When you begin an assignment with Creative Circle, you and your dependents may be eligible to participate in the insurance plans offered through Benefits in a Card (BIC).

Please review these plans carefully. BIC plans are not considered “major medical” coverage.

To enroll, new hires must call BIC within 30 days of receiving your first paycheck from your first assignment.

BIC requires a 90 day gap in between assignments to enroll as a rehire. Rehires must still call within 30 days of starting the assignment.

BIC Member Services can be contacted at 800.497.4856.

Benefits in a Card

All BIC medical options are preventative, but qualify as Minimum Essential Coverage (MEC) plan(s) and are designed to meet the Affordable Care Act (ACA) mandate requiring taxpayers to have health/medical coverage in order to avoid IRS individual penalties.

Detailed plan information can be found in the BIC plan brochure at www.creativecircle.com/Documents/2017BICMedicalPlan.pdf.

Please call BIC Member Services for any questions regarding coverage specifics. 800.497.4856

<table>
<thead>
<tr>
<th>Plan Category</th>
<th>Employee Only</th>
<th>Employee &amp; Spouse</th>
<th>Employee &amp; Child(ren)</th>
<th>Family</th>
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<tr>
<td>MEC Plus*</td>
<td>$30.52</td>
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Cost Subsidy

Creative Circle will subsidize a portion of the cost of the MEC medical plan ($10/week) for freelance employees who have worked 1,000 hours or more through Creative Circle within the last 12 months (qualification for the subsidy is measured and updated on a weekly basis).

Payment

Initial premium payment must be made via a payroll deduction. Thereafter, up to 4 consecutive premium payments can be paid directly to BIC whenever you do not receive a paycheck deduction from Creative Circle. The MEC medical, dental, and vision plans are COBRA-eligible after 4 consecutive weeks without a payroll deduction or direct payment.

Missed premium payments must be made within 30 days by calling BIC directly at 800.497.4856
Creative Circle provides sick leave to freelance employees whose work location is within a state or city subject to sick leave laws. Please visit our freelance employee Information webpage at www.creativecircle.com/candidateinfo for a list of locations where these laws are in effect.

Creative Circle tracks and maintains records of accrued sick leave as legally required.

Questions regarding health and 401(k) can be sent to benefits@creativecircle.com.

Questions regarding holidays and sick leave can be sent to payroll@creativecircle.com.

The CIGNA MV plan is a high deductible plan, providing comprehensive coverage once the deductible has been met. Although the deductible is higher, coverage is more extensive under the MV plan than under the MEC plans, which focus primarily on preventive care.

You will be notified by email when you become eligible to enroll in the plan.

The CIGNA MV plan is a high deductible plan, providing comprehensive coverage once the deductible has been met. Although the deductible is higher, coverage is more extensive under the MV plan than under the MEC plans, which focus primarily on preventive care.

You will be notified by email when you become eligible to enroll in the plan.

Questions regarding holidays and sick leave can be sent to payroll@creativecircle.com.

Questions regarding health and 401(k) can be sent to benefits@creativecircle.com.

RETIREEMENT

Creative Circle offers a 401(k) plan to freelance employees which is managed by Fidelity Investments. The plan is known as the Apex Systems, LLC Contractor 401(k) plan. Upon hire, you are eligible to contribute to the plan immediately. You will receive detailed plan and enrollment information from Fidelity shortly after your hire date.

Questions regarding health and 401(k) can be sent to benefits@creativecircle.com.

Questions regarding holidays and sick leave can be sent to payroll@creativecircle.com.

HOLIDAYS

You can claim up to three paid holidays per calendar year once you meet participation requirements. Each holiday requires separate qualification. In order to be eligible for Holiday Pay, you must:

- Accrue 1,500 hours (within the 12 months preceding each holiday listed below).
- Work either the day before or after the holiday.

Observed Holidays

NEW YEAR’S DAY
MEMORIAL DAY
INDEPENDENCE DAY
LABOR DAY
THANKSGIVING DAY
CHRISTMAS DAY

Questions regarding holidays and sick leave can be sent to payroll@creativecircle.com.

Questions regarding health and 401(k) can be sent to benefits@creativecircle.com.

SICK

Creative Circle provides sick leave to freelance employees whose work location is within a state or city subject to sick leave laws.

Please visit our freelance employee Information webpage at www.creativecircle.com/candidateinfo for a list of locations where these laws are in effect.

Creative Circle tracks and maintains records of accrued sick leave as legally required.

Questions regarding holidays and sick leave can be sent to payroll@creativecircle.com.

Questions regarding health and 401(k) can be sent to benefits@creativecircle.com.

ADDITIONAL HEALTH

Minimum Value (MV) Medical Plan – CIGNA

The CIGNA MV plan is a high deductible plan, providing comprehensive coverage once the deductible has been met. Although the deductible is higher, coverage is more extensive under the MV plan than under the MEC plans, which focus primarily on preventive care.

You will be notified by email when you become eligible to enroll in the plan.

Questions regarding holidays and sick leave can be sent to payroll@creativecircle.com.

Questions regarding health and 401(k) can be sent to benefits@creativecircle.com.