SALARY CONSULTANT EMPLOYEE BENEFITS GUIDE

PLAN YEAR AUGUST 1, 2018 - JULY 31, 2019

2018

Summary of Benefits

- *Healthcare Insurance (Medical, Dental, Vision)*
- *Blue Shield 24/7 NurseHelp*
- *Pre-Tax Payment of Healthcare Premiums (Section 125)*
- *Life Insurance*
- *401k Plan*
- *Personal Time Off*
- *Employee Assistance Program*
- *Corporate Discount on Mobile Phone Plans with AT&T*
- *Employee e-Learning Program*
- *Employee Rewards Program*

Who is Eligible

Enrollment is open to all full-time employees, working 30 or more hours per week, and their family members in the benefits described within.

- *Spouse and dependent children*
- *Adult dependents: Your dependents may be permitted to remain on your medical plan up to age 26, regardless of marital or student status.*

When to Enroll

Open Enrollment for eligible employees will be held each year in the month of July, with any changes becoming effective August 1st. During Open Enrollment, all eligible employees have the opportunity to add or delete dependents. Initially, all new hires and newly eligible employees must enroll during their eligibility period. If you do not enroll during the initial eligibility period, you will have to wait until the next Open Enrollment period to participate in Q Analysts' benefits program. There may be limitations for some benefits if you choose not to enroll during Open Enrollment during the initial eligibility period. There are enrollment limitations for some products so be sure to read the eligibility rules for each plan.

How to Enroll

All eligible employees must complete their election on the Q Analysts Employee Self-Service (ESS) Portal:

- *ESS can be accessed from the Q Analysts website: www.qanalysts.com.*
- *Click on the About link and select "Employee Login" (also visible at the bottom of the webpage)*
- *Click on the "Login" button below the EMPLOYEE PORTAL about page*
- *Contact HR (hr@qanalysts.com) if you need your login credentials or to reset your password*
- *Be sure to make your elections for all plans: Medical, Dental & Vision under the "My Self" tab and follow through the "Benefits" link on the left.*

*New Hires or Newly Eligible

- *You will be eligible for benefits the first day of the month following your date of hire.*

How to Make Changes

Changes to your benefits during the year, outside of Open Enrollment, may be made if the following qualifying event occurs (proof of qualifying event will be required):

- *Marriage or Divorce*
- *Legal separation*
- *Birth or adoption of a child*
- *Change in child's dependent status*
- *Death of spouse or dependent*
- *Employment transfer*
- *Change in a spouse's benefits or employment status resulting in loss of coverage.*

Summary of Employee Costs

	Monthly Cost to Employee			
	Medical Blue Shield/ EBA&M	Dental Anthem Blue Cross	VSP Choice Plan	Total
Employee Only	$0.00	$0.00	$0.00	$0.00
Employee + Spouse	$445.00	$60.00	$10.00	$515.00
Employee + Children	$240.00	$55.00	$10.00	$305.00
Employee + Family	$650.00	$105.00	$20.00	$775.00

Per Paycheck Pre-Tax Amount					
Med Only	Med+Den	Med+Den +Vis	Den Only	Den+Vis	Vis Only
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$205.38	$233.08	$237.69	$27.69	$32.31	$4.62
$110.77	$136.15	$140.77	$25.38	$30.00	$4.62
$300.00	$348.46	$357.69	$48.46	$57.69	$9.23

