



ACES EMPLOYEE BENEFIT GUIDE



TRANSFORMING LIVES

www.aces.org



Area Cooperative Educational Services (ACES) transforms lives every day. The secret is our people - our most valuable resource. To meet the needs of our diverse workforce, we have developed a wide-ranging benefit package that continues to evolve. This benefit summary is specifically designed to help current and prospective employees to further understand the highlights of the options offered by ACES*.

Our Benefits Include:

- Free Health & Wellness Center with Primary and Virtual Mental Healthcare
- Health, Dental and Vision Insurance
- Advanced Reproductive Care/Fertility Services
- Pet Insurance Discount
- Supplemental Insurance Options
- Pre-Tax Flexible Spending Accounts
- Retirement & Savings Plans, including Pension Matching Plan for Eligible Employees
- Wellness Program Initiatives
- Free Premium Subscription to Calm App
- Life and Long Term Disability Insurance
- Paid Professional Growth Days, Holidays, Sick and Personal Days, & Vacation (depends on position)
- Employee Assistance Program
- Tuition Reimbursement Program
- Credit Union Partnership
- Technology Purchase Plan

*This brochure provides only a highlight of the benefit plans offered to you by ACES and in no way serves as the actual plan description or plan document. The plan documents will always govern the offered benefits that your employer provides for you. We reserve the right to modify any or all of these plans at any time.

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Health Insurance

ACES currently has Anthem Blue Cross & Blue Shield as its health insurance carrier, and most employees are on a high deductible health plan (HDHP) with a health savings account (HSA).

- **What does that mean?** It means you do not have co-pays and your preventive care is 100% covered. For anything else (i.e., sick visits, prescriptions, injuries, etc.) you pay Anthem's negotiated cost until you meet your deductible. After that, the only charges for services covered under the plan would be for out-of-network providers and co-pays on prescriptions.
- **What is a deductible?** It is the amount of money you are responsible for paying before medical care is 100% covered. ACES will contribute 50% of your deductible (25% for part-time) to your health savings account (HSA). This amount is prorated if you enroll later in the year.
- **What is the HSA?** This is your own account you will open with Liberty Bank. You need to provide us with the account number in order to receive ACES' contribution and it is optimal to make your own pre-tax contributions through your paychecks. The funds roll over indefinitely and the account is yours to keep even if you leave ACES. You can use it for qualified medical, dental, and vision expenses, tax-free.

Dental Insurance

For dental insurance, the options are as follows, depending on union/position:

- **Anthem Full Dental:** Covers most routine dental care, such as cleanings 2 times per year. This is provided at no cost for full time employees.
- **Anthem Flex Dental:** Covers routine dental care, plus a percentage of more involved dental work, such as crowns and braces, up to \$2,000.
- **Anthem Essential Choice Dental:** Covers routine dental care, plus a percentage of more involved dental work, up to \$4,000 per year (\$2,000 max for braces).

Vision Insurance

- **Anthem Blue View Vision:** Covers a comprehensive annual exam, plus a \$200 allowance for frames or a \$300 allowance for contacts.

Life Insurance/Long-Term Disability/Accidental Death & Dismemberment

ACES provides basic term life and accidental death and dismemberment (AD&D) insurance at no cost to you. Surviving family members often utilize life insurance proceeds to pay final expenses, meet costs of living, and pay down debt. You are enrolled automatically in this program when you initially become eligible for ACES benefits. ACES offers all eligible employees a flat \$50,000-\$75,000 life insurance policy, plus \$5,000 for a spouse and up to \$2,000 per dependent, unless otherwise specified in their plan. Long-term disability insurance pays 60% of your salary after 90 days, or 1 year for pre-existing conditions.

Supplemental Insurance Options

ACES has collaborated with Boston Mutual and Horace Mann to offer voluntary supplemental insurance to all employees at a group rate. The rate never changes, and you may keep the policy even if you are no longer with ACES. Enrollment is open throughout the year. As a part of the ACES complete benefit plan, the following are offered:

- Accident Insurance
- Short-Term Disability
- Critical Illness Insurance
- Auto & Homeowners Insurance*
- Life Insurance

*Group discount and paycheck deductions offered through Horace Mann, subject to individual policy terms.

TRB, TSA/403b/457 Tax Shelter Annuity & Employer Matching Program

Certified Staff (CEA): The State Teachers' Retirement Board requires that all certified staff who work for more than half-time pay into the Teachers' Retirement Board (TRB) Fund.

Paraprofessional Staff (CSEA): Staff will be notified by a union representative after a probationary period regarding membership, dues, and retirement/savings plans.

TSA/403b/457 is an optional benefit for all ACES employees. There are several board-approved plans to choose from.

Non-Union and non-pensionable staff are eligible for up to a 3% match on their 403b contribution after one year of employment, but they may begin contributing at any time.

