



Benefits ²⁰²⁶ Guide



BENEFITS FOR THE ROAD AHEAD

For Non-union employees

Welcome to
Magna Benefits

You're in the Driver's Seat

With Magna benefits, you can confidently plan for the road ahead. With our flexible benefits program, you have access to a competitive package designed to meet your health and financial needs. So, get in the driver's seat and explore your options to customize your medical, dental and vision coverage to meet you and your family's needs.

**For additional information visit the
US Benefits site at magna.com/usbenefits**

BENEFITS FOR THE ROAD AHEAD



Shift into Gear: Prepare for Enrollment

Your benefit choices can impact your costs when managing your healthcare needs. No matter what your healthcare needs are – big or small – you're likely to have some expenses to manage during the year. Approach your healthcare choices thoughtfully by following these steps:



STEP 1:

Look Back. Ask yourself:

- Did we go to the doctor a lot last year?
- Did we get a lot of prescriptions filled?
- Did we have big medical bills?
- Did we meet our deductible?



STEP 2:

Think Ahead. Think about this year:

- Any surgeries or new health issues expected?
- Are we expecting a baby?
- Will our child need braces?
- Do we need new glasses?



STEP 3:

Review the Options & Choose your Plan.

- **Check out the plans.** See what each plan offers.
- **Think about your budget.** What kind of deductible and out-of-pocket costs am I okay with?
- **Check the cost per paycheck.** How much will be taken out of my pay for each plan?
- **Try the cost estimate calculator.** Help determine which plan is best for you and your family needs at magna.com/usbenefits
- **Talk with your family.** Decide together what makes the most sense for your health and your wallet.
- **Remember:** Your selections will stay the same all year, unless you experience a Qualifying Life Event.



If you are a full-time employee and work 30 hours or more each week, you can sign up for benefits!

You can also cover:

- Your legally married spouse
- Your children (until the end of the month they turn 26)
- Your adult child with a disability (if the disability started before age 26 and they live with you)

Heads-up: When your child turns 26, they are no longer eligible to be enrolled as your child on Magna's plan. They will get a COBRA notice in the mail if they want to elect to continue coverage OR can elect a plan through healthcare.gov OR their own employer's or spouse's plan.

Important Terms

- **Copay** – A small, set amount you pay when you go to the doctor or get care. Example: You might pay \$25 for a doctor visit.
- **Deductible** – The amount you pay first before your health plan starts helping to pay costs. Similar to how the 2025 plans worked, with the Enhanced and Standard PPO plans you still have copays but for any medical expenses that are not subject to copay, you would pay your deductible for all other medical expenses. In the Advantage HDHP, there are no copays so you pay the full cost of every medical expense until you hit your deductible. Example: You might pay \$500 for your deductible for a surgery, before the coinsurance applies.
- **Coinsurance** – After you meet your deductible, you and your plan share the cost. Example: You might pay 20%, and your plan pays 80%.
- **Employee Contributions** – The money taken out of your paycheck to help pay for your benefits.
- **Out-of-Pocket Maximum** – The most you'll have to pay in a year. After that, your plan pays 100% of covered costs.
- **Preventive Care** – Services that help you stay healthy, like check-ups, shots, and screenings. These are often free!
- **Primary Care** – Your main doctor who helps with everyday health needs.
- **Specialist Care** – Care from doctors who treat specific health issues, like heart or bone problems.



