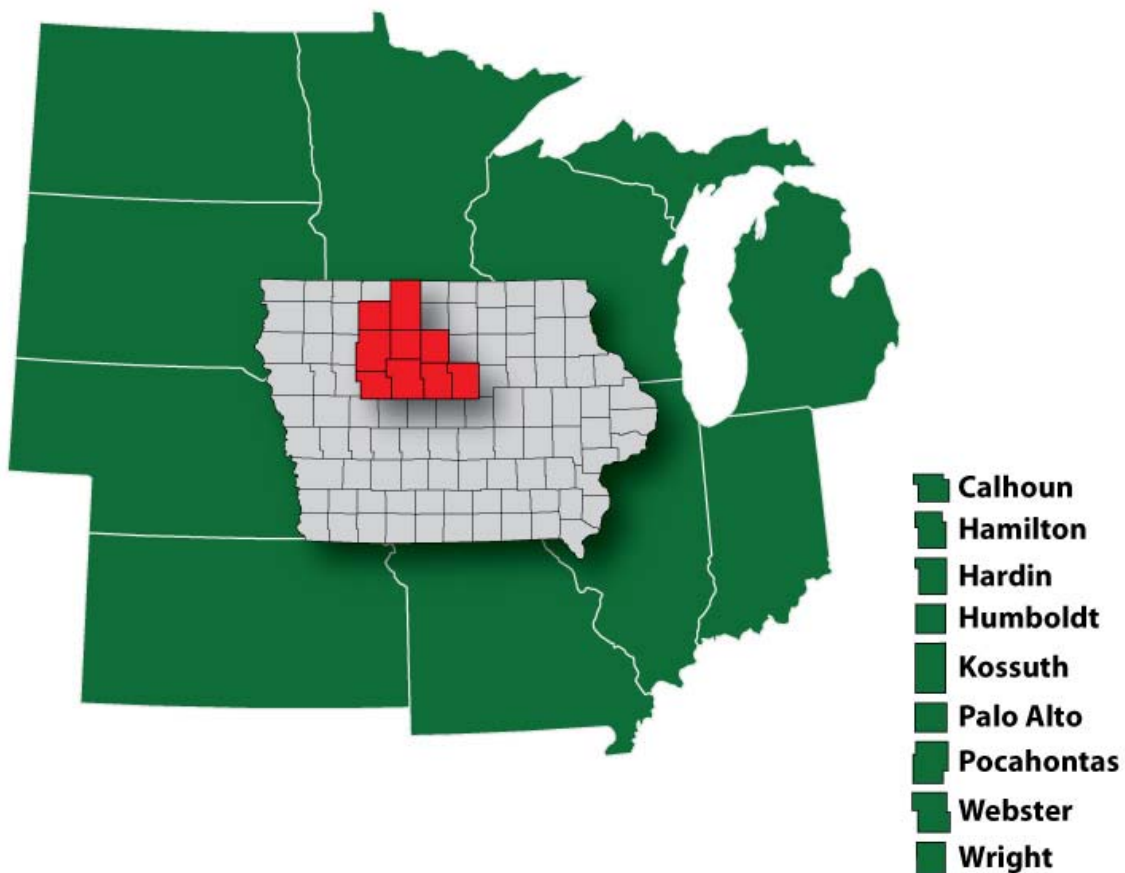


MID IOWA GROWTH PARTNERSHIP

Renewing Growth Naturally

FRINGE BENEFIT SURVEY



RELEASED FEBRUARY 2011

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 Mid Iowa Growth Partnership that encompasses Calhoun, Hamilton, Hardin, Humboldt, Kossuth, Palo Alto, Pocahontas, Webster, and Wright counties in Iowa. The information provides a detailed analysis of employer-provided benefits. 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.

For the purposes of this report, businesses across the state of Iowa are grouped into the following industries, according to their corresponding North American Industry Classification System (NAICS) designation:

- Agriculture
- Arts, Entertainment, & Recreation
- Construction
- Education
- Finance & Insurance
- Food Services
- Government
- Healthcare/Social Services
- Information Services
- Management Services
- Manufacturing
- Personal Services
- Professional Services
- Real Estate
- Utilities
- Warehouse & Transportation
- Waste Management
- Wholesale & Retail Trade

In the Mid Iowa Growth Partnership, one industry classification that did not have enough responses to be included in the industry breakouts section of this report. This industry classification is:

- Management Services

This information is analyzed and compiled by



Regional Research & Analysis Bureau

1000 E. Grand Avenue
Des Moines, Iowa 50319
(515) 281-4896

www.iowaworkforce.org

[Fringe Benefit Profile]

Benefit Overview

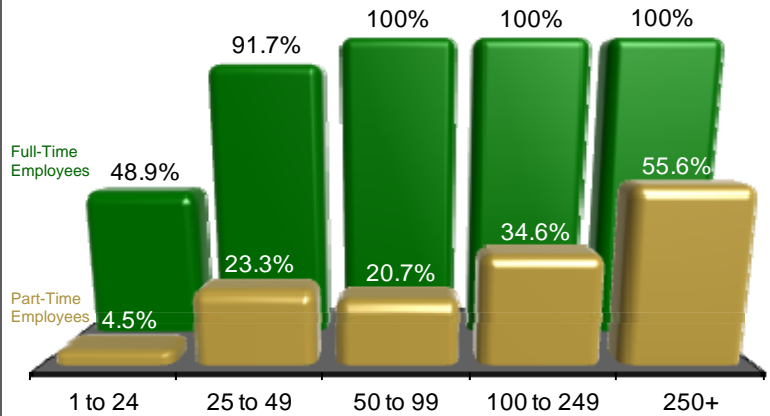
Nearly half (49.0%) of the employers located in the Mid Iowa Growth Partnership participated in the survey by providing input on the fringe benefits they offer (874 businesses were sent the survey, 428 provided responses). Results are detailed by four benefit category offerings - Insurance, Paid Leave, Retirement, and Additional Benefit Offerings - industry sector, and employment range amongst full-time and part-time employees.

- 65.6% of businesses with employees offer a fringe benefit package in addition to wage compensation
 - 11.2% offer benefit packages that are union negotiated
- The average hours worked to be considered full-time is 39 per week
 - 91.9% employ at least one full-time employee
 - 69.6% employ at least one part-time employee
 - 24.9% employ at least one temporary/seasonal employee

Insurance - Health/Medical

- 58.2% of employers offer a health/medical insurance plan in their total benefit packages
 - 99.2% offer health/medical insurance to full-time employees
 - 16.3% offer health/medical insurance to part-time employees
- 0.0% 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 19.3%
 - 39.2% 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
 - 27.3% Traditional Indemnity Plan
 - 63.6% Preferred Provider Org. (PPO)
 - 4.8% Health Maintenance Org. (HMO)
 - 4.3% Undetermined Plan Type
- 19.2% offer health/medical insurance to retired employees
 - 19.6% cost share premiums for retirees coverage (not including family)
- 54.3% cost share premiums associated with health/medical insurance for full-time employee coverage (not including family)
- 56.3% 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



Insurance - Prescription Drugs

- 53.4% of employers offer prescription drug coverage in their total benefit packages

Full-Time Employees

- 99.1% of those employers offer a prescription drug coverage plan in their total benefit packages
 - 45.3% cost share premiums associated with prescription drug coverage

Part-Time Employees

- 17.8% of those employers offer a prescription drug coverage plan in their total benefit packages
 - 42.5% cost share premiums associated with prescription drug coverage

