



BENEFITS UNLOCKED

Video Transcript

Stipends, L&D & Insurance Perks

Full voiceover transcript - educational content only

Scene 1: Stipends expire

Pixel Quest · Module 4 - Part 2

Wellness, home office, and phone stipends often reset December thirty-first. Submit receipts before the deadline. Tuition reimbursement may require grades, approved schools, and clawbacks if you leave early - read the policy before enrolling in that master's program.

Scene 2: Life & disability

Boring until you need it

Many employers provide basic life insurance at no cost - one times salary is common. Supplemental coverage may be available at group rates. Short and long-term disability replace income if you can't work - check who pays the premium; it affects whether benefits are taxed if you claim. This course doesn't size your insurance needs - a licensed professional can.

Scene 3: Perks hacking without fraud

Claim what's yours

Smart benefits use means reading policy and claiming what's offered - not faking receipts or misrepresenting expenses. That's fraud and grounds for termination. When unsure, get written HR clarification. Stack legit perks: EAP plus wellness stipend plus L and D budget. That's not gaming the system - that's using your total comp.