

# Opportunity<sup>2</sup>

## Regional Fringe Benefit Profile

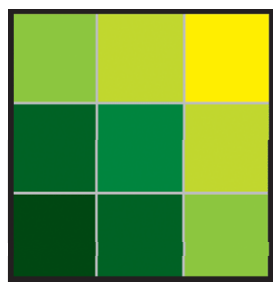


**OPPORTUNITY<sup>2</sup>**  
Economic Development in SE Iowa

*Released December 2008*

Iowa Workforce Development and its Board of Directors worked in partnership with the Employers' Council of Iowa to contact a random sample of local employers across all industrial classifications and employment ranges. Responding businesses provided information on fringe benefit packages offered in the Opportunities<sup>2</sup> that encompasses Appanoose, Davis, Jefferson, Keokuk, Mahaska, Monroe, Van Buren, and Wapello counties in Iowa. The information provides a detailed analysis of employer-provided benefits. Consequently, this information will assist businesses, community leaders, and workers to make better informed decisions on expansion and retention initiatives, community development projects, and job offerings.

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**OPPORTUNITY<sup>2</sup>**  
Economic Development in SE Iowa

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# Fringe Benefit Profile

## Benefit Overview

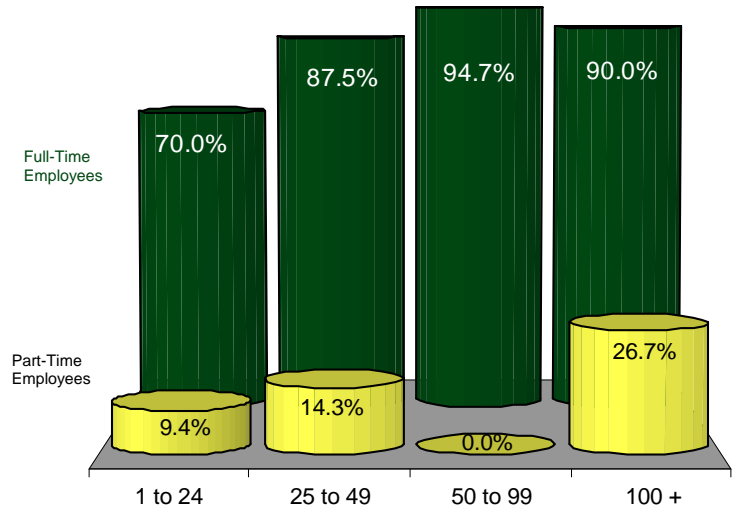
Slightly over one-third (33.7%) of the employers located in the Opportunity<sup>2</sup> Region participated in the survey by providing input on the fringe benefits they offer (564 were sent the survey, 190 provided responses). Results are detailed by four benefit category offerings - Insurance, Paid Leave, Retirement, and Additional Benefit Offerings - industry sector, and employment range amongst full-time and part-time employees.

- 71.7% offer a fringe benefit package in addition to wage compensation
  - 9.8% offer benefit packages that are union negotiated
- The average hours worked to be considered full-time is 37 per week
  - 94.2% employ at least one full-time employee
  - 86.3% employ at least one part-time employee
  - 48.9% employ at least one temporary/seasonal employee

## Insurance - Health/Medical

- 79.2% of employers offer a health/medical insurance plan in their total benefit packages
  - 12.0% plan to begin offering a health/medical insurance plan within the next two years
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 21.2%
  - 35.0% of those who offer health/medical insurance plan to increase employee's contribution in the next year
- The majority of employers offer three types of medical insurance plans. The following represent those who are enrolled in a health/medical plan offered by the employer
  - 21.6% Traditional Indemnity Plan
  - 63.1% Preferred Provider Org. (PPO)
  - 9.0% Health Maintenance Org. (HMO)
  - 6.3% undetermined plan type
- 20.0% offer health/medical insurance to retired employees
  - 10.0% cost share in premiums for retirees coverage (not including family)
- Health/Medical offered by employment status
  - 100% full-time
  - 11.8% part-time
- 52.0% cost share premiums associated with health/medical insurance for full-time employee coverage (not including family)
- 63.6% cost share premiums associated with health/medical insurance for part-time employee coverage (not including family)

Percent of Employers Offering Health/Medical Insurance by Employment Size & Status



Percent of Employers Offering Health/Medical Insurance by Industry & Employment Status

Industry	% Offering Full-Time Employees	% Offering Part-Time Employees
Agriculture	*	*
Construction	75.0%	0.0%
Education	100%	12.5%
Entertainment	25.0%	*
Finance/Insurance	77.8%	16.7%
Food Services	*	*
Government	88.9%	14.3%
Healthcare/Social Services	80.6%	25.0%
Information Services	60.0%	0.0%
Management Services	66.7%	20.0%
Manufacturing	95.5%	5.3%
Personal Services	50.0%	0.0%
Professional Services	50.0%	0.0%
Real Estate	*	*
Utilities	*	*
Warehouse/Transportation	83.3%	25.0%
Waste Management	*	*
Wholesale/Retail Trade	80.0%	0.0%

\*Insufficient Survey Data

## Insurance - Prescription Drugs

- 67.9% of employers offer prescription drug coverage in their total benefit packages

### Full-Time Employees

- 100% of those employers offer a prescription drug coverage plan in their total benefit packages
  - 24.1% offer a prescription drug plan as part of a health/medical insurance plan and/or individual plan
  - 53.6% cost share premiums associated with prescription drug coverage

### Part-Time Employees

- 12.5% of those employers offer a prescription drug coverage plan in their total benefit packages
  - 80.0% cost share premiums associated with prescription drug coverage

## Insurance - Vision Coverage

- 16.4% of employers offer vision coverage in their total benefit packages

### Full-Time Employees

100% of those offer vision coverage separate from their medical plan

- 94.1% offer a comprehensive plan that includes routine eye exam, contacts, and lenses/frames
- 5.9% offer a plan that covers only routine eye exams
- 5.9% offer a plan that covers only frames and lenses
- 5.9% offer a plan that covers only contact lenses

### Part-Time Employees

5.9% of those offer vision coverage separate from their medical plan

- 5.9% offer a comprehensive plan that includes routine eye exam, contacts, and lenses/frames

