

Total Rewards Guide
Associate



BEACON[™]
HEALTH SYSTEM

Your Total Benefits Summary

Beacon Health System is pleased to offer associates and their family a wide variety of benefits – many of which are special and unique to Beacon. To ensure that we are offering a competitive benefits package, the Department of Human Resources conducts annual studies and recommends changes, enhancements or additions to our program. Beacon pays the majority of the cost associated with benefits but for some benefits, an associate may be asked to share in the cost. Benefits available to associates under the current program are described below (and on the following pages). Detailed information about the health plans can be found in the Enrollment Guide.

Health Insurance

Flexible Benefits Program: Beacon offers a flexible benefits program which allows associates to make individual choices based on personal needs. The associate's portion of premiums is paid with "before-tax" dollars.

Medical Insurance: Beacon offers a consumer directed health plan (CDHP.) The associate may choose the level of coverage that best suits their individual and family needs based on health history; comfort with per pay period deduction level, deductible out of pocket amounts.

	Narrow network (Beacon)	Regional Network (CHA)	National Network (Aetna)	Out of Network
CDHP Network	www.chaaco.com/qca	www.chanetwork.com	www.aetna.com	N/A
Deductible				
-Single	\$1,500	\$3,000	\$3,000	\$4,000
-Single +1	\$2,250	\$4,500	\$4,500	\$6,000
-Family	\$3,000	\$6,000	\$6,000	\$8,000
Co-insurance covered by plan	95%	80%	80%	50%
Out of pocket max (includes deductible, co-insurance and co-pays)	\$3,000 \$4,500 \$6,000	\$6,000 \$9,000 \$12,000	\$6,000 \$9,000 \$12,000	\$8,000 \$12,000 \$16,000
Bi-weekly	60+ Hours Pay Period		\$31.37	
	Single		\$56.54	
	Single +1		\$86.36	
	Family			
	32-59 Hours Pay Period		\$62.74	
	Single		\$113.08	
	Single +1			
	Family		\$172.72	

Prescription Drug Program: The CDHP includes prescription drug coverage. Co-insurance is based on the following formulary:

	Beacon Pharmacy	Network Pharmacy	Beacon Home Care Pharmacy
	Percentage of Coverage		
Generic Drugs	85%	75%	N/A
Preferred Drugs	70%	60%	N/A
Non-preferred Drugs	50%	50%	50% Compound Drugs Only
Self-Injectable	20% Max co-pay, \$150.00 per prescription		
Note: Drugs purchased out-of-network are not covered.			
Note: Self-Injectable meds can only be purchased at Beacon Home Care Pharm.			

Disease Management: Beacon associates and their families have available to them a voluntary Disease Management (DM) program. Participants with chronic conditions who join the program will meet with a DM Manager, who will help to develop an individualized plan for associates to better their overall health and well-being. By participating in DM, participants will be eligible for reduced co-payments on qualifying medication and follow up visits with their physician. This program is free of charge for families on the Beacon medical plan.

Virtual Wellness Screening Process: Associates and their spouses, who are enrolled in the Beacon CDHP, are required to complete a mandatory biometric testing and HRA, at no cost, during the announced scheduled dates in order to be eligible for medical coverage.



Dental Insurance: There are three dental plans from which to choose, all plans are offered through Cigna Dental. The Standard and Premium plans are both Dental PPO plans that offer comprehensive coverage of preventative, basic, and major services, as well as orthodontia coverage. To receive the maximum benefit, you must utilize a Cigna Radius network provider. If you choose, you can receive treatment from a provider outside of the Cigna Radius network, but your coverage level will be reduced.

The DHMO Plan offers coverage for preventative, basic, and major services, including orthodontia coverage for eligible dependents and adults. To receive the maximum benefit under this plan, you must utilize a Cigna Radius DHMO Network Provider.

