

Employee insurance essay examples

[Economics](#), [Insurance](#)



In most cases, employers are legally mandated to provide health insurance benefits for its permanent employees. However, both the employees and the employer can also strike a deal on how the same benefits can be offered. From the employer's point of view, this is one of the ways through which the employees could be motivated to enhance their performance. Providing health insurance is more beneficial to employees than the employer giving them money for treatment.

Health insurance guarantees the wellness of the employees. In most cases, insurance plans provide the employees with preventive care, rather than waiting until they fall sick to be given money for treatment. It is argued that prevention is better than cure, and perhaps health insurance is one of the best ways of ensuring the wellness of the employees. Besides, in most cases health insurance covers not only the employees, but also their family members. This implies that the employee's family members, especially the children, will as well be enjoying the health insurance benefits. This is not the case if the employees are given money for treatment when they fall sick, because only an individual is covered whereas the family members are not covered.

In conclusion, health insurance is very crucial for the employees. Although employers giving money to employees for treatment when they fall sick is an alternative to health insurance plans, benefits accruing from health insurance are not inclusive in such an arrangement. For instance, health insurance covers both the employees and their close family members especially their children; but such coverage is not available in the other

alternative. Thus, based on the above discussion, it is evident that health insurance is more beneficial than being offered money for payment.