## Insurance - Dental Coverage

- 50.4% of employers offer dental coverage in their total benefit packages

### Full-Time Employees

100% of those offer dental coverage to full-time employees

- 50.7% offer a dental plan that is comprehensive (includes preventative, basic, major, and orthodontic coverage)
- 43.7% offer basic coverage
- 35.2% offer preventative coverage
- 25.4% offer major coverage
- 9.9% offer orthodontics coverage

### Part-Time Employees

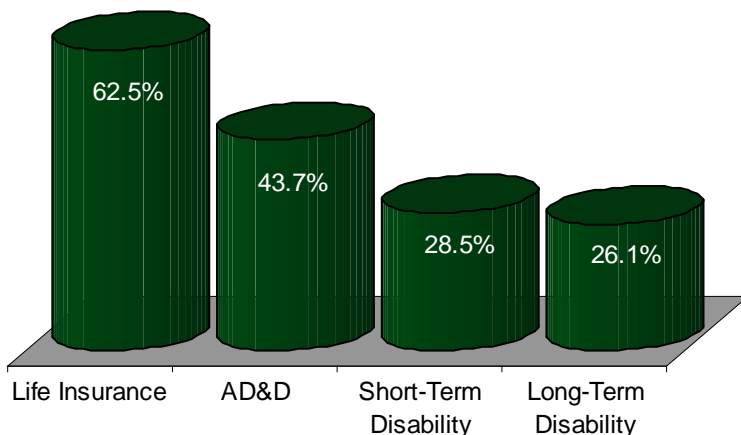
14.1% of those offer dental coverage to part-time employees

- 8.5% offer a dental plan that is comprehensive (includes preventative, basic, major, and orthodontic coverage)
- 2.8% offer basic coverage
- 2.8% offer preventative coverage
- 2.8% offer major coverage

*In some situations the employer offers two or more options (i.e.: basic and major, etc.)*

## Insurance - Accidental Death & Dismemberment (AD&D), Life, Short-Term & Long-Term Disability

Percent of Employers Offering AD&D, Life Insurance, Short-term Disability & Long-Term Disability



### AD&D:

#### Full-Time Employees

Coverage is determined by one of three methods

- 18.3% total annual salary
- 16.6% percent/specified number of annual salary
- 65.0% flat rate

#### Part-Time Employees

Coverage is determined by one of three methods

- 33.3% total annual salary
- 11.1% percent/specified number of annual salary
- 55.6% flat rate

### Life Insurance:

#### Full-Time Employees

Coverage is determined by one of three methods

- 13.3% total annual salary
- 12.0% percent/specified number of annual salary
- 74.7% flat rate

44.4% offer additional life insurance employees may purchase beyond coverage employer provides

#### Part-Time Employees

Coverage is determined by one of three methods

- 13.3% total annual salary
- 20.0% percent/specified number of annual salary
- 66.7% flat rate

68.8% offer additional life insurance employees may purchase beyond coverage employer provides

### Short-Term Disability:

#### Full-Time Employees

73.0% have a waiting period prior to employees being able to utilize short-term disability

- Average waiting period is 43 days
- Average length of coverage is 23 weeks

## Insurance - Accidental Death & Dismemberment (AD&D), Life, Short-Term & Long-Term Disability (Continued)

### Short-Term Disability: (Continued)

#### Part-Time Employees

50.0% have a waiting period prior to employees being able to utilize short-term disability

- Average length of coverage is 18 weeks

### Long-Term Disability:

#### Full-Time Employees

94.1% use a percent of salary to determine coverage

- Average percent used to calculate the benefit - 63.8% of salary

#### Part-Time Employees

78.8% use a percent of salary to determine coverage

- Average percent used to calculate the benefit - 57.4% of salary

## Paid Leave - Vacation

89.6% of Employers offer Paid Vacations

- 100% of those offer to full-time employees
- 27.0% of those offer to part-time employees

Number of Days Earned by Length of Service & Employment Status

FT - Years of Employment	Average # Days Provided	PT - Years of Employment	Average # Days Provided
1 Year	7	1 Year	5
5 Years	13	5 Years	9
10 Years	16	10 Years	12

## Paid Leave - Sick

53.8% of Employers offer Paid Sick Leave

- 100% of those offer to full-time employees
- 28.6% of those offer to part-time employees

Number of Days Earned by Length of Service & Employment Status

FT - Years of Employment	Average # Days Provided	PT - Years of Employment	Average # Days Provided
1 Year	9	1 Year	8
5 Years	17	5 Years	12
10 Years	15	10 Years	15

## Paid Leave - Holiday

91.7% of Employers offer Paid Holidays

- 100% of those offer to full-time employees
  - Average number of days given each year - 7
- 30.7% of those offer to part-time employees
  - Average number of days given each year - 7

## Paid Leave - Personal Days/Floating Holidays

35.4% of Employers offer Personal Days/Floating Holidays

- 100% of those offer to full-time employees
  - Average number of days given each year - 3
- 28.6% of those offer to part-time employees
  - Average number of days given each year - 2

## Paid Leave - Personal-Time-Off (PTO)

(a lump sum/consolidated bank of paid time off that includes all paid leave offered by employer including vacation, sick, personal, and holidays versus offering each separately)

13.1% of Employers offer PTO

- 100% of those offer to full-time employees
- 73.7% of those offer to part-time employees

Number of Days Earned by Length of Service & Employment Status

FT - Years of Employment	Average # Days Provided	PT - Years of Employment	Average # Days Provided
1 Year	13	1 Year	10
5 Years	18	5 Years	15
10 Years	21	10 Years	21

## Retirement/Pension Plans

56.0% of Employers offer Retirement/Pension Plans

- 100% of those offer to full-time employees
  - Average wait to be 100% vested - 4 years
- 50.0% of those offer to part-time employees
  - Average wait to be 100% vested - 4 years

## Defined Contribution Plan

(a plan for contribution from one or both parties, e.g.: 401(k), Savings & Thrift, Deferred Profit Sharing, Deferred Compensation plans)

- 78.4% of those offer to full-time employees
- 68.4% of those offer to part-time employees

## Defined Benefit Pension Plan

(a plan that uses a specific pre-determined formula to calculate an employee's future benefit, i.e.: Railroad Retirement, IPERS, etc.)

