

2018



Associates Benefits Overview



# ZENSAR TECHNOLOGIES EMPLOYEE BENEFITS OVERVIEW

- Zensar provides a comprehensive benefits program as well as tools and resources to help you make the most of what's available. Providing benefits to you and your family is one of the most valuable rewards we can offer; it is also one of the company's largest expenses.
- New employees and their qualified dependents are eligible for benefits upon date of hire. Employees must work at least 30 hours per week to be eligible for these benefits. The deadline for enrollment is 30 days from the date you become eligible.
- No enrollment is allowed after this deadline until our next Open Enrollment period or if you experience a qualifying event.



***“Providing benefits to you and your family is one of the most valuable rewards we can offer”***



## Qualifying Events of Health Insurance

If you waive coverage for yourself and/or your spouse and children during a plan's open enrollment, you can only enroll within 30 days of having a qualifying event. Examples of qualifying events are:

- Loss of Coverage (Must have valid proof of previous coverage)
- Marriage (you may add your new spouse if you are already enrolled)
- Newborn / Adoption
- Court Order
- New U.S. arrival (must submit stamped Visa with date that you and/or spouse and/or children entered the country, upon request)

# BENEFITS OVERVIEW

Zensar Technologies offers the following benefits



Zensar Technologies offers the following benefits:  
These are employer and employee - paid benefits intended to protect your income!

## Medical Plans – Employer and Employee Paid

Eligibility Requirements for Cigna

### Cigna HSA & PPO

Non Immigrant Visa such as: H1, L1A, L1B H1 extension on PERM or i-140

### UHC HSA & PPO

Permanent Residences (Green Card Holder), US Citizens, AOS of i485 and TN Visa

Dental Plan - CIGNA Monthly Switch Dental – Employer Paid

Vision Plan – eyeMed – Employer Paid

## **Basic Life and AD&D Insurance –UNUM, Employer Paid**

You are automatically enrolled for 3 x base salary, up to \$500,000. Your insurance amount will be reduced to 65% at your 65th birthday; to 45% of the original amount on your 70th birthday; and to 25% of the original amount on your 75th birthday.

## **Short and Long Term Disability – UNUM, Employer Paid**

Zensar's disability plan provides financial protection for you by paying a portion of your income while you are disabled.

## **Employee Assistance Plan – UNUM, Employer Paid**

Zensar's membership provides you and your dependents with a comprehensive source to help face life's everyday challenges. EAP services include online, telephonic, and "face to face" consultation services.





## Voluntary (Employee Paid) Benefits

### Optional Voluntary Life Insurance – UNUM, Employee Paid

If you wish to add or increase your optional or dependent life coverage you must provide satisfactory Evidence of Insurability (EOI) to UNUM for all coverage amounts

- Voluntary Employee Life – 1, 2, 3, or 4 times basic annual salary, up to \$500,000
- Voluntary Dependent Life (must elect at least 1x optional life)
- Spouse \$25,000 Spouse
- Child \$10,000

### Group Legal Services – ARAG, Employee Paid

Ultimate Advisor is a comprehensive legal plan from ARAG. You have access to the professional legal help you need to resolve legal and financial matters for only \$23 per month.

## **FSA Options**

Benefit Strategies,  
Employee Paid

An employee may authorize Zensar to withhold a certain amount of money from their GROSS pay (wage pay before taxes) for expenses which qualify under IRS guidelines under Section 125 (meaning nontaxable). Our plan year runs from January 1st to December 31st.

**Medical FSA** - You can elect up to a maximum of \$2,650 per plan year to pay for qualified healthcare (medical, dental, and vision) expenses.

**Dependent Care FSA** - You can elect up to a maximum of \$5,000 per year to pay for qualified child care expenses. You must re-enroll for Health or Dependent Care Flexible Spending Account (FSA) to have this benefit, as an annual election must occur.

**Limited Purpose FSA** - A pre-tax benefit to put away funds through payroll to help pay for dental and vision expenses. If you are enrolled in the UHC HSA or Cigna HSA medical plan, funds contributed can only be used for vision and dental expenses. Medical expenses are not eligible as there is a separate pre-tax benefit specifically associated with the medical plan.

If you choose a Flex Express debit card there will be a \$5 charge deducted from your 2018 Flexible Spending Account.

**Transit/Commuter FSA** – Benefit Strategies, Employee Paid

A pre-tax benefit to put away funds through payroll to help with the costs associated for those employees that use public transportation to get to and from work.

## **Health Savings Account** – Sterling HSA, Employee Paid

Zensar has established a group health savings account for employees who have enrolled in the Cigna or UHC HSA 2000/4000 plan. This account can be used to make annual contributions towards an individual HSA bank account pre-tax through payroll deductions. This is an optional benefit and Zensar does not match any contributions made by Zensar employees.

## **Liberty Mutual** – Employee Paid

You can choose from flexible options for auto home and other policy options that allow you to customize your protection to match your specific needs. And as an employee of Zensar you could receive exclusive savings on your auto and home insurance. You may also qualify for our Multi-Car and Multi-policy.

## **Hospital Confinement plan** – UNUM, Employee Paid

A post tax benefit that is paid on a per pay period basis. If an employee and/or dependent is hospitalized this benefit will give the member \$2000 to help with the costs associated with the hospitalization.

# UHC PPO 750

Dependent Children are covered up to age 26 with or without full-time student status.

Children will be terminated first of the month following their 26th birthday.

If you are an employee working for Zensar US and are a US citizen, have a Green Card, filed a i-485, are in the EB-1/AOS status or are here in the US on an EAD you are eligible for the below medical plan.

Premiums	
Employee Only	\$110
Employee + Spouse	\$184
Employee + Children	\$184
Family	\$282

	In Network	Out of Network
Single Calendar Year Deductible	\$750	\$1,500
Single + 1 Calendar Year Deductible	\$1,500	\$3,000
Single + 2 Calendar Year Deductible	\$2,250	\$4,500
Single Out of Pocket Max	\$2,000	\$4,000
Family Out of Pocket Max	\$4,000	\$8,000
Coinurance	10% after deductible	30% after deductible
Preventive Care Office Visit	No Charge	30% after deductible
Physician Office Visit	\$20	30% after deductible
Specialist Office Visit	\$40	30% after deductible
Lab & X-ray	10% after deductible	30% after deductible
Inpatient Hospital	10% after deductible	30% after deductible
Outpatient Hospital	10% after deductible	30% after deductible
Urgent Care	10% after deductible	30% after deductible
Emergency Room	\$150 copay	\$150 copay
Prenatal and Postnatal Care	0% after deductible	30% after deductible
Generic Drugs	\$10 copay for a 34 day supply; \$20 for a 90 day supply	\$10 copay for a 34 day supply
Formulary Brand Drugs	\$20 copay for a 34 day supply; \$40 for a 90 day supply	\$20 copay for a 34 day supply
Non-Formulary Brand Drugs	\$50 copay for a 34 day supply; \$100 copay for a 90 day supply	\$50 copay for a 34 day supply

The Out of Network Deductible is separate from the in network deductible and is in addition to the in network

For out of network visits, physicians and pharmacies have the right to balance bill above and beyond the BCBS

This is only a summary of benefits. For full description and clarification, please refer to the carrier EOC.

