

**BENEFITS & PERKS**

# **Additional Benefits**

**Justworks**

CPEO Certified . ESAC Accredited

# Retirement Plans

With the Justworks PEO 401(k) Retirement Savings Plan through Empower, employers can help their team save for retirement without having to take on the burden of increased benefits administration and risks.

## What is a 401(k)?

A 401(k) is a retirement savings plan sponsored by an employer. It lets employees save and invest a piece of each of their paychecks, either before taxes are taken out (traditional pre-tax) or after taxes (Roth).

## Why should my company offer 401(k) plans?

Offering 401(k) plans is a great way to stay competitive in the market and keep your employees happy. The Justworks and Empower integration makes offering, enrolling in, and maintaining retirement plans easy. By adopting the Justworks Retirement Savings Plan, you can offload many of the retirement administrative, compliance, and fiduciary responsibilities. Justworks and Empower help you administer our 401(k) plan by handling:

- Automated contribution and data submission
- Compliance testing and Form 5500
- Investment selection and monitoring
- Loan and distribution processing

## What does it cost?

Empower plans have low-cost, flat annual account fees that are comparable to or lower than many other top-tier providers, like Transamerica or Betterment.

## About Empower

Empower is one of the nation's largest retirement plan providers by total participants. Empower's mission is to empower financial freedom for all through advice, people, and technology. Justworks, in collaboration with Empower, offers a comprehensive retirement plan solution for small businesses with simple implementation and administration at a low cost.

### COMPANY FEES

- No set-up fees or ongoing maintenance fee
- \$250 Justworks termination fee
- Additional fees may apply for non-standard services such as profit-sharing allocations and plan amendments

### PARTICIPANT FEES

- An annual participant administration fee of \$86 yearly (\$21.50 deducted from the participant's account quarterly).
- There may also be fees depending on certain transactions performed or services chosen (e.g., loan requests, managed account services). All fees are deducted from participant accounts.

# Commuter Benefits

With Justworks PEO, you can offer your employees seamlessly automated commuter benefits through Optum Financial.

## Cut Employee Commuting Costs

Offer pre-tax commuter benefits to help your employees save hundreds of dollars by lowering their taxable income.

## Save on Payroll Taxes

When employees reduce their total taxable income, your company might pay less in FICA taxes, as well as Federal and State unemployment taxes.

## Stay Compliant

In certain localities like New York City, San Francisco, and Washington, D.C., employers may be required to offer commuter benefits to their employees.

## What are commuter benefits?

Commuter benefits allow employees to use pre-tax dollars to pay for public transit and parking as part of their daily commute to work. On average, Americans spend between \$2,000 and \$5,000 per year on commuting costs, so offering commuter benefits is a great way to help employees make their commute more affordable.

### PRE-TAX MONTHLY CONTRIBUTION LIMITS IN 2024

Transit	\$315
Parking	\$315
Total monthly pre-tax deferral	\$630

## What can employees use commuter benefits for?

- Parking
- Bus Passes and Tickets
- Metro Passes and Tickets (includes trains, light rails, subways, etc.)
- Shared Rides (includes Lyft Line, uberPOOL, as well as vanpools)
- Ferries

## How much does it cost?

Commuter benefits are included in your Justworks admin fee.

## About Optum Financial

Optum Financial makes it easy for your company to offer a commuter and parking benefit program, saving you and your employees money. For more information, visit [www.optum.com](http://www.optum.com).

### Simple Ordering

Employees can log into their Optum Financial account online or through the Optum Financial mobile app to see their balance and easily place their orders.

### Flexible Options

Employees can choose from multiple transit options, and have their orders conveniently delivered to a home address. With an option for setting up recurring orders, employees can set it and forget it.

### Exceptional Customer Support

Optum Financial offers 24/7/365 support through two call centers based in the U.S., so employees can reach out with questions whenever it's convenient for them. Optum Financial has a 13-second average wait time, and a 94% first-call resolution rate.

# Flexible Spending Account (FSA)

With Justworks PEO, you can help your team cover out-of-pocket health care costs for the calendar year.

## Maximize Savings

You and your team can benefit from reduced employee taxable income and tax liability, and payroll tax.

