Course Objectives

- Increase your knowledge about financial planning
- Improve your ability to make informed decisions
Employee Benefits
Presenter

Noel Mau
AVP & Employee Benefits Advisor
First Hawaiian Bank
Wealth Advisory Division
Lesson Objectives

- Understand your employee benefits
- Learn how to incorporate the benefits into your financial plan
Incorporating Employee Benefits Into Your Financial Plan
What Is The Big Deal About Benefits?

- Your value to an Employer is more than your paycheck
- Employers in Hawaii must provide you a minimum level of benefits
- Many Employers offer various other benefits to attract and retain quality Employees like you
Peace of Mind Benefits

- Health Account
- Nutrition
- Life Savings
- Insurance
- Vision
- Prescriptions
- Health
- Retirement
- Vacation
- Fitness
- Dental
- Time-Off
- Disability
- HSA
Typical Employee Benefits

- Medical, Dental and Vision
- Temporary Disability (TDI) & Workers Compensation
- Group Life Insurance & Accidental Death Insurance
- Long Term Disability Insurance
- Voluntary Plans: Cancer Insurance, Critical Illness, Accident Insurance, Hospital Indemnity Insurance
- Cafeteria Plans: Flexible Spending Accounts
- Retirement Plans
How Do I Start?

1. Obtain information from Human Resources to find out what benefits you are eligible for
2. Benefits provide a solution to your needs
3. Maximize the Benefits being offered
4. Review your Beneficiaries and when in doubt submit a new one
5. Anticipate the worst and hope for the best!
Utilize Available Financial Resources
1. Find out what you are eligible for
2. Determine what needs you have and understand how benefits can give you peace of mind and solve a need
3. Maximize and leverage what your Employer is providing to you
4. Employee Benefits choices are an integral part of your Financial Portfolio
Congratulations on Building A Brighter Future for You
Take Charge of Your Money

- Visit Us
  www.ctahr.hawaii.edu/tcym
- TV channels
  - 354
  - 355
We would like to thank the following groups for their support:

- University of Hawai'i
  - College of Tropical Agriculture & Human Resources, Cooperative Extension Service, Department of Family & Consumer Sciences
  - Information Technology Services-Academic Technologies

- First Hawaiian Bank
  - Wealth Advisory Division