Please review EOC for more detailed benefits, limitations, and exclusions. Certain services require prior authorization You can visit the UHC website at <https://www.uhc.com/find-a-physician> to search for participating providers and select "Choice Plus" Network. It is recommended that you register online first, as this way you will see the list of contracted providers specific to your plan. You will need your member ID number and group number located on your ID Card.

# UHC HSA

Dependent Children are covered up to age 26 with or without full-time student status.

Children will be terminated first of the month following their 26th birthday.

If you are an employee working for Zensar US and are a US citizen, have a Green Card, filed a i-485, are in the EB-1/AOS status or are here in the US on an EAD you are eligible for the below medical plan.

Premiums	
Employee Only	\$44
Employee + Spouse	\$74
Employee + Children	\$74
Family	\$112

	In Network	Out of Network
Single Calendar Year Deductible	\$2,000	\$2,000
Single Out of Pocket Max	\$2,000	\$2,250
Family Calendar Year Deductible	\$4,000	\$4,000
Family Out of Pocket Max	\$4,000	\$4,500
Coinurance	0% after deductible	20% after deductible
Preventive Care Office Visit	No Charge	20% after deductible
Physician Office Visit	0% after deductible	20% after deductible
Specialist Office Visit	0% after deductible	20% after deductible
Lab & X-ray	0% after deductible	20% after deductible
Inpatient Hospital	0% after deductible	20% after deductible
Outpatient Hospital	0% after deductible	20% after deductible
Urgent Care	0% after deductible	20% after deductible
Emergency Room	0% after deductible	20% after deductible
Prenatal and Postnatal Care	0% after deductible	\$10 after deductible
Generic Drugs	0% after deductible	\$20 after deductible
Formulary Brand Drugs	0% after deductible	\$50 after deductible

The Out of Network Deductible is separate from the in network deductible and is in addition to the in network

For out of network visits, physicians and pharmacies have the right to balance bill above and beyond the BCBS

This is only a summary of benefits. For full description and clarification, please refer to the carrier EOC.

Please review EOC for more detailed benefits, limitations, and exclusions. Certain services require prior authorization. You can visit the UHC website at <https://www.uhc.com/find-a-physician> to search for participating providers and select "Choice Plus" Network. It is recommended that you register online first, as this way you will see the list of contracted providers specific to your plan. You will need your member ID number and group number located on your ID Card.

# Cigna PPO 500

Dependent Children are covered up to age 26 with or without full-time student status.

Children will be terminated first of the month following their 26th birthday.

If you are an employee working for Zensar US and have an H1, i140, F1, L1A or L1B visa with Zensar you are eligible for the below medical plan.

Premiums	
Employee Only	\$100
Employee + Spouse	\$150
Employee + Children	\$150
Family	\$200

	Limits in the US	Limits in the US but Out of Network	Limits Outside the US
Calendar Year Deductible	Single: \$500	Single: \$500	Single: \$200
	Family: \$1,000	Family: \$1,000	Family: \$400
Calendar Year Out of Pocket Max	Single: \$1,000	Single: \$2,000	Single: \$1,000
	Family: \$2,000	Family: \$4,000	Family: \$2,000
Preventive Care	No Charge	30% deductible waived	No Charge
Office Visit	\$20	30% after deductible	0% after deductible
Lab & x-Ray	10% after deductible	30% after deductible	0% after deductible
Emergency Room	10% after deductible	30% after deductible	0% after deductible
Inpatient Hospital	10% after deductible	30% after deductible	0% after deductible
Outpatient Surgery	10% after deductible	30% after deductible	0% after deductible
Prescriptions	\$10/20/50	30% after deductible	0% after deductible

Please review EOC for more detailed benefits, limitations, and exclusions. Certain services require prior authorization. You can visit the Cigna website at [www.cigna.com](http://www.cigna.com) to search for participating providers. Select the "Open Access Plus" network. It is recommended that you register online once you receive your ID information as this way you will see the list of contracted providers specific to your plan. You will need your member ID number and group number located on your ID Card.

# Cigna HSA

Dependent Children are covered up to age 26 with or without full-time student status.

Children will be terminated first of the month following their 26th birthday.

If you are an employee working for Zensar US and have an H1, i140, F1, L1A or L1B visa with Zensar you are eligible for the below medical plan.

Premiums	
Employee Only	\$44
Employee + Spouse	\$74
Employee + Children	\$74
Family	\$112

	In Network	Out of Network
Single Calendar Year Deductible	\$2,000	\$2,000
Single Out of Pocket Max	\$2,000	\$2,250
Family Calendar Year Deductible	\$4,000	\$4,000
Family Out of Pocket Max	\$4,000	\$4,500
Coinurance	0% after deductible	20% after deductible
Preventive Care Office Visit	No Charge	20% after deductible
Physician Office Visit	0% after deductible	20% after deductible
Specialist Office Visit	0% after deductible	20% after deductible
Lab & X-ray	0% after deductible	20% after deductible
Inpatient Hospital	0% after deductible	20% after deductible
Outpatient Hospital	0% after deductible	20% after deductible
Urgent Care	0% after deductible	20% after deductible
Emergency Room	0% after deductible	20% after deductible
Prenatal and Postnatal Care	0% after deductible	\$10 after deductible
Generic Drugs	0% after deductible	\$20 after deductible
Formulary Brand Drugs	0% after deductible	\$50 after deductible

Please review EOC for more detailed benefits, limitations, and exclusions. Certain services require prior authorization. You can visit the Cigna website at [www.cigna.com](http://www.cigna.com) to search for participating providers. Select the "Open Access Plus" network. It is recommended that you register online once you receive your ID information as this way you will see the list of contracted providers specific to your plan. You will need your member ID number and group number located on your ID Card.

# Health Savings Account

## Sterling HSA

A Health Savings Account (HSA) is a tax-exempt trust or custodial account that you set up with a qualified HSA trustee to pay or reimburse certain eligible expenses you incur. You must be an eligible individual to qualify for an HSA. Once your account is set up, Sterling H.S.A will send you a welcome kit with additional information. You will be able to use the Sterling debit card to pay for your qualified expenses.

Single: \$3,450

Family: \$6,900

### Catch Up for Employee and/or Spouse

#### Benefits of the HSA Plan

- Reduce your out-of-pocket potential expenses.
- Keep What You Don't Use: All of the money put into your Health Savings Account is yours for life! There are no "use-it-or-lose it" rules.
- Potential Tax-Free Savings\* The money you and your employer deposit into your HSA earns tax-free\* interest and you can take it out tax-free\* for qualified expenses.  
(\*Tax free benefits not available in all states).
- You own the account!

#### HSA Eligibility

- In order to be eligible to establish an HSA account:
- You must have an HSA compatible health plan.
  - You cannot have dual coverage.
  - You cannot be covered by Medicare.
  - You cannot be claimed as a dependent on another person's tax return.

