

2024 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 and 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 televideo, or chat therapy. Services are free and confidential. Other services include chat therapy, identity theft services, legal services, financial services, and more.

EmployeeConnect EAP 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 the 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

Three medical plans are offered through Cigna. Two medical plans are offered through Kaiser. Cigna medical plans are offered to all employees. Kaiser plans are offered to only employees who currently reside in Maryland, Washington D.C., and Virginia.

RX HOME DELIVERY

If you take prescription medicines regularly, 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 costs to members and their families.

FLEXIBLE SPENDING ACCOUNT

Set aside pre-tax dollars up to IRS maximum limits of \$3,200 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 option for workplace commuting expenses (including mass transit and parking expenses / excluding taxis, tolls, and fuel). You can elect to contribute up to \$315 per month for mass transit expenses and up to \$315 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 an accident or illness.

VOLUNTARY LIFE AND AD&D INSURANCE

Voluntary Life Insurance and AD&D coverage provide 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 their 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 Financial.

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.

CIGNA MEDICAL PLANS

	EPO HDHP	EPO High	EPO Mid
Benefit	In-Network Only	In-Network Only	In-Network Only
Annual Ded. Individual/Family	\$1,600/\$3,200	\$2,500/\$5,000	\$1,000/\$2,000
Out-of-Pocket Maximum	3,200/\$6,400	\$6,350/\$12,700	\$6,600/\$13,200
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Coinsurance	0%	0%	30%
Office Visit – Preventive Care	Covered 100%	Covered 100%	Covered 100%
Virtual Visit (MD Live) PCP/Specialist	\$30/\$50 copay after deductible	\$30/\$60 copay	\$30/\$60 copay
Office Visit – PCP/Specialist	\$30/\$50 copay after deductible	\$30/\$60 copay	\$30/\$60 copay
Office Visit – Mental Health/ Substance Abuse	\$50 copay after deductible	\$60 Copay	\$60 copay
Urgent Care Facility	\$50 copay after deductible	\$60 copay	\$60 copay
Emergency Room (Copay waived if admitted)	\$300 copay after deductible	\$300 copay	\$500 copay
Inpatient Hospital	No charge, after deductible	No charge, after deductible	30%, after deductible
Outpatient Hospital	No charge, after deductible	No charge, after deductible	30%, after deductible
Diagnostic Lab & X-Ray	No charge, after deductible	No charge	No charge
Advanced Radiology (MRI, CAT, PET, etc)	No charge, after deductible	\$100 per scan	\$100 per scan
Prescription Deductible	Combined with Medical	N/A	N/A
Retail Prescription Drugs (30 day supply) Generic / Preferred / Non-Preferred	\$10 / \$35 / \$70	\$15 / \$35 / \$75	\$10 / \$35 / \$60
Mail Order Prescription Drugs (90 day supply) Generic / Preferred / Non-Preferred	\$20 / \$70 / \$140	\$38 / \$88 / \$188	\$25 / \$88 / \$188

CIGNA MEMBER PERKS

RecoveryOne. You have access to an online physical therapy program that’s included in your health plan benefits.

Ginger for Cigna. Ginger offers confidential mental healthcare through behavioral health coaching via text-based chats, self-guided learning activities, content, and if needed, video-based therapy and psychiatry.

Talkspace. Is a digital space for private and convenient mental health support. You are matched with a recommended, licensed provider based on your preferences, and can receive support day and night from the convenience of your device

Omada Diabetes Prevention Program. A digitally enabled program that provides support for those in the Pre-Diabetic stage mainly through weight loss and weekly online lessons that focus on nutrition, stress, sleep, and resiliency.

Cigna Healthy Rewards Program. You have access to health products and programs you would use daily

MD Live

MD Live gives you the ability to connect with Board Certified Doctors available through phone and video for Primary, Behavioral, Urgent, and Dermatology Care.

RX HOME DELIVERY

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

HEALTH SAVINGS ACCOUNTS

This is a tax-free account used to pay for out-of-pocket medical expenses such as deductibles, coinsurance, and other expenses not covered by the health plan. To contribute to an HSA, individuals must be enrolled in the Cigna EPO HDHP plan.

KAISER MEDICAL PLANS

(Subject to change per the 2025 renewal)

Benefit	Kaiser Gold	Kaiser Platinum
	In-Network	In-Network
Annual Deductible	Individual: \$0; Family: \$0	Individual: \$0; Family: \$0
Out-of-Pocket Maximum	Individual: \$8,850; Family: \$17,700	Individual: \$2,650; Family: \$5,300
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. There is no cost for On-Demand video workouts and reduced rates are available for live stream 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 is needed.