ESS Companies
Benefits

Benefits Overview

Use these tools to own your health, wealth, and future. Access the ESS Companies benefits package starting the 1st of the month after your first 30 days.

See the full 2027 Benefits Overview Guide

Medical Anthem Blue Cross Blue Shield

Two HSA Advantage Plan Options
HSA Advantage Plans are a cheaper monthly option but will cost more when you first need care. After your deductible of $3,500 or $5,000, there are no extra costs. Plus, you can put money into a Health Savings Account (HSA).

- **Plan 1 Deductible:** $3,500 individual / $7,000 family
- **Plan 2 Deductible:** $5,000 individual / $10,000 family
- **Rx copays**: $0 (after deductible)
- **Preventive care:** 100% covered (in-network)
- **Coinsurance:** 0% after deductible

PPO Plan
PPO is pricier monthly, but you'll usually only have a copay when you need care. That means lower costs on expenses like office visits and prescriptions. After you hit your deductible, you'll have extra costs up to a limit.

- **Deductibles:** $1,500 individual / $4,500 family
- **Visit Copays:** $30 office / $60 specialist / $50 urgent care / $250 + 20% coinsurance ER
- **Rx copays:** $10 / $40 / $80
- **Preventive care:** 100% covered (in-network)
- **Coinsurance:** 20% (after deductible)

Dental Delta Dental

Protect your pearly whites with 100% coverage on in-network cleanings and regular check-ups.

- **Preventive care:** 100% covered
- **Basic care:** 80% covered
- **Major care:** 50% covered
- **Annual maximum:** $1,500 (orthodontics separate)
- **Orthodontia services:** 50% covered to a $1,500 maximum (for dependents under 18)

Vision MetLife

Keep things crystal clear with low-cost eye exams and savings on glasses or contacts.

- **Eye exams:** $10 copay
- **Materials:** $10 copay
- **Frames or contacts:** $150 allowance
- **Safety glasses:** $65 allowance + 20%

Health Savings Account Voya

Set aside money pre-tax to pay for qualified health expenses, like doctor visits or dental exams. Money in your HSA will roll over from year to year — and you can invest those dollars to grow for the future.

- **Must be enrolled in a HSA Advantage Plan**
- **Employee contribution maximum:** $4,500 individual / $9,000 family
  - Made through regular payroll deductions or lump-sum contributions
- **Employer contribution maximum:** $500 individual / $1,000 family
- Lump sum contribution if enrolled on January 1st each year

Flex Spending Account Voya

Set aside money pre-tax to pay for qualified health expenses, like doctor visits, prescriptions, or daycare. Use it or lose it, so plan ahead and make it count.

- **Healthcare FSA:** Up to $3,500 for eligible medical expenses (PPO Plan only)
- **Limited Purpose Healthcare FSA:** Up to $3,500 for eligible dental and vision expenses (HSA Advantage Plans only)
- **Dependent Care FSA:** Up to $7,500

Questions? Contact benefits@esscompanies.com.

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Disability Insurance The Hartford

Short Term Disability
If a non-work-related condition keeps you from working, ESSC provides 50% of your salary (max: $1,000/week), or you can elect the "Buy Up" plan coverage to receive 60% of your salary (max: $2,500/week).

Long Term Disability
If you're going to be out longer, the company-paid policy covers 50% of your salary after short-term coverage ends. You can also elect the "Buy Up" plan to receive 60% of your salary. ($4,000/$10,000 maximums.)

Life and AD&D Insurance The Hartford

ESSC provides a $30,000 life insurance benefit and $30,000 accidental death and dismemberment (AD&D) benefit at no cost.

Supplemental Life Insurance
You're able to increase your coverage and peace of mind with voluntary supplemental options.

- Purchase up to 5x your salary (maximum of $500,000)
- Spouse coverage up to half your elected amount
- Child(ren) coverage up to $10,000
- Guarantee Issue: $150,000 for employees; $75,000 for spouse; $10,000 for child(ren)

Vision MetLife

These plans help cover unexpected bills and out-of-coverage costs.

- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance

Employee Assistance Program (EAP)

You and your family automatically can get free, confidential, 24/7 support for whatever life throws at you. Use the EAP with six free sessions per issue.

- Mental Health
- Legal and Financial Concerns
- Fitness
- Family and Marital Support
- Stress Management and Burnout
- Lifestyle and Wellness

Employee Stock Ownership Plan (ESOP)

Our employees are our owners. You can own a piece of the company (and get a share of the profits) through our ESOP — No enrollment or extra costs needed.

401(k) Plan Fidelity

Diversify your personal retirement savings through a Fidelity 401(k): a traditional pre-tax plan, a Roth after-tax plan, or both! Your contributions will be reflected on the first payroll after our benefits team can implement the change.

Financial Wellness CAPTRUST Advisors

We've partnered with CAPTRUST to connect you with independent advice.CAPTRUST can also help you with financial priorities such as budgeting, debt, credit, and college savings. Best of all, this service is free for all employee-owners.

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