



## **Benefits Guide**

2025/2026 Plan Year

# **Full Time Associates**



# Table of Contents

Welcome!	3
Your Benefits Package	4
Eligibility	5
Enrolling is as easy as 1,2,3	6
Eliminate benefit cost confusion with ALEX®	7
Healthcare Concierge and Caring Advocacy	8
ESSC Medical Plans	9
Important Definitions	10
Kaiser Health Plans	11
UnitedHealthcare High Deductible Health Plan with Health Savings Account	14
UnitedHealthcare Health Plans	16
Flexible Spending Account(s)	17
Medical Plan Comparison Chart	18
Prescription Drugs	19
UHC Rewards	20
Carrot Fertility	21
Dental Benefits	22
Dental Plan Options	23
Vision Benefits	24
Voluntary Benefits	25
Voluntary Term Life Insurance	26
Voluntary Accident Plan	27
Voluntary Hospital Plan	28
Voluntary Critical Illness Plan	29
Voluntary Legal Services	31
Voluntary Pet Discount Program	32
Company Paid Life & Accidental Death & Dismemberment Insurance	33
Company-Paid Long Term Disability Insurance	34
ESSC 401(k) Plan	35
Student Loan Counseling & Assistance Program	36
Associate Hardship Fund	37
Modern Health	38
PerkSpot Discount Program	39
Paid Time Off	40
Holiday Schedule	42
Associate Premium Contribution Rates 2025/2026	43
Questions or Need Help?	45

# Welcome!

Welcome to your ESSC Benefits Enrollment. At ESSC, our mission is to champion equity, inclusion, and access through disability and community services. We understand the importance of both physical and financial health for our Associates who do so much to enrich our community. That's why we offer a range of benefits including medical, dental, vision, and voluntary options to support your physical well-being, alongside a 401(k) plan designed to secure your financial 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:

- Medical insurance through UnitedHealthcare or 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
- Employer Paid Basic Life Insurance, Accidental Death & Dismemberment and Long Term Disability through Prudential
- Mental Health Support through Modern Health
- Carrot Fertility Program
- Student Loan Counseling and Assistance Program through PeopleJoy
- Healthcare Concierge through TouchCare
- Group Discount Program through PerkSpot
- Paid Time off
- Holiday Pay
- Associate Emergency Fund

**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 style="list-style-type: none"> <li>• 401(k) Plan with Company Match</li> <li>• PTO Accrual</li> </ul>	Immediately upon date of hire	
<ul style="list-style-type: none"> <li>• Medical</li> <li>• Dental</li> <li>• Vision</li> <li>• HSA/FSA</li> <li>• Life and AD&amp;D (Auto enrolled)</li> <li>• Long Term Disability (Auto enrolled)</li> <li>• Carrot Fertility Program</li> <li>• Voluntary Benefits</li> <li>• Associate Emergency Fund</li> </ul>	30 days from date of hire or status change date	<p><b>New Hire:</b> First day of the month following 30 days of employment</p> <p><b>Status Change to Full-Time:</b> First day of the month following status change date</p>
<ul style="list-style-type: none"> <li>• Modern Health</li> <li>• Student Loan Counseling Program</li> <li>• Perkspot Discount Program</li> </ul>	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 sessions:
  - New associates: Newly Benefit Eligible (*session is available 30 days from your date of hire*)
  - Current associates: Newly Benefit Eligible

3

### Review

Review your benefits in UKG and notify a member of the Benefits Team if there are any errors.

?

