NAME: _____ DATE: _____

POST-QUIZ

Employee Benefits & Total Compensation

What + Why: You made it to the end of the topic! This quick, ungraded quiz shows how your thinking has grown since the pre-quiz.

Instructions:

1. Answer each question as best you can.
2. Circle the best answer for each question.
3. Submit it when you're done.

1. Elena has been offered a job. In addition to salary, the employer pays part of her health insurance premium and matches her retirement contributions. How should Elena interpret this information?
   a. The insurance premium payments replace some of her earnings.
   b. The job's total compensation is higher than the salary alone suggests.
   c. The benefits increase her take-home pay each month.
   d. The employer's retirement contributions lower her annual earnings.

2. Sofia's job offer includes employer-paid health insurance and a retirement plan that requires her to contribute from her paycheck in order to receive an employer match. How is the retirement plan different from the health insurance benefit?
   a. The retirement plan provides higher annual income, while the health insurance benefit reduces income.
   b. The retirement plan requires employee contributions, while the health insurance benefit does not.
   c. The retirement plan replaces employer benefits, while the health insurance benefit replaces wages.
   d. The retirement plan provides immediate cash, while the health insurance benefit does not.

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3. Carlos is comparing two jobs. One offers a higher salary and strong benefits but no professional development. The other offers a lower salary and weaker benefits but clear promotion pathways. What consideration would most likely lead Carlos to accept the second job?
   a. He wants employer-paid health insurance to reduce medical costs.
   b. He prefers doing hands-on work over taking on more responsibility.
   c. He values long-term career growth more than immediate pay.
   d. He wants higher take-home pay to cover expenses.

4. Tariq is considering canceling his employer-sponsored health insurance plan to save money. He is healthy and rarely visits the doctor. Which statement best summarizes the potential impact of this decision?
   a. Unexpected medical expenses may be higher than the amount he would save by not paying premiums.
   b. Because his insurance plan is employer-sponsored, he has no out-of-pocket costs, so he would not save any money by canceling his insurance.
   c. If he is careful and plans ahead, he can save up for unexpected medical expenses, so there is little risk in canceling his health insurance.
   d. If he cancels his health insurance, he will qualify for free medical care.

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