# **Beaumont Health's 2023 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> <li>Beaumont offers a wide variety of wellness-related activities and resources at no charge to team members, including: Healthy Lifestyle Coaching, mindfulness offerings, financial wellness education classes/webinars, Employee Energizer series and Bwell webinar series.</li> </ul>					
Disability	<ul> <li>Short-term Disability: Provides 100% of pay for 26 weeks for an eligible disability.</li> <li>Long-term Disability: Replaces 60% of Base Pay up to a monthly benefit maximum of \$25,000.</li> </ul>					
Employee Life and AD&D	Coverage of 2 times Base Pay up to \$1 million.					
Adoption Assistance	• 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> <li>Confidential, professional counseling, education and referral services for team members and family members over the phone or in person.</li> </ul>					
Employee Discount Program	<ul> <li>Discounts on local, national and international products and services. Free membership and exclusive savings.</li> </ul>					
HEALTH CARE BENEFITS						
Medical/ Prescription Drug	<ul> <li>Three medical plan options, administered through Priority Health:         <ul> <li>BH Network Plan Option (exclusively BH Network)</li> <li>BH Extended Plan Option (PPO with expanded network coverage through Priority Health)</li> <li>BH Savings Account Plan Option (high deductible plan with a Health Savings Account with expanded network coverage through Priority Health)</li> </ul> </li> <li>All medical plans include comprehensive prescription coverage offered through BH Pharmacy Network and Express Scripts. Primarily copay-based. Home Delivery available.</li> </ul>					
Dental	• Two plan options offered through Delta Dental: Basic and Expanded (with orthodontia).					
Vision	Offered through VSP.					
Flexible Spending Accounts (FSAs) FINANCIAL PROTECTION BENE	<ul> <li>Healthcare FSA: Up to \$2,850 per calendar year.</li> <li>Dependent Care FSA: Up to \$5,000 per calendar year.</li> </ul>					
Life and AD&D Insurance Other Voluntary	• 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.					
Benefits	<ul> <li>Critical Illness Insurance</li> <li>Accident Insurance</li> <li>Hospital Indemnity Insurance</li> <li>Pet Insurance</li> <li>Pet Insurance</li> </ul>					
	RETIREMENT – BEAUMONT HEALTH 403(B)					
Company Matching Program – 403(b)	• You can contribute up to 75% of your gross pay as pre-tax and/or Roth after-tax contributions, up to the annual IRS 403(b) elective deferral limit. This limit is adjusted annually for inflation.					

\*For full-time team members 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.

## **Beaumont**

For more information, please visit experiencebeaumont.com.

### 2023 Medical, Dental and Vision Contribution Rates:

For full-time and part-time team members

Each year, you have the opportunity to make choices about your 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 *experience*Beaumont portal at experiencebeaumont.com.

BENEFIT PLANS	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family		
Medical & Prescription Drugs						
BH Network Plan						
Full-time (40 hours)	\$46.40	\$116.80	\$95.50	\$159.30		
Part-time (30-39 hours)	\$69.60	\$175.20	\$143.30	\$238.90		
Part-time (20-29 hours)	\$92.70	\$233.60	\$191.10	\$318.60		
BH Extended Plan						
Full-time (40 hours)	\$90.20	\$217.80	\$178.20	\$297.00		
Part-time (30-39 hours)	\$135.30	\$326.70	\$267.30	\$445.60		
Part-time (20-29 hours)	\$180.40	\$435.70	\$356.40	\$594.00		
BH Savings Account Plan						
Full-time (40 hours)	\$18.90	\$52.70	\$43.10	\$71.80		
Part-time (30-39 hours)	\$28.30	\$79.00	\$64.70	\$107.70		
Part-time (20-29 hours)	\$37.80	\$105.30	\$86.20	\$143.60		
Dental						
Basic Plan						
Full-time (40 hours)	\$6.70	\$13.39	\$14.73	\$21.43		
Part-time (20-39 hours)	\$11.81	\$23.61	\$25.96	\$37.77		
Expanded Plan						
Full-time (40 hours)	\$16.74	\$33.48	\$36.83	\$53.56		
Part-time (20-39 hours)	\$22.38	\$44.75	\$49.22	\$71.57		
Vision Plan						
Full-time and Part-time	\$3.23	\$7.08	\$5.77	\$9.64		

\*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.

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