



2023

FULL-TIME EMPLOYEE

BENEFITS SUMMARY



This publication contains important information about your employee benefit program.

Please read thoroughly.

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Your 2023 Benefits and Carriers

Line of Coverage	Carrier
Major Medical	Aetna
Dental	MetLife
Vision	MetLife
Basic Life and Accidental Death & Disability	Lincoln Financial
Supplemental Life and Accidental Death & Disability	Lincoln Financial
Short Term Disability	Lincoln Financial
Long Term Disability	Lincoln Financial
Minimum Essential Coverage (MEC)	BayBridge Adminstrators
Accident	Aetna
Critical Illness	Aetna
Hospital Idemnity	Aetna
Legal	MetLife
Flexible Spending Account	WEX

Who is Eligible

All of the benefits outlined in this guide are available to full-time Beacon Mobility employees. In order to be considered a full-time employee, you must work **at least** 30 hours a week. If you are a seasonal employee or work off hours, please refer to your local HR department to see if you meet the definition outlined above.

Your Eligible Dependents

Your dependents eligible for coverage in the Beacon Mobility Benefits Plan include:

- Your legal spouse.
- Your married or unmarried dependent children under age 26. Medical, dental, and vision coverage goes through the end of the year in which the dependent turns 26. Dependent life coverage ends on the child's 26th birthday. (This includes stepchildren, foster children, legally adopted children, and children placed with you for adoption. Coverage does not extend to children of adult children nor does it extend to the spouse of adult children).
- Your dependent children over the age of 26 who are physically or mentally unable to care for themselves. Disabled children must be enrolled prior to their 26th birthday.

The following persons are not considered eligible dependents: your common law spouse, legally separated or divorced spouse (unless covered under COBRA), parents, grandparents, nieces, nephews, grandchildren, siblings, boyfriend or girlfriend, roommate, domestic partner (Note: this listing is not intended to be all-inclusive).

Important Reminder: Life Events

Open enrollment is the only time of year you are allowed to enroll, cancel, change tiers, add, and remove dependents without a **qualifying life event**.*

* Life events include marriage; divorce; birth or adoption of a child; change in employment status or benefits eligibility for you or your spouse or child.

Life event election changes require notification and submission of documentation in Workday within 31 days of the event.



Medical Coverage

Beacon Mobility is partnering with Aetna for 2023 and all employees meeting the full-time criteria outlined by your HR will be eligible for coverage. If your previous plan ran on a non-calendar-year basis, whatever deductible amount you had spent up until 12/31/2022 will apply to your 2023 deductible.

Please reference the below table for your companies' respective plan offerings:

Company	Aetna Plans Offered
Transit Team	Basic PPO; Premium PPO
SCR Medical Transportation	Basic PPO; Premium PPO; EPO
New England Group	Basic PPO; Premium PPO; EPO
TravelKuz	Basic PPO; Premium PPO; EPO; Low Value
Leesel	Basic PPO; Premium PPO; EPO; Low Value
WE Transport	Basic PPO; Premium PPO; EPO; Low Value
Easton Coach	Basic PPO; Premium PPO; EPO; Low Value

Deductible Highlights

All four plans have embedded deductibles. This means each member only needs to satisfy the individual deductible (not to exceed the family deductible for any family) before coinsurance will apply to that member's medical costs. When you stay in-network, you benefit from lower negotiated rates vs. out-of-network providers which may cost you more. It is important to note that, by law, the full cost of your prescription drugs must be paid in the HSA Plan option until your deductible is met. Therefore, you should know the full cost of your prescription drugs if you are considering enrolling in the HSA Plan.

Union Members

If you are a Union/Teamsters member, your medical eligibility and co-share requirements may differ from that of the larger Beacon Group. Please refer to your groups Collective Bargaining Agreement for more information.

Aetna Concierge Program

Included with your major medical coverage is Aetna's personalized concierge service. Members and their families will have access to a 1-800 number dedicated to Beacon employees.

The concierge service is designed to make your life easier when it comes to medical decisions and questions. The concierge team is there to help you with plan selection, healthcare decisions, primary care provider selection, appointment making and a number of other time saving services. For a full list of concierge services, please visit the Aetna website provided to you on your member ID card.

