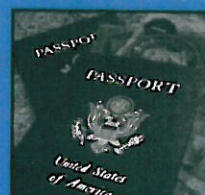


VACATION DENTAL WELLNESS Eldercare DISABILITY HOLIDAY PENSION Jury Duty MEDICAL



New Jersey
Business & Industry Association

Employee Benefits Report

Third Edition

Produced with the support of NJM Insurance Group

NJBIA Employee Benefits Report

Notes:

All benefits information reflects policies as of June 1, 2011. Surveys were mailed to NJBIA members with 25 or more employees in June 2011. For the purposes of statistical analysis in this report, **small** companies have been categorized as any business having **fewer than 50** full-time employees. Large companies are categorized as any business with **50 or more** employees.

Benefits offered to full-time employees are reported in Sections A through D.

Benefits extended to part-time employees are reported in Section E.

All policies have been reported by small and large companies, and in the sections for long-term disability and life insurance by employee category:

A) Production/Maintenance Hourly – Full-time production, maintenance and service employees in the areas of cleaning and maintenance, warehouse/material handling, culinary, laundry, security, and customer service other than clerical or inside sales. All are classified as non-exempt and subject to overtime under the Fair Labor Standards Act (FLSA).

B) Office, Non-exempt – Full-time employees in office or other clerical classifications, inside sales and service, and sub-professional technical areas. All are non-exempt and subject to overtime under the FLSA.

C) Salaried, Exempt – Full-time supervisory, professional, sales, and administrative personnel who are exempt from overtime under the FLSA. **Does not include senior executives or officers in this category.**

Note: *ID* indicates insufficient data for a particular question. Percentages are rounded and will not always total 100.

Selected Survey Highlights:

- 1) Even with premiums rising dramatically, employers still shoulder over 70% of the premium and about two-thirds of the cost of family coverage.
- 2) Though many employers are concerned that healthcare reform will lead to increased costs, administrative challenges, and possible reduction in benefits, most are uncertain as to how this legislation will impact them.
- 3) The percentage of companies offering healthcare accounts has increased dramatically to 15.6% from 5.8% in the 2007 report.
- 4) In curtailing health expenses, about half of employers have either increased employee contributions to premium costs or increased deductibles or co-pays.
- 5) Companies increasingly sought to control prescription costs by using a three-tiered co-pay plan. Over 90% of the companies now have a plan that has a generic, preferred and non-preferred co-pay option.

TABLE OF CONTENTS

Contents	Page
Employee Benefits Survey Notes and Highlights	III
Demographic Breakdown	IV
Survey	1-13
Section A – Benefit Time	1-13
Paid Time Off (PTO) System	1
Vacations	2
Holidays	5
Sick Days (Company-Paid)	7
Personal Days (Company-Paid)	8
Bereavement	8
Jury Duty	9
Leaves of Absence (Non-Medical)	10
Maternity/Adoption Leave	11
Family Medical Leave	13
Section B – Insurance	14-30
Group Health Insurance	14
Benefits Plan Design	16
Self-Funded Health Plans	17
Consumer-Driven Personal Accounts	18
Prescriptions	19
Benefits Cost & Administration	20
Healthcare Reform	22
Short-Term Disability	23
Long-Term Disability	24
Dental Insurance	26
Vision Care	27
Domestic Partner Benefits	28
Life Insurance	29
Section C – Post-Employment	31-32
Retiree Benefits	31
Pension & Retirement Plans	32
Section D – Other Popular Benefits	33-35
Employee Assistance Programs (EAP)	33
Wellness	33
Child Care Assistance	34
Eldercare Assistance	35
Convenience Benefits	35
Section E – Part-Time Employees	36-37
(Includes holiday pay, vacation pay, medical benefits, health insurance, eligibility requirements)	
Survey Participants	38-40

Survey Participant Demographic Breakdown

Number of Full-Time Employees Employment Level	Number of Respondents	Percentage
25 - 49	109	30%
50 - 99	98	26%
100 - 199	72	20%
200 - 499	59	16%
500 - 999	14	4%
1,000 - 5,000	11	3%
5,000+	2	1%
Total Reported	365	100%
Type of Organization Primary Type of Business		
Manufacturing	121	33%
Insurance	11	3%
Financial	13	4%
Healthcare Services	40	11%
Business/Professional Services	50	14%
Construction	10	3%
Retail	12	3%
Wholesale/Distribution	33	9%
Other	75	20%
Total Reported	365	100%
Annual Revenue Dollars		
Up to \$999,999	10	3%
\$1 - 10 million	113	35%
\$11 - \$20 million	62	19%
\$21 - \$50 million	64	20%
\$51 - \$100 million	32	10%
\$100+ million	41	13%
Total Reported	322	100%
Unionized Workforce Segment of workforce (Responded for all applicable segments.)		
None	276	76%
Production	49	14%
Office	10	3%
Other	33	9%

Average Base Workweek:

Responding companies report an average of 39.16 hours for both hourly and salaried non-exempt employees (paid a set salary but still eligible for overtime). (Overall average scheduled number of hours worked per week, excluding overtime.)

Approximately 75% of responding companies report a 40-hour work week and 12% report a 37.5-hour work week.

SECTION A BENEFIT TIME

PAID TIME OFF (PTO) SYSTEM

	Small Company%	Large Company%
1.1) Does your organization use an all-encompassing, earned paid-time-off (PTO) system whereby employees are given a set number of days to be used at their discretion for paid absences?		
a. Yes	10.3	20.4
b. No	89.7	79.6
Total Number of Companies Reporting	108	257
1.2) What determines the number of days an employee receives each year in your PTO system?		
a. Salary grade	9.1	9.4
b. Title	0.0	11.3
c. Length of service	72.7	71.7
d. Other	18.2	7.5
Total Number of Companies Reporting	11	52
1.3) Are PTO days allotted on a given date or accrued?		
a. Allotted	45.5	34.0
b. Accrued	55.5	66.0
Total Number of Companies Reporting	11	52
1.4) What types of paid absences are included in your PTO system?		
a. Sick leave	90.9	80.8
b. Vacation	90.9	90.4
c. Personal days	90.9	86.5
d. Death in the family	18.2	19.2
e. Holidays	18.2	19.2
f. Other	0.0	0.0
Total Number of Companies Reporting	11	52
1.5) What is the maximum number of days an employee can accumulate in your PTO system?	27 days	32 days
Total Number of Companies Reporting	8	47
1.6) How many days are employees allowed to carry over?		
a. Average number of PTO days an employee can carry over	9 days	14 days
b. Percentage of companies <u>not</u> allowing carryover of days	45.5%	67.3%
Total Number of Companies Reporting	11	52

	Small Company%	Large Company%
1.7) What happens to unused paid time off? Small: Fifty-five percent of the small companies reported that the time was lost. The majority of the remaining 45% paid employees for all or part of the unused time. Large: Sixty percent of the large companies reported that the time was lost; 20% paid for the time in part or in full; 10% allowed employees to use a portion of the unused time; 5% required that the time be used by a set date.		
Total Number of Companies Reporting	9	43
1.8) What is the maximum number of PTO days employees are allowed to take per year? Thirty-five percent of the large companies indicated no maximum as long as employees have already banked the time.	27 days	28 days
Total Number of Companies Reporting	6	49
<u>VACATIONS</u>		
2.1) What is the maximum paid vacation an employee can earn? a. 2 weeks b. 3 weeks c. 4 weeks d. 5 weeks e. Other* *Fifty-two percent of the companies selecting other indicated six weeks.	9.3 25.8 43.3 15.5 6.2	3.0 16.6 45.2 27.6 7.5
Total Number of Companies Reporting	97	199
2.2) Are vacation days allotted on a given date or accrued? a. Allotted b. Accrued	53.1 46.9	34.2 65.8
Total Number of Companies Reporting	96	199
2.3) How many paid vacation days can an employee accrue after <u>1 year</u> of employment? a. 1 – 5 days b. 6 – 10 days c. 11 – 15 days d. 16+ days	22.2 66.7 7.6 3.5	39.4 50.0 8.5 2.1
Total Number of Companies Reporting	94	198