Progressive Benefits Solutions

The Flex Spending Account (FSA) is another way to make pre-tax payroll deductions to pay for qualified medical, dental, and vision expenses if you are not eligible to have a health savings account (i.e. participate in Medicare or are on a spouse's traditional health plan). The Dependent Care Assistance Program allows you to make pre-tax payroll deductions to pay for qualifying expenses such as daycare centers or nursery schools.

ACES Smart Care Free Primary & Virtual Mental Healthcare

With Marathon Health, **ALL** ACES employees, regardless of position or insurance status, have access to a **FREE** dedicated health center. Family members covered on ACES insurance also have access. Appointments can be in-person or virtual, and are often available the same or next day. Say goodbye to crowded waiting rooms and rushed appointments with your provider. Make an appointment today!

Primary Care Services

- Annual physical exams
- Condition management
- Labs and onsite testing
- Medication management
- DOT physicals
- Sick and immediate care

Virtual Mental Health Services

- Anxiety, excessive worries
- Depressed mood, sadness
- Grief
- Irritability
- Stress
- Trauma
- Relationship concerns
- Substance or alcohol misuse



Meet your provider
Celina Rodriguez, PA-C



Denise Hundertmark, LCSW



Sarah Chapman, LCSW



Linda Khatib, PsyD

Information

- ACES Smart Care is not a walk-in. Please call or scan the QR code to schedule an appointment.
- Phone: 203-800-4584
- Address: 60 United Drive, North Haven, CT 06473
- Hours: Monday-Thursday: 7am to 5pm



Schedule an appointment
Call (203) 800-4584
or visit my.marathon.health

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Marathon
Health™

METLIFE PET INSURANCE

ACES makes it easy to protect your pets with MetLife Pet Insurance.

Getting a quote is as simple as 1-2-3! Here's how it works:

1
Visit

MetLife.com/getpetquote

or simply scan this
QR code.



2
Provide

basic information about your
pet.

Type, gender, age, zip code



3

Choose

the plan that's right for
you and your BFF.

Select your annual benefit, deductible,
reimbursement rate and wellness
option



Advanced Reproductive Care



Family-Forming Benefits: If you are ready to start a family or need support for reproductive health, ARC is here to help!

Contact our Concierge Care Navigator at 888-990-2727.

“Forming Families with compassion and experienced care.”

Employee Assistance Program



SupportLinc is a no-cost, confidential program available to you and your family 24 hours a day, 365 days a year.

Your program includes:



In-the-moment support. Reach a licensed clinician by phone for assistance with work-related pressures, depression, stress, anxiety, grief, relationship problems, substance use or other emotional health concerns.



Short-term counseling. Access **six (6)** no-cost in-person or virtual counseling sessions, per concern, with a licensed counselor available at the time and place convenient for you.



Coaching. Get assistance from a Coach to boost your emotional fitness, learn healthy habits, establish new routines, build your resilience and more.



Work-life benefits. Receive expert consultations for financial and legal issues. Work-life specialists also provide referrals that help address everyday needs such as child or elder care, pet care, home improvement, auto repair, travel, education, and housing needs.



Text therapy. Exchange text messages, voice notes and resources with a licensed counselor through the Textcoach® mobile and desktop app, Monday-Friday.



Digital group support. Join confidential group sessions hosted by licensed counselors through the on topics such as stress, grief, mindfulness, preventing burnout and more.



Self-guided digital therapy. Strengthen your mental health and overall wellbeing at your own pace with Animo's self-guided digital resources and daily inspiration to foster meaningful and lasting behavior change.



Mindstream.™ Explore live and on-demand sessions led by subject matter experts to enhance your life skills and emotional health in this fitness studio for your mind.



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1-888-881-5462 (phones are answered 24/7/365)

www.mysupportlinc.com (group code: **aces**)

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- You can also add up to 5 family members

About **ACES**

Advocacy, Commitment, Excellence, Service

Mission: Dedicated to enhancing and transforming lives through education, innovation, and leadership

Vision: To create an equitable and socially just world, one life at a time

Area Cooperative Educational Service's (ACES) mission is to transform lives through education, innovation, and leadership. One of six Connecticut regional educational service centers, ACES is the regional educational services center for twenty-five communities in New Haven and is both a school district and a non-profit service agency. ACES serves 2,300 students from fifty-seven communities throughout Connecticut at its three magnet schools and nine special education schools. ACES service divisions include international educational programs and services, technology, transportation, translation, behavior services, and autism programs, extension therapy services (occupational and physical therapy), assistive technology, collaborative programs, professional development, human resources, and financial services, and ACCESS, a vocational and life skills program for developmentally and physically challenged adults. ACES also runs the Open Choice program for New Haven County, as well as a magnet school parent choice program for its Wintergreen Interdistrict Magnet School and ACES at Chase. Additionally, ACES runs the ACES Early Head Start program. For additional information, go to www.aces.org.

Benefits Information Contact:

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