**Employee benefits package template and examples**

**Employee benefits package template**

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| --- | --- |
| Company name |  |
| Effective date |  |
| HR contact: | [Name, email, phone] |
| Introduction | At [company name], we believe supporting our team means more than just offering a paycheck. This benefits package outlines the resources, programs, and perks available to eligible employees to help you stay healthy, plan for the future, and manage life both inside and outside of work. |
| Who is eligible | Full-time employees: [Define eligibility criteria based on hours per week] Part-time employees: [List which benefits apply and on what basis] Temporary or contract workers: [State whether any benefits apply] |
| When benefits begin | [Outline the criteria for when the team member can access their benefits.  For example: First day of the month following 30 days of employment] |
| **Health and wellness benefits** |  |
| Medical insurance | Provider: [Insert provider name] Plan options: [List available plan types] Coverage: [Summarize services covered such as doctor visits, emergency care, prescriptions] Company pays: [Insert percentage or dollar amount of coverage you contribute] |
| Dental insurance | Provider: [Insert provider name] Coverage: [Summarize what’s included such as cleanings, fillings, orthodontics] Company pays: [Insert contribution amount or policy] |
| Vision insurance | Provider: [Insert provider name] Coverage: [Summarize what’s included, like eye exams, glasses, contacts] Company pays: [Insert contribution details] |
| Health Savings Account (HSA) | Eligibility: [Describe plan requirements] Company contribution: [Insert amount, if any] Employee contribution limit: [Insert amount] |
| Flexible Spending Account (FSA) | Types offered: [Medical, Dependent Care, etc.] Employee contribution limit: [Insert annual limit] |
| Mental health and wellness support | Resources available: [Describe offerings like counseling sessions, apps, etc] Access details: [How to use these services or who to contact] |
| **Financial security benefits** |  |
| Retirement plan | Plan type: [Insert plan like 401(k), pension, etc] Eligibility: [Insert waiting period, if applicable] Company match: [Insert match amount and structure] Enrollment: [Describe how to enroll] |
| Life insurance | Basic policy: [Insert coverage amount] Additional coverage: [Describe options for supplemental plans] |
| Short-term disability insurance | Coverage: [Insert percentage of income and duration] Waiting period: [Insert number of days before benefits begin] |
| Long-term disability insurance | Coverage: [Insert percentage and timeframe] Eligibility: [Insert conditions or limitations] |
| Other optional insurance | Accident insurance: [Include if offered] Critical illness: [Include if offered] Legal assistance: [Include if offered] Identity protection: [Include if offered] Workers’ compensation insurance: [Include if offered] Unemployment insurance: [Include if offered] Family and medical leave: [Include if offered] |
| **Enrollment and updates** |  |
| Enrollment deadline for new hires | [Insert number of days from start date] |
| Open enrollment period | [Insert date or month] |
| Life event changes | [Insert number of days to make updates following qualifying life events] |
| **Paid time off and leave** |  |
| Paid holidays | List company-observed holidays: [Insert holiday name] [Insert holiday name] (Continue as needed) |
| Parental leave | Eligibility: [Describe who qualifies] Duration: [Insert number of paid/unpaid weeks] Additional info: [Include any required forms or coordination with other leave policies] |
| Additional leave | Bereavement leave: [Insert number of days] Jury duty: [Describe policy] Personal leave: [Insert terms, if offered] |
| **Professional development** |  |
| Tuition reimbursement | Eligibility: [Insert who qualifies and what expenses are covered] Limit: [Insert max reimbursement amount per year or per course] Approval process: [Describe steps to request] |
| Training and certifications | Available programs: [List in-house or approved third-party options] Budget allocation: [Insert if there’s a training budget or stipend per employee] |
| **Additional perks** |  |
| Flexible work options | Options available: [Insert remote, hybrid, or flexible scheduling policies] |
| Commuter benefits | Offered programs: [Describe public transport, rideshare, or parking support] Contribution method: [Insert pre-tax payroll deduction, etc] |
| Employee discounts | Available discounts: [Insert any retail, fitness, software, or company product discounts] |
| Milestone recognition | What’s included: [Insert gifts, shoutouts, or bonuses for anniversaries or achievements] |
| Wellness allowance or lifestyle accounts | Purpose: [Insert eligible use cases like gym, therapy, courses] Annual or monthly allowance: [Insert amount] |
| **Acknowledgment** | I, [employee name], acknowledge that I have received and reviewed the [company name] employee benefits package. Employee signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

**Traditional benefits**

Traditional benefits form the backbone of most packages, addressing essential needs like healthcare, income protection, and family support. They're often the baseline people look for when evaluating a job.

