



Northeast Iowa

BUSINESS NETWORK

Fringe Benefit Profile

Released June 2011

Iowa Workforce Development and its Board of Directors worked in partnership with the Employers' Council of Iowa to contact a random sample of local employers across all industrial classifications and employment ranges. Responding businesses provided information on fringe benefit packages offered in the Northeast Iowa Business Network that encompasses Allamakee, Clayton, Delaware, Fayette, Howard, and Winneshiek counties in Iowa. The information provides a detailed analysis of employer-provided benefits. This information will assist businesses, community leaders, and workers to make better informed decisions on expansion and retention initiatives, community development projects, and job offerings.

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

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

In the Northeast Iowa Business Network, several industry classifications that did not have enough responses to be included in the industry breakouts section of this report. Those industry classifications are:

- Arts, Entertainment, & Recreation
- Management Services
- Real Estate
- Utilities

This information is analyzed and compiled by

Regional Research & Analysis Bureau

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[Fringe Benefit Profile]

Benefit Overview

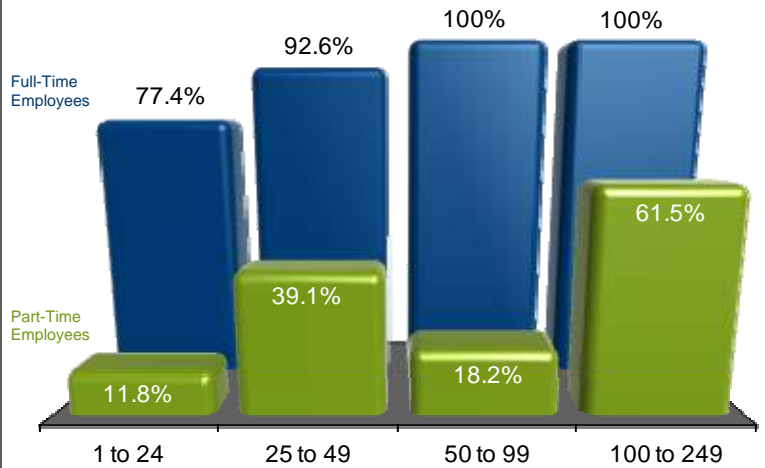
Over half (53.1%) of the employers located in the Northeast Iowa Business Network participated in the survey by providing input on the fringe benefits they offer (606 businesses were sent the survey, 322 provided responses). Results are detailed by four benefit category offerings - Insurance, Paid Leave, Retirement, and Additional Benefit Offerings - industry sector, and employment range amongst full-time and part-time employees.

- 62.2% of businesses with employees offer a fringe benefit package in addition to wage compensation
 - 8.2% offer benefit packages that are union negotiated
- The average hours worked to be considered full-time is 38 per week
 - 90.8% employ at least one full-time employee
 - 69.8% employ at least one part-time employee
 - 22.2% employ at least one temporary/seasonal employee

Insurance - Health/Medical

- 88.8% of employers offer a health/medical insurance plan in their total benefit packages
 - 100% offer health/medical insurance to full-time employees
 - 24.6% offer health/medical insurance to part-time employees
- 18.2% 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 20.4%
 - 46.8% 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
 - 35.1% Traditional Indemnity Plan
 - 58.2% Preferred Provider Org. (PPO)
 - 15.7% Health Maintenance Org. (HMO)
 - 9.7% Undetermined Plan Type
- 12.4% offer health/medical insurance to retired employees
 - 14.3% cost share premiums for retirees coverage (not including family)
- 49.2% cost share premiums associated with health/medical insurance for full-time employee coverage (not including family)
- 71.4% cost share premiums associated with health/medical insurance for part-time employee coverage (not including family)

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



Insurance - Prescription Drugs

- 79.4% of employers offer prescription drug coverage in their total benefit packages

Full-Time Employees

- 100% of those employers offer a prescription drug coverage plan in their total benefit packages
 - 52.6% cost share premiums associated with prescription drug coverage

Part-Time Employees

- 25.9% of those employers offer a prescription drug coverage plan in their total benefit packages
 - 69.2% cost share premiums associated with prescription drug coverage

Insurance - Vision Coverage

- 32.9% of employers offer vision coverage in their total benefit packages

Full-Time Employees

100% of those offer vision coverage separate from their medical plan

- 50.0% offer a comprehensive plan that includes routine eye exams, contacts, and lenses/frames
- 21.2% offer a plan that covers routine eye exams
- 17.3% offer a plan that covers frames and lenses
- 13.5% offer a plan that covers contact lenses

Part-Time Employees

39.2% of those offer vision coverage separate from their medical plan

- 19.2% offer a comprehensive plan that includes routine eye exams, contacts, and lenses/frames
- 9.6% offer a plan that covers routine eye exams
- 7.7% offer a plan that covers frames and lenses
- 7.7% offer a plan that covers contact lenses

Insurance - Dental Coverage

- 50.0% of employers offer dental coverage in their total benefit packages

Full-Time Employees

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

- 46.3% offer a dental plan that is comprehensive (includes preventative, basic, major, and orthodontic coverage)
- 40.2% offer preventative coverage
- 43.9% offer basic coverage
- 28.0% offer major coverage
- 14.6% offer orthodontics coverage

Part-Time Employees

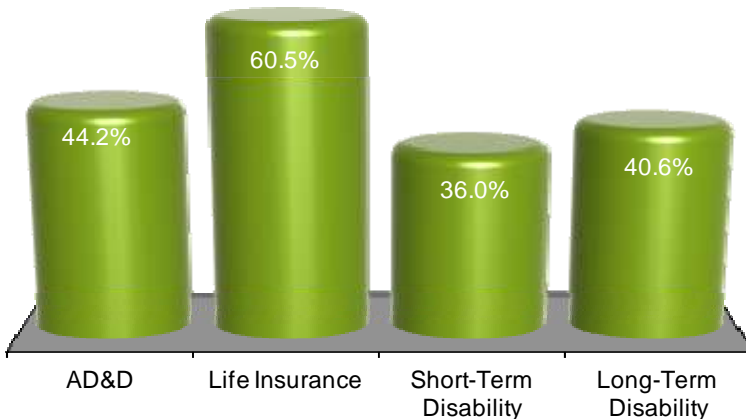
39.4% of those offer dental coverage to part-time employees

