

Fringe Benefit Survey of the Prosperity Eastern Iowa Region



Delaware, Dubuque, Jackson, and Jones Counties

Released December 2008

In partnership with



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 Prosperity Eastern Iowa region that encompasses Delaware, Dubuque, Jackson and Jones 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.

This information is analyzed and compiled by
Iowa Workforce Development
1000 E. Grand Avenue
Des Moines, Iowa 50319
(515) 281-4896
www.iowaworkforce.org

Fringe Benefit Profile

Benefit Overview

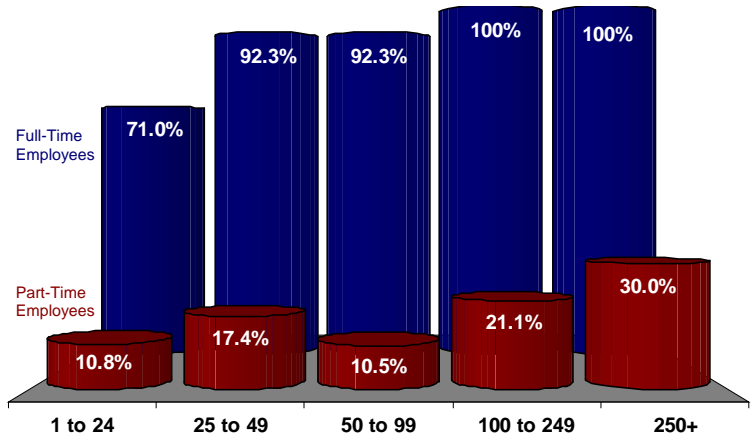
Slightly over one-third (33.9%) of the employers located in the Prosperity Eastern Iowa region participated in the survey by providing input on the fringe benefits they offer (762 were sent the survey, 258 provided responses). Results are detailed by four benefit category offerings - Insurance, Paid Leave, Retirement, and Additional Benefit Offerings - industry sector, and employment range amongst full-time and part-time employees.

- 82.2% offer a fringe benefit package in addition to wage compensation
 - 10.1% 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
 - 75.6% employ at least one part-time employee
 - 23.6% employ at least one temporary/seasonal employee

Insurance - Health/Medical

- 66.7% of employers offer a health/medical insurance plan in their total benefit packages
 - 12.8% 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 15.9%
 - 27.8% 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
 - 22.1% Traditional Indemnity Plan
 - 54.6% Preferred Provider Org. (PPO)
 - 14.1% Health Maintenance Org. (HMO)
 - 9.2% undetermined plan type
- 16.2% offer health/medical insurance to retired employees
 - 20.0% cost share in premiums for retirees coverage (not including family)
- Health/Medical offered by employment status
 - 100% full-time
 - 16.2% part-time
- 56.1% cost share premiums associated with health/medical insurance for full-time employee coverage (not including family)
- 60.0% 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	63.2%	9.1%
Education	90.0%	20.0%
Entertainment	27.3%	20.0%
Finance/Insurance	75.0%	40.0%
Food Services	*	*
Government	100%	25.0%
Healthcare/Social Services	59.3%	33.3%
Information Services	87.5%	*
Management Services	80.0%	20.0%
Manufacturing	93.3%	8.8%
Personal Services	100%	18.2%
Professional Services	66.7%	16.7%
Real Estate	33.3%	*
Utilities	*	*
Warehouse/Transportation	81.8%	*
Waste Management	*	*
Wholesale/Retail Trade	85.7%	3.6%

Insurance - Prescription Drugs

- 57.4% of employers offer prescription drug coverage in their total benefit packages

Full-Time Employees

- 71.4% of those employers offer a prescription drug coverage plan in their total benefit packages
 - 28.6% offer a prescription drug plan as part of a health/medical insurance plan and/or individual plan
 - 61.2% cost share premiums associated with prescription drug coverage

Part-Time Employees

- 10.6% of those employers offer a prescription drug coverage plan in their total benefit packages
 - 50.0% cost share premiums associated with prescription drug coverage

Insurance - Vision Coverage

- 15.9% of employers offer vision coverage in their total benefit packages

Full-Time Employees

63.4% of those offer vision coverage separate from their medical plan

- 51.2% offer a comprehensive plan that includes routine eye exam, contacts, and lenses/frames
- 14.6% offer a plan that covers routine eye exams
- 9.8% offer a plan that covers frames and lenses
- 7.3% offer a plan that covers contact lenses

Part-Time Employees

13.2% of those offer vision coverage separate from their medical plan

- 9.8% offer a comprehensive plan that includes routine eye exam, contacts, and lenses/frames
- 2.4% offer a plan that covers routine eye exams
- 4.9% offer a plan that covers frames and lenses

Insurance - Dental Coverage

- 48.4% of employers offer dental coverage in their total benefit packages

Full-Time Employees

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

- 66.3% offer a dental plan that is comprehensive (includes preventative, basic, major, and orthodontic coverage)
- 34.6% offer basic coverage
- 34.6% offer preventative coverage
- 28.8% offer major coverage
- 13.5% offer orthodontics coverage

Part-Time Employees

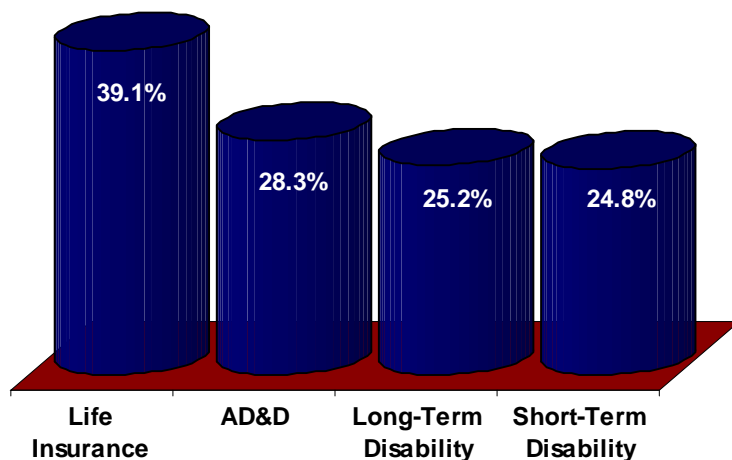
22.1% of those offer dental coverage to part-time employees

