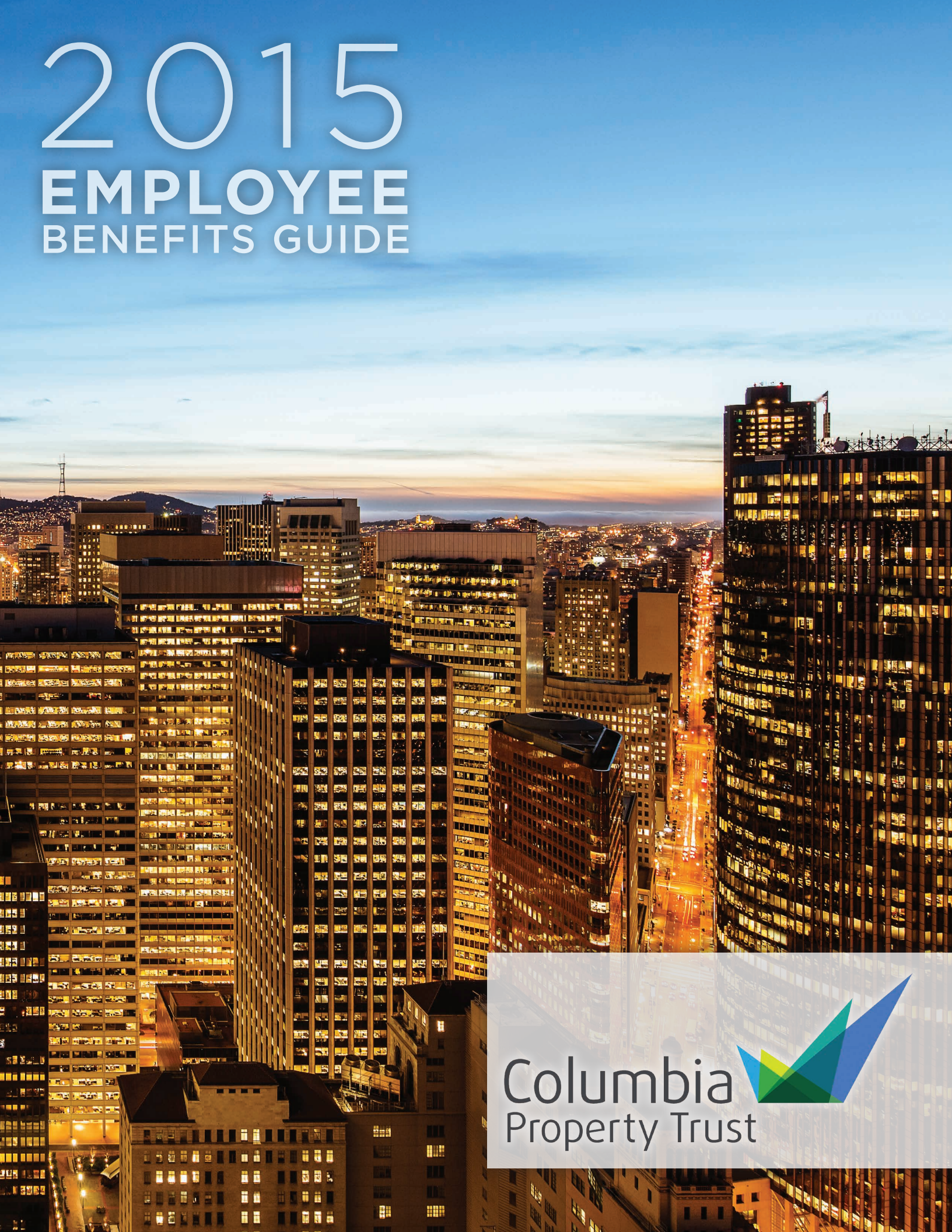


2015 EMPLOYEE BENEFITS GUIDE



Columbia
Property Trust



Contact Information

Health Advocate

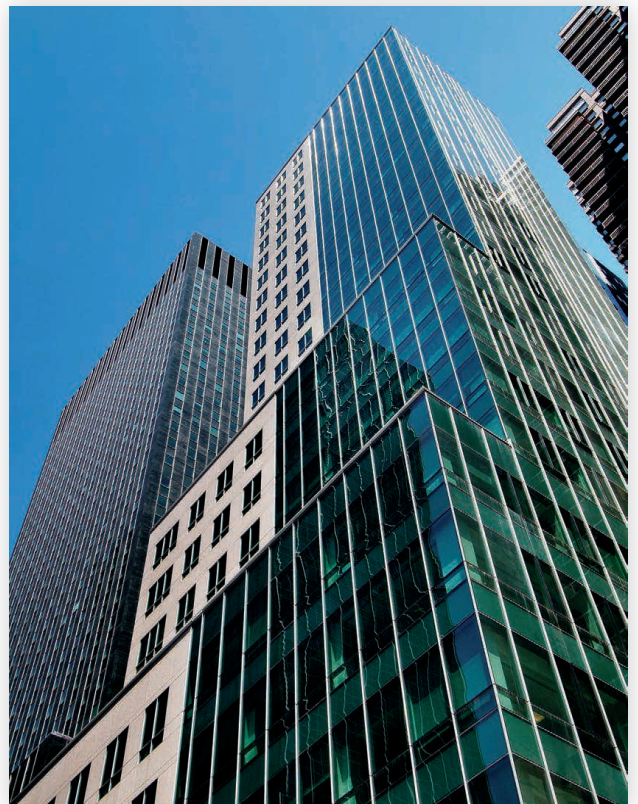
Health Advocate is a one stop shop for all of your healthcare needs. Contact Health Advocate for claims questions, help finding in-network providers, assistance in finding child and elder care, help with funeral planning, etc. Health Advocate is available to all employees and their dependents.

www.healthadvocate.com | **866.695.8622**

Contact Information

Please take some time to review the benefits included in the guide. If you have any questions, contact Human Resources or contact the appropriate provider below.

Medical/Pharmacy Cigna	866.494.2111 www.mycigna.com
Dental Cigna	800.244.6224 www.mycigna.com
Vision Cigna	877.478.7557 www.mycigna.com
Basic, Supplemental Life and AD&D Cigna	800.362.4462 www.mycigna.com
Basic Long-Term Disability (LTD) Cigna	800.362.4462 www.mycigna.com
Flexible Spending Accounts (FSA) Pay Flex	800.284.4885 www.healthhub.com
Health Savings Accounts (HSA) BenefitWallet	877.472.4200 www.mybenefitwallet.com
Critical Illness UNUM	800.635.5597 www.unum.com
Supplemental Long-Term Disability (LTD) MetLife	800.929.1492 www.metlife.com
Identity Theft Coverage Chartis Insurance	866.434.3572 www.chartisinsurance.com
401(k) Plan Fidelity Investments	800.835.5097 www.401k.com
529 College Savings Plan Fidelity Investments	800.544.1914 www.fidelity.com
Employee Assistance Program (EAP) EAP Consultants	800.869.0276 www.eapconsultants.com
Credit Union Associated Credit Union	770.448.8200 www.acuonline.org



2015 Employee Benefits

One of the great advantages of working at Columbia Property Trust (CXP) is the outstanding benefits package provided by the company. These benefits are designed to help you with your short-term as well as your long-term goals. Please take a few minutes to read this information and share it with your covered dependents. Additional policy and procedure information can be found in the Summary Plan Documents (SPDs), in the Employee Handbook and within the online HR Portal.

Eligibility

Benefits are available to all employees working a minimum of 30 hours per week.

Also eligible for coverage are:

- Your legal spouse or eligible domestic partner
- Children up to age 26 regardless of marital status, student status or employment status

Qualifying Event

Your elections will be locked in until the next annual enrollment period or until you have a qualifying event. Qualifying events include but are not limited to:

- ✓ Marriage, divorce or legal separation
- ✓ Birth or adoption
- ✓ Death of your spouse or covered child
- ✓ Change in you or your spouse's work status that affect the benefits eligibility
- ✓ Becoming eligible for Medicare or Medicaid during the year

If you have a qualifying event, you must provide written notice to Human Resources within 30 days of the event.

Paid Time Off (PTO)

CXP recognizes the need for employees to balance family, personal, and work time and therefore provides a generous amount of "Paid Time Off" based on length of service with the company. PTO is prorated during the first year of employment.

