WCS

2026 Benefits Guide

Non-Union Employees

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This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your WCS Human Resources Team at **benefits@wcs.org**.

Benefits Overview

Eligibility

Eligible Employees

You are eligible for benefits on:

- Your first day of employment if you are a full-time salaried, non-union employee.
- The first day of the calendar year if you are a non-union, hourly, part-time employee who worked between 1,560-2,079.99 hours in 2025 (prior calendar year).*

*Part-time employees are eligible for Medical/Rx, Dental, and Flexible Spending Accounts.

Covering your dependents:

You may enroll your eligible dependents for coverage once you become eligible. Your eligible dependents include:

- Your legal spouse or domestic partner (your domestic partner is eligible for benefits if he or she is not a relative and has lived with you for at least 6 months, in a committed relationship).
- Your child (up to age 26) who is your biological child, stepchild, legally adopted child, or a child for whom you have obtained legal guardianship.
- Your dependent children must be either:

1. Under the age of 26
2. Any age if the dependent child is mentally or physically disabled before reaching the age 26, depends solely on your support, and is receiving Supplemental Security Income benefits as a result of the disability.

Open Enrollment

Open Enrollment Dates:
November 14th, 2025 – November 30th, 2025

1. At Open Enrollment

During the Open Enrollment Period each year, you will have the opportunity to enroll in or change your benefit elections. Any newly elected benefits or changes will become effective on January 1st of the following year.

If you do not need to make any changes for 2026, no action is required. To make enrollment easier, WCS will roll over your current elections.

You will need to take action if you want to:

- Change your plan options for medical or dental coverage, or waive coverage
- Add, remove, or change a covered dependent
- Enroll in an FSA or other voluntary supplemental coverage

2. Qualified Life Event

If you experience a Qualified Life Event (QLE), you must change your benefit elections within the 30 days following the QLE. Otherwise, you will need to wait until the next open enrollment period.

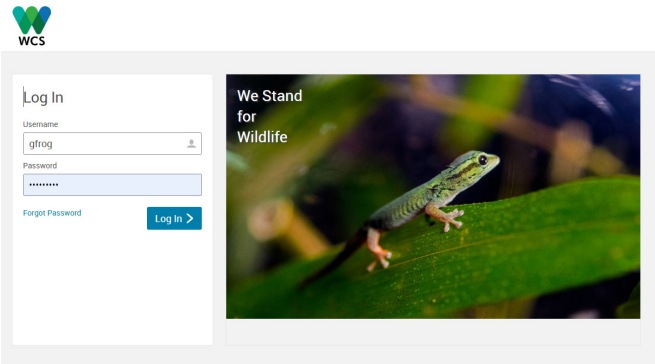
Examples of Qualified Life Events include:

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Change in employment status of the employee, spouse/domestic partner, or dependent child

How to Enroll

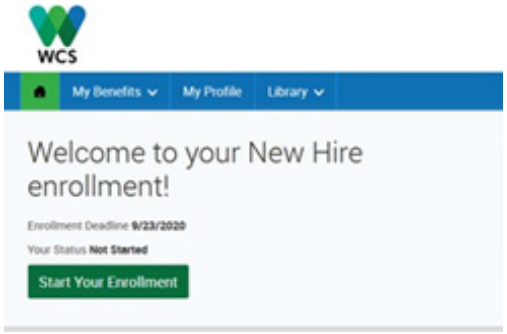
Step 1: Log In to the WCS Enrollment Portal

1. Visit the enrollment page: **https://wcs.bswift.com**.
2. Enter your login credentials:
   - **Username:** First letter of your first name + your full last name (e.g., Green Frog = GFrog).
   - **Password:** The last 4 digits of your Social Security Number.



Step 2: Start Your Enrollment

1. Click “Start Your Enrollment” to begin.
2. Complete the following steps:
   - **Review/Update Personal Information:** Ensure your details are accurate.
   - **Add/Update Dependent Information:** Add or update any dependents you wish to include in your coverage.
   - **Explore Plan Options:** Review the available plans and make your benefit elections for the plan year.
   - **Review Your Elections:** Carefully check the election summary page for accuracy.
   - **Agree and Finalize:** If everything is correct, check the box to “Agree and Finish Enrollment”.



Step 3: Confirm and Complete

1. **Save Your Confirmation:** View, print, or email your confirmation statement for your records.
2. **Log Out:** Once you’ve completed all steps, log out of the portal.

Success! Your benefit elections are now complete.

Download the Bswift Mobile App

Medical Benefits

Administered by Aetna

WCS offers a choice between two types of medical plans: Aetna Open Access Select and Aetna Choice POS II.

Both the Aetna Open Access Select (Aetna OA Select) and the Aetna Choice POS II (Aetna POS II) plans are organizations of medical doctors, hospitals, and other health care providers who have agreed with Aetna to provide health care at reduced rates. The difference is that the Aetna OA Select plan only covers IN network care and the Aetna POS II plan offers the option to go IN or OUT of network for care. **Remember:** Out-of-network care is more expensive in most cases. Employees enrolled in either plan can also set aside pre-tax dollars in a Flexible Spending Account (FSA) to help cover eligible expenses.

