



**EMPLOYEE CARE PROGRAM
SUMMARY
2004**

Introduction

Benefit Summary

Tempus IT Staffing, LLC is interested in the health and well being of both you and your family. We offer a comprehensive health and life insurance program. Tempus provides group medical coverage underwritten by **Blue Cross Blue Shield** and dental coverage underwritten by **Guardian**. After **30 days of employment**, you become eligible for medical and dental benefits. Completed Insurance Enrollment forms must be submitted to Tempus within the first 14 days of employment. If Blue Cross Blue Shield or Guardian does not receive your enrollment forms before the end of your 30th day of employment, you will have to provide Evidence of Insurability and you may be denied coverage. Please note that the POS and HMO plans are available to Georgia residents only.

The program works very simply. A benefit allowance is provided to you by Tempus and your contributions are automatically deducted from your paycheck on a pre-tax basis (see page 5 - Employee Cost Sheet.)

Vision care insurance is provided, at no cost to you, through **EyeMed Vision Care**. A completed enrollment card must be submitted to Tempus within the first 14 days of employment and eligibility begins 30 days after your start date.

GE Financial underwrites the life insurance policy and long-term disability coverage that is provided by Tempus at no cost to you.

Great-West Life & Annuity Insurance Company administers our 401(k) plan, which is available to all consultants that have completed 90 days of service. See below for additional details.

Some or all of the following benefits are provided, as defined and limited in the literature provided by our insurance companies.

- ✓ \$50,000 Group Term Life Insurance (provided at no cost to you)
- ✓ Major Medical
- ✓ Dental Care Coverage
- ✓ Dependents' Health Care Coverage
- ✓ Preferred Provider Benefits
- ✓ Drug Card
- ✓ Vision Care Coverage (provided at no cost to you)

Tempus will pay 50% of the consultant's personal insurance expenses. The consultant pays 50% of personal insurance expenses and pays all expenses for benefits for spouse and/or dependents. *Health plan costs are summarized on the last page of this document.*

Special Enrollments

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance coverage, you may in the future be able to enroll yourself or your dependents in this plan, provided you request enrollment within 30 days after your other coverage ends. In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents, provided that you request enrollment ***within 30 days*** after the marriage, birth, adoption, or placement for adoption.

Pre-existing Condition Limitation

This group health plan contains a pre-existing condition exclusion that is limited to a maximum of 12 months (18 months for late enrollees). This exclusion period can be reduced by the number of days of your prior creditable coverage. When applying creditable coverage to the pre-existing limitation, the plan is not required to take into account any days of creditable coverage that precede a break in coverage of 63 days or more. To determine if any pre-existing condition limitation will apply to you, you must present your certificate of prior coverage.

Creditable coverage can include coverage under another group health plan, an individual health policy, Part A or B of Medicare, Medicaid, CHAMPUS, a medical health care program of the Indian Health Service or tribal organization, a state health plan issued under risk pool, any public health plan issued under the Peace Corps Act.

You may request a certificate of creditable coverage from a previous employer, insurance company or Health Maintenance Organization (HMO).

This pre-existing condition limitation notice is being issued to you pursuant to the Federal Health Insurance Portability and Accountability Act of 1996 and reflects the protections afforded under federal law. If the state law applicable to a fully insured Commerce Group plan is more beneficial to covered individuals as to the length of the pre-existing condition limitation and permissible break in coverage, the relevant state law provisions will apply to and be part of your Commerce Plan.

Cobra

In the event of your termination of employment with Tempus IT Staffing or loss of eligibility to remain covered under our group health insurance program, you and your eligible dependents may have the right to continued coverage under our health insurance program for a limited period of time at your or their own expense (this does not affect the conversion privilege as stated in the insurance policy). Qualified employees and/or dependents have the right to elect COBRA coverage if one of the following "qualifying events" occurs:

- Voluntary or involuntary termination of employment for reasons other than "gross misconduct"
- Reduction to part-time status

The types of qualifying events for spouses are:

- Termination of the covered employee's employment for any reasons other than "gross misconduct"
- Reduction to part-time status
- Covered employee's becoming entitled to Medicare
- Divorce or legal separation of the covered employee
- Death of covered employee

Qualified employees or dependent(s) have the right to elect to continue coverage that is identical to the coverage provided under our insurance plan (except life or vision insurance). In the case where the employee or their dependent(s) elect COBRA coverage, he/she will be responsible for **payment of the entire premium**. Payments are due before the **first day of every month**.

Qualified employees or dependent(s) have a 60-day period in which to elect continuation of coverage. Coverage begins on the first month following the occurrence of a qualifying event. All premiums will be retroactive to the month in which COBRA coverage begins. Cobra continued coverage ends when:

- The last day of maximum coverage is reached
- Premiums are not paid on a timely basis
- The employer ceases to maintain any group health plan
- Coverage is obtained with another employer group health plan that does not contain any exclusion or limitation with respect to any pre-existing condition of such beneficiary
- A beneficiary is entitled to Medicare benefits

401(k) Savings Plan

Tempus is also pleased to offer to its consultants the opportunity to enroll in our comprehensive 401(k) Savings Plan Program. Consultants may contribute from 1-15% of their W-2 wages on a pre-tax basis, up to a maximum of \$ 13,000 per year (or allowable amount). Your contributions and earnings are 100% vested. Employees who are at least 21 years old and have completed 90 days of service may join the plan. Once eligible, consultants can contact Tempus to request an information packet, which will include an enrollment application. In addition, current participants may change their contribution amount or stop contributing at any time.

Long Term Disability

All full time (30 hrs. +) employees are eligible for Long Term Disability after six months of continuous employment.

Our insurance plans offers a range of options that will aid the health and well being of you and your family. If you have any questions please feel free to call us at (404) 832-2200 or toll free at (800) 280-4144.