PUBLICIS BENEFITS

Publicis Benefits Info for

Freelancers & Temporary Employees

Updated October 2023

- 1. What benefits coverage options are offered to freelancers and temporary employees? At Publicis Groupe, we offer medical and voluntary benefits to our freelancers and temporary employees. Voluntary benefit options include supplemental medical insurance, transportation and parking benefits, legal benefits, pet insurance, and auto and home insurance.
- 2. When do freelancers and temporary employees become eligible for benefits coverage? Freelancers and temporary employees must be actively employed for 90 consecutive calendar days in order to be eligible for Publicis benefits. If you elect certain Publicis benefits, your benefits coverage will be effective the 91st calendar day of your employment.
- 3. Who administers the benefits coverage for freelancers and temporary employees? Publicis benefits are administered through bswift, our third-party benefits administration system.
- 4. Who notifies freelancers and temporary employees of their benefits eligibility?

 When you are eligible for Publicis benefits, you will receive an email from bswift prior to when you can start enrolling for Publicis benefits. If we do not have an email address for you on file, your enrollment notice will be mailed to the home address on your file.
- 5. When will freelancers and temporary employees know to enroll in Publicis benefits? When you are eligible for Publicis benefits, you'll receive an email or mailed letter from bswift 45 days before your benefits coverage would start. You'll have 45 days to enroll in Publicis benefits, otherwise you'll forfeit your coverage until the next Annual Benefits Enrollment period, which is typically in Q4 each year.
- 6. When will benefits coverage start after a freelancer or temporary employee enrolls in Publicis benefits?

Publicis benefits coverage starts on the 91st calendar day of your employment. You'll be notified 45 consecutive days after your hire start date to start enrolling in Publicis benefits, and your enrollment period will be open for 45 days. Note: If you leave the company for any reason prior to your 91st calendar day of employment, you'll also forfeit your Publicis benefits.

- 7. Where can freelancers and temporary employees see the cost of benefits? You can find the coverage cost per paycheck per Publicis benefit after you log into <u>bswift</u> enrollment system.
- 8. When will paycheck deductions start?
 You'll see Publicis benefit deductions starting the first or second paycheck following your benefits coverage effective date (i.e., your 91st calendar day of your employment).
- 9. Are freelancers and temporary employees eligible to participate in the 401(k) Plan? Yes. After you complete 1,000 work hours in a consecutive 12-month period, you will be eligible to participate in the Publicis 401(k) Plan.

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10. What happens to a freelancer or temporary employee's benefits when they leave the company?

- Medical: If you leave the company for any reason, your medical coverage will continue through the end of the month when your employment ends. You'll be eligible for COBRA coverage after that if did have Publicis medical coverage during your employment.
- Pet, Auto & Home: Benefits coverage for pet insurance and auto and home insurance ends on your last day at the company; and you can still continue that coverage by paying the respective insurance company directly.
- Parking & Transit: Your parking benefits will be forfeit after your last day at the company, and your transit benefits will be available for 90 days after your last day at the company.

11. If a freelancer or temporary employee leaves the company and is hired again, will the previous service be considered to determine benefits eligibility?

Unfortunately, no. If you worked within Publicis Groupe and were re-hired, you'll need to complete the 90 days requirement to be eligible for Publicis benefits again.

12. Who should freelancers and temporary employees contact if they have questions regarding their Publicis benefits coverage?

You can contact the Publicis Benefits Team at 1-800-933-3622 (M-F, 8am – 8pm ET).