



THE ADECCO GROUP

Non-Variable Associates



2022

US Benefits Guide

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PRINCIPALS**

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THE ADECCO GROUP

Welcome to Your 2022 Benefits!

As the world's leading talent and advisory and solutions company, we value our people. Our people help us drive our purpose to make the future work for everyone. Providing a comprehensive benefit package to you and your family is just one way to show our appreciation for your continued hard work and dedication to the success of this company.

Benefits are more than just medical insurance. We approach our plan designs to help you and your family with your whole wellbeing: physical, mental, emotional and financial. There isn't one plan that meets everyone's needs, so we work hard to offer different plans and coverage levels to be sure you can enroll in plans that best meet your needs.

Be sure to use this guide as a resource throughout the year. More plan information is available on our benefit platform, Aight SmartBen.

Important Notice: This guide is an overview of the Adecco Group benefit plans meant to cover the major points of each plan. Details of these plans are contained in the Summary Plan Descriptions (SPDs). If there is ever a question about one of these plans, or if there is a conflict between the information in this guide and the SPDs, the formal wording in the Summary Plan Descriptions will govern. The SPDs can be found on <https://theadeccogroup.smartben.net> or by contacting the Adecco Group Benefit Service Center at 877-453-3220. Please note that the benefits described in this guide may be changed at any time and do not represent a contractual obligation on the part of the Adecco Group.

You can find your premiums for the various benefit plans on SmartBen, as well as additional promotional fliers about the plans offered.

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How to Enroll

Through our benefit administrator, Alight, you have access to their easy-to-use benefit system called SmartBen. Whether you are going to enroll in benefits or waive coverage, you must log in to SmartBen and take action. It's important that you review all your options (including life insurance beneficiary designations) and evaluate what is best for your life situation.

You can choose how you want to enroll – self-service through the SmartBen website or right from your smartphone with the SmartBen NOW mobile app.

Logging On to SmartBen

Visit theadecgroup.smartben.net (not supported on Internet Explorer)

- **Username:** your employee ID + last four of Social Security number
- **Password:** eight-digit date of birth. For example, April 12, 1974 would be 04121974. When logging on for the first time, you will be prompted to change your password, so make it something you will remember. You'll use the same info to log in to the mobile app, SmartBen NOW.

IF YOU GET STUCK, HELP IS AVAILABLE!

If you need help resetting a password or general help with navigating the SmartBen system, you can contact the Adecco Group Benefit Resource Center at **877-453-3220**, Monday – Friday from 8 a.m. to 8 p.m. ET. Representatives are also available by email at theadecgroup@smartbenassist.com.

SmartBen NOW

SmartBen NOW is a consolidated dashboard and mobile app where you can view and access important pieces that make up your benefits package. As the plan year progresses, more and more features will be added!

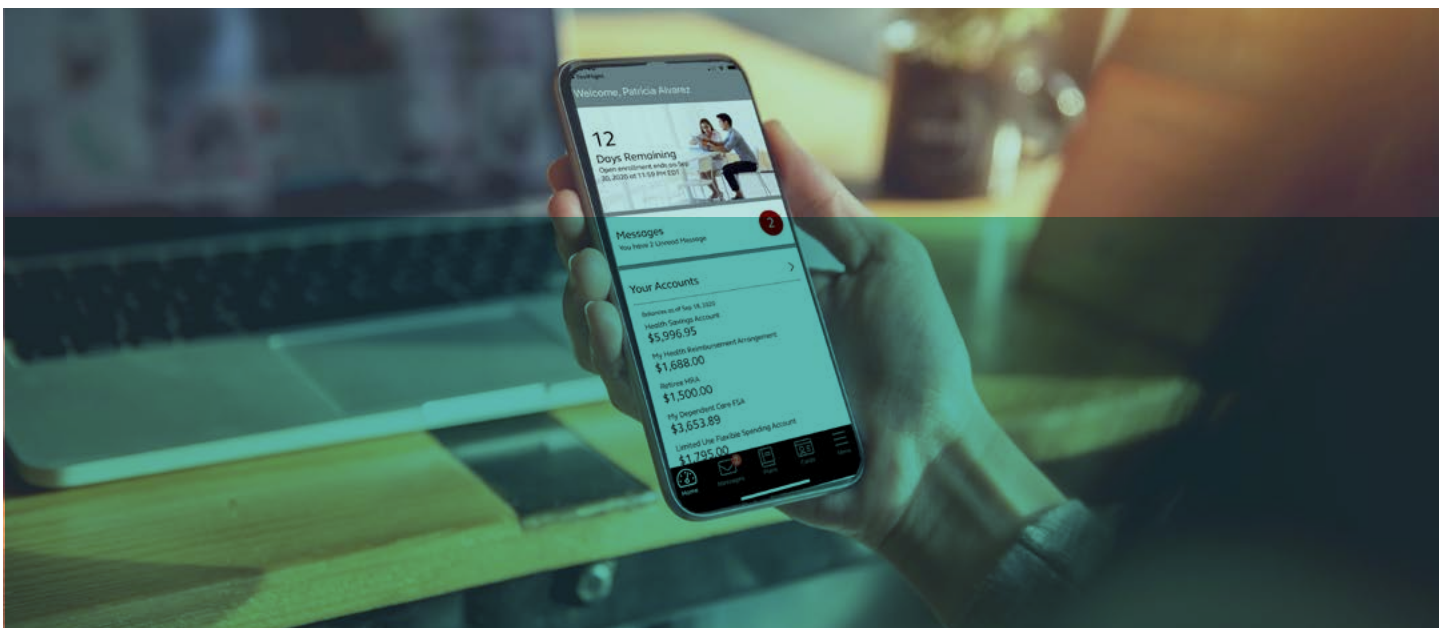
Download the app now from the [App Store](#) or [Google Play](#). Once installed, log in with your SmartBen username and password. For added convenience, once you have set up the app on your device, you can use your phone's facial recognition or fingerprint to open the app or set up a four-digit code instead of entering your username and password to log in each time.



