easterseals
Southern California

Benefits Guide

2023-2024 Plan Year

ACA Associates

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Congratulations!!

Congratulations on being eligible for benefits under the Affordable Care Act (ACA). 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, flexible spending account(s), health savings account 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 a general overview of your ESSC benefits. To learn more, please visit the Benefits page on the intranet 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 UnitedHealthcare
- 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
- 401(k) Retirement plan through Lincoln Financial
- Employee Assistance Program (EAP) through Optum
- Student Loan Counseling and Assistance Program through PeopleJoy
- Healthcare Concierge with TouchCare
- Group Discount Program with PerkSpot
- Paid Time off
- Holiday Pay (90 day waiting period)

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.

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**.

Benefit Plans	Enrollment Period	Eligibility
• 401(k) Plan with Company Match • PTO Accrual	Immediately upon date of hire	
• Medical • Dental • Vision • HSA/FSA • Voluntary Benefits	30 days from ACA eligibility date	**Eligibility due to ACA:** First day of the month following ACA eligibility date
• EAP • Student Loan Counseling Program • Perkspot Discount Program	At any time	

Eligibility

Who's Eligible

Full-time associates working 30+ hours per week are eligible for all benefits. Part-time associates working between 20-30 hours per week are eligible for Voluntary Benefits.

Eligible Dependents

When enrolling eligible dependents, you must provide their Social Security Number and date of birth. Dependents are eligible if they are:

- Spouse or domestic partner
- Children or 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

PROOF OF DEPENDENT STATUS

You must provide proof of eligibility for all newly added dependents. A member of the benefits team will reach out to you to request copies of appropriate documentation to verify your dependent's eligibility.

Domestic Partner

You and your domestic partner must meet these requirements to be eligible for coverage:

- Civil Union License; or
- Proof of domestic partnership, the partner's joint responsibility of shared financial obligations, including at least two of the following documents:
  - Joint mortgage or lease;
  - Designation of domestic partnership as primary beneficiary for life insurance;
  - Designation of domestic partner as primary beneficiary in employee's will;
  - Durable property of healthcare powers of attorney;
  - Joint ownership of an automobile, joint bank account, or joint credit account; and/or,
  - Documentation from cities across the United States which recognizes domestic partnerships

TAX IMPLICATIONS OF COVERING DOMESTIC PARTNER:

If you enroll your domestic partner or their eligible dependents, the IRS requires that you pay federal income tax on the fair market value of their coverage. This cost is in addition to the associate's contribution you must make for their coverage.

Eligibility (continued)

Qualifying Life Event

You may make changes during the year if you have a change in your status or a qualifying life event. These events may include:

- Marriage or declaration of domestic partnership
- Legal separation, divorce, termination of domestic partnership
- Birth, adoption, or getting legal custody of a child
- Death of a dependent or loss of legal custody
- A dependent's loss of eligibility
- Losing other coverage

Enrolling is as easy as 1,2,3

1 Learn

Visit InsideESSC to learn more about what benefits, tools and resources are available to you. Review your benefit options and costs. Think about whom you want to cover.

- Access InsideESSC by going to: **https://essc.okta.com**
- Click on InsideESSC then "Benefits" tile to learn about ESSC benefits

2 Enroll

Medical, Dental, Vision, HSA, FSA and Voluntary Benefits (Critical Illness, Accident, Term Life, Hospital Indemnity, Legal and Pet Savings Plan)

1. **Access UKG**
2. Navigate to the dropdown menu > Myself > Life Events
3. Select the following session:
   - Newly Benefit Eligible Under ACA - P/T

3 Review

Expect an email from a member of the Benefits Team after your enrollment. The email will include information on how to use your coverage. Review the email and reach out to the Benefits Team if there are any errors.

Contact the Benefits Team

- Email: **benefits@essc.org**
- 657-207-5364 for Lydia Nhem
- 657-207-5775 for Lorraine Mills

Need UKG log in assistance?

- Email: **helpdesk@essc.org** with "UKG log-in help" in subject line
- Phone: 657-301-3388

Eliminate benefit cost confusion with ALEX®

When you are confused about your benefits, you can make costly mistakes. ALEX can help you better understand the benefit offerings through ESSC and suggest the best benefit plans for you and your family.

Alex will

- **Guide** you through each benefit option and suggest the best plan for you and your family
- **Provide** you with an estimate of how much you will pay out of each paycheck and out of pocket
- **Help** you discover ways to save on taxes

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.

To get started

1 **Talk to ALEX**
https://www.myalex.com/essc/2024

alex®

2 **Enroll in your benefits***
https://essc.okta.com

1. Once you have made a decision about your benefits, access the **UKG website**
2. Navigate to the drop-down menu: **Myself > Life Events**
3. Select the following session:
   - Newly Benefit Eligible ACA - P/T

**Medical, Dental, Vision, HSA, FSA and Voluntary Benefits (Critical Illness, Accident, Term Life, Hospital Indemnity, Legal and Pet Savings Plan)*

Healthcare Concierge and Caring Advocacy

Free, confidential, expert assistance

TouchCare healthcare concierge program delivers easy access to a personal health assistant. The program can help you with billing, provider, plan design and coverage questions. TouchCare health assistant can give you the information you need—when you need it—to help you make informed choices as you navigate the health care system.

Get in Touch with TouchCare

- **866-486-8242** (M-F, 5 a.m. - 6 p.m. PST)
- Email TouchCare at: **assist@touchcare.com**
- Visit the **webpage** for more information

This benefit is offered to full time associates at no cost!

ESSC Medical Plans

2023-2024

Important Definitions

These terms will help you as you read through this guide

Deductible
This is the amount you have to pay out of pocket before the plan starts to pay.

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.

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.

In-network
Providers who contract with the insurance companies to provide services to the insured (associates). Providers offer 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 more expensive than services provided by an in-network provider. Associates enrolled in UnitedHealthcare HDHP or UnitedHealthcare PPO can access health services from providers in-network and out-of-network.