- 5.7% of those offer to full-time employees
- 0.0% of those offer to part-time employees

## Additional Benefit Options

Percent of Employers Offering Additional Benefit Options

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	4.2%	0.0%
Company Discounts	36.2%	27.1%
Concierge Service	0.7%	0.0%
Employee Assistance Program	13.4%	7.9%
Fitness Club Reimbursement	10.5%	5.0%
Flex Spending Accounts	37.1%	14.3%
Flexible Scheduling	20.6%	21.6%
Hiring Bonuses	7.0%	1.4%
Incentives/Rewards	27.3%	12.2%
Shift Differential - 3rd Shift	15.6%	11.4%
Shift Differential - Weekend	7.7%	5.7%
Tuition Assistance	26.1%	7.8%
Varied Shifts	27.5%	20.1%

# Industry - All Employment Ranges

## Construction

42.9% offer a benefit package in addition to wage compensation

### Insurance:

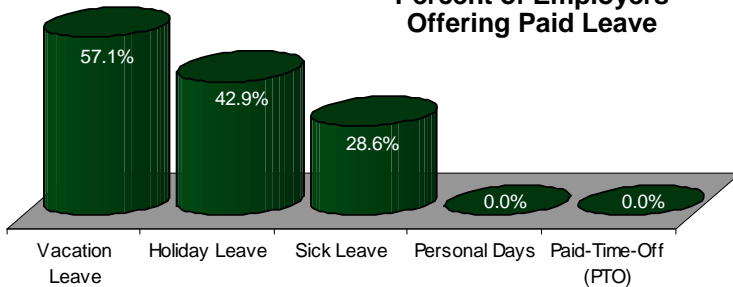
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 13.0%
  - 75.0% of businesses anticipate an increase in costs for medical insurance
  - 33.3% plan to increase employee's contribution in the next year
- None of the respondents offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	75.0%
Dental Coverage	50.0%
Life Insurance	50.0%
Prescription Drugs	33.3%
AD&D	25.0%
Long-Term Disability	25.0%
Vision Insurance	0.0%
Short-Term Disability	0.0%

### Paid Leave:

Percent of Employers Offering Paid Leave



### Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	0.0%	0.0%
Company Discounts	50.0%	0.0%
Concierge Service	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%
Fitness Club Reimbursement	25.0%	0.0%
Flex Spending Accounts	25.0%	0.0%
Flexible Scheduling	0.0%	0.0%
Hiring Bonuses	0.0%	0.0%
Incentives/Rewards	50.0%	0.0%
Retirement/Pension Plan	0.0%	0.0%
Shift Differential - 3rd Shift	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%
Tuition Assistance	0.0%	0.0%
Varied Shifts	0.0%	0.0%

## Education

88.9% offer a benefit package in addition to wage compensation

### Insurance:

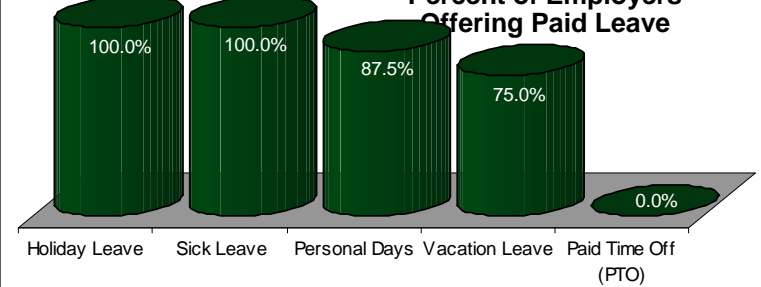
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 31.4%
  - 42.9% of businesses anticipate an increase in costs for medical insurance
  - 14.3% plan to increase employee's contribution in the next year
- 85.7% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Life Insurance	83.3%
Medical	75.0%
Dental Coverage	75.0%
AD&D	75.0%
Long-Term Disability	75.0%
Prescription Drugs	37.5%
Vision Insurance	37.5%
Short-Term Disability	0.0%

### Paid Leave:

Percent of Employers Offering Paid Leave



### Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	12.5%	0.0%
Company Discounts	0.0%	0.0%
Concierge Service	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%
Fitness Club Reimbursement	0.0%	0.0%
Flex Spending Accounts	100.0%	57.1%
Flexible Scheduling	12.5%	12.5%
Hiring Bonuses	0.0%	0.0%
Incentives/Rewards	0.0%	0.0%
Retirement/Pension Plan	37.5%	16.7%
Shift Differential - 3rd Shift	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%
Tuition Assistance	12.5%	0.0%
Varied Shifts	0.0%	0.0%

## Entertainment/Food Service

20.0% offer a benefit package in addition to wage compensation

### Insurance:

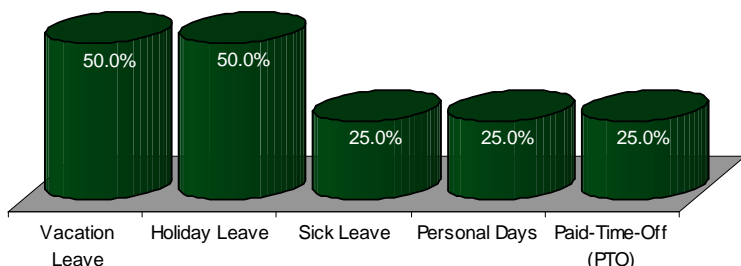
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 6.7%
  - 6.7% of businesses anticipate an increase in costs for medical insurance
  - 0.0% plan to increase employee's contribution in the next year
- Received too few responses that offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Prescription Drugs	33.3%
AD&D	33.3%
Life Insurance	33.3%
Long-Term Disability	33.3%
Medical	25.0%
Vision Insurance	0.0%
Dental Coverage	0.0%
Short-Term Disability	0.0%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	0.0%	0.0%
Company Discounts	66.7%	66.7%
Concierge Service	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%
Fitness Club Reimbursement	0.0%	0.0%
Flex Spending Accounts	25.0%	0.0%
Flexible Scheduling	25.0%	33.3%
Hiring Bonuses	0.0%	0.0%
Incentives/Rewards	0.0%	0.0%
Retirement/Pension Plan	50.0%	0.0%
Shift Differential - 3rd Shift	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%
Tuition Assistance	25.0%	0.0%
Varied Shifts	50.0%	66.7%

