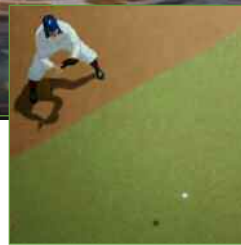


New Hampshire **INSTITUTE** of Art



7/1/10-6/30/11

NH Institute of Art
Employee Benefit
Summary



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Right image: Winter by Deidre Riley



Your Individual Benefits Plan

Welcome to NH Institute of Art, the official sponsor of your benefits program! As a full-time active employee, you are eligible to participate in a competitive benefits program. This summary of benefits is provided to give you a general overview of the benefit choices you have as a NH Institute of Art employee. We have attempted to make this summary as up to date and concise as possible. However, if there are any discrepancies between this summary and the plan documents, the plan documents will supersede this summary. Employee benefit plans and policies may be changed at the sole discretion of the company. The plan year for our benefits is July 1 through June 30. Please make sure that you read all benefits information provided to you. Once you make benefit elections they will be effective for the plan year. **The only time you may change your benefits during the plan year is in the event of a qualified life change.** A qualified life change is defined as the birth or adoption of a dependent, death of a dependent, marriage, divorce or loss of other coverage. **In order to change your benefits you must notify Human Resources within 30 days of the qualified event.** We will have an open enrollment period once a year for anyone who wants to change their benefits but has not had a qualified life change.

Our Medical Plan

Our medical plan is designed to protect you against the cost of illnesses and/or injuries. The premiums differ in the number of people you cover under your plan and is reflected in the amount of premiums you pay, and the Institute will continue to pay a significant amount 74% of the total premiums.

NHIA offers eligible full-time employees Harvard Pilgrim Healthcare's HMO Plan 87. Under HMO 87, NHIA will reimburse employees and their dependents up to \$1,750 per individual (\$5,250.00 per family) for services applied toward the annual calendar year deductible. This is known as a Health Reimbursement Account (HRA). This reimbursement is coordinated through CGI.

Medical 74% NHIA Paid
26% Employee Paid

Eligibility: First of month following date of hire
Carrier: Harvard Pilgrim Healthcare



Plan Type:	HMO-High Option	
Plan Name:	87	
Cost:	Contributory	
Office Visits:		
Primary Care	\$20 Co-pay	
Specialist	\$20 Co-pay	
Emergency Room:	\$100 Co-pay	
Rx - 31 Day Supply:		
Deductible	None	
Generic	\$10	
Formulary Brand	\$25	
Non-Formulary Brand	\$40	
Mail Order (90 day supply)	\$20/50/120	
Hospital Services:	\$2,000/\$6,000	
Non-Network/Self Referred:	Not Covered	
Deductible:	\$2,000/\$6,000 (\$1,750/\$,250 paid by NHIA through the HRA)	
Coinsurance Maximum:	N/A	
Out of Pocket Maximum:	N/A	
Employee contribution per pay period:		
Single	\$54.97	
Employee + Spouse	\$118.18	
Employee + Domestic Partner	\$118.18 (IRS Tax Rules Apply)	
Employee/child	\$109.94	
Family	\$170.40	

Benefits apply when care is medically necessary. Refer to Subscriber Certificate for full details of medical benefits.

Dental 76% NHIA Paid 24% Employee Paid

NH Institute of Art offers dental benefits through Northeast Delta Dental.



Type of Service	Coverage								
Preventive Services (Coverage A)	100% coverage (deductible waived)								
Basic Services (Coverage B)	80% coverage (No waiting period)								
Major Services (Coverage C)	50% coverage (6 months waiting period)								
Orthodontia (Coverage D)	50% coverage (12 months waiting period)								
Deductible	\$50/150 per calendar year								
Calendar Year Maximum	\$2,000 per person (Coverage A does not count toward the calendar year max. Coverage B & C combined)								
Ortho Lifetime Maximum	\$1,000 per child or adult								
Employee contribution per pay period:	<table> <tr> <td>Single</td> <td>\$4.81</td> </tr> <tr> <td>Two person</td> <td>\$9.32</td> </tr> <tr> <td>Family</td> <td>\$17.23</td> </tr> <tr> <td>Employee + Domestic Partner</td> <td>\$9.32 (IRS Tax rules apply)</td> </tr> </table>	Single	\$4.81	Two person	\$9.32	Family	\$17.23	Employee + Domestic Partner	\$9.32 (IRS Tax rules apply)
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Two person	\$9.32								
Family	\$17.23								
Employee + Domestic Partner	\$9.32 (IRS Tax rules apply)								