App Store



Google Play



Benefit Basics

Eligibility

Eligibility for benefits for US based, full-time Adecco Group associates is determined by the number of hours scheduled to work and a waiting period before benefits are effective.

	ELIGIBILITY FOR BENEFITS
Employee Classification	Associate (Non-Variable)
Hours Requirement	Minimum 30 hours per week Note: 15 hours per week must be maintained to be eligible for Life and Disability benefits
Waiting Period (benefits effective date)	First of the month following 60 days of employment
Benefits Offered	<ul style="list-style-type: none"> Medical/Prescription Drug Telehealth Dental Vision Employee Assistance Program (EAP) Commuter Spending Account Supplemental Life / AD&D Short-Term Disability ARAG Legal Plans LifeLock ID Theft Pet Insurance Critical Illness Accident Hospital Indemnity 401(k)
When Benefits Terminate	Aetna Medical plans will end on the last day of the month following your last day worked. All other benefits will end the Sunday following your last day worked. NOTE: Three consecutive weeks without a paycheck will result in the termination of all coverage. You will have the opportunity to re-enroll once you begin receiving paychecks. Eligibility rules will apply.



DEPENDENTS

You may also enroll eligible dependents on some of our plans. Eligible dependents include:

- **Legally married partner**
- **Domestic Partner**
- **Children** (does not include any person who is covered as an employee or any person who is in active service in the armed forces):
 - An employee's, married partner's or domestic partner's natural child, stepchild, legally adopted child or a child for whom the employee, married partner or domestic partner has legal custody or has been appointed legal guardian by a court of law.
 - The employee, married partner or domestic partner is legally required to provide group health coverage for the child pursuant to an administrative or court order.
 - A child who is incapable of self-sustaining employment due to a physical or mental condition. If such dependent is age 26 or older, you must provide proof of continuous health coverage for this dependent since the age of 26.
 - Adult children up to the age of 26.

MAKING MID-YEAR CHANGES

The only time you can change coverage for yourself or add/drop dependents during the year is if you experience a family status change, also known as a qualified life event (QLE). Since deductions are taken pre-tax, we must follow this IRS rule.

Examples of QLEs include:

- Change in employee's marital status
- Birth, adoption or change in custody of eligible dependent
- Death
- Change in your employment status (e.g., benefit ineligible to benefit eligible)
- Change in your spouse's/partner's employment status
- Gain or loss of eligibility for a dependent due to age change
- Loss of other coverage (e.g., married partner's health plan coverage ends or Medicare / Medicaid eligibility ends)
- Legal decree, judgment or order (e.g., Qualified Medical Child Support Order - QMCSO)







If you experience a QLE, **you must process this change on SmartBen within 31 days of the status change**. If you do not complete this process during that time, you will have to wait until the next Annual Enrollment period to make changes.

Medical and Prescription Drugs

The Aetna MedSure plans are compliant under the Affordable Care Act and meets the individual coverage mandate requirements (Massachusetts is now included). You may want to also consider electing the Aetna Fixed Benefit Plan that provides supplemental benefits which you may use to help pay your deductible and out-of-pocket expenses under the MedSure MVP.

We partner with Aetna as our administrator. You can choose between two medical plan options:

- **\$4,000 Deductible Plan**
- **\$6,000 Deductible Plan**

MEDICAL OPTIONS	MONTHLY PREMIUMS	OUT-OF-POCKET EXPENSES
\$4,000 Deductible Plan	 	
\$6,000 Deductible Plan		 

Although all the plans include in and out-of-network coverage and cover in-network preventive care at 100%, there are differences in specific plan features like deductibles, coinsurance levels and copays. Be sure to evaluate these differences using the comparison chart on [page 6](#).

Staying In the Aetna Network

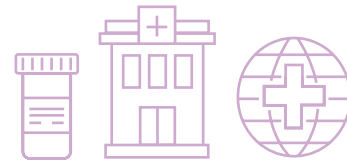
It's important that you understand the difference between staying in-network and going out-of-network. In-network providers and facilities have agreed to negotiated Aetna rates. Out-of-network providers and facilities have not, which means you will pay more out of your own pocket to pay for those services.

Search Aetna's website or download their Aetna mobile app anytime! Visit www.aetna.com.

Prescription Drugs

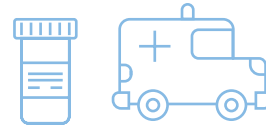
Prescription drug coverage is automatically included if you enroll in any of the medical plans.

Coverage is provided through Aetna. You can get both 30- and 90-day supplies of medications.



30-day supply:

Any pharmacy in the Aetna network

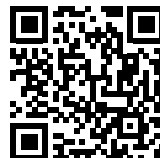
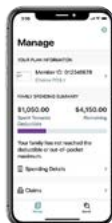


90-day supply:

Through Aetna's mail order program

Find in-network local pharmacy locations at www.aetna.com.

