



IDAHO FRINGE BENEFITS SURVEY 2007

IDAHO

DEPARTMENT OF LABOR

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February 2008

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Executive Summary

Fringe benefits such as leave, retirement and insurance have become increasingly important to employees and employers alike. Not only do benefits account for a significant portion of overall compensation, but the competitiveness of an employer's fringe benefits package can be a significant factor in attracting and maintaining quality employees. That is why it is important to determine the types of benefits offered as well as which employers offer them.

The Idaho Department of Labor's new Fringe Benefits Survey results show that Idaho employers, possibly responding to financial pressures, have been cutting back on benefits, resulting in an overall reduction in medical, dental, leave and retirement benefits offered between 2005 and 2007.

The 2007 Fringe Benefits Survey evaluates the types of benefits Idaho employers made available to their workers as well as the frequency of benefits offered. Specifically, this survey provides statewide estimates on the number of full-time and part-time employees offered and receiving benefits, as well as the size and industrial classification of employers providing the benefits. This year's survey was modeled to follow the format of benefits surveys used by Washington and Oregon, making results comparable between the three northwestern states.

Surveys were mailed to approximately 1,500 randomly selected employers throughout Idaho, a response rate of 76 percent was obtained. Benefits examined include health and dental insurance coverage; paid leave including vacation, sick time, undesignated leave and holidays; and retirement plans. General findings are significant at a 95 percent confidence level with a margin of error of plus or minus 2 percentage points. Results with fewer than three respondents were suppressed to protect confidentiality.

The responses showed a large proportion of employers offered benefits to full-time employees; fewer offered these same benefits to part-time employees. Large employers were more likely to offer benefits to their employees and their families, and government employers were far more likely to offer employee benefits than their private sector counterparts in nearly every category.

Across industries, the level of benefits appears to be linked to the level of skill required for that industry. Service sector and agriculture industries offered fewer benefits than ones which typically require more experience and education.

In September 2007 the U.S Bureau of Labor Statistics estimated that more than 19.4 percent of the average cost of employee compensation in the Intermountain West was spent on benefits like insurance, paid time off, retirement, shift differentials and overtime. Another 8.7 percent went to mandatory items like Social Security and unemployment insurance taxes. The fringe benefit portion of average compensation for the Intermountain West was nearly three full percentage points below the national average and the lowest of any region of the nation. The west south central area of the country - which includes Arkansas, Louisiana, Oklahoma and Texas - was the only other region where less than 20 percent of the average compensation dollar was spent on fringe benefits. That region averaged 19.5 percent.

Key Findings

- Three out of five employers offered medical insurance to full-time employees.
- Two out of five employers offered medical insurance to the families of full-time employees.
- One in 11 employers offered medical insurance to part-time employees.
- One in 12 employers offered medical benefits to the families of part-time employees.
- On the whole, if employers offered medical insurance to employees, they were very likely to extend coverage to spouses and dependents as well.
- Employers paid between an average of 70 percent (part-time workers) and 84 percent (full-time workers) of the total monthly medical insurance premium for single coverage and 41 percent of the premium for family coverage.
- Almost half of Idaho employers offered dental benefits to full-time employees and their families.
- The most common types of leave offered were vacation and holidays.
- The majority of employers did not offer any type of retirement plan.
- Large employers (250 or more employees) were more likely to offer medical and dental benefits to their employees. As a group, large employers offered leave and retirement benefits more frequently than any other size of employer class.
- Industries which often require specialized skills or vocational training were more likely to offer benefits than unskilled industries.
- Government employers were more likely to offer benefits than private-sector employers.
- The percent of employers offering benefits had steadily declined since the last survey period in 2005.

Benefit	Full-time	Part-time
Insurance		
Single Medical	63%	9%
Single Dental	45%	9%
Family Medical	57%	8%
Family Dental	43%	8%
Leave		
Paid Undesignated Leave	22%	8%
Paid Vacation Leave	70%	21%
Paid Sick Leave	48%	13%
Paid Holiday Leave	67%	24%
Retirement		
Defined Contribution	43%	17%
Defined Benefit	16%	7%
None Offered	51%	79%

Medical Benefits

Sixty three percent of Idaho employers offered medical benefits to full-time employees. Furthermore, of employers that offered medical insurance to full-time employees, 90 percent extended coverage to spouses and dependents.

Very few employers offered medical benefits to part-time employees. Only 9 percent of employers made this coverage available. However, if employers did offer medical benefits to part-time employees, 89 percent were also likely to make that coverage available to the employees' family.

Eligibility for Benefits

Though an employer may have offered medical benefits, not every employee may have been qualified to enroll in the plan, and not every employee took advantage of the plan.

Figure 2 shows enrollment and eligibility rates of full and part-time employees whose employers offered medical insurance.

A higher percentage of full-time employees were deemed eligible to receive benefits than their part-time counterparts. Furthermore, more full-time employees enrolled in a company sponsored medical plan for themselves and their families than part-time employees. Employees might not have been eligible to receive benefits because they may not have completed the entry probation period, were seasonal, temporary or otherwise did not meet the criteria set by the employer. Alternatively, employees may have been offered insurance through their employers but were covered under a spouse's medical plan, and thus declined coverage.

Employer Paid Portion of the Premium

Employees might not have enrolled in medical benefits due to the portion of the total premium cost the employer left to be paid by the employees.

On average, employers paid 84 percent of the total premium cost for single coverage and 41 percent of the family medical premium for full-time employees.

For part-time employees, employers only covered 70 percent of the single coverage premium and 41 percent of the total family premium, leaving part-time employees with a higher out-of-pocket cost for single coverage than their full-time counterparts.

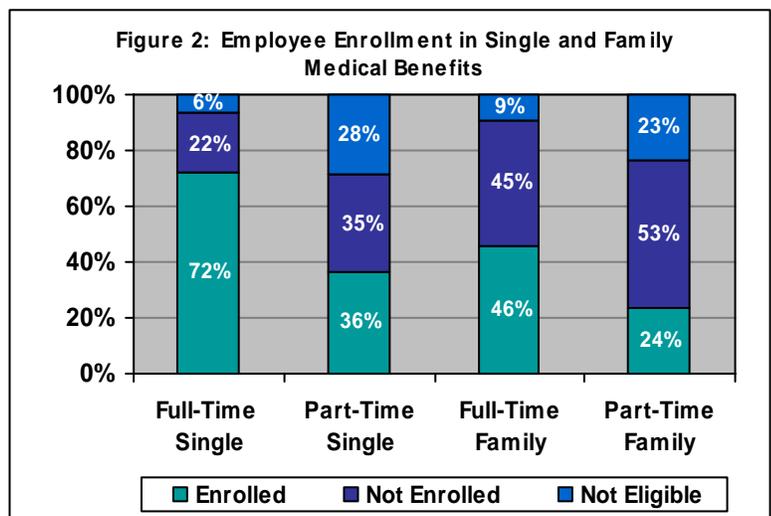
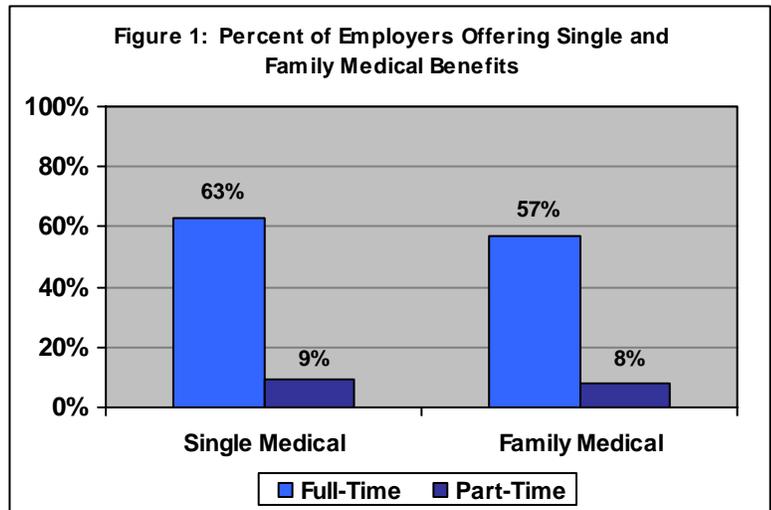