Health Plans

UnitedHealthcare PPO

UnitedHealthcare PPO Plan (UHC PPO) is a Preferred Provider Plan. This plan has higher bi-weekly premiums than our other plans, but also lower annual deductibles. You may visit any doctor or specialist you choose, in-network or out-of-network, and these services will be covered in accordance with the plan terms.

Services that qualify as either "preventive care services" or "preventive care prescriptions" received through in-network providers are covered at 100% by the plan. For in-network office visits, you pay a copayment. For other care, you pay 100% of expenses until you meet the deductible before the plan starts paying. If you cover dependents on your plan, each person must meet the individual deductible until the family deductible is met. You may meet the family deductible by any combination of covered medical expenses you and your covered family members incur.

NOTE:
Check to see if your doctor is in-network using UHC's provider search tool at:
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.

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

NOTE:
Check to see if your doctor is in-network using UHC's provider search tool at:
www.whyuhc.com/casignaturevalue

Kaiser HMO

You must use healthcare providers and facilities in the Kaiser network only. You choose the primary care physician (PCP) who will refer you to specialists if necessary. Most services require a copay and other services require you to meet a deductible.

UnitedHealthcare High Deductible Health Plan with Health Savings Account

The High Deductible Health plan with UnitedHealthcare (UHC HDHP) is a Preferred Provider Plan (PPO) that includes a health savings account (HSA). This plan has lower bi-weekly premiums than our other plans, but also higher annual deductibles. You may visit any doctor or specialist you choose, in-or out-of-network, and these services will be covered in accordance with the plan terms.

Services that qualify as either "preventive care services" or "preventive care prescriptions" received through in-network providers are covered at 100% by the plan. Other services, including prescription drugs, are subject to your medical plan deductible. Review plan comparison chart for more information.

How the Deductible Works

The family deductible works different from the standard PPO plan. "Family coverage" is any coverage with more than only you (i.e., employee + children or spouse/partner). You must meet the family deductible before the plan starts paying any benefits. Remember, until you meet the deductible, you pay 100% of the cost of most healthcare and prescription drugs. If an individual within the family coverage were to meet the "individual deductible" then the plan starts sharing in the cost for that individual. This is known as an embedded deductible.

Once you meet the family in-network deductible, the plan's coinsurance kicks in; you will pay 20% for all covered in-network medical services and most prescription drugs until you reach the out-of-network maximum. Once you hit that, the plan will pay 100% of covered care for the rest of the year.

Example

Barbara has medical coverage for herself, her spouse, and their two children. They have met the $5,600 in-network family deductible. As a result, the insurance carrier will pay 80% of covered care and prescriptions drugs for the family until the out-of-pocket maximum is reached. This is called coinsurance. The cost sharing that Barbara is responsible for can be paid or reimbursed from Barbara's HSA.

Participant	Covered Expenses
Barbara	$2,000
Spouse	$4,500
Child 1	$1,000
Child 2	$500
Total	**$8,000**

Health Savings Account (HSA)

The HSA account is administered by Optum Bank. When you enroll in the UnitedHealthcare HDHP (UHC HDHP), ESSC will automatically open an accompanying HSA account, which is a tax-deferred account for paying qualified health care expenses.

Unused funds roll over year to year. Unlike an FSA, there is no "use it or lose it" penalty. The HSA is a lot like a regular bank account, but the interest your HSA earns is tax-free. If you leave the company, you can take the HSA with you because the account belongs to you. The HSA is not an ESSC sponsored benefit; it's an account you own.

	ESSC Contributions	ESSC Annual Contributions
Associate Only	$38.46 per paycheck	$1,000 per year
Associate + one or more dependents	$76.92 per paycheck	$2,000 per year

HSA Contributions

ESSC contributes money into your HSA account; you also have the option to contribute your own money into your HSA account. Your contributions are taken out of your paycheck before federal taxes are calculated on your income, so you pay less income taxes. You can start, stop and change your contributions during the year.

	2023 HSA IRS Limit*
Associate Only	$3,850 per year
Associate + one or more dependents	$7,750 per year

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

DID YOU KNOW?

You can use the HSA on healthcare for yourself and your dependents. Review the IRS rules on HSAs for more details. **www.irs.gov** *(Publication 969).*

Save tax-free money to pay health and dependent care expenses.

Flexible Spending Account(s)

Flexible spending accounts (FSAs) allow you to set aside money on a pre-tax basis to pay eligible healthcare and dependent day care expenses. You must choose a contribution amount during the enrollment period to participate in the FSA; the amount you contributed last year does not automatically roll over.

We offer two types of FSAs:

- Healthcare FSA
- Dependent Care FSA

You determine how much to contribute to each account. Your contributions are deducted on a before-tax basis (subject to IRS). FSAs are administered by Optum Bank.

USE IT OR LOSE IT!

You have from July 1, 2023 - June 30,2024 to use your FSA funds. Make sure you plan your contributions carefully because you will lose any unused funds.

You can use the FSA on healthcare for yourself and your dependents. Review the IRS rules on FSAs for more details. **www.irs.gov** (Publication 502).

Healthcare FSA

Annual contributions of up to $3,050 per plan year. You receive the entire amount at the beginning of the plan year. You may use funds to pay medical and dental plan deductibles, copays and coinsurance; prescription drugs; vision care expenses, including contacts; orthodontics; medical equipment and more. If you are enrolled in the High Deductible Health Plan with UnitedHealthcare, you are not eligible to enroll in the Healthcare FSA.

Dependent Care FSA

Annual contributions of up to $5,000 per plan year. Funds are available as they accumulate in your account. 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 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.

NOTE:

Consult your tax advisor on whether you should enroll in the Dependent Care FSA or take advantage of the federal dependent care tax credit.

Benefit Plan Options

This table is an overview of your medical plan options and the coverage available under each plan. For details, see the applicable Summary Plan Description (SPD) or Summary of Benefits and Coverage (SBC) on Inside ESSC.