DOWNLOAD THE APP



[App Store](#)



[Google Play](#)

Medical Plan Comparison

	\$4,000 DEDUCTIBLE PLAN		\$6,000 DEDUCTIBLE PLAN	
Plan Benefits	In-Network	Out-of-Network	In-Network	Out-of-Network
Plan Year Medical/Rx Deductible (Individual/Family)	\$4,000 / \$8,000	\$8,000 / \$16,000	\$6,000 / \$12,000	\$12,000 / \$24,000
You Pay Coinsurance (after deductible is met)	40%	50%	40%	50%
Annual Out-of-Pocket Maximum (Individual/Family)	\$6,400 / \$12,800	\$12,800 / \$25,600	\$6,400 / \$12,800	\$12,800 / \$25,600
Lifetime Maximum (covered services)	Unlimited		Unlimited	
Physician Office Visit/Telemedicine	40% after ded.	50% after ded.	40% after ded.	50% after ded.
Pre-natal Maternity	100% after ded.	50% after ded.	100% after ded.	50% after ded.
Preventive Screening, Immunization Services (dedeductible does not apply for in-network)	No charge	50% after ded.; ded. waived for well child & immunizations up to age 17	No charge	50% after ded.; ded. waived for well child & immunizations up to age 17
Diagnostic Lab, X-ray and Complex Imaging	40% after ded.	50% after ded.	40% after ded.	50% after ded.
Inpatient Hospital	40% after ded.	50% after ded.	40% after ded.	50% after ded.
Outpatient Surgery	40% after ded.	50% after ded.	40% after ded.	50% after ded.
Mental Health, Alcohol/Drug Abuse Services	40% after ded.	50% after ded.	40% after ded.	50% after ded.
Urgent Care Provider ¹	\$75 copay after ded.	30% after ded.	\$75 copay after ded.	30% after ded.
Emergency Room ¹	\$100 copay after ded.	\$100 copay after ded.	\$100 copay after ded.	\$100 copay after ded.
Durable Medical Equipment	40% after ded.	50% after ded.	40% after ded.	50% after ded.
Prescription Drugs	Retail 30-day supply	Mail Order 90-day supply	Retail 30-day supply	Mail Order 90-day supply
Generic	30% after ded.	30% after ded.	30% after ded.	30% after ded.
Preferred Brand	30% after ded.	30% after ded.	30% after ded.	30% after ded.
Non-preferred Brand	50% after ded.	50% after ded.	50% after ded.	50% after ded.

¹ No coverage for non-urgent or non-emergent procedures/services.

Certification Requirements – Certification for Hospital Admissions, Treatment Facility Admissions, Convalescent Facility Admissions, Home Health Care, Hospice Care and Private Duty Nursing is required – excluded amount applied separately to each type of expense is \$400 per occurrence.

Managing Your Health and Wellbeing



Medical Virtual Visits

For Aetna Enrollees

Get care when you need it! Aetna offers telehealth through Teladoc.

Online doctors are available for virtual consultations without an appointment ... great for when you can't get to your primary care doctor's office or when you need care after hours.

If necessary and for your convenience, online doctors can call in prescriptions to your local pharmacy. Use any of these providers for minor illnesses such as:

- Sinus and respiratory infections
- Headaches
- Cold and flu
- Eye irritation or redness
- Sore throat
- Shingles
- UTIs
- Bronchitis

Set up your account now, so you're ready to go when you need to use the service.

VIRTUAL BEHAVIORAL HEALTH AVAILABLE

Aetna also gives you more choices for visiting with behavioral health professionals. From the comfort of home, everyone covered under your plan can make an appointment and talk through difficult challenges you may be facing such as anxiety, depression or grief. The cost of a behavioral health visit varies.

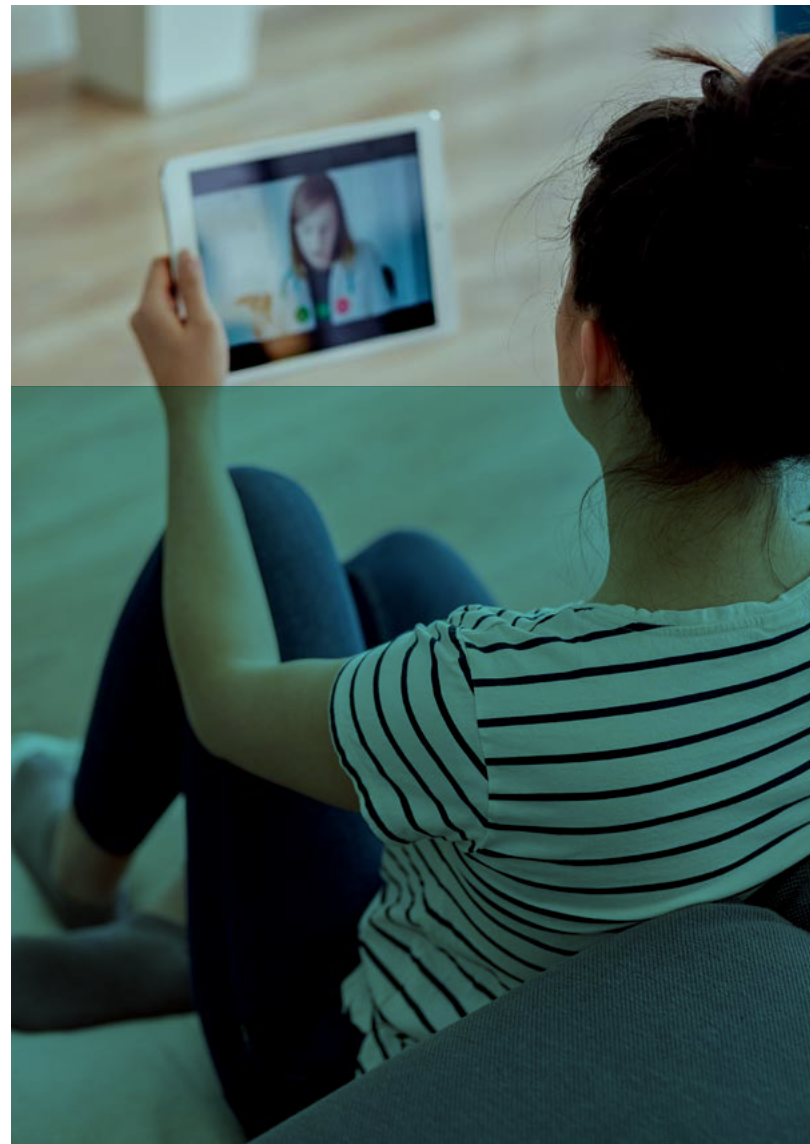
Visit teladoc.com/aetna or call **855-835-2362**.



