

# 2025 Summary of Benefits

Non-union benefit eligible employees





Wildlife Conservation Society offers a comprehensive suite of benefits to promote health and financial wellness for you and your family. This booklet provides a high-level summary of the benefits available to you and your family. For detailed information, visit the [benefits portal](#) to enroll and view plan summaries and carrier flyers.

## Contacts

Line of Coverage	Carrier	Contact	Website
Medical Insurance	Aetna	866-276-1945	<a href="http://www.aetna.com">www.aetna.com</a>
Vision Insurance	Aetna Vision	866-276-1945	<a href="http://www.aetnavision.com">www.aetnavision.com</a>
Dental Insurance	Delta Dental of NY	800-932-0783	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>
Flexible Spending Accounts (FSA)	Inspira Financial	866-353-9839	<a href="http://www.inspirafinancial.com">www.inspirafinancial.com</a>
Basic Life Insurance	CIRS/Sun Life	212-674-0101	<a href="http://www.cirsplans.org">www.cirsplans.org</a>
Voluntary Life Insurance	Sun Life Financial	800-247-6875	<a href="http://www.sunlife.com/us">www.sunlife.com/us</a>
Long Term Disability Insurance	First Reliance Standard	800-351-7500	Provide the policy # 106639 when calling
Voluntary Benefits	MetLife	800-438-6388	<a href="http://www.metlife.com">www.metlife.com</a>
Voluntary Identity Theft Protection	Allstate	800-789-2720	<a href="http://www.myaip.com">www.myaip.com</a>
401(k)	Voya	866-719-2477	<a href="http://www.cirs.voya.com">www.cirs.voya.com</a>
Pension Plan	Transamerica	888-976-8196	<a href="http://cirs.trsrretire.com">cirs.trsrretire.com</a>
Transit Benefit	TransitChek	888-618-8435	Provide company code: XBE34
Work-Life Assistance Program	Corporate Counseling Services, Inc. (CCA)	800-833-8707	<a href="http://www.ccainc.com">www.ccainc.com</a> (company code: WCS)
WCS Human Resources	WCS	Call: 718-220-5126 Email: <a href="mailto:benefits@wcs.org">benefits@wcs.org</a>	Benefits

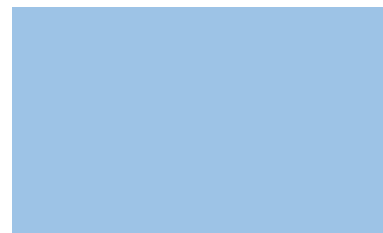
This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request.

The intent of this document is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It does not necessarily fully address all of your specific issues. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be addressed by your general counsel or an attorney who specializes in this practice area.



# Contents

Important Information	<b>4</b>
How to Enroll	<b>5</b>
Featured Benefits	<b>6</b>
The Cost of Your Benefits	<b>7</b>
Flexible Spending Accounts	<b>10</b>
Medical Insurance	<b>11</b>
Aetna Resources and Programs	<b>12</b>
Vision Insurance	<b>15</b>
Dental Insurance	<b>16</b>
Life, AD&D and Disability Insurance	<b>17</b>
Voluntary Benefits	<b>18</b>
Retirement Savings Plans	<b>19</b>
Additional Benefits	<b>20</b>



# Important Information

## 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 2024 (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 child for whom you have obtained legal guardianship.
- Your dependent children must be either:
  1. Under the age of 26
  2. Or 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 15th, 2024 - November 30th, 2024**

### 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 decide that you **do not need to make any changes for 2025**, you do not need to take any action. To make enrollment easier for you and your family, WCS will roll over your current elections.

**However, 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.

### Common Examples of a Qualifying Life Event

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

Visit the [benefits portal](#) to enroll and view plan summaries and carrier flyers.

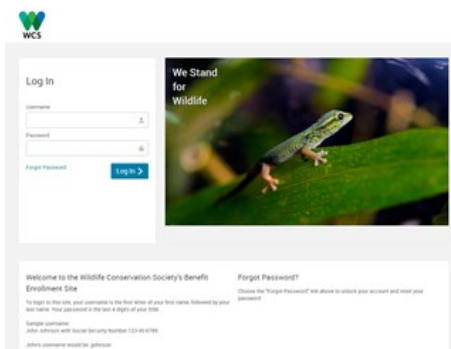
# How to Enroll

Enrollment must be completed online via the WCS Enrollment website.

