



## **Benefits Guide**

2025/2026 Plan Year

# **Part Time Flexible Associates**



# Table of Contents

Welcome! .....	3
Your Benefits Package .....	4
ESSC 401(k) Plan .....	5
Student Loan Counseling & Assistance Program .....	6
Associate Emergency Fund .....	7
Modern Health. ....	8
PerkSpot Discount Program .....	9
Holiday Schedule .....	10
Questions or Need Help? .....	11

# 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 mental wellness 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:

- 401(k) Retirement plan through Lincoln Financial
- Mental Health Support through Modern Health
- Student Loan Counseling and Assistance Program
- Associate Emergency Fund
- Group Discount Program through PerkSpot
- Holiday Pay

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

## 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	
• Modern Health • Student Loan Counseling Program • Perkspot Discount Program	At any time	
• Associate Emergency Fund	30 days from date of hire or status change date	





# 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 sensequential financial hardship and stress.

American Charities organization will administer and amange 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 Associates 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)

# 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.

# 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="https://my.joinmodernhealth.com">my.joinmodernhealth.com</a> Company code: ESSC To access EAP: <a href="https://modernhealth.helpwhereyouare.com">modernhealth.helpwhereyouare.com</a> Company code: ESSC
401(k)	Lincoln Financial Group		800-234-3500	<a href="https://www.lincolffinancial.com/retirement">www.lincolffinancial.com/retirement</a>
Student Loan Advisory	PeopleJoy		267-310-2723	<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)
Healthcare Concierge	TouchCare		866-486-8242	<a href="https://www.touchcare.com">www.touchcare.com</a>
Associate Emergency Fund	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).





1063 McGaw Avenue  
Suite 100  
Irvine, CA 92614  
(714) 834-1111  
[easterseals.com/southernca](http://easterseals.com/southernca)

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