Medical

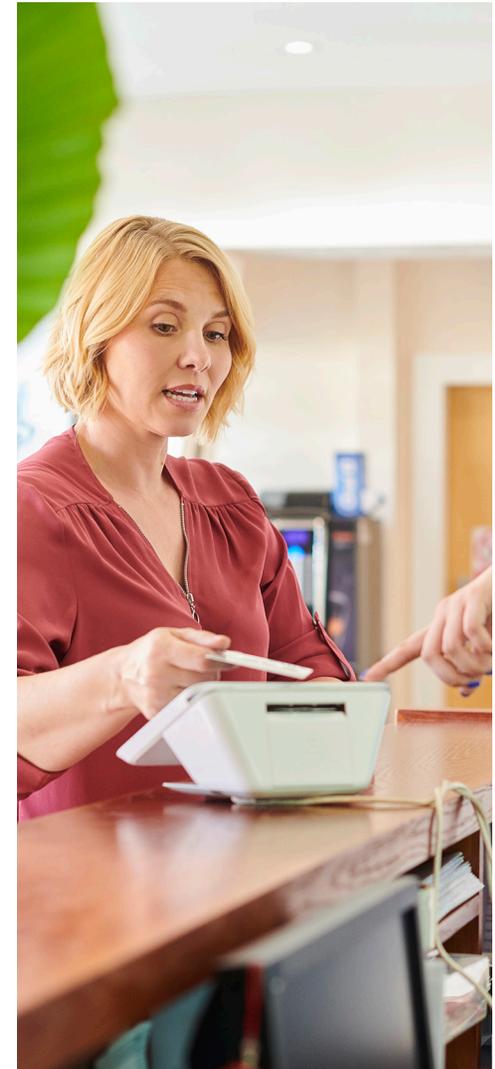


Make Your Choices

Magna offers you choice and flexibility when it comes to electing medical coverage through Blue Cross Blue Shield of Michigan (BCBSM). It is important to review your options so you can choose the right plan for you and your family. For more information regarding the plan designs, please go to magna.com/usbenefits.

What is in the plan?

Standard PPO	Enhanced PPO	Advantage High Deductible Health Plan (HDHP)
<p>This plan is a traditional PPO Plan.</p> <ul style="list-style-type: none"> You pay a copay when you go to the doctor. You have a deductible for all medical services, excluding office visits.. After you meet your deductible, you pay coinsurance, which means you share the cost with the plan. 	<p>This plan is also a traditional PPO Plan..</p> <ul style="list-style-type: none"> Like the Standard PPO, it has copays for doctor visits, which are slightly less. It has the lowest deductible of all three plans, which means the plan starts helping with costs sooner. After you meet your deductible, you still pay coinsurance, which means you share the cost with the plan. This plan is a buy-up option, which means you pay more from your paycheck for having a lower deductible and copay. 	<ul style="list-style-type: none"> Lowest paycheck cost – You’ll pay less from your paycheck for this plan. Tax-free savings – Save money in your HSA without paying taxes on it. You’re in control – You decide how to spend your healthcare dollars. No copays – You pay the full cost for doctor visits and medicine until you reach your deductible. After that, you only pay part of the cost (called coinsurance) until you reach your out-of-pocket max—then the plan pays everything. Use your HSA money (from you or Magna) to help pay for care. If you cover your family, you all work together to meet the family deductible. Select preventive long-term medications. (like for cholesterol) are covered with just coinsurance—no deductible needed! You can find the full list of these special meds at magna.com/usbenefits



Medical *Continued...*



Plan Breakdown

In-Network	Enhanced PPO	Standard PPO	Advantage HDHP
Deductible (Employee/Family)	\$200 / \$400	\$500 / \$1,000	\$1,700 / \$3,400
Coinsurance	20%	20%	20%
Out-of-Pocket Maximum Employee / Family	\$2,000 / \$4,000 (Includes deductibles, coinsurance, and copays)	\$3,500 / \$7,000 (Includes deductibles, coinsurance, and copays)	\$4,000 / \$8,000 (Includes deductibles and coinsurance)
Primary Care Physician (PCP) Office Visit Copay	\$20	\$25	20% after deductible
Specialist Office Visit Copay	\$20	\$45	20% after deductible
Urgent Care Copay	\$20	\$50	20% after deductible
Emergency Room Copay	\$150 then 20% coinsurance after deductible; copay waived if admitted	\$150 then 20% coinsurance after deductible; copay waived if admitted	20% after deductible

Reminder: If your spouse is offered affordable health insurance from their job and you want to add them to your Magna plan, they must also sign up for their job's plan to be eligible for Magna's plan. If you choose the Advantage HDHP plan but your spouse is enrolled in a Non-HDHP plan from their job, that's okay, as long as YOU are not also enrolled in their non-HDHP plan and you and your spouse are not enrolled in a Health Care FSA.



