

Employee Benefits Guide

January 1, 2025–December 31, 2025



BEACON HILL®

Contractor



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Beacon Hill takes pride in providing a comprehensive employee benefits program, and we recognize the important role employee benefits play as a critical component of your overall compensation. We strive to maintain a benefits program that is competitive within our industry.



Eligibility



Don't understand what a qualified change-in-status event is?

Scan the QR code or visit www.brainshark.com/hilbgroup/ChangeInStatusEvents to watch a short video.

Who is eligible for benefits?

All full-time employees who work a minimum of 30 hours per week are eligible for benefits. For new hires, employees must average 30+ hours/week during the first 8 pay periods to be eligible as soon as possible; otherwise they won't be eligible for at least 6 month. The details can be viewed using the below link on our strategy on how we track benefit eligibility for temporary employees: [ACA and Temp Employee Benefits Eligibility](#)

In addition to enrolling yourself, you may also enroll any eligible dependents. Eligible dependents are defined below:

- **Spouse:** a person to whom you are legally married by ceremony
- **Domestic Partner:** a person over the age of 18 of the same or opposite sex with whom you have a committed and inter-dependent personal relationship. A Domestic Partner Affidavit must be completed.
- **Child(ren):** Your biological, adopted, or legal dependents up to age 26 regardless of student, financial, and marital status; coverage for a dependent child will terminate at the end of the month in which the child turns age 26

Qualifying Life Events

The benefits plan year runs January 1 through December 31. Unless you have a qualified Life Event that impacts your eligibility and the change is allowed under the terms of the insurance contract or plan document, you cannot make changes to the benefits you elect until the next Open Enrollment period. Some examples of qualified Life Events are highlighted below:



Marriage or divorce



Birth, adoption, or death



Change in employment, or employment status for you, your spouse, or your dependent child



Change in coverage under another employer plan, such as a change made during your spouse's Open Enrollment

Benefit changes must be consistent with your qualified Life Event. Changes must be submitted in Dayforce within 30 days of the event; documentation supporting the change will be required. Please contact Beacon Hill Benefits Team via email at benefits@beaconhillstaffing.com.

Hawaii residents are eligible for coverage if working 20+ hours a week. The Beacon Hill coverage through Aetna is not available to HI residents due to the strict coverage requirements of HI law. HI residents should contact benefits@beaconhillstaffing.com for additional details.



How to Enroll

Enroll Via Dayforce

Get Started

Welcome to your Online Benefits Portal provided by Beacon Hill - Ceridian Dayforce. This guide will walk you through the steps to get started. This is a multi-step process and is designed to ensure the privacy of your sensitive information. You should only need to go through this registration process once, after which you can simply log in from the Beacon Hill - Ceridian Dayforce Login page.



Open any web browser and type in the URL:
<https://dayforcehcm.com/>



The Company ID is:
beaconhillsg

Username: Your email



To get started on the enrollment, select the Benefits Icon on your Dayforce home page and then click Start Enrollment.



On the Overview page you will see either your Open Enrollment window, or New Hire Window. Click the Start Enrollment button.



The Beacon Hill website has more info on plans and options <https://beaconhillstaffing.com/useful-links#employee-benefits>.



Medical Plan



Need to locate a participating, in-network provider?

- Go to www.aetnaresource.com/m/Beacon-Hill-Staffing
- Select "Find a Doctor" at the top of the screen

*This chart is intended for comparison purposes only. If there are any discrepancies, the official plan documents will govern.
AD = After Deductible*

Administered by Aetna

Plan Features	Aetna Open Choice PPO HDHP	Aetna Open Choice PPO
	In-Network YOU PAY	In-Network YOU PAY
Annual Deductible	\$2,500 individual \$5,000 family	\$2,000 individual \$4,000 family
Annual Out-of-Pocket Maximum	\$6,450 individual \$12,900 family	\$5,000 individual \$10,000 family
Preventive Services	No charge	No charge
OFFICE VISITS, LABS, AND TESTING		
PCP/Specialist Office Visits	No charge (AD)	\$15 (AD)
Diagnostic Test - Lab / X-Ray	No charge (AD)	No charge (AD)
Imaging (CT, PET, MRI, etc)	No charge (AD)	No charge (AD)
HOSPITAL		
Inpatient	No charge (AD)	No charge (AD)
Outpatient	No charge (AD)	No charge (AD)
URGENT AND EMERGENCY CARE		
Urgent Care Facility	No charge (AD)	No charge (AD)
Hospital Emergency Room	\$150 (AD)	\$150
PRESCRIPTION DRUGS		
Out-of-Pocket Maximum	Combine with medical	\$1,000 individual \$2,000 family
Retail Pharmacy, up to 30-day supply: Tier 1 / Tier 2 / Tier 3	\$10 (AD) / \$25 (AD) / \$45 (AD)	\$15 / \$30 / \$50
Mail Order - 90-day supply	Tier 1 & 2: 2x retail copay (AD) Tier 3: 3x retail copay (AD)	Tier 1 & 2: 2x retail copay (AD) Tier 3: 3x retail copay (AD)
EMPLOYEE CONTRIBUTIONS		
	Weekly	Weekly
Employee	\$14.70	\$23.14
Employee + One	\$150.99	\$164.90
Employee + Family	\$267.26	\$294.36



Dental Plan



Prevention first!