Vision 25% NHIA Paid 75% Employee Paid

Benefit	VSP Network	Non-VSP Provider
Well Vision Exam	Covered in full	Reimbursed up to \$35.00
Single Vision Lenses	Covered in full	Reimbursed up to \$25.00
Bifocal Lenses	Covered in full	Reimbursed up to \$40.00
Trifocal Lenses	Covered in full	Reimbursed up to \$55.00
Lenticular Lenses	Covered in full	Reimbursed up to \$80.00
Frame	Covered in full	Reimbursed up to \$45.00
Contact Lense Services and Materials		
Elective (Instead of glasses)	Coverd up to \$130. (includes contact lens services and materials)	Reimbursed up to \$105.00
Necessary	Covered in full	Reimbursed up to \$210.00

Employee Contribution Per Pay Period	
Employee	\$3.02
Employee +1	\$4.82
Employee + Children	\$4.82
Employee + Family	\$7.94

Flexible Spending Accounts (FSA)

FSAs provide you with an important tax advantage that can help you pay out-of-pocket health care and dependent care expenses on a pre-tax basis. By anticipating your family's health care and dependent care costs for the next year, you can actually lower your taxable income. NH Institute of Art uses CGI for their administration of the FSA program.

Health Care Reimbursement FSA

This program lets NH Institute of Art employees pay for certain IRS-approved medical care expenses not covered by their insurance plan with pre-tax dollars. The annual maximum you may contribute is \$6,500 per calendar year. Please budget carefully as any unused dollars will be forfeited at the end of each year. Some examples include:

- Hearing services, including hearing aids and batteries
- Vision services, including contact lenses, contact lens solution, eye examinations, and eyeglasses
- Dental services and orthodontia
- Acupuncture
- Smoking Cessation

Dependent Care FSA

The Dependent Care FSA lets NH Institute of Art employees use pre-tax dollars towards qualified dependent care such as caring for children under the age 13 or caring for elders. The annual maximum amount you may contribute to the Dependent Care FSA is \$5,000 (or \$2,500 if married and filing separately) per calendar year.

Eligible Expense:	Non-Eligible Expenses:
<ul style="list-style-type: none">• Daycare for a child age 12 or younger• Care for a disabled spouse, elderly parent, or a younger sibling living with you at least 8 hours/day and whom you claim as a dependent on your income tax return• If married, both parents must work to be eligible for dependent care reimbursement	<ul style="list-style-type: none">• Nursing home care• Overnight camps• Daycare for a child age 13 or older• Swimming/gym programs

The Patient Protection and Affordable Care Act (H.R. 3590), was signed into law Tuesday, March 23, 2010 by President Obama after a yearlong quest for health reform. This act affects Flexible Spending Accounts (FSAs), Health Reimbursement Arrangements (HRAs), and Health Savings Accounts (HSAs) by eliminating over-the-counter (OTC) drugs, medicines, and biological treatments as eligible expenses.

Over-The-Counter (OTC) Eligibility

Under this new Health Care Reform Act OTC drugs, medicines and biologicals will be eligible for reimbursement only if the request is accompanied by a doctor's directive. The change could affect, but is not limited to, the list of items below*.

*CGI will be providing updates as more information is presented as to the items affected

- Acid Controllers
- Digestive Aids
- Allergy & Sinus
- Feminine Anti-Fungall
- Antibiotic Products
- Hemorrhoidal Preps
- Anti Diarrheas
- Laxatives
- Anti-Gas
- Motion Sickness
- Anti-itch & insect bite
- Pain Relief
- Antiparasitic Treatments
- Respiratory Treatments
- Cold Sore Remedies
- Sleep Aids & Sedatives
- Cough, Cold & Flu
- Stomach Remedies
- Baby Rash Ointments/cream

Eligibility Time Frame The OTC change applies to the taxable year and not the employer's plan year should it begin after January 1, 2011. This OTC change will affect everyone at the same time, no matter what the company's plan year is. If a plan has a non-calendar plan year, the OTC elimination would be handled as a mid-year change OTC eligible expenses incurred between now and December 31, 2010 will not need a doctor's directive. Expenses incurred on or after January 1, 2011 will require a doctor's directive. OTC eligible expenses will be determined based on the date incurred. This change takes effect beginning January 1, 2011.