All three of our plans will allow you:

- To go to any doctor or hospital, without a referral, but you will save money when you use ones that are in-network with BCBS.
- FREE preventive care which are your yearly check-up, cancer screenings, and shots (like vaccines) to keep you and your family healthy, when you use an in-network provider.
- Access a Teledoc Visit for FREE where you can talk to a doctor or mental health provider online.
- You don't need a referral to see a specialist—just go!



Find a Doctor in Your Plan

A primary care doctor helps you stay healthy and avoid expensive ER visits. You can find one using the Blue Cross app or at bcbsm.com.

Use In-Network Doctors

Going to doctors in your plan saves you money. If you go out-of-network, it costs more.

Get Free Checkups

Things like yearly checkups, shots, and screenings are free if you stay in-network. Some medicines are free too!

Go to the ER Only for Emergencies

The ER is for serious problems. If it's not an emergency, go to your doctor, Teledoc or urgent care—it's much cheaper.

Traveling Abroad?

Your Blue Cross plan works in over 200 countries. Visit bcbsglobalcore.com before you go to learn more.



Pharmacy



When you sign up for a Magna medical plan, you're also covered by our pharmacy plan through Express Scripts.

New to the Advantage HDHP Plan? Here's What You Should Know:

- For most prescriptions, you'll need to **pay your deductible first** before the plan helps with costs.
- To check what a prescription will cost on this plan, log in to express-scripts.com and go to "Price a Medication" under Prescriptions. You'll see the cost under your plan today, but click "Price Details" to view the Total Medication cost—this is what you'll pay until your deductible is met.
- But here's some good news: some **maintenance medications** (the ones you take every day) are covered right away. You don't have to meet your deductible first, it will only be 20% coinsurance. For a list of these medications, go to magna.com/usbenefits

Express Scripts

	Enhanced PPO	Standard PPO	Advantage HDHP
Deductible	None		Combined with Medical
Retail – 30-day supply			
Generic	20% (\$4 minimum / \$25 maximum)		20% after deductible
Preferred	25% (\$20 minimum / \$60 maximum)		20% after deductible
Non-preferred	50% (\$75 minimum / \$150 maximum)		20% after deductible
Mail Order – 90-day supply			
Generic	15% (\$8 minimum / \$50 maximum)		20% after deductible
Preferred	20% (\$40 minimum / \$120 maximum)		20% after deductible
Non-preferred	50% (\$150 minimum / \$300 maximum)		20% after deductible



Smart Ways to Save Money

Want to spend less on your medications? Try these tips:

Use Mail Order

- Get up to a **90-day supply** of your regular medications
- **Pay less** than you would at the pharmacy
- **Free shipping** to your home

Use the Express Scripts App

- Refill your prescriptions anytime
- Check for drug interactions
- View your ID card
- Pay your bill—all from your phone

Choose Generic Drugs

- Generic drugs are just as effective as brand-name ones
- They **cost less** and have the **same ingredients**

Mail Order is a Must for Maintenance Medications

If you take daily medication for things like high blood pressure, diabetes, or high cholesterol:

- You can fill your first **three prescriptions** at a regular pharmacy
- After that, you **must switch to mail order**—or you'll have to pay the full cost at the pharmacy



Vision



See the Road Ahead with VSP Vision Coverage

Your eyes are important, and Magna offers two great vision plans to help you take care of them.

You can choose the **Standard Plan** or the **Enhanced Plan**, or you can choose not to enroll if you don't need vision coverage.