## Offer Flexibility & Variety

Empower your team with a variety of options that enable a more personalized benefit selection.

## Simplify Setup

Contributions are automatically deducted from payroll reported in Justworks.

## What is an FSA?

A Flexible Spending Account, or FSA, is an employer-owned account that allows your eligible employees to save pre-tax funds to pay for out-of-pocket health or dependent care costs. FSAs help employees save money on healthcare costs they know they will likely incur. With this account, your employees will receive tax savings as they contribute pre-tax dollars for eligible incurred expenses including medical, dental, and vision expenses not covered by their health plans.

We've partnered with Optum Financial to make it easy for your company to offer FSAs. With around-the-clock support and the ability to access your account from anywhere, Optum Financial provides the value and savings you and your team need. For more information, visit <https://www.optum.com>.

## What can I offer employees?

Our PEO offers access to two types of FSAs, both of which allow employees to pay for various costs using pre-tax dollars. Employees can choose one or both of the following FSAs:

### Healthcare FSA

A Healthcare FSA\* can cover IRS-approved\*\* medical, dental, or vision expenses that a member would otherwise pay for out-of-pocket, including co-pays and deductibles. For 2024, members can contribute up to \$3,200 per year, and do not have to wait for payroll contributions to accumulate before using their total FSA election amount.

### Dependent Care FSA

A Dependent Care FSA\*\*\* allows individuals to use pre-tax dollars to pay for out-of-pocket qualified dependent care expenses. Members can contribute up to \$5,000 or \$2,500 (depending on whether married couples are filing joint or separate returns), and can only spend whatever they have accumulated for their dependents.

### How much does it cost?

For access to all FSAs, employers pay \$5.00 per participating employee, per month, with no annual or setup fees.

### Important FSA Considerations:

- FSAs are available through the calendar year, December 31, and the funds do not roll over.
- Companies must offer employee health insurance in order to offer FSAs. However, employees that do not elect a health insurance plan can still sign up for an FSA.
- Contribution amounts are deducted evenly over pay periods remaining in the calendar year.

\* Healthcare FSAs are not available to employees with HSAs.

\*\* For a full list of IRS-approved expenses, visit <https://www.irs.gov/publications/p502/index.html>.

\*\*\* The dependent must be either under age 13 or a person that requires care because of a physical or mental incapacity and shares the same principal residence as the individual.

# Health Savings Account (HSA)

With Justworks PEO, make healthcare more affordable for employees on High Deductible Health Plans.

## Maximize Savings

You and your team can benefit from reduced employee taxable income and tax liability, and payroll tax.

## Roll Over Funds

Unused funds in your employees's HSAs carry year over year, completely tax-free.

## Simplify Setup

Contributions are automatically deducted from payroll reported in Justworks.

## What is an HSA?

A Health Savings Account, or HSA, is an employee-owned account used to save pre-tax dollars specifically for health costs.

HSAs can be used to make investments, similar to a 401(k) and an IRA. These funds then grow in the owner's account completely tax-free. To be eligible to contribute to an HSA, your employee must be enrolled in an HDHP that is HSA-compatible, and they can't be enrolled in health coverage other than an HDHP\*. When your employees contribute to a HSA, you and your employees won't have to pay FICA taxes on them, as the IRS doesn't consider those contributions as wages.

We've partnered with Optum Financial to make it easy for your company to offer HSAs. With around-the-clock support and the ability to access your account from anywhere, Optum Financial provides the value and savings you and your team need. For more information, visit <https://www.optum.com>.

## How does an HSA differ from an FSA?

Both HSAs and FSAs allow you to pay for qualified medical expenses with pre-tax dollars.

There are two key differences for HSAs:

- Contributions to HSAs are only available to employees enrolled in high-deductible healthcare plans. Conversely, FSAs are available for all medical plans if you decide to offer them.
- Unlike an FSA, HSA balances can accumulate and roll over from year to year. Employees get to keep their HSA funds, even if they move to a different plan at the end of the year or change employers.

### **How much does it cost?**

Employers pay \$5.00 per participating employee, per month, with no annual or set-up fee. If you decide to contribute to your employees' HSAs, you can contribute different amounts to employees enrolled on different tiers of coverage (self only, family, etc.).

