



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.

APPROACH OPEN ENROLLMENT IN THREE EASY STEPS

LEARN 	DECIDE 	ENROLL 
Consider your needs — the coverage you have now may not be the best fit for you and your family for 2021.	Use the decision tools available through the Mercer Marketplace 365.	Submit your elections if you wish to make changes by November 17, 2020, by 8:59 p.m. Pacific time.
Go to roberthalfbenefits.com to review the benefits guide and more. Attend an Open Enrollment webinar — check your Intranet to find the best time for you.	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.	Online: mercermarketplace.com/roberthalf Phone: 1.855.879.6739 (Monday – Friday, 4 a.m. – 7 p.m.; Saturday 7 – 11 a.m. Pacific time) Mobile: Download the Mercer Marketplace Benefits app from your app store (company ID: ROBhaf).

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.

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

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

WHAT'S CHANGING 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.
- **To support your mental well-being, the Employee Assistance Program (EAP) will offer an increased number of annual visits**, and you'll have access to virtual therapy through BetterHelp.

You can find highlights of the changes on the following pages. For more detail about the plans, go to **roberthalfbenefits.com** starting November 3.

Keep reading for more changes.

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.** This is the fourth consecutive year that employees enrolled in the \$1,500 and \$2,500 deductible plans offered by Anthem and Cigna will not experience a rate increase, and the second consecutive year for the other Anthem and Cigna medical plans. It's also the third year in a row with no dental rate increases! Below is a summary chart of 2021 plan rates.

2021 Plans	2021 Rate Increase
Medical: Anthem and Cigna plans	None!
Medical: Kaiser plans (all regions)	
Medical: HMSA (Hawaii only)	
Dental: Standard and Enhanced	
Vision: VSP and Davis Vision	
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*	
Lincoln Supplemental LTD Plan	None!
Lincoln Supplemental AD&D Insurance	
Lincoln Supplemental Life Insurance	
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.

Additionally, if you're enrolled in a \$1,500 Deductible or \$2,500 Deductible Plan, you might consider supplemental medical insurance. These plans provide great complementary coverage that can reduce your out-of-pocket medical costs.

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

ANTHEM MEDICAL PLANS

You'll receive new ID cards for 2021, which will reflect a new group number for the Anthem medical plans. ID cards will be mailed to your home prior to January 1, 2021.

KAISER MEDICAL PLANS

Kaiser is making the following plan changes in 2021:

- **California:**
 - All plans: Home birth and midwives now covered when medically necessary; birthing centers no longer covered
 - All plans: Peak flow meters, glucometers and associated diabetic testing supplies no longer subject to the annual deductible
 - \$900 Deductible Plan: Acupuncture now covered at 80% with no deductible
- **Colorado:**
 - All plans: Members will now be part of one Colorado service area. As part of this consolidation, you will receive a new ID card for 2021; however, your member ID number won't change. Additionally, there will be a new member service phone number: 1.800.632.9700 or 1.303.338.3800.
 - All plans: Referrals will be required for certain specialists; please consult with your PCP
 - All plans: Peak flow meters, glucometers and associated diabetic testing supplies no longer subject to the annual deductible
- **Georgia:**
 - All plans: Peak flow meters, glucometers and associated diabetic testing supplies no longer subject to the annual deductible
 - All plans: Specific tests now covered at no charge (HbA1c for diabetics, Low Density Lipoprotein lab test for people with heart disease, and INR lab test for liver failure and bleeding disorders)
 - \$400 and \$900 Deductible Plans: Lightbox therapy to treat seasonal affective disorder (SAD) covered at 100%
- **Hawaii:**
 - 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.
- **Mid-Atlantic:**
 - All plans: Diabetes, HIV, and AIDS drugs limited to \$150 for up to a 30-day supply and \$450 for up to a 90-day supply
 - All plans: Peak flow meters no longer subject to the annual deductible for those with asthma; glucometers and test strips no longer subject to the annual deductible
 - All plans: Specific tests now covered at no charge (HbA1C for diabetics, Low Density Lipoprotein Lab test for people with heart disease, and INR lab test for liver failure and bleeding disorders)
- **Northwest:**
 - All plans: Peak flow meters, glucometers and lancets no longer subject to the annual deductible
- **Washington:**
 - All plans: Travel and lodging now covered for transplants (more than 100 miles from home)
 - All plans: Peak flow meters, glucometers and associated diabetic testing supplies no longer subject to the annual deductible

SAFEGUARDRX

SafeGuardRx is a new, free program for Anthem and Cigna members. It provides remote Bluetooth-enabled devices to support prescription adherence and health engagement for eligible, high-risk diabetic and pulmonary care patients.

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

EMPLOYEE ASSISTANCE PROGRAM

The EAP offers free, one-on-one counseling and referrals for Robert Half employees and their household members. Starting in 2021, Robert Half will increase the number of covered face-to-face sessions — you may now meet with a counselor up to 10 visits per year per topic. You will also have access to virtual therapy through BetterHelp, which offers options for video, phone, texting, and live chat sessions.

HEALTH SAVINGS ACCOUNT (HSA)

For 2021, the IRS increased annual HSA contribution limits to \$3,600 for individual coverage and \$7,200 for family coverage.

FLEXIBLE SPENDING ACCOUNT (FSA)/ COMMUTER BENEFITS

Limits for the Health Care Flexible Spending Account (FSA), Combination Health Care FSA, and commuter benefits typically increase each year. The IRS will announce changes to the FSA and commuter limits in November 2020.

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 universal 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

Even if you don't anticipate making changes, it's a good idea to review all of your current benefit elections during Open Enrollment. Take advantage of this once-per-year opportunity to learn how our programs can help you and your family stay healthy, balanced and happy.

IMPORTANT!

If you want to participate in a Flexible Spending Account (FSA) in 2021, you must make an election during Open Enrollment. Once enrolled, you may not make changes to your FSA election unless you have a qualified life event. FSA participation doesn't carry over to the next plan year.

For the Health Savings Account (HSA) and commuter benefits, submit your elections by November 17 if you want to continue contributing as of your first paycheck in 2021. However, you may choose to make contributions or change your contribution amount at any time during the year.

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!