

BENEFITS

Get to Know Our Plans

Justworks

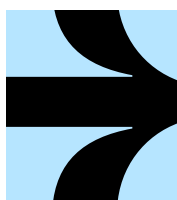
CPEO Certified . ESAC Accredited


**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.

Table of Contents

01	Meet Justworks	2
	PEO Meets Modern SaaS	
	Full-Service Support	
02	Sample Benefits	5
03	Justworks Plan Comparison	8
	Plan Overview	
	Plan Pricing	
04	Appendix	12
	Health Insurance Glossary	

**This Is An Interactive Ebook!**

Click a section title to skip to it, and click the  icon in the header of any page to return to the Table of Contents.



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 partner with Aetna to offer your company the types of plans and prices usually only available to large corporations. Because you deserve them too.

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.

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



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



Find Your Justworks Plan

Justworks' flexible plans help businesses like yours grow with confidence. Whatever size or shape your team takes, Justworks grows with you. Explore plan options in the following pages.

Plan Overview

Justworks plans fall into two options: Basic or Plus. See what's included in each to find the plan that works for you.

Basic

PAYROLL, COMPLIANCE, AND HR TOOLS

This plan's price includes automated payroll, robust HR tools, compliance support, and 24/7 customer service.

- Includes:**
- Payments & payroll
 - Unlimited contractor payments
 - Vendor payments
 - Tax filings
 - W-2 & 1099 filings
 - Unemployment insurance filings
 - Workers' Comp (added cost)
 - EPLI (added cost)
 - 24/7 support
 - HR consulting
 - Online employee onboarding
 - PTO management
 - Calendar, doc center, directory
 - Accounting software integrations
 - Reporting
 - Plan setup

NOTE: This plan's price includes all of the features listed here.

- With access to:**
- Workers' Comp (required)
 - Life & Disability Insurance
 - Health & Wellness Perks
 - Fitness Memberships
 - 401(k)

NOTE: This plan gives you access to these benefits and perks typically reserved for large corporations. You pay based on the number of employees that sign up.



Plus

BASIC + ACCESS TO BENEFITS

This plan's price includes automated payroll, HR tools, compliance support, and 24/7 customer service. With this plan, you can also offer your team access to a suite of high-quality, affordable benefits.

Includes:

- COBRA Administration
- Health Advocacy Services
- One Medical (where available)
- Payroll for Salaried & Hourly Employees
- Off-Cycle Payments
- Vendor & Contractor Payments
- Employer Payroll Tax Filings
- W-2 & 1099 Filings
- Unemployment Insurance Filings
- Employment Practices Liability
- Insurance
- 24/7 Support
- HR Consulting
- Harassment Prevention & Inclusion Trainings
- Online Employee Onboarding
- PTO Management
- Calendar, Doc Center, Directory
- Accounting Software
- Integrations
- Reporting
- Commuter Benefits
- Plan Setup
- WageWorks

NOTE: This plan's price includes all of the features listed here.

With access to:

- Medical Insurance
- Dental & Vision Insurance
- HSA / FSA Accounts
- Workers' Comp (required)
- Life & Disability Insurance
- Health & Wellness Perks
- Fitness Memberships
- 401(k)

NOTE: This plan gives you access to these benefits and perks typically reserved for large corporations. You pay based on the number of employees that sign up.



Plan Pricing

Justworks' prices reflect your team size. They're flexible, and designed to change with you.

Basic				
PAYROLL, COMPLIANCE, AND HR TOOLS				
# OF EMPLOYEES	<25	25-99	100-174	175+
Monthly Billing Schedule	\$49/mo paid per employee	\$44/mo paid per employee	\$39/mo paid per employee	Contact Us
Annual Billing Schedule	\$42/mo paid per employee	\$37/mo paid per employee	\$33/mo paid per employee	

NOTE: For both full-time and part-time employees, you will be billed at the 'Basic' plan rate.

Plus				
BASIC + ACCESS TO BENEFITS				
# OF EMPLOYEES	<25	25-99	100-174	175+
Monthly Billing Schedule	\$99/mo paid per employee	\$89/mo paid per employee	\$79/mo paid per employee	Contact Us
Annual Billing Schedule	\$84/mo paid per employee	\$76/mo paid per employee	\$67/mo paid per employee	

NOTE: For part-time employees who you indicate work on average fewer than 30 hours per week, you will be billed at the 'Basic' plan rate. Discounted seats are not benefits-eligible. You will be billed at the 'Plus' plan rate for part-time employees who you indicate work on average 30 or more hours per week.



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.