#### Contact the Benefits Team

- Email: [benefits@essc.org](mailto:benefits@essc.org)
- 949-357-6173 for Mia Barawid
- 949-678-3715 for Lydia Nhem

#### Need UKG log in assistance?

- Email: [helpdesk@essc.org](mailto:helpdesk@essc.org) with "UKG log-in help" in subject line
- Phone: 657-301-3388

# Eliminate benefit cost confusion with ALEX<sup>®</sup>

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://start.myalex.com/essc>

**alex<sup>®</sup>**

**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 one of the following sessions:
  - New associates: **Newly Benefit Eligible**  
(session is available 30 days from your date of hire)
  - Current associates: **Newly Benefit Eligible**

*\*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](mailto:assist@touchcare.com)
- Visit <https://www.touchcare.com> for more information

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



# ESSC Medical Plans

2025/2026





# 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.





# Kaiser Health Plans



Kaiser offers combined care and coverage to their Kaiser members. All Kaiser doctors, hospitals and health plan benefits are all connected and committed to providing members with exceptional care tailored to their needs.

At ESSC, we offer associates two Kaiser options. Kaiser HMO and Kaiser Virtual Complete. Read on to learn more!

## What to Expect with the Kaiser HMO plan

With this Kaiser HMO, you get a wide range of care and support to help you stay healthy, including no-cost preventive care and doctor's visits, labs, screenings, and prescriptions at copays or co-insurance after you meet the deductible.



### \$0 Cost

- Preventive care services—like routine physical exams, mammograms, and cholesterol screenings
- Virtual care



### Deductible

- \$1,500 individual
- \$3,000 family



### Office Visits

- Primary care visit: \$40 per visit
- Specialty office visit: \$50 per visit



### Lab

- \$15 per lab work



### Emergency Care, Hospital

- 30% after deductible



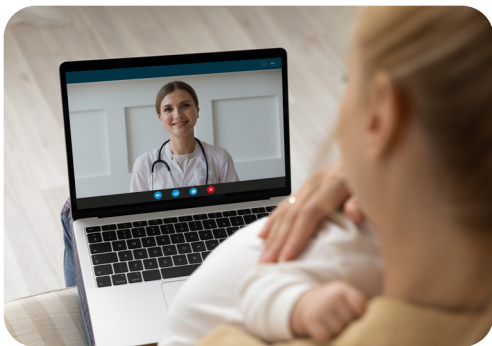
### Prescription Rx

- Generic drugs: \$10
- Brand drugs: \$30
- Specialty drugs: 20% (\$250 max per prescription)

## *What you should know before you enroll in Kaiser Virtual Complete...*



- **Primary office visit:** \$40 for first 3 visits, then member pays deductible \$2,500 Individual/\$5,000 Family. Then additional visits \$40 after deductible.
- **Specialty office visit:** \$40 per visit after deductible of \$2,500 individual/\$5,000 family is paid.
- **Lab:** \$15
- **ER/Hospital:** 20% after deductible of \$2,500 individual/\$5,000 family is paid.



- **Virtual care:** \$0  
Care by video, phone, e-visits, 24/7 advice and email.
- **Preventive care:** \$0. This may include routine health care, including screenings, check-ups, and patient counseling, to prevent or discover illness, disease or other health problems.



### **Prescriptions**

- **Generic Drugs** \$15
- **Brand Drugs:** \$40 after deductible
- **Specialty Drugs:** 20% after deductible (\$250 max per prescription)

### **Questions?**

Reach out to a member of the benefits team at  
**[Benefits@essc.org](mailto:Benefits@essc.org)**



# Kaiser Members

## *Support for Emotional Wellness*

Get help with anxiety, stress, sleep, mood, and more. Anytime you need it.  
Kaiser Permanente members can explore 3 evidence-based apps.



Calm is the number one app for meditation and sleep. You can choose from hundreds of programs and activities, including:

- Guided meditations
- Sleep Stories
- Mindful movement videos



Headspace offers 1-on-1 emotional support coaching and self-care activities to help with many common challenges.

- Coaches are available by text 24/7
- You can use Headspace Care's text-based coaching services at no cost, no referral needed



MyStrength provides personalized programs designed to help you:

- Set mental health goals
- Learn coping skills
- Make positive changes

Visit [kp.org/selfcareapps](https://kp.org/selfcareapps) to get started.





