



CEDAR RAPIDS IOWA CITY
TECHNOLOGY CORRIDOR™



FRINGE BENEFIT PROFILE
RELEASED 2008



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 Cedar Rapids/Iowa City Technology Corridor region that encompasses Linn and Johnson counties in Iowa. The information provides a detailed analysis of employer-provided benefits. Consequently, this information will assist businesses, community leaders, and workers to make better informed decisions on expansion and retention initiatives, community development projects, and job offerings.

This information is compiled and analyzed by:
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Fringe Benefit Profile

Benefit Overview

33.1 percent of the employers located in the Cedar Rapids/Iowa City Technology Corridor who were randomly selected to participate in the survey provided input on fringe benefits being offered. 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.

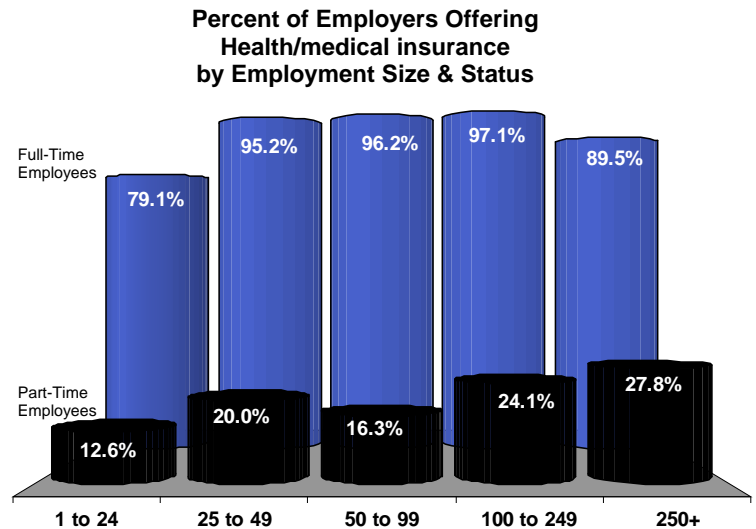
- 84.2% offer a fringe benefit package in addition to wage compensation
 - 9.2% offer benefit packages that are union negotiated
- The average hours worked to be considered full-time is 37 per week
 - 98.9% employ at least one full-time employee
 - 88.1% employ at least one part-time employee
 - 40.4% employ at least one temporary/seasonal employee

Insurance - Health/Medical

- 86.2% offer health/medical insurance in their total compensation packages
 - 86.2% offer to full-time employees
 - 16.9% offer to part-time employees
- 12.3% offer to retired employees
- The majority of employers offer three types of health/medical insurance plans. The following represent those who are enrolled in a health/medical plan offered by the employer
 - 17.56% Traditional Indemnity plan
 - 69.1% Preferred Provider Organization (PPO)
 - 4.1% Health Maintenance Organization (HMO)
 - 9.3% Other, non-defined plan
- 13.8% do not offer health/medical insurance to employees
 - Primary reasons to not offer health/medical insurance benefits are high percentage of part-time workers, cost, employees are covered under spouse/significant other plan, offer higher wages in lieu of medical benefits, and turnover rates
 - 18.0% of those currently not offering health/medical insurance are somewhat likely to offer in the future
 - Employers would offer medical benefits if mandated by law, provided pooling options to reduce costs, or offered tax credits

Insurance - Health/Medical cont.

- 66.0% cost share premiums associated with health/medical insurance for employee only coverage
 - Employers cover an average of 71.5% of the premium
 - 19.2% increased employee's cost share portion for single coverage and 21.6% increased employee's cost share portion for family coverage in the last year
 - Average increases: 14.4% for single coverage, 17.1% for family coverage
- 16.3% cost share premiums associated with health/medical insurance for retired employees



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

Industry	Full-Time	Part-Time
Construction	83.7%	7.7%
Education	83.3%	29.4%
Finance/Insurance	95.7%	44.4%
Food Service/Entertainment	79.1%	5.7%
Government	100%	42.9%
Health Care/Social Assistance	80.4%	18.2%
Manufacturing	91.3%	15.8%
Personal Services	82.6%	5.3%
Professional Services/Management	82.4%	13.2%
Warehouse/Transportation	87.5%	0.7%
Wholesale/Retail Trade	91.4%	15.9%

Insurance - Prescription Drugs

Full-Time Employees

62.8% offer a prescription drug coverage either separately from health/medical insurance or a part of a health/medical plan

- 58.0% offer a plan in which the employee can purchase prescription drugs by retail
- 29.6% offer a plan in which the employee can purchase prescription drugs by mail order

Part-Time Employees

8.8% offer a prescription drug coverage either separately from health/medical insurance or a part of a health/medical plan

- 63.6% offer a plan in which the employee can purchase prescription drugs by retail
- 36.4% offer a plan in which the employee can purchase prescription drugs by mail order

Insurance - Vision Coverage

Full-Time Employees

19.2% offer vision coverage

- 12.0% offer only routine eye exam
- None offer only contacts lens coverage
- 4.0% offer only lens/frame coverage
- 72.0% offer a comprehensive vision coverage plan

Part-Time Employees

6.3% offer vision coverage

- 25.0% offer only routine eye exam
- None offer only contacts lens coverage
- None offer only lens/frame coverage
- 75.0% offer a comprehensive vision coverage plan

Insurance - Dental Coverage

Full-Time Employees

34.9% offer dental coverage

- 31.1% offer preventative care
- 37.8% offer basic dental care
- 22.2% offer major dental care
- 6.7% offer orthodontics
- 57.8% offer a comprehensive dental plan

