2026 · WHAT ISSUES SHOULD I CONSIDER WITH MY EMPLOYER-PROVIDED BENEFITS?

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RETIREMENT PLANS	YES	NO
Do you need to review your current investment options and allocations? If so, consider your risk tolerance and goals, and whether the current investment options offer appropriate diversification for your needs. Be mindful of plan fees and expense ratios.	☐	☐
Do you need to review what retirement accounts and contribution types are available to you? If so, consider the following: ■ Be mindful of shared and independent contribution limits across account types (e.g., 401(k), 403(b), 457, etc.). ■ Determine your tax situation relative to your goals and allocate appropriately between pre-tax, after-tax (non-Roth), and Roth contributions. ■ Review any in-plan Roth conversion or Mega Backdoor Roth options that may be available to you. ■ When applicable, take advantage of catch-up contributions allowed under your plan (e.g., 401(k) over-50 catch-up, 457 3-year catch-up provision, etc.).	☐	☐
Do you need to review the employer contributions to your plan? If so, consider the vesting schedule relative to your intended time horizon at your employer, and ensure you are contributing enough to receive the full employer match.	☐	☐
Do you anticipate needing to take a loan or hardship withdrawal? If so, consider any consequences that may be associated with these options, as all plans have different rules. Be aware of any important limitations (e.g., amounts, repayment schedules, interest, etc.).	☐	☐
Do you want to roll in an old employer-sponsored retirement plan or IRA to your current plan? If so, consider the following: ■ Review the Summary Plan Description to verify if your plan allows rollover contributions, and compare the fees/investment options with other outside accounts available to you. ■ Rollovers to your plan may open up opportunities for Backdoor Roth IRA contributions.	☐	☐

MEDICAL INSURANCE	YES	NO
Do you need to review the employer-sponsored medical insurance options (e.g., health, vision, and dental) available to you (and your spouse, if applicable)? If so, consider factors like your age, health, income, cash flow, and emergency fund when making your selection (e.g., high-deductible vs. low-deductible, high co-pay vs. low co-pay, etc.).	☐	☐
If you are married and/or have dependents, do you need to review the benefits of adding your spouse/dependents to your employer-sponsored medical insurance? If so, consider the following: ■ Determine how much your employer will pay toward your spouse and/or dependent's coverage and analyze any cost savings, if applicable. ■ If your spouse and/or dependents are already covered elsewhere, determine what factors will change by switching to your plan (e.g., prescription coverage, providers, etc.).	☐	☐
Do you need to review any HSA, HRA, or FSA (dependent care and/or healthcare) benefits provided by your employer? If so, consider the following: ■ Take advantage of any HSA/FSA contributions offered by your employer, but be mindful of "use-it-or-lose-it" policies associated with FSAs. ■ Take advantage of employer contributions to HRAs for demonstrating good health behaviors (e.g., reporting exercise activities, annual checkups, physicals, etc.). Be mindful of portability issues associated with HRAs. ■ Depending on how your employer's HRA documents were drafted, you may need to exhaust HRA funds prior to using any FSA funds. Consider this when making your order of selection from your available funds.	☐	☐
If using an HSA-eligible HDHP, are you utilizing the HSA as a savings tool? If so, consider the following: ■ The investment allocation (if investments are available) of the HSA may need to factor in multiple uses for the funds (such as retirement goals and health expenses). ■ You may be able to use your HSA to reimburse yourself for medical expenses tax-free for you (or your spouse or dependents) in perpetuity. (continue on next page)	☐	☐

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MEDICAL INSURANCE (CONTINUED)	YES	NO
Consider using HRA and/or FSA funds first. ■ Coordinate the triple tax-savings advantage offered by HSAs with any tax planning opportunities relevant to your financial situation.		

LIFE INSURANCE	YES	NO
Are you considering purchasing additional life insurance coverage through your employer-sponsored plan? If so, consider the following: ■ Be mindful of portability issues. If your health changes in the future and/or you leave your job, you may be subject to risk of re-insurability. ■ Employer group life insurance policies generally do not require underwriting and can be convenient if your need for insurance is timely or if you have existing health issues. ■ Be cognizant of the maximum coverage amounts available and whether or not they are adequate for your life insurance needs.	☐	☐
Do you need to evaluate the cost of an employer-sponsored policy compared to a personally owned policy? If so, consider your age and health factors. Depending on your underwriting class, a private policy may be less expensive. See the "What Issues Should I Consider When Purchasing A Life Insurance Policy?" checklist.	☐	☐

DISABILITY INSURANCE	YES	NO
Are you considering purchasing additional disability insurance coverage through your employer-sponsored plan? If so, consider the following: ■ Be mindful of portability issues. If your health changes in the future and/or you leave your job, you may be subject to risk of re-insurability. ■ Ensure that your group policy's definition of disability is appropriate for your job role and personal needs (e.g., true own-occupation, modified own-occupation, any-occupation, etc.). (continue on next column)	☐	☐

DISABILITY INSURANCE (CONTINUED)	YES	NO
■ Be cognizant of the maximum coverage amounts available and whether or not they are adequate for your disability insurance needs. ■ See the "What Issues Should I Consider When Purchasing Disability Insurance?" checklist.		
Do you need to evaluate your emergency fund in coordination with your employer-sponsored disability insurance? If so, consider factoring in the duration of your elimination period (waiting period) to the funding of your emergency reserves.	☐	☐
Do you need to review the taxability of your employer-sponsored disability insurance? If so, consider how disability benefits associated with employer-paid premiums are fully taxable as income and how that fits in with your personal tax situation. A personal disability policy (paid with after-tax premiums) may be appropriate.	☐	☐

OTHER BENEFITS	YES	NO
Do you need help understanding any ISO, NQSO, or RSU options granted to you? If so, consider the following: ■ Review your employer's stock plan, your grant agreement, and any relevant forms used by your employer. ■ Review important factors associated with your options (e.g., vesting schedules, tax implications, holding periods, grant dates, exercise dates, clawback provisions, etc.).	☐	☐
Do you anticipate needing to use other fringe benefits such as student loan assistance, legal, travel, fitness, fertility, parental time off, and mental health counseling? If so, consider prioritizing the usage of these benefits. Review the details of these benefits, and ensure that you leverage them to their full extent before paying for these services on your own.	☐	☐
Are there any state-specific issues to consider? If so, consider how any state-specific rules may affect your situation when using your benefits.	☐	☐

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