Table 2: Employer Paid Portion of the Premium

Statewide	Full-time	Part-time
Single Coverage	84%	70%
Family Coverage	41%	41%

Overall Premium Cost

Employers were also asked about the overall cost of the insurance premium for both single and family medical plans. The premium cost is the total amount of money the health insurance company charges each month for the service. As shown in Table 2, employers paid on average 70 percent for part-time workers to 84 percent for full-time workers of the average monthly premium of \$335. This means that for single coverage the average employer paid \$234 for part-time employees and \$281 for full-timers, which left part-time employees to pay \$101 and full-time employees \$54 per month.

Family premiums, on the other hand, were generally more expensive and were not as heavily subsidized by the employer. On average, employers paid 41 percent of the \$498 monthly premium, about \$204. Even with this contribution, employees were left to pay a relatively high portion of family premium in addition to the premium for single coverage.

No significant difference was found between industries in monthly premium cost for either single or family coverage.

Similarly, no significant difference was found corresponding to employer size for single coverage, however monthly premiums for family coverage offered by large businesses with 250 or more employees averaged \$260 higher than businesses with fewer than 50 employees.

*The cost of premiums discussed in this section is based on an estimate given for the most common premium cost within each company. More simply, this could be considered the estimated cost for the average employee. The actual cost of premiums may have varied from employee to employee based on age, sex, number of dependents, prior health history and the type and available coverage of the health plan chosen. The rates of insurance offered to

Table 3: Overall Premium Cost*

	Sample Size	Single	Sample Size	Family
Statewide	457	\$335	376	\$498
Industry				
Agriculture	1	**	1	**
Mining	3	\$372	3	\$638
Utilities	10	\$356	9	\$447
Construction	39	\$432	33	\$476
Manufacturing	48	\$291	41	\$550
Wholesale Trade	35	\$325	27	\$521
Retail Trade	48	\$330	38	\$495
Transportation & Warehousing	9	\$253	7	\$407
Information	12	\$333	8	\$526
Finance & Insurance	17	\$295	14	\$561
Real Estate, Rental & Leasing	16	\$315	13	\$379
Professional, Scientific & Technical Services	40	\$358	36	\$495
Management of Companies & Enterprises	1	**	1	**
Administrative Support & Waste Management	14	\$347	11	\$609
Educational Services	30	\$373	23	\$613
Health Care & Social Assistance	41	\$320	30	\$423
Arts, Entertainment & Recreation	7	\$238	6	\$223
Accommodation & Food Service	8	\$262	8	\$484
Other Services	28	\$302	23	\$323
Public Administration	51	\$356	44	\$572
Employer Size				
Less than 10	144	\$345	99	\$436
10 to 49	175	\$334	149	\$473
50 to 99	54	\$319	51	\$494
100 to 249	47	\$306	43	\$587
250 +	34	\$379	31	\$715

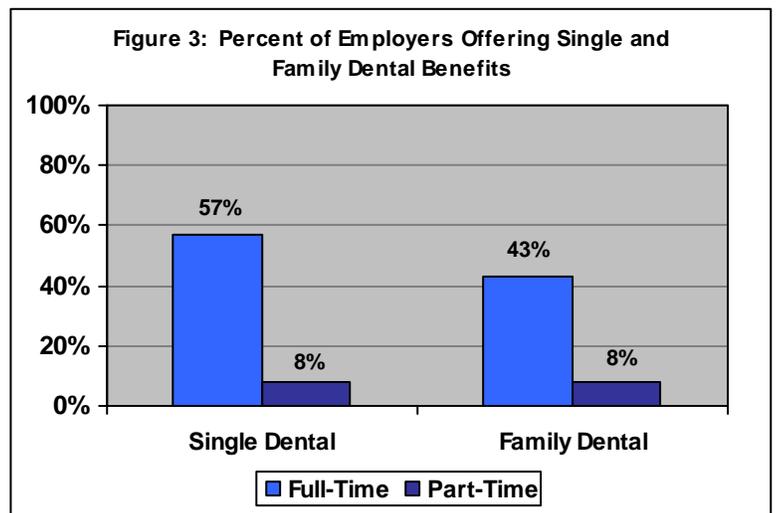
**Data from Agriculture and Management of Companies & Enterprises was suppressed to protect confidentiality 7

employees by employers and the percentage of the premium covered by the employee or employer does not necessarily reflect on the quality of the benefit and the ultimate shared cost following the use of services within the benefit plan.

Dental Benefits

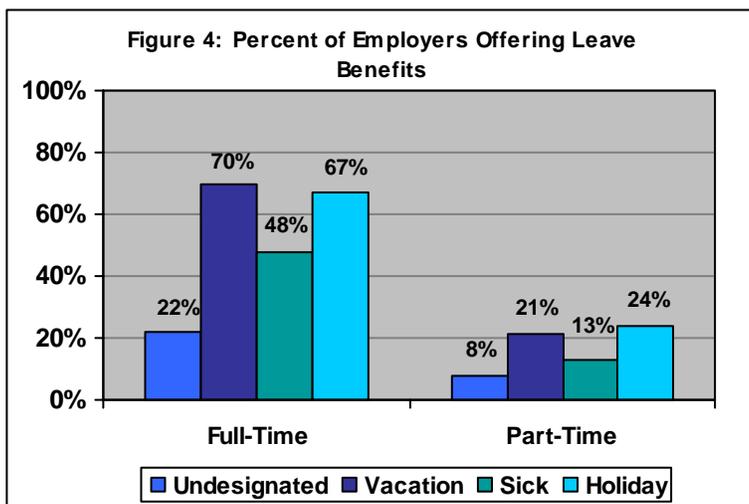
Similar to trends in medical coverage 57 percent of employers offered dental benefits to full-time employees. In contrast, only 8 percent of employers offered this benefit to their part-time employees.

