



CRASH COURSE

Giving your team the benefits they really want

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Welcome!

When you're about to flick on the benefits switch, a merry-go-round of options will flash before you. Free food, health insurance, paid vacation — each one whispers your name, and their charm can be hard to ignore. But then, your excitement suddenly screeches to a halt: Out of all these benefits, what kind of package does my team actually want? And how in the world do I give it to them? Two superb questions, with answers oceans wide.

But no need to get overwhelmed. The folks at Gusto and Glassdoor have teamed up to show you the lay of the benefits land. We've condensed all the information you need to identify the perks that matter most to your team. When you're finished reading, you'll know exactly which benefits to pull off the shelf so you can turn your compensation package into a true sensation.

Here's what your employees expect

With the average price to hire a new employee hovering at \$4,000¹ and an average time-to-fill a position coming in at 52 days¹, you need to have a game plan if you want to bring on extraordinary employees and keep them feeling good. Luckily, a key piece of the puzzle is staring right at you.



A Glassdoor poll found that 57 percent of job candidates say that benefits and perks are among their top considerations before accepting a new role.²

Not only are job seekers acutely aware of the rainbow of packages out there, but your team is also sensitive to any changes that impact their hard-earned benefits.

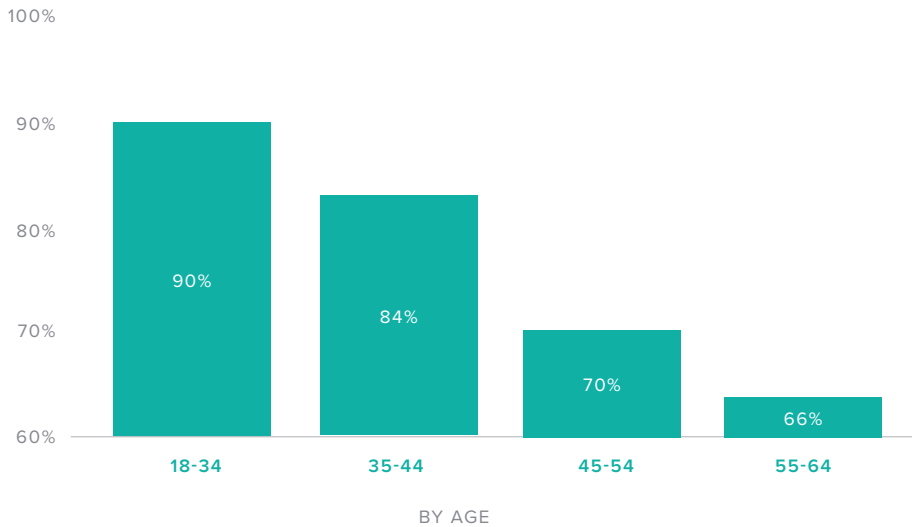
1. Bersin by Deloitte, 2015

2. Harris Poll for Glassdoor, December 2015



Nearly 80 percent of workers would prefer new or additional benefits to a pay increase.³

EMPLOYEES WHO WOULD PREFER BETTER BENEFITS OVER HIGHER PAY



3. [Glassdoor Employment Confidence Survey, 2015](#)

So which benefits should you offer?

To find out, Glassdoor sifted through 470,000 benefits reviews for companies spanning 50 employees to more than 10,000. The research⁴ reveals that it's really important to get the essentials right in the beginning. This means crafting a package that fuses health insurance, vacation/PTO, and retirement planning options like 401(k)s and pensions.

Out of a list of 54 benefits, these three basic benefits showed the highest correlation with employee satisfaction. Surprisingly, they even edged out things like maternity and paternity leave, free food, life insurance, and dependent care.

The top three benefits employees want

- 1 Health Insurance
- 2 Vacation and PTO
- 3 Pensions, 401(k)s, & other retirement plans

If you're a small company just beginning to test the benefits waters, it's important to focus on the core ones first. Then, as you grow, layer in additional benefits. With health insurance, vacation, and retirement planning, you'll help your team build a foundation so they can stay healthy, recharge, and have a more secure future down the road.

Here is how a few of the other benefits played out, in order of most valuable to least. Check out the full list [here](#).

