more will contribute to the Teachers Retirement System of Georgia (TRS). NHA employees in Georgia will contribute to Social Security and may be eligible for Social Security benefits upon retirement. For more information about TRS contact 1-800-352-0650 (outside metro Atlanta area) or 404-352-6500 (metro Atlanta area) or [www.trsga.com](http://www.trsga.com).

## **Adoption Assistance**

This benefit offers financial assistance to help with costs associated with an adoption. To qualify for this benefit, the employee must be an active, regular full-time employee with at least one year of active full-time service to NHA in the year preceding the adoption.

## **Employee Assistance Program**

NHA has partnered with an Employee Assistance Program (EAP) to offer free, confidential counseling services for all employees and their family members. This benefit assists employees and their household members with obtaining help with life's challenges. Employees and family members can contact the EAP 24 hours a day, 7 days a week and schedule a face-to-face, phone, or online consultation. There is no charge to employees for using this service.

NHA employees also have access to financial and legal advice through the EAP. This benefit offers free, confidential, unbiased financial and legal advice to employees and family members, either online, in person or on the phone.

*This information is an overview of the wide range of benefits National Heritage Academies offers to its employees and is in no way meant to be a legally binding document. We may change, supplement or terminate policies and benefits at any time. If you have any further questions, please do not hesitate to contact the People Services Department.*