

Furlough Benefits FAQs

Time Off Related

- **Can I use CTO and/or my floating holiday (FLT) before or during my furlough?**
You may use up to 40 hours of accrued, unused CTO and/or FLT during the first week of the furlough. Contact your HR Business Partner or the Robert Half HR Solutions Center at 855.744.6947 or HRolutions@roberthalf.com with the amount of CTO/FLT you are requesting. Requests must be made by 5:00 pm PT on Friday, April 17 and will be paid during your next normal pay cycle.
- **Will my accrued CTO or FLT be paid out to me?**
No, your CTO or FLT will not be automatically paid out to you. See the question above.
- **Will I continue to accrue CTO and FLT while on furlough?**
No, you will not continue to accrue CTO or FLT during the time you are on furlough. When you return to active work you will start accruing both CTO and FLT again. Your current accrued, unused balances will not be reduced during the furlough, unless you elect to use this time as noted above.
- **Will I receive holiday pay during a furlough?**
Since a furlough is unpaid, you will not receive any holiday pay while on a furlough.
- **Can I collect Unemployment Benefits while on furlough?**
Yes, you are eligible to apply for Unemployment benefits, and Federal Pandemic Unemployment Compensation (PUC). Your state administers both your Unemployment benefits and the PUC benefits. PUC benefits are a new program and are expected to be administered in conjunction with your claim for state Unemployment Benefits.
- **Where do I apply for state unemployment benefits and/or Federal Pandemic Unemployment Compensation benefits?**
If your state Unemployment office is not listed here, review your furlough information.

State	Unemployment Office	Unemployment Website
California	Employment Development Department	www.edd.ca.gov
Illinois	Illinois Department of Employment Security	https://www2.illinois.gov/ides/Pages/default.aspx
Iowa	Iowa Workforce Development	https://www.iowaworkforcedevelopment.gov/

- **Does furlough impact my length of service with Robert Half?**
No, your service date will remain the same and the furlough will not impact your anniversary service award benefits or eligibility for 401K match.
- **I have an upcoming milestone anniversary with Robert Half, will I receive my award?**
If you hit a milestone year while on furlough, once you return, either you or your manager may reach out to the HR Solutions Center and they can contact our vendor to resend you the link to select your gift. Also, due to

COVID-19, all awards are currently being held by our supplier until RH offices reopen. At that time, awards will be sent to the appropriate RH office for presentation to the employee.

- ***What if I have reported a leave of absence that was to start during my furlough? *****

If you have already reported your leave of absence to Broadspire*, they will notify you if additional paperwork is required to process your claim for benefits.

- ***What if I was planning on taking a leave of absence but I haven't reported it yet? *****

Contact Broadspire* at 877.603.9687 within 30 days of your leave start date to begin the process.

Important: If you are an employee in California, New Jersey, New York, Rhode Island and Washington and your leave is due to caring for an ill family member, you can also file a state claim for Paid Family Leave benefits or Temporary Care Giver Benefits (see chart below).

- ***Am I still eligible for Robert Half Paid Parental Leave benefits during my furlough? *****

Yes, you must report your claim for Robert Half Paid Parental Leave to Broadspire* at 877.603.9687.

- ***Can I collect Robert Half's short-term disability benefits while on furlough? *****

Yes, if you have a serious health condition that may require a disability leave of absence, contact Broadspire* at 877.603.9687. Approval of your claim for short-term disability benefits will be determined by Broadspire.

State	Phone	Website
California	800.480.3287	www.edd.ca.gov/disability/
New Jersey	609.292.7060	https://myleavebenefits.nj.gov/worker/fli/
New York	888.875.5790	New York State Insurance Fund (NYSIF) https://ww3.nysif.com/Home/Claimant/DBClaimant/PaidFamilyLeaveClmnt
Rhode Island	401.462.8420	http://www.dlt.ri.gov/tdi/
Washington	833.717.2273	https://www.paidleave.wa.gov/workers

*Broadspire administers Robert Half's leaves of absence, short-term disability plan and paid parental leave benefits.

** Note: receipt of Robert Half Short-term Disability benefits, Robert Half Paid Parental Leave benefits and/or applicable state plan benefits during your Furlough may impact your ability to receive Unemployment Insurance and/or Pandemic Unemployment Compensation during the period you receive these benefits.

Compensation and Benefits Related

- ***Will I be eligible for a pay increase or bonus at the mid-year review?***

Given the current conditions, we are not able to address bonus or pay increase questions at this time. Those decisions will be made closer to mid-year as they usually are and will consider the economic conditions and company financials at the time.

- **What will happen to my health and welfare benefits while on Furlough?**

While you are on furlough your medical, dental, vision, life insurance, and short and long-term disability benefit plans will continue. Details on other benefits can be found throughout this FAQ.

- **How will my benefit contributions be paid while I am on furlough?**

While you are on furlough, Robert Half will pay your bi-weekly contributions for medical, dental, vision, supplemental Life Insurance/AD&D and supplemental LTD coverage if you had such coverage in effect prior to the furlough.