Resources for Living

For All Employees

Feeling anxious about COVID-19? The Resources for Living program is now available for all employees. It provides confidential and timely connection to support resources in local communities. You can call **833-327-2386** to speak with a consultant.



DOWNLOAD THE APP



[App Store](#)



[Google Play](#)

Prioritizing Mental Health

Sanvello

For All Employees

Sanvello provides on-demand help all from an app. The app offers clinical techniques to help dial down the symptoms of stress, anxiety and depression – anytime. Connect with powerful tools that are there for you right as symptoms appear.

- Daily mood tracking
- Coping tools
- Guided journeys to help you feel more in control and build long-term life skills
- Personalized progress to track where you are, set goals and make weekly strides
- Community support

DOWNLOAD THE APP



and use code **Adecco** to gain access

Talkspace

For All Employees

Extra support is available when and where you need it with 24/7 assistance from Talkspace. Through our Employee Assistance Program, Talkspace can reach out to a licensed, in-network provider for you at no cost. They can help you:

- Find an EAP provider with an online matching tool
- Start therapy within hours of choosing a provider
- Message your EAP provider whenever – no appointments necessary
- Get messages back throughout the day, five days a week
- Have real-time, face-to-face video visits by appointment when needed

To get started, call the EAP at **866-248-4096** to obtain an authorization code prior to registering (first visit only), choose a provider and start messaging at talkspace.com/connect.

After you are registered, download the app on your smartphone. You can also use Talkspace on your desktop Chrome, Firefox, Safari or Edge browser.

DOWNLOAD THE APP



Prioritizing Mental Health

Employee Assistance Program (EAP)

For All Employees

The EAP, administered by Optum, is available to all Adecco Group employees and their dependents at no cost. You do not need to be enrolled in a medical plan. This program provides 24/7 access to specialists that can help resolve a wide variety of personal issues and can make referrals to qualified practitioners.

If you're looking to achieve a better work-life balance, your EAP and WorkLife Services Benefit offers confidential support. Counselors, clinicians and other specialists are ready to help you with:

- Stress, anxiety and depression
- Relationship troubles
- Parenting and family problems
- Child and eldercare support
- Workplace conflicts
- Living with chronic conditions
- Financial information and resources
- Legal information and resources



The service is confidential and available to all Adecco Group employees and dependents, including those living away from home.

The EAP includes up to five counseling visits per matter, per year to each of your dependents.

The EAP is available 24/7 by calling **866-248-4096** or at liveandworkwell.com with access code: Adecco.

AbleTo

For Aetna Enrollees

AbleTo is the pioneering provider of high-quality behavioral healthcare—delivered virtually from the comfort, privacy and convenience of your home. You have access to virtual, licensed professionals who receive ongoing trainings so they provide you the best possible care. AbleTo gives you access to:

- Digital emotional health programs
- Motivational and behavioral coaching
- Licensed cognitive behavioral therapists

They have eight-week virtual therapy programs that can make your life more manageable. They focus on how your thoughts, feelings and actions are all connected. AbleTo helps you understand those connections, change unhelpful patterns of thoughts and actions and build skills you can use for life to feel better. Their programs are proven to reduce depression, stress and anxiety, and can help you manage things that matter to you, from day-to-day concerns to coping with health conditions like diabetes, heart disease and more.

Using this program is free and confidential to Adecco Group associates. **AbleTo engagement specialists will reach out directly to members to get started with this program.** To confirm if you qualify for the program, visit ableto.com/aetna or call **844-330-3648**.

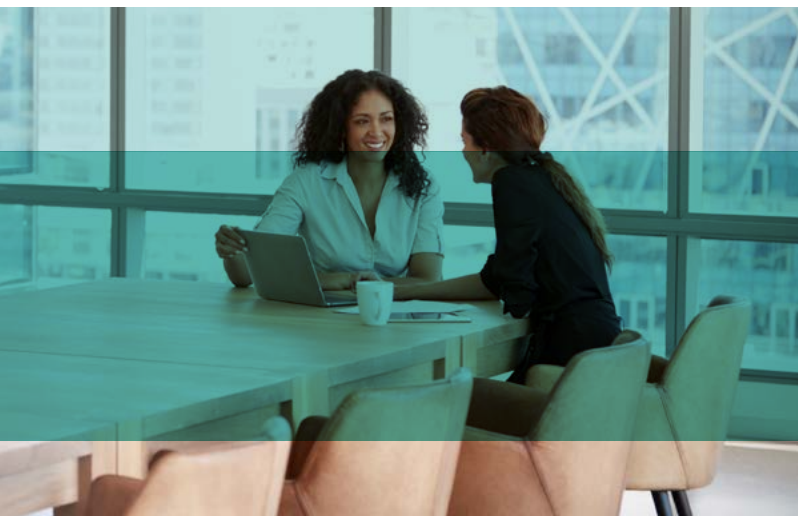
DOWNLOAD THE APP



[App Store](#)



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Supplementing Your Medical Plan

The medical plan provides great coverage for you and your family's general healthcare needs. Still, everyone's needs are slightly different. That's where our supplemental benefit options come in to assist in protecting your financial health! You can choose these benefits to protect your family's finances in case of an unforeseen injury or illness. You do not need to be enrolled in one of the Adecco Group's medical plans to enroll in Critical Illness, Accident or Hospital Indemnity coverage.

Advantages on enrolling in these coverages include:

- You will receive cash benefits for expenses that may not be covered under your medical insurance.
- You can insure your spouse and children.
- No health questions to answer.
- No pre-existing limitations.
- You can take this coverage with you if you leave the Adecco Group.