## Finance/Insurance

100% offer a benefit package in addition to wage compensation

### Insurance:

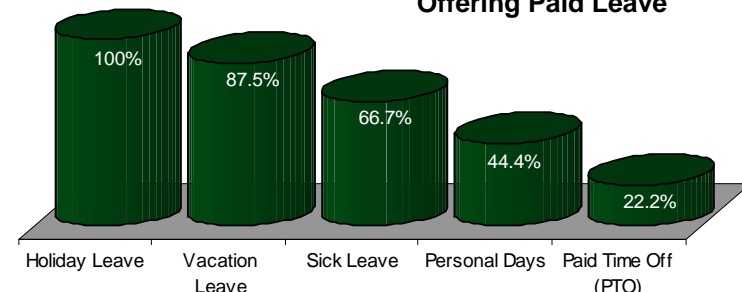
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 18.0%
  - 100% of businesses anticipate an increase in costs for medical insurance
  - 33.3% plan to increase employee's contribution in the next year
- 22.2% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Medical	100%
Prescription Drugs	88.8%
Life Insurance	77.8%
Long-Term Disability	77.8%
AD&D	55.6%
Short-Term Disability	44.4%
Dental Coverage	33.3%
Vision Insurance	0.0%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	0.0%	0.0%
Company Discounts	33.3%	22.2%
Concierge Service	0.0%	0.0%
Employee Assistance Program	11.1%	11.1%
Fitness Club Reimbursement	22.2%	22.2%
Flex Spending Accounts	55.6%	44.4%
Flexible Scheduling	0.0%	22.2%
Hiring Bonuses	11.1%	0.0%
Incentives/Rewards	33.3%	22.2%
Retirement/Pension Plan	100.0%	44.4%
Shift Differential - 3rd Shift	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%
Tuition Assistance	44.4%	0.0%
Varied Shifts	0.0%	0.0%

## Government

85.0% offer a benefit package in addition to wage compensation

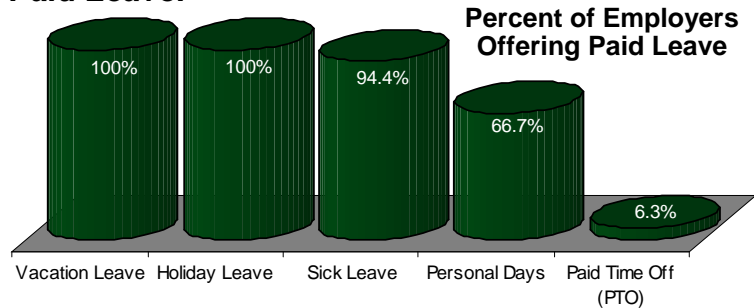
### Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 27.4%
  - 81.3% of businesses anticipate an increase in costs for medical insurance
  - 28.6% plan to increase employee's contribution in the next year
- 23.8% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Medical	88.9%
Life Insurance	88.2%
Prescription Drugs	55.6%
Dental Coverage	55.6%
AD&D	44.4%
Short-Term Disability	29.4%
Vision Insurance	6.6%
Long-Term Disability	0.0%

### Paid Leave:



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	0.0%	0.0%
Company Discounts	5.9%	0.0%
Concierge Service	0.0%	0.0%
Employee Assistance Program	6.3%	6.3%
Fitness Club Reimbursement	5.9%	0.0%
Flex Spending Accounts	18.8%	0.0%
Flexible Scheduling	12.5%	125.0%
Hiring Bonuses	0.0%	0.0%
Incentives/Rewards	0.0%	0.0%
Retirement/Pension Plan	50.0%	43.8%
Shift Differential - 3rd Shift	18.8%	6.3%
Shift Differential - Weekend	50.0%	0.0%
Tuition Assistance	18.8%	11.8%
Varied Shifts	31.3%	13.3%

## Healthcare

85.3% offer a benefit package in addition to wage compensation

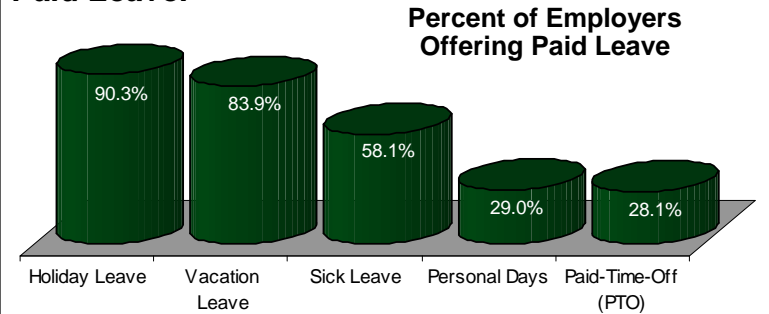
### Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 18.6%
  - 61.1% of businesses anticipate an increase in costs for medical insurance
  - 44.4% plan to increase employee's contribution in the next year
- 13.8 offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Medical	77.4%
Dental Coverage	46.7%
Life Insurance	46.7%
Prescription Drugs	27.6%
AD&D	23.3%
Short-Term Disability	20.0%
Long-Term Disability	16.7%
Vision Insurance	10.0%

### Paid Leave:



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	6.5%	0.0%
Company Discounts	51.6%	45.2%
Concierge Service	0.0%	0.0%
Employee Assistance Program	25.8%	19.4%
Fitness Club Reimbursement	12.9%	12.9%
Flex Spending Accounts	40.6%	31.3%
Flexible Scheduling	29.0%	29.0%
Hiring Bonuses	9.7%	3.3%
Incentives/Rewards	32.3%	19.4%
Retirement/Pension Plan	73.3%	59.3%
Shift Differential - 3rd Shift	25.8%	25.8%
Shift Differential - Weekend	19.4%	16.1%
Tuition Assistance	38.7%	19.4%
Varied Shifts	41.9%	38.7%

