



# 2020 U.S. Benefits Highlight

Robert Half's benefits are designed to support your physical, mental and financial well-being. We remain committed to continuously improving our benefits to serve our diverse employee population. Please read on to see how our programs can help you and your family stay healthy, balanced and happy. Benefits are available to regular, full-time employees who work a minimum of 20 hours per week. Part-time employees working under 20 hours a week are eligible to enroll in commuter benefits and voluntary insurance products.

## MEDICAL COVERAGE

You can choose one of four different medical plan designs:

- \$400 Deductible Plan
- \$900 Deductible Plan
- \$1,500 Deductible Plan (HSA-compatible plan)
- \$2,500 Deductible Plan (HSA-compatible plan)

Each medical plan option is provided by multiple carrier networks. Depending on your location, you can choose Anthem, Cigna or Kaiser (only available in CA, CO, GA, HI, OR, WA and the mid-Atlantic region).

## HEALTH SAVINGS ACCOUNT (HSA)

If you enroll in the \$1,500 Deductible Plan or the \$2,500 Deductible Plan, you'll be eligible to open a unique savings account called a Health Savings Account, or HSA. With the HSA, you can save pre-tax money to help pay for current health care expenses, as well as future expenses since funds carry over year after year. Each year, you can contribute up to the IRS maximum (\$3,550 for individuals and \$7,100 for families in 2020), minus any company matching contributions you may be eligible for.

## DENTAL COVERAGE

You can choose from two different dental plans through Delta Dental: Enhanced or Standard. Both plans cover the same types of dental services, including 100% coverage for two preventive care exams/cleanings each year. The Enhanced plan also provides a higher calendar-year maximum and orthodontia coverage for members under age 19.

## USE IN-NETWORK PROVIDERS

Whenever you seek medical, dental or vision care, be sure to use in-network providers — most of the time you will pay the lowest out-of-pocket costs.

## VISION COVERAGE

You can choose vision coverage through two providers: Vision Service Plan (VSP) or Davis Vision who both offer nationwide in-network providers. Note: If you enroll in a Kaiser medical plan, you'll receive some vision care coverage through that Kaiser plan.

## EMPLOYEE ASSISTANCE PROGRAM (EAP)

The EAP offers up to eight free, one-on-one counseling sessions and referrals per issue for Robert Half employees and their household members. These confidential services include: marriage and family counseling, parental guidance, legal consultation and emotional or mental health assistance.

## TOOLS TO HELP MANAGE YOUR HEALTH

### Health Advocate

Personal health advocates can assist you and your family (parents/in-laws included) to review your medical plan options and coverage, find providers, understand treatment options, resolve claims/ billing issues and even get help with Medicare questions.

### Best Doctors

Receive diagnostic reviews and second opinions from some of the country's premier physicians to ensure you get the most appropriate care for your situation. (Only available to those enrolled in a Robert Half medical plan.)

## FLEXIBLE SPENDING ACCOUNTS

Flexible spending account (FSA) plans let you set aside pre-tax payroll contributions for certain out-of-pocket expenses. You must incur eligible expenses during the calendar year in which you participate (or up to the termination date, if your participation ends mid-year), and any unused money is forfeited at the end of the calendar year. (Note: you have until March 31 of the following year to submit claims for expenses incurred while you were eligible in the previous year.)

<b>Dependent Care Reimbursement Account</b>	<ul style="list-style-type: none"><li>• Set aside up to \$5,000 (up to \$2,500 if married and filing separate tax returns)</li><li>• Can be used to pay for child care or adult care services for eligible dependents so you and your spouse can work</li><li>• Available to all benefits-eligible employees</li></ul>
<b>Health Care FSA</b>	<ul style="list-style-type: none"><li>• Set aside up to \$2,750</li><li>• Can be used for eligible out-of-pocket medical, prescription drug, dental and vision expenses for you and your covered dependents</li><li>• Available to all benefits-eligible employees, excluding HSA participants</li></ul>
<b>Combination FSA</b>	<ul style="list-style-type: none"><li>• Set aside up to \$2,750</li><li>• Can only be used for eligible dental and vision expenses until you meet the IRS deductible limit; then, funds can be used for medical expenses as well</li><li>• Available only to participants who elect an HSA</li></ul>

## DISABILITY COVERAGE

The company pays the full cost of short-term disability and basic long-term disability. If you're unable to work due to a qualified illness or injury:

- Short-Term Disability provides a tax-free benefit of 70% of your base pay for up to 90 days (up to \$3,500 per week); then 60% of your base pay for a disability lasting 91 – 180 days (up to \$3,500 per week).
- Basic Long-Term Disability provides a benefit of 60% of your base pay, plus bonus and commission, after 180 days of disability (up to \$15,000 per month).

If you want additional disability coverage, you can purchase Supplemental LTD, which increases your Basic benefit from 60% to 66.7% of your base pay, plus bonus and commission, up to \$25,000 per month, after 180 days of disability.

## PAID PARENT LEAVE (PPL)

In support of working parents, Robert Half offers six weeks of paid parental leave to employees who welcome a new addition to their family on or after January 1, 2020. A new addition includes the birth of a child(ren), or the placement of a newly adopted or foster child(ren). Employees must have one year of service to be eligible. (PPL does not apply to SPS employees)

## LIFE AND ACCIDENT INSURANCE

The Company pays the full cost of Basic Life Insurance and Basic Accidental Death and Dismemberment (AD&D) insurance. The

benefit for each plan is equal to two times your base salary plus bonus and commissions, up to \$1 million. You can also purchase additional supplemental coverage for yourself, your spouse and your child(ren).

## COMMUTER BENEFITS

Beginning on your date of hire, you can set aside pre-tax payroll contributions to help you pay for work-related commuting costs, including public transportation, vanpools and parking.

## VOLUNTARY BENEFITS

You also have the option to purchase a number of voluntary products to supplement your other benefits coverage:

- Hospital indemnity insurance
- Accident insurance
- Critical illness insurance
- Universal life insurance
- Legal benefits
- Identity theft protection
- Auto and home insurance
- Pet insurance

## DISCOUNT MALL

This benefit through PerkSpot offers you 24/7 access to exclusive discounts and offers from hundreds of local and national merchants.

## 401(K) SAVINGS PLAN

The Robert Half 401(k) Plan makes it easy to save and invest for retirement. You can enroll in the 401(k) Plan at any time. Your contributions are pre-tax and are automatically deducted from your paycheck. Multiple investment options are available to grow your account balance. (Earnings on investments are tax deferred until you withdraw them.) You may borrow from your 401(k) account for any reason, and withdrawal options are available at retirement, when you turn age 59-1/2 or become disabled.

## CHOICE TIME OFF

Robert Half provides time off to use for vacation, personal needs and sick time. The amount of Choice Time Off (CTO) you receive depends on your tenure. In addition to CTO, you receive up to 10 paid holidays and/or personal days each year.

## MATCHING GIFTS PROGRAM

The Matching Gifts Program provides an opportunity for you to increase the impact of your commitment to nonprofit organizations. Robert Half will match contributions up to a total matching cap of \$1,500 per eligible employee per calendar year.

## ADOPTION ASSISTANCE PROGRAM

Beginning on your date of hire, you're eligible for an adoption assistance benefit, which provides up to \$6,000 for eligible adoption expenses.

If there is any discrepancy between the information presented here and the applicable official plan document, the official plan document will govern how your benefits are determined and administered. Robert Half reserves the right to terminate, suspend, withdraw or modify the benefits described in this document, in whole or in part, at any time.