

# ACA Benefits Guide



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“At ESSC, benefits aren’t just about coverage, they’re about caring for you as a whole person and supporting the moments in life that matter most.”

# Welcome!

At ESSC, we offer benefits because your life matters. Your health, your family, your finances, and your sense of stability at every stage of your journey. We believe benefits should do more than check a box. They should help you feel supported, cared for, and confident— especially during the moments in life that matter most.

This guide is here to help you understand what's available to you, how to use it, and where to turn when you need support. Use it as a resource—something you can come back to whenever life changes or questions come up.



*Meeting you  
where you are!*



# Getting Started:

Eligibility, Enrollment and Support

# Getting Started

“It’s easier than it looks.”



## What is ACA?

The Affordable Care Act (ACA) or Obama Care requires that applicable large employers (ALE) offer minimal essential coverage to those defined as full time under the ACA.

(Associates who work on average 30 + hours per week) What this means is that ESSC is required to conduct review of hours worked for all associates during the following timeframe:

**New hires:** Conduct review throughout the year. Six month lookback from date of hire

**All other associates:** Conduct review twice a year. Six month lookback covering timeframe below:

April – October  
October – April

For further details about the Benefits Eligibility Policy [click here](#).

## 1 | When Benefits Begin

Benefits begin on the 1 of the month following your ACA eligibility date.

## 2 | How to Enroll

If you are eligible for ACA benefits, a member of the benefits team will reach out to you and push the enrollment task in Workday.

**You don't need to know everything.**  
You just need to make the best choice for where you are right now.

## How do I know if I am eligible for ACA?

If you are eligible for benefits under the ACA, a member of the benefits team will reach out to you.

## Eligible Dependents

Dependents are eligible, if they are:

- Spouse or domestic partner
- Children or children of spouse or domestic partner, up to age 26 for medical, dental and vision
- Disable 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

Quick reminder: you'll need to provide proof of dependent status. And if you choose to enroll a domestic partner, the IRS requires that the value of their coverage be taxed as federal income.

## 3 | You Are Not Alone

Choosing benefits can feel overwhelming. Help is built in:

- **ALEX** can help you compare plans based on your needs. Talk to **ALEX**. <https://start.myalex.com/essc>
- **TouchCare** can guide you through medical decisions and coverage questions.
- The **Benefits Team** is always available to answer questions.

Email us at [Benefits@essc.org](mailto:Benefits@essc.org)



# Caring For Your Health:

Medical, Prescription and Wellness



# Kaiser Two Options

**Eligibility:** Offered to full time and ACA only



## Kaiser HMO

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.

**Deductible:**  
\$1,500 individual/\$3,000 family

**Primary doctor:** \$40 per visit

**Specialist:** \$50 per visit

**Lab:** \$15 per lab work

**Emergency Care:** 30% after deductible

**Prescription:**  
Generic: **\$10**  
Brand: **\$30**  
Specialty drug: **20%** (\$250 max per RX)

## Kaiser Virtual

With Kaiser Virtual, you receive unlimited \$0 phone, video or chat consultation. You receive 3 in-person visits per plan year. Any additional visits requires you to reach the deductible before cost sharing kicks in.

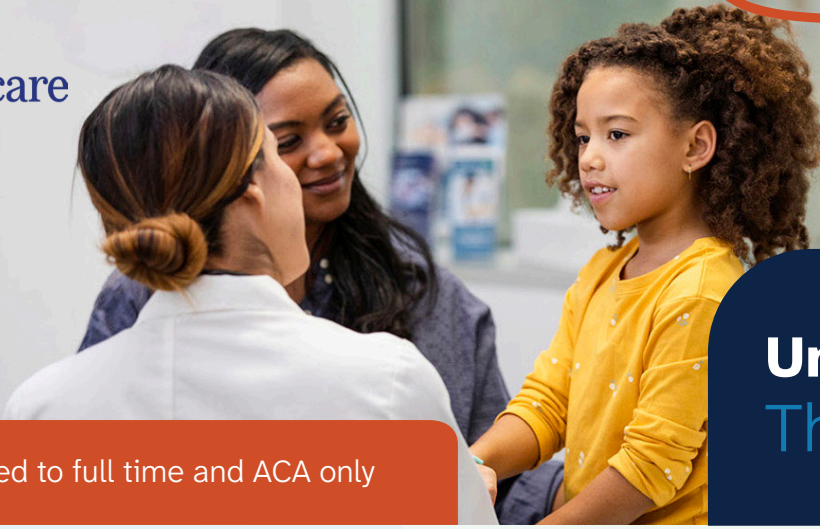
**Deductible:**  
\$2,500 individual/\$5,000 family

**Primary doctor:** \$40 per visit for first 3 visits  
Additional visits is \$40 after deductible

**Specialist:** \$40 per visit for first 3 visits  
Additional visits is \$40 after deductible

**Lab:** \$15 per lab work  
Emergency Care: 20% after deductible

**Prescription:**  
Generic: **\$15**  
Brand: **\$40**  
Specialty drug: **20% after deductible**  
(\$250 max per RX)



## UnitedHealthcare Three Options

**Eligibility:** Offered to full time and ACA only

### UHC High-Deductible Health Plan

The UHC High Deductible Health Plan (HDHP) is a PPO plan that comes with a Health Savings Account (HSA).

