



# 2024 U.S. Benefit Highlights for Full-Time Engagement Professionals

Your well-being matters, and everyone has different physical, emotional, financial and social needs. That's why Robert Half provides comprehensive benefits that are as unique as you are.\*

For information about health care benefits (medical, dental, vision, FSAs, etc.), visit [www.roberthalfbenefits.com](http://www.roberthalfbenefits.com).

## MEDICAL COVERAGE

You can choose one of four different medical plan designs:

- \$400 Deductible Plan
- \$900 Deductible Plan
- \$1,600 Deductible Plan (HSA-compatible plan)
- \$2,500 Deductible Plan (HSA-compatible plan)

Each medical plan option is provided by multiple carrier networks. Depending on your location, you can choose Anthem, Cigna or Kaiser (only available in CA, CO, GA, HI, OR, WA and the mid-Atlantic region).

## HEALTH SAVINGS ACCOUNT (HSA)

If you enroll in the \$1,600 Deductible Plan or the \$2,500 Deductible Plan, you'll be eligible to open a unique savings account called a Health Savings Account, or HSA. With the HSA, you can save pre-tax money to help pay for current health care expenses, as well as future expenses since funds carry over year after year. Contributions are subject to IRS limits.

## DENTAL COVERAGE

You can choose from two different dental plans through Delta Dental: Enhanced or Standard. Both plans cover the same types of dental services, including 100% coverage for two preventive care exams/cleanings each year. The Enhanced plan provides a higher calendar-year maximum and orthodontia coverage for dependent children under age 19.

## VISION COVERAGE

You can choose vision coverage through two providers: Vision Service Plan (VSP) or Davis Vision who both offer nationwide in-network providers. Note: If you enroll in a Kaiser medical plan, you'll receive some vision care coverage through that Kaiser plan.

## EMPLOYEE ASSISTANCE PROGRAM (EAP)

The EAP offers up to 10 free, one-on-one counseling sessions and referrals per issue for Robert Half employees and their household members. These confidential services include: marriage and family counseling, parental guidance, legal consultation and emotional or mental health assistance.

### TOOLS TO HELP MANAGE YOUR HEALTH

#### Health Advocate

Personal health advocates can assist you and your family (parents/in-laws included) to review your medical plan options and coverage, find providers, understand treatment options, resolve claims/ billing issues and even get help with Medicare questions.

#### Teladoc Medical Experts

Receive diagnostic reviews and second opinions from some of the country's premier physicians to ensure you get the most appropriate care for your situation. (Only available to those enrolled in a Robert Half medical plan.)

\* These highlights are intended to provide a high-level description of these benefits. It is not an exhaustive list and some benefits may not be available to all employees.

If there is any discrepancy between the information presented here and the applicable official plan document, the official plan document will govern how your benefits are determined and administered. Robert Half reserves the right to terminate, suspend, withdraw or modify the benefits described in this document, in whole or in part, at any time.

## FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Account (FSA) plans let you set aside pre-tax payroll contributions for certain out-of-pocket expenses. Eligible expenses must be incurred during the calendar year in which you participate, and any unused money is forfeited at the end of the calendar year per IRS regulations. (Note: you have until March 31 of the following year to submit claims for expenses incurred while you were eligible in the previous year.)

<b>Dependent Care FSA</b>	<ul style="list-style-type: none"> <li>Contribute up to the annual IRS limit</li> <li>Can be used to pay for child care or adult care services for eligible dependents so you and your spouse can work</li> <li>Available to all benefits-eligible employees</li> </ul>
<b>Health Care FSA</b>	<ul style="list-style-type: none"> <li>Contribute up to the annual IRS limit</li> <li>Can be used for eligible out-of-pocket medical, prescription drug, dental and vision expenses for you and your covered dependents</li> <li>Available to all benefits-eligible employees, excluding HSA participants</li> </ul>
<b>Limited Use Health Care FSA</b>	<ul style="list-style-type: none"> <li>Contribute up to the annual IRS limit</li> <li>Can only be used for eligible dental and vision expenses until you meet the IRS deductible limit; then, funds can be used for medical expenses as well</li> <li>Available only to participants who elect an HSA</li> </ul>

## DISABILITY COVERAGE

The company pays the full cost of short-term disability and basic long-term disability. If you're unable to work due to a qualified illness or injury:

- Short-Term Disability provides a tax-free benefit of 70% of your base pay for up to 90 days (up to \$3,500 per week); then 60% of your base pay for a disability lasting 91 – 180 days (up to \$3,500 per week).
- Basic Long-Term Disability (LTD) provides a benefit of 60% of your base pay and bonuses, after 180 days of disability (up to \$15,000 per month).
- If you want additional disability coverage, you can purchase Supplemental LTD, which increases your Basic benefit from 60% to 66.7% of your base pay and bonuses, up to \$25,000 per month, after 180 days of disability.

## LIFE AND ACCIDENT INSURANCE

The Company pays the full cost of Basic Life Insurance and Basic Accidental Death and Dismemberment (AD&D) insurance. The benefit for each plan is equal to two times your base pay and bonuses, up to \$1 million. You can also purchase additional supplemental coverage for yourself, your spouse and your child(ren).

## COMMUTER BENEFITS

Beginning on your date of hire, you can set aside pre-tax payroll contributions to help you pay for work-related commuting costs, including public transportation, vanpools and parking.

## VOLUNTARY BENEFITS

You also have the option to purchase a number of voluntary products to supplement your other benefits coverage:

- Hospital indemnity insurance
- Accident insurance
- Critical illness insurance
- Universal life insurance
- Legal benefits
- Identity theft protection
- Auto and home insurance
- Pet insurance

## DISCOUNT MALL

This benefit through PerkSpot offers you 24/7 access to exclusive discounts and offers from hundreds of local and national merchants.

## 401(K) SAVINGS PLAN

Save for retirement by contributing to the 401(k) Plan right from your paycheck. Robert Half makes it easy by automatically enrolling you at a 6% contribution rate (base salary only) unless you opt out within 35 days of your hire date. Your contributions are deducted from your pay before income taxes are taken out, which means you may reduce the amount of current income taxes you pay. To make investing easy, you can invest your account in a Target Date Fund based on the year you expect to retire.

## CHOICE TIME OFF

Robert Half provides Choice Time Off (CTO) to use for vacation, personal needs and sick time. Initially you will accrue 2 hours of CTO per week and the amount you accrue will increase periodically depending upon your tenure. In addition to CTO, you receive up to 11 paid holidays each year.

## MATCHING GIFTS PROGRAM

The Matching Gifts Program provides an opportunity for you to increase the impact of your commitment to nonprofit organizations. Robert Half will match contributions up to a total matching cap of \$1,500 per eligible employee per calendar year.

## ADOPTION ASSISTANCE PROGRAM

Beginning on your date of hire, you're eligible for an adoption assistance benefit, which reimburses up to \$15,950 for eligible adoption expenses.

## SOFI

To support you on your journey to financial well-being, you'll have access to the SoFi financial platform, as well as exclusive rates and cash incentives on loans. Whether you want to reduce student loan debt, understand home refinancing, monitor your credit scores, or learn about 529 college savings plans, SoFi can help you achieve your financial goals.