

Northeast Iowa Regional Fringe Benefits Profile



Photos courtesy of Allamakee County Economic Development, Northeast Iowa Community College, Upper Explorerland Regional Planning Commission, and the Natural Heritage Foundation



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A Study of Fringe Benefits
Released January 2009

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 Northeast Iowa Regional Partnership that encompasses Howard, Winneshiek, Allamakee, Fayette, and Clayton counties in Iowa. The information provides a detailed analysis of employer-provided benefits. Consequently, this information will assist businesses, community leaders, and workers to make better informed decisions on expansion and retention initiatives, community development projects, and job offerings.

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

Fringe Benefit Profile

Benefit Overview

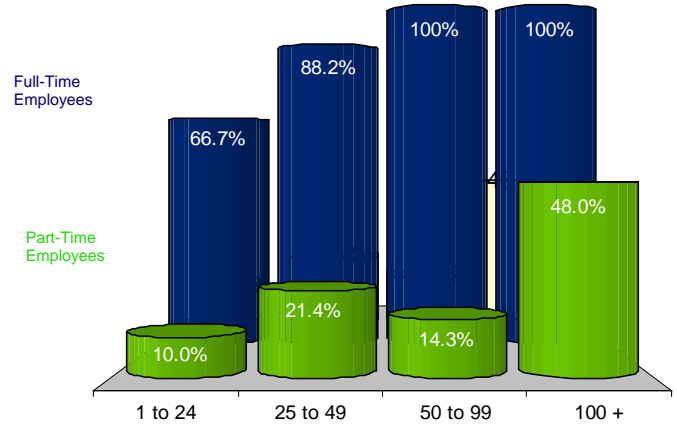
43.5 percent of the employers located in the Northeast Iowa Regional Partnership participated in the survey by providing input on the fringe benefits they offer (405 were sent the survey, 176 provided responses). Results are detailed by four benefit category offerings - Insurance, Paid Leave, Retirement, and Additional Benefit Offerings - industry sector, and employment range amongst full-time and part-time employees.

- 75.4% offer a fringe benefit package in addition to wage compensation
 - 9.9% offer benefit packages that are union negotiated
- The average hours worked to be considered full-time is 37 per week
 - 92.6% employ at least one full-time employee
 - 86.9% employ at least one part-time employee
 - 60.2% employ at least one temporary/seasonal employee

Insurance - Health/Medical

- 63.1% offer health/medical insurance in their total compensation packages
- 10.3% are somewhat likely to begin offering health/medical insurance
- 29.8% offer more than one health/medical plan
- The majority of employers offer three types of medical insurance plans.
 - 25.0% Traditional Indemnity Plan
 - 59.6% Preferred Provider Organization (PPO)
 - 4.8% Health Maintenance Organization (HMO)
- 22.9% offer health/medical insurance to retired employees (not including family)
 - 20.8% cost share in premiums for retirees only coverage
- Health/Medical offered by employment status
 - 99.1% full-time
 - 22.2% part-time
- 44.4% cost share premiums associated with health/medical insurance for full-time employee only coverage (not including family)
 - Employers contribution is on average 56.0% of the premium
- 42.9% cost share premiums associated with health/medical insurance for part-time employee only coverage (not including family)
 - Employers contribution is half (50.0%) of the premium

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



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

Industry	% Offering Full-Time Employees	% Offering Part-Time Employees
Administrative Services	52.2%	47.2%
Agriculture	77.8%	14.3%
Construction	75.0%	0.0%
Education	92.3%	54.5%
Entertainment	42.9%	25.0%
Finance/Insurance	90.0%	44.4%
Food Services	*	*
Government	84.6%	16.7%
Healthcare/Social Services	72.2%	41.7%
Information Technology	60.0%	*
Management Services	60.0%	0.0%
Manufacturing	80.0%	14.3%
Personal Services	71.4%	50.0%
Professional Services	71.4%	0.0%
Real Estate	44.4%	50.0%
Utilities	*	*
Warehouse/Transportation	71.4%	0.0%
Waste Management	*	*
Wholesale/Retail Trade	92.9%	0.0%

Insurance - Prescription Drugs

- 51.1% of employers offer prescription drug coverage in their total benefit packages

Full-Time Employees

- 65.6% of those employers offer a prescription drug coverage plan in their total benefit packages
 - 34.4% offer a prescription drug plan as part of a health/medical insurance plan and/or individual plan
 - 45.6 cost share premiums associated with prescription drug coverage

Part-Time Employees

- 14.9% of those employers offer a prescription drug coverage plan in their total benefit packages
 - 40.0% cost share premiums associated with prescription drug coverage

Insurance - Vision Coverage

- 11.9% of employers offer vision coverage in their total benefit packages

Full-Time Employees

57.1% of those offer vision coverage separate from their medical plan

- 57.1% offer a comprehensive plan that includes routine eye exam, contacts, and lenses/frames
- 4.8% offer a plan that covers routine eye exams
- 4.8% offer a plan that covers frames and lenses
- 4.8% offer a plan that covers contact lenses

Part-Time Employees

14.3% of those offer vision coverage separate from their medical plan

- 14.3% offer a comprehensive plan that includes routine eye exam, contacts, and lenses/frames
- Received too few responses for other types of coverage

