

Cedar Valley Regional Partnership Fringe Benefit Profile



A Study of Fringe Benefits
Released August 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 Cedar Valley Regional Partnership that encompasses Black Hawk, Bremer, Buchanan, Butler, Chickasaw, and Grundy 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.

This information is analyzed and compiled by
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Fringe Benefit Profile

Benefit Overview

31.0 percent of the employers located in the Cedar Valley Regional Partnership participated in the survey by providing input on the fringe benefits they offer (874 were sent the survey, 271 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.

- 84.2% offer a fringe benefit package in addition to wage compensation
 - 13.7% offer benefit packages that are union negotiated
- The average hours worked to be considered full-time is 37 per week
 - 93.0% employ at least one full-time employee
 - 80.8% employ at least one part-time employee
 - 53.9% employ at least one temporary/seasonal employee

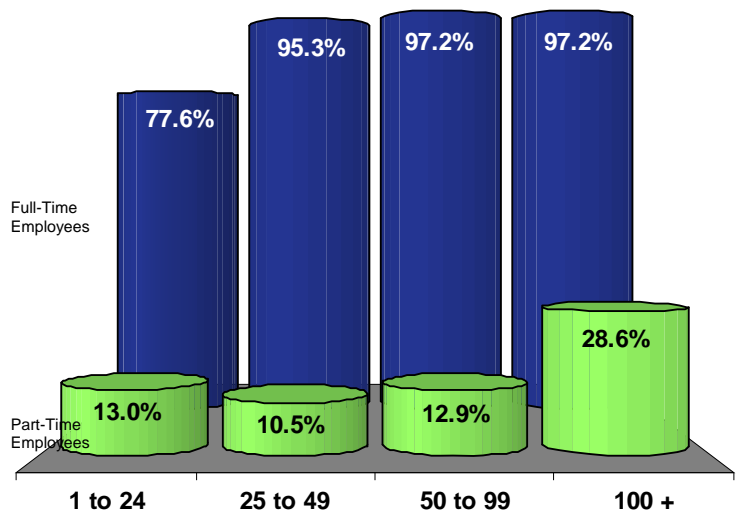
Insurance - Health/Medical

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 16.5%
 - 30.7% plan to increase employee's contribution in the next year
- 87.0% offer health/medical insurance in their total compensation packages
 - 10.3% offer more than one health/medical plan
 - 49.4% have health/medical insurance plans that include family coverage (meaning employee + dependents)
- 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
 - 14.1% Traditional Indemnity Plan
 - 41.6% Preferred Provider Organization (PPO)
 - 12.6% Health Maintenance Organization (HMO)
- 10.9% offer health/medical insurance to retired employees
 - 18.2% cost share in premiums for retirees only coverage
 - 28.0% cost share in premiums for retirees and spouse coverage

Insurance - Health/Medical cont.

- Health/Medical offered by employment status
 - 87.0% full-time
 - 15.5% part-time
- 69.7% cost share premiums associated with health/medical insurance for full-time employee only coverage
 - Employers contribution is on average 71.2% of the premium
- 84.0% cost share premiums associated with health/medical insurance for part-time employee only coverage
 - Employers contribution is nearly half (58.7%) of the premium

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



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

INDUSTRY	Full-Time	Part-Time
Administrative Services/Professional Services/Information Technology	77.4%	25.0%
Agriculture	100.0%	0.0%
Construction	89.7%	4.3%
Education	92.3%	16.7%
Finance/Insurance	100.0%	9.1%
Food Service/Entertainment	77.8%	36.4%
Government	100.0%	27.3%
Health Care/Social Assistance	65.6%	21.7%
Manufacturing	97.0%	16.0%
Personal Services	90.0%	50.0%
Warehouse/Transportation	77.8%	28.6%
Wholesale/Retail Trade	93.8%	0.3%

Insurance - Prescription Drugs

Full-Time Employees

76.2% offer a prescription drug plan as part of a health/medical insurance plan and/or individual plan

- Enrollees can purchase prescription drugs either by retail and/or mail order

Part-Time Employees

10.6% offer a prescription drug plan as part of a health/medical insurance plan and/or individual plan

- Enrollees can purchase prescription drugs either by retail and/or mail order

Insurance - Vision Coverage

Full-Time Employees

7.4% offer vision coverage

- 46.7% offer a comprehensive plan that includes routine eye exam, contacts, and lenses/frames
- 45.5% cost share premiums associated with vision coverage

Part-Time Employees

1.8% offer vision coverage

Insurance - Dental Coverage

Full-Time Employees

45.4% offer dental coverage to full-time employees

- 66.3% offer a dental plan that is comprehensive which includes preventative, basic, major, and orthodontic coverage
- 13.8% offer basic coverage
- 11.9% offer preventative coverage
- 10.4% offer major coverage
- 3.7% offer orthodontics coverage

