

# Explore the Benefits of Being a Full-Time Employee

## Health and Dental Insurance

**Health insurance** premiums are \$20 (1 person), \$40 (2 people), \$60 (3 or more) bi-weekly.

See the [HMO Summary of Plans](#) & [POS Summary of Plans](#).

The cost of **dental insurance** is \$2 (1 person), \$4 (2 people), or \$6 (3 or more) biweekly. See [Dental Benefits](#). Plans also include some great [vision and hearing](#) savings.



## Flex Spending Account

Contributions to a [Flexible Spending Account](#) can be used for some over the counter medication purchases, co-pays, and other medical expenses, including mileage reimbursement to medical appointments.



## Life Insurance

All full time employees are automatically enrolled in the [Basic Group Term Life Insurance](#) for a benefit amount of \$50,000, at no cost to you. There are many additional low-cost life insurance plans to choose from, which can be used towards [funeral and estate planning services](#).



## Public Service Loan Forgiveness

The State of New Hampshire is a public employer. You may be eligible to have your student debt cancelled. [Federal Student Aid.gov/pslf](https://www.federalstudentaid.gov/pslf)

## Wellness Benefits

[Wellness benefits](#) include access to health assessment tools, fitness reimbursement (HMO insurance only), nutritional counseling, health coaching and more. Employees can earn up to \$500 for healthy rewards and financial incentives for things like arranging cost effective care and signing up for a gym membership.



## Retirement Planning

All DHHS employees participate in the [NH Retirement System](#), which provides retirement, disability, and death benefits to eligible members and their beneficiaries.



## Financial Planning

The State of New Hampshire offers [retirement planning](#) options in addition to the State retirement system.



## Generous Paid Vacation and Sick Time

The State of NH offers [paid leave](#) in the form of 10 paid holidays and three floating holidays each year, as well as generous vacation and sick leave policies. Sick leave may also be taken to care for an ill family member.



There are also discounts for [certain services](#). Take a look at our [Total Compensation Calculator](#) for more information on full-time employee salary and benefits.

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