WCS is happy to provide you with these options in order to best meet the needs of you and your family.

	Aetna OA Select	Aetna POS II*	
Plan Provisions	**In-Network Only**	**In-Network**	**Out-of-Network**
Annual Deductible (individual/family)	$0	$250/$500	$1,500/$3,000
Out-of-pocket Maximum (individual/family) includes deductible	$5,080/$12,700	$5,050/$10,100	$9,000/$18,000
Coinsurance	100%	100%	70%
Preventive Care	No charge	No charge	No charge
Primary Care Physician Office Visit	$25 copay	$35 copay	70% coinsurance AD
Specialty Office Visit	$35 copay	$45 copay	70% coinsurance AD
Inpatient Hospital Services	No charge	$250 copay ($625 yearly)	70% coinsurance AD
Outpatient Hospital Services	No charge	No charge	70% coinsurance AD
Urgent Care	$25 copay	$35 copay	70% coinsurance AD
Emergency Room Care	$150 copay (waived if admitted within 24 hours)	$150 copay (waived if admitted within 24 hours)	$150 copay (waived if admitted within 24 hours)

Prescription Drugs	Aetna OA Select	Aetna POS II*	
	In-Network Only	**In-Network**	**Out-of-Network**
Prescription Drug Deducible (individual/family)	None	$50 per person (does not apply to Generics)	NA
RETAIL PRESCRIPTION DRUGS (30 DAY SUPPLY)			
Generic	$10 copay	$10 copay	Not covered
Brand Preferred	$35 copay	$35 copay	Not covered
Brand Non-Preferred	$70 copay	$70 copay	Not covered
Specialty	Applicable cost as noted above	Applicable cost as noted above	Not covered
MAIL-ORDER PRESCRIPTION DRUGS (90 DAY			
Generic	$20 copay	$20 copay	Not covered
Brand Preferred	$70 copay	$70 copay AD	Not covered
Brand Non-Preferred	$140 copay	$140 copa	Not covered

Medical Insurance (includes vision) (Bi-weekly contributions)				
	Aetna OA Select		Aetna POS II	
	You	**WCS**	**You**	**WCS**
Employee	$82.71	$529.20	$118.20	$500.91
Employee + Spouse	$174.26	$1,049.58	$237.19	$1,001.04
Employee + Child(ren)	$156.93	$944.52	$213.46	$900.95
Family	$217.39	$1,618.36	$312.12	$1,545.22

AD = After deductible

*Employees in Alaska should choose the Aetna Choice POS II option.

How do I find a doctor?

Visit the Aetna "**Find a Doctor**' tool to find an in-network provider.

Aetna Resources and Programs

Aetna Concierge

Aetna Concierge is your personal healthcare assistant. WCS wants to help you understand your benefits so that you can make informed decisions. Aetna Concierge can help you and your family with getting answers about a diagnosis, selecting a doctor, learning about your coverage, planning for an upcoming treatment, scheduling an appointment, and much more. Call today to ask questions about which medical coverage option would be the best fit for you and your family.

To speak to a concierge, call **866.276.1945**, Monday through Friday from 8 a.m. to 6 p.m. in your time zone.

Teladoc®

Teladoc® gives you access 24 hours, 7 days a week to a U.S. board-certified doctor through the convenience of phone, video, or mobile app visits. Teladoc® is less expensive than an ER or urgent care visit and can treat medical conditions such as cold/flu like symptoms, allergies, pink eye, sinus problems, skin problems, and more. Set up your account today at **Teladoc.com/Aetna** so that this easy to use care is ready for you whenever you and your family need it most.

CVS Health MinuteClinic®

As a WCS employee and Aetna member, you can access all covered CVS Health MinuteClinic® services at no cost to you. MinuteClinic® is a walk-in clinic inside select CVS Pharmacy and Target stores. It offers a broad range of services to keep you and your family healthy. Clinics are open 7 days a week and in the evenings to help make visits more convenient for you.

Aetna Mobile App

The Aetna Mobile app makes it easy for you to manage your health wherever, whenever you need to. With the Aetna Mobile app you can: find care, search claims, view coverage and benefits, access your ID card, manage prescriptions, email member services, estimate costs, and more!

Aetna Transform Oncology

Transform Oncology Care Program aims to help improve patient outcomes and decrease costs. This program uses genomic testing results at the point of prescribing to help patients start on the best treatment faster and, in addition, matches eligible patients to clinical trials. Participants have access to an experienced personal navigator to help with care coordination, Aetna's Cancer Support Center, and the Guided Genetic Health® program: genetic counseling and testing can help guide your treatment and assess your risk of developing other forms of cancer.

For more information, please visit **Aetna.com/cancersupport.**

Aetna Back & Joint Care

The Aetna Back and Joint Care program, offered to enrolled employees (and dependents) age 18 or older, supports those dealing with musculoskeletal issues, acute and chronic pain, and either taking opioids or trying to avoid opioids. The program helps you improve your quality of life by helping you manage and reduce your chronic musculoskeletal pain without surgery or drugs. It also offers innovative digital programs for back, knee, hip, neck, and shoulder pain in easy-to-do 15-minute exercise therapy sessions. Eligible participants will receive access to exercise therapy, motivational coaching, one-on – one support, and education that is tailored to the participant's specific needs.

