



# Employee Benefits



**BEACON**  
Specialized Living

# When am I eligible for benefits?

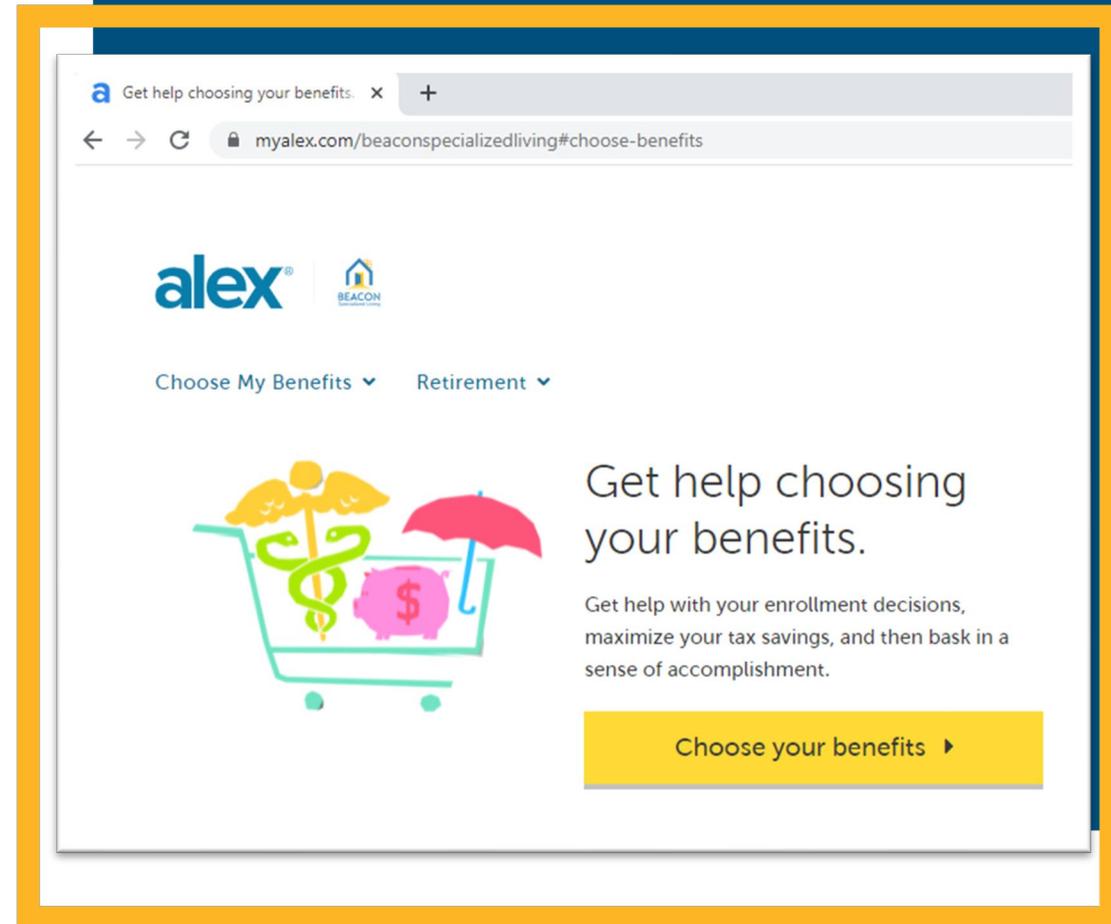
---

- Newly hired full and part time employees have **30 days from their hire date** to enroll or waive benefits through ADP. Failure to elect or waive benefits within that timeframe will constitute a waiver of all benefits.
- Annually full and part time employees are eligible to enroll or make changes to benefits during the open enrollment, usually held in November for a January 1<sup>st</sup> effective date.



# What is Ask Alex?

ALEX is an interactive tool that will show you the best coverage options personalized for your health and benefit needs and goals! Use ALEX to ensure you are making an informed decision about all the benefits Beacon has to offer.



# Enrollment Wizard



- After you go to ALEX and learn about Beacon's benefits then you need to Log in to ADP and complete the Enrollment wizard.
- Please note that Aflac enrollments cannot be made in ADP. Contact our Aflac representative, Rob Parsons, [r\\_parsons@us.aflac.com](mailto:r_parsons@us.aflac.com) for assistance.

# 401K Quarterly Open Enrollment Information

Beacon Specialized Living will match your deferred employee contribution 100% dollar-for-dollar up to three percent of your annual base salary or regular hourly wages and 50% on each dollar you contribute up to five percent of the same!

