

BENEFITS PACKAGES

Questions/issues to be considered in accepting a job offer...

GENERAL COVERAGE

- Are there monthly or per-pay-period costs for the overall benefits plan?
- Who is covered?
- When does each component of the plan actually go into effect? Immediately? After 30 days? After 90 days?
- Are benefits provided cafeteria style and is so can you pick and choose what you want and when you want to enroll?

MEDICAL INSURANCE

- What type of plan is offered and what does each plan cover (HMO, PPO, etc.)
- What expenses are covered and are there deductibles and co-pays?
- Can you only enroll in the plan at certain times of the year or anytime?

VISION/DENTAL INSURANCE

- Does it cover preventative care and surgical care?
- Are orthodontics covered?
- Are there maximum amounts allowed?
- What expenses are covered?
- What are the deductibles?
- Are there any maximum amounts allowed?

LIFE/DISABILITY INSURANCE

- Does it cover basic expenses in the event of unexpected tragedy? Sometimes you can purchase additional insurance from the company. Would purchasing extra insurance be worth the investment?
- Is short term and/or long term disability available? Note the percentage amount.

VACATION DAYS

- How many days are allocated during your first year of employment?
- When do your days begin accumulating?
- What is the maximum number of days and weeks you are allowed to accumulate/carry over into the next year?
- What happens in the event you resign from the institution? What happens to any remaining vacation days?

HOLIDAYS

- There are 5 standard holidays that nearly every US company/organization covers (New Year's Day, Memorial Day, Independence Day, Thanksgiving Day, and Christmas Day).
- Ask if you can take additional time off during the holidays as a vacation time.
- Some campuses will completely close from December 24th-January 2nd. Many times, these dates are given in place of other well-known holidays/days of celebration.

SICK/PERSONAL DAYS

- Make sure you ask about sick and personal days. If you get sick days, whom does it cover?
- Can you use sick days for parents, close relatives, or children who are sick, having surgery, or for scheduled doctor appointments?
- How many personal days are you allotted each year? What are the terms for using these personal days?

RETIREMENT PLANS

- Does the retirement plan begin immediately? Are there open enrollment periods?
- Does the employer match? What is the maximum amount of employer contributions?

TUITION REIMBURSEMENT

- Consider the type of coursework that is covered
- How is the benefit paid – All in advance? Reimbursed? Dependent upon final grades?
- Is there a yearly maximum?

DEPENDENT CARE

- Is on-site child care facilities available? Is there a specific amount allotted for child care or elder care?
- Do they offer programs to allow money to be taken out of your pay pre-tax dollars?

EMPLOYEE ASSISTANCE PROGRAMS

- What types of programs are offered? Drug/alcohol counseling, mental health counseling, crises support, financial planning, tax assistance?
- What is the cost to participate in these programs? Or, is there a cost at all?
- Is there a limited number of times that you can utilize these services?

OVERTIME/EMPLOYEE COMP TIME

- What happens when you work more than 40 hours per week? Are you paid for it? Can you use it as comp time? This is one area you will want to clarify if you are going accept a salaried position.

EXPENSE REIMBURSEMENT

- Does the institution reimburse you for professional-related expenses?
- How will incurred expenses be reimbursed?
- Will you be reimbursed at the actual cost of the expense or only partially?
- What expenses will be reimbursed? What expenses can not be reimbursed?

Taken from a variety of internet sources including collegegrad.com, monster.com, and wetfeet.com