- 17.1% offer a dental plan that is comprehensive (includes preventative, basic, major, and orthodontic coverage)
- 15.9% offer preventative coverage
- 14.6% offer basic coverage
- 9.8% offer major coverage
- 4.9% 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

- 17.5% total annual salary
- 26.3% percent/specified number of annual salary
- 56.2% flat rate

Part-Time Employees

Coverage is determined by one of three methods

- 5.6% total annual salary
- 44.4% percent/specified number of annual salary
- 50.0% flat rate

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

Life Insurance:

Full-Time Employees

Coverage is determined by one of three methods

- 15.5% total annual salary
- 20.2% percent/specified number of annual salary
- 64.3% flat rate

48.8% offer additional life insurance employees may purchase beyond coverage employer provides

Part-Time Employees

Coverage is determined by one of three methods

- 5.0% total annual salary
- 40.0% percent/specified number of annual salary
- 55.0% flat rate

75.0% offer additional life insurance employees may purchase beyond coverage employer provides

Short-Term Disability:

Full-Time Employees

86.7% have a waiting period prior to employees being able to utilize short-term disability

- Average waiting period is 47 days
- Average length of coverage is 21 weeks

Part-Time Employees

86.7% have a waiting period prior to employees being able to utilize short-term disability

- Average waiting period is 51 days
- Average length of coverage is 20 weeks

Long-Term Disability:

Full-Time Employees

88.5% use a percent of salary to determine coverage

- Average percent used to calculate the benefit - 57.0% of salary

Part-Time Employees

100% use a percent of salary to determine coverage

- Average percent used to calculate the benefit - 55.8% of salary

Paid Leave - Vacation

84.0% of employers offer paid vacations

- 100% of those offer to full-time employees
- 33.1% of those offer to part-time employees

Number of Days Earned by Length of Service & Employment Status

Years of Employment	Full-Time Employees	Part-Time Employees
1 Year	7	5
5 Years	12	9
10 Years	16	10

Paid Leave - Sick

60.2% of employers offer paid sick leave

- 100% of those offer to full-time employees
- 30.5% of those offer to part-time employees

Number of Days Earned by Length of Service & Employment Status

Years of Employment	Full-Time Employees	Part-Time Employees
1 Year	8	6
5 Years	15	10
10 Years	20	12

Paid Leave - Holidays

83.0% of employers offer paid holidays

- 100% of those offer to full-time employees
 - Average number of days given each year - 7
- 38.2% of those offer to part-time employees
 - Average number of days given each year - 6

Paid Leave - Personal Days/Floating Holidays

53.3% of employers offer personal days/floating holidays

- 97.7% of those offer to full-time employees
 - Average number of days given each year - 3
- 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)

28.0% of employers offer PTO

- 95.3% of those offer to full-time employees
- 48.7% of those offer to part-time employees

Number of Days Earned by Length of Service & Employment Status

Years of Employment	Full-Time Employees	Part-Time Employees
1 Year	16	13
5 Years	16	17
10 Years	23	20

Retirement/Pension Plans

69.6% of employers offer retirement/pension plans

- 98.5% of those offer to full-time employees
 - Average wait to be 100% vested - 4 years
- 49.1% of those offer to part-time employees
 - Average wait to be 100% vested - 3 years

Retirement/Pension Plans

(Continued)

Defined Contribution Plan

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

- 76.1% of those offer to full-time employees
- 33.3% 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.)

- 20.0% of those offer to full-time employees
- 13.6% of those offer to part-time employees

Additional Benefit Options

Percent of Employers Offering Additional Benefit Options

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Childcare Assistance	4.1%	69.2%	61.5%
Company Discounts	23.8%	97.3%	42.7%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	7.9%	96.0%	72.0%
Fitness Club Reimbursement	8.6%	88.9%	59.3%
Flex Spending Accounts	23.5%	97.3%	40.5%
Flexible Scheduling	25.1%	88.3%	59.5%
Hiring Bonuses	2.5%	87.5%	37.5%
Incentives/Rewards	20.3%	95.3%	40.6%
Shift Differential - 3rd Shift	6.7%	100%	81.0%
Shift Differential - Weekend	6.0%	100%	68.4%
Tuition Assistance	16.2%	96.1%	33.3%
Varied Shifts	11.1%	85.7%	74.3%

Notes:

[Industry - All Employment Ranges]

Agriculture

53.8% offer a benefit package in addition to wage compensation

Insurance:

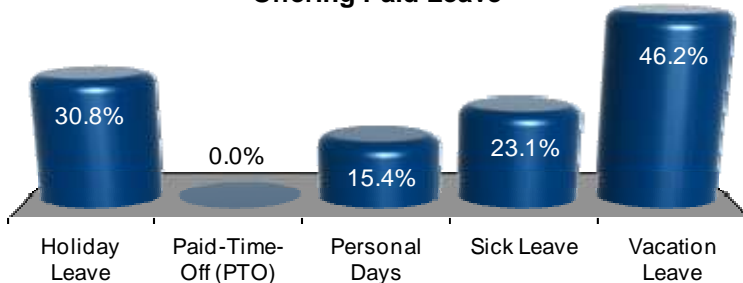
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 15.0%
 - 57.1% of businesses anticipate an increase in costs for medical insurance
 - 42.9% plan to increase employee's contribution in the next year
- 0.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	7.7%
Dental Coverage	0.0%
Life Insurance	15.4%
Long-Term Disability	7.7%
Medical	38.5%
Prescription Drugs	38.5%
Short-Term Disability	7.7%
Vision Insurance	0.0%

Paid Leave:

Percent of Employers Offering Paid Leave



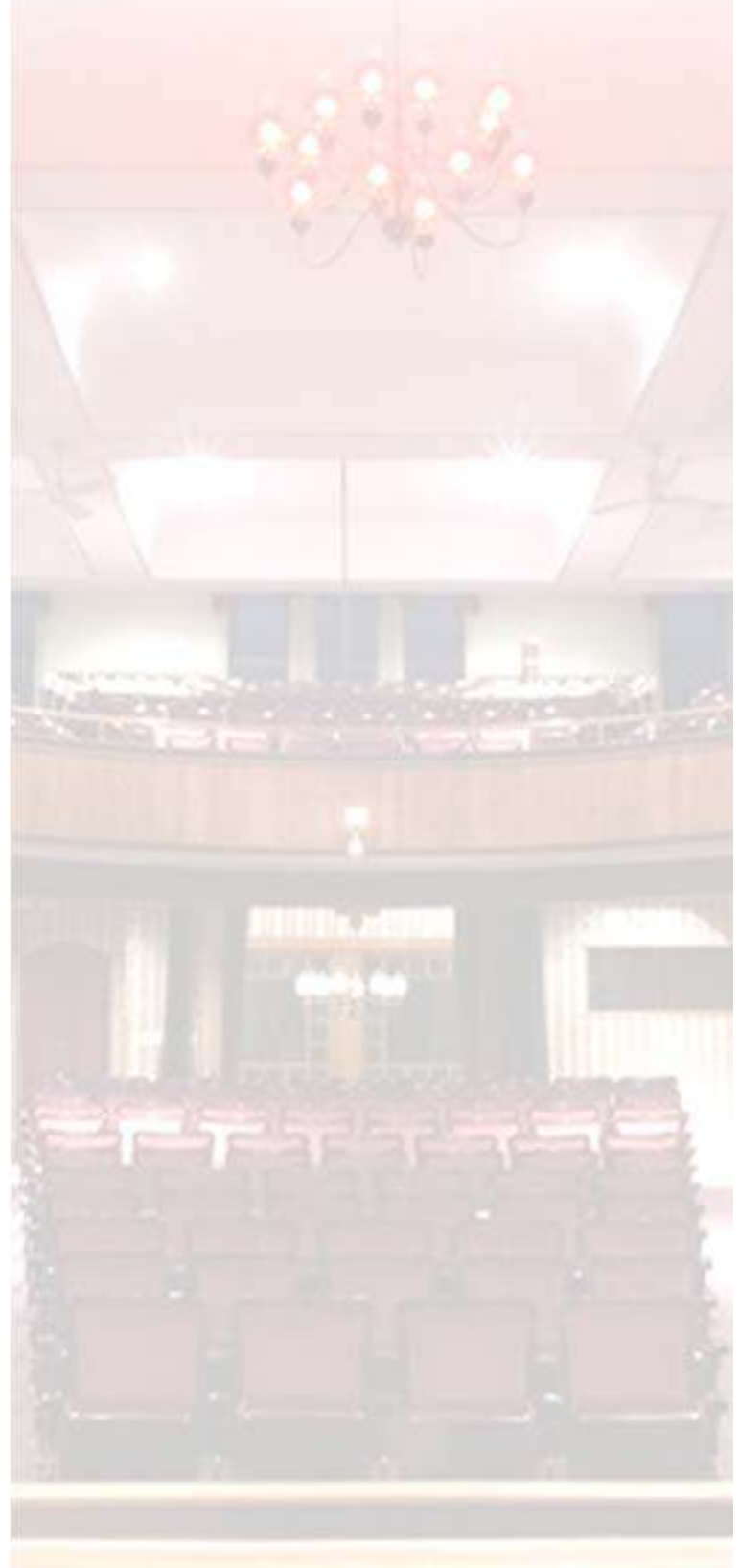
Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	30.8%	100%	0.0%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	23.1%	100%	0.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%	0.0%
Fitness Club Reimbursement	7.7%	100%	0.0%
Flex Spending Accounts	0.0%	0.0%	0.0%
Flexible Scheduling	15.4%	50.0%	50.0%
Hiring Bonuses	0.0%	0.0%	0.0%
Incentives/Rewards	30.8%	100%	25.0%
Shift Differential - 3rd Shift	0.0%	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%	0.0%
Tuition Assistance	0.0%	0.0%	0.0%
Varied Shifts	7.7%	100%	100%

Arts, Entertainment, & Recreation

Insufficient data to report benefit information.



Construction

59.3% offer a benefit package in addition to wage compensation

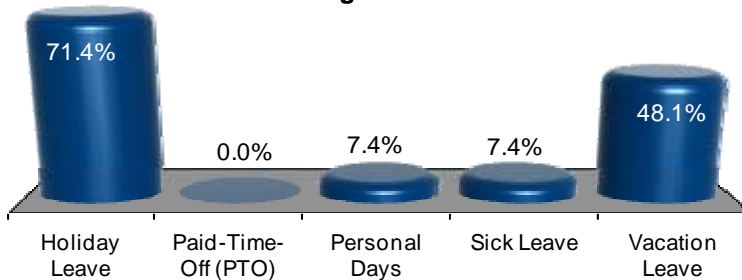
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 19.3%
 - 93.8% of businesses anticipate an increase in costs for medical insurance
 - 43.8% plan to increase employee's contribution in the next year
- 0.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	29.6%
Dental Coverage	22.2%
Life Insurance	44.4%
Long-Term Disability	25.9%
Medical	51.9%
Prescription Drugs	51.9%
Short-Term Disability	18.9%
Vision Insurance	11.1%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	44.4%	100%	8.3%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	33.3%	100%	11.1%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%	0.0%
Fitness Club Reimbursement	0.0%	0.0%	0.0%
Flex Spending Accounts	11.1%	100%	0.0%
Flexible Scheduling	11.1%	100%	33.3%
Hiring Bonuses	0.0%	0.0%	0.0%
Incentives/Rewards	22.2%	100%	0.0%
Shift Differential - 3rd Shift	3.7%	100%	100%
Shift Differential - Weekend	7.4%	100%	50.0%
Tuition Assistance	3.7%	100%	0.0%
Varied Shifts	0.0%	0.0%	0.0%

