

## Help Me!/Ayudame!: Please Explain My Benefits/Por Favor Explicame Mis Beneficios



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*(Lula Graham IV)*

**HELP ME!/AYUDAME!: PLEASE EXPLAIN MY BENEFITS/POR FAVOR EXPLICAME MIS BENEFICIOS**

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Trafford Publishing, Canada, 2006. Paperback. Book Condition: New. 213 x 137 mm. Language: English,Spanish . Brand New Book \*\*\*\*\* Print on Demand \*\*\*\*\*.For more than fifteen years, I have worked with companies helping Human Resources understand and explain to their employees just what company benefits were being offered, how they worked, and how they were used. Then I would assist the employee enroll in the plans best suited for the individual. It was a rare occasion when I would attend an enrollment, and the offered benefits were understood. When I met individually with the employees, I found that they did not know the differences in the medical and dental plans offered. They did not know the difference in group products and individual. Long term and short term disability plans merged together in their minds, and the voluntary benefits were a total mystery. Generally, the employee would choose what he needed for the new plan year based on what they had last year, what a friend had, or how attractive was the plan name. The questions most often asked were related to the construction of the plan: What will this do for me? How does it work if something happens? How do I choose a doctor? Where do I go? Do I really need this? In order to answer these questions, the employee must read through the plan designs, ask the HR person, or ask the Insurance Company Representative. This brings up the biggest question of all: Can I trust you to help me find what is right for me? This will not make you an expert on health benefits. The intention is to teach you enough about the various choices available to enable you to make informed and intelligent decisions during each enrollment. Keep it handy on a shelf for...



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