Plan Feature	UHC HDHP with HSA	UHC PPO	UHC HMO	Kaiser HMO
Plan Network	Select Plus West	Select Plus West	CA Signature Value	Kaiser Permanente Southern California
Preventative Care	Covered at 100% (In-network only)	Covered at 100% (In-network only)	Covered at 100%	Covered at 100%
Deductible (Individual/ Family) Resets to $0 on January 1	$3,000/$6,000 (In-network) $6,000/$12,000 (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 only) Embedded Family	$1,500/$3,000 (In-network only) 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 Resets to $0 on January 1	$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 (In-network)	$40/$50 copay (In-network)
Outpatient Surgery	10% coinsurance* (In-network) 50% coinsurance* (out-of-network)	10% coinsurance* (In-network) 50% coinsurance* (out-of-network)	20% coinsurance* (In-network)	30% coinsurance* (In-network)
Hospital Stay	same as above	same as above	same as above	same as above
Emergency Room	10% coinsurance* (In-network) 10% coinsurance* (out-of-network)	10% coinsurance* (In-network) 10% coinsurance* (out-of-network)	$250 copay	30% coinsurance* (In-network)

*Coinsurance is the amount you will pay after you meet the deductible.

Prescription Drugs

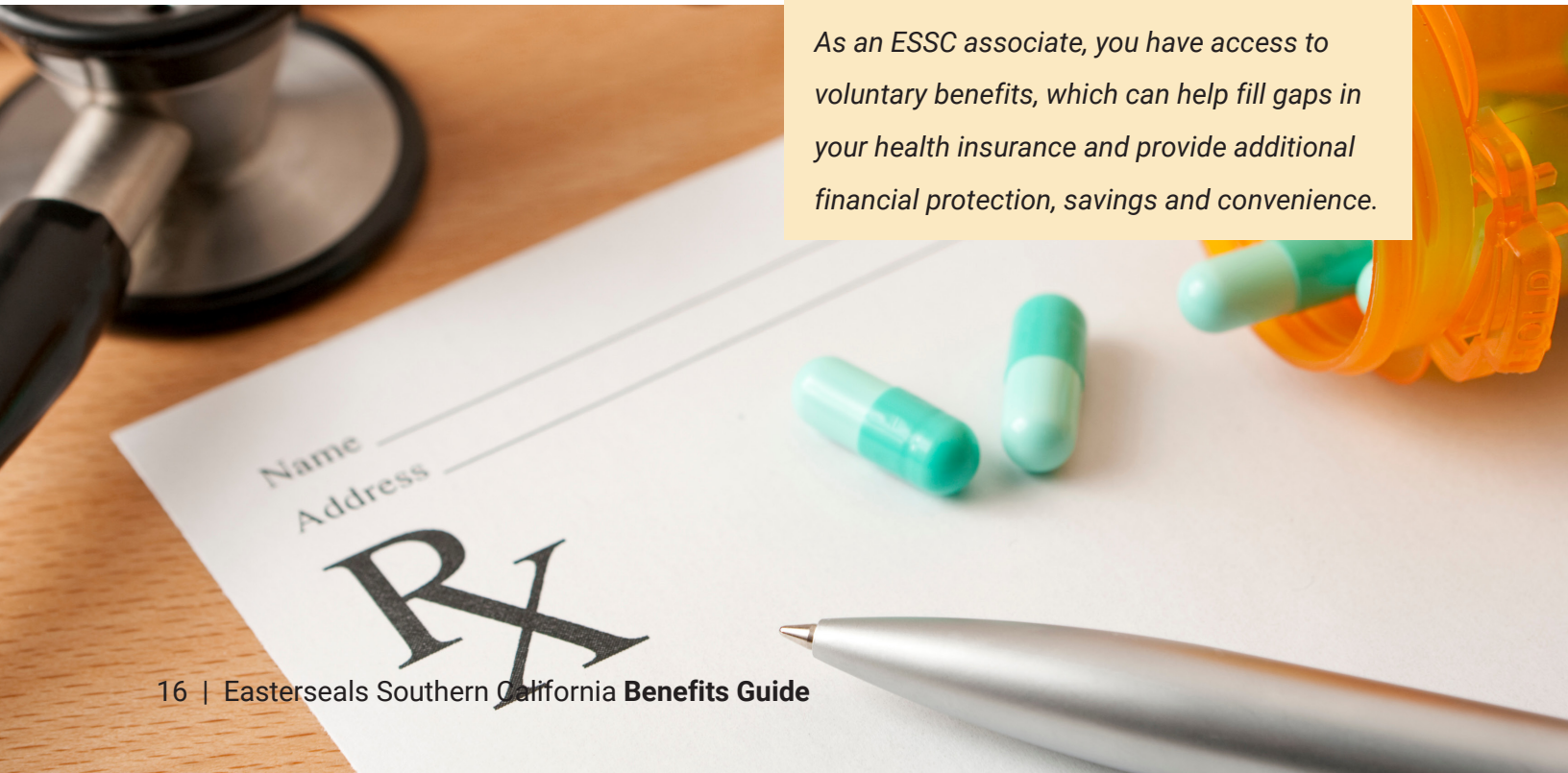
This table is an overview of your medical plan options and the coverage available under each plan. For details, see the applicable Summary Plan Description (SPD) or Summary of Benefits and Coverage (SBC) on Inside ESSC.

	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.

DON'T FORGET

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.