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

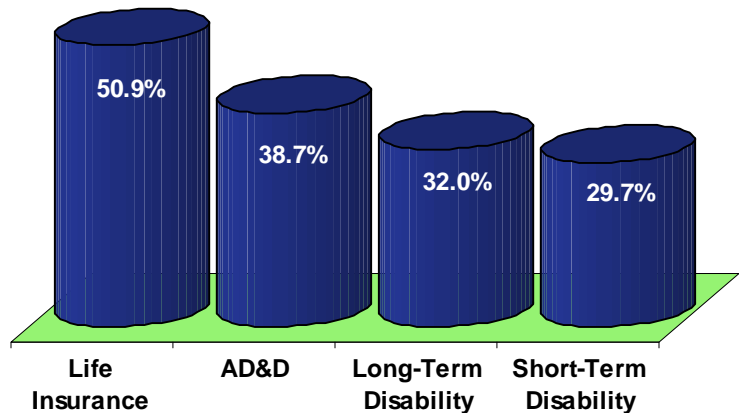
Part-Time Employees

6.4% offer dental coverage to part-time employees

- 85.7% offer a dental plan that is comprehensive which includes preventative, basic, major, and orthodontic coverage

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:

Coverage is determined by one of three methods

- 28.3% total annual salary
- 26.3% percent of annual salary
- 45.5% flat rate

Life Insurance:

Coverage is determined by one of three methods

- 19.1% total annual salary
- 13.0% percent of annual salary
- 67.9% flat rate

47.3% offer additional life insurance employees may purchase beyond coverage employer provides

Long-Term Disability:

85.2% use a percent of salary to determine coverage

- Average percent used to calculate the benefit - 61.0%

Short-Term Disability:

- 85.7% have a waiting period prior to employees being able to utilize short-term disability
- Average waiting period is 39 days
- Average length of coverage is 21 weeks

Paid Leave - Vacation

- 84.3% offer to full-time employees
- 20.2% 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		6
5 Years		12	5 Years		8
10 Years		15	10 Years		10

Paid Leave - Sick

- 48.3% offer to full-time employees
- 16.4% 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		8	1 Year		4
5 Years		11	5 Years		6
10 Years		11	10 Years		6

Paid Leave - Holiday

- 86.8% offer to full-time employees
 - Average number of days given each year - 7
- 26.1% offer to part-time employees
 - Average number of days given each year - 7

Paid Leave - Personal Days/ Floating Holidays

- 30.6% offer to full-time employees
 - Average number of days given each year - 3
- 12.6% offer to part-time employees
 - Average number of days given each year - 2

Paid Leave - Personal-Time-Off (PTO)

Defined as 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

- 15.3% offer to full-time employees
- 7.6% 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		15	1 Year		12
5 Years		20	5 Years		16
10 Years		25	10 Years		20

Retirement/Pension Plans

- 43.9% offer to full-time employees
 - Average wait to be 100% vested - 4 years
- 23.4% offer to part-time employees
 - Average wait to be 100% vested - 4 years

Defined Contribution Plan

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

- 82.4% offer to full-time employees
 - 69.7% offer percent match with average match of up to 3.0%
- 65.4% offer to part-time employees

Defined Benefit Pension Plan

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

- 1.6% offer plan to full-time employees
- 0.4% offer plan to part-time employees

Additional Benefit Offerings

Percent of Employers Offering Additional Benefit Options

Fringe Benefit	% Offered to Employees
Company Discounts	37.7%
Flex Spending Accounts	34.2%
Flexible Scheduling	33.3%
Incentives/Rewards	32.0%
Shift Differential	31.2%
Tuition Assistance	25.7%
Employee Assistance Program	21.0%
Hiring Bonuses	6.3%
Fitness Club Reimbursement	4.7%
Childcare Assistance	3.0%
Concierge Service	2.2%

Industry - All Employment Ranges

Healthcare

86.8% offer a benefit package in addition to wage compensation

Insurance:

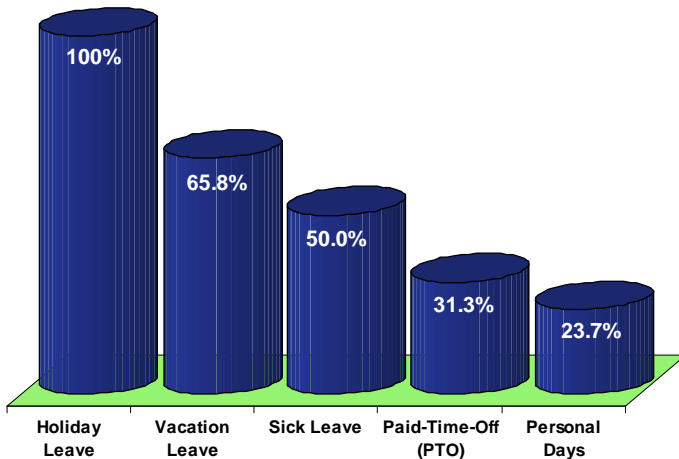
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 13.2%
 - 79.2% of businesses anticipate an increase in costs for medical insurance
 - 26.1% plan to increase employee's contribution in the next year
- Received too few responses that offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	68.7%
Prescription Drugs	61.3%
Life Insurance	55.2%
Vision Insurance	50.0%
Dental Coverage	39.5%
AD&D	31.6%
Short-Term Disability	24.1%
Long-Term Disability	21.9%

Paid Leave:

Percent of Employers Offering Paid Leave



Fringe Benefit	% Offered to Employees
Retirement	73.7%
Shift Differential	73.7%
Flexible Scheduling	57.6%
Tuition Assistance	51.5%
Company Discounts	42.1%
Flex Spending Accounts	42.1%
Employee Assistance Program	36.8%
Incentive/Reward program	34.2%
Hiring Bonuses	18.4%
Fitness Club Membership	5.8%
Childcare Assistance	5.3%
Concierge Service	2.9%