- 10.6% offer a dental plan that is comprehensive (includes preventative, basic, major, and orthodontic coverage)
- 7.7% offer basic coverage
- 6.7% offer preventative coverage
- 6.7% offer major coverage
- 1.0% 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

- 20.0% total annual salary
- 25.7% percent/specified number of annual salary
- 54.3% flat rate

Part-Time Employees

Coverage is determined by one of three methods

- 20.0% total annual salary
- 26.7% percent/specified number of annual salary
- 53.3% flat rate

Life Insurance:

Full-Time Employees

Coverage is determined by one of three methods

- 16.7% total annual salary
- 22.9% percent/specified number of annual salary
- 60.4% flat rate

45.2% offer additional life insurance employees may purchase beyond coverage employer provides

Part-Time Employees

Coverage is determined by one of three methods

- 8.7% total annual salary
- 34.7% percent/specified number of annual salary
- 56.5% flat rate

43.5% offer additional life insurance employees may purchase beyond coverage employer provides

Short-Term Disability:

Full-Time Employees

88.1% have a waiting period prior to employees being able to utilize short-term disability

- Average waiting period is 42 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

69.2% have a waiting period prior to employees being able to utilize short-term disability

- Average waiting period is 45 days
- Average length of coverage is 14 weeks

Long-Term Disability:

Full-Time Employees

82.3% use a percent of salary to determine coverage

- Average percent used to calculate the benefit - 60.5% of salary

Part-Time Employees

57.1% use a percent of salary to determine coverage

- Average percent used to calculate the benefit - 53.1% of salary

Paid Leave - Vacation

76.0% of Employers offer Paid Vacations

- 99.5% of those offer to full-time employees
- 21.5% 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	6
5 Years	13	5 Years	10
10 Years	16	10 Years	13

Paid Leave - Sick

41.1% of Employers offer Paid Sick Leave

- 100% of those offer to full-time employees
- 29.7% 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	8	1 Year	7
5 Years	9	5 Years	8
10 Years	8	10 Years	9

Paid Leave - Holiday

72.5% of Employers offer Paid Holidays

- 99.5% of those offer to full-time employees
 - Average number of days given each year - 8
- 29.5% of those offer to part-time employees
 - Average number of days given each year - 7

Paid Leave - Personal Days/Floating Holidays

15.1% of Employers offer Personal Days/Floating Holidays

- 100% of those offer to full-time employees
 - Average number of days given each year - 4
- 32.4% 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)

11.2% of Employers offer PTO

- 100% of those offer to full-time employees
- 51.7% 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	12	1 Year	15
5 Years	17	5 Years	19
10 Years	19	10 Years	23

Retirement/Pension Plans

45.5% of Employers offer Retirement/Pension Plans

- 100% of those offer to full-time employees
 - Average wait to be 100% vested - 3 years
- 46.0% of those offer to part-time employees
 - Average wait to be 100% vested - 3 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)

- 91.4% of those offer to full-time employees
- 80.0% 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.)

- 8.5% of those offer to full-time employees
- 2.6% of those offer to part-time employees

Retirement/Pension Plans

Percent of Employers Offering Additional Benefit Options

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	1.8%	0.9%
Company Discounts	43.0%	26.8%
Concierge Service	1.9%	0.5%
Employee Assistance Program	13.6%	9.6%
Fitness Club Reimbursement	6.4%	2.8%
Flex Spending Accounts	32.9%	14.4%
Flexible Scheduling	28.4%	24.5%
Hiring Bonuses	8.9%	1.9%
Incentives/Rewards	36.0%	15.0%
Shift Differential - 3rd Shift	13.9%	8.3%
Shift Differential - Weekend	8.6%	5.8%
Tuition Assistance	24.2%	9.6%
Varried Shifts	22.4%	16.2%

Industry - All Employment Ranges

Construction

77.3% offer a benefit package in addition to wage compensation

Insurance:

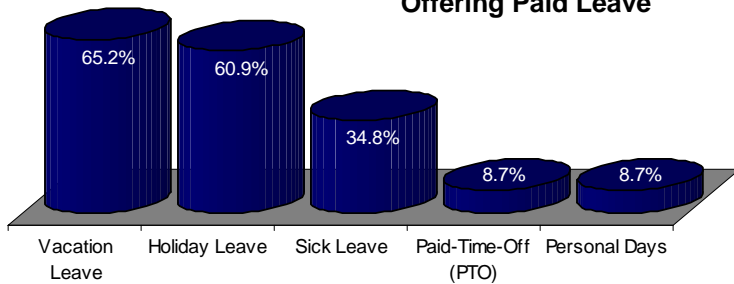
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 19.6%
 - 91.7% of businesses anticipate an increase in costs for medical insurance
 - 25.0% plan to increase employee's contribution in the next year
- 5.65.6% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	56.5%
Prescription Drugs	43.5%
Life Insurance	17.4%
Dental Coverage	13.0%
Vision Insurance	8.7%
AD&D	8.7%
Short-Term Disability	4.3%
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	22.2%	5.9%
Concierge Service	5.6%	0.0%
Employee Assistance Program	5.6%	5.9%
Fitness Club Membership	0.0%	0.0%
Flex Spending Accounts	27.8%	5.9%
Flexible Scheduling	11.1%	11.8%
Hiring Bonuses	5.6%	0.0%
Incentive/Reward program	11.8%	5.9%
Retirement	44.4%	6.3%
Shift Differential - 3rd Shift	5.6%	0.0%
Shift Differential - Weekend	5.9%	0.0%
Tuition Assistance	11.1%	5.9%
Varied Shifts	0.0%	0.0%

