

BENEFITS

A Guide to Benefits at Justworks

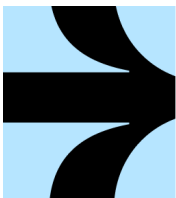



What's included:

Justworks' plans help businesses like yours grow with confidence. This guide is here to help you find the best Justworks plan for your business. Use it to review what's included and compare your options.

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This Is An Interactive EBook!
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We've got your back

Take the busyness out of running a business and alleviate the unknown.

We've combined a simple platform and exceptional 24/7 customer service with the power of a PEO. Justworks plans include access to high-quality benefits, seamless payroll, HR tools, and compliance support—all in one place.

PEO Meets Modern SaaS

Affordable **Benefits**

Provide your team access to big-company benefits and perks they deserve — all at affordable rates.

- Medical, dental, and vision insurance
- 401(k) retirement
- Life insurance
- Health and wellness perks
- HSAs and FSAs
- Pre-tax commuter benefits

Automated **Payroll**

Schedule payroll seamlessly and make any payments you need to — at no extra cost.

- Full-time and part-time employees
- Contractors and vendors
- Bonuses, commissions, and expense reimbursements

**HR Tools**

Ditch the spreadsheets and manage your team from one place.

- Company calendar and directory
- Paid time off tracking
- Online employee onboarding
- Document center to store all your essential employment docs
- Reporting to track critical business metrics

Compliance Support

Don't sweat the small stuff. Lean on us for employment-related compliance support.

- Payroll taxes (940/941s)
- Tax forms (W-2s & 1099s)
- Workers' compensation
- Multi-state employee management
- Disability insurance
- Harassment Prevention and Inclusion Compliance Trainings



Expert Support From Real People. Anytime.

We know running a business isn't exactly a 9-5 job. That's why we offer our customers full-service support, whenever and wherever. By phone, email, chat, or Slack, Justworks' dedicated team is standing by 24/7, ready for the tough questions you and your team throw our way.

Support Channels

- **Call:** (844) 534-1711
- **Email:** support@justworks.com
- **Slack:** slack.justworks.com
- **Text:** (858) 247-0005
- **Chat:** Justworks.com

Find the support you need

ADMINS

- Benefits support
- Payroll support
- HR support
- Compliance support
- Onboarding support

EMPLOYEES

- Benefits support
- Payroll support
- Onboarding support



High-Quality Medical, Vision, and Dental Plans at Incredible Rates

We've teamed up with top insurance providers to offer your company the types of plans and prices usually only available to large corporations. Because you deserve them, too.

Justworks is a PEO, or Professional Employer Organization. That means, when a business joins Justworks, employees will have access to our large group health insurance policies. Think more plan variety and richness at enterprise-level rates.



Aetna

Here are a few reasons to love Aetna:

For Employers

→ **National Coverage**

Our Aetna plans offer access to a robust national network at competitive rates that covers your employees everywhere in the U.S.

For Employees

→ **No Referrals Needed**

Because our Aetna plans are non-gated, employees can see specialists immediately.

→ **Convenient and Efficient**

Aetna members have convenient access to retail pharmacies and walk-in clinics nationwide.

Plan types available through Aetna

→ POS

→ POS-HDHP

→ EPO

→ EPO-HDHP

→ HMO

→ HMO-AVN*

Available in all states except Hawaii

* only available in California



Kaiser Permanente

Here are a few reasons to love Kaiser Permanente:

For Employers

→ **Affordable, high-quality coverage**

As a non-profit, Kaiser Permanente operates its own provider network. This allows them to control quality and costs and allows you to offer access to cost-efficient, comprehensive plans.

For Employees

→ **Fully integrated healthcare**

With Kaiser Permanente's integrated network, your physician, pharmacy, lab, and specialists are all under the same roof. This makes taking care of your health simple and streamlined.

→ **Easy online access**

Digital tools grant you easy electronic access to your health information and your dedicated health team, anytime.

Plan types available through Kaiser Permanente

→ HMO

→ HMO-HDHP

→ EPO**

→ EPO-HDHP**

Available in California, DC, Georgia, Hawaii, Maryland, Oregon, Virginia

** only available in Oregon



Access to HMOs

HMOs establish a local network of doctors, hospitals and specialist providers. HMOs help keep costs tight by having all your providers, who have agreed to certain lower rates, under one umbrella.

Why HMO?

- If you are looking to offer your team a close-knit group of physicians for all their medical care needs, the HMO is for you. As a Justworks customer, you may also offer access to other plan types to create a benefits package that suits your team.