Additional Benefit Offerings:
Percent of Employers Offering Additional Benefits

Entertainment/Food Service

45.7% offer a benefit package in addition to wage compensation

Insurance:

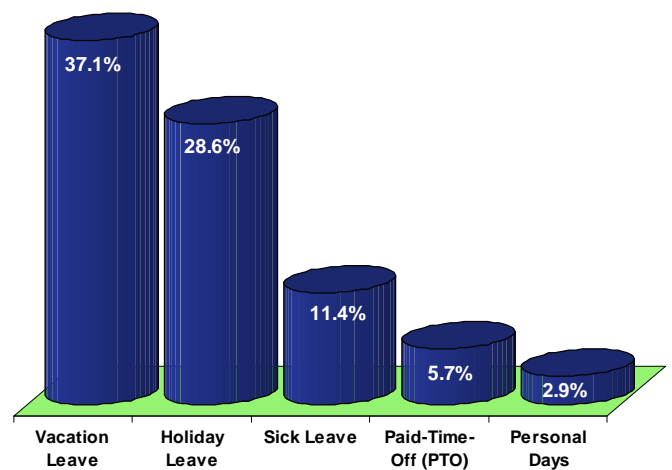
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 8.0%
 - 87.5% of businesses anticipate an increase in costs for medical insurance
 - 40.0% plan to increase employee's contribution in the next year
- Received too few responses that offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	40.0%
Prescription Drugs	37.1%
Dental Coverage	17.1%
Life Insurance	14.3%
AD&D	8.6%
Short-Term Disability	8.6%
Vision Insurance	2.9%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:
Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Flexible Scheduling	43.8%
Company Discounts	25.7%
Shift Differential	23.5%
Incentive/Reward program	14.3%
Retirement	11.4%
Flex Spending Accounts	11.4%
Employee Assistance Program	5.9%
Tuition Assistance	5.7%
Concierge Service	2.9%

Manufacturing

All businesses in this industry offer a benefit package in addition to wage compensation

Insurance:

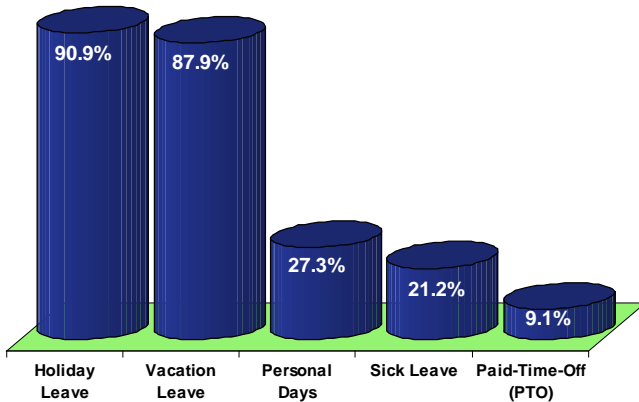
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 8.8%
 - 89.7% of businesses anticipate an increase in costs for medical insurance
 - 42.4% plan to increase employee's contribution in the next year
- 3.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	100%
Prescription Drugs	84.9%
Life Insurance	78.8%
Short-Term Disability	72.7%
AD&D	63.6%
Dental Coverage	57.6%
Long-Term Disability	51.5%
Vision Insurance	27.3%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings: Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Shift Differential	87.9%
Flexible Scheduling	84.8%
Flex Spending Accounts	57.6%
Tuition Assistance	54.5%
Employee Assistance Program	54.5%
Company Discounts	51.5%
Incentive/Reward program	51.5%
Retirement	45.5%
Fitness Club Membership	9.1%
Childcare Assistance	6.1%
Concierge Service	6.1%
Hiring Bonuses	3.0%

Wholesale/Retail Trade

93.9% offer a benefit package in addition to wage compensation

Insurance:

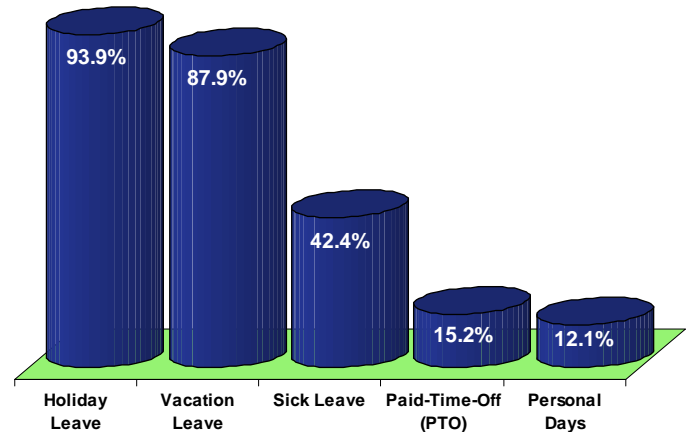
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 15.1%
 - 85.7% of businesses anticipate an increase in costs for medical insurance
 - 18.5% plan to increase employee's contribution in the next year
- 6.1% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	93.8%
Prescription Drugs	81.3%
Life Insurance	63.6%
Short-Term Disability	51.5%
AD&D	45.5%
Dental Coverage	39.4%
Long-Term Disability	33.3%
Vision Insurance	12.1%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Company Discounts	72.7%
Retirement	63.6%
Flexible Scheduling	63.6%
Incentive/Reward program	51.5%
Shift Differential	27.3%
Flex Spending Accounts	24.2%
Employee Assistance Program	21.2%
Tuition Assistance	9.1%
Childcare Assistance	3.0%

