

Worksheet: Review our benefits and HR policies

How to use this worksheet:

Use this worksheet to do a quick assessment of where you can integrate age inclusion in your benefits offerings, HR policies, and communications. This will be helpful input when you design your benefit team's action plan.

Who to include in the conversations:

Human Resources team members who work on employee benefits selection, communication and utilization support, and those who write and support implementation of HR policies.

Take a few minutes to talk with your team about the current state of your employee benefits and Human Resources policies. How well do they meet the needs of a multi-generational workforce? How inclusive are they of employees of all ages, career stages and life stages?

Step 1. Put a checkmark next to each of these offerings that are included in your employee benefits and HR policies. If possible, add a link to the information about that offering.

| Benefit or policy | Step 1: Does your organization offer this benefit or policy? | Step 2: Add a link where information about this benefit or policy can be found and reviewed | Step 3: Check the boxes to indicate which age-inclusive best practices you ALREADY use. Leave unchecked any best practices that you have not yet adopted. |
|----------------------------|---|--|---|
| Physical well-being | | | |
| Medical insurance | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Low-cost coverage for dependents and spouse/ partner <input type="checkbox"/> Deductibles/ co-pays that are reasonable for even the lowest-compensated employees <input type="checkbox"/> Low out of pocket cost for prescriptions <input type="checkbox"/> Low out of pocket cost for hearing aids |

3.3.1 Worksheet_Review HR Benefits and Policies

| Physical well-being | | | |
|--|---|--|--|
| Dental insurance | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Low out of pocket costs <input type="checkbox"/> Low-cost coverage for dependents |
| Vision insurance | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Low-cost coverage for dependents <input type="checkbox"/> Coverage level allows for no or low-cost annual update for a pair of glasses |
| Paid sick leave | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Can be used to care for either self or for a sick family member <input type="checkbox"/> Can be used for mental or physical health needs <input type="checkbox"/> Does not require medical note unless extenuating circumstances <input type="checkbox"/> Can be used in small hourly increments (not a full day at a time required) |
| Wellness programs | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Offers programs designed for those navigating common health conditions (e.g. diabetes, heart disease, mental health challenges) <input type="checkbox"/> Offers programs designed for new parents/ family caregivers <input type="checkbox"/> Offers programs designed for those navigating menopause |
| Fertility/ family planning | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Available to all employees equally <input type="checkbox"/> Includes offerings specifically designed for LGBTQIA+ employees <input type="checkbox"/> Offerings and communications are inclusive of non-partnered employees <input type="checkbox"/> Provides essentially equivalent coverage for all employees globally |
| Nursing rooms, lactation support, and/or milk shipping | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Available in all work locations equally <input type="checkbox"/> Available to all types of workers equally (HQ, field workers, remote workers) |
| Sleep support | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Program offerings address key life event drivers of sleep challenges (e.g. parenting, divorce), key physical drivers of sleep challenges (e.g. menopause, sleep apnea, obesity) and key mental health drivers of sleep challenges (e.g. stress, anxiety, depression) |

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| Health navigation for specific populations (e.g. LGBTQ+, menopause, neurodivergence, etc.) | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Addresses specific health care needs of multiple key populations <input type="checkbox"/> Ensures care providers use inclusive care practices and communications <input type="checkbox"/> Addresses health equity issues for key employee populations |
| Mental well-being | | | |
| Employee Assistance Program (EAP) | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Include a suite of support offerings for key life events (e.g. marriage, divorce, parenting, family caregiving, bereavement, etc.) |
| Health insurance coverage of mental health support | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Standard coverage includes extended low-cost therapy access for all family members covered |
| Mindfulness/ Meditation Support | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Accessible by all employees <input type="checkbox"/> Accessible anywhere, anytime |
| Digital mental health support | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Accessible by all employees <input type="checkbox"/> Accessible anywhere, anytime <input type="checkbox"/> Offers support for key life events |
| Behavioral health support | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Covers behavioral health for all covered family members |
| Caregiver respite/ back up care for adult care | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Subsidized or no-cost respite or back up care for same number of days provided for back-up childcare <input type="checkbox"/> Providers available in all employee locations <input type="checkbox"/> Can be used on non-workdays |
| Caregiver respite/ back up care for childcare | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Subsidized or no-cost respite or back up care <input type="checkbox"/> Providers available in all employee locations <input type="checkbox"/> Can be used on non-workdays |
| Bereavement leave | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Policy does not specify the type of relationship to the deceased in order to include both “traditional” and “chosen” family <input type="checkbox"/> Leave can be used in small increments over time <input type="checkbox"/> Leave can be used for all activities related to end-of-life, including planning services, attending services, handling the affairs of the departed |