Critical Illness

If you were diagnosed with a critical illness today, how would you cover the extra cost for treatment? **Statistics show that over your lifetime the chances of being diagnosed with a critical illness are high.** Your company offers you a chance to protect your finances with the Critical Illness Plan through Aetna. Critical Illness coverage provides a way for you to stay ahead of the medical and out-of-pocket expenses that can accompany certain covered medical events. Payments are made directly to you.

Employee, spouse and child(ren) coverage is available in the following amounts:

Maximum Benefit	Plan 1	Plan 2
Employee	\$10,000	\$15,000
Spouse	\$5,000	\$7,500
Child(ren)	\$5,000	\$7,500

Also receive a **\$50 wellness benefit each for every covered person who has wellness or preventive service** performed during the year – just submit a claim.



Your individual rates for the Critical Illness, Accident, and Hospital Indemnity plans can be found on [SmartBen](#).

Examples of covered illnesses and conditions include:



Invasive cancer



Paralysis



Stroke



Brain tumor



Heart attack



Third degree burns



Major organ failure

Alzheimer's Disease
(25% of benefit amount)

Parkinson's Disease
(25% of benefit amount)

Non-invasive cancer
(25% of benefit amount)

This is not an all-encompassing list. Please see the full policy details available on SmartBen.

Supplementing Your Medical Plan

Accident

Accidents happen when you least expect them. With accident insurance through Aetna, you can be prepared to cover the out-of-pocket expenses due to an injury that may occur on- or off-the-job. **Accident insurance provides a lump sum payment based on the accident/injuries sustained and care received as a result**, so you can have the peace of mind knowing you are financially covered. Whether it is to pay medical expenses, the mortgage, car payments or utility bills, you decide. It is that simple.

PLAN OPTIONS

There are two plan options so you can determine the right amount of coverage for your needs. Compared to Plan 1, Plan 2 requires a higher premium to be enrolled. However, in the event of a claim, you would receive a higher cash benefit if covered under Plan 2 vs Plan 1. See full Schedule of Benefits on [SmartBen](#).

EXAMPLE OF ACCIDENT COVERAGE BENEFIT SCHEDULE

Benefit Type	Benefit Amount Plan 1	Benefit Amount Plan 2
Initial Emergency Care Treatment	\$150	\$200
Initial Physician Office Visit	\$150	\$200
X-ray/Lab	\$75/\$50	\$150/\$75
Hospital Admission (non-ICU)	\$1,000	\$2,000
Hospital Stay per day (non-ICU)	\$200	\$400
Ankle Fracture (non-surgical repair)	\$750	\$1,200
Ankle Dislocation (non-surgical repair)	\$1,250	\$2,000
Follow up Physician Office Visit	\$50	\$50

There are limitations on the maximum number of occurrences. For a full list of covered injuries and treatments, see the policy on [SmartBen](#).

Hospital Indemnity

With an average cost of \$10,000 per hospital stay in the US, it's easy to see why having hospital indemnity insurance coverage may make good financial sense. If you have a planned or unplanned hospital stay for a covered illness, injury or surgery, including hospital admittance for childbirth, **Hospital Indemnity insurance benefits can help pay for out-of-pocket costs** such as health insurance deductibles and copayments—or for anything that you see fit.

You can enroll in Hospital Indemnity insurance without answering any health questions and there are no pre-existing condition limitations. The benefit includes:

- Hospital Admission (1 per coverage year): **\$1,000**
- Daily Confinement (up to 100 days per coverage year): **\$100 per day**

For full policy details, [visit SmartBen](#).



Supplementing Your Medical Plan

Fixed Benefit Plan

This supplemental plan provides a set cash payment to help with expenses incurred for physician office visits, lab and diagnostic testing, outpatient surgery, emergency room, and prescription drug expenses. You are responsible for the difference between what the provider charges and the plan benefit. Receipts must be submitted to Aetna for reimbursement. There are two options available which are designed to pay supplemental fixed benefits for specific covered services.

Highlights are:

- Payments can be made directly to you or your health care provider. If you have a health insurance plan with a high deductible, the Aetna Fixed Benefit Plan can help you meet it
- Inpatient Hospital Benefit: Receive a lump sum cash payment when you have an inpatient hospital stay
- Benefits for urgent care and emergency room visits

Review the detailed enrollment materials on [SmartBen](#). Choose the option that best fits your personal needs.

PLAN OPTIONS

	OPTION 1	OPTION 2
Physician Office Visits	\$60/visit up to 6 per year	\$75/visit up to 6 per year
Outpatient Lab and X-ray Services	\$110/service up to 3 per year	\$120/service up to 3 per year
Outpatient Surgery	\$500/procedure up to 2 per year	\$600/procedure up to 2 per year
Inpatient Surgery	\$1,000/procedure up to 2 per year	\$1,000/procedure up to 2 per year
Emergency Room	\$200/visit up to 2 per year	\$400/visit up to 2 per year
Accidental Injury Benefit (off the job accidents only)	\$500/day up to 2 per year	\$500/day up to 2 per year
Inpatient - Admittance	\$1,000/admittance up to 2 per year	\$1,000/admittance up to 2 per year
Inpatient Hospital Confinement (includes maternity)	\$300/day up to 2 per year	\$700/day up to 2 per year
Prescription Drugs		
Generic or Brand	\$35 up to 12 days	\$50 up to 12 days

Please note: This plan ONLY provides partial reimbursement for Medical expenses. This is a supplement to health insurance and is not a substitute for major medical coverage. This coverage is NOT considered minimal essential coverage under the Affordable Care Act or Creditable Coverage under CMS Medicare Part D guidelines.

Dental

You have two dental plan options through UnitedHealthcare (UHC): a High PPO and a Value PPO. The plans' coverages are different, so select a plan that best meets your dental care needs.

UHC PPO Network

UHC offers a nationwide network of dentists. To locate a participating dentist, you can view the online directory at www.myuhc.com (select "PPO National Network").