Plan Design Highlights

	Medical		Premium PPO	Base PPO	EPO	65% Value Plan
Deductible	In-network	Single	\$2,000	\$4,000	\$750	\$7,500
		Family	\$4,000	\$8,000	\$1,500	\$15,000
	Out-of-network	Single	\$6,000	\$8,000	N/A	\$15,000
		Family	\$12,000	\$16,000	N/A	\$30,000
Out-of-Pocket (incl. deductible)	In-network	Single	\$4,000	\$6,000	\$3,500	\$15,000
		Family	\$8,000	\$12,000	\$7,000	\$30,000
	Out-of-network	Single	\$10,000	\$12,000	N/A	\$30,000
		Family	\$20,000	\$24,000	N/A	\$60,000
Embedded/Non-Embedded	Deductible/out-of-pocket		Emb/Emb	Emb/Emb	Emb/Emb	Emb/Emb
HSA/HRA Contributions	Single		N/A	N/A	N/A	N/A
	Family					
Coinsurance Benefit (Employee Perspective)	In-network		20%	20%	20%	20%
	Out-of-network		40%	40%	N/A	40%
In-Network Office Visit	PCP copay		\$30	\$40	\$25	ded/coins
	Specialist copay		\$60	\$80	\$50	ded/coins
Other Copays	ER		\$400	\$400	\$400	ded/coins
	IP hospital		ded/coins	ded/coins	\$400 per day	ded/coins
Deductible	Pharmacy	Single	N/A	N/A	N/A	N/A
		Family				
Pharmacy Copays	Generic		\$15	\$20	\$10	ded/coins
	Preferred		\$30	\$50	\$40	ded/coins
	Non-preferred		\$50	\$70	\$60	ded/coins
	Specialty		ded/coins	ded/coins	ded/coins	ded/coins

Dental Coverage



In 2023, Beacon Mobility offers two dental plan options through MetLife—the Low plan and the High plan. Below are highlights of the benefits available through these plans. The Preferred plan design has a higher annual maximum benefit and covers orthodontia, but it is also a higher cost per week in payroll deductions. The Low plan has a \$1,000 annual maximum and does not cover orthodontia. It costs less per paycheck in deductions than the High plan.

Dental	High	Low
Deductible (Individual/Family)	\$50/\$100	\$50/\$100
Annual Maximum Benefit	\$1,500	\$1,000
Orthodontia Lifetime Maximum	\$2,000	N/A
Coinsurance		
Preventive	100%	100%
Basic	90%	80%
Major	50%	50%
Ortho	50%	N/A

Vision Coverage

Beacon Mobility offers vision coverage with MetLife. A summary of the plan is below.

Vision	MetLife
Exam Copay	\$20
Materials Copay	\$20
Allowances	
Lens	100% after \$20 copay
Frame	\$175
Contacts	\$175
Frequencies (Exam/Frames/Lenses)	Exam: once every 12 months Frames: once every 12 months Lenses: once every 12 months Contacts (in lieu of lenses): once every 12 months

Life and AD&D

Employee Life and AD&D

Basic Life and AD&D

Available for part-time and full-time employees, paid for by Beacon Mobility.

LIFE BENEFIT

- **Part-time employees:** \$10,000 benefit
- **Full-time employees:** 1× annual earnings up to \$100,000
- **Full-time salaried management:** 1× annual earnings up to \$500,000

AD&D BENEFIT

If an accident caused a death or dismemberment, the employee will get an additional amount equal to that of the life benefit.

Optional Life and AD&D

Available for part-time and full-time employees, paid for by the employee.

LIFE BENEFIT

- Any amount in increments of \$10,000 up to 5× salary or \$500,000
- Guarantee Issue (GI) of \$300,000
- Open enrollment for 2023 benefit year up to the GI

AD&D BENEFIT

The employee may also elect to add the additional AD&D rider on to their life plan. If an accident caused a death or dismemberment, the employee will get an additional benefit paid out based on their election.

