

Fringe Benefit Profile of the Prosperity Eastern Iowa Region



Cedar, Clinton, Delaware, Dubuque, Jackson, and Jones Counties

May 2006



Fringe Benefit Profile

Benefit Overview

Over one-third (39.0%) of the businesses that were randomly selected to participate in the survey that are located in the Prosperity Eastern Iowa Region provided input on fringe benefits being offered (765 were sent the survey, 298 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.

- 79.9% offer a fringe benefit package in addition to wage compensation
 - 13.1% offer benefit packages that are union negotiated
- The average hours worked to be considered full-time is 37 per week
 - 91.9% of businesses surveyed employ at least one full-time employee
 - 77.2% of businesses surveyed employ at least one part-time employee
 - 32.2% of businesses surveyed employ at least one temporary/seasonal employee

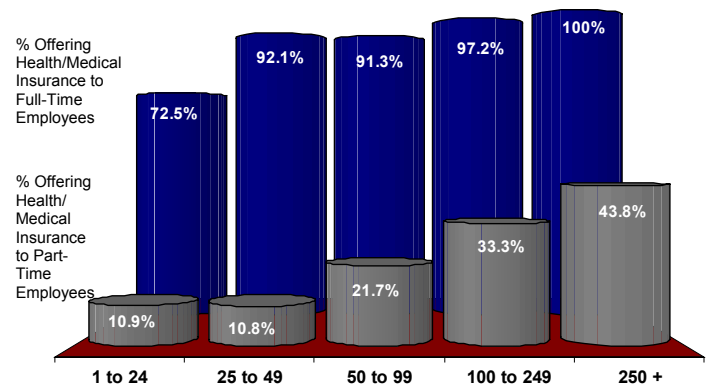
Insurance - Health/Medical

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 11.1%
 - 17.4% plan to increase employee's contribution in the next year by an average of 19.6%
- 69.8% offer health/medical insurance in their total compensation packages
 - 12.4% offer more than one health/medical plan
 - 65.1% have health/medical insurance plans that include family coverage (meaning employee + dependents)
- The majority of employers offer three types of medical insurance plans. The following represent those who are enrolled in a health/medical plan offered by the employer
 - 24.4% enrolled in a Traditional Indemnity Plan
 - 58.5% enrolled in a Preferred Provider Organization (PPO)
 - 17.1% enrolled in a Health Maintenance Organization (HMO)
- 19.2% offer health/medical insurance to retired employees
 - 18.2% cost share in premiums for retirees only coverage
 - 23.7% cost share in premiums for retirees and spouse coverage

Insurance - Health/Medical cont.

- Health/Medical offered by employment status
 - 82.5% full-time
 - 17.2% part-time
- 70.7% cost share premiums associated with health/medical insurance for full-time employees
 - Employers cover an average of 67.2% of the premium
 - 22.1% increased employee's cost share portion in the last year by an average of 10.0%
- 81.8% cost share premiums associated with health/medical insurance for part-time employees
 - Employers cover an average of 58.5% of the premium
 - 11.8% increased employee's cost share portion in the last year by an average of 10.0%

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



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

INDUSTRY	Full-Time	Part-Time
Utilities	100%	16.7%
Construction	87.5%	25.0%
Manufacturing	97.1%	45.5%
Wholesale/Retail Trade	86.0%	6.1%
Warehouse/Transportation	66.7%	0.0%
Information Technology	90.9%	9.1%
Finance/Insurance	88.0%	44.0%
Management/Professional Services	76.2%	23.8%
Administrative/Waste Management	83.3%	16.7%
Education	100%	28.6%
Health Care/Social Assistance	64.0%	28.0%
Food Service/Entertainment	40.0%	14.3%
Government	100%	7.1%
Personal Services	66.7%	22.2%

Insurance - Prescription Drugs

- 77.7% offer a prescription drug plan to full-time employees either separately or as part of a health/medical insurance plan
 - 74.4% offer a plan in which the employee can purchase prescription drugs either by retail or mail order
 - 76.6% cost share premiums associated with prescription drug plans for full-time employees
 - Employers cover an average of 67.2% of the premium
 - 10.5% increased employee's cost share portion in the last year by an average of 10.1%
- 17.0% offer a prescription drug plan to part-time employees either separately or as part of a health/medical insurance plan
 - 60.0% cost share premiums associated with prescription drug plans for part-time employees
 - Employers cover an average of 63.7% of the premium
 - 3.7% of the employers increased employee's cost share portion in the last year by an average of 18.0%

Insurance - Vision Coverage

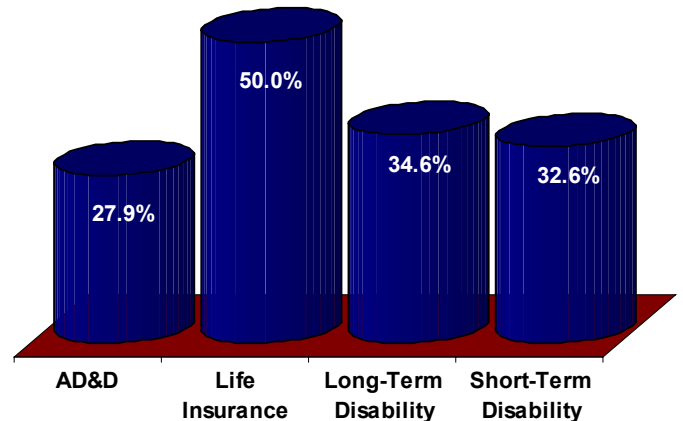
- 27.0% offer vision coverage to full-time employees either separately or as part of a health/medical insurance plan
 - 73.8% offer a comprehensive plan that includes routine eye exam, contacts, and lenses/frames
 - 26.2% offer a plan that covers only routine eye exams
 - Employers cover an average of 67.9% of the premium
 - 10.9% increased employee's cost share portion in the last year by an average of 8.0%
- 7.2% offer vision coverage to part-time employees either separately or as part of a health/medical insurance plan