Why Sign Up?

Both plans help you save money on:

- Eye exams
- Glasses and lenses
- Special member discounts on eyewear and services

	Standard Plan	Enhanced Plan
Glasses or Contact Allowance	Every other calendar year*	Every Calendar Year
WellVision Exam	\$20 Every calendar year	\$10 Every calendar year
Frame Allowance	Up to \$150	Up to \$195
Contact Allowance	\$130	\$150
Extra Savings	Glasses/Sunglasses, Laser Vision Correction, LightCare	

*Children age 26 and under are eligible for glasses annually.

Your Monthly Contribution

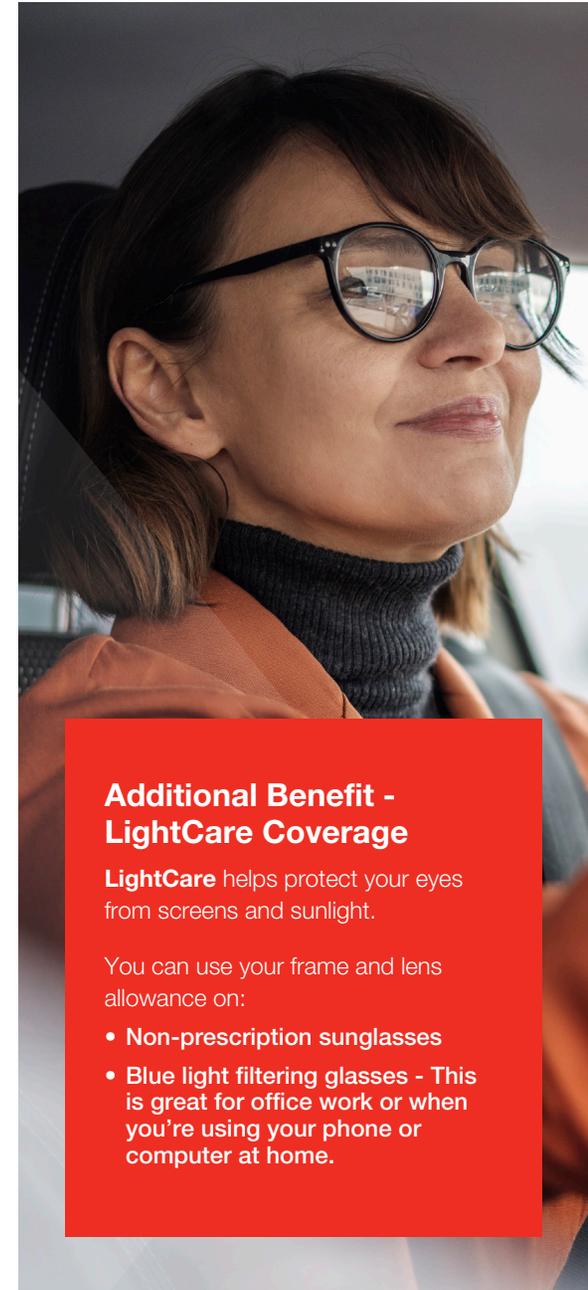
	Standard Plan	Enhanced Plan
Employee	\$2.48	\$5.56
Employee + 1	\$4.96	\$11.11
Family	\$7.97	\$17.87



Take the Next Step

Once you've picked your plan, go to vsp.com and create your account. There, you can:

- Check your coverage
- Find eye doctors in your network
- Discover even more ways to save



Additional Benefit - LightCare Coverage

LightCare helps protect your eyes from screens and sunlight.

You can use your frame and lens allowance on:

- Non-prescription sunglasses
- Blue light filtering glasses - This is great for office work or when you're using your phone or computer at home.



Dental



Caring for your teeth and keeping your smile healthy can ensure the rest of your body stays healthy as well.

Magna offers two dental plans through Delta Dental providing you and your family with the opportunity to make the best choice for your specific dental needs.

What Do the Plans Cover?

