

Editor's Letter

Dear Beyonders,

You are all the heart and soul of our Group and we cannot thank you enough for standing by our side and bringing us almost to an end of another exciting year with Beyond Group of Companies. Welcome to 2015!

As we always say, we are NOTHING without your utmost dedication, commitment and sincerity to our Group. Some of you worked through this year self motivating yourself, others by believing and few by vigorous optimism.

Unlike any year in the past, 2014 came with new challenges and unique situations and those who worked nights, weekends, late evenings, we salute you.

We want to start the new year by emphasizing on employee benefits.

United Healthcare and Humana Insurance Premiums

Every year in August we get revised health insurance quotes for our Group policies. Currently we have following insurance policies and benefits in place:

1. United Healthcare Insurance (Medical, Dental, Vision and Life)
2. Humana Healthcare Insurance (Medical, Dental, Life)
3. MetLife short term and long term disability
4. Colonial Supplemental Insurance.

We have an Annual Retreat and few cultural shows including our Holiday Extravaganza coming up and we ask that all of you make an effort to attend and participate. We will have Ms. Doreen Francis explain these benefits in detail during these events and you will be able to ask any questions.

Looking at our statistics, we were made aware that not all of you are taking full advantage of these health insurances and other benefits that are offered to you. While ranking our plans to even fortune 500 companies around, we have no doubt in saying that if utilized properly, our benefit plans are very comprehensive, premium and up to the mark with any big Corporation.

★ January/February ★

None of our insurance plans are HMOs so you have the liberty to choose your own doctors and go to a specialist without a referral.

We have a Colonial Plan that pays for your out of pocket cost and even pay you for keeping yourself healthy.

Humana has a wellness program and if you sign up online for wellness, you get added discounts and rewards on your policy and premiums.

On top of that we have 401K offered by the biggest financial institution, backed by the experience of Morgan Stanley Smith Barney where you are not required to be vested with the company to get matched and we match your contribution at 100% rate. In almost every other Corporation, you have to be vested (meaning be with the company for 5 to 10 years) before an employer match can be contributed.

We are also offering Legal Shield to protect your identity and for you to have legal assistance in time of need.

We are now in 2015 with new ventures and dreams and that will also bring a list of more benefits for you to take advantage of, including a Long Term Care Life Insurance, stock options and profit sharing bond purchases. So we urge you all to stay connected, stay tuned, happily attending the events and be part of the Beyond Family that you are the life and soul of.

Stay
Connected



New Year's Day

New Year's Day according to the Gregorian calendar (January 1) is one of the most popular occasions in the world. Many people throughout the world celebrate this festive occasion with loved ones or in large gatherings with the huge fire works.

People greet and wish each other Happy New Year. Exchanging messages, greeting cards and gifts are part and parcel of the New Year celebration. The media covers many New Year events which are showcased on prime channels for most of the day. People who decide to stay indoors resort to these New Year shows for entertainment and fun. The age-old tradition of planning new resolutions for the coming year is a common sight. A few of the most popular resolutions include developing good habits, and working hard.

People in all parts of world dress colorfully and indulge in fun filled activities such as singing, playing games, dancing, and attending parties. Night clubs, movie theaters, resorts, restaurants and amusement parks are filled with people of all ages.



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★ Interesting Facts ★

January 19th - Martin Luther King Day
Martin Luther King Day is a federal holiday held on the third Monday of January. It celebrates the life and achievements of Martin Luther King Jr., an influential American civil rights leader. He is most well-known for his campaigns to end racial segregation on public transport and for racial equality in the United States.

★ Editor's Notes ★

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★ Words of Wisdom ★

"Never underestimate the power of dreams and the influence of the human spirit. We are all the same in this notion: The potential for greatness lives within each of us." - Wilma Rudolph

★ Cultural Calendar ★

★ Upcoming Birthdays ★

- Teambuilding and Training Session **Amanpreet Kaur**
February 2nd
- Team Holiday Dinner **Jennifer Baker**
February 16th
- India Republic Day **Elena Semeachin**
February 22nd
- Movie night
- Daily Manager's Reception