

# GREATER DES MOINES IOWA

## REGIONAL FRINGE BENEFIT PROFILE



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# Fringe Benefit Profile

## Benefit Overview

Nearly one-third (30.3%) of the employers located in the Des Moines Metro region who were randomly selected to participate in the survey provided input on fringe benefits being offered (1,181 were sent the survey, 358 provided responses). Results are detailed by four benefit category offerings - Insurance, Paid Leave, Retirement, and Additional Benefit Offerings - industry sector, and employment range amongst full-time and part-time employees.

- 82.7% offer a fringe benefit package in addition to wage compensation
  - 10.2% offer benefit packages that are union negotiated
- The average hours worked to be considered full-time is 37 per week
  - 93.6% employ at least one full-time employee
  - 73.3% employ at least one part-time employee
  - 27.6% employ at least one temporary/seasonal employee

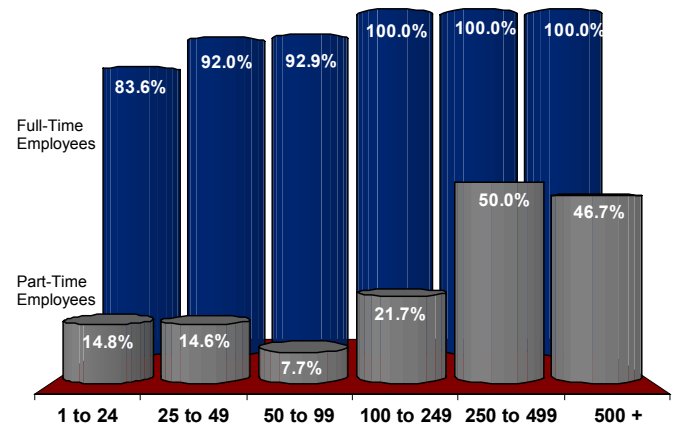
## Insurance - Health/Medical

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 10.6%
  - 21.7% plan to increase employee's contribution in the next year by an average of 11.0%
- 76.0% offer health/medical insurance in their total compensation packages
  - 19.2% offer more than one health/medical plan
  - 68.8% 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
  - 9.6% Traditional Indemnity Plan
  - 70.6% Preferred Provider Organization (PPO)
  - 19.7% Health Maintenance Organization (HMO)
- 16.8% offer health/medical insurance to retired employees
  - 29.8% cost share in premiums for retirees only coverage
  - 33.3% cost share in premiums for retirees and spouse coverage

## Insurance - Health/Medical cont.

- Health/Medical offered by employment status
  - 90.4% full-time
  - 15.3% part-time
- 84.7% cost share premiums associated with health/medical insurance for full-time employees
  - Employers cover an average of 66.5% of the premium
  - 22.0% increased employee's cost share portion in the last year by an average of 9.5%
- All employers in the region cost share premiums associated with health/medical insurance for part-time employees
  - Employers cover an average of 66.2% of the premium
  - 35.1% increased employee's cost share portion in the last year by an average of 4.9%

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
Finance/Insurance	100.0%	53.8%
Health Care/Social Assistance	79.4%	18.2%
Wholesale/Retail Trade	95.7%	8.3%
Education	100.0%	44.4%
Government	100.0%	33.3%
Professional/Management Services	78.9%	0.0%
Information Technology	100.0%	7.7%
Administrative Support/Waste Mgmt	90.0%	0.0%
Warehouse/Transportation	100.0%	28.6%
Manufacturing	91.9%	5.6%
Construction	85.7%	11.8%
Personal Services	78.9%	5.3%
Food Service/Entertainment	68.8%	6.3%

## Insurance - Prescription Drugs

### Full-Time Employees

- 85.7% offer a prescription drug plan either separately or as part of a health/medical insurance plan
  - 78.5% offer a plan in which the employee can purchase prescription drugs either by retail or mail order
  - 72.1% cost share premiums associated with prescription drug plans for full-time employees
  - Employers cover an average of 68.3% of the premium
  - 14.9% increased employee's cost share portion in the last year by an average of 6.6%

### Part-Time Employees

- 15.0% offer a prescription drug plan either separately or as part of a health/medical insurance plan
  - 81.8% cost share premiums associated with prescription drug plans for part-time employees
  - Employers cover an average of 67.3% of the premium
  - 24.2% of the employers increased employee's cost share portion in the last year by an average of 4.8%

## Insurance - Vision Coverage

### Full-Time Employees

- 40.6% offer vision coverage either separately or as part of a health/medical insurance plan
  - 61.9% offer a comprehensive plan that includes routine eye exam, contacts, and lenses/frames
  - 37.1% offer a plan that covers only routine eye exams
  - Employers cover an average of 66.6% of the premium
  - 13.5% increased employee's cost share portion in the last year by an average of 14.4%

### Part-Time Employees

- 9.1% offer vision coverage either separately or as part of a health/medical insurance plan

