



CONTRACTORS BENEFITS SUMMARY

HEALTH BENEFITS

GROUP MEDICAL COVERAGE

Contractors have the choice of a Health Savings Account Plan (HSA) through United Healthcare or two MEC/Limited Medical Plans, from TransAmerica. The HSA medical plan provides you access to quality comprehensive and cost-effective consumer driven health care coverage. The HSA medical plan is designed to offer you the coverage, resources and tools you need to get the most out of your health plan including:

- No pre-existing condition limitations
- No lifetime/annual maximum coverage limit
- Comprehensive Rx plan with low co-pays
- Mail order drug program
- Preventive care and routine immunizations
- Advanced radiological imaging
- Rehabilitative therapy
- Infertility services & family planning
- Mental health and substance abuse services
- Home health service
- Medical device coverage

MEC/LIMITED PLAN COVERAGE

- Satisfies individual mandate under health care reform, providing Minimum Essential Coverage (MEC) in compliance with PPACA
- Two coverage level options
- Low out of pocket premiums
- Section 125 qualified plan
- Reimbursement for a variety of services
- Wellness coverage

AETNA DMO DENTAL COVERAGE

- Nationwide network plan
- No coverage limitation
- Set service fee schedule
- Orthodontic coverage
- Routine cleaning every six months

AETNA PPO DENTAL COVERAGE

- In and out of network coverage
- Full-time students covered to the age of 26
- Extensive listing of network providers

UHC/SPECTERA VISION COVERAGE

- Quality vision care, nationwide
- \$10 co-pay for exam
- Contact lenses
- Laser vision correction

VOLUNTARY SHORT TERM DISABILITY

- 26 week benefit duration
- Income replacement up to 60% of salary

VOLUNTARY LONG TERM DISABILITY

- Coordinates with voluntary STD benefits
- Income replacement up to 60% of salary

VOLUNTARY LIFE INSURANCE

- Employee coverage up to \$500,000
- Coverage for spouse and children

SECTION 125 QUALIFIED BENEFIT PLANS

- Premiums are deducted on a pre-taxed basis, saving on average 30% - 40% of the premium cost (based on tax bracket)

SAVINGS PLANS

401(k) - RETIREMENT

This qualified, pre-tax 401(k) program allows for immediate enrollment with no waiting period for all RightSourcing Contractors, regardless of status (auto-enrollment on 45th day of employment).

For more information visit www.HRconnection.com

Login Information - User Name: SourcingContractors1 / Password: Rightsourcing1

- Enroll, change or cease contributions at anytime
- Contribute up to 70% of your earnings, up to IRS annual mandate
- Catch-up benefit for contractors over 50
- Comprehensive fund portfolio

529 PLAN - COLLEGE SAVINGS

RightSourcing offers a convenient college savings plan, with significant tax advantages.

- Managed by American Funds
- Beneficiary can go to school in any state
- Portable policy

OTHER BENEFITS

WELLCARD Rx DISCOUNTS AVAILABLE TODAY!

- Save 65% on prescriptions
- Save on a wide range of health services

AUTO & HOME INSURANCE

- Discounted home and auto insurance offered through Liberty Mutual
- Quotes provided online or over the phone
- 24-hour roadside assistance
- Personalized 24-hour claims services

EMPLOYEE DISCOUNT CLUB

- Visit the [Working Advantage](#) website
- Retail stores
- Travel (air, hotel and car rentals)
- Broadway show and movie tickets
- Theme park admission

DITECH AT WORK

- 1/8% off national rates
- \$750 off closing costs

VERIZON CELLULAR SERVICES

- Employee discount program
- Save up to 10% on services plans
- Save up to 25% on accessories

CREDIT UNION MEMBERSHIP

- Membership to IBM SECU and/or Patelco
- No fee checking & online banking
- No fee VISA credit cards
- Financial planning services
- Auto and consumer loans
- Mortgages and home equity loans
- IRAs and money market accounts

BUSINESS TRAVEL ASSISTANCE

- Pre-trip assistance
- Emergency personal services
- Emergency medical & evacuation services
- \$200,000 of accidental death & disability

INTERNATIONAL MEDICAL COVERAGE

- U.S. domestic coverage stops at the border, so don't travel without international medical!
- Accident and sickness coverage
- Short-term or long-term coverage
- Coverage for extreme sports like zip-lining, hang gliding, mountain biking and more...

LIFELOCK

- 5 points of protection
- Monitors any threats against your identity
- Includes a comprehensive, proprietary method for scanning for identity threats
- Contacts you via email, phone or text if exposure or threats are detected
- Immediately backed by a comprehensive \$1 million total service guarantee
- Provides important safeguards for monitoring and helping you maintain your credit score

RightSourcing

RightSourcing
Benefits Department
7777 Glades Road, Suite 208
Boca Raton, Florida 33434

Phone: (800) 813-7946
Fax: (561) 988-8325
Email: benefits@rightsourcingusa.com
Employee Website:
www.HRconnection.com
User Name: SourcingContractors1
Password: Rightsourcing1