403(b) Retirement Plan

After 6 months of service to the Institute, employees working half-time (1,000 hours) or greater per year are eligible to participate in the Direct Contribution (DC) retirement plan. The Institute contributes 5% of an eligible employee's biweekly gross salary into their DC account. Eligible employees, upon hire, may also contribute up to 20% of bi-weekly gross salary into an employee Tax Deferred Account (TDA), with pre-tax dollars (may contribute to a maximum of \$16,500 per year; \$22,000 if 50 years old or older; IRS rules apply). Both plans are 100% vested immediately and are managed by TIAA-CREF.

Work-life Balance Employee Assistance Program (EAP)

This benefit provides assistance to our employees at no additional charge through our UNUM Life Insurance benefit plan.

Unlimited telephone assistance is available to you and persons living with you 24 hours per day, 7 days per week.

To help with solutions call: 1-800-854-1446 English 1-800-999-3004 TTY/TDD
 1-877-858-2147 Spanish

Unlimited online services available by linking to www.lifebalance.net, user ID and password: lifebalance.

For help logging in call 1-877-595-5289.

Life & AD&D Insurance

Basic Life & AD&D Insurance 100% NHIA Paid

NH Institute of Art provides full-time employees with two times their annual base salary (up to \$250,000) in group life and accidental death and dismemberment (AD&D) insurance, and pays the full cost of this benefit. Your life insurance benefits reduce to 65% at age 70. Please contact Human Resources to update your beneficiary information if necessary.

Voluntary Life Insurance & AD&D Insurance 100% Employee Paid

Employees who want to supplement their group life insurance benefits may purchase additional coverage. When you enroll yourself and/or your dependents in this benefit, you pay the full cost through payroll deductions. You may apply for additional life insurance in increments of \$10,000. The amount chosen may not exceed 5x your annual salary or \$500,000, whichever is less. Your coverage will be reduced by 50% at age 70. Your spouse may apply for insurance in increments of \$5,000 for a total of 50% of your life benefit or \$250,000, whichever is less. You must be insured in order for your eligible dependent to be enrolled.

Disability Insurance

LTD Disability Income Benefits 100% NHIA Paid

NH Institute of Art provides full-time employees with Disability Income benefits. NHIA pays 100% for Long Term Disability Coverage. The Long Term Disability Benefits are offered through UNUM and have a 90 day waiting period.

Voluntary STD Disability Income Benefits 100% Employee Paid

Short Term Disability Coverage is available for purchase through Fort Dearborn Life Insurance Company. In the event you become disabled from an injury or sickness, disability income benefits are provided. You are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits.

	Voluntary Short-term Disability	Long-term Disability
Benefits Begin	1st day of injury, 8th day of illness	90 days
Benefit Duration	Up to 90 days	To normal retirement age
Percentage of income replaced	70% of basic salary	60% of basic monthly earnings
Maximum Benefit	\$750 per week	\$4,000 per month

Notary Service

Free notary services for NH Institute of Art employees. See Human Resources for details.

Travel Assistance

Worldwide emergency travel assistance is available to our employees at no additional charge through our UNUM Life Insurance benefit plan.

When traveling for business or pleasure, in a foreign country or just 100 miles or more away from home, you and your family can count on getting help in the event of a medical emergency.

Within the U.S.: 1-800-872-1414.

Outside the U.S.: +(U.S. access code) 609-986-1234

Via email: medservices@assistamerica.com

Annual Leave

Annual leave is available to regular full-time employees and part-time employees working 80% of their normal work schedule. Vacation, business and religious holiday leave allowance is granted with full pay for the aforementioned.

