MEDICAL/PRESCRIPTION COVERAGE – CHOOSE FROM THREE PLANS

- Low Deductible (with HRA) High Deductible (with HRA) • HSA Medical (No HRA)
 - ✓ With the Low and High Deductible plans, ESA contributes to an HRA annually to assist with deductibles.
 - ✓ With the HSA Medical Plan, associates can contribute to a health savings account (HSA).
 - ✓ All three plans cover preventive care at 100% with no copays or deductible when you visit in-network providers.

DENTAL COVERAGE

- \$50 deductible single / \$150 deductible family
 Basic Services 80%
- Preventive Care 100%

- Major Services 50%
- Annual Maximum Benefit: \$1,500 per person
- Orthodontia 50% (children to age 19); Lifetime Maximum Benefit: \$1,500 per person

VISION COVERAGE – CHOOSE FROM TWO PLANS*

• Essential: Exams and Standard Lenses \$10 copay in network

FSA (FLEXIBLE SPENDING ACCOUNT)

- Healthcare you can contribute up to \$3,200 annually
- Commuter Benefit you can contribute up to \$325 monthly
- Enhanced: Exams \$0 copay in network / Standard Lenses \$10 copay in network.
 - Dependent Care you can contribute up to \$5,000 annually

BASIC LIFE, ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) AND DISABILITY

- ESA provides 1x associate base pay up to \$300,000 for Basic Life and AD&D at no cost to Associate.
- ESA provides Long Term Disability (LTD) coverage 50% of monthly earnings up to \$5,000 after 90 continuous days of disability at no cost to Associate.

PARENTAL LEAVE

- ESA provides associate base pay for up to six weeks after the birth or adoption of a child in coordination with any state paid leave benefits and/or associate paid STD/leave benefits.
- To be eligible associate must be employed by ESA in a full-time status for at least 12 months, worked at least 1,250 hours during the 12 consecutive month preceding the date leave would being, and be a "new parent."

OPTIONAL EMPLOYEE PAID - VOLUNTARY BENEFITS

- STD coverage 60% of weekly salary up to \$2,500
- Buy-Up LTD coverage - 60% of monthly salary up to \$15,000
- Supplemental Life

- Dependent Life
- Pet Insurance*
- Legal Insurance*

Important Note:

All newly eligible associates must be sure to enroll in the above benefits within 31 days of hire date or status change from part-time to full-time. You will enroll through MyADP to make your benefit elections. Benefit are effective the 1st of the month after completing 60 days of full-time employment.





401(k) SAVINGS PLAN*

Eligibility	Immediate upon date of hire
	Six month waiting period. Matching contributions will be deposited weekly to your account once you are eligible for match.
Match Calculation	50% of first 6% - maximum match is 3% of salary
	Your contributions are immediately vested at 100%. The company match is vested as follows from you date of hire:
	After 1 year of service – 33.3%
	After 2 years of service – 66.6%
	After 3 years of services – 100%

ROTH 401(k)

Associates can elect Roth 401(k) contributions in addition to a pre-tax 401(k) election. We expect the IRS will announce the 401(k) contribution limits for the 2025 year during October 2024. For 2024, the catch-territory is reached when an Associate contributes more than \$22,500.

AETNA VITAL SAVINGS PROGRAM*

Both Part-Time and Full-Time Employees are eligible immediately upon date of hire

Vital Savings by Aetna is a discount program that allows you to save on prescription drugs (anywhere from 10% to 40%), dental care, vision care and more. There are no claim forms or referrals. The fee for this program paid by you directly to Aetna is:

- Individual Program: \$76 per year
- Family Program: \$100 per year

EAP (EMPLOYEE ASSISTANCE PROGRAM)*

At no cost to you, the Health Advocate EAP provides valuable resources and support for a variety of needs including financial or legal advice, health, family or work-related challenges.

HEALTH ADVOCATE

At no cost to you, Health Advocate provides assistance to you and your family with benefit-related questions or challenges. ESA provides a Tobacco Cessation program through Health Advocate at no cost to you.