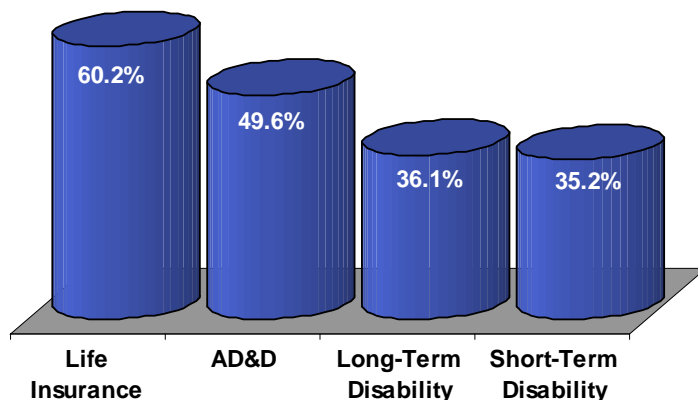
Part-Time Employees

7.2% offer dental coverage

- 33.3% offer preventative care
- 44.4% offer basic dental care
- 22.2% offer major dental care
- None offer orthodontics
- 66.7% offer a comprehensive dental plan

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

- 35.6% total annual salary
- 13.3% percent of annual salary
- 48.9% flat rate

Life Insurance:

Coverage is determined by one of three methods

- 21.4% total annual salary
- 12.9% pre-determined number times annual salary
- 65.7% flat rate

44.8% of employers have coverage that allows the employees to purchase additional coverage

Long-Term Disability:

How coverage is determined:

- 68.6% use a percent of salary to determine coverage
 - Average percent used to calculate the benefit - 81.4%
- 31.4% provide full salary

Short-Term Disability:

- 82.8% 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 20 weeks

Paid Leave - Vacation

91.7% offer paid vacation leave

- 38.5% allow paid vacation leave to accrue

Number of Days Earned by

FT - Years of Employment	Average # Days Provided	PT - Years of Employment	Average # Days Provided
1 Year	8	1 Year	7
5 Years	13	5 Years	11
10 Years	16	10 Years	13

Paid Leave - Sick

58.3% offer paid sick leave

- 56.8% allow paid sick leave to accrue

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	7
5 Years	9	5 Years	9
10 Years	10	10 Years	10

Paid Leave - Holiday

- 90.1% offer to full-time employees
 - Average number of days given each year - 8
- 14.7% offer to part-time employees
 - Average number of days given each year - 6

Paid Leave - Personal Days/ Floating Holidays

- 31.3% offer to full-time employees
 - Average number of days given each year - 3
- 7.9% 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

6.1% offer Personal-Time-Off (PTO)

- 14.3% replaced traditional time-off (vacation, sick, personal day) with a PTO bank of leave

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	16	1 Year	8
5 Years	20	5 Years	10
10 Years	23	10 Years	13

Retirement/Pension Plans

- 50.4% offer to full-time employees
 - Average wait to be 100% vested - 4 years
- 22.2% offer to part-time employees
 - Average wait to be 100% vested - 4 years

Defined Contribution Plan

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

- 58.3% offer to full-time employees
 - 76.7% offer percent match with average match of 3.0%
- 3.7% offer to part-time employees
 - 25.0% offer percent match with average match of 2.0%

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.

- 26.9% offer plan to full-time employees
 - 46.4% offer percent match with average match of 5.6%
- 4.8% offer plan to part-time employees

Additional Benefit Offerings

Percent of Employers Offering Additional Benefit Options

Fringe Benefit	% Offered by Employers
Flex Spending Accounts	60.1%
Incentive/Reward programs	44.8%
Tuition Assistance	42.9%
Employee Assistance Program	35.1%
Shift Differential	24.7%
Hiring Bonuses	16.7%
Fitness Club Reimbursement	15.8%
Product Services/Discounts	11.1%
Childcare Assistance	10.8%
Concierge Service	2.9%

Industry - All Employment Ranges

Education

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

- 44.4% offer benefit packages that are union negotiated

Insurance:

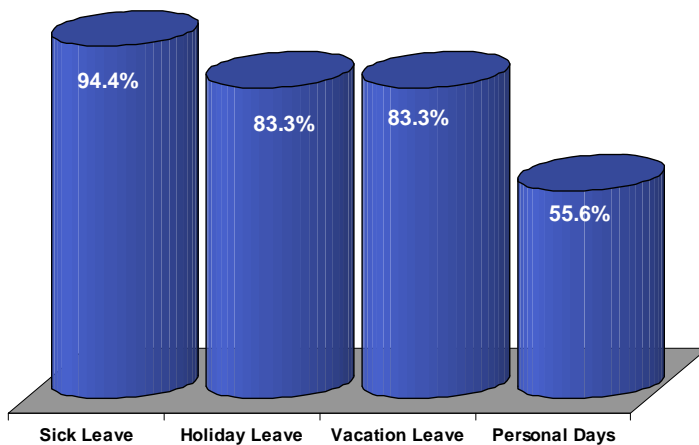
- 78.9% offer health/medical insurance in their total compensation packages
 - Cost of providing insurance is primary obstacle to providing health/medical insurance
- 50.0% offer health/medical insurance benefits to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered by Employers
Long-Term Disability	77%
Dental Coverage	66.7%
Life Insurance	64.7%
AD&D	55.6%
Prescription Drugs	50.0%
Short-Term Disability	13.3%
Vision Insurance	5.6%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered by Employers
Tuition Assistance	85.7%
Retirement	72.2%
Employee Assistance Program	71.4%
Flex Spending Accounts	33.3%
Childcare Assistance	6.7%