Professional Services/Management

93.8% offer a benefit package in addition to wage compensation

Insurance:

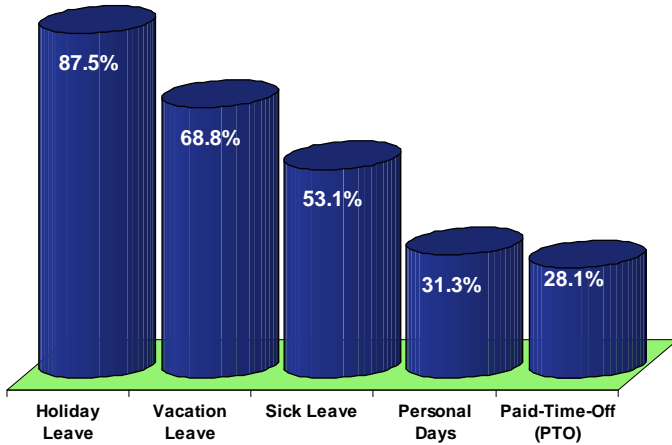
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 12.7%
 - 74.1% of businesses anticipate an increase in costs for medical insurance
 - 26.9% plan to increase employee's contribution in the next year
- None of the businesses responding offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	77.4%
Prescription Drugs	62.5%
Life Insurance	56.3%
Long-Term Disability	50.0%
Dental Coverage	43.8%
AD&D	37.5%
Short-Term Disability	34.4%
Vision Insurance	9.4%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Flex Spending Accounts	71.9%
Company Discounts	48.4%
Retirement	43.8%
Flexible Scheduling	43.8%
Incentive/Reward program	43.8%
Shift Differential	37.5%
Tuition Assistance	31.3%
Employee Assistance Program	31.3%
Hiring Bonuses	12.5%
Childcare Assistance	9.4%
Fitness Club Membership	6.3%
Concierge Service	3.1%

Construction

80.6% offer a benefit package in addition to wage compensation

Insurance:

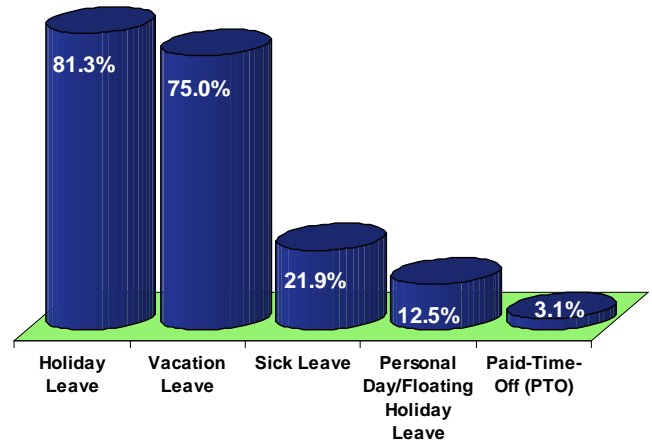
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 18.9%
 - 90.5% of businesses anticipate an increase in costs for medical insurance
 - 15.0% plan to increase employee's contribution in the next year
- 7.7% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	89.7%
Prescription Drugs	82.2%
Life Insurance	34.4%
Dental Coverage	28.1%
AD&D	25.5%
Short-Term Disability	15.6%
Long-Term Disability	9.4%
Vision Insurance	6.3%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	43.8%
Company Discounts	40.6%
Incentive/Reward program	31.3%
Shift Differential	15.6%
Tuition Assistance	9.4%
Flex Spending Accounts	6.3%
Employee Assistance Program	6.3%
Flexible Scheduling	6.2%
Concierge Service	3.1%

Education

All employers in this industry offer a benefit package in addition to wage compensation

Insurance:

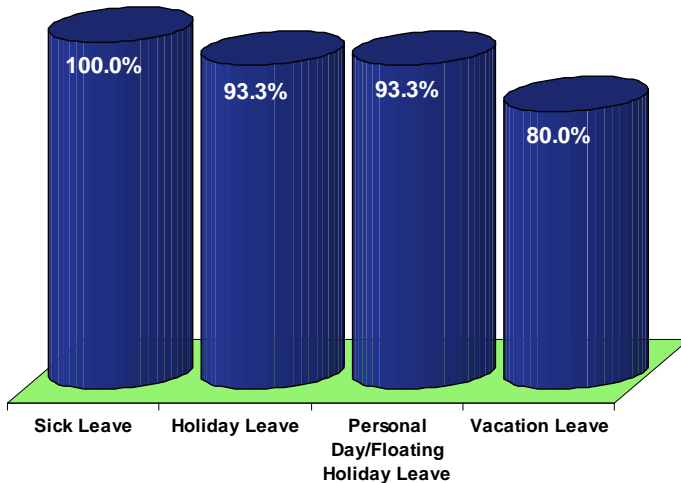
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 19.7%
 - 53.3.5% of businesses anticipate an increase in costs for medical insurance
 - 6.7% plan to increase employee's contribution in the next year
- 73.3% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	92.3%
Long-Term Disability	80.0%
Life Insurance	73.3%
AD&D	66.7%
Prescription Drugs	60.0%
Dental Coverage	60.0%
Vision Insurance	13.3%
Short-Term Disability	6.7%

Paid Leave:

Percent of Employers Offering Paid Leave



Fringe Benefit	% Offered to Employees
Flex Spending Accounts	80.0%
Retirement	60.0%
Shift Differential	40.0%
Employee Assistance Program	26.7%
Hiring Bonuses	26.7%
Company Discounts	20.0%
Tuition Assistance	20.0%
Fitness Club Membership	13.3%
Flexible Scheduling	6.7%
Childcare Assistance	6.7%

Additional Benefit Offerings:
Percent of Employers Offering Additional Benefits

Finance/Insurance

92.9% offer a benefit package in addition to wage compensation

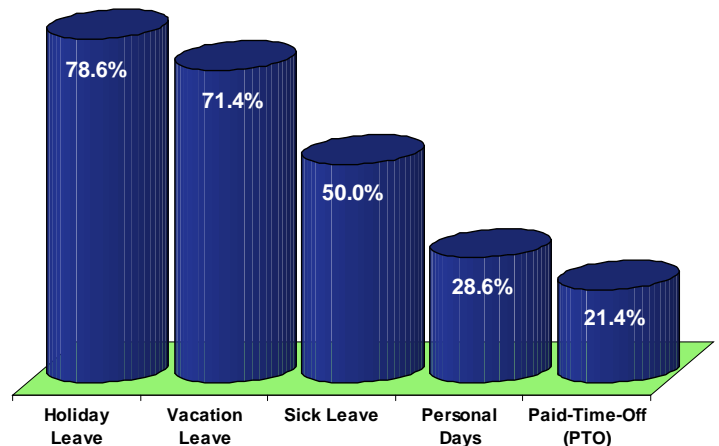
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 24.3%
 - 78.6% of businesses anticipate an increase in costs for medical insurance
 - 54.5% plan to increase employee's contribution in the next year
- 14.3% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	92.9%
Life Insurance	71.4%
Prescription Drugs	69.3%
Long-Term Disability	64.3%
AD&D	50.0%
Short-Term Disability	42.9%
Dental Coverage	21.4%
Vision Insurance	7.1%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	64.3%
Tuition Assistance	50.0%
Flex Spending Accounts	50.0%
Employee Assistance Program	50.0%
Flexible Scheduling	42.9%
Incentive/Reward program	42.9%
Company Discounts	35.7%
Fitness Club Membership	14.3%
Hiring Bonuses	7.1%

Personal Services

71.4% offer a benefit package in addition to wage compensation

Insurance:

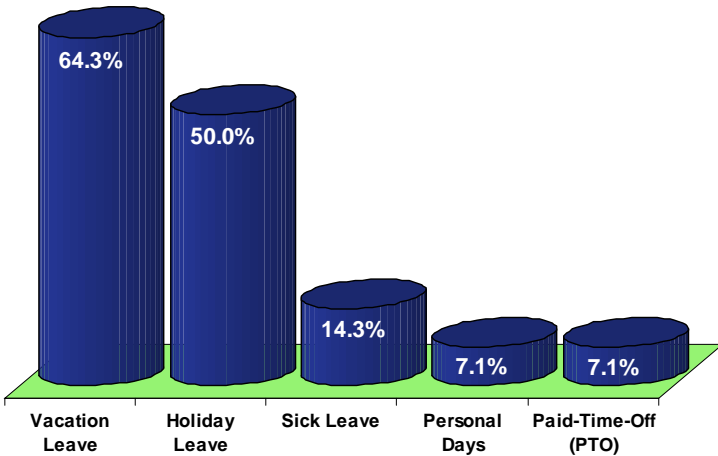
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 5.0%
 - 90.0% of businesses anticipate an increase in costs for medical insurance
 - 28.6% plan to increase employee's contribution in the next year
- Received too few responses that offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Prescription Drugs	71.4%
Medical	64.3%
Life Insurance	22.2%
Dental Coverage	21.4%
Short-Term Disability	14.3%
AD&D	14.3%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Company Discounts	40.0%
Flexible Scheduling	33.3%
Flex Spending Accounts	21.4%
Incentive/Reward program	21.4%
Retirement	20.0%
Tuition Assistance	14.3%
Employee Assistance Program	10.0%
Shift Differential	7.1%
Concierge Service	7.1%

Government

87.5% offer a benefit package in addition to wage compensation

Insurance:

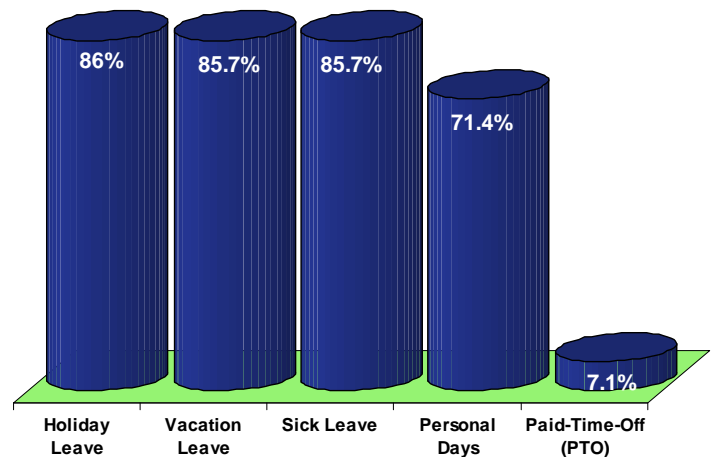
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 20.4%
 - 90.9% of businesses anticipate an increase in costs for medical insurance
 - 54.5% plan to increase employee's contribution in the next year
- 28.6% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	85.7%
Prescription Drugs	85.7%
Life Insurance	57.1%
Dental Coverage	50.0%
AD&D	50.0%
Vision Insurance	28.6%
Long-Term Disability	28.6%
Short-Term Disability	7.1%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers

Fringe Benefit	% Offered to Employees
Retirement	64.3%
Shift Differential	58.3%
Employee Assistance Program	41.7%
Flex Spending Accounts	35.7%
Tuition Assistance	28.6%
Flexible Scheduling	16.7%
Fitness Club Membership	8.3%
Company Discounts	7.1%

Warehouse/Distribution

66.7% offer a benefit package in addition to wage compensation

Insurance:

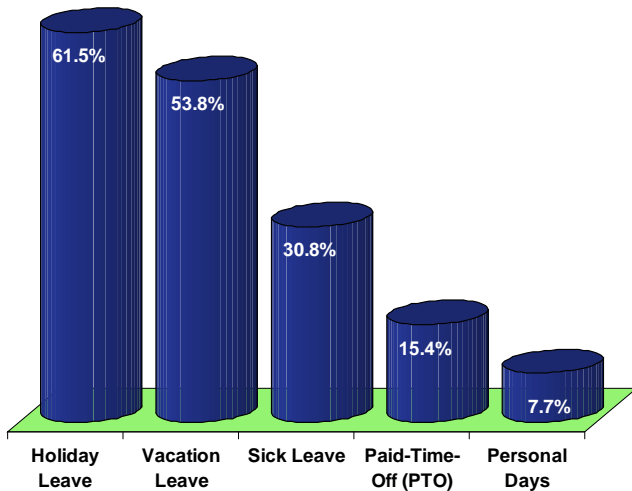
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 10.9%
 - 61.5% of businesses anticipate an increase in costs for medical insurance
 - 37.5% plan to increase employee's contribution in the next year
- 7.7% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	77.8%
Prescription Drugs	55.6%
Life Insurance	38.5%
AD&D	38.5%
Dental Coverage	30.8%
Long-Term Disability	23.1%
Short-Term Disability	23.1%
Vision Insurance	0.0%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	46.2%
Incentive/Reward program	23.1%
Flex Spending Accounts	23.1%
Company Discounts	15.4%
Shift Differential	15.4%
Flexible Scheduling	7.7%
Tuition Assistance	7.7%
Employee Assistance Program	7.7%

Notes

Industry Clusters

Advanced Manufacturing

All businesses in this industry cluster offer a benefit package in addition to wage compensation

Insurance:

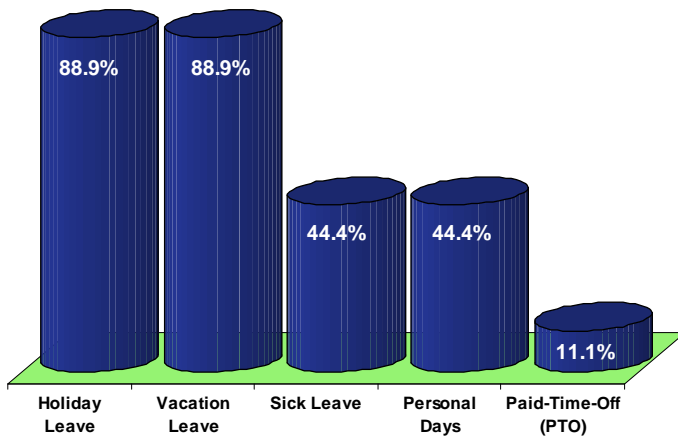
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 19.0%
 - 75.0% of businesses anticipate an increase in costs for medical insurance
 - 12.5% plan to increase employee's contribution in the next year
- Received too few responses that offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	100%
Life Insurance	88.9%
Short-Term Disability	88.9%
Prescription Drugs	75.0%
Dental Coverage	66.7%
Long-Term Disability	66.7%
AD&D	55.6%
Vision Insurance	33.0%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings: Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Flexible Scheduling	77.8%
Incentive/Reward program	55.6%
Tuition Assistance	55.6%
Flex Spending Accounts	55.6%
Retirement	44.4%
Employee Assistance Program	33.3%
Shift Differential	25.0%
Company Discounts	22.2%

BioScience

All businesses in this industry cluster offer a benefit package in addition to wage compensation

Insurance:

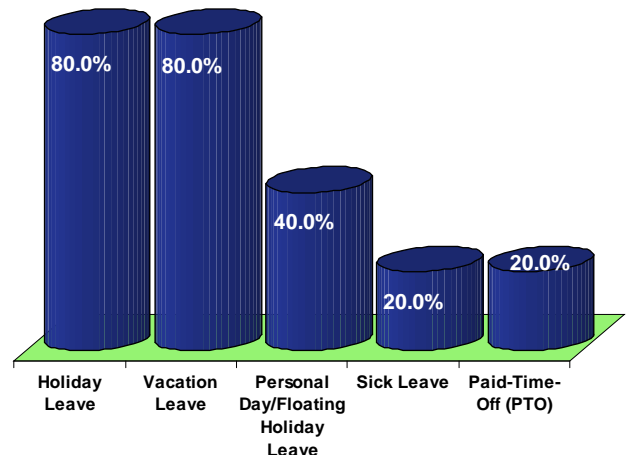
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 17.5%
 - 80.0% of businesses anticipate an increase in costs for medical insurance
 - 40.0% plan to increase employee's contribution in the next year
- 28.6% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	100%
Life Insurance	100%
Short-Term Disability	100%
Long-Term Disability	80.0%
Prescription Drugs	80.0%
Dental Coverage	80.0%
AD&D	60.0%
Vision Insurance	40.0%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings: Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Flexible Scheduling	80.0%
Incentive/Reward program	80.0%
Flex Spending Accounts	60.0%
Tuition Assistance	60.0%
Shift Differential	40.0%
Employee Assistance Program	40.0%
Retirement	20.0%
Company Discounts	20.0%