4. [How 50+ Benefits Correlate with Employee Satisfaction, 2016](#)

BENEFITS THAT DRIVE EMPLOYEE SATISFACTION

- 7 Maternity and paternity leave
- 14 Stock options
- 16 Free lunch or snacks
- 19 Company car
- 21 Health Savings Account (HSA)
- 22 Volunteer time off
- 23 Flexible Spending Account (FSA)
- 25 Work from home
- 27 Tuition assistance
- 39 Mobile phone discount
- 41 Company social events
- 43 Gym membership
- 44 Professional development
- 45 Pet friendly office
- 46 Charitable gift matching
- 50 Reduced or flexible hours
- 53 Childcare
- 54 Fertility assistance

Another way to find out what your employees want is to simply ask them. Consider sending out an anonymous survey that polls people on the benefits they would prefer over others. You can use a simple [Google Form](#) to help you out. Pairing the insights above with your own research will help you whip up the secret sauce to benefits bliss.

Here's how to give it to them

Now that you know about the benefits package your team wants, your next step is figuring out a recipe to give it to them. In the following chapters, we'll explore the ABCs of health insurance, 401(k)s, and PTO, so you can learn how to serve up each one to your stellar team.

Health insurance

Health insurance is the superstar on any benefits stage. Despite that starry truth, the whole act of researching, finding, and providing it is still muddled with confusion. A report from Gusto revealed that two out of three employers feel that they're not ready to go through the health insurance process today.⁵ Luckily, we're here to flip that stat around. Keep reading to learn about what it takes to give your team the health insurance they not only expect, but crave.

Q: Do you feel prepared to navigate the health insurance process and communicate plans and costs to your employees?



41% said no



25% said they weren't sure



34% said yes

5. [Gusto's State of Health Benefits for Small Businesses](#), April 2016

Why should I offer it?

Giving your team health coverage can be a shadowy thing to understand. It's meaningful, yet complex, with a lot of heavy stuff wrapped inside. Don't worry — we'll shine a light on some of those unknowns.



“We believe that wellness plays a huge part in doing a great job.”

DANIEL WEINAND • CHIEF CULTURE OFFICER, SHOPIFY

EMPLOYEE SATISFACTION, PRODUCTIVITY, AND BEYOND

Taking care of your employees is an act made out of pure goodness. Not only does health insurance help your team feel nice and healthy, but it also raises productivity, supercharges satisfaction, and makes working at your company a more worthwhile experience. These aren't just intangible ideas — research backs up the positive effects, too.

People who feel good simply get more done

- Employees who prioritize preventive care — like regular checkups — get more accomplished at work, says research from the CDC.⁶ On the flip side, productivity dips by \$200 to \$440 every year among those who have preventable diseases.
- Sixty percent of employers say offering health insurance has led to higher productivity levels, according to research from MetLife.⁷

People who feel more connected to their work stay around longer

- Seventy-eight percent of employees who are in good health feel happy with their job, found Guardian Life.⁸
- Guardian Life also discovered that 80 percent of people say an in-depth benefits offering is what determines whether they stay or leave their current job.

Another reason for offering health insurance? The Affordable Care Act, also called the ACA, states that every law-abiding American needs to have it — or get clobbered with a penalty. By automatically handling this important rule for your team, you're making it easier for them to follow every curve of the law.

6. Centers for Disease Control and Prevention, January, 2014

7. MetLife's U.S. Employee Benefits Trends Study, 2016

8. [The Guardian Workplace Benefits Study: Third Annual](#), 2015



“If you want the staff to give great service to customers, the leaders have to give great service to the staff.”

ARI WEINZWEIG • CEO OF ZINGERMAN'S DELI

THE FINANCIAL BENEFITS OF HEALTH BENEFITS

You and your team can also rake in a bunch of tax savings thanks to group health insurance. Here are the big ones to keep tabs on:

Tax savings for your company

- **Tax-deductible contributions**

Chipping in for your team's health insurance premiums doesn't just make you feel all warm and fuzzy inside — it also shrinks your tax bill. Since your contributions are considered a business expense, you can go ahead and deduct them when you file your taxes.

Most carriers require employers to cover at least half of their team's premium amount for group health insurance. There is also a time of the year where companies aren't forced to contribute anything. However, don't use this timeframe to skip out on paying your employees' premiums. Your team won't feel so great if your commitment to their well-being isn't as solid as a rock.