Healthcare

94.1% offer a benefit package in addition to wage compensation

- Too few responded to offering a benefit package that is union negotiated

Insurance:

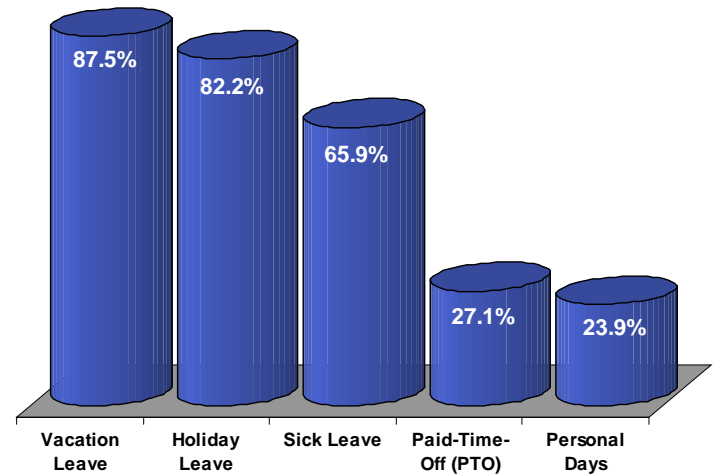
- 80.4% offer health/medical insurance in their total compensation packages
 - Cost of providing insurance is primary obstacle to providing health/medical insurance
- 2.2% offer health/medical insurance benefits to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Dental Coverage	74.5%
Life Insurance	63.4%
Prescription Drugs	46.8%
AD&D	43.5%
Long-Term Disability	36.2%
Short-Term Disability	31.0%
Vision Insurance	13.0%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Tuition Assistance	68.2%
Retirement	62.5%
Flex Spending Accounts	55.4%
Hiring Bonuses	18.2%
Fitness Club Membership	13.6%
Childcare Assistance	3.3%

Manufacturing

95.7% offer a benefit package in addition to wage compensation

- 9.1% offer a benefit package that is union negotiated

Insurance:

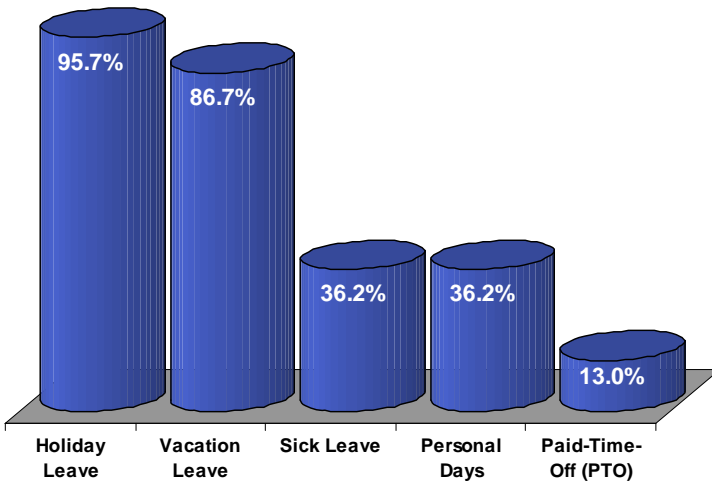
- 91.3% offer health/medical insurance in their total compensation packages
 - Cost of providing insurance and employee turnover are the primary obstacles to providing health/medical insurance
- 11.4% offer health/medical insurance benefits to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Life Insurance	75.6%
AD&D	66.7%
Dental Coverage	64.4%
Short-Term Disability	60.0%
Prescription Drugs	57.8%
Long-Term Disability	43.5%
Vision Insurance	10.9%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

34.1% of the businesses in this industry classification offer retirement plans

Childcare assistance, tuition assistance, flex spending accounts, hiring bonuses, fitness club memberships and shift differentials are offered by very few businesses surveyed in this industry classification.

Wholesale/Retail Trade

86.2% offer a benefit package in addition to wage compensation

Insurance:

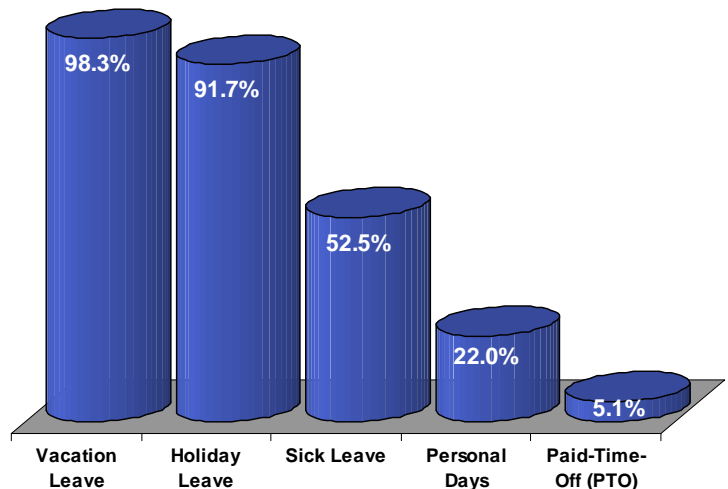
- 91.4% offer health/medical insurance in their total compensation packages
 - Primary reason many businesses in this industry do not offer health/medical insurance is a majority of employees are covered under another policy through spouse/significant other
- 6.9% offer health/medical insurance benefits to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Life Insurance	53.8%
AD&D	50.9%
Prescription Drugs	50.9%
Dental Coverage	46.6%
Short-Term Disability	36.5%
Long-Term Disability	33.9%
Vision Insurance	10.5%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

40.0% of the businesses in this industry classification offer retirement plans

Childcare assistance, tuition assistance, flex spending accounts, hiring bonuses, fitness club memberships and shift differentials are offered by too few businesses surveyed to provide reportable results.