### **What can I offer my employees?**

Our PEO offers access to HSAs for employees enrolled in a high-deductible plan. There's a cap on maximum contributions an employee can make per year:

#### **INDIVIDUAL**

\$4,150 in 2024

#### **FAMILY**

\$8,300 in 2024

Contributions are deducted from the second paycheck of each month.

# Long Term Disability Insurance

Justworks PEO brings your employees access to long term disability (LTD) insurance through MetLife.

## Easy to Set Up

You can opt to offer this benefit in your Justworks dashboard, and we will automatically extend it to your employees.

## Automated Billing

Your company will be billed automatically for coverage. New eligible employees will be added to the policy upon hire.

## Simple for Employees

Employees work directly with Justworks to file any claims, and they receive benefit payments directly from MetLife.

## What is LTD Insurance?

LTD insurance covers a portion of an employee's income during an extended period of a disabling illness or accident. This benefit can help to ease the employee's concerns of financial hardship by providing income while they are unable to work.

## What can I offer my employees?

Through our PEO, you can offer two types of LTD policies: Employer-paid (noncontributory LTD) and employee-paid (voluntary LTD). Employees can only have one type of policy. If you choose to offer noncontributory LTD insurance, we will not extend the voluntary LTD insurance offering to your employees.

### **Employer Paid Policy**

NONCONTRIBUTORY LTD

There are two options for employer-paid policies. If you select one of these, it will be automatically extended to all employees working 30 or more hours per week who satisfy all other eligibility requirements in the insurance policy.

### **Employee Paid Policy**

VOLUNTARY LTD

Employees can opt into this coverage once, at the time of hire or upon eligibility. Only employees working 30 or more hours per week are eligible to sign up for this benefit.

## About Metlife

MetLife is one of the largest life insurance companies in the world. Founded in 1868, MetLife is a global provider of life insurance, annuities, employee benefits and asset management.

### **EMPLOYER PAID: OPTION 1**

Elimination Period: 180 Days

Coverage 60% of monthly pre-disability earnings, up to \$5,000 per month

Cost \$0.120 per \$100 of covered payroll (max monthly cost of \$10 per employee)

### **EMPLOYER PAID: OPTION 2**

Elimination Period: 180 Days

Coverage 60% of monthly pre-disability earnings, up to \$10,000 per month

Cost \$0.168 per \$100 of covered payroll (max monthly cost of \$28)

### **EMPLOYEE PAID: OPTION 1**

Elimination Period: 180 Days

Coverage 60% of pre-disability earnings, up to \$5,000 per month

Cost \$0.141 per \$100 of covered payroll (max monthly cost of \$11.75)

# Short Term Disability Insurance

Justworks PEO brings your employees access to short term disability (STD) insurance through MetLife.

## Easy to Set Up

You can opt to offer this benefit in your Justworks dashboard, and we will automatically extend it to your employees.

## Automated Billing

Your company will be billed automatically for coverage. New eligible employees will be added to the policy upon hire or eligibility.

## Simple for Employees

Employees work directly with Justworks to file any claims, and they receive benefit payments directly from MetLife.

## What is STD Insurance?

STD insurance covers a portion of an employee's income during an extended period of a disabling illness or accident. This benefit can help to ease financial strain when employees can't work due to an accident, sickness, or pregnancy.

## What can I offer my employees?

Our PEO offers access to two types of STD policies: Employer paid (noncontributory STD) and employee paid (voluntary STD). Employees can only have one type of policy. If you choose to offer noncontributory STD insurance, we will not extend the voluntary STD insurance offering to your employees.

### **Employer Paid Policy**

NONCONTRIBUTORY STD

There are two options for employer paid policies. If you offer one of these benefits, it will be automatically extended to all employees working 30 or more hours per week.

### **Employee Paid Policy**

VOLUNTARY STD

Employees can opt into this coverage once, at the time of hire or upon eligibility. Only employees working 30 or more hours per week are eligible to sign up for this benefit.

## About Metlife

MetLife is one of the largest life insurance companies in the world. Founded in 1868, MetLife is a global provider of life insurance, annuities, employee benefits and asset management.