## Insurance - Dental Coverage

### Full-Time Employees

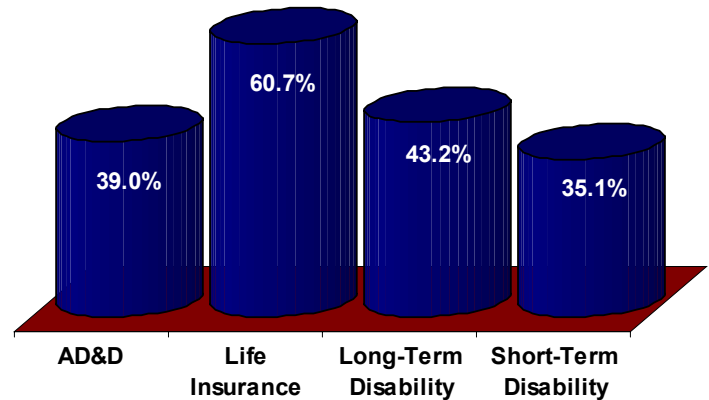
- 68.3% offer dental coverage to full-time employees
  - 87.0% offer a dental plan that is comprehensive which includes preventative, basic, major, and orthodontic coverage
  - Employers cover an average of 62.3% of the premium
  - 15.7% increased employee's cost share portion in the last year by an average of 7.0%

### Part-Time Employees

- 13.5% 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
  - 36.7% use total annual salary
  - 40.0% use a determined number times annual salary
  - 23.3% use a determined percent times annual salary

### Life Insurance:

- Coverage is determined by one of three methods
  - 44.9% use total annual salary
  - 40.9% use a determined number times annual salary
  - 14.2% use a determined percent times annual salary
- 54.8% offer additional life insurance employees may purchase beyond coverage employer provides

### Short-Term Disability:

- 87.1% have a waiting period prior to employees being able to utilize short-term disability
- Average waiting period is 39 days
- Average length of coverage is 22 weeks

### Long-Term Disability:

- 95.1% use a percent of salary to determine coverage
- Average percent used to calculate the benefit is 61.3%

## Paid Leave - Vacation

- 89.3% offer to full-time employees
- 24.8% offer to part-time employees

### Number of Days Earned by Length of Service & Employment Status

FT - Years of Employment	Average # Days Provided
1 Year	8
5 Years	13
10 Years	16

PT - Years of Employment	Average # Days Provided
1 Year	7
5 Years	10
10 Years	13

## Paid Leave - Sick

- 56.7% offer to full-time employees
- 15.7% offer to part-time employees

### Number of Days Earned by Length of Service & Employment Status

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

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

## Paid Leave - Holiday

- 90.0% offer to full-time employees
  - Average number of days given each year - 7
- 29.9% offer to part-time employees
  - Average number of days given each year - 7

## Paid Leave - Personal Days/ Floating Holidays

- 34.3% offer to full-time employees
  - Average number of days given each year - 2
- 11.8% offer to part-time employees
  - Average number of days given each year - 2

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

Defined as 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

- 12.4% offer to full-time employees
- 4.1% offer 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	22
10 Years	25

PT - Years of Employment	Average # Days Provided
1 Year	10
5 Years	13
10 Years	16

## Retirement/Pension Plans

- 78.0% offer to full-time employees
  - Average wait to be 100% vested - 4 years
- 21.5% offer 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.: 401(k), Savings & Thrift, Deferred Profit Sharing, Deferred Compensation plans

- 75.4% offer to full-time employees
  - 68.6% offer percent match with average match of 5.0%
  - 6.2% offer a dollar for dollar match with average dollar match of \$1.59
- 31.9% offer to part-time employees
  - 69.4% offer percent match with the average of 5.0%
  - 4.4% offer a dollar for dollar match with the average dollar match of \$0.58

## Defined Benefit 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.

- 13.7% offer plan to full-time employees
  - 15.0% offer percent match with the average of 6.0%
- 6.9% offer 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	38.7%
Tuition Assistance	36.6%
Employee Assistance Program	32.4%
Shift Differential	18.3%
Fitness Club Reimbursement	13.2%
Hiring Bonuses	12.3%
Adoption Assistance	3.6%
Childcare Assistance	3.0%
Concierge Service	2.1%
Eldercare Assistance	0.3%

# Industry - All Employment Ranges

## Finance/Insurance

93.1% offer a benefit package in addition to wage compensation

### Insurance:

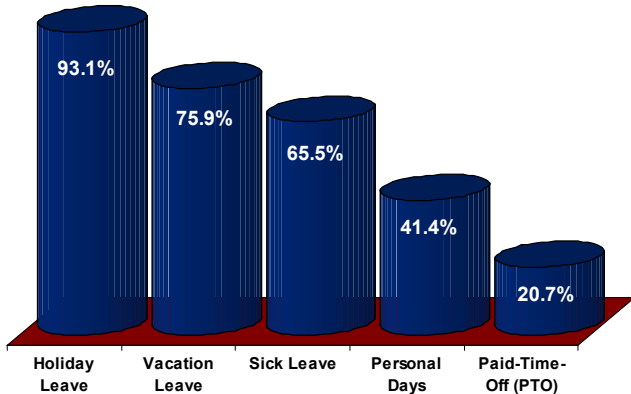
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 11.3%
  - 33.3% plan to increase employee's contribution in the next year by an average of 14.0%
- 40.7% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Medical	93.1%
Life Insurance	86.2%
Prescription Drugs	86.2%
Long-Term Disability	82.8%
Dental Coverage	72.4%
AD&D	62.1%
Short-Term Disability	58.6%
Vision Insurance	41.4%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Fringe Benefit	% Offered to Employees
Retirement	86.2%
Flex Spending Accounts	75.9%
Tuition Assistance	69.0%
Employee Assistance Program	44.8%
Fitness Club Membership	41.4%
Hiring Bonuses	31.0%
Adoption Assistance	17.2%
Shift Differential	10.3%
Concierge Service	10.3%
Childcare Assistance	3.4%