Eligibility by carrier

AETNA

- HMO-AVN

Available in California

KAISER PERMANENTE

- HMO
- HMO-HDHP

Available in California, DC, Georgia, Hawaii, Maryland, Oregon, Virginia



A Few Sample Medical Plans

Check out some examples of what a Justworks medical plan might look like. View the health insurance glossary at the end of this guide for definitions of terms and acronyms that don't look familiar.

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|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div><div></div><div>POS + HDHP<div>\$</div></div><div>High Deductible HSA Compatible</div></div> <div><div>\$3,000 Deductible \$6,000 Out-of-Pocket Max No Co-insurance \$6,000 Out-of-Network Deductible</div></div> | <div><div></div><div>EPO<div>\$\$</div></div><div>Basic In-Network Only</div></div> <div><div>\$1,000 Deductible \$4,000 Out-of-Pocket Max 80% Co-insurance Out-of-Network not covered</div></div> |
| <div><div></div><div>POS<div>\$\$\$</div></div><div>Value In & Out of Network</div></div> <div><div>\$2,000 Deductible \$6,000 Out-of-Pocket Max 80% Co-insurance \$2,500 Out-of-Network Deductible</div></div> | <div><div></div><div>EPO<div>\$\$\$\$</div></div><div>Premium In-Network Only</div></div> <div><div>No Deductible \$3,500 Out-of-Pocket Max No Co-insurance Out-of-Network not covered</div></div> |



Vision & Dental Plans

We offer a selection of great vision and dental plans from Aetna.

- \$0 deductible vision plans
- Low deductible dental plans
- Variable annual benefit maximums
- Low co-pays for exams, lenses, frames, and contacts

Vision+

No Deductible

1 PER YEAR

Eye Exam
Eyeglass Lenses
Frames
Contacts

Dental+

No Deductible

No Annual Benefit Max

Adult + Child Orthodontic

Co-Insurance

Preventative/Basic
Major Services

Preferred Providers

When opting into benefits through Justworks, you and your team also get free access to a rich set of services.

HealthAdvocate™

Health Advocate is the nation's leading healthcare advocacy and assistance company.

→ Advocacy

Get answers to medical billing or coverage questions and help coordinating care and booking appointments.

→ Employee Assistance Program

24/7 access to confidential counseling services for a range of mental health needs.

→ Medical Bill Saver

For any bill that leaves you paying over \$400, Health Advocate will attempt to negotiate it down on your behalf.



One Medical provides modern, convenient, on-demand primary care for you, your team, and your families.

→ **Nationwide Access**

One Medical has over 40 offices in major cities across the country, including New York, Boston, Chicago, Los Angeles, San Francisco Bay Area, Washington D.C. and Pheonix.

→ **Always on Call**

Highly qualified medical professionals are available 24/7 through the mobile app, by phone, and online.



Teladoc, the largest telehealth platform, helps employees and their dependents access on-demand healthcare anytime, from almost anywhere.

→ **Access to a Broad Network**

Teladoc provides employees and their dependents with access to its network of more than 3,000 board-certified, state-licensed physicians and behavioral health professionals.

This service is available to all employees and dependents enrolled in Aetna Medical at no extra cost.

NOTE: The availability of services and wellness tools listed vary by provider



We've curated a suite of benefits and perks that employees love.

On the next pages, you'll find a snapshot of some of the many additional benefits and perks you can access as a Justworks customer. This suite of offerings helps you provide the flexibility, customization, and high-end options your team want.

Additional Insurance

Justworks partners with MetLife to offer a variety of ancillary benefits to help you take care of your team.

Basic Life and AD&D Insurance

Give your employees peace of mind with life and accidental death and dismemberment (AD&D) insurance from Metlife.

If death or injury occurs, they'll be covered and so will their loved ones

Short-Term Disability

Ease employee's financial anxieties when it comes to accidents, sickness, and pregnancies by enrolling in one of two short-term disability (STD) policies:

- Employer paid
- Employee paid

Long-Term Disability

Make sure your employees are covered in case a disabling accident or illness happens. Choose between two types of long-term disability (LTD) policies:

- Employer paid
- Employee paid

**Supplemental
Life Insurance****Extra insurance for extra peace of mind.**

Supplemental term life insurance is a completely employee paid life insurance that covers the well-being of your employee's loved ones.

Additional Benefits

Benefits are about more than just medical insurance. Show your employees you care for their financial health, too, with options like commuter benefits and 401(k).

**Commuter
Benefits****The commute to work usually isn't the funnest part of the day.**

Make it a little easier on your team by offering commuter benefits that allow employees to use pre-tax dollars for public transit.

**Flexible Spending
Accounts**

Save taxes for you and your employees by offering Flexible Spending Accounts (FSA) that use pre-tax dollars for out-of-pocket healthcare and/or dependent care expenses.

