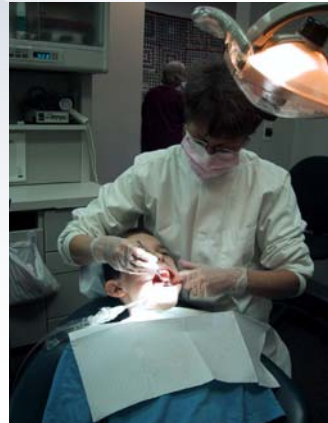


# Southeast Iowa Great River Region Fringe Benefit Profile



Published 2006

# Fringe Benefit Profile

## Benefit Overview

Over one-third (32.2%) of the employers located in the Southeast Iowa Planning Commission region who were randomly selected to participate in the survey provided input on fringe benefits being offered (512 were sent the survey, 165 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.

- 80.1% offer a fringe benefit package in addition to wage compensation
  - 11.1% offer benefit packages that are union negotiated
- The average hours worked to be considered full-time is 37 per week
  - 93.8% employ at least one full-time employee
  - 73.3% employ at least one part-time employee
  - 26.1% employ at least one temporary/seasonal employee

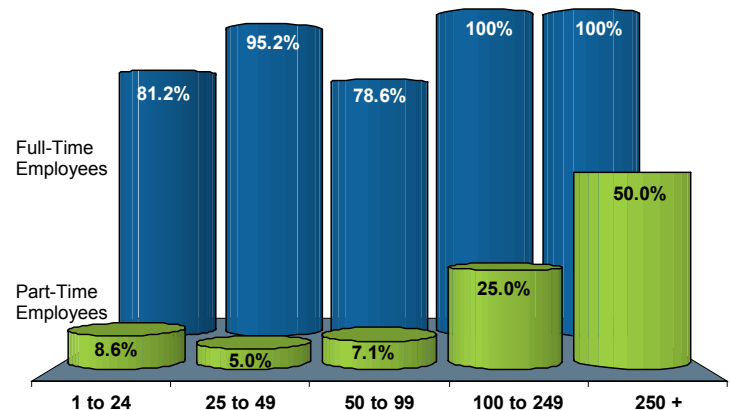
## Insurance - Health/Medical

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 9.7%
  - 22.6% plan to increase employee's contribution in the next year by an average of 11.5%
- 72.1% offer health/medical insurance in their total compensation packages
  - 6.7% offer more than one health/medical plan
  - 65.5% 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
  - 26.0% enrolled in a Traditional Indemnity Plan
  - 69.2% enrolled in a Preferred Provider Organization (PPO)
  - 4.8% enrolled in a Health Maintenance Organization (HMO)
- 21.4% offer health/medical insurance to retired employees
  - 7.4% cost share in premiums for retirees only coverage
  - 8.7% cost share in premiums for retirees and spouse coverage

## Insurance - Health/Medical cont.

- Health/Medical offered by employment status
  - 85.6% full-time
  - 11.9% part-time
- 67.9% cost share premiums associated with health/medical insurance for full-time employees
  - Employers cover an average of 67.0% of the premium
  - 22.6% increased employee's cost share portion in the last year by an average of 12.8%
- 75.0% cost share premiums associated with health/medical insurance for part-time employees
  - Employers cover an average of 60.3% of the premium
  - 5.9% of employers increased employee's cost share portion in the last year by an average of 5.0%

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
Healthcare/Social Assistance	75.0%	18.8%
Manufacturing	100%	16.7%
Wholesale/Retail Trade	87.5%	16.7%
Education	83.3%	33.3%
Professional/Management Services	50.0%	16.7%
Warehouse/Transportation	100%	0.0%
Government	100%	0.0%
Construction	66.7%	0.0%
Finance/Insurance	91.7%	8.3%
Personal Services	75.0%	12.5%
Food Service/Entertainment	42.9%	0.0%

## Insurance - Prescription Drugs

- 75.0% offer a prescription drug plan to full-time employees either separately or as part of a health/medical insurance plan
  - 70.5% offer a plan in which the employee can purchase prescription drugs either by retail or mail order
  - 64.0% cost share premiums associated with prescription drug plans for full-time employees
  - Employers cover an average of 68.8% of the premium
  - 16.1% increased employee's cost share portion in the last year by an average of 5.9%
- 10.7% offer a prescription drug plan to part-time employees either separately or as part of a health/medical insurance plan
  - All employers in this region cost share premiums associated with prescription drug plans for part-time employees
  - Employers cover an average of 68.0% of the premium
  - 8.3% increased employee's cost share portion in the last year by an average of 5.0%