The Women's Pelvic Health pathway supports women through pregnancy, postpartum, and menopause, addressing pelvic floor disorders. The care team offers video visits, digital exercise programs, health coaches, and urogynecologists. A single platform coordinates pelvic and MSK care, integrating education to increase awareness and reduce stigma.

To get started, visit **hingehealth.com/find/aetna and complete the clinical screener.**

Hello Heart

The Hello Heart app, offered at no cost to enrolled employees (and dependents) age 18 and older, allows you to track and manage your heart health in one place. It includes an FDA-cleared blood pressure monitor that pairs with your smartphone at no cost to you. The app also tracks cholesterol, weight, and activity, provides clear explanations of your health metrics, offers personalized heart health tips, and generates progress reports that can be shared with your doctor. Additionally, support is available via phone or email.

To get started, visit **join.helloheart.com** and enter WCS to create an account.

Aetna Resources and Programs

Administered by HUSK Wellness

Aetna Fitness Reimbursement Program

WCS offers employees access to the Aetna Fitness Reimbursement Program at no additional cost to you. You can receive up to $250 a year for eligible expenses such as gym memberships, group exercise class fees, weight management programs, personal training fees, nutrition counseling fees, exercise equipment, and fitness tracking devices.

Aetna understands that a healthy lifestyle is not "one size fits all" and have partnered with HUSK Wellness to offer participants a comprehensive network of gyms and programs to support their well-being.

Benefit includes:

- $250 per year, per family.
- Access to HUSK Wellness' network of gyms and fitness programs
- Services eligible for reimbursement include gym memberships, group exercise class fees, weight management programs, personal training fees, nutrition counseling fees, exercise equipment and fitness tracking devices.

Register Now!

Sign up at aetna.rewards.huskwellness.com to participate.

Click the "Register" button and enter your information including name, date of birth, postal code, email address and Aetna Member ID.

Start a Submission

Choose the tile for your eligible expense to start a submission. Upload proof of purchase for your eligible expense.

Reimbursement

You may choose to have your reimbursement delivered to you via direct deposit. Payments are issued within 30 days of the end of the quarter in which it was approved.

Things to keep in mind:

- **You receive $250 each plan year for eligible reimbursements.**
- **Unused funds do not roll over to the next year**
- **Send in your receipts by September 30 (90 days before the plan year ends).**
- **You can request reimbursement quarterly or wait until you have the full $250 in receipts.**
- **Each reimbursement transaction has a $1 processing fee**

Dental Benefits

Administered by Delta Dental of NY

Regular dental exams are an important part of maintaining both your oral and overall health. They can help detect issues early, when treatment is simpler and less costly. Through Delta Dental of NY, you have comprehensive coverage to keep your teeth and gums healthy and help prevent decay and periodontal disease. Your plan also includes Enhanced Maternity Benefits and SmileWay®, which offer extra cleanings and periodontal services at no additional cost for members with certain chronic conditions.

Dental PPO Plan	
Plan Provisions	**In-Network & Out-of-Network**
Annual Deductible (individual/family)	$25/$75
Annual Maximum per person	PPO & Premier: $2,000 OON: $1,500
Diagnostic and Preventive Care: cleanings, fluoride treatments, sealants, and x-rays	100%
Basic Services: fillings, periodontics, scaling, and oral surgery	80%
Major Services: crowns, bridges, and full and partial dentures	50%
Orthodontia (Children up to age 26 and adults)	50%
Orthodontia Lifetime Maximum	$1,500

Dental Insurance (Bi-weekly contributions)		
	You	**WCS**
Employee	$2.52	$15.30
Employee + Spouse	$5.09	$23.46
Employee + Child(ren)	$5.09	$29.76
Family	$6.22	$47.69

NEW! We're excited to introduce adult orthodontia coverage and SmileWay® through Delta Dental.

- The dental plan now offers othodontia coverage for adults and children up to age 26
- SmileWay® provides expanded coverage for members with certain chronic conditions (such as diabetes, heart disease, or pregnancy), offering extra cleanings and periodontal maintenance at no additional cost. You can opt in online at **www1.deltadentalins.com/smileway** or by calling Customer Service **800.932.0783**.

Dental PPO plans provide access to a network of licensed dentists that have agreed to provide services at a discounted rate.

Delta Dental PPO vs Delta Dental Premier

The Delta Dental PPO network offers greater savings and lower out-of pocket cost, while the Delta Dental Premier network offers a larger network of dentist, typically with a higher out-of pocket costs. Both dentist are considered in-network. Each dentist is assigned to a category based on their contract/negotiated rates.

Remember: Out-of-network care is more expensive in most cases.

Vision Insurance

Administered by Aetna

The Aetna Vision Plan is offered alongside WCS' Aetna Medical Plans. If you enroll in a medical plan, you are automatically enrolled in this vision coverage; therefore, you do not need to elect vision coverage.