- This plan has lower bi-weekly premiums, but a higher deductible.
- You can visit any doctor or specialist, either in-network or out-of-network (coverage varies based on the plan).
- Preventive care from in-network providers is covered at 100%.
- All other services are paid by you until you meet your deductible.

How the deductible works (family coverage):

This plan has an embedded deductible, which means if one person on your family plan meets their individual deductible, the plan begins sharing costs for that person—even if the full family deductible hasn't been met yet

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)

**Register for online access at:**  
[www.myuhc.com](http://www.myuhc.com)

### UHC HMO Plan

The UHC HMO plan covers care only when you use in-network providers. Services received outside the network are not covered.

- You'll be automatically assigned a primary care physician (PCP).
- Your PCP helps coordinate your care and refers you to specialists when needed.
- Your PCP's name will appear on your ID card.
- You can change your PCP at any time 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)

### UHC PPO Plan

The UnitedHealthcare PPO (UHC PPO) is a Preferred Provider Organization (PPO) plan that gives you flexibility in choosing your care.

- This plan has higher bi-weekly premiums, but lower annual deductibles than some other plans.
- You can visit any doctor or specialist, either in-network or out-of-network (coverage varies based on the plan).
- Preventive care and eligible preventive prescriptions received from in-network providers are covered at 100%.

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)



Remember to say Hi to ALEX. Your virtual Benefit counselor is here to help you with your benefit options. Talk to ALEX.  
<https://start.myalex.com/essc>



# Health & Wellness

Kaiser offers members extensive health and wellness resources, including no cost mental health apps, personalized phone wellness coaching and discounted fitness memberships.

- **Mental Health & Apps:** Free access to Headspace and Calm Health apps.
- **Fitness and Exercise:** One Pass Select Affinity: Reduce rates for gym networks, live digital fitness classes and on demand workouts.
- **Affinity musculoskeletal program:** All KP members can improve their quality of life with therapies for musculoskeletal issues, including neck pain, sports injuries, arthritis and more. Get 20% off chiropractors, acupuncturists and massage therapists.

To learn more, log into your Kaiser account at once you are logged in, navigate to the Menu > Health & Wellness [www.kp.org](http://www.kp.org).

**These offerings are for Kaiser members enrolled through ESSC's medical plan.**



# Health & Wellness

UnitedHealthcare offers members support, wellness and rewards programs.

Keeping your health in check takes dedication, focus and support. Understanding what's available to you can help you be sure you're getting the most out of your benefits.

## **UHC Rewards**

Your UHC plan comes with a way to earn up to \$300.

### **Here are a few ways to earn:**

- Connect a tracker: \$25
- Take a health survey: \$15
- Get an annual checkup: \$25

## **One Pass Select**

Rediscover your passion for health. With One Pass Select, they are on a mission to make fitness engaging for everyone. One Pass Select can help you reach your fitness goals. Choose a membership tier that fits your lifestyle and provides everything you need for whole-body health in one easy, affordable plan.

To get started, log into your UHC account at [www.myuhc.com](http://www.myuhc.com)

## **Calm Health**

The Calm Health app provides programs and tools to help support your mental health and well-being—all at your own pace. As a UHC member, Calm Health is included in your health plan at no cost.



## Healthcare Flexible Savings Account (FSAHC)

A Healthcare FSA is a tax advantaged benefit. The plan allows you to set aside pretax funds up to \$3,400. Funds can be used to pay for out-of-pocket medical, dental, deductibles, copays, orthodontics, medical equipment and more.

You have from July 1, 2026-June 30,2027 to use your funds. You can submit out of pocket healthcare and or dependent care expenses incurred from July 1, 2026 through June 30, 2027 to Optum Bank for reimbursement through September 15, 2027.

To see a list of eligible expenses visit [www.irs.gov](http://www.irs.gov) (Publication 502)



## Dependent Care FSA (FSADC)

A Dependent Care FSA is a tax advantaged benefit. The plan allows you to set aside pretax funds up to \$7,500. Funds can be used to pay for dependent care expenses such as daycare, preschool, or elder care.

You have from July 1, 2026-June 30, 2027 to use your funds. Remaining funds after plan year closes will be forfeited.

To see a list of eligible expenses visit [www.irs.gov](http://www.irs.gov) (Publication 503)



## Health Savings Account (HSA)

When you enroll in the 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. Put your HSA to work for you. You have the option to invest part of your funds and investment earnings are federal income tax free and state tax free, in some states. If you leave the company, you can take the HSA with you because the account belongs to you.

	ESSC Contributions	ESSC Annual Contributions	2026 HSA IRS Limit*
Associate Only	\$38.46/paycheck	\$1,000 per year	\$4,400
Associate + 1 or more dependents	\$76.92/paycheck	\$2,000 per year	\$8,750

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



Once enrolled, register for account access at [www.optumbank.com](http://www.optumbank.com)

**Eligibility:** Offered to full time and ACA only



## UnitedHealthcare Dental | Two Options



### UnitedHealthcare Dental EPO

With the Dental EPO plan, you can visit any general dentist in the plan's network—no need to select a primary care dentist, though having one can be helpful.

