WHAT IS YOUR NEXT MAJOR LIFE TRANSITION?
Assess if your population has concentrated pockets going through similar life transitions and offer benefits/activities/support for these transitions.

Buying a Home/Moving
SUGGESTED BENEFIT
- Group homeowner’s insurance voluntary benefit
- Credit counseling service
- Home buying assistance
- Housing allowance
- Workshop on how to buy a house
- Workshop on financial impact of buying a house

Remodeling a Home
SUGGESTED BENEFIT
- Workshop comparing home equity line of credit and renovation loan
- Workshop on how to be your own general contractor or how to hire a contractor
- Credit counseling service

Childbirth/Adoption
SUGGESTED BENEFIT
- Baby bonus
- Adoption financial assistance
- Adoption leave/paternal leave
- Foster care financial assistance or leave
- Gradual ramp-up to full-time schedule after leave
- Parent coaching services
- EAP referral to adoption networks
- Will preparation (EAP)
- Financial counseling

Sending Children to College
SUGGESTED BENEFIT
- Workshop on what it means to cosign a child’s student loan or take out parental loans
- Scholarships for children
- Workshop on student loan repayment strategies and mistakes to avoid
- Workshop on how to transition to becoming an empty nester

Marriage
SUGGESTED BENEFIT
- Wedding leave
- Travel planning services
- Will preparation (EAP)
- List of accounts requiring change to beneficiary designation
- List of places/people you need to notify
- Information on tax implications

Divorce
SUGGESTED BENEFIT
- Legal services referral (EAP)
- Group legal plan voluntary benefit
- Provide model qualified domestic relations order (QDRO) to assist with splitting retirement assets. *(US ONLY)*
- List of accounts requiring change to beneficiary designation
- Information on tax implications
- Counseling/EAP access
- List of places/people you need to notify

Retirement
SUGGESTED BENEFIT
- On-site seminars
- Supply Ready or Not: Your Retirement Planning Guide to employees. *(US ONLY)*
- Retirement visualization tools
- One-on-one meetings with financial advisor
- Phased retirement program

Pet Adoption
SUGGESTED BENEFIT
- Pet insurance
- “Pawternity” leave
- Employee resource group for dog owners
- Dog grooming workshops
- Charity drives like “Pet of the Year” contests benefiting a local shelter
- Pets at work
WHAT ARE YOUR MAJOR PAIN POINTS?

Child Care
SUGGESTED BENEFIT
- EAP referral service or lists of nearby child care providers
- Dependent care flexible spending account (DCAP) (US ONLY)
- On-site or near-site daycare (subsidized or not)
- Emergency/sick child care
- Babies at work
- Reimburse membership for nanny-finder site such as care.com
- Information on how to pay taxes and payroll for a nanny
- Take your child to work day
- Autism treatment coverage

Work/Life Balance
SUGGESTED BENEFIT
- Ad hoc telecommuting
- Lunch break flexibility
- On-site nap room
- On-site quiet room
- Teledmedicine
- Reduction in hours agreements
- Reimbursement for home office
- Allow leave to attend child’s activities
- If on-site parking, offer fuel delivery
- Concierge for errands
- 10-minute meditation sessions in quiet room
- Flexible start and end times
- On-site or near-site fitness options

Depression/Anxiety/Other Mental Health Struggles
SUGGESTED BENEFIT
- Leaders communicate a program to reduce stigma
- Online cognitive behavioral therapy
- EAP referral
- Gratitude journal
- Resiliency program
- On-site mindfulness meditation sessions
- Reimbursement of mindfulness app
- Workshop on self-compassion skills
- Mental health benefits coverage
- Training on mental health first aid

Elder Care
SUGGESTED BENEFIT
- EAP referral
- Lunchtime talking groups where people can share experiences and resource ideas
- On-site or near-site elder care
- Emergency/sick elder leave
- Reimburse membership for caregiver-finder site such as care.com
- Geriatric care counselor referral or services
- Elder care leave
- Gradual ramp-up to full-time schedule after leave

Student Loan Debt
SUGGESTED BENEFIT
- Tuition assistance program
- Full-tuition coverage or $1 per day tuition arrangement with online university
- Student loan repayment assistance
- Match employees’ loan payments with employer contribution to defined contribution plan.
- Student loan refinancing
- Credit counseling service
- Workshop on using section 529 plan to repay student loans (US ONLY)

Fertility Challenges
SUGGESTED BENEFIT
- Surrogacy reimbursement
- Insurance coverage or stipend for fertility treatments, medications, genetic testing
- EAP referral for miscarriage and loss support group/counseling

