

Benefits Checklist: Questions to Ask Your Employer

Employers offer a wide range of benefits. Some of benefits will require deductions from your current paycheck and some will affect your future paycheck. Ask the employer or the human resource manager to explain the benefits available.

1. Health Coverage

Find out what kind of health coverage it is and how much it costs. Some questions include:

- What services are covered and how do you choose a doctor?
- How much do you pay each time you visit a doctor or get a prescription?
- What about dental and vision coverage?

2. Insurance

What types of insurance are available?

- Life insurance
- Disability insurance:
 - Short-term - Covers lost wages when you cannot work for less than 90 days.
 - Long-term - Usually goes into effect after you have been unable to work for 90 days.

3. Vacation and Sick Leave

Most employers give you some paid time off for vacation, sick leave and/or personal leave. Rules vary on whether you can carry it over to the next year if you don't use it. Under federal law, employers with 50 or more employees must allow you to take 12 weeks unpaid leave for your own or family health problems after you have worked there for a year.

4. Retirement Plans

Your employer may have either or both:

- Defined Benefit Plan - the employer pays into it and then pays you a benefit when you retire.
- 401(k) or Other Defined Contribution Plan - you pay into (and your employer may match your contribution with some amount of its own) and you choose how to invest.

Ask:

Are you in the retirement plan?

How long you have to work before the employer contributions are yours at retirement?

What will your future benefit be?

5. Social Security and Medicare

The FICA deduction on your paycheck goes to Social Security and Medicare. Your employer pays an equal amount in your name. Your future Social Security retirement benefit will be based on your lifetime earnings. Social Security also pays disability and survivor benefits.

6. Other benefits

Some employers may offer education benefits, flexible spending accounts for child care or uncovered medical expenses or employee counseling.

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