Make sure you take advantage of your preventive dental visits. Preventive care services are not subject to the deductible and the plan covers 100% of the cost if you visit an in-network provider!

Administered by Aetna

The features of your dental plan are highlighted in the table below. Please refer to your plan description for full details.

Plan Features	Plan 2 Dental High	
	In-Network	Out-of-Network*
Annual Deductible		\$50 individual \$150 family
Annual Benefit Maximum	Plan pays \$2,000 per person per calendar year	
Preventive and Diagnostic Services	No charge—no deductible	No charge*—no deductible
Basic Services	Deductible, then 20%	Deductible, then 20%*
Major Services	Deductible, then 50%	Deductible, then 50%*
Orthodontia Adults & Children	50%; plan pays up to \$1,500 maximum lifetime per person	

This chart is intended for comparison purposes only. If there are any discrepancies, the plan document will govern.

**Out-of-network providers and facilities may balance bill you for any charges in excess of the amount paid by the plan.*

Dental Contributions

Tier	Weekly
Employee Only	\$9.58
Employee + One	\$19.45
Employee + Family	\$34.46



Vision Plan



Did you know your eyes can tell an eye care provider a lot about you?

Vision insurance can make routine eye care more affordable, especially if you are among the majority of people who wear prescription eyeglasses or contact lenses.

In addition to getting a vision screening, a routine eye exam can help detect signs of serious health conditions like diabetes and high cholesterol. This is important, since you won't always notice the symptoms yourself and since some of these diseases cause early and irreversible damage.

Administered by EyeMed

Plan Features	In-Network	Out-of-Network Reimbursement
Vision Exam <i>Once every Calendar Year</i>	\$10 copay	Up to \$50
Eyeglass Frames <i>Once every 24 months</i>	\$130 plan allowance; 20% off balance	Up to \$120
Eyeglass Lenses <i>Once every Calendar Year</i>		
Single vision	\$10 copay	Up to \$42
Lined bifocal	\$10 copay	Up to \$78
Lined trifocal	\$10 copay	Up to \$130
Lenticular	\$20 copay	Up to \$130
Contact Lenses <i>Once every Calendar Year in lieu of eyeglasses</i>		
Elective	\$130 allowance; 15% off balance	Up to \$130
Medically Necessary	No charge	Up to \$210

This chart is intended for comparison purposes only. If there are any discrepancies, the plan document will govern. Limitations and exclusions may apply.

Vision Contributions

Tier	Weekly
Employee Only	\$1.66
Employee + Two or More	\$4.24



Health Savings Account (HSA)



HSA ADVANTAGES

You are in control

You decide how much to contribute and when to spend or save your HSA dollars.

Triple tax advantage

Tax-Free Contributions, Earnings & Withdrawals.

No use it or lose it restrictions

There is no limit on when funds must be used.

Administered by Fidelity

A Health Savings Account (HSA) allows you to pay for health expenses on a tax-free basis. You are eligible to open an HSA if you are covered by our qualified high deductible health plan. Additionally, you cannot be:

- Covered by another, including spouse's, non-qualified medical plan or a General-Purpose Healthcare FSA set up by you or your spouse
- Enrolled in Medicaid, Medicare or Tricare
- Eligible to be claimed on another person's tax return

Using Your HSA Funds

- Members have convenient access to account balances, claims history and many helpful tools online.
- The HSA Card can be used to pay for qualified expenses at provider offices, health care facilities, and pharmacies.
- HSA funds may be used to pay for any "qualified medical expense" permitted under federal tax law.
- You can use your funds to pay for medical, dental or vision plan out-of-pocket expenses such as deductibles, coinsurance or copayments. Over-the-counter (OTC) medications and items such as diabetic supplies, bandages, crutches, first-aid kits, contact lens solutions, and menstrual care products are also eligible.
- This includes most medical, dental and vision care for yourself, your spouse, and/or your tax dependent children.
- Funds cannot be used for children who are no longer IRS tax dependents, even if they are covered under your medical plan.
- Funds used for non-qualified medical expenses will be taxable as income and also subject to a 20% tax penalty.

