

Summary of Benefit Changes for 2021

- There will be **ONE medical plan** available in 2021—the Consumer Directed Health Plan (CDHP). The ACO plan will no longer be offered. If you are currently enrolled in the ACO plan, your enrollment will be converted to the CDHP effective January 1, 2021.

There is **no change to the associate per pay period premiums for the CDHP in 2021.**

The medical plan will now offer a lower deductible and out of pocket maximum when seeking coverage at a Beacon provider. See the 2021 Enrollment Guide for more details on this new plan design.

- Beacon will contribute **\$1,000 to the Health Savings Account (HSA)** of ALL associates who are enrolled in the medical plan, regardless of what coverage level (single, single +1, or family) they are enrolled in. This amount will be contributed to your HSA on January 22, 2021 pay check.
- You will now be able to **carry over up to \$550 from your 2020 Flexible Spending Account into 2021.** This balance will be added to your 2021 election, and will be available for use at any point during 2021. Any unused flexible spending balance over \$550 at the end of the year will be forfeited. If you are enrolled in the medical plan in 2021, and have flex funds that carry over into 2021, you are limited to using the flex funds for dental and vision expenses. You can still use your HSA for out of pocket medical expenses.
- All individuals who are enrolled in the medical plan will also be enrolled in a **new Voluntary Benefit Bundle.** This Voluntary Benefit program will provide you with a cash benefit in the event of an accident, diagnosis of a critical illness, or hospital stay. Beacon will pay the cost of single coverage for the associate. If you wish to enroll your dependents in this coverage, you will have the option to do so for an additional cost. Individuals who are not enrolled in the Beacon medical plan will have the option to purchase each of the voluntary benefits separately. More information regarding these benefits can be found in the 2021 Enrollment Guide and on the Plan Source website.
- Beginning January 1, 2021, your **Employee Assistance Program (EAP)** benefits will be offered through a new vendor, Aetna Resources for Living. More information can be found in PlanSource and in January when the new program launches.

For additional details; view the 2021 Enrollment Guide, PlanSource, chat with ALEX or stop by the Virtual Fair Booth.