# Sterling Health Pricing

**Set Up Fee: \$15 (Waived for Zensar)**  
**Maintenance Fee: \$2.50 (Paid by IFS)**  
**Termination Fee: \$20 (remains as a hold on your balance)**

Core Services	Value Plan (A la Carte)	How to Avoid Fees
Online Banking	Included	N/A
Check to provider or accountholder (via Sterling or Health Expense)	\$5 per check	Write a personal check to service provider and reimburse yourself online
Debit card issuance	\$5 (2 cards)	Do not request HSA debit card(s). Pay out of pocket and reimburse yourself online
Debit Card Usage	\$1.50 (per transaction) WAIVED for Zensar	Pay using regular credit or debit card and reimburse yourself online later (This fee has been waived for active Zensar associates. If you leave Zensar employment, you will assume these costs)
Monthly Maintenance	\$2.50	N/A (This fee has been waived for active Zensar associates. If you leave Zensar employment, you will assume these costs)
Termination Fee	\$20	This fee will show as a "Hold" on your balance. In the event that you wish to terminate your account for any reason, the fee to terminate is \$20 and it will be withdrawn from your balance



**CIGNA Monthly Switch Dental**

Members have the option to switch monthly from/to dental DMO/DPO.

- This benefit is employer paid!
- Dependent Children are covered up to age 26 with or without full-time student status. Children will be terminated first of the month following their 26th birthday.
- To switch plans employee please make your election in Benetrac prior to the 15th of the month for the 1st of the following month effective date.
- Cigna DHMO  
Please refer to the DHMO Fee Schedule located in the Benetrac Resource Library for full details on the plan

<b>Cigna Dental PPO</b>					
<b>Network Options</b>	<b>In-Network:</b>		<b>Non-Network:</b>		
	Total Cigna DPPO Network		See Non-Network Reimbursement		
<b>Reimbursement Levels</b>	Based on Contracted Fees		90 <sup>th</sup> percentile of Reasonable and Customary Allowances		
<b>Calendar Year Benefits Maximum</b> Applies to: Class I, II and III expenses	\$2,000		\$1,500		
<b>Annual Deductible</b>					
Individual	\$50 per person		\$50 per person		
Family	\$150 per family		\$150 per family		
<b>Benefit Highlights</b>	<b>Plan Pays</b>	<b>You Pay</b>	<b>Plan Pays</b>	<b>You Pay</b>	
<b>Class I: Diagnostic &amp; Preventive</b>	100%	No Charge  No Deductible	90%	10%	
Oral Exams	No Deductible		No Deductible	No Deductible	
Cleanings					
X-rays: routine					
X-rays: non-routine					
Fluoride Application					
Sealants: per tooth					
Emergency Care to Relieve Pain					
<b>Class II: Basic Restorative</b>	80%	20%		70% 30%	
Restorative: fillings	After Annual Deductible	After Annual Deductible	After Annual Deductible	After Annual Deductible	
Endodontics: minor and major					
Periodontics: minor and major					
Oral Surgery: minor and major					
Anesthesia: general and IV sedation					
Repairs: Bridges, Crowns and Inlays					
Repairs: Dentures					
Denture Relines, Rebases and Adjustments					
Space Maintainers: non-orthodontic					
<b>Class III: Major Restorative</b>	60%	40%		50% 50%	
Inlays and Onlays	After Annual Deductible	After Annual Deductible	After Annual Deductible	After Annual Deductible	
Prosthesis Over Implant					
Crowns, Bridges and Dentures					
<b>Class IV: Orthodontia</b>	50%		50%	50%	
Coverage for Dependent Children to age 19	After Class IV Deductible	After Class IV Deductible	After Class IV Deductible	After Class IV Deductible	
Class IV Deductible: \$50					
Lifetime Benefits Maximum: \$1,000					



## Zensar Technologies

### Additional discounts

**40%**  
OFF

Complete pair  
of prescription  
eyeglasses

**20%**  
OFF

Non-prescription  
sunglasses

**20%**  
OFF

Remaining balance  
beyond plan coverage

These discounts are for  
in-network providers only

### Take a sneak peek before enrolling

- You're on the INSIGHT Network
- For a complete list of in-network providers near you, use our Enhanced Provider Locator on [www.eyemed.com](http://www.eyemed.com) or call 1-866-804-0982.

- For Lasik providers, call 1-877-SLASER6.

### SUMMARY OF BENEFITS

Vision Care Services	In-Network Member Cost	Out-of-Network Reimbursement
Exam With Dilation as Necessary	\$10 Co-pay	Up to \$50
Retinal Imaging	Up to \$39	N/A
Frames	\$0 Co-pay; \$250 allowance; 20% off balance over \$250	Up to \$113
Standard Plastic Lenses		
Single Vision	\$0 Co-pay	Up to \$50
Bifocal	\$0 Co-pay	Up to \$70
Trifocal	\$0 Co-pay	Up to \$90
Standard Progressive Lens	\$50 Co-pay	Up to \$100
Premium Progressive Lens <sup>a</sup>	\$70 Co-pay - \$95 Co-pay	
Tier 1	\$70 Co-pay	Up to \$70
Tier 2	\$80 Co-pay	Up to \$70
Tier 3	\$95 Co-pay	Up to \$70
Tier 4	\$50 Co-pay, 20% off charge less \$120 allowance	Up to \$70
Lenticular	\$0 Co-pay	Up to \$90
Lens Options (paid by the member and added to the base price of the lens)		
UV Treatment	\$15	N/A
Tint (Solid and Gradient)	\$15	N/A
Standard Plastic Scratch Coating	\$15	N/A
Standard Polycarbonate	\$40	N/A
Standard Polycarbonate - Kids under 19	\$40	N/A
Standard Anti-Reflective Coating	\$45	N/A
Premium Anti-Reflective Coating <sup>a</sup>	\$57 - \$68	N/A
Tier 1	\$57	N/A
Tier 2	\$68	N/A
Tier 3	80% of charge	N/A
Photchromic/Transitions	\$75	N/A
Polarized	20% off retail price	N/A
Other Add-Ons and Services	20% off retail price	N/A
Contact Lens Fit and Follow-Up (Contact lens fit and two follow up visits are available once a comprehensive eye exam has been completed)		
Standard Contact Lens Fit & Follow-Up	Up to \$55	N/A
Premium Contact Lens Fit & Follow-Up	10% off retail	N/A
Contact Lenses		
Conventional	\$0 Co-pay; \$250 allowance; 15% off balance over \$250	Up to \$150
Disposable	\$0 Co-pay; \$250 allowance; plus balance over \$250	Up to \$150
Medically Necessary	\$0 Co-pay, Paid-in-Full	Up to \$210
Laser Vision Correction		
Lasik or PRK from U.S. Laser Network	15% off the retail price or 5% off the promotional price	N/A
Hearing Care		
Hearing Health Care from Amplifon Hearing Network	40% off hearing exams and a low price guarantee on discounted hearing aids	N/A
Frequency		
Examination	Once every 12 months	
Lenses or Contact Lenses	Once every 12 months	
Frame	Once every 24 months	

## What's in it for me?

Options. It's simple really. We're dedicated to helping you see clearly – and that's why we've built a network that gives you lots of choices and flexibility. You can choose from thousands of independent and retail providers to find the one that best fits your needs and schedule. No matter which one you choose, our plan is designed to be easy-to-use and help you access the care you need. Welcome to EyeMed.