UnitedHealthcare "Simply Engaged" Wellness Program

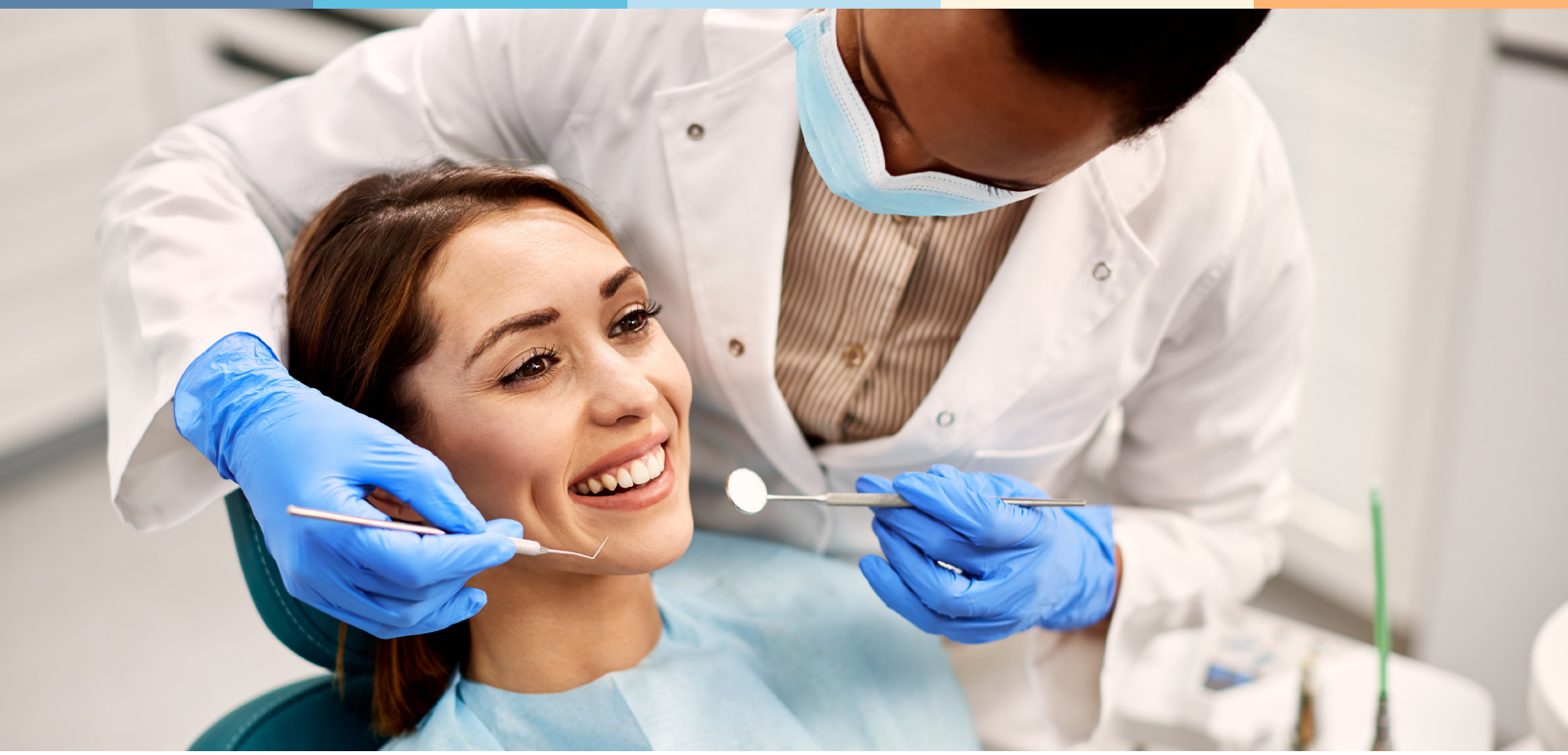
Easterseals wants you to stay healthy.

We're 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 year by completing any combination of activities listed on below.

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.
Fitness Action	$20/month + Rally Coins*	Complete a Gym check-In at least 12 times per month to earn a monthly reward. Select from a network of leading fitness centers, where you will find boxing, climbing, cycling, yoga, Pilates, traditional gyms and more.

*Rally Coins: You'll earn Rally coins when you complete your missions, complete a challenge—or even just for logging in once a day. You can use the coins to enter to earn rewards for all that good work! It's a great way to experience the rewards of healthy living every day

Register now at: www.myuhc.com



Dental Benefits

Keep your smile ready for any occasion.

There are two dental plan options to choose from:

UnitedHealthcare Dental PPO

With the Dental PPO plan, you pay more out of each paycheck, but you will have the flexibility to see in-network or out-of-network providers. When you see in-network providers, you will pay less out of your own pocket. If you can, it's best to find providers in the network. This plan has an annual deductible and calendar year maximum.

To locate an in-network provider under the Dental PPO plan, visit **www.uhc.com/find-a-doctor**
Network Name: National Options PPO 30

UnitedHealthcare Dental HMO

With the Dental HMO plan, you may see any network general dentist you want. This plan doesn't require you to pick a primary care dentist, but it is helpful to have one. You will have a wide range of local network dentists to choose from. If you see a dentist that is not in the network, you will not have coverage. 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 an in-network provider under the Dental HMO plan, visit **www.uhc.com/find-a-doctor**
Network Name: National Select Managed Care

Dental Plan Options

	Dental PPO	Dental HMO
Network Name	National Options PPO 30	National Select Managed Care
Deductible Individual/Family	$50/$150 (in-network) $100/$300 (out-of-network)	N/A
Calendar Year Maximum	$1,500 (in-network) $1,500 (out-of-network)	N/A
Preventive Services	0%* (in-network) 0%* (out-of-network)	All other services are based on a Schedule of Benefits. Copays vary by service
Basic Services	0%* (in-network) 20%* (out-of-network)	
Major Services	40%* (in-network) 50%* (out-of-network)	
Orthodontics (Offered to Adults/Children up to age 26)	50% (in-network) 50% (out-of-network) Annual deductible does not apply to Orthodontic Services	
Lifetime Orthodontia Maximum	Life Orthodontia Max $1,000	N/A

*Coinsurance is after your annual deductible is met.

Vision Benefits

...to help you see everything as it is.

VSP provides the vision plan. You and your family are covered for eye exams, lenses once every 12 months and frames once every 24 months.

If you use an in-network provider, your plan covers your eye exam and glasses (frames and lenses), or contact lenses. You may also be eligible for discounts on additional products or services you buy during the same visit or even later in the same year.

If you use an out-of-network provider, your plan may or may not cover the full cost of exam, and your glasses or contact lens allowance will vary by selection.

