



2020 OPEN ENROLLMENT: OCTOBER 30 – NOVEMBER 19, 2019

Robert Half's benefits are designed to support your physical, mental and financial well-being. You've told us you want variety and flexibility in our offerings, and you need us to continue to manage costs wherever we can. We hear you. We remain committed to continuously improving our benefits to serve our diverse employee population.

Open Enrollment is your once-a-year opportunity to enroll in or make changes to your coverage. That means it's a great time to give your benefits a checkup. Read through this document and see how our programs can help you and your family stay healthy, balanced and happy.

THREE THINGS TO DO DURING OPEN ENROLLMENT

LEARN 	DECIDE 	ENROLL 
Consider your needs for 2020 and learn more about your choices.	Check out the Mercer Marketplace 365 Resource Center.	If you wish to make changes, submit your elections October 30 until November 19, 2019, by 8:59 p.m. Pacific Standard time (PST).
Go to roberthalfbenefits.com to review the benefits guide and more.	Starting October 30, 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 a.m. – 11 a.m. PST 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, 2020, and remain in effect through December 31, 2020, 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.

WHAT'S CHANGING FOR 2020

In 2020, we're enhancing our benefits to reflect your feedback. We're expanding eligibility and mitigating cost increases for most of our plans. We continue to evaluate our benefit plans and make changes to ensure our benefits provide you with the highest level of care and support, while keeping us competitive across our industry.

You can find highlights of the changes below and on the following pages. For more detail about the plans, refer to your benefits guide on **roberthalfbenefits.com**.

ELIGIBILITY FOR BENEFITS

Beginning January 1, 2020, you will be eligible to enroll in benefits provided through the Mercer Marketplace 365 if you're a regular Robert Half or Protiviti employee working a minimum of 20 hours per week, instead of 30 hours per week.

We believe that lowering the required number of hours to qualify for benefits will allow a larger number of employees the opportunity to enroll for quality coverage that protects and enhances both their and their families' overall well-being.

Note: The 20-hour eligibility requirement doesn't apply to employees in the Salaried Professional Services program. Additionally, this 20 hour minimum doesn't apply to any leave or time off policies.

Keep reading for more changes.

COVERAGE COSTS

You told us cost continues to be your biggest concern for health care coverage. In previous years, we've implemented increases across several plans to effectively share responsibility of the increased cost of care. **In 2020, Robert Half/Protiviti will absorb most of the cost increases for its plans.**

There will be no employee rate increases for Anthem and Cigna members at all tier levels — this is the third straight year that employees in high-deductible medical plans offered by Anthem and Cigna will not experience a rate increase. In addition, there will be no increases for the dental, vision, supplemental long-term disability, supplemental employee and child life insurance, and supplemental accidental death and dismemberment (AD&D) plans.

Kaiser, Hawaii's HMSA and spouse supplemental life insurance rates will see an increase.

If you're a Kaiser member, Robert Half is absorbing a large majority of the cost increase associated with this plan, which is driven by high utilization and a high cost of claims. We know it may be challenging to pay a little more for health care next year, but keep in mind the Kaiser plan remains the lowest cost medical plan for most of the tier levels. We appreciate your understanding as we share responsibility for the cost of care.

Below is a summary chart of 2020 plan rate changes.

2020 Plans	2020 Rate Increase?
Medical: Anthem and Cigna plans	No
Medical: Kaiser plans (all regions)	Yes (all coverage levels)
Medical: HMSA (Hawaii only)	Yes (all coverage levels)
Dental: Standard and Enhanced	No
Vision: VSP and Davis Vision	No
Supplemental Insurance Options	
Allstate Hospital Indemnity Insurance	No
Allstate Accident Insurance	No
Allstate Critical Illness Insurance	No
Allstate Universal Life Insurance	No
Lincoln Supplemental LTD Plan	No
Lincoln Supplemental Life Insurance	Yes, for supplemental spouse life insurance only
Lincoln Supplemental AD&D Insurance	No
Voluntary Plans	
InfoArmor Identity Protection	No
MetLaw Legal Benefits	No
MetLife Auto and Home Insurance	Your individual rates may increase during the year
Nationwide Pet Insurance	Your individual rate may increase at your renewal

All rates are available through the Mercer Marketplace 365 starting October 30, 2019, except MetLife Auto and Home Insurance and Nationwide Pet Insurance. You must contact those vendors separately (available through the Mercer Marketplace 365).



ANTHEM AND CIGNA MEDICAL PLANS

The following changes affect those who enroll in an Anthem or Cigna medical plan.

Smart90

We're introducing Smart90, a program that will help you save money and stay on track when refilling maintenance medications. This option is available in addition to the mail-order program and will make filling maintenance medications easier and more convenient. It also makes filling prescriptions at a retail pharmacy less expensive. Instead of paying for three 30-day supplies of medication, you can pay for a 90-day supply, which costs less.