Education

100% offer a benefit package in addition to wage compensation

Insurance:

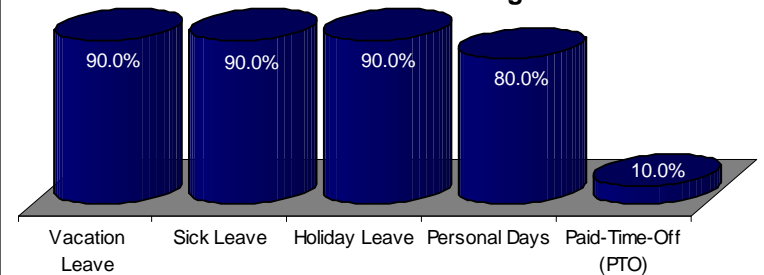
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 21.7%
 - 77.8% of businesses anticipate an increase in costs for medical insurance
 - 50.0% plan to increase employee's contribution in the next year
- 70.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	90.0%
Dental Coverage	90.0%
Prescription Drugs	80.0%
AD&D	80.0%
Life Insurance	80.0%
Long-Term Disability	80.0%
Vision Insurance	30.0%
Short-Term Disability	10.0%

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 Membership	0.0%	0.0%
Flex Spending Accounts	80.0%	60.0%
Flexible Scheduling	0.0%	0.0%
Hiring Bonuses	10.0%	0.0%
Incentive/Reward program	10.0%	0.0%
Retirement	66.7%	44.4%
Shift Differential - 3rd Shift	10.0%	0.0%
Shift Differential - Weekend	10.0%	10.0%
Tuition Assistance	10.0%	0.0%
Varied Shifts	11.1%	0.0%

Entertainment/Food Service

23.8% offer a benefit package in addition to wage compensation

Insurance:

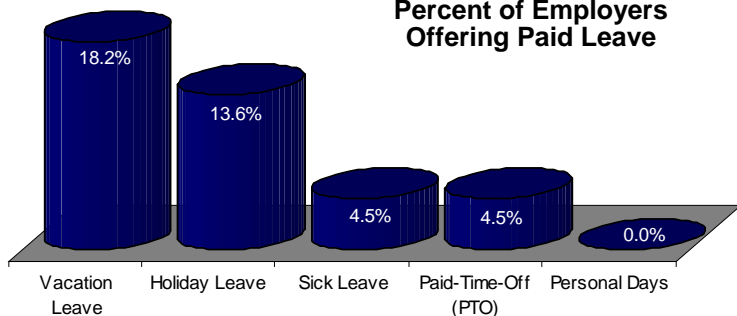
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 1.3%
 - 66.7% of businesses anticipate an increase in costs for medical insurance
 - 0.0% plan to increase employee's contribution in the next year
- Received too few responses that offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	13.6%
Dental Coverage	13.6%
Prescription Drugs	13.6%
Vision Insurance	9.1%
Life Insurance	9.1%
AD&D	4.5%
Short-Term Disability	4.5%
Long-Term Disability	4.5%

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	37.5%	25.0%
Concierge Service	0.0%	0.0%
Employee Assistance Program	0.0%	12.5%
Fitness Club Membership	0.0%	0.0%
Flex Spending Accounts	12.5%	0.0%
Flexible Scheduling	37.5%	37.5%
Hiring Bonuses	0.0%	0.0%
Incentive/Reward program	25.0%	0.0%
Retirement	28.6%	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	25.0%	25.0%

Finance/Insurance

100% offer a benefit package in addition to wage compensation

Insurance:

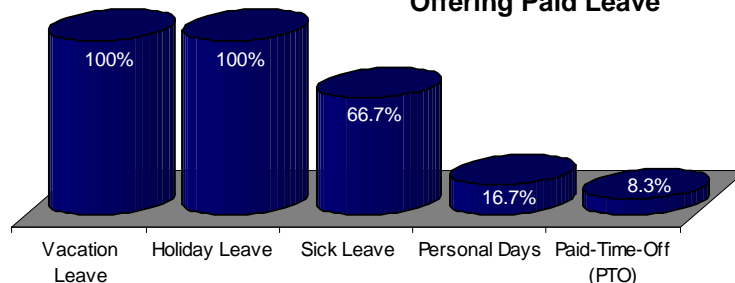
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 17.4%
 - 72.7% of businesses anticipate an increase in costs for medical insurance
 - 30.0% plan to increase employee's contribution in the next year
- 36.4% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	75.0%
Prescription Drugs	66.7%
Life Insurance	58.3%
Dental Coverage	41.7%
Long-Term Disability	41.7%
Short-Term Disability	25.0%
AD&D	16.7%
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	50.0%	50.0%
Concierge Service	0.0%	0.0%
Employee Assistance Program	8.3%	8.3%
Fitness Club Membership	0.0%	0.0%
Flex Spending Accounts	41.7%	25.0%
Flexible Scheduling	16.7%	16.7%
Hiring Bonuses	8.3%	0.0%
Incentive/Reward program	58.3%	25.0%
Retirement	50.0%	27.3%
Shift Differential - 3rd Shift	8.3%	8.3%
Shift Differential - Weekend	8.3%	8.3%
Tuition Assistance	25.0%	8.3%
Varied Shifts	8.3%	8.3%

