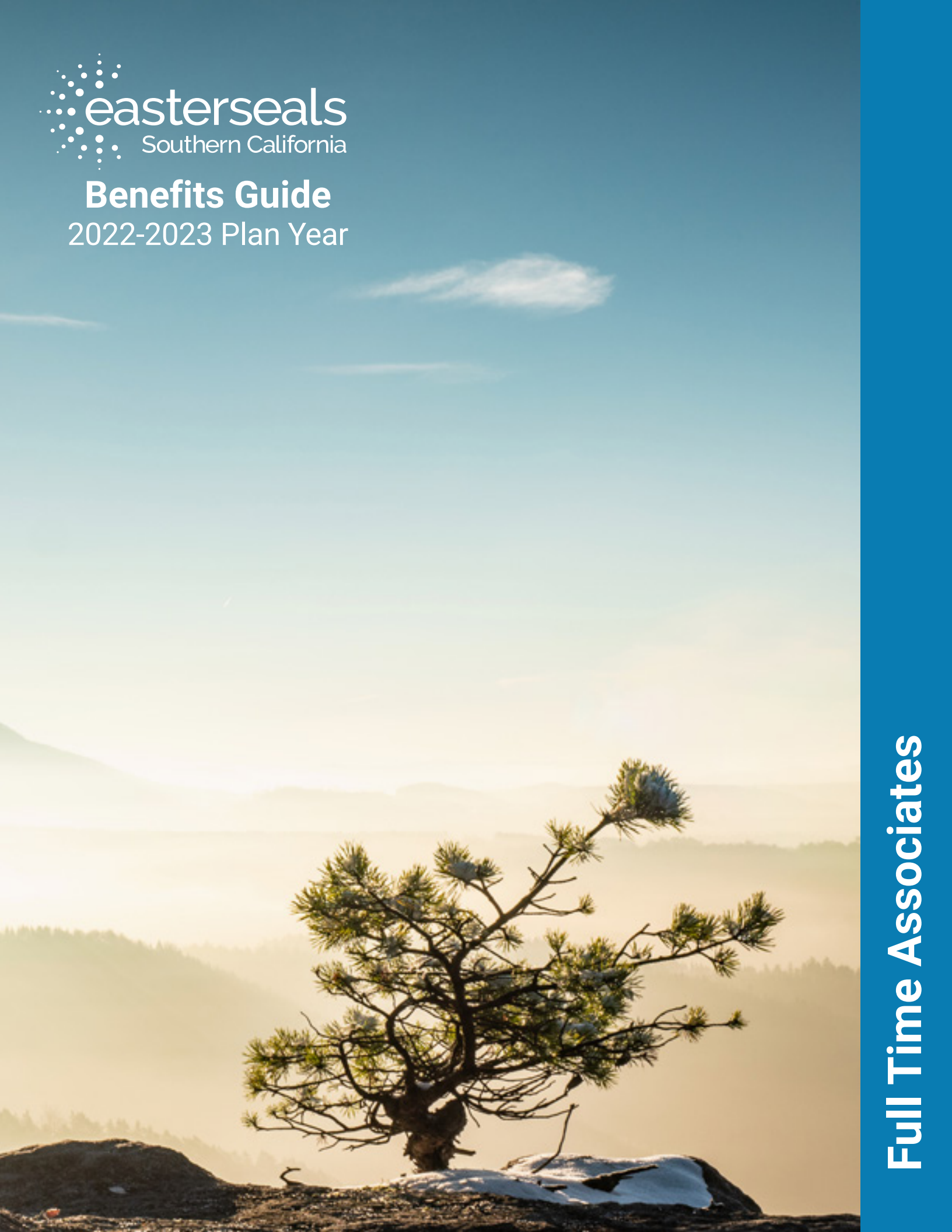




Benefits Guide

2022-2023 Plan Year



Full Time Associates

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Welcome

Welcome to Easterseals Southern California (ESSC). Our purpose is to make profound, positive differences in people's lives, and our associates make that possible. That is why we are committed to providing a benefits program that is comprehensive and competitive in order to meet your needs. ESSC not only provides medical, dental, vision and voluntary benefits to help you stay physically healthy, but offers a 401(k) plan to help you stay financially healthy in the future.

This guide provides an overview of your ESSC benefits. To learn more, please visit the benefits page at <https://inside.essc.org/>.



Your Benefits Package

As an ESSC associate, you may be eligible for a number of great benefits, including:

- Medical insurance through UnitedHealthcare and Kaiser
- Dental insurance through MetLife
- Vision insurance through VSP
- Health Savings Account (HSA) through Optum Bank
- Health Care and Dependent Care Flexible Spending Accounts (FSAs) through Optum Bank
- Voluntary Benefits
- Employer Paid Basic Life Insurance, Accidental Death & Dismemberment and Long Term Disability
- 401(k) plan through Lincoln Financial Group
- Employee Assistance Program (EAP) through Optum
- Student Loan Counseling and Assistance Program
- Group Discount Program through PerkSpot
- Paid Time Off and Holiday Pay

TAKE ACTION! This guide describes your health plan options and other important benefits. Use this information, along with other helpful resources available in UKG and the Benefits page on the Intranet to choose the coverage that’s right for you and your family.

Be sure to enroll within 30 days of your date of hire, or status change date, to make the most of your benefits.

Eligibility, Enrollment and Waiting Periods

Eligibility, enrollment and waiting periods vary by plan and role. Please review the table below and plan documents. Plan documents can be found on the benefits page: <https://inside.essc.org/>.

Benefit Plans	Enrollment Period	Eligibility
401(k) Plan with Company Match PTO Accrual	Immediately upon date of hire	
<ul style="list-style-type: none"> • Medical • Dental • Vision • HSA • FSA • Life and AD&D • Long Term Disability • Voluntary Benefits 	30 days from date of hire or status change date	<p>New Hire: First day of the month following 30 days of employment</p> <p>Status Change to Full-Time: First day of the month following status change date</p>
<ul style="list-style-type: none"> • EAP • PerkSpot 	At any time	Upon date or hire

Frequently Asked Questions

Who can participate in ESSC Benefits Programs?

