



Benefits Guide

2025/2026 Plan Year

ACA Associates



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Congratulations!!

Congratulations on being eligible for benefits under the Affordable Care Act (ACA). Our purpose is to make profound, positive differences in people's lives, and our associates make that possible. That is why we are committed to providing a benefits program that is comprehensive and competitive in order to meet your needs. ESSC not only provides medical, dental, vision, flexible spending account(s), health savings account and voluntary benefits to help you stay physically healthy, but offers a 401(k) plan to help you stay financially healthy in the future.

This guide provides a general overview of your ESSC benefits. To learn more, please visit the Benefits page on the intranet at <https://inside.essc.org/>.



Your Benefits Package

As an ESSC associate, you may be eligible for a number of great benefits including:

- Medical insurance through UnitedHealthcare and 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
- 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
- Associate Emergency Fund
- Paid Time off
- 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 • PTO Accrual	Immediately upon date of hire	
• Medical • Dental • Vision • HSA/FSA • Carrot Fertility Program • Associate Emergency Fund • Voluntary Benefits	30 days from date of hire or status change date	Eligibility due to ACA: First day of the month following ACA eligibility date
• Modern Health • Student Loan Counseling Program • Perkspot Discount Program	At any time	

Eligibility

Who's Eligible

Those identified as full time under the Affordable care act (ACA).

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 1,2,3,4

1

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.

Learn

- Access InsideESSC by going to: <https://essc.okta.com>
- Click on InsideESSC then "Benefits" tile to learn about ESSC benefits

2

Meet Alex

Eliminate benefit cost confusion with ALEX. 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.

Talk to ALEX. <https://start.myalex.com/essc>

3

Medical, Dental, Vision, HSA, FSA and Voluntary Benefits (Critical Illness, Accident, Term Life, Hospital Indemnity, Legal and Pet Savings Plan)

Enroll

1. [Access Workday](#)
2. Select the following sessions:
 - ACA Eligible: Navigate to "My Tasks" and go to Change Benefits Elections and click on "Let's Get Started."
 - Note: The enrollment session will be available for 30 days from your ACA eligibility date.

4

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

Review



Contact the Benefits Team

- Email: benefits@essc.org
- 949-678-3715 for Lydia Nhem
- 714-215-9123 for Karen Johnson

Need Workday log in assistance?

- Email: helpdesk@essc.org with "Workday log-in help" in subject line
- Phone: 657-301-3388



Healthcare Concierge and Caring Advocacy

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
- 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



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 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
Total	\$8,000

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 (Publication 969).



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

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

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 (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
Plan Network	Kaiser Permanente Southern California	Kaiser Permanente Southern California	Select Plus West	CASignatureValue	Select Plus West
Access to Providers	In-network only	In-network only	In-network and out-of-network	In-network only	In-network and out-of-network
Preventative Care (In-network)	Covered at 100%	Covered at 100%	Covered at 100% (In-network only)	Covered at 100%	Covered at 100% (In-network only)
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 (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
Annual Out-of-pocket maximum 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)
Office/Specialist Visit	\$40/\$50 copay (In-network)	\$40 for first 3 visits, then you pay deductible. Additional visits \$40 after deductible (In-network)	10% coinsurance* (In-network)	\$30/\$45 (In-network)	\$15/\$30 (In-network)
Lab	\$15 (In-network)	\$15 (In-network)	10% coinsurance* (In-network)	\$25 (In-network)	20% coinsurance*
Outpatient Surgery	30% coinsurance* (In-network)	20% coinsurance* (In-network)	10% coinsurance* (In-network)	30% coinsurance* (In-network)	20% coinsurance* (In-network)
Inpatient Hospitalization	30% coinsurance* (In-network)	20% coinsurance* (In-network)	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. Refer to page 42 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
Retail Tier 11 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)

*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**.

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

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

Questions? Visit 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
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
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 EPO
Network Name	National Options PPO 30	National Exclusive Network Plan
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)	N/A
Preventive Services	0%* (in-network) 0%* (out-of-network)	All other services are based on a Schedule of Benefits. Copays vary by service
Basic Services	0%* (in-network) 20%* (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	
Lifetime Orthodontia Maximum	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, your plan covers your eye exam and 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
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)	Every 24 months
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

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.