### **EMPLOYER-PAID: OPTION 1**

Waiting Period: 7 Days

Coverage	60% of pre-disability earnings, up to \$1000 per week
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Cost	\$0.140 per \$10 of covered benefit (max monthly cost of \$14 per employee)
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### **EMPLOYER-PAID: OPTION 2**

Waiting Period: 7 Days

Coverage	60% of pre-disability earnings, up to \$1500 per week
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Cost	\$0.141 per \$10 of covered benefit (max monthly cost of \$21.15)
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### **EMPLOYEE-PAID OPTION 1**

Waiting Period: 7 Days

Coverage	60% of pre-disability earnings, up to \$1000 per week
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Cost	\$0.220 per \$10 of covered benefit (max monthly cost of \$22)
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# Supplemental Life Insurance

Justworks PEO brings your employees automated supplemental term and dependent life insurances through MetLife.

## Easy to Set Up

Let us know the size of the policy you'd like to offer and we'll take care of the rest.

## Employee Paid

Employees can buy their own coverage, even if your company doesn't offer life insurance

## Automated Billing

Employees will be automatically billed and can cancel or modify their policy in Justworks.

## What is Supplemental Life Insurance?

Supplemental term life insurance is a completely employee-paid life insurance that employees can continue even when they leave your company. Dependent life insurance is term life coverage for spouses and domestic partners that employees can purchase in addition to their supplemental term life insurance. Through our PEO, your employees can access these benefits at competitive rates.

## What does it cost?

Our supplementary life and dependent insurance offerings are fully employee paid. Prices vary based on the employee's age and amount of benefit. Spouse policies are also priced according to the employee's age (not the age of their spouse). Contact Justworks for specific pricing.

## Basic Life Insurance Coverage

Justworks PEO also offers basic life insurance that is completely employee paid. Employees can purchase their own supplemental insurance in addition to benefiting from any life insurance you offer.

Some benefits of purchasing supplemental life insurance through Justworks include:

- **Better Rates** — The Justworks group insurance rate can be lower than typical individual life insurance rates.
- **Simpler Sign-Up** — Employees can opt into a policy on Justworks and are automatically approved for policies up to \$150,000.
- **Easy Policy Management** — Employees can sign up in just a few quick steps, and make changes to their policy directly in Justworks.

### About Metlife

MetLife is one of the largest life insurance companies in the world. Founded in 1868, MetLife is a global provider of life insurance, annuities, employee benefits and asset management and serves approximately 100 million customers.

# Basic Life and AD&D Insurance

Justworks PEO brings your employees automated basic life and accidental death and dismemberment (AD&D) insurances through MetLife.

## Easy to Set Up

Let us know the size of the policy you'd like to offer and we'll take care of the rest.

## Automated Billing

Your company is automatically billed and new employees are added to the policy at hire.

## Simple for Employees

Employees just give us their beneficiary information and they're ready to go.

## What are Basic Life and AD&D Insurances?

Basic life and AD&D insurances are company-paid policies that guarantee a payout to your employees' beneficiaries if an employee is significantly injured or passes away. Basic coverage can ease employees' concerns about the financial impact on their loved ones in case of their death or injury.

While employees appreciate the peace of mind that comes with Basic life and AD&D insurances, there are tangible benefits for your company as well, including:

- **Attract and retain talent** — Stay competitive in the job market by doing everything you can to take care of your employees.
- **Tax savings** — Not only is this benefit inexpensive, but the cost of policies up to \$50,000 are tax deductible for your business.

### POLICY SIZE COST PER EMPLOYEE

\$10,000 coverage	\$0.63 / month
\$25,000 coverage	\$1.58 / month
\$50,000 coverage	\$3.15 / month
1 × salary (up to \$100k coverage)	Up to \$6.30 / month
2 × salary (up to \$200k coverage)	Up to \$12.60 / month

## Additional Life Insurance Options

If your company decides not to offer basic life insurance, Justworks PEO also offers supplemental life insurance that your employees can buy on their own.

## What does it cost?

Our current Basic life & AD&D insurance offerings are fully employer paid and sold as a bundled product at a rate of \$0.063 per \$1,000 of coverage per employee per month. Companies can choose from one of the coverage options listed below. The coverage level you select will automatically apply to all owners and employees working 30 or more hours per week.

# HR Support

Justworks gives you access to HR professionals and resources to help manage your most important asset—your people.

