COMPREHENSIVE BENEFIT ASSESSMENT REPORT

Generated: October 19, 2025

PERSONAL PROFILE

Age:	35
Marital Status:	Married
Number of Children:	2
Annual Income:	$120,000
Monthly Expenses:	$5,500
Total Debt:	$250,000
Savings:	$25,000

COMPREHENSIVE RISK ASSESSMENT

Financial Wellbeing Score: 45/100

Financial Risk

Risk Level: High

High stress. DTI 208.3%. Build 3-6 mo. fund.

Disability Protection

Risk Level: High

Income protection is important.

Mental Health & Burnout

Risk Level: Medium

Use available mental health benefits proactively.

Family & Dependents

Risk Level: Medium

Plan for dependents and childcare.

Retirement Readiness

Risk Level: Medium

Increase contributions if below 10%.

Work-Life Balance

Risk Level: Medium

Balance workload and wellness.

Health & Wellness

Risk Level: Low

Maintain healthy habits.

Career & Growth

Risk Level: Low

Continue investing in growth.

PERSONALIZED BENEFIT RECOMMENDATIONS

Life Insurance - Match Score: 100/100

Why This Matters: Recommendation based on your profile and preferences (score: 100/100).

Disability Insurance - Match Score: 100/100

Why This Matters: Recommendation based on your profile and preferences (score: 100/100).

Supplemental Life - Match Score: 92/100

Why This Matters: Recommendation based on your profile and preferences (score: 92/100).

Financial Coaching - Match Score: 90/100

Why This Matters: Recommendation based on your profile and preferences (score: 90/100).

Medical Insurance - Match Score: 89/100

Why This Matters: Comprehensive medical coverage recommended based on predicted healthcare utilization and preventive care needs.

Emergency Savings Match - Match Score: 88/100

Why This Matters: Recommendation based on your profile and preferences (score: 88/100).

Dependent Care FSA - Match Score: 87/100

Why This Matters: Recommendation based on your profile and preferences (score: 87/100).

Learning Stipend - Match Score: 86/100

Why This Matters: Recommendation based on your profile and preferences (score: 86/100).

Fertility Support - Match Score: 80/100

Why This Matters: Recommendation based on your profile and preferences (score: 80/100).

Dependent Care - Match Score: 75/100

Why This Matters: Recommendation based on your profile and preferences (score: 75/100).

Social Impact Projects - Match Score: 75/100

Why This Matters: Recommendation based on your profile and preferences (score: 75/100).

401(k) Plan - Match Score: 70/100

Why This Matters: Recommendation based on your profile and preferences (score: 70/100).

Student Loan Repayment - Match Score: 70/100

Why This Matters: Recommendation based on your profile and preferences (score: 70/100).

Unlimited Life Days - Match Score: 70/100

Why This Matters: Recommendation based on your profile and preferences (score: 70/100).

Side Project Support - Match Score: 69/100

Why This Matters: Recommendation based on your profile and preferences (score: 69/100).

Volunteer Time Off - Match Score: 67/100

Why This Matters: Recommendation based on your profile and preferences (score: 67/100).

Remote Work Stipend - Match Score: 65/100

Why This Matters: Recommendation based on your profile and preferences (score: 65/100).

Sabbatical - Match Score: 61/100

Why This Matters: Recommendation based on your profile and preferences (score: 61/100).

Donation Matching - Match Score: 61/100

Why This Matters: Recommendation based on your profile and preferences (score: 61/100).

Dental Insurance - Match Score: 60/100

Why This Matters: Recommendation based on your profile and preferences (score: 60/100).

Workcation Policy - Match Score: 60/100

Why This Matters: Recommendation based on your profile and preferences (score: 60/100).

Crypto Stock Benefits - Match Score: 59/100

Why This Matters: Recommendation based on your profile and preferences (score: 59/100).

Vision Insurance - Match Score: 55/100

Why This Matters: Recommendation based on your profile and preferences (score: 55/100).

Mental Health Stipend - Match Score: 55/100

Why This Matters: Recommendation based on your profile and preferences (score: 55/100).

Language Learning - Match Score: 53/100

Why This Matters: Recommendation based on your profile and preferences (score: 53/100).

Health Savings Account - Match Score: 50/100

Why This Matters: Recommendation based on your profile and preferences (score: 50/100).

Healthcare FSA - Match Score: 45/100

Why This Matters: Recommendation based on your profile and preferences (score: 45/100).

Coworking Membership - Match Score: 45/100

Why This Matters: Recommendation based on your profile and preferences (score: 45/100).

Critical Illness - Match Score: 35/100

Why This Matters: Recommendation based on your profile and preferences (score: 35/100).

Pawternity Leave - Match Score: 35/100

Why This Matters: Recommendation based on your profile and preferences (score: 35/100).

Accident Insurance - Match Score: 30/100

Why This Matters: Recommendation based on your profile and preferences (score: 30/100).

Commuter Benefits - Match Score: 30/100

Why This Matters: Recommendation based on your profile and preferences (score: 30/100).

Identity Theft - Match Score: 25/100

Why This Matters: Recommendation based on your profile and preferences (score: 25/100).

Hospital Indemnity - Match Score: 20/100

Why This Matters: Recommendation based on your profile and preferences (score: 20/100).

Legal Services - Match Score: 15/100

Why This Matters: Recommendation based on your profile and preferences (score: 15/100).

Long Term Care - Match Score: 10/100

Why This Matters: Recommendation based on your profile and preferences (score: 10/100).

Menopause Support - Match Score: 10/100

Why This Matters: Recommendation based on your profile and preferences (score: 10/100).

Pet Insurance - Match Score: 5/100

Why This Matters: Recommendation based on your profile and preferences (score: 5/100).

NEXT STEPS & ACTION ITEMS

1. Review CRITICAL priority benefits and enroll during open enrollment
2. Meet with HR to discuss specific options and costs
3. Compare provider networks and coverage details
4. Calculate tax savings from FSA/HSA contributions
5. Review beneficiaries for life insurance and retirement
6. Set up automatic contributions to maximize match

Disclaimer: This report provides general guidance and is not legal or financial advice. Consult qualified professionals and your HR team before making benefit elections.