Insurance - Vision Coverage

- 21.4% of employers offer vision coverage in their total benefit packages

Full-Time Employees

97.8% of those offer vision coverage separate from their medical plan

- 47.8% offer a comprehensive plan that includes routine eye exams, contacts, and lenses/frames
- 16.7% offer a plan that covers routine eye exams
- 11.1% offer a plan that covers frames and lenses
- 6.7% offer a plan that covers contact lenses

Part-Time Employees

22.2% of those offer vision coverage separate from their medical plan

- 12.2% offer a comprehensive plan that includes routine eye exams, contacts, and lenses/frames
- 2.2% offer a plan that covers routine eye exams
- 2.2% offer a plan that covers frames and lenses
- 2.2% offer a plan that covers contact lenses

Insurance - Dental Coverage

- 31.6% of employers offer dental coverage in their total benefit packages

Full-Time Employees

98.5% of those offer dental coverage to full-time employees

- 44.4% offer a dental plan that is comprehensive (includes preventative, basic, major, and orthodontic coverage)
- 30.8% offer preventative coverage
- 36.8% offer basic coverage
- 18.8% offer major coverage
- 9.8% offer orthodontics coverage

Part-Time Employees

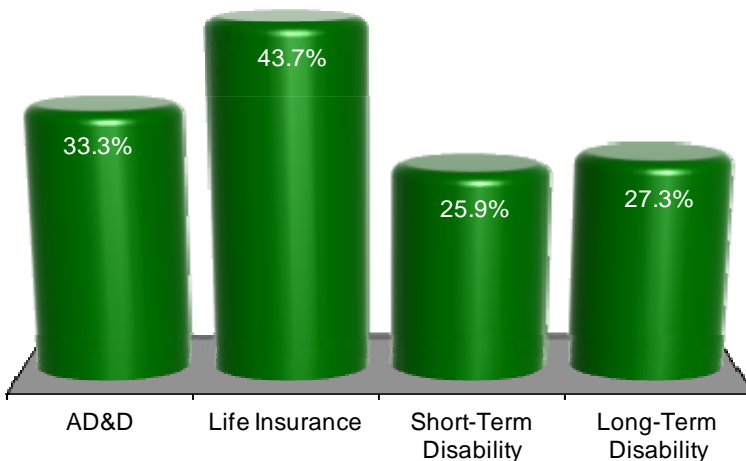
20.3% of those offer dental coverage to part-time employees

- 10.5% offer a dental plan that is comprehensive (includes preventative, basic, major, and orthodontic coverage)
- 12.0% offer preventative coverage
- 11.3% offer basic coverage
- 6.0% offer major coverage
- 4.5% offer orthodontics 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

- 16.2% total annual salary
- 23.3% percent/specified number of annual salary
- 38.0% flat rate

Part-Time Employees

Coverage is determined by one of three methods

- 4.2% total annual salary
- 3.5% percent/specified number of annual salary
- 5.6% flat rate

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

Life Insurance:

Full-Time Employees

Coverage is determined by one of three methods

- 14.7% total annual salary
- 20.1% percent/specified number of annual salary
- 50.5% flat rate

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

Part-Time Employees

Coverage is determined by one of three methods

- 1.6% total annual salary
- 3.8% percent/specified number of annual salary
- 5.4% flat rate

9.8% offer additional life insurance employees may purchase beyond coverage employer provides

Short-Term Disability:

Full-Time Employees

55.0% 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 19 weeks

Part-Time Employees

6.4% have a waiting period prior to employees being able to utilize short-term disability

- Average waiting period is 28 days
- Average length of coverage is 29 weeks

Long-Term Disability:

Full-Time Employees

61.7% use a percent of salary to determine coverage

- Average percent used to calculate the benefit - 60.4% of salary

Part-Time Employees

6.1% use a percent of salary to determine coverage

- Average percent used to calculate the benefit - 63.0% of salary

Paid Leave - Vacation

52.7% of employers offer paid vacations

- 99.5% of those offer to full-time employees
- 22.5% of those offer to part-time employees

Number of Days Earned by Length of Service & Employment Status

Years of Employment	Full-Time Employees	Part-Time Employees
1 Year	8	6
5 Years	14	10
10 Years	16	13

Paid Leave - Sick

- 42.5% of employers offer paid sick leave
- 99.4% of those offer to full-time employees
 - 26.3% of those offer to part-time employees

Number of Days Earned by Length of Service & Employment Status

Years of Employment	Full-Time Employees	Part-Time Employees
1 Year	9	9
5 Years	16	16
10 Years	20	21

Paid Leave - Holidays

- 55.8% of employers offer paid holidays
- 99.6% of those offer to full-time employees
 - Average number of days given each year - 7
 - 24.3% of those offer to part-time employees
 - Average number of days given each year - 6

Paid Leave - Personal Days/Floating Holidays

- 29.9% of employers offer personal days/floating holidays
- 96.0% of those offer to full-time employees
 - Average number of days given each year - 3
 - 27.8% 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)

- 18.8% of employers offer PTO
- 94.9% of those offer to full-time employees
 - 27.8% of those offer to part-time employees

Number of Days Earned by Length of Service & Employment Status

Years of Employment	Full-Time Employees	Part-Time Employees
1 Year	11	10
5 Years	16	14
10 Years	19	17

Retirement/Pension Plans

- 41.6% of employers offer retirement/pension plans
- 100% of those offer to full-time employees
 - Average wait to be 100% vested - 4 years
 - 36.0% of those offer to part-time employees
 - Average wait to be 100% vested - 3 years

Retirement/Pension Plans

(Continued)

Defined Contribution Plan

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

- 68.0% of those offer to full-time employees
- 20.6% 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.)

- 18.9% of those offer to full-time employees
- 6.3% of those offer to part-time employees

Additional Benefit Options

Percent of Employers Offering Additional Benefit Options

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Childcare Assistance	1.2%	100%	60.0%
Company Discounts	23.3%	99.0%	39.8%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	10.9%	100%	50.0%
Fitness Club Reimbursement	6.7%	100%	50.0%
Flex Spending Accounts	26.8%	100%	31.9%
Flexible Scheduling	22.1%	82.8%	51.6%
Hiring Bonuses	4.3%	100%	22.2%
Incentives/Rewards	15.2%	96.9%	31.3%
Shift Differential - 3rd Shift	9.3%	97.4%	53.8%
Shift Differential - Weekend	5.9%	92.0%	60.0%
Tuition Assistance	16.9%	98.6%	36.6%
Varried Shifts	8.6%	100%	44.4%

Notes:

[Industry - All Employment Ranges]

Agriculture

71.4% offer a benefit package in addition to wage compensation

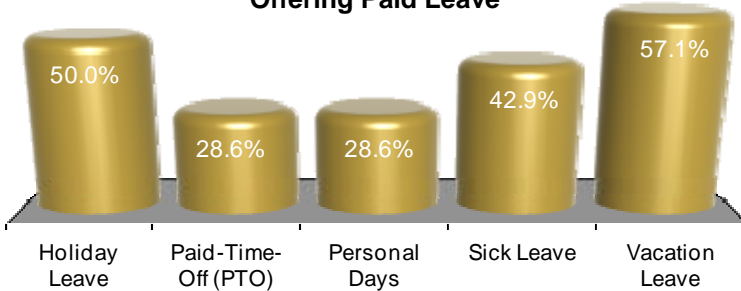
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 11.9%
 - 80.0% of businesses anticipate an increase in costs for medical insurance
 - 60.0% plan to increase employee's contribution in the next year
- 10.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	50.0%
Dental Coverage	35.7%
Life Insurance	57.1%
Long-Term Disability	28.6%
Medical	71.4%
Prescription Drugs	71.4%
Short-Term Disability	28.6%
Vision Insurance	21.4%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	28.6%	100%	25.0%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	21.4%	100%	33.3%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%	0.0%
Fitness Club Reimbursement	0.0%	0.0%	0.0%
Flex Spending Accounts	7.1%	100%	100%
Flexible Scheduling	28.6%	75.0%	50.0%
Hiring Bonuses	0.0%	0.0%	0.0%
Incentives/Rewards	21.4%	100%	33.3%
Shift Differential - 3rd Shift	0.0%	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%	0.0%
Tuition Assistance	14.3%	100%	50.0%
Varried Shifts	0.0%	0.0%	0.0%

