

# Employee Benefits Guide

January 1, 2026–December 31, 2026

Contractor

2026



**BEACON HILL®**  
*Experts at Work®*



## What's Inside



*Beacon Hill takes pride in providing a comprehensive employee benefits program, and we recognize the important role employee benefits play as a critical component of your overall compensation. We strive to maintain a benefits program that is competitive within our industry.*

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## Eligibility



**Don't understand what a qualified change-in-status event is?**

Scan the QR code or visit [www.brainshark.com/hilbgroup/ChangeInStatusEvents](http://www.brainshark.com/hilbgroup/ChangeInStatusEvents) to watch a short video.

## Who is eligible for benefits?

All full-time employees who work a minimum of 30 hours per week are eligible for benefits. For new hires, employees must average 30+ hours/week during the first 8 pay periods. If found eligible, they will receive a 30-day enrollment window at the beginning of the next month for benefits effective the next 1st month. If they are not found full-time, they won't be eligible for at least 6 months. The details can be viewed using the below link on our strategy on how we track benefit eligibility for temporary employees: [ACA and Temp Employee Benefits Eligibility](#)

In addition to enrolling yourself, you may also enroll any eligible dependents. Eligible dependents are defined below:

- **Spouse:** a person to whom you are legally married by ceremony
- **Domestic Partner:** a person over the age of 18 of the same or opposite sex with whom you have a committed and inter-dependent personal relationship. A Domestic Partner Affidavit must be completed.
- **Child(ren):** Your biological, adopted, or legal dependents up to age 26 regardless of student, financial, and marital status; coverage for a dependent child will terminate at the end of the month in which the child turns age 26

## Qualifying Life Events

The benefits plan year runs January 1 through December 31. Unless you have a qualified Life Event that impacts your eligibility and the change is allowed under the terms of the insurance contract or plan document, you cannot make changes to the benefits you elect until the next Open Enrollment period. Some examples of qualified Life Events are highlighted below:



Marriage or divorce



Change in employment, or employment status for you, your spouse, or your dependent child that results in a loss of benefits



Birth, adoption, or death



Change in coverage under another employer plan, such as a change made during your spouse's Open Enrollment

**Benefit changes must be consistent with your qualified Life Event. Changes must be submitted in Dayforce within 30 days of the event; documentation supporting the change will be required. Please contact Beacon Hill Benefits Team via email at [benefits@bhsg.com](mailto:benefits@bhsg.com).**

Hawaii residents are eligible for coverage if working 20+ hours a week. The Beacon Hill coverage through Aetna is not available to HI residents due to the strict coverage requirements of HI law. HI residents should contact [benefits@bhsg.com](mailto:benefits@bhsg.com) for additional details.



# How to Enroll

## Enroll Via Dayforce

### Get Started

Welcome to your Online Benefits Portal provided by Beacon Hill - Ceridian Dayforce. This guide will walk you through the steps to get started. This is a multi-step process and is designed to ensure the privacy of your sensitive information. You should only need to go through this registration process once, after which you can simply log in from the Beacon Hill - Ceridian Dayforce Login page.



Open any web browser and type in the URL:  
<https://dayforcehcm.com/>



The Company ID is:  
beaconhillsg  
Username: Your email

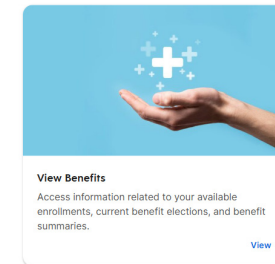


Then once in Dayforce, click into the Benefits and Personal Information Center



To get started on the enrollment, select the Benefits Icon on your Dayforce home page and then click Start Enrollment.

#### Benefits and Personal Information Center



On the Overview page you will see either your Open Enrollment window, or New Hire Window. Click the Start Enrollment button.





# Medical Plan



## Need to locate a participating, in-network provider?

- Go to <https://www.aetnaresource.com/m/Bhsg>
- Select "Find a Doctor" at the top of the screen