You will find a list of in-network providers at **https://www.vsp.com**.
Provider Network: VSP Choice.

VSP Plan Coverage

VSP Choice	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 for contacts (in-network) Reimbursement of up to $105 (out-of-network) Contact lens exam (fitting and evaluation) up to $60	Every 12 months

Voluntary Benefits

Give yourself and your loved ones the gift of financial protection and peace of mind.

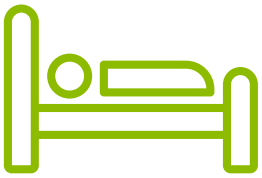
Financial health is just as important as physical health. We all have concerns about how loved ones would get by if something happened to us. ESSC offers you the opportunity to replace concern with solid financial planning to protect your loved ones.

Accident Insurance

After a covered accidental injury, accident insurance helps with out-of-pocket expenses, so you can focus on your recovery.

Critical Illness Insurance

This coverage provides lump sum benefits to help you manage the financial impacts of a serious illness like cancer or heart attack.



Hospital Insurance

When a trip to the hospital is needed, this coverage provides benefits to help cover costly co-pays, lodging fees and more.

Term Life Insurance

This coverage provides financial protection during your working years or into retirement to support loved ones in the event of your death.

Legal Services

You can save time by quickly connecting to the right attorney for your legal matter and save on costly legal fees.

Pet Discount Program

We offer a total pet bundle to our associates. With this plan you receive discounts on pet RX, vet care, telehealth and pet recovery.

* Voluntary Benefits is offered to full time associates and part time associates with standard weekly hours of 20+ hours per week

Voluntary Term Life Insurance

A way to protect what matters most

Life Insurance can help your loved ones with financial obligations in the case of your death—from their daily expenses and mortgage to college tuition or retirement. With term life, you pay 100% of the premiums with after-tax dollars. And because the premiums are deducted after tax, any benefits the plan pays to you are tax free.

Unum Term Life Insurance Issue Age Pricing (bi-weekly rate is per 1,000)

Age	Rate per Volume	Employee	Employee + Spouse
25-29	1,000	$0.022	$0.022
30-34	1,000	$0.037	$0.037
35-39	1,000	$0.042	$0.042
40-44	1,000	$0.046	$0.046
45-49	1,000	$0.069	$0.069
50-54	1,000	$0.106	$0.106
55-59	1,000	$0.198	$0.198
60-64	1,000	$0.305	$0.305
65-69	1,000	$0.586	$0.586
70+*	1,000	$0.951	$0.951

Rate per Volume	Child Rate
1,000	$0.245

HOW LIFE INSURANCE WORKS

Term Life Insurance provides affordable protection for a specific period of time—though, in some cases, coverage can be extended past the original term period. Most people buy it during their working years, so if they die, their benefit can help protect their loved ones from the financial impact of lost wages and manage their financial needs.

Register for online access

- Once you have enrolled, go to **services.unum.com/SelfReg/SelfReg_Claimant.aspx**
- You can call UNUM at 866-679-3054, M-F, 8 a.m. to 8 p.m. ET

Guaranteed Issue (GI) limit: Employee $100,000, Spouse $25,000 and Child $10,000.
Above GI limit (may require Evidence of Insurability): Employee $500,000, Spouse $100,000
*At age 70, term life insurance coverage decreases to 65% of the amount and 50% at age 75

Voluntary Accident Plan

You can't always avoid accidents—

but you can be prepared

Even with good insurance, injuries can set your finances back in a big way. And when you're hurt, the last thing you want to worry about is out-of-pocket expenses you're not prepared to pay. Accident Insurance can help by paying benefits directly to you if you get treatment for a covered accident. That way, your injury doesn't have to derail your financial security.

How Accident Insurance Works

If you or covered family members are injured in a covered accident, Accident Insurance provides you a lump-sum amount to help take care of unexpected costs and protect your finances. Here's how it works:

- A set amount is payable directly to you, based on the type of injury you or a covered family member has, the treatment needed and the coverage you elected.
- You can use the payment as you see fit—to help pay for doctor visits, ambulance fees, hospital bills and other out-of-pocket expenses your health insurance doesn't cover.
- To help promote a healthy lifestyle, plans may also pay a benefit when you get a covered health screening test.
- You can file claims online and easily track the status of your claim.
- With the Voluntary Accident Plan, you pay 100% of the premiums with after-tax dollars. And because the premiums are deducted after tax, any benefits the plan pays to you are tax free.

	Low Bi-Weekly Rates (post tax)	High Bi-Weekly Rates (post tax)
Associate only	$2.48	$5.73
Associate + spouse	$4.33	$10.02
Associate + child(ren)	$5.74	$13.71
Associate + family	$7.59	$18.00

Register

- Once you have enrolled, go to **services.unum.com/SelfReg/SelfReg_Claimant.aspx**
- You can call UNUM at 866-679-3054, M-F, 8 a.m. to 8 p.m. ET

Voluntary Hospital Plan

Reduce the financial strain of a hospital stay

Even if you have medical insurance, a trip to the hospital can leave you with significant unexpected expenses, like co-payments, deductibles and other out-of-pocket costs. Unum Hospital Insurance can help, by providing payments you can use to manage your expenses during a stressful time.

How Hospital Indemnity Insurance works

An unexpected hospitalization can drain a family's savings. But Hospital Insurance can pay a lump sum directly to you to cover some of the expenses you're not prepared for.

- Hospital Insurance pays a set amount for a hospital admission, as well as for other items covered by your plan, such as emergency room treatment and daily hospital confinement.
- With Hospital Insurance, you pay 100% of the premiums with after tax dollars. And because the premiums are deducted after tax, any benefits the plan pays to you are tax free.

