

BENEFITS (2014 – 2015)*These policies are effective 7/1/2014***HEALTHCARE**

The Execu|Search Group temporary employees are eligible for medical, dental and vision benefits on the first of each calendar month, after completion of two (2) months of employment with us (two months from the start date), as well as completion of 250 hours of work during this two (2) months period of time. If you decide to receive benefits, you must elect to do so within 30 days of eligibility (the first of the month).

The Execu|Search Group offers you the choice of Meritain (Medical) and/or Guardian (Dental and/or Vision). Below is a brief summary of the plan designs.

MEDICAL

Choice between the following plans with Meritain Health using the Aetna Choice POS II National Network.

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|---|-------------------------------|
| 1. SUPER HIGH – In- and Out-of-Network Coverage | \$10 Co-pay |
| 2. HIGH – In- and Out-of-Network Coverage | \$15 Co-pay / \$45 Specialist |
| 3. EPO – In Network ONLY Coverage | \$15 Co-pay / \$45 Specialist |
| 4. HSA – High Deductible Plan | |

All plans (except the HSA plan) include:

Emergency Room: \$500 co-payment
Deductible: applies to both In-and Out-of-Network services, depending on the plan you elect. (Services subject to deductible include: Ambulance, Office Surgery, Outpatient Facility Surgery, Hospital Care, Hospice Care, In-patient Alcohol & Substance Abuse Care, In-patient Mental Health Care, In-patient Short Term Rehabilitation)

Coinsurance: applies to ALL plans except the HSA plan.

- 3 tier prescription drug coverage / mail order pharmacy
- top quality physician network / access to over 200 of the area's finest hospitals
- annual physical at no charge

DENTAL

Choice between the following plans:

- | | |
|-----------------------------------|---|
| 1. In-Network Only PPO Plan | 2. Network Access Plan (In- and Out-of-Network) |
| - Individual / family deductibles | - individual / family deductibles |
| - \$0 annual maximum | - \$2,000 annual maximum |

VISION

Eye Exams-	\$10 copay	- VSP Network
Materials-	\$0 copay	- Lenses (frame or contact lenses) – every 12 months
		- Frames – every 24 months

NEW HEALTH INSURANCE MARKETPLACE COVERAGE OPTIONS

Temporary employees have the option to purchase private health insurance through the Health Insurance Marketplace that has been established in connection with health care reform. For more information on coverage options available through the Health Insurance Marketplace, please visit www.healthcare.gov.

This communication is not intended to be the Summary Plan Description required by the Employee Retirement Income Security Act (ERISA). If there is a conflict between this communication, the Summary Plan Description and the legal Plan documents, the Plan documents will govern.

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401(k) PLAN

Participation eligibility is upon completion of 12 months of continuous employment. Upon enrollment, plan includes: Portfolio/Investment choices, loans and on-line access to your account. There are four (4) open enrollment periods, January 1, April 1, July 1 and October 1 of every year.

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FLEXIBLE SPENDING ACCOUNTS (FSA)

FSA's allow employees to set aside money before taxes and deposit those funds into accounts that can be used to pay for eligible medical, dependent care, transit and parking expenses.

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WORKING ADVANTAGE PROGRAM

The Execu|Search Group has a valuable membership with Working Advantage and our employees now have access to exclusive discounts for movie theatres, movie rentals, theme parks, ski tickets, Broadway theatre, special family events, online shopping and much more.

Registering is easy. Please call your Staffing Manager for the required ID #. Simply go to the Working Advantage website at www.workingadvantage.com and click on "Register". You may complete your one-time registration for free and create your own personal account with a password of your choice. Once you have registered, you can order either online or by phone at 1-800-565-3712 Monday through Friday 8:00 a.m. to 6:30 p.m. and Saturday 9:00 a.m. to 5:00 p.m. ET.