Employee life benefits will reduce to 65% of their initial election at age 70 and to 50% of their initial election at age 75

Optional Dependent Life

Spouse Life

Available for all eligible spouse dependents, paid for by the employee.

- 50% of the employee elected benefit up to \$250,000
- Guarantee Issue (GI) of \$50,000
- Open Enrollment for 2023 benefit year up to the GI

Child Life

Available all eligible child dependents, paid for by the employee.

- \$10,000 benefit
- Dependent age limit: 23 (if a student, then 26)

Union Members

Please note, if you are a member of Union group with a collective bargaining agreement in place, your life and disability benefits may differ. Please refer to your Teamsters/Union HR representative for full information.

Disability

Short Term Disability

For all Full-time employees working a minimum of 30 hours:

- 100% employee paid
- 60% weekly benefit to a max of \$3,000
- 30-day elimination period Maximum 26 week duration
- 3-12 pre-ex condition exclusion
- Maternity: 6 or 8 weeks depending on delivery

For NY employees:

- Automatic creation, review, and adjudication of a NY statutory claim with a disability claim request
- NY paid family leave adjudication and payment

Long Term Disability

For all Full-time employees working a minimum of 30 hours:

- 100% employee paid
- 60% monthly benefit to a max of \$10,000
- 180-day elimination period
- 3-12 pre-ex condition exclusion
- 3-month survivor income benefit
- Rehabilitation incentive
- Workplace modification benefit





Flexible Spending Accounts (FSA)

Beacon Mobility offers a Flexible Spending Account (FSA) Plan through WEX. An FSA allows you to pay for healthcare and dependent care expenses using money from your paycheck that is not taxed. A Healthcare FSA allows you to pay for expenses such as doctor copayments, prescriptions, dental services, and eyeglasses. A Dependent Care FSA is for expenses such as elder care, daycare center, preschool, and before and after school care. New enrollees will receive a debit card in the mail that can be used to pay for qualifying expenses.

2023 FSA Annual Contribution Limits		2023 Year End
Healthcare FSA	\$3,050	\$610 of unused funds will roll over; amounts over \$610 are forfeited
Dependent Care FSA	\$5,000	No rollover at end of year; any unused funds are forfeited

Please note that if you enroll in the Beacon Mobility HSA Plan, you cannot also have a Healthcare FSA (IRS rule).

Voluntary Benefits



Beacon Mobility offers employees the option to enroll in Accident, Critical Illness, and Hospital Indemnity plans through Voya. If you wish to enroll in any of these coverages, please carefully review the information below. Evidence of Insurability (EOI) is not required to enroll in this coverage.

Accident

Accident insurance will pay a lump-sum benefit directly to you at the diagnosis and treatment of a covered injury. It can help offset the high out-of-pocket cost of copays, deductibles, and other expenses your medical insurance doesn't cover. You can use the money however you choose.

Critical Illness

Critical Illness Insurance can pay a lump-sum benefit at the diagnosis of a covered illness. You choose the level of coverage—up to \$25,000—and you can use the money any way you see fit. You will have options to cover yourself, your spouse, and your dependent(s).

Hospital Indemnity

Group Hospital Indemnity Insurance provides a lump-sum benefit directly to you, to help cover expenses if you or a covered member of your family is hospitalized.

Legal Insurance



MetLife Legal Plans gives you access to the expert guidance and tools you need to handle the broad range of personal legal needs you might face throughout your life. This could be when you're buying or selling a home, starting a family, dealing with identity theft or caring for aging parents.

With network attorneys available in person, by phone or by email and online tools to do-it-yourself — we make it easy to get legal help. And, you will always have a choice in which attorney to use. You can choose one from our network of prequalified attorneys, or use an attorney outside of our network and be reimbursed some of the cost. Best of all, you have unlimited access to our attorneys for all legal matters covered under the plan. For a monthly fee of (B) \$17.00 (B) conveniently paid through payroll deduction, an expert is on your side as long as you need them.



This benefit guide is only intended to highlight some of the major benefit provisions of the company plan and should not be relied upon as a complete detailed representation of the plan. Please refer to the plan's summary plan descriptions for further detail. Should this guide differ from the summary plan descriptions, the summary plan descriptions prevail.