1. **Login** to the WCS enrollment page at <https://wcs.bswift.com>

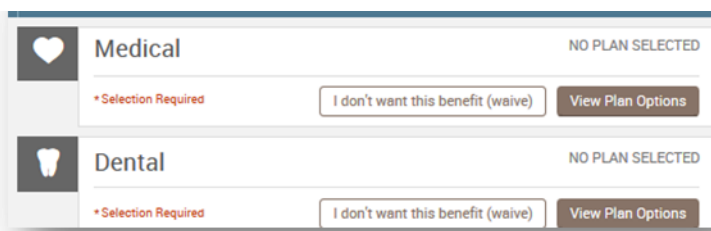
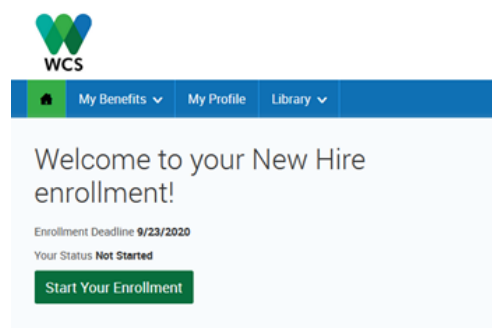
**Username:** first letter of your first name followed by your full last name (*i.e. Green Frog—GFrog*)

**Password:** the last four digits of your social security number



2. **Select** Start Your Enrollment

- **Review/Update** Personal Information
- **Add/Update** Dependent Information
- **View** Plan Options to make your elections for this plan year



- Once you have made your plan elections, **Review** election summary page for accuracy
- If everything is correct, **Check** the box to “Agree and Finish Enrollment”
- **View, Print or Email** your confirmation statement

3. Once complete, please **logout**

**Success!** Your Benefit Elections are Complete!

# Featured Benefits

Wildlife Conservation Society is proud to continue offering a comprehensive benefits package to eligible employees. The purpose of this guide is to provide a summary of your benefits and resources in 2025.

## Overview of Changes Effective January 1, 2025

### • Medical Plan Design Changes

- **Aetna POS II Plan:**
  - In-network deductible: \$250 (single) / \$500 (family)
  - Specialist copay: \$45
  - Rx copays: \$10/\$35/\$70 (2x mail order)
  - Emergency room copay: \$150
- **Aetna OA Select Plan:**
  - Specialist copay: \$35
  - Rx copays: \$10/\$35/\$70 (2x mail order)
  - Emergency room copay: \$150

### • Women's Pelvic Health through Aetna Back and Joint Care Program

- The Aetna Back and Joint Care Program sets a new standard for accessible pelvic healthcare, supporting women through pregnancy, postpartum, and menopause. The Women's Pelvic Health program offers same-day video visits, customized exercise programs, health coaches, and access to urogynecologists.
- See page 13 for more information.



### • Hello Heart

- The Hello Heart app allows you to track your blood pressure, cholesterol, weight, and activity, making it easy to manage your heart health all in one place.
- See page 13 for more information.