	Small Company%	Large Company%
2.4) How many paid vacation days can an employee accrue after <u>2 years</u> of employment?		
a. 1 – 5 days	7.6	12.5
b. 6 – 10 days	71.6	74.0
c. 11 – 15 days	14.7	10.4
d. 16+ days	6.1	3.1
Total Number of Companies Reporting	96	197
2.5) How many paid vacation days can an employee accrue after <u>5 years</u> of employment?		
a. 1 – 5 days	3.2	1.0
b. 6 – 10 days	41.1	27.8
c. 11 – 15 days	42.1	56.6
d. 16 – 20 days	12.6	11.6
e. 21+	1.1	3.0
Total Number of Companies Reporting	96	197
2.6) How many paid vacation days can an employee accrue after <u>10 years</u> of employment?		
a. 1 – 10 days	4.0	13.5
b. 11 – 15 days	45.5	46.9
c. 16 – 20 days	41.9	33.3
d. 21 – 25 days	6.6	6.3
e. 26+	2.0	0.0
Total Number of Companies Reporting	96	198
2.7) How many paid vacation days can an employee accrue after <u>20 years</u> of employment?		
a. 1 – 10 days	7.4	3.6
b. 11 – 15 days	29.5	17.8
c. 16 – 20 days	47.4	53.3
d. 21 – 25 days	11.6	21.8
e. 26+	4.2	3.6
Total Number of Companies Reporting	93	198
2.8) How may employees carry over unused vacation time?		
a. May carry over all accrued, unused vacation time	9.9	10.1
b. May not carry over more than a specific amount*	34.1	45.7
c. Employee loses all vacation time not taken	37.4	35.2
d. Employee is paid for unused vacation time	15.4	7.5
e. Employee chooses pay or carryover	3.2	1.5
Total Number of Companies Reporting	91	199

*43% of the companies reported that employees could carry over 5 days; 24% reported 10 days; 14% reported one year; and 5% indicated two years.

	Small Company%	Large Company%
2.9) Indicate the circumstances under which employees are paid for unused vacation time.		
a. Employee termination	54.2	67.0
b. Resignation with notice	60.4	76.8
c. Layoff	50.0	62.1
d. None of the above	19.8	8.4
e. Other*	10.4	8.3
*The most common response was if the employee did not use the time by a set date.		
Total Number of Companies Reporting	96	203
2.10) Are vacation benefits accrued during disability leave?		
a. Yes	52.7	41.4
b. No	47.3	58.6
Total Number of Companies Reporting	91	198
2.11) Can employees take vacation before it is earned?		
a. Yes	31.9	43.3
b. No	68.1	56.7
Total Number of Companies Reporting	94	201
2.12) How much advance notice is required from employees requesting vacation time?		
a. No advance notice is required	6.4	17.9
b. Less than 1 week	18.1	11.3
c. 1 week	13.8	11.8
d. 2 weeks	34.0	33.8
e. More than 2 weeks	21.3	20.0
f. By a set calendar date	6.4	5.1
Total Number of Companies Reporting	94	195

HOLIDAYS

	Small Company%	Large Company%
3.1) On average, how many paid holidays are given to employees in a year?	8 days	9 days
Total Number of Companies Reporting	107	249
3.2) Other than New Year's Day, Memorial Day, July 4, Labor Day, Thanksgiving Day and Christmas, what additional paid holidays do you typically give? Indicate all that apply.		
a. Day after Thanksgiving	76.9	65.8
b. Good Friday	45.4	44.0
c. Presidents Day	46.3	49.4
d. Martin Luther King Day	13.9	25.3
e. Veterans Day	8.3	12.5
f. Columbus Day	10.2	16.7
g. No additional days granted	8.3	13.2
h. Other*	44.4	49.0
*Most companies, both large and small, indicated New Year's Eve, Christmas Eve, and a floater. Other common responses were Election Day and Easter.		
Total Number of Companies Reporting	108	257
3.3) How long does an employee need to be employed to be eligible for holiday pay?		
a. Immediately upon hire	51.4	60.1
b. Within 30 days	10.3	7.5
c. 31 – 59 days	2.8	7.9
d. 60 – 90 days	26.2	20.6
e. Other*	9.3	4.0
*Most companies in the 'other' category indicated between 90 days and one year.		
Total Number of Companies Reporting	107	253
3.4) How is holiday pay calculated?		
a. Straight time, limited to 8 hours	92.5	88.9
b. Average earnings, including overtime	2.8	3.6
c. Other	4.7	7.5
Total Number of Companies Reporting	107	250

	Small Company%	Large Company%
3.5) How are employees compensated for working on a holiday? (Assume an 8-hour work day.)		
a. No holidays are worked – company closes.	54.2	36.7
b. Straight time for hours worked (no holiday pay)	9.3	4.0
c. Time and one-half (no holiday pay)	2.8	11.2
d. Straight time plus holiday pay (i.e., 16 hours)	9.3	16.3
e. Time and one-half plus holiday pay (i.e., 20 hours)	10.3	17.1
f. Double time plus holiday pay (i.e., 24 hours)	6.5	4.4
g. Other*	7.5	10.4
*An extra day off was the most common means of compensation among small and large companies.		
Total Number of Companies Reporting	95	250
3.6) What is your policy regarding religious holidays not observed by your company?		
a. Time off with pay (employee uses vacation time, personal time, or floating holiday)	53.3	69.3
b. Time off with pay (employee not required to use vacation or personal days)	4.8	1.6
c. Time off without pay	10.5	5.1
d. No policy	29.5	17.7
e. Other	1.9	6.3
Total Number of Companies Reporting	105	254
3.7) How is overtime calculated in a week in which a holiday falls?		
a. Unworked paid holiday hours do not count toward 40 hours.	42.7	41.7
b. Unworked paid holiday hours count toward 40 hours.	57.3	58.3
Total Number of Companies Reporting	96	242

SICK DAYS (COMPANY-PAID)

	Small Company%	Large Company%
4.1) Does your company provide paid sick days?		
a. Yes, employees are given a set number of days specifically designated as paid sick time.	67.3	70.5
b. Sick days are included in paid-time-off (PTO) policy.	13.1	18.3
c. Sick days are unpaid.	2.8	0.8
d. Sick days are not provided.	16.8	10.4
Total Number of Companies Reporting	107	251
4.2) How many paid sick days are offered to employees during their first year of employment?		
a. None	27.7	18.3
b. 1 – 5 days	54.3	51.4
c. 6 – 9 days	9.6	17.8
d. 10 – 14 days	8.5	12.5
Total Number of Companies Reporting	94	220
4.3) How many paid sick days are offered after 1 year of employment?		
a. 1 – 5 days	67.9	57.9
b. 6 – 9 days	16.7	24.0
c. 10 – 14 days	15.4	18.0
Total Number of Companies Reporting	78	183
4.4) How many paid sick days are offered after 2 years of employment?		
a. 1 – 5 days	65.4	57.1
b. 6 – 9 days	17.9	25.0
c. 10 – 14 days	16.7	17.9
Total Number of Companies Reporting	78	184
4.5) How many paid sick days are offered after 5 years of employment?		
a. 1 – 5 days	62.0	56.0
b. 6 – 9 days	19.0	25.3
c. 10 – 14 days	19.0	18.7
Total Number of Companies Reporting	79	182
4.6) Unused sick days are:		
a. Forfeited at the end of the year	45.8	35.4
b. Paid for in full at the end of the year	19.3	14.1
c. Partially paid for at the end of the year	3.6	2.6
d. Carried over partially or in full at the end of the year	22.9	30.7
e. Other	8.4	17.2
Total Number of Companies Reporting	83	192

