



Your Transition from Kforce

As you leave Kforce you will need to make some decisions about your benefits. This document provides information on the Kforce Health & Welfare plans, the Kforce Retirement plans and other benefits offered under the Kforce Benefits Program. Many of your questions will be answered in this document; however, we have also provided contact information should you wish to speak with a Kforce representative or need to contact the providers directly.

Medical, Dental and Vision

Your current Kforce medical, prescription, dental and vision coverage, if any, will continue through the last day of the month in which your employment terminates. Under most circumstances, you will be eligible to continue these benefits through COBRA (Consolidated Omnibus Budget Reconciliation Act).

COBRA

Q1. What is COBRA?

A. COBRA provides you with an opportunity to continue medical, prescription, dental, vision insurance and health care spending accounts for up to 18 months, if you had previous coverage through a Kforce group health plan.

Q2. What do I have to do to get the COBRA benefits?

A. Upon termination, our COBRA Administrator, WEX, will send you information on how to enroll, the cost of enrollment and instructions. Typically, you should receive this information within (3) three weeks after your termination.

Q3. How long do I have to enroll in COBRA?

A. You have 60 days after your termination date, or from the date of the notification whichever is later.

Q4. May I choose to continue one part of my coverage, for example, dental coverage only?

A. Yes. You may continue any or all of the coverages for which you are eligible.

Q5. Can I also continue coverage on my dependents?

A. Yes, as long as the dependent is currently enrolled on your benefits.

Q6. Can I add dependents?

A. If you have eligible dependents not currently enrolled, they may not be enrolled at this time. However, you may add dependents during our annual enrollment period.

Q7. What is the cost of COBRA?

A. The cost is the full premium rate plus an additional 2% administrative fee (102% of the total premium). Please see the rate sheet on the next page for current pricing information.



COBRA Rate Sheet

| PLAN | PREMIUM RATE | 2% ADMIN FEE | TOTAL MTHLY AMOUNT |
|--|--------------|--------------|--------------------|
| Bronze HealthFund HSA | | | |
| Single | \$436.88 | \$8.74 | \$445.62 |
| EE + Spouse | \$960.23 | \$19.20 | \$979.43 |
| EE + Child(ren) | \$916.08 | \$18.32 | \$934.40 |
| Family | \$1,425.01 | \$28.50 | \$1,453.51 |
| Silver HealthFund HSA | | | |
| Single | \$478.88 | \$9.58 | \$488.46 |
| EE + Spouse | \$1,052.52 | \$21.05 | \$1,073.57 |
| EE + Child(ren) | \$1,004.20 | \$20.08 | \$1,024.28 |
| Family | \$1,562.00 | \$31.24 | \$1,593.24 |
| Gold Choice POS II | | | |
| Single | \$557.80 | \$11.16 | \$568.96 |
| EE + Spouse | \$1,225.79 | \$24.52 | \$1,250.31 |
| EE + Child(ren) | \$1,169.68 | \$23.39 | \$1,193.07 |
| Family | \$1,819.23 | \$36.38 | \$1,855.61 |
| Guardian Traditional Dental (PPO) | | | |
| Single | \$37.62 | \$0.75 | \$38.37 |
| EE + Spouse | \$91.72 | \$1.83 | \$93.55 |
| EE + Child(ren) | \$84.12 | \$1.68 | \$85.80 |
| Family | \$141.11 | \$2.82 | \$143.93 |
| Aetna DMO Dental | | | |
| Single | \$19.87 | \$0.40 | \$20.27 |
| EE + Spouse | \$38.63 | \$0.77 | \$39.40 |
| EE + Child(ren) | \$59.94 | \$1.20 | \$61.14 |
| Family | \$78.70 | \$1.57 | \$80.27 |
| VSP – Vision Service Plan | | | |
| Single | \$7.20 | \$0.14 | \$7.34 |
| EE + Spouse | \$14.25 | \$0.29 | \$14.54 |
| EE + Child(ren) | \$14.67 | \$0.29 | \$14.96 |
| Family | \$20.54 | \$0.41 | \$20.95 |



Q8. Is payment due at the same time as my enrollment?