- **Lower payroll taxes**

Offering health insurance is like playing a game of payroll tax limbo. The amount employees pay toward their premiums is subtracted before taxes are taken out. Therefore, you have a smaller amount of payroll earnings that are taxable, leading to lower overall payroll taxes.

CRACKING THE CONTRIBUTION CODE

So how much of an employee's premium do employers usually pay? In 2015, companies contributed an average of 82 percent toward premiums for single health insurance and 71 percent for family coverage.⁹

HOW MANY COMPANIES REALLY OFFER HEALTH COVERAGE?

With health insurance, size matters. Gusto discovered that three out of four employers with 50 employees or less don't offer health benefits, while 22 percent plan on offering it next year.

9. 2015 Employer Health Benefits Survey, Kaiser Family Foundation

*Based on 6.2% Social Security and 1.45% Medicare taxes, no state taxes included.

3. A POP of employer savings

A POP plan is a type of Section 125 insurance, which enables your team to pay for health insurance before taxes are calculated. The result is a tinier tax bill for the two of you.

Let's say your company has ten employees who earn an average of \$40,000 a year. A POP plan can help you save \$1,836* a year.

Tax savings for your team

4. A POP of employee savings

For an employee who works at the same ten-person company example, a POP plan could save them an extra \$744** a year on taxes.

What are my requirements?

We're glad you asked. The ACA may require you to offer health insurance, depending on the size of your company. To find out if the rule applies to you, you first need to figure out your full-time equivalent (FTE) employee number.¹⁰ Once you get that down, this chart will help set things straight:

<p>I have 49 or fewer FTE employees:</p>	<p>Nope, you don't have to offer health insurance. That being said, you should still keep it in your line of sight. Countless companies continue to provide coverage even if the ACA doesn't explicitly make them.</p> <p>The ACA also offers tax credits for companies with 24 or less FTEs who offer employee health insurance. Learn all about it here.</p>
<p>I have 50 or more FTE employees:</p>	<p>You do have to offer coverage! Specifically, ninety-five percent of your full-time employees have to be insured.</p>

**Based on 25% federal income and 6% state Income taxes.

10. Framework by Gusto, [How Do I Calculate My Full-Time Equivalent \(FTE\) Employee Number?](#), 2016

11. Gusto's State of Health Benefits for Small Businesses, April 2016



“The key is just to treat your staff how you would like to be treated.”

RICHARD BRANSON • FOUNDER OF VIRGIN

How can I actually get insurance?

A plan is your boarding ticket to health insurance. It provides the actual medical care, like checkups and prescriptions, and then makes it easier to afford that care. If you want to offer your team coverage, selecting a health plan is the first step you have to take.

As an employer, you can give your group of all-star employees something called a group health plan. This type of plan lets you supply your team with health coverage, and then together, you and your employees share the cost of their premiums.

LET'S PICK A HEALTH CARE PLAN

Time for a little plan pick-me-up. The following section will teach you how to land on a group plan that works for everyone in your group.

HMOs and PPOs: The lowdown

For simplicity's sake we'll run through the two most popular plans out there: HMOs and PPOs.

- **HMOs: Health Maintenance Organizations**

With HMOs, you receive coverage through in-network providers, unless it's an emergency. You also need to get a doctor's referral before visiting any specialists.

- **At a glance:** HMOs have lower monthly premiums, less paperwork, and the benefit of keeping everything in one main network.

ARE YOU IN OR OUT?

In-network providers negotiate cheaper rates with your insurance company, so you don't have to pay as much out of pocket. Out-of-network providers don't have this spiffy agreement in place, so you end up having to spend more.

12. [2015 Employer Health Benefits Survey](#), Kaiser Family Foundation

- **PPOs: Preferred Provider Organizations**

On the other hand, PPOs allow you to visit both in- and out-of-network providers. However, if you use in-network providers, a larger chunk of the cost is covered.

- **At a glance:** PPOs contain a wider swath of providers, and participants have the ability to visit any specialist without needing a doctor’s note. They’re also the most popular plan for workers says the Kaiser Family Foundation,¹² with 52 percent of covered employees enrolled in 2015.