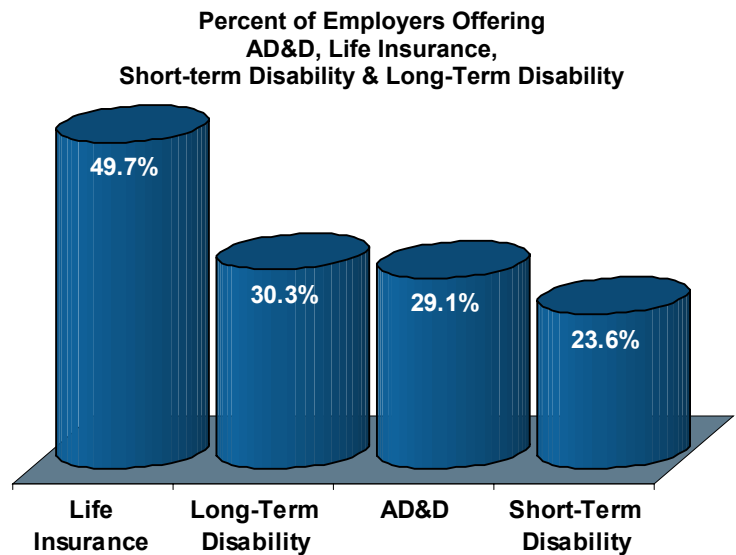
## Insurance - Vision Coverage

- 20.8% offer vision coverage to full-time employees either separately or as part of a health/medical insurance plan
  - 83.3% offer a comprehensive plan that includes routine eye exam, contacts, and lenses/frames
  - 16.7% offer a plan that covers only routine eye exams
  - Employers cover an average of 64.12% of the premium
  - 4.0% of employers increased employee's cost share portion in the last year by an undetermined percent
- 8.2% offer vision coverage to part-time employees either separately or as part of a health/medical insurance plan

## Insurance - Dental Coverage

- 50.4% offer dental coverage to full-time employees
  - 76.0% offer a dental plan that is comprehensive which includes preventative, basic, major, and orthodontic coverage
  - Employers cover an average of 67.9% of the premium
  - 13.7% of employers increased employee's cost share portion in the last year by an average of 9.8%
- 9.8% offer dental coverage to part-time employees

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



### AD&D:

- Coverage is determined by one of three methods
  - 34.4% use total annual salary
  - 34.4% use a determined number times annual salary
  - 31.3% use a determined percent times annual salary

### Life Insurance:

- Coverage is determined by one of three methods
  - 46.8% use total annual salary
  - 36.2% use a determined number times annual salary
  - 17.0% use a determined percent times annual salary
- 45.7% offer additional life insurance employees may purchase beyond employer provided coverage

### Short-Term Disability:

- 72.5% have a waiting period prior to employees being able to utilize short-term disability
- Average waiting period is 40 days
- Average weeks of coverage is 28

### Long-Term Disability:

- 91.5% use a percent of salary to determine coverage
- Average percent used to calculate the benefit is 62.2%

## Paid Leave - Vacation

- 90.5% offer paid vacation leave to full-time employees
- 24.3% 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	PT - Years of Employment		Average # Days Provided
1 Year		7	1 Year		5
5 Years		12	5 Years		9
10 Years		15	10 Years		10

## Paid Leave - Sick

- 50.4% offer paid sick leave to full-time employees
- 11.8% 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	PT - Years of Employment		Average # Days Provided
1 Year		8	1 Year		7
5 Years		9	5 Years		9
10 Years		10	10 Years		9

## Paid Leave - Holiday

- 92.8% offer paid holiday leave to full-time employees
  - Average number of days given each year - 7
- 23.7% offer paid holiday leave to part-time employees
  - Average number of days given each year - 6

## Paid Leave - Personal Days/ Floating Holidays

- 33.1% offer paid personal days/floating holidays to full-time employees
  - Average number of days given each year - 2
- 8.4% 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
- 1.5% offer PTO 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		15	1 Year		12
5 Years		21	5 Years		14
10 Years		24	10 Years		17

## Retirement

- 68.3% offer a retirement/pension plan to full-time employees
  - Average wait to be 100% vested - 4 years
- 24.1% offer a retirement/pension plan to part-time employees
  - Average wait to be 100% vested - 5 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

- 62.2% offer a defined contribution plan to full-time employees
  - 67.5% offer percent match with average match of 3.0%
  - 4.8% offer a dollar for dollar match
- 16.5% offer a defined contribution plan to part-time employees
  - Very few employers provided a response to percent of match for part-time employees; therefore, the information is not reportable at this time

## 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.

- 13.3% offer a defined benefit plan to full-time employees
  - 31.3% offer percent match with the average of 6.0%
- 6.8% offer a defined benefit plan to part-time employees
  - 45.5% offer percent match with the average of 5.0%

## Additional Benefit Offerings

Percent of Employers Offering  
Additional Benefit Options

Fringe Benefit	% Offered to Employees
Flex Spending Accounts	27.9%
Tuition Assistance	23.6%
Shift Differential	15.2%
Employee Assistance Program	10.9%
Fitness Club Reimbursement	9.7%
Hiring Bonuses	7.9%
Childcare Assistance	2.4%
Conceirge Service	1.8%
Adoption Assistance	1.8%
Eldercare Assistance	0.6%