Funding your HSA

The IRS establishes a limit that you can contribute each month you are enrolled in a qualifying health plan. The limits are based on whether your qualifying health plan covers just you (individual) or you and others (family).

The contribution limits set forth by the IRS for 2025 (for a full year of coverage or if the last month rule applies) are below:

	2025 Limits
Individual	\$4,300
Family	\$8,550

Individuals age 55 and over may make an additional "catch-up" contribution of \$1,000 per year. Contributions to the account must stop once you are enrolled in Medicare; however, you can still use your HSA funds to pay for eligible medical expenses tax-free.

Please note the limits are based on a calendar year and subject to change each year based on IRS regulations.

If you have money left in your HSA at the end of the year, it will simply roll over and grow over time through the accrual of tax-free interest. What a great way to invest for the future!



Employee Assistance Program

Administered by Aetna

Everyone experiences stress and challenges in life from time to time. Whether your concerns are big or small, the Employee Assistance Program (EAP) can help. This service is completely confidential and is available to all employees and immediate family members enrolled in one of our two Aetna medical plans.

The EAP can assist with issues such as the below:

- Stress management
- Family problems
- Child care/parenting
- Legal/financial concerns
- Grief/loss
- Work-related issues
- Substance abuse



	
Eligibility	All employees enrolled in Aetna Medical
Network Area	National
Confidentiality	✓
Counseling Sessions	3 Calls per year per issue
Availability	24/7
Language Support	✓
Phone Number	888-238-6232, TTY 711
Website	www.resourcesforliving.com
Logging In	Username: BeaconHill Password: EAP



401(k)

Administered by Fidelity

Beacon Hill helps you save and invest in your future by offering a retirement savings plan, a safe harbor 401(k) plan. To make plan enrollments fast and easy, you will be automatically enrolled in the plan once you are eligible.

Eligibility

1st of the month following completion of 1 year of service

- Complete 1 year of service (1,000 hours)
- Must be at least 21 years of age
- Once enrolled, 5% of your pay will be deducted from your paycheck on a pretax basis and contributed to your retirement plan account each pay period.
- To help you save even more on a pretax basis, your contribution percentage will automatically increase by 1% annually in July of each year. When your contribution rate reaches the maximum rate of 15%, automatic increases will stop.

What do I need to do?

About a week after you are found eligible you will receive a 401(k) welcome letter for you to review directly from Fidelity to your home address. Around 45 days after being found eligible, your 5% automatic enrollment will begin if you have taken no action. This is deducted on a pre-tax basis from your paycheck each week and contributed to your retirement plan account each pay period. That's it, unless you would like to make changes to your contributions or investment choices.

How do I make changes to my contributions?

You can easily make changes by visiting netbenefits.com and logging into your account. You may also wish to establish your own personalized investment strategy by selecting your contribution level and investment choices. You can transfer out of the default (5%) investment choice, and change your future contribution amount anywhere from 1% to 90% of eligible earnings. Please also manage your beneficiaries through your online Fidelity account.

Frequency of contributions?

You may increase or decrease your contribution to the plan at any time. You can contribute up to the IRS limit, for 2024 is \$23,000. And, if you are age 50 or older, you can make additional "catch-up contributions" to the plan, for 2024 is \$7,500.

If you decide to opt out of automatic enrollment, you will need to change your contribution rate to 0%.



Employee Resources



There's an app for that!

Many of our providers have mobile apps that provide personalized access to your benefits when and where you need it! There are also a variety of FREE health and fitness related apps available. Browse and download apps to your smartphone or tablet from the App Store or Google Play.



Plan Phone Number and Website/Email

General

For general information
contact Beacon Hill Benefits Department

benefits@beaconhillstaffing.com

Insurance Broker

The Hilb Group

1-800-678-1700

adolan@hilbgroup.com

Medical

Aetna

1-833-541-7999

www.aetnaresource.com/m/Beacon-Hill-Staffing

Health Savings Account

Fidelity

1-800-544-3716

www.netbenefits.com

Dental

Aetna

1-833-541-7999

www.aetnaresource.com/m/Beacon-Hill-Staffing

Vision

EyeMed

1-866-804-0982

www.eyemed.com

401(k)

Fidelity

1-800-294-4015

www.netbenefits.com

Retirement Financial Advisor

Peter Klinkmueller/Steve Boudreau
Strategic Retirement Plan Consultants

1-978-429-8656

srpc@lpl.com

strategicretirementplanconsultants.com

Employee Assistance Program (EAP)

Aetna

1-888-238-6232

www.resourcesforliving.com