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| Financial well-being | | | |
|----------------------------------|---|--|---|
| Financial planning resources | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Supports employees to financially plan for their anticipated key life experiences (caring for children, caring for adult family members, career longevity, retirement, paying for their own care) <input type="checkbox"/> Provides resources employee can use to help a partner, parent or other family member do their own financial planning, so it does not unduly affect the employee's financial well-being |
| Flexible spending accounts | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Employer pre-loads account(s) to make it more accessible to employees with cash flow pressures |
| Retirement savings programs | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Defaults to "opt-out" participation at level that triggers employer match <input type="checkbox"/> Employer contributions do not penalize employees for choosing a phased retirement approach or taking a break for caregiving needs <input type="checkbox"/> Pension payments do not penalize employees for choosing a phased retirement approach or taking a break for caregiving needs |
| Student loan support programs | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Available to all employees <input type="checkbox"/> For employees who do not use this benefit, the option to receive equivalent financial value in a retirement plan deposit/ match. |
| Commuter benefits | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Subsidized offerings |
| Scholarship programs | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Available to all employees <input type="checkbox"/> Does not require employee to front the expenditure <input type="checkbox"/> Extends eligibility to family members of employees |
| Professional development stipend | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Available to all employees <input type="checkbox"/> Does not require employee to front the expenditure <input type="checkbox"/> Can use work hours to complete the professional development experience |

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| Insurance policy purchase options | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Life insurance <input type="checkbox"/> Long term disability insurance <input type="checkbox"/> Long term care insurance <input type="checkbox"/> Can purchase insurance to cover spouse/ partner <input type="checkbox"/> Can purchase insurance to cover other family members (e.g. parents) |
| Workforce participation support | | | |
| Paid vacation time | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Does not need to be fully used before accessing paid family leave or caregiving leave |
| Paid family leave | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Available in equal amount and policy for all types of family care (childbirth, adoption, adult care) <input type="checkbox"/> Available in equal amount and policy for all caregivers, without specification of maternity vs. paternity leave, "primary" vs. "secondary" caregiver, or family caregiver of an adult |
| Unpaid family leave | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Available to all employees <input type="checkbox"/> Specifies no minimum, but does specify maximum duration <input type="checkbox"/> Can be used to work part-time in an on-ramp approach returning from paid family leave |
| Paid caregiving leave | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Does not specify the relationship to the adult or child for whom the employee will provide care <input type="checkbox"/> Can be used in smaller increments over time rather than all at once <input type="checkbox"/> Does not require advance scheduling or approval |
| Caregiving support/ matching services | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Has plentiful providers for both childcare and adult care <input type="checkbox"/> Offers providers convenient to all work locations <input type="checkbox"/> Ideally subsidized access to the service and/or to the caregiving |
| Flexible work policy | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Allows flexibility of hours in a workday <input type="checkbox"/> Allows compressed workweek <input type="checkbox"/> Allows employee choice of hybrid and/or remote work options |

| | | |
|---------------------|---|--|
| Career coach access | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Available at low or no cost <input type="checkbox"/> Available to all employees <input type="checkbox"/> Offers vetted list of career coaches who specialize in key life phases/ events and career phases |
|---------------------|---|--|

Step 4. For benefits and policies that you already offer (Step 1= Yes) talk with your team about how you could make the offering more age inclusive by adopting additional best practices (Step 3= left unchecked).

Step 5. For benefits and policies that you do not yet offer (Step 1= No) talk with your team about how to research new offerings that can provide these using the best practices listed.

Step 6. List 3-5 improvements your team wants to explore further to ensure your benefits and HR policies support a multi-generational workforce and can support age inclusion goals.

1. _____
2. _____
3. _____
4. _____
5. _____

Step 7. Discuss with your team how you will explore these opportunities, and who needs to participate in research, discussion and decision-making.