Covered Services	Standard	Premium	DHMO
	You Pay	You Pay	You Pay
Preventative	0% No Deductible In-Network 50% After Deductible Out-of-Network	0% No Deductible In-Network 0% No Deductible Out-of-Network	Co-pay
Basic	20% No Deductible In-Network No coverage- Out-of-Network	20% After Deductible In-Network 30% After Deductible Out-of-Network	Co-pay
Major	50% No Deductible In-Network No coverage- Out-of-Network	50% After Deductible In-Network 50% After Deductible Out-of-Network	Co-pay
Orthodontia	50% No Deductible In-Network 75% No Deductible Out-of-Network	40% No Deductible In-Network 50% No Deductible Out-of-Network	Co-pay

Ortho Lifetime Max	\$1,000 in network \$750 out of network	\$1,500 in network \$1000 out of network	None
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Dental Continued.. Per Pay Premium for 2021

Plan Option	DHMO	Standard	Premium
Single	\$5.62	\$8.23	\$14.88
Single +1	\$9.60	\$15.32	\$29.67
Family	\$15.74	\$26.81	\$50.65

Vision Insurance: The vision insurance program covers one eye exam per person per year. Other benefits covered as follows:

Coverage		
Services	In-Network	Out-of-Network
Eye Exams (one per calendar year)	100% After \$10.00 Co-Pay	Up to \$45
Lenses (each calendar year)	After Co-Pay	
• Single vision	100%	Up to \$32
• Bifocal	100%	Up to \$55
• Trifocal	100%	Up to \$65
• Lenticular	100%	Up to \$80
Frames (every 2 years)	Up to \$130	Up to \$71
Materials Includes eyeglass lenses, frames and/or contact lenses	\$25	N/A
Contact lenses		
• Elective	Up to \$130	Amount over \$105
• Therapeutic	Covered \$100	Amount over \$210
All Eligible Associates		Per Pay Period Premiums
Single		\$2.90
Single + 1		\$5.57
Family		\$9.02

Voluntary Bundle

If you are enrolled in the CDHP, you are eligible for the voluntary bundle, which is available to associates at no cost. You may elect coverage for your dependents at an additional charge.

The voluntary bundle provides cash payments directly to the insured to help cover out of pocket costs such as deductibles/coinsurance, daycare, utility bills or other expenses following a covered event.

The Voluntary Bundle includes coverage for:

- Accident and Injury
- Critical Illness – including cancer, heart attack, stroke or major organ failure
- Hospital inpatient stays

Per pay period premiums	
Single	\$0.00
Single + 1	\$13.18
Family	\$19.47

Pre-tax Spending Accounts

Healthcare Savings Account (HSA): While Beacon currently pays the majority of medical insurance costs under the CDHP medical plan for both the associate and their family, there are certain out-of-pocket expenses that occur. These expenses include deductibles, co-payment, co-insurance, etc. Through careful planning,

associates can contribute through payroll deduction, to an HSA account and be reimbursed for eligible expenses with “tax free” dollars. Funds in the associate’s HSA account are 100% owned by the associate and rollover from year-to-year. Associates must be enrolled in the CDHP to be eligible for the HSA.

Dependent Care Flexible Spending Account: This account can be used to reimburse associates for expenses to provide care for dependents to allow associates to work outside the home. Associates can contribute to this account, through payroll deduction, and be reimbursed with “tax free” dollars. Eligible expenses under this account include day care expenses for children under the age of 13 and payments made to daycare for dependents who are incapable of self-care. However, any monies not used by the end of the plan year are forfeited to the administration of the plan.

Health Care Flexible Spending Account Through careful planning, associates can contribute through payroll deduction, to a health care flexible spending account and be reimbursed for eligible expenses with “tax free” dollars. This plan is only available to associates who do not have medical coverage through Beacon.

Life Insurance

Basic Term Life & Accidental Death & Dismemberment (AD&D) Insurance (Full-time): Life Insurance will be provided to full time associates in an increment of their salary (as specified in the schedule of benefits) at no cost to the associate.

Basic Term Life & Accidental Death & Dismemberment (AD&D) Insurance (Part-time): Life Insurance will be provided to part time associates in the amount of \$10,000 at no cost to the associate.

Optional Term Life Insurance: Associates who are assigned 16 or more hours per week have the option of purchasing up to 5X their base salary; or up to \$500,000, whichever is less, in increments of \$10,000.

Dependent Term Life Insurance: Associates who are assigned 16 or more hours per week may purchase a \$10,000 life insurance policy for each of their dependent children. Premium is one low premium for dependents that qualify as a dependent child. At least \$20,000 in associate optional life insurance is required to carry dependent life insurance.

Spousal Term Life Insurance: Associates who are assigned 16 or more hours per week can elect life insurance for their spouse in increments of \$5,000 up to \$150,000 (or one half of the associates own optional life insurance coverage, whichever is less).

Whole Life Insurance: Associates may purchase individual whole life insurance policies for themselves and their spouses, children, and grandchildren. These interest sensitive policies have a cash value, and can be carried over in to retirement.