## Healthcare/Social Assistance

86.5% offer a benefit package in addition to wage compensation

### Insurance:

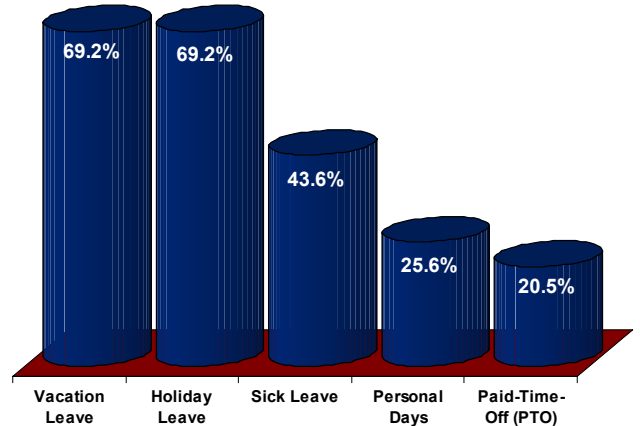
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 11.3%
  - 12.0% plan to increase employee's contribution in the next year by an average of 6.7%
- 5.9% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Medical	69.2%
Prescription Drugs	56.4%
Life Insurance	56.4%
Dental Coverage	51.3%
Long-Term Disability	33.3%
Vision Insurance	33.3%
AD&D	30.8%
Short-Term Disability	23.1%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Fringe Benefit	% Offered to Employees
Retirement	56.4%
Tuition Assistance	48.7%
Flex Spending Accounts	35.9%
Employee Assistance Program	33.3%
Shift Differential	20.5%
Hiring Bonuses	12.8%
Fitness Club Membership	10.3%
Childcare Assistance	10.3%
Adoption Assistance	5.1%

## Wholesale/Retail Trade

88.9% offer a benefit package in addition to wage compensation

### Insurance:

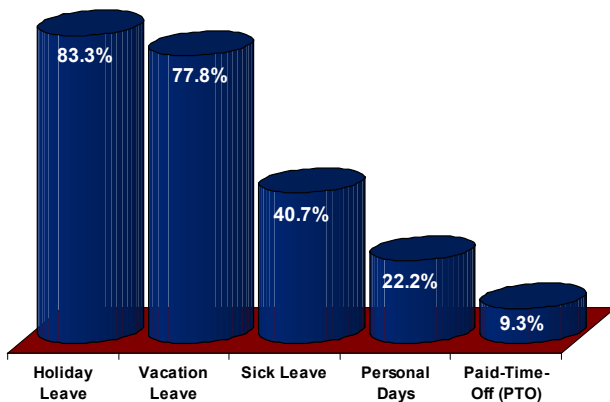
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 9.3%
  - 23.5% plan to increase employee's contribution in the next year by an average of 8.7%
- 18.8% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Medical	83.3%
Prescription Drugs	75.9%
Life Insurance	63.0%
Dental Coverage	51.9%
Short-Term Disability	42.6%
Long-Term Disability	42.6%
AD&D	42.6%
Vision Insurance	29.6%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Fringe Benefit	% Offered to Employees
Retirement	74.1%
Flex Spending Accounts	35.2%
Employee Assistance Program	29.6%
Tuition Assistance	25.9%
Shift Differential	16.7%
Fitness Club Membership	7.4%
Hiring Bonuses	3.7%
Adoption Assistance	1.9%
Concierge Service	1.9%
Childcare Assistance	1.9%

## Education

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

### Insurance:

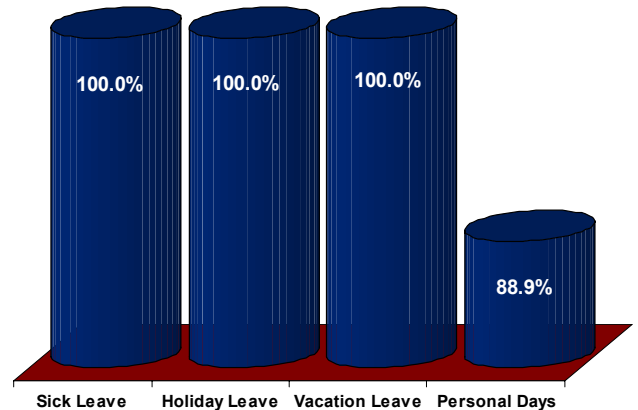
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 13.0%
  - 28.6% plan to increase employee's contribution in the next year by an average of 6.0%
- 55.6% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Medical	100.0%
Long-Term Disability	100.0%
Prescription Drugs	100.0%
Life Insurance	100.0%
AD&D	77.8%
Dental Coverage	77.8%
Vision Insurance	33.3%
Short-Term Disability	22.2%

