



Your Transition from Kforce

As you leave Kforce you will need to make some decisions about your benefits. This document provides information on the Kforce Health & Welfare plans, the Kforce Retirement plans and other benefits offered under the Kforce Benefits Program. Many of your questions will be answered in this document; however, we have also provided contact information should you wish to speak with a Kforce representative or need to contact the providers directly.

Medical, Dental and Vision

Your current Kforce medical, dental and vision coverage, if any, will continue through the last day of the month in which your employment terminates. Under most circumstances, you will be eligible to continue these benefits through COBRA (Consolidated Omnibus Budget Reconciliation Act).

COBRA

Q1. What is COBRA?

A. COBRA provides you with an opportunity to continue medical, dental, vision insurance and health care spending accounts for up to 18 months, if you had previous coverage through a Kforce group health plan.

Q2. What do I have to do to get the COBRA benefits?

A. Upon termination, our COBRA Administrator, WageWorks, will send you information on how to enroll, the cost of enrollment and instructions. Typically, you should receive this information in approximately 15 days after your termination.

Q3. How long do I have to enroll in COBRA?

A. You have 60 days after your termination date, or from the date of the notification whichever is later.

Q4. May I choose to continue one part of my coverage, for example, dental coverage only?

A. Yes. You may continue any or all of the coverages for which you are eligible.

Q5. Can I also continue coverage on my dependents?

A. Yes, as long as the dependent is currently enrolled on your benefits.

Q6. Can I add dependents?

A. If you have eligible dependents not currently enrolled, they may not be enrolled at this time. However, you may add dependents during our annual enrollment period.

Q7. What is the cost of COBRA?

A. The cost is the full premium rate plus an additional 2% administrative fee (102% of the total premium). Please see the rate sheet on the next page for current pricing information.

COBRA Rate Sheet

PLAN	PREMIUM RATE	2% ADMIN FEE	TOTAL MTHLY AMOUNT
Bronze HealthFund HSA			
Single	\$ 346.20	\$ 6.92	\$ 353.12
EE + Spouse	\$ 760.24	\$ 15.20	\$ 775.44
EE + Child(ren)	\$ 725.97	\$ 14.52	\$ 740.49
Family	\$ 1,128.59	\$ 22.57	\$ 1,151.16
Silver HealthFund HSA			
Single	\$ 393.78	\$ 7.88	\$ 401.66
EE + Spouse	\$ 864.75	\$ 17.30	\$ 882.05
EE + Child(ren)	\$ 825.76	\$ 16.52	\$ 842.28
Family	\$ 1,283.72	\$ 25.67	\$ 1,309.39
Gold Choice POS II			
Single	\$ 447.97	\$ 8.96	\$ 456.93
EE + Spouse	\$ 983.73	\$ 19.67	\$ 1,003.40
EE + Child(ren)	\$ 939.38	\$ 18.79	\$ 958.17
Family	\$ 1,460.35	\$ 29.21	\$ 1,489.56
Guardian Traditional Dental (PPO)			
Single	\$ 31.27	\$.63	\$ 31.90
EE + Spouse	\$ 76.23	\$ 1.52	\$ 77.75
EE + Child(ren)	\$ 69.91	\$ 1.40	\$ 71.31
Family	\$ 117.28	\$ 2.35	\$ 119.63
Aetna DMO Dental			
Single	\$ 20.07	\$.40	\$ 20.47
EE + Spouse	\$ 39.02	\$.78	\$ 39.80
EE + Child(ren)	\$ 60.55	\$ 1.21	\$ 61.76
Family	\$ 79.50	\$ 1.59	\$ 81.09
VSP – Vision Service Plan			
Single	\$ 8.13	\$.16	\$ 8.29
EE + Spouse	\$ 12.75	\$.26	\$ 13.01
EE + Child(ren)	\$ 13.02	\$.26	\$ 13.28
Family	\$ 21.00	\$.42	\$ 21.42

Q8. Is payment due at the same time as my enrollment?

- A. No. You have 45 days after notifying WageWorks of your intent to enroll in COBRA before any payment is due. When you make your payment, it must date back to when your coverage terminated because your coverage must be continuous.

Q9. Where do I send the monthly payment?

- A. Premiums are made payable to WageWorks and should be mailed to:

WageWorks

1155 Reliable Parkway
Chicago, IL 60686-0011

Flexible Spending Accounts

Q1. When will my last FSA contribution be taken?