## Administered by Aetna

Contact Info: 1-833-541-7999 <https://www.aetnaresource.com/m/Bhsg>

Plan Features	Aetna Open Choice PPO In-Network YOU PAY	Aetna Open Choice PPO HDHP \$2,500 In-Network YOU PAY	Aetna Open Choice PPO HDHP \$5,000 In-Network YOU PAY
<b>Annual Deductible</b>	\$2,000 individual \$4,000 family	\$2,500 individual \$5,000 family	\$5,000 individual \$10,000 family
<b>Annual Out-of-Pocket Maximum</b>	\$5,000 individual \$10,000 family	\$6,450 individual \$12,900 family	\$6,450 individual \$12,900 family
Preventive Services	No charge	No charge	No charge
<b>OFFICE VISITS, LABS, AND TESTING</b>			
PCP/Specialist Office Visits	\$15 (AD)	No charge (AD)	No charge (AD)
Diagnostic Test - Lab / X-Ray	No charge (AD)	No charge (AD)	No charge (AD)
Imaging (CT, PET, MRI, etc)	No charge (AD)	No charge (AD)	No charge (AD)
Mental Health Visits	\$25*	No charge (AD)	No charge (AD)
<b>HOSPITAL</b>			
Inpatient	No charge (AD)	No charge (AD)	No charge (AD)
Outpatient	No charge (AD)	No charge (AD)	No charge (AD)
<b>URGENT AND EMERGENCY CARE</b>			
Urgent Care Facility	No charge (AD)	No charge (AD)	No charge (AD)
Hospital Emergency Room	\$150	\$150 (AD)	\$150 (AD)
<b>PRESCRIPTION DRUGS</b>			
Out-of-Pocket Maximum	\$1,000 individual \$2,000 family	Combine with medical	Combine with medical
Retail Pharmacy, up to 30-day supply: Tier 1 / Tier 2 / Tier 3	\$15 / \$30 / \$50	Deductible applies: \$10 / \$25 / \$45	Deductible applies: \$10 / \$25 / \$45
Mail Order - 90-day supply	Tier 1 & 2: 2x retail copay (AD) Tier 3: 3x retail copay (AD)	Tier 1 & 2: 2x retail copay (AD) Tier 3: 3x retail copay (AD)	Tier 1 & 2: 2x retail copay (AD) Tier 3: 3x retail copay (AD)
<b>EMPLOYEE CONTRIBUTIONS</b>	<b>Weekly</b>	<b>Weekly</b>	<b>Weekly</b>
Employee	\$29.31	\$17.46	\$4.67
Employee + One	\$208.92	\$178.43	\$80.97
Employee + Family	\$372.94	\$316.46	\$217.79

This chart is intended for comparison purposes only. If there are any discrepancies, the official plan documents will govern.

AD = After Deductible

\*2026 plan enhancement, previously \$15 copay (AD)





## Aetna Resources



### Over-the-Counter Health Solutions

You get **up to \$200 per year per person** to shop hundreds of CVS® and national brand retail wellness products.

We want it to be easier and more affordable for you to stay healthy. That's why each member on your plan gets **\$50 every 3 months** to use on health and wellness products as part of your Aetna® plan.

#### You can get over-the-counter products like:

- Cough, cold and allergy meds
- Pain relievers and first aid supplies
- Nicotine replacement products
- Antacids and digestive care
- Period products

To create an online account click [HERE](#)

#### You have 3 easy ways to shop!

- **In Store:** Give your name and date of birth when you check out at CVS
- **Online:** Create an account and start shopping
- **Over the Phone:** 1-888-628-2770

### Fitness and Weight Loss Reimbursement Program

**\$150** Annual Fitness Reimbursement per Household for Qualified Expenses

**\$150** Annual Weight Loss Reimbursement per Household for Qualified Expenses

Reimbursement Forms will be available to submit for processing. The forms can be accessed on the Beacon Hill microsite or by calling Beacon Hill's Concierge member services number – see example on the right.

\*You must be enrolled in one of the medical plans to qualify for the Fitness Reimbursement Program.

**Fitness Program Award  
Reimbursement Request**

For internal purposes only: HLRR

Submit Claims To:  
Aetna  
PO Box 981106  
El Paso, TX 79998-1106

Failure to complete form in full may cause delay in payment.

**Employee Instructions:**

1. Complete Parts 1 & 2 in full.
2. Attach receipts for all expenses incurred for Fitness Club reimbursement.
3. You must meet the requirements described on the reverse side.

**Part 1**

Employee Name (First, Middle, Last)	Date of Birth (MM/DD/YYYY)	Member ID Number
Employee Address (Street, City, State, ZIP Code)		
Employer Name		
Dependent Name(s)	Date of Birth (MM/DD/YYYY)	Relationship to Insured
1.		
2.		
3.		
4.		

**Part 2**



## Dental Plan



### Prevention first!

Make sure you take advantage of your preventive dental visits. Preventive care services are not subject to the deductible and the plan covers 100% of the cost if you visit an in-network provider!

### Administered by Aetna

The features of your dental plan are highlighted in the table below. Please refer to your plan description for full details.