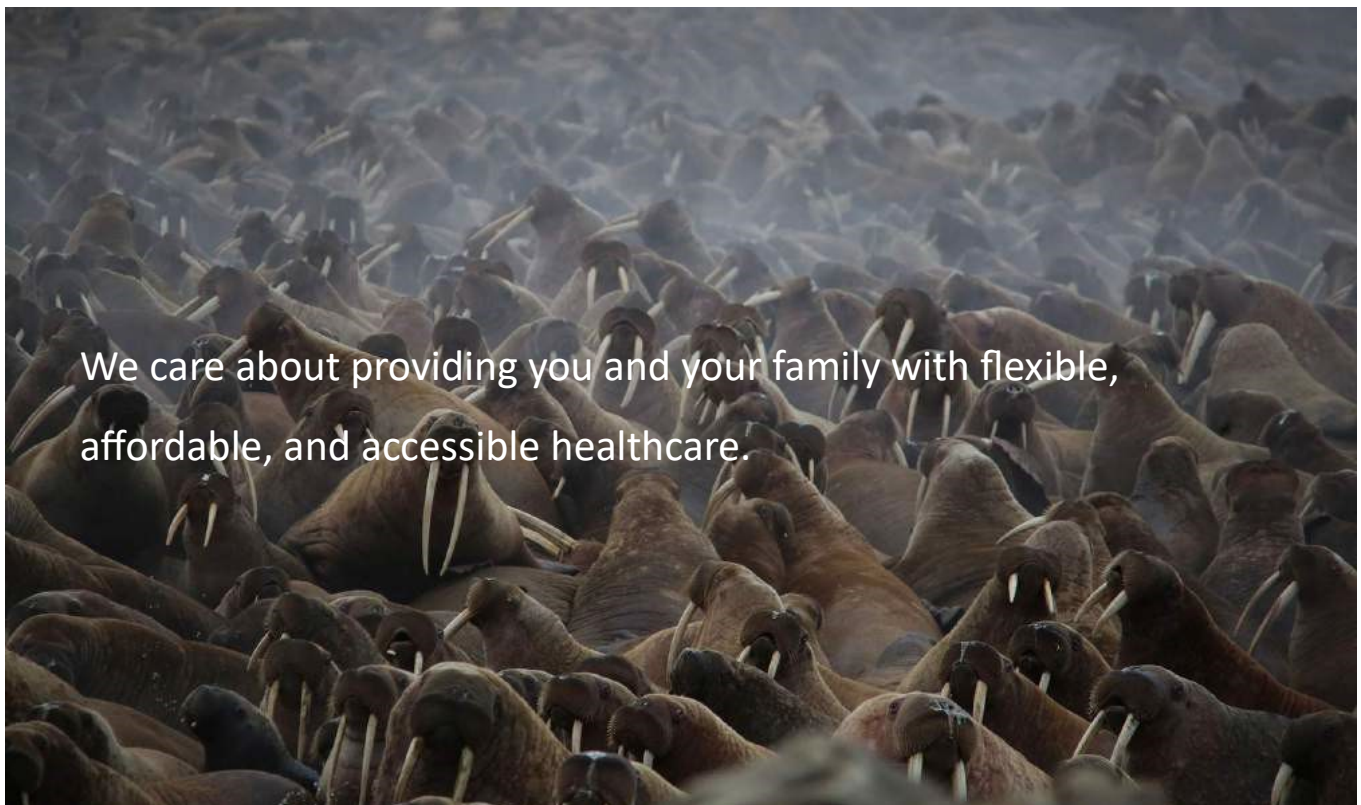
### • WCS Employee Benefits Online Resources

- [Wildlife Conservation Society's benefits website](#) is accessible to all employees, providing a convenient platform to view, compare, and explore all of WCS's benefit offerings and resources in one centralized location. Additionally, it now includes a [Well-being tab](#) which will provide you with monthly well-being resources that will support you in maintaining your overall health.
- We offer an [interactive online course](#) that provides a comprehensive overview of all available benefits. This course presents the same information as the guide but in a more accessible format.

# The Cost of your Benefits

All employee contributions are deducted from your paycheck on a bi-weekly basis. See below to understand how WCS helps you and your family with the costs of your benefits.

Benefit	Who Pays
Medical Coverage with Vision Coverage	You & WCS
Dental Coverage	You & WCS
Flexible Spending Accounts (FSA)	You
Basic Life Insurance	WCS
Voluntary Life Insurance	You
Voluntary Benefits ( Accident, Critical Illness, Hospital Indemnity)	You
Voluntary Identity Theft Protection	You
Long Term Disability	WCS
Retirement Benefits	You & WCS