- You'll have access to a large network of local dentists.
- Out-of-network care is not covered, so it's important to stay in network.
- There is no annual deductible.
- You pay set copays for non-preventive services, so costs are more predictable.
- There is no annual maximum, which means there's no yearly cap on covered dental 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  
Register for online access at [www.myuhc.com](http://www.myuhc.com)

### UnitedHealthcare Dental PPO

With the Dental PPO plan, you pay more out of each paycheck, but you'll have more flexibility when choosing a dentist.

- You can see both in-network and out-of-network providers.
- You'll generally pay less when you stay in network, so it's a good idea to choose an in-network dentist when possible.
- This plan includes an annual deductible.
- There is also a calendar-year maximum, which is the most the plan will pay each year.

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

**Eligibility:** Offered to full time and ACA only

# Vision Plan

VSP is our 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.



**Eligibility:** Offered to full time and ACA only



VSP Choice	Benefit	Frequency
Eye Exam	\$10 copay (in-network) Reimbursement up to \$45 (out-of-network)	Every 12 months
Prescription Glasses	\$180 allowance (in-network) Reimbursement up to \$70 (out-of-network)	\$180 allowance (in-network) Reimbursement up to \$70 (out-of-network)
Lenses	Single vision, lined bifocal and trifocal lenses	Every 12 months
Contacts (in lieu of glasses)	\$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



# Health Care Concierge

A healthier understanding of health care



Offered to all full-time associates at no cost!

## About Us

TouchCare takes care of things you don't like or may not understand now to deal with: billing mistakes, finding and coordinating with providers, selecting a health insurance plan and more.

Contact us for more information

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 information

## Our Services

### Price Transparency



TouchCare provides members with an understanding of their health plans and informs them of precise costs before they have a test or procedure. They'll always follow up with a clear side-by-side comparison of their research.

### Comprehensive Benefit Support



TouchCare learns the ins and outs of ESSC benefit plans. They take benefit questions off your plate. From FSAs to telemedicine, TouchCare helps members navigate every aspect of their

### Provider Searches



TouchCare assesses every provider based on proprietary set of criteria. TouchCare Health Assistants carefully match based on location, cost, specialty type, and gender preference—and prioritize in-network providers.

### Billing Review



When members get a confusing bill in the mail, they can easily upload a pic and ask TouchCare to investigate. TouchCare coordinates directly with the provider or carrier to ensure the bill is correct and negotiate the bill when it is not.



# Mental Health

Support



## You carry a lot. Let Modern Health help lighten the load.

Mental health support for you and your loved ones — including therapy, coaching, meditation, and more.

Life doesn't slow down — at work, at home, or anywhere else. Whether you're navigating stress, burnout, family responsibilities, or just trying to keep your balance, Modern Health is here for you.

Coverage for dependents are included in your benefit. This includes your legal spouse or register domestic partner and children under the age of 26.

Services include:

- Six one-on-one therapy and six one-on-one coaching sessions
- Unlimited chat and text with therapists and coaches
- Join live and on-demand group sessions to connect and learn with others
- Employee Assistance Program



You **don't** have to do it alone.



Offered to all associates at no cost!

## Use your benefit today!

To access therapy/coaching services, register at: [my.joinmodernhealth.com](https://my.joinmodernhealth.com)  
Company code: ESSC

You must use your work email when registering. Once registered, you will be prompted to change your email address for ongoing communication.

To access EAP services, go to [modernhealth.helpwhereyouare.com](https://modernhealth.helpwhereyouare.com) and enter company code ESSC.



# Supporting the People You Love:

Family, Life Events and Protection

# Qualifying Life Events



A **Qualifying Life Event (QLE)** is a significant change in your life circumstances that makes you eligible for a Special Enrollment Period (SEP). This allows you to enroll in or change health insurance plans outside the standard Open Enrollment period, typically within 30 days of the event.

If you experienced any of the events listed, please reach out to [Benefits@essc.org](mailto:Benefits@essc.org) and provide details of the event along with required documentation.

- Marriage
- Registration for Domestic Partnership
- Birth or adoption
- Divorce, annulment or legal separation
- Death of a spouse or child
- Gain of coverage elsewhere for yourself, spouse or child
- Change in status resulting in loss of coverage
- Medicare or Medicaid coverage change
- Change of family member's location into or out of health plan's coverage area
- Loss of coverage due to exhausting COBRA or state continuation period



CARROT

# Carrot Fertility

Unlock Support For Life's Major Moments



**Eligibility:** Offered to full time and ACA. Must be enrolled in ESSC Medical plan to participate in Carrot Fertility.

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 <https://www.get-carrot.com/employee-support> to create your account and explore the resources available to you, including the funds we've provided to help pay for your care.

## 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 amount will be added as gross taxable income to your W-2 at year-end.



## Personalized Guidance:

Receive personalized Carrot plan created by a Carrot expert that provides you with actionable steps to help you make the most of your benefits.

## Get Support with:

Fertility consultation, Fertility preservation, IVF, genetic testing, Fertility medications.

## ESSC-Provided Funding:

Access funds to help pay for eligible care expenses. ESSC will reimburse 100% of eligible expenses up to lifetime max of \$10,000.