Category	Bi-Weekly Accrual	Annual Allowance (26 pays)
Regular Full-time Exempt (Salary)*	5.54 hrs/per pay period	19.2 days
Regular Full-time Non-Exempt (Hourly)*	5.54 hrs/per pay period	144.04 hours (19.2 days)
Part-time working 80% or more per week (Regular work schedule 30+ hours per week)	Accrue @ 75% of full-time 4.16 hrs/per pay period	108.16 hours (14.4 days)

Holidays

The Institute observes the following holiday periods:

New Year's Day (& the day after)

Martin Luther King Day

President's Day (classes held)

Memorial Day

Independence Day (& adjacent workday near weekend determined annually)

Labor Day

Columbus Day (classes held)

Veterans Day (classes held)

Thanksgiving (& the day after)

Christmas Eve, Christmas Day and the workdays between Christmas and New Year's Day

Sick Leave

Sick leave is accrued by all regular full-time employees at the rate of one working day per completed calendar month of service. Sick leave may be accrued up to one hundred eighty (180) days.

Other Paid Leaves of Absence

Regular full-time employees are granted leave with pay in the following cases:

Bereavement Leave — Employee will have up to five (5) days off from work with pay in the event of the death of the employee's spouse, child (including step or foster children), parents (including step or foster parents), siblings, mother or father-in-law, son or daughter-in-law, legal guardian, grandparent, or any relative residing in the faculty member's household. In addition, the Institute will grant one (1) day off in the event of the death of a relative who is not a member of the employee's immediate family as defined above.

Jury Duty and Witness Service — The Institute will grant leave with pay during an active period of jury duty. All employees are allowed paid time off if summoned to appear in court as witnesses.



Above image:
Earthsong by Linda Fletcher

Outside Activities — The Institute will grant paid leave to regular full-time employees to participate in approved activities (i.e., conference/seminar/etc.) related to their professional duties as Institute employees.

Military Leave

Military leaves will be granted in accordance with the provisions of the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) and applicable state law. Reinstatement rights will also be granted in accordance with USERRA and state law.

Family and Medical Leave Policy

The Institute has a Family and Medical Leave policy that conforms to the requirements of the federal Family and Medical Leave Act (FMLA). The act entitles qualifying employees to a job-protected, unpaid leave of absence in certain circumstances. All rights and obligations under the FMLA and this policy are interpreted according to the law. All leaves of absence, including workers' compensation, temporary disability and FMLA leaves, will be coordinated and will run concurrently as allowed by law.

Tuition Waiver Benefit

Full-time, part-time and adjunct faculty, and their spouses and dependents are eligible to enroll in classes and receive credit at the Institute and in the Continuing Education program. Employees will be responsible to pay for course-related fees. Waivers apply to tuition costs and registration fee only. Dependents are defined as spouses or children up to age twenty-five (25), who can legally be claimed on the employee's annual tax filings with the IRS.

Additional Information To All Eligible Employees

COBRA Information:

COBRA continuation coverage is a temporary extension of coverage under the group health plan. 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 when you would otherwise lose your group health coverage. It can also become available to other members of your family who are covered under the Plan when they would otherwise lose their group health coverage. For additional information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator.

Under the American Recovery and Reinvestment Act of 2009 (ARRA) you may be eligible to pay only 35% of your COBRA premium for qualifying events occurring between September 1, 2008 and May 31, 2010 if you became separated due to an involuntary termination. The other 65% is a government subsidy paid for up to 15 months of COBRA, but only if: (1) You are, and continue to be, eligible for the premium subsidy; and (2) You elect to continue COBRA coverage. The 15 months of subsidy is available for COBRA periods between February 17, 2009 and May 31, 2010. For additional information contact the Plan Administrator.

HIPAA Information:

Special Enrollment Right Mandated by the Health Insurance Portability and Accountability Act of 1996

Group health plans and health insurance insurers are required to provide special enrollment periods during which individuals who previously declined coverage for themselves and their dependents may be allowed to enroll without having to wait for the plan's next open enrollment period. A special enrollment period can occur if a person with other health coverage loses that coverage or if a person becomes a new dependent through marriage, birth, adoption or placement for adoption. If you refuse enrollment for yourself or your dependents for medical coverage, you may later enroll within 30 days of a change in family status or loss of health coverage.

Individuals may not be denied eligibility or continued eligibility to enroll for benefits under the terms of the plan based on specified health factors. In addition, an individual may not be charged more for coverage than similarly situated individuals based on these specific health factors.

On February 4, 2009 President Obama signed into law the Children's Health Insurance Program Reauthorization Act of 2009 (CHIPRA). This law extends and expands the state children's health insurance program (SCHIP or CHIP). In New Hampshire, the Children's Health Insurance Program is known as NH Healthy Kids. In Massachusetts, the program is known as MassHealth.

