

# GREATER DES MOINES FRINGE BENEFIT PROFILE



A STUDY OF WORKFORCE CHARACTERISTICS

*RELEASED FEBRUARY 2009*

Iowa Workforce Development and its Board of Directors worked in partnership with the Employers' Council of Iowa to contact a random sample of local employers across all industrial classifications and employment ranges. Responding businesses provided information on fringe benefit packages offered in the Greater Des Moines region that encompasses Boone, Dallas, Polk, Story, and Warren counties in Iowa. The information provides a detailed analysis of employer-provided benefits. This information will assist businesses, community leaders, and workers to make better informed decisions on expansion and retention initiatives, community development projects, and job offerings.

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This information is analyzed and compiled by

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# Fringe Benefit Profile

## Benefit Overview

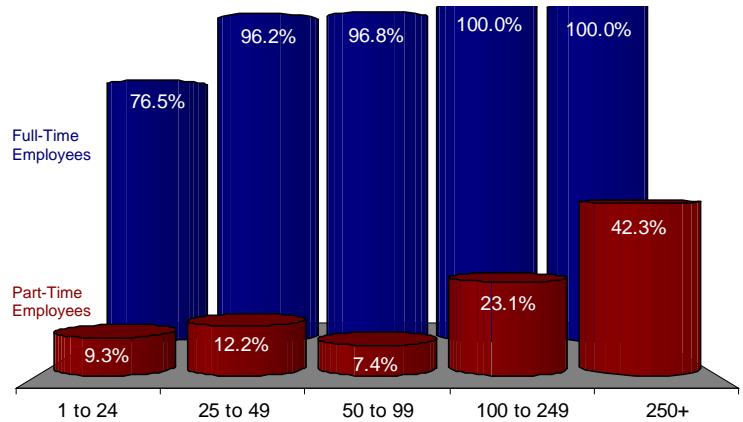
Over one-fifth (21.3%) of the employers located in the Greater Des Moines region participated in the survey by providing input on the fringe benefits they offer (3,037 were sent the survey, 646 provided responses). Results are detailed by four benefit category offerings - Insurance, Paid Leave, Retirement, and Additional Benefit Offerings - industry sector, and employment range amongst full-time and part-time employees.

- 82.1% offer a fringe benefit package in addition to wage compensation
  - 7.4% offer benefit packages that are union negotiated
- The average hours worked to be considered full-time is 37 per week
  - 95.0% employ at least one full-time employee
  - 77.7% employ at least one part-time employee
  - 53.6% employ at least one temporary/seasonal employee

## Insurance - Health/Medical

- 73.7% of employers offer a health/medical insurance plan in their total benefit packages
  - 17.8% plan to begin offering a health/medical insurance plan within the next two years
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 15.4%
  - 29.4% of those who offer health/medical insurance plan to increase employee's contribution in the next year
- The majority of employers offer three types of medical insurance plans. The following represent those who are enrolled in a health/medical plan offered by the employer
  - 14.7% Traditional Indemnity Plan
  - 62.1% Preferred Provider Org. (PPO)
  - 17.6% Health Maintenance Org. (HMO)
  - 5.6% undetermined plan type
- 11.8% offer health/medical insurance to retired employees
  - 29.6% cost share in premiums for retirees coverage (not including family)
- Health/Medical offered by employment status
  - 98.9% full-time
  - 13.3% part-time
- 75.2% cost share premiums associated with health/medical insurance for full-time employee coverage (not including family)
- 74.0% cost share premiums associated with health/medical insurance for part-time employee coverage (not including family)

Percent of Employers Offering Health/Medical Insurance by Employment Size & Status



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

Industry	% Offering Full-Time Employees	% Offering Part-Time Employees
Agriculture	60.0%	*
Construction	87.1%	1.5%
Education	87.6%	35.7%
Entertainment	66.7%	0.0%
Finance/Insurance	93.5%	18.9%
Food Services	*	*
Government	100.0%	14.3%
Healthcare/Social Services	91.7%	32.0%
Information Services	92.9%	16.7%
Management Services	71.5%	5.6%
Manufacturing	93.3%	7.7%
Personal Services	82.0%	5.4%
Professional Services	88.5%	15.4%
Real Estate	84.6%	30.0%
Utilities	*	*
Warehouse/Transportation	76.9%	12.5%
Waste Management	*	*
Wholesale/Retail Trade	83.3%	5.3%

