



Employee Benefits

Knowing your true
salary and
understanding the value
of employee benefits

Types of Benefits



Paid Leave



Health Insurance



Retirement Savings Plan



Life and Disability Insurance



Tuition Assistance



Training and Professional Development

Paid Leave

Paid time off for holidays, vacation, and illness. Fulltime workers in the US receive between 7-28 paid vacation days a year with the average number of days being 14.

What you pay - Nothing

Health Insurance

Group health insurance dramatically lowers what you pay to see doctors, get prescriptions, and go to the hospital. Dental and vision insurance may be offered, too.

What you pay - Usually, a portion of the cost, which the employer deducts from your paycheck and applies on your behalf.

Retirement Savings Plan

You can contribute to a workplace retirement plan and even receive additional money, if your employer matches a certain percentage of your contributions.

What you pay – Your choice, typically up to 10 percent of your income, automatically deducted from each paycheck and paid into the plan. Employer-match contributions cost you nothing.

Life and Disability Insurance

Insurance that pays if you die or become unable to work due to an illness, injury, or other impairment.

What you pay - Usually, basic policies are employer-paid and you're given the option to buy additional coverage.

Tuition Assistance

Your employer pays all or part of tuition expenses toward a degree or certification.

What you pay - From zero to a portion of tuition, although you may have to pay the school first and submit the bill to your employer for reimbursement.

Training and Professional Development

Your employer might offer or pay for classes, workshops, or conferences for the purpose of enhancing your skills or attaining a required license.

What you pay - Usually nothing, although you may have to pay first and get reimbursed from your employer.

Additional Benefits

Wait—there's more! Although every company is different in what they provide, many offer a variety of other benefits (aka perks). These can include:

- Employee discounts
- On-site childcare or childcare assistance
- Flexible work schedule
- Free or discounted parking and bus passes
- On-site gym facilities or membership to a local gym
- Free or discounted on-site meals
- Uniforms or a clothing allowance
- Smartphone, tablet, or laptop
- Telecommuting options
- Company vehicle
- Wellness programs

Compensation Package

If you add up the cost of the benefits and discounts, you'll see just how valuable employee benefits can be. So, be sure to look at the total compensation package, the sum of the pay and benefits, when evaluating a job offer.



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Questions? Contact us at kristinm@pnwfcu.org

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