PERSONAL DAYS (COMPANY-PAID)

	Small Company%	Large Company%
5.1) Does your company provide paid personal days?		
a. Yes, paid personal days are offered in addition to other paid time off.	11.2	19.5
b. Yes, personal days are part of inclusive paid-time-off (PTO) policy.	42.1	31.5
c. No, paid personal days are not provided.	46.7	49.0
Total Number of Companies Reporting	107	251
5.2) How many personal days are offered to employees per year?		
a. 1 – 3 days	69.8	66.4
b. 4 – 5 days	18.9	23.4
c. 6+ days	11.3	10.2
Total Number of Companies Reporting	53	137
5.3) If you grant both sick and personal days without differentiating, how many are given?		
a. 1 – 5 days	52.9	43.1
b. 6 – 9 days	32.4	43.1
c. 10+ days	14.7	13.9
Total Number of Companies Reporting	34	72

BEREAVEMENT

6.1) When there is a death in the immediate family (e.g., parent, sibling, spouse, child), employee receives paid:		
a. Funeral leave	80.0	92.9
b. Vacation time	1.9	0.8
c. Personal time	9.5	3.1
d. Sick time	1.0	0.8
e. Other*	7.6	2.4
*The use of PTO was the most common choice.		
Total Number of Companies Reporting	105	254
6.2) Definition of immediate family includes:		
a. Parent, sibling, spouse, child	94.3	96.9
b. Grandparents/grandchildren	58.1	69.7
c. Step- or half-relatives	35.2	39.4
d. Spouse's parents or siblings	53.3	61.8
e. Life partner	37.1	44.1
f. Other*	2.9	7.8
*Nieces and nephews were mentioned most commonly.		
Total Number of Companies Reporting	105	254

	Small Company%	Large Company%
6.3) How many paid days off are allowed for a death in the immediate family?		
a. None	4.9	1.6
b. 1 day	1.9	0.8
c. 2 days	9.7	9.0
d. 3 days	59.2	67.5
e. 4 days	2.9	2.7
f. 5 days	9.7	13.3
g. Other*	11.7	5.1
*For the biggest group differentiated by relationship; e.g., with the death of a spouse or child, employee may get 5 days off, but only 3 for an uncle.		
Total Number of Companies Reporting	103	255
<u>JURY DUTY</u>		
7.1) What compensation do employees receive when called for jury duty?		
a. Full pay (in addition to jury duty pay)	42.3	53.1
b. Difference between full pay and jury duty pay	23.1	23.8
c. No supplemental pay	24.0	15.2
d. Other*	10.6	7.8
*Most companies in this category paid employees full pay, but jury duty pay is signed over to the company.		
Total Number of Companies Reporting	104	256
7.2) The compensation provided to employees serving jury duty is limited to:		
a. 1 week	24.7	16.6
b. 2 weeks	21.9	25.1
c. 3 – 4 weeks	2.7	4.3
d. 4+ weeks (but limited)	1.4	2.8
e. Duration of jury duty (unlimited)	49.3	51.2
Total Number of Companies Reporting	73	211

LEAVES OF ABSENCE (NON-MEDICAL)

	Small Company%	Large Company%
8.1) Does your company grant non-medical leaves of absence?		
a. Yes, with pay	1.0	2.7
b. Yes, but pay depends on reason for leave	17.3	20.7
c. Yes, without pay	57.7	63.3
d. No	24.0	13.3
Total Number of Companies Reporting	104	256
8.2) Reasons your organization grants leaves of absence include:		
a. Family illness	64.4	75.0
b. Vacation extension	21.2	24.6
c. To further education	8.7	13.7
d. Adoption leave	31.7	52.3
e. Child care by father (paternity)	31.7	50.0
f. Child care by mother (non-disability, non-maternity)	32.7	49.6
g. Other*	19.2	22.3
*The most common reasons were personal needs, legal requirement (FMLA or NJ's family leave statutes) and military call-up.		
Total Number of Companies Reporting	104	256
8.3) Is a limit established on the duration of non-medical leave?		
a. Yes	61.4	79.1
b. No	38.6	20.9
Total Number of Companies Reporting	88	220
8.4) If "yes," duration of non-medical leaves:		
a. Less than 1 month	16.4	15.5
b. 1 – 5 months	43.6	43.6
c. 6 – 11 months	5.5	6.1
d. 1 year	5.5	3.3
e. More than 1 year	21.8	26.5
f. Varies by type of leave	7.3	5.0
g. Varies by length of service		
Total Number of Companies Reporting	55	181
8.5) Can non-medical leave be extended?		
a. Yes	53.1	49.5
b. No	46.9	50.5
Total Number of Companies Reporting	81	22
8.6) Is there a minimum length of employment for an employee to qualify for non-medical leave?		
a. Yes	56.8	69.1
b. No	43.2	30.9
Total Number of Companies Reporting	81	220

		Small Company%	Large Company%
8.7)	How long must an employee work for your company in order to qualify for non-medical leave?		
a.	3 months	18.6	13.4
b.	6 months	8.6	8.8
c.	1 year	51.4	60.3
d.	Other*	21.4	17.5
*In this category, the most common response was that non-medical leave is granted at management's discretion, depending on the circumstances.			
Total Number of Companies Reporting		70	194
<u>MATERNITY/ADOPTION LEAVE</u>			
9.1)	Do you have a maternity leave benefit or do you coordinate other existing leave benefits (e.g., short-term disability)?		
a.	Maternity leave	20.8	11.9
b.	Existing leave benefits	58.4	75.5
c.	Other*	20.8	12.6
*Most employers in this category indicated a benefit was not provided.			
Total Number of Companies Reporting		101	253
9.2)	How much leave time do you allow employees for the birth of a child (natural childbirth)?		
a.	Less than 6 weeks	7.5	1.9
b.	6 weeks	40.0	42.5
c.	7 weeks	1.3	0.0
d.	8 weeks	13.8	9.2
e.	More than 8 weeks	37.5	46.4
Total Number of Companies Reporting		80	207
9.3)	How much leave time do you allow employees for the birth of a child (Cesarean delivery)?		
a.	Less than 6 weeks	6.4	1.0
b.	6 weeks	28.2	8.8
c.	7 weeks	1.3	0.0
d.	8 weeks	21.8	36.6
e.	More than 8 weeks	42.3	53.7
Total Number of Companies Reporting		78	205
9.4)	How much leave time do you allow employees for the adoption of a child?		
a.	Less than 6 weeks	24.6	7.9
b.	6 weeks	24.6	28.4
c.	7 weeks	0.0	0.0
d.	8 weeks	9.8	5.8
e.	More than 8 weeks	41.0	57.9
Total Number of Companies Reporting		61	190

	Small Company%	Large Company'
9.5) For employees taking maternity leave, are they paid by:		
a. Regular wages	8.1	8.1
b. Short-term disability	91.9	91.0
c. Long-term disability	0.0	0.9
Total Number of Companies Reporting	86	222
9.6) What percentage of regular pay do employees receive while on maternity leave?		
a. 100%	10.2	11.6
b. 50 – 99%	12.5	24.2
c. 1 – 49%	2.3	3.7
d. No pay is granted for maternity leave.	75.0	60.5
Total Number of Companies Reporting	88	215
9.7) Do you offer adoption leave?		
a. Yes	49.5	74.1
b. No	50.5	25.9
Total Number of Companies Reporting	91	228
9.8) What percentage of regular pay do employees receive while on adoption leave?		
a. 100%	7.8	5.0
b. 50 – 99%	3.9	11.9
c. 1 – 49%	1.3	2.5
d. No pay is granted for adoption leave.	87.0	80.6
Total Number of Companies Reporting	77	201

FAMILY MEDICAL LEAVE

	Small Company%	Large Company%
10.1) Do you require employees to use paid time when requesting family medical leave?		
a. Yes	52.8	65.5
b. No	28.3	31.0
c. Not applicable	18.9	3.5
Total Number of Companies Reporting	106	255
10.2) When employees use paid time for medical leave, does the company require the time to be taken in any particular order (e.g., sick time before vacation time)?		
a. Yes*	13.5	32.5
b. No	86.5	67.5
*Most companies required the use of sick leave first, followed by the use of other paid time off. About 13% of large companies required the use of vacation time first, and roughly the same number required the use of PTO first.		
Total Number of Companies Reporting	89	231

SECTION B INSURANCE

GROUP HEALTH INSURANCE

Employers were asked to complete certain questions as they apply to the plan with the largest percentage of employees.