Availability of family dental coverage was similar to health care. About 75 percent of employers offering dental benefits to full-time employees extended coverage to their families while nearly 100 percent of employers offering part-time workers coverage extended it to families.



Paid Leave

The majority of employers offered leave benefits – vacation, holiday and sick leave – to full-time employees. Leave types, however, were not mutually exclusive. Employers may have offered more than one type of leave benefit. Few employers offered undesignated leave to full-time employees, about 22 percent, or part-time employees, about 8 percent. Undesignated leave refers to leave that may be used for any purpose (vacation, personal days or sick leave).



In general, 70 percent of Idaho employers offered vacation leave to full-time employees compared to just 21 percent who offer vacation to part-time employees. Almost half, 48 percent, offered sick leave to full-time employees and 67 percent offered holiday benefits to full-time employees while less than one quarter offered these benefits to part-time employees.

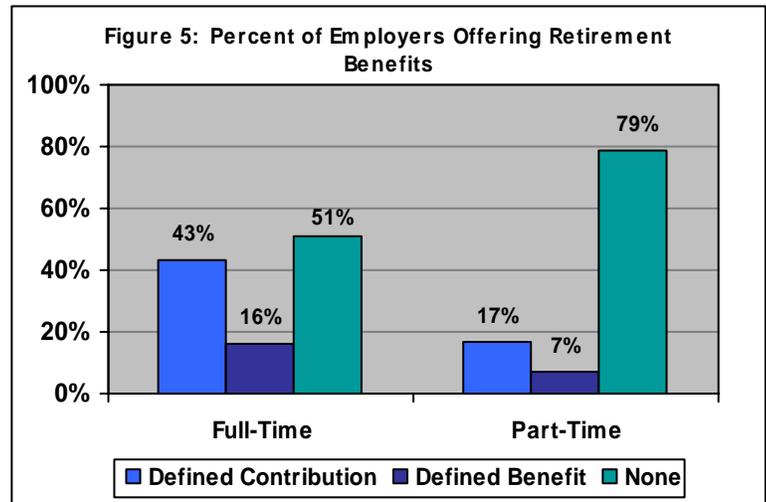
Overall, part-time employees were 35 percent less likely to receive leave benefits than full-time employees.

Retirement

Retirement benefits came in several forms. For the purpose of this survey employers were asked to specify whether they offered a defined benefit plan, a defined contribution plan or no plan at all. In a defined contribution plan employees set aside a certain amount of money for investment and get back the principle and earnings when they retire such as a 401k. A defined benefit plan is typical of unions or government agencies where employees make contributions to the plan for a set number of years, and are guaranteed to receive payments throughout the length of their retirement such as a standard pension. Employers who offered employees both a defined contribution and a defined benefit plan were not specifically identified, therefore many of the employers surveyed may offer more than one type of plan.

Forty-three percent of employers offered some type of defined contribution plan, and 16 percent offered a defined benefit plan. Surprisingly, over half, 51 percent, of employers did not offer any kind of retirement to full-time employees.

Part-time employees were even more unlikely to receive any kind of retirement option. Only 17 percent of employers offered a defined contribution plan and 7 percent a defined benefit plan. Seventy-nine percent of Idaho employers reported they did not offer any kind of retirement benefit plan to their part-time employees.



2005-2007 Survey Comparison

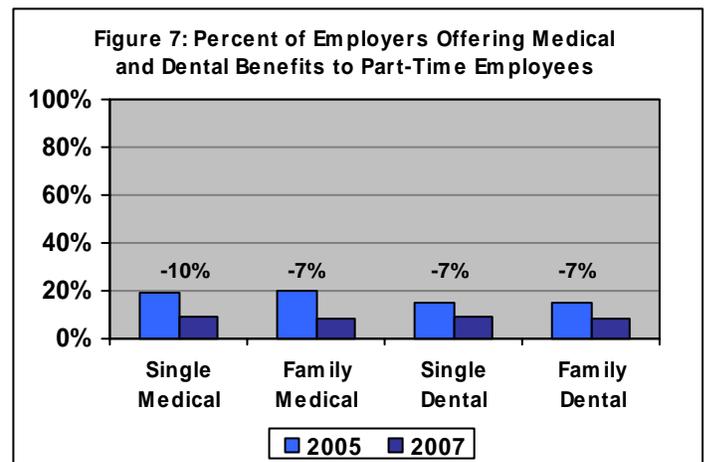
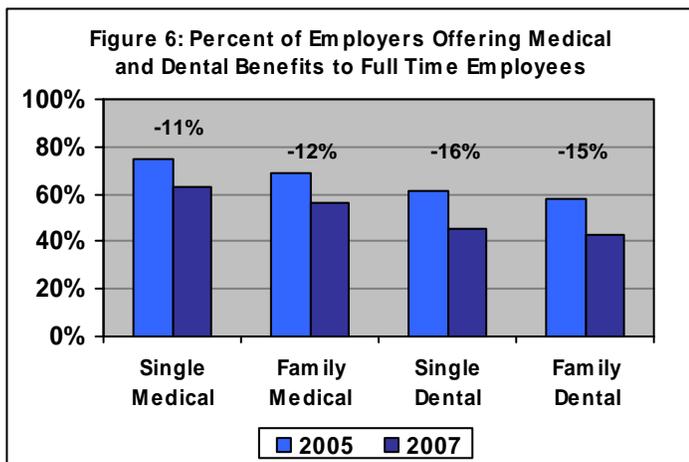
In order to identify trends in the frequency of benefits offered, an additional analysis was conducted to compare results from the 2007 benefits survey to the previous survey conducted in 2005. The 2005 Idaho Fringe Benefits Survey was similar to the 2007 version and assessed the frequency and types of benefits Idaho employers offered their workers.

Medical

A brief comparison of the 2005 to 2007 results indicated an overall downward trend in employer sponsored benefits. Full-time employee medical benefits went down 11 percent and medical benefits to part-time employees dropped 10 percent between 2005 and 2007. Family medical benefits followed similar trends with a 12 percent reduction in coverage to the families of full-time employees and a 7 percent decline to the families of part-time employees.