Education

90.0% offer a benefit package in addition to wage compensation

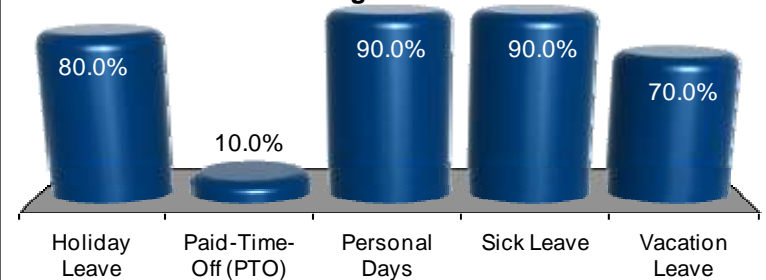
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 17.5%
 - 88.9% of businesses anticipate an increase in costs for medical insurance
 - 33.3% plan to increase employee's contribution in the next year
- 55.6% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	60.0%
Dental Coverage	80.0%
Life Insurance	70.0%
Long-Term Disability	90.0%
Medical	90.0%
Prescription Drugs	90.0%
Short-Term Disability	0.0%
Vision Insurance	40.0%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	70.0%	100%	28.6%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	0.0%	0.0%	0.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	20.0%	100%	100%
Fitness Club Reimbursement	0.0%	0.0%	0.0%
Flex Spending Accounts	80.0%	100%	37.5%
Flexible Scheduling	10.0%	100%	100%
Hiring Bonuses	10.0%	100%	0.0%
Incentives/Rewards	0.0%	0.0%	0.0%
Shift Differential - 3rd Shift	0.0%	0.0%	0.0%
Shift Differential - Weekend	10.0%	100%	0.0%
Tuition Assistance	20.0%	100%	0.0%
Varied Shifts	0.0%	0.0%	0.0%

Finance & Insurance

80.0% offer a benefit package in addition to wage compensation

Insurance:

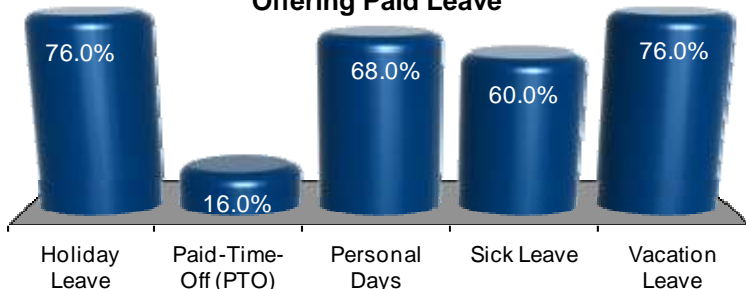
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 16.5%
 - 60.0% of businesses anticipate an increase in costs for medical insurance
 - 15.0% plan to increase employee's contribution in the next year
- 15.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	24.0%
Dental Coverage	28.0%
Life Insurance	44.0%
Long-Term Disability	36.0%
Medical	52.0%
Prescription Drugs	44.0%
Short-Term Disability	32.0%
Vision Insurance	12.0%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	68.0%	94.1%	47.1%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	28.0%	100%	42.9%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	4.0%	100%	100%
Fitness Club Reimbursement	4.0%	100%	100%
Flex Spending Accounts	36.0%	100%	55.6%
Flexible Scheduling	24.0%	50.0%	50.0%
Hiring Bonuses	4.0%	100%	0.0%
Incentives/Rewards	40.0%	90.0%	20.0%
Shift Differential - 3rd Shift	0.0%	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%	0.0%
Tuition Assistance	36.0%	88.9%	33.3%
Varied Shifts	4.0%	0.0%	100%

Food Services

16.7% offer a benefit package in addition to wage compensation

Insurance:

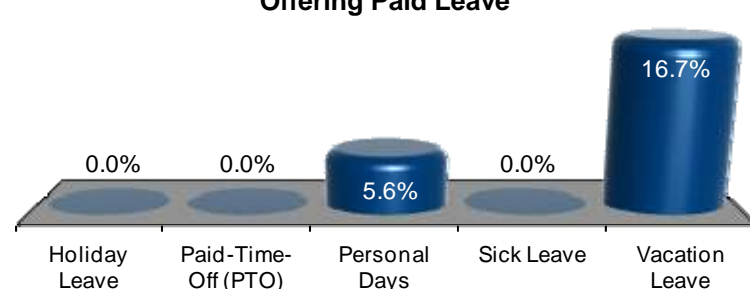
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 13.0%
 - 100% of businesses anticipate an increase in costs for medical insurance
 - 33.3% plan to increase employee's contribution in the next year
- 0.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

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

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	11.1%	100%	50.0%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	11.1%	100%	50.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%	0.0%
Fitness Club Reimbursement	0.0%	0.0%	0.0%
Flex Spending Accounts	0.0%	0.0%	0.0%
Flexible Scheduling	11.1%	100%	100%
Hiring Bonuses	0.0%	0.0%	0.0%
Incentives/Rewards	11.1%	100%	100%
Shift Differential - 3rd Shift	0.0%	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%	0.0%
Tuition Assistance	0.0%	0.0%	0.0%
Varied Shifts	5.6%	100%	100%

Government

94.1% offer a benefit package in addition to wage compensation

Insurance:

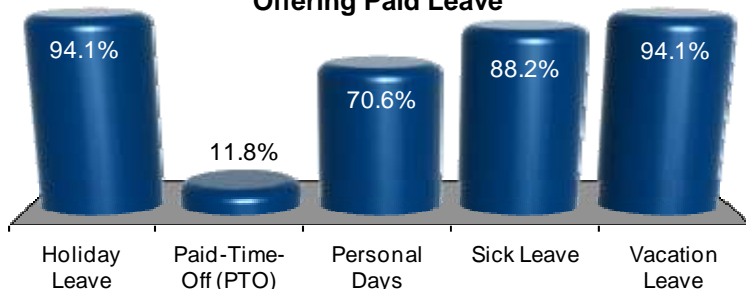
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 23.2%
 - 87.5% of businesses anticipate an increase in costs for medical insurance
 - 62.5% plan to increase employee's contribution in the next year
- 31.3% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	47.1%
Dental Coverage	35.3%
Life Insurance	70.6%
Long-Term Disability	35.3%
Medical	88.2%
Prescription Drugs	88.2%
Short-Term Disability	29.4%
Vision Insurance	29.4%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	82.4%	92.9%	57.1%
Childcare Assistance	5.9%	100%	100%
Company Discounts	0.0%	0.0%	0.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	17.6%	100%	33.3%
Fitness Club Reimbursement	5.9%	100%	0.0%
Flex Spending Accounts	52.9%	100%	33.3%
Flexible Scheduling	29.4%	100%	40.0%
Hiring Bonuses	0.0%	0.0%	0.0%
Incentives/Rewards	0.0%	0.0%	0.0%
Shift Differential - 3rd Shift	23.5%	100%	75.0%
Shift Differential - Weekend	29.4%	100%	60.0%
Tuition Assistance	11.8%	100%	50.0%
Varied Shifts	17.6%	66.7%	66.7%