Benefits Snapshot	With EyeMed	Out-of-Network Reimbursement
Exam with dilation as necessary (Once every 12 months)	\$10 Co-pay	Up to \$50
Frames (Once every 24 months)	\$0 Co-pay; \$250 allowance; 20% off balance over \$250	Up to \$113
Single Vision Lenses (Once every 12 months)	\$0 Co-pay	Up to \$50
Or		
Contacts (Once every 12 months)	\$0 Co-pay; \$250 allowance; plus balance over \$250	Up to \$150

## And now it's time for the breakdown . . .

Here's an example of what you might pay for a pair of glasses with us vs. what you'd pay without vision coverage. So, let's say you get an eye exam and choose a frame that costs \$163 with single vision lenses that have UV and scratch protection. Now let's see the difference...

**90%  
SAVINGS  
with us\***

With EyeMed		Without Insurance**	
Exam	\$10 Co-pay	Exam	\$106
Frame \$163		Frame	\$163
-\$250 allowance			
\$0			
-\$0.00 (20% discount off balance)			
\$0.00			
Lens	\$0 Co-pay	Lens	\$78
\$15 UV treatment add-on		\$23 UV treatment add-on	
+\$15 Scratch coating add-on		+\$25 Scratch coating add-on	
\$30		\$126	
Total	\$40.00	Total	\$395



**Download the EyeMed Members App**  
It's the easy way to view your ID card, see benefit details and find a provider near you.



INDEPENDENT  
PROVIDER  
NETWORK



LENSCRAFTERS

PEARLE  
VISION

OPTICAL



JCPenney Optical

**ZenSar**  
TECHNOLOGIES

\*This is a snapshot of your benefits. Actual savings will depend on provider, frame and lens selections. \*\*Based on industry averages.

# Life & AD&D Insurance



## *Eligibility*

Active employee working a minimum of 30 hours per week in the United States with the employer.

## *Benefit Amount*

3 X Annual Earnings to a maximum benefit of \$500,000

## *Guarantee Issue*

\$500,000

## *Waiver of Premium*

If you become disabled and are no longer able to work, your premium payments may be waived during this period of disability. Please see plan documents for additional information.

## *Accelerated Death Benefit*

75% to \$500,000

## *Survivor Support*

Included

## *Portability*

If you retire, reduce your hours or leave your Employer, you can take this coverage with you according to the terms of the contract

## *Life Planning and Financial & Legal Resources*

Included

## *Life Benefit Reduction*

65% at age 65 and 45% at age 70 and 25% at age 75

# Short Term Disability



## *Eligibility*

Active employee working a minimum of 30 hours per week in the United States with the employer.

## *Benefit Amount*

60% of your weekly earnings, to a max of \$1,500 per week.

## *Definition of Disability*

Residual Disability

## *Elimination Period*

14 days Injury/14 days Sickness

## *Duration*

11 weeks

# Long Term Disability



## *Eligibility*

Active employee working a minimum of 30 hours per week in the United States with the employer.

## **Benefit Amount - salaries over 100K**

60% of your monthly earnings, to max of \$12,000 per month.

## **Benefit Amount - salaries under 100K**

60% of your monthly earnings, to max of \$6,000 per month.

## **Definition of Disability**

2 year Regular Occupation

## **Elimination Period**

90 days

## **Duration**

The duration of your benefit payments is based on your age when your disability occurs. Your LTD benefits are payable for the period during which you continue to meet the definition of disability. If your disability occurs before age 62, benefits could be payable up to the Social Security Normal Retirement Age. If your disability occurs at or after age 62, your benefits would be paid according to the benefit duration schedule.

## **Pre-existing Condition**

3/12

## **Mental & Nervous Limitation**

24 Months

## **Employee Assistance Program**

Included

## **Travel Assistance Program**

Included

# UNUM Voluntary life Insurance



Zensar Technologies, Inc.  
Policy #413894  
Voluntary Life/AD&D  
Employee Paid Plan Highlights

## LIFE & AD&D INSURANCE\*

Eligibility	Active employee working a minimum of 30 hours per week in the United States with the employer.
Employee Benefit Amount	1x, 2x, 3x, or 4x annual earnings up to a maximum of \$500,000 (election amount rounded to the next higher \$10,000)
Employee Guarantee Issue	\$200,000
Spouse Benefit Amount	\$25,000
Child Benefit Amount	\$10,000
Waiver of Premium	If you become disabled and are no longer able to work, your premium payments may be waived during this period of disability. Please see plan documents for additional information.
Accelerated Death Benefit	75% to \$500,000
Survivor Support	Included
Portability	If you retire, reduce your hours or leave your Employer, you can take this coverage with you according to the terms of the contract
Life Planning Financial And Legal Resources	Included
Premium	Employee Paid

## Term Life Coverage Monthly Rates

Age Band	Employee per \$1,000	Spouse/DP per \$1,000:	NOTE: The premium paid for child coverage is based on the cost of coverage for one child, regardless of how many children you have.
- 24	\$0.052	\$0.090	
25-29	\$0.052		
30-34	\$0.061		
35-39	\$0.067		
40-44	\$0.086		
45-49	\$0.142	<b>Child per \$1,000:</b>	
50-54	\$0.294	\$0.192	
55-59	\$0.498		
60-64	\$0.788		
65-69	\$1.238		
70-74	\$2.236		
75+	\$2.236		

## AD&D Coverage Monthly Rates

AD&D Cost Per:	Monthly Rate:
Employee: \$1,000	\$0.017
Spouse/DP: \$1,000	\$0.037
Child: \$1,000	\$0.037

NOTE:  
Rates shown are your monthly deduction.  
  
Your rate will increase as you age and move to the next age band.

# Life's stresses aren't a game

Real solutions are close at hand with the Employee Assistance Program (EAP)



## Work-life Balance Employee Assistance Program

### Toll-free, 24-hour access

- 1-800-854-1446: English
- 1-877-858-2147: Spanish
- 1-800-999-3004: TTY/TDD

### Online access

[www.lifebalance.net](http://www.lifebalance.net); user ID and password: lifebalance



Better benefits at work.

When you have questions, concerns or emotional issues surrounding your personal or work life, you can count on us to offer help. Unum's work-life balance employee assistance program (EAP) offers unlimited access to master's-level consultants by telephone, resources and tools online, and up to three face-to-face visits with a consultant for help with a short-term problem.\*

## Help for personal challenges, big and small

Keeping your work and personal life in balance can sometimes be tricky. Stressful situations can affect your health, well-being and ability to focus on what's important. That's when you can pick up the phone and speak confidentially\*\* to a master's-level consultant who can help you or a family member to:

- **Locate child care and elder care services** and obtain matches to the appropriate provider based on your or your family's preferences and criteria. The consultant will even confirm space availability.
- **Speak with financial experts** by phone regarding issues such as budgeting, controlling debt, teaching children to manage money, investing for college, and preparing for retirement
- **Work through complex, sensitive issues** such as personal or work relationships, depression or grief, or issues surrounding substance abuse
- **Get a referral to a local attorney** for a free, 30-minute in-person or telephonic legal consultation

You'll have access to an attorney for state-specific legal information and services. If you decide to retain the attorney, you may be eligible to receive a 25% discount on additional services.