Medical & Prescription Drugs - Blue Shield & EBA&M

Blue Shield Full PPO 5500		
Deductible	$5,500 Individual	$11,000 Family
Phase One - Benefits Under Blue Shield $5,500 Deductible (In-Network Benefits Only)		
	Paid by Employee	
Individual Deductible	$1,000	
Family Deductible	$2,000	
Office Visit Co-Pay	$35 copay (ded. waived)	
Preventive Care	$0	
Chiropractic Care (Rehab Services) 12 visits/year	Deductible, then $35 copay	
Acupuncture 20 visits/year	Deductible, then $35 copay	
Diagnostic Lab, X-Ray	$55 copay (ded. waived)	
Radiological and Nuclear Imaging Services	Deductible, then 20%	
Urgent Care	$35 copay (ded. waived)	
Emergency	$300 ded. waived	
Inpatient Hospital Copay^	$100	
Prescription Drugs Tiers 1 / 2 / 3 / 4	$15 / $30 / $45 / 30% up to $200 per Rx.	
All other Covered Medical Services	Deductible, then 20%	
Phase One - Total Amount Paid by Employee	**$1,900 Single**	**$3,800 Family**
Phase Two - Benefits After the Blue Shield $5,500 Deductible (In-Network Benefits Only)		
	Paid by Employee	
Emergency	$300	
Inpatient Hospital Copay#	$100	
Prescription Drugs Tiers 1 / 2 / 3 / 4	$10 / $25 / $40 / 30% up to $200 per Rx.	
All other Covered Medical Services	20%	
Phas Two - Total Amount Paid by Employee	**$850 Single**	**$1,700 Family**
Phase Three - Total Out-of-Pocket Maximum (In-Network Benefits Only)		
Single	Paid by Employee	
Single - Phase One	$1,900	
Single - Phase Two	$850	
Total Single Out of Pocket (In-Network)	**$2,750**	
Family	Paid by Employee	
Family - Phase One	$3,800	
Family - Phase Two	$1,700	
Total Family Out of Pocket (In-Network)	**$5,500**	

** Most out-of-network services will be covered at 50% up to Blue Shield Allowable Amount after a $5,500 deductible. For out-of-network benefits please refer to the Blue Shield Benefit Summary.*
^ After the $100 admission copay the deductible and 20% coinsurance applies
 # After the $100 admission copay, you pay 20%

Blue Shield & EBA&M

Q Analysts offers a Medical plan through Blue Shield of California and a special self-funded arrangement through EBA&M to pay for most of your in-network deductible costs. Once enrolled, you will be given (2) Medical benefit cards; One Medical ID card fr Blue Shield, and one card from EBA&M. At the time of service, make sure to present your provider with both the Blue Shield member ID and EBA&M cards.

EBA&M EOB CONCIERGE SERVICE

The plan requires that you submit your Blue Shield Explanation of Benefits (EOB) to EBA&M after each point of service in order to participate in the EBA&M self-funded arrangement. EBA&M must receive your Blue Shield EOB to cover the cost of your Medical Calendar Year Deductible.

EBA&M does offer an EOB Concierge Service where EBA&M will automatically retrieve your EOBs from the Blue Shield website on your behalf.

HOW TO SIGN UP FOR THE EBA&M CONCIERGE SERVICE:

Visit Blue Shield's website https://www.blueshieldca.com and follow the instructions for member registration. An email address is required for registration and is not complete until you are able to log in and view your account details.

Visit https://www.ebam.com/maxmed105/other-eob-form/ then

a) click on "EOB Concierge Enrollment Form" (located middle left on page)

b) click on "Other Insurance Members" (located at the bottom of the page)

Fill in your information and include your Blue Shield username and password on the registration form, then submit for processing. Please note, your username and password on the registration form must be exactly as you entered it on the Blue Shield website. This includes uppercase, lowercase, numbers and special characters or symbols.

Once your EOB Concierge Service Registration is processed, EBA&M will pull your EOBs from the Blue Shield website once per day to submit to the EBA&M claims processor for immediate attention.

If you do not provide your username and password, EBA&M cannot retrieve your EOBs. It will be your responsibility to submit EOBs to EBA&M via fax, email, or mail for processing.

Via Fax: 714.668.9134
Via Email: eob@ebam.com
Via Mail: EBA&M

PO Box 5079
Westlake Village, CA 91359

Please contact EBA&M's Customer Service line at 800.249.8440 or Filice Insurance at 408.350.8414 if you need assistance.

Blue Shield Claims and EBA&M Claims Process

1 - Using the Plan

- *Show your Medical Plan and EBA&M ID cards to the provider's office upon seeking services*
- *If the Doctor's office is asking for more than the co-pay please ask them to call the EBA&M Member Services phone number listed on your EBA&M ID Card*

2 - Physician and Hospital Bill & EOB's

- *Weeks after your visit, you will recieve a bill from the Doctor's office*
- *If you haven't met the medical deductible, wait for notice from EBA&M before making payment*

3 - How to get your claims paid

- *Submit EOB to EBA&M via eob@ebam.com OR*
- *Sign up for EOB Concierge - refer to sign up instrcutions on Pg. 5*