# Industry - All Employment Ranges

## Manufacturing

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

### Insurance:

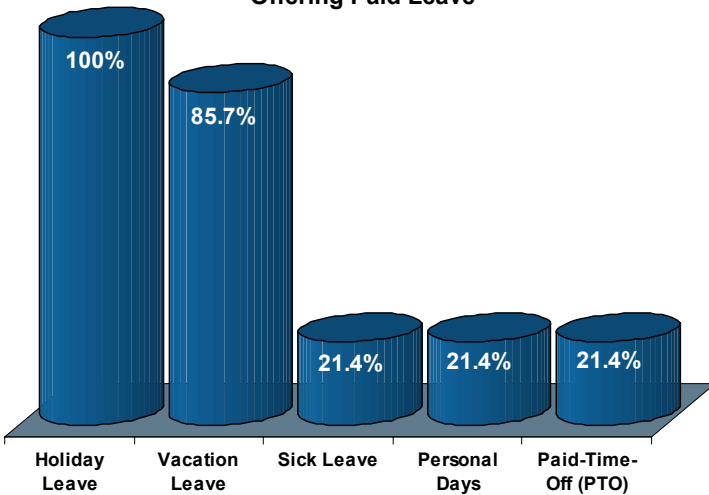
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 7.8%
  - 42.9% plan to increase employee's contribution in the next year by an average of 10.5%
- 41.7% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	100%
Prescription Drugs	85.7%
Life Insurance	78.6%
Short-Term Disability	57.1%
Dental Coverage	50.0%
AD&D	50.0%
Long-Term Disability	35.7%
Vision Insurance	28.6%

### Paid Leave:

Percent of Employers Offering Paid Leave



### Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	78.6%
Shift Differential	50.0%
Tuition Assistance	42.9%
Flex Spending Accounts	35.7%
Employee Assistance Program	28.6%
Hiring Bonuses	21.4%
Fitness Club Membership	14.3%
Adoption Assistance	7.1%

## Healthcare/Social Assistance

- 84.2% offer a benefit package in addition to wage compensation

### Insurance:

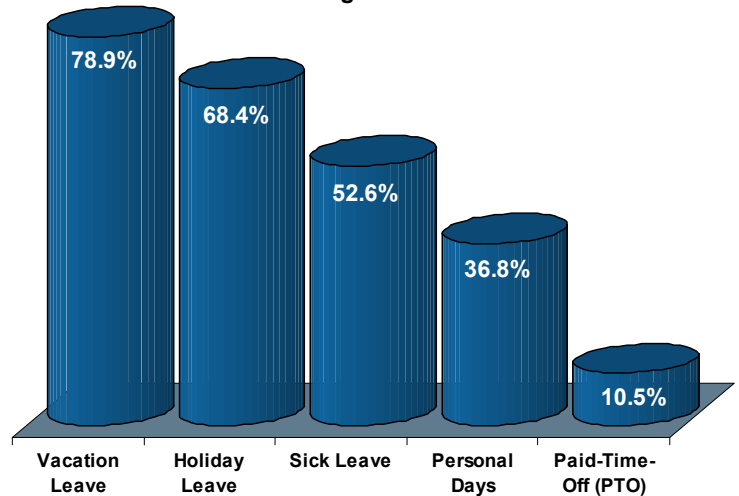
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 9.8%
  - 33.3% plan to increase employee's contribution in the next year by an average of 16.0%
- 15.4% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	63.2%
Dental Coverage	52.6%
Prescription Drugs	47.4%
Life Insurance	42.1%
Long-Term Disability	31.6%
AD&D	26.3%
Short-Term Disability	21.1%
Vision Insurance	21.1%

### Paid Leave:

Percent of Employers Offering Paid Leave



### Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	73.7%
Flex Spending Accounts	47.4%
Tuition Assistance	47.4%
Shift Differential	36.8%
Hiring Bonuses	21.1%
Employee Assistance Program	15.8%
Fitness Club Membership	10.5%
Adoption Assistance	10.5%
Concierge Services	10.5%
Childcare Assistance	5.3%

## Education

- 83.3% offer a benefit package in addition to wage compensation

### Insurance:

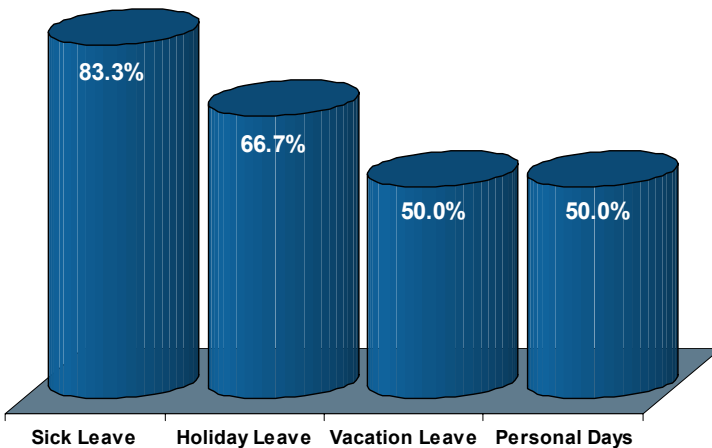
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 17.5%
  - 75.0% plan to increase employee's contribution in the next year by an average of 7.5%
- 83.3% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	83.3%
Long-Term Disability	83.3%
Life Insurance	83.3%
Dental Coverage	83.3%
Prescription Drugs	66.7%
AD&D	66.7%
Vision Insurance	66.7%
Short-Term Disability	16.7%