A. No. You have 45 days after notifying WEX of your intent to enroll in COBRA before any payment is due. When you make your payment, it must date back to when your coverage terminated because your coverage must be continuous.

Q9. Where do I send the monthly payment?

A. Premiums are made payable to WEX and should be mailed to:

WEX
P.O. Box 2079
Omaha, NE 68103-2079

Flexible Spending Accounts

Q1. When will my last FSA contribution be taken?

A. Contributions will end with your last regular paycheck. Any severance payments received will not contain any benefit deductions.

Q2. May I submit claims for services beyond my termination date?

A. You will be entitled to reimbursement only for expenses incurred prior to the date your participation is terminated. Your FSA plan goes through the end of the month in which you terminate. You must apply for reimbursement on or before the 90th day following the date on which your participation is terminated.

Q3. Am I able to continue my FSA elections through COBRA?

Under COBRA, you may be eligible to continue coverage for your Health Care Spending Account on an after-tax basis. For reimbursement account balances you may contact WEX directly, at **1-866-451-3399**.

Health Savings Account (HSA)

Q1. When will my last HSA contribution be taken?

A. Contributions will end with your last regular paycheck. Any severance payments received will not contain any benefit deductions.

Q2. May I submit claims for services beyond my termination date?

A. Yes, this is your personal account that you own and can continue to submit eligible claims for reimbursement.

Life Insurance Conversion / Portability:

Basic and Supplemental Life Insurance will terminate at the end of the month in which your employment with Kforce terms. You will receive a letter and application from Prudential to convert or port your life insurance which needs to be completed within 30 days from your term date. Rates are determined by Lincoln Financial Group.



401(k) Plan

Q1. I am no longer employed by Kforce, how do I request a distribution from the 401(k) Plan?

- A. Call a Prudential Financial Service Representative at 1-877-778-2100 or via the participant website www.prudential.com/online/retirement and request a distribution. A distribution check will be sent to you within ten business days from that date.

Please note: If you elect a direct rollover, you should coordinate with the IRA or your new qualified plan administrator to find out what documentation they require for accepting rollovers. Make sure to have the money re-invested within 60 days or it will be treated as a distribution and you will be taxed on that amount.

Q2. What happens to my loan?

- A. If you have an outstanding loan balance upon your separation from service, you must pay the loan balance back in full. Call Prudential for the amount outstanding and acceptable methods of payment. If you do not pay back the loan within 90 days from your date of termination, it will be considered in "default" and become a taxable cash distribution to you that you will have to report on your taxes. You may also be subject to a 10% penalty tax.

Q3. If I leave Kforce for any reason, can I leave my money in the 401(k) Plan?

- A. *If your account balance is greater than or equal to \$1,000*
Yes, but you must begin taking distributions once you reach age 70 1/2. Former participants are no longer able to contribute to their account, but the moneys will continue to share in gains or losses based on fund performance, and participants could still continue to make investment fund changes. Former participants will also continue to receive quarterly statements and may be charged an administrative fee to continue their account with the administrator.

If your account balance is less than \$1,000

No, you are required to take a distribution. Former participants can choose to receive the moneys in a cash lump-sum amount (and be subject to taxes and penalties), or to rollover the moneys into an IRA or another qualified retirement plan that accepts rollover contributions, thereby maintaining the tax-free status of these moneys.

Q4. Prudential Financial still shows me as an active employee, what should I do?

- A. You may receive a distribution of your vested account balances as soon as the administrative systems at Kforce have recorded your separation from service and have passed that information to Prudential Financial. If you have called Prudential Financial and their records still show you as an active employee, please contact your local office to confirm your termination. After this is completed, you may call Prudential Financial again to start the process.

Employee Stock Purchase Plan – (ESPP)

Q1. I am no longer employed by Kforce, what happens to my participation in the ESPP?