	Low Bi-Weekly Rates (post tax)	High Bi-Weekly Rates (post tax)
Associate only	$6.78	$13.41
Associate + spouse	$11.53	$22.82
Associate + child(ren)	$10.02	$20.73
Associate + family	$14.77	$30.14

Register

- Once you have enrolled, go to **services.unum.com/SelfReg/SelfReg_Claimant.aspx**
- You can call UNUM at 866-679-3054, M-F, 8 a.m. to 8 p.m. ET

Please refer to the policy for complete definitions of covered conditions

Voluntary Critical Illness Plan

A serious illness can threaten more than your health

When a serious illness strikes, your finances can be endangered, along with your health. Even if you have health insurance, the out-of-pocket costs of treatment, hospitalization and missing work can add up fast. Critical Illness Insurance can help you weather a crisis without draining your savings. If you're diagnosed with a covered illness like cancer, stroke, heart attack or another condition, your plan can pay a lump-sum benefit directly to you, to use however you choose.

The plan also provides you with an extra $50 annual benefit per calendar year on top of your total benefit amount when you see your physician for eligible health screenings or prevention measures.

How Critical Illness Insurance Works

If you're diagnosed with a critical illness, you can file a claim to begin the benefits process. Depending on the specifics of your plan, Critical Illness Insurance can provide a lump-sum benefit for diagnoses such as:

- Cancer
- Heart attack
- Coronary artery disease
- Stroke
- Major organ failure

To help promote a healthy lifestyle, our plans can also pay a benefit when you get a covered health screening test. With the critical illness plan, you pay 100% of the premiums with after-tax dollars. And because the premiums are deducted after tax, any benefits the plan pays to you are tax free.

Your Critical Illness Insurance Can Help Pay for:

- Deductibles, co-pays and co-insurance
- Diagnostic tests
- Transportation
- Childcare
- Whatever you choose

Please refer to the policy for complete definitions of covered conditions. Term Life Insurance Issue Age Pricing

Critical Illness Insurance Pricing

Employee* Rate Options: $10,000 & $20,000
Spouse Rate Options is 50% of employee benefits: $5,000 & $10,000

Age	Bi-weekly Rate Option $10,000		Bi-weekly Rate Option $20,000	
	Employee Only ($10,000)	Spouse Only ($5,000)	Employee Only ($20,000)	Spouse Only ($10,000)
25-29	$1.75	$0.88	$3.51	$1.75
30-34	$2.12	$1.06	$4.25	$2.12
35-39	$2.82	$1.41	$5.63	$2.82
40-44	$3.65	$1.82	$7.29	$3.65
45-49	$4.71	$2.35	$9.42	$4.71
50-54	$5.86	$2.93	$11.72	$5.86
55-59	$7.85	$3.92	$15.69	$7.85
60-64	$10.89	$5.45	$21.78	$10.89
65-69	$15.74	$7.87	$31.48	$15.74
70+	$23.95	$11.98	$47.91	$23.95

*Children are automatically covered under Critical Illness when you cover yourself.

Register

- Once you have enrolled, go to **services.unum.com/SelfReg/SelfReg_Claimant.aspx**
- You can call UNUM at 866-679-3054, M-F, 8 a.m. to 8 p.m. ET

Voluntary Legal Services

Legal Matters—planned and unplanned—are part of life

Enrolling in LegalEASE gives you the financial and emotional peace of mind to know you will be covered for expected and unexpected legal events. LegalEASE provides you, your spouse and your dependents with fully covered legal services from a network of experienced attorneys.

Services include

- Estate planning, wills, powers of attorney, and trusts
- Sale and purchase of a primary home, including refinancing
- Tenant or landlord issues when you're the tenant
- Traffic offenses (except DUIs)
- Adoption
- Elder law matters
- Gender identifier
- Divorce Consultation; Up to 28.5 hours with remainder at 25% discount

Your coverage includes consultation with a legal professional for services that include divorce, post-decree matters, post-nuptial agreements, and services surrounding reproductive assistance. There are no annual limits on covered services. Complex legal services are available at an additional cost. Certain services may be excluded.

	Bi-Weekly Rates
Employee Only	$7.04

Register

- Once you have enrolled, go to **legalcorner.legaleaseplan.com/user/register**
- You can call the LegalEASE at 855-230-9380 , M-F, 7 a.m. - 7:30 p.m. (CST)

Enrollment is for the entire year. You can only change election during open enrollment.

Voluntary Pet Discount Program

Your furry family members deserve the best

Pet Benefits Solution

Total Pet Plan for one or more pets in the same household. Regardless of preexisting condition! Provided by Pet Benefits Solutions. Enroll in this benefit at any time!

Pet Discount program includes the following programs:

Pet Assure—veterinarian discount program

- 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

PET plus—discounted pet products, prescriptions and preventatives

- Up to 50% off on products including prescriptions, preventatives, food, toys, treats and more
- Shipping is always free

Whisker DOCS

- 24/7 Pet Help Line—
  Questions about your pet's health

The PetTag

- 24/7 Lost Pet Recovery Service

	Bi-Weekly Cost
One pet	$4.96
One pet or more	$8.07

Register

- Once you have enrolled, go to **www.petbenefits.com/login**
- You can call the Pet Benefits Solutions at 800-891-2565

Student Loan Counseling & Assistance Program

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!

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

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

ESSC 401(k) Plan

Everyone strives for a comfortable retirement. ESSC's 401(k) plan is the ideal way to achieve retirement dreams by investing money now so you can enjoy the benefits later. The plan offers several great features, including:

- The opportunity to save a significant portion of your income—up to 90 % of your eligible pay pre-tax or Roth dollars (combined) up to the annual IRS limits. You can elect to start, stop and change your contributions at any time. You can also elect to automatically increase your contributions each year.
- New hires are auto enrolled into the plan at 3%, unless you opt out.
- Free money—ESSC will match 100% of the first 1% and 50% of the next 5%.
- The 2023 IRS limit is $22,500 and if you are 50 or older, you may make catch-up contributions of up to $7,500.
- There is also a range of investments to choose from, including a series of target retirement funds.

For more info or to manage your account, go to **www.lincolnfinancial.com/retirement** or call Lincoln at 800-234-3500.

Try these strategies for smarter saving!

The best time to start saving for retirement is today—and it may be easier than you think. Saving just a little extra can really add up over time. Consider these tips to help boost your savings.