Healthcare/Social Services

83.3% offer a benefit package in addition to wage compensation

Insurance:

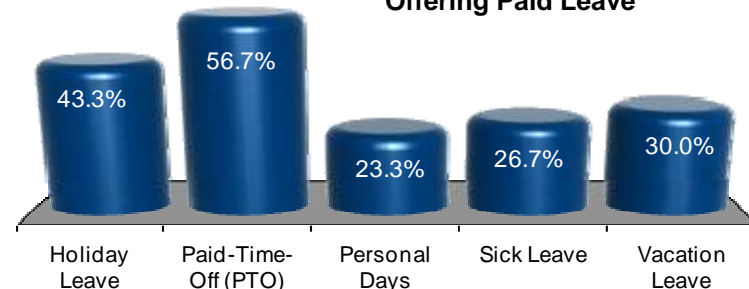
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 22.7%
 - 91.7% of businesses anticipate an increase in costs for medical insurance
 - 52.0% plan to increase employee's contribution in the next year
- 12.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	50.0%
Dental Coverage	60.0%
Life Insurance	66.7%
Long-Term Disability	36.7%
Medical	76.7%
Prescription Drugs	70.0%
Short-Term Disability	43.3%
Vision Insurance	53.3%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	63.3%	94.7%	73.7%
Childcare Assistance	23.3%	85.7%	57.1%
Company Discounts	50.0%	100%	60.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	43.3%	100%	84.6%
Fitness Club Reimbursement	40.0%	91.7%	75.0%
Flex Spending Accounts	63.3%	100%	63.2%
Flexible Scheduling	60.0%	88.9%	77.8%
Hiring Bonuses	10.0%	100%	66.7%
Incentives/Rewards	36.7%	100%	63.6%
Shift Differential - 3rd Shift	33.3%	100%	100%
Shift Differential - Weekend	23.3%	100%	100%
Tuition Assistance	60.0%	100%	55.6%
Varied Shifts	46.7%	100%	85.7%

Information Services

62.5% offer a benefit package in addition to wage compensation

Insurance:

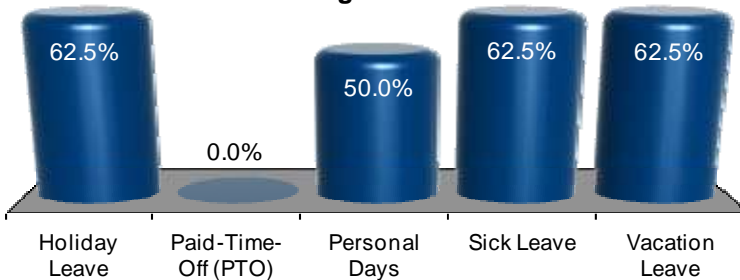
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 26.0%
 - 100% of businesses anticipate an increase in costs for medical insurance
 - 20.0% plan to increase employee's contribution in the next year
- 40.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	12.5%
Dental Coverage	37.5%
Life Insurance	50.0%
Long-Term Disability	12.5%
Medical	62.5%
Prescription Drugs	37.5%
Short-Term Disability	12.5%
Vision Insurance	37.5%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	50.0%	100%	25.0%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	50.0%	100%	0.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	12.5%	100%	0.0%
Fitness Club Reimbursement	12.5%	100%	0.0%
Flex Spending Accounts	25.0%	100%	0.0%
Flexible Scheduling	12.5%	100%	0.0%
Hiring Bonuses	0.0%	0.0%	0.0%
Incentives/Rewards	25.0%	100%	0.0%
Shift Differential - 3rd Shift	0.0%	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%	0.0%
Tuition Assistance	12.5%	100%	0.0%
Varied Shifts	0.0%	0.0%	0.0%

Management Services

Insufficient data to report benefit information.



Manufacturing

69.6% offer a benefit package in addition to wage compensation

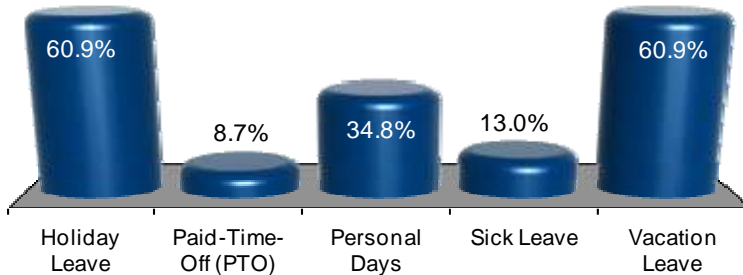
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 20.9%
 - 75.0% of businesses anticipate an increase in costs for medical insurance
 - 31.3% plan to increase employee's contribution in the next year
- 0.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	26.1%
Dental Coverage	26.1%
Life Insurance	26.1%
Long-Term Disability	17.4%
Medical	47.8%
Prescription Drugs	43.5%
Short-Term Disability	13.0%
Vision Insurance	8.7%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	34.8%	100%	25.0%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	21.7%	100%	60.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	4.3%	100%	0.0%
Fitness Club Reimbursement	13.0%	100%	33.3%
Flex Spending Accounts	8.7%	100%	0.0%
Flexible Scheduling	26.1%	100%	83.3%
Hiring Bonuses	4.3%	100%	0.0%
Incentives/Rewards	21.7%	100%	40.0%
Shift Differential - 3rd Shift	17.4%	100%	25.0%
Shift Differential - Weekend	4.3%	100%	0.0%
Tuition Assistance	13.0%	100%	0.0%
Varied Shifts	13.0%	100%	0.0%