0 to 5 years of service	21 days
@ 5-year anniversary	27 days
@ 10-year anniversary	31 days
@ 15-year anniversary	35 days

Holidays

CXP recognizes 12 paid holidays annually:

- Thursday, January 1st: New Years Day
- Monday, January 19th: MLK JR Day
- Monday, February 16th: Presidents Day
- Monday, May 25th: Memorial Day
- Friday, July 3rd: Independence Day Observed
- Monday, September 7th: Labor Day
- Thursday, November 26th: Thanksgiving
- Friday, November 27th: Thanksgiving
- Thursday, December 24th: Christmas Eve
- Friday, December 25th: Christmas
- Thursday, December 31st: Fixed Floating Holiday / New Years Eve



Fitness

CXP will reimburse benefit eligible employees \$30 per month for participating in qualified exercise activities. Activities that qualify for the subsidy include gym memberships and other aerobic activities that require a fee to participate.

Tuition Reimbursement Plan

CXP provides financial assistance to full-time employees up to a maximum of \$5,250 / calendar year as long as certain criteria are met.

Credit Union Membership

Employees can enjoy membership in the Associated Credit Union. Benefits include interest checking, savings, lower-interest loans, Auto Finder, IRAs, Visa cards, and other financial services.

Health Advocate

Health Advocate is a "concierge" benefit that helps you and your dependents, as well as your parents and parents-in-law, find solutions to health care and health insurance needs.

- The fully paid benefit is designed to give you expert help and support in dealing with claims, health care bills, payment arrangements, expert counsel on health care needs, identification of physician and medical institutions, etc.
- When you call for assistance, you will be assigned a Personal Health Advocate who will take responsibility for doing all of the legwork.

Employee Assistance Program (EAP)

The EAP provides free confidential assistance 24 hours a day, 7 days a week to employees and family members for marital, emotional, financial, or addiction problems that may interfere with an employee's work/life and/or performance. This service is free and confidential.

Spending Account Benefits



Flexible Spending Account - PayFlex

The Flexible Spending Account (FSA) provides employees the opportunity to pay specific expenses with pre-tax dollars. These plans enable you to “redirect” part of your pay (before federal income tax or Social Security taxes are deducted) into a tax-advantage account.

Healthcare Flex Spending Account

The Healthcare FSA can be used to pay for most out-of-pocket medical, vision, and dental care expenses for yourself and your dependents. You are eligible to set aside up to \$2,550 per year.

Dependent Care Flex Spending Account

The Dependent Care FSA can be used to pay for eligible day care expenses for a dependent child or adult relative while you or your spouse works or while your spouse is a full-time student or disabled. You are eligible to set aside up to \$5,000 per year.

Transportation Spending Account

The Transportation Spending Account can be used to pay for costs associated with commuting.

Transit — Mass transit, vanpools, and commuter highway vehicles can be paid for through this account. You are eligible to set aside up to \$130 per month.

Parking — Parking expenses incurred as a part of an employee’s commute can be paid through this account. You may set aside up to \$250 per month.

Health Savings Account Cigna’s partner, Benefit Wallet

If you are enrolled in the High Deductible Health Plan, you may open a Health Savings Account (HSA). A HSA is an account you can use to pay for qualified health expenses for you and your covered dependents. Unlike the FSA, you can take your HSA account with you if you change jobs or retire. The money in this account is available as it’s deposited and will roll over from year to year.

Once you are enrolled and your account is open, you will have access to your account from mycigna.com. You will receive one Cigna branded Visa debit card when you enroll. CXP will make an annual contribution of \$500 per individual or \$1,000 per family into your Health Savings Account. In addition, CXP will match \$1.50 for every \$1.00 an employee contributes, up to \$750 per individual, or \$1,500 per family enrollment (maximum employer contribution of \$1,250 per individual / \$2,500 per family). Employer contributions are prorated during the first year of employment.

2015 Maximum Contribution Limits

	Individual	Family
Max IRS Contribution Limits	\$3,350	\$6,650
55 or older, catch up contribution	\$1,000	

See www.irs.gov, IRS Publications 502 and 969 for additional information about qualified medical expenses & helpful information about HSA’s.

Medical Insurance: Cigna

CXP offers a choice of two medical plans. Please refer to the chart below for a highlight of our medical plan benefits and rates. To maximize your benefits, always select an in-network provider. Please login to www.mycigna.com for more information.

