

# Understanding Benefits

When you work you are paid money, but some jobs also give you benefits. Part-time jobs usually do not give you any benefits. The list below shows examples of some common job benefits.

Health insurance: Workers get help from their company to pay for doctor, dentist and hospital visits.

Sick days: If workers are sick, they can take a day off and still get paid.

Retirement account: When you work you and your company put money in a savings account. When you stop working at age 65 you can use this money to live.

Maternity leave: Some companies will let new mothers stay home to take care of their babies usually for 6 months or 1 year. Usually workers are not paid for this time.

Worker's compensation: If a worker is hurt on the job, they get money to live on until they can work again. Sometimes you can also get training for a new job.

Unemployment compensation: If a worker loses his job, they get some money to live on until they can find a new job. Usually you have to work at a company for more than 1 year to get this.

Paid vacation: Workers get paid for the time they are on vacation.

Paid Holidays: Workers get paid for holidays when companies are closed. For example: Christmas and Thanksgiving

## Questions: True or False

- \_\_\_\_\_ 1. Part time workers usually get benefits.
- \_\_\_\_\_ 2. Thanksgiving and Christmas can be paid holidays.
- \_\_\_\_\_ 3. If you lose your job you can get unemployment compensation.
- \_\_\_\_\_ 4. Some companies help pay for you to join an exercise club.
- \_\_\_\_\_ 5. Women who have babies can be paid to stay home for 1 year.
- \_\_\_\_\_ 6. When you stop working at 65 you can use money in a retirement account to live.
- \_\_\_\_\_ 7. Worker's compensation pays workers money to live on until they can work again.
- \_\_\_\_\_ 8. When you have a full-time job you are paid money and get some benefits.