### 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	88.9%
Retirement	77.8%
Employee Assistance Program	77.8%
Tuition Assistance	33.3%
Fitness Club Membership	22.2%
Shift Differential	11.1%

## Government

92.3% offer a benefit package in addition to wage compensation

### Insurance:

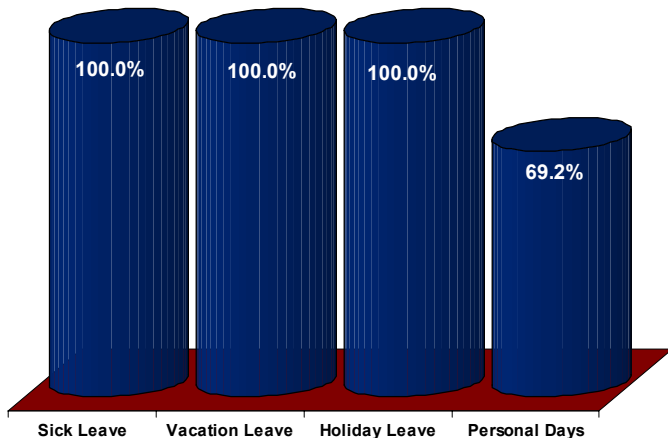
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 11.0%
  - 30.0% plan to increase employee's contribution in the next year by an average of 12.0%
- 72.7% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Medical	100.0%
Life Insurance	100.0%
Prescription Drugs	92.3%
Dental Coverage	92.3%
AD&D	69.2%
Vision Insurance	69.2%
Long-Term Disability	53.8%
Short-Term Disability	23.1%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Fringe Benefit	% Offered to Employees
Retirement	92.3%
Employee Assistance Program	69.2%
Tuition Assistance	53.8%
Flex Spending Accounts	53.8%
Fitness Club Membership	30.8%
Shift Differential	7.7%
Hiring Bonuses	7.7%

## Professional Services

95.0% offer a benefit package in addition to wage compensation

### Insurance:

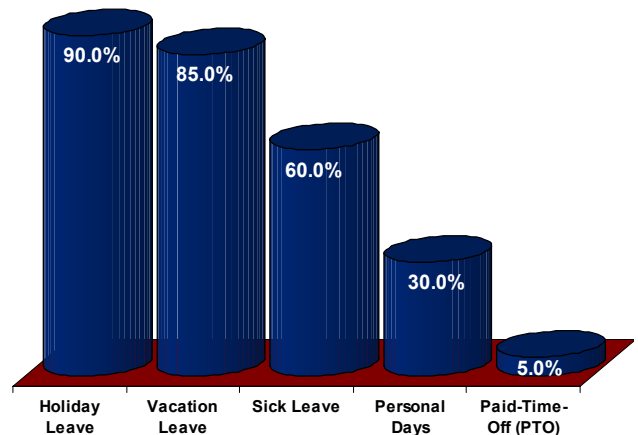
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 10.3%
  - 8.3% plan to increase employee's contribution in the next year by an undetermined percent
- 5.6% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Medical	75.0%
Dental Coverage	70.0%
Prescription Drugs	65.0%
Life Insurance	50.0%
Long-Term Disability	30.0%
Vision Insurance	30.0%
AD&D	25.0%
Short-Term Disability	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	85.0%
Flex Spending Accounts	50.0%
Tuition Assistance	40.0%
Employee Assistance Program	30.0%
Fitness Club Membership	15.0%
Shift Differential	10.0%
Hiring Bonuses	10.0%
Childcare Assistance	5.0%

## Information Technology

85.7% offer a benefit package in addition to wage compensation

### Insurance:

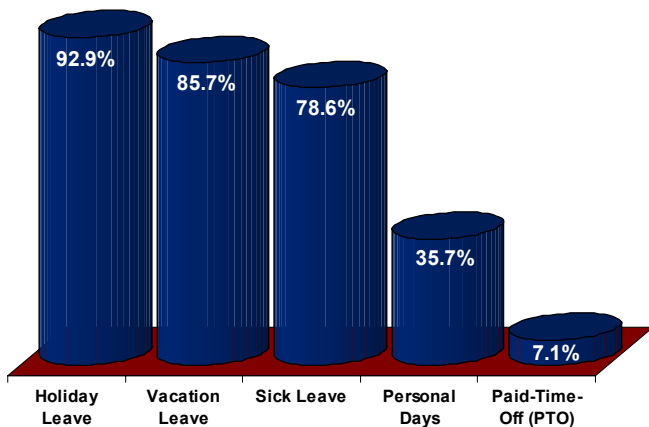
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 9.0%
  - 16.7% plan to increase employee's contribution in the next year by an undetermined percent
- 23.1% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Medical	92.9%
Prescription Drugs	85.7%
Life Insurance	78.6%
Dental Coverage	71.4%
AD&D	57.1%
Long-Term Disability	57.1%
Short-Term Disability	57.1%
Vision Insurance	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	85.7%
Tuition Assistance	50.0%
Flex Spending Accounts	50.0%
Employee Assistance Program	50.0%
Fitness Club Membership	28.6%
Shift Differential	21.4%
Adoption Assistance	21.4%
Hiring Bonuses	21.4%
Childcare Assistance	14.3%