# 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 \$6,400 in-network family deductible. As a result, the insurance carrier will pay 90% 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
<b>Total</b>	<b>\$8,000</b>

Barbara’s responsibility is expenses up to deductible of \$6,400. Amounts above \$6,400 is shared between Barbara and insurance carrier.



## 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.

	2025 HSA IRS Limit*	What you can contribute
Associate Only	\$4,300 per year	\$3,300 per year
Associate + one or more dependents	\$8,550 per year	\$6,550 per year

### ***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](https://www.irs.gov) (Publication 969).*

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



# UnitedHealthcare Health Plans

At ESSC, we offer associates three UnitedHealthcare (UHC) options. UHC High Deductible Health Plan, UHC HMO, UHC PPO. Read on to learn more!

## 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](http://www.whyuhc.com/casignaturevalue)

## UnitedHealthcare PPO

UnitedHealthcare PPO Plan (UHC PPO) is a Preferred Provider Plan. This plan has a higher bi-weekly premiums than 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% of expenses. 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](http://www.whyuhc.com/selectpluswest)



# Flexible Spending Account(s)

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

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.

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

### **USE IT OR LOSE IT!**

*You have from July 1, 2025 - June 30, 2026 to use your FSA funds. Make sure you plan your contributions carefully because you will lose any unused funds.*

## Healthcare FSA

Annual contributions of up to \$3,300 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.*

# Medical Plan Comparison Chart

This table is an overview of your medical plan options and the coverage available under each plan. The table indicates coverage when see in-network providers. For details, refer to summary of benefits and coverage.

Plan Feature	Kaiser HMO	Kaiser Virtual Complete	UHC HDHP	UHC HMO	UHC PPO
<b>Plan Network</b>	Kaiser Permanente Southern California	Kaiser Permanente Southern California	Select Plus West	CA Signature Value	Select Plus West
<b>Access to Providers</b>	In-network only	In-network only	In-network and out-of-network	In-network only	In-network and out-of-network
<b>Preventative Care (In-network)</b>	Covered at 100%	Covered at 100%	Covered at 100% (In-network only)	Covered at 100%	Covered at 100% (In-network only)
<b>Health Savings Account (HSA)</b>	No	No	Yes Company HSA Contribution \$1,000 Associate only \$2,000 Associate + 1 or more dependents	No	No
<b>Deductible (Individual/Family)</b> Resets to \$0 on January 1	\$1,500/\$3,000 (In-network only) Embedded Family	\$2,500/\$5,000 (In-network only) Embedded Family	\$3,500/\$7,000 (In-network) Embedded Family	\$1,500/\$3,000 (In-network) Embedded Family	\$500/\$1,000 (In-network) Embedded Family
<b>Annual Out-of-pocket maximum</b> Resets to \$0 on January 1	\$4,000/\$8,000 (In-network)	\$5,500/\$11,000 (In-network)	\$6,000/\$12,000 (In-network)	\$4,000/\$8,000 (In-network)	\$4,500/\$9,000 (In-network)
<b>Office/Specialist Visit</b>	\$40/\$50 copay (In-network)	\$40 for first 3 visits, then you pay deductible. Additional visits \$40 after deductible/\$40 after deductible. (In-network)	10% coinsurance* (In-network)	\$30/\$60 (In-network)	\$20/\$40 (In-network)
<b>Lab</b>	\$15 (In-network)	\$15 (In-network)	Lab office 10% coinsurance/ 40% coinsurance Hospital	\$25 (In-network)	20% (In-network)
<b>Outpatient Surgery</b>	30% coinsurance* (In-network)	20% coinsurance* (In-network)	10% coinsurance* (In-network)	30% coinsurance* (In-network)	20% coinsurance* (In-network)
<b>Inpatient Hospitalization</b>	30% coinsurance* (In-network)	20% coinsurance* (In-network)	10% coinsurance* (In-network)	30% coinsurance* (In-network)	20% coinsurance* (In-network)
<b>Emergency Room</b>	30% coinsurance* (In-network and out-of-network)	20% coinsurance* (In-network and out-of-network)	10% coinsurance* (In-network and out-of-network)	30% coinsurance* (In-network and out-of-network)	20% coinsurance* (In-network and out-of-network)

\*Coinsurance is the amount you will pay after you meet the deductible. Refer to page 43 for breakdown of associate premium contribution rates.