Regular, full-time associates who are regularly scheduled to work 30 hours per week are eligible to participate in ESSC benefits programs. Eligible associates may also enroll their:

- ▢ Spouse or domestic partner
- ▢ Children and children of your spouse or domestic partner, up to age 26 for medical, dental or vision
- ▢ Disabled children of any age who cannot support themselves
- ▢ Children placed with you for adoption
- ▢ Children for whom you or your spouse is the court appointed guardian

How do I enroll in core benefits?

Enrollment in medical, dental, vision, flexible spending and health savings accounts is through UKG.

Log in to UKG to review your current elections and select your benefits:

- ▢ Access UKG online by going to essc.okta.com
- ▢ Log in using your OKTA credential from IT
- ▢ Select the tile "UKG"
- ▢ Toggle to the left hand side and click on Life Events
- ▢ Select the Life Event session
 - New Hire Benefit Enrollment (New Hire only) OR
 - Newly Benefit Eligible Status Change FT (Status changes only)

OKTA log in – If you do not have your OKTA log in information, contact the help desk by:

- ▢ Email helpdesk@essc.org with "OKTA Login Assistance" in the subject line OR
- ▢ Contact help desk at (714) 834-1111 and select "Information Technology"

How do I enroll or make changes to voluntary benefits?

- ▢ For a high level overview of our Voluntary Insurance, please visit our Voluntary Insurance section in this benefits guide.
- ▢ To enroll or obtain additional information, you can contact Farmington at (877) 290-3944, Monday through Friday from 5:00 a.m. to 2:00 p.m.

Frequently Asked Questions (Continued)

When can I make changes to my benefits?

The annual open enrollment is the only time during the year where you can make changes to your benefits. The exception is if you experience a qualifying life event.

A qualifying life event would be marriage, birth or adoption, loss of coverage or gain of coverage. To see a full list, please visit the benefits page on the intranet.

In order to grant the change to your insurance, you must submit proof of qualifying life event within 30 days of the event date to a member of the benefits team. Documents can be emailed to benefits@essc.org.

To learn more, please visit the benefits page on the intranet at <https://inside.essc.org/>.

Your Enrollment Checklist

To make sure your enrollment process goes as smoothly as possible, we've provided the following checklist:

- ✓ **Review your Options with alex®**
alex® walks you through the process of picking your best benefits, and provides easy-to-understand explanations for any questions you might have along the way. Before you enroll, visit ALEX at <https://www.myalex.com/essc/2023>.
- ✓ **Decide if you want to enroll in core benefit elections (medical, dental, vision).**
- ✓ **Decide if you want to participate in either the Health Savings Account (HSA) or Flexible Spending Accounts (FSAs), if eligible.**
- ✓ **Decide if you want to enroll in voluntary benefits (Critical Illness, Accident, Term Life, Hospital Indemnity, and Legal Services) Enrollment will be through Farmington.**
- ✓ **Mark your calendar**
Deadline to enroll is 30 days from your date of hire or status change date.
- ✓ **Enroll Online at UKG**
- ✓ **Provide eligibility documents for all newly added dependents you wish to include under your coverage**
Deadline to submit documents is 30 days from your benefit start date.

alex[®] Benefits Counselor

alex[®] is an online tool that will help you select the best benefit plan for you and your family. When you talk to alex[®] he'll ask you a few questions about your health care needs, crunch some numbers and point out what makes the most sense for you. And anything you tell alex[®] remains anonymous.

How long will this take?

Most users spend about 7 minutes with alex[®].

How does alex[®] know what plan is best for me?

alex[®] takes the amount each plan would cost you out of your paycheck (your premium) and adds that amount to the amount it would cost for the services you said you might use. Then he'll recommend the least expensive plan for your needs.

Can I use alex[®] on my phone?

Oh yeah, alex[®] is optimized for any device you've got.

Can I trust alex[®] with my secrets?

Yes! Your alex[®] experience is totally private. He doesn't maintain personal information or submit it back to your employer (or anyone else), so it's completely anonymous.

Meet alex[®] at:

<https://www.myalex.com/essc/2023>



Benefits Terminology

Quality medical care is important for maintaining overall health and wellness. ESSC offers you a choice of medical plans that includes preventive care and coverage when you are ill or injured. Before reviewing your plan options, familiarize yourself with the following benefits terminology:

- **Deductible:** The out-of-pocket expense you must pay in a calendar year before the medical plan begins to share the cost of a claim (coinsurance).
- **Coinsurance:** Your share of the costs of a covered health care service, calculated as a percent (for example, 10%). Coinsurance is the amount you will pay for health care services after you meet the deductible.
- **Copay:** A fixed amount (for example \$40.00) you pay for a covered health care service, usually when you receive the service. Copays are always paid regardless of reaching your deductible.
- **In-network:** Providers who contract with the insurance companies to provide services to the insured (associates). Providers provide services at a reduced cost to the insured (associates).
- **Out-of-network:** Health care provider or facility that does not have a contract with an insurance company. Services received by an out-of-network provider are typically at a higher rate than by in-network provider. Associates enrolled in UnitedHealthcare HDHP or UnitedHealthcare PPO can access health services from providers in-network and out-of-network.
- **Embedded Family Deductible:** A single member of a family doesn't have to meet the full family deductible in order for co-insurance to kick in. They must individually meet the deductible.
- **Voluntary Benefits:** Offered to full-time and part-time associates. The cost for the voluntary plans are paid by the associate and will vary depending on the plan selection. Contact Farmington directly for details (800) 621-0067.
- **Annual Election:** Each year during Open Enrollment you can elect or make changes to your benefit plans (medical, dental, vision, and Flexible Spending Accounts). The election you make will be for the period July 1, 2022, through June 30, 2023. You will not be able to make changes to those elections until next Open Enrollment period unless you have a qualifying life event.



ESSC Medical Plans

2022-2023

The 2022/2023 ESSC medical plans are:

UnitedHealthcare High Deductible Health Plan (HDHP)

With the High Deductible Health plan, you are responsible for all service cost until you reach the deductible. You can receive services in-network or out-of-network, however, when you receive services in-network, you will pay less out of pocket. The name of the network is “Select Plus”

To locate in-network providers, visit the website at <https://www.whyuhc.com/selectpluswest>.