- A. Contributions will end with your last regular paycheck. Any severance payments received will not contain any benefit deductions.

Q2. May I submit claims for services beyond my termination date?

- A. You will be entitled to reimbursement only for expenses incurred prior to the date your participation is terminated. Your FSA plan goes through the end of the month in which you terminate. You must apply for reimbursement on or before the 90th day following the date on which your participation is terminated. .

Q3. Am I able to continue my FSA elections through COBRA?

Under COBRA, you may be eligible to continue coverage for your Health Care Spending Account on an after-tax basis. For reimbursement account balances you may contact WageWorks directly, at **1-877-502-6272**.

Health Savings Account (HSA)

Q1. When will my last HSA contribution be taken?

- A. Contributions will end with your last regular paycheck. Any severance payments received will not contain any benefit deductions.

Q2. May I submit claims for services beyond my termination date?

- A. Yes, this is your personal account that you own and can continue to submit eligible claims for reimbursement.

Life Insurance Conversion / Portability:

Basic and Supplemental Life Insurance will terminate at the end of the month in which your employment with Kforce terms. To convert or port your life insurance you will need to contact the Corporate Helpdesk within 30 days from your term date at 866-807-5074. Rates are determined by Liberty Mutual.

401(k) Plan

Q1. I am no longer employed by Kforce, how do I request a distribution from the 401(k) Plan?

- A. Call a Prudential Financial Service Representative at 1-877-778-2100 and request a distribution. A distribution check will be sent to you within ten business days from that date.

Please note: If you elect a direct rollover, you should coordinate with the IRA or your new qualified plan administrator to find out what documentation they require for accepting rollovers. Make sure to have the money re-invested within 60 days or it will be treated as a distribution and you will be taxed on that amount.

Q2. What happens to my loan?

- A. If you have an outstanding loan balance upon your separation from service, you must pay the loan balance back in full. Call Prudential for the amount outstanding and acceptable methods of payment. If you do not pay back the loan within 90 days from your date of termination, it will be considered in "default" and become a taxable cash distribution to you that you will have to report on your taxes. You may also be subject to a 10% penalty tax.

Q3. If I leave Kforce for any reason, can I leave my money in the 401(k) Plan?

- A. *If your account balance is greater than or equal to \$1,000*
Yes, but you must begin taking distributions once you reach age 70 1/2. Former participants are no longer able to contribute to their account, but the moneys will continue to share in gains or losses based on fund performance, and participants could still continue to make investment fund changes. Former participants will also continue to receive quarterly statements and may be charged an administrative fee to continue their account with the administrator.

If your account balance is less than \$1,000

No, you are required to take a distribution. Former participants can choose to receive the moneys in a cash lump-sum amount (and be subject to taxes and penalties), or to rollover the moneys into an IRA or another qualified retirement plan that accepts rollover contributions, thereby maintaining the tax-free status of these moneys.

Q4. Prudential Financial still shows me as an active employee, what should I do?

- A. You may receive a distribution of your vested account balances as soon as the administrative systems at Kforce have recorded your separation from service and have passed that information to Prudential Financial. If you have called Prudential Financial and their records still show you as an active employee, please contact your local office to confirm your termination. After this is completed, you may call Prudential Financial again to start the process.

Non-Qualified Deferred Compensation Plan

Q1. I am no longer employed by Kforce, how do I request payment of my account balance?

- A. Once Kforce's internal systems have been updated, notice of your termination of employment will be automatically sent to Mullin TBG/Prudential the month following your termination. Your distribution will be automatically processed. There are no forms to complete. You will receive your distribution in the payment method you selected during enrollment.

Q2. When will I receive my distribution?

- A. Mullin TBG/Prudential will value your account at the end of the month in which they receive notice of your termination unless you are determined to be a Key Employee. If you are not determined to be a Key Employee, your account information and termination statement will be sent to Kforce for processing. Your check will be mailed (by Kforce) by the end of the month following the valuation of your account. If you elected installment payments, subsequent payments will be based on a December 31 valuation of your account with payment being made by January 31 of the following year. If you are determined to be a Key Employee, your distribution will occur after 6 months from your termination have passed.

Q3. Will I be taxed on my distribution?

- A. Your distribution will be taxed as ordinary income. Both federal and state income tax withholding will be deducted from your distribution.

Q4. What if I have a change of address?