Professional Services

79.0% offer a benefit package in addition to wage compensation

- 3.1% offer a benefit package that is union negotiated

Insurance:

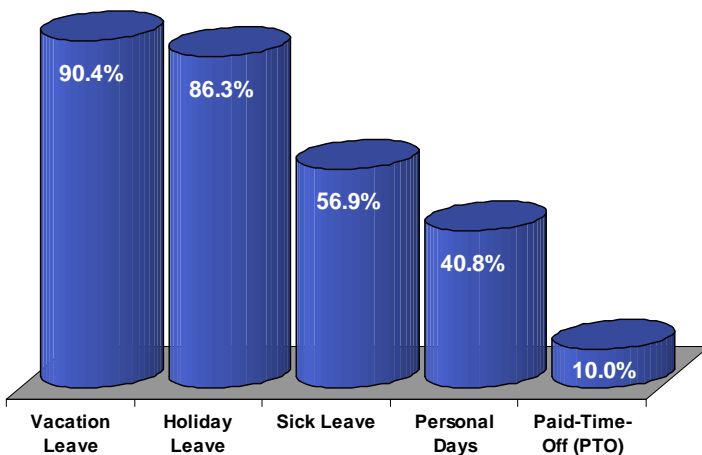
- 82.4% offer health/medical insurance in their total compensation packages
 - Some employers in this industry offer higher wages in lieu of health/medical insurance while some feel the cost of providing insurance is an obstacle to providing health/medical insurance
- 2.0% offer health/medical insurance benefits to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Life Insurance	66.7%
Prescription Drugs	49.0%
AD&D	58.0%
Long-Term Disability	43.1%
Dental Coverage	51.0%
Short-Term Disability	34.0%
Vision Insurance	15.7%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Fringe Benefit	% Offered to Employees
Retirement	68.0%
Incentive/Reward Programs	33.3%
Tuition Assistance	15.5%
Childcare Assistance	3.1%
Flex Spending Accounts	1.5%
Hiring Bonuses	1.5%

Financial & Insurance Services

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

- Very few offer a benefit package that is union negotiated

Insurance:

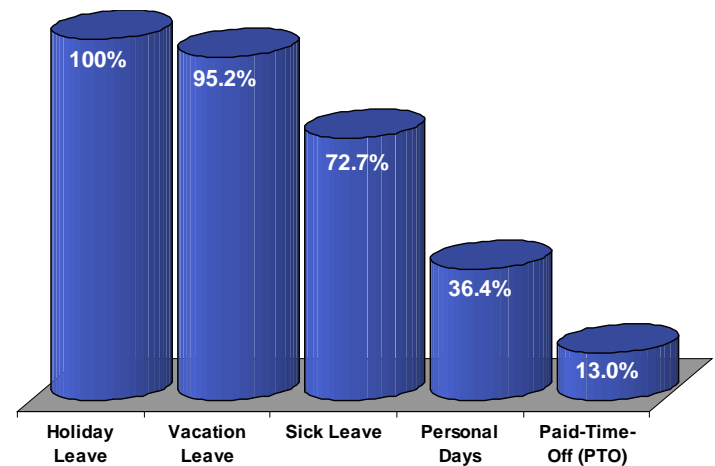
- 95.7% offer health/medical insurance in their total compensation packages
 - Primary reason businesses in this industry do not offer health/medical insurance is a majority of employees are covered under another policy through spouse/significant other
- 50.0% offer health/medical insurance benefits to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Dental Coverage	73.9%
Life Insurance	61.9%
Long-Term Disability	56.5%
AD&D	50.0%
Prescription Drugs	47.8%
Short-Term Disability	38.1%
Vision Insurance	9.1%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Fringe Benefit	% Offered to Employees
Flex Spending Accounts	100%
Retirement	91.9%
Tuition Assistance	63.6%
Childcare Assistance	20.8%
Incentive/Reward Programs	20.0%
Hiring Bonuses	18.2%
Shift Differential	18.2%
Concierge Service	9.4%
Fitness Club Membership	9.1%

Warehousing & Transportation

88.9% offer a benefit package in addition to wage compensation

- Very few offer a benefit package that is union negotiated

Insurance:

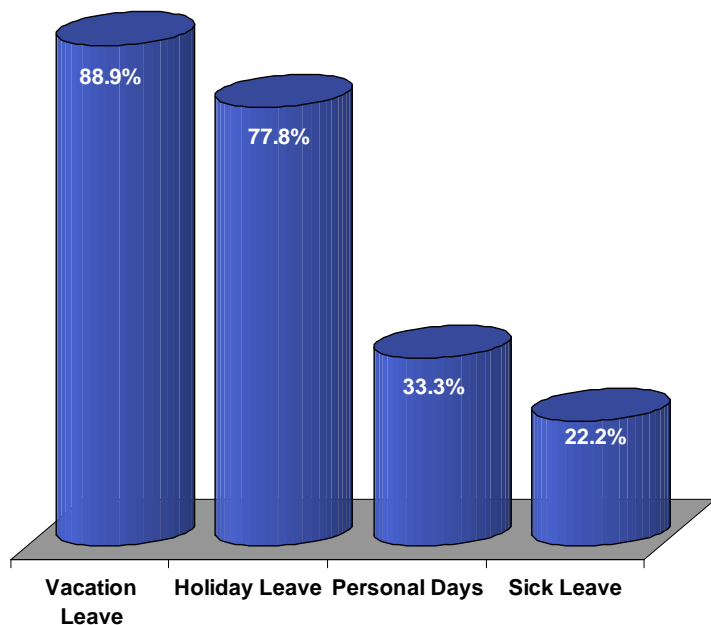
- 87.5% offer health/medical insurance in their total compensation packages
 - Cost of providing insurance is primary obstacle to providing health/medical insurance
- None of the businesses surveyed offer health/medical insurance benefits to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Life Insurance	71.4%
Short-Term Disability	57.1%
Dental Coverage	55.6%
Prescription Drugs	44.4%
Vision Insurance	44.4%
AD&D	44.4%
Long-Term Disability	33.3%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

44.4% of the businesses in this industry classification offer retirement plans

Childcare assistance, tuition assistance, flex spending accounts, hiring bonuses, fitness club memberships and shift differentials are offered by very few businesses in this industry classification.

Construction

84.2% offer a benefit package in addition to wage compensation

- 22.4% offer a benefit package that is union negotiated

Insurance:

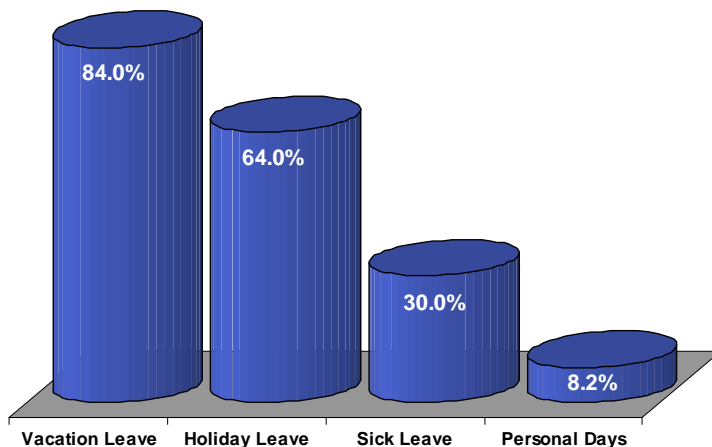
- 83.7% offer health/medical insurance in their total compensation packages
 - Insurance provided by local union organization is primary reason companies in this industry are not offering a company policy for health/medical insurance
- 6.8% offer health/medical insurance benefits to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered by Employers
Prescription Drugs	57.1%
Dental Coverage	51.0%
Life Insurance	45.5%
AD&D	34.0%
Short-Term Disability	28.6%
Vision Insurance	12.8%
Long-Term Disability	10.6%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

52.1% of the businesses in this industry classification offer retirement plans

Childcare assistance, tuition assistance, flex spending accounts, hiring bonuses, fitness club memberships and shift differentials are offered by very few businesses surveyed in this industry classification.

Food Service/Entertainment

81.4% offer a benefit package in addition to wage compensation

- 9.8% offer a benefit package that is union negotiated

Insurance:

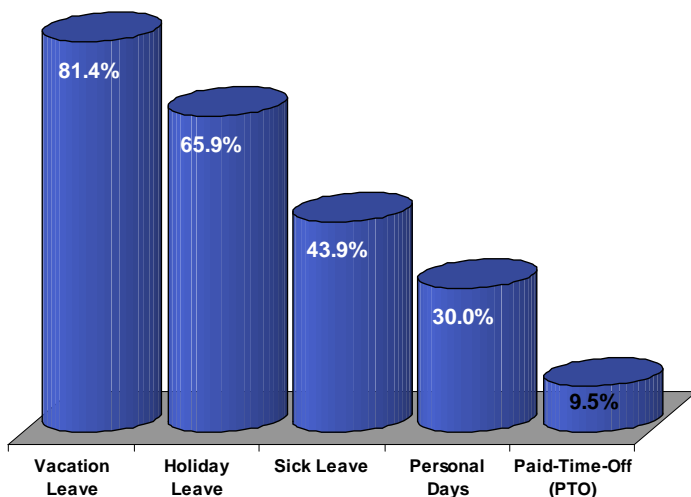
- 79.1% offer health/medical insurance in their total compensation packages
 - Cost of providing insurance and primarily part-time employment are the primary obstacles to providing health/medical insurance
- 7.5% offer health/medical insurance benefits to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Dental Coverage	64.3%
Life Insurance	52.6%
Prescription Drugs	50.0%
AD&D	39.0%
Short-Term Disability	27.5%
Long-Term Disability	24.4%
Vision Insurance	9.5%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

34.1% of the businesses in this industry classification offer retirement plans

Childcare assistance, tuition assistance, flex spending accounts, hiring bonuses, fitness club memberships and shift differentials are offered by very few businesses in this industry classification.

