



Benefits Guide

2025/2026 Plan Year

Part Time Flexible Associates



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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 Workday 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 2026 IRS limit is \$24,500 and if you are:
 - Ages 50-59 and 64 or older, you are eligible for catch up contributions up to \$8,000.
 - Ages 60, 61, 62 or 63, you are eligible for “super catch up” contributions of \$11,250.
- The SECURE 2.0 Act requires participants in 401(k) who are age 50 or older and earned more than \$150,000 in FICA wages in the prior year (indexed for inflation) to make any catch-up contributions on an after-tax Roth basis. This goes into effect beginning in 2026.
- 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.lincolffinancial.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 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.

The Support Team may be reached via email at 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. Company code: ESSC. To access EAP services directly, go to 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
- If you need further assistance, you can email PerkSpot at cs@perkspot.com

Holiday Schedule

New Year's Day	Thursday, January 1, 2026
Martin Luther King, Jr. Day	Monday, January 19, 2026
Presidents' Day	Monday, February 16, 2026
Memorial Day	Monday, May 25, 2026
Juneteenth	Friday, June 19, 2026
Independence Day	Friday, July 3, 2026
Labor Day	Monday, September 7, 2026
Thanksgiving	Thursday, November 26, 2026
Day after Thanksgiving	Friday, November 27, 2026
Christmas Eve	Thursday, December 24, 2026
Christmas Day	Friday, December 25, 2026

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	Group #	Phone	Email/Website
ESSC Benefits Department			949-678-3715 Lydia Nhem 714-215-9123 Karen Johnson 949-795-6661 Jessica Martinez	benefits@essc.org
ESSC Leave of Absence			714-876-1273 Maria Lopez 949-775-8326 Shelly Frohrip	loa@essc.org
Workday Access			657-301-3388	helpdesk@essc.org
Mental Health Program	Modern Health			my.joinmodernhealth.com Company code: ESSC To access EAP: modernhealth.helpwheretheyouare.com Company code: ESSC
401(k)	Lincoln Financial Group		800-234-3500	www.lincolffinancial.com/retirement
Student Loan Advisory	PeopleJoy		267-310-2723	support@peoplejoy.com
Group Discount Program	Perkspot			essc.perkspot.com (Passphrase: Easterseals)
Healthcare Concierge	TouchCare		866-486-8242	www.touchcare.com
Associate Emergency Fund	America's Charities			charities.org/esscaef

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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