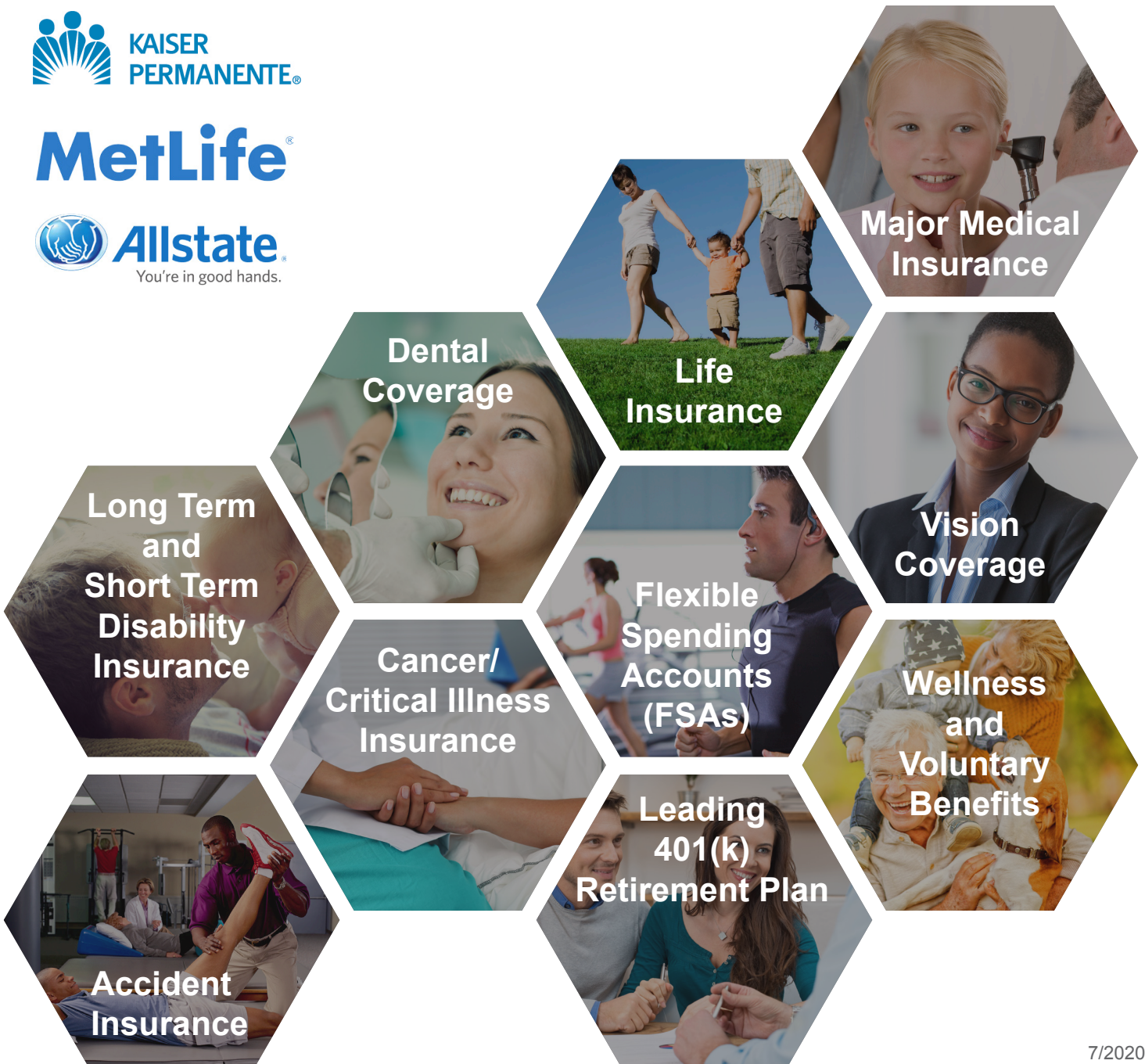


ENGAGE PEO BENEFITS

All of these benefits leverage Engage's buying power, providing your employees with the best prices for their benefit choices.