Medical Service	HDHP		OAP	
	In-Network	Non-Network	In-Network	Non-Network
Lifetime Maximum	Unlimited		Unlimited	
Deductible				
□ Individual	\$2,000	\$4,000	\$750	\$1,500
□ Family	\$4,000	\$8,000	\$2,250	\$4,500
Coinsurance	Plan pays 100%	Plan pays 80%	Plan pays 100%	Plan pays 70%
Out-of-Pocket Maximum (Includes deductible)				
□ Individual	\$2,000	\$8,000	\$2,000	\$6,500
□ Family	\$4,000	\$16,000	\$6,000	\$19,500
Preventive Care	100% covered	Deductible; then 80%	100% covered	Deductible; then 70%
Office Visit				
□ Primary Care Physician (PCP)	Deductible; then 100%	Deductible; then 80%	\$25 copay	Deductible; then 70%
□ Specialist	Deductible; then 100%	Deductible; then 80%	\$35 Copay	Deductible; then 70%
Urgent Care Centers	Deductible; then 100%	Deductible; then 80%	\$75 Copay	\$75 Copay
Emergency Room (waived if admitted)	Deductible; then 100%		\$150 Copay	
Inpatient Hospitalization	Deductible; then 100%	Deductible; then 80%	Deductible; then 100%	Deductible; then 70%
Outpatient Services	Deductible; then 100%	Deductible; then 80%	Deductible; then 100%	Deductible; then 70%
Prescription Drugs				
Retail				
□ Generic	Deductible; then 100%	Deductible; then 80%	\$10 copay	
□ Preferred Brand			\$30 copay	
□ Non-Preferred Brand			\$50 copay	
Mail Order (90 day supply)				
□ Generic	Deductible; then 100%	Deductible; then 80%	\$20 copay	
□ Preferred Brand			\$60 copay	
□ Non-Preferred Brand			\$100 copay	

Monthly Contributions

Employee Contributions	HDHP	OAP
Employee Only	\$0.00	\$40.00
Employee + Spouse	\$0.00	\$110.00
Employee + Child(ren)	\$0.00	\$60.00
Family	\$0.00	\$130.00

Only the official plan documents or insurance contracts establish and govern all rights to benefits under the plans. This guide is not a plan document or any insurance contract. If there is a discrepancy between the information provided in this guide and the applicable plan document or insurance contract, the plan document or insurance contract will control and govern.

Dental, Vision, Life & AD&D: Cigna

Dental Insurance

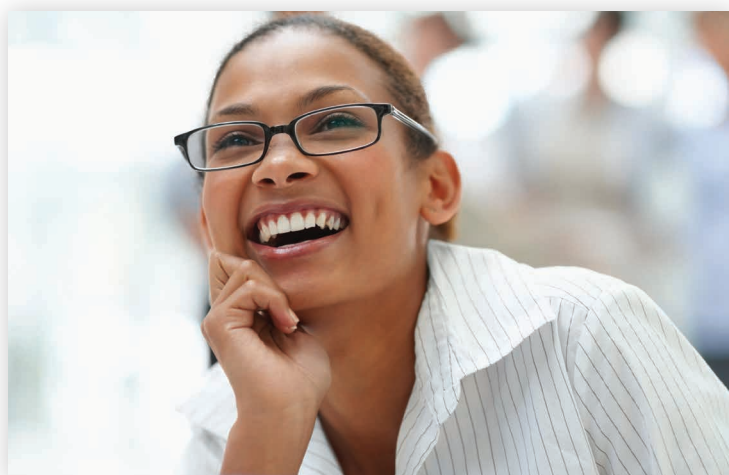
You may access any dental provider. However, your dollars will go further if you use an in-network dentist within the Cigna Dental PPO Network. Please login to www.mycigna.com for more information.

Dental Services	Any Provider
Calendar Year Deductible <i>(Applies to Basic and Major Services)</i>	\$50
<ul style="list-style-type: none"> □ Individual \$150 □ Family 	
Calendar Year Benefit Max	\$3,000 per person
Preventive Services (2) exams per calendar year including 100% cleanings and x-rays	100%
Basic Services Fillings, simple extractions, complex oral surgery, periodontics, endodontics	80%
Major Services Crowns, inlays, onlays, dentures, bridges	60%
Periodontics	80%
Endodontics	80%
Orthodontia Treatment <i>For dependents up to age 19</i>	60%
Orthodontia Lifetime Maximum	\$3,000

Vision Insurance

Please login to www.mycigna.com for more information. Please note: Frequency for exams and lenses is 12 months. Frames is 24 months.