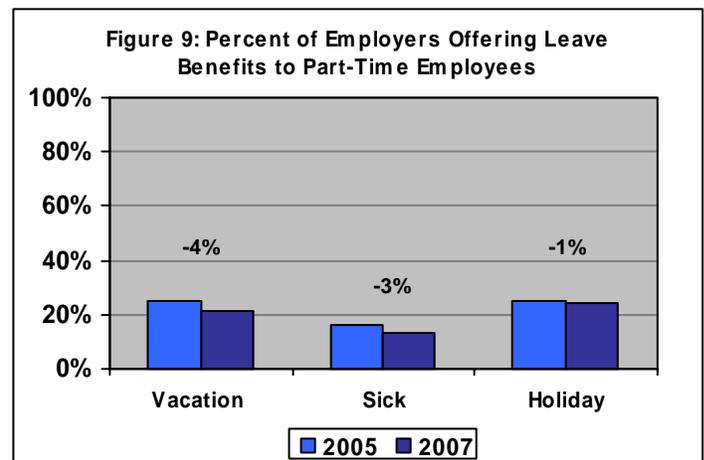
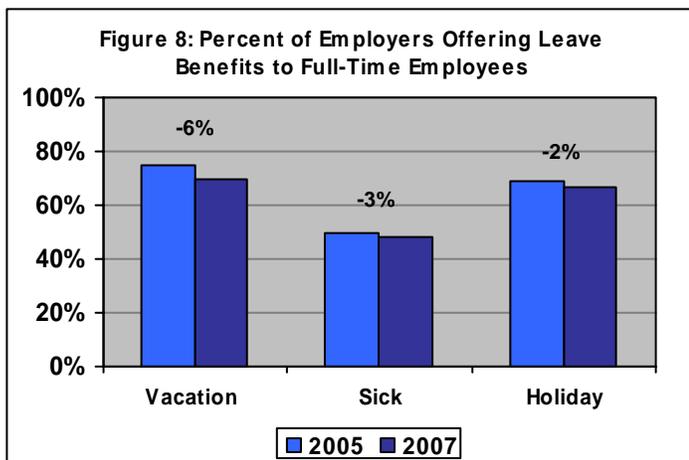
Dental

The percentage of employers offering dental benefits to employees and their families showed the most dramatic decline, with an average downturn of 16 percent for full-time workers and 7 percent for part-timers.



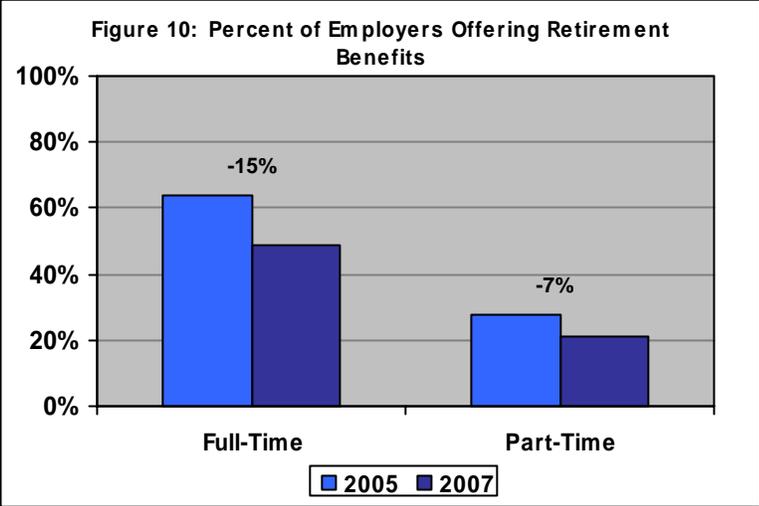
Leave

Leave benefits offered to both full-time and part-time employees were also declining with the greatest reduction in vacation followed by sick leave.



Retirement

Idaho employees experienced a 15 percent reduction in employer-sponsored retirement benefits between 2005 and 2007 – a disturbing trend considering Idaho’s aging population. If this trend continues, there is likely to be an increased burden on public assistance programs as Idahoans retire without benefits.



Size of Employer

Medical

Employer size (determined by the average number of employees) has a substantial effect on whether an employee is offered medical benefits. Dividing employers into five basic size categories exposed general trends in benefits based on employer size.

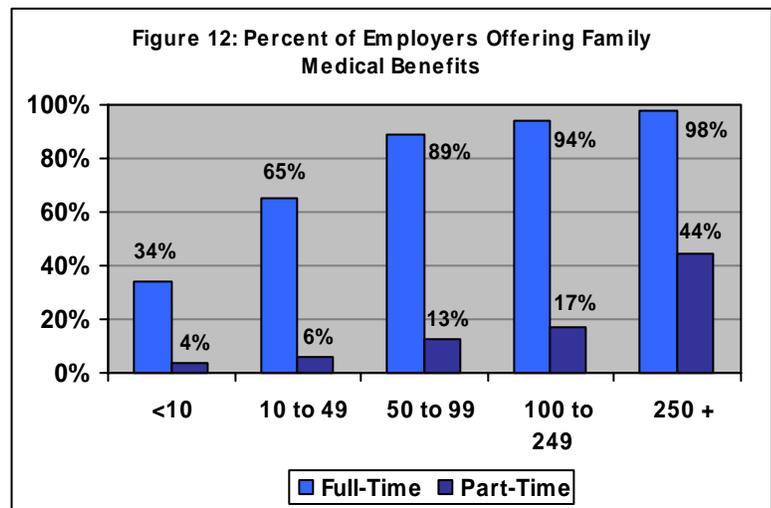
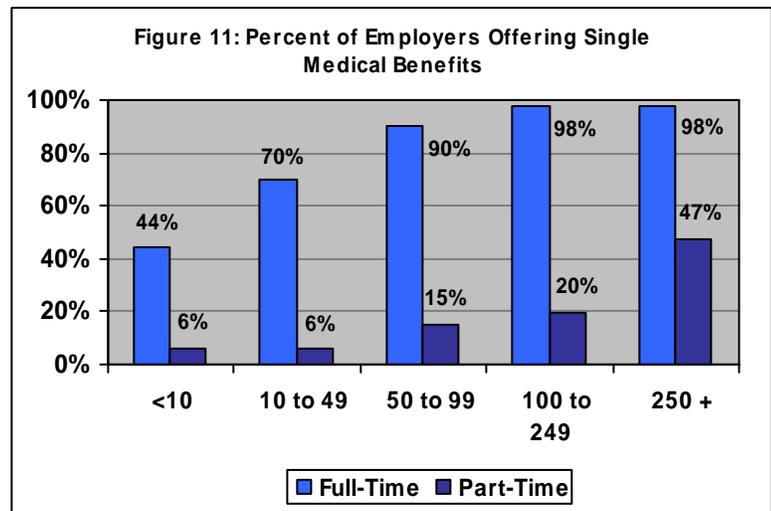
Nearly all firms with 250 or more employees, 98 percent, offered medical benefits to full-time employees, and nearly half, 47 percent offered medical benefits to part-time employees. There was no significant difference among large employers with more than 100 employees in the percent that offer health insurance to full-time employees.

Businesses with fewer than 10 employees were significantly less likely to offer health insurance to full-time employees at 44 percent. Similar to full-time employees, part-time employees had the highest likelihood of receiving health insurance from employers with 250 or more employees.

With family medical benefits, the trend was similar. If employers offered benefits to employees, they were also highly likely to offer benefits to the employees' families. This trend was particularly strong among employers with 50 or more employees. A significantly higher percentage offered medical benefits to employees and their families than smaller companies. Likewise, businesses with fewer than 10 employees were significantly less likely to offer health insurance to the families of full-time employees.