Insurance - Dental Coverage

- 31.8% of employers offer dental coverage in their total benefits packages

Full-Time Employees

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

- 58.9% offer a dental plan that is comprehensive (includes preventative, basic, major, and orthodontic coverage)
- 35.7% offer basic coverage
- 33.9% offer preventative coverage
- 26.8% offer major coverage
- 8.9% offer orthodontics coverage

Part-Time Employees

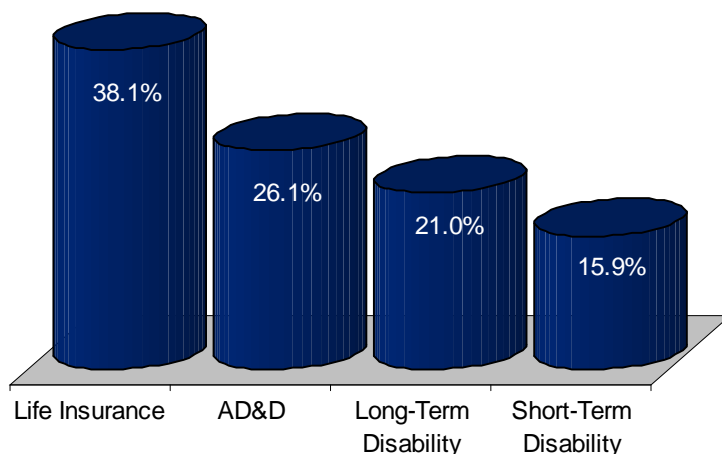
31.5% of those offer dental coverage to part-time employees

- 19.6% offer a dental plan that is comprehensive (includes preventative, basic, major, and orthodontic coverage)
- 12.5% offer basic coverage
- 12.5% offer preventative coverage
- 8.9% offer major coverage
- 3.6% 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

- 21.7% total annual salary
- 23.9% percent/specified number of annual salary
- 54.3% flat rate

Part-Time Employees

Coverage is determined by one of three methods

- 33.3% total annual salary
- 16.7% percent/specified number of annual salary
- 50.0% flat rate

Life Insurance:

Full-Time Employees

Coverage is determined by one of three methods

- 10.9% total annual salary
- 18.7% percent/specified number of annual salary
- 70.3% flat rate

47.6% offer additional life insurance employees may purchase beyond coverage employer provides

Part-Time Employees

Coverage is determined by one of three methods

- 11.1% total annual salary
- 16.7% percent/specified number of annual salary
- 72.2% flat rate

43.8% offer additional life insurance employees may purchase beyond coverage employer provides

Short-Term Disability:

Full-Time Employees

73.1% have a waiting period prior to employees being able to utilize short-term disability

- Average waiting period is 35 days
- Average length of coverage is 21 weeks

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

Short-Term Disability: (Continued)

Part-Time Employees

71.4% have a waiting period prior to employees being able to utilize short-term disability

- Average waiting period is 19 days
- Average length of coverage is 11 weeks

Long-Term Disability:

Full-Time Employees

79.4% use a percent of salary to determine coverage

- Average percent used to calculate the benefit - 68.5% of salary

Part-Time Employees

75.0% use a percent of salary to determine coverage

- Average percent used to calculate the benefit - 62.9% of salary

Paid Leave - Vacation

67.0% of Employers offer Paid Vacations

- 100% of those offer to full-time employees
- 24.8% of those offer to part-time employees

Number of Days Earned by Length of Service & Employment Status

FT - Years of Employment	Average # Days Provided	PT - Years of Employment	Average # Days Provided
1 Year	7	1 Year	5
5 Years	12	5 Years	8
10 Years	14	10 Years	10

Paid Leave - Sick

42.6% of Employers offer Paid Sick Leave

- 100% of those offer to full-time employees
- 37.0% of those offer to part-time employees

Number of Days Earned by

FT - Years of Employment	Average # Days Provided	PT - Years of Employment	Average # Days Provided
1 Year	9	1 Year	8
5 Years	13	5 Years	10
10 Years	13	10 Years	10

Paid Leave - Holiday

65.9% of Employers offer Paid Holidays

- 100% of those offer to full-time employees
 - Average number of days given each year - 7
- 40.7% of those offer to part-time employees
 - Average number of days given each year - 7

Paid Leave - Personal Days/Floating Holidays

21.0% of Employers offer Personal Days/Floating Holidays

- 100% of those offer to full-time employees
 - Average number of days given each year - 4
- 54.3% 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)

8% of Employers offer PTO

- 100% of those offer to full-time employees
- 35.7% 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	10
5 Years	19	5 Years	15
10 Years	22	10 Years	10

Retirement/Pension Plans

44.3% of Employers offer Retirement/Pension Plans

- 98.7% of those offer to full-time employees
 - Average wait to be 100% vested - 3 years
- 50.0% 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)

- 80.0% of those offer to full-time employees
- 60.5% 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.)