### Paid Leave:

Percent of Employers Offering Paid Leave



### Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Flex Spending Accounts	83.3%
Retirement	50.0%
Shift Differential	16.7%
Employee Assistance Program	16.7%

## Wholesale/Retail Trade

- 85.2% offer a benefit package in addition to wage compensation

### Insurance:

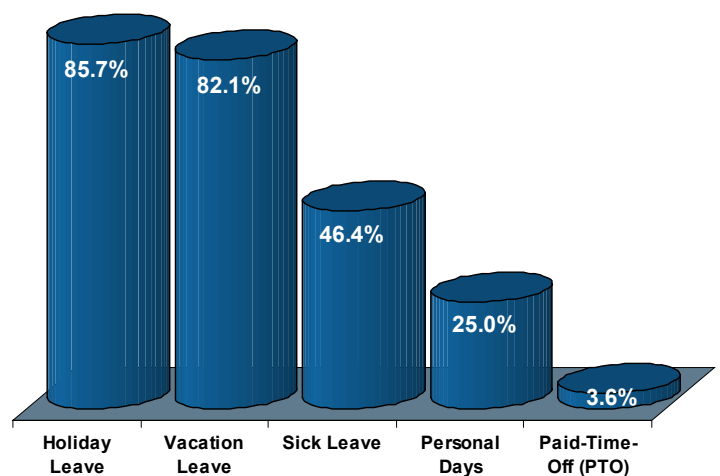
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 9.1%
  - 15.0% plan to increase employee's contribution in the next year by an average of 25.0%
- 4.2% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	75.0%
Prescription Drugs	64.3%
Life Insurance	53.6%
Dental Coverage	35.7%
Short-Term Disability	28.6%
AD&D	28.6%
Long-Term Disability	21.4%
Vision Insurance	10.7%

### Paid Leave:

Percent of Employers Offering Paid Leave



### Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	60.7%
Flex Spending Accounts	17.9%
Shift Differential	10.7%
Employee Assistance Program	3.6%
Tuition Assistance	3.6%
Fitness Club Membership	3.6%
Childcare Assistance	3.6%

## Construction

- 64.7% offer a benefit package in addition to wage compensation

### Insurance:

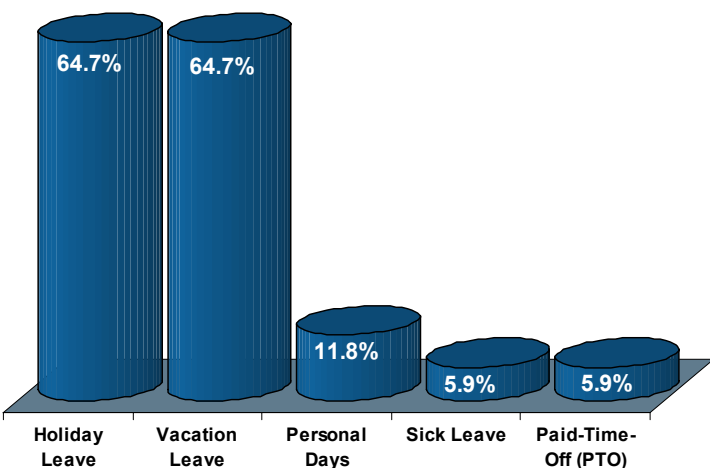
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 7.8%
  - None of the employers in this industry plan to increase employee's contribution in the next year
- None of the employers in this industry offer health/medical insurance to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

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	47.1%
Prescription Drugs	41.2%
Life Insurance	23.5%
Dental Coverage	23.5%
AD&D	11.8%
Vision Insurance	11.8%
Long-Term Disability	5.9%
Short-Term Disability	5.9%

### Paid Leave:

Percent of Employers Offering Paid Leave



### Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	64.7%
Flex Spending Accounts	11.8%
Tuition Assistance	11.8%
Shift Differential	5.9%