Employment Range - All Industries

1 - 24 Employees

76.6% offer a benefit package in addition to wage compensation

Insurance:

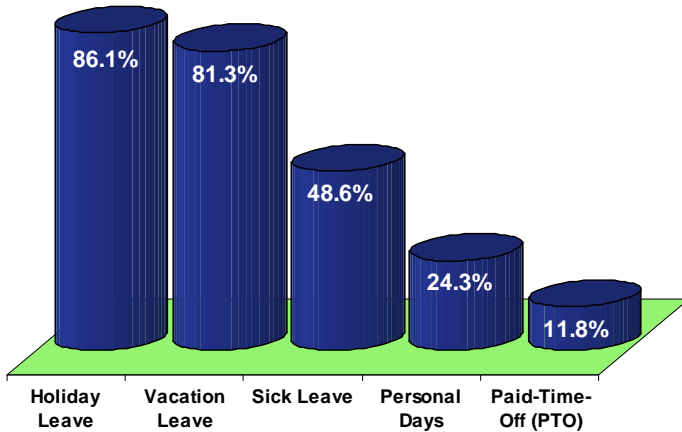
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 13.7%
 - 81.5% of businesses anticipate an increase in costs for medical insurance
 - 25.9% plan to increase employee's contribution in the next year
- 3.7% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	77.6%
Prescription Drugs	52.6%
Life Insurance	48.5%
Vision Insurance	45.5%
Dental Coverage	33.9%
AD&D	30.7%
Short-Term Disability	29.7%
Long-Term Disability	21.7%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings: Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Company Discounts	49.3%
Retirement	46.5%
Flexible Scheduling	43.8%
Incentive/Reward program	35.4%
Tuition Assistance	25.0%
Shift Differential	19.4%
Flex Spending Accounts	18.1%
Employee Assistance Program	10.4%
Childcare Assistance	4.2%
Fitness Club Membership	3.5%
Hiring Bonuses	2.8%
Concierge Service	2.1%

25 - 49 Employees

91.3% offer a benefit package in addition to wage compensation

Insurance:

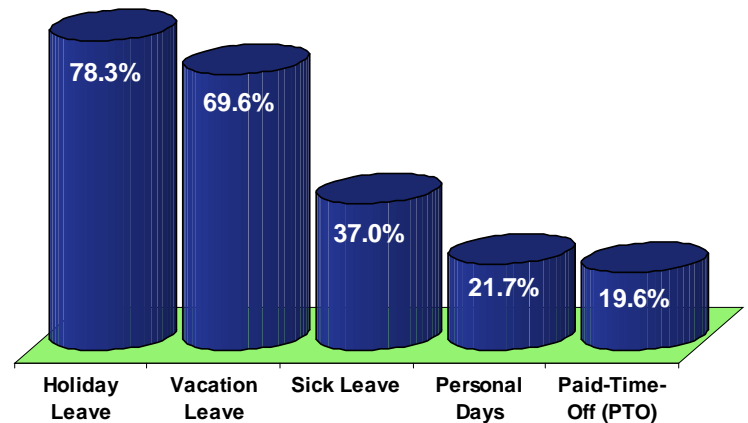
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 17.3%
 - 82.1% of businesses anticipate an increase in costs for medical insurance
 - 25.6% plan to increase employee's contribution in the next year
- 7.1% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	95.3%
Prescription Drugs	86.0%
Life Insurance	63.0%
Dental Coverage	45.7%
Vision Insurance	42.9%
AD&D	37.0%
Short-Term Disability	37.0%
Long-Term Disability	34.8%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	52.2%
Company Discounts	42.9%
Flexible Scheduling	41.5%
Incentive/Reward program	39.1%
Shift Differential	38.1%
Flex Spending Accounts	34.8%
Tuition Assistance	32.6%
Employee Assistance Program	14.3%
Hiring Bonuses	8.7%
Childcare Assistance	2.2%

50 - 99 Employees

97.3% offer a benefit package in addition to wage compensation

Insurance:

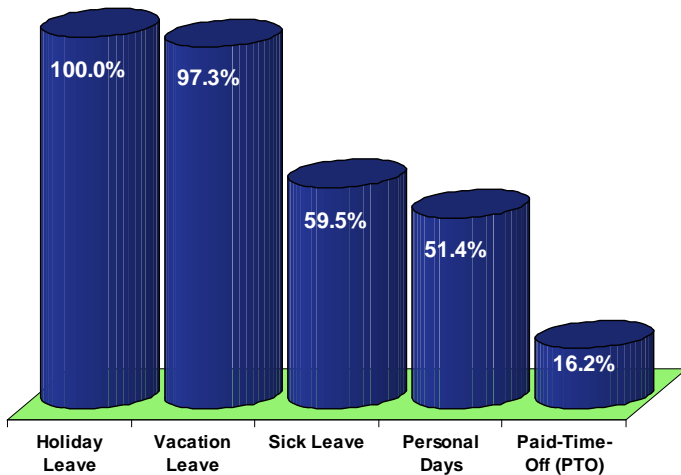
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 18.4%
 - 85.7% of businesses anticipate an increase in costs for medical insurance
 - 28.6% plan to increase employee's contribution in the next year
- 13.9% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	97.2%
Life Insurance	91.9%
AD&D	91.9%
Prescription Drugs	83.8%
Long-Term Disability	73.0%
Short-Term Disability	62.2%
Dental Coverage	54.1%
Vision Insurance	8.1%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings: Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Flex Spending Accounts	81.1%
Retirement	70.3%
Employee Assistance Program	59.5%
Flexible Scheduling	51.4%
Incentive/Reward program	51.4%
Shift Differential	51.4%
Company Discounts	48.6%
Tuition Assistance	40.5%
Hiring Bonuses	13.5%
Concierge Service	10.8%
Childcare Assistance	5.4%

100 - 249 Employees

All employers in this employment range offer a benefit package in addition to wage compensation

Insurance:

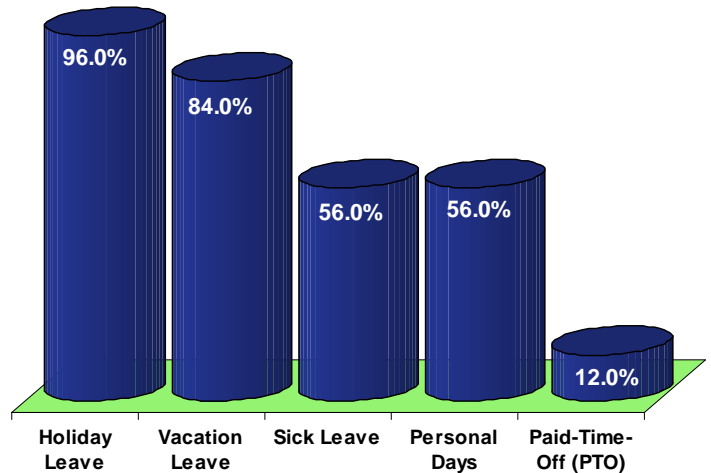
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 20.7%
 - 87.0% of businesses anticipate an increase in costs for medical insurance
 - 52.2% plan to increase employee's contribution in the next year
- 36.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	96.0%
Life Insurance	88.0%
Prescription Drugs	76.0%
AD&D	76.0%
Long-Term Disability	72.0%
Dental Coverage	64.0%
Vision Insurance	50.0%
Short-Term Disability	44.0%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings: Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Flex Spending Accounts	96.0%
Retirement	88.0%
Shift Differential	64.0%
Incentive/Reward program	52.0%
Employee Assistance Program	48.0%
Flexible Scheduling	48.0%
Company Discounts	48.0%
Tuition Assistance	48.0%
Fitness Club Membership	36.0%
Hiring Bonuses	16.0%

250 + Employees

Notes

All employers in this employment range offer a benefit package in addition to wage compensation

Insurance:

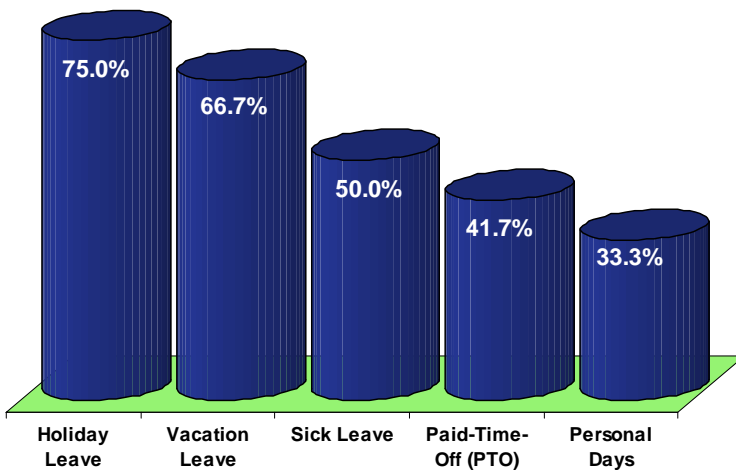
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 23.6%
 - 83.3% of businesses anticipate an increase in costs for medical insurance
 - 41.7% plan to increase employee's contribution in the next year
- 25.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Life Insurance	100%
Medical	100%
Prescription Drugs	91.7%
Dental Coverage	83.3%
AD&D	83.3%
Long-Term Disability	81.8%
Short-Term Disability	58.3%
Vision Insurance	58.3%

Paid Leave:

Percent of Employers Offering Paid Leave



Fringe Benefit	% Offered to Employees
Flex Spending Accounts	100%
Flexible Scheduling	83.3%
Employee Assistance Program	75.0%
Shift Differential	75.0%
Company Discounts	75.0%
Retirement	66.7%
Incentive/Reward program	58.3%
Tuition Assistance	58.3%
Hiring Bonuses	33.3%
Fitness Club Membership	16.7%
Childcare Assistance	16.7%
Concierge Service	8.3%

Additional Benefit Offerings:
Percent of Employers Offering Additional Benefits

A Project of:



Aquila



For more information regarding the Cedar Valley Regional Partnership Fringe Benefit Study, contact:

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