## Fast, Reliable Answers

Speak to a certified HR professional for answers to your HR questions, for free.

## Build Your HR Tools

Access templates and resources to help you build and integrate HR best practices and policies.

## Stay Compliant

Receive updates about changes to employment laws so you can stay compliant.

## How can Justworks help?

Justworks helps you navigate the challenges of HR by providing:

- Access to knowledgeable HR professionals to answer your HR-related questions.
- An HR Resource Center that includes resources from our preferred provider Mineral to build an employee handbook, templates for helpful documents like offer letters and accommodation forms, and HR policies.
- Updates and articles about changes to HR best practices and employment laws.

## How do I access HR Support?

To access an HR Consultant, simply contact your Account Manager or a Customer Support representative who can connect you to this service. Anyone with admin permissions in Justworks also has access to the Resource Center, which is accessed directly from the Justworks dashboard.

### Top Features

Justworks does not provide legal advice, but will provide you with guidance around HR best practices relating to, for example:

- Preventing harassment and discrimination in the workplace
- Onboarding and terminating employees
- Performance management
- Classification of exempt/non-exempt employees
- Leaves of absence and PTO

## How much does it cost?

Nothing. This service is free for all companies using Justworks, because we understand how important HR support is to grow and sustain a successful business.

## What questions can HR consultants answer?

HR Consultants can offer tailored guidance around a wide variety of issues, including questions like:

- Can you provide best practices for complying with leaves of absence requirements?
- How can Justworks help me track PTO and sick leave?
- I might need to terminate an employee; what should I be thinking about, and how do I let them know?

# Mineral

Justworks PEO and Mineral give you access to HR resources, best practices guidance, and document templates to help manage your most important assets—your people.

## Fast, Reliable Answers

Mineral provides insights you can count on from best-in-class HR leaders.

## Handbook Builder

You may be just getting started, but you don't have to start from scratch. The employee handbook builder guides you through creating compliant policies for your team.

## Best Practices

Access templates and training materials to build and integrate HR best practices and policies.

## How can Mineral help?

Mineral is a platform of integrated HR knowledge solutions to help you manage and develop your employees while staying compliant.

- A helpful resource center that includes resources like an employee handbook builder, templates for employment agreements, offer letters, and HR policies.
- Updates and articles about changes to HR and employment laws and regulations.

### Top Features

Mineral provides hundreds of templates and resources for all your HR needs, including:

- Employee handbook builder
- Compliance checklists
- Performance review toolkit
- Compensation tool
- Job description builder

## How do I access Mineral?

Any person with administrative permissions in Justworks has access to Mineral. Access Mineral directly from the Justworks dashboard.

## How much does it cost?

Nothing. This service is free for all companies using Justworks PEO.

## About Mineral

Mineral is passionate about empowering HR professionals to be more efficient and effective in their jobs. From hiring and promoting employees to developing leaders and staying abreast of the latest employment laws, Mineral helps businesses of all sizes and industries save time and money, while avoiding costly risk and liability.

# Justworks x Peloton

Peloton offers a flexible, all-in-one wellness platform that attracts and retains talent, strengthens workplace culture, and improves employee wellbeing and productivity.

## Upgrade your fitness benefits

Compete with industry leaders by offering a fitness and mindfulness benefit typically only available to organizations with 500+ employees.

## Support employee wellbeing and performance

After joining Peloton, 78% of surveyed users reported they exercised more, 89% improved stress management, and 81% increased focus throughout the day.

## Build community, in and out of the office

Schedule team classes, add a company tag, and high-five a coworker on the Leaderboard to foster team-building, connection, and employee engagement.

## Introducing Justworks x Peloton

With the Justworks x Peloton benefit, employees can get a Peloton App One Membership at no cost to them and preferred pricing on the Peloton Bike, Bike+, Tread, Guide and/or Row. Your employees can use the Peloton App to take classes live and on-demand, with or without equipment. Stream classes in cardio, running, strength, yoga, meditation, and more on a phone, computer, tablet, or TV. Whether employees have 5 or 45 minutes, they can find a class that fits their schedule and level — at home, in the gym, or on-the-go.