Government

All offer a benefit package in addition to wage compensation

- 50.0% offer a benefit package that is union negotiated

Insurance:

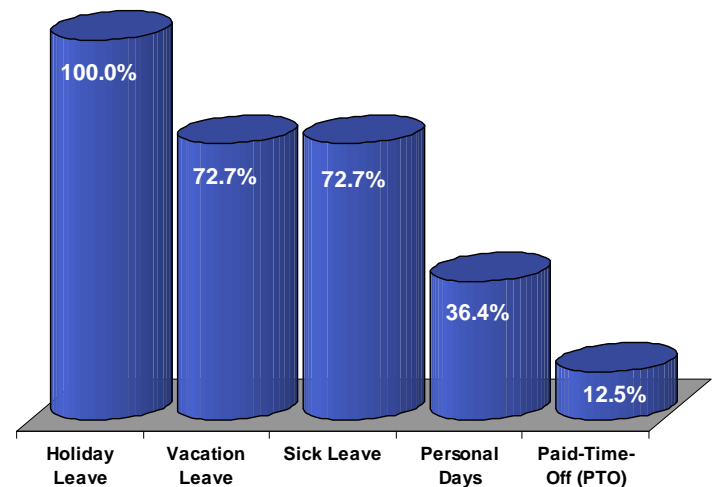
- All responding organizations offer health/medical insurance in their total compensation packages
- 57.1% offer health/medical insurance benefits to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Prescription Drugs	87.5%
AD&D	75.0%
Life Insurance	62.5%
Dental Coverage	37.5%
Long-Term Disability	37.5%
Vision Insurance	25.0%
Short-Term Disability	12.5%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

All businesses in this industry classification offer retirement plans

Childcare assistance, tuition assistance, flex spending accounts, hiring bonuses, fitness club memberships and shift differentials are offered by very few in this industry classification.

Industry Clusters

Advanced Manufacturing

95.0% offer a benefit package in addition to wage compensation

- Very few of the responding businesses offer benefit packages that are union negotiated

Insurance:

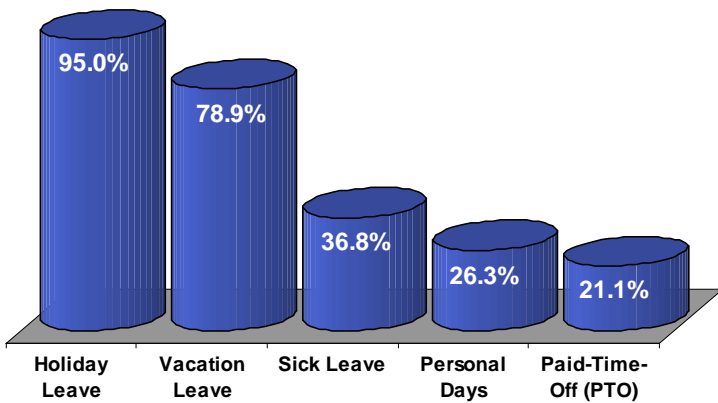
- 88.9% offer health/medical insurance in their total compensation packages
 - Cost of providing health/medical insurance is primary obstacle
- 11.1% offer health/medical insurance benefits to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered by Employers
Life Insurance	83.3%
AD&D	72.2%
Dental Coverage	72.2%
Short-Term Disability	72.2%
Long-Term Disability	61.1%
Prescription Drugs	58.8%
Vision Insurance	11.1%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

42.1% offer retirement plans

Childcare assistance, tuition assistance, flex spending accounts, hiring bonuses, fitness club memberships and shift differentials are offered by very few in this industry classification.

BioScience

90.9% offer a benefit package in addition to wage compensation

- 10.0% offer benefit packages that are union negotiated

Insurance:

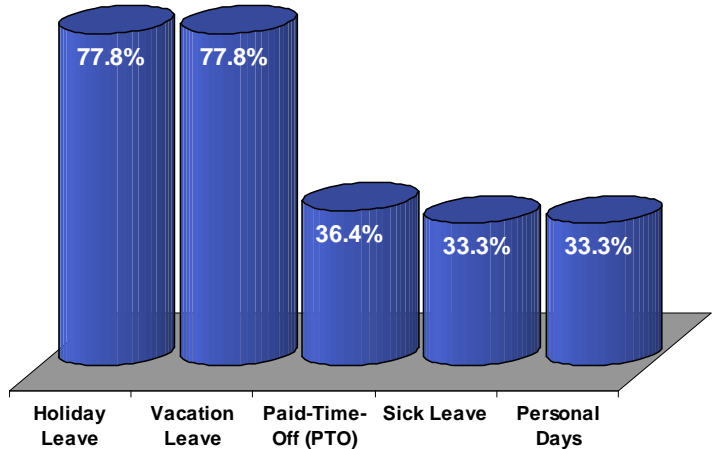
- 70.0% offer health/medical insurance in their total compensation packages
 - Cost of providing health/medical insurance is primary obstacle
- 10.0% offer health/medical insurance benefits to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered by Employers
Life Insurance	77.8%
Vision Insurance	77.8%
Short-Term Disability	66.7%
AD&D	66.7%
Long-Term Disability	60.0%
Dental Coverage	60.0%
Prescription Drugs	33.3%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

70.0% offer retirement plans

Childcare assistance, tuition assistance, flex spending accounts, hiring bonuses, fitness club memberships and shift differentials are offered by very few in this industry classification.

