



Benefits Guide

2024/2025 Plan Year

Part Time Associates



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Welcome!

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

This guide provides an overview of your ESSC benefits. To learn more, please visit the [benefits page](#).



Your Benefits Package

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

- Voluntary Benefits
- 401(k) Retirement plan through Lincoln Financial
- Mental Health Support through Modern Health
- Student Loan Counseling and Assistance Program through PeopleJoy
- Healthcare Concierge through TouchCare
- Group Discount Program through PerkSpot
- 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 UKG and the Benefits page on the Intranet to choose the coverage that's right for you and your family.

Eligibility, Enrollment and Waiting Periods

Eligibility, enrollment and waiting periods vary by plan and role. Please review the table below and plan documents. Plan documents can be found on the [benefits page](#).

Benefit Plans	Enrollment Period	Eligibility
<ul style="list-style-type: none">• 401(k) Plan with Company Match• PTO Accrual	Immediately upon date of hire	
<ul style="list-style-type: none">• Voluntary Benefits	30 days from date of hire or status change date	New Hire: First day of the month following 30 days of employment Status Change to Full-Time: First day of the month following status change date
<ul style="list-style-type: none">• Modern Health• Student Loan Counseling Program• Perkspot Discount Program	At any time	

Eligibility

Who's Eligible

Part-time associates working between 20-29.9 hours per week are eligible for Voluntary Benefits.

Eligible Dependents

When enrolling eligible dependents, you must provide their Social Security Number and date of birth. Dependents are eligible if they are:

- Spouse or domestic partner
- Children or children of your spouse or domestic partner, up to age 26 for medical, dental or vision
- Disabled children of any age who cannot support themselves
- Children placed with you for adoption
- Children for whom you or your spouse is the court appointed guardian

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

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.

TAX IMPLICATIONS OF COVERING DOMESTIC PARTNER:

If you enroll your domestic partner or their eligible dependents, the IRS requires that you pay federal income tax on the fair market value of their coverage. This cost is in addition to the associate's contribution you must make for their coverage.

Eligibility (continued)

Qualifying Life Event

You may make changes during the year if you have a change in your status or a qualifying life event. These events may include:

- Marriage or declaration of domestic partnership
- Legal separation, divorce, termination of domestic partnership
- Birth, adoption, or getting legal custody of a child
- Death of a dependent or loss of legal custody
- A dependent's loss of eligibility
- Losing other coverage

Enrolling is as easy as 1,2,3

1

Learn

Visit InsideESSC to learn more about what benefits, tools and resources are available to you. Review your benefit options and costs. Think about whom you want to cover.

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

2

Enroll

Voluntary Benefits (Critical Illness, Accident, Term Life, Hospital Indemnity, Legal and Pet Savings Plan)

1. [Access UKG](#)
2. Navigate to the dropdown menu > Myself > Life Events
3. Select the following sessions:
 - New associates: Newly Benefit Eligible
(session is available 30 days from your date of hire)

3

Review

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



Contact the Benefits Team

- Email: benefits@essc.org
- 949-678-3715 for Lydia Nhem
- 949-357-6173 for Mia Barawid

Need UKG log in assistance?

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

Voluntary Benefits

Give yourself and your loved ones the gift of financial protection and peace of mind.

Financial health is just as important as physical health. We all have concerns about how loved ones would get by if something happened to us. ESSC offers you the opportunity to replace concern with solid financial planning to protect your loved ones.



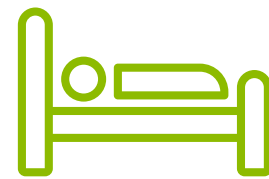
Accident Insurance

After a covered accidental injury, accident insurance helps with out-of-pocket expenses, so you can focus on your recovery.



Critical Illness Insurance

This coverage provides lump sum benefits to help you manage the financial impacts of a serious illness like cancer or heart attack.



Hospital Insurance

When a trip to the hospital is needed, this coverage provides benefits to help cover costly co-pays, lodging fees and more.



Term Life Insurance

This coverage provides financial protection during your working years or into retirement to support loved ones in the event of your death.



Legal Services

You can save time by quickly connecting to the right attorney for your legal matter and save on costly legal fees.



Pet Discount Program

We offer a total pet bundle to our associates. With this plan you receive discounts on pet RX, vet care, telehealth and pet recovery.

* Voluntary Benefits are offered to full time associates and part time associates with standard weekly hours of 20+ hours per week

Voluntary Term Life Insurance

A way to protect what matters most

administered by UNUM

Life Insurance can help your loved ones with financial obligations in the case of your death—from their daily expenses and mortgage to college tuition or retirement. With term life, you pay 100% of the premiums with after-tax dollars. And because the premiums are deducted after tax, any benefits the plan pays to you are tax free.