	HIGH PPO PLAN		VALUE PPO PLAN	
Plan Benefits	Network	Non-Network*	Network	Non-Network*
Plan Year Deductible (Individual/Family)	\$50/\$150		\$50/\$150	
Plan Year Maximum	\$1,500 per person each calendar year		\$500 per person each calendar year	
Diagnostic & Preventive Exams, cleanings, x-rays	No charge	No charge*	80%	80%*
Basic Services Filling, denture repair, oral surgery	60% after deductible	60% after deductible	60% after deductible	60% after deductible
Major Services Endodontics, crowns, inlays, onlays, cast restorations, periodontics	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Prosthodontics Bridges and dentures	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Orthodontia Coverage for children	50% after deductible \$1,500 lifetime maximum	50% after deductible \$1,500 lifetime maximum	Not covered	Not covered

*You may be balanced billed if you use a non-network dentist for services.



WHAT DOES A BALANCE BILL AMOUNT LOOK LIKE?

For example, UHC covers \$600 for a crown.

Out-of-network dentist

An out-of-network dentist charges \$750 for a crown. If you go to that dentist, more than likely you will have to cover the additional \$150 difference on top of your coinsurance.

In-network dentist

An in-network dentist charges \$600. When you go in network, you're covered because the provider agreed to UHC's negotiated rate for crowns.

Vision

You and your dependents have the opportunity to enroll in vision coverage through UnitedHealthcare. You have the choice between the High Vision and the Value Vision Plan.

To locate participating providers, you may view the online directory at www.myuhcvision.com or request provider information by contacting **800-638-3120**.

	UHC HIGH PLAN		UHC VALUE PLAN	
	IN NETWORK	OUT-OF-NETWORK	IN NETWORK	OUT-OF-NETWORK
Frequency				
Eye Exam	Once every 12 months		Once every 12 months	
Lenses / Contacts*	Once every 12 months		Once every 12 months	
Frames	Once every 12 months		Once every 24 months	
Copay	Member responsibility	Plan reimburses	Member responsibility	Plan reimburses
Exam	No charge	Up to \$40	\$10 copay	Up to \$40
Materials	No charge	See below	\$25 copay	See below
Frames and Prescription Lenses	Member responsibility	Plan reimburses	Member responsibility	Plan reimburses
Single	No charge	Up to \$40	No charge	Up to \$40
Lined Bifocal	No charge	Up to \$60	No charge	Up to \$60
Lined Trifocal	No charge	Up to \$80	No charge	Up to \$80
Frames	\$150 allowance	Up to \$45	\$130 allowance	Up to \$45
Contacts	Member responsibility	Plan reimburses	Member responsibility	Plan reimburses
Exam & Fitting	Included with UHC Formulary Contacts	N/A	Included with UHC Formulary Contacts	N/A
Medically Necessary	No charge	Up to \$210	No charge	Up to \$210
Elective Selection (disposable)	No charge; up to 6 boxes	Up to \$150	No charge; up to 4 boxes	Up to \$105
Elective Non-Selection (conventional)	\$150 allowance	Up to \$150	\$105 allowance	Up to \$105

*You are eligible to select only one of either Eyeglass Lenses (for frames) or Contact Lenses (including medically necessary, elective selection and elective non-selection). If you select more than one of these vision services, only one Service will be covered.

Discounts to Keep an Eye On

- **Frame Allowance Balance:** Amounts over your frame allowance will be discounted at 30% at selected providers.
- **Additional Materials:** Receive up to a 20% discount on an additional pair of eyeglasses or contact lenses at participating in-network providers. This program is available after your vision benefits have been exhausted. Additional materials do not have to be purchased at the time of initial material purchase.
- **Lasik:** UnitedHealthcare has partnered with QualSight LASIK, the largest LASIK manager in the United States, to provide our members with access to discounted laser vision correction providers. Member savings represent up to 35% off the national average price of Traditional LASIK. Contracted prices start at \$945 per eye for Traditional LASIK and \$1,395 per eye for Custom LASIK. Discounts are also provided on newer technologies such as Custom Bladeless (all laser) LASIK. For more information, visit www.myuhcvision.com.

Commuter Flexible Spending Account (FSA)

Commuter FSA

You have the option to participate in the company's Commuter Flexible Spending Account program administered by HR Simplified. The Commuter FSA program consists of two flexible spending accounts, Mass Transit and Parking, which allow you to pay for eligible parking and transit expenses for your commute to and from work with pre-tax dollars.

For more information, visit

<https://AdeccoGroup.mypretax.com>.

Commuter Monthly	Mass Transit	Parking
Minimum	\$10	\$10
Maximum	\$270	\$270

Some benefits of the plan include:

- The Commuter FSA Program allows you to pay with pre-tax dollars for eligible parking and transit expenses for your commute to and from work.
- The plan offers a convenient debit card to make purchases simple and reduce paperwork.
- Unlike a typical FSA, you can make changes to your monthly contributions any time throughout the year. Unused contributions will be rolled forward during your employment with the Adecco Group if you remain eligible for the plan.

Changing your election:

- To make changes to your monthly election, visit [SmartBen](#).
- Changes can be made at any time and will go into effect on the date of the change. The changes may take up to two pay periods to reflect on your paycheck.

Please note: Coverage ends your last day worked. Unused funds in your account will be forfeited. You have 90 days from your termination date to submit claims incurred while employed.



Financial Wellbeing

Supplemental Life and AD&D

Eligible employees may enroll in Supplemental Life and AD&D at affordable group rates through Reliance Standard. **Premiums are determined by your age** and will be withheld from your paycheck. If you elect Supplemental Life and AD&D for yourself, you may elect Spouse Life and AD&D coverage. You will also have the option to elect Dependent Life and AD&D for your eligible dependent children.

For any Supplemental Life amount elected after your initial eligibility period or above the guarantee issue amount, **you must complete a medical questionnaire** (Evidence of Insurability) and be approved for the amount elected. Your coverage will be effective the first of the month following approval.