## Government

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

### Insurance:

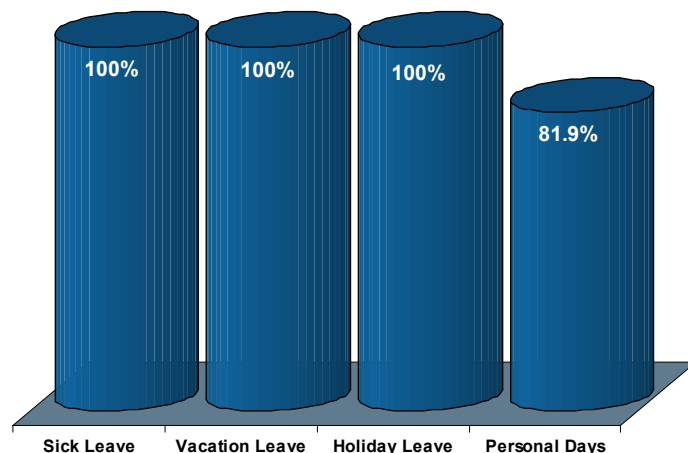
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 13.0%
  - None of the employers plan to increase employee's contribution in the next year
- 54.5% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	100%
Prescription Drugs	72.7%
Life Insurance	81.8%
Dental Coverage	81.8%
Short-Term Disability	36.4%
AD&D	36.4%
Long-Term Disability	45.5%
Vision Insurance	36.4%

### Paid Leave:

Percent of Employers Offering Paid Leave



### Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	81.8%
Tuition Assistance	27.3%
Shift Differential	27.3%
Flex Spending Accounts	27.3%
Employee Assistance Program	18.2%
Fitness Club Membership	18.2%
Concierge Service	9.1%

## Personal Services

- 75.0% offer a benefit package in addition to wage compensation

### Insurance:

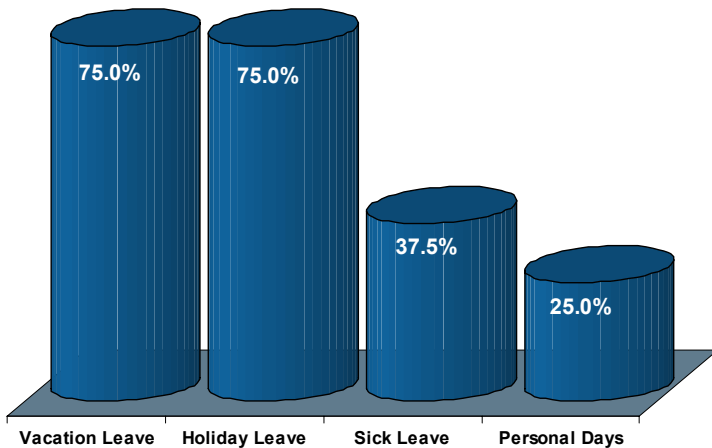
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 6.8%
  - None of the employers in this industry plan to increase employee's contribution in the next year
- None of the employers in this industry offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	75.0%
Prescription Drugs	75.0%
Life Insurance	37.5%
Dental Coverage	37.5%
Long-Term Disability	12.5%
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	50.0%
Tuition Assistance	12.5%
Flex Spending Accounts	12.5%
Childcare Assistance	12.5%
Fitness Club Membership	12.5%

## Finance/Insurance

- 92.3% offer a benefit package in addition to wage compensation

### Insurance:

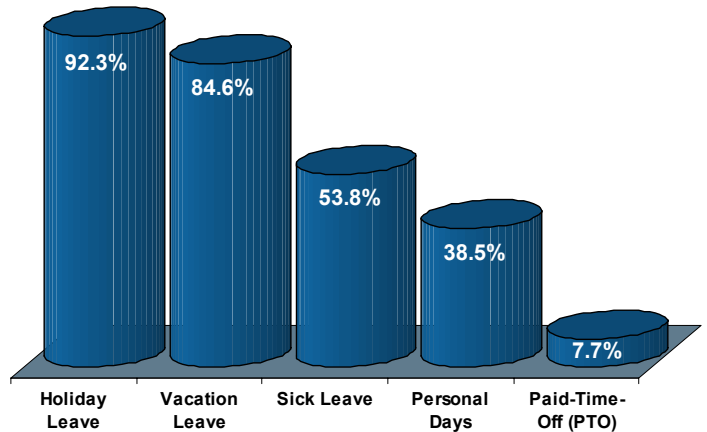
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 10.0%
  - 45.5% plan to increase employee's contribution in the next year by an average of 10.0%
- 25.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	84.6%
Life Insurance	61.5%
Long-Term Disability	61.5%
Prescription Drugs	57.1%
Short-Term Disability	46.2%
Dental Coverage	38.5%
AD&D	23.1%
Vision Insurance	7.7%

### Paid Leave:

Percent of Employers Offering Paid Leave



### Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	84.6%
Tuition Assistance	53.8%
Flex Spending Accounts	23.1%
Fitness Club Membership	15.4%
Employee Assistance Program	7.7%
Hiring Bonuses	7.7%