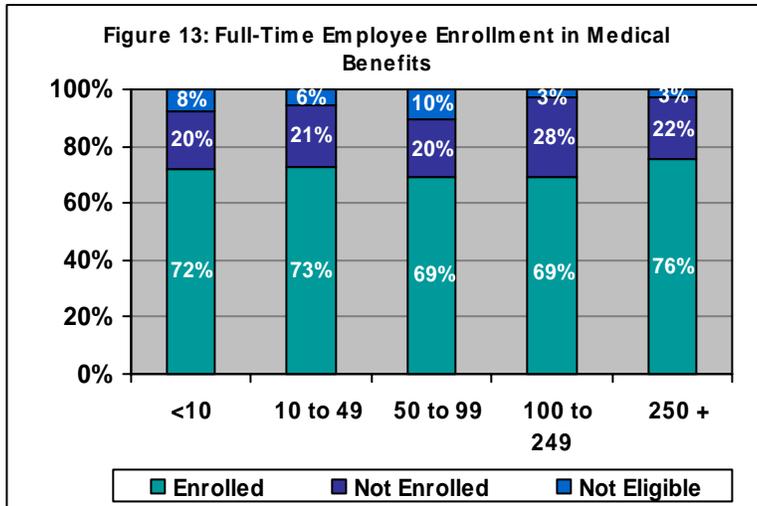
For part-time employees, the largest firms were significantly more likely to offer family medical benefits than smaller firms. For part-time employees there was no significant difference in the percent of employers offering family medical benefits if the employer had fewer than 100 employees.

Appendix 1 illustrates the basic demographics of Idaho employers and employees. Fifty percent of Idaho employees work in businesses with less than 50 employees and this group accounts for 96 percent of employers in Idaho. While survey results indicate that larger firms were more likely to offer benefits, these firms (50+ employees) only accounted for 4 percent of Idaho businesses.

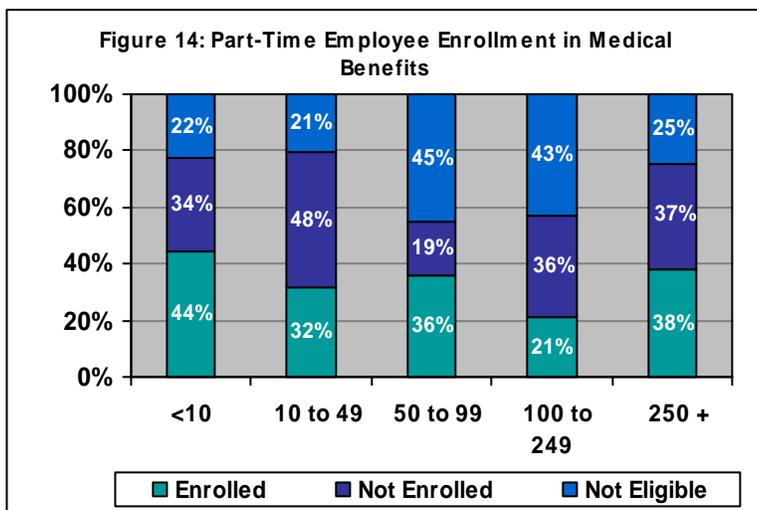


Eligibility for Benefits

Figures 13 and 14 represent firms offering medical benefits to both full-time and part-time employees broken out by size of the firm. These graphs demonstrate the percentage of employees who were eligible to receive company-sponsored medical benefits and the percentage who actually enrolled in the plan.



Regardless of size, nearly all full-time employees of employers offering medical coverage were deemed eligible to participate and 82 percent to 98 percent qualified. Despite firm size, most eligible full-time employees enrolled in their company sponsored medical insurance plans. There was no significant difference across employers in the number of full-time employees offered and enrolled in medical benefits.



Of employers who offered medical benefits to their employees, firms with 10 to 49 employees had the highest percentage of part-time employees who were eligible but who did not enroll at 48 percent. Firms with 50 to 249 employees had the highest percentage of part-time employees - 44 percent - who were not eligible to receive medical benefits. However, there was no significant difference across employers in the number of part-time employees offered and enrolled in medical benefits.

Employer Paid Portion of the Premium

Employers paid a higher percentage of the premium for the coverage of full-time employees; however, no significant differences were found between employer size and the percent of the premium paid for either full or part-time employees.

Though very few part-time employees were offered medical insurance, those individuals who did have the option benefitted from a reasonable employer contribution toward the premium cost. On average, employers contributed 70 percent towards the overall premium cost for part-time employees with small and large employers making the highest contribution.

Table 4: Employer Paid Percent of the Premium

Employer Size	Full-time	Part-time
Less than 10	86%	79%
10 to 49	83%	66%
50 to 99	87%	64%
100 to 249	81%	53%
250 +	88%	78%

Leave

Based on company size, the percent of employers offering leave benefits to full-time employees followed a predictable pattern.

Firms with fewer than 10 employees offered significantly less vacation, sick and holiday leave to full-time employees than their larger counterparts, especially those with 250 or more employees. A larger percent of employers in the small to medium category of under 100 workers offered sick leave followed by holiday leave. The most uncommon type of leave offered by all employers regardless of employment size was undesigned leave.

Few employers offered leave benefits to part-time employees. No significant difference existed among employers offering paid vacation to part-time employees. Employers with more than 250 employees, however, offered a significantly higher proportion of undesigned, sick and holiday leave compared to the smallest businesses with fewer than 10 employees. A part-time employee's best option for receiving leave benefits was to work at a large company.

Retirement

Smaller companies with fewer than 10 workers were more likely to have no available retirement plan for full-time employees compared to larger companies, which were more likely to offer a defined benefit plan or a defined contribution plan. A significantly lower proportion of employers with fewer