# The Cost of your Benefits

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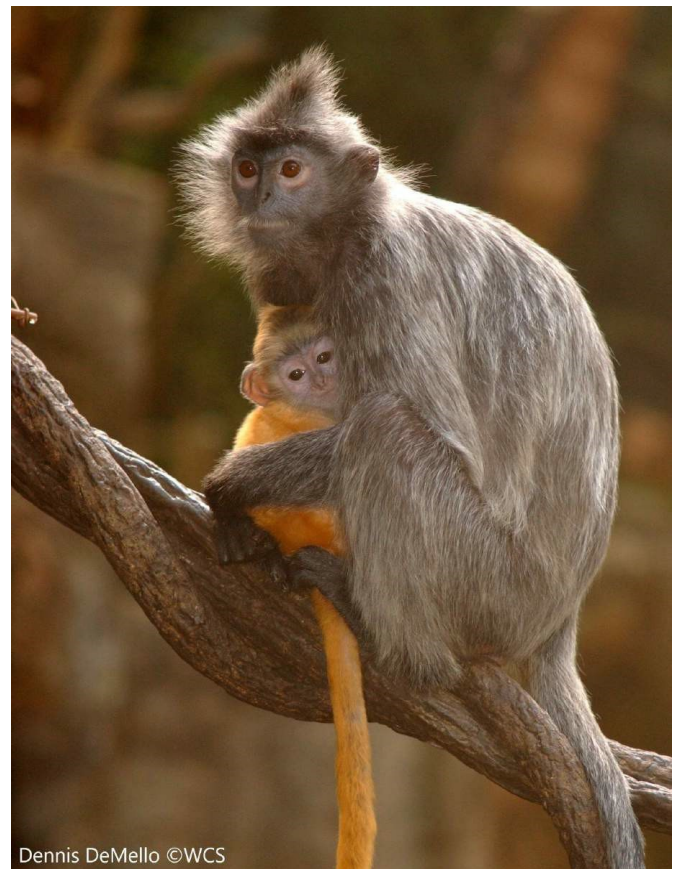
Medical Insurance (includes vision)				
	Aetna OA Select*		Aetna POS II*	
	You	WCS	You	WCS
<b>Employee</b>	\$80.27	\$513.53	\$114.70	\$486.08
<b>Employee + Spouse</b>	\$169.10	\$1,018.50	\$230.16	\$971.40
<b>Employee + Child(ren)</b>	\$152.28	\$916.55	\$207.14	\$874.27
<b>Family</b>	\$210.95	\$1,570.44	\$302.88	\$1,499.46

Dental Insurance		
	You	WCS
<b>Employee</b>	\$2.35	\$14.28
<b>Employee + Spouse</b>	\$4.75	\$21.90
<b>Employee + Child(ren)</b>	\$4.75	\$27.79
<b>Family</b>	\$5.81	\$44.53

\*OA = Open Access

## Voluntary Supplemental Life Insurance 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



Dennis DeMello ©WCS



# The Cost of your Benefits

Employee contributions are deducted from your paycheck on a bi-weekly basis. See below to understand how WCS helps you and your family with the costs of your benefits.

Identity Theft Insurance	
You	
Employee	\$4.59
Family	\$8.28

Accident Insurance		
	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		
	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

Critical Illness Insurance								
		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



# Flexible Spending Accounts (FSAs)

	HEALTHCARE FLEXIBLE SPENDING ACCOUNT (FSA)	DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA)
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: \$5,000 per household (\$2,500 if married and filing separate tax returns)
When can I withdraw my contributions?	Your entire contribution is available on January 1, 2025	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, 2025. Claims must be submitted for reimbursement by March 30, 2026. After March 30, 2026, up to \$500 of unused FSA funds will carry over. Any funds over \$500 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 <a href="http://www.inspirafinancial.com">www.inspirafinancial.com</a>	



# Medical Insurance

**WCS offers a choice between two types of medical plans: the Aetna Open Access Select and the 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 open 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.**

Plan Provisions	Aetna OA Select		Aetna POS II	
	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 maximum)	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 In-network Only	Aetna POS II In-network	Aetna POS II Out-of-network	
Prescription Drug Deductible (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 AD	\$35 copay AD	Not covered	
Brand Non-Preferred	\$70 copay AD	\$70 copay AD	Not covered	
Specialty	Applicable cost as noted above	Applicable cost as noted above	Not covered	
Mail-Order Prescription Drugs (90 day supply)				
Generic	\$20 copay	\$20 copay	Not covered	
Brand Preferred	\$70 copay AD	\$70 copay AD	Not covered	
Brand Non-Preferred	\$140 copay AD	\$140 copay AD	Not covered	

# 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 simply call 866-276-1945, Monday through Friday from 8 a.m. to 6 p.m. in your time zone.