Both plans help you save money on cleanings, checkups, and other dental care. Look at each plan and choose the one that fits your needs.

No Card Needed

You don't need to carry a dental ID card. Your dentist can find your information using your Social Security Number. You can also use your virtual ID card in the Delta Dental app or online in the member portal.

	Standard Plan	Enhanced Plan
Deductible	\$50 / person	\$50 / person
Max Family Deductible	\$150 / year	\$150 / year
Annual Family Maximum	\$1,000 / person	\$2,000 / person
Oral Exams	2 / year	2/year
Cleanings	2 / year*	4 / year
Diagnostic & Preventive Care Coverage	FREE	FREE
Basic Services	20%	20%
Major Services	50%	50%
Orthodontia	No Coverage	50% up to \$2,000 lifetime maximum. No Age Limit

* Evidence-based dentistry will apply for those who need additional cleanings per year.

Your Monthly Contribution

	Standard Plan	Enhanced Plan
Employee	\$11.36	\$17.24
Employee + 1	\$22.72	\$34.47
Family	\$34.07	\$51.70

There is no age limit to orthodontia coverage when enrolled in the enhanced plan!



Plan Ahead for the Unexpected



Life and Accidental Death & Dismemberment Insurance

Life and Accidental Death and Dismemberment (AD&D) Insurance from The Hartford can help you protect the financial future of your loved ones. **You're covered—automatically!** If you're a full-time employee, you're automatically enrolled in life insurance for yourself and your family—at **no cost to you**—after your new hire waiting period. It's one less thing to worry about. Want even more protection? You can buy extra coverage for yourself, your spouse, or your children. It's a simple way to give your family even more financial security.

Magna Company Sponsored Life and AD&D Benefits

Who's Covered	What's Included
You	2x your yearly pay (up to \$1,000,000)
Your Spouse	\$5,000
Your Children	Birth to under 6 months: \$1,000 6 months to age 25: \$2,500

Optional Life and AD&D Coverage

Who	What You Can Get (Guarantee Issue Limit. No Health Questions Asked)	Maximum Coverage (Combined between basic and optional, will require Evidence of Insurability)
You	1x, 2x, or 3x your yearly pay To maximum of \$750,000	Up to 5x your pay (max \$1,000,000)
Spouse (under age 65)	To maximum of \$50,000	Up to \$250,000 (or 50% of your total coverage)
Children	\$10,000 (6 months to age 26)	\$10,000. Babies under 6 months get \$1,000

**Individuals who do not take advantage of electing optional life insurance coverage when they are newly hired or if above the guarantee issue limit, will require Evidence of Insurability. In addition, you must be actively at work on the date coverage is to take effect or coverage may be delayed until you return to active status. In order to have coverage, dependents cannot be disabled or hospital confined on the effective date.*

Age Reductions

Your original benefit amount will be reduced to 65% at ages 65, 70, and 75, and to 75% at ages 80, 85, 90 and 95. See carrier certificate for details.

Your Rates May Change as You Get Older

If you have Optional Life or AD&D Insurance, the amount you pay depends on your age. That means if you move into a new age group between this year and next, your cost may go up automatically. It's a good idea to check your age group and plan when enrolling in Workday to ensure there are no surprises.



Designate your loved one(s) as your life insurance beneficiary(ies) in Workday any time.

Follow these steps:

1. Log in to Workday to view your profile
2. Select Actions
3. Benefits
4. Change/Update Insurance Elections or Beneficiaries
5. Enter the effective date
6. Submit
7. Click "Let's get started"
8. "Manage" the plan
9. Select the plan
10. Add primary Beneficiary(ies)



Short and Long-Term Disability



Be Ready for the Unexpected with Disability Coverage

Sometimes life doesn't go as planned—but Magna is here to help. If you ever get sick or hurt and can't work, our disability insurance can help protect part of your paycheck.

