



*Presented By: Pastor Beverly Johnson*

During this season of employment stability, I want to share some information that is vital. This is the time like never before to self-educate yourself on the benefits applicable to you from your employer.

- Benefits such as continuation of coverage which guarantees health insurance coverage for a period of time.
- Benefits such as 401(k) and employee stock programs. If you are contemplating withdrawing money from these types of investment funds it is important to understand the tax implication(s) associated with early withdrawal.
- In addition, it is important to find out if your company has an employee assistance program. These types of programs are typically underutilized, but has a wealth of value. Within these programs you can find assistance for child care, assistance for legal advice, assistance with free counseling services, and much more.

Please take this opportunity to review your employee handbook and speak to your HR representative to clearly understand all of the benefits you are entitled to receive.