Some national chains in the Aetna Vision network include Target, LensCrafters, Sears, JC Penny, and Pearle Vision. There is also a network of online retailers including Contacts Direct, **Glasses.com**, and LensCrafters online. You can also search for in-network providers at **aetnavision.com** or on the mobile app.

Special Offers for members: Aetna Vision provides perks for members such as discounts on additional pairs of eye – wear, retail coupons, and more! Check **aetnavision.com** for the most up to date list of perks.

Aetna Vision Plan		
	In-Network	**Out-of-Network**
VISION BENEFITS: EXAM – ANNUALLY; LENSES – ANNUALLY (EYEGLASS OR CONTACT); FRAME – ONCE EVERY 2 YEARS		
Exam with Dilation as Necessary		
Routine/Comprehensive Eye Exam	$10 Copay	$38 Reimbursement
Standard Contact Lens Fit/Follow-up	Member pays discounted fee of $40	Not Covered
Premium Contact Lens Fit/Follow-up	Member pays 90% of retail	Not Covered
HARDWARE		
Standard Plastic Single Vison Lenses	$10 Copay	$28 Reimbursement
Standard Plastic Bifocal Vision Lenses	$10 Copay	$44 Reimbursement
Conventional Contact Lenses	$150 One-time Use Allowance; 15% off balance over allowance	$120 Reimbursement
Any Frame available, including frames for prescription sunglasses	$150 One-time Use Allowance; 20% off balance over allowance	$75 Reimbursement

With network eye care providers, you can find discounts on products and services that may not be covered under your plan, including but limited to:

- Up to 15% off retail price or 5 percent off promotional price for LASIK laser eye surgery
- Up to 40% off extra pairs of eye glasses and sunglasses
- Lens options like anti reflective coatings

Group Life and Accidental Death & Dismemberment (AD&D) and Disability Insurance

Group Life and AD&D Insurance

Insured by Sun Life

WCS provides you with Basic Life and AD&D insurance through Sun Life at no cost to you, based on your tenure with WCS. Employees are automatically enrolled in the life insurance and Accidental Death and Dismemberment (AD&D) plan on the first of the month following three (3) months of employment.

- If you are employed with WCS for less than 10 years, the benefit paid is equal to 1x your basic annual salary to a maximum of $500,000
- If you are employed by WCS for more than 10 years, the benefit paid is equal to 2x your basic annual salary to a maximum of $500,000
- If you work for WCS past age 70, your life insurance amount is reduced

In addition to the group life benefit described above, this plan provides an equal amount of AD&D insurance that provides a benefit if you suffer a covered accidental injury or die from a covered accident. Please see the full plan summary on the **WCS Benefits Website** page.

Don't forget to add/review your beneficiaries.

Your beneficiary (beneficiaries) for the Group Life plans will be the same as your election under the 401(k) Savings Plan, unless you elect otherwise. To assign a different beneficiary you must complete a **Beneficiary Designation Form**.

Disability Insurance

Disability Insurance is about protecting your income when you are unable to work.

Disability insurance pays a portion of your income if you can't work for an extended period of time due to an injury, illness, or pregnancy. Expenses do not stop once you become disabled; therefore, disability insurance can help pay for things such as utilities, rent/mortgage, child care, loans, and more.

- **Short-term Disability Insurance[1]:** WCS offers short-term disability insurance for non-work related illnesses or injuries lasting more than five (5) working days [seven (7) calendar days] up to twenty-six (26) weeks. The maximum weekly benefit under this plan is $170.
- **Long-term Disability Insurance:** WCS offers long-term disability coverage that is insured by First Reliance Standard. This plan covers illnesses or injuries that last more than twenty-six (26) weeks and lasts up to 1-3 years depending on your age at the time of disablement. The benefit under this plan is 60% of your salary up to a monthly maximum benefit of $10,000.

For additional information about leaves of absence, visit the **WCS Benefits website**.

[1]This benefit does not apply to employees working in the state of California. California based employees file their disability claim directly with the state. For more information please visit **www.edd.ca.gov/direp/diind.htm**.