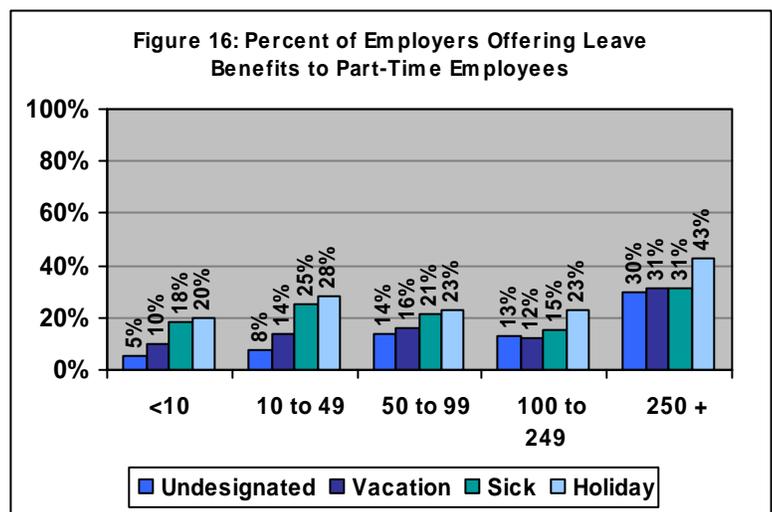
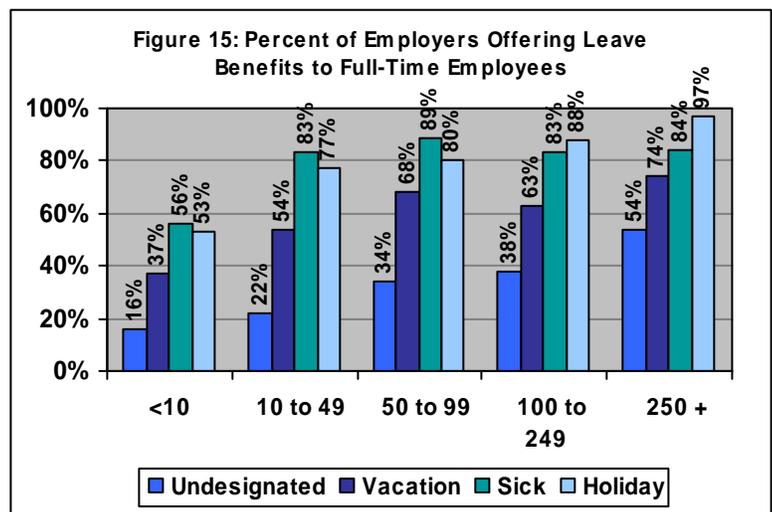


Table 5: Percent of Employers Offering Retirement by Size of Employer

Employer Size	Defined Contribution	Defined Benefit	None Offered
Full-time			
Less than 10	26%	7%	70%
10 to 49	52%	19%	41%
50 to 99	68%	35%	22%
100 to 249	86%	26%	14%
250 +	74%	54%	5%
Part-time			
Less than 10	8%	4%	88%
10 to 49	19%	6%	77%
50 to 99	31%	11%	59%
100 to 249	40%	15%	57%
250 +	51%	27%	38%

than 10 workers offered defined contribution or defined benefit plans to full-time employees when compared to all other size categories. Furthermore, this group of employers with payrolls under 10 was significantly more likely not to offer any kind of retirement benefit to either full-time or part-time employees.

Over half, 54 percent of the largest companies offer a defined benefit plan, and 74 percent of these companies offer a defined contribution plan to their full-time employees.

A similar trend appears for part-time employees. On the whole, companies were less likely to offer any kind of retirement to part-time employees, particularly in small to medium range companies.

Eighty-eight percent of small companies did not have an available retirement plan for part-time employees. However, the larger the company the more likely an employee would receive some sort of retirement benefit. Twenty-seven percent of the largest companies offered defined benefit plans to their part-time employees and over half, 51 percent, offered a defined contribution plan. Note that retirement benefits were not mutually exclusive. Employers may have offered more than one type.

Industry

Medical

Figure 17 depicts medical insurance offered to full-time employees by using the North American Industry Classification System, which categorizes employers into major industry type. This identifies trends by type of employer.

Seven industries offered medical benefits at a higher percentage than the average, 63 percent, while the majority, 12 out of 19, offered medical benefits at a rate lower than the average. In general, the top five industries offering medical insurance were comprised of highly educated and skilled workers whereas the bottom five involved work that is more physically demanding.

Educational services and public administration, which typically encompass public sector employees, were most likely to offer medical coverage to their full-time employees when compared to all other industries in Idaho.

Figure 17: Percent of Employers Offering Single Medical Coverage to Full-Time Employees