Arts, Entertainment, & Recreation

25.0% offer a benefit package in addition to wage compensation

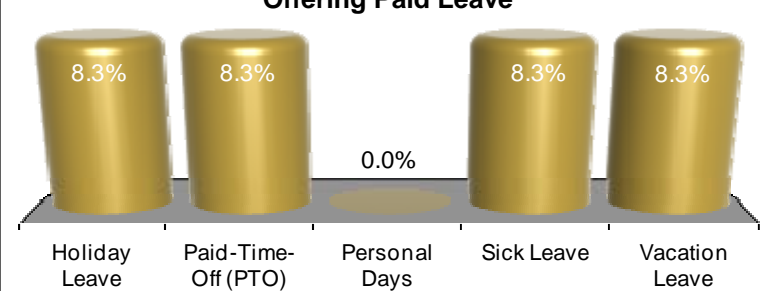
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 11.3%
 - 100% of businesses anticipate an increase in costs for medical insurance
 - 0.0% plan to increase employee's contribution in the next year
- 0.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	8.3%
Dental Coverage	0.0%
Life Insurance	8.3%
Long-Term Disability	0.0%
Medical	25.0%
Prescription Drugs	8.3%
Short-Term Disability	0.0%
Vision Insurance	0.0%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	16.7%	100%	0.0%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	8.3%	100%	100%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%	0.0%
Fitness Club Reimbursement	0.0%	0.0%	0.0%
Flex Spending Accounts	0.0%	0.0%	0.0%
Flexible Scheduling	8.3%	100%	100%
Hiring Bonuses	0.0%	0.0%	0.0%
Incentives/Rewards	8.3%	100%	100%
Shift Differential - 3rd Shift	0.0%	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%	0.0%
Tuition Assistance	0.0%	0.0%	0.0%
Varried Shifts	0.0%	0.0%	0.0%

Construction

52.6% offer a benefit package in addition to wage compensation

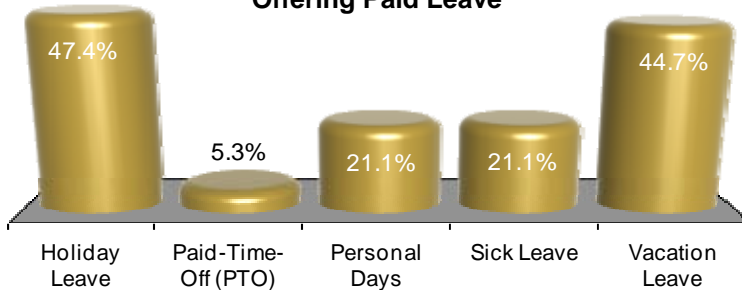
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 15.8%
 - 85.0% of businesses anticipate an increase in costs for medical insurance
 - 35.0% plan to increase employee's contribution in the next year
- 0.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	26.3%
Dental Coverage	18.4%
Life Insurance	26.3%
Long-Term Disability	18.4%
Medical	50.0%
Prescription Drugs	47.4%
Short-Term Disability	23.7%
Vision Insurance	7.9%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	39.5%	100%	20.0%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	18.4%	100%	14.3%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	5.3%	100%	50.0%
Fitness Club Reimbursement	2.6%	100%	100%
Flex Spending Accounts	13.2%	100%	20.0%
Flexible Scheduling	10.5%	100%	25.0%
Hiring Bonuses	2.6%	100%	0.0%
Incentives/Rewards	10.5%	100%	0.0%
Shift Differential - 3rd Shift	0.0%	0.0%	0.0%
Shift Differential - Weekend	5.3%	100%	0.0%
Tuition Assistance	5.3%	100%	0.0%
Varried Shifts	2.6%	100%	0.0%

Education

100% offer a benefit package in addition to wage compensation

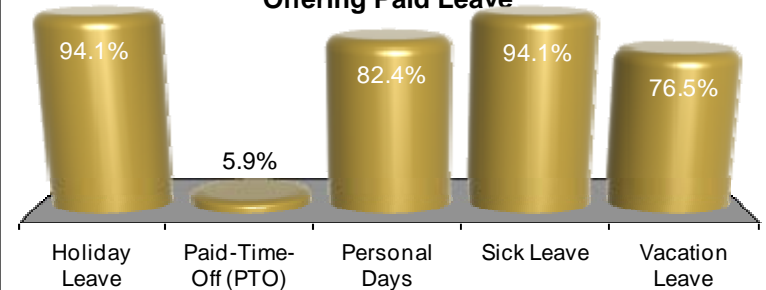
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 22.5%
 - 94.1% of businesses anticipate an increase in costs for medical insurance
 - 35.3% plan to increase employee's contribution in the next year
- 70.6% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	64.7%
Dental Coverage	70.6%
Life Insurance	64.7%
Long-Term Disability	88.2%
Medical	88.2%
Prescription Drugs	82.4%
Short-Term Disability	5.9%
Vision Insurance	52.9%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	64.7%	100%	54.5%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	5.9%	100%	100%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	5.9%	100%	100%
Fitness Club Reimbursement	5.9%	100%	100%
Flex Spending Accounts	70.6%	100%	50.0%
Flexible Scheduling	17.6%	33.3%	100%
Hiring Bonuses	0.0%	0.0%	0.0%
Incentives/Rewards	0.0%	0.0%	0.0%
Shift Differential - 3rd Shift	23.5%	100%	100%
Shift Differential - Weekend	11.8%	100%	100%
Tuition Assistance	17.6%	100%	66.7%
Varried Shifts	11.8%	100%	0.0%

Finance & Insurance

68.2% offer a benefit package in addition to wage compensation

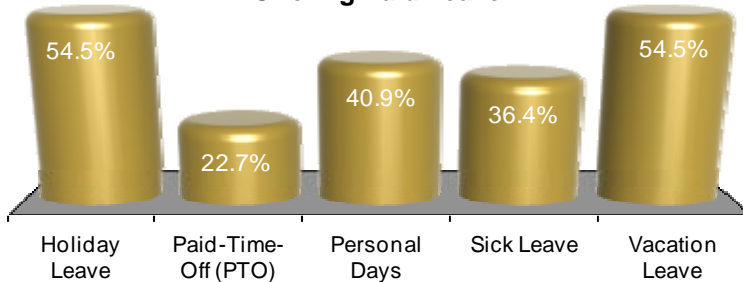
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 17.1%
 - 66.7% of businesses anticipate an increase in costs for medical insurance
 - 40.0% plan to increase employee's contribution in the next year
- 26.7% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	36.4%
Dental Coverage	45.5%
Life Insurance	63.6%
Long-Term Disability	50.0%
Medical	63.6%
Prescription Drugs	59.1%
Short-Term Disability	36.4%
Vision Insurance	31.8%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	40.9%	100%	33.3%
Childcare Assistance	9.1%	100%	50.0%
Company Discounts	36.4%	100%	25.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	9.1%	100%	100%
Fitness Club Reimbursement	13.6%	100%	66.7%
Flex Spending Accounts	36.4%	100%	25.0%
Flexible Scheduling	31.8%	85.7%	28.6%
Hiring Bonuses	4.5%	100%	0.0%
Incentives/Rewards	22.7%	80.0%	40.0%
Shift Differential - 3rd Shift	0.0%	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%	0.0%
Tuition Assistance	13.6%	100%	33.3%
Varried Shifts	0.0%	0.0%	0.0%