## Manufacturing

95.5% offer a benefit package in addition to wage compensation

### Insurance:

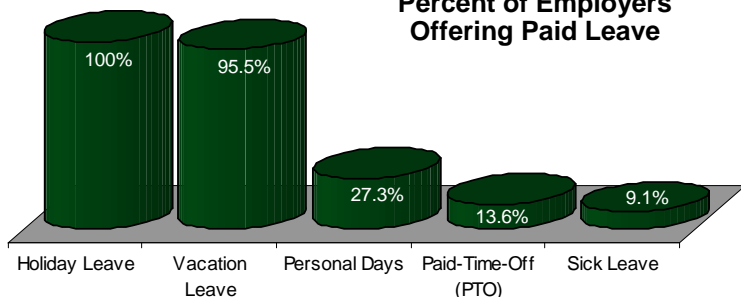
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 30.2%
  - 83.3% of businesses anticipate an increase in costs for medical insurance
  - 33.3% plan to increase employee's contribution in the next year
- 13.6% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Medical	95.5%
Life Insurance	76.2%
AD&D	71.4%
Dental Coverage	68.2%
Prescription Drugs	60.0%
Short-Term Disability	57.1%
Long-Term Disability	40.9%
Vision Insurance	19.0%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	4.8%	0.0%
Company Discounts	22.7%	9.1%
Concierge Service	0.0%	0.0%
Employee Assistance Program	22.7%	4.5%
Fitness Club Reimbursement	18.2%	4.5%
Flex Spending Accounts	47.6%	9.5%
Flexible Scheduling	14.3%	23.8%
Hiring Bonuses	19.0%	4.8%
Incentives/Rewards	28.6%	9.5%
Retirement/Pension Plan	54.5%	16.7%
Shift Differential - 3rd Shift	47.6%	31.8%
Shift Differential - Weekend	9.1%	9.1%
Tuition Assistance	38.1%	4.8%
Varied Shifts	54.5%	36.4%

## Personal Services

60.0% offer a benefit package in addition to wage compensation

### Insurance:

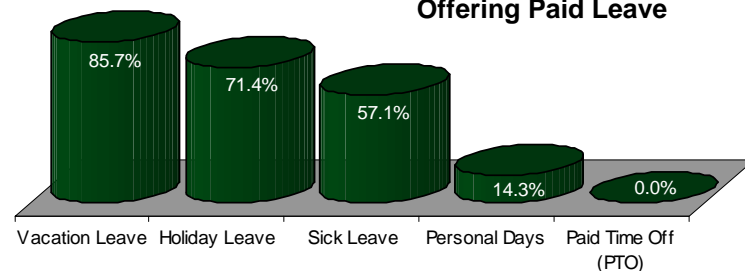
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 10.0%
  - 20.0% of businesses anticipate an increase in costs for medical insurance
  - 10.0% plan to increase employee's contribution in the next year
- None offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Medical	50.0%
Life Insurance	50.0%
Prescription Drugs	28.8%
Short-Term Disability	28.6%
AD&D	14.3%
Vision Insurance	0.0%
Dental Coverage	0.0%
Long-Term Disability	0.0%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	0.0%	0.0%
Company Discounts	33.3%	57.1%
Concierge Service	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%
Fitness Club Reimbursement	14.3%	0.0%
Flex Spending Accounts	0.0%	0.0%
Flexible Scheduling	28.6%	28.6%
Hiring Bonuses	0.0%	0.0%
Incentives/Rewards	14.3%	14.3%
Retirement/Pension Plan	14.3%	0.0%
Shift Differential - 3rd Shift	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%
Tuition Assistance	28.6%	14.3%
Varied Shifts	14.3%	14.3%

## Professional Services/Management

53.8% offer a benefit package in addition to wage compensation

### Insurance:

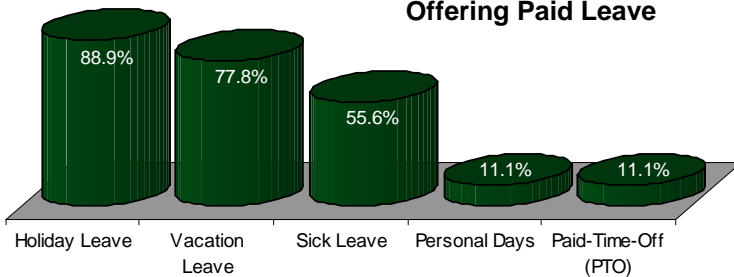
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 6.3%
  - 83.3% of businesses anticipate an increase in costs for medical insurance
  - 50.0% plan to increase employee's contribution in the next year
- 12.5% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Prescription Drugs	62.5%
Medical	55.6%
Life Insurance	44.4%
Dental Coverage	37.5%
AD&D	33.3%
Short-Term Disability	22.2%
Vision Insurance	12.5%
Long-Term Disability	11.1%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	0.0%	0.0%
Company Discounts	55.6%	55.6%
Concierge Service	0.0%	0.0%
Employee Assistance Program	11.1%	11.1%
Fitness Club Reimbursement	11.1%	0.0%
Flex Spending Accounts	33.3%	0.0%
Flexible Scheduling	22.2%	22.2%
Hiring Bonuses	0.0%	0.0%
Incentives/Rewards	33.3%	12.5%
Retirement/Pension Plan	66.7%	50.0%
Shift Differential - 3rd Shift	0.0%	0.0%
Shift Differential - Weekend	11.1%	11.1%
Tuition Assistance	11.1%	11.1%
Varied Shifts	11.1%	0.0%