## How much does it cost for employers?

Justworks PEO customers on our Basic or Plus plans receive preferred pricing on the monthly Peloton App One and Peloton App+ Membership fees. You have the option to choose between two contribution tiers based on your company's needs and budget, in addition to a flat \$1 access fee per eligible employee per month.

	Monthly Membership Retail Value	Monthly Membership Price for Justworks Customers	Employer Standard Tier (\$10 per Employee)		Employer Premium Tier (\$10 or \$20 per Employee)	
			Employer Contribution	Employee Contribution	Employer Contribution	Employee Contribution
<b>Peloton App One</b>	\$12.99	\$10.00	\$10.00	\$0	\$10.00	\$0
<b>Peloton App+</b>	\$24.00	\$20.00	\$10.00	\$10.00	\$20.00	\$0
<b>All-Access</b>	\$44.00	\$44.00	\$10.00	\$34.00	\$20.00	\$24.00

## What is the offering for your employees?

Employees can choose between three apps:

	<b>Peloton App One</b> (Fully Subsidized by Employer)	<b>Peloton App+</b> (Fully or Partially Subsidized by Employer)	<b>Peloton All-Access</b> (Partially Subsidized by Employer)
<b>Non-Equipment Classes</b> Strength, meditation, yoga, stretching, outdoor, cardio	Full Access	Full Access	Full Access
<b>Equipment Classes</b> Cycling, Treadmill, Rowing	3 classes/month, including rowing	Full Access, excluding Lanebreak and Scenic Classes	Full Access, including Lanebreak and Scenic Classes
<b>Profiles for</b>	1 Member	1 Member	Entire Household
<b>Peloton Equipment Required?</b>	No	No	Yes
<b>Programs and Challenges</b>	✓	✓	✓
<b>Just Work Out</b> Freeform workout tracking	✓	✓	✓
<b>Peloton Gym</b> Self-paced whiteboard style workouts	✓	✓	✓
<b>Live classes, Live metrics, and Leaderboard</b>	✓	✓	✓
<b>No Credit Card Required</b>	✓		

## Preferred Pricing on Equipment

<b>New Equipment</b>	\$100 off a new Peloton Bike, Bike+, and Tread	\$100 off a new Peloton Row	\$25 off a new Peloton Guide
<b>Refurbished Equipment</b>	\$995 (\$1145 MSRP) for a Peloton Certified Refurbished Bike	\$1595 (\$1995 MSRP) for a Peloton Certified Refurbished Bike+	

## What is the difference between the App One Membership, the App+ Membership, and the All-Access Membership?

The All-Access Membership gives you access to the full Peloton experience with the Peloton Bike, Bike+, Tread, Row, or Guide with detailed performance metrics, and it includes access to the Peloton App. The All-Access Membership is required to access any Peloton content via the Bike, Bike+, or Tread. Unlike the App Membership, which is for one user, the All-Access Membership covers the whole household.

The Peloton App+ Membership is an individual Membership that includes unlimited access to non-equipment classes, access to thousands of equipment-based cardio classes to take on any indoor bike, treadmill, or rower, as well as exclusive classes, cadence tracking, and more.

The Peloton App One Membership is an individual Membership that enables you to stream Peloton classes on your phone, tablet, or TV. It provides unlimited access to thousands of classes that don't require equipment including strength, meditation, outdoor walking, yoga, and more.

# Citi Bike Memberships

Justworks PEO brings your employees discounted bike memberships to keep your team happy and healthy.

## Savings

Offer an annual Citi Bike membership at exclusive rates with the Justworks discount.

## Seamless Integration

Your employees opt in online, and fees are automatically invoiced and deducted from your company account.

## A Healthy Team

Citi Bike and Justworks PEO make it easier and cost-effective for your team to stay fit.

## Why offer Citi Bike Memberships?

Citi Bike is an affordable and eco-friendly way for your employees to experience New York City. Research shows that employees who exercise regularly are happier and more productive. An annual Citi Bike membership offers unlimited rides on over 24,000 bikes between more than 1,600 stations around Manhattan, Brooklyn, Queens, the Bronx, Jersey City, and Hoboken.

The rapidly-growing Citi Bike system makes it easier than ever to get around the city.

