



2021 OPEN ENROLLMENT NOVEMBER 3 – 17, 2020

When you work at Robert Half, you're part of a team that will support you and a business that will reward you for your efforts. Our comprehensive benefits are designed to help you maintain your physical, mental and financial well-being, particularly in challenging times.

Open Enrollment is your once-a-year opportunity to enroll in or make changes to your coverage. Read through this document and see how our programs can help you and your family stay healthy, balanced and happy in 2021.



Visit the newly refreshed roberthalfbenefits.com for complete plan details.

APPROACH OPEN ENROLLMENT IN THREE EASY STEPS

LEARN 	DECIDE 	ENROLL 
<p>Consider your needs — the coverage you have now may not be the best fit for you and your family for 2021.</p>	<p>Use the decision tools available through the Mercer Marketplace 365.</p>	<p>Submit your elections if you wish to make changes by November 17, 2020, by 6:59 p.m. Hawaii time.</p>
<p>Go to roberthalfbenefits.com to review the benefits guide and more.</p>	<p>Starting November 3, go to mercermarketplace.com/roberthalf for additional resources such as a medical plan comparison tool, benefit counselors via live chat and provider search options.</p>	<p>Online: mercermarketplace.com/roberthalf Phone: 1.855.879.6739 (Monday - Friday: 1 a.m. – 4 p.m.; Saturday 4 a.m. – 8 a.m. Hawaii time. After the time change on November 1, hours will start and end one hour later.) Mobile: Download the Mercer Marketplace Benefits app from your app store (company ID: ROBhaf).</p>

Remember!

Benefits elections made during Open Enrollment will become effective January 1, 2021, and remain in effect through December 31, 2021, unless you experience a qualified life event that affects your eligibility for coverage (such as marriage, divorce, birth of a baby or child adoption). You must call the Mercer Marketplace 365 at **1.855.879.6739** to report your qualified life event within 30 days of the event.

Robert Half reserves the right to amend or terminate your benefit plans. This includes the ability to increase employee contributions for coverage.

WHAT'S NEW FOR 2021

Here's what you need to know about your benefits for 2021.

- **There are no cost increases for any offerings in 2021.** In fact, you may pay less in some cases.
- **You will get more for your money** through enhancements in supplemental medical insurance (accident, critical illness, hospital indemnity), if you choose to enroll.
- **Guaranteed coverage levels and dependent age limits** have increased for voluntary universal life insurance.

You can find highlights of what's new on the following pages. For more detail about the plans, go to roberthalfbenefits.com starting November 3.

2021 COVERAGE COSTS

We know cost is always a primary concern for you and your family. **For 2021, we're pleased to offer the same — or enhanced coverage — with no increased cost.** Below is a summary chart of 2021 plan rates.

2021 Plans	2021 Rate Increase
Medical: Kaiser plans	None!
Medical: HMSA	
Supplemental Insurance Options	
Cigna Accidental Injury Plan*	None — now, you can purchase enhanced coverage at lower costs!
Cigna Critical Illness Plan*	
Cigna Hospital Care Plan*	
Voluntary Plans	
Allstate Identity Protection (formerly known as InfoArmor)	None!
MetLife Legal Benefits	
MetLife Auto and Home Insurance	<i>These plans are individually rated — the insurance company will provide rates directly to individuals.</i>
Nationwide Pet Insurance	
Universal Life Insurance	

*Previously available through Allstate.

Rates are available through the Mercer Marketplace 365 starting November 3, 2020.

SUPPLEMENTAL MEDICAL INSURANCE

Great news! Starting on January 1, 2021, you can purchase enhanced accident, critical illness and hospital indemnity insurance at lower costs through Cigna. Now is the time to think about additional protection to help pay for services and out-of-pocket expenses, enabling you to bounce back after an injury, illness or hospital stay.

Here's how the supplemental medical insurance plans work:

- **Cash benefits are paid directly to you.** Benefits aren't subject to copays, deductibles, coinsurance, or network requirements.
- **You choose how to spend your insurance benefits.** You can pay for medical costs, travel expenses to see a specialist, childcare, or help around the house — it's completely up to you.
- **"Get it" and forget it.** Premiums are deducted from your paycheck, so you're covered when you need it.
- **Take it with you.** You can take your coverage with you if you leave Robert Half.

Do You Currently Have Supplemental Medical Insurance?

We'll make it easy for you. Your current accident, critical illness and/or hospital indemnity insurance coverage will transfer from Allstate to Cigna for 2021, so you can automatically take advantage of enhanced coverage at lower costs. For details about your Cigna coverage, go to roberthalfbenefits.com.

Note: If you want to opt out of supplemental medical insurance for 2021, you must make this election during Open Enrollment.