If you save 5% of your base wages each year, the Beacon match is the same as getting a 4% raise each year. Here's an example of how it can work:

<b>Sample Base Salary</b>	<b>\$35,000</b>
Sign up and save 3% of your salary	1,050
Beacon will match 100% up to 3%	1,050
Save another 2% (total 5%)	700
Beacon will match up to 50% up to another 2%	350
<b>Total Annual Savings with Beacon Match</b>	<b>\$3,150</b>

# 401K Quarterly Open Enrollment Information

## Key points to know for your open enrollment:

1. New enrollments and current employees need to make their changes in the TransAmerica site by 6/21/21 for a 7/1/21 effective date.
2. Info about how to enroll is on the net slide.
3. Eligibility requirements: six months of service. Entry dates are Jan. 1, April 1, July 1, and Oct. 1.
4. Contact [Benefits@beaconspecialized.org](mailto:Benefits@beaconspecialized.org) with questions!

# How to Enroll

## YOUR ACCOUNT

---

If you haven't already, go to [Transamerica.com/portal/home](https://Transamerica.com/portal/home) and click log in to register a new account. Follow the instructions to choose contributions, investments, and more.

The *OnTrack*® tool, which produce *Your Retirement Outlook*®, can help you personalize your retirement income goal and decide how much to invest.

**Complete your retirement profile** in the *OnTrack*® tool for a comprehensive view of *Your Retirement Outlook*®. To get started, log in to your account and click "Update" on your Account Overview page or "*OnTrack*" in the Resource Center menu.

**Important: The projections or other information generated by the engine (which produces *Your Retirement Outlook*®) regarding the**



**BEACON**  
Specialized Living

# Rates



## MEDICAL COVERAGE

Coverage Tier	Semi-Monthly Employee Contribution		
	Blue Care Network		
	HMO HRA \$4000	HMO HSA \$3000	HMO HSA \$6350
Employee Only	\$71.92	\$47.47	\$10.88
Employee + Spouse	\$302.50	\$236.98	\$149.16
Family	\$397.62	\$315.71	\$205.94

## DENTAL COVERAGE

Coverage Tier	Semi-Monthly Employee Contribution
	Guardian Dental Plan
Employee Only	\$9.02
Employee + Spouse	\$17.80
Employee + Child(ren)	\$23.21
Family	\$32.80

## VISION COVERAGE

Coverage Tier	Semi-Monthly Employee Contribution
	Guardian Vision Plan
Employee Only	\$2.94
Employee + Spouse	\$5.59
Family	\$8.20

## SUPPLEMENTAL LIFE/AD&D

Deductions for supplemental Life/AD&D are taken from your paycheck after taxes. Rates are available online during enrollment.

Your contributions toward the 2021 cost of medical, dental and vision coverage are automatically deducted from your paycheck before taxes.



# Can I cover my adult child?

---



Yes! Children by birth, marriage, or adoption – through the age of 26 – can be covered by health/dental/vision/life insurance regardless of their access to other health insurance coverage.

This includes your child under age 26 regardless of financial dependency, residency with you, marital status, or student status.



ADP Workforce Now

- When you first log in to ADP, this is what you see.
- The enrollment page will continue to appear each time you log in until you've completed & submitted your enrollment or the 30 days after your hire date have passed when you are no longer able to enroll.
- To begin, select Start this Enrollment

28 Day(s) LEFT TO COMPLETE YOUR ENROLLMENT

Questions? Diane Wagner | dwagner@beaconspecialized.org | +1 (269) 585 0631 221

### New Hire Enrollment

May 12, 2021 - June 10, 2021

Welcome to the benefits enrollment period! Enrollment is your opportunity to make changes to certain benefits.

During enrollment you can:

- Add or opt out of health plan coverage
- Choose your new plan option
- Enroll eligible family members in your plans
- Add, drop or change the level of your insurance coverage
- Enroll or re-enroll in a consumer health and savings account to pay for day care or health expenses with pre-tax dollars

MI 2021 BCN Full Time Benefits Guide.pdf  
MI 2021 BCN PART TIME Benefits Guide.pdf  
Out of State 2021 BCBS Full Time Benefits Guide.pdf  
Out of State 2021 BCBS PART TIME Benefits Guide.pdf

Please review your options and costs carefully. You can make any changes you like at home or at work until the end of the enrollment period. Once the enrollment period has ended your choices will be final until the next enrollment period or until you have a qualifying life event. Contact your administrator if you have questions.

**START THIS ENROLLMENT** REMIND ME LATER

# Enrollment

(ADP continued)

- After selecting Start Enrollment on the previous screen the Enrollments page will come up and you see the available benefits guides, for your review, if you wish. Click on the appropriate guide (MI or Out of State, Full or Part Time) for its information to pop up for you to see.
- After reviewing the guide, if needed, you will then select Continue.