## Questions? Contact Us

<https://www.get-carrot.com/employee-support> to connect with your Care Team.



# Protecting Your Financial Wellbeing:

Savings, Student Loans, Voluntary Benefits, Voluntary Life Insurance, and discount programs



# 401(k) Retirement

Approach Each Life's Turning Point With Confidence



Offered to all associates

Everyone strives for a comfortable retirement. ESSC's 401(k) plan is the ideal way to achieve your retirement dreams by investing money now so you can enjoy the benefits later. The plan offers several great features, including:

- **Auto enrollment:** All new hires are auto-enrolled into the plan at 3%, unless you opt out.
- **Contribution type:** Option to elect either pretax or Roth and save up to 90% of your income up to the IRS limit.
- **Employer match:** ESSC will match 100% of the first 1% and 50% of the next 5%.
- **Super catchup:** Ages 60, 61, 62 or 63 are eligible for the "super catchup" contribution of \$11,250.
- **Mandatory Roth SECURE 2.0:** Participants in the 401(k) who are age 50 or older and earned more than \$150,000 in FICA wages in prior year (indexed for inflation) are required to make any catchup contributions on an after-tax Roth basis.

For more info or to manage your account, go to [www.lincolnfinancial.com](http://www.lincolnfinancial.com) or call Lincoln at 800-234-3500.

Adding a 401(k) beneficiary ensures your assets pass directly to chosen individuals, bypassing the long, costly, and public probate court process. It provides control over who inherits your retirement savings, allows for swift legal transfer, and keeps your financial wishes organized after your death.

To add a beneficiary to your Lincoln Financial 401(k), log in to your account at [LincolnFinancial.com/Retirement](http://LincolnFinancial.com/Retirement) and select "Beneficiaries" under the "My info" tab. Alternatively, you can call Lincoln at 1-800-234-3500

## 2026 401(k) Limit Tables

Age Group	2026 Contribution Limit	Age-based catch-up Limit	Total 2026 Contribution Limit
Under 50	\$24,500	\$0	\$24,500
50-59 and 64+	\$24,500	\$8,000	\$32,500
60-63	\$24,500	\$11,250	\$35,750

# Associate Emergency Fund



Offered to all  
associates

As part of our commitment to your health, safety, and well-being, ESSC is pleased to continue the Associate Emergency Fund program for its associates. When large-scale federal or state disasters or personal hardships occur, ESSC's Associate Emergency Fund is here to help you and your family cope with and quickly recover from consequential financial hardships.

ESSC partners with America's Charities, a nonprofit 501(c)(3) organization, to manage the Associate Emergency Fund.

- America's Charities independently reviews and decides on all applications.
- ESSC is not involved in reviewing or approving requests.
- All decisions are made by America's Charities using the guidelines outlined in the Fund policy.

This setup helps ensure the process is fair, confidential, and unbiased.

Apply for ESSC's Associate Emergency Fund directly at  
<https://www.cognitofrms.com/AmericasCharities/ESSCAssociateEmergencyFund>

***The Associate Emergency Assistance Fund is 100% confidential. No one at ESSC will be aware of the associates receiving funds, the dollar amount, or the reason for the financial hardship.***

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

# Voluntary Term Life Insurance

**Eligibility:** Offered to full time, ACA and part time scheduled weekly hours of 20-29 in Workday



You have the option to buy extra coverage beyond what the company provides. 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.

## How Life Insurance works

You choose the amount of coverage that's right for you, and you keep coverage for a set period of time, or "term." If you die during that term, the money can help your family pay for basic living expenses, final arrangements, tuition and more.

<b>You:</b>	Choose from \$10,000 to \$500,000 in \$10,000 increments, up to 5 times your earnings. If newly enrolled, you can enroll in \$100,000 in coverage with no medical underwriting. If you previously declined, medical underwriting required for all coverage amounts.
<b>Your spouse:</b>	Choose up to \$100,000 of coverage in \$5,000 increments. Spouse coverage cannot exceed 50% of coverage you purchased for yourself. If newly enrolled, you can enroll in \$25,000 in coverage with no medical underwriting.
<b>Your children:</b>	Get up to \$10,000 of coverage. One policy covers all your children until their 26th birthday. Max benefit for children from birth to six months.

*Cost of coverage: cost is dependent on benefit amount and age. When you enroll in Workday, you will see your biweekly rate.*



## 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 review your designated beneficiaries to confirm all information is current and up-to-date.

You may change beneficiaries at any time.

## Register for online access

Once your benefits go into effect, register for online access at: <https://www.unum.com/register>  
You can call UNUM at 866-679-3054, M-F, 8 a.m. to 8 p.m. ET



# Accident Insurance



**Eligibility:** Offered to full time, ACA eligible and part time scheduled weekly hours of 20-29 in Workday.

Accidents can happen to anyone, at any time. Unum Accident Insurance can help you pay for expenses not covered by your medical insurance. It's a convenient benefit that can give you and your family a little extra peace of mind.

## 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.
- There are two options available to you. You can purchase a high or low option.

Please refer to the policy for complete definitions of covered conditions.