Give yourself an allowance

Set a monthly limit on extras instead of pulling out that credit card. Then, instead of paying high interest debt, you can pay yourself and your future by contributing more to your retirement plan.

Meet the match

ESSC offers a matching contribution, so if you want to receive the max match from ESSC, make sure your contributions is 6% or more.

Save newly found funds

Put away new money such as a raise, bonus, or tax refund. It will go right into your retirement account before you miss it.

Employee Assistance Program

Your Employee Assistance Program (EAP):

- Offers a set of services to you and members of your household by your employer at **no cost** with **no enrollment** needed
- Provides easy access to an emotional support professional by phone any time
- Connects you to confidential no-cost, short-term counseling sessions with licensed professionals, financial and legal support and help with community resources

To get started, call 866-248-4094 to speak to a specialist who will listen to your needs and connect you to the appropriate resources and/or arrange counseling. Or, you can register online and have 24/7/365 access to resources online at https://www.liveandworkwell.com (access code: essc). Access your five no-cost counseling visits by answering a few questions to get your authorization code. Use it like a coupon code when you make an appointment with an EAP provider.

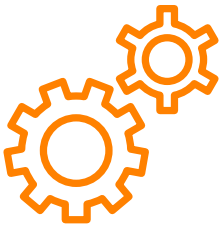
Connect

Connect with an experienced EAP consultant who will listen to your situation and help you take action to:

- Manage stress
- Find support for anxiety, depression, or substance use
- Improve relationships at home or work
- Get advice on finances
- Access legal services
- Find other resources or support

Emotional Support

Learn about programs and services that can help support you and your family.



Work and Life Support

You have a trusted place to turn when issues at work or home are impacting you and others.

Financial and Legal Services

You have access to one-on-one sessions for financial and legal support.

PerkSpot Discount Program

Save on flights, hotels, tickets, travel and more!

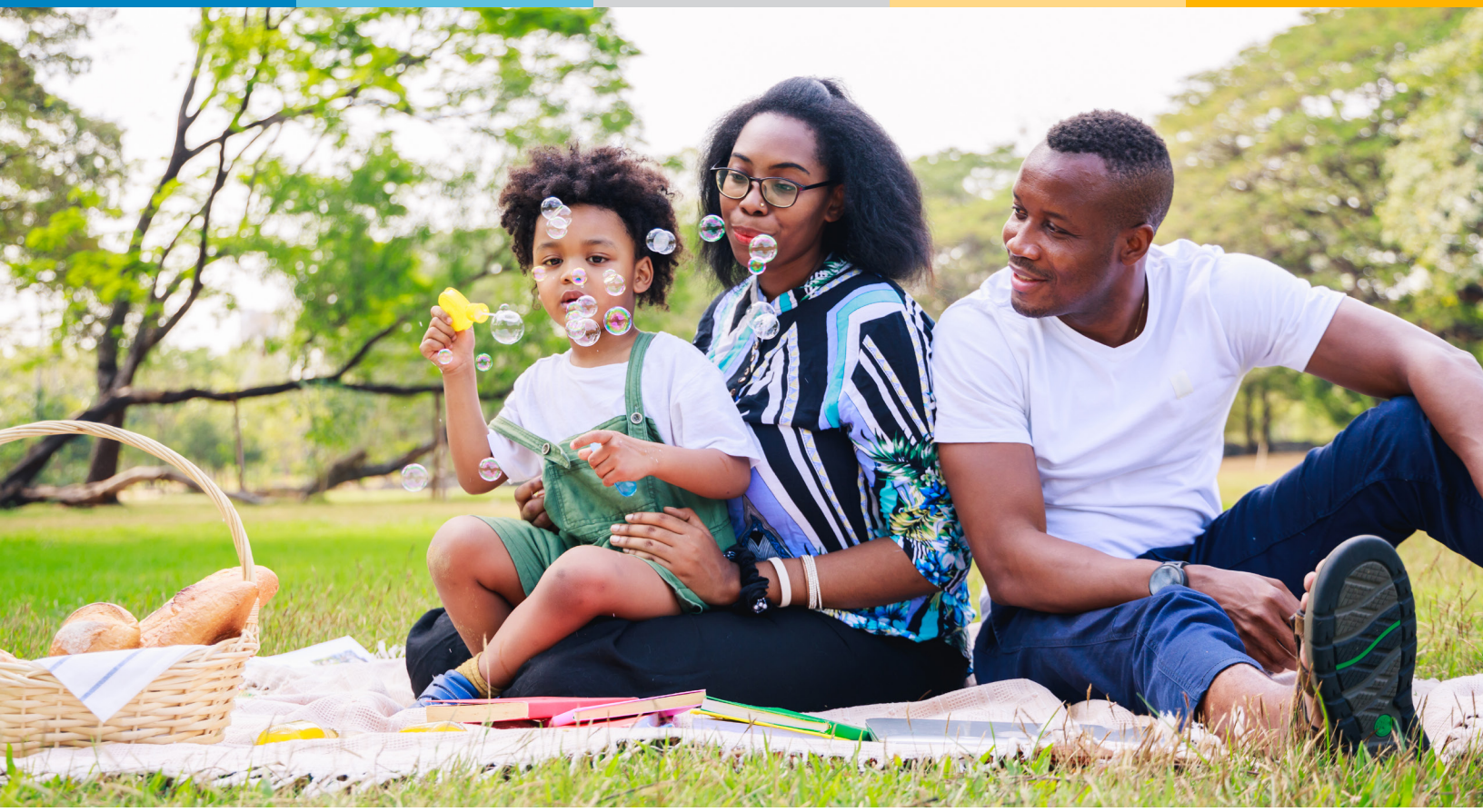
Save Every Day of the Week

You can save on everything from contact lenses to pet food. Get exclusive perks with your membership at the nation's leading warehouse stores. Are you ready to take advantage of Easterseals Southern California Discount Program to save on everyday expenses?