## Professional/Management Services

- 83.3% offer a benefit package in addition to wage compensation

### Insurance:

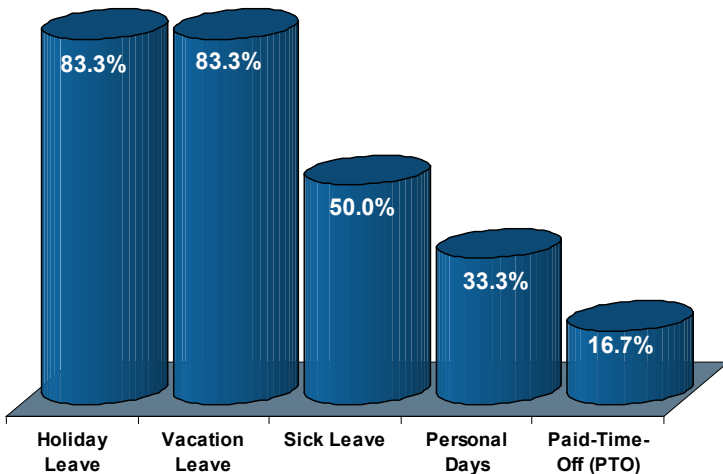
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 12.3%
  - 20.0% plan to increase employee's contribution in the next year by an average of 5.5%
- 20.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	50.0%
Prescription Drugs	33.3%
Life Insurance	33.3%
Long-Term Disability	33.3%
Dental Coverage	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	66.7%
Tuition Assistance	50.0%
Flex Spending Accounts	33.3%
Hiring Bonuses	16.7%
Fitness Club Membership	16.7%
Childcare Assistance	16.7%
Eldercare Assistance	16.7%

## Warehouse/Transportation

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

### Insurance:

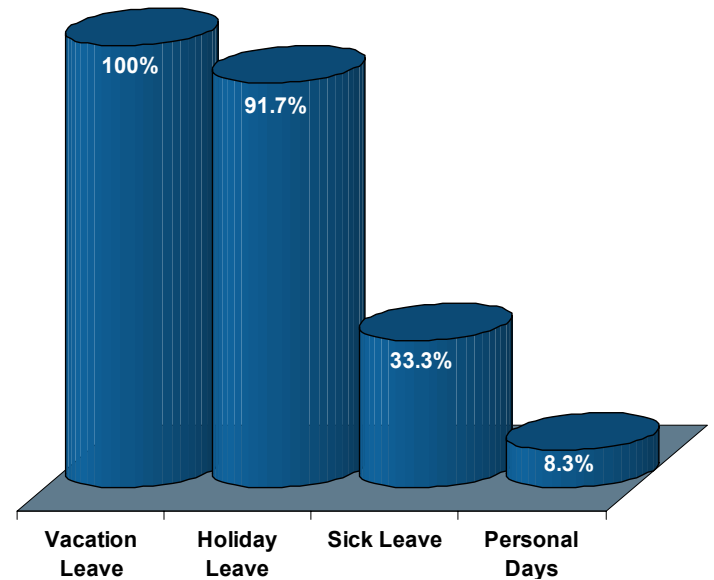
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 10.1%
  - 8.3% plan to increase employee's contribution in the next year by an average of 5.0%
- 18.2% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	100%
Prescription Drugs	91.7%
Dental Coverage	58.3%
Life Insurance	41.7%
AD&D	25.0%
Short-Term Disability	25.0%
Long-Term Disability	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	66.7%
Tuition Assistance	25.0%
Hiring Bonuses	25.0%
Flex Spending Accounts	25.0%
Shift Differential	16.7%
Fitness Club Membership	8.3%
Employee Assistance Program	8.3%

## Food Service/Entertainment

## Notes

- 18.8% offer a benefit package in addition to wage compensation

### Insurance:

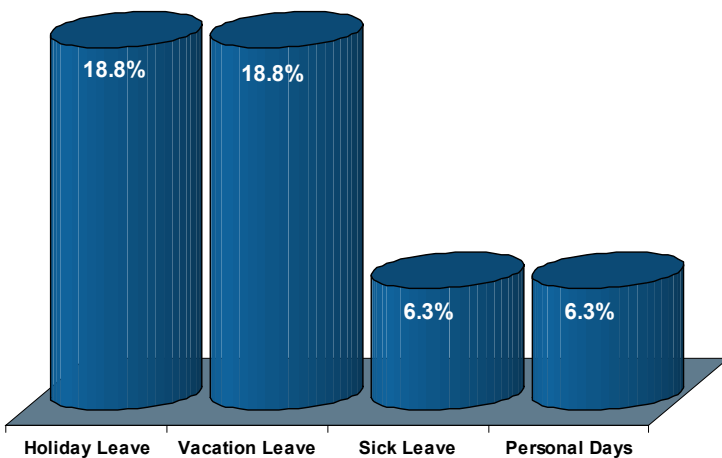
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 6.7%
  - 16.7% plan to increase employee's contribution in the next year by an average of 7.5%
- None of the employers in this industry offer health/medical insurance to retired employees

**Percent of Employers  
Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Medical	18.8%
Life Insurance	18.8%
Long-Term Disability	6.3%
Prescription Drugs	6.3%
Short-Term Disability	6.3%
Dental Coverage	6.3%
AD&D	6.3%
Vision Insurance	6.3%