Short-Term Disability – We've Got You Covered

If you're a full-time employee, after your new hire waiting period, you're already signed up—and **it's free!** This plan helps **replace your pay if you can't work** for a short time because of:

- A serious illness
- Pregnancy
- A serious injury when you can't work

Benefits begin on the first day for accidents or the 8th day for sickness. You'll get **66 2/3% of your weekly pay for up to 26 weeks** so you can focus on getting better. You can also supplement your Short-Term Disability pay with your own accrued PTO.



Long-Term Disability – Support That Lasts

If you're out of work for more than 6 months, Long-Term Disability kicks in and is **also free!**

You'll get:

- **60% of your monthly pay**
- **Up to \$5,000** each month
- Extra help like legal, financial, and counseling services



Want More Protection? Choose the Buy-Up LTD Option

You can choose to boost your Long-Term Disability coverage:

- Get **66 2/3% of your pay**
- Raise your **monthly max to \$10,000**

Heads up:

If you don't sign up for this when you are hired, you will need to answer some health questions, called an Evidence of Insurability, with Hartford if you should elect this later during Open Enrollment.



Accelerate Your Savings

Magna offers a variety of ways to help you save money now and for your future.



Save Money with Spending Accounts

Magna gives you smart ways to save money on health care and childcare. You can use **Flexible Spending Accounts (FSAs)** and/or **Health Savings Accounts (HSAs)** to help pay for important things—while saving on taxes!

Flexible Spending Accounts (FSA)

FSAs let you set aside money before taxes to pay for certain costs. But be careful and estimate accordingly—if you don't use the money by the end of the year, you will lose it! The good news is, the Health Care and Limited Purpose FSA let you roll over a small amount to the next year. You can choose from three types:

- **Health Care FSA:** Use this for things like doctor visits, prescriptions, dental care, and vision care.
- **Dependent Care FSA:** Use this to help pay for daycare while you're at work or school. This is not for medical costs for dependents.
- **Limited Purpose FSA:** If you or your spouse have an HSA, you can use this for dental and vision costs.

Annual Limits:

- **Health Care:** \$3,400
- **Dependent Care:** \$7,500
- **Limited Purpose:** \$3,400

Rollover Feature:

You can carry over up to \$680 of unused money in your Health Care or Limited Purpose FSA to next year—even if you don't sign up again.

Health Savings Account (HSA)

An HSA helps you save money for medical costs now or later. If you do elect the HSA – it can give you big tax savings:

- No taxes when you put money in
- No taxes on interest earned
- No taxes when you use it for health expenses
- Magna adds money to your HSA too which is also not taxable - except in California and New Jersey

To open an HSA, you must:

- Be enrolled in the Advantage HDHP plan
- Live in the U.S. and have a Social Security Number
- Not be on Medicare, Medicaid, or Tricare
- Not be claimed as someone else's dependent
- Not have money in a Health Care FSA

For additional eligibility details and other very important information you will want to know about a HSA, please go to magna.com/usbenefits

You choose how much to save from your paycheck—and you can change it anytime.

2026 Limits:

- **Individual:** \$4,400
- **Family:** \$8,750
- **Catch-Up (age 55+):** \$1,000

Magna's Annual Contribution:

- **Individual:** \$400
- **Family:** \$800

Your annual contribution limit is typically prorated based on the number of months you are eligible. If you become eligible mid-year, your limit is calculated monthly. You get 1/12 of the annual limit for each full month you're HSA eligible. For example, if you become eligible for the HDHP on July 10 then your eligibility for the HSA begins August 1 (first full month of HDHP coverage). If you are enrolled in single coverage, then you are eligible for 5 months assuming you have coverage through December 31. 5/12 of \$4,400 is \$1,833.33 which is your limit. This is YOUR responsibility to ensure you elect the correct amount based on the number of months you are eligible. Another important note is that depending on when you become eligible and elect the HSA will determine how much of the annual Magna contribution you will receive. Magna gives you 1/4 of the annual amount at the end of each quarter. As long as you participate by either March 1, June 1, September 1 or December 1 you will be eligible for the quarterly Magna contribution which will be deposited into your account at the end of the quarter.