## Administrative Support /Waste Mgmt

58.8% offer a benefit package in addition to wage compensation

### Insurance:

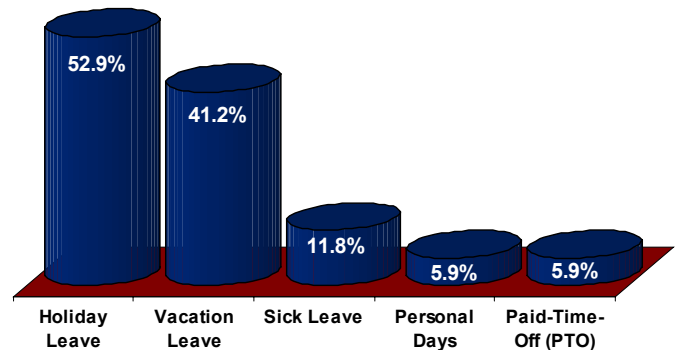
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 6.7%
  - 22.2% plan to increase employee's contribution in the next year by an average of 15.0%
- None of the employers in this industry offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Medical	52.9%
Prescription Drugs	35.3%
Dental Coverage	35.3%
Vision Insurance	29.4%
Life Insurance	23.5%
Short-Term Disability	17.6%
AD&D	17.6%
Long-Term Disability	11.8%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Fringe Benefit	% Offered to Employees
Retirement	35.3%
Flex Spending Accounts	17.6%
Hiring Bonuses	17.6%
Tuition Assistance	5.9%
Employee Assistance Program	5.9%
Childcare Assistance	5.9%
Fitness Club Membership	5.9%



## Warehouse/Transportation

75.0% offer a benefit package in addition to wage compensation

### Insurance:

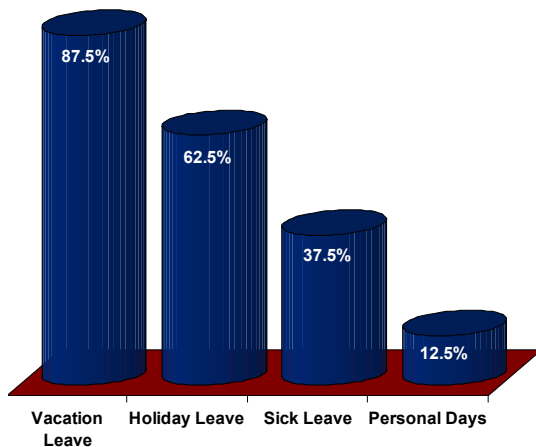
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 16.0%
  - 20.0% plan to increase employee's contribution in the next year by an average of 8.0%
- 14.3% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Medical	87.5%
Prescription Drugs	75.0%
Dental Coverage	75.0%
Life Insurance	75.0%
AD&D	50.0%
Short-Term Disability	50.0%
Long-Term Disability	37.5%
Vision Insurance	25.0%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Fringe Benefit	% Offered to Employees
Retirement	75.0%
Tuition Assistance	37.5%
Hiring Bonuses	12.5%
Flex Spending Accounts	37.5%
Fitness Club Membership	12.5%
Shift Differential	25.0%
Employee Assistance Program	50.0%

## Manufacturing

94.9% offer a benefit package in addition to wage compensation

### Insurance:

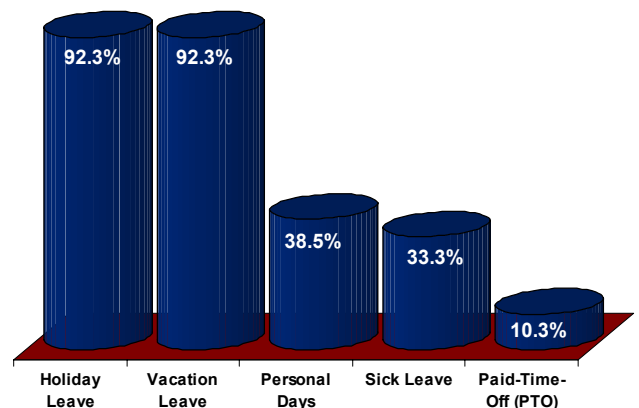
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 11.5%
  - 34.5% plan to increase employee's contribution in the next year by an average of 15.9%
- 5.3% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Medical	87.2%
Life Insurance	82.1%
Prescription Drugs	76.9%
Dental Coverage	71.8%
Short-Term Disability	64.1%
Long-Term Disability	59.0%
AD&D	53.8%
Vision Insurance	46.2%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Fringe Benefit	% Offered to Employees
Retirement	87.2%
Shift Differential	53.8%
Tuition Assistance	48.7%
Flex Spending Accounts	43.6%
Employee Assistance Program	43.6%
Hiring Bonuses	15.4%
Fitness Club Membership	5.1%
Adoption Assistance	2.6%
Eldercare Assistance	2.6%