- **What happens to my Health Care, Dependent Care, Commuter and Health Savings Account during the furlough?**

You may access your accounts during the furlough. However, with the exception to your HSA, you will not be able to make pre-tax or after-tax contributions to your accounts. You will need to re-enroll through the Mercer Marketplace in order to reinstate your contributions to some accounts. Pay close attention to the details below as some of the accounts have a very limited window for re-enrollment.

- **Health Savings Account (HSA)** - You will continue to have access to your HSA while on furlough. The HSA is an individually owned account. You have the option to continue contributions to your HSA on an after-tax basis by submitting personal checks to Tri-Ad. For more detail, contact Tri-Ad at 1.866.268.0142. Contributions to your HSA will automatically begin through payroll deductions when you return to work. You may change contributions to your HSA at any time.
- **Dependent Care Flexible Spending Account (DCFSA)** – You may use the funds that are in the account by submitting reimbursement claims with dates of service incurred prior to your furlough date but not during the furlough. When you return to work, you may restart your DCFSA contributions by contacting Mercer Marketplace at 855-879-6739. You have 30 days from your date of return to re-elect the DCFSA. If you do not re-elect the DCFSA within this timeframe, you will not be able to re-enroll until Open Enrollment.
- **Commuter Benefits** – You will continue to have access to this account while on furlough. Claims for reimbursement with dates of service prior to your furlough date are eligible for reimbursement within 180 days of the service date. You cannot make contributions until you return to work. When you return to work, you can re-enroll at any time to reinstate payroll contributions.
- **Health Care Flexible Spending Account (Health Care FSA)** – You will continue to have access to this account while you are on furlough. Contributions to your Health Care FSA will automatically resume through payroll deductions when you return to work.

- **What happens to my Voluntary Benefits while I am on a furlough?**

With the voluntary benefit products, you will need to make payments in order to keep your coverage active. Once you have exceeded the “missed deduction” threshold outlined below, the voluntary benefit carriers, Allstate, InfoArmor and Nationwide, will reach out to you to start the payment process directly with them.

Carrier	Voluntary Benefits Product(s)	Missed Deduction Threshold
Allstate	<ul style="list-style-type: none"> • Critical Illness • Accident • Hospital Indemnity • Universal Life 	<ul style="list-style-type: none"> • Bi-weekly pay cycle – 3 missed deductions
InfoArmor	Identity Protection	<ul style="list-style-type: none"> • Weekly pay cycle – 6 missed deductions

Nationwide	Pet insurance	
Hyatt Legal/ MetLaw	Legal benefits	N/A Will allow benefits to continue during the 90-day furlough without payment.

- ***What happens to my Voluntary Benefits upon return from furlough?***

If you made payments directly to the voluntary carrier(s) while on furlough, Mercer Marketplace will reinstate your coverage and payroll deductions will begin. There may be a 2-week time delay for processing. You do not need to take further actions if you want to transition back to payroll deductions. If you would like to continue to pay each carrier directly, you may do so, but will need to notify Mercer Marketplace that you do not want payroll deductions for voluntary benefits restarted.

If you did not make payments to the voluntary carrier(s), your voluntary benefits will be cancelled. If you would like to continue coverage, check out your options with Mercer Marketplace at 855.879.6739.

If you did not exceed the “Missed Deduction Threshold” listed above, payroll deductions will continue when you return.

- ***Can I make changes to my health care benefits while on furlough?***

Yes, if you experience a Qualifying Life Event. Qualifying Life Events are determined by the IRS and allow for changes in health care benefit coverage mid-year. A furlough does not qualify as such an event; however, any change that affects eligibility for coverage does. For example, a marriage, birth of a baby, divorce and even a change in your dependent care arrangement (e.g., daycare closures, change in your work hours) could be considered a Qualifying Life Event. For more information, contact Mercer Marketplace at 1.855.879.6739, Monday -Friday: 4 a.m. – 7 p.m. PT.

- ***What if I have questions regarding my health care benefits while on furlough?***

You can continue to find information regarding your benefits on <https://www.roberthalfbenefits.com/>. The site is accessible via the Internet so it is accessible from your home computer. Additionally, consider other benefit resources available to you while on furlough, including:

- **Health Advocate** (866.695.8622) can assist with medical claims and billing problems. You do not need to be enrolled in a Robert Half medical plan to access this service.
- **Best Doctors** (866.904.0910) can provide you with medical advice, second opinions and treatment plans for a medical condition, if you’re enrolled in a Robert Half medical plan.
- **Employee Assistance Program (EAP)** (800.424.4485) allows you to access free, one-on-one counseling (in-person and telehealth) and other assistance such as financial and legal consultations. You do not need to be enrolled in a Robert Half medical plan to access this service.

Benefit Counselors are also available at Mercer Marketplace at 1.855.879.6739, Monday - Friday: 4 a.m. – 7 p.m.

- ***How will my benefits be affected if I accept another job offer while on furlough and terminate my employment with Robert Half?***

If you leave Robert Half, the following benefits will generally end on the last day of the month in which you terminate.