- 1.3% of those offer to full-time employees
- 1.3% of those offer to part-time employees

Additional Benefit Offerings

Percent of Employers Offering Additional Benefit Options

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	1.4%	1.4%
Company Discounts	38.8%	24.6%
Concierge Service	4.3%	2.1%
Employee Assistance Program	12.2%	12.2%
Fitness Club Reimbursement	7.9%	5.8%
Flex Spending Accounts	37.0%	16.1%
Flexible Scheduling	35.7%	32.4%
Hiring Bonuses	10.1%	2.9%
Incentives/Rewards	35.3%	9.5%
Shift Differential	10.1%	9.5%
Varied Shifts	21.4%	18.4%
Tuition Assistance	24.3%	11.9%

Industry - All Employment Ranges

Construction

87.5% offer a benefit package in addition to wage compensation

Insurance:

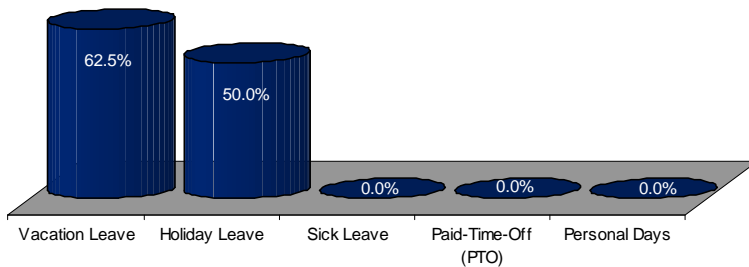
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 14.8%
 - 50.0% of businesses anticipate an increase in costs for medical insurance
 - 50.0% plan to increase employee's contribution in the next year
- None of the respondents offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	37.5%
Dental Coverage	25.0%
Life Insurance	50.0%
Long-Term Disability	12.5%
Medical	75.0%
Prescription Drugs	50.0%
Short-Term Disability	25.0%
Vision Insurance	12.5%

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	0.0%	0.0%
Company Discounts	28.6%	28.6%
Concierge Service	14.3%	0.0%
Employee Assistance Program	0.0%	0.0%
Fitness Club Membership	0.0%	0.0%
Flex Spending Accounts	28.6%	0.0%
Flexible Scheduling	42.9%	28.6%
Hiring Bonuses	0.0%	0.0%
Incentive/Reward program	28.6%	14.3%
Retirement	75.0%	0.0%
Shift Differential - 3rd Shift	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%
Tuition Assistance	0.0%	0.0%
Varied Shifts	0.0%	0.0%

Education

92.3% offer a benefit package in addition to wage compensation

Insurance:

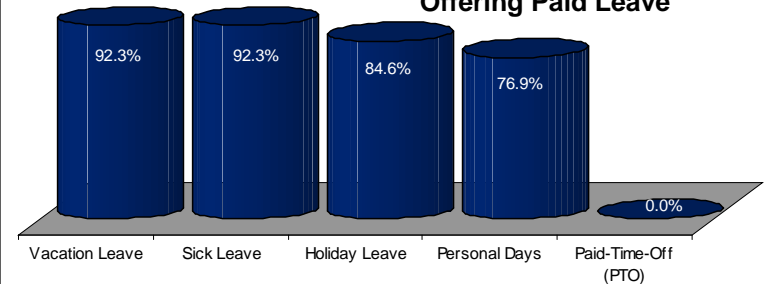
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 23.3%
 - 75.0% of businesses anticipate an increase in costs for medical insurance
 - 63.6% plan to increase employee's contribution in the next year
- 91.7% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	61.5%
Dental Coverage	61.5%
Life Insurance	61.5%
Long-Term Disability	84.6%
Medical	92.3%
Prescription Drugs	61.5%
Short-Term Disability	0.0%
Vision Insurance	7.7%

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	0.0%	0.0%
Company Discounts	8.3%	8.3%
Concierge Service	0.0%	0.0%
Employee Assistance Program	8.3%	8.3%
Fitness Club Membership	0.0%	0.0%
Flex Spending Accounts	83.3%	66.7%
Flexible Scheduling	16.7%	25.0%
Hiring Bonuses	0.0%	0.0%
Incentive/Reward program	0.0%	0.0%
Retirement	54.5%	50.0%
Shift Differential - 3rd Shift	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%
Tuition Assistance	33.3%	16.7%
Varied Shifts	16.7%	8.3%

Entertainment/Food Service

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 17.3%
 - 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

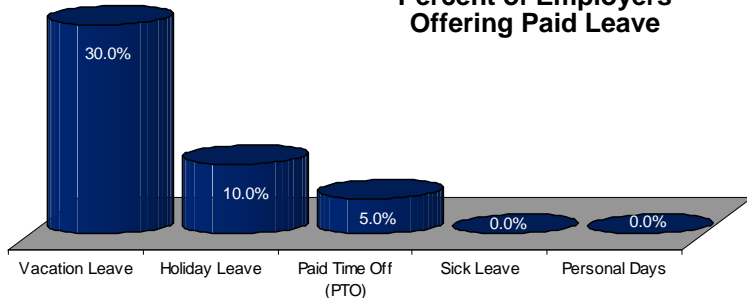
Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	*
Dental Coverage	5.0%
Life Insurance	15.0%
Long-Term Disability	*
Medical	15.0%
Prescription Drugs	15.0%
Short-Term Disability	5.0%
Vision Insurance	5.0%

*too few respondents to report additional insurance benefit offerings

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	57.1%	57.1%
Concierge Service	0.0%	0.0%
Employee Assistance Program	0.0%	14.3%
Fitness Club Membership	0.0%	0.0%
Flex Spending Accounts	16.7%	0.0%
Flexible Scheduling	71.4%	42.9%
Hiring Bonuses	0.0%	0.0%
Incentive/Reward program	33.3%	16.7%
Retirement	14.3%	5.0%
Shift Differential - 3rd Shift	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%
Tuition Assistance	0.0%	0.0%
Varied Shifts	57.1%	57.1%