- A. Upon your separation from service, you will be deemed to have elected to withdraw from the plan.

Q2. What about the money I've been putting into the plan to buy stock?

- A. The payroll deductions credited to your account, but not yet used to purchase stock, will be returned to you within two to four weeks following your termination.

Q3. What about the stock I've already purchased? What if I want to sell?

- A. If you would like to sell all or some of your shares of stock, you may do so immediately by faxing or mailing a Share Transaction Request Form to Computershare. You may contact Computershare directly at 1-800-809-2584. Please note that the 6 month holding period still applies even if your employment has terminated.

Paychecks and Other:

Q1. How do I receive my final pay?

- A. Your final pay will be processed according to applicable state guidelines and your advice will be mailed to your home address on file in PeopleSoft.

Q2. How do I receive my final outstanding expenses?

- A. If applicable to your agreement, you need to manually complete the expense report and e-mail it to your leader and copy APInvoiceApprovals@kforce.com.

Q3. What do I do with my equipment?

- A. All laptops, parking passes, security passes, and any other Kforce or Client equipment is owned by Kforce or Client and must be returned to the Kforce office on your last day of employment.

Q4. Where do I pick up my personal belongings?

- A. Arrangements will be made to pick up your belongings within 48 hours of your last day. You will have Two weeks to pick up your belongings once arrangements are made.

Q5. If future employers are trying to verify my employment, who should they contact?

- A. The Firm utilizes Thomas and Company when validating prior employment. Prospective employers have the following options to gain this information, for a small fee:
option 1: via the web at www.Thomas-and-Company.com
option 2: via phone at 1-615-620-0569
option 3: via email at Verifications@Thomas-and-Company.com

Employers follow the prompts and will need to enter your social security number and the Kforce employer code (which is KFORCE8).

If they also want to validate your salary, you will need to contact the Thomas and Company in advance to set up a salary key/authorization code. This can be done one of the following ways:

- Option 1: via the web at www.Thomas-and-Company.com
Option 2: via phone at 1-615-620-0569

If they need a specific mailing address, please utilize the Corporate address:

Kforce Inc.
1001 East Palm Avenue
Tampa, FL 33605



Important Numbers to Know

| | | |
|---|--|--|
| Medical | Aetna Plan # 100635 | www.aetna.com 1-888-463-6265 |
| Pharmacy | CVS/Caremark Plan # 1615 | www.caremark.com 1-844-499-9588 |
| Dental | Aetna DMO Plan # 100635 | www.aetna.com 1-800-843-3661 |
| | Guardian Traditional Plan # 00006358 | www.guardiananytime.com 1-800-541-7846 |
| Vision | Vision Service Plan Plan # 12130986 | www.vsp.com 1-800-877-7195 |
| | Aetna EyeMed | www.aetna.com 1-800-793-8616 |
| Voya | Hospital Indemnity, Accident & Critical Illness Claims | https://claimscenter.voya.com/static/claimscenter/ 1-877-236-7564 |
| Supplemental Life | Prudential | Email: gi.life.claim.questions@prudential.com Control No: 70416 800-524-0542 |
| Disability | Prudential | www.prudential.com/mybenefits Control No: 70416 800-842-1718 |
| Flex Spending | HealthEquity | www.healthequity.com 1-877-924-3967 |
| COBRA Administrator | WEX | www.wexinc.com 1-866-451-3399 |
| 401(k) | Prudential Financial | www.prudential.com 1-877-778-2100 |
| Non-Qualified Deferred Compensation Plan | Prudential Financial | www.prudential.com/online/retirement 1-877-778-2100 |
| ESPP | Computershare | https://www-us.computershare.com/employee 1-800-809-2584 Account Access |
| Customer Solutions Center | Kforce | Email: customersolutionscenter@kforce.com Phone: 1-866-807-5074 |
| Human Resources | Kforce | Mail: 1001 East Palm Avenue, Tampa, Florida 33605 Attn: Human Resources |