# Prescription Drugs

This table is an overview of your medical plan options and the coverage available under each plan. The table indicates coverage when see in-network providers. For details, refer to summary of benefits and coverage.

	Kaiser HMO	Kaiser Virtual Complete	UHC HDHP	UHC HMO	UHC PPO
<b>Retail Tier 1 Generic</b>	\$10	\$15	\$10 after deductible (In-network and out-of-network)	\$10	\$5 (In-network and out-of-network)
<b>Retail Tier 2 Formulary Brand</b>	\$30	\$40 after deductible	\$35 after deductible (In-network and out-of-network)	\$35	\$30 (In-network and out-of-network)
<b>Retail Tier 3 Non-Formulary Brand</b>	\$30	\$40 after deductible	\$70 after deductible (In-network and out-of-network)	\$60	\$65 (In-network and out-of-network)
<b>Retail Tier 4 Specialty RX</b>	20% coinsurance up to \$250 maximum. Deductible does not apply	20% coinsurance (not to exceed \$250)	N/A	N/A	N/A

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

## NEED HELP?

For help with billing, provider, plan design or coverage, call Touchcare.

Get in Touch with Touchcare at: 866-486-8242 or visit the webpage at [www.touchcare.com](http://www.touchcare.com).



# UHC REWARDS

GOOD NEWS - YOUR HEALTH PLAN COMES WITH A WAY TO EARN UP TO \$300. UNITEDHEALTHCARE REWARDS IS INCLUDED IN YOUR HEALTH PLAN AT NO ADDITIONAL COST.

## THERE'S SO MUCH GOOD TO GET



With UHC Rewards, a variety of actions—including things you may already be doing, like tracking your steps or sleeps—lead to rewards. The activities you go for are up to you, and the same goes for ways to spend your earnings. Here are just a few ways you can earn:

Connect a tracker	\$25
Take a health survey	\$15
Get an annual checkup	\$25
Get a biometric screening	\$50



Visit UHC Rewards for a full list of rewardable activities that are available to you—and look for new ways of earning rewards to be added throughout the year.

To get started, go to [myuhc.com](https://myuhc.com) and sign in or register and select UHC Rewards.



# CARROT

## Your Carrot Fertility benefit

We've partnered with Carrot Fertility to bring our associates comprehensive, inclusive fertility healthcare and family-forming benefits. Through Carrot, you have access to exclusive resources designed to make fertility care more accessible and affordable to everyone—regardless of age, sex, sexual orientation, gender identity or location.

Visit [get-carrot.com/signup](https://get-carrot.com/signup) to create your account and explore the resources available to you, including the funds we've provided to help pay for your care.

## Personalized guidance

- A free, personalized step-by-step guide created with your unique needs in mind to support you through your journey
- Unlimited, free virtual visits with fertility health and family forming experts to navigate your options, costs and questions
- Expert-produced educational resources, including articles, how-to-videos and more
- At-home support through Carrot's complete telehealth platform, including fertility health and wellness tests, an ovulation tracking bracelet and more

## Provider network, discounts and access to funds

- Find a trusted provider with Carrot's network
- Receive exclusive discounts and expedited appointments at top clinics and agencies
- Access your Carrot Card, a flexible pre-funded card to use for eligible care and services w/o having to pay out of pocket
- Use Carrot Rx a pharmacy that offers significant savings on fertility medicals with easy online ordering and delivery



## Get support with:

- Understanding fertility health
- Assisted reproduction (e.g. IVF)
- Genetic testing related to fertility
- Intrauterine insemination
- Fertility medications

## Taxable expense

In the US, certain medical expenses can be excluded from taxable income. The IRS has issued guidance that medical expenses necessary "to overcome an inability to have children" may be excluded. This may include medical diagnosis of infertility or other medical necessity as defined by Internal Revenue Code (IRC) Section 213(d).