Plan Features	Plan 2 Dental High	
	In-Network	Out-of-Network*
Annual Deductible	\$50 individual \$150 family	
Annual Benefit Maximum	Plan pays \$2,000 per person per calendar year	
Preventive and Diagnostic Services	No charge—no deductible	No charge*—no deductible
Basic Services	Deductible, then 20%	Deductible, then 20%*
Major Services	Deductible, then 50%	Deductible, then 50%*
Orthodontia Adults & Children	50%; plan pays up to \$1,500 maximum lifetime per person	

*This chart is intended for comparison purposes only. If there are any discrepancies, the plan document will govern.*

*\*Out-of-network providers and facilities may balance bill you for any charges in excess of the amount paid by the plan.*

### Dental Contributions

Tier	Weekly
Employee Only	\$11.50
Employee + One	\$23.34
Employee + Family	\$41.35



## Vision Plan



### Did you know your eyes can tell an eye care provider a lot about you?

Vision insurance can make routine eye care more affordable, especially if you are among the majority of people who wear prescription eyeglasses or contact lenses.

In addition to getting a vision screening, a routine eye exam can help detect signs of serious health conditions like diabetes and high cholesterol. This is important, since you won't always notice the symptoms yourself and since some of these diseases cause early and irreversible damage.

### Administered by EyeMed

Eye360 Plan Features	In-Network Cost at Plus Providers	In-Network	Out-of-Network Reimbursement
<b>Vision Exam</b> <i>Once every Calendar Year</i>	\$0 copay	\$10 copay	Up to \$50
<b>Eyeglass Frames</b> <i>Once every 24 months</i>	\$200 allowance; 20% off balance	\$150 plan allowance; 20% off balance	Up to \$120
<b>Eyeglass Lenses</b> <i>Once every Calendar Year</i>			
Single vision	\$10 copay	\$10 copay	Up to \$42
Lined bifocal	\$10 copay	\$10 copay	Up to \$78
Lined trifocal	\$10 copay	\$10 copay	Up to \$130
Lenticular	\$20 copay	\$20 copay	Up to \$130
<b>Contact Lenses</b> <i>Once every Calendar Year in lieu of eyeglasses</i>			
Elective	\$180 allowance; 15% off balance	\$130 allowance; 15% off balance	Up to \$130
Medically Necessary	No charge	No charge	Up to \$210

*This chart is intended for comparison purposes only. If there are any discrepancies, the plan document will govern. Limitations and exclusions may apply.*

### Vision Contributions

Tier	Weekly
<b>Employee Only</b>	\$1.83
<b>Employee + Two or More</b>	\$4.66





# Health Savings Account (HSA)



## HSA ADVANTAGES

### You are in control

You decide how much to contribute and when to spend or save your HSA dollars.

### Triple tax advantage

Tax-Free Contributions, Earnings & Withdrawals.

### No use it or lose it restrictions

There is no limit on when funds must be used.

## Administered by Fidelity

A Health Savings Account (HSA) allows you to pay for health expenses on a tax-free basis. You are eligible to open an HSA if you are covered by our qualified high deductible health plan. Additionally, you cannot be:

- Covered by another, including spouse's, non-qualified medical plan or a General-Purpose Healthcare FSA set up by you or your spouse
- Enrolled in Medicaid, Medicare or Tricare
- Eligible to be claimed on another person's tax return

## Using Your HSA Funds

- Members have convenient access to account balances, claims history and many helpful tools online.
- The HSA Card can be used to pay for qualified expenses at provider offices, health care facilities, and pharmacies.
- HSA funds may be used to pay for any "qualified medical expense" permitted under federal tax law.
- You can use your funds to pay for medical, dental or vision plan out-of-pocket expenses such as deductibles, coinsurance or copayments. Over-the-counter (OTC) medications and items such as diabetic supplies, bandages, crutches, first-aid kits, contact lens solutions, and menstrual care products are also eligible.
- This includes most medical, dental and vision care for yourself, your spouse, and/or your tax dependent children.
- Funds cannot be used for children who are no longer IRS tax dependents, even if they are covered under your medical plan.
- Funds used for non-qualified medical expenses will be taxable as income and also subject to a 20% tax penalty.

## Funding your HSA

The IRS establishes a limit that you can contribute each month you are enrolled in a qualifying health plan. The limits are based on whether your qualifying health plan covers just you (individual) or you and others (family).

The contribution limits set forth by the IRS for 2026 (for a full year of coverage or if the last month rule applies) are below:

	2026 Limits
Individual	\$4,400
Family	\$8,750

Individuals age 55 and over may make an additional "catch-up" contribution of \$1,000 per year. Contributions to the account must stop once you are enrolled in Medicare; however, you can still use your HSA funds to pay for eligible medical expenses tax-free.

*Please note the limits are based on a calendar year and subject to change each year based on IRS regulations.*

**If you have money left in your HSA at the end of the year, it will simply roll over and grow over time through the accrual of tax-free interest. What a great way to invest for the future!**



## Employee Assistance Program

### Administered by Aetna

Everyone experiences stress and challenges in life from time to time. Whether your concerns are big or small, the Employee Assistance Program (EAP) can help. This service is completely confidential and is available to all employees and immediate family members enrolled in one of our three Aetna medical plans.