The HSA last-month rule is a special IRS provision that allows you to make a full-year contribution to your Health Savings Account—even if you were only eligible for part of the year.

Here's how it works:

- If you are HSA-eligible on December 1 (the first day of the last month of the tax year), you can contribute as if you were eligible for the entire year.
- This means you can contribute up to the full annual limit for that year, regardless of when you became eligible.
- **Important:** The Testing Period



Accelerate Your Savings *Continued...*

Magna offers a variety of ways to help you save money now and for your future.

- o To use the last-month rule, you must remain HSA-eligible through the entire following calendar year (from December 1 of the current year through December 31 of the next year). This is called the testing period.
- o If you lose eligibility during the testing period (for example, by switching to a nonHDHP plan or leaving Magna and not continuing in a HDHP), the extra contributions you made under the last-month rule become taxable income, and you may also face a 10% penalty
- o This rule can be a great way to maximize your tax-advantaged savings if you become eligible late in the year—but it's important to plan ahead and stay eligible to avoid penalties.
- Magna is not responsible if you change your election or employment the following calendar year. As with all HSA rules, you are solely responsible to ensure your eligibility and following the rules of the HSA plan.

Just remember: the limit above also includes both your money and Magna's contribution. So, if you are eligible January 1 and want to hit the max in 2026 and you're under 55, and in the family plan, you should only contribute \$7,950 yourself. Magna's \$800 will bring you to the full \$8,750 limit.



Save for Your Future with Magna's 401(k) Plan

Magna helps you save for life after work with a 401(k) retirement plan.

Here's how it works:

- You're automatically enrolled at 6% of your pay after 30 days.
- You can change your savings amount anytime—even to 0%.
- You can choose to save pre-tax, Roth after-tax, or voluntary after-tax.
- You can save 1% to 50% of your pay each pay period.

Magna helps you save more:

- After 6 months, Magna gives you 3% of your pay—even if you don't save anything.
- Plus, Magna matches 50% of the first 6% you save. That's free money for your future!

Manage Your Account:

Go to www.principal.com to make changes or learn more.



Value-Added Benefits

Feel Better, Live Better – Magna’s Extra Benefits Just for You!

Life gets busy—but Magna’s got your back with helpful programs and tools to make things easier, healthier, and less stressful.



Virtual Care by Teladoc

Enrolled in one of our medical plans and need a doctor fast and for FREE? No problem!

With **Teledoc Virtual Care**, you can:

- Talk to a doctor 24/7 for minor illnesses or injuries
- Meet with a therapist or psychiatrist for mental health support

All from your phone or computer—no waiting rooms!

Get started: Download the Teledoc App or visit bcbsm.com/virtualcare



Blue Cross Virtual Well-Being

Join live, weekly free webinars to stay motivated and healthy!

Visit: mibluesperspectives.com/virtual-webinars



WORKPLACE OPTIONS

WPO Employee Family Assistance Program (EFAP)

Feeling overwhelmed? You’re not alone. WPO EFAP is here 24/7 to help with:

- Money worries
- Relationship problems
- Health concerns

Plus:

- Online learning tools
- Help finding child or elder care
- Legal advice and emotional support

Reach out anytime confidentially and for FREE:

Call: 1-984-810-5304

Website: global.helpwhereyouare.com (Code: Magna)



Perks at Work

Get access to 30,000+ discounts on travel, electronics, fitness, and more!

Visit: perksatwork.com/login

Use your work or personal email and employee ID to sign up.



Omada Health Coaching

Magna has partnered with Omada to help members lose weight and create healthier habits through one-on-one personal coaching and the tools needed to make long lasting health changes. You’ll receive the program for free if you or your adult dependents are enrolled in the medical plan and meet certain qualifying factors.*

Omada can help you build healthy routines and give you support where you need it most. For more information visit omadahealth.com/magna.

