

Next-Level Employee Benefits

1. Disability Insurance, Because Life Happens and Bills Don't Care

Disability insurance. Short-term. Long-term. All of it. A better name for this benefit is paycheck protection insurance because it means your paycheck is mostly covered even if you can no longer work. Paycheck protection insurance is one of the most underappreciated benefits out there, and also one of the most affordable to provide.



2. Mental Health Benefits that Are Not Just a Hotline in the Brochure

Burnout, stress, anxiety, depression. These aren't just buzzwords. They're productivity killers. And if you're not offering real solutions like virtual therapy, mental health app subscriptions, or stipends for wellness-related expenses, then you're leaving your team to fight invisible battles alone. Invest in their mental wellbeing. And yes, it'll pay you back in productivity and loyalty tenfold.



3. Lifestyle Spending Accounts (LSAs), AKA "Choose Your Own Adventure" Benefits

Imagine giving employees a pot of money they can use for whatever helps them live better. Gym memberships. Home office gear. Financial coaching. Healthy meal kits. Yoga retreats. Snowshoes. Salsa classes. You name it. With LSAs, you set the rules, but your team chooses what matters to them.



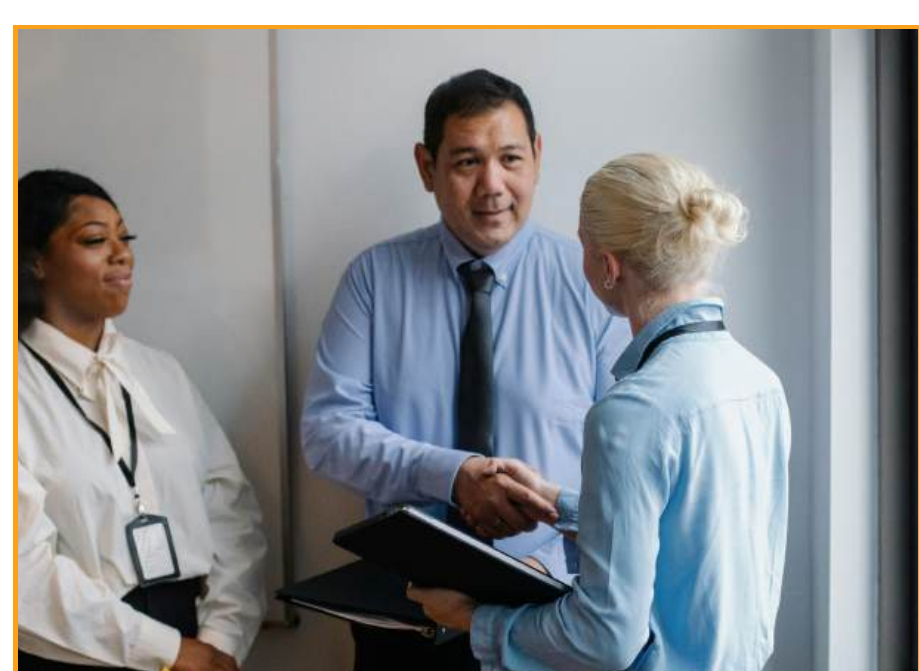
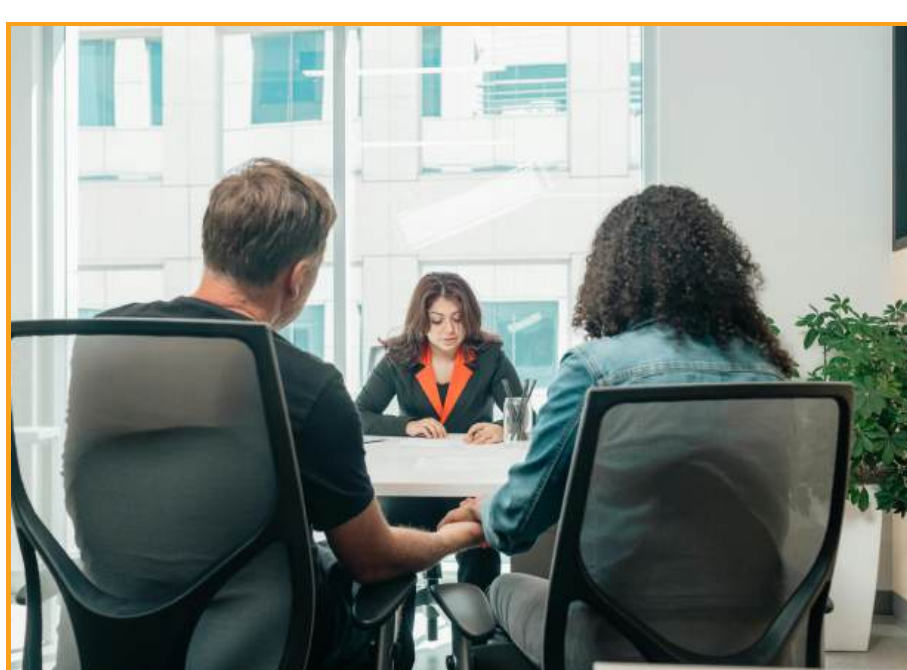
4. Debt-Assistance

This one's personal for a lot of folks. If your employees are carrying student loan debt that costs them more than some people's annual salary, tossing them a raise is nice, but helping them tackle their loans? That's unforgettable.



5. Being a Company That Actually Cares about Parents

Too many companies treat parental leave like a begrudging favor. "Sure, we'll let you take six weeks unpaid but check your email every morning from the hospital." That's not right. Offer paid maternity and paternity leave. Make it normal for new parents to unplug. Offer a phased return if possible.



6. Helping People Actually Understand Their Money through Financial Wellness

You could be paying your team pretty well, and they'd still be financially stressed. Why? Because no one teaches this stuff. Money anxiety doesn't disappear with a healthy paycheck. So give your employees access to tools that build real financial confidence.

7. Not Being a Control Freak

Flexibility doesn't just mean "you can work from home on Fridays." It means you trust your people to get their stuff done without hovering. It means asynchronous work options, flexible hours to the extent your business allows it, and believing that people can manage their own time.