- Look your best for less
- Find cheap gift cards to your favorite grocery store
- Your pet deserves the best—the broad range of pet-related discounts ensures you can give them just that

Register

- Once you have enrolled, go to **essc.perkspot.com**
- If you need further assistance, you can email PerkSpot at **cs@perkspot.com**



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.

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?

Consult the associate policy manual. **https://online.flippingbook.com/view/708022/i/**

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

	Full Time*			Part Time*	
		30 < 40 hours per week	40 hours per week	20 < 30 hours per week	
Year	PTO Days per year	Per Pay Period accrual	Per Pay Period accrual	PTO Days per year	Per Pay Period accrual
0 (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

PTO Q&As

Who is eligible?	Associates scheduled to work 20+ hours per week
Can PTO be accrued?	Yes, per pay period
Is PTO available for Part Time?	Yes, part time associates scheduled to work 20 < 30 hours per week
Is there a Cap?	225 hours—accrual stops when cap is met
PTO for Directors and above?	Eligible to participate in Flexible PTO Plan

*See Policy section 'How Eligibility is Determined' controls full time/part time eligibility.

Holiday Schedule

New Year's Day (observed)	Monday, January 2, 2023
Martin Luther King, Jr. Day	Monday, January 16, 2023
Presidents' Day	Monday, February 20, 2023
Memorial Day	Monday, May 29, 2023
Juneteenth (observed)	Monday, June 19, 2023
Independence Day	Tuesday, July 4, 2023
Labor Day	Monday, September 4, 2023
Thanksgiving	Thursday, November 23, 2023
Day after Thanksgiving	Friday, November 24, 2023
Christmas Eve (observed)	Friday, December 22, 2023
Christmas Day	Monday, December 25, 2023

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 2023/2024

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	$264.07	7%	93%
	Associate + Spouse/ Domestic Partner*	$64.75	$505.15	11%	89%
	Associate + Child(ren)	$55.62	$454.43	11%	89%
	Associate + Family	$108.61	$764.24	13%	87%
UnitedHealthcare PPO	Associate Only	$149.48	$269.06	36%	64%
	Associate + Spouse/ Domestic Partner*	$384.37	$452.71	46%	54%
	Associate + Child(ren)	$344.02	$405.18	46%	54%
	Associate + Family	$576.57	$679.06	46%	54%
UnitedHealthcare HMO	Associate Only	$39.73	$228.36	15%	85%
	Associate + Spouse/ Domestic Partner*	$115.28	$420.90	21%	79%
	Associate + Child(ren)	$99.03	$380.85	21%	79%
	Associate + Family	$193.36	$610.91	24%	76%
Kaiser HMO	Associate Only	$46.75	$268.86	15%	85%
	Associate + Spouse/ Domestic Partner*	$135.63	$495.22	21%	79%
	Associate + Child(ren)	$116.52	$448.10	21%	79%
	Associate + Family	$227.50	$718.78	24%	76%

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

Dental & Vision 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 Dental PPO	Associate Only	$13.68	$9.12	60%	40%
	Associate + Spouse/ Domestic Partner*	$43.66	$7.70	85%	15%
	Associate + Child(ren)	$39.69	$7.01	85%	15%
	Associate + Family	$64.82	$11.44	85%	15%
UnitedHealthcare Dental HMO	Associate Only	$1.39	$4.99	22%	78%
	Associate + Spouse/ Domestic Partner*	$2.80	$8.39	25%	75%
	Associate + Child(ren)	$2.66	$7.99	25%	75%
	Associate + Family	$3.86	$11.57	25%	75%
Vision Service Provider (VSP)	Associate Only	$2.22	$0.70	76%	24%
	Associate + Spouse/ Domestic Partner*	$4.44	$1.39	76%	24%
	Associate + Child(ren)	$4.76	$1.49	76%	24%
	Associate + Family	$7.61	$2.38	76%	24%

*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?

Contacts

Benefit	Provider	Phone	Email	Website
ESSC Benefits Department		657-207-5364 Lydia Nhem 657-207-5775 Lorraine Mills	**benefits@essc.org**	
ESSC Leave of Absence		657-204-5375 Mia Barawid	**loa@essc.org**	
UKG Access		657-301-3388	**helpdesk@essc.org**	
Employee Assistance Program	Optum	866-248-4094	**liveandworkwell.com** (access code:essc)	
Medical	Kaiser HMO	800-464-4000	**www.kp.org**	
	UHC HMO	800-624-8822	**www.myuhc.com**	
	UHC PPO	866-633-2446		
	UHC HDHP	866-314-0335		
Dental	UHC Dental PPO	800-822-5353	**www.myuhc.com**	
	UHC Dental HMO	888-679-8925		
Vision	VSP	800-877-7195	**www.vsp.com**	
Health Savings Account	Optum Bank	844-326-7967	**www.optumbank.com**	
Flexible Savings Account	Optum Bank	800-243-5543	**www.optumbank.com**	

Benefit	Provider	Phone	Email	Website
Voluntary Insurance	UNUM Accident	866-679-3054 (M-F) 5 a.m. to 5 p.m.	**services.unum.com**	
	UNUM Critical Illness			
	UNUM Hospital			
	UNUM Term Life	Questions on Supplemental Term Life—Contact Benefits		
	LegalEASE	888-416-4313	**legalcorner.legaleaseplan.com/user/login**	
	Pet Benefits	800-891-2565	**www.petbenefits.com/land/essc**	
COBRA	Optum	866-301-6681	**adminservices.optumhealthfinancial.com**	
401(k)	Lincoln Financial Group	800-234-3500	**www.lincolnfinancial.com/retirement**	
Student Loan Advisory	PeopleJoy	800-653-1812	**support@peoplejoy.com**	
Group Discount Program	Perkspot	**essc.perkspot.com** (Passphrase: Easterseals)		
Healthcare Concierge	TouchCare	866-486-8242	**www.touchcare.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 Inside ESSC or by emailing **benefits@essc.org**.

1063 McGaw Avenue
Suite 100
Irvine, CA 92614
(714) 834-1111
easterseals.com/southerncal

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