## Teladoc<sup>®</sup>

**Teladoc<sup>®</sup> 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<sup>®</sup> 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](https://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<sup>®</sup>

**As a WCS employee and Aetna member, you can access all covered CVS Health MinuteClinic<sup>®</sup> services at no cost to you.** MinuteClinic<sup>®</sup> 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.

## 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 Resources and Programs

## 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](https://www.aetna.com/cancersupport).

## Aetna Back & Joint Care

**The Aetna Back and Joint Care program 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.

## Hello Heart

**The Hello Heart app, offered at no cost to eligible members, 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.



# Aetna Resources and Programs

## Aetna Fitness Reimbursement Program

### (Powered by HUSK Wellness)

WCS offers its employees access to the Aetna Fitness Reimbursement Program at no additional cost to you. Get up to \$250 a year back on options 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 healthy lifestyles. Find what works best for you!

### Benefit includes:

- \$250 per family per year
- Access to network of gyms and programs via Husk Wellness
- 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.

### Sign-up Now!

- ⇒ **Visit** [www.aetna.com](http://www.aetna.com) and log into your member account
- ⇒ **Select** the Stay Healthy tab
- ⇒ **Click** on the Fitness Reimbursement Link

### How to get cash back?

- **Purchase** eligible products and services
- **Submit** your Receipts
- **Earn** Reimbursement

### Things to keep in mind:

Reimbursements are on an annual basis, turn in your receipts anytime within a given plan year

Reimbursement request must be submitted within 90 days of the end of the plan year (September 30)

Reimbursements can be paid as frequently as on a quarterly basis or you can wait until you have \$250 in receipts and submit for reimbursement once! \*there is a \$1 charge for each reimbursement transaction



# Vision Insurance

The Aetna Vision Plan is offered alongside WCS' Aetna Medical Plans (Aetna OA Select and Aetna POS II). If you enroll in a medical plan, you are automatically enrolled in this vision coverage; therefore, you do not need to elect vision coverage on the election form.

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](http://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](http://aetnavision.com) for the most up to date list of perks.

	In-Network	Out-of-Network
<b>Vision Benefits:</b> 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 Vision 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 antireflective coatings





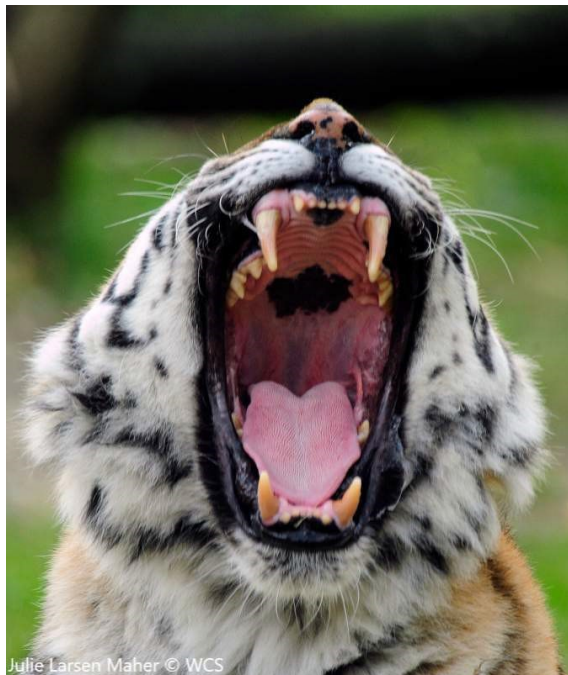
# Dental Insurance

Regular dental exams can help detect problems in their early stages, when treatment is simpler and costs are lower.

WCS offers dental coverage through Delta Dental of NY. Keeping your teeth and gums clean and healthy will help prevent most tooth decay and periodontal diseases, and is also an important part of maintaining your health.

