

EMPLOYEE BENEFITS – WEEK 14 AT A GLANCE

OVERVIEW: Property/Casualty insurance professionals should understand the employee benefits side of the business in order to appreciate a client’s enterprise-wide risk. This unit provides an introduction to the employer-sponsored insurance.

Objectives:

- Understand why employers offer benefits and how group plans work
- Have a high-level understanding of health and disability insurance
- Recognize the types and sources of life insurance
- Have a basic understanding of employer-provided retirement plans

WEEK 14 – MAY 4 – MAY 11, 2021

Topics/Activities		Approximate Time	Date/Complete By
Online/Self-Paced	Live Virtual		
Introduction to Employee Benefits		45 minutes	May 11
Watch Insights from the Field video			
Watch ‘Educator Insights’ Video: Employee Benefits: A Broad Overview			
Read Employer-Funded Employee Benefits (The Institutes)			
Complete Workbook Page (optional)			
Read Rationale for Employer-Provided Benefits			
Complete Workbook Page (optional)			
Take Quiz: Employer-Funded Employee Benefits and Rationale for Employer-Provided Benefits			
Read Characteristics of Employee Benefits Plans (The Institutes)			
Complete Workbook Page (optional)			
Take Quiz: Characteristics of Employee Benefits Plans			
Read Tax Treatment of Employer-Provided Benefits (The Institutes)			
Complete Workbook Page (optional)			
Take Quiz: Tax Treatment of Employer-Provided Benefits			
Read Advantages and Disadvantages of Group Insurance (The Institutes)			
Complete Workbook Page (optional)			
Take Quiz: Advantages and Disadvantages of Group Insurance			
Why Employers Offer Benefits		10 minutes	May 11
Watch Insights from the Field video			
Watch ‘Educator Insights’ Video: Why Employers Offer Benefits			
Group Health and Disability		45 minutes	May 11
Read The Healthcare Fee-for-Service Indemnity System (The Institutes)			
Complete Workbook Page (optional)			
Take Quiz: The Healthcare Fee-for-Service Indemnity System (optional)			
Read Health Insurance Plans (The Institutes)			
Complete Workbook Page (optional)			
Watch ‘Educator Insights’ Video: Health Insurance			
Take Quiz: Healthcare Insurance Plans (optional)			
Take Quiz: Health Insurance			

	<i>Read</i> : Government-Provided Health Insurance Plans (The Institutes)			
	<i>Complete</i> Workbook Page (optional)			
	<i>Take</i> Quiz: Government-Provided Health Insurance Plans			
	<i>Read</i> : Disability Income Insurance (The Institutes)			
	<i>Complete</i> Workbook Page (optional)			
	<i>Take</i> Quiz: Disability Income Insurance			
Group Life		45 minutes	May 11	
	<i>Read</i> : Types of Life Insurance (The Institutes)			
	<i>Complete</i> Workbook Page (optional)			
	<i>Take</i> Quiz: Types of Life Insurance			
	<i>Read</i> : Sources of Life Insurance (The Institutes)			
	<i>Complete</i> Workbook Page (optional)			
	<i>Take</i> Quiz: Disability Income Insurance			
	<i>Read</i> : Common Life Insurance Contractual Provisions and Riders (The Institutes)			
	<i>Complete</i> Workbook Page (optional)			
	<i>Take</i> Quiz: Common Life Insurance Contractual Provisions and Riders			
Retirement Plans		45 minutes	May 11	
	<i>Read</i> : Introduction to Retirement Funding (The Institutes)			
	<i>Complete</i> Workbook Page (optional)			
	<i>Take</i> Quiz: Introduction to Retirement Funding			
	<i>Watch</i> 'Educator Insights' Video: Retirement Savings: Defined Benefit & Defined Contribution			
	<i>Read</i> : Comparing Employer-Sponsored Retirement Plans (The Institutes)			
	<i>Complete</i> Workbook Page (optional)			
	<i>Take</i> Quiz: Comparing Employer-Sponsored Retirement Plans			
	<i>Read</i> : Eligibility Requirements for Retirement Benefits (The Institutes)			
	<i>Complete</i> Workbook Page (optional)			
	<i>Take</i> Quiz: Eligibility Requirements for Retirement Benefits			
	<i>Watch</i> Insights from the Field video	20 minutes	May 11	
Review and Application	<i>Attend</i> live virtual session	60 minutes	May 11	
	<i>Complete</i> Reflection/Action Plan	15 minutes	May 11	