

BENEFITS SUMMARY

At MAXIMUS, our commitment to the health and financial security of our employees remains strong. We know that our benefits program is an important piece of the total compensation package that helps us attract and retain a talented group of people. Employees have 31 days from the date of hire or a qualifying life event to elect coverage under most MAXIMUS programs. The table below provides a brief summary of our 2015 benefit programs for employees not covered by the Service Contract Act (SCA).

BENEFIT PLAN	DESCRIPTION	WHO PAYS	EFFECTIVE DATE
Health & Flexible Spending Benefits (except Hawai'i, CLICK HERE)			
Medical	<p>Employees and their dependents (including spouses, domestic partners and children) may participate in two consumer-directed health plans. Both are high deductible health plans that feature a Health Reimbursement Account (HRA) funded by MAXIMUS to cover the first part of the deductible:</p> <ul style="list-style-type: none"> • Anthem BCBS HRA Plus • Anthem BCBS HRA Basic <p>Note that MAXIMUS also offers:</p> <ul style="list-style-type: none"> • Anthem BCBS PPO Hawaii (HI only) • Kaiser North & Kaiser South (CA only) 	MAXIMUS and employee	First of the month following a full month of employment
Pharmacy	Express Scripts (ESI) provides coverage for prescription drugs for Anthem plan participants. Kaiser provides pharmacy coverage for its medical plan participants	MAXIMUS and employee	First of the month following a full month of employment
Dental	Provided by Delta Dental	MAXIMUS and employee	First of the month following a full month of employment
Vision	Provided by VSP Vision Plan	Employee	First of the month following a full month of employment
Health Care Spending Account	Provided by PayFlex. Employees can save up to \$2,550 on a pre-tax basis per calendar year to cover eligible out-of-pocket medical expenses	Employee	Date of Hire [◇]
Dependent Care Spending Account	Provided by PayFlex. Employees can save up to \$5,000 on a pre-tax basis per calendar year to cover eligible dependent care expenses	Employee	Date of Hire [◇]
Income Protection Benefits			
Basic Life Insurance	Provided by MetLife. Coverage is equal to 2x annual salary up to a maximum of \$350,000	MAXIMUS	Date of Hire
Employee Optional Life Insurance	Provided by MetLife. Employees can request additional voluntary coverage in \$10,000 increments up to lesser of 5x annual salary or \$500,000. Voluntary coverage of the lesser of 3x salary or \$200,000 is guaranteed at initial eligibility. Higher amounts require Evidence of Insurability.	Employee	Date of Hire

◇ (Contributions are processed as soon as administratively feasible after election)

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BENEFIT PLAN	DESCRIPTION	WHO PAYS	EFFECTIVE DATE
Child Life Insurance	Provided by MetLife . Coverage of \$10,000 or \$20,000 is available for each child	Employee	Date of Hire
Spouse Life Insurance	Provided by MetLife . Coverage of \$10,000 increments up to \$100,000 is available for spouses or domestic partners; guaranteed issue is at \$50,000 at initial eligibility. Higher amounts require Evidence of Insurability	Employee	Date of Hire
Basic Accidental Death & Dismemberment (AD&D)	Provided by MetLife . Coverage is equal to 2x annual salary up to a maximum of \$350,000	MAXIMUS	Date of Hire
Employee Optional AD&D	Provided by MetLife . Additional voluntary coverage is available in \$10,000 increments up to lesser of 5x annual salary or \$500,000	Employee	Date of Hire
Short-Term Disability	6Provided by MetLife . Coverage is equal to 60% of base salary up to \$1,500 per week for 90 days after 14 day waiting period	MAXIMUS	First of the month following a full month of employment
Basic Long-Term Disability	Provided by MetLife . Coverage is equal to 60% of base salary up to \$10,000 per month after 90 day waiting period	MAXIMUS	First of the month following a full month of employment
Paid Time Off Benefits			
Paid Time Off	<ul style="list-style-type: none"> • 1–36 months of service: 15 days • 37–120 months of service: 20 days 	MAXIMUS	Accrue beginning date of hire
Paid Holidays	<ul style="list-style-type: none"> • 9 paid holidays (certain projects and contracts may recognize additional paid holidays) 	MAXIMUS	Date of Hire
Retirement and Financial Benefits			
401(k) Savings Plan	Provided by Fidelity . Employees can save for retirement on a pre-tax basis. MAXIMUS matches 50% up to 6%. Contributions vest over 4 years; 25% per year	MAXIMUS and employee	Date of Hire
Tuition Assistance Program	Tuition reimbursed for approved courses up to \$1,200 per year	MAXIMUS and employee	After one full year of service
Legal	Provided by Hyatt Legal . Includes advice for wills, real estate, family matters and debt consolidation	Employee	First of the month following a full month of employment
Employee Assistance Plan	Provided by INOVA . Includes counseling and referrals for personal, professional and financial issues	MAXIMUS	Date of Hire
Other Voluntary Benefits	Access to auto and home insurance through MetLife	Employee	Date of Hire

NOTE: This chart is a summary of benefits for non-SCA full and part-time employees working 30 or more hours per week. SCA benefits are offered a separate benefit program. Please see the SCA Summary of Benefits or contact the HCRC for additional information. New hires will receive a pro-rated HRA fund based on their benefits-eligible date.

QUESTIONS? Contact your local HC Representative: 866.307.1477 or HCRC@maximus.com