4 - Processing of Claim

- *EBA&M will process the claim and make applicable payments directly to your provider*
- *A new EBA&M EOB that details your responsibility will be sent to you after your claim(s) is processed*

5 - Viewing EBA&M Payments

- *Go to http://ebamonline.com*
- *Register and/or login to view payment information*

Dental Insurance

Dental insurance coverage will be provided by Anthem Blue Cross Dental for all eligible employees and their dependents. Employees are encouraged to use dentists within the Anthem Blue Cross Dental directory. The contracted dentists have agreed to charge lower rates. If you choose to have your dental services performed by a contracted dentist, you may be subject to lower out of pocket expenses. If you have services rendered by a non-contracted dentist, the plan will pay the usual customary rates at the 90th percentile. Members will be responsible for the difference in cost if the out of network provider charges over the usual rates. The benefit limits are calendar year (January 1st thru December 31st). Dental member ID cards will be provided.

The annual open enrollment for dental insurance is August 1st. If you did not add yourself and/or your dependents during your initial eligibility period, you can enroll during this open enrollment period without a late entrant penalty.

Dental	Anthem PPO Dentist In-Network	Non-PPO Dentist Out-of-Network
Preventative Care	100%	100%
Basic Care	80%	80%
Major Care	50%	50%
Deductible	$50 / individual $150 / family	$50 / individual $150 / family
Maximum Benefit	Unlimited	Unlimited
Orthodontia	Not Covered	Not Covered

Vision Insurance

Q Analysts employees are offered vision benefits through Vision Service Provider (VSP). VSP has a network of 23,000 doctors, located in rural and metropolitan areas throughout the nation. VSP doctors provide both eye exams and eyewear, making for a convenient "one-stop" means of obtaining eyecare benefits. Employees are encouraged to use providers within the VSP Choice Network. The contracted providers have agreed to charge lower rates. By using a contracted provider, your out of pocket expenses will be lower. Refer to the VSP Summary or Evidence of Coverage for out of network costs. Please note that VSP does not issue member ID cards, providers can simply confirm eligibility using your full legal name, social security number, date of birth and Q Analysts group number.

Benefit	In-Network
Office Visit Copay	$25 copay
Materials Copay	$0 copay
Examination (1x every 12 months)	100% after copay
Lens Replacement (1x every 12 months)	
Single Vision	100% after copay
Bifocal	100% after copay
Trifocal	100% after copay
Frame Replacement (1x every 24 months)	Plan pays up to $130 + 20% off remaning balance
Contact Lenses (in lieu of glasses, 1x every 12 months)	Plan pays up to $130 + 20% off remaining balance

24/7 NurseHelp

As a Blue Shield plan member, you have a registered nurse as close as your phone, day or night.

Call NurseHelp 24/7 toll-free at (877) 304-0504 and talk with a registered nurse anytime you have health-related questions.

Experienced nurses can help you figure out how you can care for yourself, evaluate treatment options and help you determine whether to see a doctor. All at no extra charge.

Get immediate answers and reliable information about:

- *Minor illnesses and injuries*
- *Chronic conditions*
- *Medical tests and medications*
- *Preventive care*

It's like having a trusted nurse in your home whenever you need one. Just call (877) 304-0504 to talk to a nurse anytime, day or night. This phone number is on your Blue Shield of Californa ID card for easy reference. If you are hearing-impaired, dial 711 for the relay service in California.

Pre-Tax Payment of Healthcare Medical Premiums

Section 125 Plan	Under the provisions of Section 125 of the Internal Revenue Code of 1986, as amended, employers can provide eligible employees with the opportunity to have their premium contributions for benefit plans contributions deducted from their gross pay before taxes are calculated.
Eligibility for Participation	Employees can have their healthcare premiums taken out on a pre-tax basis under Section 125. Eligibility requirements and the date participation begins are governed by the provisions of the underlying benefit.
Automatic Enrollment	All eligible employees are automatically enrolled and no action is required on the part of the employees who wish to have their premiums contributions taken before taxes are calculated.
Waiving Participation	Employees do have the right to waive pre-tax deductions. Implementing or revoking a waiver can only be done at the plan inception, during the annual re-enrollment period, or if the employee has a qualified change in status as described in the plan document. If an employee has waived and wishes to revoke the waiver, the employee must submit a "Premium Only Plan Waiver Revocation" form.
NOTE: Elections in the underlying insurance programs cannot be changed during the plan year unless the employee experiences a qualified change in status as described in the plan document.	