Okay, great. But how do you know whether to go the PPO or HMO route? Even if you can’t decide on one, you may be able to offer your team both, and then let them pick the one that works best. This table will help you both narrow down the decision:

	PPO	HMO
Expansive provider network	✓	
Price of insurance is as low as possible		✓
Referrals needed before visiting specialized providers		✓

Okay, I’m ready to purchase a plan. Now what?

Go ahead and grab a treat — you and your company just reached a huge milestone. You’re *this close* to supplying your team with the wonders of health insurance. Seriously, how rad is that?

Now, let’s think about the logistics of the plan. When can people sign up, and how long will they have to wait before it kicks in?

- **The enrollment period:** Generally, your enrollment period occurs before the plan year starts. Most companies launch their open enrollment period once a year. So if your plan starts on January 1st, your enrollment period could run from October 15th through December 15th.

12. [2015 Employer Health Benefits Survey](#), Kaiser Family Foundation

- **The waiting period:** This is how long new hires have to wait before coverage commences. The ACA states that these periods can't be longer than 90 days, but you can definitely let people start earlier. Many companies activate insurance right when employees begin so it's not such a stressful ordeal.
 - [To see what the waiting period is all about, check out this article.](#)

SHOPPING FOR A PLAN

When you're ready to buy a plan, you can either go through [an online service](#), a broker, or through your federal or state SHOP Marketplace. Not all states have SHOP, so if yours doesn't, you can just use the federal one.

Before jumping in, keep the following documents and digits handy. They'll help speed things along while you're looking for the right plan for your team.

YOUR PLAN PACK:

- Number of employees who qualify for health coverage
 - Of those folks, get their name, address, age, and number of dependents they're planning on enrolling in the plan
- Payroll reports
- Workers' comp insurance information, including your insurer and policy number
- North American Industry Classification System code ([NAICS](#)).
 - Depending on your industry, you may have to use a Standard Industrial Classification code ([SIC](#)) instead
- Federal Employer Identification Number ([EIN](#))

That's it! Click around some of the sites above, collect the information you need, and let's get this health care party started.



PTO: Vacation, holidays, and sick days

PTO — the perfect way to power your team back up. The acronym, which stands for paid time off, is a common way for companies to cluster together their sick, personal, and vacation days. For example, if you offer 20 vacation days, 10 sick days, and four personal days, your PTO time would equal 34 days. A solid bank of PTO days is important because it gives people the chance to recharge and spend time with the people they love.

In this section, we'll show you how to design a PTO policy that dazzles.

Why should I offer it?



“We don’t have lots of rules and policies here by design. You are an amazing adult and we trust you to carve your own path, set your own priorities, and ask for help when you need it.”

THE FOOL RULES!, MOTLEY FOOL’S EMPLOYEE HANDBOOK

Everyone needs a break once in awhile. Plus, those breaks have a huge impact on how happy your employees are. A one-star increase in a person’s Glassdoor review about their vacation plan is tied to a 0.05-star rise in that person’s happiness with their entire benefits offering.¹³ Providing PTO is also an important way to showcase the values that your company, well, values.

Here are a few more big reasons to offer PTO:

- **It makes people happy**

A study from the Society for Human Resource Management (SHRM) discovered that 63 percent of people see paid time off as one of the top three benefits that influences their job satisfaction. Seventy-eight percent of HR pros agree, and believe that teammates who take PTO are more delighted about going to work each day.¹⁴

13. Glassdoor Blog, [Which Benefits Drive Employee Satisfaction?](#), June 2016

14. [Looking Back at 20 Years of Employee Benefits Offerings in the U.S.](#), SHRM, 2016

- **It makes people more creative and productive**

A joint study from SHRM and Project Time Off found that 77 percent of HR managers feel that their vacation-taking employees get more done. Ninety-five percent also say that vacation is a crucial way to bump up the team’s creativity.¹⁵

- **It makes people stay**

A survey from Workplace Trends revealed that 65 percent of companies believe retaining talent is one of the top advantages they see from work flexibility and PTO programs.¹⁶

What are my requirements?

Oddly enough, there are no laws that require employers to give their teams paid vacation or sick time. The United States is the only developed country that doesn’t legally mandate any paid holiday or vacation days for people. Heavy sigh. However, the overwhelming majority of employers still offer PTO because they know how much it improves people’s lives.

