

2023 BENEFITS AT A GLANCE



Benefits Overview

Per Scholas is proud to offer a comprehensive program of benefits designed to serve the diverse needs of our unique workforce, and we are committed to continually enhancing and expanding our offerings. The information in this document is meant to familiarize you with the benefits and programs currently in place.

Eligibility

Temporary and Permanent full-time employees are eligible for coverage on the first of the month following 30 days of service after the date of hire. Employee contributions for flexible spending accounts, medical, dental and vision insurance are pre-tax. All other deductions are post-tax. You are considered permanent full-time if you are scheduled to work 30 or more hours per week. Dependents eligible for coverage under the medical, dental, and vision plans are your spouse (or domestic partner) and your children. Children can be covered on the medical, dental and vision plans up to age 26 regardless of student, dependent or marital status.

EMPLOYEE ASSISTANCE PROGRAMS

Aetna EAP Program Sometimes a personal or professional issue can affect your work, health and general well-being. In these times, you may need an experienced professional to talk with to help you manage life's challenges. Access up to 8 counseling sessions per year. Sessions are available face-to-face, via tele video or chat therapy. Services are free and confidential. Other services include chat therapy, identity theft services, legal services, financial services and more.

EmployeeConnect Employee Assistance Program This program can help provide simple solutions to help you cope with the stress and life changes that may result from everyday issues like job pressures, relationships, retirement planning or personal impact of grief, loss or a disability. The service includes up to three (3) face-to-face emotional or work-life counseling services per person per year. Each individual can get counseling help for his/her own unique needs.

PER SCHOLAS EMPLOYEE BENEFIT OVERVIEW

MEDICAL AND RX

Four medical plans are offered through Empire. Two medical plans are offered through Kaiser. Empire medical plans are offered to all employees with the exception of one plan that is for NY Residents ONLY. Kaiser plans are offered to only employees that currently reside in Maryland, Washington D.C. and Virginia.

RX HOME DELIVERY

If you take prescription medicines on a regular basis, you can get up to a 90-day supply delivered to your home.

DENTAL

Per Scholas offers 2 dental plans through MetLife that offer employees low out-of-pocket costs and orthodontia coverage for children and adults.

VISION

Per Scholas offers Vision coverage through MetLife. This is a comprehensive benefit ensuring low out-of-pocket cost to members and their families.

FLEXIBLE SPENDING ACCOUNT

Set aside pre-tax dollars up to IRS maximum limits of \$3,050 to pay for eligible out of pocket medical/dental/vision or \$5,000 dependent care expenses. Funds are "use it or lose it" with a 2.5-month grace period following the end of the plan year.

COMMUTER BENEFIT PLAN

This is a tax-free account for workplace commuting expenses (including mass transit and parking expenses / excluding taxis, tolls and fuel). You can elect to contribute up to \$300 per month for mass transit expenses and up to \$300 per month for parking expenses.

VOLUNTARY LONG-TERM DISABILITY

Long-term Disability coverage provides important financial protection for your family in the event of an extended recovery from accident or illness.

VOLUNTARY LIFE AND AD&D INSURANCE

Voluntary Life Insurance and AD&D coverage provides important supplemental financial protection for you and your family in the event of your death or disability. Eligible employees have the opportunity to purchase additional Life Insurance and AD&D Insurance to meet your needs. There is also an option to elect coverage for your spouse and dependent child(ren).

SHORT TERM DISABILITY

Provides partial income replacement through Lincoln Financial Group if unable to work due to illness, injury or pregnancy. This is an employer paid benefit.

KASHABLE

Kashable offers socially responsible financing to employees with great low rates and money deposited directly into your bank account. They also offer Financial Coaching and Credit Monitoring to help you get where you need to be Financially.

PET INSURANCE

Per Scholas offers pet insurance through MetLife. You have access to plans that can reimburse up to 90% of your vet bill. Receive cash back for eligible veterinarian bills, and optional wellness coverage for dental cleaning, vaccinations and exams. You can choose from different reimbursement levels for the plan that works for your budget.

ACCESS TO BENEFITS SERVICE CENTER

Confidential and responsive, BenefitsVIP is a dedicated team of seasoned professionals ready to help Per Scholas employees answer all their benefits questions and quickly resolve claims and eligibility issues.

BenefitsVIP
Help starts here.

Retirement (401k)

Per Scholas offers a 401k plan to all Full Time Benefit eligible employees after they complete a 90-day introductory period. The Organization will match dollar for dollar from every paycheck up to 6% of your contribution.

Holidays & PTO

All employees are eligible for Holiday pay upon hire. Full Time Benefits Eligible employees will receive 80 Wellness Hours for employees to use as they see fit and accrue Vacation at the beginning of every month after hire.

