



2008 Sapient Benefits

Benefit Summary

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This Summary provides a high level overview of the Benefits programs at Sapien. A description of Sapien’s benefits plans is included in the Summary Plan Description for each plan. Copies of the governing documents of these plans, and the Summary Plan Descriptions, are available on the WhereIWork website. These documents determine the precise benefits, terms, conditions, exclusions and restrictions that apply to coverage under the plans and supersede all other documents. Sapien and its Plan Administrators and Fiduciaries reserve the maximum discretion permitted by law to administer, interpret, enhance, modify, discontinue or otherwise change any benefit plan, practice or procedure. While you may receive feedback in response to your questions about the benefit plans at Sapien, none of those responses can modify the terms of the official plan documents and, consequently, do not represent a promise or guarantee of benefits. Please refer to the plan documents rather than relying on anyone’s interpretation of the benefits plans.

Vacation and Other Time Off

All regular full-time and certain part-time employees are eligible to accrue paid vacation time.

- When beginning employment at Sapien, you accrue vacation at 1.25 days/month or at the rate of 3 weeks per calendar year
- As a new hire, if your start date falls on or before the 15th of the month, you will accrue 1.25 days for that month. If your start date falls after the 15th of the month, you will not accrue vacation for that month
- On third January 1st of employment, accrual rate increases to 1.67 days/month or 4 weeks per calendar year
- You are encouraged to use your vacation time in the year it has accrued. However, if you are unable to use all of your accrued vacation during a calendar year, you may elect to roll forward any accrued but unused vacation time into the next calendar year, subject to the maximum accrual level of 5 weeks
- Vacation is formally included in project plans and timelines

Holidays

Sapien observes the following holidays for 2008:

- New Year's Day - January 1
- Memorial Day - May 26
- Independence Day - July 4
- Labor Day - September 1
- Thanksgiving - November 27 & 28
- Christmas - December 25

Sapien classifies the following as **Floating Holidays**, which may be taken on the holiday or used at any point during the calendar year subsequent to holiday:

- Martin Luther King Day - January 21
- President's Day - February 18
- Columbus Day - October 13
- Veterans' Day - November 11

NOTE: All holidays (regular and floating) are marked as a **PUBLIC HOLIDAY** in the time tracking system.

Payroll

Sapient payroll cycles are on:

Salary: The 15th and last day of every month.

Hourly: The Friday of every week.

If the normal payday falls on a holiday or weekend, paychecks will be distributed on the last workday before the holiday or weekend.

The first paycheck is ALWAYS a live paycheck sent to your home office put in your office mailbox. If you choose to have direct deposit, the direct deposit will take effect starting the second paycheck.

Family Leave

Maternity Leave

- A Sapient “mom” may take up to 12 weeks of maternity leave
- At Sapient one year or more at time of leave: 12 weeks full base pay
- At Sapient less than one year at time of leave: 6 weeks full base pay, 6 weeks unpaid
- Vacation will not be reduced or prorated
- Maternity Leave applies toward FMLA leave

Paternity Leave: A Sapient “dad” may take up to 10 days of paid paternity leave upon the birth of a new baby. This leave must be taken within 1 year of the birth.

Adoption/Foster care placement: Same guidelines apply as for Maternity & Paternity leaves.

Small Necessities Family Leave: If you need to meet certain family obligations such as participation in your children’s school activities, accompanying your children to medical or dental appointments or accompanying your elderly relative to routine medical or dental appointments, you are entitled to a total of 24 hours of paid leave during the preceding 12-month period to meet these family obligations. Employees living in California are entitled to 40 hours each year to participate in children’s school activities. If you know in advance that you will need the time, you should tell your manager at least 7 days before the day the leave is to begin. Otherwise, you must notify your manager as soon as you are aware of the need for the leave.

Benefit America & Where I Work

Benefit America Campus is Sapiient's self-service benefits tool. You use this site to enroll in benefits, make changes to your benefits, and update your demographic information.

To access your benefits on the Benefit America Campus site, please log on to www.enrollment.com.

- Login: Sape + SSN# (ex. Sape 012345678)
- Password: 1st 4 letters of last name + last 4 digits of SSN# (ex. Smit5678)

Where I Work is a benefits communication portal housing all Sapiient's benefits information, forms, and Summary Plan Descriptions. You will access Where I Work via Benefit America Campus, the Intranet, or at www.wherework.com. Use "sapiient" as the User ID and "benefits" as the Password.

Dental Insurance

Dental Insurance is offered through MetLife. The effective date of coverage will be the first of the month following your date of hire. You have 30 days from your date of hire to enroll in dental benefits.