Personal Services

70.6% offer a benefit package in addition to wage compensation

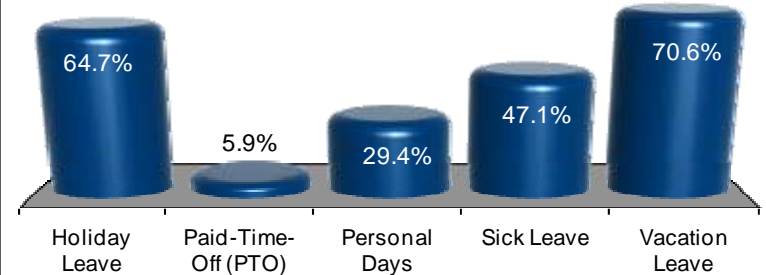
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 19.3%
 - 83.3% of businesses anticipate an increase in costs for medical insurance
 - 41.7% plan to increase employee's contribution in the next year
- 0.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	11.8%
Dental Coverage	17.6%
Life Insurance	29.4%
Long-Term Disability	5.9%
Medical	58.8%
Prescription Drugs	41.2%
Short-Term Disability	11.8%
Vision Insurance	17.6%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	41.2%	85.7%	28.6%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	17.6%	100%	66.7%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%	0.0%
Fitness Club Reimbursement	17.6%	100%	33.3%
Flex Spending Accounts	23.5%	75.0%	75.0%
Flexible Scheduling	35.3%	66.7%	50.0%
Hiring Bonuses	0.0%	0.0%	0.0%
Incentives/Rewards	17.6%	100%	66.7%
Shift Differential - 3rd Shift	0.0%	66.7%	0.0%
Shift Differential - Weekend	0.0%	0.0%	0.0%
Tuition Assistance	23.5%	100%	0.0%
Varied Shifts	5.9%	100%	0.0%

Professional Services

65.0% 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 22.8%
 - 61.5% of businesses anticipate an increase in costs for medical insurance
 - 15.4% plan to increase employee's contribution in the next year
- 0.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	20.0%
Dental Coverage	25.0%
Life Insurance	25.0%
Long-Term Disability	10.0%
Medical	40.0%
Prescription Drugs	25.0%
Short-Term Disability	15.0%
Vision Insurance	5.0%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	50.0%	100%	40.0%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	25.0%	80.0%	40.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%	0.0%
Fitness Club Reimbursement	5.0%	100%	0.0%
Flex Spending Accounts	10.0%	100%	0.0%
Flexible Scheduling	40.0%	100%	50.0%
Hiring Bonuses	5.0%	0.0%	100%
Incentives/Rewards	10.0%	100%	50.0%
Shift Differential - 3rd Shift	0.0%	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%	0.0%
Tuition Assistance	15.0%	100%	33.3%
Varied Shifts	20.0%	100%	50.0%

Real Estate

Insufficient data to report benefit information.

Utilities

Insufficient data to report benefit information.



Warehouse & Transportation

40.0% 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 17.6%
 - 100% of businesses anticipate an increase in costs for medical insurance
 - 37.5% 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	10.0%
Dental Coverage	15.0%
Life Insurance	15.0%
Long-Term Disability	15.0%
Medical	35.0%
Prescription Drugs	20.0%
Short-Term Disability	15.0%
Vision Insurance	15.0%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	25.0%	100%	60.0%
Childcare Assistance	5.0%	0.0%	100%
Company Discounts	0.0%	0.0%	0.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	10.0%	100%	50.0%
Fitness Club Reimbursement	0.0%	0.0%	0.0%
Flex Spending Accounts	10.0%	100%	50.0%
Flexible Scheduling	15.0%	100%	33.3%
Hiring Bonuses	0.0%	0.0%	0.0%
Incentives/Rewards	15.0%	100%	66.7%
Shift Differential - 3rd Shift	5.0%	100%	100%
Shift Differential - Weekend	10.0%	100%	100%
Tuition Assistance	10.0%	100%	0.0%
Varied Shifts	5.0%	100%	100%

Waste Management

80.0% offer a benefit package in addition to wage compensation

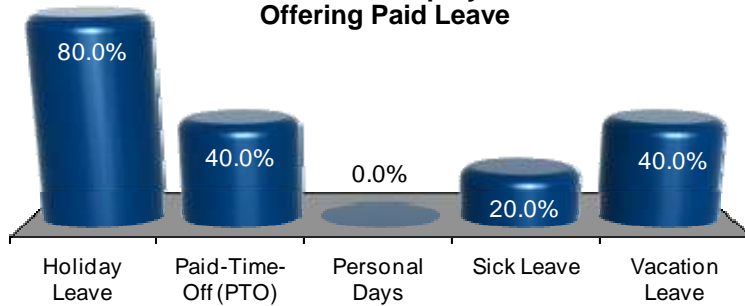
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 11.0%
 - 75.0% of businesses anticipate an increase in costs for medical insurance
 - 50.0% plan to increase employee's contribution in the next year
- 0.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

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

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	40.0%	100%	0.0%
Childcare Assistance	20.0%	0.0%	100%
Company Discounts	20.0%	100%	100%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	20.0%	0.0%	100%
Fitness Club Reimbursement	20.0%	0.0%	100%
Flex Spending Accounts	20.0%	0.0%	100%
Flexible Scheduling	20.0%	0.0%	100%
Hiring Bonuses	0.0%	0.0%	0.0%
Incentives/Rewards	40.0%	50.0%	100%
Shift Differential - 3rd Shift	0.0%	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%	0.0%
Tuition Assistance	20.0%	0.0%	100%
Varied Shifts	20.0%	0.0%	100%

