



2025

***Part-Time
Employee
Benefits Summary***

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
Minimum Essential Coverage Medical Plan (MEC)	BayBridge Administrators
Dental	MetLife
Vision	MetLife
Basic Life and Accidental Death & 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 part-time Beacon Mobility employees. Part-time employees are those working between 20 to 30 hours weekly. If you fall into this category, you are eligible for all benefits listed in this document. If you work less than 20 hours but more than 15, you are eligible for only Minimum Essential Coverage via Bay Bridge. These employees should contact their HR/Union rep to find out what other benefits they qualify for. 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.

Minimum Essential Coverage Medical Plan



Hospital Indemnity	
Admission Benefit, 2 Times per Calendar Year	\$300
Confinement Benefit (days 2-3), per Day	\$300
Confinement Benefit (days 4-60), per Day	\$100
Direct Primary Care	
Primary Care Visits	\$10 per visit—unlimited visits
Urgent Care Visits	\$25 per visit—unlimited visits
Telehealth	Unlimited
Prescription Drugs (ProCare RX)	
Generics/Brands	\$10/\$20/\$40/100% copay Discounts on 100% copay



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

LIFE BENEFIT

- ▶ **Part-time employees:** \$10,000 benefit

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 part-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.



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



800.845.7519
Contact Bay Bridge

FLEXIBLE SPENDING ACCOUNT (FSA)



866.451.3399
Contact WEX

DENTAL



888.638.4863
MetLife Dental Insurance

VISION



800.428.4833
MetLife Vision Insurance



LIFE

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.