

Important Contacts

Below is an overview of key benefit contacts and the plans and programs available to you during Annual Enrollment.

PLAN	CARRIER	PHONE	WEBSITE
Medical & Pharmacy	UnitedHealthcare	866-844-4864 Free Nurse Line: 877-440-0547	myuhc.com Group #: 705241
Flexible Spending Account (FSA)	UnitedHealthcare	800-791-9361	myuhc.com
Accident, Critical Illness & Hospital Indemnity	Unum	800-635-5597	unum.com
Surest	Surest	866-683-6440	benefits.surest.com Group #: 78800604
Retirement	T. Rowe Price	800-922-9945	rps.troweprice.com
Whole Life + LTC	Allstate Benefits	800-521-3535	allstatebenefits.com/mybenefits
Dental	Cigna Dental	800-244-6224	mycigna.com Policy #: 3346980
Financial Wellness	SmartDollar	N/A	smartdollar.com Company Keyword: beckgroup
Life & AD&D	Unum	800-421-0344	unum.com Policy #: 571021
Vision	EyeMed	N/A	eyemed.com/en-us
Virtual Medicine & Mental Health Visits	Doctor On Demand / Teladoc	N/A	doctorondemand.com / teladoc.com
Disability	Unum	866-779-1054	unum.com Policy #: 571021
Legal Assistance	Magellan	800-523-5668 (TTY 711)	member.magellanhealthcare.com
Travel Assistance	Assist America	Within U.S.: 800-872-1414 Outside U.S.: +609-986-1234	assistamerica.com Reference number: 01-AA-UN-762490
Fertility, Pregnancy, Parenting & Menopause	Maven	N/A	mavenclinic.com/join/getsupport
Wellness	Vitality	877-224-7117	powerofvitality.com
Health Coach	Real Appeal	N/A	realappeal.com
Health Savings Account (HSA)	Optum	800-791-9361	myuhc.com
BeWell Benefit	Magellan	800-523-5668 (TTY 711)	member.magellanhealthcare.com
Beck Benefits Team	The Beck Group	N/A	BeWell@beckgroup.com

Benefits at a Glance

BENEFIT	OVERVIEW	WHAT YOU CAN ELECT
Medical	Beck offers two medical plan options through UnitedHealthcare and Surest to help support your healthcare needs.	Enroll yourself, your spouse, and eligible dependents in the Health Savings Account Medical Plan or Surest Medical Plan.
Health Savings Account (HSA)	Save and spend tax-free dollars on eligible healthcare expenses when enrolled in the HSA Medical Plan. Beck contributes to your HSA.	Contribute up to IRS limits and receive a Beck contribution based on your coverage level.
Healthcare Flexible Spending Account (FSA)	Set aside pre-tax dollars to pay for eligible healthcare expenses.	Contribute up to \$3,300 annually if enrolled in an eligible medical option or if coverage is waived.
Dependent Care FSA	Pay for eligible childcare and eldercare expenses with pre-tax dollars.	Contribute up to \$7,500 annually for eligible dependent care expenses.
Dental	Comprehensive dental coverage through Cigna for preventive, basic, major, and orthodontia services.	Enroll yourself, your spouse, and eligible dependents.
Vision	Vision coverage through EyeMed for exams, glasses, contacts, and discounts on additional services.	Enroll yourself, your spouse, and eligible dependents.
Accident Insurance	Provides cash benefits to help offset expenses resulting from covered accidental injuries.	Choose Base or Plus coverage for yourself and eligible dependents.
Critical Illness Insurance	Pays a lump-sum benefit upon diagnosis of a covered critical illness.	Elect \$10,000, \$20,000, or \$30,000 coverage with dependent coverage available.
Hospital Indemnity Insurance	Provides cash benefits for covered hospital admissions and stays.	Choose Base or Plus coverage for yourself and eligible dependents.
Life Insurance	Beck provides company-paid Basic Life and AD&D coverage.	Basic coverage of 2x annual salary up to \$1,000,000 is provided automatically.
Supplemental Employee Life Insurance	Additional life insurance protection for you.	Purchase 1x or 2x annual salary, subject to plan limits and EOI requirements.
Spouse Life Insurance	Additional life protection for your spouse.	Purchase coverage in \$1,000 increments up to plan limits.
Child Life Insurance	Additional life insurance coverage for eligible children.	Elect \$5,000 or \$10,000 coverage.
Disability	Beck provides Short-Term Disability and Long-Term Disability protection.	Coverage is provided automatically for eligible employees.
Retirement (401(k))	Save for retirement with pre-tax or Roth contributions. Beck matches 100% of the first 6% you contribute.	Enroll in the Beck Retirement Savings Plan through T. Rowe Price.
Wellness Programs	Access programs designed to support physical, mental, and financial wellbeing.	Participate in Vitality, Real Appeal, BeWell resources, and more.