



Your 2021 Enrollment Checklist

THREE STEPS TO ENROLL FOR YOUR 2021 BENEFITS:

1. Learn	2. Decide	3. Enroll
 Consider your needs for 2021 and learn more about your choices.	 Check out the Mercer Marketplace 365 Resource Center.	 Submit your elections within the enrollment deadline.
<p>Visit roberthalfbenefits.com for your:</p> <ul style="list-style-type: none"> • 2021 Benefits Guide • 2021 Medical plan Summaries of Benefits and Coverage (SBCs) <p>You should also refer to "WHICH COVERAGE IS RIGHT FOR ME?" on page 2.</p>	<p>Go to mercermarketplace.com/roberthalf for these additional resources:</p> <ul style="list-style-type: none"> • Medical plan comparison tool • Benefits counselors via live chat • Provider search options so you choose the right network for your preference or doctors, hospitals etc. 	<p>Enroll three ways:</p> <p>Go to mercermarketplace.com/roberthalf Phone: 1.855.879.6739*</p> <p>Mobile: Download Mercer Marketplace 365 from your app store. (company ID: ROBHAFF)*</p>

WHEN TO ENROLL:

You must submit your benefit elections within 30 days from your date of hire. If you don't enroll within 30 days of your hire date, you won't be able to enroll for benefits until the next Open Enrollment period, unless you experience an IRS-qualified life event (QLE).

If you experience a qualified life event during the year, you may enroll for coverage or make changes within 30 days of the event (examples of a qualified life event include marriage, divorce, birth/adoption of child or loss of other coverage). Your benefit elections or changes must be consistent with the event. For details about qualified life events, refer to the 2021 Benefits Guide or contact Mercer Marketplace Benefit counselors.

QUESTIONS?

Call the Mercer Marketplace 365 at 1.855.879.6739. Benefits counselors are available Monday – Friday: 4 a.m. to 6 p.m. Pacific time.

PRE-TAX SAVINGS ACCOUNTS:

- You can only enroll for Flexible Spending Accounts (FSAs) when first eligible, each year during Open Enrollment or if you experience a QLE which allows you to make FSA election changes.
- For the Health Savings Account (HSA) and commuter benefits, you can choose to make contributions or change your contribution amount at any time during the year.

WHICH COVERAGE IS RIGHT FOR ME?

 <p>Medical</p>	<ul style="list-style-type: none"> • Do you rarely go to the doctor and want to pay the lowest per paycheck contributions? Think about the \$1,500 Deductible Plan or \$2,500 Deductible Plan. You can pay for health care expenses using a Health Savings Account (HSA) — and take advantage of the company match.* • Do you want a plan with a low deductible? Think about the \$400 Deductible Plan or \$900 Deductible Plan. However, you'll pay higher per-paycheck contributions. • Are you expecting a baby, or do you have a family member who needs ongoing medical treatment? You may want to balance lower paycheck costs against deductibles and out-of-pocket expenses. <p>Need more help? Use the medical plan comparison tool on the Mercer Marketplace 365 website to help you estimate and compare your out-of-pocket costs using real-life scenarios. It's a great (and easy) way to give each plan a virtual test drive, and see which one offers the right amount of coverage for the lowest out-of-pocket cost.</p> <p>* Employees in the Salaried Professional Service program aren't eligible for the matching contributions.</p>			
 <p>Health Savings Account (HSA)</p>	<p>Are you enrolling in the \$1,500 Deductible Plan or \$2,500 Deductible Plan? If so, Robert Half will match* your Health Savings Account (HSA) contributions to help you pay expenses. See below for details.</p> <table border="1" data-bbox="440 684 1503 968"> <tr> <td data-bbox="440 684 662 968"> <p>You contribute to the HSA</p> <p>Add your own money to start saving!</p> </td> <td data-bbox="662 684 1219 968"> <p>Robert Half matches your contributions*</p> <p>For every \$1 you contribute, Robert Half will make a matching contribution of \$0.50 up to the following limits:</p> <ul style="list-style-type: none"> • \$1,500 Deductible Plan: Up to \$500 • \$2,500 Deductible Plan: Up to \$1,000 </td> <td data-bbox="1219 684 1503 968"> <p>Your HSA grows!</p> <p>You can use the funds to pay for eligible expenses now, or save for future health care expenses — even into retirement.</p> </td> </tr> </table> <p>* Employees in the Salaried Professional Service program aren't eligible for the company matching contributions.</p> <p>What can your HSA do for you?</p> <ul style="list-style-type: none"> • Your HSA helps you save money on a pre-tax basis through payroll deductions. • You can use it to pay for you and your qualified dependents' eligible health care expenses, such as deductibles, coinsurance and prescriptions. • It grows over time, because balances roll over from year to year. • It serves as a portable bank account to use for eligible health care expenses, because you own the account even if you leave the company. 	<p>You contribute to the HSA</p> <p>Add your own money to start saving!</p>	<p>Robert Half matches your contributions*</p> <p>For every \$1 you contribute, Robert Half will make a matching contribution of \$0.50 up to the following limits:</p> <ul style="list-style-type: none"> • \$1,500 Deductible Plan: Up to \$500 • \$2,500 Deductible Plan: Up to \$1,000 	<p>Your HSA grows!</p> <p>You can use the funds to pay for eligible expenses now, or save for future health care expenses — even into retirement.</p>
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 <p>Accident Insurance*</p>	<ul style="list-style-type: none"> • Do you want help paying for unexpected injuries due to an accident? Accident Insurance pays a lump sum for covered injuries that can help pay for hospital or urgent care bills. 			
 <p>Hospital Indemnity Insurance*</p>	<ul style="list-style-type: none"> • Can you cover expenses if you're admitted to the hospital? Hospital Indemnity Insurance may be right for you. This plan provides supplemental payments for admittance to the hospital and daily hospital or intensive care confinement. 			
 <p>Critical Illness Insurance*</p>	<ul style="list-style-type: none"> • Are you financially prepared for the cost of a long-term illness? Critical-Illness Insurance may help. For specific covered conditions, like cancer or a heart attack, you may receive a lump-sum benefit to help pay for expenses. 			
 <p>Vision</p>	<ul style="list-style-type: none"> • Are you looking to lower your vision costs? Enroll in vision coverage through Davis Vision, which provides an integrated experience — from exam to frames/lenses or contacts — to deliver lower vision costs. You can also enroll in vision coverage through VSP. Consider your options and check the providers in both networks. 			