BEACON Specialized Living

MESSAGES 1 CALENDAR SUPPORT LOG OUT AT AAA TEST

HOME RESOURCES MYSELF

Enrollments WHAT'S NEW Add to Favorites

Welcome to New Hire Enrollment

30 days left to complete this event

Welcome Select Benefits Document Upload Summary

Welcome to the benefits enrollment period! Enrollment is your opportunity to make changes to certain benefits.

During enrollment you can:

- Add or opt out of health plan coverage
- Choose your new plan option
- Enroll eligible family members in your plans
- Add, drop or change the level of your insurance coverage
- Enroll or re-enroll in a consumer health and savings account to pay for day care or health expenses with pre-tax dollars

MI 2021 BCN Full Time Benefits Guide.pdf  
MI 2021 BCN PART TIME Benefits Guide.pdf  
Out of State 2021 BCBS Full Time Benefits Guide.pdf  
Out of State 2021 BCBS PART TIME Benefits Guide.pdf

Please review your options and costs carefully. You can make any changes you like at home or at work until the end of the enrollment period. Once the enrollment period has ended your choices will be final until the next enrollment period or until you have a qualifying life event. Contact your administrator if you have questions.

CONTINUE

# Plan & Coverage

(ADP continued)

1. Which plan would you prefer?  Per Pay Period ▾

PLAN	PROVIDER	PER PAYCHECK	EMPLOYER COST	EFFECTIVE DATE	
BCN HRA 4000	Blue Care Network	\$66.38	\$148.00	--	<input type="button" value="SELECT"/>
BCN HSA 6350	BLUE CARE NETWORK	\$10.04	\$156.98	--	<input type="button" value="SELECT"/>
BCN HSA 3000	Blue Care Network	\$43.82	\$158.15	--	<input type="button" value="SELECT"/>

This brings you to the Enrollments section. You can select the type of plan and coverage level here or waive this benefit.

# Available Benefits (ADP continued)

- Each of the available benefits is listed in the column on the left.
- As you go through each benefit, once you've selected or waived, then choose Continue to Preview, the next one will come up for you to enroll or waive coverage.
- If you have any questions or problems while completing your enrollments/waiver, please choose Save for Later and contact [benefits@beaconspecialized.org](mailto:benefits@beaconspecialized.org) for assistance.
- Please remember that you must submit your enrollments/waiver within 30 days of hire, for these to be processed. If you do not submit any incomplete enrollments, they will NOT be processed. Once you are finished with your enrollment selections &/or waivers, you select Submit.

The screenshot displays the 'Enrollments' page for 'New Hire Enrollment'. The page features a navigation bar with 'HOME', 'RESOURCES', and 'MYSELF'. A progress indicator shows the current step is 'Select Benefits'. The main content area is titled 'Medical' and includes a message: 'Your company requires you to enter a reason to waive this coverage.' Below this, a question asks '1. Which plan would you prefer?' with a 'Per Pay Period' dropdown. A table lists three plan options:

PLAN	PROVIDER	PER PAYCHECK	EMPLOYER COST	EFFECTIVE DATE
BCN HRA 4000	Blue Care Network	\$66.38	\$148.00	---
BCN HSA 6350	BLUE CARE NETWORK	\$10.04	\$156.98	---
BCN HSA 3000	Blue Care Network	\$43.82	\$158.15	---

Each row has a 'SELECT' button. Below the table is a 'WAIVE THIS BENEFIT' button. A second question asks '2. Who do you want to cover?' with a 'MANAGE DEPENDENTS' link. At the bottom, there are two buttons: 'SAVE FOR LATER' and 'CONTINUE TO PREVIEW', with the latter being highlighted by a yellow circle.

# Beneficiary

(ADP continued)

## Dependents & Beneficiaries



View or edit dependent and beneficiary information, or add a new dependent or beneficiary

MANAGE

Don't forget to designate a beneficiary for your employer paid life insurance, if you are a full-time employee.

# Frequently Asked Questions

# What if you change your mind?

---

If you submit your benefits elections but change your mind within the first 30 days after your hire date, you CAN change your benefit elections. You can do this from the Home Page at ADP, select Myself, Benefits, Enrollments.



## Can I change my elections during the year?

No, not unless you experience a qualifying life event during the year. Only then, within 30 days of the event, can you add, change, cancel benefit elections mid-plan year. Otherwise, you can change your elections again at the next open enrollment, usually held in November for a January 1<sup>st</sup> effective date. With the exception of HSA voluntary contributions, which you can change your contributions amount throughout the plan year, so long as you do not exceed the annual limit.