Insurance - Dental Coverage

- 55.2% offer dental coverage to full-time employees
 - 86.1% offer a dental plan that is comprehensive which includes preventative, basic, major, and orthodontic coverage
 - Employers cover an average of 61.3% of the premium
 - 10.0% increased employee's cost share portion in the last year by an average of 6.7%
- 12.8% offer dental coverage to part-time employees

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

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



AD&D:

- Coverage is determined by one of three methods
 - 39.7% use total annual salary
 - 41.2% use a determined number times annual salary
 - 19.1% use a determined percent times annual salary

Life Insurance:

- Coverage is determined by one of three methods
 - 43.6% use total annual salary
 - 42.7% use a determined number times annual salary
 - 13.6% use a determined percent times annual salary
- 49.7% offer additional life insurance employees may purchase beyond coverage employer provides

Short-Term Disability:

- 85.6% have a waiting period prior to employees being able to utilize short-term disability
- Average waiting period is 39 days
- Average weeks of coverage is 24

Long-Term Disability:

- 95.0% use a percent of salary to determine coverage
- Average percent used to calculate the benefit is 68.9%

Paid Leave - Vacation

- 89.7% offer paid vacation leave to full-time employees
- 28.4% offer paid vacation leave to part-time employees

Number of Days Earned by Length of Service & Employment Status

FT - Years of Employment	Average # Days Provided
1 Year	7
5 Years	12
10 Years	15

PT - Years of Employment	Average # Days Provided
1 Year	6
5 Years	9
10 Years	12

Paid Leave - Sick

- 57.0% offer paid sick leave to full-time employees
- 19.4% offer paid sick leave to part-time employees

Number of Days Earned by Length of Service & Employment Status

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

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

Paid Leave - Holiday

- 85.9% offer paid holiday leave to full-time employees
 - Average number of days given each year - 8
- 28.7% offer paid holiday leave to part-time employees
 - Average number of days given each year - 7

Paid Leave - Personal Days/ Floating Holidays

- 29.9% offer paid personal days/floating holidays to full-time employees
 - Average number of days given each year - 3
- 7.7% offer paid personal days/floating holidays to part-time employees
 - Average number of days given each year - 2

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

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

- 8.0% offer PTO to full-time employees
- 4.0% offer PTO to part-time employees

Number of Days Earned by Length of Service & Employment Status

FT - Years of Employment	Average # Days Provided
1 Year	15
5 Years	20
10 Years	25

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

Retirement

- 72.8% offer a retirement/pension plan to full-time employees
 - Average wait to be 100% vested - 4 years
- 28.1% offer a retirement/pension plan to part-time employees
 - Average wait to be 100% vested - 4 years

Defined Contribution Plan -

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

- 69.3% offer a defined contribution plan to full-time employees
 - 71.0% offer percent match with average match of 5.0%
 - 9.3% offer a dollar for dollar match with average dollar match of \$0.91
- 34.4% offer a defined contribution plan to part-time employees
 - 64.8% offer percent match with the average of 6.0%
 - 6.9% offer a dollar for dollar match with the average dollar match of \$0.61

Defined Pension Plan -

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

- 11.1% offer a defined benefit plan to full-time employees
 - 34.5% offer percent match with the average of 6.0%
- 5.2% offer a defined benefit plan to part-time employees
 - 53.3% offer percent match with the average of 6.0%

Additional Benefit Offerings

Percent of Employers Offering Additional Benefit Options

Fringe Benefit	% Offered to Employees
Flex Spending Accounts	37.9%
Tuition Assistance	32.6%
Shift Differential	21.1%
Employee Assistance Program	15.8%
Hiring Bonuses	7.4%
Fitness Club Reimbursement	7.0%
Conceirge Service	3.7%
Childcare Assistance	3.0%
Adoption Assistance	1.3%
Eldercare Assistance	1.0%

Industry - All Employment Ranges

Manufacturing

- 91.7% offer a benefit package in addition to wage compensation

Insurance:

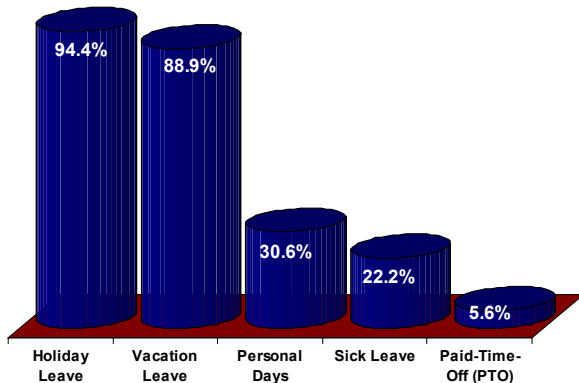
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 9.6%
 - 22.7% plan to increase employee's contribution in the next year by an average of 7.6%
- 18.2% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	91.7%
Prescription Drugs	77.8%
Life Insurance	72.2%
Dental Coverage	66.7%
Short-Term Disability	61.1%
AD&D	52.8%
Vision Insurance	44.4%
Long-Term Disability	36.1%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	83.3%
Flex Spending Accounts	61.1%
Tuition Assistance	55.6%
Shift Differential	52.8%
Employee Assistance Program	19.4%
Fitness Club Membership	13.9%
Hiring Bonuses	5.6%
Adoption Assistance	5.6%
Concierge Service	5.6%
Eldercare Assistance	2.8%
Childcare Assistance	2.8%