Health Savings Account (HSA)

When you enroll in the UHC HDHP plan, ESSC will automatically open a HSA for you through Optum Bank and will start contributing money into your HSA account upon your plan start date. You can also make voluntary contributions through payroll deductions.

You will receive a debit card from Optum Bank. You can use the card to pay for eligible Healthcare expenses.

UnitedHealthcare PPO

This plan covers services received in-network and out-of-network. When you receive services from in-network providers, you will pay less out of pocket. The name of the network is “Select Plus.”

To locate in-network providers, visit the website at <https://www.whyuhc.com/selectpluswest>.

UnitedHealthcare HMO

The HMO plan only allows services rendered through in-network providers. You will not have coverage for services rendered out of network. The name of the network for the UHC HMO plan is “Signature Value Full HMO.”

You will be auto assigned a primary care physician. (PCP) Your PCP will act as a gatekeeper through the healthcare system and coordinates additional care for you. Your ID card will have your PCP listed. You can switch your PCP by calling member services. The phone number for member services is listed on your ID card.

To locate in-network providers, visit the website at <https://www.whyuhc.com/casignaturevalue>.

Kaiser HMO

Kaiser only covers services rendered through the Kaiser network. You will not have coverage for services rendered out of network. In addition, you must choose a primary care doctor to coordinate all of your care. Once you receive your ID card from Kaiser, contact member services for assistance on selecting your primary care doctor.

PLEASE NOTE: *This is a high-level summary. Please see your summary plan description (SPD) for a complete list of services. The SPD will supersede any information presented in this guide.*

Benefit Plan Options

Plan Feature	UHC HDHP (with HSA)	UHC PPO	UHC HMO	Kaiser HMO
Preventive Care	Covered at 100% (In-network only)	Covered at 100% (In-network only)	Covered at 100%	Covered at 100%
Deductible (Individual/ Family) <i>Resets to \$0 on January 1</i>	\$2,800/\$5,600 (In-network) \$5,400/\$11,200 (Out-of-network) Embedded Family	\$500/\$1,000 (In-network) \$1,500/\$3,000 (Out-of-network) Embedded Family	\$1,000/\$2,000 (In-network) Embedded Family	\$1,500/\$3,000 (In-network) Embedded Family
Health Savings Account (HSA)	Company HSA Contribution \$1,000 Associate only \$2,000 Associate + 1 or more dependents	Not Eligible	Not Eligible	Not Eligible
Annual Out-of- Pocket Maximum <i>Resets to \$0 on January 1</i>	\$5,000/\$10,000 (In-network) \$10,000/\$20,000 (Out-of-network)	\$2,500/\$5,000 (In-network) \$7,500/\$15,000 (Out-of-network)	\$3,000/\$6,000 (In-network)	\$4,000/\$8,000 (In-network)
Office/Specialist Visit	10% coinsurance* (In-network) 50% coinsurance* (Out-of-network)	\$15/\$30 copay (In-network) 50% coinsurance* (Out-of-network)	\$30/\$45 copay	\$40 copay
Outpatient Surgery	10% coinsurance* (In-network) 50% coinsurance* (Out-of-network)	10% coinsurance* (In-network) 50% coinsurance* (Out-of-network)	20% coinsurance*	30% coinsurance*
Hospital Stay	10% coinsurance* (In-network) 50% coinsurance* (Out-of-network)	10% coinsurance* (In-network) 50% coinsurance* (Out-of-network)	20% coinsurance*	30% coinsurance*
Emergency Room	10% coinsurance* (In-network) 10% coinsurance* (Out-of-network)	10% coinsurance* (In-network) 10% coinsurance* (Out-of-network)	\$250	30% coinsurance*

*Coinsurance is after your annual deductible is met.

Prescription Drugs

Plan Feature	UHC HDHP (with HSA)	UHC PPO	UHC HMO	Kaiser HMO
Retail Tier 1 (Generic)	\$10 (After deductible) (In-network and out-of-network)	\$5 (In-network and out-of-network)	\$5	\$10
Retail Tier 2 (Formulary Brand)	\$35 (After deductible) (In-network and out-of-network)	\$30 (In-network and out-of-network)	\$30	\$30
Retail Tier 3 (Non-Formulary Brand)	\$70 (After deductible) (In-network and out-of-network)	\$65 (In-network and out-of-network)	\$65	\$30
Retail Tier 4 (Specialty RX)	\$10/\$150/\$250 (After deductible) (In-network and out-of-network)	\$5/\$150/\$250 (In-network and out-of-network)	\$5/\$150/\$250	20% coinsurance up to \$250 maximum, deductible does not apply

**Coinsurance is after your annual deductible is met.*

IMPORTANT: As an ESSC associate, you have access to voluntary benefits, which can help fill gaps in your health insurance and provide additional financial protection, savings and convenience.

Associate Premium Contribution

For a breakdown of your share of premium bi-weekly rates, please refer to page 39 of this guide.



Health Savings Account

The Health Savings Account (HSA) is administered by Optum Bank. When you enroll in the UnitedHealthcare HDHP medical plan, ESSC will automatically open an accompanying HSA account through Optum Bank.

An HSA account works like a bank account, except you do not pay federal income tax on the money you deposit or when you use it for eligible expenses. Your savings grow each year and the money in the account is yours to keep. Optum Bank will mail a “Welcome Package” to your home address. **After your account is open, ESSC will help boost your savings account by making contributions into your HSA each pay period.** Please consult your tax adviser as other enrollment restrictions may apply.

Coverage Level	Company Contribution	Annual Contribution
Associate only	\$38.46 per paycheck	\$1,000 per year
Associate + one or more dependents	\$76.92 per paycheck	\$2,000 per year

ESSC will help boost your savings!

HSA Annual Contribution Maximums

In addition to receiving HSA contributions from ESSC, you can voluntarily contribute your own funds to your HSA. Contributions are made on a pre-tax basis.

Health Savings Account (Continued)

You can start, stop and change your contributions at any time. Because you do not pay federal taxes on the money you contribute to your HSA, the IRS limits the amount of money that can go into your HSA each year. This includes contributions from the Employer and Employee. HSA annual contributions maximums are:

2022 HSA Annual Contribution Maximums	
Associate only	\$3,650 per year
Associate + one or more dependents	\$7,300 per year

This contribution includes ESSC and associate contributions.