Accident Insurance

Let's face it: Accidents happen. When they do, accident insurance provides a cash payment in cases of injuries. You can use this money to help pay for uncovered medical expenses — such as your deductible or coinsurance — or ongoing living expenses, like your mortgage, rent, daycare or transportation. Benefits include initial and emergency care, hospitalization benefits, fractures and dislocations, follow-up care, and accidental death and dismemberment.

Coverage is available for you and your eligible dependents.

Critical Illness Insurance

Everyone has different needs when coping with critical illness.

Critical illness insurance helps protect against the financial impact of heart attack, cancer, stroke and other conditions. You receive a cash payment that you can use for uncovered medical expenses or ongoing living expenses, like your mortgage, rent, daycare or transportation. There's even a paid benefit for completing annual health screenings, including up to \$50 for routine health exams and \$200 for mammograms.

There are two coverage options for you: \$15,000 or \$30,000. Coverage for eligible dependents is equal to 50% of your coverage amount.

Hospital Indemnity Insurance

Make sure you're prepared for a possible hospital stay. Hospital indemnity insurance provides a cash payment for expenses that your medical plan may not cover. Benefits include coverage for hospital admissions, including for chronic conditions, intensive care unit (ICU) care, and observation.

Coverage is available for you and your eligible dependents.

Is Supplemental Medical Insurance Right for You?

Take a moment to consider if there are gaps in your medical coverage, such as:

- Your deductible is more than your savings
- You may incur extra childcare expenses if you're ill or injured
- You don't have savings to cover being off work for illness/injury.

For more information about the supplemental medical insurance plans or My Secure Advantage™, go to roberthalfbenefits.com.

KAISER MEDICAL PLANS

Kaiser is making the following plan changes in 2021:

- Cardiac rehabilitation therapy covered when medically necessary
- Dental services related to accidents are no longer covered
- If a brand drug is prescribed when there's a generic drug available, and the prescription is deemed medically necessary, you pay the brand-formulary cost. If the prescription is not deemed medically necessary, you pay the full cost.

HMSA MEDICAL PLAN

HMSA is making the following plan changes in 2021:

- Nutritional counseling will be called "Medical Nutrition Therapy" and will be expanded to cover other conditions (e.g., chronic kidney disease) at no cost when you choose in-network providers
- Outpatient internal implants will be covered at no cost when you choose in-network providers

UNIVERSAL LIFE INSURANCE

The guarantee issue amount for voluntary universal life insurance has increased from \$150,000 to \$200,000.

During Open Enrollment (November 3 – 17, 2020), you may choose to purchase voluntary universal life insurance coverage up to \$200,000 without providing Evidence of Insurability (EOI) for you and your dependent (now up to age 26). If you currently have coverage, you can increase coverage up to \$200,000 total without providing EOI.

If you're looking to increase your voluntary life insurance, now is the time to consider this coverage!

After Open Enrollment, you'll need to provide EOI for any voluntary universal life insurance coverage amount. If you purchase or increase your coverage now, no additional documentation is needed.

Please note: information about voluntary universal life insurance is available on the Mercer Marketplace 365. To enroll, you'll link out to a separate site to make your election.

2021 OPEN ENROLLMENT IS ALMOST HERE!

NOVEMBER 3 – 17, 2020

If you don't take action during Open Enrollment, your current coverage will automatically carry over to 2021 as long as you remain eligible (excluding medical coverage waivers, which must be completed each year).

YOU MUST TAKE ACTION IF:

You want to enroll or make changes to your 2021 coverage

Go to mercermarketplace.com/roberthalf.
On the Mercer Marketplace 365 website, you can:

1. Enroll in or change your medical plan
2. Enroll in or change coverage for voluntary benefits:
 - Hospital Indemnity Insurance
 - Accident Insurance
 - Critical Illness Insurance
 - Universal Life Insurance
 - Identity Theft Protection
 - Legal Benefits
 - Auto and Home Insurance
 - Pet Insurance

You want to waive medical coverage for 2021

1. Go to mercermarketplace.com/roberthalf or call the Mercer Marketplace 365 at **1.855.879.6739** to waive coverage.
2. Complete the *2021 State of Hawaii Form HC-5*. This form is available on the State of Hawaii Department of Labor & Industrial Relations website (labor.hawaii.gov). The form is also attached to the benefits guide, available at roberthalfbenefits.com (starting November 3).
3. Return the completed 2021 Form HC-5 via fax (**1.925.394.5110**) or email (HRsolutions@roberthalf.com) by November 17, 2020.

If you don't complete all the waiver steps above, you'll be automatically enrolled in employee-only coverage under the Kaiser Hawaii Gold Be Fit Plan effective January 1, 2021 and paycheck deductions will begin.

Employee Name
Address
City, State ZIP Code



OPEN ENROLLMENT IS
NOVEMBER 3 – 17, 2020
We have good news for
2021. Look inside for
information about your
Robert Half benefits next
year!

Attention: Benefits Department
2613 Camino Ramon
San Ramon, CA 94583