



Understanding Job Offers

Congratulations! Your hard work has paid off and you received one or more job offers. It is common to have questions about an offer, especially regarding benefits. This guide provides basic information to help you make more informed choices.

THE OFFER LETTER

Make sure to get your offer in writing. Don't feel pressured to accept a verbal offer right away. Take time to review the offer letter and learn more about company benefits prior to accepting the position.

Offer letters vary by employer, but typically contain the following information:

- Job title
- Job description
- Reporting structure
- Starting date of employment
- Salary and pay schedule
- Benefits information and eligibility

Before you accept the offer, learn how to [negotiate for a higher salary](#) or other perks.

COMMON ELEMENTS OF BENEFIT PLANS

Medical Insurance – Consider types of plans offered and varying expense coverage. You can typically change your medical benefits only during specific enrollment periods.

Dental/Vision Insurance – Usually in addition to medical coverage; consider what expenses are covered.

Life Insurance – Option to provide expenses should you be involved in an unexpected tragedy. You can sometimes elect to add more coverage if desired.

Vacation – Determine how you will accrue vacation time and when you are eligible to utilize it. Also determine if you are only able to carry a specific number of hours from year to year.

401(k) Plans – Allows you to begin building a tax-deferred retirement savings. Companies may match a percentage or dollar amount of employee contributions.

Tuition Reimbursement – Some employers may pay for additional training or advanced degrees.

If you have specific questions about your offer or benefits package, it is appropriate to speak with a Human Resources representative at the company who presented the offer.

For assistance with evaluating your job offers, contact the Academic and Career Planning Center (ACPC) at 814-898-6164 or Reed 125.