Food Services

15.4% offer a benefit package in addition to wage compensation

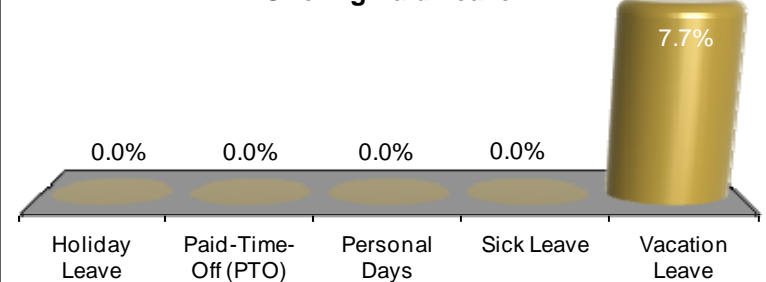
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 4.0%
 - 50.0% of businesses anticipate an increase in costs for medical insurance
 - 50.0% plan to increase employee's contribution in the next year
- 0.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	0.0%
Dental Coverage	0.0%
Life Insurance	0.0%
Long-Term Disability	0.0%
Medical	7.7%
Prescription Drugs	7.7%
Short-Term Disability	0.0%
Vision Insurance	0.0%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	7.7%	100%	0.0%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	0.0%	0.0%	0.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%	0.0%
Fitness Club Reimbursement	0.0%	0.0%	0.0%
Flex Spending Accounts	0.0%	0.0%	0.0%
Flexible Scheduling	7.7%	100%	100%
Hiring Bonuses	0.0%	0.0%	0.0%
Incentives/Rewards	7.7%	100%	100%
Shift Differential - 3rd Shift	0.0%	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%	0.0%
Tuition Assistance	0.0%	0.0%	0.0%
Varried Shifts	15.4%	100%	0.0%

Government

100% offer a benefit package in addition to wage compensation

Insurance:

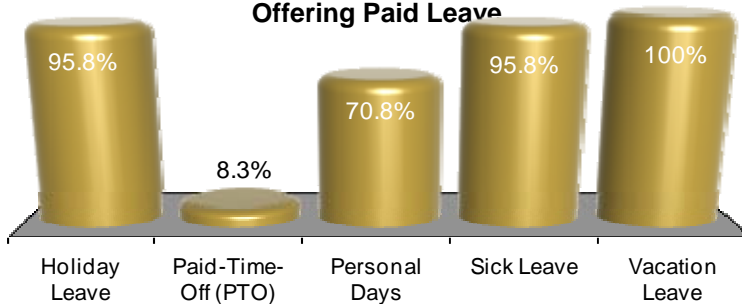
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 19.8%
 - 75.0% of businesses anticipate an increase in costs for medical insurance
 - 8.3% plan to increase employee's contribution in the next year
- 20.8% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	50.0%
Dental Coverage	58.3%
Life Insurance	83.3%
Long-Term Disability	12.5%
Medical	95.8%
Prescription Drugs	95.8%
Short-Term Disability	25.0%
Vision Insurance	37.5%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	50.0%	100%	66.7%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	0.0%	0.0%	0.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	20.8%	100%	40.0%
Fitness Club Reimbursement	0.0%	0.0%	0.0%
Flex Spending Accounts	33.3%	100%	25.0%
Flexible Scheduling	25.0%	83.3%	50.0%
Hiring Bonuses	0.0%	0.0%	0.0%
Incentives/Rewards	0.0%	0.0%	0.0%
Shift Differential - 3rd Shift	8.3%	100%	0.0%
Shift Differential - Weekend	4.2%	100%	100%
Tuition Assistance	20.8%	100%	0.0%
Varried Shifts	0.0%	0.0%	0.0%

Healthcare/Social Services

88.9% offer a benefit package in addition to wage compensation

Insurance:

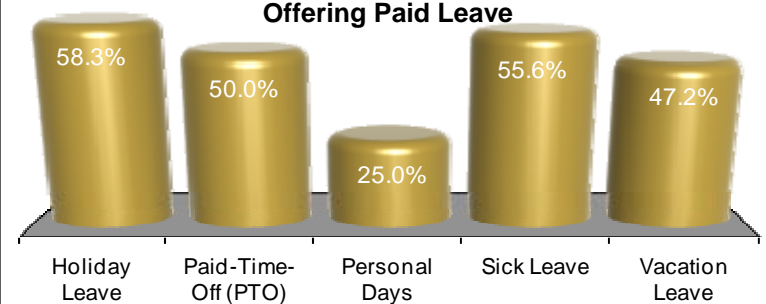
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 24.9%
 - 81.3% of businesses anticipate an increase in costs for medical insurance
 - 53.1% plan to increase employee's contribution in the next year
- 12.5% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	47.2%
Dental Coverage	61.1%
Life Insurance	63.9%
Long-Term Disability	30.6%
Medical	77.8%
Prescription Drugs	77.8%
Short-Term Disability	41.7%
Vision Insurance	36.1%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	72.2%	100%	57.7%
Childcare Assistance	2.8%	100%	100%
Company Discounts	52.8%	100%	73.7%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	41.7%	100%	80.0%
Fitness Club Reimbursement	25.0%	100%	77.8%
Flex Spending Accounts	58.3%	100%	71.4%
Flexible Scheduling	47.2%	76.5%	70.6%
Hiring Bonuses	22.2%	100%	50.0%
Incentives/Rewards	19.4%	100%	71.4%
Shift Differential - 3rd Shift	38.9%	100%	100%
Shift Differential - Weekend	22.2%	87.5%	100%
Tuition Assistance	52.8%	100%	78.9%
Varried Shifts	41.7%	100%	80.0%

Information Services

80.0% 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 24.3%
 - 100% of businesses anticipate an increase in costs for medical insurance
 - 58.3% plan to increase employee's contribution in the next year
- 33.3% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	66.7%
Dental Coverage	53.3%
Life Insurance	80.0%
Long-Term Disability	60.0%
Medical	80.0%
Prescription Drugs	80.0%
Short-Term Disability	53.3%
Vision Insurance	66.7%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	40.0%	100%	16.7%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	46.7%	100%	28.6%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%	0.0%
Fitness Club Reimbursement	13.3%	100%	0.0%
Flex Spending Accounts	26.7%	100%	0.0%
Flexible Scheduling	26.7%	50.0%	50.0%
Hiring Bonuses	0.0%	0.0%	0.0%
Incentives/Rewards	6.7%	100%	100%
Shift Differential - 3rd Shift	0.0%	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%	0.0%
Tuition Assistance	26.7%	100%	25.0%
Varried Shifts	0.0%	0.0%	0.0%

Management Services

Insufficient data to report benefit information.