Government

100% offer a benefit package in addition to wage compensation

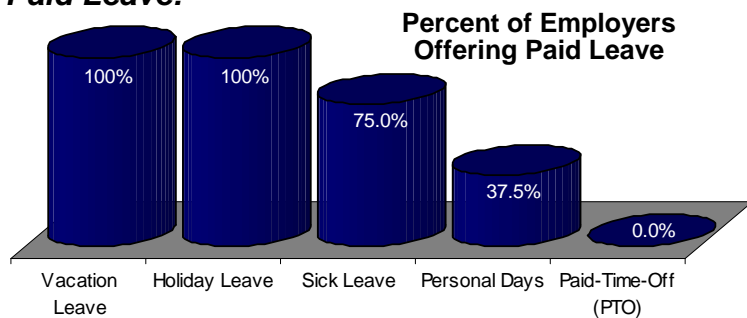
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 46.0%
 - 57.1% of businesses anticipate an increase in costs for medical insurance
 - 0.0% 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	87.5%
Prescription Drugs	75.0%
Dental Coverage	50.0%
Life Insurance	50.0%
Vision Insurance	25.0%
AD&D	25.0%
Short-Term Disability	25.0%
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	0.0%	0.0%
Concierge Service	0.0%	0.0%
Employee Assistance Program	12.5%	12.5%
Fitness Club Membership	12.5%	12.5%
Flex Spending Accounts	25.0%	12.5%
Flexible Scheduling	50.0%	50.0%
Hiring Bonuses	12.5%	0.0%
Incentive/Reward program	25.0%	0.0%
Retirement	87.5%	62.5%
Shift Differential - 3rd Shift	12.5%	12.5%
Shift Differential - Weekend	12.5%	12.5%
Tuition Assistance	37.5%	37.5%
Varied Shifts	12.5%	12.5%

Healthcare

86.2% offer a benefit package in addition to wage compensation

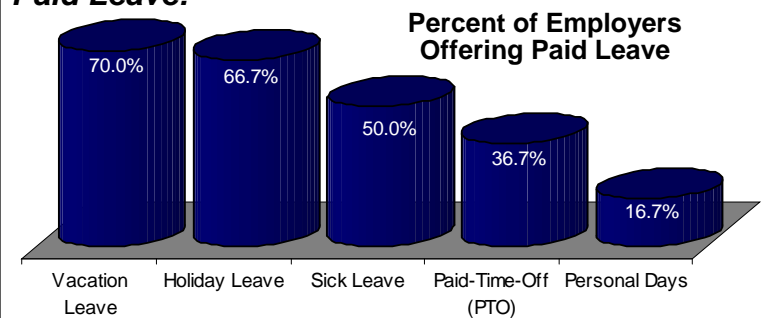
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 10.7%
 - 94.4% of businesses anticipate an increase in costs for medical insurance
 - 29.4% 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	53.3%
Prescription Drugs	50.0%
Dental Coverage	46.7%
Life Insurance	33.3%
Long-Term Disability	30.0%
AD&D	20.0%
Short-Term Disability	20.0%
Vision Insurance	16.7%

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	7.4%	7.4%
Company Discounts	34.6%	26.9%
Concierge Service	0.0%	0.0%
Employee Assistance Program	15.4%	15.4%
Fitness Club Membership	11.1%	3.7%
Flex Spending Accounts	38.5%	26.9%
Flexible Scheduling	42.3%	38.5%
Hiring Bonuses	11.5%	3.8%
Incentive/Reward program	42.3%	30.8%
Retirement	73.1%	44.4%
Shift Differential - 3rd Shift	23.1%	23.1%
Shift Differential - Weekend	19.2%	19.2%
Tuition Assistance	45.8%	30.8%
Varied Shifts	34.6%	30.8%

Manufacturing

97.9% offer a benefit package in addition to wage compensation

Insurance:

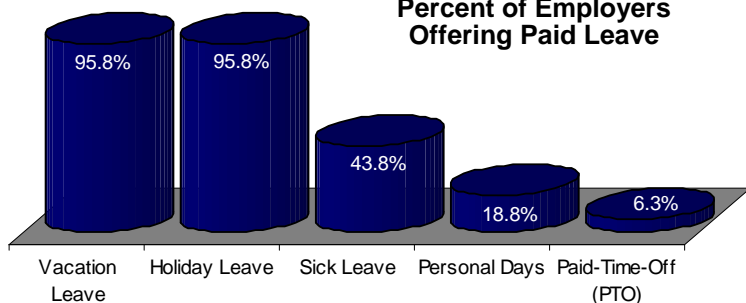
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 23.9%
 - 78.9% of businesses anticipate an increase in costs for medical insurance
 - 34.3% plan to increase employee's contribution in the next year
- 14.9% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	87.5%
Prescription Drugs	83.3%
Life Insurance	66.7%
Short-Term Disability	54.2%
Dental Coverage	52.1%
AD&D	50.0%
Long-Term Disability	45.8%
Vision Insurance	31.3%

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	2.1%	0.0%
Company Discounts	53.3%	32.6%
Concierge Service	2.2%	0.0%
Employee Assistance Program	23.3%	11.9%
Fitness Club Membership	14.9%	6.7%
Flex Spending Accounts	39.5%	7.3%
Flexible Scheduling	20.0%	19.0%
Hiring Bonuses	9.3%	0.0%
Incentive/Reward program	37.2%	14.6%
Retirement	62.2%	30.0%
Shift Differential - 3rd Shift	35.0%	15.4%
Shift Differential - Weekend	14.6%	5.0%
Tuition Assistance	32.6%	4.9%
Varied Shifts	46.7%	28.2%