## Construction

90.5% offer a benefit package in addition to wage compensation

### Insurance:

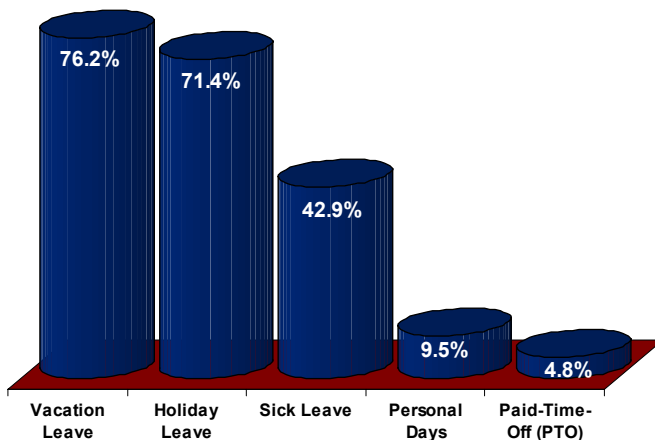
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 9.5%
  - 13.3% plan to increase employee's contribution in the next year by an average of 4.5%
- None of the employers in this industry offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Medical	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	61.9%
Tuition Assistance	23.8%
Flex Spending Accounts	19.0%
Employee Assistance Program	19.0%
Hiring Bonuses	9.5%
Fitness Club Membership	4.8%
Shift Differential	4.8%

## Personal Services

79.2% offer a benefit package in addition to wage compensation

### Insurance:

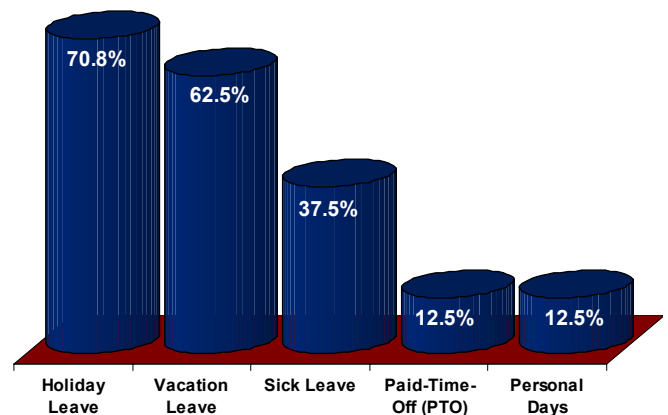
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 12.1%
  - 14.3% plan to increase employee's contribution in the next year by an undetermined percent
- 11.1% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Medical	62.5%
Prescription Drugs	62.5%
Dental Coverage	50.0%
Life Insurance	48.5%
Long-Term Disability	41.7%
Short-Term Disability	25.0%
Vision Insurance	16.7%
AD&D	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	62.5%
Tuition Assistance	33.3%
Flex Spending Accounts	29.2%
Employee Assistance Program	20.8%
Shift Differential	16.7%
Hiring Bonuses	12.5%
Fitness Club Membership	8.3%
Concierge Service	4.2%

## Food Service/Entertainment

## Notes

39.2% offer a benefit package in addition to wage compensation

### Insurance:

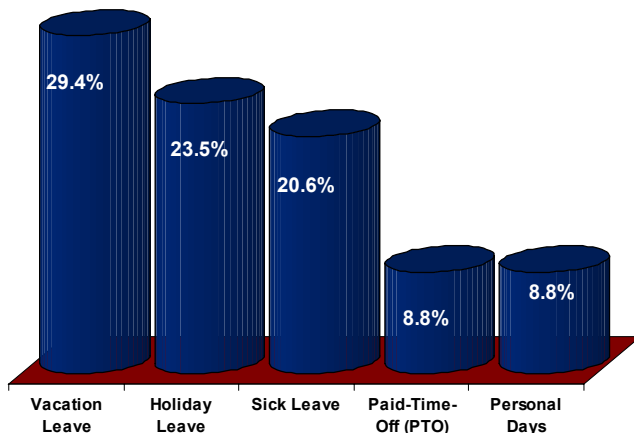
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 5.5%
  - 9.1% plan to increase employee's contribution in the next year by an undetermined percent
- None of the employers in this industry offer health/medical insurance to retired employees

### Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Medical	32.4%
Dental Coverage	29.4%
Prescription Drugs	26.5%
Life Insurance	20.6%
AD&D	20.6%
Vision Insurance	20.6%
Long-Term Disability	17.6%
Short-Term Disability	11.8%

### Paid Leave:

### Percent of Employers Offering Paid Leave



### Additional Benefit Offerings:

### Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	29.4%
Flex Spending Accounts	11.8%
Shift Differential	8.8%
Tuition Assistance	8.8%
Employee Assistance Program	8.8%
Hiring Bonuses	5.9%
Concierge Service	5.9%
Fitness Club Membership	2.9%