EMPIRE MEDICAL PLANS

	EPO HDHP	EPO 0%	EPO Blue	EPO Connection (NY EE Only)
Benefit	In-Network Only	In-Network Only	In-Network Only	In-Network Only
Annual Ded. Individual/Family	\$1,500/\$3,000	\$2,500/\$5,000	\$2,500/\$5,000	\$1,000/\$2,000
Out-of-Pocket Maximum	3,000/\$6,000	\$6,350/\$12,700	\$6,600/\$13,200	\$6,000/\$12,000
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited
Coinsurance	0%	0%	30%	30%
Office Visit – Preventive Care	Covered 100%	Covered 100%	Covered 100%	Covered 100%
Virtual Visit (LiveHealth Online) PCP/Specialist	\$15/\$50 copay after deductible	\$15/\$60 copay	\$15/\$50 copay	\$5/\$60 copay
Office Visit – PCP/Specialist	\$30/\$50 copay after deductible	\$30/\$60 copay	\$30/\$50 copay	\$30/\$60 copay
Office Visit – Mental Health/ Substance Abuse	\$30 copay after deductible	\$30 Copay	\$30 copay	\$30 copay
Urgent Care Facility	\$50 copay after deductible	\$60 copay	\$50 copay	\$60 Copay
Emergency Room (Copay waived if admitted)	\$300 copay after deductible	\$60 copay	\$50 copay	\$60 copay
Inpatient Hospital	\$300 copay after deductible	No charge, after deductible	30%, after deductible	30%, after deductible
Outpatient Hospital	\$250 copay after deductible	No charge, after deductible	30%, after deductible	30%, after deductible
Outpatient Lab & X-Ray (MRI, CAT, PET, etc)	Covered 100% after deductible	No charge, after deductible	30%, after deductible	30%, after deductible
Prescription Deductible	Combined with Medical	N/A	N/A	N/A
Retail Prescription Drugs (30 day supply) Generic / Preferred / Non-Preferred	\$10/\$35/\$70	\$15/\$35/\$75	\$15/\$35/\$75	\$10/\$35/25% coinsurance, \$125 Max per script
Mail Order Prescription Drugs (90 day supply) Generic / Preferred / Non-Preferred	\$20/\$70/\$140	\$37.50/\$87.50/\$187.50	\$37.50/\$87.50/\$187.50	\$25/\$105/25% coinsurance, \$125 Max per scrip

EMPIRE MEMBER PERKS

Wellness Programs

My Health Rewards Activities. You can earn \$150 by keeping track of your healthy habits and activities

Gym Membership Reimbursement. Per Scholas employees and their dependents eighteen (18) years or older can be reimbursed up to \$400 each for meeting Empire's minimum gym visit requirements.

Well-being Coach. A Well-Being Coach offers you multiple options to meet your well-being goals. Empire's digital coaching app offers members personalized 24/7 support on the go, whenever you need it.

Emotional Well-being Resources. Your emotional health is an important part of your overall health. With Emotional Well-being Resources, administered by Learn to Live, you can receive support to help you and your household live your happiest, healthiest lives.

Additional Benefits

TELEHEALTH

LiveHealth Online and Sydney Health are offered through Empire. You and your eligible dependents can access board-certified doctors and pediatricians, as well as licensed counselors and psychiatrists, 24/7/365. All you need is a smartphone.

RX HOME DELIVERY

If you take prescription medicines on a regular basis, you can get up to a 90-day supply delivered to your home.

HEALTH SAVINGS ACCOUNTS

A Health Savings Account (HSA) is a tax-free account used to pay for out-of-pocket medical expenses such as the deductible, coinsurance, and other expenses not covered by the health plan. To contribute to an HSA, individuals must be enrolled in the Empire EPO HDHP plan. This HDHP plan provides comprehensive coverage once the minimum deductible is reached.

KAISER MEDICAL PLANS

(Subject to change per the 2024 renewal)

	Kaiser Gold	Kaiser Platinum
Benefit	In-Network	In-Network
Annual Deductible	Individual: \$0; Family: \$0	Individual: \$0; Family: \$0
Out-of-Pocket Maximum	Individual: \$7,750; Family: \$15,500	Individual: \$2,200; Family: \$4,400
Coinsurance	100%	100%
Preventive Care Adult Preventive Care Adult Annual Physical Exam Well-Child Care	No Charge	No Charge
Outpatient Care Primary care physician office visits Specialist office visits Outpatient facility surgery Diagnostic test (X-ray, blood work) Advanced Imaging	\$20 copay \$50 copay \$250 copay \$50 \$300	\$10 copay \$30 copay \$250 copay X-ray: \$30, Labs: \$10 \$100
Mental Health Inpatient Outpatient / Office Visits	\$20 individual visit; \$10 group visit \$500 admission	\$10 individual visit; \$5 group visit \$150 admission
Emergency Care Ambulance when medically necessary At hospital emergency room Urgent Care	No charge \$300 copay \$50 copay	No charge \$150 copay \$30 copay
Hospital Care Facility fee	\$500 copay per admission	\$150 copay per admission
Maternity Care Prenatal Hospital services for mother and child	No Charge \$500 copay per admission	No Charge \$150 copay per admission
Prescription Drug Deductible		N/A
Retail Pharmacy (30 day supply) Generic / Preferred Brand / Non-Preferred Brand	\$10/\$50/\$100	\$5/\$25/\$50
Mail Order (90 day supply) Generic / Preferred Brand / Non-Preferred Brand	\$10/\$50/\$100	\$5/\$25/\$50

KAISER MEMBER PERKS

Kaiser Permanente App

Access to your plan details, health records, appt scheduler, virtual visits, contacting your doctor and more.

Wellness Support

Tools, tips, and information to help create positive changes in your life, health classes, reduced rates on a variety of health-related products and services, access to self-care apps and many more.

ClassPass

Special rates for Kaiser members. No cost for On-Demand video workouts and reduced rates on livestream and in-person fitness classes.

Ginger App (Emotional Support)

Kaiser members can use Ginger for 90 days per year at no cost and no referral needed.