Personal Services

87.5% offer a benefit package in addition to wage compensation

Insurance:

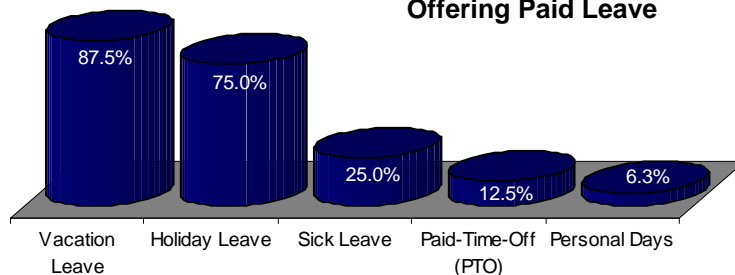
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 15.8%
 - 81.8% of businesses anticipate an increase in costs for medical insurance
 - 36.4% plan to increase employee's contribution in the next year
- 15.4% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	87.5%
Prescription Drugs	81.3%
Dental Coverage	50.0%
Life Insurance	37.5%
Short-Term Disability	25.0%
Long-Term Disability	25.0%
AD&D	18.8%
Vision Insurance	12.5%

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	7.1%	0.0%
Company Discounts	71.4%	30.8%
Concierge Service	14.3%	7.7%
Employee Assistance Program	28.6%	15.4%
Fitness Club Membership	7.1%	0.0%
Flex Spending Accounts	35.7%	21.4%
Flexible Scheduling	50.0%	23.1%
Hiring Bonuses	21.4%	14.3%
Incentive/Reward program	50.0%	21.4%
Retirement	33.3%	14.3%
Shift Differential - 3rd Shift	7.1%	0.0%
Shift Differential - Weekend	7.1%	0.0%
Tuition Assistance	21.4%	7.1%
Varied Shifts	21.4%	15.4%

Professional Services/Management

76.5% offer a benefit package in addition to wage compensation

Insurance:

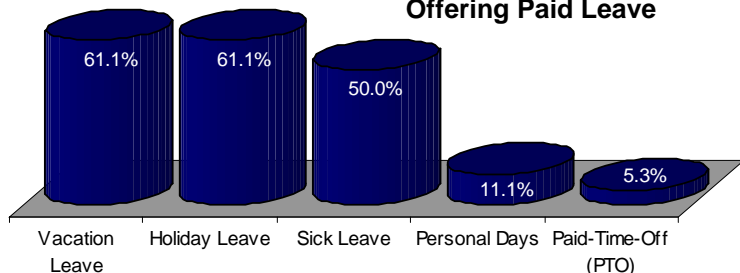
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 8.7%
 - 80.0% of businesses anticipate an increase in costs for medical insurance
 - 22.2% plan to increase employee's contribution in the next year
- 7.7% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	55.6%
Prescription Drugs	33.3%
Dental Coverage	27.8%
Life Insurance	22.2%
AD&D	16.7%
Long-Term Disability	16.7%
Vision Insurance	5.6%
Short-Term Disability	5.6%

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%	23.1%
Concierge Service	0.0%	0.0%
Employee Assistance Program	21.4%	23.1%
Fitness Club Membership	0.0%	0.0%
Flex Spending Accounts	14.3%	0.0%
Flexible Scheduling	35.7%	23.1%
Hiring Bonuses	14.3%	7.7%
Incentive/Reward program	35.7%	23.1%
Retirement	76.9%	30.8%
Shift Differential - 3rd Shift	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%
Tuition Assistance	28.6%	15.4%
Varied Shifts	7.1%	7.7%

Warehouse/Distribution

90.9% offer a benefit package in addition to wage compensation

Insurance:

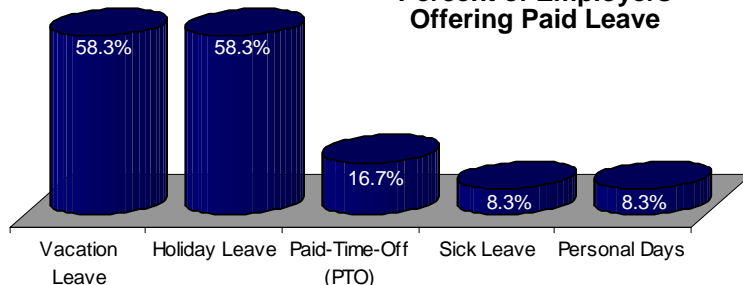
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 15.8%
 - 42.9% of businesses anticipate an increase in costs for medical insurance
 - 20.0% plan to increase employee's contribution in the next year
- 10.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	75.0%
Dental Coverage	41.7%
Prescription Drugs	33.3%
Life Insurance	33.3%
AD&D	25.0%
Short-Term Disability	25.0%
Vision Insurance	16.7%
Long-Term Disability	8.3%

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	10.0%	9.1%
Concierge Service	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%
Fitness Club Membership	9.1%	0.0%
Flex Spending Accounts	9.1%	9.1%
Flexible Scheduling	18.2%	27.3%
Hiring Bonuses	9.1%	0.0%
Incentive/Reward program	36.4%	9.1%
Retirement	45.5%	20.0%
Shift Differential - 3rd Shift	9.1%	9.1%
Shift Differential - Weekend	9.1%	9.1%
Tuition Assistance	9.1%	9.1%
Varied Shifts	27.3%	18.2%

Wholesale/Retail Trade

83.3% offer a benefit package in addition to wage compensation

Insurance:

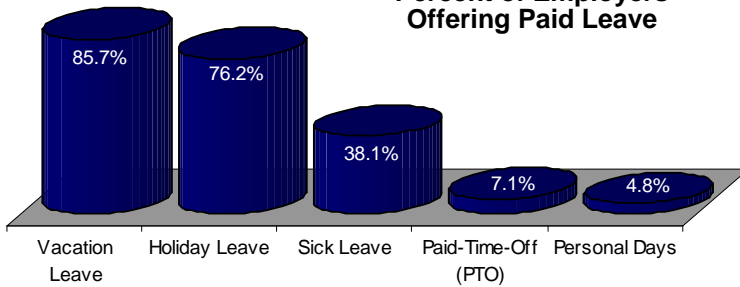
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 10.7%
 - 90.0% of businesses anticipate an increase in costs for medical insurance
 - 27.6% plan to increase employee's contribution in the next year
- 5.6% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	71.4%
Prescription Drugs	61.9%
Dental Coverage	40.5%
Life Insurance	31.0%
AD&D	28.6%
Short-Term Disability	23.8%
Long-Term Disability	16.7%
Vision Insurance	9.5%

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%	45.7%
Concierge Service	0.0%	0.0%
Employee Assistance Program	11.1%	5.7%
Fitness Club Membership	2.8%	2.9%
Flex Spending Accounts	25.0%	8.3%
Flexible Scheduling	33.3%	34.3%
Hiring Bonuses	2.8%	0.0%
Incentive/Reward program	36.1%	11.1%
Retirement	43.2%	18.9%
Shift Differential - 3rd Shift	5.6%	5.9%
Shift Differential - Weekend	2.8%	2.9%
Tuition Assistance	13.9%	2.8%
Varied Shifts	13.9%	14.3%

Notes:

Employment Range - All Industries

1-24 Employees

76.4% offer a benefit package in addition to wage compensation

Insurance:

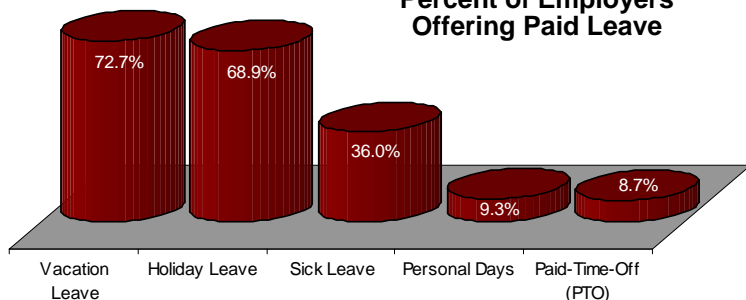
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 13.4%
 - 81.3% of businesses anticipate an increase in costs for medical insurance
 - 19.3% plan to increase employee's contribution in the next year
- 5.7% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	55.3%
Dental Coverage	54.7%
Prescription Drugs	44.1%
Life Insurance	22.4%
AD&D	15.5%
Short-Term Disability	13.7%
Long-Term Disability	10.6%
Vision Insurance	6.8%

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	0.8%	0.8%
Company Discounts	41.7%	24.2%
Concierge Service	2.4%	0.8%
Employee Assistance Program	4.0%	1.6%
Fitness Club Membership	1.5%	0.0%
Flex Spending Accounts	13.4%	4.8%
Flexible Scheduling	25.2%	17.7%
Hiring Bonuses	0.8%	0.0%
Incentive/Reward program	28.0%	8.9%
Retirement	48.8%	15.5%
Shift Differential - 3rd Shift	1.6%	0.8%
Shift Differential - Weekend	1.6%	0.8%
Tuition Assistance	16.8%	8.0%
Varied Shifts	7.9%	4.9%

25-49 Employees

79.4% offer a benefit package in addition to wage compensation

Insurance:

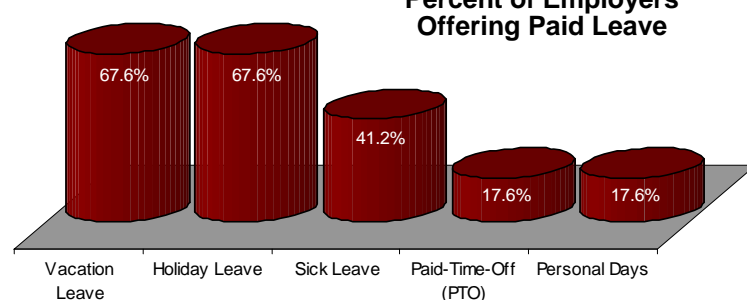
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 16.6%
 - 88.0% of businesses anticipate an increase in costs for medical insurance
 - 31.8% plan to increase employee's contribution in the next year
- 7.4% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	73.5%
Prescription Drugs	73.5%
Dental Coverage	52.9%
Life Insurance	52.9%
AD&D	29.4%
Long-Term Disability	29.4%
Short-Term Disability	26.5%
Vision Insurance	17.6%

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	48.1%	42.3%
Concierge Service	0.0%	0.0%
Employee Assistance Program	18.5%	19.2%
Fitness Club Membership	7.4%	3.8%
Flex Spending Accounts	44.4%	19.2%
Flexible Scheduling	33.3%	38.5%
Hiring Bonuses	22.2%	3.8%
Incentive/Reward program	40.7%	26.9%
Retirement	59.3%	34.6%
Shift Differential - 3rd Shift	11.5%	4.0%
Shift Differential - Weekend	3.7%	3.8%
Tuition Assistance	22.2%	7.7%
Varied Shifts	14.8%	15.4%