You can make an additional \$1,000 annual contribution if you are age 55 or older.

Using your HSA dollars

You can use money in your HSA to pay for eligible medical, prescription drug, dental and vision care expenses, including deductibles, copays and coinsurance. After you enroll, you will receive a debit card to quickly and easily pay for eligible expenses.

Visit Optum Bank's website at <https://www.optumbank.com/all-products/medical-expenses.html> to see what you can buy with your HSA dollars.

As an added benefit, unused money in your HSA account rolls forward from year-to-year, growing with interest until retirement. **You always own the money in your HSA, including any contributions from ESSC, even if you leave the company.**

Certain over-the-counter (OTC) drugs and medications as qualified medical expenses:

- The Coronavirus Aid, Relief, and Economic Security (CARES) Act restores the ability to use HSAs and FSAs to purchase certain OTC drugs and medications, like aspirin and other pain medications, allergy medication, etc., without a doctor's prescription.
- For the first time, menstrual care products are considered qualified medical expenses for payment or reimbursement with an HSA, FSA or HRA.
- Both provisions for OTC and menstrual products* apply to amounts paid or expenses incurred on or after January 1, 2020, and are ongoing without an expiration date.

**Menstrual care products includes tampon, pad, liner, cup, sponge or similar product used by individuals with response to menstruation*



Flexible Spending Account

Flexible Spending Account (FSA), administered through Optum Bank provide ways to save money on eligible health care and dependent care expenses. You decide how much you want to save each year and contributions come out of your paycheck before taxes are deducted. You can contribute to either or both FSAs.

Flexible Spending Health Care Account:

- Allows you to put money aside on a pretax basis for unreimbursed health care expenses
- You determine your annual contribution amount
- The entire amount is available to you at the beginning of the plan year
- You can contribute up to \$2,850 per year in your health care FSA and it is deducted evenly throughout the plan year
- Once enrolled you cannot make changes unless you have a qualifying life event
- You are not eligible to participate if you are enrolled in the UnitedHealthcare HDHP plan
- You must make a new election each year during Open Enrollment to participate
- "Use it or Lose it"*

***IMPORTANT:** *If at the end of the benefits plan year, you have not used the FSA funds in your account, you will forfeit the funds. The ESSC plan year is from July 1, 2022, through June 30, 2023; FSA money you contribute must be used during that timeframe. Plan for expected costs and save on tax expense.*

Flexible Spending Account (Continued)

Certain over-the-counter (OTC) drugs and medications as qualified medical expense:

- The Coronavirus Aid, Relief, and Economic Security (CARES) Act restores the ability to use HSAs and FSAs to purchase certain OTC drugs and medications, like aspirin and other pain medications, allergy medication, etc., without a doctor's prescription.
- For the first time, menstrual care products are considered qualified medical expenses for payment or reimbursement with an HSA, FSA or HRA.
- Both provisions for OTC and menstrual products* apply to amounts paid or expenses incurred on or after January 1, 2020, and are ongoing without an expiration date.

Visit Optum's website at <https://www.optumbank.com/all-products/medical-expenses.html> to see what you can buy with your FSA dollars.

**Menstrual care products includes: tampon, pad, liner, cup, sponge or similar product used by individuals with response to menstruation.*

Flexible Spending Dependent Care Account:

- Allows you to put money aside on a pretax basis for dependent care expenses
- If you work and have an eligible child that needs care during the day, the Dependent Care FSA may be right for you. The child(ren) have to be under the age of 13
- The IRS limits the total amount of money you can contribute to a dependent care to \$5,000 each year for married couples filing jointly, unmarried couples and single individuals, and \$2,500 if you are married and filing separately.
- Once enrolled you cannot make changes unless you have a qualifying life event
- Funds are available as they accumulate in your account
- You must make a new election each year during Open Enrollment to participate
- "Use it or Lose it"*

***IMPORTANT:** *If at the end of the benefits plan year, you have not used the FSA funds in your account, you will forfeit the funds. The ESSC plan year is from July 1, 2022, through June 30, 2023; FSA money you contribute must be used during that timeframe. Plan for expected costs and save on tax expense.*



UnitedHealthCare “Simply Engaged” Wellness Program

Easterseals wants to help you stay healthy. That is why we are pleased to announce a special wellness program for those enrolled in UnitedHealthcare plans.

The “Simply Engaged” wellness program offered through UnitedHealthcare is an innovative incentive program that may help you and your covered spouse or domestic partner meet personal health and wellness goals. Through this program you can learn how to make more informed healthcare decisions, create a personalized action plan and complete specific health actions—with special rewards along the way.

Both you and your spouse or domestic partner can earn up to \$200 in gift cards per plan year by completing any combination of activities listed on the following page.

Health Action	Reward	Description
Health Survey and Watch a Video	\$25 + Rally Coins*	Complete the Health Survey to earn rewards, get your Rally age and set health goals that may be important to you.
Biometric Screening	\$75 + Rally Coins*	Participate in a confidential biometric screening to earn rewards and learn more about your important health numbers (total cholesterol, Body Mass Index, blood pressure and blood sugar).
Virtual Visits	\$25 + Rally Coins*	Virtual Visits may be a convenient option when you need care. You can talk to a doctor 24/7 by phone or video for conditions like flu, allergies, rashes, migraines and many more.
Health Coaching	\$100 + Rally Coins*	The results of your health survey will provide recommendations for coaching programs that may help improve your health and wellness. These programs are available to you at no additional cost as part of your health plans benefits.
Complete a Gym Check-In	\$20/month + Rally Coins*	Check in to a participating fitness center at least 12 days per month on the Rally Health app.
Maximum Incentive Per Employee/ Covered Spouse	\$200/plan year	n/a

**Rally Coins may be used to enter sweepstakes for additional rewards.*

It's easy to get started. Here's how:

1. Go to www.myuhc.com to register for an account. You can create an account on or after your benefit start date.
2. Click on the Health Resources tab to access Rally and start earning rewards!



Dental Benefits

A key part of your total health is good oral health. ESSC continues to offer two dental plans through MetLife—Dental PPO and Dental HMO.