For any taxable expense, the amounts may be reported as imputed income and subject to local, state, and federal tax withholding.

Taxes must be collected through your ESSC paycheck. Taxes will dependent on your reimbursement for the month.

**Eligibility** Must be enrolled in ESSC's medical plans to participate in Carrot Fertility.

**Questions?** Visit [get-carrot.com/employee-support](https://get-carrot.com/employee-support) to connect with your Care Team.





# 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](http://www.uhc.com/find-a-doctor)  
Network Name: National Options PPO 30

## **UnitedHealthcare Dental EPO**

With the Dental EPO 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 EPO plan, visit [www.uhc.com/find-a-doctor](http://www.uhc.com/find-a-doctor)  
Network Name: National Exclusive Network Plan

# Concierge Service for Those Enrolled in UHC Dental EPO!

## Looking for a Exclusive Network Plan dentist under the Dental EPO plan?

Finding a dentist is easier than ever when you use UHC's Exclusive Network specialty concierge service. When you are looking for a dental specialist, the last thing you want to do is spend time on the phone trying to find one that takes your plan. We take the pain out of the process by providing you with personalized service when you need it most.

- UHC concierge service will schedule an appointment for you!
- They will find a dentist that's convenient for you within our network.
- They will confirm which providers accept the Exclusive Network plan.

Have an Exclusive Network plan, and would like to secure an appointment? Give UHC's scheduling team a call at **332-217-2871**.

## Dental Plan Options

	Dental PPO	Dental HMO
<b>Network Name</b>	National Options PPO 30	National Exclusive Network Plan
<b>Deductible Individual/Family</b>	\$50/\$150 (in-network) \$100/\$300 (out-of-network)	N/A
<b>Calendar Year Maximum</b>	\$1,500 (in-network) \$1,500 (out-of-network)	N/A
<b>Preventive Services</b>	0%* (in-network) 0%* (out-of-network)	All other services are based on a Schedule of Benefits. Copays vary by service
<b>Basic Services</b>	0%* (in-network) 20%* (out-of-network)	
<b>Major Services</b>	40%* (in-network) 50%* (out-of-network)	
<b>Orthodontics</b> (Offered to Adults/Children up to age 26)	50% (in-network) 50% (out-of-network) Annual deductible does not apply to Orthodontic Services	
<b>Lifetime Orthodontia Maximum</b>	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, you will pay a \$10 copay for exams and your plan will cover 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
<b>Eye Exam</b>	\$10 copay (in-network) Reimbursement up to \$45 (out-of-network)	Every 12 months
<b>Prescription glasses</b>	\$180 allowance (in-network) Reimbursement up to \$70 (out-of-network)	Every 24 months
<b>Lenses</b>	Single vision, lined bifocal and trifocal lenses	Every 12 months
<b>Contacts (in lieu of glasses)</b>	\$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.



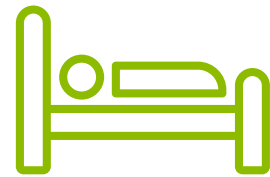
## Accident Insurance

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 are 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*

administered by UNUM

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
70-74	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

- Enroll in coverage through UKG
- Once your benefits go into effect, register for online access at: [services.unum.com/SelfReg/SelfReg\\_Claimant.aspx](https://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

administered by UNUM

*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 for online access

- Enroll in coverage through UKG
- Once your benefits go into effect, register for online access at:  
[services.unum.com/SelfReg/SelfReg\\_Claimant.aspx](https://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

administered by UNUM

*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 for online access

- Enroll in coverage through UKG
- Once your benefits go into effect, register for online access at:  
[services.unum.com/SelfReg/SelfReg\\_Claimant.aspx](https://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*

administered by UNUM

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.

