

Welcome to Spherion Employee Benefits Program

As a new hire of Spherion, we're pleased to offer you a benefits package that helps you protect the things that matter most – your health and financial well-being. To complete your benefits enrollment, you must:

1. Review your benefit choices and, 2. Accept or decline them based upon your personal needs.



Complete benefit plan details, including important exclusions, limitations and rate details can be found by clicking or calling:

Visit <u>www.powerofready.com/spherion</u> or call 866-922-1899 to speak with a benefit counselor Monday – Friday, 8am-6pm.



STEP 1: Benefits Review

You are encouraged to review your benefit options during your onboarding process.

- Visit <u>www.previewbenefits.com/spherion</u> to learn more about the benefit options that will be available to you after you receive your first paycheck.
- Be sure to provide updated important contact information to your branch, like your email address and phone number. Once you've started your first job assignment, we'll be reaching out to you with important reminders about your official benefits enrollment period.
- We encourage you to research all insurance options available prior to making a benefits decision. Visit <u>https://www.healthcare.gov</u> for information on the government-provided options.

STEP 2: Make your Benefit Choices

Once you've received your first paycheck, you will have 45 days from the date of your first job assignment to make your elections, including signing up for MedSure, a comprehensive medical plan from Aetna. As a newly hired employee, you need to review your benefits and accept or decline them based upon your personal needs.

- One week after you receive your first paycheck please visit <u>www.powerofready.com/spherion</u> or call 866-922-1899 to speak with a benefit counselor and complete your benefit selections.
- Your MedSure coverage will begin on the first day of the fourth month following your first assignment start date and after a full months' worth of premiums have been deducted from your paycheck (paycheck deductions begin one month in advance of the coverage effective date).
- Depending on your job classification, you may be eligible for a premium subsidy on the MedSure plan. We'll be sure to let you know if and when you become eligible for this subsidy- keep an eye out for emails or mailings from us.
- You'll also have access to a variety of supplemental plans to help protect your health and finances. Supplemental coverage is effective the Monday following your first payroll deduction and can be used immediately.

Let's learn a little more about your benefit options.

Aetna MedSure Major Medical Plan

- Major medical coverage, compliant with the Affordable Care Act
- 100% preventive care coverage, no lifetime maximums
- Access to Aetna's national provider network
- Health Savings Account (HSA) eligible

*Not available in HI, PR or US Territories

Aetna Fixed Indemnity Plan

- Cash payment directly to you to help offset expenses such as deductibles, coinsurance or other out-of-pocket expenses
- The perfect complement to MedSure and other major medical plans
- This is not a major medical plan

*Not available in ND or for employees who live and work in NH

Aetna Dental Plan

- Coverage for your preventive, basic and major dental services. See any dentist!
- No waiting period for checkups and cleanings
- Additional services such as fillings, oral surgery, crowns, bridges, and dentures are subject to a waiting period

Aetna Vision Plan

Protect your vision with coverage for routine exams, glasses & contacts

Aetna Short Term Disability Plan

• Helps to protect your income in the event of a disability

*Not available to employees who work in CA, HI, NJ, NY, RI & PR

Aetna Term Life and Accidental Death Insurance

• Affordable term life coverage for you and your dependents

* Plans are underwritten by Aetna Life Insurance Company (Aetna). Insurance plans contain exclusions and limitations and are subject to United States economic and trade sanctions.