

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 your employer or the human resources 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 matters after you have worked there for a year.

4. Retirement Plans

While some companies still offer traditional pension plans, most offer 401(k)-type plans. Find out what type of plan your employer offers, if any. Also ask the following:

- ❑ Can I enroll in the plan now if I am not already enrolled?
- ❑ How long do I have to work before the employer contributions are mine at retirement? (This is called being "vested" in the plan.)
- ❑ Does the employer match any contributions to the plan?

5. Other Benefits

Some employers may offer education benefits, gym membership benefits, flexible spending accounts for child care or uncovered medical expenses or employee counseling. Find out what additional benefits your employer might offer that can help reduce expenses and/or help improve wellness.

Find out more at: www.wiserwomen.org



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