Dental insurance provides coverage as follows:

- Diagnostic and preventive care: 100% (no deductible)
- Deductibles: \$50 per person / \$200 per family
- Basic Services (x-rays): 80% (after deductible)
- Major Services 50% (after deductible)

Premiums:

- Single coverage: \$10.70 per month
- Employee + 1 coverage: \$20.45 per month
- Family coverage: \$34.55 per month

There is a calendar year maximum of \$1250 for all levels of coverage.

To find an in-network dentist, visit www.metlife.com/dental or call 800-942-0854.

Medical Insurance/ Prescription Insurance

You have an option to purchase Blue Cross Blue Shield medical insurance (prescription coverage is included in medical) through Sapient. The effective date of coverage will be the first of the month following your date of hire. You have 30 days from your date of hire to enroll in medical benefits.

Blue Cross Blue Shield PPO – The BCBS Network is a national network – seek the care of any BCBS PPO provider, anywhere in the U.S., and you are covered at in-network levels. To determine if your physician is a member of the BCBS network or to search for a provider in your area, visit www.bcbsma.com or call 800.810.BLUE.

- In-network: 100% after \$15 co-pay for routine office visits and screenings & 80% coverage after deductible for non-routine care
- Out-of-network: 60% coverage after deductible

Pretax premiums:

- Single coverage: \$86.84 per month
- Employee + 1 coverage: \$183.96 per month
- Family coverage: \$264.88 per month

Annual deductibles for - Individual / Individual + One / Family

- In-network: \$200/\$400/\$600
- Out-of-network: \$500/\$1000/\$1500

Out-of-pocket maximums for – Individual / Individual + One / Family

- In-network: \$1000/\$2000/\$3000
- Out-of-network: \$2000/\$4000/\$6000

A healthy person who makes only routine office visits and screenings can expect to pay just the co-pays and monthly pretax premiums. There is an annual deductible for non-routine office visits and procedures that will be met before insurance coverage begins. Once the deductible is met, insurance will cover 80% in-network (60% out-of-network) up to an out-of-pocket maximum after which point the insurance will cover 100% (with the exception of co-pays). Deductibles and co-payments do not count towards the out-of-pocket maximum.

The BCBS Prescription Drug plan is administered by Express Scripts.

Prescription Drug rates:

Retail (30-day supply)	Mail Order (90-day supply)
• \$10 Generic	\$20 Generic
• \$25 Brand Name	\$50 Brand Name
• \$45 Non-Preferred	\$90 Non-Preferred

If you opt not to elect the basic medical/prescription coverage, Sapient will pay you an additional \$50 per month.

Vision

When enrolled in Blue Cross Blue Shield medical: One vision exam per year with a \$15 co-payment when enrolled in the medical plan with Blue Cross. You must visit a Blue Cross Blue Shield provider listed on www.bcbsma.com. Blue Cross also offers discounts on eyewear (frames, lenses, supplies).

Flexible Spending Accounts

Health Care Flexible Spending Account

- Employees may contribute up to \$2500 per calendar year, on a pre-tax basis, to pay for expenses that are not covered by our medical, dental or vision care programs (i.e. co-payments, vaccines, vision laser surgery, orthodontics, etc)
- Choose a dollar amount that you want to contribute for the year
- May enroll within 31 days of start date
- Must reenroll each January 1st
- A list of reimbursable expenses is located on Where I Work

Dependent Care Account Plan

- Employees may use pre-tax dollars to pay their expenses of work related care for their children and other dependents.
- Each participating employee designates a portion of his/her compensation to be withheld from his/her paycheck on a pretax basis
- A maximum of \$5,000 per year for employees who are either single or married filing jointly, or \$2,500 for employees who are married and filing separately
- Amount contributed for any year may not exceed the smaller of the employee's earned income or employee's spouse's earned income for that year (i.e. if you or your spouse has earned income under \$5,000 per year, you will not be able to contribute the full \$5,000 to the plan)
- May enroll within 31 days of start date
- Must re-enroll prior to each January 1st
- Sapien does not match contributions to the Dependent Care Account Plan

Calculating your contributions for all accounts is important - in doing so, beware of two pitfalls:

- Any amounts paid into the plan during a plan year that exceed your actual expenses paid out in that year are forfeited.
- Once you have elected to participate in the plan for a participating plan year, your election is irrecoverable for that year.

Disability & Life Insurance

Sapient offers Short and Long-Term disability, as well as Basic Life Insurance and Supplemental Life Insurance. Coverage becomes effective on the 1st of the month following start date. You have 30 days from your date of hire to enroll in these benefits.

