

# BENEFITS OVERVIEW

**WE HAVE SOME OF THE BEST BENEFITS IN THE BUSINESS.**

## WEALTH & RETIREMENT

### ESOP

All eligible employee-owners participate in our Employee Stock Ownership Plan, or ESOP. This allows employees within the ESS family to not only share in the ownership and growth of our Company, but to also reap in the rewards of extra funds when it's time to retire. ESS' goal in setting up an ESOP is to motivate and reward employee-owners for their hard work and efforts.

[CHECK OUT THE ESOP SECTION ON TOTAL REWARDS](#)

### 401 (K)

#### JOHN HANCOCK RETIREMENT

ESS offers eligible employee-owners a great way to save money for retirement through both a 401(k) and/or Roth retirement savings plan.

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## HEALTH & WELLNESS

### EMPLOYEE ASSISTANCE PROGRAM

The EAP provides free, immediate, and confidential support to you and your family on a variety of issues. This includes but is not limited to legal and financial consultations, lifestyle and wellness, substance abuse, stress management, family care, fitness and more. Available 24/7 in multiple languages, they can help you #lightenthe load.

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### MEDICAL INSURANCE

#### UNITEDHEALTHCARE

#### PPO PLAN

- \$30 copay for office visits/\$60 for specialist.
- \$0 copay for office visits for children under age 19.
- \$50 copay for urgent care.
- \$250 copay + 20% coinsurance for ER visits.
- Rx copays of \$10/\$40/\$80.
- Deductibles of \$1,500/\$4,500.
- Coinsurance of 20% after deductible has been satisfied.
- Preventive care covered at 100%, which includes child wellness, immunizations, mammograms, etc.

#### HSA HDHP

- 20% coinsurance after the deductible has been satisfied for in-network office and specialist visits.
- 20% coinsurance after the deductible has been satisfied for urgent care.
- 20% coinsurance after the deductible has been satisfied for ER visits.
- Rx copays of \$10/\$35/\$60 after the deductible has been satisfied.
- Deductibles of \$2,800/\$5,600.
- Preventive care covered at 100%, which includes child wellness, immunizations, mammograms, etc.

The amounts listed under each plan are based on In-Network providers.

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### DENTAL INSURANCE

#### DELTA DENTAL OF MISSOURI

- Large network and choice of dentists.
- Preventive care paid at 100%.
- Basic care paid at 80%.
- Major care paid at 50%.
- \$1,500 annual maximum (excludes orthodontia).
- \$1,500 child orthodontia lifetime benefit maximum.

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### VOLUNTARY VISION

The MetLife Vision plan offers coverage for eye exams, glasses and contacts.

- \$10 copay for a vision exam.
- \$10 materials copay.
- \$150 allowance on frames.
- \$150 allowance on contacts instead of glasses.

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### VOLUNTARY SHORT TERM DISABILITY

Short Term Disability insurance is a means to fill the gap between paychecks when an employee-owner is out due to illness or disability. If an employee-owner is eligible, the benefit pays 60% of your weekly salary to a maximum of \$1,500.

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### VOLUNTARY LONG TERM DISABILITY

If you are unable to return to work after 180 days of Short Term Disability, Long Term Disability insurance provides a method to continue receiving benefits. It pays up to 60% of your weekly salary.

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### VOLUNTARY CRITICAL ILLNESS INSURANCE

Critical Illness insurance through MetLife provides a supplemental benefit to you and your family if you or a covered dependent is diagnosed with a covered critical illness.

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### VOLUNTARY ACCIDENT INSURANCE

Designed to supplement employer-sponsored health coverage, Accident insurance pays specific benefit amounts for expenses resulting from non-work-related injuries and accidents.

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### VOLUNTARY HOSPITAL INDEMNITY INSURANCE

Designed to supplement employer-sponsored health coverage, Hospital Indemnity insurance can help provide financial protection for covered individuals by paying a benefit due to hospitalization.

Employee-owners can use this benefit to meet out-of-pocket expenses and extra bills that occur.

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### LIFE AND AD&D

Life insurance is provided to all eligible employee-owners who select the Medical plan. You will receive a \$20,000 life insurance and AD&D benefit at no cost to you. This coverage provides protection to your family should the unexpected occur.

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### SUPPLEMENTAL LIFE

Employee-owners may elect to purchase up to 5 x annual salary, up to a maximum benefit of \$500,000, in supplemental life insurance in increments of \$5,000.

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### OPTUMBANK HEALTH SAVINGS ACCOUNT

ESS offers an HSA in conjunction with the high-deductible health plan. This account can be funded with pre-tax dollars and can be used to pay for eligible medical expenses.

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## LEGAL & SECURITY

### LEGALSHIELD

This voluntary benefit gives you the freedom to be able to pick up the phone and visit with an attorney without having to worry about the cost.

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### IDSHIELD

This voluntary benefit gives you direct access to Licensed Private Investigators who restore your identity if you become a victim of identity theft.

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## PERKS & BONUS OPPORTUNITIES

### PTO

All full-time employee-owners are eligible for paid time off.

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### REFERRAL PROGRAM

- All employees are eligible to participate.
- Earn \$250 at referral's time of hire, \$250 following 6 months of employment (and a minimum of 500 hours worked), and \$500 after referral has been with the company for 1 year.
- You will have a chance to win \$2,000 for eligible referrals at the time of the ESS annual employee owners' meeting.

[CHECK OUT THE PROGRAM DETAILS ON TOTAL REWARDS](#)