# Liberty Mutual Group Discount

## Facts about Liberty Mutual Auto and Home Insurance



### Why should I switch?

Your employer chose Liberty Mutual because we partner with you to help you select the coverage that best fits your situation. You can choose from flexible options that allow you to customize your protection to match your specific needs. And as an employee of ZenSar Technologies you are eligible for exclusive savings on your auto and home insurance. You may also qualify for our Multi-Car and Multi-Policy discounts.<sup>1</sup>

### What are some of the advantages?

In addition to exclusive savings, as a Liberty Mutual customer, you'll have access to a wide range of benefits.

AUTO	HOME
<b>Accident Forgiveness<sup>2</sup></b> For qualified drivers your rate won't increase due to your first accident.	<b>24-Hour Emergency Repair Service</b> Protect your home from more damage.
<b>Better Car Replacement<sup>TM3</sup></b> Only Liberty Mutual offers it.	<b>Contractor Network Referral Program</b> Get dependable and guaranteed repairs.
<b>Roadside Assistance<sup>4</sup></b> Real help when you need it.	<b>Personal Property Replacement Service</b> We'll help you replace damaged items with an exact or near match.

*Continued...*

Our Mobile Apps  
Make Things Even Easier

- Pay your bill
- Update your policy
- Report, track, and manage your claims
- Catalog your belongings



Liberty  
Mutual  
App

Home  
Gallery  
App\*

You can find us on:



## How do Liberty Mutual's rates compare?

Besides our already competitive rates, as an employee of ZenSar Technologies you may qualify for discounted rates on your auto and home insurance. A Sales Representative can explain your options clearly and help ensure you get all the discounts you qualify for.

## How do I know which coverages and deductibles are right for me?

We'll take the time to explain all the insurance terms and make recommendations that fit your personal situation. And we'll always make sure you're properly protected.

## What are my payment options?

We offer several convenient billing options, so you can choose what works best for you. Plus, you get special savings when you pay your bill in full or choose one of our automatic payment methods, such as Electronic Funds Transfer. You can choose to:

- Have your payments deducted automatically from your checking or savings account.
- Pay monthly, quarterly, or in one lump sum
- Simplify your life by having your monthly premium payment automatically deducted from your paycheck.

## How do I file a claim?

Our dedicated team is always available to give you all the attention your claim demands. Contact us anytime by phone, online, or via your mobile device.

## How can I learn more?

For more information on your auto and home insurance options or for a free quote, visit [www.libertymutual.com/ZenSar](http://www.libertymutual.com/ZenSar) or call 800-524-9400.

**For a free quote, call 800-524-9400  
or visit [www.libertymutual.com/ZenSar](http://www.libertymutual.com/ZenSar)**

Client #: 101008

\*Discounts and savings are available where state laws and regulations allow, and may vary by state. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. <sup>1</sup>Accident Forgiveness coverage is subject to terms and conditions of Liberty Mutual's underwriting guidelines. Not available in CA and may vary by state. <sup>2</sup>Optional coverage. Deductible applies. Applies to a covered total loss. Does not apply to leased vehicles and motorcycles. Not available NC. <sup>3</sup>With purchase of optional Towing & Labor coverage. Applies to mechanical breakdowns and disabilities only. Towing related to accidents would be covered under your Collision or Comprehensive coverage. Coverage provided and underwritten by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA 02116. ©2016 Liberty Mutual Insurance



# Legal Insurance from ARAG

## Designed for Zensar Technologies



### UltimateAdvisor® Legal Insurance Plan Details:

Count on a wide range of coverage and services, like the examples shown below, that address the family, legal and financial matters you may encounter in life:

For your organization's complete list of covered matters and coverage levels, visit [ARAGLegalCenter.com](http://ARAGLegalCenter.com), access code 10464aki.

#### Consumer Issues

- Auto Repair
- Buy/Sell a Car
- Consumer Fraud
- Contractors

#### Estate Planning

- Wills
- Living Wills
- Powers of Attorney
- Estate Administration

#### Debt

- Bankruptcy
- Debt Collection
- Garnishments

#### Civil Damage Defense

- Libel/Slander
- Pet-Related Matters

#### Small Claims Court

- Case Assistance

#### Family

- Adoption
- Domestic Violence
- Guardianship
- Insanity/Infirmity
- Name Change
- Pre-Marital
- School Hearings

#### Real Estate

- Buy/Sell a Home
- Building/Zoning
- Refinance a Home
- Easements
- Foreclosure
- Neighbor Disputes

#### Criminal Matters

- Habeas Corpus
- Juvenile
- Parental Responsibility

#### Taxes

- IRS Tax Audit
- IRS Tax Collection

#### Traffic without DUI

- Suspension/Revocation
- Restoration
- Traffic Tickets

#### Disputes with a Landlord

- Contracts/Lease
- Eviction
- Security Deposit

#### Benefit Disputes

- Medicare/Medicaid
- Social Security
- Veterans

#### General Matters

- Affidavits
- Demand Letters
- Property Disputes
- Promissory Notes

You'll also receive a minimum **25% reduced fee** on a Network Attorney's normal rate for any other non-covered, non-excluded issues.

You'll also receive a minimum **25% reduced fee** on a Network Attorney's normal rate for any other non-covered, non-excluded issues.

*But wait, there's more!*

When you select **UltimateAdvisor**, you'll also receive:

- **Caregiving Services** direct from eldercare experts.
- **Financial Education and Counseling Services.**
- **Other Coverage - 4 more hours** for all other non-covered, non-excluded personal legal matters.
- Coverage for **Trusts**

For more information call 800-247-4184 or visit [ARAGLegalCenter.com](http://ARAGLegalCenter.com), access code: 10464aki

## Top Plan Uses:

### 1. Consumer Protection

Get advice from an attorney for auto repairs, contractors, buying a car or addressing other types of fraud.

### 2. Estate Planning

Meet with an attorney to protect your life's work with a will, living will, trust or the appropriate powers of attorney.

### 3. Property Protection

Our Network Attorneys can help you address neighbor disputes, boundary disagreements and personal loans.

### 4. Family

When your family faces a challenge in life, whether it's helping an ailing parent, adopting a child or overcoming divorce, our Network Attorneys are ready to provide assistance and representation.



"ARAG saves me time and money when it comes to legal matters. Their customer support professionals quickly consider my needs, explain coverage options, and quickly connect me with legal professionals who are best equipped to handle my matters!"

- John T., Ohio

Read unbiased reviews from real plan members at [ARAGLegalCenter.com](http://ARAGLegalCenter.com)

Limitations and exclusions apply. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa, GuideOne Mutual Insurance Company of West Des Moines, Iowa or GuideOne Specialty Mutual Insurance Company of West Des Moines, Iowa. Service products are provided by ARAG Services, LLC. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, call our toll-free number.

<sup>1</sup>Average attorney rates in the United States of \$347 per hour for attorneys with 11 to 15 years of experience, Survey of Law Firm Economics, The National Law Journal and ALM Legal Intelligence, July 2015. <sup>2</sup>Attorney fees are 100% paid in full when using an ARAG Network Attorney for a covered legal matter. <sup>3</sup>Attorney costs calculated by multiplying the 2015 ARAG Claims Data by the average attorney rate in the United States of \$347 per hour for attorneys with 11-15 years of experience.

<sup>4</sup>Eligibility, coverage, limitations and exclusions are governed by a separate coverage document. Please see the Identity Theft plan summary for details.



Zensar Technologies, Inc.