Vision Services	In-Network	Non-Network
Exam	\$10 copay	\$45 allowance
Lenses	\$20 copay	\$32-\$80 allowance
Contact Lenses		
<ul style="list-style-type: none"> □ Elective \$110 allowance □ Medically Necessary Covered in full 		\$98 allowance \$210 allowance
Frames	\$110 allowance	\$61 allowance



Basic Life and AD&D

Life insurance benefits serve to protect your family and dependents. It is important to keep your beneficiary information up to date to ensure that your life insurance benefits will be allocated to the appropriate parties. Basic Life Insurance is fully paid by CXP at the following coverage levels:

	Coverage Level
Employee	One (1) x salary with a minimum of \$50,000 and a maximum of \$200,000
Spouse	\$10,000
Child(ren)	\$5,000 per child
Birth to 6 months	\$1,000

Basic AD&D is fully paid by CXP and provides an additional \$250,000 of coverage for the employee in the event of an accidental death or dismemberment.



Supplemental Life and AD&D

Supplemental Life Insurance is available to all benefit-eligible employees. New employees have the option to purchase additional life insurance for themselves and/or their dependents.

Employees also have the option to purchase Supplemental AD&D Insurance protection at a coverage level equal to the Supplemental Life Insurance election. Supplemental AD&D may be purchased only in conjunction with Supplemental Life coverage.

	Supplemental Life and AD&D
Employee	\$1,000 increments, up to the lesser of 5x salary or \$700,000
Guarantee Issue	\$200,000
Spouse	Less than or equal to 100% of the employee's election up to a maximum of \$50,000
Child(ren)	Up to \$10,000

Disability, Identity Theft & Retirement

Short-Term Disability

Short-Term Disability (STD) is a fully paid benefit that provides income replacement on a bi-weekly basis for a limited period of time in the event that you become ill or are disabled in a non-work related injury benefits for up to 90 days when a qualified disability occurs. The plan pays at the following benefit levels:

Short-Term Disability	Weekly Benefit Amount
Up to 1 year of service	60% of pay
1 to 3 years of service	75% of pay
3 or more years of service	90% of pay
Elimination Period	5 days
Benefit Duration	12 weeks

Basic Long-Term Disability: Cigna

Long-Term Disability (LTD) insurance provides income replacement on a monthly basis if a serious illness or injury causes you to be unable to perform the duties of your “own occupation” for more than 90 days. LTD can cover you up to age 65 if you remain disabled. LTD is a fully paid company benefit.

Long-Term Disability	Benefit Amount
Monthly Benefit Amount	60% of monthly salary
Elimination Period	90 days
Benefit Duration	To age 65 or SSNRA
Maximum Monthly Benefit	\$15,000 (Tax Free)

Supplemental Long-Term Disability: MetLife

Employees have the option to purchase an individual Supplemental Long-Term Disability policy at discounted group rates. The additional coverage combined with the company-paid basic long-term disability may provide up to 65% income replacement during a Long-Term Disability

Supplemental Group Critical Illness: UNUM

Critical Illness provides you a lump sum benefit upon diagnosis of a covered critical illness or event such as cancer, heart attack or stroke. All benefit eligible employees may purchase an individual insurance policy through UNUM.

These benefits are 100% employee paid through payroll deduction.

- Multiple family options are available
- \$75 annual wellness benefit
- Policy is portable

Identity Theft Coverage: Chartis

Identity Theft Coverage is a company-paid benefit that provides employees and family members with \$10,000 in Personal Identity Coverage (PIC).



Retirement 401(k) Plan: Fidelity

The Columbia Property Trust 401(k) plan is designed to help you save for retirement and provides two options for contribution to the plan via payroll deduction. Columbia Property Trust contributes a pre-tax match that does not require an additional employee contribution.

1. Traditional Elective Deferrals — Pre-Tax contributions
2. Roth Elective Deferrals — After-Tax contributions

Company Tenure	Company Match
First (2) years	\$0.25
Following (2)nd anniversary	\$0.50
Following (3)rd anniversary	\$0.75
Following (4)th anniversary	\$1.00

529 College Savings Plan: Fidelity

Employees may choose to participate in a tax-advantaged 529 College Savings Plan.

- Benefits include tax-deferred growth, tax-free “qualified” distributions, higher contribution limits, no income or age restrictions, and greater control for account owners.
- Employees are allowed to save for their own or their designated beneficiary’s education.

