

WELCOME TO A WORLD OF BENEFITS



TEMP EMPLOYEE BENEFITS SUMMARY 2023

January 1, 2023 - December 31, 2023



Beacon Hill Staffing Group is committed to providing excellent benefits to all of our valued associates. We partner with vendors featuring exceptional networks and robust plans designed to meet the needs of all eligible employees. This benefits manual intends to summarize all available options for the 2023 plan year.

Please take time to learn about all of the programs available to you and your family. This summary will review the benefits available to you effective January 1, 2023 – December 31, 2023. Please refer to specific plan documents for more detailed information.

If you have questions or suggestions about how we can further improve our benefit programs, please contact Beacon Hill Staffing Group HR via email at benefits@beaconhillstaffing.com.

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WHEN CAN I ENROLL?

In order to be eligible and enroll in benefits at Beacon Hill Staffing Group, you must meet a specific waiting period. Please refer to the definition below to determine your eligibility, but please note each insurance carrier may also have a “minimum number of hours worked per week” requirement to be eligible for enrollment.



New Hire

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](#)

Open Enrollment

Each year, we have an annual “open enrollment” period for benefit plans. During open enrollment, you may make changes to your benefit program (change plans, elect new coverage, add or delete eligible dependents).

All changes take effect on January 1.

Who can I cover?

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.

Qualifying Event

Employees are only able to make changes during open enrollment, unless you experience a “Qualifying Event” during the plan year. You will not be able to drop or cancel coverage unless you experience a “Qualifying Event.”

Below are some examples of qualifying life events:

- Birth, adoption, placement for foster care, legal custody of a child
- Marriage or divorce
- Gain or loss of spouse’s coverage due to change in employment
- Gain or loss of coverage under Medicare or Medicaid
- Death of spouse or child
- COBRA coverage expires
- Start or end of unpaid leave of absence
- Spouse moves into or out of the United States
- Significant change in health care cost of spouse
- Gain or loss of coverage during spouse’s annual enrollment
- Loss of child(ren) coverage under a parent’s plan (due to eligibility requirements) children age out of benefits on parents plan at age 26.



How long do I have to request an enrollment due to a qualifying event?

The employee must request enrollment **within 30 days** after losing eligibility for coverage or after a marriage, birth, adoption, or placement for adoption.

The employee must request enrollment **within 60 days** of the loss of coverage under a State CHIP or Medicaid program or the determination of eligibility for premium assistance under those programs.

BENEFITS ENROLLMENT

Getting Started

Welcome to your Online Benefits Portal provided by Beacon Hill Staffing Group - 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 Staffing Group - Ceridian Dayforce Login page.

While this booklet provides some basic information about your benefits, the Employee Benefits Portal contains much more detailed information.

1

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

2

The Company ID is: beaconhillsg
Username is: your email



3

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



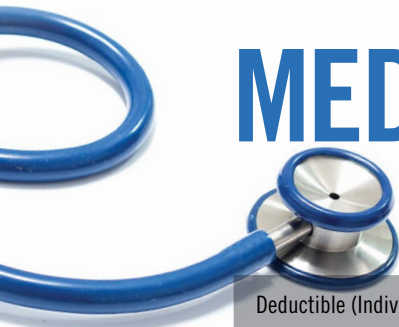
On the **Overview** page you will see either your Open Enrollment window, or New Hire Window. Click the **Start Enrollment** button



Please contact Beacon Hill Staffing Group at benefits@beaconhillstaffing.com with any questions.

MEDICAL PLANS

PROVIDED BY BLUE
CROSS BLUE SHIELD MA



	General Provisions (In-Network)	
	Blue Care Elect PPO Saver \$2,500	Preferred Blue PPO \$2,000
Deductible (Individual)	\$2,500	\$2,000
Deductible (Family)	\$5,000	\$4,000
Maximum Out-of-Pocket (Individual)	\$6,450	\$6,000
Maximum Out-of-Pocket (Family)	\$12,900	\$12,000
Preventive Care Services	100% covered	100% covered
Office Visit (Primary Care Physician)	100% covered after deductible	\$15 copay after deductible
Office Visit (Specialist)	100% covered after deductible	\$15 copay after deductible
Major Diagnostics (CT, PET, MRI, etc)	100% covered after deductible	100% covered after deductible
Diagnostic Lab, X-Ray (Outpatient)	100% covered after deductible	100% covered after deductible
Emergency Room	\$150 copay after deductible	\$150 copay
Urgent Care Facility	100% covered after deductible	\$15 copay after deductible
Hospitalization (Inpatient & Outpatient)	100% covered after deductible	80% covered after deductible
	Pay Period Costs (Weekly)	
	Blue Care Elect PPO Saver \$2,500	Preferred Blue PPO \$2,000
Employee	\$14.42	\$22.69
Employee + One	\$148.06	\$161.71
Employee + Family	\$262.08	\$288.66