	Small Company%	Large Company
11.1) Does your company provide group medical insurance to employees?		
a. Yes	98.1	98.4
b. No	1.9	1.6
Total Number of Companies Reporting	107	256
11.2) What types of medical plan(s) does the company offer?		
a. Health Maintenance Organization (HMO)	60.0	32.1
b. Point of Service (POS)	42.9	45.6
c. Preferred Provider Organization (PPO)	34.3	55.6
d. High Deductible Health Plan (HDHP)	28.6	17.1
Total Number of Companies Reporting	105	252
11.3) Please indicate the <u>percentage of employees</u> enrolled in the following plans:		
a. Health Maintenance Organization (HMO)	<u>52.6%</u>	
b. Point of Service (POS)	<u>44.2%</u>	
c. Preferred Provider Organization (PPO)	<u>53.0%</u>	
d. High Deductible Health Plan (HDHP)	<u>52.4%</u>	
11.4) What is the <u>minimum</u> number of hours per week an employee must work to be eligible for health benefits?		
a. 20 hours	4.8	7.9
b. 25 hours	25.7	6.3
c. 30 hours	29.5	29.0
d. 35 hours	11.4	14.7
e. 40 hours	15.2	12.7
f. Full-time equivalent	9.5	17.1
g. Other*	3.8	12.3
*Forty-eight percent of the large companies in this category indicated 32 hours.		
Total Number of Companies Reporting	105	252

	Small Company%	Large Company%
11.5) What is the <u>minimum</u> length of service required for an employee to be eligible for group health insurance?		
a. Eligibility is immediate.	11.4	8.3
b. First day of month following date of hire (e.g., with a date of hire of July 15, coverage starts August 1)	4.8	11.5
c. First day of month after 30 days of employment (e.g., with a date of hire of July 15, coverage starts September 1)	13.3	17.1
d. Up to 29 days	1.0	0.8
e. 30 – 59 days	8.6	4.8
f. 60 days	3.8	9.9
g. 61 – 89 days	2.9	2.8
h. 90 days	45.7	31.7
i. More than 90 days	8.6	13.1
Total Number of Companies Reporting	105	252
11.6) If an employee declines health coverage, does the company provide the employee additional compensation?		
a. Yes*	21.7	19.9
b. No	78.1	80.1
*The average compensation provided by large companies was \$1,976, with a range of \$400 - \$6,000 and a median of \$1,500. Small employers on average provided \$1,726, with a range of \$100 - \$6,000 and a median of \$1,300.		
Total Number of Companies Reporting	106	251
11.7) Is the portion of the medical premium the employee pays dependent on his or her base salary?		
a. Yes	3.9	11.3
b. No	96.1	88.7
Total Number of Companies Reporting	103	248
11.8) What is the percentage of premium the company pays for the following categories of insured? This question applies to the plan with the largest group of employees.		
a. Employee only	<u>73.1%</u>	
b. Employee plus spouse/partner	<u>68.6%</u>	
c. Employee plus child/children	<u>68.5%</u>	
d. Employee plus family	<u>68.0%</u>	

BENEFITS PLAN DESIGN

12.1)

Annual Deductibles	In Network	Out of Network
a. Employee only	\$1,462	\$2,871
b. Employee plus family	\$2,093	\$4,351

12.2)

Annual Facilities Deductibles (inpatient hospitalization and outpatient facilities)	In Network	Out of Network
a. Employee only	\$1,195	\$2,345
b. Employee plus family	\$1,716	\$3,435

12.3)

Annual Out-of-Pocket Maximum	In Network	Out of Network
a. Employee only	\$3,262	\$6,071
b. Employee plus family	\$6,646	\$13,022

12.4) **Percentage of covered charges plan pays (co-insurance) for the following coverages:**

Percentage represents amount after deductible and before out-of-pocket maximum.

	In Network	Out of Network
a. Emergency room visits	86.5%	74.9%
b. Inpatient hospitalization	85.2%	63.3%
c. Office visits	90.9%	64.2%
d. Outpatient surgery	85.7%	62.7%

Co-payments for:	In Network	Out of Network
a. Emergency room visits	\$97	\$98
b. Inpatient hospitalization	\$347	\$611
c. Office visits	\$27	\$135
d. Outpatient surgery	\$198	\$298

SELF-FUNDED HEALTH PLANS

	Small Company%	Large Company%
13.1) Does your company have self-funded insurance plans?		
a. Yes	11.5	30.5
b. No	87.5	69.5
c. Insured, but considering becoming self-insured	1.0	0.0
d. Self-insured, but considering becoming insured	0.0	0.0
Total Number of Companies Reporting	104	246
13.2) Which of the following insurance plans are self-funded by your company?		
a. Short-term	33.3	41.3
b. Long-term	8.3	22.7
c. Health and hospitalization insurance	66.7	85.3
d. Dental insurance	50.0	68.0
e. Life insurance	33.3	33.3
f. Sight and hearing insurance	16.7	20.0
g. Workers' compensation	41.7	32.0
Total Number of Companies Reporting	12	75
13.3) If your medical coverages are self-funded, does the company reinsure for catastrophic coverage?		
a. Yes	46.2	73.0
b. No	53.8	27.0
Total Number of Companies Reporting	11	63
13.4) For your self-funded policies, what type of stop loss coverage does your company carry?		
a. Individual	50.0	31.0
b. Aggregate	12.5	19.0
c. Both	25.0	48.3
d. Total	12.5	1.7
Total Number of Companies Reporting	8	58

CONSUMER-DRIVEN PERSONAL ACCOUNTS

Employers were asked to complete the questions on consumer-driven health care (CDHC) plans based on the following definitions.

A Health Savings Account (HSA) is a tax-advantaged medical savings account that is partnered with a high-deductible health plan (HDHP). HSAs enable you to pay for current health expenses and save for future qualified medical and retiree health expenses on a tax-free basis using employee and/or employer funds. Monies not used can be carried into future years.

Health Reimbursement Accounts are also called Health Reimbursement Arrangements (HRAs). They are employer funds available to reimburse employees for qualified medical expenses. The terms of these arrangements can provide first dollar medical coverage until the funds are exhausted. The balance may be carried forward at the employer's discretion.

A Flexible Spending Account (FSA) is a tax-advantaged financial account set up through a cafeteria plan. An FSA allows an employee to set aside a portion of his or her earnings to pay for qualified expenses as established in the cafeteria plan, most commonly for medical expenses but sometimes for dependent care or other expenses.

A Dependent Care Reimbursement Account (DCRA) allows employees to set aside part of their pay each pay period on a pre-tax basis to reimburse eligible expenses incurred for the care of a dependent

14.1) Consumer-Driven Personal Accounts Offered

Percentage of companies offering account	Account Type	Percentage of all eligible employees selecting this option
10.6%	Health Savings Account (HSA)	20.9%
15.6%	Health Reimbursement Account (HRA)	63.4%
19.7%	Dependent Care Reimbursement Account (DCA)	4.2%
41.9%	Flexible Spending Account (FSA) or Health Care Reimbursement Account (HCRA)	60.3%
35.9%	No accounts offered	NA

14.2) Please indicate the amount the company plans to deposit into employee accounts for 2011.