Healthcare/Social Assistance

- 81.5% offer a benefit package in addition to wage compensation

Insurance:

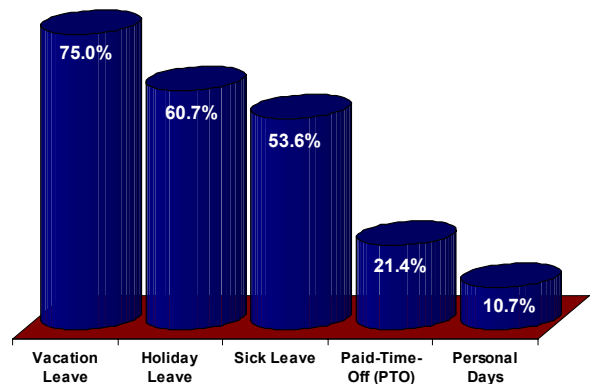
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 11.1%
 - 17.6% plan to increase employee's contribution in the next year by an average of 10.0%
- 12.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	57.1%
Prescription Drugs	53.6%
Life Insurance	42.9%
Long-Term Disability	42.9%
Dental Coverage	39.3%
AD&D	28.6%
Vision Insurance	21.4%
Short-Term Disability	17.9%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	71.4%
Flex Spending Accounts	42.9%
Tuition Assistance	39.3%
Shift Differential	28.6%
Employee Assistance Program	21.4%
Fitness Club Membership	10.7%
Childcare Assistance	7.1%
Hiring Bonuses	7.1%
Concierge Service	3.6%

Wholesale/Retail Trade

- 75.9% offer a benefit package in addition to wage compensation

Insurance:

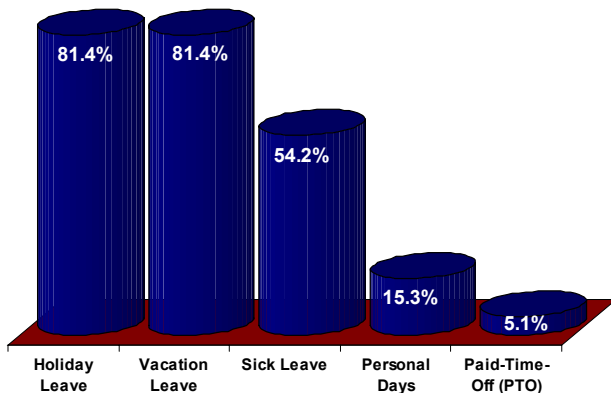
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 12.3%
 - 22.7% plan to increase employee's contribution in the next year by an average of 5.0%
- 6.4% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	72.9%
Prescription Drugs	62.7%
Dental Coverage	40.7%
Life Insurance	39.0%
Short-Term Disability	32.2%
AD&D	22.0%
Long-Term Disability	20.3%
Vision Insurance	16.9%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	62.7%
Tuition Assistance	20.3%
Flex Spending Accounts	16.9%
Employee Assistance Program	13.6%
Hiring Bonuses	11.9%
Shift Differential	10.2%
Fitness Club Membership	3.4%
Childcare Assistance	1.7%

Education

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

Insurance:

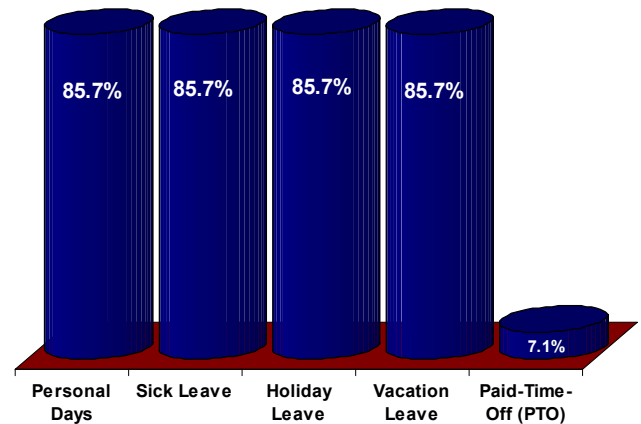
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 10.3%
 - 9.1% plan to increase employee's contribution in the next year by an average of 5.0%
- 71.4% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	100%
Prescription Drugs	92.9%
Long-Term Disability	85.7%
Short-Term Disability	85.7%
Life Insurance	78.6%
Dental Coverage	57.1%
AD&D	50.0%
Vision Insurance	42.9%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	57.1%
Flex Spending Accounts	57.1%
Tuition Assistance	28.6%
Employee Assistance Program	21.4%
Shift Differential	21.4%
Fitness Club Membership	7.1%
Hiring Bonuses	7.1%

Management/Professional Services

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

Insurance:

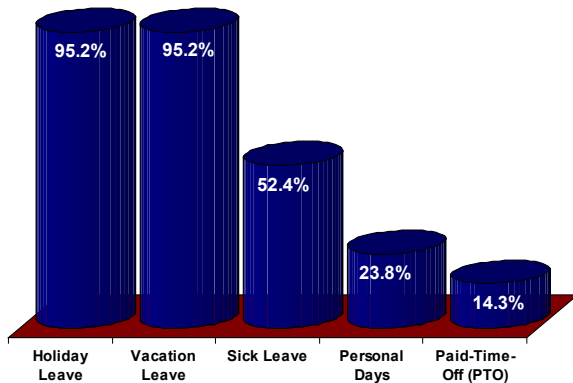
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 11.4%
 - 27.3% plan to increase employee's contribution in the next year by an average of 10.3%
- 5.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	76.2%
Prescription Drugs	66.7%
Dental Coverage	52.4%
Life Insurance	47.6%
Long-Term Disability	38.1%
Short-Term Disability	38.1%
AD&D	33.3%
Vision Insurance	23.8%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	81.0%
Flex Spending Accounts	61.9%
Tuition Assistance	42.9%
Shift Differential	23.8%
Hiring Bonuses	14.3%
Concierge Service	14.3%
Fitness Club Membership	4.8%
Employee Assistance Program	4.8%

Warehouse/Transportation

- 62.5% offer a benefit package in addition to wage compensation

Insurance:

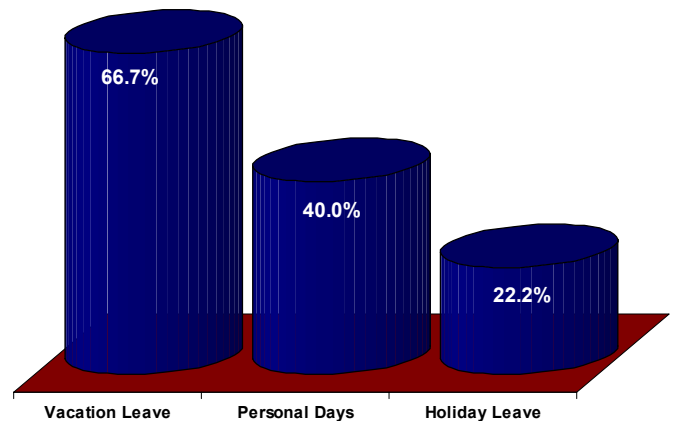
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Very few employers provided a response to this particular question; therefore, the information is not reportable at this time
- None of the businesses in this industry offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

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

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	44.4%
Shift Differential	11.1%
Flex Spending Accounts	11.1%
Tuition Assistance	11.1%

Utilities

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

Insurance:

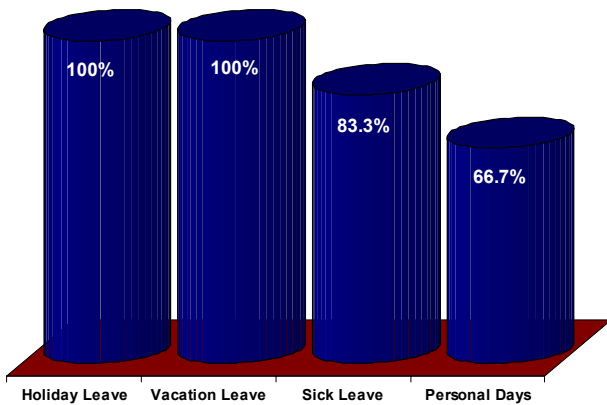
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 8.0%
 - None of the businesses plan to increase employee's contribution in the next year
 - 50.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

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

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	100%
Employee Assistance Program	66.7%
Flex Spending Accounts	66.7%
Tuition Assistance	66.7%
Shift Differential	33.3%
Childcare Assistance	16.7%

Construction

- 66.7% offer a benefit package in addition to wage compensation

Insurance:

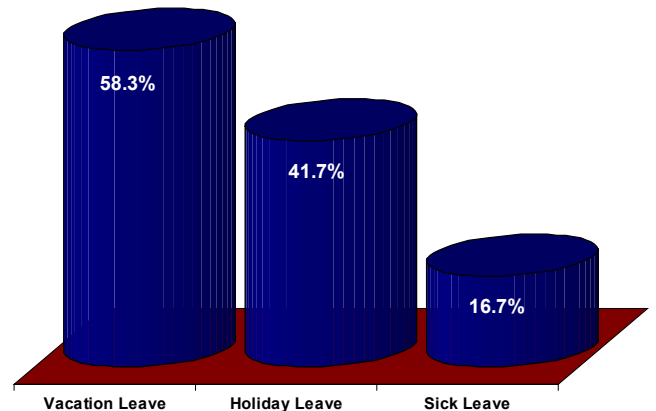
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 18.4%
 - 12.5% plan to increase employee's contribution in the next year by an average of 5.0%
- None of the employers in this industry offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	58.3%
Prescription Drugs	58.3%
Life Insurance	50.0%
Short-Term Disability	33.3%
AD&D	33.3%
Dental Coverage	25.0%
Long-Term Disability	16.7%
Vision Insurance	16.7%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	58.3%
Flex Spending Accounts	41.7%
Employee Assistance Program	16.7%
Tuition Assistance	16.7%
Fitness Club Membership	8.3%
Hiring Bonuses	8.3%
Shift Differential	8.3%

Government

- 86.7% offer a benefit package in addition to wage compensation

Insurance:

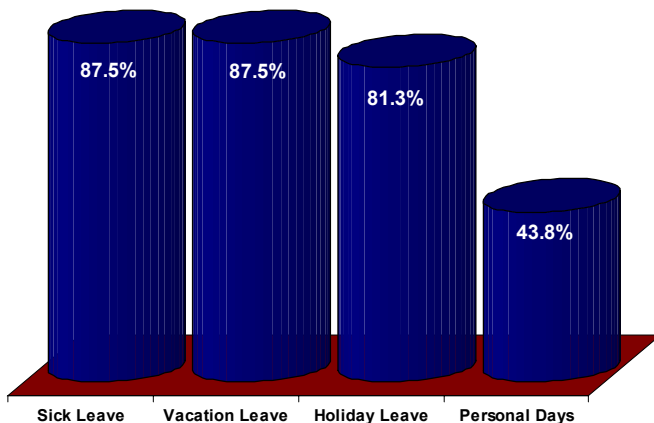
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 13.6%
 - 25.0% plan to increase employee's contribution in the next year by an average of 4.0%
- 50.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	87.5%
Prescription Drugs	81.3%
Life Insurance	43.8%
Dental Coverage	37.5%
Long-Term Disability	31.3%
Short-Term Disability	25.0%
AD&D	12.5%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	62.5%
Tuition Assistance	43.8%
Flex Spending Accounts	37.5%
Shift Differential	25.0%
Employee Assistance Program	6.3%
Hiring Bonuses	6.3%
Fitness Club Membership	6.3%

Finance/Insurance

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

Insurance:

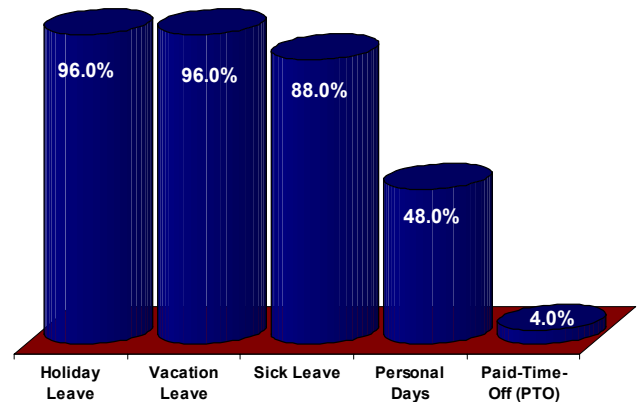
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 10.3%
 - 16.7% plan to increase employee's contribution in the next year by an average of 7.5%
- 40.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Life Insurance	96.0%
Medical	88.0%
Long-Term Disability	88.0%
Dental Coverage	80.0%
Prescription Drugs	80.0%
Short-Term Disability	68.0%
AD&D	40.0%
Vision Insurance	24.0%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	96.0%
Flex Spending Accounts	76.0%
Tuition Assistance	68.0%
Employee Assistance Program	36.0%
Hiring Bonuses	12.0%
Fitness Club Membership	12.0%
Concierge Service	8.0%
Childcare Assistance	8.0%
Shift Differential	8.0%
Adoption Assistance	4.0%
Eldercare Assistance	4.0%

Personal Services

- 66.7% offer a benefit package in addition to wage compensation

Insurance:

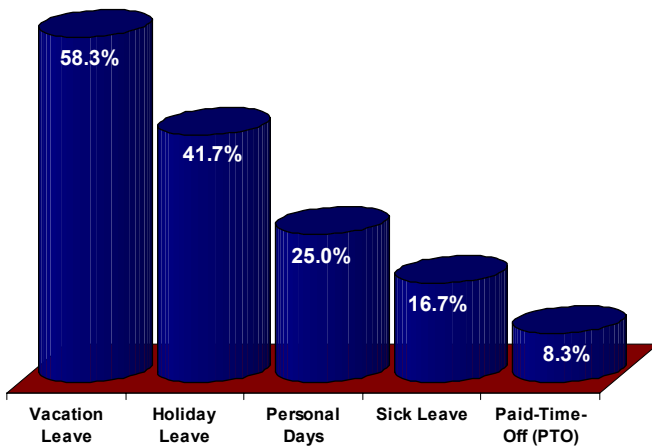
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 7.8%
 - None of the businesses plan to increase employee's contribution in the next year
- 12.5% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	50.0%
Life Insurance	25.0%
Dental Coverage	16.7%
Prescription Drugs	50.0%
Short-Term Disability	25.0%
Long-Term Disability	25.0%
Vision Insurance	16.7%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	33.3%
Shift Differential	25.0%
Flex Spending Accounts	16.7%
Tuition Assistance	8.3%
Childcare Assistance	8.3%
Fitness Club Membership	8.3%

Food Service/Entertainment

- 34.5% offer a benefit package in addition to wage compensation

Insurance:

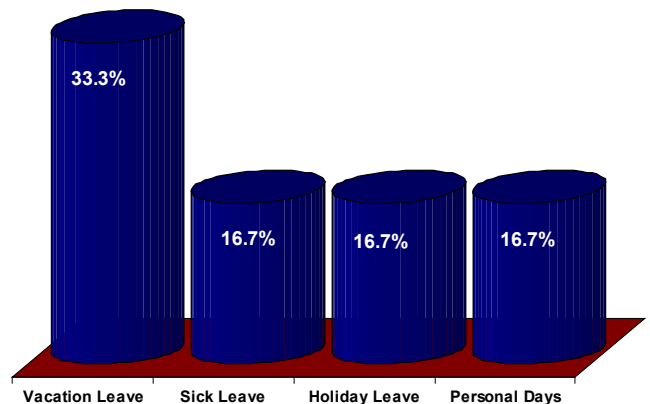
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 6.0%
 - 10.0% plan to increase employee's contribution in the next year by an undetermined percent
- None of the employers in this industry offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	20.0%
Prescription Drugs	16.7%
Dental Coverage	13.3%
Life Insurance	13.3%
Short-Term Disability	10.0%
Vision Insurance	10.0%
AD&D	3.3%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	26.7%
Shift Differential	16.7%
Tuition Assistance	13.3%
Flex Spending Accounts	10.0%
Employee Assistance Program	10.0%
Childcare Assistance	3.3%
Eldercare Assistance	3.3%
Hiring Bonuses	3.3%
Fitness Club Membership	3.3%
Concierge Service	3.3%