\*Insufficient Survey Data

## Insurance - Prescription Drugs

- 62.7% of employers offer prescription drug coverage in their total benefit packages

### Full-Time Employees

- All of those employers offer a prescription drug coverage plan in their total benefit packages
  - 35.6% of those offer a prescription drug plan as part of a health/medical insurance plan and/or individual plan
  - 65.9% cost share premiums associated with prescription drug coverage

### Part-Time Employees

- 13.7% of those employers offer a prescription drug coverage plan in their total benefit packages
  - 71.0% cost share premiums associated with prescription drug coverage

## Insurance - Vision Coverage

- 27.2% of employers offer vision coverage in their total benefit packages

### Full-Time Employees

- 53.1% of those offer vision coverage separate from their medical plan
  - 42.0% offer a comprehensive plan that includes routine eye exam, contacts, and lenses/frames
  - 13.1% offer a plan that covers routine eye exams
  - 7.4% offer a plan that covers frames and lenses
  - 5.7% offer a plan that covers contact lenses

### Part-Time Employees

- 11.2% of those offer vision coverage separate from their medical plan
  - 10.8% offer a comprehensive plan that includes routine eye exam, contacts, and lenses/frames
  - 1.7% offer a plan that covers routine eye exams
  - 1.7% offer a plan that covers frames and lenses
  - 1.1% offer a plan that covers contact lenses

## Insurance - Dental Coverage

- 52.2% of employers offer dental coverage in their total benefit packages

### Full-Time Employees

- All of those offer dental coverage to full-time employees
  - 62.3% offer a dental plan that is comprehensive (includes preventative, basic, major, and orthodontic coverage)
  - 37.4% offer basic coverage
  - 31.5% offer preventative coverage
  - 23.4% offer major coverage
  - 8.3% offer orthodontics coverage

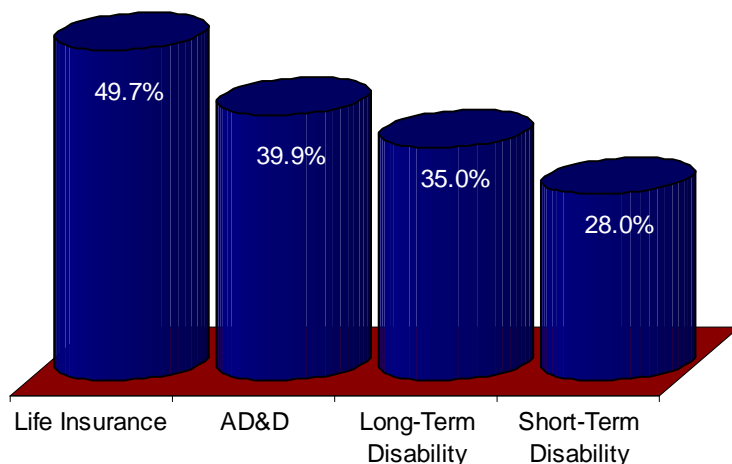
### Part-Time Employees

- 13.9% of those offer dental coverage to part-time employees
  - 8.6% offer a dental plan that is comprehensive (includes preventative, basic, major, and orthodontic coverage)
  - 3.9% offer basic coverage
  - 2.7% offer preventative coverage
  - 2.1% offer major coverage
  - 0.6% offer orthodontics coverage

*In some situations the employer offers two or more options (i.e.: basic and major, etc.)*

## 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:

#### Full-Time Employees

Coverage is determined by one of three methods

- 22.8% total annual salary
- 32.1% percent/specified number of annual salary
- 45.1% flat rate

#### Part-Time Employees

Coverage is determined by one of three methods

- 16.7% total annual salary
- 33.3% percent/specified number of annual salary
- 50.0% flat rate

### Life Insurance:

#### Full-Time Employees

Coverage is determined by one of three methods

- 19.5% total annual salary
- 25.2% percent/specified number of annual salary
- 55.3% flat rate

48.1% offer additional life insurance employees may purchase beyond coverage employer provides

#### Part-Time Employees

Coverage is determined by one of three methods

- 10.5% total annual salary
- 34.2% percent/specified number of annual salary
- 55.3% flat rate