Paid Time Away from Work

Paid Time Off (PTO): Beacon believes that associates deserve paid time away from the workplace for rest and relaxation and for brief illnesses. Benefit may vary depending on position and status. Please refer to your paycheck for your most current available balance.



PTO Buy Back: This program allows associates with significant vacation balances to convert earned, but unused, time into cash. Associates have the option to “buy back” on a monthly basis a maximum of 80 hours providing there is a minimum bank balance of 24 hours. A minimum payout of 20 hours is required. Hours paid out through “buy back” are paid at 90%.

Jury Duty: Beacon encourages associates to fulfill their civic responsibilities by serving jury duty, when required, without loss of regular pay. Upon serving jury duty regular pay for time missed from work is provided to full time associates.

Bereavement Leave: In the event of a death in the immediate family, associates will be granted up to 40 hours of scheduled working hours from the date of death to one day following date of burial of a family member, spouse, child or parent. (24 hrs for all other immediate family members.)

Leaves of Absence

Family and Medical Leave Act: Beacon recognizes the difficulty associates may face balancing the demands of the workplace with the needs of the family. For this reason, associates may be permitted to take up to 12-weeks of unpaid leave for personal illness, for the birth, adoption, or foster care placement of a child to care for the child, spouse or parent who has a serious health condition, to care for a family member injured in the military line of duty or address family responsibilities arising from active military duty. To be eligible, associates must complete 12-months of service and have worked at least 1,250 hours during that 12-month period.

Long Term Disability: Long Term Disability coverage is available to full time associates at no cost after one year of service. In the event of total disability for a period of time greater than 90 days, associates may qualify for long term disability pay from Beacon.

This plan covers 60% of base salary (up to a maximum of \$10,000 per month for salaried associates).

Short Term Disability: Associates in a position of 16 hours or more a pay period have the option to purchase short term disability at group discounted costs. The plan covers 60% of base salary for a maximum of 25 weeks in the event associate is unable to work due to own illness or injury.

Plan	Benefits begin	Max Duration	Weekly Pay
Plan 1	8 th day following accident/injury	25 weeks	60% up to \$1400
Plan 2	15 th day following accident/injury	24 weeks	60% up to \$1400
Plan 3	8 th day following accident/injury	12 weeks	60% up to \$1400
Plan 4	15 th day following accident/injury	11 weeks	60% up to \$1400

Pre-existing Condition: A pre-existing condition is a sickness or injury for which treatment was provided within 3 months prior to the effective date of coverage. Any disability contributed to or caused by a Pre-existing Condition within the first 12 months of the date will NOT be covered. Pregnancy is considered a pre-existing condition.

Military Leave: Beacon associates who have been called to service or training as a member of the Armed Services, National Guard, or Coast Guard are allowed a leave of absence during their tour of duty. Upon return from duty, associates are reinstated to the same position they held prior to the leave, at the same level of seniority.

Personal/Medical/Education Leave: Beacon may allow up to a 90-day leave of absence due to personal or medical reasons that do not fall under the Family and Medical Leave Act.

Education/Training

Beacon Academy: The Academy offers Associate and Leadership Development curriculums of over 50 courses that provide the opportunity to learn, grow and develop – no matter your position or level in your organization.

Whether you are a new Associate and/or recent graduate just beginning your career, an existing Associate with a desire to build skills to prepare you to lead others, a leader trying to improve Associate Engagement, or an experienced leader looking to make an impact across the organization – our curriculum provides you the opportunity and choice to develop and enhance your skills across a variety of disciplines and competencies.

On-site Education and Training: Beacon encourages all associates to reach their educational and personal developmental goals. To assist with this, a variety of educational and training opportunities are available throughout the year to associates at no cost.

On-line Wellness Videos: Numerous seminars are available to associates and their family at no cost on wellness related topics. Topics include “6 Exercises Everyone Should Do”, “Healthy Eating and Nutrition”, “Yoga for Beginners” and “Diabetes Management”, just to name a few.

Tuition Reimbursement/Certification: After 90 days of continuous service associates are eligible to be reimbursed for approved courses that are related to their position, or would prepare

them for advancement at Beacon. A maximum of \$3,000 per calendar year is reimbursed for full-time and \$1,500 for part-time associates for tuition reimbursement. A maximum of \$300 per calendar year is reimbursed for certification.

