

Temporary Employee Benefits Summary

Enrollment – Full time, benefits eligible employees can enroll/make changes only during specific times throughout the year: 1. Initial Eligibility; 2. Annual Enrollment (occurs annually, with changes effective January 1st); 3. If the employee experiences and reports a qualifying life event (i.e. marriage, divorce, birth of a child, loss or gain of other coverage, etc.). Employees may be required to provide evidence of the Qualifying Life Event and it must be recorded within 30 days of the effective date of the event.

Medical* – Blue Cross Blue Shield of Massachusetts - Coverage options available are Employee Only, Two Person (Dual), and Family coverage. We also offer Domestic Partnership coverage for partners of the same- or opposite-sex with a completed Affidavit form. Two PPO (provides out-of-network services) plans are available, both of which utilize the national Blue Cross network. The PPO \$2k/\$4k Deductible Plan subjects all services except Preventative and Rx to a deductible of \$2,000 on an individual level and \$4,000 on a Dual or Family level; it features Rx coverage at \$15 for generic (formulary), \$30 brand (formulary), \$50 Brand non-formulary. The PPO Saver Plan offers reduced monthly premiums but all services (except Preventative) are subject to a deductible of \$2,500 on an individual level and \$5,000 on a Dual or Family level; Rx costs are subject to the deductible. The PPO Saver plan also offers you access to participate in a Health Savings Account (HSA); see below for more info. Both of these plans require that you pay toward the deductible for most services first and then services are covered once the deductible has been met (or covered with a small co-pay). Please refer to the Summary of Benefits and Coverages for further explanation of benefits. For more information, and provider directories, go to www.bluecrossma.com.

Dental* – Coverage is provided by Blue Cross Blue Shield. The plan covers preventive services at 100%. Basic/Minor Restorative procedures are covered at 80% and Major Restorative Services are covered at 50%. Both Minor and Major procedures require a \$50 annual deductible (\$150 family maximum). Please consult www.bluecrossma.com for network directories and additional information.

Vision* – Beacon Hill offers a Vision Plan through EyeMed (Insight network). The plan provides for an eye exam with a \$10 copay every 12 months. Once every 12 months, an additional \$10 co-pay would cover standard eyeglass lenses or, in lieu of eyeglass lenses, the plan offers a \$130 allowance toward contact lenses. The plan also provides for \$150 applied to the cost of frames every 24 months. Please consult www.eyemed.com for additional information.

Health Savings Account* – Beacon Hill offers an HSA option only available if the employee elects the PPO Saver medical insurance plan. The HSA allows employees to have some of their income deducted from their pay before taxes are calculated, thus reducing taxable income. Employees can contribute up to \$3,600/year if enrolled in individual medical insurance or up to \$7,200 if on Two Person (Dual) or Family medical coverage. Employees are then able to use these dollars, without taxation, to pay for qualifying medical expenses. Any money left in the account at year-end is able to rollover and continue to be available for future healthcare expenses.

Traditional 401K Plan* – Beacon Hill offers a 401(k) plan through Fidelity Investments. Employees may defer 0-90% of income on a pre-tax basis into any of approximately 20 investment options. A match is not currently made available, though Beacon Hill reserves the right to make a discretionary contribution at any time. Eligibility requirements require that participants are 21 years of age and have one year of service with Beacon Hill Staffing Group; employees are eligible to participate on the first day of the month following 1-year anniversary, if they have worked 1,000+ hours in those 12 months. Investment changes and additional information may be obtained by contacting the Human Resources Dept., at Beacon Hill Staffing Group.

Roth 401(k) Plan – Beacon Hill also offers a Roth 401(k) plan through Fidelity Investments. The Roth 401(k) allows you to pay tax on your 401(k) contributions while you are working rather than when you retire. An employer match is not currently made available on either of the 401(k) plans, though Beacon Hill reserves the right to make a discretionary contribution at any time. Eligibility requirements require that participants are 21 years of age and have one year of service with Beacon Hill Staffing Group; employees are eligible to participate on the first day of the month following 1-year anniversary, if they have worked 1,000+ hours in those 12 months.

Please NOTE frequently asked questions:

- *** Asterisk symbol denotes a pretax deduction.**
- **What happens if I miss a paycheck?**
 - If an employee misses premium deduction payment(s) due to 0-hour timesheet(s), he/she is responsible for paying the missed deduction(s) in full in the first available pay date; Payroll will automatically process payment.
- **When am I eligible for Benefits?**
 - Beacon Hill Staffing Group Contract Employees are eligible for group benefits according to our policy which follows the guidelines of the Affordable Care Act. Contact Benefits@beaconhillstaffing.com for more information.
- **When do my Benefits end?**
 - Benefits terminate effective last date actually worked and then we offer COBRA. If you choose to elect, COBRA will kick in effective the date immediately following last date worked to avoid any lapse in service.
- **What Happens if I Terminate and Rehire?**
 - If you are rehired within 13 weeks of most recent termination, the benefits you had at time of termination will reinstate effective date of rehire. If you are rehired outside of 13 weeks, you will be treated as a new hire and subject to the initial measurement period.