	HSA	HRA
a. Employee only	\$1,144	\$1,999
b. Employee plus one adult	\$1,826	\$3,339
c. Employee plus children	\$1,780	\$2,977
d. Employee plus family	\$1,970	\$3,321
e. Varies by pay	None	None

	Small Company%	Large Company%
14.3) How does your HRA cover preventive care?		
a. The same as other medical services	32.4	17.5
b. 100% coverage for preventive care	50.0	62.5
c. No coverage for preventive care	17.6	20.0
Total Number of Companies Reporting	10	23
14.4) Which best describes how HRA funds are applied to the deductible and co-pay?		
a. Member pays deductible in full; HRA applies only toward the co-insurance.	3.1	0
b. HRA applies only toward deductible; member pays co-insurance in full.	26.2	28.2
c. HRA applies to both the deductible and the coinsurance.	58.5	61.5
d. Other	12.3	10.3
Total Number of Companies Reporting	10	20

14.5) If you allow a carry-forward, what is the dollar cap for the HRA account?

Yes	44.8%; Average cap amount is \$3,475.
No	55.2%

PRESCRIPTIONS

15.1) Does your prescription coverage have a multiple co-pay structure (i.e., generic, preferred or non-preferred)?

Yes	91.3%
No	8.7%

15.2) What is the co-payment for the following prescription types? If the plan requires a percentage, that is indicated instead of a dollar amount.

	Co-pay	Co-pay
a. Generic	\$13.56	34.2%
b. Preferred brand	\$32.20	45.3%
c. Non-preferred brand	\$55.56	53.8%

BENEFITS COST & ADMINISTRATION

16.1) How much have your healthcare benefit costs increased in the past 12 months?

a. 1 – 3%	9.3%
b. 4 – 6%	10.2%
c. 7 – 9%	15.0%
d. 10 – 12%	19.8%
e. 13 – 15%	15.9%
f. 16 – 18%	12.3%
g. 19 – 21%	7.5%
h. 22 – 24%	4.2%
i. 25% or more	5.7%

16.2) What are your health care costs as a percentage of company revenue?

5.6%

16.3) On average, how much does your company spend per employee annually on healthcare? (Figure determined by dividing the total medical and dental premium by the number of employees, excluding those not receiving medical and dental.)

\$11,449

16.4) What is the total annual employer cost as a percentage of payroll for all company-paid fringe benefits? (Define fringe benefits as all non-salary benefits paid for an employee, including health benefits, tuition assistance, counseling services, paid time off, and applicable taxes such as Social Security.)

30.1%

HEALTHCARE REFORM

- 17.1) Please explain how the passage of healthcare reform legislation has altered or will alter your benefits strategy.**

The vast majority of companies were unsure how healthcare reform legislation would impact them. Ten percent indicated there would be no change and 14% reported that they expected costs to rise; consequently, they would reduce coverage and/or pass the costs on to employees. Significantly, 10% said they plan on opting out or are considering this possibility.

A number of companies commented on the increased administrative challenges caused by the law, due to the need to keep up with its numerous regulations.

	Small Company%	Large Company%
17.2) Are your medical plans grandfathered?		
a. Yes	27.2	38.0
b. No	72.8	62.0
Total Number of Companies Reporting	92	237
17.3) Do you restrict coverage for employees' dependents to those who are not eligible for another plan at their place of employment?		
a. Yes	12.6	21.3
b. No	87.4	78.7
Total Number of Companies Reporting	95	235
17.4) Did you start covering dependents who are 26 years of age or younger in 2010?		
a. Yes	84.5	75.7
b. No	15.5	24.3
Total Number of Companies Reporting	97	239
17.5) Are dependents allowed to stay on the company's health plan until the end of the year in which they turn 26?		
a. Yes	82.5	64.6
b. No	17.5	35.4
Total Number of Companies Reporting	97	237

SHORT-TERM DISABILITY

18.1) Does your organization offer short-term disability insurance to employees?

- a. Yes, company pays 100% of premium.
- b. Yes, company pays a percentage of premium.
Overall average percentage paid: 56.5%
- c. Yes, employee pays full cost.
- d. No

Total Number of Companies Reporting

Small Company%	Large Company%
19.6	31.6
2.9	11.9
14.7	12.7
62.7	43.9
102	244

18.2) What is the average employer-paid monthly premium for short-term disability for every \$100 of benefit?

\$0.89

18.3) When do employees become eligible for short-term disability?

- a. Eligible immediately
- b. First day of the month following date of hire
- c. At 30 days of service
- d. First day of the month following 30 days of employment
- e. At 60 days of service
- f. At 90 days of service
- g. 3 – 6 months of service
- h. 7 months – 1 year of service
- i. Other

Total Number of Companies Reporting

34.2	40.9
5.3	6.7
7.9	2.7
0.0	4.0
13.2	6.7
18.4	22.8
2.6	6.7
10.5	3.4
7.9	6.0
38	149

18.4) How is short-term disability payment determined?

- a. Uniform percentage for all employees
- b. Same flat amount for all employees
- c. Other

Total Number of Companies Reporting

45.9	62.1
16.2	7.9
37.8	30.0
37	140

18.5) What is the average short-term disability payment as a percentage of salary?

64.4 %

18.6) What is the maximum number of weeks paid under short-term disability?

24 weeks

LONG-TERM DISABILITY

	Small Company%	Large Company%
19.1) Do you offer long-term disability (LTD) or a wage continuation plan for total disability?		
a. Yes, organization pays 100% of premium.	27.9	58.7
b. Yes, organization pays a portion of premium.	2.9	3.6
c. Yes, employee pays the full cost.	12.5	14.6
d. No. Organization does not offer long-term disability.	56.7	23.1
Total Number of Companies Reporting	104	247
19.2) What is the employer-paid premium for LTD per \$100 of benefit?		
Overall average <u>\$0.40</u>	\$0.62	\$0.36
Total Number of Companies Reporting	69	69

19.3) When do employees become eligible for long-term disability?

	Production Hourly/Maintenance		Non-exempt		Exempt	
	Small%	Large%	Small%	Large%	Small%	Large%
a. Eligibility is immediate	12.0	8.8	13.5	12.8	13.5	12.4
b. First day of month following date of hire (e.g., date of hire July 15, coverage starts August 1)	12.0	8.0	10.8	12.2	10.8	12.4
c. At 30 days of service	4.0	3.6	2.7	4.1	2.7	4.9
d. First day of month after 30 days of employment (e.g., date of hire July 15, coverage starts September 1)	16.0	8.8	13.5	9.3	13.0	11.4
e. At 60 days of service	8.0	8.8	8.1	7.0	10.8	8.1
f. At 90 days of service	24.0	33.3	29.7	29.7	27.5	28.6
g. 3 – 6 months of service	4.0	13.9	5.4	12.2	5.4	11.4
h. 7 months – 1 year of service	8.0	5.8	8.1	5.2	8.1	5.9
i. Other	12.0	8.8	8.1	7.6	8.2	4.9

19.4) Length of time employee must wait before LTD plan begins paying benefits.

		Production Hourly/Maintenance		Non-exempt		Exempt	
		Small%	Large%	Small%	Large%	Small%	Large%
	a. Payment is immediate	12.5	14.8	12.1	14.6	15.2	13.8
	b. 1 – 10 weeks	8.3	8.6	6.1	8.5	6.1	9.2
	c. 11 – 19 weeks	20.8	16.4	24.2	17.1	21.2	17.8
	d. 20 – 24 weeks	20.8	25.8	21.2	25.6	24.2	26.4
	e. Other*	37.5	34.4	36.4	34.1	33.3	32.8

*Most companies in this category reported 26 weeks.

19.5) Percentage of salary paid as a benefit when employee is out on long-term disability.

