



# **Benefits Guide**

2023-2024 Plan Year

## **Part Time Flexible Associates**



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# Welcome!

Welcome to Easterseals Southern California (ESSC). Our purpose is to lead the way to full equity, inclusion and access through life-changing disability and community services—and our associates make that possible. That's why we're committed to providing a comprehensive and competitive benefits program to best meet your needs. ESSC provides 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](#).





# Your Benefits Package

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

- 401(k) Retirement plan through Lincoln Financial
- Employee Assistance Program (EAP) through Optum
- Student Loan Counseling and Assistance Program
- Group Discount Program with PerkSpot
- 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	Immediately upon date of hire	
• EAP • Student Loan Counseling Program • Perkspot Discount Program	At any time	



# 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 2024 IRS limit is \$23,000 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.lincolfinancial.com/retirement](http://www.lincolfinancial.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.



# 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](https://easterseals.peoplejoy.com) to get started today using your work email address to complete the PeopleJoy loan assessment!

# 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 [www.liveandworkwell.com](http://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

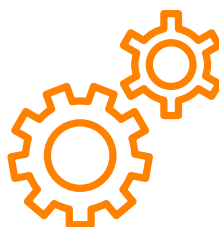
Connect with an experienced EAP consultant who will listen to your situation and help you take action to:

- 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](https://essc.perkspot.com)
- If you need further assistance, you can email PerkSpot at [cs@perkspot.com](mailto:cs@perkspot.com)



# Holiday Schedule

<b>New Year's Day</b>	Monday, January 1, 2024
<b>Martin Luther King, Jr. Day</b>	Monday, January 15, 2024
<b>Presidents' Day</b>	Monday, February 19, 2024
<b>Memorial Day</b>	Monday, May 27, 2024
<b>Juneteenth</b>	Wednesday, June 19, 2024
<b>Independence Day</b>	Thursday, July 4, 2024
<b>Labor Day</b>	Monday, September 2, 2024
<b>Thanksgiving</b>	Thursday, November 28, 2024
<b>Day after Thanksgiving</b>	Friday, November 29, 2024
<b>Christmas Eve</b>	Tuesday, December 24, 2024
<b>Christmas Day</b>	Wednesday, December 25, 2024

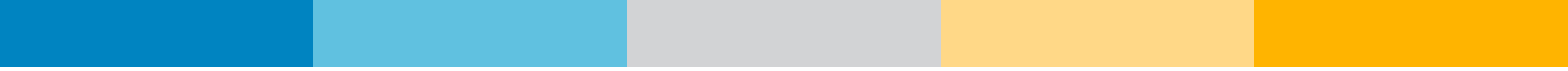
\*See Policy section 'How Eligibility is Determined' controls full time/part time eligibility.

# Questions or Need Help?

## Contacts

Benefit	Provider	Phone	Email	Website
ESSC Benefits Department		657-207-5364 Lydia Nhem 657-207-5775 Lorraine Mills	<a href="mailto:benefits@essc.org">benefits@essc.org</a>	
ESSC Leave of Absence		657-204-5375 Mia Barawid	<a href="mailto:loa@essc.org">loa@essc.org</a>	
UKG Access		657-301-3388	<a href="mailto:helpdesk@essc.org">helpdesk@essc.org</a>	
Employee Assistance Program	Optum	866-248-4094	<a href="https://liveandworkwell.com">liveandworkwell.com</a> (access code:essc)	
COBRA	Optum	866-301-6681	<a href="https://adminservices.optumhealthfinancial.com">adminservices.optumhealthfinancial.com</a>	
401(k)	Lincoln Financial Group	800-234-3500	<a href="https://www.lincolffinancial.com/retirement">www.lincolffinancial.com/retirement</a>	
Student Loan Advisory	PeopleJoy	800-653-1812	<a href="mailto:support@peoplejoy.com">support@peoplejoy.com</a>	
Group Discount Program	Perkspot	<a href="https://essc.perkspot.com">essc.perkspot.com</a> (Passphrase: Easterseals)		

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](mailto:benefits@essc.org).







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