

Benefits Schedule for Kforce Full-Time Hourly Consultants Only

Health & Welfare

- **Eligibility**
 - Full-time employees who are determined to work 30 hours or more per week or as determined by the ACA measurement period
 - Dependent(s)
 - A legal spouse named on a valid government issued marriage certificate AND that does not have Medical available through their own employer
 - Dependent child(ren) through end of the month in which they turn age 26
- **Enrollment**
 - Enrollment materials available through on-boarding, KNet, and SmartBen
 - Must enroll on-line within 25 days of hire date at enroll.smartben.com
 - User Name is Employee ID (9-digit PeopleSoft ID)
 - Password is DOB (mmddyyyy)
 - Action is required – Elect or Waive
 - If you miss the new hire enrollment window you will not be allowed to enroll under the **No Exceptions** policy
- **Coverage**
 - Coverage begins the first of the month following 1 month of employment
 - Any elections for medical, dental, vision, or the health care and dependent care FSA's will be made on a pre-tax basis through a Section 125 Plan

Medical

Per Pay Period	Gold Choice POS II	Silver HealthFund HSA	Bronze HealthFund HSA
Employee Only	\$49.66	\$34.27	\$26.07
Employee + Spouse	\$181.09	\$147.29	\$129.29
Employee + Child(ren)	\$164.19	\$131.91	\$114.72
Family	\$285.97	\$235.80	\$209.08

Hospital Indemnity

Per Pay Period	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
Voya	\$4.13	\$8.64	\$6.63	\$11.14

Dental

Per Pay Period	Aetna DMO	Guardian PPO
Employee Only	\$3.01	\$4.60
Employee + Spouse	\$8.91	\$21.17
Employee + Child(ren)	\$13.83	\$19.41
Family	\$18.16	\$32.56

Vision

Per Pay Period	VSP Signature	Aetna Vision Program
Employee Only	\$1.66	included with medical plans
Employee + Spouse	\$3.29	
Employee + Child(ren)	\$3.39	
Family	\$4.74	

Lincoln Financial Group - Basic Life and AD&D

- Basic Life Insurance coverage at no cost to employee
- One times base annual earnings up to \$50,000

Health & Welfare

- **Coverage**
 - **Lincoln Financial Group Supplemental Life Insurance**
 - Additional coverage for employee and dependents
 - Evidence of Insurability (EOI) may apply
 - **Age Reduction:** Coverage is reduced at age 70 by 50%

2020 Supplemental Life Rates		
Current Age	Monthly Rate	
	Per \$10,000 Coverage (Employee)	Per \$5,000 Coverage (Spouse)
Younger than 30	\$0.60	\$0.30
30 to 34	\$0.80	\$0.40
35 to 39	\$0.90	\$0.45
40 to 44	\$1.30	\$0.65
45 to 49	\$2.20	\$1.10
50 to 54	\$3.80	\$1.90
55 to 59	\$7.00	\$3.50
60 to 64	\$7.80	\$3.90
65 to 69	\$14.30	\$7.15
70 to 74	\$22.90	\$11.45
75 to 99	\$39.10	\$19.55
Child Life		
\$2,500	\$5,000	\$10,000
\$0.20 per month	\$0.40 per month	\$0.80 per month

Lincoln Financial Group - Optional Short-Term Disability (STD)

- Covers a portion of salary if disabled due to an injury or illness that is not work-related up to 26 weeks
- 50% Coverage Level - \$0.28 per \$10 of base annual earnings
- 70% Coverage Level - \$0.39 per \$10 of base annual earnings

Lincoln Financial Group - Optional Long-Term Disability (LTD)

- Covers a portion of salary if disabled beyond 26 weeks covered by the STD plan
- Covers 50% of base annual earnings up to a maximum benefit of \$5,000 per month
- \$0.16 per \$100 of base annual earnings

Health Care FSA

- Covers eligible health care services with pre-tax dollars
- Maximum / Minimum contribution \$2,700 / \$100
(Subject to change pending release of 2020 IRS amounts)

Dependent Day Care FSA

- Covers eligible child dependent care expenses with pre-tax dollars
- Maximum / Minimum contribution: \$5,000 / \$100

Commuter FSA – Parking and Transit

- Covers certain work-related commuting and parking expenses
- Enrollment through WageWorks website
- Maximum monthly refund for Parking: \$260 Transit: \$260
(Subject to change pending release of 2020 IRS amounts)

Retirement

• 401(k) Retirement Savings Plan

- All active employees are eligible to participate after receiving their first paycheck
- Enroll on-line at www.prudential.com/online/retirement or via phone at 1-877-778-2100
- Postcards are mailed to the employee's home address
- Employees can contribute up to 75% of pre-tax earnings each pay period (not to exceed annual IRS limits)
- Highly compensated employees are limited in the amount they can defer
- Discretionary match with a 5-year vesting schedule

Other Benefits

• Employee Stock Purchase Plan (ESPP)

- All active employees are eligible to participate
- Enroll during quarterly enrollment periods
- New elections and changes are to be made via the web at <https://www-us.computershare.com/employee> or through the Interactive Voice Response System (IVR) at 1-800-809-2584
- Contribute up to 10% of post tax earnings to the plan
- Purchase stock at a 5% discount below fair market value

• You Decide

- All active employees are eligible to participate in the Employee Advantages program provided by You Decide
- Employee discounts, special offers and services such as movie tickets, theme parks and electronics
- Offers additional benefits such as auto insurance, home and renters insurance, RV and motorcycle insurance, boat insurance and financing, pet insurance, home loans, home equity loans, auto loans, legal service and more

• e-LEARNING

- Provides FREE convenient access to on-line training and development programs
- Extensive choices in business skills, professional development, technical and PMI certification and more

This summary is only an overview of the benefits provided to employees of Kforce that are classified as full-time hourly. The information set forth is current as of the date provided to you. However, Kforce has the right to amend, modify or terminate any benefit offering at any time. This document is not a substitute for the actual plan documents. In the case of any conflict between the terms of this summary and the terms of the formal plan documents, the plan documents will control. This summary is for your review and consideration only and in no way represents an offer or contract of employment with Kforce or a promise of benefits.

All questions are to be directed to the Kforce Customer Solutions Center - at customersolutionscenter@kforce.com or by phone at 1-866-807-5074