		Production Hourly/Maintenance		Non-exempt		Exempt	
		Small%	Large%	Small%	Large%	Small%	Large%
	a. 100%	4.5	1.6	2.9	1.2	5.9	1.1
	b. 75 – 99%	4.5	2.4	2.9	3.6	2.9	3.4
	c. 50 – 74%	77.3	86.9	76.5	87.4	79.4	88.6
	d. 25 – 49%	0.0	2.4	0.0	1.8	0.0	2.3
	e. 1 – 24%	0.0	1.6	2.9	1.2	2.9	1.1
	f. Other	13.6	4.7	14.7	5.4	8.8	4.0

DENTAL INSURANCE

Respondents did not answer these questions if their company's dental program is available only through a flexible benefits plan.

	Small Company%	Large Company%
20.1) Does your company provide dental coverage to employees? (Please only indicate 'yes' if comprehensive coverage is provided, not just coverage for dental surgery.)		
a. Yes	65.0	91.2
b. No	35.0	8.8
Total Number of Companies Reporting	100	249
20.2) Length of service required to be eligible for dental coverage?		
a. Immediately eligible	13.6	10.2
b. First day of month following date of hire	7.6	11.1
c. Immediately after 30 days of service	7.6	5.8
d. First day of month following 30 days of employment	13.6	13.8
e. After 60 days of service	10.6	9.8
f. After 90 days of service	37.9	36.9
g. 4 – 6 months of service	3.0	7.1
h. 7 months – 1 year of service	1.5	0.9
i. Other	4.5	4.4
Total Number of Companies Reporting	65	225
20.3) What percentage of the <u>employee's</u> dental premium does the company pay?		
a. 100%	23.9	18.5
b. 75 – 99%	16.4	31.1
c. 50 – 74%	23.9	17.1
d. 25 – 49%	3.0	6.3
e. 1 – 24%	3.0	5.4
f. Company does not contribute.	29.9	21.6
Total Number of Companies Reporting	65	222
20.4) What percentage of the <u>family's</u> dental premium does the company pay?		
a. 100%	12.1	11.4
b. 75 – 99%	18.2	23.7
c. 50 – 74%	18.2	23.3
d. 25 – 49%	4.5	9.1
e. 1 – 24%	3.0	4.6
f. Company does not contribute.	43.9	27.9
Total Number of Companies Reporting	64	219

	Small Company%	Large Company%
20.5) What is the annual deductible for <u>employee</u> coverage?		
a. \$0 – \$100	81.0	86.1
b. \$101 – \$200	3.4	3.8
c. \$201 – \$500	6.9	5.3
d. More than \$500	8.6	4.8
Total Number of Companies Reporting	58	209
20.6) What is the annual deductible for <u>family</u> coverage?		
a. \$0 – \$100	52.6	53.4
c. \$101 – \$300	31.6	36.4
c. \$301 – \$499	0.0	1.0
d. \$500 – \$1,000	5.3	5.8
e. More than \$1,000	10.5	3.4
Total Number of Companies Reporting	57	206
<u>VISION CARE</u>		
21.1) Do you offer vision care (including eyeglasses and contact lenses) to your employees?		
a. Yes	45.7	75.3
b. No	54.3	24.7
Total Number of Companies Reporting	105	255
21.2) Is the vision care plan part of your medical coverage, or is it a separate plan?		
a. Part of medical coverage	55.9	49.0
b. Separate plan	44.1	51.0
Total Number of Companies Reporting	59	196

DOMESTIC PARTNER BENEFITS

22.1) Does your company offer medical benefits to domestic partners?

a. Yes

b. No

Total Number of Companies Reporting

Small Company%	Large Company%
32.3	46.0
67.7	54.0
99	252

22.2) If you provide medical benefits to domestic partners, how is domestic partner defined?

a. Opposite sex, live-in partner, not married

b. Same sex, live-in partner

c. Other*

*The majority of companies indicated both options applied.

Total Number of Companies Reporting

3.2	15.9
54.8	39.8
41.9	44.2
31	113

22.3) Do you require proof of a domestic partner's live-in status?

a. Yes

b. No

Total Number of Companies Reporting

66.7	80.0
33.3	20.0
30	115

22.4) Please list the documentation required as proof of live-in status.

The most common proof accepted by companies is as follows: joint name on a bill or mortgage/lease, civil union license, joint ownership of automobile, joint tax return, or documentation required by insurance carrier.

22.5) Please indicate the length of time a domestic partner must have lived with an employee to be eligible for benefits.

a. 1 - 3 months

b. 4 - 6 months

c. 7 months to 1 year

d. More than 1 year

Total Number of Companies Reporting

22.2	34.7
11.1	18.1
11.1	11.1
55.6	36.1
18	72

LIFE INSURANCE

Respondents did not answer questions in this section if their company's life insurance program is available only through a flexible benefits plan.

23.1) Please indicate if life insurance is offered. (Do not report on supplemental or optional policies.)

	Production Hourly/Maintenance		Non-exempt		Exempt	
	Small%	Large%	Small%	Large%	Small%	Large%
a. Yes	71.6	91.9	80.0	95.5	81.0	96.4
b. No, life insurance is not offered.	28.3	8.1	20.0	4.5	19.0	3.3
Total Number of Companies Reporting	67	186	79	221	77	226

23.2) When do employees become eligible to enroll in the company life insurance plan?

	Production Hourly/Maintenance		Non-exempt		Exempt	
	Small%	Large%	Small%	Large%	Small%	Large%
a. Eligible immediately	12.8	13.5	12.7	17.8	12.9	18.5
b. First day of month following date of hire	4.3	6.7	9.5	10.7	8.1	11.7
c. At 30 days of service	8.5	2.2	11.1	3.7	11.3	3.6
d. First day of the month following 30 days of employment	12.8	9.0	14.3	11.2	14.5	12.2
e. At 60 days of service	6.4	12.9	9.5	11.7	9.7	11.7
f. At 90 days of service	42.6	36.5	36.5	30.4	38.7	28.8
g. 3 – 6 months of service	4.3	10.7	1.6	10.3	1.6	9.5
h. 7 months – 1 year of service	3.2	5.6	3.2	3.7	3.2	3.6
i. Other	4.3	3.4	1.6	0.9	0.0	0.5
Total Number of Companies Reporting	47	178	63	214	62	222

23.3) How is life insurance calculated?

	Production Hourly/Maintenance		Non-exempt		Exempt	
	Small%	Large%	Small%	Large%	Small%	Large%
a. Flat amount	58.3	43.4	59.3	37.4	55.9	37.0
b. Multiple or percentage of earnings	39.6	53.2	37.3	59.2	40.7	61.6
c. Other	2.1	3.5	3.4	3.3	3.4	2.4
Total Number of Companies Reporting	48	173	59	211	61	215

23.4) For each employee group, please report the life insurance payout. (For example, if the payout for non-exempts is 1.5 times salary, but \$100,000 for exempts, indicate accordingly in the respective boxes.)

