



# ENGAGE PEO

EXPECT MORE

## ENGAGE BENEFIT PLAN SOLUTIONS

Keep the talent you have and recruit the cream of the crop with a generous employee benefits offering.

Your Engage Benefits Team will help design a benefits strategy that works best for your small or mid-size business and your workforce.



### HEALTH & WELLNESS

- Major Medical Insurance
- Dental Coverage
- Vision Coverage
- Life Insurance
- Voluntary Benefits (Home, auto, pet...)



### FINANCIAL FITNESS

- Long and Short Term Disability Insurance
- Medicare Support Services
- Telehealth and Wellness Apps
- EAP & Health Concierge
- Flexible Spending Accounts



### WORK & FAMILY

- Critical Illness, Accident, and Hospital Insurance
- 401(k) Retirement Plan & Financial Planning
- Employee Discounts



# ENGAGE BENEFIT PLAN SOLUTIONS



## Engage Simple Business Solutions

Designed for employers with 10-49 benefit-eligible employees

EXPECT MORE



## Fortune 500 Benefits Streamlined. Flexible. Affordable.

With the Engage Simple Business Solutions offering, your employees can select among three competitively priced medical plans and a suite of other options including dental and vision plans. Plus, an attractive package of voluntary benefits provided by industry-leading carriers focused on health, wellness, financial fitness, and work and family support.

- Convenient, paperless, online enrollment process
- Access to personal benefits advocates to help employees with enrollment and healthcare choices
- All medical plans are ACA-compliant
- Voluntary benefits include:
  - Tax advantaged savings programs such as Health Savings Accounts (HSA), Flexible Spending Accounts (FSAs), and financial planning support
  - Life insurance and disability coverage
  - Critical illness, accident, and hospital insurance
  - Legal assistance/Will preparation
  - Identity theft protection
  - Pet insurance and discounts, and more



# ENGAGE BENEFIT PLAN SOLUTIONS



## Engage Private Corporate Exchange

Designed for employers with 50+ benefit eligible employees

E X P E C T M O R E

### What is a Private Exchange?

An Exchange is a marketplace of health insurance and other related products. Exchanges are created for employers who are trying to keep the cost of offering health benefits manageable.

Employers define a set dollar amount to purchase certain benefits and then direct employees to a private exchange. There, employees shop for a health plan and other benefits based upon what the employer has selected as options.



## The Engage Private Corporate Exchange A win-win solution

### Employer Advantages

- A complete, turn-key, ACA-compliant Fortune 500 benefits solution
- Defined employer/employee contributions to help predict and manage costs
- Full benefits enrollment administration
- On-going compliance management services from a team of Engage HR and benefits professionals
- Competitive, affordable employee benefits package and an easy, online enrollment experience - helps attract and retain top talent

### Employee Advantages

- Access to a generous benefits portfolio of flexible and affordable Health & Wellness, Financial Fitness, and Work & Family offerings for individuals, families, and dependents
- Decision support from a personal Health Advocate benefits specialist to explain benefit enrollment options
- Convenient, easy, online enrollment and one-stop shopping for all benefits



# ENGAGE PEO BENEFITS AVAILABLE

Aetna



## Health and Wellness

<b>Medical Plans</b>	“Includes a wide range of medical, health and wellness services including preventive care, doctor’s office visits, lab and x-ray, emergency care, hospitalization and prescription drugs.”
<b>Dental Plans</b>	Include varying plan options at different price points to meet the unique needs of employees/families.
<b>Vision plans</b>	
<b>EAP</b>	Helps balance personal and work/life demands. Ensures mental and behavioral health needs are met, and more.
<b>Health Concierge Services</b>	Help with finding the right providers and medical solutions, and working through complicated billing situations.
<b>Benefit Coaches</b>	Benefit Enrollment Advocates can help employees understand their health plan options and provide decision support during enrollment.
<b>Aetna Attain Wellness Program</b>	Designed in collaboration with Apple, this program combines an employee’s health history with Apple Watch activity to offer personalized goals, achievable actions, and rewards like a free Apple Watch to start.
<b>Virtual Medicine (Teladoc)</b>	Access to doctors, therapists, and specialists by phone, video, or app.
<b>Simple Steps</b>	A choice of digital coaching programs included with your health plan. All online, all personalized to employee’s health goals.
<b>Diabetes Program</b>	Support for those managing this disease and to aid in the most cost effective way to monitor blood sugar levels.
<b>24 Hour Nurse Line</b>	Provides helpful information and possibly saves an unneeded trip to the doctor’s office. Available by phone or online.
<b>Aetna One Choice</b>	One-on-one nurse support program for those in need of care management guidance such as help answering health related questions.



# ENGAGE PEO BENEFITS AVAILABLE



## INSURANCE OPTIONS (cont.)

<b>Short term and long term disability coverage</b>	Employer Paid Short and Long Term Disability	Company-provided disability insurance benefit that provides employees with a percentage of income in the event that they become disabled and are unable to work.
	Employee Paid Short Term and Long Term Disability Insurance	Options for either short term or long term disability to provide financial assistance in the event of a disabling illness or injury.
<b>Other supplemental insurance benefit</b>	Accident Insurance	24/7 accident insurance protects against the additional expenses associated with accidental injury and death.
	Critical Illness Insurance	A lump sum benefit at the time of diagnosis to help meet expenses not normally covered under traditional health insurance. Includes benefits for a heart attack; stroke; Alzheimer's Disease and a major organ transplant, amongst others.
	Cancer and Specified Disease Insurance	Protects against the high treatment expenses of cancer and other specified diseases by providing additional coverage for out-of-pocket costs.

## OTHER BENEFITS AVAILABLE

<b>Employee assistance program (EAP)</b>	Employee Hotline	Provides 24 hour confidential assistance with stress, substance abuse, family and relationship problems plus online resources.
<b>Flexible spending accounts</b>	Dependent Care Reimbursement Program	Helps pay for an eligible dependent's day care expenses on a pre-tax basis.
<b>Voluntary services</b>	Commuter Benefits	Allows the payment of commuting costs such as parking and public transit on both a pre-tax and post-tax basis.
	Prepaid Legal Plan and Identity (ID) Theft Restoration Services	Access a variety of legal services including advice, attorney letters or calls made on your behalf, contract and document review. ID Theft restoration helps in the event that identity is compromised.
<b>Employee discount programs</b>	Corporate Discount Program	Offers employee discounts on shopping, travel and entertainment from both a national and regional level.
	Pet Services Discount Program	Provides access to veterinary health care as well as other essential pet services through a network of participating providers.
	Discounted Group Auto and Home Insurance Plans	Provides payroll deduction for discounted auto and home insurance coverage.

## RETIREMENT AND FINANCIAL PLANNING

	Retirement Services	An elective 401(k) defined contribution plan with comprehensive options to help save for retirement.
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### Contact:

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