## Warehouse/Distribution

44.4% offer a benefit package in addition to wage compensation

### Insurance:

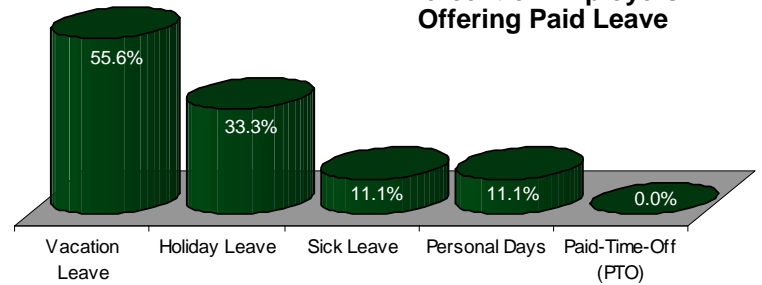
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 14.0%
  - 33.3% of businesses anticipate an increase in costs for medical insurance
  - 0.0% plan to increase employee's contribution in the next year
- 11.1% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Medical	55.6%
Dental Coverage	33.3%
Life Insurance	33.3%
Prescription Drugs	22.2%
Vision Insurance	22.2%
AD&D	11.1%
Short-Term Disability	0.0%
Long-Term Disability	0.0%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	0.0%	0.0%
Company Discounts	0.0%	0.0%
Concierge Service	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%
Fitness Club Reimbursement	0.0%	0.0%
Flex Spending Accounts	11.1%	0.0%
Flexible Scheduling	11.1%	11.1%
Hiring Bonuses	0.0%	0.0%
Incentives/Rewards	22.2%	11.1%
Retirement/Pension Plan	22.2%	11.1%
Shift Differential - 3rd Shift	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%
Tuition Assistance	0.0%	0.0%
Varied Shifts	11.1%	11.1%

## Wholesale/Retail Trade

69.0% offer a benefit package in addition to wage compensation

### Insurance:

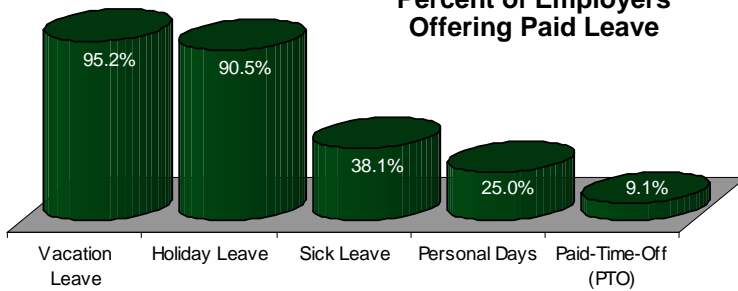
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 21.9%
  - 85.7% of businesses anticipate an increase in costs for medical insurance
  - 42.9% plan to increase employee's contribution in the next year
- 5.3% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Medical	80.0%
Prescription Drugs	60.0%
Dental Coverage	60.0%
Life Insurance	52.6%
AD&D	47.6%
Short-Term Disability	36.8%
Long-Term Disability	23.8%
Vision Insurance	14.3%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	4.8%	0.0%
Company Discounts	57.1%	42.9%
Concierge Service	4.8%	0.0%
Employee Assistance Program	9.5%	4.8%
Fitness Club Reimbursement	0.0%	0.0%
Flex Spending Accounts	28.6%	0.0%
Flexible Scheduling	23.8%	19.0%
Hiring Bonuses	9.5%	0.0%
Incentives/Rewards	47.6%	15.0%
Retirement/Pension Plan	47.6%	5.0%
Shift Differential - 3rd Shift	4.8%	0.0%
Shift Differential - Weekend	4.8%	0.0%
Tuition Assistance	19.0%	0.0%
Varied Shifts	14.3%	9.5%

## Notes:

# Employment Range - All Industries

## 1-24 Employees

62.1% offer a benefit package in addition to wage compensation

### Insurance:

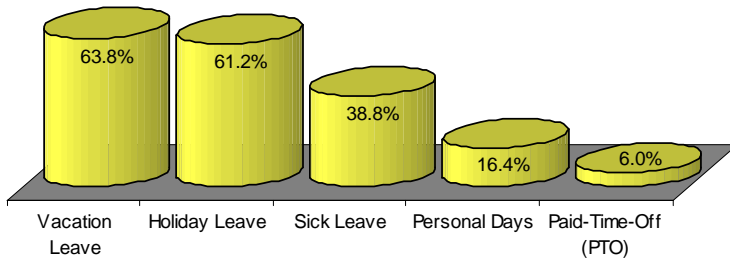
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 19.0%
  - 35.3% of businesses anticipate an increase in costs for medical insurance
  - 12.1% plan to increase employee's contribution in the next year
- 4.3% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	48.3%
Life Insurance	29.3%
Prescription Drugs	26.7%
Dental Coverage	25.9%
AD&D	22.4%
Short-Term Disability	12.9%
Long-Term Disability	8.6%
Vision Insurance	3.4%

### Paid Leave:

Percent of Employers Offering Paid Leave



### Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	3.4%	0.0%
Company Discounts	25.0%	18.1%
Concierge Service	0.0%	0.0%
Employee Assistance Program	4.3%	1.7%
Fitness Club Reimbursement	2.6%	1.7%
Flex Spending Accounts	11.2%	1.7%
Flexible Scheduling	18.1%	16.4%
Hiring Bonuses	1.7%	0.0%
Incentives/Rewards	18.1%	6.9%
Retirement/Pension Plan	37.1%	15.5%
Shift Differential - 3rd Shift	0.9%	0.0%
Shift Differential - Weekend	2.6%	0.9%
Tuition Assistance	12.1%	3.4%
Varied Shifts	6.9%	5.2%

## 25-49 Employees

82.8% offer a benefit package in addition to wage compensation

### Insurance:

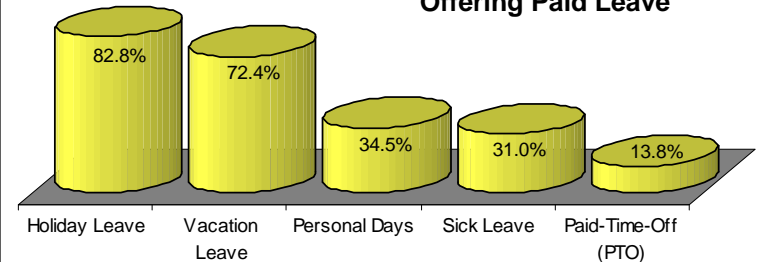
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 15.9%
  - 69.0% of businesses anticipate an increase in costs for medical insurance
  - 37.9% plan to increase employee's contribution in the next year
- 6.9% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	72.4%
Life Insurance	58.6%
Dental Coverage	44.8%
Prescription Drugs	41.4%
AD&D	34.5%
Long-Term Disability	34.5%
Short-Term Disability	27.6%
Vision Insurance	17.2%