Small companies

	Average flat amount	Average multiple of earnings
Production/Hourly	\$23,352	1.7
Administrative/Clerical	\$27,756	1.7
Exempt	\$51,875	1.6

Large companies

	Average flat amount	Average multiple of earnings
Production/Hourly	\$32,097	2
Administrative/Clerical	\$33,873	2
Exempt	\$64,856	2

SECTION C POST-EMPLOYMENT

RETIREE BENEFITS

	Small Company%	Large Company%
24.1) Does your company provide benefits to retirees (aged 65 or older)?		
a. Yes	4.8	12.9
b. No	95.2	87.1
Total Number of Companies Reporting	105	255
24.2) If yes, which of the following do you offer your retirees (age 65+)? Indicate all that apply.		
a. Group life insurance	ID	50.0
b. Group health and hospitalization	ID	75.0
c. Major medical	ID	31.3
d. Comprehensive medical	ID	12.5
e. Dental	ID	37.5
f. Health Maintenance Organization (HMO)	ID	15.6
g. Preferred Provider Organization (PPO)	ID	28.1
h. Vision care	ID	25.0
i. Prescription Drugs	ID	59.4
Total Number of Companies Reporting	NA	33
24.3) If you offer group health to retirees, what portion does the company pay?		
a. 100%	11.1	21.9
b. The company pays a percentage of the premium. Average: <u>86.2%</u>	44.4	34.4
c. Nothing. The retiree pays the full cost.	44.4	43.8
Total Number of Companies Reporting	9	32

PENSION & RETIREMENT PLANS

	Small Company%	Large Company%
25.1) Indicate the type(s) of retirement plans offered.		
a. Defined contribution	68.6	78.0
b. Defined benefit	9.3	6.8
c. Defined benefit and defined contribution	9.3	20.0
d. Other*	7.0	5.9
e. Company does not offer a retirement plan.	29.1	11.7
*Profit-sharing plan was reported most frequently.		
Total Number of Companies Reporting	86	205
25.2) Please indicate the company's plans for the defined benefit plan.		
a. No changes planned	98.3	90.4
b. Investigating conversion to a cash balance plan	0.0	1.3
c. Will convert to a cash balance plan within the next two years	0.0	0.0
d. Other	1.7	8.3
Total Number of Companies Reporting	59	156
25.3) Do you provide an employer match to the employee portion of your defined contribution plan?		
a. Yes. (The average match is 71.3% of the first 4.6% of salary.)	67.1	76.4
b. No	32.9	23.6
Total Number of Companies Reporting	76	203
25.4) What is the vesting schedule for employer matching contributions?		
a. Immediate	20.9	20.1
b. 1 – 3 years	19.4	19.6
c. 4 – 5 years	19.4	16.7
d. 5+ years	28.4	32.8
e. Does not apply	11.9	10.8
Total Number of Companies Reporting	67	207

SECTION D OTHER POPULAR BENEFITS

EMPLOYEE ASSISTANCE PROGRAMS (EAP)

	Small Company%	Large Company%
26.1) Does your company offer an EAP?		
a. Yes	23.1	53.7
b. No	76.9	46.3
Total Number of Companies Reporting	104	255
26.2) What treatment or types of assistance does the EAP cover? Indicate all that apply.		
a. Alcoholism	100.0	92.0
b. Other substance abuse	100.0	90.5
c. Wellness/fitness/nutrition	50.0	62.8
d. Problem resolution (personal/marital/family)	83.3	83.2
e. Financial (budgeting/planning/problem resolution)	83.3	78.8
f. Coping with stress	83.3	86.9
g. Gambling	70.8	69.3
h. Elder care	58.3	74.5
i. Legal problems	54.2	73.7
j. Other	12.5	6.6
Total Number of Companies Reporting	24	137
26.3) Is the EAP a part of the discipline program prior to termination?		
a. Yes	33.3	34.3
b. No	67.3	65.7
Total Number of Companies Reporting	24	137

WELLNESS

27.1) Does your company offer a wellness plan?		
a. Yes	17.3	46.0
b. No	82.7	54.0
Total Number of Companies Reporting	104	250
27.2) Does employee participation in the wellness program impact the <u>employee's</u> medical plan costs?		
a. Yes*	16.7	17.7
b. No	83.3	82.3
Total Number of Companies Reporting	18	115

*The most common responses were contribution to HRA account, premium discount, and cash payout.

SECTION E

PART-TIME EMPLOYEES

	Small Company%	Large Company%
31.1) Which of the following benefits do you offer part-time employees?		
a. Prorated vacations	37.0	43.7
b. Prorated holidays	29.6	40.9
c. Medical and/or life insurance	12.0	22.2
d. Pension or profit-sharing plans	12.0	29.0
e. Sick days	23.1	28.2
f. Personal time	16.7	25.4
g. Tuition reimbursement	28.0	9.5
h. Other	0.9	4.4
Total Number of Companies Reporting	101	252
31.2) How many hours per week does a part-time employee have to work to be eligible for <u>non-medical</u> benefits?		
a. 15 – 20 hours	28.9	42.0
b. 21 – 25 hours	26.9	29.7
c. 26 – 30 hours	44.2	28.3
Total Number of Companies Reporting	52	138
31.3) How is <u>holiday</u> pay calculated for part-time employees?		
a. Not applicable. Part-timers do not receive holiday pay.	42.5	31.5
b. Depends on the number of hours worked each week	20.0	19.8
c. Based on regularly scheduled hours	33.8	38.6
d. Other	3.8	10.2
Total Number of Companies Reporting	80	197
31.4) How soon do your part-time employees qualify for <u>vacation</u> pay?		
a. Immediately qualify	10.4	18.0
b. At 3 months of service	19.5	21.7
c. 4 – 6 months of service	10.4	10.3
d. 7 months to 1 year of service	18.2	11.3
e. Part-time employees do not qualify	41.6	38.7
Total Number of Companies Reporting	77	194
31.5) How many hours per week does a part-time employee have to work to be eligible for <u>medical</u> benefits?		
a. 15 – 20 hours	0.0	15.2
b. 21 – 25 hours	42.1	32.6
c. 26 – 30 hours	57.9	52.33
Total Number of Companies Reporting	38	86

	Small Company%	Large Company%
31.6) How soon do your part-time employees qualify for <u>medical</u> benefits?		
a. Immediately qualify	11.7	14.0
b. At 3 months of service	27.9	18.0
c. 4 – 6 months of service	4.4	8.1
d. 7 months to 1 year of service	1.5	2.3
e. Part-time employees do not qualify	54.4	57.6
Total Number of Companies Reporting	68	172
31.7) If the company offers group health insurance to part-time employees, what percentage of the premium does the COMPANY pay?		
a. 100%	13.0	5.3
b. 75 – 99%	14.8	24.6
c. 50 – 74%	16.7	21.9
d. 25 – 49%	5.6	3.5
e. 1 – 24%	1.9	1.8
f. Company does not pay	48.2	43.0
Total Number of Companies Reporting	54	114

NJBIA Benefits Report

Survey Participants

(The following are the participating companies that have agreed to be identified.)

Accurate Box Company, Inc.	Center For Educational Advancement
Acrow Corporation of America	Cerebral Palsy of North Jersey
Acute Care Health System	Charles E. Green & Son, Inc.
Air Cruisers Company	Children's Specialized Hospital
Allen Group SMC Co.	Church & Dwight Company, Inc.
Allied Fire & Safety Equipment Company, Inc.	Cimquest, Inc.
Alpha Associates, Inc.	Clayton Block Company, Inc.
Alternatives, Inc.	Coining Technologies, Inc.
American Sensor Technologies, Inc.	Columbia Bank
Applicad, Inc.	Columbia Laboratories, Inc.
Arch Crown, Inc.	Community Blood Council of New Jersey, Inc.
Arcola Country Club	Comrise Technology, Inc.
ASCO	ConvaTec, Inc.
Associated Retinal Consultants, LLC	Cornell & Company, Inc.
Atlantic Container Line	Cornwell Corporation
Atlantic Detroit Diesel Allison, LLC	Cosmetic Essence LLC
Atlantic Mills, Inc.	Cozzoli Machine Company
Atlantic Stewardship Bank	CRP Industries, Inc.
Atlas Rehabilitation & Pain	CSI International, Inc.
Avanti Linens, Inc.	Cumberland County Utilities Authority
B & B Poultry Co., Inc.	Delta Corporate Services, Inc.
B & G Foods, Inc.	Delta Dental of New Jersey, Inc.
Barnabas Health	DialAmerica Marketing, Inc.
Beacon Converters, Inc.	Dittman Incentive Marketing
Benefit & Tax Link	Douglass Industries, Inc.
Benefit Analysis, Inc.	Dr. Leonard's Healthcare Corporation
Bergen Shippers Corp.	Dunkin Donuts Mid Atlantic Distribution Center
Bergen's Promise, Inc.	Earle Asphalt Company
Berkeley College	Echo Molding, Inc.
Blue Blade Steel	EDAX, Inc.
Bogen Communications, Inc.	Edmunds & Associates, Inc.
Borden Perlman Insurance Agency	EKR Therapeutics
Brecoflex Company, LLC	Electro Impulse Laboratory Inc.
Brother International Corporation	Electronic Manufacturing Company
BTC Management Corporation	Endot Industries, Inc.
C.A. Niece Company, Inc.	Engo Company
Caddy Corporation of America	Envirochem, Inc.
Cape Counseling Services, Inc.	Evangel Church
Cardolite Corporation	Expert Plan, Inc.
Carrier Clinic	Eye Associates
Case Pork Roll Company, Inc.	Falcon Supply Company, Inc.
Catbridge Machinery	Falstrom Company
Cenlar FSB	Family Service Association