Information Technology

100% offer a benefit package in addition to wage compensation

- Very few of the responding businesses offer benefit packages that are union negotiated

Insurance:

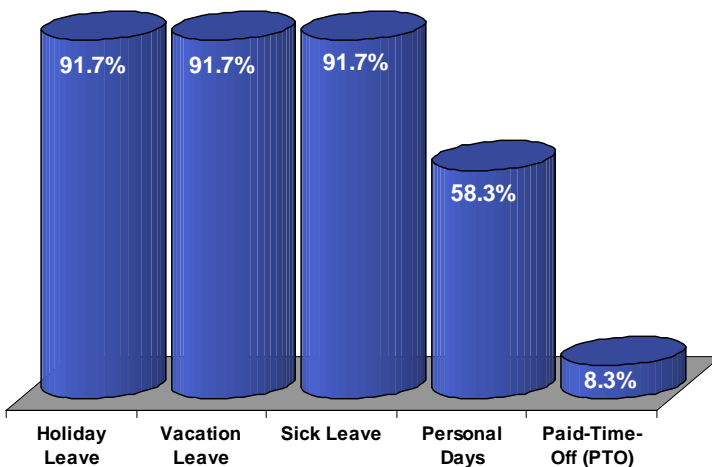
- 100% offer health/medical insurance in their total compensation packages
- 8.3% offer health/medical insurance benefits to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered by Employers
Life Insurance	81.8%
Dental Coverage	75.0%
AD&D	75.0%
Prescription Drugs	75.0%
Long-Term Disability	58.3%
Short-Term Disability	45.5%
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	72.7%
Incentive/Reward Programs	11.1%
Flex Spending Accounts	7.7%
Tuition Assistance	7.7%
Hiring Bonuses	7.7%
Childcare Assistance	7.7%

Employment Range - All Industries

1 - 24 Employees

78.4% offer a benefit package in addition to wage compensation

- 3.9% offer a benefit package that is union negotiated

Insurance:

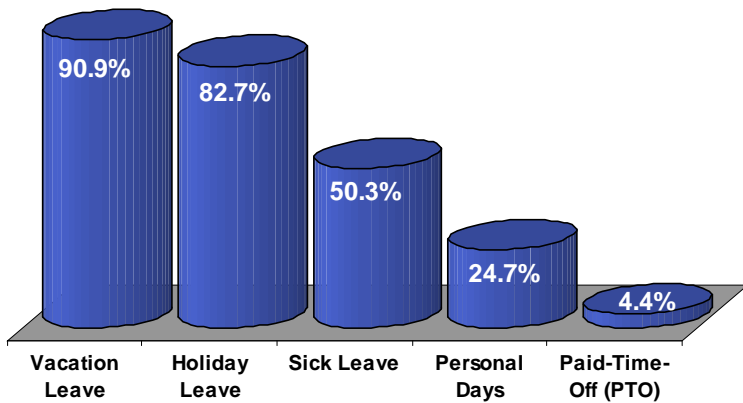
- 79.1% offer health/medical insurance in their total compensation packages
 - Cost of providing insurance and employees covered by other plans are the primary obstacles to providing health/medical insurance
- 7.5% offer health/medical insurance benefits to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered by Employers
Prescription Drugs	47.5%
Dental Coverage	46.7%
Life Insurance	42.0%
AD&D	31.3%
Short-Term Disability	21.9%
Long-Term Disability	21.2%
Vision Insurance	6.1%

Paid Leave:

Percent of Employers



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered by Employers
Hiring Bonuses	66.7%
Incentive/Reward Programs	53.8%
Retirement	45.6%
Flex Spending Accounts	28.6%
Childcare Assistance	4.4%
Tuition Assistance	1.3%

25 - 49 Employees

86.3% offer a benefit package in addition to wage compensation

- 9.5% offer a benefit package that is union negotiated

Insurance:

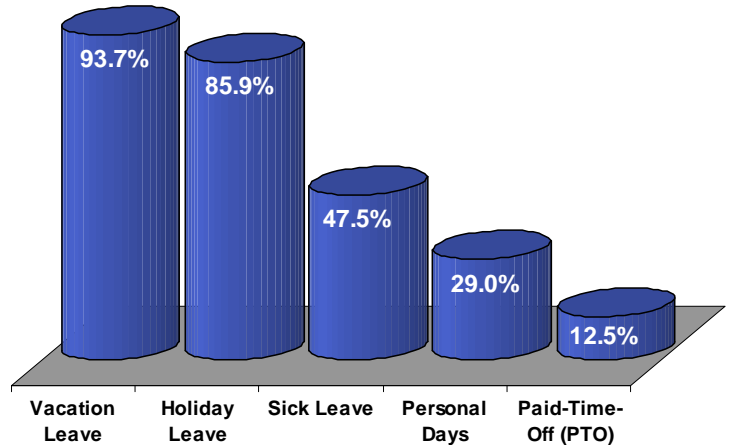
- 95.2% offer health/medical insurance in their total compensation packages
 - Cost of providing insurance is the primary obstacles
- 14.9% offer health/medical insurance benefits to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Life Insurance	72.1%
AD&D	61.9%
Dental Coverage	60.9%
Prescription Drugs	57.1%
Short-Term Disability	45.8%
Long-Term Disability	41.5%
Vision Insurance	10.9%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

62.5% of the businesses in this classification offer retirement plans

Childcare assistance, tuition assistance, flex spending accounts, hiring bonuses, fitness club memberships and shift differentials are offered by very few businesses surveyed in this classification.

