



Allen SINCE 1960 Associates **Advisor**

EMPLOYEE BENEFIT PLANS

FINANCIAL SERVICES

Domestic partnerships vs. civil unions: Impact on benefits

In New Jersey, the recently adopted Civil Union Law states that committed same-sex couples must receive the same rights and benefits enjoyed by married couples. The new Act provides that whenever in any law, rule, regulation, judicial or administrative proceeding, or otherwise, reference is made to "marriage," "husband," "wife," "spouse," "next of kin," "widow," or another word which indicates a spousal relationship, the same will include a civil union member. To dissolve a civil union, parties must now follow the same procedure required for divorce.

For same-sex couples, civil unions are an upgrade from the domestic partnerships that New Jersey has offered since 2004. Instead of getting a handful of benefits, couples are entitled to all the rights, privileges and responsibilities of marriage that the state can grant.

Some of these rights include:

- Inheritance rights
- Family leave benefits
- State and local tax benefits
- Rights relating to health insurance and pension benefits
- Not having to testify against a partner in a court of law
- Wrongful death rights and worker's compensation rights
- Liability for partner's debts

The Civil Union Law in New Jersey requires companies that offer health insurance to spouses of their employees also offer it to civil union partners of workers. But for the civil union partner, those benefits must be reported as income to the IRS and would be subject to taxes.

While same-sex couples enjoy new rights in New Jersey, the rules for federal benefits are not affected — including preferred immigration status, Social Security and Medicare benefits, parental rights, and veterans' benefits.

For more information regarding pensions and benefits for civil unions and domestic partnerships in New Jersey, visit the NJ Department of Treasury Web site at <http://www.state.nj.us/treasury/pensions/civil-unions.htm> or contact an Allen Associates Representative today.

Great news for AETNA members: New Wellness Benefits

If you are an AETNA member, you may qualify for exciting new Wellness Benefits that can provide valuable savings while helping you and your family get healthy and stay healthy.

Simple Steps To A Healthier Life®

A personalized online wellness program, **Simple Steps To A Healthier Life**, offers resources to help you eat right, get in shape, lose weight, cope better with stress and much more. Begin by completing an online Health Risk Assessment and you'll receive a personalized Action Plan with convenient, online healthy living programs recommended just for you. Learn more at <https://simplestepslife.aetna.com>.

Aetna Healthy Body, Healthy Weight ProgramSM

This innovative program helps people achieve their weight management goals, offering outreach and support from a nurse and dietitian in coordination with a primary care doctor to promote weight loss education, discounts to community-based weight loss programs and more.

Additional wellness benefits include Aetna's Informed Health® Line, Aetna Wellness Counseling, Fitness Membership Discounts, Aetna Natural Products and Services ProgramSM, and the Aetna Vision One® Program.

At Allen Associates, we believe that wellness is important to good health. We can show you how to get the most out of your benefits — whether with Aetna or another provider. Please call Allen Associates for more information.

We want you to know™



Allen Associates
630 S. Brewster Road, Building C
Vineland, NJ 08361

Benefit specialists: We're here to help!



Annie Martinez-Jimenez



Rose Meimbresse

Understanding the many details relating to your health benefits can be overwhelming. This is why Allen Associates has benefit specialists to help you communicate with your insurance provider, answer questions and solve problems.

Rose Meimbresse and Annie Martinez-Jimenez have extensive backgrounds in the insurance industry, with knowledge of benefit policies and procedures as well as claims mediation. Our benefit specialists field all health benefit questions — medical, dental, vision, and prescription — concerning bills, coverages, benefit levels and more.

At Allen Associates, benefit specialists are available to answer your questions from 8:00 am to 5:00 pm, Monday through Friday. Annie and Rose resolve problems quickly. If a question cannot be answered immediately, a call is placed to the

appropriate insurance carrier. In every case, our specialists respond to clients in a timely matter, even while waiting for an answer. Annie and Rose gladly respond to all calls in a friendly and professional manner.

Helpful Hint:

When you call, be sure to have all the right information on hand:

- Employer name
- ID card
- Social Security number
- Date of birth
- Patient information (if other than insured)
- For specific claim inquiries, provide the dates of service

Allen Associates' benefit specialists also work with group contacts and their diverse needs.

Expertise in financial planning

Planning on retirement? When you retire, we can help with your financial planning. You should call us today!



Main Office

630 S. Brewster Road, Building C
Vineland, NJ 08361
Toll-free: (800) 44ALLEN / (800) 442-5536
Phone: (856) 692-2250
Fax: (856) 794-1106
www.allenassoc.com

Branch Offices

5 Independence Way, Suite 300
Princeton, NJ 08540
Phone: (609) 514-5188
600 West Germantown Pike, Suite 400
Plymouth Meeting, PA 19462
Phone: (610) 940-1744

Financial services: The power of diversification

Diversifying your portfolio is a strategy that attempts to reduce potential investment loss while still allowing an investor to realize positive returns in their portfolio. By utilizing various asset classes such as cash, equities, bonds and various others, an investor may still be able to obtain positive investment returns even with changes in market conditions. The idea is that while one asset class may be depreciating, one or more of the other asset classes may be gaining, thereby reducing overall portfolio risk.

**For more information
on how you can benefit from
diversifying your portfolio,
contact the Allen Associates
Financial Services team
at 856-692-2250.**



John Bartuccio
Certified Financial Planner®



Michael Capriotti
Financial Advisor

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While diversification through an asset allocation strategy is a useful technique that can help manage overall portfolio risk and volatility, there is no certainty or assurance that a diversified portfolio will enhance overall return or outperform one that is not diversified.