## Group Hospital Indemnity Insurance

This plan pays a benefit when you are admitted to the hospital for a covered hospital stay. It can compliment your health insurance to help you pay for the costs associated with a hospital stay. It can also provide funds that can be used to help pay the out-of-pocket expenses your medical plan may not cover, such as co-insurance, co-pays and deductibles.

### Plan options:

- Provides a lump sum benefit that can be used to cover out-of-pocket expenses associated with hospitalization
- \$2,000 for each covered hospital admission, once per year
- \$100 Daily Hospital Confinement benefit, 15 days per calendar year
- Employees lock in rate at issue age
- Portable if you leave the company or retire
- Family coverage options
- Guaranteed issue, no medical questions
- 12/12 pre-existing condition period
- HSA Compatible

### An illustrative example of how hospital indemnity insurance can help you with your expenses\*

#### 30-year-old claimant:

**Condition:** Ruptured appendix resulting in a 5-day hospital stay

#### Out-of-pocket expenses incurred:

\$100 emergency room co-pay  
\$500 deductible  
\$1,000 co-insurance for surgery (\$5,000 x 20%)  
\$2,000 co-insurance for 5-day hospital stay (\$10,000 x 20%)

**Total out-of-pocket expenses: \$3,600**

#### Benefits paid:

\$2,000 hospital admission benefit  
\$500 (\$100 per day) hospital confinement benefit

**Total benefit paid under policy: \$2,500**

### Monthly Premium

Monthly Premium	Age	Employee	Employee & Spouse	Employee & Child	Family
	17-49	\$25.52	\$45.67	\$36.35	\$56.50
	50-59	\$34.63	\$69.08	\$45.46	\$79.91
	60-64	\$49.08	\$102.41	\$59.91	\$113.24
	65 +	\$69.98	\$145.33	\$80.81	\$156.16

Family coverage options assume employee and spouse are in the same age band. If employee and spouse are in different age bands, the final weekly premium will be different.



## Understanding the Health FSA

Health FSA funds can be used for health care expenses incurred by:

- You, your spouse, and your dependents up to age 26

*One of the biggest advantages of the Health FSA is that you have access to your full annual election amount on the very first day of the plan year!*

Eligible expenses include associated costs with medical, dental, orthodontia, vision and hearing products and services, such as:

- Visits, procedures and services
- Equipment/supplies
- Laboratory tests
- Imaging (i.e., MRI, CT scan)
- Prescription medications
- Over-the-counter supplies
- Prescribed over-the-counter medicine and drugs

You can use the Health FSA for your own and your family members' expenses, even if you and your dependents are not enrolled in your employer's medical plan.

Refer to the *Eligible Expenses* handout for a list of common eligible items, or view an expanded list on [benstrat.com](http://benstrat.com).



*"I think of my Health FSA as an interest free loan; I get the full amount of money up front, and then a small amount comes out of each of my paychecks all year. I don't know how I could have paid for the dental work I needed without my Health FSA."*

— BETH, PORTLAND, ME

## Understanding the Dependent Care FSA

Dependent Care FSA funds can be used for dependent care expenses you incur so that you (and your spouse if married) can be gainfully employed or attend school full-time.

To be eligible, the dependent must be your tax dependent who is:

- Under the age of 13
- Age 13 or older if physically or mentally incapable of self-care and residing in your home at least half the year

Eligible Providers and Settings:

- Day care centers and nursery schools
- Summer day camps
- Before/After school programs
- Babysitters including nannies, inside or outside the home
  - Relatives must be over 19 and not able to be claimed on your federal tax return. Non-relatives can be under the age of 19.
- Adult day care centers



*"I set aside \$5,000 in my Dependent Care FSA; that's almost \$1,300 in tax savings for me! My FSA helps so much with the cost of day care."*

— RACHEL, SOMERVILLE, MA

**Ineligible expenses include kindergarten, private school tuition, educational classes, and overnight camps.**

As funds accumulate in your Dependent Care account through payroll deductions, you can submit for reimbursement.

Dependent Care FSA compared to IRS Child Care Credit:

- In most cases, a combined family Adjusted Gross Income of \$40,000 and higher will see a greater tax savings through a Dependent Care FSA than the IRS Child Care Credit. A Dependent Care FSA and IRS Child Care Credit Comparison Chart can be found at [benstrat.com](http://benstrat.com). Consult with a tax advisor for details on your particular tax situation.



If you plan to enroll in the UHC or Cigna HSA medical plan and would like to also elect the Limited Purpose FSA, below are a list of dental and vision expenses you can use the money you elect for. You cannot use them for Medical Expenses.

## Limited Purpose (LP) FSA Eligible Expense List

**Important:** An LP FSA covers eligible dental and vision expenses only and is intended for employees enrolled in the High Deductible Health Plan with Health Savings Account (HSA).

If you have questions on what constitutes an LP FSA Eligible Expense, please contact our Customer Relations Team: 1-855-HVD-FLEX or [hvdflex@benstrat.com](mailto:hvdflex@benstrat.com).

### Eligible Dental Expenses

Dental care for non-cosmetic purposes, such as:

- Cleanings and exams
- Crowns and bridges
- Dental reconstruction, implants
- Dentures and denture care
- Diagnostic services
- Fillings
- Root canals
- X-rays

Dental plan copays

Dental plan co-insurance

Dental plan deductibles

Dental surgery

Diagnostic services

Orthodontia

Over-the-counter dental products that do not contain a drug or medicine

Over-the-counter dental products that contain a drug or medicine\*

Teeth grinding prevention devices, such as occlusal guards

### Eligible Vision Expenses

Contact lenses

Contact lens solution

Diagnostic services

Eye exams

Eye related equipment/materials

Eyeglasses (over-the-counter and prescription)

Eyeglass repair kit

Eye surgery

Guide dog (dog, training and care)

Optometrist/ophthalmologist fees

Orthokeratology

Over-the-counter vision products that do not contain a drug or medicine

Over-the-counter vision products that contain a drug or medicine\*

Sunglasses (prescription only)

Vision plan co-insurance

Vision plan copays

Vision plan deductibles

Vision correction, such as corneal keratotomy and

Lasik eye surgery

*Examples of ineligible expenses include: Teeth bleaching/whitening, cosmetic dental surgery, dental hygiene products (such as tooth paste), and expenses related to medical treatment and care.*

\* Although Over-The-Counter (OTC) dental and vision medicines and drugs do not need a prescription to purchase, one is needed for the item to be FSA eligible. NOTE: OTC dental and vision medicines and drugs will not work with the FlexExpress® debit card. You will need to pay with another means and submit for reimbursement through one of our manual reimbursement methods. Remember to submit the prescription, along with the purchase documentation.



## COMMUTER CHOICE

**Why enroll in a Commuter Choice Transit or Parking Account?  
To reduce your taxable income and put more money in your pocket!**



Commuter Choice accounts help reduce the strain on your paycheck from work-related transportation expenses. Section 132 of the Internal Revenue Service (IRS) code allows you to use "pre-tax" dollars, up to a monthly maximum, for eligible mass transit and parking expenses. Benefit Strategies, LLC makes it easy for you to take advantage of this pre-tax benefit and start saving money!