IMPORTANT NOTE: You must maintain an average of 15 hours per week to be eligible for this benefit.

For you	<ul style="list-style-type: none">\$25,000 - \$200,000 in \$25,000 incrementsMaximum of \$200,000\$200,000 guaranteed issue not to exceed 10x earnings
For your spouse	<ul style="list-style-type: none">\$12,500 - \$100,000 in increments of \$12,500Not to exceed 50% of your supplemental coverageGuaranteed issue of 50% of your supplemental coverage
For your dependent child(ren)	<ul style="list-style-type: none">Birth to age 26: \$10,000Child(ren) are guaranteed the \$10,000 of coverage



DON'T FORGET TO NAME A BENEFICIARY!

Be sure to name a beneficiary for all your life and AD&D insurance coverages, review designations periodically and make updates in **SmartBen** when needed. If you do not name a beneficiary for your Supplemental Life and AD&D insurance, your benefit will be paid according to applicable insurance rules.

If you choose supplemental coverage for your family, you will automatically be the beneficiary for that coverage.

Voluntary Short-Term Disability

Voluntary Short-Term Disability (STD), administered by Reliance Standard/Matrix Absence Management, protects your income in case you become temporarily disabled from a covered injury, illness or pregnancy.

IMPORTANT NOTE: You must maintain an average of 15 hours per week to be eligible for this benefit.

	OPTION 1	OPTION 2
Waiting Period	1st of month following 60 days of employment	
Weekly Benefit	60% of weekly earnings Increases in the benefit amount are effective on the January 1st coinciding with or next following the date of the change, provided you are actively at work on the effective date of the change.	
Weekly Maximum	\$600	
Benefits Start After	14 days	
Maximum Benefit Duration	13 weeks	26 weeks
Pre-existing Condition Limitations	You will not be covered for any illness, injury, mental illness, substance abuse, or pregnancy occurring 3 months prior to coverage for 12 months.	



Financial Wellbeing



LifeLock ID Theft Protection

LifeLock™ with Norton™ Benefit Plans help provide you with peace of mind by providing a comprehensive all-in-one protection for your identity, personal information and connected devices.

Everyday things like online shopping, banking and even browsing the web can expose personal information and make you vulnerable to cybercriminals and identity theft. **LifeLock helps monitor your personal accounts and sends you alerts* if they detect potential threats to your identity.** If you should become a victim of identity theft, LifeLock will work to resolve it. Norton's multi-layered, advanced security helps protect against existing and emerging malware threats to your devices and helps protect your private and financial information when you go online.

Trust an employee benefit from brands who've been leaders in identity theft protection and cyber security. It's the kind of forward-thinking that combines leading identity theft protection and device security against online threats, at home and on-the-go.

Visit lifelockbusinesssolutions.com/employeebenefits/benefitplans/ or call **800-607-9174** for more information.

*No one can prevent all identity theft or cybercrime. * LifeLock does not monitor all transactions at all businesses.*



Pet Insurance

My Pet ProtectionSM from Nationwide[®] offers best-in-show coverage for vet bills. You'll love getting cash back on vet bills for accidents, illnesses, hereditary conditions and more. You can choose from 70% or 50% reimbursement to get the level of coverage that fits your needs.*

You're free to use any licensed vet and will get additional benefits for emergency boarding, lost pet advertising and more. Plus, the 24/7 vethelpline[®] is available as a service to all pet insurance members (\$150 value).

Get a fast, no-obligation quote today at petinsurance.com/adecgroup or by calling **877-738-7874**.

**Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions. Reimbursement options may not be available in all states.*



ARAG[®] Legal Insurance

ARAG[®] offers affordable legal insurance where your network attorney fees are 100% paid in full for a wide variety of covered legal matters.

This plan covers a large range of services, including:

- Wills and estate planning
- Consumer fraud
- Real estate and home ownership
- Personal property disputes
- Traffic tickets and license suspensions
- Student loan debt
- Disputes with a landlord
- Bankruptcy
- Family law matters
- Tax audit
- Small claims court
- And more!

To see a full list of coverages available under your plan, visit ARAGLegalCenter.com and enter access code **18427ag**. For any legal matters not covered or excluded under the plan, you are eligible to receive at least 25% off the network attorney's normal rate.

You have two plan options to choose from:

1. **UltimateAdvisor[®]**, which features a wide variety of legal coverages and services
2. **UltimateAdvisor Plus[™]**, which offers more comprehensive legal coverage such as trusts, divorce, credit record correction, child custody, support and visitation and additional services, such as Identity Theft Protection, tax services, financial education and counseling and caregiving services

LEARN MORE

- Visit ARAGLegalCenter.com and enter access code **18427ag**
- Call ARAG Customer Care at **800-247-4184** from 7:00 a.m. to 7:00 p.m. (CST), Monday through Friday
- Full policy details are on [SmartBen](#)



WATCH THIS VIDEO TO LEARN ABOUT LEGAL INSURANCE!

Financial Wellbeing



401(k) Plan

Start saving for retirement now. The 401(k) plan offers you an easy way to save for retirement through payroll deductions. By saving now, you can help maintain your current lifestyle in retirement while reducing your current taxable income. The 401(k) offers a wide variety of investment options to personalize your investment portfolio to reach your goals.

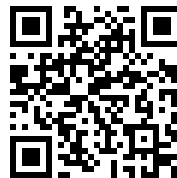
- You may change or stop your payroll contribution percentage at any time. Principal sends deduction changes back to the Adecco Group every Thursday for the next available payroll period.
- You may perform investment transfers of your current balance (except if restricted by the fund) and make elections for future contributions.
- You are encouraged to designate a beneficiary.

For your specific 401(k) plan information, visit [SmartBen](#) to access the 401(k) Plan Highlights document.