Life and Disability Insurance

	Blue Shield of California
Benefit	$25,000 maximum benefit
Accelerated Death Benefit	75% of the amount of the amount of your life insurance is available to you if you are terminally ill, not to exceed $18,750
Age Reduction Schedule	35% at age 65, 25% at age 70, 30% at age 75, 20% at age 75+. Coverage terminates at retirement.
Q Analysts pays 100% of the premium for this benefit. Q Analysts provides eligible employees Life and AD&D through Mutual of Omaha. This benefit provides income protection to your family.	

401k Plan

	401kDirect
Entering the Plan	You are eligible for the 401(k) plan if you are a U.S. citizen and you have completed 6 months of service. You are eligible for the Match when you have completed 12 months and 1,000 hours of service. You may enter the plan the first day of each quarter (1/1, 4/1, 7/1, 10/1) following your eligibility. 401kDIRECT is the provider for Q Analysts' plan.
Your Contributions	You may contribute as little as 1% of your pay or as much as 100% not to exceed IRS limits in one year (from 1/1 to 12/31). As of July 2013, you may make after-tax Roth 401k contributions which will be deducted from your paycheck after taxes are withheld. This will allow you to take withdrawals after age 59½ and 5 years of participation with no tax liability.
Automatic Deferrals	Employees who meet the eligibility criteria will be automatically enrolled in the plan in the relevant enrollment period with a deferral of 3% of compensation. You may fill out a salary reduction agreement to change your elective deferral or to not enroll in the plan.
Q Analysts' Contributions	Q Analysts will match 50% of every dollar you contribute up to 4% of your pay (you contribute 4%, Q Analysts will contribute 2%). Q Analysts' matching contributions are vested over 4 years (25% per year) and are paid to all eligible employees employed on the last day of working day of the year.

Personal Time Off (PTO)

Benefit	Q Analysts recognizes that employees occasionally require time off for illness, vacation, childcare, and other personal matters. In addition, we strongly believe that each employee should schedule and take vacations periodically to relax and refresh himself/herself. In order to allow employees the maximum amount of control and flexibility in utilizing this benefit, Q Analysts has instituted a Personal Time Off plan – PTO (for sick time, vacation, personal time, etc.)
Eligibility	Salary Consultant employees (working 40 hours per week) will accrue based on their initial employment agreement per year of service completed from the employee's date of employment. (see below)
Accrual	All Salary consultant employees begin accruing PTO on their first day of employment. The accrual rate for each pay period is as follows (effective 03/01/16)
Approval of PTO Requests	PTO should be arranged in advance with your Q Analysts manager. Depending on your current assignment, an advance notice of at least two (4) weeks of your proposed vacation is the minimum that would be expected.
Maximum Accrual	PTO accruals may not exceed twice an employee's annual entitlement. Once this maximum is reached, all further accruals will cease. PTO accruals will recommence after the employee has depleted some of his or her accrued hours and has dropped below the accrual maximum.

	Salary 15
Hours earned per hour worked	.05769
Maximum PTO Accrual Per Year	120 hours (15 days)
Accrual cap	240 hours (30 days)

Please refer to the Employee Handbook for further details.

Employee Assistance Program (EAP)

Blue Shield of California LifeReferrals 24/7

Q Analysts employees have access to a confidential Employee Assistance Program (EAP) plan. Assistance is available to you and your family members with confidential support, guidance, and resources. Work and life issues, such as but not limited to, childcare, substance abuse, relationships, and financial issues. There is also some phone access available for legal counsel. An objective point of view can be a good start to working through your concerns. Call Blue Shield's EAP professionals at 1-800-985-2405, 24 hours a day. 7 days a week.

Identity Theft Protection

Blue Shield of California

As an eligible* Blue Shield medical plan member, you can now get identity protection services such as identity repair assistance, identity theft insurance and credit monitoring for you and your covered family members. It makes good sense, and it's no charge.

You can access these services by calling (855) 904-5733, 6 a.m. to 6 p.m., Monday through Saturday or 24/7 at blueshieldca.allclearid.com.

Blue Shield Mobile Care Connections (available only to Blue Shield members)

Please log onto *www.blueshieldca.com* for more information.

