

**Education Resource Strategies is committed to offering a total compensation package (salary & benefits) that competitively meets our team members' needs and aligns with our core values and non-profit mission.**

## Medical insurance\*

Medical insurance is available via Blue Cross Blue Shield (BCBS). Team members based in New England may choose between a PPO plan and an HMO plan. The only plan available to team members outside of New England is the PPO plan. Both plans include Hospital Choice Cost Sharing, providing lower cost options for some hospitals and services.

ERS covers 75% of the cost of medical insurance premiums for eligible employees. Additionally, ERS funds Health Reimbursement Accounts (HRAs) for eligible deductible expenses and copays. This means team members and their enrolled dependents never pay more than a \$500 deductible per plan year. Below are the biweekly team member contribution amounts for each plan.

| Coverage level                          | HMO      | PPO<br>(New England resident) | PPO<br>(Not a New England resident) |
|-----------------------------------------|----------|-------------------------------|-------------------------------------|
| Individual                              | \$80.09  | \$96.22                       | \$84.13                             |
| Team member & spouse/domestic partner** | \$160.19 | \$192.43                      | \$168.25                            |
| Team member + child(ren)                | \$143.74 | \$172.67                      | \$150.97                            |
| Family**                                | \$242.25 | \$291.01                      | \$254.44                            |

\*\*Spousal surcharge: If a team member elects to cover their spouse/domestic partner under their plan and they have health insurance available to them already, there is a \$92.31 biweekly spousal surcharge that will be added to the premium. Please note this is an ERS policy, not BCBS policy.

## Employee assistance program (EAP)

Team members and their enrolled dependents benefit from an Employee Assistance Program (EAP). This program provides mental health counseling, legal services, and financial services free of (or at a reduced) cost.

## Dental insurance\*

Dental insurance is available through Blue Cross Blue Shield. ERS pays 50% of the annual premium. The cost in 2026 to a team member is: \$9.73 biweekly for an individual or \$28.27 biweekly for family coverage. Dental insurance covers 100% of diagnostic and preventative services, 80% of basic restorative services, and 50% of major restorative services. The maximum calendar year benefit is \$1,000.

## Vision insurance\*

Vision insurance is available through EyeMed. Although the vision insurance is 100% team member funded, the cost is low. The cost to team members in 2026 is: \$3.74 biweekly for an individual, \$7.10 biweekly for a team member and spouse/domestic partner, \$7.47 biweekly for a team member and child(ren), and \$10.98 biweekly for family. Vision insurance provides coverage towards services such as annual eye exams and contact lens fittings. The plan requires small co-pays but includes allowances and discounts for frames and contacts.

## Life insurance, long-term disability, and short-term disability benefits\*

ERS pays the full cost of life insurance coverage equal to one year of salary, up to \$150,000.

In addition, ERS pays the full cost of long-term disability and short-term disability benefits. This benefit pays a team member's salary at 60% of the insured earnings after taxes, at a maximum of \$10,000/month for long-term disability or \$2,000/week for short-term disability. For long-term disability payouts to be tax-free, the premium will be deducted from team members' paychecks each month.

## Pre-tax accounts\*\*

ERS offers Flexible Spending Accounts (FSA) and dependent care accounts (DCA). This option allows team members to deduct dollars from their monthly paycheck pre-tax. In 2026, team members can set aside a maximum of \$3,400 annually in their FSA for a wide range of eligible healthcare costs, including medical, dental, vision, prescription expenses, and over-the-counter medications. In 2026, the DCA allows up to \$7,500 per family annually for dependent care expenses, including daycare and summer camp costs. The flexible spending and dependent care accounts are use-it-or-lose-it, so any funds left in these accounts at the end of the plan year will be forfeited. Therefore, we encourage team members to be thoughtful about the amount(s) they set aside each year.

ERS offers a Transit Account for team members. This option allows team members to deduct dollars from their monthly paychecks pre-tax to use for eligible commuter-related transit expenses. In 2026, team members can set aside a maximum of \$340 monthly. Balances rollover from year-to-year for active team members. Contributions can be changed or canceled at any time.

\*Team members working at least 0.75 FTE (30 hours/week) are eligible for medical insurance, dental insurance, life insurance, long-term disability, and short-term disability benefits.