Short-Term disability

- Sponsored by Sapient at no cost to employee
- If an employee is out of work due to injury or illness for more than 10 business days Sapient will pay 67% of base pay for a period of 90 calendar days

Long-term disability

- If an employee is out of work because of injury or illness for a period of more than 90 calendar days, insurance will pay 60% of base salary up to \$10,000 per month until the age of 65
- Premium is \$.31 per \$100 of monthly compensation

Basic Life Insurance

- In case of death, designated beneficiary would be paid one times base salary, up to \$100,000
- Premium is \$.09 per \$1000 of monthly compensation

Supplemental Life Insurance

- Employees may elect to purchase supplemental life insurance in increments of \$10,000 to a maximum of the lower of 5X salary or \$500,000
- Employees may also elect supplemental life insurance for spouse and dependents. The insurance company will require satisfactory evidence of insurability for amounts in excess of \$150,000 for you and in excess of \$25,000 for spouses.
- Rates are based on age – see Where I Work for rates

Please note; Long-Term Disability, Basic Life Insurance and Supplemental Life Insurance are provided Unum Provident, an insurance companies (not affiliated with Sapient), participation in these programs is subject to the insurance companies' determination of eligibility and their policies, rules and regulations.

Transportation Benefit

The transportation benefit allows you to convert after-tax payments for specific commuting expenses into pre-tax payments. You may exclude up to \$220 per month for parking and up to \$115 per month for mass transit (train/bus passes and vanpool) costs. (Thus, you could elect to reduce your taxable wages up to \$335 per month). You will enroll in the benefits via Benefit America at www.enrollment.com, and are able to make changes to your elections on the first of every quarter.

401 (k)

- Sapiient's 401K Plan is administered through Fidelity Investments.
- New hires may enroll in the program by visiting the Fidelity NetBenefits website at www.401k.com.
- Participants may contribute up to 15% of compensation to a maximum of \$15,500 for calendar year 2008.

Sapiient Match:

- Sapiient will match .25 for every \$1.00 contributed by a participant, up to an annual Sapiient match of \$1,250 (matching \$5000 of participants' contributions).
- Vesting of the match occurs linearly at 20% over five years, retroactive to your date of hire.

Employee Assistance Program

- All employees and eligible family members can participate in Sapiient's Employee Assistance Program.
- Sapiient works with The Wellness Corporation (508.842.2780, www.wellnesscorp.com) to provide EAP services.
- The Wellness Corporation can assist with a variety of personal and/or work related-issues.

Resources on Call

Resources on Call (617.928.1234; www.resources-on-call.com) provides consultations and referrals for such services as childcare (in-home, daycare and out-of-home), summer day camps, back-up care, transportation services, grocery deliver, pet sitting, house cleaning, organizing, relocation, personal shoppers, elder care, and much, much more.

Additional Programs

Listed below is a high level summary of additional programs. The descriptions on Where I Work determine the precise benefits, terms, conditions, exclusions and restrictions that apply to these additional programs.

Matching Gift Program: Sapiient will match employee contributions up to \$100 per employee per year to a variety of charitable and philanthropic organizations or institutions. A form, available on Sapiient's Intranet, must be completed to ensure processing.

Tuition Reimbursement: Eligible for reimbursement after 6 months of employment. May receive reimbursement of up to \$6,000 annually. Must be working towards a degree/certificate program within field of expertise/career goals in an accredited program. Must submit for reimbursement 6 months following the end of the course. Tuition reimbursement requires Director or VP approval prior to participating in the program/course. If a person's Sapient employment ends within one year of receiving Tuition Reimbursement, he or she is responsible for re-paying the amount of Tuition Reimbursement to Sapient.

Computer Equipment Subsidy: Sapient will reimburse \$500 to an employee, once every 3 years, for the purchase of computer equipment for the home (for new hires, computers purchased within 30 days prior to start date will also be eligible for reimbursement). This program applies to personal computers, laptops, printers, scanners, fax machines, speakers, upgrades, Ram, and video cards. The 3-year period includes all time employed by Sapient Corporation and any of its subsidiaries (i.e., the time period does not end early if you begin employment with a different company in the Sapient family of companies). This computer equipment subsidy requires Director or VP approval prior to purchasing equipment, as well as reimbursement to Sapient should employment end within one year of receiving the subsidy.

Magazine Subscriptions: Sapient will contribute 50% to the cost of any work-related magazine or publication. There is a limit of 2 subscriptions per person. Manager approval is required.

Fitness: GlobalFit (www.globalfit.com) offers flexible, discounted memberships to all Sapient people.

Zipcar: With a \$25 annual membership, you have access to over 300 cars in the Zipcar network in metro Boston, DC, and New York. Drive cars by the hour or day (\$8-\$13 per hour) hassle-free. Gas, maintenance, insurance, parking included.

Digital Federal Credit Union: Sapient people have access to a full menu of products and services at one of the Nation's leading credit unions, Digital Federal Credit Union (DCU).

MetPay Auto & Home Group Insurance Plan - Through this program, you can apply for auto, home and personal liability insurance at special group rates that are available in most states to those who qualify.