Dental PPO

Receive care from any dentist, but pay less when you go to in-network providers. This plan has an annual deductible and a calendar year maximum benefit. You **will not** receive an ID card. To locate an in-network provider:

- Go to <https://online.metlife.com/edge/web/public/benefits/index?groupNumber=160910>
- Select the network "PDP Plus" and input your zip code
- Select an in-network provider
- To schedule an appointment, contact the provider on or after your benefit start date and let the provider know you are covered under MetLife

Dental HMO

A primary care dentist must be selected from the network of providers. Your primary care dentist may need to provide a referral to receive service from a specialist. This plan does not have an annual deductible. Instead, there are fixed copays for non-preventive services. There are no annual maximum benefits. To locate a primary care dentist:

- Go to <https://online.metlife.com/edge/web/public/benefits/index?groupNumber=160910>
- Select the network "Dental HMO" and select the plan "Met100" then input your zip code
- Select a primary care dentist and jot down their dental office ID
- Contact member services at (800) 438-6388 and let them know you have selected a primary care dentist for your plan. Give them the dental office ID

Dental Plan Options

Plan Feature	Dental PPO	Dental HMO
Deductible (Individual/Family)	\$50 /\$150 (In-network) \$100 /\$300 (Out-of-network)	n/a
Calendar Year Maximum Benefit	\$1,500 (In-network) \$1,500 (Out-of-network)	n/a
Preventive Services	100%* (In-network) 100%* (Out-of-network)	All other services are based on a Schedule of Benefits. Co-Pays vary by service
Basic Services	100%* (In-network) 80%* (Out-of-network)	All other services are based on a Schedule of Benefits. Co-Pays vary by service
Major Services	60%* (In-network) 50%* (Out-of-network)	All other services are based on a Schedule of Benefits. Co-Pays vary by service
Orthodontics	50%* (In-network) 50%* (Out-of-network)	All other services are based on a Schedule of Benefits. Co-Pays vary by service
Lifetime Orthodontia Maximum	Lifetime Orthodontia Max \$1,000 Children only up to age 19	n/a

*Coinsurance represents the percentage MetLife will pay.

To view the complete copay schedule for the Dental HMO, visit the Dental Comparison Chart on the ESSC intranet benefits tab.

Associate Premium Contribution

For a breakdown of your share of premium bi-weekly rates, please refer to page 39 of this guide.



Vision Benefits

We have partnered with Vision Service Plan (VSP) to provide access to care from great eye doctors, quality eyewear and affordability you deserve, all at the lowest out-of-pocket costs.

VSP helps you...

- ▢ **Save Money:** Did you know that VSP members get the best value and lowest out of pocket costs saving them an average of \$365 per year, when they visit a VSP network doctor? Check out exclusive member extras by going to <https://www.vsp.com/>.
- ▢ **Stay Healthy:** Annual eye exams are important to your overall health and can detect signs of chronic conditions, like diabetes and high cholesterol. See how a WellVision exam can help your eyes feeling young by going to <http://www.seemuchmore.com/health-eye-exams/>.
- ▢ **Look Great:** From classic styles to the latest designer frames, you will find hundreds of options for you and your family. Choose a featured frame brand and get an extra \$20 to spend. Plus, save up to 40% on lens enhancement. To see a list of designer frame brands, please visit <https://www.seemuchmore.com/why-enroll/>.

VSP Plan Coverage

Plan	Benefit	Frequency
Eye Exam	\$10 copay (In-network) Reimbursement Up to \$45 (Out-of-network)	Every 12 months
Prescription glasses	\$180 allowance (In-network) Reimbursement Up to \$70 (Out-of-network)	Every 24 months
Lenses	Single vision, lined bifocal and trifocal lenses	Every 12 months
Contacts (in lieu of glasses)	\$130 allowance (In-network) Reimbursement up to \$105 (Out-of-network) Contact lens exam (fitting and evaluation) up to \$60	Contact lens exam (fitting and evaluation) up to \$60

Vision Service Plan (VSP)

VSP is the vision provider. With this plan you can receive care in-network or out-of-network, but pay less when you go in-network. VSP does not issue ID cards. Once you are enrolled in the plan and have selected a provider, you can let the provider know you are covered under VSP. The provider can verify your coverage using your SSN. To locate a provider:

1. Go to www.vsp.com
2. Under Doctor Network select "Choice"
3. Under "Find My Doctor" input your zip code

Associate Premium Contribution

For a breakdown of your share of premium bi-weekly rates, please refer to page 39 of this guide.



Voluntary Insurance

As an associate of Easterseals, you have access to voluntary benefits, which can help fill gaps in your health insurance and provide additional financial protection, savings and convenience. With each of these benefits, your premium payments are conveniently handled through payroll deductions on a per pay period basis. Enrollment for voluntary insurance is through our Third Party Administrator, Farmington. The cost for the voluntary plans are paid by the associate and will vary depending on the plan selection.

To learn more about voluntary insurance, call the Farmington Enrollment Line (877) 290-3944, Monday through Friday from 5:00 a.m. to 2:00 p.m.

Voluntary Insurance

(Continued)

Voluntary Benefits Plans	
Voluntary Benefit	Coverage Options
MetLife Accident	<p>Accidents happen...could you use help getting back on your feet?</p> <ul style="list-style-type: none"> • 24 hours Coverage – On and off the job accidents are covered for associate, spouse and eligible dependent children up to age 26 • Benefits paid, based on a schedule for injuries such as burns, fractures and lacerations • You could also receive dollars for events and treatments such as ambulance, emergency room, intensive care, physical therapy, crutches, blood, travel and more
MetLife Critical Illness	<p>Have you ever witnessed the financial impact heart attack, stroke, cancer, major organ transplant or kidney failure has had on a friend, family member or co-worker?</p> <p>Lump Sum Benefit dollars paid to you upon confirmed diagnosis of a covered critical illness, such as cancer, heart attack, stroke and kidney failure</p> <ul style="list-style-type: none"> • Dollars paid directly to you, to use as you choose • Benefits paid in addition to medical and disability benefits • Family coverage is available to associate, spouse and eligible dependent children up to age 26 • Wellness benefit pays up to \$50 for any one covered health screening test per year for associate and spouse • A \$200 benefit amount is payable when an eligible covered person undergoes a mammogram. The Mammogram Benefit is not available in all states.
MetLife Term Life	<p>If the unthinkable happens, will your debt become someone else's burden?</p> <ul style="list-style-type: none"> • Provides valuable levels of financial security for yourself and your family • Family coverage is available for you, your spouse and your eligible children
MetLife Hospital Indemnity	<p>Are you worried about deductibles and co-payments in addition to your regular monthly bills?</p> <ul style="list-style-type: none"> • Helps with deductibles and out of pocket medical costs associated with a hospital stay • Benefits payable for hospital admission, intensive care and more

For highlight purposes only—actual carrier contract provisions will prevail.