43.6% offer additional life insurance employees may purchase beyond coverage employer provides

### Short-Term Disability:

#### Full-Time Employees

80.9% have a waiting period prior to employees being able to utilize short-term disability

- Average waiting period is 36 days
- Average length of coverage is 21 weeks

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

**Short-Term Disability:**  
(Continued)

**Part-Time Employees**

69.0% have a waiting period prior to employees being able to utilize short-term disability

- Average waiting period is 40 days
- Average length of coverage is 21 weeks

**Long-Term Disability:**

**Full-Time Employees**

85.4% use a percent of salary to determine coverage

- Average percent used to calculate the benefit - 66.6% of salary

**Part-Time Employees**

78.6% use a percent of salary to determine coverage

- Average percent used to calculate the benefit - 57.1% of salary

**Paid Leave - Vacation**

72.0% of Employers offer Paid Vacations

- 99.8% of those offer to full-time employees
- 19.0% of those offer to part-time employees

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

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

**Paid Leave - Sick**

45.4% of Employers offer Paid Sick Leave

- 99.7% of those offer to full-time employees
- 18.8% of those offer to part-time employees

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

FT - Years of Employment	Average # Days Provided	PT - Years of Employment	Average # Days Provided
1 Year	8	1 Year	7
5 Years	10	5 Years	9
10 Years	11	10 Years	9

**Paid Leave - Holiday**

76.6% of Employers offer Paid Holidays

- All of those offer to full-time employees
  - Average number of days given each year - 7
- 23.1% of those offer to part-time employees
  - Average number of days given each year - 7

**Paid Leave - Personal Days/Floating Holidays**

20.0% of Employers offer Personal Days/Floating Holidays

- All of those offer to full-time employees
  - Average number of days given each year - 3
- 32.3% of those offer to part-time employees
  - Average number of days given each year - 2

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

(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)

15.9% of Employers offer PTO

- All of those offer to full-time employees
- 33.7% of those offer to part-time employees

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

FT - Years of Employment	Average # Days Provided	PT - Years of Employment	Average # Days Provided
1 Year	15	1 Year	12
5 Years	19	5 Years	15
10 Years	22	10 Years	17

**Retirement/Pension Plans**

41.3% of Employers offer Retirement/Pension Plans

- All of those offer to full-time employees
  - Average wait to be 100.0% vested - 3 years
- 37.1% of those offer to part-time employees
  - Average wait to be 100.0% vested - 3 years

**Defined Contribution Plan**

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

- 90.8% of those offer to full-time employees
- 85.4% of those offer to part-time employees

**Defined Benefit Pension Plan**

(a plan that uses a specific pre-determined formula to calculate an employee's future benefit, i.e.: Railroad Retirement, IPERS, etc.)

- 4.5% of those offer to full-time employees
- None of those offer to part-time employees

**Additional Benefit Options**

**Percent of Employers Offering Additional Benefit Options**

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	3.3%	2.4%
Company Discounts	34.5%	22.7%
Concierge Service	1.1%	0.9%
Employee Assistance Program	23.9%	14.6%
Fitness Club Reimbursement	8.7%	3.9%
Flex Spending Accounts	43.7%	13.5%
Flexible Scheduling	33.7%	27.2%
Hiring Bonuses	9.0%	3.0%
Incentives/Rewards	39.9%	17.0%
Shift Differential - 3rd Shift	8.5%	5.1%
Shift Differential - Weekend	7.9%	4.8%
Tuition Assistance	34.7%	7.3%
Varied Shifts	19.5%	13.1%

# Industry - All Employment Ranges

## Construction

81.9% offer a benefit package in addition to wage compensation

### Insurance:

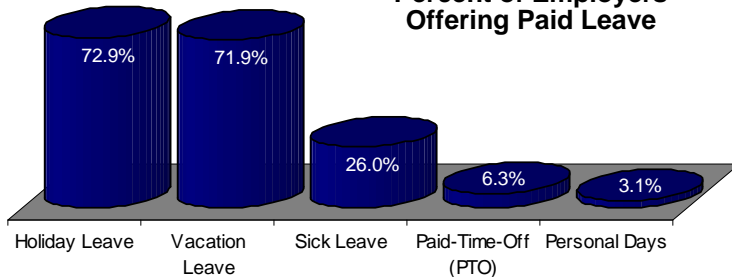
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 14.9%
  - 87.9% of businesses anticipate an increase in costs for medical insurance
  - 29.5% plan to increase employee's contribution in the next year
- 5.1% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	32.3%
Dental Coverage	43.8%
Life Insurance	41.7%
Long-Term Disability	18.8%
Medical	77.1%
Prescription Drugs	65.6%
Short-Term Disability	17.7%
Vision Insurance	22.9%

