



LAES has developed a series of immigrant issue instructional modules entitled "Tierra de Oportunidad" for orientation to our complex society.

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LAES - Making Choices About Jobs

Tierra de Oportunidad - Module 1

## Reading Exercise B

Student: Please read the following descriptions and prepare to explain to your classmates. Also, be ready to answer their questions.

# Work Related Benefits And Salary Deductions

## Deductions

### 1. Social Security Contributions.

It is obligatory for employers to withhold social security contributions under the Federal Insurance Contributions Act. These contributions are deposited in a trust fund to support workers' retirement cash and health benefits. The employee's contributions are matched by the employer. MANDATORY.

## Employer Contributions

### 5. Health Insurance.

Health Insurance is a benefit that many, but not all, employers provide to their employees. Plans vary tremendously and may cover a worker only or the worker and family. Most plans currently require a co-payment from the worker, deducted from the paycheck to cover the employee's dependents. The actual value of health insurance benefits depends on the worker's and the family's need for health care. OPTIONAL.

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*Authors: Ed Kissam and Holda Dorsey*

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