MOST COMPANIES GO FOR PTO¹⁷



97% offer paid vacations



97% offer paid vacations or a PTO plan



93% offer paid sick leave or a PTO plan

WHAT FULL- AND PART-TIME EMPLOYEES RECEIVE¹⁸



98% of companies give full-time employees paid holidays



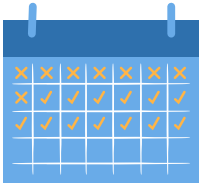
56% of companies give part-time employees paid holidays

15. [Vacation’s Impact on the Workplace](#), SHRM and Project Time Off

16. [The 2015 Workplace Flexibility Study](#), Workplace Trends

17. [The 2016 SHRM Employee Benefits Report](#), SHRM

18. [Vacation’s Impact on the Workplace](#), SHRM and Project Time Off



The average employee gets eight holidays and 13 vacation days, according to the Center for Economic Policy and Research.¹⁹

Holiday, celebrate.

There are 10 paid holidays that the government closes its doors for. Most companies follow suit and observe these holidays even if they're not federal entities.

This breakdown will help you figure out which holidays to pencil into your calendar:

- New Year's Day
- Martin Luther King Jr. Day
- President's Day
- Memorial Day
- Fourth of July
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving Day
- Christmas Day

If a holiday falls right before the weekend, it's common practice to offer those days off too. For example, many employers close shop on the Friday after Thanksgiving. Some organizations also give employees a day off for their birthdays, which is something to consider if your culture values flexibility and ownership.

19. [No-Vacation Nation Revisited](#), The Center for Economic Policy and Research, 2014

Paid vacation and sick leave guidelines

Ready to put together your PTO plan? Superb. During the design phase, make sure you use your guidelines to mirror the tenets that your company believes in. It's also crucial to check with your [state's labor website](#) before putting the policy in motion. Depending on where your company is located, you may have to follow certain PTO regulations, like paying people back for any vacation hours they didn't take.

In general, here are a few rules of thumb to follow:

- Be a rule maker:** Giving out a lump sum of PTO days? Then ensure that everyone has the same amount. If you're setting up an accrual policy that allows people to earn vacation or sick days based on how long they've worked, it should apply to everyone across the board.
- Write it down:** Do the write stuff and make sure eligibility requirements are clearly documented in your employee handbook. Some employers give PTO to full-time workers only, while others loop in everyone under the sun.
- State your state requirements:** If they exist, follow your state's PTO laws. Many states, like California, help people get more out of their vacation time by requiring companies to compensate workers for any unused days.



“Netflix vacation policy and tracking: There is no policy and tracking. There is also no clothing policy at Netflix, but no one comes to work naked. Lesson: You don't need policies for everything.”

REED HASTINGS • [NETFLIX CULTURE CODE](#)

All about unlimited vacation

While you're knee-deep in PTO world, the concept of unlimited vacation might glide your way. Here's the premise: people can take as much vacation as they want, as long as they continue to do their day-to-day work. It focuses on actual impact rather than the number of hours someone logs in the office.

Employers also don't have to pay out any outstanding PTO days if someone leaves, because the payout would technically be unlimited. For some companies, unlimited vacation is a great way to illuminate the idea of ownership because it gives people the freedom to work and live exactly how they choose.

If you do decide to set up an unlimited vacation policy, pay attention to these pointers:

- **Provide clear guidelines about the process:** Explain how vacation needs to be requested, approved, and communicated to the rest of the team.
- **Shout it from the rooftops:** If someone is taking off, have them tell people when they'll be out, who will be there to cover if anything comes up, and that any pending tasks are handled so teammates aren't left in the lurch.
- **Set expectations:** Publish general averages to keep people from going overboard (or underboard). For example, if you tell your team that most folks take off between three to five weeks, it will give everyone a good idea of how much time to actually take.

Where to go for more information

Need more PTO pointers? Poke around these websites for more guidelines:

- [Wage and Hour Division local offices](#)
- [Overview of paid sick time laws by state from A Better Balance](#)



Pensions, 401(k)s, and other retirement plans

Better health care means people are living brighter lives. It also means more people are living longer, which creates a growing need to plan for the voyage ahead. So how does that planning happen? Through Individual Retirement Accounts, or IRAs, and employer-sponsored 401(k)s.

