

Contoso — Benefits Overview

Training content. Employees should use official HR communications for final benefit terms.

Eligibility and enrollment

- Most full-time employees are eligible for benefits on their start date.
- You must enroll within 30 days of your start date.
- Changes outside open enrollment typically require a qualifying life event.

Health, dental, and vision

- Three primary health options are available: HDHP (with HSA), PPO, and HMO.
- See Health-Plans-Comparison.xlsx for a side-by-side summary.
- Dental and vision plans are optional add-ons.

Time off

- Paid time off (PTO) accrues each pay period.
- Company holidays are separate from PTO.
- Additional leave options may be available depending on location.

Wellbeing and support

- Employee Assistance Program (EAP): confidential counseling and referrals.
- Wellness reimbursement: gym, fitness apps, and eligible equipment.
- Learning budget: role-based training and certifications with manager approval.

Retirement

- 401(k) plan with company match. See 401k-Guide.pdf for details.