Manufacturing

90.3% offer a benefit package in addition to wage compensation

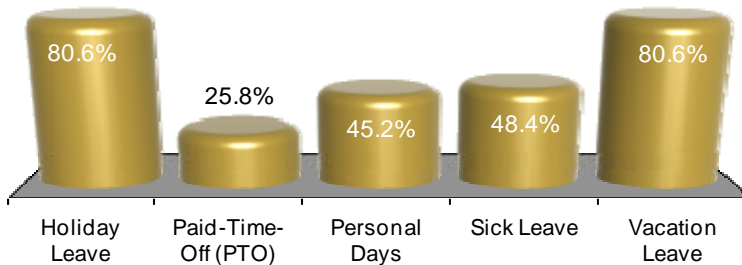
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 19.7%
 - 82.1% of businesses anticipate an increase in costs for medical insurance
 - 50.0% plan to increase employee's contribution in the next year
- 17.9% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	64.5%
Dental Coverage	54.8%
Life Insurance	77.4%
Long-Term Disability	51.6%
Medical	90.3%
Prescription Drugs	87.1%
Short-Term Disability	61.3%
Vision Insurance	29.0%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	54.8%	100%	11.8%
Childcare Assistance	3.2%	100%	0.0%
Company Discounts	32.3%	100%	50.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	19.4%	100%	33.3%
Fitness Club Reimbursement	12.9%	100%	25.0%
Flex Spending Accounts	38.7%	100%	25.0%
Flexible Scheduling	16.1%	80.0%	40.0%
Hiring Bonuses	6.5%	100%	0.0%
Incentives/Rewards	29.0%	100%	11.1%
Shift Differential - 3rd Shift	25.8%	100%	12.5%
Shift Differential - Weekend	6.5%	100%	0.0%
Tuition Assistance	22.6%	100%	14.3%
Varried Shifts	19.4%	100%	16.7%

Personal Services

39.3% offer a benefit package in addition to wage compensation

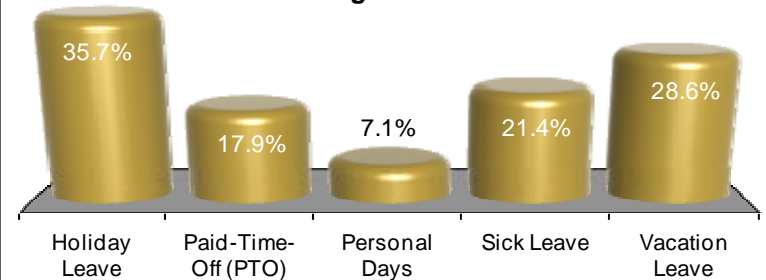
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 9.7%
 - 36.4% of businesses anticipate an increase in costs for medical insurance
 - 0.0% plan to increase employee's contribution in the next year
- 0.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	10.7%
Dental Coverage	0.0%
Life Insurance	7.1%
Long-Term Disability	0.0%
Medical	21.4%
Prescription Drugs	10.7%
Short-Term Disability	7.1%
Vision Insurance	0.0%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	28.6%	100%	12.5%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	17.9%	80.0%	20.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	3.6%	100%	0.0%
Fitness Club Reimbursement	7.1%	100%	50.0%
Flex Spending Accounts	10.7%	100%	0.0%
Flexible Scheduling	25.0%	85.7%	42.9%
Hiring Bonuses	0.0%	0.0%	0.0%
Incentives/Rewards	10.7%	66.7%	33.3%
Shift Differential - 3rd Shift	3.6%	100%	0.0%
Shift Differential - Weekend	3.6%	100%	0.0%
Tuition Assistance	7.1%	100%	0.0%
Varried Shifts	3.6%	100%	0.0%

Professional Services

61.0% offer a benefit package in addition to wage compensation

Insurance:

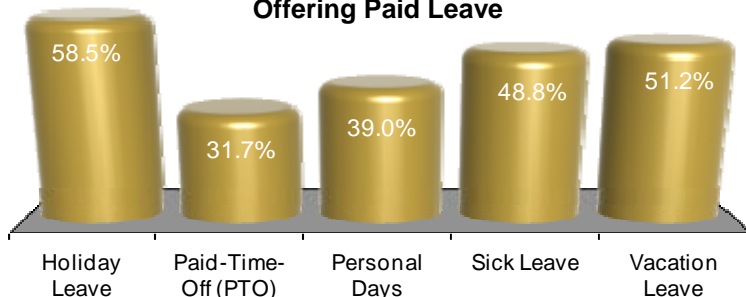
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 17.9%
 - 68.0% of businesses anticipate an increase in costs for medical insurance
 - 12.0% plan to increase employee's contribution in the next year
- 0.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	22.0%
Dental Coverage	19.5%
Life Insurance	26.8%
Long-Term Disability	24.4%
Medical	43.9%
Prescription Drugs	34.1%
Short-Term Disability	19.5%
Vision Insurance	12.2%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	39.0%	100%	56.3%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	22.0%	100%	33.3%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	2.4%	100%	0.0%
Fitness Club Reimbursement	0.0%	0.0%	0.0%
Flex Spending Accounts	24.4%	100%	30.0%
Flexible Scheduling	36.6%	86.7%	46.7%
Hiring Bonuses	0.0%	0.0%	0.0%
Incentives/Rewards	19.5%	100%	25.0%
Shift Differential - 3rd Shift	2.4%	0.0%	100%
Shift Differential - Weekend	2.4%	0.0%	100%
Tuition Assistance	14.6%	100%	16.7%
Varried Shifts	4.9%	100%	50.0%

Real Estate

20.0% offer a benefit package in addition to wage compensation

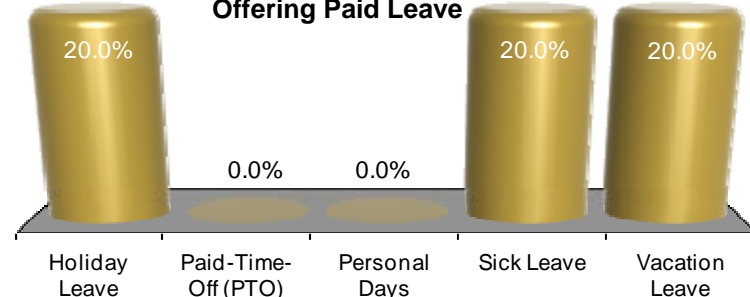
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 2.0%
 - 0.0% of businesses anticipate an increase in costs for medical insurance
 - 0.0% plan to increase employee's contribution in the next year
- 0.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	0.0%
Dental Coverage	0.0%
Life Insurance	0.0%
Long-Term Disability	0.0%
Medical	20.0%
Prescription Drugs	20.0%
Short-Term Disability	0.0%
Vision Insurance	0.0%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

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

Utilities

100% offer a benefit package in addition to wage compensation

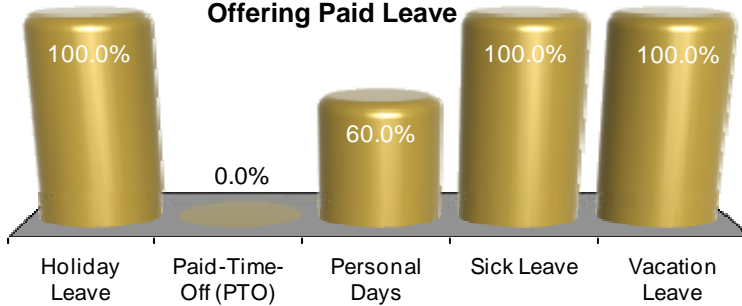
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 52.0%
 - 100% of businesses anticipate an increase in costs for medical insurance
 - 20% plan to increase employee's contribution in the next year
- 100% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	100%
Dental Coverage	40.0%
Life Insurance	100%
Long-Term Disability	80.0%
Medical	100%
Prescription Drugs	100%
Short-Term Disability	40.0%
Vision Insurance	20.0%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	80.0%	100%	25.0%
Childcare Assistance	20.0%	100%	100%
Company Discounts	0.0%	0.0%	0.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	60.0%	100%	0.0%
Fitness Club Reimbursement	60.0%	100%	33.3%
Flex Spending Accounts	80.0%	100%	25.0%
Flexible Scheduling	20.0%	100%	100%
Hiring Bonuses	0.0%	0.0%	0.0%
Incentives/Rewards	20.0%	100%	100%
Shift Differential - 3rd Shift	40.0%	100%	0.0%
Shift Differential - Weekend	40.0%	100%	0.0%
Tuition Assistance	60.0%	100%	33.3%
Varried Shifts	40.0%	100%	0.0%