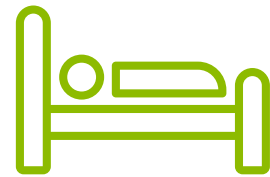
Accident Insurance

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 Workday
- Once your benefits go into effect, register for online access at: 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 Workday
- Once your benefits go into effect, register for online access at:
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 Workday
- Once your benefits go into effect, register for online access at: 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 Workday
- Once your benefits go into effect, register for online access at:
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 Workday
- Once you have enrolled, go to legalcorner.legaleaseplan.com/user/register
- You can call the LegalEASE at 855-230-9380 , M-F, 7 a.m. - 7:30 p.m. (CST)

Enrollment is for the entire year. You can only change election during open enrollment.

Voluntary Pet Discount Program

Your furry family members deserve the best

Pet Benefits Solution

Total Pet Plan for one or more pets in the same household. Regardless of preexisting condition! Provided by Pet Benefits Solutions. Enroll in this benefit at any time!

Pet Discount program includes the following programs:

Pet Assure—veterinarian discount program

- 25% savings on all in-house medical services at participating vets
- Covers all pets in member's home, regardless of age, health or type of pet

PET plus—discounted pet products, prescriptions and preventatives

- Up to 50% off on products including prescriptions, preventatives, food, toys, treats and more
- Shipping is always free

Whisker DOCS

- 24/7 Pet Help Line—
Questions about your pet's health

The PetTag

- 24/7 Lost Pet Recovery Service

	Bi-Weekly Cost
One pet	\$4.96
More than one pet	\$8.07



Register

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



Student Loan Counseling & Assistance Program

PeopleJoy

Associates with student loans are now eligible for counseling to assist with how to best manage their student loans. Public Student Loan Forgiveness (PSLF) waivers and loan payment suspensions that have recently become available can be challenging to navigate. ESSC has partnered with PeopleJoy to support the process. Here are more details about PeopleJoy's services:

- PeopleJoy prevents PSLF applicants from getting rejected by guiding them through every step of the process.
- They provide a free student loan analysis as well as personalized, ongoing student loan resources and support as a service.
- The coaching and advisory services of PeopleJoy are paid 100% by ESSC!

All associates are eligible to participate; however, there are other qualifications to submit a loan forgiveness application such as being full time.

Visit easterseals.peoplejoy.com to get started today using your work email address to complete the PeopleJoy loan assessment!



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.

The Support Team may be reached via email at essc@charities.org.



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.lincolfinancial.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.



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



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?

Log into Workday. Click into your profile (top right hand side) then click on Absence

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

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

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

Holiday Schedule

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

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
Kaiser HMO	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%
Kaiser Virtual Complete	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%
UnitedHealthcare HDHP (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%
UnitedHealthcare HMO	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	22%	78%
	Associate + Spouse/ Domestic Partner*	\$2.88	\$8.64	25%	75%
	Associate + Child(ren)	\$2.74	\$8.23	25%	75%
	Associate + Family	\$3.97	\$11.91	25%	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 714-215-9123 Karen Johnson	benefits@essc.org
ESSC Leave of Absence			714-876-1273 Maria Lopez	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.helpwhereyouare.com Company code: ESSC
Medical	Kaiser HMO	227882	800-464-4000	www.kp.org
	Kaiser Virtual Complete			
	UHC HMO	914568	800-624-8822	www.myuhc.com
	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	www.vsp.com
Health Savings Account	Optum Bank	HB791	844-326-7967	www.optumbank.com
Flexible Savings Account	Optum Bank	E68149	800-243-5543	www.optumbank.com
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	www.prudential.com/mybenefits

Contacts cont'd

Benefit	Provider	Group #	Phone	Email/Website
Voluntary Insurance	UNUM Accident	936587	866-679-3054	services.unum.com
	UNUM Critical Illness	936588		
	UNUM Hospital	936589		
	UNUM Term Life	936586		
	LegalEASE	LELG-EASTSEALSC	888-416-4313	legalcorner.legaleaseplan.com/user/login
	Pet Benefits	4744	800-891-2565	www.petbenefits.com/land/essc
COBRA	Optum		866-301-6681	adminservices.optumhealthfinancial.com
401(k)	Lincoln Financial Group		800-234-3500	www.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
Fertility	Carrot		888-817-9040	www.get-carrot.com/employeesupport
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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easterseals.com/southernca

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