To enroll, you simply decide how much money you need for work related mass transit and/or parking expenses each month. The amount within the monthly pre-tax maximum will be deducted from your paycheck each pay period, prior to Federal, State and FICA taxes being calculated. You pay less in taxes so you save money! Your monthly election amount will continue throughout the plan year unless you decide to reduce, increase or stop your election.

There are two types of Commuter Choice accounts, Parking and Transit. You can enroll in one or both accounts.



**Parking Account:** This account allows you to use pre-tax dollars to pay for work related parking expenses.

ELIGIBLE EXPENSES INCLUDE	INELIGIBLE EXPENSES INCLUDE
✓ Work related parking costs incurred at or near your worksite	✗ Parking expenses that are not work related
✓ Work related parking costs incurred at or near the place from which you commute to work by any means	✗ Parking at an airport for air travel

**Transit Account:** This account allows you to use pre-tax dollars to pay for expenses incurred traveling to and from work. A transit pass is any pass, token, fare card, voucher or similar item entitling a person to mass transit transportation.

ELIGIBLE EXPENSES INCLUDE	INELIGIBLE EXPENSES INCLUDE
✓ Work related mass transit expenses, such as bus, light or regional rail, streetcar, trolley, subway or ferry ✓ Vanpool	✗ Mileage and tolls ✗ Taxis and limousines

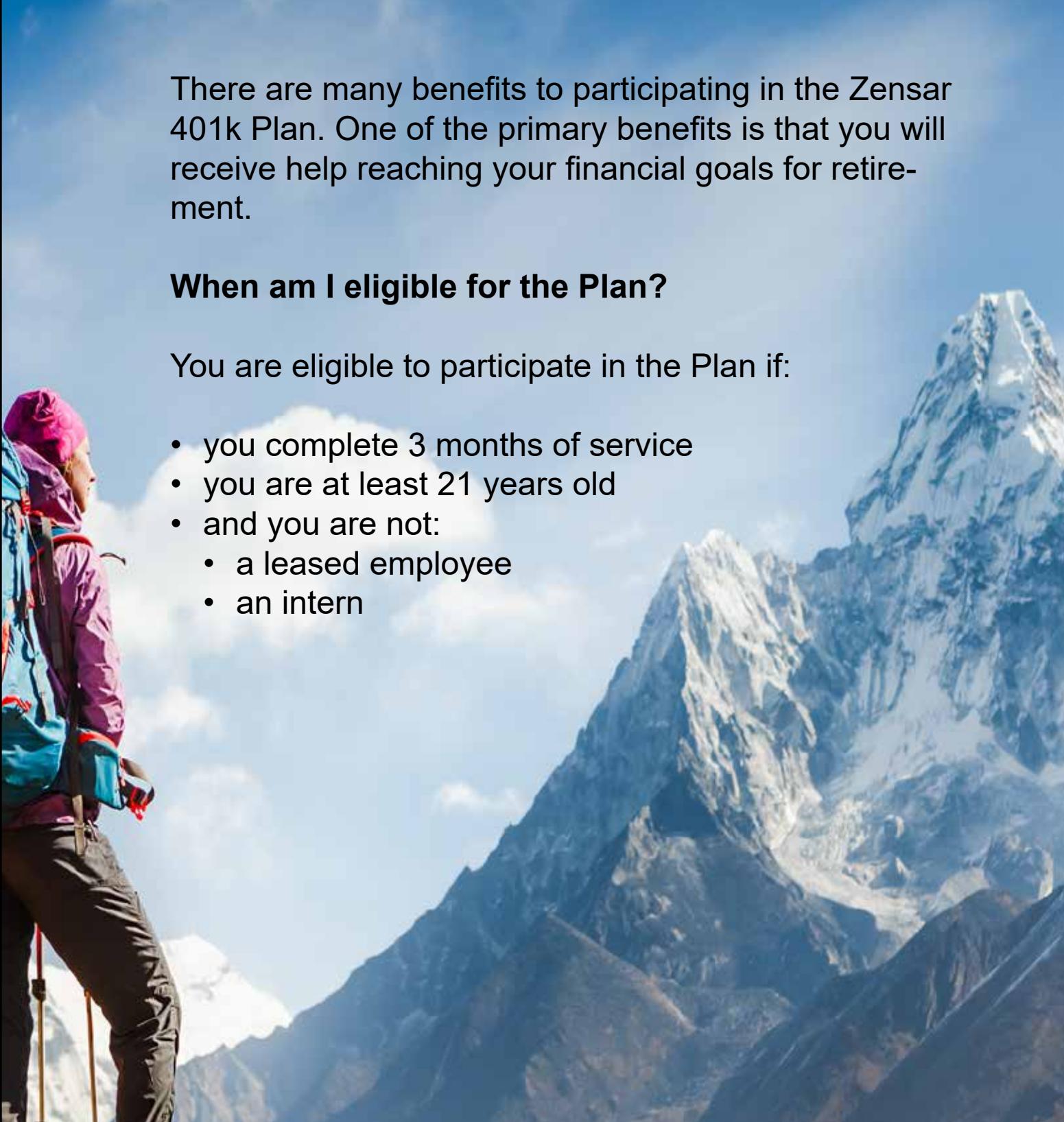


## Matching Gift Program and Community Service Time Program

To recognize and support Associate contributions to charitable, community, cultural, and educational organizations, Zensar matches any contribution an associate makes to a 501(c) 3 tax-deductible institution. Zensar will match \$1.00 for each \$1.00 of the associate's contribution (\$25.00 minimum) up to a maximum of \$ 150.00 per calendar year. In lieu of a monetary contribution, associates are eligible to volunteer their time at a local non-profit organization.

# 401(K) Retirement Plan

Fidelity Investments

A photograph of a person from the side, wearing a purple jacket and a pink beanie, looking towards a range of majestic, snow-capped mountains under a clear blue sky.

There are many benefits to participating in the Zensar 401k Plan. One of the primary benefits is that you will receive help reaching your financial goals for retirement.

## **When am I eligible for the Plan?**

You are eligible to participate in the Plan if:

- you complete 3 months of service
- you are at least 21 years old
- and you are not:
  - a leased employee
  - an intern

## How much can I contribute?

Through automatic payroll deduction, you may contribute between 1% and 60% of your eligible pay on a pretax basis, up to the annual IRS dollar limit (2018 = \$18,500). You may change your deferral percentage as applicable at the beginning of each payroll period.



## Employee After-Tax Contributions

You may use payroll deductions to make an after-tax contribution between 1% and 60% of your compensation. You may change your after-tax contribution percentage at the beginning of each payroll period.

## Age 50 and Over Catch-Up Contributions

If you are age 50 or over by the end of the taxable year and have reached the annual IRS limit or Plan's maximum contribution limit for the year, you may make additional salary deferral contributions to the Plan up to the IRS Catch Up Provision Limit (2018= \$6,000).



## Employer Matching Contributions

To be eligible for matching contributions you are required to:

- Make employee pre-tax deferral contributions or Roth 401(k) after-tax deferral contributions. The plan match on the combined total of these contributions under the Plan, your pre-tax contribution will not include age 50 and over Catch-Up contributions described above.
- The Employer may make a discretionary profit sharing contribution to those participants who are eligible under the terms of the Plan. Please refer to your employer or Summary Plan Description for more detailed information.

