

[Company Name]

[Project Name]

[Document Name]

[Version Number]

3. Employee Benefit Programs

3.1. Employee Benefits

[COMPANY] employees are entitled to a wide range of benefits. A number of the benefit programs -- such as Social Security, workers' compensation, state disability and unemployment insurance -- cover all employees as required by law.

Eligibility for most other benefits depends upon a variety of factors, including employee classification. Your supervisor can identify the programs for which you are eligible. You can find the details of many of these programs in separate written summaries.

Some benefit programs require contributions from employees, but many are fully paid by [COMPANY]. We reserve the right to add, amend, modify or terminate any employee benefit plans or programs.

3.2. Life Insurance

You will receive documents under a separate cover that explain the life insurance program that [COMPANY] provides. This coverage becomes effective after you have successfully completed any mandatory Introductory Period and is provided at no expense to you.

In general, the amount of coverage equals [X] for hourly employees and [X] for salaried employees.

If a covered employee dies, the insured amount will be paid to his or her named beneficiary. You are responsible for naming your beneficiary and may change that selection by submitting a written request to [COMPANY].

3.3. Medical Policy

[COMPANY] offers medical insurance and bears a substantial cost of this plan for the employee. Refer to the printed information from the insurance provider for details of eligibility and coverage or contact the Human Resources Department.

Describe the company policy, for example:

"[COMPANY] may request any new or present employees take a medical examination which would be conducted by a doctor, who will establish that the prospective / present employee is fit for work. Being fit for work is an essential part of the contract of employment."

- [COMPANY] will not discriminate against people with a disability on the ground of a medical examination.