## 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 for online access

- Enroll in coverage through UKG
- Once your benefits go into effect, register for online access at:  
[services.unum.com/SelfReg/SelfReg\\_Claimant.aspx](https://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*

administered by LegalEase

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 for online access

- Enroll in coverage through UKG
- Once you have enrolled, go to [legalcorner.legaleaseplan.com/user/register](https://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
More than one pet	\$8.07



### Register

- Once you have enrolled, go to [www.petbenefits.com/login](http://www.petbenefits.com/login)
- You can call the Pet Benefits Solutions at 800-891-2565

# Company Paid Life & Accidental Death & Dismemberment Insurance

## Administered by Prudential

Full time associates are auto enrolled into company paid Life & Accidental Death and Dismemberment Insurance at two times your annual salary rounded up to the next higher \$1,000 up to a maximum of \$500,000.

Benefits will reduce to 65% at age 65, reduce to 50% at age 70 and terminate at retirement.

## Group Term Life Insurance

If you have company-provided employee life insurance coverage of more than \$50,000, the IRS requires that the fair market value of premium above \$50,000 be treated as taxable income. Taxable income is shown on your paystub as "Group Term Life."

## How Life and AD&D works

### Accidental Death & Dismemberment

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.

### Company-Paid Life Insurance

Basic Life insurance pays a benefit to your beneficiaries upon your death. Up to 100% death benefit (not to exceed \$250,000) may be advanced to the insured who is diagnosed with a terminal illness (life expectancy of 12 months or less).

### **CHOOSING YOUR BENEFICIARIES**

*Choosing who will receive your survivor benefits for life insurance, AD&D, and 401(k) is an important decision.*

*You're required to name your beneficiaries when you enroll. After your first enrollment, you should periodically review your beneficiary elections to make sure their information is up to date.*

*You may change beneficiaries at any time.*





# Company-Paid Long Term Disability Insurance

Administered by Prudential

Only 48% of American adults have enough savings to cover three months of living expenses in the event they are not earning any income.\* For these employees, even a minor illness can cause financial hardship and a serious health problem or injury could be financially devastating. Easterseals provides Long Term Disability (LTD) Insurance to Full time associates at **no cost**.

*The protection  
you need  
and want*

Full time associates are automatically enrolled into basic LTD coverage. LTD coverage usually begins where Short Term Disability coverage leaves off, providing benefits for covered illnesses or injuries that have longer recovery periods.

LTD pays benefits of 66.67% of your monthly earnings to a maximum benefit of \$15,000 a month. There is a 90-day waiting period that must be satisfied before you are eligible to receive the benefit.

If you are disabled prior to age 60, benefits will continue until age 65 as long as you remain disabled. If you become disabled after age 60, your benefits will continue until Social Security Normal Retirement age as long as you remain disabled.

\*EBRI, "The 2020 Retirement Confidence Survey," 2020.



# ESSC 401(k) Plan

**Administered by Lincoln Financial**

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 2025 IRS limit is \$23,500 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 date retirement funds.

For more info or to manage your account, go to [www.lincolnfinancial.com/retirement](http://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.





# 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!





# Associate Emergency Fund

**This fund allows grants to be made to associates facing financial hardship to those individuals who meet the eligibility criteria and is 100% confidential.**

When large-scale federal disasters or personal hardship occur, ESSC's Associate Emergency Fund is here to help you and your family cope with and quickly recover from consequential financial hardship and stress.

American Charities organization will administer and manage the Associate Emergency Fund program, including performing all reviews and making decisions for all applications according to the guidelines established in their Fund policy that way everything remains confidential.

No one at ESSC will be aware of the associates receiving funds, the dollar amount, or the reason for financial hardship.

To learn more about the ESSC Associate Emergency Assistance fund directly and to apply through America's Charities at [charities.org/esscaef](https://charities.org/esscaef).