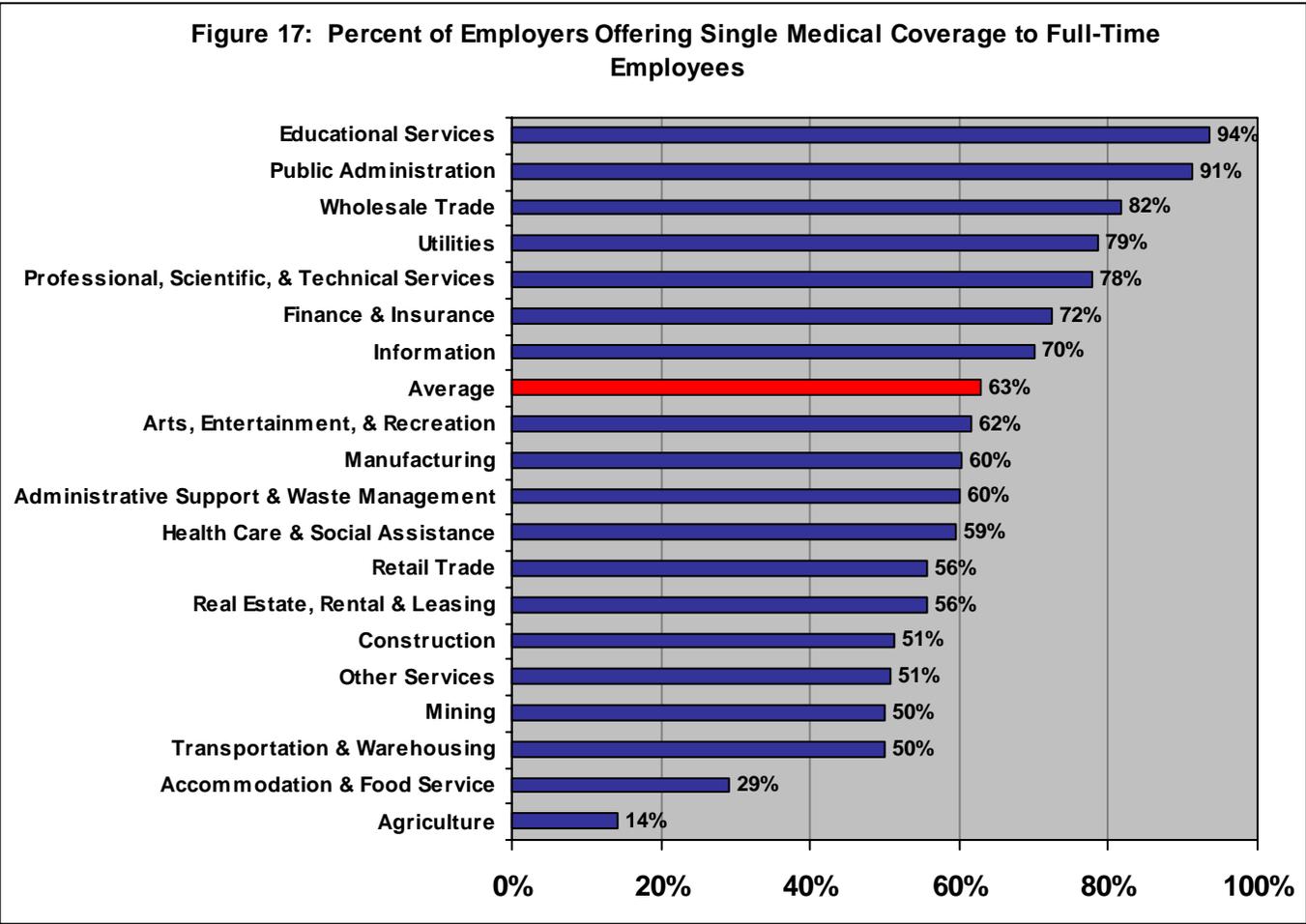
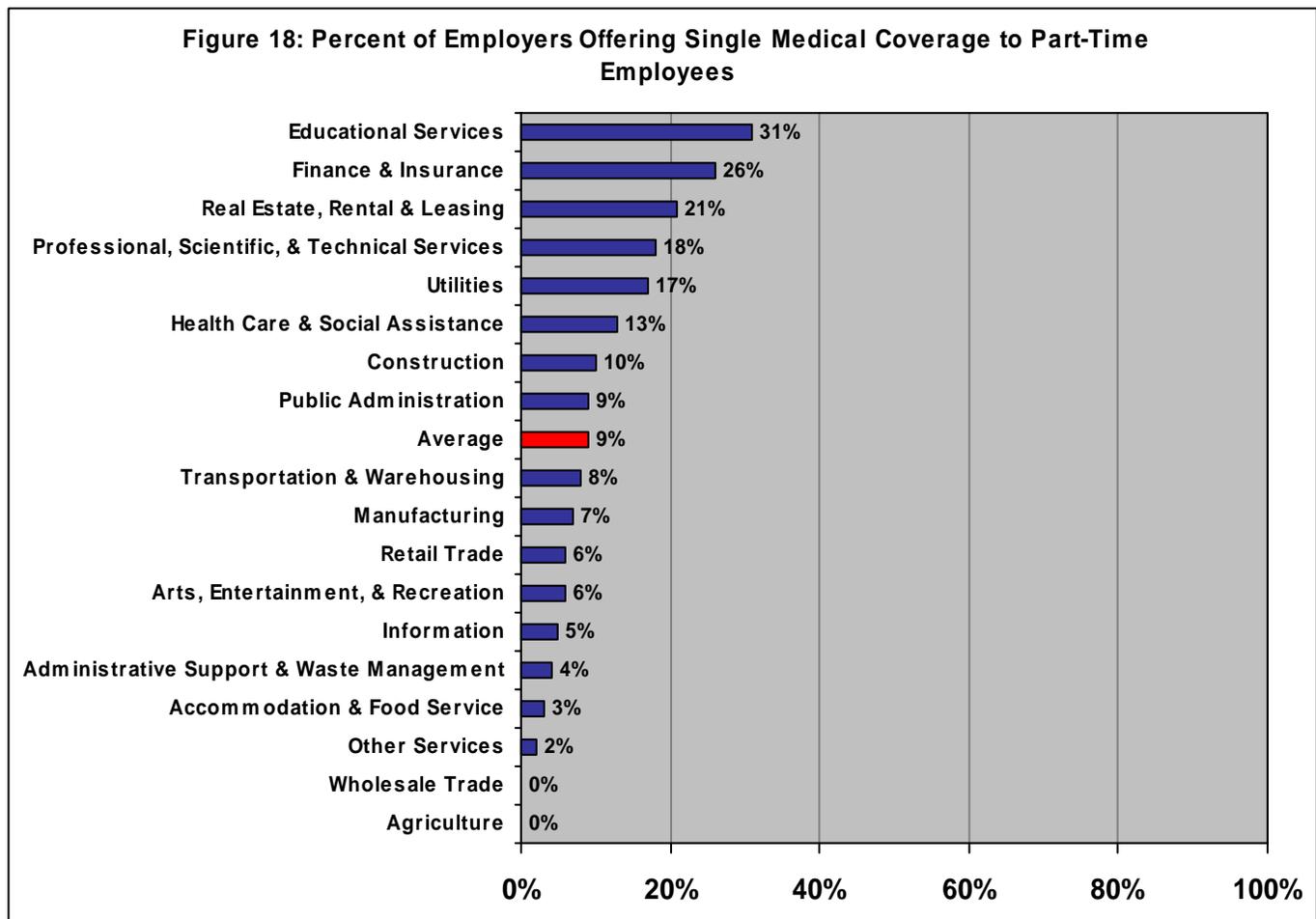


Figure 18 depicts the percentage of employers offering medical benefits to part-time employees by industry. Three of the previous top five industries offering medical benefits to full-time employees were also in the top five for part-time employee medical benefits. In addition, three industries at the bottom for full-time medical benefits remained in the bottom five for part-time medical benefits.

Part-time employees within the educational services field were offered medical coverage at a 31 percent rate - higher than full-time employees in both the accommodation and food service sector at 29 percent, and the agriculture sector at 14 percent.



Agricultural industries were included in the analysis for the first time in 2007. These results indicate that agriculture lagged behind other industries in offering medical insurance to both full-time and part-time employees. One potential explanation could be the high number of seasonal farm workers and laborers within this industry, particularly during the summer months when harvest occurs. Because the survey period fell during the summer it is possible that a high proportion of individuals included in this category were seasonal employees not given the option to receive medical benefits.

Private Sector vs. Local Government

Medical

Tables 6 and 7 compare benefits offered by private employers and local governments such as schools and cities.

A significantly higher percentage of local government employers offered single and family medical benefits to full and part-time employees. For full-time employees, local government employers were 27 percent more likely to offer medical benefits than private firms.

Even though a small percentage of employers offered medical benefits to part-time employees and their families, employers in local government were almost twice as likely to offer those benefits as their private industry counterparts.

Dental

A significantly higher percentage of local government employers offered dental benefits to employees and their families than employers in the private sector.

Leave

A significantly higher percent of local governments offered undesignated, vacation, sick and holiday leave to full-time employees compared to private sector firms.