** Please note, Omada is not available to those already diagnosed with diabetes*



Magna Good For You Program

The “Good for You” Magna Wellness program offers fun, interactive, educational health and wellness resources and initiatives to help you achieve optimal health. Get the knowledge and tools to achieve your health goals.

Visit: www.magnagoodforyou.com



Value-Added Benefits



Blue365 Member Discounts

Save money on things that help you stay healthy! If you enroll in the medical plan, with Blue365, you can get deals on:

- Gym memberships and fitness gear
- Healthy food and cooking classes
- Eye care, dental, and hearing services
- Travel and more

Start saving:

Visit: blue365deals.com

Or use the **Blue Cross mobile app**



Nationwide®

Pet Insurance from Nationwide

Your pets are family too! Magna offers discounted pet insurance to help with vet bills.

Get a quote:

Call: 877-738-7874

Visit: PetsNationwide.com



TruHearing Discount Program

Need help with hearing? Save up to \$2,400 on hearing aids through **TruHearing**.

Call: 1-877-372-4040

Visit: vsp.com



Travel Assistance With ID Theft Protection

Going 100+ miles from home?

You're covered for up to 90 days with:

- Travel tips
- Help finding doctors
- ID theft protection

Call: 1-800-243-6108

(Code: GLD-09012)

Support During Life's Toughest Moments

Magna offers services to help you and your family when it matters most.

Funeral Concierge Services:

Call: 229-544-2332

Visit: join.empathy.com/hartfordcare

Will Preparation Assistance:

Call: 229-544-2332

Visit: join.empathy.com/hartfordcare

Beneficiary Counseling Services:

Call: 270-681-1364

Visit: join.empathy.com/hartfordcare



Hinge Health Virtual Physical Therapy

If you're living with pain that makes it hard to do the things you enjoy, get access to virtual physical therapy to reduce pain in your back, knees, feet, ankles, even pelvic pain, and more with Hinge health! You have access to virtual PT at no additional cost to you!

To get started:

Visit: hingehealth.com

1. **Click:** Am I eligible?
2. **Search:** Magna International - US



Your Benefit Resources

You're in the driver's seat, so be informed about your Magna benefit resources and how to access them. Create accounts with these benefit providers, download their apps and save their website information and phone numbers so you can get answers when you need them. These support representatives are there for you to help answer coverage questions, replace ID cards, answer billing issues and more.

Benefit	Carrier	Phone	Website	App
Medical	Blue Cross Blue Shield of Michigan	888-890-4943	www.BCBSM.com	 Search BCBSM
Virtual Teladoc Visits	Blue Cross Blue Shield of Michigan	Not Available	bcbsm.com/virtualcare	 Search Teladoc Health - Telehealth
Prescription Drugs	Express Scripts	800-818-6632	www.express-scripts.com	 Search Express Scripts
Dental	Delta Dental	800-524-0149	www.deltadentalmi.com	 Search Delta Dental
Vision	VSP	800-877-7195	www.vsp.com	 Search VSP
Disability & Life Insurance	The Hartford	888-262-5883	www.thehartford.com	Not Available
Flexible Spending Accounts	WEX	844-561-1337 before you enroll 866-451-3399 when enrolled	www.wexinc.com	 Search Benefits by WEX
Employee Family Assistance Program	WPO	984-810-5304	https://global.helpwhereyouare.com COMPANY CODE: Magna	 Search Balancy
Retirement/401(k)	Principal	800-547-7754	www.principal.com	Search Principal 401k
Health and Wellness	Magna Good For You	Not Available	www.magnagoodforyou.com	Not Available
Employee Perks	Perks at Work	Not Available	https://perksatwork.com	 Search Perks at Work
Physical Therapy	Hinge Health	855-902-2777	https://hingehealth.com	 Search Hinge Health