Finance/Insurance

100% offer a benefit package in addition to wage compensation

Insurance:

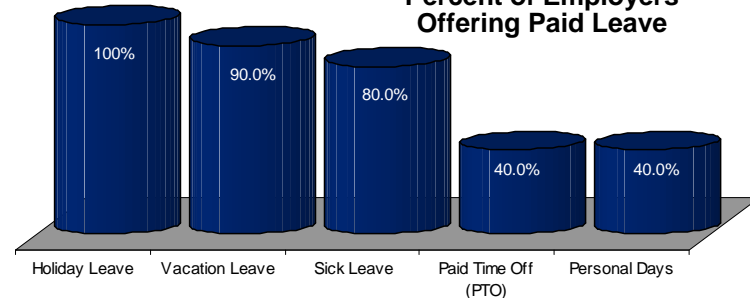
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 15.1%
 - 90.0% of businesses anticipate an increase in costs for medical insurance
 - 12.5% plan to increase employee's contribution in the next year
- 30.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	60.0%
Dental Coverage	60.0%
Life Insurance	70.0%
Long-Term Disability	70.0%
Medical	90.0%
Prescription Drugs	70.0%
Short-Term Disability	40.0%
Vision Insurance	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	30.0%	30.0%
Concierge Service	0.0%	0.0%
Employee Assistance Program	20.0%	20.0%
Fitness Club Membership	30.0%	30.0%
Flex Spending Accounts	60.0%	50.0%
Flexible Scheduling	40.0%	50.0%
Hiring Bonuses	30.0%	0.0%
Incentive/Reward program	60.0%	60.0%
Retirement	66.7%	62.5%
Shift Differential - 3rd Shift	0.0%	0.0%
Shift Differential - Weekend	0.0%	10.0%
Tuition Assistance	30.0%	20.0%
Varied Shifts	10.0%	10.0%

Government

61.1% offer a benefit package in addition to wage compensation

Insurance:

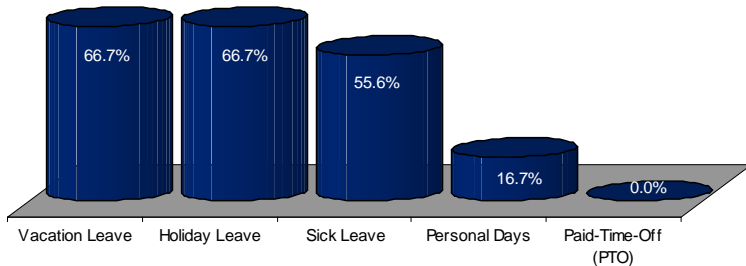
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 22.7%
 - 83.3% of businesses anticipate an increase in costs for medical insurance
 - 25.0% plan to increase employee's contribution in the next year
- 21.4% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	11.1%
Dental Coverage	11.1%
Life Insurance	33.3%
Long-Term Disability	11.1%
Medical	61.1%
Prescription Drugs	33.3%
Short-Term Disability	0.0%
Vision Insurance	16.7%

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

Healthcare

90.0% offer a benefit package in addition to wage compensation

Insurance:

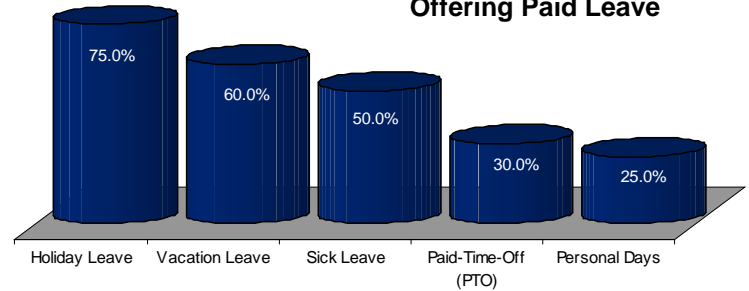
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 14.0%
 - 84.6% of businesses anticipate an increase in costs for medical insurance
 - 54.5% of the respondents plan to increase employee's contribution in the next year
- 12.5% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	30.0%
Dental Coverage	45.0%
Life Insurance	40.0%
Long-Term Disability	25.0%
Medical	70.0%
Prescription Drugs	60.0%
Short-Term Disability	15.0%
Vision Insurance	25.0%

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	5.6%	11.1%
Company Discounts	58.8%	52.9%
Concierge Service	0.0%	0.0%
Employee Assistance Program	27.8%	27.8%
Fitness Club Membership	22.2%	22.2%
Flex Spending Accounts	27.8%	27.8%
Flexible Scheduling	50.0%	55.6%
Hiring Bonuses	22.2%	16.7%
Incentive/Reward program	50.0%	38.9%
Retirement	70.6%	60.0%
Shift Differential - 3rd Shift	27.8%	27.8%
Shift Differential - Weekend	16.7%	16.7%
Tuition Assistance	62.5%	52.9%
Varied Shifts	44.4%	44.4%

Manufacturing

85.0% offer a benefit package in addition to wage compensation

Insurance:

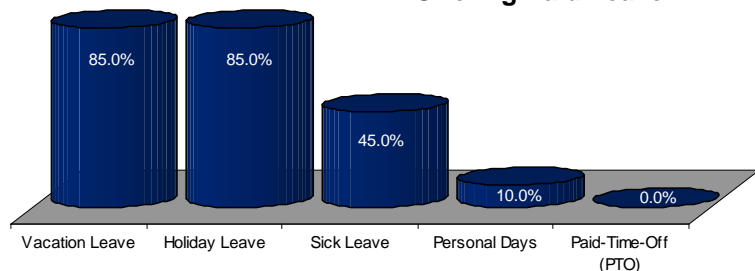
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 20.1%
 - 87.5% of businesses anticipate an increase in costs for medical insurance
 - 40.0% plan to increase employee's contribution in the next year
- 5.9% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	11.1%
Dental Coverage	11.1%
Life Insurance	33.3%
Long-Term Disability	11.1%
Medical	80.0%
Prescription Drugs	33.3%
Short-Term Disability	0.0%
Vision Insurance	16.7%

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	0.0%	0.0%
Company Discounts	35.3%	17.6%
Concierge Service	0.0%	0.0%
Employee Assistance Program	18.8%	23.5%
Fitness Club Membership	11.8%	5.9%
Flex Spending Accounts	47.1%	5.9%
Flexible Scheduling	29.4%	41.2%
Hiring Bonuses	17.6%	0.0%
Incentive/Reward program	41.2%	29.4%
Retirement	70.6%	18.8%
Shift Differential - 3rd Shift	35.3%	29.4%
Shift Differential - Weekend	5.9%	5.9%
Tuition Assistance	29.4%	5.9%
Varied Shifts	41.2%	29.4%

Personal Services

60.0% offer a benefit package in addition to wage compensation

Insurance:

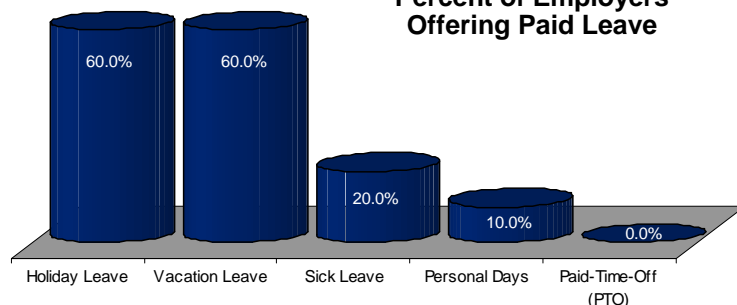
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 12.3%
 - 30.0% of businesses anticipate an increase in costs for medical insurance
 - None plan to increase employee's contribution in the next year
- 16.7% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	10.0%
Dental Coverage	20.0%
Life Insurance	20.0%
Long-Term Disability	10.0%
Medical	50.0%
Prescription Drugs	40.0%
Short-Term Disability	20.0%
Vision Insurance	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	85.7%	57.1%
Concierge Service	42.9%	28.6%
Employee Assistance Program	0.0%	0.0%
Fitness Club Membership	0.0%	0.0%
Flex Spending Accounts	0.0%	0.0%
Flexible Scheduling	42.9%	28.6%
Hiring Bonuses	0.0%	0.0%
Incentive/Reward program	42.9%	14.3%
Retirement	33.3%	14.3%
Shift Differential - 3rd Shift	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%
Tuition Assistance	14.3%	0.0%
Varied Shifts	28.6%	28.6%

Professional Services/Management

85.7% offer a benefit package in addition to wage compensation

Insurance:

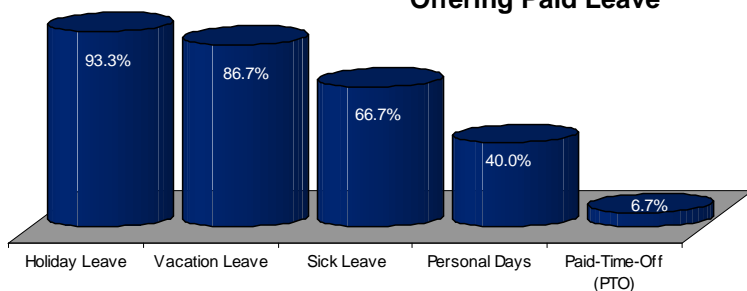
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 10.6%
 - 57.1 of businesses anticipate an increase in costs for medical insurance
 - None plan to increase employee's contribution in the next year
- None offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	20.0%
Dental Coverage	20.0%
Life Insurance	33.3%
Long-Term Disability	6.7%
Medical	46.7%
Prescription Drugs	40.0%
Short-Term Disability	13.3%
Vision Insurance	0.0%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	7.1%	0.0%
Company Discounts	64.3%	38.5%
Concierge Service	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%
Fitness Club Membership	0.0%	0.0%
Flex Spending Accounts	21.4%	0.0%
Flexible Scheduling	35.7%	23.1%
Hiring Bonuses	7.1%	0.0%
Incentive/Reward program	21.4%	0.0%
Retirement	64.3%	33.3%
Shift Differential - 3rd Shift	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%
Tuition Assistance	14.3%	0.0%
Varied Shifts	7.1%	0.0%

Warehouse/Distribution

77.8% offer a benefit package in addition to wage compensation

Insurance:

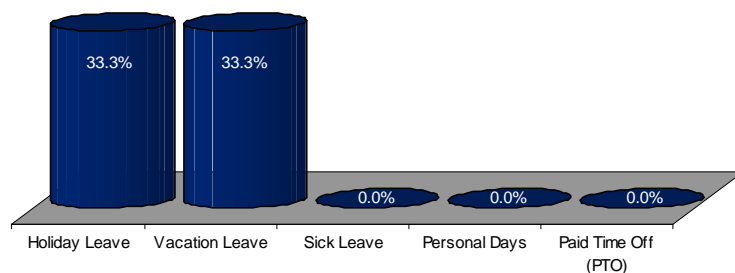
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 19.8%
 - 44.4% of businesses anticipate an increase in costs for medical insurance
 - 25.0% plan to increase employee's contribution in the next year
- None offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	22.2%
Dental Coverage	11.1%
Life Insurance	22.2%
Long-Term Disability	0.0%
Medical	55.6%
Prescription Drugs	22.2%
Short-Term Disability	22.2%
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	14.3%	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	14.3%	0.0%
Flexible Scheduling	14.3%	14.3%
Hiring Bonuses	14.3%	0.0%
Incentive/Reward program	57.1%	0.0%
Retirement	88.9%	77.8%
Shift Differential - 3rd Shift	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%
Tuition Assistance	0.0%	0.0%
Varied Shifts	0.0%	0.0%

Employment Range - All Industries

1-24 Employees

64.9% offer a benefit package in addition to wage compensation

Insurance:

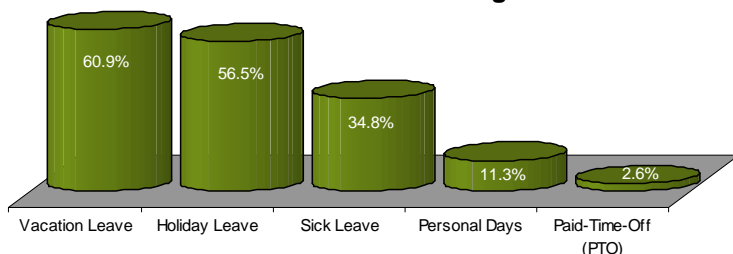
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 15.2%
 - 78.9% of businesses anticipate an increase in costs for medical insurance
 - 21.8% plan to increase employee's contribution in the next year
- 3.9% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	12.2%
Dental Coverage	16.5%
Life Insurance	17.4%
Long-Term Disability	6.1%
Medical	47.8%
Prescription Drugs	38.3%
Short-Term Disability	12.2%
Vision Insurance	7.8%

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	1.2%	2.4%
Company Discounts	43.9%	24.4%
Concierge Service	6.1%	3.7%
Employee Assistance Program	4.9%	2.4%
Fitness Club Membership	3.7%	2.4%
Flex Spending Accounts	11.3%	0.0%
Flexible Scheduling	39.0%	31.7%
Hiring Bonuses	1.2%	0.0%
Incentive/Reward program	32.1%	11.3%
Retirement	49.4%	21.9%
Shift Differential - 3rd Shift	3.7%	3.7%
Shift Differential - Weekend	2.4%	2.4%
Tuition Assistance	18.8%	6.3%
Varied Shifts	8.5%	8.5%

25-49 Employees

85.0% offer a benefit package in addition to wage compensation

Insurance:

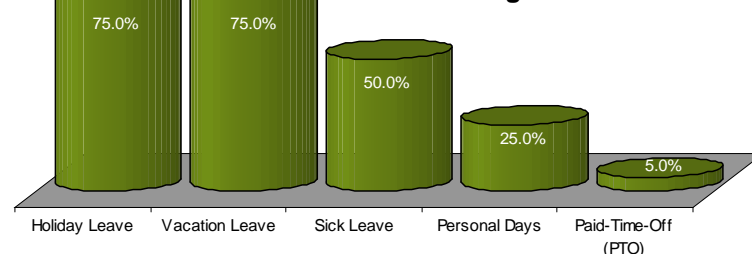
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 14.9%
 - 86.7% of businesses anticipate an increase in costs for medical insurance
 - 28.6% plan to increase employee's contribution in the next year
- 6.3% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	30.0%
Dental Coverage	40.0%
Life Insurance	50.0%
Long-Term Disability	
Medical	75.0%
Prescription Drugs	65.0%
Short-Term Disability	10.0%
Vision Insurance	15.0%

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	23.5%	18.8%
Concierge Service	0.0%	0.0%
Employee Assistance Program	11.8%	12.5%
Fitness Club Membership	5.9%	6.3%
Flex Spending Accounts	47.1%	25.0%
Flexible Scheduling	17.6%	18.8%
Hiring Bonuses	29.4%	6.3%
Incentive/Reward program	35.3%	37.5%
Retirement	56.3%	40.0%
Shift Differential - 3rd Shift	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%
Tuition Assistance	23.5%	18.8%
Varied Shifts	17.6%	25.0%