For account access, go to www.principal.com/welcome and click *Get Started*.

If you are identified as a Highly Compensated Employee, your contributions to the 401(k) plan may be limited.

Questions can also be directed internally to the Adecco Group Retirement Team at Retirement@adecgroup.com.



GET STARTED BY VISITING
PRINCIPAL'S WEBSITE.

Other Value-Add Benefits

Adecco Group Employee Discount Program

The Adecco Group Employee Discount Program through Beneplace offers exclusive discounts on hundreds of products and services you use every day!

- Available for all employees
- Access from any computer or device to shop hundreds of offers
- Shop on the go – anytime, anywhere
- Discounts range for everything from hotels and car rentals to flowers and gifts

Visit adecco.savings.beneplace.com to save on these items and more!



SAVE MONEY BY JUST BEING AN ADECCO GROUP EMPLOYEE!

Click the arrow to see current discounts, as they are ever-changing!



ADDED PERKS FROM RELIANCE STANDARD

Reliance Standards also offers Adecco Group employees a few other programs at no added cost. Be sure to look on [SmartBen](#) for more information on WalletArmor and On Call Travel Assistance Services.

Benefit Contact List

BENEFIT	PROVIDER/GROUP ID	PHONE NUMBER	WEBSITE
Medical	Aetna 867993	844-899-3392	aetna.com
Dental	UnitedHealthcare 712942	877-816-3596	myuhc.com
Vision	UnitedHealthcare 712942	800-638-3120	myuhc.com
Commuter FSA	HR Simplified	888-318-7472	Adeccogroup.mypretax.com
Life and AD&D	Reliance Standard 207686 & 158236	800-351-7500	reliancestandard.com
Disability & Absence Management (FMLA)	Reliance Standard/Matrix STD: 515997 LTD: 129180	877-202-0055	matrixabsence.com
Voluntary Benefits: Accident, Critical Illness, Hospital Indemnity	Aetna 802223	800-607-3366	myaetnasupplemental.com
Fixed Benefit Plan	Aetna 802183	888-772-9682	myaetnasupplemental.com
Legal Plan	ARAG	800-247-4184	ARAGLegalCenter.com Access code: 18427ag
ID Theft Protection	LifeLock	800-607-9174	lifelockbusinesssolutions.com/ employeebenefits/benefitplans/
Pet Insurance	Nationwide	877-738-7874	petinsurance.com/adeccogroup
401(k)	Principal	800-547-7754	principal.com/welcome
Employee Assistance Program	UnitedHealthcare - Optum	866-248-4096 option 2	liveandworkwell.com Access code: Adecco
Employee Discount Program	Beneplace	N/A	adecco.savings.beneplace.com

Enrolling in your benefits or making a qualified life status change should be done on **SmartBen** or through the SmartBen NOW mobile app. See **page 3** for details.

System support is available by calling the Adecco Group Benefit Resource Center at **877-453-3220**, Monday - Friday from 8 a.m. to 8 p.m. ET. Representatives are also available by email at theadeccogroup@smartbenassist.com.

ANNUAL NOTICES:

Regulatory notices, such as the Women's Cancer Rights Act, Medicare Part D, Children's Health Insurance Program, Summary Plan Descriptions and Summaries of Benefits & Coverage, can be found by logging in **SmartBen**. To request a paper copy, please email theadeccogroup@smartbenassist.com.



THE ADECCO GROUP

2022 Monthly Rates

Non-Variable Associates

MEDICAL

When you enroll for medical coverage, you will see your personalized rates in the SmartBen system.

DENTAL

TIER	VALUE PPO PLAN	HIGH PPO PLAN
Employee Only	\$17.72	\$24.44
Employee + 1	\$34.73	\$47.90
Family	\$57.91	\$79.87

VISION

TIER	VALUE PLAN	HIGH PLAN
Employee Only	\$9.77	\$12.89
Employee + Spouse	\$20.25	\$26.71
Employee + Child(ren)	\$20.25	\$26.71
Family	\$29.13	\$38.43

CRITICAL ILLNESS

CRITICAL ILLNESS NON-SMOKER RATES		
TIER	LOW PLAN	HIGH PLAN
Employee Only	\$12.82	\$18.62
Employee + Child(ren)	\$12.82	\$18.62
Employee + Spouse	\$19.55	\$28.22
Family	\$19.55	\$28.22

ACCIDENT

TIER	PLAN ONE	PLAN TWO
Employee Only	\$7.76	\$12.14
Employee + Spouse	\$13.50	\$20.99
Employee + Child(ren)	\$14.60	\$22.56
Family	\$19.60	\$30.25

CRITICAL ILLNESS SMOKER RATES		
TIER	LOW PLAN	HIGH PLAN
Employee Only	\$20.77	\$30.54
Employee + Child(ren)	\$20.77	\$30.54
Employee + Spouse	\$31.43	\$46.06
Family	\$31.43	\$46.06

HOSPITAL INDEMNITY

TIER	
Employee Only	\$10.37
Employee + Spouse	\$21.14
Employee + Child(ren)	\$19.73
Family	\$31.12

LIFELOCK ID PLANS

TIER	ESSENTIAL	PREMIER
Employee Only	\$3.99	\$7.49
Family	\$7.99	\$12.49

FIXED MEDICAL PLAN

TIER	OPTION 1	OPTION 2
Employee Only	\$80.51	\$108.04
Employee + Spouse	\$179.10	\$240.28
Employee + Child(ren)	\$169.00	\$226.72
Family	\$257.96	\$346.06

ARAG LEGAL PLANS

TIER	ULTIMATE ADVISOR	ULTIMATE ADVISOR PLUS
Family	\$9.85	\$17.46

ACCOUNTING
PRINCIPALS

Ajilon

pontoon

PALADIN

Hired

LHH

GENERAL ASSEMBLY

Adia

Adecco

modis

Entegee