Warehouse & Transportation

47.4% offer a benefit package in addition to wage compensation

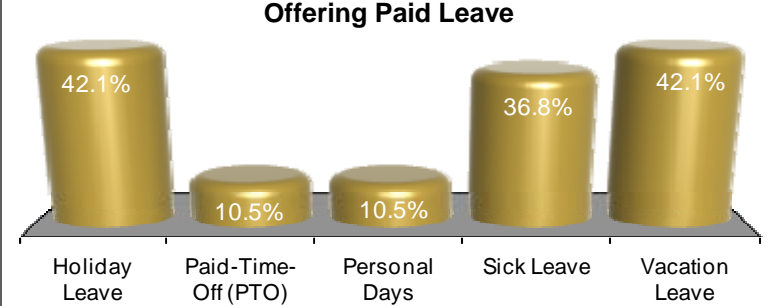
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 15.7%
 - 44.4% of businesses anticipate an increase in costs for medical insurance
 - 33.3% 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
AD&D	15.8%
Dental Coverage	21.1%
Life Insurance	26.3%
Long-Term Disability	15.8%
Medical	36.8%
Prescription Drugs	31.6%
Short-Term Disability	21.1%
Vision Insurance	21.1%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	36.8%	100%	42.9%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	5.3%	100%	100%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	15.8%	100%	33.3%
Fitness Club Reimbursement	0.0%	0.0%	0.0%
Flex Spending Accounts	26.3%	100%	20.0%
Flexible Scheduling	5.3%	0.0%	100%
Hiring Bonuses	0.0%	0.0%	0.0%
Incentives/Rewards	5.3%	100%	0.0%
Shift Differential - 3rd Shift	5.3%	100%	0.0%
Shift Differential - Weekend	0.0%	0.0%	0.0%
Tuition Assistance	10.5%	100%	0.0%
Varried Shifts	0.0%	0.0%	0.0%

Waste Management

57.1% offer a benefit package in addition to wage compensation

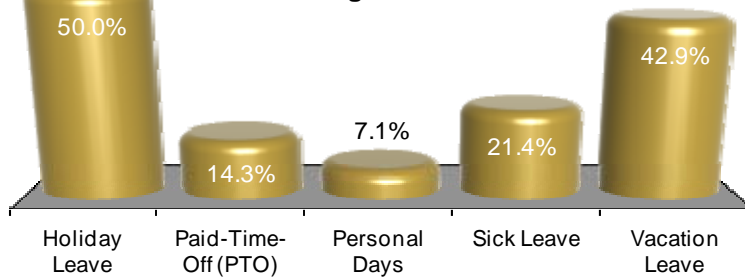
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 17.4%
 - 75.0% of businesses anticipate an increase in costs for medical insurance
 - 25.0% plan to increase employee's contribution in the next year
- 0.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	28.6%
Dental Coverage	28.6%
Life Insurance	35.7%
Long-Term Disability	14.3%
Medical	42.9%
Prescription Drugs	42.9%
Short-Term Disability	14.3%
Vision Insurance	14.3%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	35.7%	100%	20.0%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	7.1%	100%	0.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	7.1%	100%	0.0%
Fitness Club Reimbursement	0.0%	0.0%	0.0%
Flex Spending Accounts	7.1%	100%	0.0%
Flexible Scheduling	14.3%	100%	0.0%
Hiring Bonuses	7.1%	100%	0.0%
Incentives/Rewards	21.4%	100%	0.0%
Shift Differential - 3rd Shift	7.1%	100%	0.0%
Shift Differential - Weekend	14.3%	100%	50.0%
Tuition Assistance	7.1%	100%	0.0%
Varried Shifts	7.1%	100%	0.0%

Wholesale & Retail Trade

61.2% offer a benefit package in addition to wage compensation

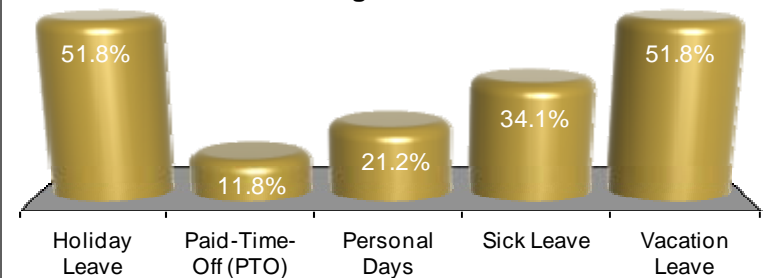
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 16.9%
 - 73.1% of businesses anticipate an increase in costs for medical insurance
 - 40.4% plan to increase employee's contribution in the next year
- 13.5% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	23.5%
Dental Coverage	22.4%
Life Insurance	36.5%
Long-Term Disability	22.4%
Medical	55.3%
Prescription Drugs	48.2%
Short-Term Disability	24.7%
Vision Insurance	17.6%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	36.5%	100%	25.8%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	30.6%	100%	26.9%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	5.9%	100%	20.0%
Fitness Club Reimbursement	3.5%	100%	0.0%
Flex Spending Accounts	20.0%	100%	0.0%
Flexible Scheduling	16.5%	100%	42.9%
Hiring Bonuses	5.9%	100%	0.0%
Incentives/Rewards	20.0%	100%	23.5%
Shift Differential - 3rd Shift	5.9%	100%	20.0%
Shift Differential - Weekend	4.7%	100%	50.0%
Tuition Assistance	12.9%	90.9%	27.3%
Varried Shifts	4.7%	100%	50.0%

Employment Range - All Industries

1-24 Employees

53.7% offer a benefit package in addition to wage compensation

Insurance:

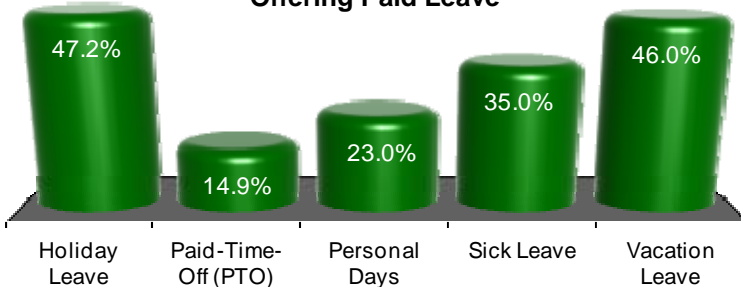
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 17.1%
 - 72.3% of businesses anticipate an increase in costs for medical insurance
 - 24.1% plan to increase employee's contribution in the next year
- 7.2% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	21.4%
Dental Coverage	18.8%
Life Insurance	28.2%
Long-Term Disability	16.2%
Medical	44.7%
Prescription Drugs	38.8%
Short-Term Disability	18.4%
Vision Insurance	13.6%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	30.4%	100%	27.7%
Childcare Assistance	0.6%	100%	100%
Company Discounts	18.4%	98.2%	28.1%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	2.9%	100%	11.1%
Fitness Club Reimbursement	2.9%	100%	11.1%
Flex Spending Accounts	12.3%	100%	13.2%
Flexible Scheduling	20.1%	85.5%	40.3%
Hiring Bonuses	1.3%	100%	25.0%
Incentives/Rewards	10.7%	97.0%	30.3%
Shift Differential - 3rd Shift	1.0%	66.7%	66.7%
Shift Differential - Weekend	2.3%	85.7%	57.1%
Tuition Assistance	8.4%	96.2%	26.9%
Varried Shifts	2.9%	100%	22.2%