Pre-Tax Accounts

Administered by Inspira Financial

	Healthcare Flexible Spending Account (FSA)	Dependent Care Flexible Spending Account (DCFSA)
What is an FSA?	A Flexible Spending Account (FSA) allows you to set aside pre-tax dollars from your paycheck to pay for eligible out-of-pocket healthcare or dependent care expenses. Because your contributions are made on a pre-tax basis, they reduce your taxable income.	
Why consider enrolling?	• Setting aside funds in advance helps you plan for and manage predictable out-of-pocket costs. • Contributions are deducted from your paycheck on a pre-tax basis, which reduces your taxable income. • FSAs can be used to pay for qualified healthcare or dependent care expenses such as: • **Eligible Healthcare Expenses:** Deductible, co-pays, dental and/or vision expenses, prescription drugs, etc. • **Eligible Dependent Care Expenses:** Preschool, summer camp, adult daycare, etc.	
Who is eligible for an account?	All employees, regardless of whether you are enrolled in a WCS health plan or not	All employees who have an eligible tax-dependent child or parent/grandparent
What can I pay for with the money in the account?	Eligible healthcare services and qualified medical expenses for you and any covered dependents	Eligible expenses for nursery school/pre-school or before/after school care for dependents up to age 13 Elder day care for a spouse/dependent unable to take care of him/herself
Who contributes to the account?	You contribute.	You contribute.
Is there a contribution limit?	Maximum: Federal Maximum	Maximum: $7,500 per household ($3,750 if married and filing separate tax returns)
When can I withdraw my contributions?	Your entire contribution is available on January 1	Funds are available as they are deducted from your paycheck and added to your account
What is the benefit of an FSA?	An FSA lets you set aside pre-tax money from your paycheck to use for eligible out-of-pocket expenses	
Will any unused funds roll – over to the next year?	Your FSA elections will be in effect from January 1 through December 31, 2026. Claims must be submitted for reimbursement by March 31, 2027. After March 31, 2027, up to $660 of unused FSA funds will carry over. Any funds over $660 will be forfeited.	
How do I use my FSA funds?	1. Use your Inspira Financial Card, which you will receive in the mail 2. Pay with cash, check, or personal credit card and then pay yourself back 3. Use the online feature “Pay Them” to pay providers directly from your account **NOTE:** Always keep your receipts! The IRS requires Inspira Financial to verify each purchase is for an eligible expense. This means, you may be asked for additional documentation during the plan year.	
Questions?	Visit **www.inspirafinancial.com**	

Retirement Savings Plan

CIRS Pension Plan (Tier I $ II)

Administered by Transamerica

Employees hired on or before September 30, 2016 (Tier I)

- You will become vested in the plan after 5 years of Employment Service.
- You will not make any contributions to the Plan. The entire cost of the Plan is paid by your employer.
- You must elect a beneficiary to receive the benefit in the case of your death.
- For more information about retirement age and the plan, visit the CIRS website **here**.

Employees hired on or after October 1, 2016 (Tier II)

- Membership begins after 1 year of completed service and attainment of age 21.
- You will become vested in the plan after 5 years of Employment Service.
- Once you become a Member in the Plan, your employer will automatically withhold mandatory after-tax contributions from your paycheck based on the table below:

For each Payroll Period, if your Annualized Base Salary Is	Contribution Percentage
$70,000.00 or less	2.0%
$70,000.01 to $100,000.00	2.5%
$100,000.01 or more	3.0%*

* Note that your employer will not withhold contributions on salary in excess of the IRS limit.

- You must contribute the amount based on the above chart. You are not permitted to contribute more or less than your mandatory amount.
- If you terminate employment prior to becoming vested, you will be entitled to receive a refund of your accumulated contributions with interest. The refund will not be available until a 6-month waiting period has elapsed.
- You must elect a beneficiary to receive the benefit in the case of your death.
- For more information visit the CIRS website **here**.

401(k) Savings Plan (CIRS)

Administered by Voya (via CIRS)

- Membership begins after completion of 3 months of service and attainment of age 21.
- You can contribute pre and/or post tax.
  - Employees hired BEFORE 10/1/2016 have a required 2% minimum contribution.
- You can contribute up to 50% of your Base Salary on a pre-tax basis or 22% on an after-tax basis.
- Contributions can be made on either a before-tax or after-tax basis or a combination of both; however, the combined total cannot exceed 50% of your Base Salary.
- Account balances are always 100% vested and can be withdrawn after termination of employment with WCS.
- You can choose where to invest your money from a variety of funds.
- Those 50 and older may make catch up contributions per the IRS guidelines. A catch-up form must be completed and submitted to payroll.
- For more information, visit CIRS here.

Do you need to add or change a beneficiary? Find the beneficiaries form for the Pension plan here and the 401(k) Savings Plan here

457(B) Deferred Compensation Plan

WCS offers a 457(b) Deferred Compensation Plan through TIAA-CREF. This plan provides eligible employees with an additional way to save for retirement on a tax-deferred basis.

Eligibility: Full-time salaried employees with an annual salary of more than $100,000 are eligible to participate.

Enrollment: To enroll, contact the WCS Human Resources Benefits team at **benefits@wcs.org** for the plan code, and refer to the TIAA-CREF New Enrollment Guide for step-by-step instructions.

Optional Benefits

Administered by MetLife

The following voluntary plans are 100% employee-paid.

Accident Insurance

Each year there are millions of ER/Urgent Care visits related to injuries. WCS is partnered with MetLife to offer reimbursements for accident related injuries for you and your family.

Covered accidents include broken bones, burns and torn ligaments.

Reimbursements range from $50 to $15,000 depending on your treatment and health care expenses such as doctor's visits, emergency room treatment and physical therapy. This plan also offers an annual $50 Health Screening Benefit payment for all family members enrolled.

Accident Insurance (Bi-weekly contributions)		
	Low Plan	High Plan
	You	You
Employee	$3.26	$4.74
Employee + Spouse	$6.42	$9.31
Employee + Child(ren)	$7.49	$10.80
Family	$8.98	$12.96

Hospital Indemnity Insurance

Hospital Indemnity insurance pays a flat dollar amount for admissions related to sickness, injury, or other hospital stays such as the birth of a child. There are additional benefits paid per day for confinements.