## Register for online access

Once your benefits go into effect, register for online access at:

<https://www.unum.com/register>

Questions? Call UNUM at 866-679-3054 M-F, 8 a.m.to 8 p.m. ET



# Hospital Indemnity Insurance

**Eligibility:** Offered to full time, ACA eligible and part time scheduled weekly hours of 20-29 in Workday.

It's no secret that hospital bills can set a family back financially. When you're admitted to a hospital, Hospital Insurance can help you cover the expenses that often follow, so you can focus on your recovery — not your finances.

## 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 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.

Two options available to you. You can purchase a high or low option.

## Register for online access

Once your benefits go into effect, register for online access at: <https://www.unum.com/register>

**Questions?** Call UNUM 866-679-3054 M-F, 8 a.m. to 8 p.m. ET

	Option 1 High Plan	Option 2 Low Plan
Hospital Admission	Payable for a max of 4 days per year   \$2,000	Payable for a max of 4 days per year   \$1,000
ICU Admission	Payable for a max of 4 days per year   \$2,000	Payable for a max of 4 days per year   \$1,000
Hospital Daily Stay	Payable up to 365 days   \$200	Payable up to 365 days   \$100
ICU Daily Stay	Payable up to 30 days   \$ 200	Payable up to 30 days   \$ 100



# Critical Illness Insurance

**Eligibility:** Offered to full time, ACA eligible and part time scheduled weekly hours of 20-29 in Workday.

A serious illness often means unexpected costs that aren't covered by your health insurance. Unum Critical Illness Insurance can help protect your finances during life-changing events, so you can focus on healing. Enroll in this valuable coverage through Workday.

## 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

*Please refer to policy for complete definitions of covered conditions.*

## Be Well Benefit

Every year, each family member who has Critical Illness coverage can also receive \$50 for getting a covered Be Well Benefit screening such as: Annual exam, screening for cancer, pap smear, colonoscopy, cholesterol and diabetes.

*File claim online at unum.com or call 800-635-5597.*

## Register for online access

Once your benefits go into effect, register for online access at: <https://www.unum.com/register>

**Questions?** Call UNUM  
866-679-3054  
M-F, 8 a.m.to 8 p.m. ET

<b>You:</b>	Choose \$10,000 or \$20,000 of coverage with no medical underwriting to qualify if you apply during this enrollment.
<b>Your Spouse:</b>	Spouses can only get 50% of the employee coverage amount as long as you have purchased coverage for yourself.
<b>Your Children:</b>	Children from live birth to age 26 are automatically covered at no extra cost. Their coverage amount is 50% of yours. They are covered for all the same illnesses plus these specific childhood conditions: cerebral palsy, cleft lip or palate, cystic fibrosis, Down syndrome and spina bifida. The diagnosis must occur after the child's coverage effective date.



# Student Loan Counseling



Offered to all  
associates

## What is PSLF?

Public Service Loan Forgiveness (PSLF) is a program for individuals who work for ten years in the non-profit sector while making qualifying repayments. Upon meeting the ten-year criteria, participants become eligible for loan forgiveness.

When implemented properly, PSLF offers a valuable pathway for public service employees to manage student loan debt while enhancing employee retention. However, the program has been plagued by administrative complexities, leading to a high rate of denials and frustrations among participants.

## Streamlining PSLF with PeopleJoy

PeopleJoy transforms PSLF support by offering customized plans tailored to each associate's unique needs.

Their streamlined process simplifies form completion, allowing easy addition of supporting documentation. Once the forms are completed, PeopleJoy takes charge by submitting them directly to the appropriate loan servicer.

ESSC has partnered with PeopleJoy to support the process. All associates are eligible to participate; however, there are qualifications to submit a loan forgiveness application such as being full time.

Visit <https://app.peoplejoy.com/essc/welcome?> to get started today using your work email address to complete the PeopleJoy loan assessment!

# Life Upgraded for Less

Exclusive savings  
for your home,  
health, finance &  
wellness



## Save on:

- Apparel and shoes
- Groceries and food
- Wholesale membership
- Tech discounts
- Movie tickets and more

### Register:

Go to [essc.perkspot.com](https://essc.perkspot.com)

The passphrase is Easterseals

For any questions or assistance, contact  
PerkSpot via email at: [cs@perkspot.com](mailto:cs@perkspot.com)



# Protect the Bond Between You and Your Pets



Offered full time and part time with scheduled weekly hours of 20-29.9

Our Total Pet Plan through Pet Benefit Solutions includes four different benefits. Receive benefits from PetPlus, Pet Assure, whiskerDocs and ThePetTag at one low biweekly rate. Option to choose from one pet or one or more pets.

## As a Total Pet Plan member, you'll receive:

- PetPlus: Up to 50% off on brand-name prescriptions and products
- Pet Assure: 25% discount on in-house veterinary care at participating vets
- whiskerDocs: Unlimited access to a 24/7 pet helpline
- ThePetTag: Lost pet recovery ID tags

## Which pets can I enroll?

You can enroll any dog and cat in the Total Pet Plan. There are no restrictions due to age, breed or health of your pet. Pet Assure veterinary discounts also cover exotic pets.

## How do I access my Total Pet benefits?

Log in to your account at [www.petbenefits.com](http://www.petbenefits.com) to access all of your plan benefits.