25-49 Employees

94.6% offer a benefit package in addition to wage compensation

Insurance:

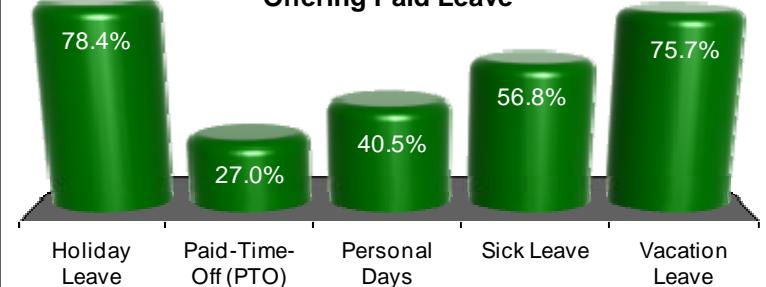
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 15.0%
 - 74.3% of businesses anticipate an increase in costs for medical insurance
 - 60.0% plan to increase employee's contribution in the next year
- 11.4% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	59.5%
Dental Coverage	48.6%
Life Insurance	73.0%
Long-Term Disability	45.9%
Medical	89.2%
Prescription Drugs	86.5%
Short-Term Disability	40.5%
Vision Insurance	32.4%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	70.3%	100%	34.6%
Childcare Assistance	2.7%	100%	0.0%
Company Discounts	37.8%	100%	50.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	24.3%	100%	77.8%
Fitness Club Reimbursement	5.4%	100%	50.0%
Flex Spending Accounts	62.2%	100%	26.1%
Flexible Scheduling	29.7%	72.7%	63.6%
Hiring Bonuses	8.1%	100%	0.0%
Incentives/Rewards	16.2%	100%	33.3%
Shift Differential - 3rd Shift	18.6%	100%	28.6%
Shift Differential - Weekend	8.1%	100%	33.3%
Tuition Assistance	32.4%	100%	25.0%
Varried Shifts	10.8%	100%	50.0%

50-99 Employees

100% offer a benefit package in addition to wage compensation

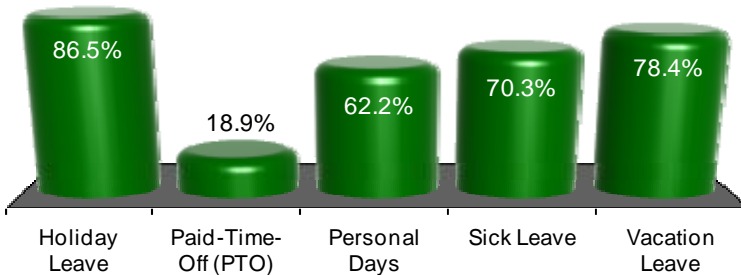
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 26.0%
 - 83.8% of businesses anticipate an increase in costs for medical insurance
 - 32.4% plan to increase employee's contribution in the next year
- 37.8% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	73.0%
Dental Coverage	75.7%
Life Insurance	91.9%
Long-Term Disability	73.0%
Medical	97.3%
Prescription Drugs	94.6%
Short-Term Disability	62.2%
Vision Insurance	43.2%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	67.6%	100%	40.0%
Childcare Assistance	5.4%	100%	50.0%
Company Discounts	40.5%	100%	53.3%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	35.1%	100%	38.5%
Fitness Club Reimbursement	27.0%	100%	60.0%
Flex Spending Accounts	56.8%	100%	33.3%
Flexible Scheduling	29.7%	81.8%	72.7%
Hiring Bonuses	8.1%	100%	0.0%
Incentives/Rewards	45.9%	94.1%	29.4%
Shift Differential - 3rd Shift	24.3%	100%	33.3%
Shift Differential - Weekend	10.8%	75.0%	25.0%
Tuition Assistance	43.2%	100%	43.8%
Varried Shifts	27.0%	100%	40.0%

100-249 Employees

100% offer a benefit package in addition to wage compensation

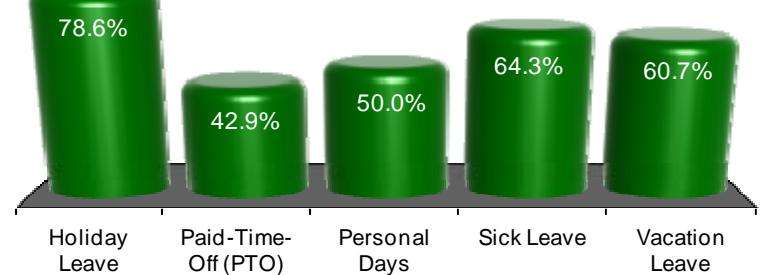
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 21.7%
 - 85.7% of businesses anticipate an increase in costs for medical insurance
 - 57.1% plan to increase employee's contribution in the next year
- 50.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	67.9%
Dental Coverage	75.0%
Life Insurance	92.9%
Long-Term Disability	57.1%
Medical	100%
Prescription Drugs	100%
Short-Term Disability	35.7%
Vision Insurance	46.4%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	75.0%	100%	52.4%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	21.4%	100%	50.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	35.7%	100%	50.0%
Fitness Club Reimbursement	3.6%	100%	100%
Flex Spending Accounts	78.6%	100%	50.0%
Flexible Scheduling	28.6%	75.0%	87.5%
Hiring Bonuses	10.7%	100%	33.3%
Incentives/Rewards	17.9%	100%	20.0%
Shift Differential - 3rd Shift	42.9%	100%	66.7%
Shift Differential - Weekend	25.0%	100%	71.4%
Tuition Assistance	42.9%	100%	33.3%
Varried Shifts	32.1%	100%	55.6%

250 + Employees

62.1% offer a benefit package in addition to wage compensation

Insurance:

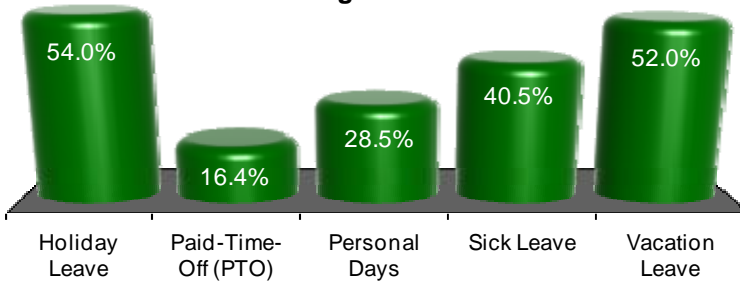
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 18.0%
 - 74.4% of businesses anticipate an increase in costs for medical insurance
 - 30.7% plan to increase employee's contribution in the next year
- 12.6% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	30.0%
Dental Coverage	27.2%
Life Insurance	38.6%
Long-Term Disability	24.5%
Medical	54.0%
Prescription Drugs	48.8%
Short-Term Disability	24.8%
Vision Insurance	18.3%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	37.9%	100%	31.0%
Childcare Assistance	1.3%	100%	60.0%
Company Discounts	22.5%	98.8%	36.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	8.1%	100%	41.9%
Fitness Club Reimbursement	5.5%	100%	38.1%
Flex Spending Accounts	21.4%	100%	22.0%
Flexible Scheduling	21.9%	83.3%	47.6%
Hiring Bonuses	2.6%	100%	10.0%
Incentives/Rewards	14.6%	96.4%	30.4%
Shift Differential - 3rd Shift	5.0%	94.7%	36.8%
Shift Differential - Weekend	3.7%	85.7%	42.9%
Tuition Assistance	14.1%	98.1%	31.5%
Varried Shifts	6.0%	100%	34.8%

Notes:

Industry Clusters

Advanced Manufacturing

88.2% offer a benefit package in addition to wage compensation

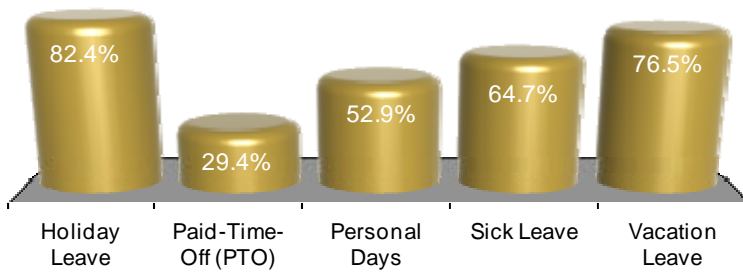
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 21.3%
 - 80.0% of businesses anticipate an increase in costs for medical insurance
 - 33.3% plan to increase employee's contribution in the next year
- 20.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	76.5%
Dental Coverage	64.7%
Life Insurance	82.4%
Long-Term Disability	64.7%
Medical	88.2%
Prescription Drugs	88.2%
Short-Term Disability	64.7%
Vision Insurance	41.2%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	64.7%	100%	9.1%
Childcare Assistance	5.9%	100%	100%
Company Discounts	23.5%	100%	25.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	23.5%	100%	25.0%
Fitness Club Reimbursement	17.6%	100%	33.3%
Flex Spending Accounts	52.9%	100%	11.1%
Flexible Scheduling	23.5%	75.0%	50.0%
Hiring Bonuses	11.8%	100%	0.0%
Incentives/Rewards	29.4%	100%	0.0%
Shift Differential - 3rd Shift	23.5%	100%	0.0%
Shift Differential - Weekend	5.9%	100%	0.0%
Tuition Assistance	29.4%	100%	20.0%
Varried Shifts	17.6%	100%	0.0%

Bioscience

100% offer a benefit package in addition to wage compensation

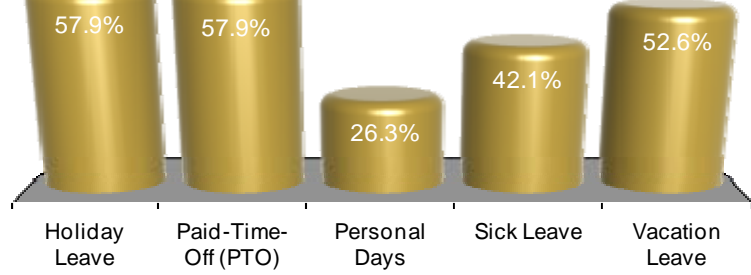
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 24.6%
 - 73.7% of businesses anticipate an increase in costs for medical insurance
 - 57.9% plan to increase employee's contribution in the next year
- 26.3% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	78.9%
Dental Coverage	68.4%
Life Insurance	84.2%
Long-Term Disability	57.9%
Medical	100%
Prescription Drugs	100%
Short-Term Disability	63.2%
Vision Insurance	36.8%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	57.9%	100%	54.5%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	36.8%	100%	42.9%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	42.1%	100%	62.5%
Fitness Club Reimbursement	26.3%	100%	60.0%
Flex Spending Accounts	57.9%	100%	54.5%
Flexible Scheduling	26.3%	80.0%	80.0%
Hiring Bonuses	21.1%	100%	25.0%
Incentives/Rewards	21.1%	100%	25.0%
Shift Differential - 3rd Shift	52.6%	100%	60.0%
Shift Differential - Weekend	21.1%	100%	75.0%
Tuition Assistance	47.4%	100%	55.6%
Varried Shifts	36.8%	100%	71.4%

Information Technology

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 27.8%
 - 100% of businesses anticipate an increase in costs for medical insurance
 - 33.3% plan to increase employee's contribution in the next year
- 33.3% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	83.3%
Dental Coverage	50.0%
Life Insurance	100%
Long-Term Disability	100%
Medical	100%
Prescription Drugs	100%
Short-Term Disability	33.3%
Vision Insurance	100%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	50.0%	100%	0.0%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	83.3%	100%	20.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%	0.0%
Fitness Club Reimbursement	16.7%	100%	0.0%
Flex Spending Accounts	33.3%	100%	0.0%
Flexible Scheduling	50.0%	33.3%	66.7%
Hiring Bonuses	0.0%	0.0%	0.0%
Incentives/Rewards	0.0%	0.0%	0.0%
Shift Differential - 3rd Shift	0.0%	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%	0.0%
Tuition Assistance	33.3%	100%	0.0%
Varried Shifts	0.0%	0.0%	0.0%

Notes:

**A Project of the
Economic Development Groups of the Mid Iowa Region**

Calhoun County

Pamela Anderson, Executive Director
Calhoun County Economic Development Corporation
P.O. Box 47
Rockwell City, IA 50579
Phone: 712-297-5601
Email: ccedc@iowatelecom.net
www.calhoundev.com

Hamilton County

David Toyer
Webster City Economic Development
P.O. Box 217
Webster City, IA 50595
Phone: 515-832-9151
Email: info@buildwebstercity.com
www.buildwebstercity.com

Catherine Bergman
Hamilton County S.E.E.D.
P.O. Box 474
Webster City, IA 50595
Phone: 515-832-9575
Email: hamcseed@wmtel.net
www.develop.hamiltoncountyiowa.com

Hardin County

Tom Deimerly
Iowa Falls Area Development Corporation
520 Rocksylvana Ave.
Iowa Falls, IA 50126
Phone: 641-648-5604
Email: director@iowafallsdevelopment.com
www.iowafallsdevelopment.com

Deb Crosser
City of Eldora
1442 Washington
Eldora, Iowa 50627
Phone: 641-939-3241
Email: eldoraecondev@heartofiowa.net
www.eldoraiowa.com

Humboldt County

Alissa O'Connor
Humboldt County Development Association
29 - 5th Street South, Box 529
Humboldt, IA 50548
Phone: 515-332-2557
Email: alissao@ci.humboldt.ia.us
www.ci.humboldt.ia.us/hcda

Kossuth & Palo Alto Counties

Maureen Elbert
Kossuth / Palo Alto County Economic Development Corporation
106 South Dodge Street, Suite 210
Algona, IA 50511
Phone: 515-295-7979
Email: kcedc@kossuthia.com
www.kossuth-edc.com
www.paloaltoiowa.com

Steve Heldt
Emmetsburg Community Development Corporation
2021 Main Street
Emmetsburg, IA 50536
Phone: 712-852-2262
Email: commdevl@ncn.net
www.emmetsburg.com

Pocahontas County

Tom Grau
Pocahontas County Economic Development Commission
P.O. 212
Pocahontas, IA 50574
Phone: 712-335-3935
Email: pcedc@evertek.net
www.pocahontas-county.com

Eric List
City of Pocahontas
23 West Elm Avenue
Pocahontas, IA 50574
Phone: 712-335-4841
Email: pokyed@evertek.net
www.pocahontasiowa.com

Webster County

John Kramer
Development Corporation of Fort Dodge and Webster County
822 Central Ave, Suite 406
Fort Dodge, IA 50501
Phone: 515-955-7788
E-Mail: info@wcfdddevelopment.com
www.wcfdddevelopment.com

Wright County

Dennis Bowman
Wright County Economic Development
P.O. Box 214
Clarion, IA 50524
Phone: 515-532-6422
Email: wced@co.wright.ia.us
www.wrightcounty.org

In Partnership With:

Agriculture Commodity
Development Foundation
Corn Belt Power
Iowa Central Community College

Iowa State University Extension
Iowa Workforce Development
MIDAS Council of Governments

North Central Iowa Small Business
Development Center
USDA Rural Development



Community partner