- A. If your address should change, please notify Kforce Corporate Help Desk so your W-2 and other documents will be mailed out to correct address. You can reach the Corporate Help Desk at 1-866-807-5074.

Employee Stock Purchase Plan – (ESPP)

Q1. I am no longer employed by Kforce, what happens to my participation in the ESPP?

- A. Upon your separation from service, you will be deemed to have elected to withdraw from the plan.

Q2. What about the money I've been putting into the plan to buy stock?

- A. The payroll deductions credited to your account, but not yet used to purchase stock, will be returned to you within two to four weeks following your termination.

Q3. What about the stock I've already purchased? What if I want to sell?

- A. If you would like to sell all or some of your shares of stock, you may do so immediately by faxing or mailing a Share Transaction Request Form to Computershare. You may contact Computershare directly at 1-800-809-2584. Please note that the 6 month holding period still applies even if your employment has terminated.

Stock Options

Q1. What happens to my stock options?

- A. All unexercised stock options expire at the end of your last day of employment unless you have a formal agreement that states otherwise.

Q2. How do I exercise my vested options prior to my termination date?

Contact Stockoptions@kforce.com to verify your available options and the strike price.

Paychecks and Other:

Q1. How do I receive my final pay?

- A. Your final pay will be direct deposited into your account and your advice will be mailed to your home address on file in PeopleSoft.

Q2. How do I receive my final outstanding expenses?

- A. You need to manually complete a yellow expense envelope which can be obtained from your Kforce Manager. Be sure to include your home address where the check will be mailed. Submit your expense envelope to the following address:

Kforce, Professional Staffing
P.O. Box 75998
Attn: AP Expense Reports
Tampa, FL 33675

Q3. What do I do with my equipment?

- A All laptops, parking passes, security passes, and any other Kforce equipment is owned by Kforce and must be returned to the Firm on your last day of employment.

Q4. If future employers are trying to verify my employment, who should they contact?

- A The Firm utilizes the Work Number when validating prior employment. Prospective employers have two options to gain this information, both for a small fee:
option 1: via the web at www.theworknumber.com
option 2: via phone at 1-800-367-5690

Employers follow the prompts and will need to enter your social security number and the Kforce employer code (which is 11124).

If they also want to validate your salary, you will need to contact the Work Number in advance to set up a salary key/authorization code. This can be done one of two ways:
Option 1: via the web at www.theworknumber.com/employee
Option 2: via phone at 1-800-367-2884

If they need a specific mailing address, please utilize the Corporate address:

Kforce Inc.
1001 East Palm Avenue
Tampa, FL 33605

Important Numbers to Know

Medical	Aetna HealthFund HSA Plan # 100635	www.aetna.com 1-888-463-6265
	Aetna Choice POS Plan # 100635	www.aetna.com 1-800-463-6265
Dental	Aetna DMO Plan # 100635	www.aetna.com 1-800-843-3661
	Guardian Traditional Plan # 00006358	www.guardiananytime.com 1-800-541-7846
Vision	Vision Service Plan Plan # 12130986	www.vsp.com 1-800-877-7195
	Aetna Vision Discount Program	www.aetna.com 1-800-793-8616
Supplemental Life	Liberty Mutual	www.MyLibertyConnection.com : Claimant ID: KFORCEKGS 888-787-2129
Disability	Liberty Mutual	www.MyLibertyConnection.com : Claimant ID: KFORCEKGS 888-787-2129
Flex Spending	WageWorks	www.wageworks.com 1-877-924-3967
COBRA Administrator	WageWorks	1-877-502-6272
401(k)	Prudential Financial	www.prudential.com 1-877-778-2100
Non-Qualified Deferred Compensation Plan	Mullin TBG/Prudential	www.prudential.com/online/retirement 1-877-778-2100
ESPP	Computershare	https://www-us.computershare.com/employee 1-800-809-2584 Account Access
Kforce Customer Solutions Center	Kforce	Email: corporatehelpdesk@kforce.com Phone: 1-866-807-5074
Kforce Corporate Benefits Department	Kforce	Mail: 1001 East Palm Avenue, Tampa, Florida 33605 Attn: Corporate Benefits FAX: 1-866-343-3338
Kforce Corporate Human Resources	Kforce	Mail: 1001 East Palm Avenue, Tampa, Florida 33605 Attn: Human Resources FAX: 1-813-552-1482