

Checklist: Employee Benefits During a Job Search

Many employers offer employees benefits beyond what they are required to under the law. When searching for a new job, it can be useful to understand and review potential benefits beyond a salary. Employee benefits can include:

- Insurance (e.g., health, dental, vision, short or long-term disability, life, supplemental, etc.)
- Health Savings Accounts and Flexible Savings Accounts
- Employee Assistance Programs
- Retirement Plans
- Legal and Estate Planning Services
- Employee Discount and Support Programs

For more information, read our *Checklist to Making the Most of Employee Benefits During Open Enrollment*:

<https://TriageCancer.org/Checklist-OpenEnrollment>.

- Ask to see a breakdown of all benefits.** Benefits have an added value to your total compensation package. But, timing is everything. It is not recommended to ask about employee benefits during a first interview. It is more appropriate to ask these questions as you advance in the hiring process. You may also find information about benefits in the job description or on a company's website.
- Is there a waiting period for any benefits?** New employees often have to wait 30-90 days for benefits to begin. The Affordable Care Act (ACA) limited the waiting period for health insurance benefits to 90 days.
 - **Tip:** It is important to avoid a gap in health insurance coverage. COBRA from your previous employer may cover the waiting period, but the premium can be expensive. For other options, read our *Quick Guide to Options When Losing Employer-Sponsored Coverage*: <https://TriageCancer.org/QuickGuide-LosingInsurance>
- Does the health plan cover your providers and prescription drugs?** For health insurance information: <https://TriageCancer.org/healthinsurance>.
 - **Tip:** To avoid a gap in care, ask your current providers for a list of plans they accept. It is possible to encourage your providers to join a plan's network if they are not currently members. If you receive care from out-of-network providers, you will have higher out-of-pocket costs. You are also not required to take a new employer's health insurance coverage. You can keep COBRA or check other health insurance options, such as a Marketplace plan, that may offer better coverage than a new employer's plan
 - **Tip:** Also check your out-of-pocket costs under a new employer's plan as well as the monthly premium cost
- Can you transfer your retirement account funds?** Review your options for moving any retirement funds to your new employer's plan or an individual retirement account. Talk with a financial planner to understand options
- What are the rules about taking time off work and job protection?** If you need to take time off work for your own medical condition or care for a family member, review a new employer's policies. Also, laws apply to different sized employers. The Americans with Disabilities Act (ADA) applies to private employers with 15+ employees, but state laws may cover smaller employers (<https://TriageCancer.org/statelaws>). The Family & Medical Leave Act (FMLA) applies to private employers with 50+ employees. Employers may offer time off beyond the legal minimum, such as paid sick time, vacation, or general time off. Employers may allow co-workers to donate leave to each other
 - **Tip:** Ask how your job might be protected and how your benefits would still be available if you need to take time off work, such as when you go out on disability leave
- Ask for information about other employer-specific programs**
 - **Employee Resource Groups (ERGs)** – larger employers support ERGs to connect co-workers dedicated to certain causes. There may be a cancer support ERG for employees diagnosed with cancer. These ERGs share resources and can influence company policies. It is important to make conscious decisions about disclosing your medical information to an employer. Read our *Quick Guide to Privacy, Disclosure, & Medical Certification Forms*: <https://TriageCancer.org/QuickGuide-Disclosure>
 - **Employee emergency support grants** – employers may have funds from which employees in need may request grants



For more information about employment, insurance, and finances, visit <https://TriageCancer.org> and <http://CancerFinances.org>.