These programs give employees the ease of having their own contributions automatically withdrawn from their total income before taxes are taken out. Then, you can pad that amount by matching whatever your worker added to the pot. Matching programs are a great way to enhance your 401(k) policy and show people you really care about their lives.



“Every single employee is someone’s son or someone’s daughter. Like a parent, a leader of a company is responsible for their precious lives.”

BOB CHAPMAN • CHAIRMAN AND CEO OF BARRY-WEHMILLER COMPANIES

Why should I offer it?

Beyond simply being the right thing to do, there are some other golden reasons you’ll want to help your employees plan for their golden years.

- **Your competitors already do**

According to SHRM, 94 percent of surveyed organizations offered some type of retirement plan in 2016. Seventy-four percent of companies provided an employer match on some or all of their employees’ contributions to traditional 401(k) or similar retirement plans.²⁰

Providing a plan with a matching contribution puts your company in line to attract the best candidates, especially those who are flocking from larger firms.

20. [The 2016 SHRM Employee Benefits Report](#), SHRM

- **It's a tax write-off**

Nearly every company wants to pay less on taxes. Fortunately, any employer 401(k) contributions can be deducted as a business expense. Because some plans have contribution limits and may require filing an extra form if the total bubbles over a certain amount, it's important to check with your accountant and the IRS rules before signing up for a plan.

- **Social Security is simply not enough**

Eighty percent of employees say their generation will have a much harder time reaching financial security compared to their parents' generation. To add even more salt to the situation, three-quarters are worried that Social Security won't be there for them when they're ready to retire.²¹

When the Social Security Act was passed in 1935, the average life expectancy in the US was 62 years. As of 2010, it's 79.²² Living longer is a spectacular phenomenon — but it also means more money needs to be stashed away to ensure a spectacular retirement.

Today, the average Social Security benefit is \$1,341 a month,²³ which is simply not enough for the typical person to live on. When people pay into the future with additional pre-tax contributions beyond their Social Security deductions, they can turn their retirement into the meaningful gift that it's promised to be: a relaxing payoff for all of their years of hard work.

What are my requirements?

While there's no law requiring you to offer retirement planning, there are many regulations on how much your company and your employees can contribute. These rules are locked in place to protect employees and ensure that retirement plans aren't used as tax shelters. Your head of finance, accountant, payroll administrator, and legal counsel will all need to be looped in while you're setting up your plan.

What you need to know

Navigating the wild, wild West of retirement planning can seem baffling in the beginning. Luckily, there are plenty of resources to help you out. If you have less than 100 employees, you'll be able to choose from a SEP-IRA, a SIMPLE-IRA, and an employer-sponsored 401(k). As you grow to more than 100 employees, sponsoring a 401(k) will be your best bet.

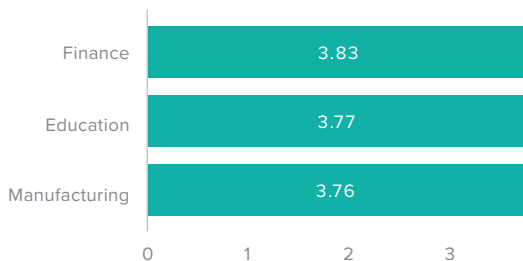
21. Internal Revenue Service, Retirement Plans for Small Business, 2015

22. National Center for Health Statistics, National Vital Statistics Reports. Web: www.cdc.gov/nchs

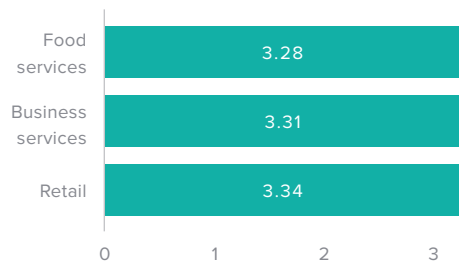
23. Social Security Press Office, 2016 Social Security Changes

- **Maintenance and set-up fees.** How much are you willing to pay to launch and administer your retirement plan? Some plans have minimal or no administration fees, while a full employer-sponsored 401(k) can have steep setup costs.
- **Employee contribution limits.** How much does your team want to pour into their plans? Plan contribution limits swing from \$5,500 to \$53,000 per year. Even if your firm is small, the higher setup fees for a full 401(k) may be worth it if you have a lot of high earners such as lawyers, medical staff, or engineers.
- **Employer contributions.** How much can you commit to giving? If you have a small team and your profits fluctuate from year to year, a SEP-IRA allows you to change your yearly contribution from zero to 25 percent of an employee’s income. In contrast, a SIMPLE-IRA allows you to add up to three percent. Therefore, it’s important to take your business projections into account while picking a plan.
- **Enrollment timing.** Time flies when you’re setting up a retirement plan. Each plan has specific filing deadlines, so check to make sure you have enough time to enroll in the plan you want to offer in the year you want it to apply to your taxes.