50-99 Employees

100% offer a benefit package in addition to wage compensation

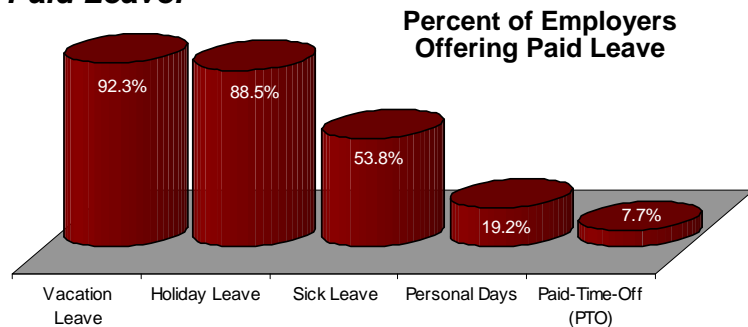
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 18.2%
 - 66.7% of businesses anticipate an increase in costs for medical insurance
 - 42.1% plan to increase employee's contribution in the next year
- 16.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	92.3%
Prescription Drugs	80.8%
Life Insurance	76.9%
Dental Coverage	65.4%
AD&D	61.5%
Short-Term Disability	50.0%
Long-Term Disability	50.0%
Vision Insurance	30.8%

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	40.0%	26.9%
Concierge Service	3.8%	0.0%
Employee Assistance Program	7.7%	0.0%
Fitness Club Membership	0.0%	0.0%
Flex Spending Accounts	52.0%	20.8%
Flexible Scheduling	23.1%	26.9%
Hiring Bonuses	12.0%	8.3%
Incentive/Reward program	36.0%	16.7%
Retirement	65.4%	40.0%
Shift Differential - 3rd Shift	20.0%	16.0%
Shift Differential - Weekend	8.0%	4.0%
Tuition Assistance	24.0%	4.2%
Varied Shifts	38.5%	32.0%

100-249 Employees

100% offer a benefit package in addition to wage compensation

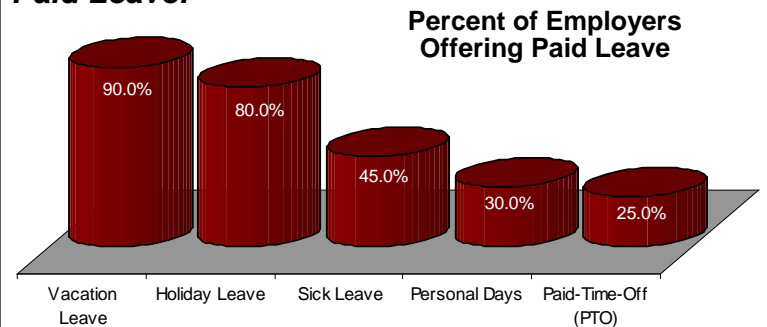
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 16.1%
 - 78.9% of businesses anticipate an increase in costs for medical insurance
 - 47.1% 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
Medical	100%
Prescription Drugs	90.0%
Dental Coverage	80.0%
Life Insurance	70.0%
Long-Term Disability	70.0%
AD&D	60.0%
Short-Term Disability	55.0%
Vision Insurance	35.0%

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	40.0%	20.0%
Concierge Service	0.0%	0.0%
Employee Assistance Program	42.1%	36.8%
Fitness Club Membership	20.0%	10.0%
Flex Spending Accounts	78.9%	47.4%
Flexible Scheduling	45.0%	40.0%
Hiring Bonuses	21.1%	5.3%
Incentive/Reward program	63.2%	26.3%
Retirement	73.7%	50.0%
Shift Differential - 3rd Shift	57.9%	35.0%
Shift Differential - Weekend	42.1%	30.0%
Tuition Assistance	57.9%	26.3%
Varied Shifts	65.0%	47.4%

250 + Employees

92.9% offer a benefit package in addition to wage compensation

Insurance:

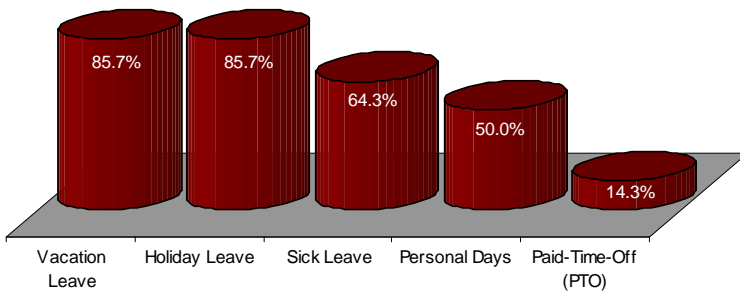
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 28.1%
 - 63.6% of businesses anticipate an increase in costs for medical insurance
 - 36.4% plan to increase employee's contribution in the next year
- 61.5% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	92.9%
Dental Coverage	92.9%
Life Insurance	92.9%
Prescription Drugs	85.7%
AD&D	71.4%
Long-Term Disability	71.4%
Vision Insurance	64.3%
Short-Term Disability	64.3%

Paid Leave:

Percent of Employers



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	23.1%	9.1%
Company Discounts	53.8%	27.3%
Concierge Service	0.0%	0.0%
Employee Assistance Program	61.5%	45.5%
Fitness Club Membership	46.2%	25.0%
Flex Spending Accounts	92.3%	33.3%
Flexible Scheduling	23.1%	20.0%
Hiring Bonuses	38.5%	0.0%
Incentive/Reward program	61.5%	25.0%
Retirement	58.3%	50.0%
Shift Differential - 3rd Shift	58.3%	30.0%
Shift Differential - Weekend	33.3%	20.0%
Tuition Assistance	53.8%	16.7%
Varied Shifts	83.3%	50.0%

Industry Clusters

Advanced Manufacturing

100% offer a benefit package in addition to wage compensation

Insurance:

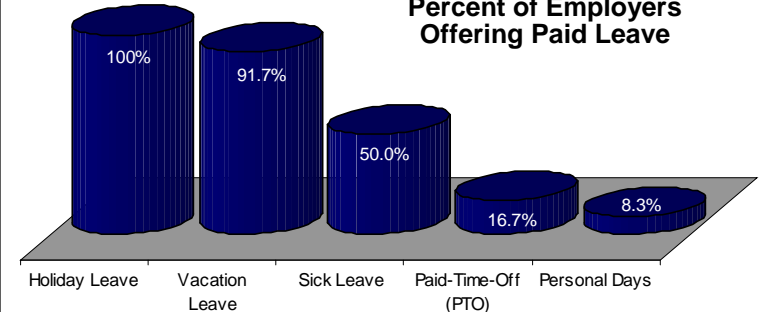
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 21.7%
 - 70.0% of businesses anticipate an increase in costs for medical insurance
 - 20.0% plan to increase employee's contribution in the next year
- 25.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	100%
Prescription Drugs	83.3%
Life Insurance	75.0%
AD&D	66.7%
Short-Term Disability	66.7%
Dental Coverage	58.3%
Long-Term Disability	50.0%
Vision Insurance	41.7%

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	8.3%	0.0%
Company Discounts	66.7%	50.0%
Concierge Service	0.0%	0.0%
Employee Assistance Program	18.2%	8.3%
Fitness Club Membership	25.0%	16.7%
Flex Spending Accounts	25.0%	16.7%
Flexible Scheduling	16.7%	18.2%
Hiring Bonuses	25.0%	0.0%
Incentive/Reward program	50.0%	25.0%
Retirement	66.7%	36.4%
Shift Differential - 3rd Shift	30.0%	10.0%
Shift Differential - Weekend	10.0%	0.0%
Tuition Assistance	33.3%	8.3%
Varied Shifts	41.7%	20.0%

Bioscience

100% offer a benefit package in addition to wage compensation

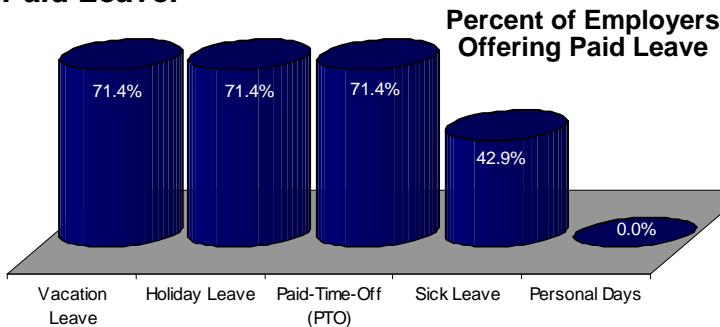
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 29.8%
 - 85.7% of businesses anticipate an increase in costs for medical insurance
 - 57.1% 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
Medical	100%
Prescription Drugs	71.4%
Dental Coverage	71.4%
Life Insurance	71.4%
Short-Term Disability	71.4%
Long-Term Disability	71.4%
AD&D	57.1%
Vision Insurance	42.9%

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	14.3%	14.3%
Company Discounts	28.6%	14.3%
Concierge Service	0.0%	0.0%
Employee Assistance Program	50.0%	42.9%
Fitness Club Membership	14.3%	14.3%
Flex Spending Accounts	57.1%	28.6%
Flexible Scheduling	28.6%	14.3%
Hiring Bonuses	42.9%	0.0%
Incentive/Reward program	42.9%	14.3%
Retirement	71.4%	50.0%
Shift Differential - 3rd Shift	42.9%	28.6%
Shift Differential - Weekend	14.3%	14.3%
Tuition Assistance	57.1%	28.6%
Varied Shifts	71.4%	57.1%

Information Technology

100% offer a benefit package in addition to wage compensation

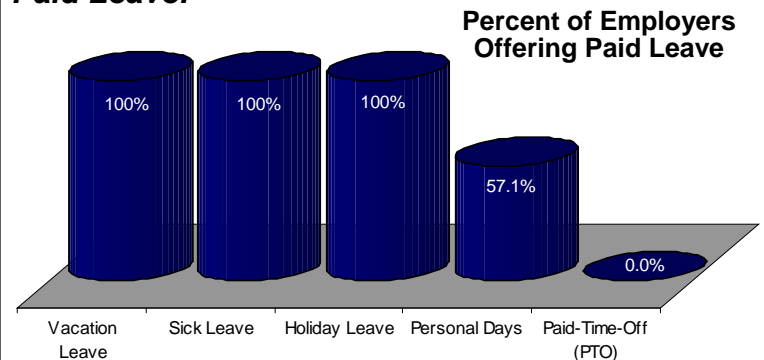
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 17.3%
 - 80.0% of businesses anticipate an increase in costs for medical insurance
 - 20.0% 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
Medical	100%
Prescription Drugs	100%
AD&D	71.4%
Life Insurance	71.4%
Vision Insurance	42.9%
Dental Coverage	42.9%
Short-Term Disability	42.9%
Long-Term Disability	42.9%

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	57.1%	28.6%
Concierge Service	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%
Fitness Club Membership	0.0%	0.0%
Flex Spending Accounts	14.3%	14.3%
Flexible Scheduling	28.6%	0.0%
Hiring Bonuses	14.3%	0.0%
Incentive/Reward program	50.0%	16.7%
Retirement	66.7%	16.7%
Shift Differential - 3rd Shift	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%
Tuition Assistance	14.3%	0.0%
Varied Shifts	0.0%	0.0%

Sponsored in Partnership with



For more information regarding the Prosperity Eastern Iowa Fringe Benefit Study, contact:

Prosperity Eastern Iowa
7600 Commerce Park
Dubuque, IA 52002
Phone: 563-556-4116
Fax: 563-556-0348
Email: pei@ecia.org
www.prosperityeasterniowa.org