### Paid Leave:

**Percent of Employers  
Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers  
Offering Additional Benefits**

Fringe Benefit	% Offered to Employees
Retirement	12.5%
Fitness Club Membership	6.3%
Employee Assistance Program	6.3%

# Employment Range - All Industries

## 1 - 24 Employees

- 71.6% 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 9.4%
  - 14.5% plan to increase employee's contribution in the next year by an average of 10.9%
- 13.8% offer health/medical insurance to retired employees

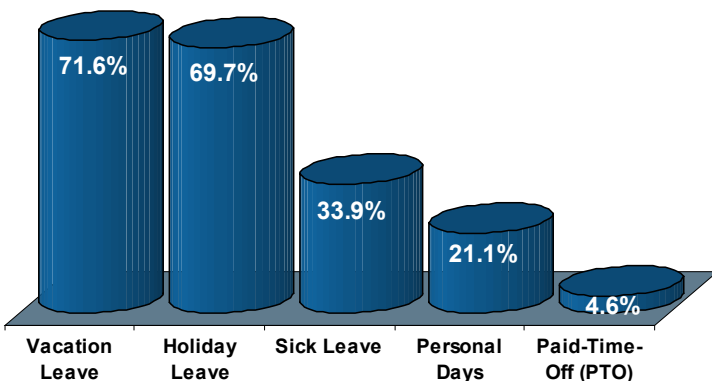
Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	63.3%
Prescription Drugs	50.5%
Life Insurance	37.6%
Dental Coverage	27.5%
Short-Term Disability	15.6%
Long-Term Disability	18.3%
AD&D	16.5%
Vision Insurance	9.7%

Paid

Percent of Employers Offering Paid Leave

Leave:



### Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	54.1%
Tuition Assistance	18.3%
Flex Spending Accounts	17.4%
Employee Assistance Program	4.6%
Fitness Club Membership	3.7%
Shift Differential	3.7%
Hiring Bonuses	1.8%
Childcare Assistance	0.9%
Adoption Assistance	0.9%
Eldercare Assistance	0.9%
Concierge Service	0.9%

## 25 - 49 Employees

- 95.2% offer a benefit package in addition to wage compensation

### Insurance:

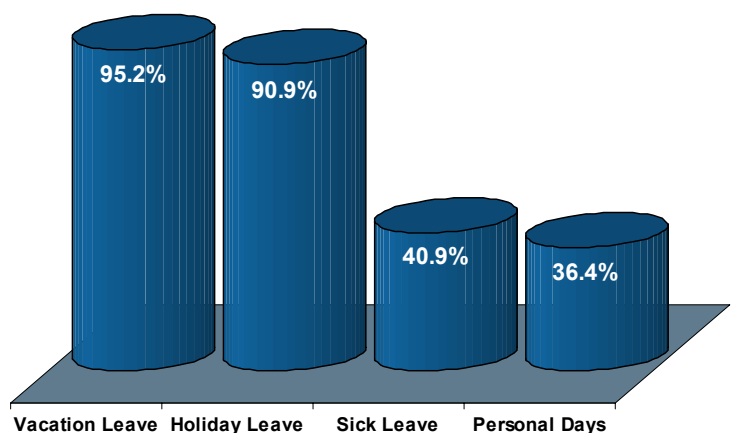
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 7.9%
  - 27.3% plan to increase employee's contribution in the next year by an average of 10.0%
- 21.1% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	90.9%
Prescription Drugs	68.2%
Life Insurance	59.1%
Long-Term Disability	18.2%
AD&D	36.4%
Dental Coverage	54.5%
Short-Term Disability	36.4%
Vision Insurance	22.7%

Paid Leave:

Percent of Employers Offering Paid Leave



### Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	81.8%
Flex Spending Accounts	27.3%
Tuition Assistance	18.2%
Fitness Club Membership	9.1%
Employee Assistance Program	4.5%
Shift Differential	22.7%
Hiring Bonuses	9.1%

## 50 - 99 Employees

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

### Insurance:

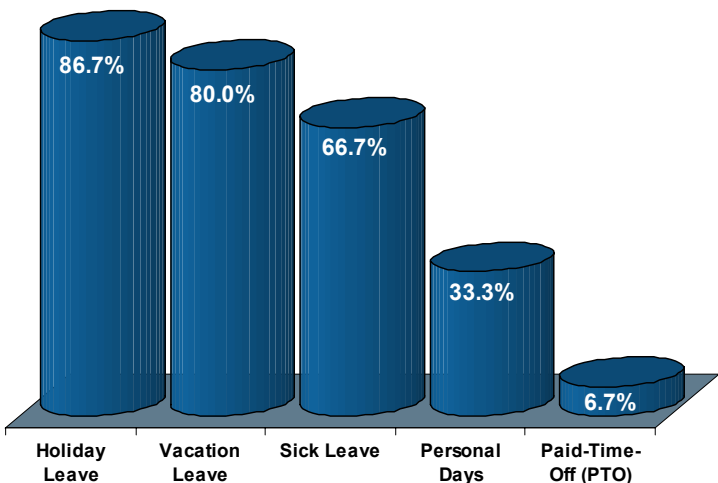
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 9.9%
  - 27.3% plan to increase employee's contribution in the next year by an average of 5.0%
- 23.1% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	73.3%
Prescription Drugs	73.3%
Dental Coverage	66.7%
Life Insurance	60.0%
Long-Term Disability	53.3%
AD&D	46.7%
Short-Term Disability	33.3%
Vision Insurance	20.0%