Here's how it works:

- Starting January 1, 2020, you can receive a 90-day supply of your maintenance medication(s) at a participating Walgreens or CVS/Target Pharmacy. To find a participating Smart90 pharmacy, go to [express-scripts.com](https://www.express-scripts.com).
- After two refills, if you purchase your maintenance medication(s) at a retail pharmacy *other than a participating Smart90 pharmacy or the mail order program*, you'll pay 100% of the cost of your medication(s). To estimate a drug's cost, use the *Price a Medicine* tool at [express-scripts.com](https://www.express-scripts.com).

If you currently take a maintenance medication and don't participate in the mail-order program, watch for a letter from Express Scripts with details about how the Smart90 plan works and can save you money.

Important!

As of January 1, 2020, Anthem and Cigna members have two easy ways to fill maintenance medications — the **mail-order program** and **Smart90!**

RationalMed

To better protect you and your family from potential health risks and medical complications, Robert Half will implement RationalMed (through Express Scripts) beginning in January 2020. This free service for employees identifies risks, such as adverse drug reactions, by integrating medical, pharmacy and laboratory claims data. It also sends safety interventions and alerts to caregivers to help you and your family members avoid additional risks.

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

Care Management

Effective January 1, 2020, management of chronic conditions will be provided through *Anthem Total Health, Total You and Cigna Health Matters® Care Management Complete*. These structured treatment plans help those with chronic conditions better manage their diseases in order to maintain and improve their quality of life. If you're eligible (based on the care you received), Anthem or Cigna will reach out by phone to invite you to participate.

Note: You can continue to participate in the *Mercer Health Advantage* program if you're currently enrolled.



KAISER MEDICAL PLANS

Kaiser is making the following changes to their plan designs:

- **California** — For the \$1,500 and \$2,500 Deductible Plans:
 - Deductible: For an individual within a family, the deductible amount will increase to \$2,800
 - Acupuncture: Services are now covered for a \$15 copay per visit after you meet the deductible; visit limits will be 40 visits (combined with chiropractic)
 - Chiropractic: Visit limits are increasing to 40 visits (combined with acupuncture)
- **Georgia** — For all plans:
 - Autism: Services are now unlimited
- **Northwest** — For all plans:
 - Diabetic supplies: You now pay 20% of the cost for disposable supplies after you meet the deductible



HEALTH SAVINGS ACCOUNT (HSA)

Save more! For 2020, the IRS increased the annual limit for HSA contributions to \$3,550 for employee only and \$7,100 if you cover your spouse and/or child(ren) too.



LIFE AND AD&D INSURANCE

Effective January 1, 2020, we're changing carriers from VOYA to Lincoln Financial for our life and accidental death & dismemberment (AD&D) benefits. Your current elections and rates will automatically carry over, although the rates for supplemental spouse/domestic partner life insurance will increase slightly.

Note: Employee and spouse/domestic partner rates are based on age as of January 1, 2020. As you age, your rate for coverage increases, so your costs increase over time.

During this enrollment period only (October 30 – November 19, 2019), you may choose to purchase additional life insurance coverage up to the following amounts **without providing evidence of insurability (EOI):***

- Supplemental Employee Life: An additional \$250,000 (on top of current coverage amounts)
- Supplemental Spouse Life: Up to \$50,000 maximum

Did You Know? Open Enrollment Is a Great Time to Increase Your Life Insurance Coverage

After this Open Enrollment period, you'll need to provide evidence of insurability for any supplemental life insurance coverage amount. If you increase your coverage now, no additional documentation is needed.

** Please note: If you enroll for the first time or increase coverage during Open Enrollment, you'll receive a note during the online enrollment process that you're required to provide EOI. However, if your coverage election meets the EOI requirements noted above, you **do not need** to submit EOI, and your life insurance election **will be approved** after Open Enrollment.*

LONG-TERM DISABILITY PLANS

As of September 1, 2019, our long-term disability insurance carrier's name changed to Lincoln Financial.



**OPEN ENROLLMENT
IS OCTOBER 30 –
NOVEMBER 19, 2019**

See inside for what's
changing with your Robert
Half benefits next year!

2020 OPEN ENROLLMENT IS COMING SOON!

OCTOBER 30 – NOVEMBER 19, 2019

Get ready to enroll in your 2020 benefits!

Do I Need to Take Action?

IMPORTANT!

If you don't do anything during Open Enrollment, your current coverage will continue.

However, if you want to participate in a Flexible Spending Account (FSA), you must make an election each year 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 19 if you want to continue contributing as of your first paycheck in 2020. However, you may choose to make contributions or change your contribution amount at any time during the year.