You receive $1,000 for the day you are admitted and $100 per day for each additional day, up to 15 days. If you are hospitalized in Intensive Care, an additional daily benefit is payable.

Hospital Indemnity Insurance (Bi-weekly contributions)		
	Low Plan	High Plan
	You	You
Employee	$6.74	$12.00
Employee + Spouse	$13.25	$23.59
Employee + Child(ren)	$10.43	$18.53
Family	$16.94	$30.12

Click here to learn more about these three offerings from MetLife

Critical Illness Insurance

Critical Illness insurance safeguards your finances by providing you a lump-sum payment when you or a covered family member are diagnosed with a medical condition such as cancer, heart attack, stroke, or kidney failure. It helps you manage your expenses so that you can focus on getting well.

For the full list of covered medical conditions, please refer to your plan document.

Critical Illness Insurance (Bi-weekly contributions)								
	Non-Tobacco User				Tobacco User			
Monthly Per $1,000 of Coverage	Employee	Employee + Spouse	Employee +Child(ren)	Family	Employee	Employee + Spouse	Employee +Child(ren)	Family
<25	$ 0.13	$ 0.23	$ 0.23	$ 0.32	$ 0.18	$ 0.30	$ 0.27	$ 0.39
25-29	$ 0.14	$ 0.24	$ 0.24	$ 0.34	$ 0.19	$ 0.32	$ 0.29	$ 0.42
30-34	$ 0.19	$ 0.32	$ 0.29	$ 0.42	$ 0.29	$ 0.47	$ 0.39	$ 0.57
35-39	$ 0.26	$ 0.42	$ 0.36	$ 0.52	$ 0.41	$ 0.65	$ 0.50	$ 0.74
40-44	$ 0.38	$ 0.61	$ 0.48	$ 0.71	$ 0.62	$ 0.98	$ 0.72	$ 1.08
45-49	$ 0.58	$ 0.91	$ 0.68	$ 1.01	$ 0.99	$ 0.52	$ 1.08	$ 1.62
50-54	$ 0.85	$ 1.32	$ 0.95	$ 1.42	$ 1.47	$ 2.26	$ 1.56	$ 2.35
55-59	$ 1.19	$ 1.85	$ 1.29	$ 1.94	$ 2.09	$ 3.21	$ 2.18	$ 3.30
60-64	$ 1.71	$ 2.64	$ 1.81	$ 2.74	$ 3.03	$ 4.65	$ 3.12	$ 4.74
65-69	$ 2.55	$ 3.93	$ 2.65	$ 4.02	$ 4.56	$ 7.00	$ 4.66	$ 7.09
70+	$ 4.00	$ 6.12	$ 4.10	$ 6.22	$ 7.19	$10.97	$ 7.28	$11.07

Identity Theft Protection Insurance

Administered by Allstate

Identity Theft Protection is the new way to monitor your data, identity and credit. Your data is a valuable asset and Allstate can help you protect it. Allstate Identity Protection goes beyond your typical identity theft protection program and help you see our digital footprint through our proprietary technology, track if your information has been included in data breach, alerts you if your sensitive data get into the wrong hands and help resolve any identity fraud or theft issues on your behalf.

NEW! Your identity protection benefit is being upgraded to the Pro+Cyber Plan at no additional cost. With this plan, you'll have added protection for your identity and digital life including advanced monitoring, family coverage options, dark web monitoring, and up to $1M in fraud reimbursement, plus dedicated fraud resolution experts and 24/7 support.

Identity Theft Insurance Monthly Rates	
You	
Employee	$4.59
Family	$8.28

Click here to learn more about Allstate's Pro+Cyber Plan

Optional Life Insurance

Administered by Sun Life

WCS participates in the CIRS Optional Life Insurance Plan.

- **Optional Life Insurance:** You have the ability to purchase up to five times your base annual salary, up to a maximum benefit of $500,000 in life insurance. The cost of the coverage is based on your age and life insurance amount. Please refer to the **WCS Benefits Website** for more information and plan summaries.
- **Dependent Life Insurance:** If you purchase optional life insurance for yourself you also have the option of purchasing life insurance for your spouse and/or child(ren). Coverage for your spouse cannot be more than 50% of what your optional life coverage is. The cost of the coverage is based on your spouse's age and life insurance amount. Coverage for your child(ren) is either a flat $5,000 or $10,000. The cost of the coverage is based on the amount of insurance purchased, not the number of children covered. The plan allows for coverage of up to 10 children for one price. Please refer to the **WCS Benefits Website** for more information and plan summaries.