Information Services

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

Insurance:

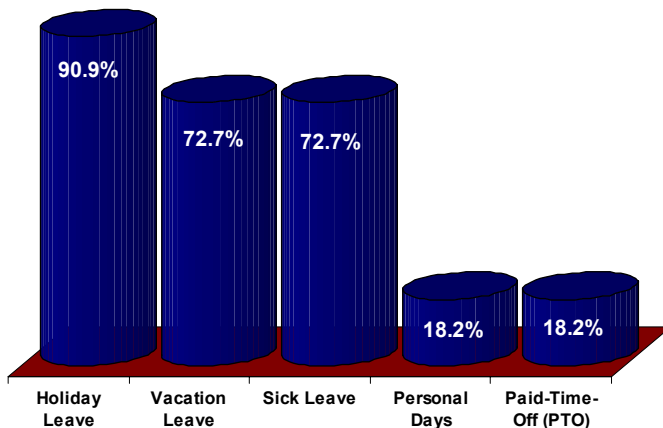
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- 27.3% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	90.9%
Prescription Drugs	90.9%
Dental Coverage	81.8%
Life Insurance	81.8%
Long-Term Disability	45.5%
Short-Term Disability	45.5%
AD&D	36.4%
Vision Insurance	27.3%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	100%
Tuition Assistance	27.3%
Flex Spending Accounts	18.2%
Fitness Club Membership	18.2%
Shift Differential	9.1%
Employee Assistance Program	9.1%
Adoption Assistance	9.1%

Administrative/Waste Management

- 77.8% offer a benefit package in addition to wage compensation

Insurance:

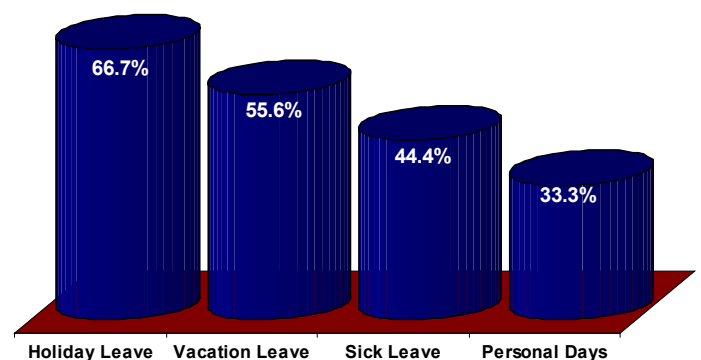
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 7.5%
 - 40.0% plan to increase employee's contribution in the next year by an average of 18.5%
- None of the employers in this industry offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	66.7%
Prescription Drugs	66.7%
Dental Coverage	44.4%
Life Insurance	33.3%
Long-Term Disability	22.2%
Short-Term Disability	22.2%
AD&D	11.1%
Vision Insurance	11.1%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	55.6%
Flex Spending Accounts	33.3%
Tuition Assistance	22.2%
Employee Assistance Program	11.1%
Hiring Bonuses	11.1%
Shift Differential	11.1%

Industry Cluster - All Employment Ranges

Advanced Manufacturing

- 93.2% offer a benefit package in addition to wage compensation

Insurance:

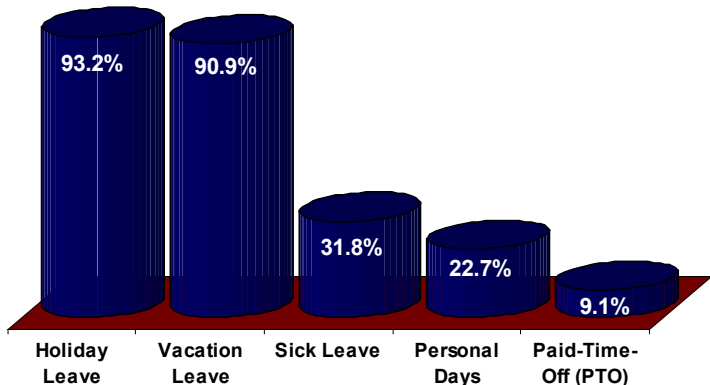
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 9.5%
 - 20.7% plan to increase employee's contribution in the next year by an average of 7.7%
- 7.5% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	81.8%
Prescription Drugs	68.2%
Life Insurance	65.9%
Dental Coverage	59.1%
Short-Term Disability	54.5%
AD&D	43.2%
Vision Insurance	43.2%
Long-Term Disability	40.9%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	79.5%
Flex Spending Accounts	61.4%
Tuition Assistance	47.7%
Shift Differential	43.2%
Employee Assistance Program	13.6%
Fitness Club Membership	13.6%
Concierge Service	11.4%
Hiring Bonuses	6.8%
Childcare Assistance	2.3%
Eldercare Assistance	2.3%
Adoption Assistance	2.3%

Bioscience

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

Insurance:

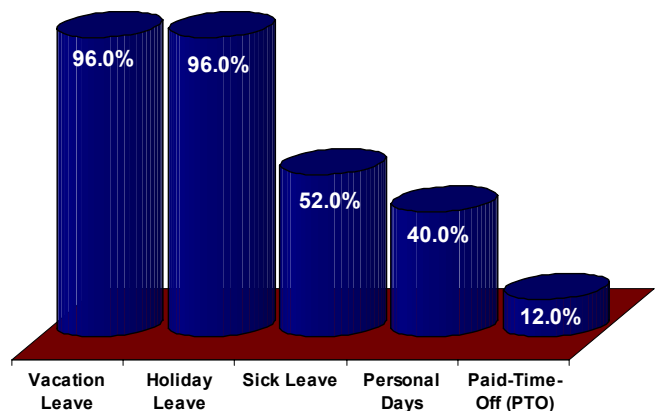
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 10.4%
 - 14.3% plan to increase employee's contribution in the next year by an average of 7.0%
- 25.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	80.0%
Prescription Drugs	64.0%
Life Insurance	44.0%
Dental Coverage	44.0%
Long-Term Disability	40.0%
Short-Term Disability	36.0%
Vision Insurance	32.0%
AD&D	28.0%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	80.0%
Flex Spending Accounts	68.0%
Tuition Assistance	40.0%
Shift Differential	32.0%
Concierge Service	12.0%
Employee Assistance Program	8.0%
Fitness Club Membership	8.0%
Hiring Bonuses	4.0%
Adoption Assistance	4.0%

Information Technology

Notes

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

Insurance:

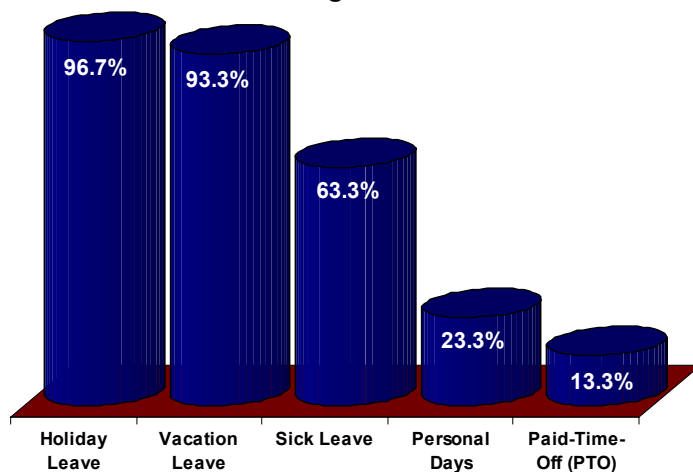
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 11.0%
 - 20.8% plan to increase employee's contribution in the next year by an average of 19.0%
- 17.2% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	83.3%
Prescription Drugs	73.3%
Life Insurance	63.3%
Dental Coverage	60.0%
Long-Term Disability	50.0%
Short-Term Disability	46.7%
Vision Insurance	36.7%
AD&D	33.3%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	86.7%
Flex Spending Accounts	50.0%
Tuition Assistance	40.0%
Shift Differential	26.7%
Fitness Club Membership	13.3%
Concierge Service	10.0%
Employee Assistance Program	6.7%
Hiring Bonuses	3.3%
Adoption Assistance	3.3%

Employment Range - All Industries

1 - 24 Employees

- 69.5% offer a benefit package in addition to wage compensation

Insurance:

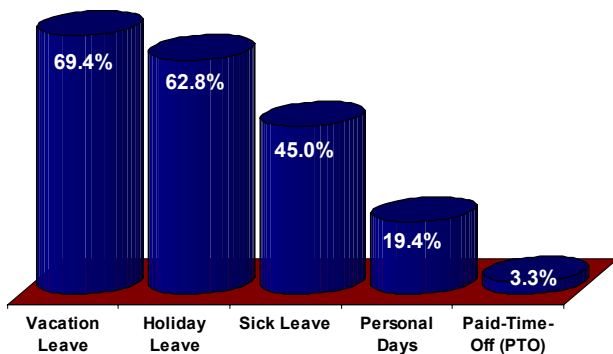
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 11.5%
 - 12.2% plan to increase employee's contribution in the next year by an average of 5.0%
- 11.3% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	55.6%
Prescription Drugs	49.4%
Life Insurance	32.8%
Dental Coverage	31.7%
Short-Term Disability	22.2%
Long-Term Disability	20.6%
AD&D	12.2%
Vision Insurance	8.9%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	53.3%
Tuition Assistance	20.0%
Flex Spending Accounts	17.2%
Employee Assistance Program	6.7%
Hiring Bonuses	5.0%
Shift Differential	3.9%
Fitness Club Membership	2.2%
Childcare Assistance	2.2%
Concierge Service	2.2%
Eldercare Assistance	1.1%

25 - 49 Employees

- 89.5% offer a benefit package in addition to wage compensation

Insurance:

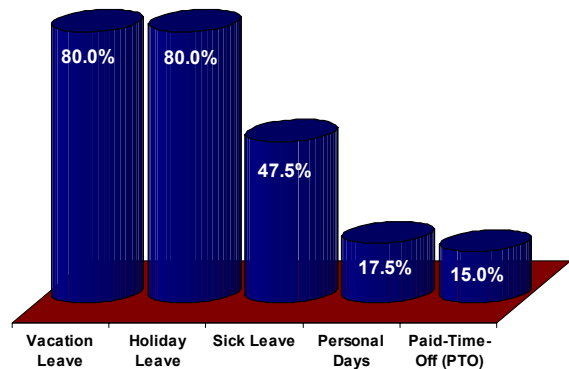
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 12.0%
 - 7.1% plan to increase employee's contribution in the next year by an undetermined percent
- 18.9% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	87.5%
Prescription Drugs	77.5%
Life Insurance	67.5%
AD&D	47.5%
Dental Coverage	45.0%
Long-Term Disability	40.0%
Short-Term Disability	30.0%
Vision Insurance	15.0%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	72.5%
Flex Spending Accounts	50.0%
Tuition Assistance	30.0%
Shift Differential	22.5%
Employee Assistance Program	12.5%
Hiring Bonuses	7.5%
Fitness Club Membership	7.5%
Childcare Assistance	2.5%
Concierge Service	2.5%

50 - 99 Employees

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

Insurance:

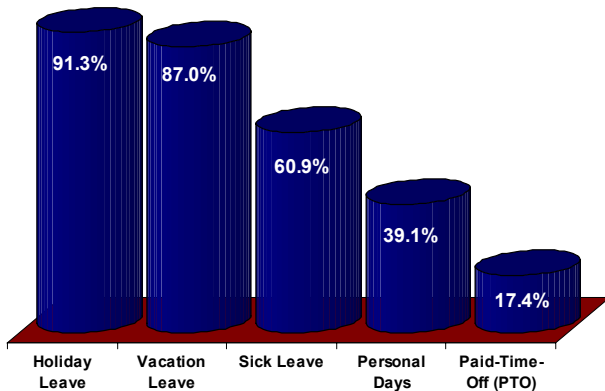
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 8.1%
 - 11.1% plan to increase employee's contribution in the next year by an average of 10.0%
- 26.1% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	91.3%
Prescription Drugs	82.6%
Dental Coverage	78.3%
Life Insurance	73.9%
Long-Term Disability	65.2%
Short-Term Disability	65.2%
Vision Insurance	47.8%
AD&D	34.8%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	100%
Flex Spending Accounts	60.9%
Tuition Assistance	60.9%
Shift Differential	43.5%
Employee Assistance Program	34.8%
Hiring Bonuses	8.7%
Fitness Club Membership	4.3%
Concierge Service	4.3%

100 - 249 Employees

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

Insurance:

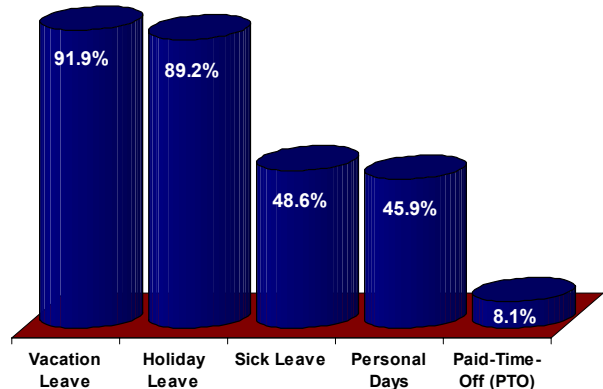
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 11.5%
 - 37.9% plan to increase employee's contribution in the next year by an average of 12.6%
- 34.3% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	94.6%
Prescription Drugs	91.9%
Life Insurance	78.4%
Dental Coverage	75.7%
Long-Term Disability	62.2%
AD&D	54.1%
Short-Term Disability	51.4%
Vision Insurance	51.4%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	89.2%
Flex Spending Accounts	89.2%
Shift Differential	62.2%
Tuition Assistance	56.8%
Employee Assistance Program	32.4%
Fitness Club Membership	24.3%
Hiring Bonuses	10.8%
Concierge Service	10.8%
Childcare Assistance	5.4%
Adoption Assistance	2.7%

250 + Employees

Notes

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

Insurance:

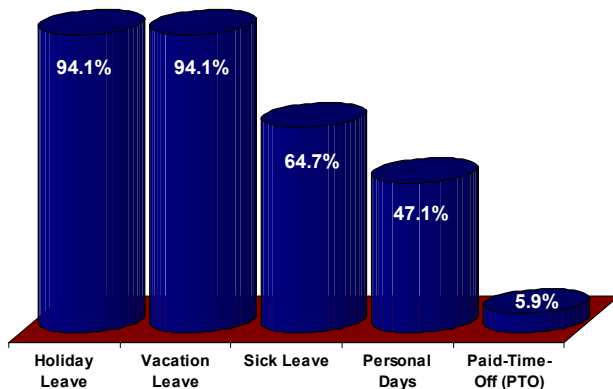
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 9.6%
 - 41.7% plan to increase employee's contribution in the next year by an average of 12.6%
- 41.2% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Life Insurance	100%
Medical	100%
Dental Coverage	94.1%
AD&D	82.4%
Prescription Drugs	82.4%
Long-Term Disability	70.6%
Vision Insurance	70.6%
Short-Term Disability	64.7%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	94.1%
Flex Spending Accounts	88.2%
Tuition Assistance	82.4%
Shift Differential	82.4%
Employee Assistance Program	58.8%
Fitness Club Membership	23.5%
Hiring Bonuses	23.5%
Adoption Assistance	17.6%
Childcare Assistance	11.8%
Concierge Service	5.9%
Eldercare Assistance	5.9%

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 to provide information on fringe benefit packages offered by businesses in the Prosperity Eastern Iowa region that encompasses Cedar, Clinton, Delaware, Dubuque, Jackson and Jones counties in Iowa. The information gathered during the 3rd and 4th quarters of 2005 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.

Sponsored in Partnership with



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