INDUSTRIES WITH THE HIGHEST RATED 401(K) BENEFITS



INDUSTRIES WITH THE LOWEST RATED 401(K) BENEFITS



Source: Glassdoor Research Blog, [The Best Industries for Benefits: An Analysis of Glassdoor Benefits Reviews](#), May 2016

- **Industry comparison.** If your mission is to bring on the best of the best, make sure that what you're offering is also top notch — and on par with other companies in your industry. You can peruse Glassdoor benefits reviews for your major competitors, and use the data above to help you see where you stand.

Where to go for more information

The IRS, the Department of Labor, and all the major 401(k) providers offer a wealth of resources so you can learn what's up with retirement planning.

Here's your map for where to go:

From the IRS

- [Retirement Planning Gateway](#)
- [Small Business Retirement Plan Resources](#)

From the DOL

- [Choosing a Retirement Solution for Your Small Business](#)
- [401\(k\) Plans for Small Businesses from the DOL](#)

From 401(k) providers

- [Fidelity Small Business Retirement Plan Comparison Chart](#)
- [Charles Schwab Small Business Retirement](#)
- [Vanguard Small Business Retirement Plan Comparison Chart](#)



How to put it all together

As you start setting up, managing, or enhancing your benefits program, there are a few key concepts you should chew on. Use the checklist below to give yourself a running start:

YOUR CHECKLIST:

- Benchmark your industry.** Research your industry to see how what you offer stacks up against the competition. Can you provide slightly better benefits to sway top candidates to your side?
- Check Glassdoor reviews.** Look at your competitors and your own benefits reviews on Glassdoor. If you know about additions or cuts at another company, read up to learn how they were received. Also note what the benefits sentiment is in the overall reviews.
- Conduct internal research.** An internal survey and/or focus groups can help you figure out which benefits employees want, and which features will get them fired up.
- Analyze financial impact.** Numbers speak louder than words. Think about an employee with a family of four and how they need to insure, vacation, and save for the future. Remember that employees look at your financials too. Compare the impact of any major cuts against publicly known metrics like the CEO's salary and executive bonuses.
- Offer low-cost perks.** Think about any free or low-cost perks you can offer to enrich your program. Ideas may include:
 - Wellness Programs (e.g., gym discounts, team hikes, sports groups, meditation, and yoga)
 - Volunteer Time Off (VTO)
 - Educational opportunities

Wrap-up

Thanks for checking out this guide! Hopefully we've laid the groundwork that will enable you to craft a benefits package that your team adores.

Want to keep hanging out? Find out how Glassdoor and Gusto can help with benefits, hiring, and more of your HR to-dos.

GLASSDOOR

With millions of company reviews, salary reports, interview reviews and benefits reviews on more than 580,000 companies worldwide, Glassdoor is a trusted and transparent place for today's candidates to search for jobs and research companies. Glassdoor helps employers across all industries and sizes advertise their jobs and promote their employer brands to a well-researched, highly selective candidate pool. By advertising jobs via mobile devices, email alerts and throughout Glassdoor, employers influence candidates at the moment they're making decisions. This results in better applicant quality at a significantly lower cost-per-hire compared to traditional job boards.

[Claim your free employer account →](#)

GUSTO

Our mission is to create a world where work empowers a better life. We're making the most complicated, impersonal business tasks simple and personal. Imagine payroll that brings everyone peace of mind, HR that transforms work into a community, and benefits that help people plan for a better future.

[Try us out for free →](#)

This guide is intended to help employers of various sizes gather general information about launching a benefits program. Keep in mind that your specific needs may vary. If you'd like to learn more, please get in touch with a licensed broker or contact Gusto at my-benefits@gusto.com.