Degree Field of Study	Full-Time Annual Benefit	Part-Time Annual Benefit
Clinical	\$3,000	\$1,500
Business	\$2,000	\$1,000

Scholarships: Associates who are in a position of at least 16 hours a week or more and have at least one year of service are eligible to apply for scholarships offered through Beacon, for a field of study applicable to the associate's current position, or a future position the associate strives for. Tuition for courses taken through recognized and/or accredited vocational schools, trade schools, secondary schools, colleges, or universities will be reimbursed. Additionally, such costs as books required for the course, technology fees, activity fees, lab fees, nursing clinic fees will generally be reimbursed. Scholarships are awarded three times per year, for the spring, summer, and fall school semesters.

Retirement Planning / Invest

Beacon Retirement Savings: Associates are eligible to participate in the Beacon Retirement Savings Plan 403(b) upon their date of hire. Associates may defer a minimum of 1% to a maximum of 100% of compensation. The IRS maximum contribution limit for 2021 is \$19,500 (If over the age of 50, the maximum amount is \$26,000). Once an associate attains age 21 and has completed one year of continuous service in which at least 1,000 hours are worked they will also be eligible to receive a match contribution of 100% of the associate's contribution, up to 4% of salary. Contributions made on behalf of associates to the match are 100% vested after the completion of 2 years of service in which 1,000 hours or more are worked.



On-site Retirement Counseling: A great deal of planning and forethought goes into achieving one's retirement goals. To that end, Beacon offers professional retirement counseling to associates. A representative from Transamerica will meet with associates on-site to assist the associates in reaching those retirement goals.

Retirement Fair: Beacon hosts an annual retirement fair each year, to assist associates with their questions surrounding Retirement Planning. Representatives from Transamerica Retirement Solutions and the Social Security Administration are on site to speak with associates.

Retirement Readiness: To help assist associates on their journey into retirement, Beacon offers retirement readiness classes free to associates and their spouse. These group classes help to simplify the decision making and the transition to and through retirement years.

Health & Well-being

Wellness Program: The number one goal of the Wellness Program, LiGHT, is to improve associate health and quality of life. The LiGHT Program consists of numerous programs and services available to associates and spouses at significantly discounted rates or no cost. For complete details of the program and services available, please refer to the LiGHT page on the Human Resources website or contact the Department of Human Resources directly.

Nutrition & Exercise 101: Elkhart General's Nutritional Services offers a Nutrition & Exercise 101 class for associates. This class teaches associates the importance of exercise and how to plan balanced nutritional meals.

Beacon Health & Fitness: Beacon encourages and supports associates to live a healthy lifestyle. Associates will receive a waiver of the new membership fee and a discount on monthly or annual dues.

The Loft: Elkhart General's "The Loft" offers a space for associates to attend various onsite exercise classes, such as Jazzercise, as well as other wellness related classes and services. Schedules and sign up are available online.

Circle Wellness: Associates have access to free online learning modules through the Circle Wellness website. Associates using these resources have already participated in the Virtual Wellness Process as part of the Beacon Medical Plan requirements, will also have access to a few of their previous wellness activities to help increase their Total Spectrum Score.

Beacon Connected Care: Learning to eat right has never been easier. With Beacon Connected Care, associates and all eligible dependents can see a dietitian when it's convenient for them from the privacy of their home or location of choice – all from a mobile device, tablet or computer. Eligible associates and family members receive \$20 off their first virtual visit.

Annual Sunburst Event: Beacon Health & Fitness is a proud sponsor of the annual Sunburst Weekend. Beacon associates and family members who choose to participate in this great event may do so at 20% off registration fee.



Lifestyle Management: Lifestyle Management Programs are evidence-based cognitive behavioral training programs that help people change the way they think about themselves, their lives, and their lifestyles. These programs are paid benefits for both interested associate and spouse and accessible at beacon.circlewell.com.

Healthy Weight Programs: Various work place weight management programs are available to associates at discounted costs through the Elkhart Bariatric & Metabolic Institute, Beacon Bariatric Center or Beacon Health & Fitness.

Smoking Cessation Programs: Various work place smoking cessation programs are available to associates at discounted or no cost. Programs are available in a group or individual setting and are offered through the Elkhart Community Outreach, or the Respiratory Services Department. Smoking cessation medications, including both prescription and OTC aids are covered under the Beacon medical plan.