Wholesale & Retail Trade

54.9% offer a benefit package in addition to wage compensation

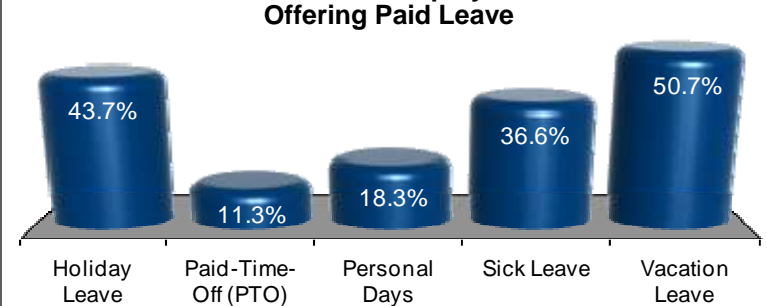
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 15.5%
 - 89.7% of businesses anticipate an increase in costs for medical insurance
 - 46.2% plan to increase employee's contribution in the next year
- 2.6% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	15.5%
Dental Coverage	21.1%
Life Insurance	19.7%
Long-Term Disability	11.3%
Medical	47.9%
Prescription Drugs	40.8%
Short-Term Disability	15.5%
Vision Insurance	9.9%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	35.2%	96.0%	28.0%
Childcare Assistance	2.8%	100%	0.0%
Company Discounts	28.3%	95.0%	45.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%	0.0%
Fitness Club Reimbursement	2.8%	50.0%	100%
Flex Spending Accounts	15.5%	100%	9.1%
Flexible Scheduling	21.1%	100%	53.3%
Hiring Bonuses	1.4%	100%	0.0%
Incentives/Rewards	18.3%	100%	38.5%
Shift Differential - 3rd Shift	1.4%	100%	100%
Shift Differential - Weekend	1.4%	100%	0.0%
Tuition Assistance	5.6%	100%	0.0%
Varied Shifts	7.0%	60.0%	100%

Employment Range - All Industries

1-24 Employees

55.1% offer a benefit package in addition to wage compensation

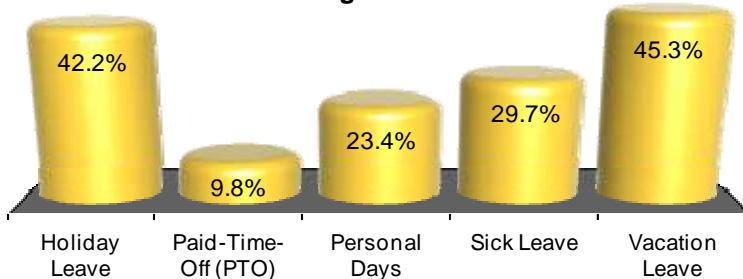
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 17.6%
 - 77.3% of businesses anticipate an increase in costs for medical insurance
 - 32.6% plan to increase employee's contribution in the next year
- 5.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	15.2%
Dental Coverage	17.6%
Life Insurance	23.0%
Long-Term Disability	12.9%
Medical	41.4%
Prescription Drugs	33.2%
Short-Term Disability	12.9%
Vision Insurance	11.3%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	36.7%	96.8%	29.8%
Childcare Assistance	2.3%	83.3%	33.3%
Company Discounts	21.5%	96.4%	36.4%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	3.5%	100%	44.4%
Fitness Club Reimbursement	5.9%	93.3%	40.0%
Flex Spending Accounts	14.1%	97.2%	33.3%
Flexible Scheduling	21.1%	90.7%	48.1%
Hiring Bonuses	1.2%	66.7%	66.7%
Incentives/Rewards	18.4%	95.7%	29.8%
Shift Differential - 3rd Shift	0.4%	100%	100%
Shift Differential - Weekend	1.6%	100%	25.0%
Tuition Assistance	11.7%	96.7%	16.7%
Varied Shifts	5.5%	85.7%	64.3%

25-49 Employees

86.2% offer a benefit package in addition to wage compensation

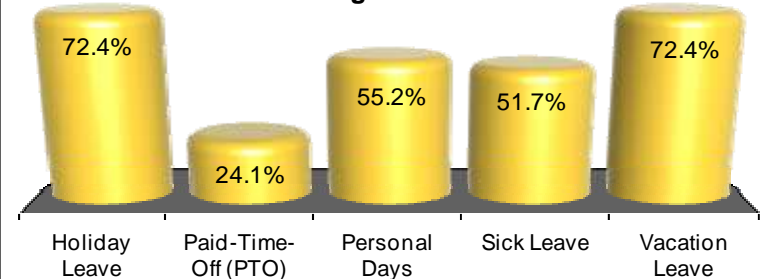
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 20.1%
 - 96.0% of businesses anticipate an increase in costs for medical insurance
 - 44.0% plan to increase employee's contribution in the next year
- 12.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	44.8%
Dental Coverage	44.8%
Life Insurance	62.1%
Long-Term Disability	41.4%
Medical	86.2%
Prescription Drugs	86.2%
Short-Term Disability	37.9%
Vision Insurance	13.8%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	72.4%	100%	52.4%
Childcare Assistance	13.8%	50.0%	75.0%
Company Discounts	31.0%	100%	55.6%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	13.8%	100%	75.0%
Fitness Club Reimbursement	17.2%	80.0%	80.0%
Flex Spending Accounts	44.8%	100%	46.2%
Flexible Scheduling	48.3%	78.6%	85.7%
Hiring Bonuses	3.4%	100%	100%
Incentives/Rewards	34.5%	100%	60.0%
Shift Differential - 3rd Shift	17.2%	100%	40.0%
Shift Differential - Weekend	20.7%	100%	66.7%
Tuition Assistance	24.1%	100%	71.4%
Varied Shifts	24.1%	85.7%	57.1%

50-99 Employees

100% offer a benefit package in addition to wage compensation

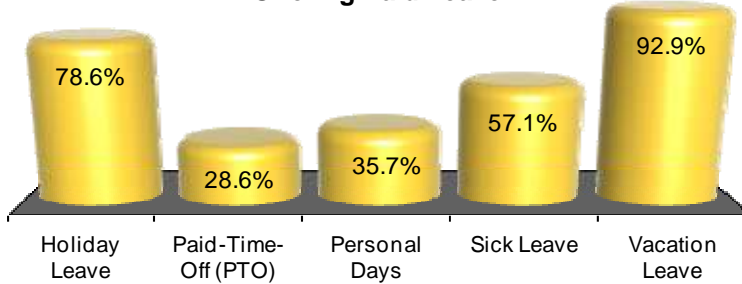
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 23.0%
 - 92.9% of businesses anticipate an increase in costs for medical insurance
 - 64.3% 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	71.4%
Dental Coverage	71.4%
Life Insurance	85.7%
Long-Term Disability	57.1%
Medical	100%
Prescription Drugs	92.9%
Short-Term Disability	50.0%
Vision Insurance	42.9%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	71.4%	90.0%	50.0%
Childcare Assistance	7.1%	100%	100%
Company Discounts	21.4%	100%	33.3%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	7.1%	100%	100%
Fitness Club Reimbursement	0.0%	0.0%	0.0%
Flex Spending Accounts	64.3%	100%	22.2%
Flexible Scheduling	35.7%	100%	80.0%
Hiring Bonuses	14.3%	100%	0.0%
Incentives/Rewards	28.6%	100%	75.0%
Shift Differential - 3rd Shift	28.6%	100%	100.0%
Shift Differential - Weekend	21.4%	100%	100%
Tuition Assistance	28.6%	100%	0.0%
Varied Shifts	14.3%	50.0%	100%

