

Employee Handbook Policy Checklist

The benefits-related sections worth checking before your handbook goes out for another plan year.

Eligibility & Enrollment Language

Waiting Period Stated Correctly

Matches what is actually filed with your carrier, not a prior plan year's language.

Qualifying Life Event Language

Lists the current mid-year enrollment triggers and the actual number of days employees have to act.

Dependent Eligibility Definition

States the age-26 rule and any disabled-dependent continuation provision correctly.

COBRA Continuation Rights

Describes the right to continue coverage and where the notice actually comes from.

Leave & Benefits Continuation

FMLA Cross-Reference

For employers of 50 or more, confirms how health coverage continues, and on what terms, during a covered leave.

State-Specific Leave Provisions

Named separately from FMLA where state law grants leave rights federal law does not.

PTO Accrual & Carryover Rules

Stated in a way that does not conflict with any state's use-it-or-lose-it restrictions.

Compliance Notices Referenced

Cafeteria Plan (Section 125) Rules

References the irrevocable mid-year election rule correctly.

Wellness Program Disclosure

Distinguishes a participation-only program from a health-contingent one — the two carry different notice rules.

Marketplace Coverage Options Notice

Referenced or attached, not assumed to be common knowledge.

Plan-Year Housekeeping

Plan Year Dates Match the SPD

The handbook and the summary plan description should never disagree on when the year starts.

Carrier & Administrator Contact Information

Current — a stale number in the handbook becomes a stale number an employee calls during a claim.

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Source note: Built as a general reference. Handbook language should still be reviewed by your employment counsel before distribution — this checklist flags what to look at, not what to write.