- Citi Bike stations are accessible 24 hours a day, 7 days a week.
- An annual membership gives your employees an unlimited number of rides.
- Citi Bikes can be returned to any docking station in the city.

### How does the Justworks Integration work?

This partnership is fully integrated through Justworks and available online. When you enroll your company, your employees will receive an email with instructions on how to sign up. Justworks will bill the company directly for every employee that signs up.

## About Citi Bike

Citi Bike is a growing transportation system consisting of thousands of bikes at hundreds of stations across New York and Jersey City. Each Citi Bike station has a touchscreen kiosk, a map of the service area and surrounding neighborhood, and a docking system that releases bikes for rental with a card or key.

## How much does it cost?

Through Justworks PEO, you can offer two types of discounted Citi Bike memberships. The first option is a 100% employer-paid Citi Bike membership that costs a total of \$167.40 per year including tax for each employee that signs up. The second option is 50% employer-paid and 50% employee-paid, which costs a total of \$174.10 per year including tax.

EMPLOYER SUBSIDY	100%	50%
Employer Annual Cost	\$167.40	\$87.05
Employee Annual Cost	\$0	\$87.05

# Talkspace Online Therapy

Justworks PEO has teamed up with Talkspace to offer an online counseling and therapy service that makes accessing mental health care and support easier.

## Free With Justworks Health Plans

Employees enrolled in any medical plan through Justworks will get access to Talkspace, Talkspace Go for hundreds of courses and live classes, and 12 video sessions annually, for free.

## Improves Access to Mental Health Care

By combining video sessions with unlimited text, voice and video messages, Talkspace makes it easier for you to get modern, outcome-driven mental health support.

## Therapy on Your Time

You can write your dedicated therapist anytime, from anywhere. You can choose a therapist who works on days that are best for your schedule. Therapists work five days a week and will write back daily on those days.

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By offering Talkspace through Justworks, we're removing common barriers to accessing mental health support, like high costs and long waiting times. You can start writing to your therapist the day you sign up.

## What is Talkspace?

Talkspace is an easy-to-use, HIPAA-compliant service that enables employees to connect with a therapist through 12 video sessions annually and unlimited asynchronous messaging. Meaning that between your video sessions, you can reach out to your therapist via text, voice, and video messages as much as you like. You will hear back from your therapist daily.

### **How much does Talkspace cost?**

**It's free!** It's free! You'll get access to Talkspace, Talkspace Go, and 12 annual video sessions, for free alongside any medical plan through Justworks.

## How do I reach my therapist?

You can contact your therapist via your smartphone, tablet, or laptop, and can rest assured that all the conversations are confidential and securely transmitted.

## How do I sign up for Talkspace?

You can learn about and sign up for Talkspace in your Benefits center in Justworks, where you'll see a Talkspace link and your special Justworks code to unlock the Talkspace offering.

## What if I would like to request a therapist who speaks a certain language?

No problem! Talkspace has thousands of licensed therapists, fluent in over 30 languages. You can reach out to [Talkspace](#) directly to request a therapist who speaks a certain language.

## How does Talkspace work?

- After you sign up, you'll take the Talkspace QuickMatch questionnaire to explain your preferences and get matched with a therapist that's right for you.
- After matching, you can start therapy that very same day.
- You can schedule the 10-minute intro video call to kick off your conversation. If at any point you feel like your therapist isn't a good fit, you can make a change through your account page or contact the [Talkspace's](#) Support team directly.
- You can send unlimited text, voice, and video messages. Therapists work five days a week (which may include weekends) and will write back daily.

**I have more questions about the Talkspace service.  
Who should I reach out to?**

You can reach out to Talkspace directly [here](#)

# Health Advocate

When you're enrolled in benefits through Justworks PEO, you and your team get free access to a rich set of advocacy and assistance services through Health Advocate.

## Simplify Your Health

When you call in with an issue, a personal Advocate will help you get the information or services you need.

## Family Support

Health Advocate is available to eligible employees, their spouses or domestic partners, dependent children, parents, and in-laws. Yes, even in-laws.

## 24/7 Access

With 24/7 support, you can call or email Health Advocate anytime to get connected to the service that's right for you.

## What services can my team access?

Health Advocate, the nation's leading health-care advocacy and assistance company, helps Justworks PEO members stay happy and healthy and navigate the complex healthcare system.