# Employment Range - All Industries

## 1 - 24 Employees

72.2% offer a benefit package in addition to wage compensation

### Insurance:

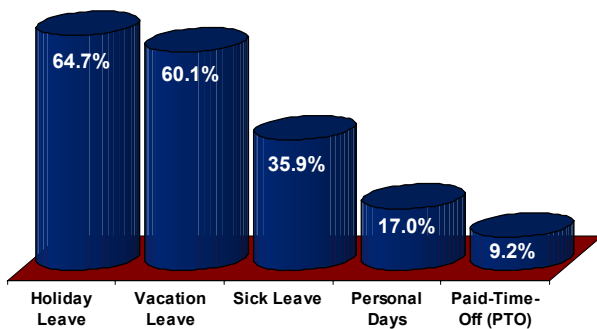
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 9.1%
  - 10.8% plan to increase employee's contribution in the next year by an average of 14.9%
- 9.0% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Medical	58.8%
Prescription Drugs	51.6%
Life Insurance	39.2%
Dental Coverage	37.9%
Long-Term Disability	24.8%
AD&D	19.0%
Short-Term Disability	17.6%
Vision Insurance	17.6%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Fringe Benefit	% Offered to Employees
Retirement	51.6%
Tuition Assistance	24.8%
Flex Spending Accounts	23.5%
Employee Assistance Program	11.8%
Fitness Club Membership	5.9%
Shift Differential	5.2%
Hiring Bonuses	5.2%
Childcare Assistance	3.3%
Concierge Service	0.7%

## 25 - 49 Employees

81.4% offer a benefit package in addition to wage compensation

### Insurance:

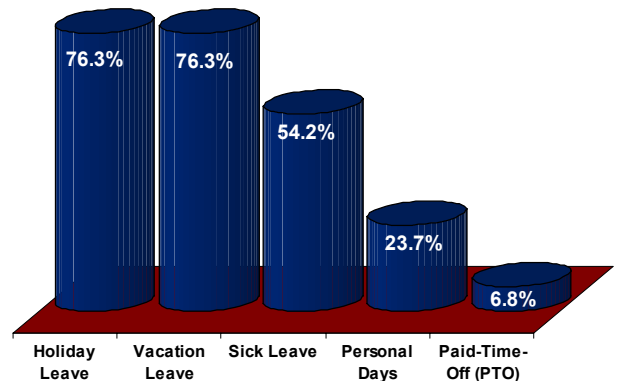
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 12.9%
  - 13.2% plan to increase employee's contribution in the next year by an average of 6.9%
- 8.2% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Medical	78.0%
Prescription Drugs	64.4%
Life Insurance	57.6%
Dental Coverage	49.2%
Long-Term Disability	32.2%
Vision Insurance	25.4%
AD&D	23.7%
Short-Term Disability	20.3%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Fringe Benefit	% Offered to Employees
Retirement	64.4%
Flex Spending Accounts	35.6%
Tuition Assistance	33.9%
Employee Assistance Program	22.0%
Shift Differential	11.9%
Childcare Assistance	8.5%
Fitness Club Membership	6.8%
Hiring Bonuses	6.8%

## 50 - 99 Employees

92.9% offer a benefit package in addition to wage compensation

### Insurance:

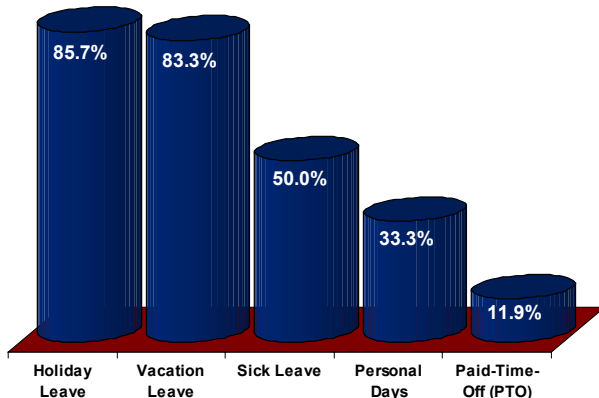
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 8.8%
  - 24.2% plan to increase employee's contribution in the next year by an average of 12.3%
- 18.9% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Medical	92.9%
Prescription Drugs	83.3%
Life Insurance	78.6%
Dental Coverage	71.4%
Long-Term Disability	59.5%
Short-Term Disability	59.5%
AD&D	52.4%
Vision Insurance	47.6%

### Paid

**Percent of Employers Offering Paid Leave**



### Leave:

### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Fringe Benefit	% Offered to Employees
Retirement	83.3%
Flex Spending Accounts	47.6%
Employee Assistance Program	42.9%
Tuition Assistance	33.3%
Shift Differential	26.2%
Hiring Bonuses	19.0%
Fitness Club Membership	16.7%
Adoption Assistance	2.4%
Eldercare Assistance	2.4%
Concierge Service	2.4%

