easterseals Southern California

Benefits Guide 2023-2024 Plan Year Part Time 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 voluntary benefits and 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:

- 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
<ul> <li>401(k) Plan with Company Match</li> <li>PTO Accrual</li> </ul>	Immediately upon date of hire	
Voluntary Benefits	30 days from date of hire or status change date	<b>New Hire:</b> First day of the month following 30 days of employment
		<b>Status Change to Full-Time:</b> First day of the month following status change date
<ul> <li>EAP</li> <li>Student Loan Counseling Program</li> <li>Perkspot Discount Program</li> </ul>	At any time	·

## **Eligibility**

## Who's Eligible

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

### **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,

### 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.

### 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.

Documentation from cities across the United States which recognizes domestic partnerships

## 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

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:
  - New associates: New Hire Benefit Enrollment (session is available 30 days from your date of hire)

**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

# 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.

**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.



#### **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.



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



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



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.

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

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

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.

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### **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

	Bi-weekly Rate Option \$10,000		Bi-weekly Rate Option \$20,000	
Age	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



### 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 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.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 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 pe	er 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.

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## **Holiday Schedule**

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

### 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.

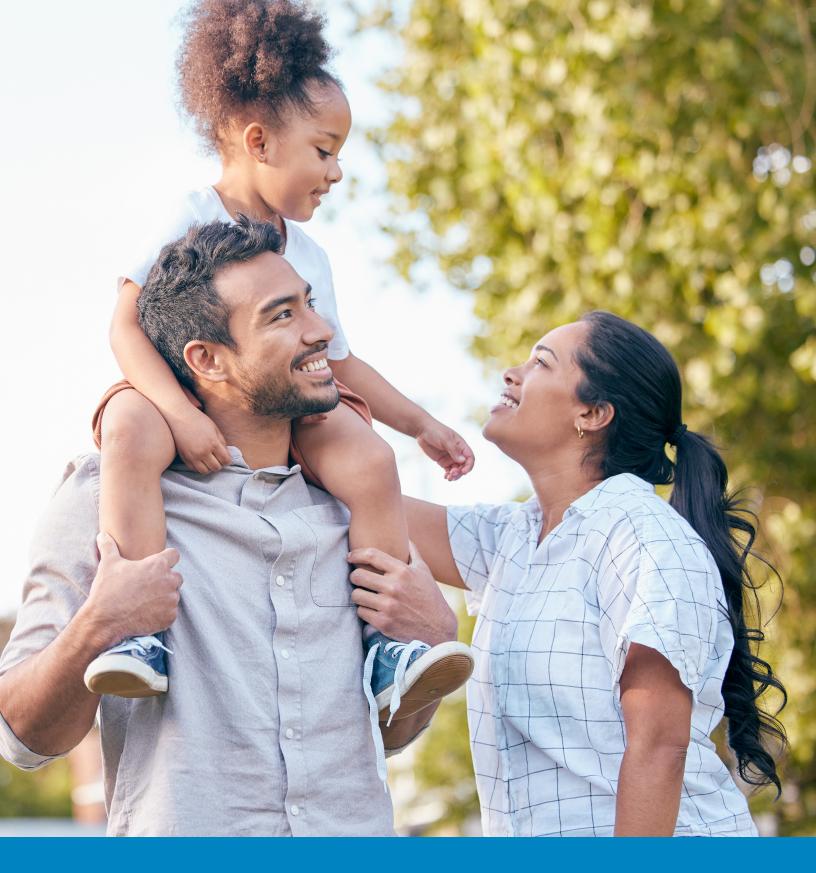
## **Questions or Need Help?**

### **Contacts**

Benefit	Provider	Phone	Email	Website
ESSC Benefits Department		657-207-5364 Lydia Nhem	benefits@essc.org	
		657-207-5775 Lorraine Mills		
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)	
Voluntary Insurance	UNUM Accident	866-679-3054 (M-F)	services.unum.com	
	UNUM Critical Illness	5 a.m. to 5 p.m.		
	UNUM Hospital	p.m.		
	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)		

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**.

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Version 2 December 26, 2023