### Paid Leave:

Percent of Employers Offering Paid Leave



### Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	2.4%	0.0%
Company Discounts	26.8%	9.9%
Concierge Service	0.0%	0.0%
Employee Assistance Program	12.0%	4.9%
Fitness Club Membership	4.8%	0.0%
Flex Spending Accounts	28.6%	2.4%
Flexible Scheduling	13.1%	8.6%
Hiring Bonuses	2.4%	1.2%
Incentive/Reward program	36.6%	6.1%
Retirement	47.5%	7.2%
Shift Differential - 3rd Shift	3.6%	1.2%
Shift Differential - Weekend	9.6%	3.7%
Tuition Assistance	29.8%	0.0%
Varied Shifts	3.6%	0.0%

## Education

77.8% offer a benefit package in addition to wage compensation

### Insurance:

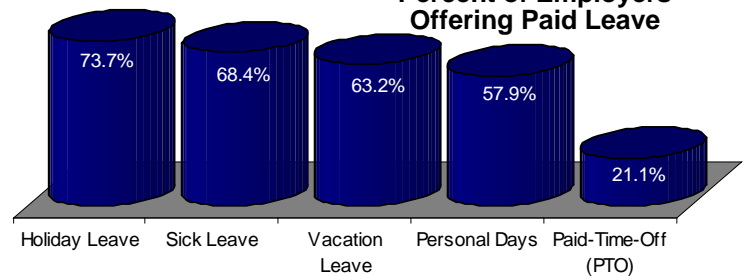
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 14.8%
  - 69.2% of businesses anticipate an increase in costs for medical insurance
  - 46.2% plan to increase employee's contribution in the next year
- 56.3% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	63.2%
Dental Coverage	52.6%
Life Insurance	63.2%
Long-Term Disability	68.4%
Medical	73.7%
Prescription Drugs	57.9%
Short-Term Disability	21.1%
Vision Insurance	26.3%

### Paid Leave:

Percent of Employers Offering Paid Leave



### Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	12.5%	12.5%
Company Discounts	6.3%	6.3%
Concierge Service	0.0%	0.0%
Employee Assistance Program	37.5%	25.0%
Fitness Club Membership	6.3%	6.3%
Flex Spending Accounts	75.0%	37.5%
Flexible Scheduling	31.3%	18.8%
Hiring Bonuses	25.0%	12.5%
Incentive/Reward program	6.3%	6.3%
Retirement	40.0%	23.1%
Shift Differential - 3rd Shift	6.3%	0.0%
Shift Differential - Weekend	6.3%	0.0%
Tuition Assistance	37.5%	18.8%
Varied Shifts	25.0%	6.3%

## Entertainment/Food Service

35.7% offer a benefit package in addition to wage compensation

### Insurance:

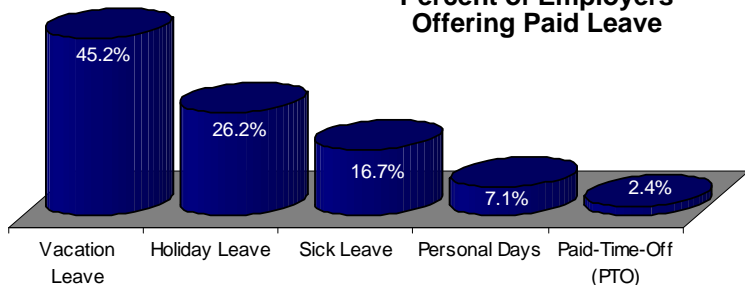
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 13.8%
  - 75.0% of businesses anticipate an increase in costs for medical insurance
  - 33.3% plan to increase employee's contribution in the next year
- 5.6% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
AD&D	7.1%
Dental Coverage	14.3%
Life Insurance	9.5%
Long-Term Disability	2.4%
Medical	33.3%
Prescription Drugs	23.8%
Short-Term Disability	2.4%
Vision Insurance	9.5%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	0.0%	0.0%
Company Discounts	66.7%	61.9%
Concierge Service	4.8%	4.8%
Employee Assistance Program	14.3%	4.8%
Fitness Club Membership	0.0%	0.0%
Flex Spending Accounts	20.0%	0.0%
Flexible Scheduling	42.9%	47.6%
Hiring Bonuses	5.3%	5.0%
Incentive/Reward program	47.4%	25.0%
Retirement	19.0%	5.0%
Shift Differential - 3rd Shift	14.3%	9.5%
Shift Differential - Weekend	4.8%	0.0%
Tuition Assistance	15.0%	0.0%
Varied Shifts	38.1%	28.6%