Beacon Specialty Pharmacy: Beacon offers patient care services focusing on education, screenings and monitoring of various disease states and also compounding of unique medications. Compound drugs are covered 50% under any of the Beacon medical plan and all other services and products are available to associates at a 15% discount.

Beacon Connected Care: Through the Beacon Connected Care App, associates and all eligible dependents have access to a health care provider for live video visits from a smartphone, tablet, or computer. Receive eight pre-paid visits per calendar year for minor ailments.

Flu Shots: Throughout the flu season, the Associate Health office offers numerous flu shot clinics at various locations throughout the organization. Associates are encouraged to attend one of these clinics to receive their annual influenza vaccination free of charge.

Support Groups: There are occasions where an associate may have a need for additional support in a group setting. Support groups are available for associates who might be or have recently had bariatric surgery, diabetes, etc.

Associate Discounts

Purchasing Power: Associates wishing to purchase computers, other electronic equipment, and home appliances, can do so through payroll deduction through the Purchasing Power Program.

BenefitHub Program: Beacon has partnered with numerous local and national vendors to provide discounted products and services to associates and their families—from everything from cars, to cell phones, to pizza. It is possible to save \$100's of dollars each year! A detailed listing of participating vendors is available online.

Auto/Home Insurance Discount: In an effort to assist associates with their home owners and automobile insurance needs, Beacon has partnered with various vendors to offer associates a discount on these insurance products.

See Health & Well-being for additional discount opportunities.

Rewards & Recognition

Retirement Celebration & Gift: In honor of an associate's retirement from Beacon, a retirement celebration is offered in honor of the contribution the associate has given to Beacon. In addition, they will be provided a gift on behalf of the organization.

Service Awards: In recognition of completing continuous years of service, associates will receive a monetary gift card from Beacon.

Wellness Prizes: In recognition of associates who participate in the LiGHT Program, associates and spouses have the opportunity to win one of many exciting prizes based on the number of accumulated points. For additional information on how to earn points, please refer to the LiGHT page on the Human Resources website or contact Associate Health.

e.Crew: Over a one year period, nominated associates get a chance to participate in structured activities and training, participate in leadership development days, and interact with senior leaders in order to enhance their professional development.

Personal Services

Adoption Assistance: Beacon recognizes its responsibility to assist associates with changing family dynamics. To that end, Beacon has established the Adoption Assistance program. This program is intended to provide monetary assistance to any eligible associate who legally adopts a child. Associates who have been employed with Beacon for at least 12 consecutive months, and are assigned at least 40 hours per pay period are eligible to receive \$500.00 for each legally adopted child.

Banking, Direct Deposit and On-site ATM: Beacon recognizes the fact that it is sometimes difficult to complete personal banking needs during the course of a work day. As a result, associates have the benefit of receiving their paycheck through a safe and secure electronic transfer to the financial institution of their choice. ATMs are also available at Beacon Hospitals.

U.S. Postage Stamps: For associate convenience, postage stamps are available for purchase through the Memorial Cottage Place Gift Shop and Elkhart General Cherry Corner.

On-the-Go Meal Replacement: Occasionally, tasks in life have us going in many different directions, working long hours, or even handling personal "to-do's" during the lunch hour. When time is short and you need to "refuel", meal replacement bars are available for purchase in the Bariatric & Metabolic Institute at EGH. Pick up one for now or pick up a few for later.

Flex Scheduling: In order to help associates juggle the demands of both the work place and other outside responsibilities, Beacon offers various forms of flexible scheduling subject to each department's scheduling needs and the discretion of the Supervisor. Associates may choose to work different shifts, or they may choose longer shifts in exchange for a shorter work week. Other schedule alternatives include weekends and PRN schedules.

Legal Shield and Identity Theft Protection: Associates can choose to participate in this benefit that provides legal services for both themselves and their family members. Services include free will preparation, contract review, and phone consultation. Associates and their family members are also protected in the unfortunate event that they become victims of identity theft.

Mail Order Prescription Delivery: Associates who utilize a Beacon Pharmacy for their prescription medication needs can choose to have their medications mailed directly to them at home, or to the address of their choice, when using Memorial Team Pharmacy.



Free Surface Parking: Associates can take advantage of free parking in available surface lots. A security escort is available for the walk from the building to the associate's car, if desired.

Pizza To Go! Every Friday, Memorial Hospital Cafeteria offers 16" pizza's-fresh, hot, and ready to take home at a reasonable cost. Stop by the Cafeteria for all the details.