



Contact:  
Raychel Stein, Symmetry Software  
[raychel@symmetry.com](mailto:raychel@symmetry.com)  
(480) 596-1500

**FOR IMMEDIATE RELEASE**

**OPEN ENROLLMENT TIME IS UPON US.....CHECK YOUR BENEFITS PACKAGE**  
**PaycheckCity.com Calculators Can Help You Evaluate Your Options**

Scottsdale, AZ (October 20, 2009) If it's been a while since you've reviewed your health and retirement benefits, now is the time to start researching. Here are a few things to keep in mind:

- Start early. Investigate health benefit choices, and give yourself time to weigh options. Be alert to policy changes and talk to your HR department. The online calculators found at [PaycheckCity.com](http://PaycheckCity.com) let you examine different scenarios affecting your take-home pay.
- Evaluate past choices. Did you pay for services you didn't use? Try estimating how much coverage you'll need next year, and consider trimming down to the services you will be using most.
- Consider higher deductibles. If you're young and healthy, think about switching your health coverage to a high-deductible policy to reduce premiums. Are Health Savings Accounts available? They combine lower premiums and higher deductibles with an investment fund to pay for future health-related costs.
- Check other insurance options. Look into life and disability coverage. Disability insurance is critical for generally healthy people since the chance of suffering a debilitating injury is much higher than the risk of death. A good rule of thumb - insure 60% of your pay for disability. Many employers now offer long-term care protection also.
- Start saving on the side. Flexible-Spending Accounts can divert money from your paycheck to meet various unreimbursed health costs, pre-tax.
- If possible, increase the amount of money you put into your 401(k) style retirement plans to take full advantage of employer matching funds. [PaycheckCity.com](http://PaycheckCity.com) calculators help you to understand how 401(k) changes can impact your net pay.

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- Rebalance your portfolio. Check your 401(k) at least once a year to ensure the investments you hold are appropriate. With this volatile market, make sure you have a healthy mix of investments.

### **About Symmetry Software**

Founded in 1984, Symmetry Software is a groundbreaking innovator in tax applications for the internet and corporate intranets. At its core, Symmetry is a software development firm with a high level of expertise in payroll withholding taxes. Our team of software engineers and taxation experts provide leading edge, regulatory compliant payroll software products. For more information please visit us at [www.symmetry.com](http://www.symmetry.com).

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