An employee benefits package includes all the benefits provided by an employer. Some benefits like unemployment, workers compensation and disability coverage are required by federal and/or state law. Typically, employers also offer optional benefits such as health, dental and vision insurance, paid time off, child care and more to employees and their families. These optional benefits can vary significantly from employer to employer.

Below is information to help you understand what to consider when evaluating common employee benefits. The list is not intended to be a comprehensive list, so ask questions about benefits based on your needs and the factors that are important to you.

<table>
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<th>Benefit</th>
<th>What to Consider</th>
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| Health/medical, prescription, dental and vision insurance | • What is the monthly premium for self, spouse/partner, dependents?  
• What is covered/not covered?  
• How much are the deductibles and co-pays?  
• Is your primary care physician a participating doctor?  
• Employers may offer multiple types of "managed care plans", generally designed to offer financial incentives for patients to use the providers who participate in the plans. Premiums, conditions covered/not covered and deductibles, etc. vary by plan. You'll need to understand and compare HMOs (Health maintenance organizations), PPOs (Preferred provider organizations), and POSs (Point of service plans).  
• The above information is typically outlined in the company's benefits enrollment documentation. |
| Relocation | • In some circumstances, employers provide relocation assistance as an optional benefit. Consider asking about the availability and eligibility criteria, as relocation-related costs can accumulate quickly. Some of the very basic components of a relocation package can include things such as:  
• Reimbursement for trip to new location to search/find a house.  
• A professional relocation firm to help manage the details of the relocation.  
• Reimbursement for moving expenses (i.e., packing, transportation, storage of household items).  
• Temporary quarters in the new location if necessary.  
• Assistance in purchasing a new home (i.e., down payment or a home loan).  
• These are just some of the basic components; there are more things to consider if you currently own a home, have children for whom you'll need to consider the schools in the new location, etc. |
| Time Off | • How much vacation time, sick time, holidays (usually measured in days or hours)  
• When does eligibility begin?  
• Is the time paid or unpaid? |
| Retirement | • What type of retirement benefits are provided? 401k, pension plan, etc.  
• When does eligibility begin?  
• What percentage does the employer contribute and/or match?  
• What are the investment options? |
| Bonus Plan (separate from sign-on bonus) | • Does the employer have an annual bonus plan?  
• What are the bonus plan details? If possible, have the employer provide an example.  
• To what extent can you control/drive the bonus amount? |