

Employee Benefits Action Plan

There's a lot more to a job than a paycheck. Your employee benefits are an important consideration when you start any new job.

- ✓ **Define your expectations.** Identify the traditional benefits you'd like your job to provide and the workplace environment you prefer.
- ✓ **Be realistic.** Calculate the minimum income you need to live on. Remember that after withholding your take-home pay is a lot less than your salary.
- ✓ **Ask about benefits.** Make a list of the benefits an employer provides, confirm the details, and ask when you'll be eligible for them.
- ✓ **Negotiate for what you want.** Don't hesitate to ask for a benefit that isn't on the list but is important to you. Be willing to offer a trade-off in return.
- ✓ **Check out health insurance.** Be sure to look into the health insurance plan, weigh any choices carefully, and plan to enroll in an HSA or FSA if you're eligible.
- ✓ **Investigate the retirement savings plan.** This is an essential benefit: look for a low-cost plan with good investment choices and a matching contribution from your employer.
- ✓ **Add it all up.** Weigh the employment package you're offered. A job with lower pay might be a better choice if its benefits are more generous or its opportunities greater.