Unum Term Life Insurance Issue Age Pricing (bi-weekly rate is per 1,000)

Age	Rate per Volume	Employee	Employee + Spouse
25-29	1,000	\$0.022	\$0.022
30-34	1,000	\$0.037	\$0.037
35-39	1,000	\$0.042	\$0.042
40-44	1,000	\$0.046	\$0.046
45-49	1,000	\$0.069	\$0.069
50-54	1,000	\$0.106	\$0.106
55-59	1,000	\$0.198	\$0.198
60-64	1,000	\$0.305	\$0.305
65-69	1,000	\$0.586	\$0.586
70-74	1,000	\$0.951	\$0.951

Rate per Volume	Child Rate
1,000	\$0.245

HOW LIFE INSURANCE WORKS

Term Life Insurance provides affordable protection for a specific period of time—though, in some cases, coverage can be extended past the original term period. Most people buy it during their working years, so if they die, their benefit can help protect their loved ones from the financial impact of lost wages and manage their financial needs.



Register for online access

- Enroll in coverage through UKG
- Once your benefits go into effect, register for online access at: services.unum.com/SelfReg/SelfReg_Claimant.aspx
- 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



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Voluntary Hospital Plan

Reduce the financial strain of a hospital stay

administered by UNUM

Even if you have medical insurance, a trip to the hospital can leave you with significant unexpected expenses, like co-payments, deductibles and other out-of-pocket costs. Unum Hospital Insurance can help, by providing payments you can use to manage your expenses during a stressful time.

How Hospital Indemnity Insurance works

An unexpected hospitalization can drain a family's savings. But Hospital Insurance can pay a lump sum directly to you to cover some of the expenses you're not prepared for.

- Hospital Insurance pays a set amount for a hospital admission, as well as for other items covered by your plan, such as emergency room treatment and daily hospital confinement.
- With Hospital Insurance, you pay 100% of the premiums with after tax dollars. And because the premiums are deducted after tax, any benefits the plan pays to you are tax free.

	Low Bi-Weekly Rates (post tax)	High Bi-Weekly Rates (post tax)
Associate only	\$6.78	\$13.41
Associate + spouse	\$11.53	\$22.82
Associate + child(ren)	\$10.02	\$20.73
Associate + family	\$14.77	\$30.14



Register for online access

- Enroll in coverage through UKG
- Once your benefits go into effect, register for online access at: services.unum.com/SelfReg/SelfReg_Claimant.aspx
- 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

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- 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 UKG
- 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!



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?

You can login to UKG, then Menu > Myself > PTO Plans

PTO Accrual Rates

PTO accruals for eligible associates are based on full-time/part-time status, job level, and tenure and are accrued each pay period. See table on next page.

Paid Time Off Accruals

	Full Time*			Part Time*	
		30 < 40 hours per week	40 hours per week	20 < 30 hours per week	
Year	PTO Days per year	Per Pay Period accrual	Per Pay Period accrual	PTO Days per year	Per Pay Period accrual
0 (at hire)	15	4.327	4.615	5	1.154
1	16	4.615	4.923	6	1.385
2	17	4.904	5.231	7	1.615
3	18	5.192	5.538	8	1.846
4	19	5.481	5.846	9	2.077
5	20	5.769	6.154	10	2.308
7	21	6.058	6.462	11	2.538
10	22	6.346	6.769	12	2.769
15	23	6.635	7.077	13	3.000
20	24	6.923	7.385	14	3.231
25	25	7.212	7.692	15	3.462

PTO Q&As

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.

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

Questions or Need Help?

Contacts

Benefit	Provider	Group #	Phone	Email/Website
ESSC Benefits Department			949-678-3715 Lydia Nhem 949-357-6173 Mia Barawid	benefits@essc.org
ESSC Leave of Absence			714-876-1273 Maria Lopez	loa@essc.org
UKG Access			657-301-3388	helpdesk@essc.org
Mental Health Program	Modern Health			my.joinmodernhealth.com Company code: ESSC To access EAP: modernhealth.helpwheretheyouare.com Company code: ESSC
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
401(k)	Lincoln Financial Group		800-234-3500	www.lincolnfinancial.com/retirement
Student Loan Advisory	PeopleJoy		267-310-2723	support@peoplejoy.com
Group Discount Program	Perkspot			essc.perkspot.com (Passphrase: Easterseals)

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

Version 5
December 18, 2024