

# Employee Benefits Planning Checklist

Companies often struggle to understand which employee benefits are legally required and which optional offerings make the most sense for their workforce. This checklist helps clarify those requirements so you can build a compliant, competitive and cost effective benefits program.



## REQUIRED BENEFITS

- Federal Unemployment Insurance
- State Unemployment Insurance
- Workers' Compensation Insurance (requirements set by state law)

### Health coverage (requirement based on number of full-time equivalent employees or FTEs)

- ACA – Applicable Large Employers (50 or more FTEs): Offer affordable, minimum essential coverage
- Small Employers (fewer than 50 FTEs): No federal requirement to offer health insurance
- COBRA or state continuation coverage (if applicable)

### Leave and job protection

- Family and Medical Leave Act (FMLA) leave – 50 or more employees for private employers, all public employers
- Military leave (USERRA) – all employers
- Jury duty, court appearances and/or time off to vote (leave depends on state/local law)
- Unpaid family medical, military family and/or safe leave (depends on state/local law)
- Short-term disability (required in some states)



# Employee Benefits Planning Checklist

Continued



## OPTIONAL/VOLUNTARY BENEFITS

### Health and health-related insurance

- Medical insurance (small employers)
- Dental insurance
- Vision insurance
- Life insurance
- Short-term disability (required in some states)
- Long-term disability
- Accident / critical illness

### Retirement savings and other financial benefits

- 401(k), 403(b) or similar retirement plan
- Employer match or profit sharing
- Student loan repayment assistance
- Financial wellness or counseling programs
- Relocation benefits

### Paid time off (PTO) and other paid leave

- Paid vacation or PTO
- Paid sick/medical leave (beyond legal requirements)
- Paid parental or family leave
- Paid holidays
- Bereavement leave

### Wellness and lifestyle benefits

- Employee Assistance Program (EAP)
- Mental health resources
- Wellness stipend or gym membership
- Onsite medical clinic
- Flexible or remote work options
- Childcare or eldercare support
- Pet insurance
- Legal assistance
- Identity protection services

### Considerations before offering optional benefits

- Workforce needs and demographics
- Employer vs. employee cost
- Administrative and compliance impact (e.g., ERISA)
- Alignment with culture, values and talent strategy

*Note: Always review state and local laws where employees work.*

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