Dependent children may be covered up to age 19 or to 23 if the dependent is a full-time student.

Dental PPO Plan	
Plan Provisions	In-Network &
Annual Deductible (individual/family)	\$25/\$75
Annual Maximum per person	Premier: \$2,000 Non-premier: \$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 only—up to age 19)	50%
Orthodontia Lifetime Maximum	\$1,500



Julie Larsen Maher © WCS



Visit the [benefits portal](#) to enroll and view plan summaries and carrier flyers.





# Life and Accidental Death and Dismemberment (AD&D) Insurance

## Basic Life and AD&D Insurance

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

The life insurance includes an additional amount for accidental loss. The amount payable depends on the type of loss. Please see the full plan summary on the [Benefits](#) page.

## Voluntary Life Insurance

### WCS participates in the CIRS Group Life Insurance Plans insured by Sun Life.

**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 [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 [Benefits](#) website for more information and plan summaries.

**Emergency Travel Assistance Services:** As part of the Life Insurance package offered to you as a WCS employee, you have access to Assist America which is an emergency travel assistance plan. This service can be utilized if you are traveling 100 or more miles from your home for items such as guaranteed hospital admission, emergency evacuation and prescription assistance. Please refer to the [Benefits](#) website for more information. Please note this service does not cover your medical insurance.

## 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<sup>1</sup>:** 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 Life Insurance Company. This plan covers illnesses or injuries that last more than twenty-six (26) weeks. 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](#).

<sup>1</sup>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 <http://www.edd.ca.gov/direp/diind.htm>.



# Voluntary Benefits

The following voluntary plans are 100% employee-paid.

## Accident Insurance

Each year there are millions of ER/Urgent Care visits related to injuries. Wildlife Conservation Society 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.

## 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.

## 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.

[Click here to learn more about these three offerings from MetLife](#)

## Identity Theft Protection Insurance

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.

[Click here to learn more about Allstate's Pro + Identity Theft Protection](#)

# Retirement Savings Plan

CIRS Pension Savings Plan	401(k) Savings Plan
<ul style="list-style-type: none"> <li>• Plan below is generally for employees hired after October 1, 2016. Employees hired prior to that date <a href="#">click here</a>.</li> <li>• Membership begins after completion of 1 year of service and attainment of age 21</li> <li>• Mandatory after-tax employee contribution of 2-3% depending on your salary</li> <li>• 100% vesting after 5 years in the plan</li> <li>• If you terminate employment before becoming vested, you will be eligible to receive a refund of any contributions you have made to the plan with interest.</li> <li>• You must elect a beneficiary to receive the benefit in the case of your death</li> <li>• Retirement details:               <ul style="list-style-type: none"> <li>* Normal retirement: age 64 with 5 years of service</li> <li>* Early retirement: age 52 with 5 years of service for reduced benefits</li> <li>* If you retire at age 55+ and your age plus your years of service equals 85, there is no reduction to benefits</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Membership begins after completion of 3 months of service and attainment of age 21</li> <li>• You can contribute pre and/or post tax money</li> <li>• You can contribute up to 50% of your pay or up to the IRS limit listed at <a href="http://cirs.voya.com">cirs.voya.com</a> <ul style="list-style-type: none"> <li>* For employees hired BEFORE 10/1/2016: a 2% minimum contribution is required</li> </ul> </li> <li>• Account balance is always 100% vested and can be withdrawn after termination of employment with WCS</li> <li>• You can choose how your money is invested from a variety of options</li> <li>• You must elect a beneficiary to receive the benefit in the case of your death</li> <li>• Catch-up contributions are available to participants who are age 50 or older. You will need to complete a 401(k) Catch-up Contribution Form and submit it to Payroll in order if you want to take advantage of this option</li> </ul>

- See more details about your pension, 401(k) and life insurance on the on the [CIRS website](#)
- Contact Voya at [cirs.voya.com](http://cirs.voya.com) or by calling the Voya Service Center at 866-719-2477
- You can access your account online 24/7 to make changes, view balances, and/or update your beneficiary designations

## 457(B) Deferred Compensation Plan:

WCS participates in the TIAA-Cref 457(B) Deferred Compensation Plan. Full-time salaried employees who have a salary of more than \$100,000 per year are eligible to participate in this plan. Ask the WCS Human Resources Benefit Administrator ([benefits@wcs.org](mailto:benefits@wcs.org)) for the plan code, and refer to the TIAA-Cref New Enrollment Guide [here](#) for instructions on how to enroll.