### Paid Leave:

Percent of Employers Offering Paid Leave



### Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	73.3%
Flex Spending Accounts	53.3%
Employee Assistance Program	13.3%
Tuition Assistance	40.0%
Shift Differential	40.0%
Hiring Bonuses	26.7%
Fitness Club Membership	13.3%

## 100 - 249 Employees

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

### Insurance:

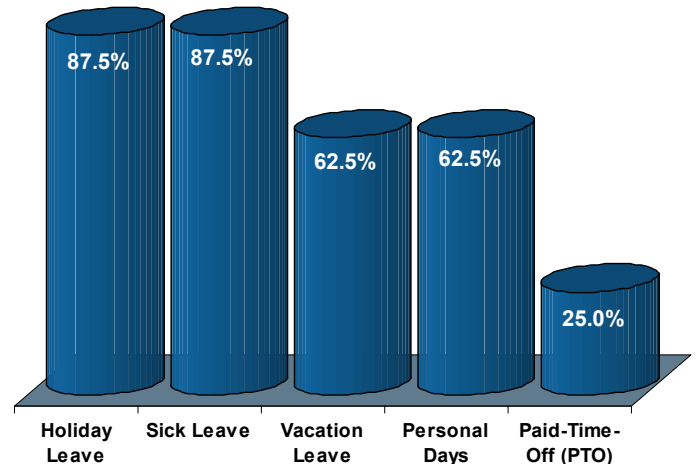
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 14.7%
  - 50.0% plan to increase employee's contribution in the next year by an average of 5.0%
- 62.5% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	100%
Prescription Drugs	100%
Life Insurance	100%
Dental Coverage	100%
Long-Term Disability	87.5%
AD&D	75.0%
Vision Insurance	62.5%
Short-Term Disability	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	87.5%
Flex Spending Accounts	87.5%
Employee Assistance Program	50.0%
Tuition Assistance	37.5%
Shift Differential	37.5%
Fitness Club Membership	37.5%
Concierge Service	12.5%
Childcare Assistance	12.5%

## 250 + Employees

## Notes

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

### Insurance:

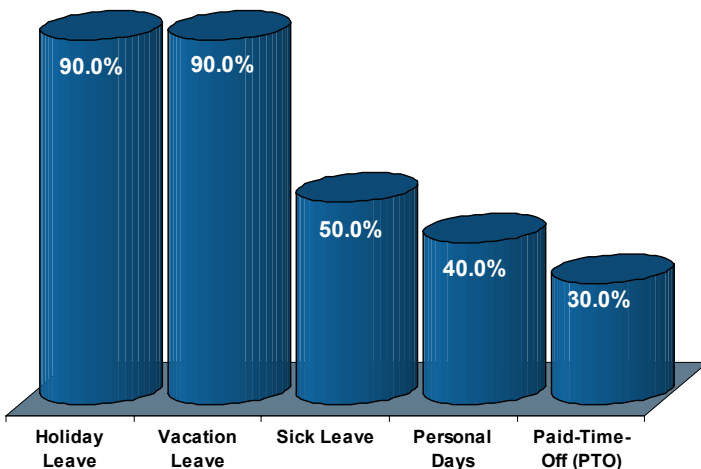
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 11.3%
  - 62.5% plan to increase employee's contribution in the next year by an average of 17.8%
- 50.0% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Medical	100%
Life Insurance	100%
Dental Coverage	100%
Long-Term Disability	100%
AD&D	90.0%
Short-Term Disability	80.0%
Prescription Drugs	70.0%
Vision Insurance	70.0%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Fringe Benefit	% Offered to Employees
Retirement	90.0%
Shift Differential	70.0%
Employee Assistance Program	60.0%
Flex Spending Accounts	60.0%
Tuition Assistance	60.0%
Fitness Club Membership	50.0%
Hiring Bonuses	50.0%
Adoption Assistance	20.0%
Childcare Assistance	20.0%
Concierge Service	10.0%

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 Southeast Iowa Great River region that encompasses Des Moines, Henry, Lee and Louisa 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:

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MidAmerican Energy  
Mount Pleasant Area Development Commission  
Rathbun Rural Water Association (RRWA)  
REC Eastern Iowa  
Southeast Iowa Great River Region

For more detailed information regarding the  
Southeast Iowa Fringe Benefit Profile contact:



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