

 **WORKFORCE OPTIMIZATION**<sup>®</sup>

# 2021 BENEFITS SUMMARY

 **Liberty Packages**



# Insperity Benefits for Liberty Packages

This document provides an overview of the Insperity benefits available to eligible employees of Insperity® Workforce Optimization® clients through the co-employment relationship.

**The following benefits are available to all full-time employees.**

## The Insperity Group Health Plan

Medical coverage options include prescription coverage and vary by insurance carrier, region and coverage type. Availability is determined by benefits package and ZIP code service area.

## The Insperity Welfare Benefits Plan

### Basic Life and AD&D Insurance (100% employer-paid)

Coverage pays an amount equal to 1X covered annual earnings (\$50,000 maximum).

### Voluntary Life, AD&D and Disability Insurance (100% employee-paid)

Coverage amounts for 1-6X covered annual earnings, up to a maximum of \$2.5 million. You must apply during the initial enrollment period to receive guaranteed issue amounts. Coverage is also available for dependents. Disability coverage pays up to 60% of covered weekly or monthly earnings.

## The Insperity Health Savings Account (HSA) Program

If enrolled in an Insperity High Deductible Health Plan (HDHP), make contributions by payroll deduction on a pretax basis (if eligible) or on a post-tax basis up to established annual federal limits for qualifying health care expenses. For plan year 2021, HSA contribution limits are \$3,600 for employee-only coverage, and \$7,200 for family coverage.

## The Insperity Health Care Flexible Spending Account (FSA) Plan

Make pretax contributions (if eligible) up to the annual maximum through payroll deduction for qualifying health care expenses incurred during the plan year. For plan year 2021, you may elect from \$20 to \$229.16 in monthly contributions, up to a maximum annual contribution of \$2,750.

**The following benefit is available to all full-time employees with at least 180 days of continuous service.**

## The Insperity Adoption Assistance Program

Reimburses up to \$1,500 of qualifying expenses per qualified adoption. Qualifying expenses must be incurred through private adoption or a licensed agency.



### Talk to ALEX® before you enroll

Before you enroll, talk to our interactive decision support tool ALEX. He'll ask a few questions about your health care needs, crunch some numbers and point out what makes the most sense for you. During your initial and open enrollment periods, you can find ALEX on the Insperity Premier™ platform. Log in to [portal.insperity.com](https://portal.insperity.com) and click "Start Now" next to Health Benefits, then select "Yes, help me find the best fit!" on the next screen.

**The following benefits are available to all employees.**

**The Insperity Employee Assistance Program (EAP)**

Offers a variety of resources to support the health and wellbeing of employees and their dependents.

**The Insperity Commuter Benefits Program**

Pay for job-related mass transit and/or parking expenses with pretax dollars (if eligible). There is a monthly \$2 administrative fee to participate, except where prohibited by local ordinance. Employees may enroll or discontinue participation at any time. If employees do not enroll, the benefit is considered waived.

**Insperity Training and Development**

Self-paced online, live virtual and classroom training programs to learn new skills, maintain safety and compliance, improve performance and develop careers.

**MarketPlace™**

Offers online discounts on a variety of goods and services, including cell phone services, identity theft protection, pet health insurance, travel, electronics, gifts, household needs and more.

➤ This brochure provides an overview of your Insperity benefits package. Actual benefits are subject to the provisions and limitations of the agreements between Insperity and its benefits providers. Detailed benefits information is available on the Insperity Premier™ platform at [portal.insperity.com](https://portal.insperity.com).

Except where otherwise indicated, employees must work 30 or more hours per week, on average (20 hours per week in Hawaii), or meet the requirements for continuing eligibility during an approved leave of absence, to be eligible for the health and welfare benefits in this package. Certain individuals are excluded from participation.

Please refer to the Summary Plan Description (SPD) for each Plan on Insperity Premier for full eligibility requirements.