	Blue Shield of California
Teledoc	24/7/365 on demand (phone or video conference calling) access to a board-certified, state-licensed, physician - with a low copay
Telebehavioral health	Online access to therapists and psychiatrists
Wellvoluntion	Digital/mobile wellness tools that you can use on the go - an online health risk assessment, smoking cessation program, walking program, and more

Blue Shield Wellness Discount Programs (available only to Blue Shield members)

	Blue Shield of California
Alternative Care	25% or more off of services such as: acupuncture, massage therapy, chiropractic services, and health/wellness products
Weight Watchers	• Online Savings - Special rates on 3- and 12- month subscriptions • Monthly pass - Special rates for unlimited local meetings and free eTools
Clubsport and Renaissance Clubsport	• 60% Enrollment discount (month-to-month agreement) • $0 enrollment fee with 12-month agreement • Two complimentary personal training sessions for each new member • 3 hours of complimentary child care with family membership
24 Hour Fitness	• Waived enrollment, processing and initiation fees • Discounted monthly dues - as low as $29.99/month

Phone - Corporate Discount

	401kDirect
Benefit	Q Analysts has partnered with AT&T to offer employees a corporate discount of up to 8% on qualified wireless services, equipment, and more. To take advantage of this discount, simply bring your ID as well as a piece of corporate identification such as a pay stub to an AT&T store and reference our Foundation Account Number (FAN): 03395449. NOTE: some AT&T unlimited voice plans may not qualify for the discount.

Employee e-Learning Program

Benefit	This program gives you access to a wide variety of online courses that you can choose from to enhance your existing skills or learn a new skill. You get access to over 1,000 courses, ranging from technical courses on Programming to Databases to Network Engineering to Security to Operating Systems to Specific Applications to Web Programming. Non-technical courses include Effective Presentations, Effective Business Communication, Interview Skills, and Project Management among others. For more information, email training@qanalysts.com.

Employee Rewards Program

Program	This program is a way for us to thank you for things you do every day to improve our clients' business and enrich their experience with Q Analysts. A key component of our corporate culture has been and continues to be a recognition and awards program.
How it Works	You will receive point awards for reaching service anniversaries, for performance achievements and for above and beyond contributions. When awarded rewards points, you will receive an email notification with login details to the Q Analysts rewards site which gives you the opportunity to redeem points that you earn. The points can be redeemed for a wide variety of rewards ranging from vacations to backyard grills, bicycles, iPads and accessories, jewelry, handbags, tools, etc.

Voluntary (Employee Paid) Plans

For rates and more detailed plan information please visit the Voluntary Benefits section on the Q Analysts website @ *benefits.filice.com/qanalysts*

Please log onto *www.sunlifeusa.com/planmembers* to view your benefit election summary.

Voluntary Life and AD&D - Employee Paid

Benefits	Sun Life Financial
Benefit Amount	Employee up to 5 times your annual base salary or $500,000, whichever is less; Spouse up to 50% of Employee amount to a maximum of $150,000; Child(ren) up to $10,000
Guarantee Issue Amount	You can purchase up to $100,000 for yourself, $25,000 for your spouse ($1,000 if Spouse is age 60+), and $10,000 for your child(ren) with no health statement.

Critical Illness (Specified Disease) - Employee Paid

Benefits	Sun Life Financial
Covered Illnesses/Procedures	Heart attack, heart failure, coronary bypass surgery, stroke, blindness, major organ failure, coma, end stage kidney disease, paralysis
Benefit Amount	You pick the coverage amount up to $20,000 for yourself $10,000 for your spouse, and $5,000 for your child(ren). Refer to rate sheet for details.
Guarantee Issue Amount	$20,000 for yourself, $10,000 for your spouse and $5000 for your child(ren)
Age Reduction Schedule	Benefits subject to reduce to 50% at age 70.