PRESCRIPTION BENEFITS

	Blue Care Elect Saver \$2,500	Preferred Blue PPO \$2,000
Prescription Out-of-Pocket Maximum	Combined with medical deductible	\$1,000/\$2,000
Tier 1 - Generic	\$10 copay after deductible	\$15 copay
Tier 2 - Preferred	\$25 copay after deductible	\$30 copay
Tier 3 - Non-Preferred	\$45 copay after deductible	\$50 copay
Mail Order Rx	Tier 1-2: 2 times copay after deductible Tier 3: 3 times copay after deductible	Tier 1-2: 2 times copay Tier 3: 3 times copay
Supply per Rx for Mail Order	Up to 90-day supply	Up to 90-day supply



HEALTH SAVINGS ACCOUNT

PROVIDED 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

IRS HSA Contribution Limits	2023
Individual Coverage	\$3,850
Other Coverages (Family)	\$7,750
Age 55 and Older Catch-Up	\$1,000

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.

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.

DENTAL PLAN

PROVIDED BY BLUE CROSS BLUE SHIELD MA

	Member Pays (In-Network)
Deductible (Individual)	\$50
Deductible (Family)	\$150
Annual Maximum Benefit	\$1,500
Preventive Services	0%
Basic Services	20%
Major Services	50%
Periodontics/Endodontics	20%
Waiting Period/Major Services	None
Orthodontia Services	50%
Orthodontia Lifetime Maximum	\$1,500
Annual Deductible Applies to Orthodontia?	No
	Pay Period Costs (Weekly)
Employee	\$10.38
Employee + One	\$21.07
Employee + Family	\$37.32



VISION PLAN

PROVIDED BY EYEMED

	In-Network	Out-of-Network
Vision Exam	\$10 copay	up to \$50 reimbursement
Frames	\$0 materials copay (\$150 allowance - 20% off balance)	up to \$120 reimbursement
Lenses (Single Vision)	\$20 materials copay	up to \$42 reimbursement
Lenses (Bifocal)	\$20 materials copay	up to \$78 reimbursement
Lenses (Trifocal)	\$20 materials copay	up to \$130 reimbursement
Lenses (Lenticular)	\$20 materials copay	up to \$130 reimbursement
Contact Lenses (Medically Necessary)	\$0 materials copay (paid in full)	up to \$210 reimbursement
Contact Lenses (Elective)	\$0 copay (\$130 retail allowance - 15% off balance)	up to \$130 reimbursement
Exam (Frequency)	Once every 12 months	Once every 12 months
Frames (Frequency)	Once every 24 months	Once every 24 months
Lenses or Contacts (Frequency)	Once every 12 months	Once every 12 months
Pay Period Costs (Weekly)		
Employee	\$1.66	
Employee + Family	\$4.24	



401K

PROVIDED BY FIDELITY

Beacon Hill Staffing Group helps you save and invest in your future by offering a retirement savings plan, a safe harbor 401k 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 on the first day of the plan year. When your contribution rate reaches the maximum rate of 15%, automatic increases will stop.



What do I need to do?

Around 30-45 days prior to eligibility you will receive a 401k packet for you to review directly from Fidelity to your home address.. 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. 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.

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 2023 is **\$20,500**. And, if you are age 50 or older, you can make additional “catch-up contributions” to the plan, for 2023 is **\$6,500**.

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

DIRECTORY

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

GENERAL

*For general information
contact Beacon Hill Staffing Group
Human Resources Department:
benefits@beaconhillstaffing.com*

Medical

Blue Cross Blue Shield MA
800-358-2227
www.bluecrossma.org

Dental

Blue Cross Blue Shield MA
800-358-2227
www.bluecrossma.org

Vision

EyeMed
866-804-0982
www.eyemed.com

Health Savings Account

Fidelity
800-294-4015
www.netbenefits.com

Insurance Broker

The Hilb Group
800-678-1700
adolan@hilbgroup.com

The benefits reviewed in this brochure are intended to serve as summaries and not exact replication of all contractual details. Please consult the contractual language for all underlying plans, which serves as the final arbiter of coverage.