Voluntary Insurance

(Continued)

Voluntary Benefits Plans	
Voluntary Benefit	Coverage Options
Hyatt Legal Services	<p>Legal issues happen...are you prepared for the unpredictable? Direct access to a national network of attorneys who provide telephone advice and office consultation</p> <ul style="list-style-type: none"> • Examples of covered legal services include: <ul style="list-style-type: none"> - Preparation of wills and trusts - Real estate matters - Debt matters, including identity theft • Once enrolled, cannot drop plan at any time. Changes can be made during open enrollment • Option to add parents to Family Matters Plan*
Pet Savings Plan	<p>Pet Assure - veterinarian discount program</p> <ul style="list-style-type: none"> • 25% savings on all in-house medical services at participating vets • Covers all pets in member's home, regardless of age, health or type of pet <p>PETplus – discounted pet products, prescriptions and preventatives</p> <ul style="list-style-type: none"> • Up to 50% off on products including prescriptions, preventatives, food, toys, treats and more • Shipping is always free

For highlight purposes only—actual carrier contract provisions will prevail.

**MetLife offers estate planning legal services to the parents of our current legal plan members through the Family Matters Plan. This plan can be purchased by either the associate or the parent(s) through a direct payment to MetLife Legal plans. To learn more, call MetLife at 1(800) 821-6400, Monday through Friday from 5:00 a.m. to 5:00 p.m.*

IMPORTANT: *To enroll, please call Farmington within 30 days of your date of hire. If you do not choose to participate during your eligibility period, but wish to do so in the future, proof of good health may be required.*

Company Paid Life and Accidental Death & Dismemberment Insurance

Easterseals offers basic life, accidental death and dismemberment (AD&D) insurance at no cost to you.

Life Insurance Plan	
Plan	Life insurance provides financial protection to your survivors if you die. ESSC provides this benefit to you at no cost. You will be automatically enrolled in the company paid life Insurance plan. As you continue your career with ESSC and your salary changes over time, so does your Basic Life Insurance benefit amount.
Eligibility	All active, full-time associates
Benefit Amount	2 times your annual salary, rounded to the next higher \$1,000, up to a maximum of \$500,000
Age Reduction	Benefits will reduce to 65% at age 65, reduce to 50% at Age 70 and terminate at retirement
Accelerated Death Benefit	Up to 100% of death benefit (not to exceed \$250,000) may be advanced to the insured who is diagnosed with a terminal illness (life expectancy 12 months or less)
Group Term Life	ESSC pays for Basic Life insurance. According to IRS rules, any amounts over \$50,000 are considered imputed income and taxable to the associate.
Beneficiary	You can designate a beneficiary when you enroll in benefits using UKG.



This benefit is available throughout the year.

Company Paid Life and Accidental Death & Dismemberment Insurance

(Continued)

Accidental Death & Dismemberment (AD&D) Plan	
Plan	AD&D insurance pays a benefit if you die as a result of an accident. It also pays you a predetermined benefit if you lose, by accident, severed limbs, fingers, or other body parts. ESSC provides this benefit to you at no cost. You will be automatically enrolled in the company paid AD&D insurance plan. As you continue your career with ESSC and your salary changes over time, so does your AD&D benefit amount.
Eligibility	All active, full-time associates
Benefit Amount	2 times your annual salary, rounded to the next higher \$1,000, up to a maximum of \$500,000
Age Reduction	Benefits will reduce to 65% at age 65, reduce to 50% at Age 70 and terminate at retirement.
Beneficiary	You can designate a beneficiary when you enroll in benefits using UKG.



This benefit is available throughout the year.

IMPORTANT: *Keep your beneficiaries up to date. You can update your beneficiaries at any time through UKG. Once you are logged in, select the Life Event "Beneficiary Changes for Life and AD&D."*

Long Term Disability Insurance

Easterseals offers long term disability insurance (LTD) at no cost to you.

Long Term Disability (LTD) Plan	
Plan	LTD is an insurance policy that protects an associate from loss of income in the event you are unable to work due to illness, injury, or accident for a long period of time. ESSC provides this benefit to you at no cost. You will be automatically enrolled in the company paid LTD insurance plan.
Eligibility	All active, full-time associates
Benefit Amount	66.67% of monthly earnings to a maximum benefit of \$15,000 per month.
Elimination Period	90 days (Period of disability that must be satisfied before an associate is eligible to receive benefit).
Benefit Duration	If an associate becomes disabled prior to age 60, benefits continue until age 65 as long as the associate remains disabled. If associate become disabled after age 60, benefits continue until Social Security Normal Retirement Age as long as the associate remains disabled.

**FREE
BENEFIT**

This benefit is available throughout the year.

401(k) Retirement Savings Plan

Easterseals offers a 401(k) retirement plan, administered by Lincoln Financial Group, to help you save for the future while reducing your taxes today.

401(k) Retirement Savings Plan	
Eligibility	You are eligible to participate in the plan upon hire if you are a regular or temporary part time or full time associate.
Auto-Enrollment	New hire associates are automatically enrolled into the 401(k) plan at 3%, unless you opt out of the benefit.
Employer Match	100% of the first 1%, 50% of the next 5%. 100% vested after 2 or more years of service.
Employee Contributions Pre-Tax and/or Roth	You can start, change and stop your 401(k) contributions at any time. To change your contributions, you can contact Lincoln at (800) 234-3500 or go online to lincolnfinancial.com/retirement .
Employee Contributions Limit	You can contribute from 1% to 90% of eligible earnings each year.
IRS Maximum	IRS maximum for 401(k) pre-tax and/or Roth post-tax is \$20,500 for 2022. In addition, if you are age 50 or older, you can contribute an additional \$6,500 as a catch-up contribution.