The EAP can assist with issues such as the below:

- Stress management
- Family problems
- Child care/parenting
- Legal/financial concerns
- Grief/loss
- Work-related issues
- Substance abuse

	
<b>Eligibility</b>	All employees enrolled in one of our three Aetna medical plans
<b>Network Area</b>	National
<b>Confidentiality</b>	✓
<b>Counseling Sessions</b>	3 Calls per year per issue
<b>Availability</b>	24/7
<b>Language Support</b>	✓
<b>Phone Number</b>	888-238-6232, TTY 711
<b>Website</b>	<a href="http://www.resourcesforliving.com">www.resourcesforliving.com</a>
<b>Logging In</b>	Username: BeaconHill Password: EAP



# 401(k)

## ***Administered by Fidelity***

Beacon Hill helps you save and invest in your future by offering a retirement savings plan, a safe harbor 401(k) plan. To make plan enrollments fast and easy, you will be automatically enrolled in the plan once you are eligible.

### **Eligibility**

1st of the month following completion of 1 year of service

- Complete 1 year of service (1,000 hours)
- Must be at least 21 years of age
- Once enrolled, 5% of your pay will be deducted from your paycheck on a pretax basis and contributed to your retirement plan account each pay period.
- To help you save even more on a pretax basis, your contribution percentage will automatically increase by 1% annually in July of each year. When your contribution rate reaches the maximum rate of 15%, automatic increases will stop.

### **What do I need to do?**

About a week after you are found eligible you will receive a 401(k) welcome letter for you to review directly from Fidelity to your home address. Around 45 days after being found eligible, your 5% automatic enrollment will begin if you have taken no action. This is deducted on a pre-tax basis from your paycheck each week and contributed to your retirement plan account each pay period. That's it, unless you would like to make changes to your contributions or investment choices.

### **How do I make changes to my contributions?**

You can easily make changes by visiting [netbenefits.com](http://netbenefits.com) and logging into your account. You may also wish to establish your own personalized investment strategy by selecting your contribution level and investment choices. You can transfer out of the default (5%) investment choice, and change your future contribution amount anywhere from 1% to 90% of eligible earnings. Please also manage your beneficiaries through your online Fidelity account.

### **Frequency of contributions?**

You may increase or decrease your contribution to the plan at any time. You can contribute up to the IRS limit, for 2026 is \$23,500\*. And, if you are age 50 or older, you can make additional "catch-up contributions" to the plan, for 2026 is \$7,500\*.

If you decide to opt out of automatic enrollment, you will need to change your contribution rate to 0%.

\*2026 maximum has not yet been released by the IRS - subject to change.



# Employee Resources



## There's an app for that!

Many of our providers have mobile apps that provide personalized access to your benefits when and where you need it! There are also a variety of FREE health and fitness related apps available. Browse and download apps to your smartphone or tablet from the App Store or Google Play.



Plan	Phone Number and Website/Email
<b>General</b> For general information contact Beacon Hill Benefits Department	<a href="mailto:benefits@bhsg.com">benefits@bhsg.com</a>
<b>Insurance Broker</b> The Hilb Group	1-800-678-1700 <a href="mailto:adolan@hilbgroup.com">adolan@hilbgroup.com</a>
<b>Medical</b> Aetna	1-833-541-7999 <a href="https://www.aetnaresource.com/m/Bhsg">https://www.aetnaresource.com/m/Bhsg</a>
<b>Health Savings Account</b> Fidelity	1-800-544-3716 <a href="http://www.netbenefits.com">www.netbenefits.com</a>
<b>Dental</b> Aetna	1-833-541-7999 <a href="https://www.aetnaresource.com/m/Bhsg">https://www.aetnaresource.com/m/Bhsg</a>
<b>Vision</b> EyeMed	1-866-804-0982 <a href="http://www.eyemed.com">www.eyemed.com</a>
<b>401(k)</b> Fidelity	1-800-294-4015 <a href="http://www.netbenefits.com">www.netbenefits.com</a>
<b>Retirement Financial Advisor</b> Peter Klinkmueller/Steve Boudreau Strategic Retirement Plan Consultants	1-978-429-8656 <a href="mailto:srpc@aleragroup.com">srpc@aleragroup.com</a> <a href="https://venrollment.com/v/beacon-hill-solutions-group/">https://venrollment.com/v/beacon-hill-solutions-group/</a>
<b>Employee Assistance Program (EAP)</b> Aetna	1-888-238-6232 <a href="http://www.resourcesforliving.com">www.resourcesforliving.com</a>