* **Health insurance** helps people manage both unexpected medical issues and routine care. It typically includes coverage for annual checkups, urgent care visits, hospital stays, and prescription medication, either through a fully covered plan or shared-cost model.
* **Paid time off** allows people to recharge, handle personal matters, or recover from illness without losing income. This benefit often includes vacation days, sick leave, parental leave, and personal time, contributing to better work-life balance and overall wellbeing.
* **Dental insurance** supports long-term oral health and prevents small issues from becoming major ones. It typically covers routine cleanings, exams, X-rays, fillings, and procedures like root canals or crowns.
* **Vision insurance** makes it easier for people to maintain eye health and comfort at work. It often covers annual eye exams, prescription glasses, contact lenses, and discounts on corrective procedures.
* **Life insurance** provides financial security for someone’s family in case of death. Most policies include a fixed payout or salary-based benefit to help cover living expenses, debts, or funeral costs.
* **Short-term disability** protects people who need time off due to illness, injury, or childbirth. It typically replaces a percentage of their salary during recovery for a predetermined time period.
* **Workers’ compensation insurance** offers financial and medical support to people who are injured on the job. It covers costs like medical bills, rehabilitation, and lost wages, while also protecting employers from legal liability.
* **Unemployment insurance** provides temporary income to eligible workers who lose their jobs through no fault of their own. It acts as a safety net while individuals seek new employment, helping to reduce financial stress during transitions.

**Retirement and financial benefits**

Financial wellness benefits help people build long-term security while addressing immediate financial concerns. These offerings recognize that financial stress impacts workplace performance and overall wellbeing.

Employer-sponsored retirement plans like 401(k)s help people save for their future while providing tax advantages. Many employers enhance these benefits through matching contributions that boost retirement savings and incentivize participation.

Tuition reimbursement programs and student loan assistance address educational costs by funding further education or managing existing student debt. These benefits particularly appeal to younger professionals who may carry significant educational debt.

In addition to pure monetary benefits, offering financial planning resources such as access to advisors and educational materials helps people make informed decisions about their finances. These resources can address diverse needs from budgeting to retirement planning, reducing financial stress.

**Non-traditional employee paid benefits**

These optional benefits offer added protection for unforeseen life events. Some employers offer them as opt-in extras so team members can choose what matters most.

* **Accident insurance** provides financial support after unexpected injuries. It typically covers expenses related to accidents like ER visits, ambulance rides, or follow-up treatments that may not be fully paid for by standard health insurance.
* **Tax-advantaged accounts** like Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs) help people stretch their healthcare budget by using pre-tax income. They can be used for everything from prescriptions and copays to specialist visits and medical devices.
* **Pet insurance** supports team members with veterinary costs for their pets. Plans typically reimburse part of the cost for checkups, treatments, medications, or emergency care.
* **Identity theft protection** offers peace of mind by monitoring personal data and helping with recovery if someone’s identity is stolen. It often includes credit monitoring, fraud alerts, and access to recovery specialists.
* **Pre-paid legal programs** make it easier to access legal services when needed. These plans usually cover things like drafting wills, reviewing contracts, or dealing with landlord/tenant issues through a network of legal professionals.
* **Critical illness insurance** helps reduce the financial impact of serious health diagnoses like cancer, heart attack, or stroke. It usually offers a lump-sum payment if someone is diagnosed with one of these conditions.
* **Hospital indemnity insurance** helps cover the out-of-pocket costs associated with hospital stays. This may include daily hospital admission fees, surgeries, or extended inpatient care.

**Trending benefits**

Many organizations are expanding their benefits to reflect modern expectations and support people more holistically. These modern perks prioritize mental health, personal growth, and work-life integration.

For example, mental health benefits have become a priority as more companies recognize the importance of psychological wellbeing. Support can range from therapy coverage and mental health days to subscriptions for meditation apps, stress management tools, and access to virtual counseling.

Lifestyle spending accounts offer monthly or annual stipends that people can apply toward expenses that matter most to them. This might include childcare, career coaching, gym memberships, or even creative outlets like art classes to support their wellbeing in ways that align with their own priorities.