Short Term Disability (CA only) - Employee Paid

Benefits	Sun Life Financial
Elimination Period	Benefit begin after 8 days of onset of disabling injury or illness
Weekly Benefit	Up to 25% of your earnings; max $2,000
Maximum Benefit Period	Up to 12 weeks
Guarantee Issue	Yes
Pre-existing Limitation	Applicable during the first year of the policy with a 3 month look back prior to the effective date

Short Term Disability (outside of CA) - Employee Paid

Benefits	Sun Life Financial
Elimination Period	Benefit begin after 8 days of onset of disabling injury or illness
Weekly Benefit	Up to 60% of your earnings; max $2,000
Maximum Benefit Period	Up to 12 weeks
Guarantee Issue	Yes
Pre-existing Limitation	Applicable during the first year of the policy with a 3 month look back prior to the effective date

Long Term Disability - Employee Paid

Benefits	Sun Life Financial
Elimination Period	Benefit begin after 90 days of onset of disabling injury or illness
Monthly Benefit	Up to 60% of your earnings; max $10,000
Maximum Benefit Period	Up to SSNR
Guarantee Issue	Yes
Pre-existing Limitation	Applicable during the first year of the policy with a 3 month look back prior to the effective date

Voluntary Accident - Employee Paid

Benefits	Sun Life Financial
Coverage	Provides cash payments for you and your family if you need to seek medical services due to an accident or injury off or on the job. Refer to pay schedule.
Health Statement Required	No

Gap Insurance - Employee Paid

Benefits	Sun Life Financial
Benefit	Pays for out of pocket expenses not covered in your medical plan
Coverage	Covers inpatient and outpatient expenses
Guarantee Issue	Ya, no health questionnaire required
Pre-existing Exclusion	Not applicable

Example: Hospital Stay & Surgery Totaling $12,000

	With GAP Coverage	Without GAP Coverage
Deductible	$1,000	$1,000
Coinsurance	$2,200	$2,200
Total out-of-pocket	$3,200	$3,200
GAP Plan Benefit	$1,000	$0
Net out-of-pocket	$2,200	$3,200

**This hypothetical example is for illustrative purposes only.*

Important Benefit Contact Information

Carrier/Vendor	Group # Reference ID	Phone	Website / Email
Blue Shield Medical	W0067101	800.393.6130	www.blueshieldca.com
EBA&M HRA Administrator	MM483	800.249.8440	www.maxmed.ebam.com
24/7 NurseHelp	W0067101	877.304.0504	www.blueshieldca.com
Anthem Blue Cross Dental	281876	877.567.1802	www.anthem.com/ca/mydental
VSP Vision	30014860	800.877.7195	www.vsp.com
Blue Shield Life and AD&D	W0067101	800.393.6130	www.blueshieldca.com
Blue Shield LifeReferrals 24/7 EAP	W0067101	800.985.2405	www.blueshieldca.com
401kDirect	Q Analysts	800.571.5104 ext 3	https://drp.retirement.schwabrt.com support@401kdirectpro.com
Sun Life Gap Plans	5488005	800.247.6875	CustomerAdvocacy@sunlife.com
Sun Life Short Term Disability	913525	800.247.6875	CustomerAdvocacy@sunlife.com
Sun Life Long Term Disability	913525	800.247.6875	CustomerAdvocacy@sunlife.com
Sun Life Accident Plan	913525	800.247.6875	CustomerAdvocacy@sunlife.com
Sun Life Critical Illness Plan	913525	800.247.6875	CustomerAdvocacy@sunlife.com
Sun Life Voluntary Life Plan	913525	800.247.6875	CustomerAdvocacy@sunlife.com

If you have questions or unresolved issues after contacting member services at one of our insurance providers, you are welcome to contact our Dedicated Client Service Representatives. They are available to assist with your benefit questions during this open enrollment period or throughout the year.

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we deliver. you benefit.

Evelyn Nguyen-Calvetti

Email: evelyn@filice.com

Phone: 408.350.8414

Paula Ramos

Email: paula@filice.com

Phone: 408.350.5742

Visit your benefits website for further explanation of benefits at -

http://benefits.filice.com/qanalysts/

REQUIRED NOTICES All official documents relating to the Q Analysts Employee Benefits Program, including the SBC's, Summary Plan Descriptions, HIPAA Privacy Notice, Initial Cobra Notice, Medicare Part D notice, and any other relevant plan documents or notices, are available electronically through the benefits website. You may also receive a paper copy by contacting HR.

The benefits information in this Benefits Enrollment Guide is presented for illustrative purposes. The text contained in this Guide was taken from various summary plan descriptions and benefits information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. Q Analysts reserves the right to modify any content of this document at any time.

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Q ANALYSTS