## Is this insurance?

No, with the Total Pet Plan you receive instant savings and pet care needs without any paperwork. To learn more, go to <https://www.petbenefits.com/land/essc>





# Making Everyday Life Easier:

Paid Time Off, Holiday, and Legal Benefits



# Paid Time Off

Year	PTO Days Per Year	30 less than 40 hours per week	40 hours per week	20 less than 30 hours per week	
		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>	<b>All regular full time and part time (weekly scheduled hours of 20+ in Workday)</b>
How often can I accrue PTO?	Every pay period
Is there a cap?	Once you have reached 225 hours of PTO, your PTO accrual will stop
Is there a PTO plan for Director Levels and above?	Yes, Directors and above are eligible for flexible time off
Where can I learn more?	<a href="#">Click Here to view our PTO policy</a>

# Holiday Schedule

<b>New Year's Day</b>	Thursday, January 1, 2026
<b>Dr. Martin Luther King, Jr. Day</b>	Monday, January 20, 2026
<b>Presidents' Day</b>	Monday, February 17, 2026
<b>Memorial Day</b>	Monday, May 26, 2026
<b>Juneteenth</b>	Friday, June 19, 2026
<b>Independence Day</b>	Friday, July 3, 2026
<b>Labor Day</b>	Monday, September 7, 2026
<b>Thanksgiving</b>	Thursday, November 26, 2026
<b>Day After Thanksgiving</b>	Friday, November 27, 2026
<b>Christmas Eve</b>	Wednesday, December 24, 2026
<b>Christmas Day</b>	Thursday, 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.

# LegalEASE

**Eligibility:** Offered to full time, ACA eligible and part time scheduled weekly hours of 20-29 in Workday.

LegalEASE, a Legal Access Company provides an easy-to-use legal service platform for you. LegalEASE plans cover your legal needs, offer experienced attorneys close-by to choose from, and help you connect quickly to the right provider. Featuring the largest and most developed Plan Attorney Network (20,560+) and strictest credentialing standards in the industry. With their unique Matching and Compatibility infrastructure, LegalEASE provides high-touch professional services that have and will continue to save you money, time, and unnecessary stress.

## **Who's covered?**

Your spouse or domestic partner and your unmarried dependent children, including stepchildren, legally adopted children, children placed in the home for adoption and foster children, up to age 19, and from age 19 up to 26 years, if they are enrolled in an accredited school or college as full-time student(s) and are primarily dependent upon you for support.

## **What's covered?**

Being a LegalEASE benefits plan member saves you time and costly legal fees. But most importantly, it gives you confidence and provides coverage for:

- Home and Residential
- Financial and Money Matters
- Consumer Auto and Driving
- Family and Personal Civil Lawsuits
- Estate Planning and Wills

For a comprehensive list, please refer to the Certificate of Coverage LegalEase will mail the Certificate of Coverage to you after you have enrolled in the plan.

**Enrollment Questions:** To learn more about LegalEASE and the legal benefits available, call (800) 248-9000, reference "Easterseals Southern Ca."

**Member Services (Current enrollees):** Call LegalEASE at (888)416-4313, reference "Easterseals Southern Ca."



# Compare & Choose:

Plan Comparison and Cost Tables

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

# Prescription Comparison Chart

This table is an overview of your medical plan prescription options and the coverage available under each plan. The table indicates coverage when you 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
Retail Tier 1 Generic	\$10	\$15	\$10 after deductible (In-network and out-of-network)	\$10	\$5 (In-network and out-of-network)
Retail Tier 2 Formulary Brand	\$30	\$40 after deductible	\$35 after deductible (In-network and out-of-network)	\$35	\$30 (In-network and out-of-network)
Retail Tier 3 Non-Formulary Brand	\$30	\$40 after deductible	\$70 after deductible (In-network and out-of-network)	\$60	\$65 (In-network and out-of-network)
Retail Tier 4 Specialty RX	20% coinsurance up to \$250 maximum. Deductible does not apply	20% coinsurance (not to exceed \$250)	N/A	N/A	N/A



# Dental Plan Comparison Chart

	Dental PPO	Dental EPO
Network Name	National Options PPO 30	National Options PPO 30
Deductible Individual/Family	\$50/\$150 (in-network) \$100/\$300 (out-of-network)	N/A
Calendar Year Maximum	\$1,500 (in-network) \$1,500 (out-of-network)	All other services are based on a Schedule of Benefits. Copays vary by service.*
Preventive Services	0%* (in-network) 0%* (out-of-network)	
Basic Services	0%* (in-network) 0%* (out-of-network)	
Major Services	40%* (in-network) 50%* (out-of-network)	
Orthodontics(Offered to Adults/Children up to age 26)	50% (in-network) 50% (out-of-network) Annual deductible does not apply to Orthodontic Services	
Major Services	40%* (in-network) 50%* (out-of-network)	



\*To locate the schedule of Benefits, go to [essc.okta.com](http://essc.okta.com) and log in. Once you are logged in click on INSIDE ESSC and toggle to Benefits > Your Benefits > UHC Dental > UHC EPO