**Health Savings
Accounts****Medical expenses can get pricey. Health Savings Accounts (HSA) can help.**

Offer HSAs with high-deductible health plans to use pre-tax money for a variety of healthcare costs

**Retirement
Benefits****Help your team save for the future. Justworks offers 401(k) accounts through Slavic401k.**

Our integration makes for an easy sign up, enrollment, and plan selection process for both the employer and employee.



Wellness Perks

Help your team stay healthy and happy with wellness perks they'll love, like fitness memberships, bike share, and support for their mental and physical well-being.

Gym Memberships

A healthy employee is a happy - and more productive - employee.

Give your team access to discounted memberships at high-end local gyms. Membership offerings and rates vary by location.

ClassPass

We've teamed up with ClassPass to offer Justworks customers an all-access membership at exclusive corporate rates to a global network of over 12,000 fitness studios.

ClassPass is available in more than 80 cities across the U.S.

Bike Share Memberships*

Justworks has partnered with Citi Bike for discounted bike memberships that keep you and your team happy and healthy.

Get unlimited rides on over 12,000 bikes across over 750 stations in New York City.

*New York only



Ready to Start?

Our plans are built for you, whatever size and shape your team takes. Learn more about your plan by requesting a demo or getting started today.

Request a Demo

(888)749-7785

experts@justworks.com

[Click Here to Get Started](#)

10 Employees or Fewer

*This material has been prepared for informational purposes only, and is not intended to provide, and should not be relied on for, legal or tax advice. If you have any legal or tax questions regarding this content or related issues, then you should consult with your professional legal or tax advisor.



Health Insurance Glossary

In this section you'll find some definitions you may find helpful for navigating this guide.

Health Insurance Glossary

Dental Insurance

All of the dental insurance plans accessible through Justworks will fall under one of the below:

→ **Aetna Dental DMO** (DMO/DNO)

A limited network of providers. The DMO plan does not allow for coverage outside of the network. Aetna requires that you elect a primary care dentist in your Aetna Navigator account before receiving coverage through the DMO network.

→ **Aetna Dental PPO** (PPO with PPO/PDN II)

Allows for access to both in-network and out-of-network providers. A referral is not required to see a specialist and you don't need to pick a primary care provider.

→ **MetLife Dental PPO (PDP)**

Allows for access to both in-network and out-of-network providers. Please note that MetLife has a different network of providers.

EPO

Exclusive Provider Organization; provides in-network coverage only without pre-authorization (exception in life or death emergencies)

**HDHP**

High Deductible Health Plan; these plans have a deductible of at least \$1,350 and an out-of-pocket maximum on in-network expenses of \$6,650 for the employee-only tier of coverage. With the exception of preventative care, the coinsurance and all cost sharing will not apply to any services before the deductible has been met.

**Out-of-pocket
Maximum/
Payment Limit**

This is the most you would have to pay for qualifying services in a calendar year. The carrier covers 100% of the cost for qualifying claims after this is exceeded. Once you've met this amount, the carrier will generally cover 100% of subsequent procedures and charges. The plans accessible through Justworks have embedded out-of-pocket maximums.

PCP

Primary Care Provider (e.g. family/general practitioner) you coordinate care through.

PPO

Preferred Provider Organization; a healthcare organization that has agreed to provide health care through a network. Care may also be provided by out-of-network providers but higher fees may apply.

**POS**

Point of Service; provides in- and out-of-network coverage. Traditionally speaking, POS plans are “gated,” meaning a member must choose a PCP who is the “point of service.” All Aetna POS plans accessed through Justworks are “open access,” meaning participants do not need a referral from a PCP to see a specialist.

As with PPOs or any other plans covering both in- and out-of-network services, if you choose to access health care services outside of your network, you’ll have higher out-of-pocket costs, and not all services may be covered.

Premium

This is the monthly cost of your health insurance plan. Employees may pay their portion of the premium on a monthly, pre-tax basis. Your employer may or may not contribute an amount towards your premium. Premiums are based on four tiers:

- Employees only/individual
- Employees + spouse/domestic partner
- Employee + child(ren)
- Family (employee + spouse/domestic partner + child(ren))

Vision Insurance

All of the vision insurance plans accessible through Justworks will fall under one of the below:

- **Aetna Vision** (Aetna Vision Preferred)
Allows access to in-network providers with limited reimbursement for services received out-of-network
- **MetLife Vision** (MetLife Vision PPO)
Allows access to both in-network and out-of-network providers. The reimbursement for out-of-network coverage is lower than the same services received in-network so you’ll want to reference the plan document for reimbursement details.