

'OHANA WORKPLACE ALLIANCE • RESOURCE TOOL KIT

Health, Welfare & Insurance Benefits

Core coverage and supplemental insurance options to consider for your employees and their families

Organizations can evaluate different health, welfare, and insurance options to find the right fit for their employees, families, and resources. Your organization could subsidize employee insurance costs by contributing between 0–100% to employees' and dependents' insurance premiums. This template combines core coverage decisions with the supplemental insurance products many 'ohana-friendly workplaces offer.

Formerly two separate templates (Benefits, and Health and Welfare Benefits) — combined here since both cover insurance, and splitting them made it unclear which one to check for a given product.

Core Coverage

This matrix displays options your organization could consider when making decisions about health and welfare benefits for your employees and their families.

Coverage & (%) of Premium Contributions Paid	Medical	Dental	Vision
100% paid for employee			
100% paid for dependent			
(%) paid for employee			
(%) paid for dependent			
0% paid for employee			
0% paid for dependent			
No coverage offered for employee			
No coverage offered for dependent			
Multiple options offered			

Supplemental & Voluntary Insurance

A checklist of additional insurance products some 'ohana-friendly workplaces offer.

Accident and Disability

- ☐ Accident
- ☐ Dismemberment

- ☐ Accidental Death or Dismemberment
- ☐ Hospital
- ☐ Short-term disability
- ☐ Long-term disability

Life Insurance

- ☐ Term Life
- ☐ Group Life
- ☐ Whole Life
- ☐ Short-Term Life
- ☐ Final Expense (funeral)

Other Insurance

- ☐ Cancer
- ☐ Long-term care
- ☐ Pet
- ☐ Severance

Workplace Health Accommodations

- ☐ Dedicated Lactation Rooms

Related templates: *Outplacement Services & Packages (for employees separating from the organization) — see Support Programs. Financial planning and retirement — see Financial Benefits & Assistance.*