- Medical, dental, vision
- Identity protection

- Legal Assistance

All other benefits will end on your termination date.

You and/or your covered dependents may elect to continue medical, dental, vision, and your Health Care FSA through COBRA (Consolidated Omnibus Budget Reconciliation Act). COBRA generally allows you and your dependents to continue your health benefits for 18 months after you cease to be an active employee. You will receive a COBRA packet if you terminate your employment with Robert Half.

For more details, please refer to <https://www.roberthalfbenefits.com/> and review the “Life Events” section under “Leaving the Company.”

- ***This is a really difficult time for me. Can I get assistance or support in dealing with my stress and anxiety?***
Yes. Robert Half’s EAP provider, Magellan, has trained specialists who can provide lots of support and resources to help you. Call 1.800.424.4485 or go to www.MagellanAscend.com.
- ***Who can I contact if I have more questions?***
You can contact Robert Half HR Solutions Center 855.744.6947 or HRsolutions@roberthalf.com

401(k) Plan Related

- ***Will 401(k) Plan contributions still be made while I am furloughed?***
Because you will not be receiving any compensation during the furlough, you will be unable to make any contributions to the 40(k) Plan. Upon your return to work, your 401(k) Plan contributions will automatically be reinstated. You will have the ability to increase your contribution percentage to make up for missed contributions when the furlough ends.
- ***Will I be able to change or stop my 401(k) Elections?***
Yes, you can change or stop your 401(k) elections at any time either through the Fidelity website www.netbenefits.com or by calling (800) 835-5097.
- ***Will I still receive matching contributions under the 401(k) Plan during the furlough?***
No. Because the furlough is unpaid, you are not making any contributions to the 401(k) Plan to which employer matching contributions would apply.
- ***Will I be able to take a distribution from my 401(k) Plan?***
In general, you can take a withdrawal when you terminate from the Company, or when you retire, reach age 59½ or become permanently disabled as defined by the Plan. You may also be able to take a hardship withdrawal if you have a financial emergency. In addition, the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) allows participants access to their 401(k) plan to make qualified coronavirus-related withdrawals (QCDs). Coronavirus-related distributions are distributions up to \$100,000 per individual (this includes all distributions from all employer plans and IRAs) made in 2020 to individuals affected by the coronavirus. Coronavirus-related distributions can be repaid within three years to the 401(k) Plan and such repayments will be treated as rollover contributions to the 401(k) Plan. The IRS has waived the 10% early distribution penalty tax for coronavirus-related distributions from the 401(k) Plan to individuals under age 59-1/2.
- ***How do I find out more about QCD distributions from my 401(k) Plan?***
To learn more about who qualifies, tax consequences, and repayment options, call Fidelity directly at (800) 835-5097.

- ***During the furlough can I take a distribution and roll over my 401(k) account balance to an eligible IRA or employer plan?***

No, an eligible rollover can only occur after you terminate from the Company. You are still an employee while on a furlough.

- ***What will happen with my outstanding 401(k) loan while I am furloughed?***

Your loan payments due in 2020 can be delayed up to 12 months while you are furloughed. Subsequent loan repayments will be re-amortized to reflect the delayed due date and any interest accrued during such delay.

DSSP RELATED

- ***Will DSSP (Deferred Salary Savings Plan) contributions still be made while I am furloughed?***

Because you will not be receiving any compensation during the furlough, you will be unable to make contributions to the DSSP. Upon your return to work, your DSSP contribution will automatically be reinstated and apply to the compensation paid to you after you return to work.

- ***Will I still receive DSSP matching contributions during the furlough?***

No. Because the furlough is unpaid, you are not making any deferrals into the DSSP to which employer matching contributions would apply.

- ***Does the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) apply to the DSSP?***

No, the CARES Act only applies to the 401(k) Plan, not the DSSP.

- ***Will I be able to change or stop my current DSSP elections?***

In general, the IRS does not allow any changes to your current annual deferral elections once they are made. However, if you qualify for an unforeseeable emergency distribution as mentioned below, your deferrals will cease for the remainder of the current plan year.

- ***What are my options for getting a distribution from my DSSP?***

In addition to any date-specific distributions you may have elected during your DSSP annual enrollments, you may be permitted to receive distributions from the DSSP upon an unforeseeable financial emergency. This type of financial emergency is strictly defined by the IRS (generally, an extreme financial hardship resulting from a severe illness or injury, a loss of your primary residence due to casualty, or other similar extraordinary and unforeseeable circumstances arising as a result of events beyond your control). Your withdrawal must be approved by Robert Half and will be limited to the amount necessary to meet your unforeseeable financial need. Whether you have experienced an unforeseeable emergency depends on the specific facts and circumstances. Not all hardships created by the COVID-19 crisis will qualify.

- ***Who can I contact if I have more questions?***

You can contact the Savings Plans department at savings.plans@roberthalf.com.

Robert Half reserves the right to amend or terminate any or all of your employee benefit plans in any way and at any time.