## Finance/Insurance

All employers offer a benefit package in addition to wage compensation

### Insurance:

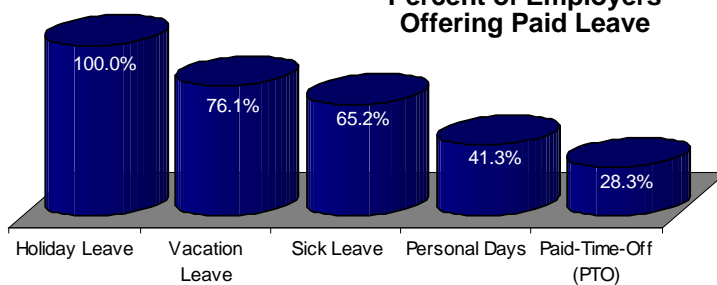
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 21.6%
  - 90.5% of businesses anticipate an increase in costs for medical insurance
  - 37.5% plan to increase employee's contribution in the next year
- 20.0% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
AD&D	69.6%
Dental Coverage	80.4%
Life Insurance	82.6%
Long-Term Disability	69.6%
Medical	93.5%
Prescription Drugs	78.3%
Short-Term Disability	47.8%
Vision Insurance	41.3%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	4.3%	4.3%
Company Discounts	28.9%	15.9%
Concierge Service	2.2%	2.3%
Employee Assistance Program	38.6%	27.9%
Fitness Club Membership	21.7%	10.9%
Flex Spending Accounts	61.4%	28.6%
Flexible Scheduling	50.0%	34.1%
Hiring Bonuses	22.7%	11.9%
Incentive/Reward program	59.1%	35.7%
Retirement	63.6%	30.0%
Shift Differential - 3rd Shift	4.9%	4.9%
Shift Differential - Weekend	2.4%	2.4%
Tuition Assistance	56.8%	14.3%
Varied Shifts	13.3%	7.0%

## Government

83.3% offer a benefit package in addition to wage compensation

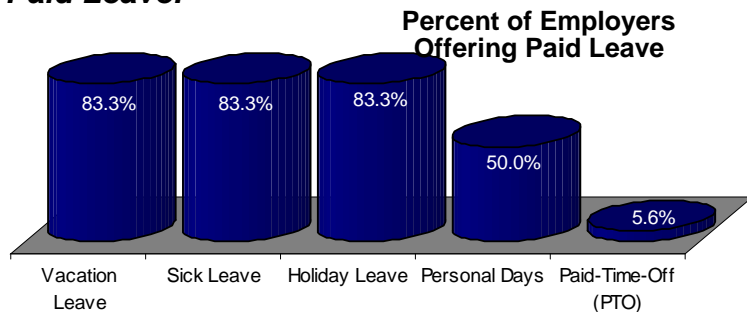
### Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 41.3%
  - 71.4% of businesses anticipate an increase in costs for medical insurance
  - 16.7% plan to increase employee's contribution in the next year
- 40.0% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
AD&D	55.6%
Dental Coverage	61.1%
Life Insurance	77.8%
Long-Term Disability	27.8%
Medical	77.8%
Prescription Drugs	77.8%
Short-Term Disability	33.3%
Vision Insurance	16.7%

### Paid Leave:



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	0.0%	0.0%
Company Discounts	0.0%	0.0%
Concierge Service	0.0%	0.0%
Employee Assistance Program	33.3%	20.0%
Fitness Club Membership	0.0%	0.0%
Flex Spending Accounts	53.3%	20.0%
Flexible Scheduling	13.3%	13.3%
Hiring Bonuses	6.7%	0.0%
Incentive/Reward program	6.7%	0.0%
Retirement	46.7%	35.7%
Shift Differential - 3rd Shift	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%
Tuition Assistance	20.0%	6.7%
Varied Shifts	33.3%	33.3%