* These plans are not designed to replace major comprehensive medical plans. These plans don't meet the minimum level of coverage required under the Affordable Care Act (ACA) and don't satisfy the ACA's individual mandate.

WHICH COVERAGE IS RIGHT FOR ME? (continued)

 <p>Dental</p>	<ul style="list-style-type: none"> • Do you want to pay the lowest cost per paycheck? Think about the Standard Plan. • Will your children need orthodontia? Choose the Enhanced Plan, which covers orthodontia for children up to age 19. • Do you go to the dentist often? Consider the Enhanced Plan, which offers a higher annual benefit maximum.
 <p>Dependent Care Flexible Spending Account (FSA)</p>	<ul style="list-style-type: none"> • Do your children go to day care or summer camp or have a nanny? Consider contributing to the Dependent Care FSA. You can put aside pre-tax dollars to help pay for these expenses for children under age 13 and reduce your taxes. However, you should be aware of the “use it or lose it” (by the end of the calendar year) rule and estimate your contributions appropriately.
 <p>Health Care FSA</p>	<ul style="list-style-type: none"> • Are you enrolling in the \$400 Deductible Plan or \$900 Deductible Plan? The Health Care FSA can help pay for medical, dental and vision expenses through pre-tax contributions. Note: If you are enrolled in the \$1,500 Deductible Plan or \$2,500 Deductible Plan and enroll in the Health Savings Account (HSA), See Combination FSA below. The “use it or lose it” rule applies so estimate your contributions appropriately.
 <p>Combination FSA</p>	<ul style="list-style-type: none"> • The Combination Health Care FSA is available to those who enroll in the \$1,500 Deductible Plan or \$2,500 Deductible Plan and enroll in the Health Savings Account (HSA). Use for dental and vision expenses immediately. The “use it or lose it” rule applies so estimate your contributions appropriately.
 <p>Supplemental Long-Term Disability (LTD)</p>	<ul style="list-style-type: none"> • If you’re injured or ill, and unable work for six months or more, can you cover monthly expenses on a reduced income? If not, think about enrolling in supplemental LTD insurance to increase your monthly disability benefit.
 <p>Supplemental Life Insurance Supplemental Accidental Death & Dismemberment (AD&D) Insurance</p>	<ul style="list-style-type: none"> • Do you have loved ones who you want to take care of financially if you pass away? • How much annual income would your survivors need to cover day-to-day and large expenses, such as a mortgage or college tuition? • Do your survivors have savings to cover burial or cremation expenses? <p>The answers to these questions will help determine how much insurance you need. A rule of thumb is that your insurance policy or policies should cover 7 to 10 times your annual income.</p> <p>Remember, AD&D insurance only pays a benefit in the event of your injury or death due to an accident.</p>
 <p>Commuter Benefits</p>	<ul style="list-style-type: none"> • Do you pay for parking at work or take public transportation? Contribute pre-tax dollars to help pay for commuter expenses.
 <p>Other voluntary benefits like:</p> <ul style="list-style-type: none"> » Pet insurance » Identity theft protection and monitoring » Legal plan » Universal life insurance » Auto and home insurance 	<ul style="list-style-type: none"> • Do you have a cat, dog or other domestic animal? • Are you worried about the safety of your personal information? • Do you need to set up a will or estate plan? Do you need help with family law issues? • Are you looking for a universal life insurance policy that can accumulate fund value over time? • Do you need a home insurance or car insurance policy? <p>If you answered “yes” to any of these questions, think about electing coverage through the appropriate voluntary plan.</p>

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