50 - 99 Employees

96.3% offer a benefit package in addition to wage compensation

- 11.8% offer a benefit package that is union negotiated

Insurance:

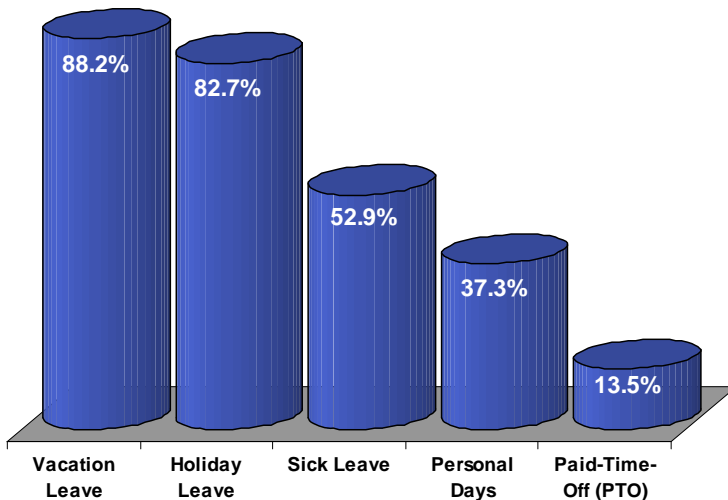
- 96.2% offer health/medical insurance in their total compensation packages
 - Cost of insurance is the primary obstacle to providing health/medical insurance
- 4.1% offer health/medical insurance benefits to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Life Insurance	84.3%
AD&D	73.1%
Dental Coverage	69.2%
Prescription Drugs	56.9%
Long-Term Disability	55.8%
Short-Term Disability	49.0%
Vision Insurance	23.1%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

57.7% of the businesses in this classification offer retirement plans

Childcare assistance, tuition assistance, flex spending accounts, hiring bonuses, fitness club memberships and shift differentials are offered by very few businesses surveyed in this classification.

100 - 249 Employees

97.1% offer a benefit package in addition to wage compensation

- 20.6% offer a benefit package that is union negotiated

Insurance:

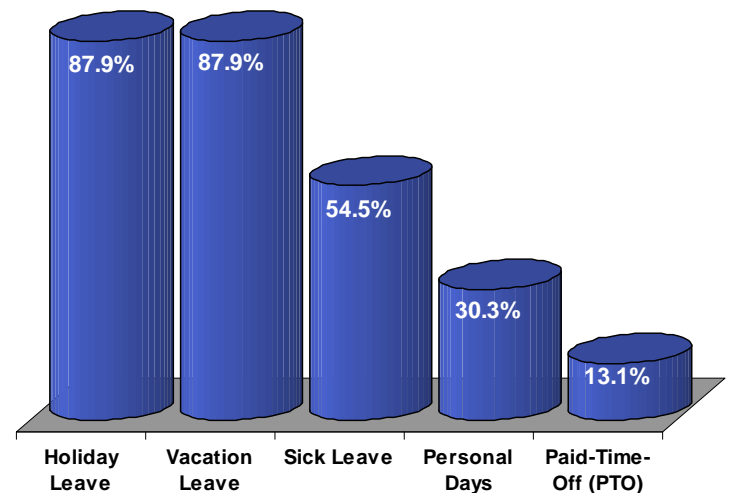
- 97.1% offer health/medical insurance in their total compensation packages
 - Cost of insurance is the primary obstacle to providing health/medical insurance
- 24.2% offer health/medical insurance benefits to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Dental Coverage	85.3%
Life Insurance	75.0%
AD&D	71.9%
Prescription Drugs	61.8%
Short-Term Disability	53.1%
Long-Term Disability	47.1%
Vision Insurance	31.3%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	97.1%
Flex Spending Accounts	80.4%
Tuition Assistance	58.8%
Hiring Bonuses	26.5%
Childcare Assistance	14.3%
Incentive/Reward Programs	8.6%

250 + Employees

95.0% offer a benefit package in addition to wage compensation

- 30.0% offer a benefit package that is union negotiated

Insurance:

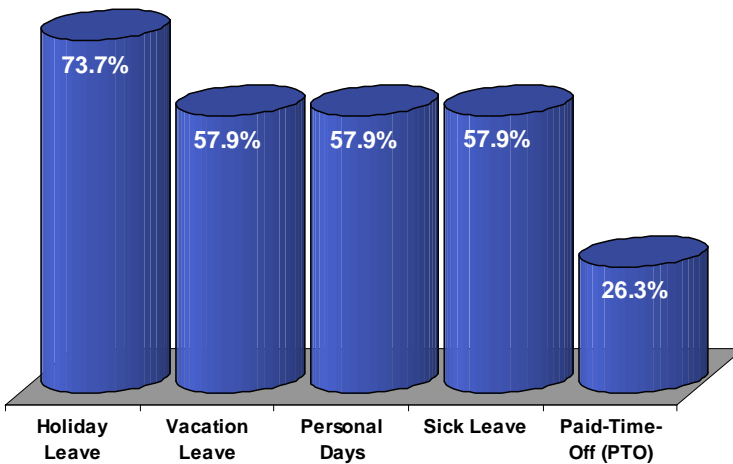
- 89.5% offer health/medical insurance in their total compensation packages
- 42.1% offer health/medical insurance benefits to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Life Insurance	89.5%
Dental Coverage	89.5%
AD&D	89.5%
Long-Term Disability	78.9%
Prescription Drugs	57.9%
Short-Term Disability	47.4%
Vision Insurance	21.1%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Fringe Benefit	% Offered to Employees
Retirement	73.7%
Incentive/Reward Programs	15.0%
Flex Spending Accounts	87.8%
Tuition Assistance	62.5%
Shift Differential	78.7%
Hiring Bonuses	10.0%
Concierge Service	12.1%
Childcare Assistance	29.4%

A Project of:

CEDAR RAPIDS IOWA CITY
TECHNOLOGY CORRIDOR™



Iowa City Area
Development
Group



Community partner



For more information regarding the Technology Corridor Fringe Benefit Profile, contact:

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