The Support Team may be reached via email at [essc@charities.org](mailto:essc@charities.org).



### **24/7 Counselor Phone Line**

A 24/7 phone line that can be called to speak to a master's level counselor.

Unlimited access 24/7



### **Therapy**

1 on 1 video or in-person sessions with licensed therapists.

6 sessions per year



### **Coaching**

1 on 1 video sessions with certified coaches who help you gain awareness & move toward goals.

6 sessions per year



### **Programs & Meditations**

Self-guided meditations, programs, and exercises.

Unlimited access



### **Circles**

Live topic-based community sessions, led by therapists & coaches.

Unlimited access



### **Work Life Services**

Customized consultations, research and referrals to a variety of services.

Unlimited access 24/7

Modern Health is your mental wellness benefit. Access to personalized resources to help you be the best version of yourself—at home, at work, and in your relationships. To access Modern Health, visit [my.joinmodernhealth.com](https://my.joinmodernhealth.com). Company code: ESSC. To access EAP services directly, go to [modernhealth.helpwhereyouare.com](https://modernhealth.helpwhereyouare.com) and enter company code ESSC.





# 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)





# 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

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

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

# Holiday Schedule

<b>New Year's Day</b>	Wednesday, January 1, 2025
<b>Martin Luther King, Jr. Day</b>	Monday, January 20, 2025
<b>Presidents' Day</b>	Monday, February 17, 2025
<b>Memorial Day</b>	Monday, May 26, 2025
<b>Juneteenth</b>	Thursday, June 19, 2025
<b>Independence Day</b>	Friday, July 4, 2025
<b>Labor Day</b>	Monday, September 1, 2025
<b>Thanksgiving</b>	Thursday, November 27, 2025
<b>Day after Thanksgiving</b>	Friday, November 28, 2025
<b>Christmas Eve</b>	Wednesday, December 24, 2025
<b>Christmas Day</b>	Thursday, December 25, 2025

**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.*

\*Non-exempt associates must have completed 60 days of continuous employment to be eligible for paid holiday.

# Associate Premium Contribution Rates 2025/2026

## 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
<b>Kaiser HMO</b>	Associate Only	\$50.44	\$314.43	14%	86%
	Associate + Spouse/ Domestic Partner*	\$146.34	\$583.40	20%	80%
	Associate + Child(ren)	\$125.71	\$527.40	19%	81%
	Associate + Family	\$245.45	\$849.15	22%	78%
<b>Kaiser Virtual Complete</b>	Associate Only	\$45.31	\$282.45	14%	86%
	Associate + Spouse/ Domestic Partner*	\$131.45	\$524.06	20%	80%
	Associate + Child(ren)	\$112.92	\$473.76	19%	81%
	Associate + Family	\$220.49	\$762.78	22%	78%
<b>UnitedHealthcare HDHP</b> (Eligible for ESSC HSA contributions)	Associate Only	\$27.12	\$366.48	7%	93%
	Associate + Spouse/ Domestic Partner*	\$84.11	\$703.11	11%	89%
	Associate + Child(ren)	\$72.25	\$632.30	10%	90%
	Associate + Family	\$141.08	\$1,039.75	12%	88%
<b>UnitedHealthcare HMO</b>	Associate Only	\$48.08	\$277.59	15%	85%
	Associate + Spouse/ Domestic Partner*	\$139.49	\$511.86	21%	79%
	Associate + Child(ren)	\$119.82	\$463.14	21%	79%
	Associate + Family	\$233.97	\$743.05	24%	76%

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



	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 PPO	Associate Only	\$189.93	\$388.80	33%	67%
	Associate + Spouse/ Domestic Partner*	\$488.37	\$669.09	42%	58%
	Associate + Child(ren)	\$437.09	\$598.84	42%	58%
	Associate + Family	\$732.56	\$1,003.62	42%	58%