## Transit Program

This benefit will begin after three months of employment. TransitChek, a leading provider of transit benefits, administers the WCS sponsored transit program. TransitChek has a unique relationship with the MTA, which makes the plan easy to use. Premium TransitChek is an employee benefit program which enables you to deduct up to \$325 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 <http://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.

## Work-Life Assistance Program (WLAP)

The WLAP provided by Corporate Counseling Associates ([www.ccainc.com](http://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.

## Time Off

**Annual Leave:** All full-time employees are eligible for annual leave, which is accrued on a monthly basis. Please see the Annual Leave Accrual Table on OurWCS for more details.

**Sick Leave:** Sick leave is accrued at the rate of 1 day per month.

**Paid Parental Leave:** Employees will receive 12 weeks of paid parental leave to care for newly born, adopted, or fostered child(ren).

**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

## Professional Development

**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](mailto:HR@wcs.org).

# Additional Benefits

**Direct Deposit:** If you are interested in direct deposit, please fill out the Payroll Form in the Resources section of [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.

**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.

**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.

**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](mailto: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:** WCS participates in an employee discount program administered by Working Advantage (<http://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.



# 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
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**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](mailto: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](mailto:Isabel.mejia@t-mobile.com)

# Additional Benefits

THRIVE  GLOBAL

## YOUR GUIDE TO THRIVE

In this time of constant change, it's more important than ever before to take care of our well-being. When so many things are out of our control, it's essential to focus on what we can control, like taking small steps to improve our mental and physical resilience. We're giving you everything you need to start building healthy habits today that will significantly improve your life.

We've partnered with a leading behavior change company – Thrive Global – to give you access to world-class content that's already helping employees around the world.

Your Membership to Thrive helps you improve your well-being, performance, and purpose by giving you access to the latest science, influencer storytelling, and performance-enhancing well-being strategies. It's the ultimate behavior change tool, providing you with science-backed Microsteps that will lead to meaningful changes.

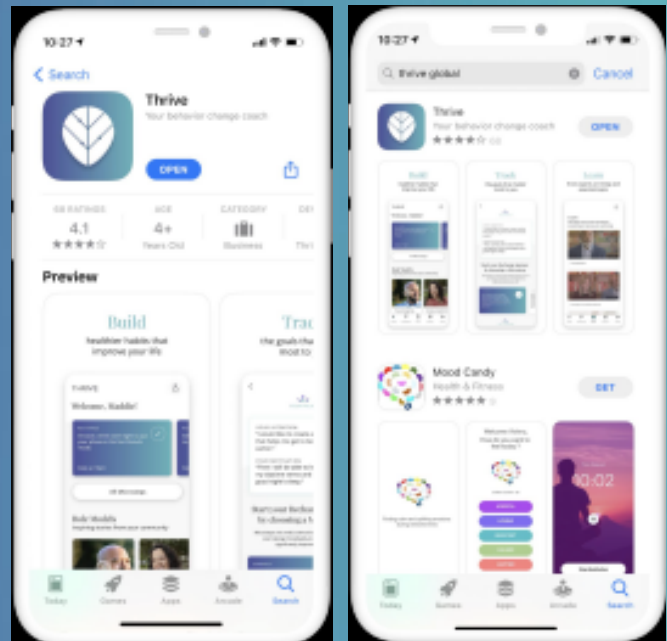
### SIGNING UP IS EASY

#### Access your Thrive Membership Now!

- Download the app by searching for Thrive Global in the App Store or on Google Play or using the QR code below.
- Select create an account at the bottom of the screen. Enter your name and company email and create a password.
- Enter your group code: ThriveWCS
- Any issues or technical questions? Reach out to Thrive: [product.feedback@thriveglobal.com](mailto:product.feedback@thriveglobal.com)



Point camera here



# Protecting those who protect wildlife.