- **Advocacy:** Get answers to medical billing or coverage questions. Advocates reach out to providers and insurers on your behalf, and can also help coordinate care and book appointments.
- **Mental Health Services (Employee Assistance Program):** Health Advocate's EAP offers 24/7 access to confidential counseling services for a range of mental health needs.
- **Work/Life Services:** Take care of the people that matter most and get your finances in order with access to legal services, child and eldercare, and financial planning.
- **Medical Bill Saver:** For any bill that leaves you paying over \$400, Health Advocate will attempt to negotiate it down on your behalf.

### How much does it cost?

Nothing. Health Advocate is part of the Justworks PEO benefits package and comes at no additional cost to you or your employees.

## How do I contact Health Advocate?

Access is fully integrated through the Justworks platform and available online. Employees and their dependents simply call Health Advocate and share their name and company they work for in order to start using these services.

# One Medical

Justworks PEO brings you access to One Medical, a patient-focused, primary care practice to help your team and their families get the care they want.

## Free With Justworks PEO

If you offer a medical plan through Justworks, One Medical memberships are free to your employees and their dependents.\*

## Improve Access

The One Medical patient experience is convenient, modern, and highly desirable to busy employees.

## Always On Call

Highly qualified medical professionals are available 24/7 through One Medical's mobile app, by phone, and online.

## How does One Medical access work?

One Medical is available online through Justworks. Employees are able to sign up for One Medical directly in the benefits section of their dashboard using a custom code.

## How do One Medical appointments work?

Easily schedule same- or next-day appointments by phone, online, or through the One Medical mobile app. Nearly all One Medical appointments start on time (or early), because their providers see fewer patients than typical primary care providers.

## How much does it cost?

Though One Medical charges up to \$199 per employee per year for most businesses, Justworks members pay nothing. One Medical membership is part of the Justworks benefits package and comes at no additional cost to you or your employees.

## About One Medical

One Medical is the national leader in technology-enabled, on-demand primary care. One Medical challenges the notion that delivering high-quality, accessible healthcare is either unachievable or prohibitively expensive. In fact, they're working to prove that just the opposite is possible—a system where quality care is affordable and available to everyone.

### Get the care you need:

- High-quality, patient-centered primary care
- Same-day and next-day appointments available
- Longer visits that start on time
- 24/7/365 claim-free virtual care via phone, email, or mobile app
- Mobile app for appointment scheduling and prescription refills
- Referrals to a network of curated specialists

\*Excludes Kaiser plans, and employees must have their home zip code within the One Medical network area to be eligible.

# Kindbody

Justworks PEO has partnered with Kindbody to offer your team better gynecology, fertility, and family-building benefits.

## Build an inclusive workplace

Promote DEI and support all employees, with clinics around the country, virtual options, and support for employees who identify as single, LGBTQ+, and BIPOC.

## Reduce health costs for employees - without paying a penny

Because Kindbody is a direct provider of care, they can offer prices lower than the norm, and Justworks members receive 20% off services not billable to insurance.

## Attract and retain talent

Offer best-in-class care as employees tackle major life milestones like ongoing health concerns, fertility, pregnancy, adoption or returning to work after becoming a parent.

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## About Kindbody

Kindbody is a new generation of health and family-building care that is reinventing the patient experience. Their doctors are here to help your employees and their dependents with gynecology services like annual check-ups, fertility care like consultations, egg freezing, and IVF, and aspects of family planning, including adoption, surrogacy, and donor support. With several locations in major cities and growing, Kindbody provides premium care in modern, tech-enabled clinics.

## What is included in the Justworks offering?

- 20% off Kindbody services not billable to insurance
- One complimentary Kindbody360 coaching session for 1:1 support on wellness topics including meditation, mental health, nutrition, doula support, lactation guidance, return-to-work, sleep training, and more
- A dedicated Care Navigation Team for around-the-clock questions
- A library of educational resources and material for when Google won't cut it
- Events and support groups to help you avoid feeling isolated
- Access to convenient clinic locations in over 25 cities, along with virtual options

## Who is eligible for this benefit?

All Justworks members, and their dependents 18+, who are actively enrolled in medical plans through Justworks PEO, excluding Kaiser.