### Paid Leave:

Percent of Employers Offering Paid Leave



### Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	0.0%	0.0%
Company Discounts	20.7%	17.2%
Concierge Service	3.4%	0.0%
Employee Assistance Program	17.2%	6.9%
Fitness Club Reimbursement	10.3%	3.4%
Flex Spending Accounts	44.8%	17.2%
Flexible Scheduling	6.9%	10.3%
Hiring Bonuses	3.4%	0.0%
Incentives/Rewards	17.2%	10.3%
Retirement/Pension Plan	51.7%	20.7%
Shift Differential - 3rd Shift	17.2%	17.2%
Shift Differential - Weekend	3.4%	3.4%
Tuition Assistance	27.6%	0.0%
Varied Shifts	37.9%	31.0%

## 50-99 Employees

89.5% offer a benefit package in addition to wage compensation

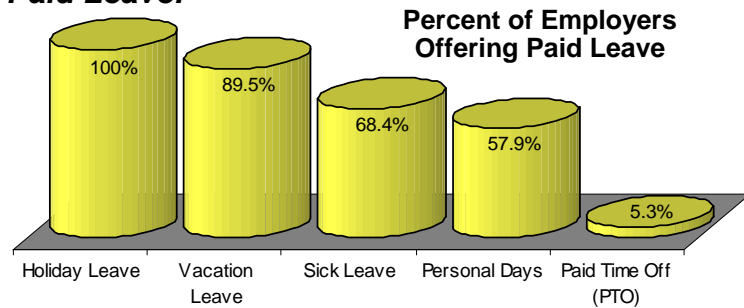
### Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 39.6%
  - 57.9% of businesses anticipate an increase in costs for medical insurance
  - 31.6% plan to increase employee's contribution in the next year
- 36.8% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Medical	94.7%
Life Insurance	84.2%
Dental Coverage	68.4%
AD&D	63.2%
Prescription Drugs	52.6%
Long-Term Disability	36.8%
Short-Term Disability	31.6%
Vision Insurance	10.5%

### Paid Leave:



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	5.3%	0.0%
Company Discounts	26.3%	10.5%
Concierge Service	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%
Fitness Club Reimbursement	21.1%	5.3%
Flex Spending Accounts	52.6%	21.1%
Flexible Scheduling	0.0%	5.3%
Hiring Bonuses	10.5%	0.0%
Incentives/Rewards	26.3%	10.5%
Retirement/Pension Plan	47.4%	36.8%
Shift Differential - 3rd Shift	10.5%	5.3%
Shift Differential - Weekend	5.3%	0.0%
Tuition Assistance	15.8%	0.0%
Varied Shifts	26.3%	15.8%

## 100-249 Employees

89.5% offer a benefit package in addition to wage compensation

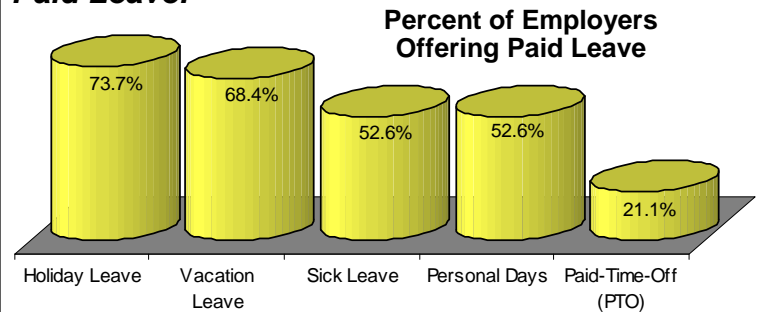
### Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 17.8%
  - 36.8% of businesses anticipate an increase in costs for medical insurance
  - 21.1% plan to increase employee's contribution in the next year
- 47.4% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Medical	78.9%
Life Insurance	78.9%
Dental Coverage	68.4%
AD&D	57.9%
Prescription Drugs	31.6%
Long-Term Disability	31.6%
Short-Term Disability	31.6%
Vision Insurance	31.6%

### Paid Leave:



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	5.3%	0.0%
Company Discounts	42.1%	31.6%
Concierge Service	0.0%	0.0%
Employee Assistance Program	31.6%	26.3%
Fitness Club Reimbursement	5.3%	0.0%
Flex Spending Accounts	68.4%	31.6%
Flexible Scheduling	21.1%	26.3%
Hiring Bonuses	15.8%	10.5%
Incentives/Rewards	31.6%	15.8%
Retirement/Pension Plan	47.4%	31.6%
Shift Differential - 3rd Shift	57.9%	42.1%
Shift Differential - Weekend	21.1%	21.1%
Tuition Assistance	36.8%	21.1%
Varied Shifts	63.2%	42.1%

## 250 + Employees

100% offer a benefit package in addition to wage compensation

### Insurance:

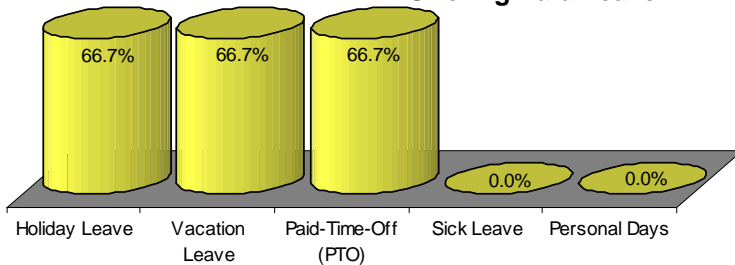
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 30.0%
  - 100% of businesses anticipate an increase in costs for medical insurance
  - 33.3% plan to increase employee's contribution in the next year
- 66.7% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Life Insurance	100%
Medical	100%
AD&D	100%
Long-Term Disability	100%
Short-Term Disability	100%
Dental Coverage	66.7%
Vision Insurance	33.3%
Prescription Drugs	33.3%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	0.0%	0.0%
Company Discounts	66.7%	66.7%
Concierge Service	0.0%	0.0%
Employee Assistance Program	100.0%	66.7%
Fitness Club Reimbursement	100.0%	66.7%
Flex Spending Accounts	100.0%	66.7%
Flexible Scheduling	66.7%	66.7%
Hiring Bonuses	66.7%	0.0%
Incentives/Rewards	66.7%	33.3%
Retirement/Pension Plan	66.7%	66.7%
Shift Differential - 3rd Shift	100.0%	66.7%
Shift Differential - Weekend	66.7%	66.7%
Tuition Assistance	100.0%	66.7%
Varied Shifts	100.0%	66.7%