## Roth 401(k)

The Roth 401(k) contribution option is available to you. A Roth 401(k) contribution to your retirement plan allows you to make after-tax contributions and take any associated earnings completely tax-free at retirement.

## Enrollment Process

To enroll, log on to Fidelity NetBenefits® at [www.401k.com](http://www.401k.com). You can also set up your beneficiary information by going to Fidelity NetBenefits® at [www.401k.com](http://www.401k.com) or calling a Fidelity Representative at 1-800-835-5097 to request a Designation of Beneficiary Form to fill out and return to Fidelity.

In addition, you can automatically increase your retirement savings plan contributions each year through the Annual Increase Program. To sign up, log on to NetBenefits®, or call the plan's toll-free number at 1-800-835-5097

### **When is my enrollment effective?**

Once you satisfy these requirements you will become eligible to participate in the Plan on the first day of the following month.

### Additional Benefits

Digital Federal Credit Union,  
Education Assistance Program,  
Philanthropic Program.

\*Please reach out to HR for  
additional information.

# GoCo Online Enrollment System



Zensar Technologies uses the GoCo online portal to process benefit enrollments and changes. You will be sent a personalized link to access your onboarding tasks for new hire benefits to your Zensar email address.

Once logged in, you will follow the steps to complete the enrollment.

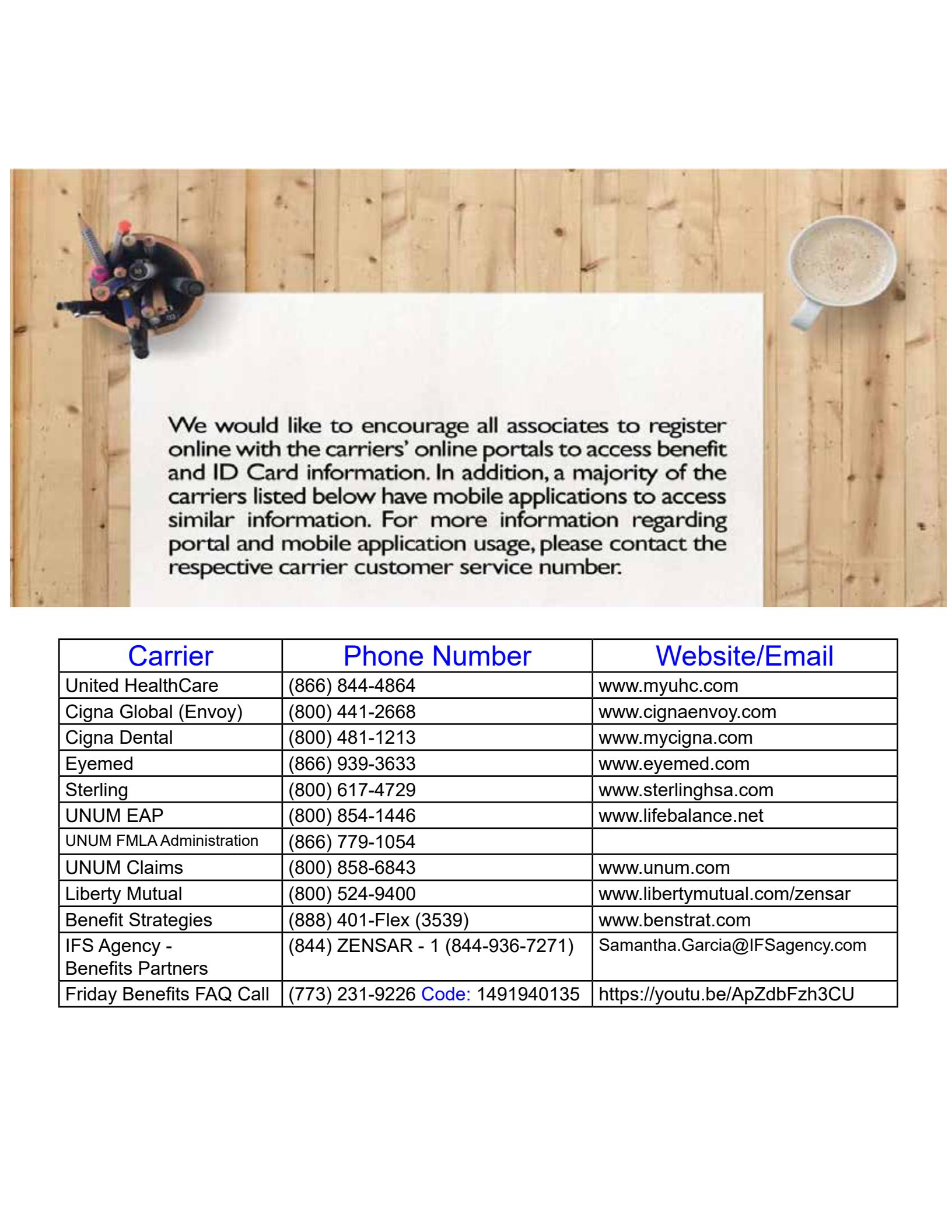
Make sure to review and confirm elections.

Remember: You must log in to GoCo to update your information if you have a change of address, receive your Social Security Number, your dependents have joined you or they have gone back home and to update phone/address,etc.

To access your GoCo account in the future, simply go to [www.goco.io](http://www.goco.io) and use your Zensar email address and chosen password. If you have forgotten your password, you will use the “forgot password” link to reset it.

## Customer Service and Online Portal Information





We would like to encourage all associates to register online with the carriers' online portals to access benefit and ID Card information. In addition, a majority of the carriers listed below have mobile applications to access similar information. For more information regarding portal and mobile application usage, please contact the respective carrier customer service number.

Carrier	Phone Number	Website/Email
United HealthCare	(866) 844-4864	<a href="http://www.myuhc.com">www.myuhc.com</a>
Cigna Global (Envoy)	(800) 441-2668	<a href="http://www.cignaenvoy.com">www.cignaenvoy.com</a>
Cigna Dental	(800) 481-1213	<a href="http://www.mycigna.com">www.mycigna.com</a>
Eyemed	(866) 939-3633	<a href="http://www.eyemed.com">www.eyemed.com</a>
Sterling	(800) 617-4729	<a href="http://www.sterlinghsa.com">www.sterlinghsa.com</a>
UNUM EAP	(800) 854-1446	<a href="http://www.lifebalance.net">www.lifebalance.net</a>
UNUM FMLA Administration	(866) 779-1054	
UNUM Claims	(800) 858-6843	<a href="http://www.unum.com">www.unum.com</a>
Liberty Mutual	(800) 524-9400	<a href="http://www.libertymutual.com/zensar">www.libertymutual.com/zensar</a>
Benefit Strategies	(888) 401-Flex (3539)	<a href="http://www.benstrat.com">www.benstrat.com</a>
IFS Agency - Benefits Partners	(844) ZENSAR - 1 (844-936-7271)	<a href="mailto:Samantha.Garcia@IFSAgency.com">Samantha.Garcia@IFSAgency.com</a>
Friday Benefits FAQ Call	(773) 231-9226 <b>Code:</b> 1491940135	<a href="https://youtu.be/ApZdbFzh3CU">https://youtu.be/ApZdbFzh3CU</a>