



2025

Benefits Guide

This publication contains important information about your employee benefit program.

Please read thoroughly.

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Your 2025 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
Accident	Aetna
Critical Illness	Aetna
Hospital Indemnity	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 Domestic Partner.
- ▶ 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, or 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, or add/remove dependents without a **qualifying life event**.*

* Life events include, but are not limited to, marriage, divorce, birth or adoption of a child, or a change in employment status or benefits eligibility for you, your spouse, or your child(ren).

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

Medical Coverage



Beacon Mobility is continuing our partnership with Aetna for 2025. All employees meeting the full-time criteria outlined by their HR Department will be eligible for coverage.

Please reference details in Workday for your company's respective medical plan offerings.

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.

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 group's 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.



NEW! Your 2025 Aetna Programs

As part of Beacon Mobility's partnership with Aetna, medically eligible employees have access to the following programs—enhance your total health at no additional cost. Please note, some programs additionally allow access for dependent spouses.

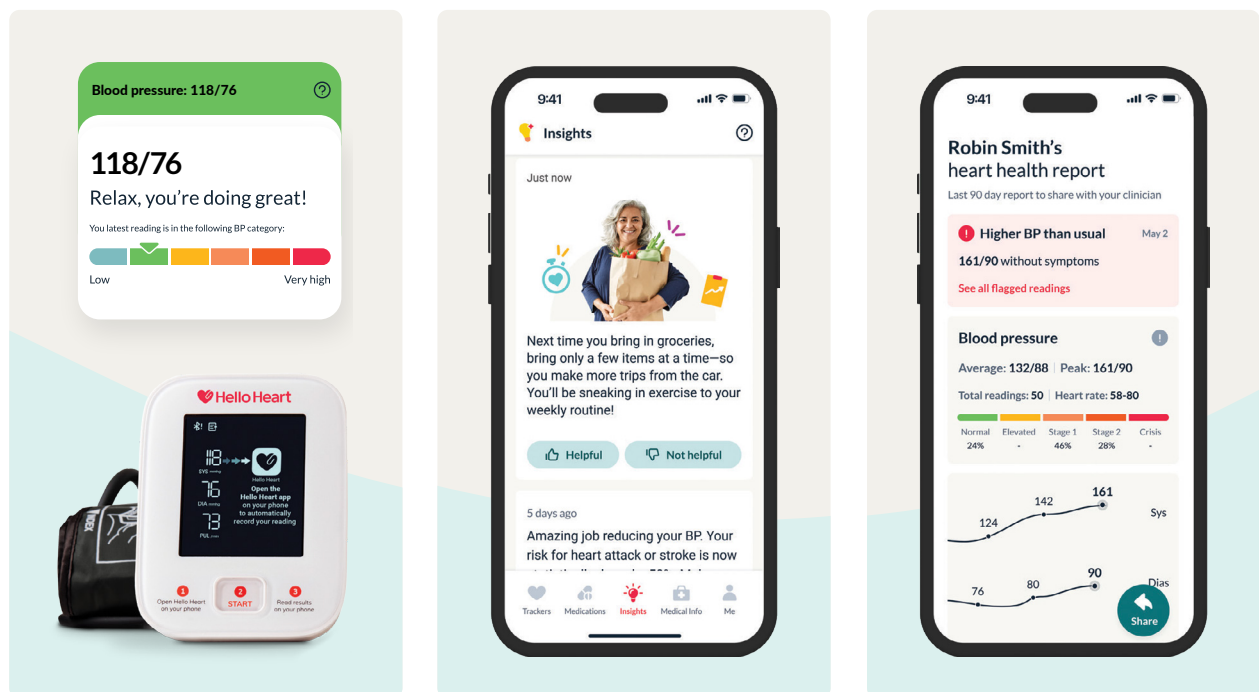
Hello Heart

Get Heart Smart: Transform your health with Hello Heart, a tracker that monitors your whole heart health.

Hello Heart puts you in control of your heart health. Track blood pressure and cholesterol readings in one place and get personalized insights on how to improve your health, as well as clear explanations of what your numbers mean. Sign up on the app and receive:

- ▶ Hello Heart monitor that is free, FDA cleared, and easily connects to your phone
- ▶ Tracking technology for blood pressure, cholesterol, medication, and more
- ▶ Progress reports that are easy to review or share with your physician
- ▶ Support team available to answer any questions via phone or email

Visit join.helloheart.com to get started.



Transform Diabetes

Managing Diabetes? Transform Diabetes Care® can help.

Transform Diabetes Care is a 12-month program that helps keep your diabetes in check. Get customized guidance based on your specific needs:

- ▶ With the Health Optimizer™ app, you can monitor your glucose and blood pressure; track and share readings; learn more about diabetes and maintaining a healthy lifestyle; make meals that align with your dietary restrictions; and more
- ▶ Stay on track with personalized support from certified diabetes care and education specialist nurses—all in addition to the support from your care management program

For questions about diabetes, or for additional support, please call Aetna® Member Services at the number on your member ID card.

Aetna's Maintenance Choice Program

Get the medicine you need on your terms with Aetna's Maintenance Choice Program.

With this benefit, decide where you fill your prescriptions for medications you take regularly. After two retail fills, you can get a 90-day supply of your maintenance drugs at a discounted rate from a participating mail service pharmacy or at selected participating retail providers.

Order online or call **888.792.3862** (TTY: 711) to get started.

CVS Virtual Care

New for 2025 is CVS Virtual Care—which will replace Teladoc for your virtual care needs!

Get access to 24/7 on-demand care for minor illnesses/injuries as well as schedule mental health counseling 7 days a week by appointment. Convert to in-person care when needed, at nearby CVS MinuteClinic locations or in-network providers.

