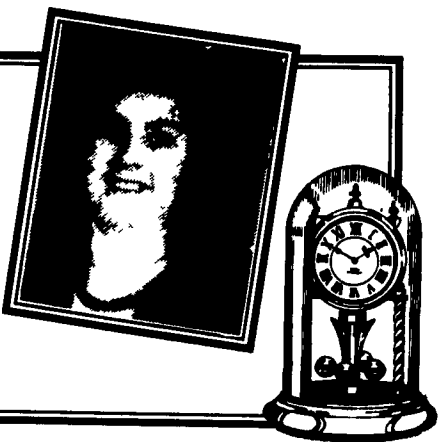


Taking Time

by
Lehigh Co.
Extension Agent

Rebecca Escott



The Alphabet Soup of Company Benefits

As my husband and I reviewed our W-2 forms and prepared our 1994 tax returns, we also had a refresher course in what deductions our employers make on our behalf to various programs. How well do you know your company's resources? 401(k)s, EAPs, HMOs, PPOs—the alphabet soup of company benefits can be confusing.

But in order to get the most from his employment, each person should be familiar with his or her company's benefits. Be sure to include benefits available to you and also those available to family members. Things change regularly. Several years ago tax-deferred retirement programs like 401(k)s were only available to people in very large companies. Now com-

panies as small as five employees have options.

According to a survey of over 1,000 major U.S. employers, the most common benefits that companies offer employees are retirement benefits, health-care coverage, paid time off, supportive work and family policies, and death and disability coverage. As "common" as these categories of programs may be, the individual policies in individual companies or organizations vary tremendously.

You have a responsibility to yourself and your family to know what if any insurance coverage, stock options, pre-tax accounts, training, and other resources are at your fingertips. In farm families, these resources may seem small, but many families have coverage

through a farmer's association or through a spouse's employment. Even private insurance plans should be reviewed regularly.

The important task is to know what you have currently—not what you had 20 years ago. In your home records, you should have a file on health insurance that contains the policies that your family members are covered under. Often you will receive an update on coverage. Be sure to file this. Write on the folder the phone number where you can get further assistance in understanding the coverage if necessary. This is also a good place to keep paperwork relative to pre-tax payroll deductions and insurance claims.

Another folder should contain basic employment information—job description, contact, resume, handbook, and other benefits information. When did you last read your employee handbook? Does your company even print one? I think I know where mine is...but I'm not sure. If you don't have a copy, request one from your employer.

You may have other services provided by your company that often go untapped. Does your company offer direct deposit to payroll savings plans? Does it offer a discount to employees on their own products? As an employee, are you allowed to use

office meeting space for a community meeting during the evening? Does your organization offer scholarships for family members?

When benefits are introduced, many of us are unimpressed because we don't have a need for the program. Unfortunately, at other times we may be very unpleasantly surprised because we've assumed a procedure is covered by insurance when it is not. It's critical to stay informed. That's why a regular review of information is helpful.

Two other important actions for every employee to take are these: First, ask a lot of questions. Sometimes there are resources for an employee that may not be written

down in a formal way. Make notes of the answers given, the date, and the person you spoke to. If you do not receive sufficient information, ask again. Secondly, set aside a special time to share this information with your partner or adult children. Would your partner know if you had a prescription drug program if you don't use medicine on a regular basis? Would he know where the appropriate identification cards are?

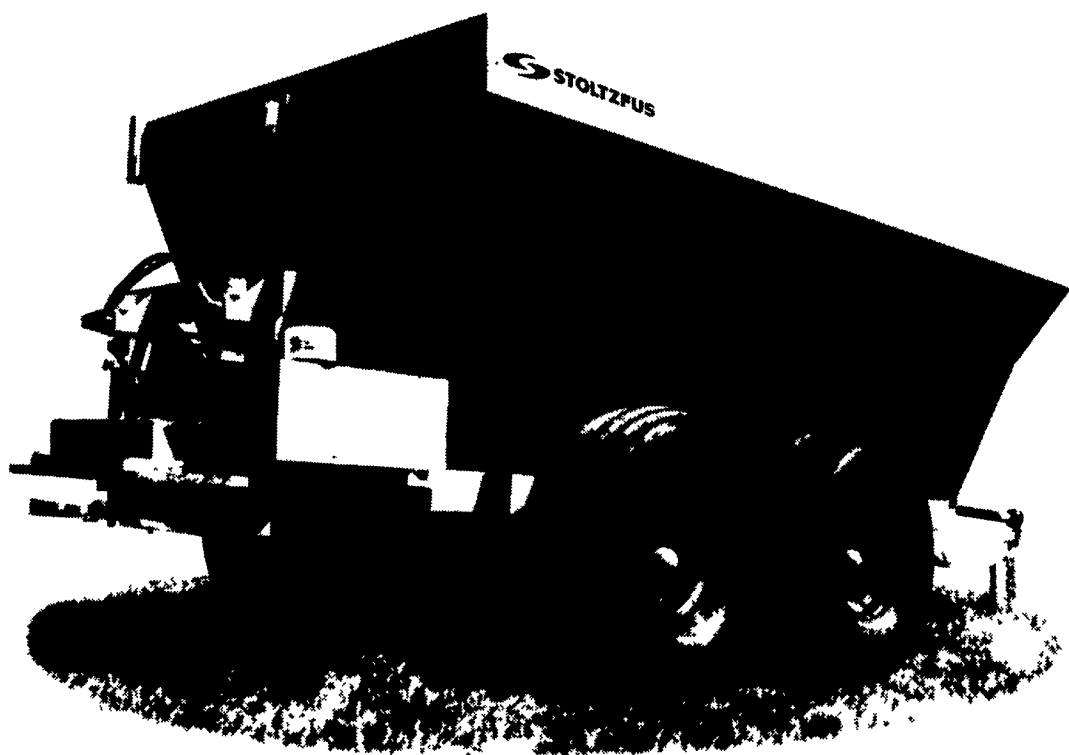
You can save yourself money and gain valuable support simply by taking the time to stay informed about your employer's resources and then tapping into them as needed.

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Father's Day Special is an opportunity for you to honor your father or husband by sending in one of his favorite recipes. Write a few lines to tell us about him and why he is special to you. Please include a photo if you have one. Deadline is June 10.

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