Optional Life Insurance Rates Monthly Rates	
EMPLOYEE/SPOUSE RATES	
Age	**Monthly rate per $1,000 of coverage**
<25	$0.050
25-29	$0.050
30-34	$0.060
35-39	$0.070
40-44	$0.090
45-49	$0.150
50-54	$0.230
55-59	$0.430
60-64	$0.660
64-99	$1.220
CHILD(REN) RATES	
All eligible children	$0.123

Commuter Program

Administered by TransitChek

This benefit will begin after three months of employment. Premium TransitChek is an employee benefit program which enables you to deduct up to $340 per a month of your pre-tax salary to pay for part or all of your monthly mass transit commuting expense. For more information you can visit their website at **www.transitchek.com**. To enroll online you can click the Order & Manage My TransitChek at the top of the page and then select TransitChek Premium. You can also call TransitChek at **888.618.2435**. Either option will require you to provide our company code of **XBE34** and your employee ID number.

Paid and Unpaid Time-Off

- **Paid Sick Leave:** Sick leave is accrued at the rate of 0.46 days per pay period for a maximum of twelve (12) days per year, with unlimited carry over.
- **Paid Parental Leave:** WCS provides up to 12 weeks of fully paid leave to non-union employees who are welcoming a new child into their home through birth, adoption or foster care placement. This leave works in conjunction with the other types of leaves available to parents to provide fully paid time off to adjust to having a new family member. This can be taken all at once (consecutively) or as needed (intermittently) for up to 12 months from the date the new child joined your family.
- **Unpaid FMLA:** WCS provides eligible employees to take unpaid, job-protected leave for specific family and medical reasons, such as the birth of a child, placement of a child for adoption or foster care, or to care for an immediate family member with a serious health condition. FMLA can be taken for up to 12 weeks in a set time period. For questions about FMLA, **mailto:leaves@wcs.org**.
- **Workers' Compensation:** WCS provides employees with workers' compensation coverage in the event of a work related injury. If you are injured at work, contact **mailto:leaves@wcs.org**.
- **Holidays:** WCS observes the following 13 holidays each year:
  - New Year's Day
  - Martin Luther King Jr. Day
  - Lincoln's Birthday
  - President's Day
  - Memorial Day
  - Juneteenth
  - Independence Day
  - Labor Day
  - Columbus Day
  - Election Day
  - Veteran's Day
  - Thanksgiving Day
  - Christmas Day

Vacation

Vacation may be accrued and carried over from year to year to a maximum of sixty (60) days. At the end of each fiscal year (June 30th) accumulated balances that exceed the maximum shall be automatically adjusted to the 60-day limit.

Requests for vacation should be made to your direct supervisor.

	Number of Workdays of Vacation Earned											
	At Hire			Start of Year 4 through Year 8			Start of Year 9 through Year 14			Start of Year 15		
Salary Level	**Annual**	**Bi-Weekly Days**	**Bi-Weekly Hours**	**Annual**	**Bi-Weekly Days**	**Bi-Weekly Hours**	**Annual**	**Bi-Weekly Days**	**Bi-Weekly Hours**	**Annual**	**Bi-Weekly Days**	**Bi-Weekly Hours**
1–7	15	0.58	4.62	20	0.77	6.15	25	0.96	7.69	27	1.04	8.31
8–11	20	0.77	6.15	20	0.77	6.15	25	0.96	7.69	27	1.04	8.31
12 and up	27	1.04	8.31	27	1.04	8.31	27	1.04	8.31	27	1.04	8.31

Numbers for bi-weekly days and hours are earned per pay period

Work-Life Assistance Program (WLAP)

The WLAP provided by Corporate Counseling Associates (**www.ccainc.com**) provides employees and loved ones with confidential consultation and referral services for a wide range of issues such as: family problems, stress, financial difficulties, legal problems, child & elder care, alcoholism, drug abuse, marital problems, depression, grief & loss, health & fitness and professional growth & well-being. Call **800.833.8707** or go to their website and provide our company code (WCS) to get started or learn more.

- **WCS U:** WCS U offers self-directed, multidisciplinary learning for all WCS colleagues via a multilingual platform – anytime and anywhere. Access requires an active WCS email, Staff Directory profile, and a WCS U profile. New employees' WCS U profiles are created approximately 4 weeks after WCS email and Staff Directory profiles are active.
- **Tuition Reimbursement:** WCS offers a tuition reimbursement program to its full-time employees. You are eligible for this benefit once you have completed six months of service. The program reimburses up to $3,200 in a calendar year for degree programs or certificate programs taken at an accredited college or university. Additional information regarding this benefit is available on the **WCS Benefits website**.
- **American Alliance of Museums Membership:** WCS employees are eligible to access the AAM's Resource Library and other tools by joining the AAM as a Tier 3 Museum member. Details on how to access these tools can be accessed by emailing **HR@wcs.org**.

Additional Benefits

Bank of America Investing Program

We're excited to announce the Banking and Investing Program for WCS. WCS employees are being offered special banking benefits through our relationship with Bank of America.

Employees can get a special bundle of no-fee banking services by setting up a WCS payroll direct deposit into an eligible existing or new personal Bank of America® checking or savings account. The special bundle of banking services will be applied to your account 30 to 60 days following Bank of America's identification of your WCS payroll direct deposit into that account. Fee waivers apply only to eligible Bank of America accounts receiving all or a portion of your WCS payroll direct deposit.

