

Robert Half International Inc. Summary of Benefits

Life and AD&D Insurance

Group life insurance coverage can offer important financial protection

Most people agree that protecting their loved ones in the event of death is very important. Consider what would happen to your dependents if they no longer had your income to rely on. Life insurance can help your family maintain its standard of living as well as secure plans for college and retirement. With the right amount of life insurance, you'll know that your family's financial obligations will be covered.

Together with your employer, Lincoln Financial Group offers you an opportunity to purchase Optional Group Term Life and Accidental Death & Dismemberment (AD&D) Insurance for you and your dependents.

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| Eligibility | All eligible employees working a minimum of 20 regularly scheduled hours per week. |
| Waiting Period | You are eligible on the first of the month following date of hire. |
| Employee Benefit | <p>Employee Basic Term Life and AD&D: Coverage is equal to two times your base annual salary¹ rounded up to the next \$1,000. This amount may not exceed \$1,000,000.² Coverage is employer-paid.</p> <p>Employee Optional Term Life and AD&D: You may purchase increments of \$25,000 to a maximum \$2,000,000.² The monthly rate is based on amount selected and your age.</p> |
| Dependent Spouse Benefit | <p>Optional Dependent Spouse Life: You may purchase increments of \$5,000 to a maximum \$250,000. The monthly rate is based on amount selected and your age. The amount of Dependent Life Insurance coverage cannot be greater than the Employee Benefit.²</p> |
| Dependent Child Benefit | <p>Optional Dependent Child Life: Optional child coverage is equal to \$1,000 if at least 14 days but under six months. You may purchase increments of \$5,000 to a maximum \$20,000 for children at least six months but under 26 years. The monthly rate is based on amount selected.</p> |
| Family AD&D Coverage | <p>The employee must enroll in Family Accidental Death & Dismemberment (AD&D) coverage to elect Spouse or Child(ren) Family AD&D Coverage.</p> <p>You may choose to cover your dependent spouse and child(ren) under the Family AD&D plan. All eligible dependents will be covered. The Spouse and Child(ren) Family AD&D Coverage is a percentage of the employee coverage amount and is based on the employee's dependents.</p> <p>Your dependents are eligible for the following coverage:</p> <p>Spouse Coverage without Child(ren): 60% of your coverage amount</p> <p>Spouse Coverage with Child(ren): 50% of your coverage amount</p> <p>Child(ren) Coverage without Spouse: 20% of your coverage amount for each dependent child</p> <p>Child(ren) Coverage with Spouse: 15% of your coverage amount for each dependent child</p> |

¹For the definition of your base annual salary, please see your plan booklet or contact your Human Resources department.

²The Employee Benefit is equal to the combined amount of the Basic Term Life and Optional Term Life coverage.

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| Evidence of Insurability | <p>Employee: 2020 Open Enrollment Only- You may increase your optional life coverage by up to \$250,000 without EOI.</p> <p>Spouse: 2020 Open Enrollment Only- You may increase your dependent life coverage up to the \$50,000 GI amount without EOI.</p> |
| Conversion/Portability | <p>Conversion: If all or part of your employee life coverage ends, you may convert the amount that ends to an individual life insurance policy without medical evidence.</p> <p>Portability: If all or part of your basic, optional and optional dependent life coverage ends, you may continue all or part of the amount that ends, less any amounts converted to an individual policy. Portable group term life insurance is not available if coverage ends because the policy terminates.</p> |
| Waiver of Premium | Included with employer policy. |
| Reduction Schedule | <p>When you reach age 65, life benefits reduce to 65%.</p> <p>When you reach age 70, life benefits reduce to 50%.</p> |
| Travel Assistance | <p>TravelConnectSM provides 24/7 access to medical and safety related services such as, medical assistance, medical evacuation and repatriation, natural disaster evacuation, travel assistance, worldwide destination intelligence, security – including political evacuation, and expatriate coverage to covered employees when traveling more than 100 miles from home. This program provides up to \$1,000,000 coverage for all associated benefits. TravelConnectSM services are provided by On Call International. On Call International must coordinate and provide all arrangements for eligible services to be covered. Terms, conditions, limitations and exclusions apply. Please review the Description of Services for full details.</p> |

Accidental Death & Dismemberment insurance provides a benefit when an injury resulting from an accident causes the death or other covered losses to the insured.

Please Note: Evidence of insurability may be required.

The above information provides highlights of the insurance program. It does not and is not intended to cover the program in detail. Please refer to the policy for a complete description of the coverage, limitations, and exclusions.