Table 6: Percent of Employers Offering Medical by Owner

Owner	Single	Family
Full-time		
Private Business	59%	53%
Local Government	86%	78%
Part-time		
Private Business	8%	7%
Local Government	15%	13%

Table 7: Percent of Employers Offering Dental by Owner

Owner	Single	Family
Full-time		
Private Business	40%	38%
Local Government	74%	70%
Part-time		
Private Business	7%	7%
Local Government	14%	12%

Table 8: Percent of Employers Offering Leave by Owner

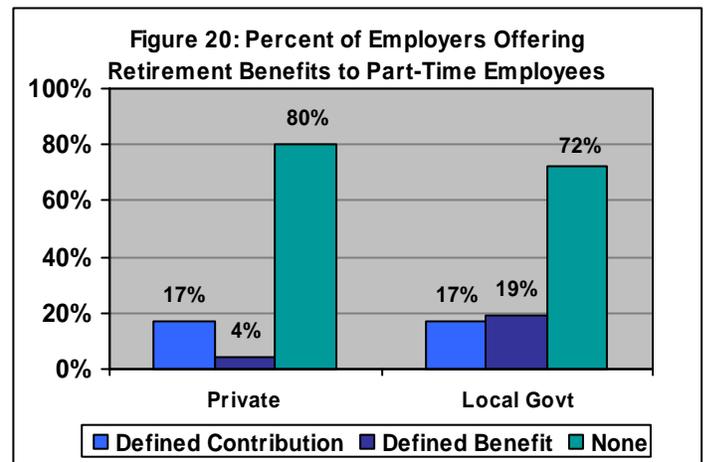
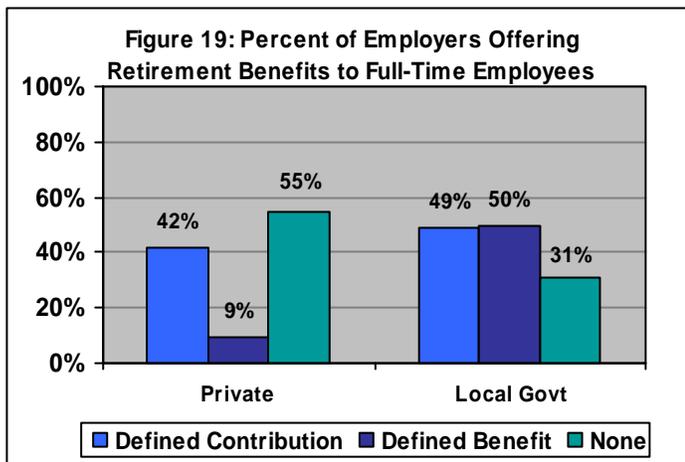
Owner	Undesignated Leave	Vacation Leave	Sick Leave	Holiday Leave
Full-time				
Private Business	20%	41%	68%	64%
Local Government	33%	78%	79%	80%
Part-time				
Private Business	7%	10%	21%	24%
Local Government	10%	21%	19%	24%

There is no significant difference between private and government employers offering undesignated, vacation and holiday leave to part-time employees. However, private sector firms are significantly more likely than their local government counterparts to offer sick leave to part-time employees.

Retirement

Nearly half of local government employers offered a defined contribution or defined benefit plan to their full-time employees. However, 55 percent of private firms and 31 percent of local governments did not offer any kind of retirement benefit to full-time employees. For full-time employees, a significantly higher percentage of local government employers offered both a defined contribution and a defined benefit plan than private firms. A significantly higher proportion of private firms did not offer any kind of retirement benefit to full-time employees.

Regardless of the sector, nearly eight out of 10 Idaho employers did not offer any type of retirement benefit to their part-time employees. Employers in both the private and public sectors were equally likely to offer part-time employees defined contribution plans, but local governments were over four times more likely to offer defined benefit plans than their private sector counterparts.



About the Fringe Benefits Survey

The state of Idaho selected 1,488 employers to participate in the 2007 Idaho Fringe benefits Survey. General findings are significant at a 95 percent confidence level with a margin of error of plus or minus 2 percentage points. Results with fewer than three respondents were suppressed to protect confidentiality. Benefits examined included health and dental insurance coverage; paid leave including vacation, sick time, undesignated leave and holidays; and retirement plans.

The 2007 survey sample was drawn from a list of employers who were covered under Unemployment Insurance laws. This includes 99.7 percent of all wage and salary civilian employment. Several groups were excluded from this set of employers including members of the armed forces, the self-employed, proprietors, domestic workers, unpaid family workers and railroad workers covered by the railroad unemployment insurance system (www.bls.gov). While local government firms are not included in the covered employers, these employers were added to the sample so that comparisons could be made.

Appendix 1: Demographics of Idaho Employers and Employees

	Employers	% Idaho Employers	Employees	% Idaho Employees
Statewide				
	57,139	100%	676,702	100%
Region				
North	8,045	15%	84,677	13%
North Central	3,315	6%	43,157	7%
Southwest	6,744	13%	85,541	13%
South Central	7,076	14%	82,460	13%
Southeast	4,239	8%	61,450	9%
Northeast	22,594	43%	302,233	46%
Industry				
Agriculture	2,054	4%	24,783	4%
Mining	179	<1%	2,941	<1%
Utilities	297	1%	2,863	<1%
Construction	10,090	18%	57,154	8%
Manufacturing	2,351	4%	66,626	10%
Wholesale Trade	3,515	6%	28,468	4%
Retail Trade	6,438	11%	84,649	13%
Transportation & Warehousing	2,154	4%	21,528	3%
Information	969	2%	11,587	2%
Finance & Insurance	3,194	6%	22,065	3%
Real Estate, Rental & Leasing	2,716	5%	9,399	1%
Professional, Scientific, & Technical Services	5,520	10%	34,796	5%
Management of Companies & Enterprises	279	<1%	7,941	1%
Administrative Support & Waste Management	2,867	5%	44,048	7%
Educational Services	1,217	2%	50,996	8%
Health Care & Social Assistance	4,490	8%	74,442	11%
Arts, Entertainment, & Recreation	826	1%	12,558	2%
Accommodation & Food Service	3,362	6%	57,594	9%
Other Services	3,455	6%	17,414	3%
Public Administration	1,156	2%	44,837	7%
Employer Size				
Less than 10	43,891	77%	121,697	18%
10 to 49	10,890	19%	218,558	32%
50 to 99	1,519	3%	101,971	15%
100 to 249	615	1%	90,232	13%
250 +	224	<1%	144,245	21%

Definitions

Single Coverage Health Insurance: Health insurance for the employee only.

Dependent Coverage Health Insurance: Health insurance for the employees' spouses, children or other dependents.

Dependent: Any individual under the legal care of the employee such as children.

Number Offered Health Insurance: This is the number of employees, full-time or part-time, who were actually offered health insurance by their employer. There can be instances when two employees may work the same amount of hours where one is offered health insurance by the employer while the other employee is not.

Number Enrolled in Health Insurance: The number of employees who were actually enrolled on the company sponsored medical plan.

Premium: The monetary cost the insurance company charges for health insurance.

Employer Paid Percent of the Premium: The percentage of the total health insurance premium that the employer paid on behalf of the employee.

Defined Contribution Plan: A retirement plan where employees contribute a certain amount of money to be invested and will receive the principle and investment earnings when they retire.
Examples: 401K, profit sharing.

Defined Benefit Plan: A retirement plan that guarantees that a specified monetary amount will be paid to the employee every year while in retirement for the remainder of the employee's life.
Examples: State PERSI plan, standard pension.

Undesignated Leave: Leave that does not have a specific designation for how it will be used. Employees may have received a certain number of days they could use for vacation, personal days, sick leave or personal holidays.

Sick Leave: Leave given to an employee during an illness, surgery or medical absence or sometimes for illnesses of someone in the employee's immediate family.

Vacation Leave: Leave given to an employee without restriction.

Holiday Leave: Leave given to an employee for holidays observed by the employer.