50-99 Employees

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

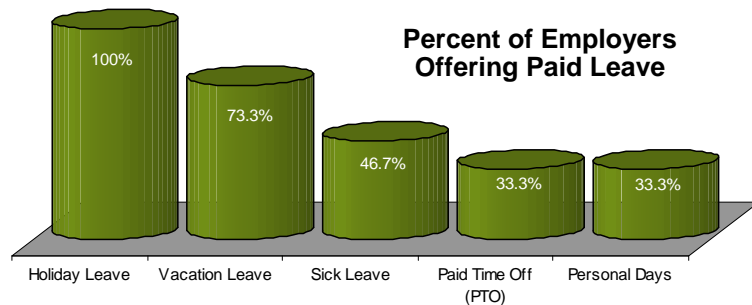
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 18.8%
 - 78.6% of businesses anticipate an increase in costs for medical insurance
 - 53.8% plan to increase employee's contribution in the next year
- 28.6% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	66.7%
Dental Coverage	73.3%
Life Insurance	93.3%
Long-Term Disability	46.7%
Medical	100%
Prescription Drugs	86.7%
Short-Term Disability	40.0%
Vision Insurance	20.0%

Paid Leave:



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	6.7%	0.0%
Company Discounts	40.0%	20.0%
Concierge Service	0.0%	0.0%
Employee Assistance Program	20.0%	26.7%
Fitness Club Membership	20.0%	13.3%
Flex Spending Accounts	86.7%	26.7%
Flexible Scheduling	46.7%	40.0%
Hiring Bonuses	21.4%	6.7%
Incentive/Reward program	53.3%	33.3%
Retirement	80.0%	28.6%
Shift Differential - 3rd Shift	14.3%	14.3%
Shift Differential - Weekend	7.1%	7.1%
Tuition Assistance	35.7%	7.1%
Varied Shifts	40.0%	26.7%

100-249 Employees

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

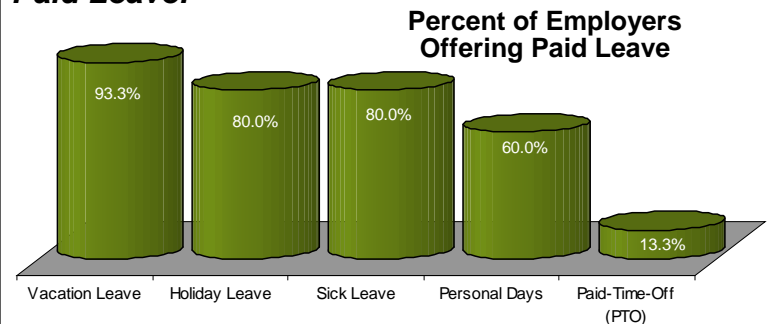
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 21.5%
 - 92.9% of businesses anticipate an increase in costs for medical insurance
 - 42.9% plan to increase employee's contribution in the next year
- 57.1% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	46.7%
Dental Coverage	53.3%
Life Insurance	80.0%
Long-Term Disability	60.0%
Medical	100%
Prescription Drugs	80.0%
Short-Term Disability	13.3%
Vision Insurance	26.7%

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	0.0%	0.0%
Company Discounts	28.6%	28.6%
Concierge Service	6.7%	0.0%
Employee Assistance Program	26.7%	26.7%
Fitness Club Membership	13.3%	6.7%
Flex Spending Accounts	73.3%	40.0%
Flexible Scheduling	33.3%	40.0%
Hiring Bonuses	26.7%	6.7%
Incentive/Reward program	40.0%	26.7%
Retirement	73.3%	53.3%
Shift Differential - 3rd Shift	33.3%	26.7%
Shift Differential - Weekend	13.3%	13.3%
Tuition Assistance	28.6%	21.4%
Varied Shifts	46.7%	33.3%

250 + Employees

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

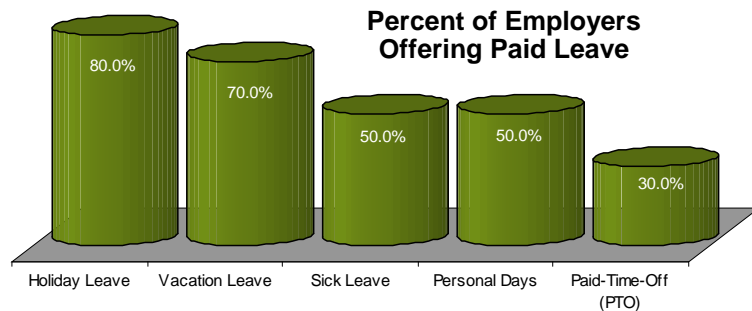
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 23.0%
 - 90.0% of businesses anticipate an increase in costs for medical insurance
 - 71.4% 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
AD&D	80.0%
Dental Coverage	90.0%
Life Insurance	100%
Long-Term Disability	70.0%
Medical	100%
Prescription Drugs	80.0%
Short-Term Disability	30.0%
Vision Insurance	20.0%

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	30.0%	30.0%
Concierge Service	0.0%	0.0%
Employee Assistance Program	40.0%	50.0%
Fitness Club Membership	10.0%	10.0%
Flex Spending Accounts	90.0%	70.0%
Flexible Scheduling	30.0%	40.0%
Hiring Bonuses	10.0%	10.0%
Incentive/Reward program	20.0%	10.0%
Retirement	37.5%	44.4%
Shift Differential - 3rd Shift	40.0%	40.0%
Shift Differential - Weekend	10.0%	10.0%
Tuition Assistance	50.0%	40.0%
Varied Shifts	70.0%	60.0%