# Medical Your Cost Per Paycheck

	Coverage Level	Associate Biweekly Cost (What you pay per paycheck)	ESSC Biweekly Cost (What ESSC pays per paycheck)	Associate Cost Sharing Percentage
Kaiser HMO	Associate Only	\$50.44	\$305.73	14%
	Associate + Spouse/DP*	\$146.34	\$565.99	21%
	Associate + Children	\$125.71	\$511.83	20%
	Associate + Family	\$245.45	\$823.04	23%
Kaiser Virtual Complete	Associate Only	\$45.31	\$274.74	14%
	Associate + Spouse/DP*	\$131.45	\$508.65	21%
	Associate + Children	\$112.92	\$459.96	20%
	Associate + Family	\$220.49	\$739.66	23%
UnitedHealthcare HDHP	Associate Only	\$27.12	\$479.06	5%
	Associate + Spouse/DP*	\$84.11	\$928.26	8%
	Associate + Children	\$72.25	\$833.81	8%
	Associate + Family	\$141.08	\$1,377.47	9%
UnitedHealthcare HMO	Associate Only	\$48.08	\$360.67	12%
	Associate + Spouse/DP*	\$139.49	\$678.01	17%
	Associate + Children	\$119.82	\$611.84	16%
	Associate + Family	\$233.97	\$992.28	19%
UnitedHealthcare PPO	Associate Only	\$189.93	\$554.32	26%
	Associate + Spouse/DP*	\$488.37	\$1,000.12	33%
	Associate + Children	\$437.09	\$895.11	33%
	Associate + Family	\$732.56	\$1,500.18	33%

# Dental/Vision

## Your Cost Per Paycheck

	Coverage Level	Associate Bi-Weekly Cost (What you pay per paycheck)	ESSC Bi-Weekly Cost (What ESSC pays per paycheck)	Associate Cost Sharing Percentage
UnitedHealthcare Dental PPO	Associate Only	\$13.68	\$9.12	60%
	Associate + Spouse/DP*	\$43.66	\$7.70	85%
	Associate + Children	\$39.69	\$7.01	85%
	Associate + Family	\$64.82	\$11.44	85%
UnitedHealthcare Dental EPO	Associate Only	\$1.43	\$5.14	12%
	Associate + Spouse/DP*	\$2.88	\$8.64	25%
	Associate + Children	\$2.74	\$8.23	25%
	Associate + Family	\$3.97	\$11.91	25%
Vision Service Provider (VSP)	Associate Only	\$2.22	\$1.08	67%
	Associate + Spouse/DP*	\$4.44	\$2.15	67%
	Associate + Children	\$4.76	\$2.29	67%
	Associate + Family	\$7.61	\$3.67	67%

# Voluntary Benefits

## Your Cost Per Paycheck

Accident Insurance High/Low Options		
Tier	High	Low
Associate	\$5.73	\$2.48
Associate + Spouse	\$10.02	\$4.33
Associate + Children	\$13.71	\$5.74
Associate + Family	\$18.00	\$7.59

Hospital Insurance High/Low Options		
Tier	High	Low
Associate	\$13.41	\$6.78
Associate + Spouse	\$22.82	\$11.53
Associate + Children	\$20.73	\$10.02
Associate + Family	\$30.14	\$14.77

Pet Benefits Solutions	
Tier	Rates
One Pet	\$4.96
More than one pet	\$8.07

LegalEase	
Tier	Rates
Legal Plan	\$7.04

# Critical Illness

## Your Cost Per Paycheck

### Biweekly Rate Option \$10,000

Spouse and dependent coverage is 50% of employee benefit. Rates for spouse is based off employee's age.

Age	Employee Only (Rate \$10,000)	Spouse Only (Rate \$5,000)
To age 24	\$1.43	\$.72
25-29	\$1.75	\$.88
30-34	\$2.12	\$1.06
35-39	\$2.82	\$1.41
40-44	\$3.65	\$1.82
45-49	\$4.71	\$2.35
50-54	\$5.86	\$2.93
55-59	\$7.85	\$3.92
60-64	\$10.89	\$5.45
65-69	\$15.74	\$7.87
70-74	\$23.95	\$11.98

### Insurance Biweekly Rates Option \$20,000

Spouse and dependent coverage is 50% of employee benefit. Rates for spouse is based off employee's age.

Age	Employee Only (Rate \$20,000)	Spouse Only (Rate \$10,000)
To age 24	\$2.86	\$1.43
25-29	\$3.51	\$1.75
30-34	\$4.25	\$2.12
35-39	\$5.63	\$2.82
40-44	\$7.29	\$3.65
45-49	\$9.42	\$4.71
50-54	\$11.72	\$5.86
55-59	\$15.69	\$7.85
60-64	\$21.78	\$10.89
65-69	\$31.48	\$15.74
70-74	\$47.91	\$23.95



# Questions & Support:

Contacts and Resources



# How to Access

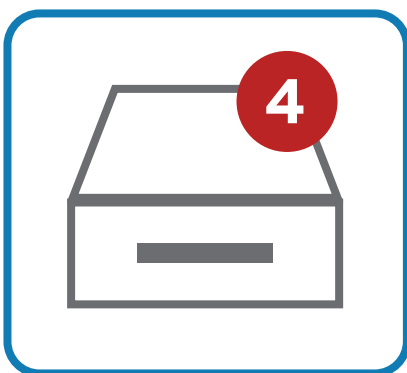


## Your benefits enrollment is through Workday

Your benefits enrollment is through Workday. To access Workday, go to [essc.okta.com](https://essc.okta.com)

Log in using your ESSC work email address and password

Click on the tile **“Workday.”**



For all new hires, once you are logged in, toggle to the top right-hand corner and click on **“My Tasks”** to begin enrollment.