## 100 - 249 Employees

97.9% offer a benefit package in addition to wage compensation

### Insurance:

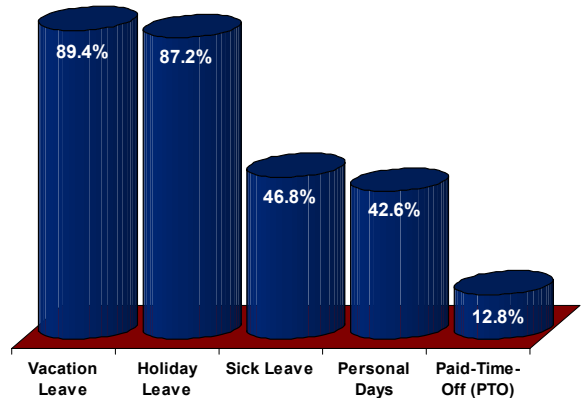
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 12.8%
  - 36.1% plan to increase employee's contribution in the next year by an average of 8.2%
- 24.4% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Medical	97.9%
Life Insurance	93.6%
Dental Coverage	93.6%
Prescription Drugs	87.2%
AD&D	83.0%
Long-Term Disability	72.3%
Short-Term Disability	63.8%
Vision Insurance	59.6%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Fringe Benefit	% Offered to Employees
Retirement	91.5%
Employee Assistance Program	63.8%
Tuition Assistance	57.4%
Flex Spending Accounts	53.2%
Shift Differential	51.1%
Hiring Bonuses	23.4%
Fitness Club Membership	17.0%
Adoption Assistance	6.4%
Concierge Service	2.1%

## 250 - 499 Employees

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

### Insurance:

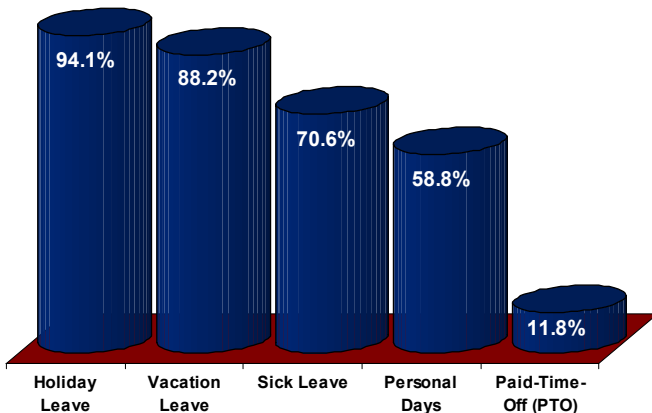
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 10.8%
  - 33.3% plan to increase employee's contribution in the next year by an average of 5.0%
- 23.5% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Life Insurance	100.0%
Medical	94.1%
Dental Coverage	94.1%
Prescription Drugs	94.1%
AD&D	82.4%
Long-Term Disability	82.4%
Short-Term Disability	64.7%
Vision Insurance	58.8%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Fringe Benefit	% Offered to Employees
Retirement	100.0%
Employee Assistance Program	88.2%
Flex Spending Accounts	76.5%
Tuition Assistance	70.6%
Fitness Club Membership	41.2%
Hiring Bonuses	35.3%
Shift Differential	29.4%
Adoption Assistance	11.8%
Concierge Service	5.9%

## 500 + Employees

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

### Insurance:

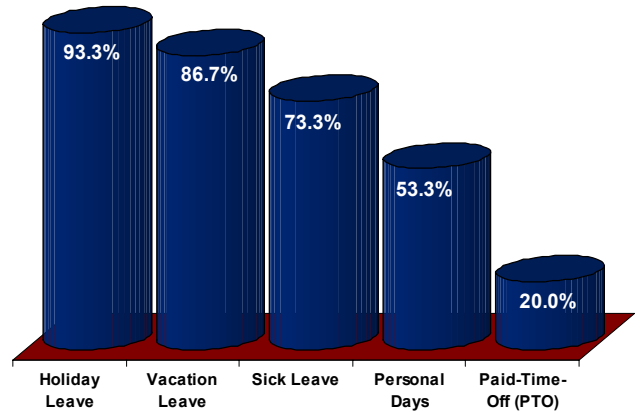
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 11.2%
  - 61.5% plan to increase employee's contribution in the next year by an average of 12.6%
- 66.7% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Dental Coverage	100.0%
Medical	100.0%
Life Insurance	93.3%
Long-Term Disability	93.3%
Prescription Drugs	86.7%
AD&D	80.0%
Short-Term Disability	80.0%
Vision Insurance	80.0%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Fringe Benefit	% Offered to Employees
Retirement	93.3%
Flex Spending Accounts	93.3%
Employee Assistance Program	93.3%
Tuition Assistance	73.3%
Fitness Club Membership	60.0%
Shift Differential	40.0%
Adoption Assistance	40.0%
Hiring Bonuses	26.7%
Concierge Service	20.0%

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. Responding businesses provided information on fringe benefit packages offered in the Greater Des Moines region that encompasses Dallas, Madison, Polk, and Warren 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.

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