This benefit is available throughout the year.



Healthcare Concierge and Caring Advocacy

Confidential, expert assistance, at no cost to you.

Who is TouchCare?

TouchCare is your personal health assistant. We're here to provide free, confidential assistance to help take the stress out of healthcare. Let us help find in-network doctors, get cost estimates, deal with billing issues and explain your benefits...all at no cost to you.

How We Can Help You?

- Answer benefit questions in plain language
- Fix billing errors and review medical claims
- Provider searches and appointment scheduling
- Provide cost estimates for upcoming procedures

How Can I Get Help?

Phone: 866-486-8242

Email: assist@touchcare.com

Website: Register for online access at www.touchcare.com or by downloading TouchCare app for your android or IOS device



Student Loan Counseling and Assistance Program

At ESSC we have many associates who have continued their education and have outstanding student loan debt. Student loan debt is known to impact their financial and mental stress. If you are faced with student loans, I'm pleased to introduce a solution to help support you and your family.



Who is PeopleJoy?

Premier Student Loan Employee Benefits.

"Pursuing happiness through financial stability" Founder and CEO, Emeka Oguh, believes that you cannot pursue joy and live life in the manner that you want if you have debt dragging you down. PeopleJoy, was named with that belief in mind.

What Solutions are offered through PeopleJoy?

Associates with student loans are now eligible for counseling to assist with how to best manage their student loans. Public Student Loan Forgiveness (PSLF) waivers and loan payment suspensions that have recently become available can be challenging to navigate. ESSC has partnered with PeopleJoy to support the process. Here are more details about PeopleJoy's services:

- PeopleJoy prevents PSLF applicants from getting rejected by guiding them through every step of the process.
- They provide a free student loan analysis as well as personalized, ongoing student loan resources and support as a service.
- The coaching and advisory services of PeopleJoy are paid 100% by ESSC!

Who is eligible?

All associates are eligible to participate; however, there are other qualifications to submit a loan forgiveness application such as being full time.

How do I get started?

Visit easterseals.peoplejoy.com to get started today using your work email address to complete the PeopleJoy loan assessment!

Have questions?

Email PeopleJoy at support@peoplejoy.co

Employee Assistance Programs

Life presents complex challenges. If the unexpected happens, you want to know that you and your family have simple solutions to help you cope with the stress and life changes that may result. Easterseals has partnered with Optum to offer the following assistance program to you and your family members:

Employee Assistance Programs	
EAP Assistance Programs	Description
Emotional or Work Life Counseling	<ul style="list-style-type: none"> • Helps address stress, relationship or other personal issues you or your family members may face. • Includes up to five face-to-face or virtual emotional work-life counseling sessions at no cost to you per occurrence per year.
Financial Information and Resources	<ul style="list-style-type: none"> • Consultation on issues such as: financial planning, investments, credit and collections, taxes, home buying, recovering from debt and school funding • Telephone based financial information from credentialed financial professionals including licensed CPAs and Certified Financial Planners • Individuals receive up to 60-minutes of telephonic consultation per separate issue, per year
Legal Support and Resources	<ul style="list-style-type: none"> • Free 30 minute telephonic or face to face consultation with a state specific attorney per separate issue per year • Retain the same attorney for ongoing representation at a 25% discounted rate • Help is available for a variety of issues including: separation and divorce, living wills, criminal matters and document preparation
Mediation	<ul style="list-style-type: none"> • Free 30 minute telephonic or face to face with a qualified mediator per separate issue, per year • Referrals for face to face professional mediation at 25% discounted rate • Help is available for issues, including: child custody, child support, debt division, inheritance disputes and property division
Getting in Touch is Easy!	<ul style="list-style-type: none"> • For access over the phone, simply call (866) 248-4094 or you can register online and have 24/7 access to resources online at liveandworkwell.com (access code: essc)

This benefit is available throughout the year.



Group Discount Program

PerkSpot

A member only discount marketplace that provides you with access to hundreds of brand name retailers in your area and through the United States.

GET STARTED TODAY!

1. Sign up or log in at essc.perkspot.com and use passphrase: Easterseals
2. Access discounts from hundreds of merchants
3. Keep an eye out for new discounts in PerkSpot's weekly email

This benefit is available throughout the year.

Paid Time Off

ESSC is committed to promoting associate work life balance within the organization. Paid time off (PTO) is an important component of associate well-being because it provides flexible time away from work.

Paid Time Off (PTO)	
Eligibility	Full time and part time associates who are regularly scheduled to work on average at least 20 hours per week are eligible to accrue PTO benefits starting on the first day of employment.
Where can I learn more?	Please refer to the Associate Policy Manual located on the intranet for more information
Where can I go to see my PTO Plan?	You can login to UKG, then Menu > Myself > PTO Plans
PTO Accrual Rates	PTO accruals for eligible associates are based on full time/part time status, job level, and tenure and are accrued each pay period. See table on next page.

Paid Time Off Accruals

STAFF		FULL TIME			PART TIME	
		Full time scheduled to work*			Part time scheduled to work*	
		30 < 40 hours per week		40 hours per week	20 < 30 hours per week	
	At Hire or Anniversary Year	PTO Days per year	Per Pay Period accrual	Per Pay Period accrual	PTO Days per year	Per Pay Period accrual
	At Hire	15	4.327	4.615	5	1.154
	1	16	4.615	4.923	6	1.385
	2	17	4.904	5.231	7	1.615
	3	18	5.192	5.538	8	1.846
	4	19	5.481	5.846	9	2.077
	5	20	5.769	6.154	10	2.308
	7	21	6.058	6.462	11	2.538
	10	22	6.346	6.769	12	2.769
	15	23	6.635	7.077	13	3.000
	20	24	6.923	7.385	14	3.231
	25	25	7.212	7.692	15	3.462

Eligibility	Associates scheduled to work 20+ hours per week
PTO Accrued?	Yes, per pay period
PTO for Part Time?	Yes, part time schedule for associates scheduled to work 20 < 30 hours per week
Cap	225 hours - accrual stops when cap is met
*Scheduled to work	Policy section 'How Eligibility is Determined' controls full time/part time eligibility
Directors and above	Eligible to participate in Flexible PTO Plan



