

Beaumont Health's 2020 Benefits At-a-Glance

For Residents: You will be eligible for health and financial protection benefits on your date of hire.

BENEFITS FULLY PAID BY BEAUMONT HEALTH	
Bwell Employee Wellness Program	<ul style="list-style-type: none"> Beaumont offers a wide variety of wellness-related activities and resources at no charge to employees, including: Healthy Lifestyle Coaching, mindfulness offerings, financial wellness education classes/webinars, Employee Energizer series and Bwell webinar series.
Disability*	<ul style="list-style-type: none"> Short-term Disability: Provides 100% of pay for 26 weeks for an eligible disability. Long-term Disability: Replaces 60% of Base Pay up to a monthly benefit maximum of \$25,000.
Employee Life and AD&D Adoption Assistance	<ul style="list-style-type: none"> Coverage of 2 times Base Pay up to \$1 million. For Beaumont families choosing to adopt, eligible adoption-related expenses will be reimbursed up to a maximum of \$5,000 per child.
Employee Assistance Program	<ul style="list-style-type: none"> Confidential, professional counseling, education and referral services for employees and family members over the phone or in person.
Employee Discount Program	<ul style="list-style-type: none"> Discounts on local, national and international products and services. Free membership and exclusive savings.
HEALTH CARE BENEFITS	
Medical/ Prescription Drug	<ul style="list-style-type: none"> Beaumont Health Employee Health Plan, with three plan options: <ul style="list-style-type: none"> > BH Network Plan Option (exclusively BH Network) > BH Extended Plan Option (PPO with expanded network coverage through UnitedHealthcare) > BH Savings Account Plan Option (high deductible plan with a Health Savings Account) All medical plans include comprehensive prescription coverage offered through BH Pharmacy Network and MedImpact. Primarily copay-based. Home Delivery available.
Dental	<ul style="list-style-type: none"> Two plan options offered through Delta Dental: Basic and Expanded (with orthodontia).
Vision	<ul style="list-style-type: none"> Offered through VSP.
Flexible Spending Accounts (FSAs)	<ul style="list-style-type: none"> Healthcare FSA: Up to \$2,700 per calendar year. Dependent Care FSA: Up to \$5,000 per calendar year.
FINANCIAL PROTECTION BENEFITS	
Life and AD&D Insurance	<ul style="list-style-type: none"> Employee Supplemental Life and AD&D: Option to purchase additional coverage on a pre-tax basis equal to 1 to 5 times Base Pay, up to \$1 million.
Other Voluntary Benefits	<ul style="list-style-type: none"> Spouse and Child(ren) Supplemental Life and AD&D Critical Illness Insurance Accident Insurance Hospital Indemnity Insurance Identity Theft Protection Legal Benefits Auto and Home Insurance Pet Insurance
RETIREMENT – BEAUMONT HEALTH 403(B)	
Company Matching Program – 403(b)	<ul style="list-style-type: none"> You can contribute up to 75% of your gross pay as pre-tax and/or Roth after-tax contributions up to the annual IRS compensation limit. This limit is adjusted annually for inflation.

*For full-time employees only.

This Summary of Benefits is not a substitute for the official Plan documents. If there are any inconsistencies between this Summary and the Plan document, the Plan document will always prevail. The benefits listed are subject to eligibility requirements in the Summary Plan Description and are subject to change at any time.

For more information, please visit www.experiencebeaumont.com.

2020 Medical, Dental and Vision Employee Contribution Rates: For Full-time and Part-time Employees

Each year, you have the opportunity to make choices about your benefits. You and Beaumont Health share the cost of coverage for medical and dental benefits. The pre-tax, per-pay-period rates are shown below and vary depending on the benefit options and coverage levels you elect. Contribution rates for other benefits will be available online when you enroll through BenefitConnect. Access BenefitConnect by clicking the link found on the *experienceBeaumont* portal at www.experiencebeaumont.com.

BENEFIT PLANS	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Medical & Prescription Drugs				
BH Network Plan				
Full-time (40 hours)	\$42.51	\$100.02	\$81.83	\$136.39
Part-time (30-39 hours)	\$63.77	\$150.03	\$122.75	\$204.59
Part-time (20-29 hours)	\$85.02	\$200.04	\$163.66	\$272.78
BH Extended Plan				
Full-time (40 hours)	\$78.91	\$181.72	\$148.68	\$247.80
Part-time (30-39 hours)	\$118.37	\$272.58	\$223.02	\$371.70
Part-time (20-29 hours)	\$157.82	\$363.44	\$297.36	\$495.60
BH Savings Account Plan				
Full-time (40 hours)	\$18.16	\$45.08	\$36.88	\$61.47
Part-time (30-39 hours)	\$27.24	\$67.62	\$55.32	\$92.21
Part-time (20-29 hours)	\$36.32	\$90.16	\$73.76	\$122.94
Dental				
Basic Plan				
Full-time (40 hours)	\$6.67	\$13.33	\$14.66	\$21.33
Part-time (20-39 hours)	\$12.02	\$24.05	\$26.45	\$38.47
Expanded Plan				
Full-time (40 hours)	\$16.66	\$33.33	\$36.66	\$53.32
Part-time (20-39 hours)	\$22.07	\$44.13	\$48.54	\$70.60
Vision Plan				
Full-time and Part-time	\$3.16	\$6.93	\$5.66	\$9.45

**Contribution rates shown here do not include a Spousal Surcharge. If a Spousal Surcharge applies to your medical election, it will be added to your payroll contribution amount when you enroll online through BenefitConnect.*

Spousal Surcharge for Medical Contributions (Premiums)

A Spousal Surcharge will apply if your spouse:

- is employed (and not employed by Beaumont), AND
- is offered group medical coverage from his or her employer.

The Spousal Surcharge will be a pre-tax, per-pay-period deduction (based on 24 pay periods) of \$62.50 (\$1,500 annually) and will be in addition to your regular payroll contribution amount.

The spousal surcharge will be waived if: 1) your spouse does not work, or 2) is employed but not offered employer group medical coverage. Your eligibility to waive the Spousal Surcharge will be determined when you enroll online through BenefitConnect.