For all other associates, click on the human icon and go to View Profile. From your profile, you can view your pay slips, contact, benefits, compensation and more!

# Where Can I Find Benefit Resources

## INSIDE ESSC

Did you know that the Benefits Team has a page on the company intranet at Inside ESSC? If you would like to learn more about our benefits or download plan documents, go to [essc.okta.com](https://essc.okta.com).

Insert your work email address and password. Once you are logged in go to the tile “**Inside ESSC.**” Under Quick Nav, go to Benefits.



# Where to Go for Help

## ESSC People Services

Team/Department	Role	Phone	Email
Benefits Department	We are here to support you with any benefits needs	Lydia Nhem 949-678-3715 Karen Johnson 714-215-9123 Jessica Martinez 949-795-6661	Benefits@essc.org
Leave of Absence Department	We support you with any leave-of-absence questions or requests	Maria Lopez 714-876-1273 Shelly Frohip 949-775-8326	LOA@essc.org
Having trouble accessing Workday?	For everything Workday related, open a Zendesk ticket and we'll get it addressed	Website: <a href="http://essc.okta.com">essc.okta.com</a> Once logged in toggle to zendesk	

## Caring for your Health

Benefit	Provider	Group #	Phone	Email/Website
Medical	Kaiser HMO Kaiser Virtual Complete	227882	800-464-4000	<a href="http://www.kp.org">www.kp.org</a>
	UHC HMO UHC PPO UHC HDHP	1779394 914568 914568	800-624-8822 866-633-2446 866-314-0335	<a href="http://www.myuhc.com">www.myuhc.com</a>
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 Spending Account(s) Healthcare and Dependent Care	Optum Bank	E68149	800-243-5543	
Therapy and Coaching	Modern Health		<a href="http://my.joinmodernhealth.com">my.joinmodernhealth.com</a> Company Code: ESSC (Use your ESSC work email to register)	
Employee Assistance Program	Modern Health		<a href="https://helpwhereyouare.com/CompanyLogin/1685/MH/">https://helpwhereyouare.com/CompanyLogin/1685/MH/</a> Company code: ESSC	
Healthcare Concierge	TouchCare		866-486-8242	<a href="http://www.touchcare.com">www.touchcare.com</a>

# Where to Go for Help

## Supporting the People You Love

Benefit	Provider	Group #	Phone	Email/Website
Fertility & Family building support	Carrot		888-817-9040	<a href="https://app.get-carrot.com/signup">https://app.get-carrot.com/signup</a> (use your work email to register)

## Protecting your Financial Wellbeing

Benefit	Provider	Group #	Phone	Email/Website
401(k) Retirement Plan	Lincoln Financial		800-234-3500	<a href="http://www.lincolnfinancial.com">www.lincolnfinancial.com</a>
Student Loan Counseling	PeopleJoy		267-310-2723	<a href="https://app.peoplejoy.com/essc/welcome?">https://app.peoplejoy.com/essc/welcome?</a>
Voluntary Protection Plans	UNUM Accident UNUM Hospital UNUM Critical Illness	936587 936589 936588	866-679-3054	<a href="https://registration.unum.com/p1?pid=5">https://registration.unum.com/p1?pid=5</a>
Associate Emergency Fund	America's Charities		866-679-3054	<a href="http://charities.org/esscaef">http://charities.org/esscaef</a>
Voluntary Term Life Insurance	UNUM	936586	866-679-3054	<a href="https://registration.unum.com/p1?pid=5">https://registration.unum.com/p1?pid=5</a>
Discount Program	Perkspot		Email: cs@perkspot.com	<a href="http://essc.perkspot.com">essc.perkspot.com</a> Passphrase: easterseals

## Making Everyday Life Easier

Benefit	Provider	Group #	Phone	Email/Website
Legal Sevices	LegalEase	LELG-EASTSEALSC	888-416-4313	<a href="https://legalcorner.legaleaseplan.com/user/login?current=homepage">https://legalcorner.legaleaseplan.com/user/login?current=homepage</a>
Pet Discount	Pet Benefits Solutions	4744	800-891-2565	<a href="https://www.petbenefits.com/land/essc">https://www.petbenefits.com/land/essc</a>

**Disclaimer** - This guide provides summary information on ESSC benefits. The benefits are governed by the official plan documents (which may include underlying contracts). This guide is not intended to amend or revise any official plan document or change the terms of the plan in any way. The guide is believed to be accurate as of the publish date; however, it is subject to change without notice. In the event of any inconsistencies between the plan documents and information in this guide, the terms of the plan documents supersede the guide. Copies of the Summary Plan Description (SPD) for your ESSC health and welfare benefits are posted on the company intranet. This document explains the terms and conditions of your Plan, including eligibility, coverage amounts and exclusions. Please share this with your family members and who are also covered under the plan. If you want a paper version of the SPD, please email [benefits@essc.org](mailto:benefits@essc.org)



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