



Benefits

Seek workers' input on needed and desired benefits, such as paid leave, health insurance, and a retirement plan. Provide them and encourage their use.

Strategies and Actions

Tailor services, benefits, and policies to the diverse needs of your workforce groups and segments.

- Regularly assess the needs of the entire workforce and match services, benefits, and policies to those needs. If choices in benefits must be made to make them affordable for the organization and workers, engage the workforce in the decision process.
- Use regular needs assessment results to improve/adjust services, benefits, and policies. Review adoption of benefit programs by demographics groups.

Offer health benefit options.

- Offer health benefit options that include consumer protections.
- Provide employer contributions toward health benefit coverage.
- Offer categories of benefits, provider networks, drug formularies, and cost-sharing options that meet the demonstrated needs of the overall workforce.
- Consider offering additional health benefit programs such as wellness programs, employee assistance programs, and flexible spending accounts based on workforce needs.

Offer mental health benefits.

- Measure workers' behavioral health.
- Offer expanded mental health benefits, such as increased coverage or waived and reduced cost sharing for out-of-network mental health services.
- Increase the number of mental health providers in provided plan networks.

Offer paid time off in support of work-life balance and wellness.

- Offer paid sick/medical leave.
- Offer paid family leave.
- Offer paid vacation and holidays.
- Offer a percentage of paid or nonpaid time off for community service.
- Offer emergency childcare and eldercare leave.
- Offer bereavement leave.



Offer retirement savings programs.

- Offer 401(k) or similar programs.
- Provide an employer match related to employee contributions.
- Design plans to include automatic enrollment, automatic escalation, and qualified default investment alternatives.
- Provide low-fee investment options and provide low-fee portability vehicles for workers who change jobs.

Offer liquid savings programs.

- Offer short- and long-term savings plans to help workers weather financial shocks.
- Consider including employee hardship funds, seeded accounts, split direct deposit, and employer matches and monetary incentives.

Eliminate worker misclassification.

- Review and properly classify workers as employees rather than independent contractors.

Financially support learning and skill building.

- Provide tuition assistance with clear criteria for provision.
- Support student-loan repayment with clear criteria for provision.
- Offer paid time off for learning with clear criteria for provision.

Reduce the cost and burden of commuting.

- Offer free or subsidized transit passes and information on all public-transit options.

Offer childcare and eldercare benefits.

- Provide childcare and eldercare subsidies.
- Provide information on local childcare and eldercare options.
- Provide information on local childcare and eldercare options.
- Consider creating on-site or nearby childcare spaces.
- Create peer-to-peer support networks for working parents of children under the age of 18.

Offer tax benefits.

- Offer pre-tax deduction benefits.

Promote worker financial wellness.

- Explore offering employee stock ownership plans (ESOPs), stock options, and profit sharing. Set employee ownership goals and track publicly.



- Conduct a financial wellness assessment of the workforce to understand workers' financial vulnerability and to identify opportunities to improve their resilience over the long term.
- Offer financial coaching or counseling in person or remotely.
- Offer family planning, fertility, or adoption cost support.

Encourage benefit uptake and use.

- Systemically, identify and remove barriers to benefit use, including by focusing on culturally relevant communication to workers.
- Build a positive culture around workers' use of benefits, with leaders validating benefits' importance.
- Actively discourage presentism and workplace cultural norms that impede benefit uptake.
- Offer navigation support for accessing benefits.

Sample Resources

- [Baldrige Excellence Framework: 5 Workforce](#)
- [Guide to Providing Health Care Benefits to Employees](#)
- [Just Capital – Financial Wellness Initiative](#)
- [Project Equity](#)
- [Urban Institute – Understanding Good Jobs: A Review of Definitions and Evidence](#)