The expanded children's health insurance program creates a new special enrollment period effective April 1, 2009 for employees and their dependents who are eligible but not enrolled in NH Institute of Art's health plan to enroll in the plan if they become ineligible for Medicaid or CHIP and lose coverage, or become eligible for a state's premium assistance program. In either instance, the employee must request coverage under the plan from Human Resources within 60 days after the termination or determination of subsidy eligibility. These new special enrollment rights are effective April 1, 2009.

Women's Health and Cancer Rights Act of 1998 (WHCRA): WHCRA requires a group health plan to notify you, as a participant or a beneficiary, of your potential rights related to coverage in connection with a mastectomy. Your plan may provide medical and surgical benefits in connection with a mastectomy and reconstructive surgery. If it does, coverage will be provided in a manner determined in consultation with your attending physician and the patient for a) all stages of reconstruction on the breast on which the mastectomy was performed; b) surgery and reconstruction of the other breast to produce a symmetrical appearance; c) prostheses; and d) treatment of physical complications of the mastectomy, including lymphedema. The coverage, if available under your group health plan, is subject to the same deductible and coinsurance applicable to other medical and surgical benefits provided under the plan. For specific information, please refer to your summary plan description or benefits booklet, or contact Human Resources.

Federal Mental Health Parity

A new Federal law will affect the mental health care benefits you receive through your employer-sponsored health plan when the law becomes effective with respect to your plan. The purpose of the law is to ensure that benefits, including member cost-sharing and treatment limitations, provided by health plans for mental health services (including the treatment of substance abuse disorders) are covered the same as other medical and surgical service benefits.

What does this mean for you?

Any benefit limitations currently applied under your plan to mental health services that are not applied to other medical and surgical services will be removed. Medically Necessary services will be covered the same as any other medical condition.

Though there will be some changes to behavioral health benefits to Harvard Pilgrim members, most individuals will not see a significant change. This is because the state laws of Massachusetts, New Hampshire and Maine already ensure extensive coverage of mental health services.

THIS IS ONLY A SUMMARY, NOT A CERTIFICATE OF INSURANCE. The information contained in this benefit summary and or plan comparison is designed to help you, the employee, understand the general provisions of your group insurance benefits. This employee summary has been produced by CGI Employee Benefits Group, NH Institute of Art's insurance broker, not the insurer or plan administrator. The utmost care has been given to provide you with the most up-to-date and accurate information. In all cases where a discrepancy from this document and the actual plan exists, the plan provisions provided from the insurer will govern. This document should not be used as a certified outline of your benefits. This can only come from the insurer. This summary does not constitute in any way an agreement to pay any and all claims or benefits which they are not obligated by contract to pay

Customer Service Numbers

Refer to this list when you need to contact one of your benefit vendors.

For general information contact Human Resources.

MEDICAL

Harvard Pilgrim Healthcare
Provider Web Address

888-333-4742
www.harvardpilgrim.com

DENTAL

Northeast Delta Dental
Provider Web Address

800- 832-5300
www.nedelta.com

LONG-TERM DISABILITY

UNUM

800- 421-0344

SHORT -TERM DISABILITY

Fort Dearborn Life Insurance Company
Provider Web Address

800- 348-4512
www.dearbornnational.com

LIFE & ACCIDENTAL DEATH & DISMEMBERMENT

UNUM

800- 421-0344

RETIREMENT SAVINGS

TIAA CREF
Provider Web Address

800-842-2888
www.tiaa-cref.com

FLEXIBLE SPENDING ACCOUNTS (FSA)

CGI
Provider Web Address

888-383-0088
www.cgibenefitsgroup.com

HEALTH REIMBURSEMENT ACCOUNT (HRA)

CGI
Provider Web Address

888-383-0088
www.cgibenefitsgroup.com

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Work-life Balance
Provider Web Address

800-854-1446
www.lifebalance.net;
user ID & password:
lifebalance

VISION PLAN

VSP
Provider Web Address

800-877-7195
www.vsp.com

Travel Assistance

UNUM

800-872-1414 (in U.S.)
+ (U.S. access code) 609-986-1234 (outside of U.S.)
email: medservices@assistamerica.com
ref # 01-AA-UN-762490



Image to left:
Cloud Reflections by Jessica Gray