## 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 EPO	Associate Only	\$1.43	\$5.14	24%	78%
	Associate + Spouse/ Domestic Partner*	\$2.88	\$8.64	27%	75%
	Associate + Child(ren)	\$2.74	\$8.23	27%	75%
	Associate + Family	\$3.97	\$11.91	27%	75%
Vision Service Provider (VSP)	Associate Only	\$2.22	\$1.08	67%	33%
	Associate + Spouse/ Domestic Partner*	\$4.44	\$2.15	67%	33%
	Associate + Child(ren)	\$4.76	\$2.29	67%	33%
	Associate + Family	\$7.61	\$3.67	67%	33%

\*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	Group #	Phone	Email/Website
ESSC Benefits Department			949-678-3715 Lydia Nhem 949-357-6173 Mia Barawid	<a href="mailto:benefits@essc.org">benefits@essc.org</a>
ESSC Leave of Absence			714-876-1273 Maria Lopez	<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>
Mental Health Program	Modern Health			<a href="http://my.joinmodernhealth.com">my.joinmodernhealth.com</a> Company code: ESSC To access EAP: <a href="http://modernhealth.helpwheretheyouare.com">modernhealth.helpwheretheyouare.com</a> Company code: ESSC
Medical	Kaiser HMO	227882	800-464-4000	<a href="http://www.kp.org">www.kp.org</a>
	Kaiser Virtual Complete			
	UHC HMO	914568	800-624-8822	<a href="http://www.myuhc.com">www.myuhc.com</a>
	UHC PPO	914568	866-633-2446	
	UHC HDHP	914568	866-314-0335	
Dental	UHC Dental PPO	914568	800-822-5353	
	UHC Dental EPO	CA SCA06	888-679-8925	
Vision	VSP	30058024	800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
Health Savings Account	Optum Bank	HB791	844-326-7967	<a href="http://www.optumbank.com">www.optumbank.com</a>
Flexible Savings Account	Optum Bank	E68149	800-243-5543	<a href="http://www.optumbank.com">www.optumbank.com</a>
Life/AD&D	Prudential	Contact Benefits if you have Questions on Company paid Term Life and AD&D		
Long Term Disability	Prudential	70705	800-842-1718	<a href="http://www.prudential.com/mybenefits">www.prudential.com/mybenefits</a>

## Contacts cont'd

Benefit	Provider	Group #	Phone	Email/Website
<b>Voluntary Insurance</b>	UNUM Accident	936587	866-679-3054	<a href="https://services.unum.com">services.unum.com</a>
	UNUM Critical Illness	936588		
	UNUM Hospital	936589		
	UNUM Term Life	936586		
	LegalEASE	LELG-EASTSEALSC	888-416-4313	<a href="https://legalcorner.legaleaseplan.com/user/login">legalcorner.legaleaseplan.com/user/login</a>
	Pet Benefits	4744	800-891-2565	<a href="https://www.petbenefits.com/land/essc">www.petbenefits.com/land/essc</a>
<b>COBRA</b>	Optum		866-301-6681	<a href="https://adminservices.optumhealthfinancial.com">adminservices.optumhealthfinancial.com</a>
<b>401(k)</b>	Lincoln Financial Group		800-234-3500	<a href="https://www.lincolffinancial.com/retirement">www.lincolffinancial.com/retirement</a>
<b>Student Loan Advisory</b>	PeopleJoy		267-310-2723	<a href="mailto:support@peoplejoy.com">support@peoplejoy.com</a>
<b>Group Discount Program</b>	Perkspot			<a href="https://essc.perkspot.com">essc.perkspot.com</a> (Passphrase: Easterseals)
<b>Healthcare Concierge</b>	TouchCare		866-486-8242	<a href="https://www.touchcare.com">www.touchcare.com</a>
<b>Fertility</b>	Carrot		888-817-9040	<a href="https://www.get-carrot.com/employeesupport">www.get-carrot.com/employeesupport</a>
<b>Associate Emergency Fund</b>	America's Charities			<a href="https://charities.org/esscaef">charities.org/esscaef</a>

**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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