

Employee Benefits	Notes
☐ Health Insurance	Employer may pay as little as 50% of employee-only rate
☐ Retirement Plan (SIMPLE, 401k, 403b)	If none now, might start with SIMPLE & cost is 3% of Payroll
☐ Life Insurance	ER or EE or Combo Paid or part of Benefits Bank
☐ Dental Insurance	ER or EE or Combo Paid or part of Benefits Bank
☐ Vision Insurance	ER or EE or Combo Paid or part of Benefits Bank
☐ Short Term Disability	ER or EE or Combo Paid or part of Benefits Bank
☐ Accident Insurance	ER or EE or Combo Paid or part of Benefits Bank
☐ Cancer & Critical Illness Insurance	ER or EE or Combo Paid or part of Benefits Bank
☐ Hospital Confinement Indemnity	ER or EE or Combo Paid or part of Benefits Bank
☐ Long Term Disability	Typically Employee Paid
☐ Long Term Care	Typically Employee Paid
☐ Wellness Coaching for adults	3 free sessions with Health Enrollment. Session 4+ discounted.
☐ Personal Insurance Concierge Service	Included @ No Cost in All Plans
Compliance Products	
☐ *Cafeteria Plan (Full Flex/Prem only 125)	Required for most ER's, Enables tax savings. \$300 yr if Prem Only
☐ *ERISA Compliance Docs	Required for most ERs with Benefits except Churches/Gov ~\$600 yr
☐ *COBRA/State Continuation Monitoring	Assists with maintaining compliance with State & Fed laws~\$600 yr
☐ ERISA Bond (10% of plan assets to \$5m)	Required if have EE Retirement Plan. ~<\$300 yr
☐ HSA Account Processing	Use local bank or YJ Partner Provider
☐ EE Benefits Liability Insurance	Inexpensive endorsement to P&C policies or ask Y&J
Management Products	
☐ Key Employee Life Insurance	Provides capital for business to deal with death of a key employee
☐ Buy/Sell Agreement Funding	Provides capital for ownership transitions or consolidations
☐ Business Overhead Expense	Owner / Key Employee Disability Protection
Internally Developed Programs	
PTO, Vacation, Sick, Personal Days, Flextime	Store Memberships (Costco/Sams)
Car Allowance	Phone Reimbursement
Education Savings / 529 Plan	Telecommuting
Employee Discounts	Tuition Reimbursement
Gym Memberships	Job & Industry Training

**These 3 compliance products can be bundled for \$1,200 per year for most small businesses*

Benefits Bank: A monthly allocation of money set aside per employee for the employee to allocate to the benefit most important to them. Typically, \$25 - \$100.

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