Industry Clusters

Advanced Manufacturing

83.3% offer a benefit package in addition to wage compensation

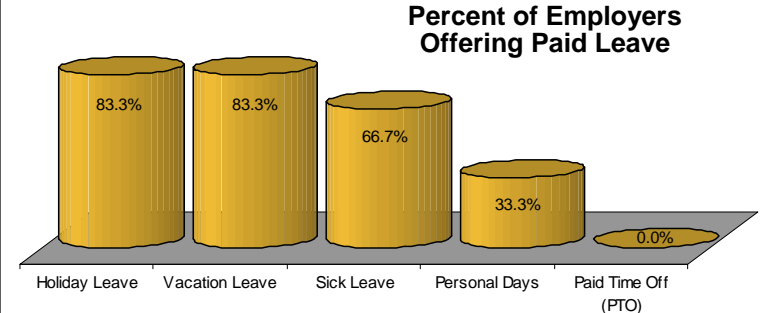
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 18.3%
 - 83.3 of businesses anticipate an increase in costs for medical insurance
 - 20.0% plan to increase employee's contribution in the next year
- None offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	33.3%
Dental Coverage	33.3%
Life Insurance	66.7%
Long-Term Disability	16.7%
Medical	83.3%
Prescription Drugs	83.3%
Short-Term Disability	33.3%
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	0.0%	0.0%
Company Discounts	66.7%	40.0%
Concierge Service	0.0%	0.0%
Employee Assistance Program	25.0%	20.0%
Fitness Club Membership	0.0%	0.0%
Flex Spending Accounts	40.0%	0.0%
Flexible Scheduling	60.0%	40.0%
Hiring Bonuses	0.0%	0.0%
Incentive/Reward program	40.0%	20.0%
Retirement	80.0%	50.0%
Shift Differential - 3rd Shift	25.0%	25.0%
Shift Differential - Weekend	0.0%	0.0%
Tuition Assistance	40.0%	0.0%
Varied Shifts	20.0%	20.0%

Bioscience

100% offer a benefit package in addition to wage compensation

Insurance:

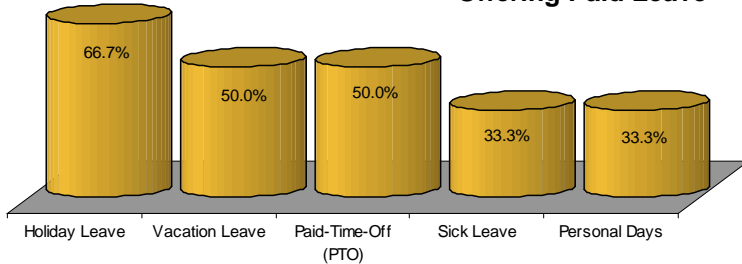
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 18.5%
 - All businesses responding anticipate an increase in costs for medical insurance
 - 20.0% plan to increase employee's contribution in the next year
- 33.3% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	33.3%
Dental Coverage	50.0%
Life Insurance	66.7%
Long-Term Disability	33.3%
Medical	100%
Prescription Drugs	100%
Short-Term Disability	33.3%
Vision Insurance	33.3%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	0.0%	0.0%
Company Discounts	66.7%	50.0%
Concierge Service	0.0%	0.0%
Employee Assistance Program	60.0%	50.0%
Fitness Club Membership	16.7%	16.7%
Flex Spending Accounts	33.3%	33.3%
Flexible Scheduling	50.0%	50.0%
Hiring Bonuses	16.7%	16.7%
Incentive/Reward program	0.0%	0.0%
Retirement	66.7%	66.7%
Shift Differential - 3rd Shift	40.0%	40.0%
Shift Differential - Weekend	20.0%	20.0%
Tuition Assistance	50.0%	50.0%
Varied Shifts	50.0%	50.0%

Information Technology

100% offer a benefit package in addition to wage compensation

Insurance:

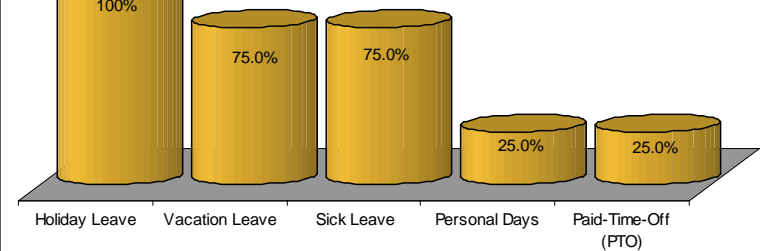
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 12.3%
 - 50.0% of businesses anticipate an increase in costs for medical insurance
 - None plan to increase employee's contribution in the next year
- None offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

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

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	0.0%	0.0%
Company Discounts	50.0%	0.0%
Concierge Service	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%
Fitness Club Membership	0.0%	0.0%
Flex Spending Accounts	25.0%	0.0%
Flexible Scheduling	50.0%	0.0%
Hiring Bonuses	0.0%	0.0%
Incentive/Reward program	75.0%	0.0%
Retirement	25.0%	0.0%
Shift Differential - 3rd Shift	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%
Tuition Assistance	25.0%	0.0%
Varied Shifts	0.0%	0.0%

Sponsored in Partnership with



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

Wendy Mihm-Herold
Regional Manager, Iowa Workforce Development
1111 Paine St
Decorah, Iowa 52101
Phone: 563-382-0457
Fax: 563-387-0905
Email: Wendy.Mihm-Herold@iwd.iowa.gov
www.iowaworkforce.org
www.neiabiz.com