- Getting started is simple. **Visit the website** to learn more about this program.
- Employees also may be eligible for certain discounts on a new mortgage through the Banking and Investing Program. **Learn more.**
- In addition to banking benefits from Bank of America, employees also have access to investment products from Merrill.
- Get help to turn goals into action. Bank of America Life Plan® makes it easy to set and track financial goals, get advice when you need it and more. **Try Life Plan**
- Banking, mortgage and home equity products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation. **Equal Housing Lender**.

Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed, or provided by companies that are affiliates of Bank of America Corporation ("BofA Corp."). MLPF&S is a registered broker-dealer, registered investment adviser, **Member SIPC** and a wholly owned subsidiary of BofA Corp.

Investment products are provided by MLPF&S and:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value

Direct Deposit

If you are interested in direct deposit, please fill out the Payroll Form in the Resources section of **WCS Benefits website**. Be sure to provide a copy of a voided check with the form. Please note it takes two pay periods for this to begin. If you choose not to enroll in direct deposit, your pay check will be mailed to your home.

Check Cashing

Check cashing is available at Bank of America at no cost to employees of WCS.

Additional Benefits continued

Bronx Zoo Passes

The Admissions Department at the Bronx Zoo distributes ten (10) complimentary guest passes and two (2) parking pass to each employee for the year.

Museum Passes

As part of our membership in the Cultural Institutions Group, WCS receives passes to cultural institutions and museums within the City of New York. For Bronx Zoo based employees the passes are signed out from Human Resources. Other facilities' passes can be signed out from the Administration office. All passes must be returned promptly the following morning. Privileges are suspended for one year in the event of loss or if the pass is not returned in a timely manner.

Discounts at New York City Parks

WCS employees can enjoy a 20% Staff discount when shopping at any retail location and a 30% discount at any café location at WCS's five New York City parks.

Education Program Discounts

All WCS staff receive 20% off select WCS education programs in our five New York City parks including workshops, camps, and overnights. Contact the education department at **bzeducation@wcs.org** for the discount code. This offer does not include discounts on school programs, scout programs, birthday parties, professional development workshops, and the AIP master's degree program.

Working Advantage Discount Program

WCS participates in an employee discount program administered by Working Advantage (**www.workingadvantage.com**). Working Advantage offers discounts on back to school items, entertainment, travel and more. Register to take advantage of the discounts offered. WCS's company code is **99041028**.

Municipal Credit Union

The Municipal Credit Union is a full service non-profit banking organization that offers a wide variety of services to WCS employees. WCS employees can open personal savings/checking accounts, set up an automatic payroll deductions, as well as apply for loans and mortgages with MCU. There is no waiting/eligibility period for opening an account.

Additional Benefits continued

T-Mobile Discount

WCS now offers it's employees a discounts through T-Mobile:

Where to shop and get service:

- Call T-Mobile Telesales and speak to an expert: **855.570.9947** (best and quickest option)
- Have a Sales Expert contact you: **Click Here!**
- To review our product and services visit: **https://t-mo.co/2OZs2eT** Mention your employer, WCS, when purchasing to ensure your savings.
- It's simple and No code needed!
- All NEW subscribers are required to verify employment within 30 days of activation.
- Go to **https://t-mo.co/2OZs2eT** and click on "check online" or open the T-Mobile app or call 611 from your phone.

- **Contact T-MobileAmplified@T-Mobilesupport.com** with your name, work email, and phone number.
- **Review your coverage area: https://www.t-mobile.com/coverage/4g-lte-5g-networks**
- For additional questions concerning T-Mobile Employee Work Perks, please contact: Isabel Mejia: email: **Isabel.mejia@t-mobile.com**

Contact Information

If you have specific questions about a benefit plan, please contact the administrator listed below, or your local Human Resources department.

Line of Coverage	Carrier	Contact	Website
Medical Insurance	Aetna	866.276.1945	**www.aetna.com**
Vision Insurance	Aetna Vision	866.276.1945	**www.aetnavision.com**
Dental Insurance	Delta Dental of NY	800.932.0783	**www.deltadentalins.com**
Flexible Spending Accounts (FSA)	Inspira Financial	866.353.9839	**www.inspirafinancial.com**
Group Life Insurance	CIRS/Sun Life	212.674.0101	**www.cirsplans.org**
Optional Life Insurance	Sun Life Financial	800.247.6875	**www.sunlife.com/us**
Long Term Disability Insurance	First Reliance Standard	800.351.7500	Provide the policy # 106639 when calling
Accident, Critical Illness and Hospital Indemnity Insurance	MetLife	800.438.6388	**www.metlife.com**
Identity Theft Protection	Allstate	800.789.2720	**www.myaip.com**
401(k)	Voya	866.719.2477	**www.cirs.voya.com**
Pension Plan	Transamerica	888.976.8196	**cirs.trsretire.com**
Commuter Benefit	TransitChek	888.618.8435	Provide company code: XBE34
Work-Life Assistance Program	Corporate Counseling Services, Inc. (CCA)	800.833.8707	**www.ccainc.com** (company code: WCS)
WCS Human Resources	WCS	718.220.5126 **benefits@wcs.org**	**www.wcsservice-team.com**

This benefits guide prepared by

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Insurance | Risk Management | Consulting

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