\*\*Team members working at least 0.4 FTE (16 hours/week) are eligible for pre-tax accounts.

## 403(b) retirement plan

ERS maintains a voluntary 403(b) Defined Contribution Plan for the benefit of its team members. The plan is administered by OneAmerica. A team member may contribute up to the maximum annual amount allowable by law into their 403(b) account. ERS will match 403(b) contributions for team members working at least 20 hours/week according to the following schedule:

- During the first year of employment, there is no match.
- After the month of a team member's 1-year start date anniversary, ERS will match 25% of their contributions, up to 5% of salary
  - If a team member's start date is on the 1<sup>st</sup> of the month, their match will start the day of their 1<sup>st</sup> anniversary.
- After the month of a team member's 2-year start date anniversary, ERS will match 50% of their contributions, up to 5% of salary
  - If a team member's start date is on the 1<sup>st</sup> of the month, their match will start the day of their 2<sup>nd</sup> anniversary.

The company match is 100% vested immediately upon payment. A team member's retirement contributions are deducted from payroll. Team members can choose between a traditional pre-tax contribution into a 403(b) plan or a post-tax contribution into a Roth account.

## Education support

### Continuing education

Because we value the professional development of all our team members, ERS provides partial education reimbursement to eligible team members. To be eligible for this benefit, a team member must be in good standing and must work at ERS full-time (0.7 FTE or higher) for at least 6 months (individual coursework) or 2 consecutive years (graduate or undergraduate programs).

This benefit applies to coursework relevant to a team member's work, based on review from the Executive Leadership Team.

A team member can leave ERS for a higher education program and return with a service commitment. Team members can also continue working at ERS while they take a course or earn a degree. For more information, including specific amounts provided, please contact the People Team.

### Federal Public Service Loan Forgiveness

Because ERS is a registered 501(c)(3) organization, in certain circumstances, student loan forgiveness may be available to team members. Team members are encouraged to take advantage of this opportunity as it exists and is possible. ERS provides employment verification when needed. For more details about this, please consult resources from the U.S. Department of Education.

### Student loan Support for Pell-eligible team members (with an MBA, MPA, or MPP)

ERS offers a one-time payment of \$20,000 for student loan support to new hires who have completed a Master of Business Administration (MBA) or a Master of Public Administration (MPP/MPA) and who received a PELL grant or equivalent from their undergraduate or graduate institution. ERS will pay the student loan support in two installments: \$10,000 to a qualified team member on their first day of employment and an additional \$10,000 upon completion of 1` year of employment if in good standing at ERS. Should a team member's employment with ERS end before the 12-month anniversary of their start date, they may need to pay back up to \$10,000.

## Other benefits

In addition to the benefits outlined above, we provide other rewards and services to live our core value of *people first*:

| Paid Time Off                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Commitment to Learning                                                                                                                                                                                                                                                                       | Organizational Culture & Initiatives                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
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| <ul style="list-style-type: none"><li>• Vacation time: Full-time team members accrue 3 weeks/year. This increases to 4 weeks/year after a team member's 5-year anniversary. Associate Directors, Managers, and Directors also accrue 4 weeks/year. Partners accrue 5 weeks/year.</li><li>• Sick time: 3 weeks per year for full-time team members</li><li>• 13 holidays</li><li>• Jury duty</li><li>• Parental leave, family leave***, medical leave***, and service member leave***</li></ul> | <ul style="list-style-type: none"><li>• Monthly ERS lunches</li><li>• ERS Weeks: Quarterly opportunities for organization-wide community building and professional learning</li><li>• Professional development and growth opportunities, including workshops and access to funding</li></ul> | <ul style="list-style-type: none"><li>• Buddy and coach programs</li><li>• Annual retreat</li><li>• Org-wide socials (holiday party, BBQ, etc.)</li><li>• Office snacks and refreshments</li><li>• Fitness center</li><li>• Some schedule flexibility: We believe in the integration of work and life, providing team members reasonable flexibility in their schedule. We expect team members to maintain a strong commitment to the organization and deliver their greatest impact while sustaining the energy needed for long-term success. Ultimately, we want team members to fully contribute to our shared mission while building meaningful lives outside of work.</li></ul> |

\*\*\*For team members that qualify based on state law.