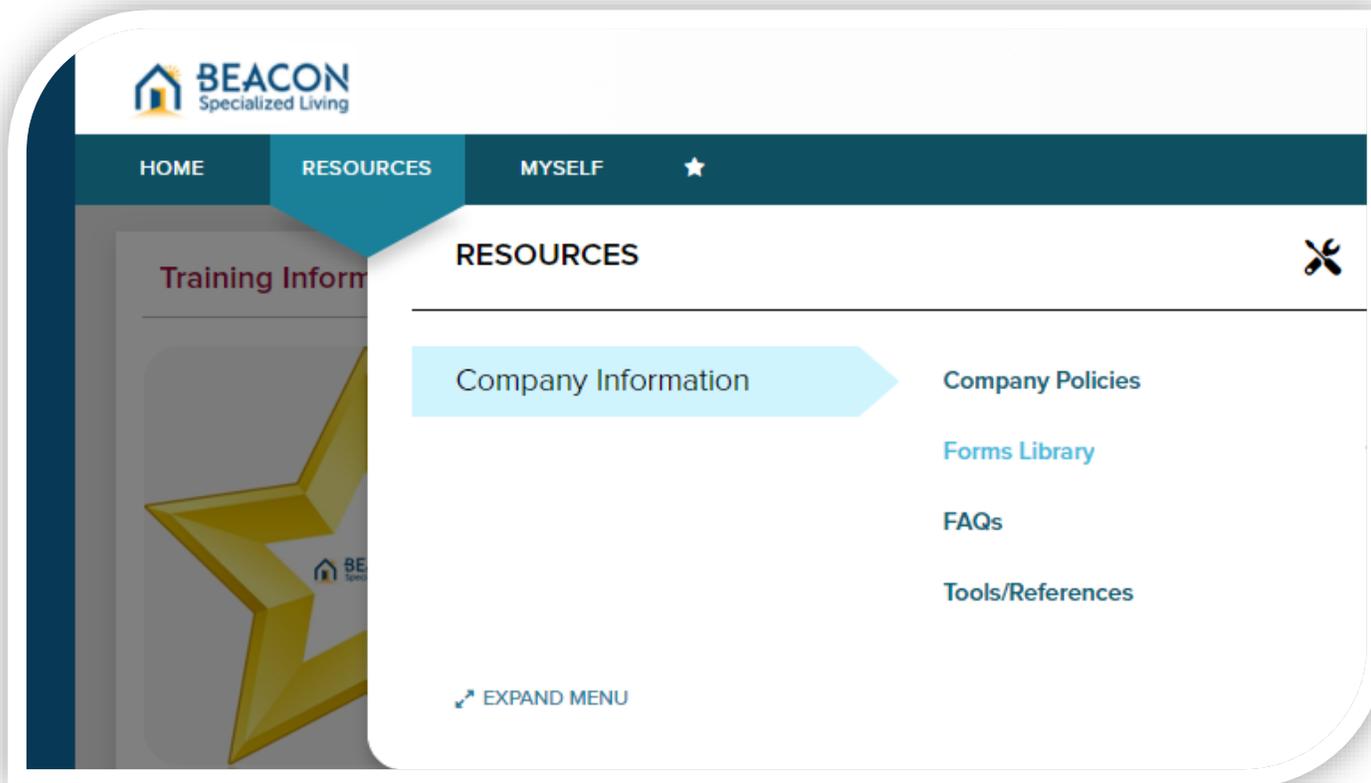


## Will I receive a new FSA or HSA card?

No, not unless your current card has an expiration date of last year. You should plan to use the card that you have until it expires.



# Benefit Notices & Guides



Benefit notices, benefit guides and pricing can be located in ADP in the Forms Library. That can be accessed from the Home Page of ADP – Resources – Company Information – Forms Library – Benefits.

**Your Right to a Paper Copy:** You have a right to request and obtain a paper version of any electronically transmitted benefits document at no charge. Contact the Human Resources Manager of Beacon Specialized Living Services, who acts on behalf of the plan administrator, at 269-427-8400 or [benefits@beaconspecialized.org](mailto:benefits@beaconspecialized.org) to request a paper copy.

# Need more information?



**Attend  
New Hire Benefits  
webinar on Teams occurs  
weekly Tuesday at 10am**



**Access  
Forms Library on ADP  
under the Resources tab on  
the top of the Home page.**



**Contact Benefits at**  
[benefits@beaconspecialized.org](mailto:benefits@beaconspecialized.org)



**BEACON**  
Specialized Living