Fanwood-Scotch Plains YMCA
 Farmers Insurance Company of Flemington
 Fellowship Village, Inc.
 First Financial Federal Credit Union
 Four Star Reproductions, Inc.
 Francis E. Parker Memorial Home
 Franklin Machine Products, Inc.
 Fraternal Order of Police New Jersey State Lodge
 Frazer, Evangelista & Co., LLC
 FWH Associates, PA
 Gammon Technical Products, Inc.
 Garden State Precast, Inc.
 Gem Limousine Service, Inc.
 General Chemical Industrial Products, Inc.
 General Trading Company, Inc.
 Generant Company, Inc.
 Gerresheimer Glass, Inc.
 Glenn Insurance, Inc.
 Goodwill Industries of Southern New Jersey
 Grainger Industrial Supply
 Greenbrook Buick Pontiac GMC
 Group One
 H & H Industrial Corporation
 Hall's Warehouse Corporation
 Hamilton Building Supply Company
 Harvey Cedars Bible Conference
 Healthcare Commons, Inc.
 Henry Troemner, LLC
 Heyco Products, Inc.
 Holcomb Bus Service, Inc.
 Homasote Company
 Homecare 24-7 A Supportive Living
 Hopewell Valley Community Bank
 Horiba Jobin Yvon, Inc.
 Hunterdon Medical Center
 Immunomedics, Inc.
 Industrial Controls Distributors, LLC
 Insurance Services Office, Inc.
 InterTest, Inc.
 Isolatek International
 J. Knipper & Company
 Jaeger Lumber & Supply Company, Inc.
 Janome America, Inc.
 John Wiley & Sons, Inc.
 Johnny On The Spot, Inc.
 Joseph Cory Holdings, LLC
 Joulé, Inc.
 Jura Capresso Inc
 K. Hovnanian Enterprises, Inc.

Kearfott Corporation, Guidance & Navigation
 Division
 Kessler Foundation
 King James Care Center of Chatham
 Kline & Company, Inc.
 Knickerbocker Machine Shop, Inc.
 Konica Minolta Medical Imaging
 Kooltronic, Inc.
 Kramer Beverage Company, LLC
 Kreisler Industrial Corporation
 KS Engineers, PC
 Kuehne Chemical Company, Inc.
 LAN Associates, Inc.
 Lease Line, Inc.
 Ledoux & Company
 Legow Management Company, LLC
 Lexicon Pharmaceuticals, Inc.
 Liberty Science Center
 Lindabury, McCormick, Estabrook & Cooper, P.C.
 Lion Technology Inc.
 Lockheed Martin
 Lynch Industries
 Mack-Cali Realty Corporation
 Maher Terminals, LLC
 Main Tape Company
 Maintainco, Inc.
 Marcal Manufacturing, LLC
 Masonic Charity Foundation of New Jersey
 Matheson Tri-Gas Inc.
 Maywood Furniture Corporation
 McCarter Theatre
 McDonald's
 McDonald's TCB Management Corporation
 MDA Advantage Insurance Company
 Medicia Holdings LLC
 Mental Health Association In New Jersey
 Mercer County Improvement Authority
 Mercer Street Friends
 Meridian Property Services, Inc.
 Metal Components, Inc.
 Meta-Lite, Inc.
 Metcom Excess
 Methfessel & Werbel
 Metuchen Golf and Country Club
 MICRO
 Minno & Wasko Architects & Planners
 Middlesex Regional Educational Services
 Commission
 Monmouth University

Mr. John/Russell Reid Companies
 Mulberry Metal Products, Inc.
 Multiple Sclerosis Association of America
 Mundi Westport Group
 National Starch LLC
 New Jersey Hospital Association
 Nitta Casings, Inc.
 NJM Insurance Group
 Novadebt
 Nutley Chevrolet, LLC
 Nutri-Serve Food Management, Inc.
 Ocean Mental Health Services
 Ocean Orthopedic Associates, PA
 Old Bridge Municipal Utilities Authority
 Oracle Financial Services Software
 Oticon, Inc.
 Paramount Plating Company, Inc.
 Passaic County Elks Cerebral Palsy Center
 Paulus Sokolowski & Sartor, LLC
 Peapack Gladstone Bank
 Pennington Quality Market
 PL Custom Body
 Pochet of America Inc.
 PolyOne Corporation
 Pomptonian, Inc.
 Port Jersey Logistics
 Precision Automation Company, Inc.
 Precision Forms, Inc.
 Prime Lube, Inc.
 Princeton Insurance Company
 Princeton Radiology Associates
 Pro Tapes & Specialties, Inc.
 Pulmonary and Allergy Associates, PA
 Rehabilitation Specialists
 Richland Glass Company
 Robert Wood Johnson University Hospital Rahway
 Roma Bank
 Rosenberg Rich Baker Berman
 Rossmoor Community Association, Inc.
 Samson Electrical Supply Company, Inc.
 Samsung Electronics America, Inc.
 Samuel Coraluzzo Company, Inc.
 Scalfo Electric, Inc.
 Scott Kay, Inc.
 SERV Centers of New Jersey
 Shop Rite of Oakland, Inc.
 Solix, Inc.
 Southern New Jersey Steel Company, Inc.
 Specified Technologies, Inc.

Spiral Binding Company, Inc.
 St. Ann's Home for the Aged
 Starr Transit Company, Inc.
 Suburban Propane
 Supreme Security Systems, Inc.
 Sussex Rural Electric Cooperative, Inc.
 Switlik Parachute Company
 Szaferman, Lakind, Blumstein & Blader, P.C.
 Taro Pharmaceuticals U.S.A., Inc.
 Taylor Rental Center
 TECOM-Vinnell Services
 Telecom Assistance Group, Inc.
 The Access Group
 The College of New Jersey
 The Cumberland Insurance Group
 The Dewey Electronics Corporation
 The Morey Organization
 The Muralo Company, Inc.
 The Oscar and Ella Wilf Campus for Senior Living
 The Press of Atlantic City
 The Value Companies, Inc.
 The VMC Group
 Thomas Edison State College
 Tingley Rubber Corporation
 Triangle Tube / Phase III Company, Inc.
 Tri-Delta Plastics, Division of Brent River
 Corporation
 United Cerebral Palsy of Hudson County, Inc.
 United Cleaning Contractors, Inc.
 United Teletech Financial Federal Credit Union
 Universal Supply Group, Inc.
 Universal Tool & Manufacturing Company
 Valcor Engineering Corporation
 Vantage Apparel
 Versa Products Company, Inc.
 Victory Refrigeration Company
 Visiting Nurse Association of Mercer County
 Voltaix, LLC
 Weiss-Aug Company, Inc.
 Western World Insurance Group
 Westfield Senior Citizens Housing Corporation
 Whitesell Construction Company, Inc.
 Wholesale Lighting Service, Inc.
 Willier Electric Motor Repair Company, Inc.
 Winebow, Inc.
 WithumSmith+Brown
 Worthington Biochemical Corporation
 York Telecom Corporation