Continued on next page.
WHAT ARE YOUR MAJOR PAIN POINTS? (Continued)

Affording Day-to-Day Expenses

SUGGESTED BENEFIT
- Payroll advances/weekly payroll deposits
- Low-interest loans
- Employer contribution to emergency savings
- Commuter subsidy, carpooling, free parking
- Mobile phone subsidy
- Discounts on company products or services
- On-site credit union or bank
- Reimburse cost of budgeting apps.
- EAP referral
- On-site cafeteria (fully subsidized)
- Rent stipend
- Casual dress code
- Free or discounted uniforms
- Employee purchase program
- Credit counseling and debt management tools
- Personal finance educational sessions
- Financial planning and budgeting services

Alcohol/Substance Abuse

SUGGESTED BENEFIT
(yourself or a loved one)

SUGGESTED BENEFIT
- EAP referral
- Insurance coverage for a variety of reputable treatments
- Online cognitive behavioral therapy
- On-site informational sessions
- Health care advocate to guide participants to in-network treatment

Career Planning

SUGGESTED BENEFIT
- Professional development reimbursement/subsidy
- Work time set aside to pursue career growth projects
- Mentorship program
- Paid time off to serve on the board of a professional association
- Sabbatical program
- Career coach/counseling services
- Tuition reimbursement

Funding Children’s Education

SUGGESTED BENEFIT

SUGGESTED BENEFIT
- College savings plan payroll deductions
- College savings plan employer contribution or match
- Scholarships for children
- Workshop on federal student aid application
- Workshop on using college savings plan for apprenticeship program costs (US ONLY)

Retirement Planning

(See also retirement list on page 1.)

SUGGESTED BENEFIT
- Financial planning services
- Estate planning services
- Retirement income calculators
- Cash flow and debt management tools
WHAT DO YOU DO OR WISH YOU DID MORE OF TO UNWIND?

*Identify ways to tweak wellness offerings to be more inclusive or to create clubs/gatherings for like-minded employees.*

**Book Club/Reading**

**SUGGESTED BENEFIT**
- Organize a lunchtime book club.
- Provide an online portal to share reviews/recommendations of books.

**Theater/Concerts**

**SUGGESTED BENEFIT**
- Group ticket discount
- Organize group outings

**Crafting**

**SUGGESTED BENEFIT**
- Lunch crafting groups
- On-site art therapy

**Charity/Nonprofit Volunteer**

**SUGGESTED BENEFIT**
- Organize a volunteer day/afternoon.
- Paid time off to volunteer
- Charitable donation matches

**Outdoor Activities**

(hunt, fish, ski, bike, run, boat, surf, hike, climb, golf, etc.)

**SUGGESTED BENEFIT**
- Walking meetings encouraged
- Exercise breaks encouraged
- Modify gym reimbursement policy to include purchase of equipment for outdoor activities or state/national park access.

**Gym**

**SUGGESTED BENEFIT**
- Reimbursements or memberships to local fitness facilities
- On-site or near-site gym

**Movies**

**SUGGESTED BENEFIT**
- Group ticket discounts
- Reimburse subscription service fees

**Massage**

**SUGGESTED BENEFIT**
- On-site massage
- Stipend or reimbursement
- Massage benefit coverage

**Pets**

**SUGGESTED BENEFIT**
- On-site animal therapy
- Pets at work
- Pet poster contests benefiting local animal shelters

**Learning New Skills**

**SUGGESTED BENEFIT**
- Stipend or reimbursement for community college recreation department online classes
- Offer non-job-related classes (e.g., language, chess, knitting, computer programming)

**Home/Video/Subscription-Based Workouts**

**SUGGESTED BENEFIT**
- Reimburse app fees.
- On-site smart TV with apps

**Musical Performance**

**SUGGESTED BENEFIT**
- On-site music room
- Form a company band

**Gaming/Cards**

**SUGGESTED BENEFIT**
- Lunch game leagues
- Reimbursement for equipment

**Organized Sports**

**SUGGESTED BENEFIT**
- Sponsor employee teams
- Group outing to local sports team events/games.

**Alternative Fitness/Wellness**

(martial arts, yoga, barre, Pilates, dance, other facility that caters to a specific practice)

**SUGGESTED BENEFIT**
- Create a multipurpose space on-site by repurposing a room.
- Expand your gym reimbursement policy to include fitness/wellness alternatives.
- On-site classes

**Cooking/Baking**

**SUGGESTED BENEFIT**
- Offer classes on various types of cooking, knife skills, baking, cake decorating, etc., before or after work or during lunchtime.

**Gardening**

**SUGGESTED BENEFIT**
- On-site garden that employees are allowed to tend to during the workday.