Holiday Schedule

New Year's Day (observed)	Monday, January 3, 2022
Martin Luther King, Jr. Day	Monday, January 17, 2022
Presidents' Day	Monday, February 21, 2022
Memorial Day	Monday, May 30, 2022
Juneteenth (observed)	Monday, June 20, 2022
Independence Day	Monday, July 4, 2022
Labor Day	Monday, September 5, 2022
Thanksgiving	Thursday, November 24, 2022
Day after Thanksgiving	Friday, November 25, 2022
Christmas Day (observed)	Monday, December 26, 2022
New Year's Eve	Friday, December 30, 2022

PLEASE NOTE: *For associates in service lines that do not have traditional hours (e.g., services that continue to support individuals regardless of holiday closures), please discuss scheduling arrangements with your supervisor.*

Associate Premium Contribution Rates 2022/2023

Medical Plans	Coverage Level	Associate Bi-Weekly Cost (What you pay per paycheck)	ESSC Bi-Weekly Cost (What ESSC pays per paycheck)	Associate Cost Sharing Percentage	ESSC Cost Sharing Percentage
UnitedHealthcare HDHP (Eligible for ESSC HSA contributions)	Associate Only	\$20.88	\$278.40	7%	93%
	Associate + Spouse/ Domestic Partner*	\$64.75	\$533.82	11%	89%
	Associate + Child(ren)	\$55.62	\$480.09	10%	90%
	Associate + Family	\$108.61	\$789.24	12%	88%
UnitedHealthcare PPO	Associate Only	\$149.48	\$277.60	35%	65%
	Associate + Spouse/ Domestic Partner*	\$384.37	\$469.80	45%	55%
	Associate + Child(ren)	\$344.02	\$420.47	45%	55%
	Associate + Family	\$576.57	\$704.69	45%	55%
UnitedHealthcare HMO	Associate Only	\$39.73	\$225.53	15%	85%
	Associate + Spouse/ Domestic Partner*	\$115.28	\$415.14	22%	78%
	Associate + Child(ren)	\$99.03	\$375.71	21%	79%
	Associate + Family	\$199.36	\$602.20	24%	76%
Kaiser HMO	Associate Only	\$41.74	\$236.16	15%	85%
	Associate + Spouse/ Domestic Partner*	\$121.09	\$434.71	22%	78%
	Associate + Child(ren)	\$104.02	\$393.42	21%	79%
	Associate + Family	\$201.89	\$631.80	24%	76%

*Cost of coverage for a Domestic Partner and/or Domestic Partner's child(ren) are subject to federal or state taxes

Associate Premium Contribution Rates 2022/2023

Dental/Vision Plans	Coverage Level	Associate Bi-Weekly Cost (What you pay per paycheck)
MetLife Dental PPO	Associate Only	\$23.74
	Associate + Spouse/ Domestic Partner*	\$56.45
	Associate + Child(ren)	\$51.31
	Associate + Family	\$83.81
MetLife Dental HMO	Associate Only	\$1.39
	Associate + Spouse/ Domestic Partner*	\$2.14
	Associate + Child(ren)	\$1.90
	Associate + Family	\$4.12
Vision Service Provider (VSP)	Associate Only	\$2.22
	Associate + Spouse/ Domestic Partner*	\$4.44
	Associate + Child(ren)	\$4.76
	Associate + Family	\$7.61

**Cost of coverage for a Domestic Partner and/or Domestic Partner's child(ren) are subject to federal or state taxes*

Questions or Need Help?

Easterseals Contacts				
Inquiry Type	Contact	Phone Number	Hours of Operation	Email Address
UKG	HRIS Team	(657) 301-3388	n/a	helpdesk@essc.org
Benefits	Lydia Nhem Lorraine Mills	(657) 207-5364 (657) 207-5775	M-F, 9 a.m. - 5 p.m.	benefits@essc.org
Leave of Absence	Mia Barawid	(657) 207-5375	n/a	loa@essc.org

Insurance Provider Contacts			
Vendor/Plan Number	Contact Number	Hours of Operation	Online Access
Medical Kaiser HMO/ 227882	(800) 464-4000	7 days/24 hours	kp.org
Medical UHC HMO/ 362311	(800) 624-8822	n/a	myuhc.com
Medical UHC PPO/ 914568	(866) 633-2446	n/a	myuhc.com
Medical UHC HDHP/ 914568	(866) 314-0335	n/a	myuhc.com
Dental MetLife PPO/ 160910	(800) 438-6388	M-F, 5 a.m. - 8 p.m.	metlife.com
Dental MetLife HMO/ Met100	(800) 880-1800	M-F, 5 a.m. - 8 p.m.	metlife.com
Vision VSP/ 30058024	(800) 877-7195	M-F, 5 a.m. - 8 p.m.	vsp.com
FSA Optum Bank	(800) 243-5543	M-F, 5 a.m. - 8 p.m.	optumbank.com
HSA Optum Bank	(844) 326-7967	7 days/24 hours	optumbank.com
COBRA Optum Bank	(866) 301-6681	M-F, 5 a.m. - 5 p.m.	optumbank.com
Voluntary Insurance Farmington	(877) 290-3944	M-F, 5 a.m. - 2 p.m.	benefitsgo.com/ESSC
Life/AD&D Prudential			
LTD Prudential			
401(k) Lincoln /ESSC001	(800) 234-3500	M-F, 5 a.m. - 5 p.m.	lincolnfinancial.com/retirement
Healthcare Concierge TouchCare	(866) 486-8242	M-F, 5 a.m. - 5 p.m.	assist@touchcare.com
Student Loan Counseling Assistance PeopleJoy	(800) 653-1812	M-F, 9 a.m. - 5 p.m.	support@peoplejoy.co
EAP Optum	(866) 248-4094	n/a	liveandworkwell.com

IMPORTANT: This guide is intended to provide a brief summary of your benefits. If there is a discrepancy between this guide and the official plan documents, the plan documents will govern. You can access the plan documents by visiting the benefits tab on the intranet or by emailing benefits@essc.org.



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(714) 834-1111
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