100-249 Employees

100% offer a benefit package in addition to wage compensation

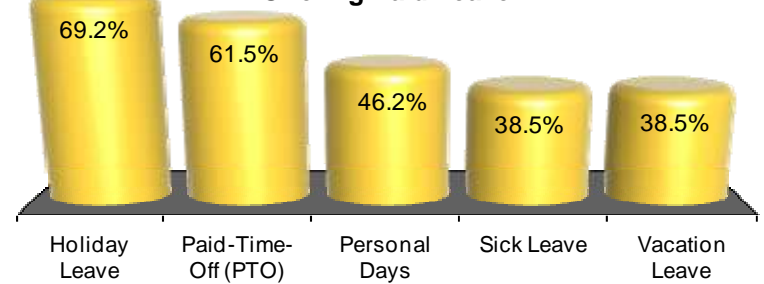
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 22.9%
 - 92.3% of businesses anticipate an increase in costs for medical insurance
 - 76.9% plan to increase employee's contribution in the next year
- 38.5% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	61.5%
Dental Coverage	84.6%
Life Insurance	92.3%
Long-Term Disability	69.2%
Medical	100%
Prescription Drugs	100%
Short-Term Disability	46.2%
Vision Insurance	84.6%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	76.9%	90.0%	90.0%
Childcare Assistance	15.4%	50.0%	100%
Company Discounts	53.8%	100%	85.7%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	61.5%	87.5%	100%
Fitness Club Reimbursement	46.2%	83.3%	100%
Flex Spending Accounts	100%	92.3%	61.5%
Flexible Scheduling	46.2%	83.3%	83.3%
Hiring Bonuses	7.7%	100%	100%
Incentives/Rewards	23.1%	66.7%	100%
Shift Differential - 3rd Shift	76.9%	100%	100%
Shift Differential - Weekend	38.5%	100%	100%
Tuition Assistance	69.2%	88.9%	77.8%
Varied Shifts	84.6%	90.9%	100%

250 + Employees

Notes:

*Insufficient data to report
benefit information.*



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Industry Clusters

Advanced Manufacturing

71.4% offer a benefit package in addition to wage compensation

Insurance:

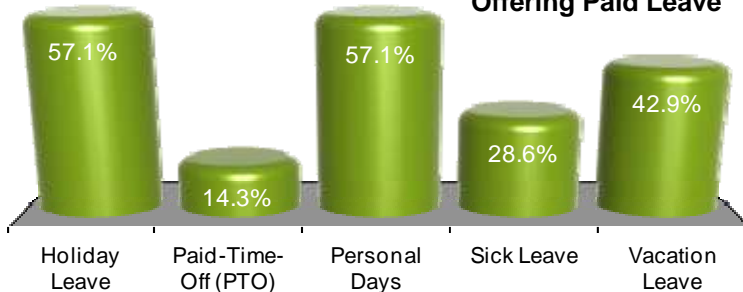
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 21.25%
 - 80.0% of businesses anticipate an increase in costs for medical insurance
 - 60.0% plan to increase employee's contribution in the next year
- 0.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	57.1%
Dental Coverage	42.9%
Life Insurance	57.1%
Long-Term Disability	42.9%
Medical	57.1%
Prescription Drugs	57.1%
Short-Term Disability	42.9%
Vision Insurance	14.3%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	57.1%	100%	25.0%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	42.9%	100%	66.7%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%	0.0%
Fitness Club Reimbursement	0.0%	0.0%	0.0%
Flex Spending Accounts	28.6%	100%	0.0%
Flexible Scheduling	28.6%	100%	50.0%
Hiring Bonuses	14.3%	100%	0.0%
Incentives/Rewards	28.6%	100%	100%
Shift Differential - 3rd Shift	14.3%	100%	100%
Shift Differential - Weekend	0.0%	0.0%	0.0%
Tuition Assistance	28.6%	100%	0.0%
Varied Shifts	0.0%	0.0%	0.0%

Bioscience

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 27.7%
 - 71.4% of businesses anticipate an increase in costs for medical insurance
 - 42.9% 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
AD&D	55.6%
Dental Coverage	44.4%
Life Insurance	66.7%
Long-Term Disability	44.4%
Medical	66.7%
Prescription Drugs	55.6%
Short-Term Disability	33.3%
Vision Insurance	44.4%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	44.4%	75.0%	100%
Childcare Assistance	11.1%	100%	100%
Company Discounts	33.3%	100%	66.7%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	44.4%	100%	100%
Fitness Club Reimbursement	44.4%	100%	100%
Flex Spending Accounts	55.6%	100%	100%
Flexible Scheduling	33.3%	100%	100%
Hiring Bonuses	0.0%	0.0%	0.0%
Incentives/Rewards	11.1%	100%	0.0%
Shift Differential - 3rd Shift	55.6%	100%	100%
Shift Differential - Weekend	33.3%	100%	100%
Tuition Assistance	55.6%	100%	80.0%
Varied Shifts	55.6%	100%	100%

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 26.0%
 - 100% of businesses anticipate an increase in costs for medical insurance
 - 20.0% plan to increase employee's contribution in the next year
- 40.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	20.0%
Dental Coverage	60.0%
Life Insurance	80.0%
Long-Term Disability	20.0%
Medical	100%
Prescription Drugs	60.0%
Short-Term Disability	20.0%
Vision Insurance	60.0%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

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

Notes:



For more information regarding the Northeast Iowa Business Network Fringe Benefit Survey, contact:

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