# Industry Clusters

## Advanced Manufacturing

100% offer a benefit package in addition to wage compensation

### Insurance:

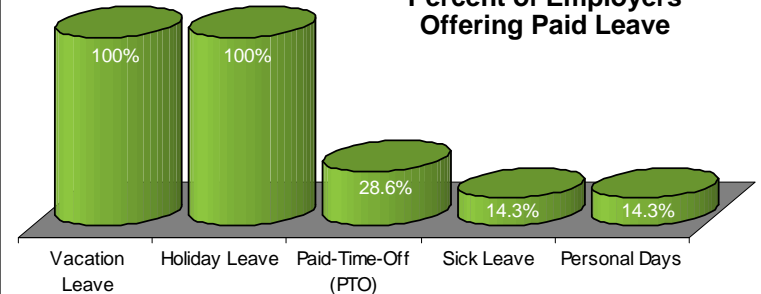
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 30.0%
  - 85.7% of businesses anticipate an increase in costs for medical insurance
  - 14.3% plan to increase employee's contribution in the next year
- 28.6% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Medical	85.7%
Life Insurance	71.4%
AD&D	71.4%
Short-Term Disability	71.4%
Dental Coverage	57.1%
Long-Term Disability	57.1%
Prescription Drugs	42.9%
Vision Insurance	28.6%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	0.0%	0.0%
Company Discounts	14.3%	14.3%
Concierge Service	0.0%	0.0%
Employee Assistance Program	28.6%	14.3%
Fitness Club Reimbursement	42.9%	14.3%
Flex Spending Accounts	57.1%	14.3%
Flexible Scheduling	28.6%	42.9%
Hiring Bonuses	42.9%	14.3%
Incentives/Rewards	42.9%	14.3%
Retirement/Pension Plan	71.4%	14.3%
Shift Differential - 3rd Shift	42.9%	28.6%
Shift Differential - Weekend	14.3%	14.3%
Tuition Assistance	42.9%	14.3%
Varied Shifts	71.4%	42.9%

## Bioscience

100% offer a benefit package in addition to wage compensation

### Insurance:

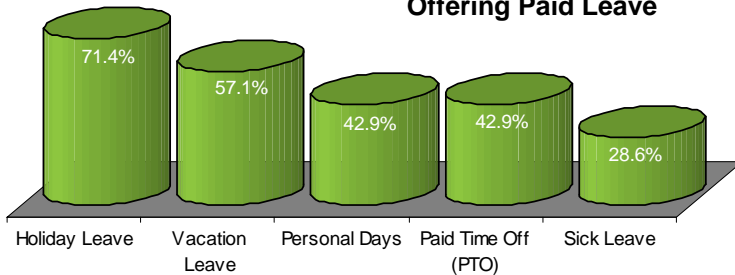
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 19.0%
  - 57.1% of businesses anticipate an increase in costs for medical insurance
  - 28.6% plan to increase employee's contribution in the next year
- 14.3% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Medical	85.7%
Life Insurance	85.7%
Dental Coverage	85.7%
AD&D	71.4%
Long-Term Disability	71.4%
Short-Term Disability	57.1%
Prescription Drugs	28.6%
Vision Insurance	28.6%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	0.0%	0.0%
Company Discounts	42.9%	42.9%
Concierge Service	0.0%	0.0%
Employee Assistance Program	71.4%	57.1%
Fitness Club Reimbursement	42.9%	14.3%
Flex Spending Accounts	85.7%	42.9%
Flexible Scheduling	57.1%	57.7%
Hiring Bonuses	42.9%	14.3%
Incentives/Rewards	42.9%	28.6%
Retirement/Pension Plan	57.1%	42.9%
Shift Differential - 3rd Shift	71.4%	71.4%
Shift Differential - Weekend	42.9%	42.9%
Tuition Assistance	85.7%	42.9%
Varied Shifts	85.7%	71.4%

## Information Technology

75.0% offer a benefit package in addition to wage compensation

### Insurance:

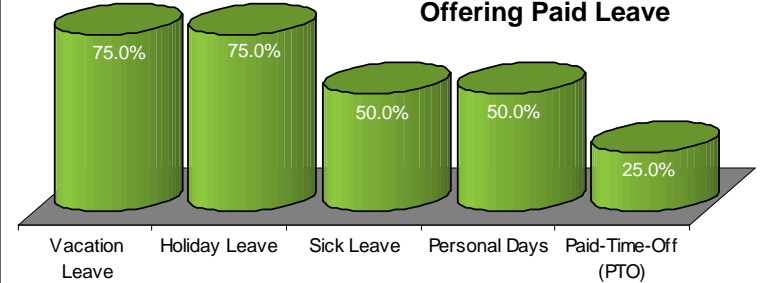
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 21.0%
  - 50.0% of businesses anticipate an increase in costs for medical insurance
  - 25.0% plan to increase employee's contribution in the next year
- None offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Medical	75.0%
Prescription Drugs	50.0%
Life Insurance	50.0%
Dental Coverage	50.0%
AD&D	50.0%
Short-Term Disability	25.0%
Vision Insurance	25.0%
Long-Term Disability	0.0%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	0.0%	0.0%
Company Discounts	50.0%	0.0%
Concierge Service	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%
Fitness Club Reimbursement	0.0%	0.0%
Flex Spending Accounts	25.0%	0.0%
Flexible Scheduling	25.0%	25.0%
Hiring Bonuses	25.0%	25.0%
Incentives/Rewards	25.0%	25.0%
Retirement/Pension Plan	25.0%	0.0%
Shift Differential - 3rd Shift	25.0%	25.0%
Shift Differential - Weekend	0.0%	0.0%
Tuition Assistance	0.0%	0.0%
Varied Shifts	25.0%	25.0%

A Project of:



For more information regarding the Opportunity<sup>2</sup> Regional Fringe Benefit Study, contact:

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