

AdvisorEngine and YOU

Effective Dates

Benefits

Paperwork

Q&A



Dates to Remember

- Effective on day of close we are all on the Advisor Engine team
- Keeping it simple – one W2 for 2017 (Junxure)
- Junxure benefits will continue through 12/31/17
- Regular payroll: 12/14 and 12/28
- Special Payroll: 12/29 for pay period 12/25 – 12/31 (1 week prorated)
- Transition onto AE payroll January 1
- AE benefits effective January 1

December 2017						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14★	15	16
17	18	19	20	21	22	23
24	25	26	27	28★	29★	30
31						

AdvisorEngine Benefits

- 6 Different Medical Plans
- 2 Different Dental Plans
- Vision Coverage
- Life/AD&D
- Short Term Disability
- Long Term Disability
- 401(k) with Matching
- Paid Holidays
- Paid Time Off



Looks Familiar!

AdvisorEngine Benefits

Who is JustWorks?

- PEO – Professional Employer Organization
- One Stop Shop – payroll & benefits
- Excellent customer service – 24/7
- JustWorks Plan Year is Nov 1 – Oct 31

What Medical Plan is Right for Me?

	HMO Health Maintenance Organization	POS Point of Service	EPO Exclusive Provider Organization	PPO Preferred Provider Organization
Primary Care Physician	Required	Not Required	Not Required	Not Required
Referral to Specialist	Required	Not Required	Not Required	Not Required
In Network	YES	YES	YES	YES
Out of Network	NO	YES	NO	YES
		ADVISOR ENGINE PLANS		

Aetna Medical Plans

PLAN	<input type="radio"/> D3	<input type="radio"/> C4	<input type="radio"/> C3	<input type="radio"/> B3	<input type="radio"/> A3	<input type="radio"/> B1
PLAN TYPE	<u>EPO + HDHP</u>	<u>POS + HDHP</u>	<u>POS + HDHP</u>	<u>EPO</u>	<u>EPO</u>	<u>POS</u>
<u>HSA COMPATIBLE</u>	Yes	Yes	Yes	No	No	No
<u>DEDUCTIBLE</u>	\$5,000	\$2,600	\$3,000	\$1,000	\$0	\$750
<u>OUT-OF-POCKET MAX</u>	\$5,500	\$4,500	\$6,000	\$4,000	\$3,500	\$5,000
<u>CO-INSURANCE</u>	0%	10%	0%	20%	0%	10%
<u>OUT-OF-NETWORK</u>	No	Yes	Yes	No	No	Yes

Employee Only	0.00	0.00	0.00	0.00	0.00	45.37
EE + Children	0.00	0.00	0.00	28.54	160.75	288.88
EE + Spouse	0.00	0.00	0.00	66.16	211.88	353.01
EE + Family	0.00	115.84	183.87	282.87	492.97	696.43

AdvisorEngine Dental & Vision Plans

DENTAL

- **Aetna DMO** – “Dental Maintenance Organization” Dependable coverage at a low cost. Must coordinate care with Primary Care Dentist. Must stay in network. Orthodontia coverage.
- **MetLife PPO** – “Preferred Provider Organization” Extensive network of dentists and specialists. Added savings if you stay in network. Orthodontia coverage.

VISION


- **Aetna Vision +** - Eye exam every year, lenses every year, frames every 2 years

Dental Plans

PLAN	<input type="radio"/>  aetna DENTAL DMO	<input type="radio"/>  MetLife DENTAL PPO+
NETWORK	<u>DMO</u>	<u>PPO+</u>
<u>DEDUCTIBLE</u>	\$0	\$75
<u>ANNUAL BENEFIT MAX</u>	None	\$2,000
<u>ORTHODONTICS</u>	Yes	Yes, child only
<u>PREVENTATIVE SERVICE</u>	100%	100%
<u>BASIC SERVICES</u>	80%	80%
<u>MAJOR SERVICES</u>	50%	50%

EE Only	0.00	33.21
EE + Children	0.00	73.65
EE + Spouse	0.00	68.28
EE + Family	0.00	130.07

Vision Plan

PLAN	 aetna VISION+
<u>DEDUCTIBLE</u>	No
<u>EYE EXAM</u>	\$0
<u>EYEGLASS LENSES</u>	\$40
<u>FRAMES</u>	\$150 + 20% off remainder
<u>CONTACTS</u>	\$150 + 15% off remainder

EE Only	4.35
EE + Children	8.70
EE + Spouse	7.77
EE + Family	12.48

AdvisorEngine Other Plans

- **Life/AD&D** – Each employee will be covered with a \$50k policy. Premiums paid by AE
- **Supplemental Life** – optional additional coverage for yourself and your spouse. Premiums paid by you.
- **Flexible Spending Account (FSA)** – both Medical and Dependent Care
- **Disability** – short term and long term. Premiums paid by AE
- **Health Advocate** – confidential, one-on-one help navigating the complex healthcare system
- **TeleDoc** – speak to a licensed doctor by web, phone or app within 10 minutes
- **Paid Time Off** – Similar to Junxure's accrual

AdvisorEngine 401(k)

- Junxure 401(k) plan contributions will be suspended this month
- AE 401(k) plan will be effective January 1, 2018
- Option to roll over all Junxure dollars into the AE plan
- Company matching dollars, similar to Junxure's plan
- More to come

AdvisorEngine Paid Holidays

	2018
New Year's Day	Monday, January 1, 2018
Martin Luther King Jr. Day	Monday, January 15, 2018
President's Day	Monday, February 19, 2018
Good Friday	Friday, March 30, 2018
Memorial Day	Monday, May 28, 2018
Independence Day	Wednesday, July 4, 2018
Labor Day	Monday, September 3, 2018
Thanksgiving Day	Thursday, November 22, 2018
Christmas Day	Tuesday, December 25, 2018

AdvisorEngine Miscellaneous

What happens next?

1. You'll receive an email from HR with all of this information
2. Take a good look at the plan options
3. Gather the names of your doctors and check to see if they are In-Network (KEY)
4. Think about it and let's talk next week
5. The day to enroll in your benefits is January 1st
6. The transition to AE will include: required notices from Junxure, transition letter to AE, I9 process, non-disclosure agreement, background checks, and online benefit enrollment



WELCOME TO ADVISOR ENGINE!!

Please call us with any questions:

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