

Spherion's Employee Benefits Program



SPHERION™
STAFFING & RECRUITING



The Confidence of Care

Making the most of your benefits and reimagining what is possible for every moment of health

Our business is matching smart people with great jobs. We use innovative technologies and a passion for people to provide you with the best experience possible. Part of that experience is providing our employees with comprehensive health plan options, which is why we offer you a full benefits package through Anthem Blue Cross and Blue Shield (Anthem).

Anthem simplifies healthcare through high-quality solutions, offering you a broad preferred provider organization (PPO) network, and other integrated benefits for you to choose at competitive prices.

Welcome!

Please **look** at your options and **choose** the benefits that work for you.

Welcome

Anthem takes an integrated approach to everything they do, looking at the whole person when it comes to well-being. You are supported by people, programs, and tools designed to be there when you need them. It's important that you review all your benefit options to make the best decision for you.

- Visit **previewbenefits.com/Spherion** to find information on offered plans.
- Find information on government options at **healthcare.gov**.
- Ensure your branch has your current contact information.
- Don't worry, we'll remind you about what you need to do once you've started your first job assignment.
- Once you make your decision, go to the enrollment portal at **memberbenefitlogin.com/Spherion** to make your election.

Look

Anthem has products that make accessing care simple, intuitive, and affordable.

Register for online tools and resources for enhanced healthcare

The SydneySM Health app and **anthem.com** connect you to the care, programs, tools, and resources you need, when and where you need them. They're your digital health assistants, helping you to better manage your health based on your health history.

- Quickly access your digital ID card, view your claims, and see what you may owe for care.
- Be reminded of important health screenings or tests and prescription refills.
- Receive alerts when a gap in care is found based on your health history, previous claims, prescriptions, and test results.
- Search for high-quality doctors through the Personalized Match tool.

Choose

You have 45 days starting from the date of your first job assignment to make your elections. Please review your benefit options and accept or decline online or via phone.

- One week after you receive your first paycheck, please visit memberbenefitlogin.com/Spherion or call 866-922-1899 to complete your election.
- Your major medical coverage begins on the first of the month following 60 days after the start date of your first assignment.
- Choose from a variety of supplemental plans to help protect your health and finances. Supplemental coverage is effective the first of the month following your election date.
- If you miss two consecutive payroll deductions, you will have the option to keep your benefits via direct bill. If you do not pay via direct bill, your benefits will terminate.
- If your spouse/domestic partner is eligible for medical insurance through his/her employer, your spouse/domestic partner will not be eligible for the Anthem medical plans.

Major Medical HDHP

With the Major Medical HDHP, there is a higher combined deductible for both medical and prescription drugs that must be met before the plan starts paying for any service except preventive care, which is covered at no cost to you when you see an in-network provider.

Major Medical PPO

The Major Medical PPO has a lower deductible, out-of-pocket maximum, and coinsurance than the Major Medical HDHP and set copays for in-network doctor and office visits.

Dental Plans

Dental benefits not only protect your teeth but also support your overall health.

- **Dental**
Includes coverage for your preventive and basic dental services. Diagnostic and preventive services are 100% covered when you go to an in-network provider.
- **Dental Plus**
Diagnostic and preventive services are 100% covered when you go to an in-network provider. The Dental Plus plan also provides coverage for major and orthodontic services after a 12-month waiting period.

Vision

With Anthem's vision plan, you have comprehensive vision benefits with a copay for yearly eye exams, plus coverage on eyeglasses and contact lenses. You have access to one of the nation's largest vision networks, including more than 39,000 eye doctors.

Life

Anthem offers \$20,000 voluntary life insurance for you and \$10,000 for each of your dependents. You automatically receive accidental death and dismemberment (AD&D) insurance in the amount of \$20,000 for yourself when you elect life coverage.

Short-term Disability

If you become sick, injured, or pregnant and are unable to work, short-term disability insurance provides income replacement and support programs when you are unable to work for a short period of time due to hospitalization, an accident, illness, or maternity.

Indemnity

Provides a fixed, per-day benefit directly to you for inpatient hospitalization caused or contributed to by an accident or illness. Use this payment to help offset expenses such as deductibles, coinsurance, or other out-of-pocket expenses. This is not a major medical plan.

Critical Illness

Critical illness coverage provides the added layer of security you want and need when an illness such as a heart attack, cancer, or stroke occur. With critical illness you'll receive a lump-sum cash benefit to help pay for unexpected costs. You decide how to use the benefits to best support recovery for yourself or a covered family member.

Accident Insurance

We don't expect accidents, and most of us don't plan or budget for them. That's where accident protection can help. Accident coverage provides a cash benefit in one lump sum if you or a covered family member is injured because of an accident. Use accident coverage to help pay for out-of-pocket medical costs, such as ambulance fees, physical therapy, X-rays, or daily expenses like rent, food, or transportation.

Learn more about how your benefits can support you and build your confidence in care.

We want to make sure you have a plan that meets your needs. Contact us at memberbenefitlogin.com/Spherion or 866-922-1899 to find more information on your plan options and to make your elections.

SydneySM Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.