ENGAGE PEO BENEFITS AVAILABLE



HEALTH BENEFITS

Medical	Private Corporate Exchange and Simple Business Solutions	Coverage under fully insured major medical plans that include preventive care, doctor's office visits, lab and x-ray, emergency care, hospitalization and prescription drugs.
	Health Concierge Services	Access to personal health advocates to assist with claims, complex case management and transition of care issues.
	Telemedicine	Connect with a doctor within minutes to diagnose conditions like cold & flu symptoms, bronchitis, allergies and more.
	Wellness Programs	Various wellness programs, discounts and partner apps provided by Aetna and Kaiser Permanente.
	Tax Advantaged Health Savings Accounts	Health care flexible spending accounts and qualified health savings accounts to help budget and pay for out of pocket expenses such as deductibles, coinsurance and copayments on a pre-tax basis.
	Hospital Gap Insurance	Supplemental health insurance programs to help cover the out of pocket costs for inpatient and outpatient hospital services.
Dental	Insurance Plans	Covers preventive and diagnostic care, including routine check-ups, cleanings and x-rays. Additional coverage provided for restorative services such as fillings, crowns, bridges and more.
Vision	Insurance Plans	Covers eye exams, lenses, frames and contact lenses. Discounts available on other services.

INSURANCE OPTIONS

Life Insurance and Accidental Death & Dismemberment (AD&D) Coverage	Basic Employer Paid Life & AD&D Insurance	Provides company paid life insurance matched with an equal level of basic AD&D coverage at a guaranteed issue level.
	Employee Paid Life & AD&D Insurance	Supplemental employee life insurance matched with an equal level of AD&D coverage, with new entrant guarantee issue amounts available.
	Employee Paid Spouse/Domestic Partner/Dependent Child Life and AD&D Insurance	Supplemental dependent life insurance matched with an equal level of AD&D coverage, with new entrant guarantee issue amounts (maximum 50% of the employee elected coverage) for spouse/ domestic partner coverage; Dependent child coverage available.

ENGAGE PEO BENEFITS AVAILABLE



INSURANCE OPTIONS (cont.)

Short term and long term disability coverage	Employer Paid Short and Long Term Disability	Company-provided disability insurance benefit that provides employees with a percentage of income in the event that they become disabled and are unable to work.
	Employee Paid Short Term and Long Term Disability Insurance	Options for either short term or long term disability to provide financial assistance in the event of a disabling illness or injury.
Other supplemental insurance benefits	Accident Insurance	24/7 accident insurance protects against the additional expenses associated with accidental injury and death.
	Critical Illness Insurance	A lump sum benefit at the time of diagnosis to help meet expenses not normally covered under traditional health insurance. Includes benefits for a heart attack; stroke; Alzheimer's Disease and a major organ transplant, amongst others.
	Cancer and Specified Disease Insurance	Protects against the high treatment expenses of cancer and other specified diseases by providing additional coverage for out-of-pocket costs.

OTHER BENEFITS AVAILABLE

Employee assistance program (EAP)	Employee Hotline	Provides 24 hour confidential assistance with stress, substance abuse, family and relationship problems plus online resources.
Flexible spending accounts	Dependent Care Reimbursement Program	Helps pay for an eligible dependent's day care expenses on a pre-tax basis.
Voluntary services	Commuter Benefits	Allows the payment of commuting costs such as parking and public transit on both a pre-tax and post-tax basis.
	Prepaid Legal Plan and Identity (ID) Theft Restoration Services	Access a variety of legal services including advice, attorney letters or calls made on your behalf, contract and document review. ID Theft restoration helps in the event that identity is compromised.
Employee discount programs	Corporate Discount Program	Offers employee discounts on shopping, travel and entertainment from both a national and regional level.
	Pet Services Discount Program	Provides access to veterinary health care as well as other essential pet services through a network of participating providers.
	Discounted Group Auto and Home Insurance Plans	Provides payroll deduction for discounted auto and home insurance coverage.

RETIREMENT AND FINANCIAL PLANNING

	<u>Retirement Services</u>	An elective 401(k) defined contribution plan with comprehensive options to help save for retirement.
--	----------------------------	--