Download the app or go to [CVS.com/virtual-care](https://www.cvs.com/virtual-care) to register and schedule an appointment.



Plan Design Highlights

	Medical		Premium PPO	Base PPO	EPO**	65% Value Plan
Deductible	In-network	Single	\$2,500	\$4,500	\$1,000	\$7,500
		Family	\$5,000	\$9,000	\$2,000	\$15,000
	Out-of-network	Single	\$5,000	\$9,000	N/A	\$15,000
		Family	\$10,000	\$18,000	N/A	\$30,000
Out-of-Pocket (incl. deductible)	In-network	Single	\$5,000	\$6,750	\$3,750	\$9,100
		Family	\$10,000	\$13,500	\$7,500	\$18,200
	Out-of-network	Single	\$10,000	\$13,500	N/A	\$18,000
		Family	\$20,000	\$27,000	N/A	\$36,000
Embedded/Non-Embedded*	Deductible/out-of-pocket		Emb./Emb.	Emb./Emb.	Emb./Emb.	Emb./Emb.
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.
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.

* More information on embedded deductibles can be found on page four of this document.

** If you plan on enrolling in or are currently enrolled in the EPO plan, you must designate a Primary Care Provider for your claims to be processed. Failure to designate a Primary Care Provider will result in a denial of claims.



Dental Coverage



In 2025, Beacon Mobility offers two dental plan options through MetLife—the High plan and the Low plan. Below are highlights of the benefits available through these plans. The High 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.

	High	Low
Deductible (Individual/Family)	\$50/\$150	\$50/\$150
Annual Maximum Benefit	\$1,500	\$1,000
Orthodontia Lifetime Maximum	\$2,000	N/A
Coinsurance		
Preventive	100%	100%
Basic	80%	50%
Major	50%	N/A
Ortho	50%	N/A

Services

Preventive

- ▶ X-rays
- ▶ Oral examinations and cleanings (2 per year)

Basic Restorative

- ▶ Fillings
- ▶ Fluoride applications
- ▶ Endodontics
- ▶ Periodontics
- ▶ Space maintainers
- ▶ Sealants

Major Restorative

- ▶ Simple extractions
- ▶ Crown, denture, and bridge repair
- ▶ Oral surgery
- ▶ Implants
- ▶ Bridges and dentures
- ▶ General anesthesia
- ▶ Root canal treatment

Orthodontia

- ▶ Covered up to age 26

Vision Coverage



A summary of the MetLife vision coverage is listed below.

Place Provisions	
Exam Copay	\$10
Materials Copay	\$20
Allowances	
Lenses	100% after \$20 copay
Frame	\$150 after \$20 copay
Contacts	Elective lenses \$200, necessary lenses 100% covered
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 full-time employees, paid for by Beacon Mobility.

LIFE BENEFIT

- ▶ **Full-time hourly 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 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 2025 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.

- ▶ Any amount in increments of \$5,000 up to \$250,000
- ▶ Guarantee Issue (GI) of \$50,000
- ▶ Open Enrollment for 2025 benefit year up to the GI

Child Life

Available for 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 per week
- ▶ 30-day elimination period
- ▶ Maximum 26 week duration
- ▶ 3-12 pre-existing condition exclusion
- ▶ Maternity: 6 or 8 weeks

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 per month
- ▶ 180-day elimination period
- ▶ 3-12 pre-existing 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.

2025 FSA Annual Contribution Limits*		2025 Year End
Healthcare FSA	\$3,300	\$660 of unused funds will roll over; amounts over \$660 are forfeited
Dependent Care FSA	\$5,000	No rollover at end of year; any unused funds are forfeited

* Annual FSA contribution limits are subject to change from the IRS.

Voluntary Benefits



Beacon Mobility offers employees the option to enroll in Accident, Critical Illness, and Hospital Indemnity plans through CVS Health (Aetna). 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—increments of \$10,000, up to \$40,000—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](#)

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 **\$17.00** conveniently paid through payroll deduction, an expert is on your side as long as you need them.

Pet Insurance

Beacon Mobility is excited to announce that we are partnering with Pet Benefits Solutions to offer Wishbone Pet Health Insurance coverage for your furry family members. Wishbone offers high-value, easy-to-use pet health insurance at exclusive employee benefit rates. Coverage includes diagnostics and testing, unexpected surgery, hospitalization, emergency care, hereditary and congenital conditions, and more. Learn more about Wishbone Pet Health Insurance and get a quote for your pet(s) at: wishboneinsurance.com/beaconmobility

Reach out to Pet Benefits Solutions' customer care team by phone at **800.891.2565** Mon-Fri 8 a.m.-6 p.m. EST or by email at customercare@petbenefits.com with any questions about enrolling your pets.

Important Contact Information



GENERAL BENEFITS QUESTIONS

If you are enrolled/enrolling through Workday: **855.780.0003**

If you have questions during or after you enroll, call the Beacon Mobility Benefits Call Center at **855.780.0003**
Visit us on the Web



MEDICAL AND PRESCRIPTION

800.872.3862

Contact Aetna (includes routing to Transform Diabetes and Maintenance Choice Program support)

800.767.3471

Contact Hello Heart



FLEXIBLE SPENDING ACCOUNT (FSA)

866.451.3399

Contact WEX



DENTAL

888.638.4863

MetLife Dental Insurance



VISION

800.428.4833

MetLife Vision Insurance



LIFE AND DISABILITY

877.275.5462

MyLincoln Portal



LEGAL

800.821.6400

MetLife Legal Plans



ACCIDENT

800.872.3862

Contact Aetna



CRITICAL ILLNESS

800.872.3862

Contact Aetna



HOSPITAL INDEMNITY

800.872.3862

Contact Aetna



PET INSURANCE

800.891.2565

Contact Wishbone Insurance



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.