## Healthcare

90.6% offer a benefit package in addition to wage compensation

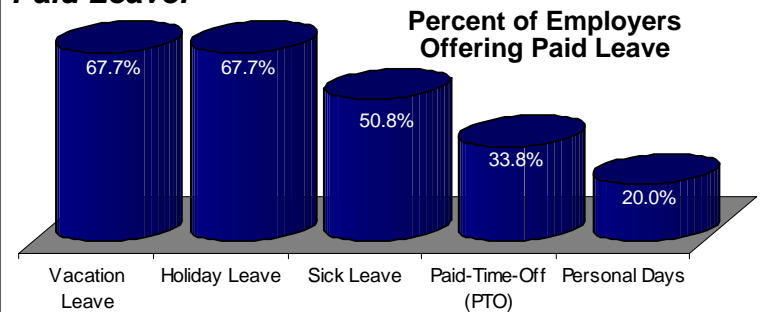
### Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 13.9%
  - 88.2% of businesses anticipate an increase in costs for medical insurance
  - 41.7% plan to increase employee's contribution in the next year
- 7.1% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
AD&D	47.7%
Dental Coverage	66.2%
Life Insurance	60.0%
Long-Term Disability	46.2%
Medical	84.6%
Prescription Drugs	73.8%
Short-Term Disability	32.3%
Vision Insurance	36.9%

### Paid Leave:



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	11.9%	11.9%
Company Discounts	35.6%	28.8%
Concierge Service	0.0%	0.0%
Employee Assistance Program	25.0%	22.0%
Fitness Club Membership	11.7%	8.3%
Flex Spending Accounts	60.0%	32.2%
Flexible Scheduling	45.8%	37.3%
Hiring Bonuses	11.7%	3.4%
Incentive/Reward program	28.3%	16.9%
Retirement	53.4%	37.0%
Shift Differential - 3rd Shift	23.3%	20.0%
Shift Differential - Weekend	25.0%	18.3%
Tuition Assistance	48.3%	25.9%
Varied Shifts	39.0%	35.0%

## Manufacturing

93.8% offer a benefit package in addition to wage compensation

### Insurance:

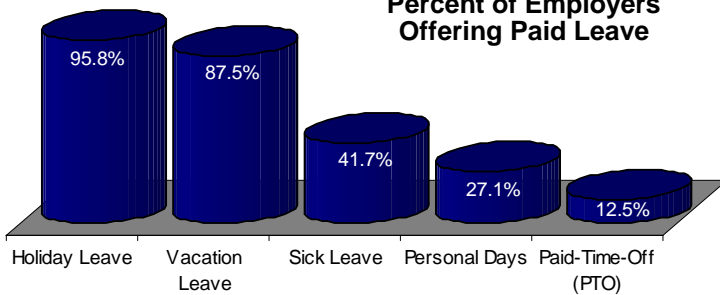
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 13.4%
  - 84.2% of businesses anticipate an increase in costs for medical insurance
  - 35.1% plan to increase employee's contribution in the next year
- 2.3% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
AD&D	54.2%
Dental Coverage	70.8%
Life Insurance	58.3%
Long-Term Disability	43.8%
Medical	87.5%
Prescription Drugs	79.2%
Short-Term Disability	45.8%
Vision Insurance	22.9%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	0.0%	0.0%
Company Discounts	29.5%	20.5%
Concierge Service	0.0%	0.0%
Employee Assistance Program	43.2%	16.3%
Fitness Club Membership	6.8%	4.5%
Flex Spending Accounts	57.8%	9.1%
Flexible Scheduling	36.4%	27.3%
Hiring Bonuses	7.0%	0.0%
Incentive/Reward program	51.2%	11.4%
Retirement	48.8%	22.5%
Shift Differential - 3rd Shift	18.6%	2.3%
Shift Differential - Weekend	9.1%	6.8%
Tuition Assistance	41.9%	4.5%
Varied Shifts	45.5%	15.9%

## Personal Services

77.8% offer a benefit package in addition to wage compensation

### Insurance:

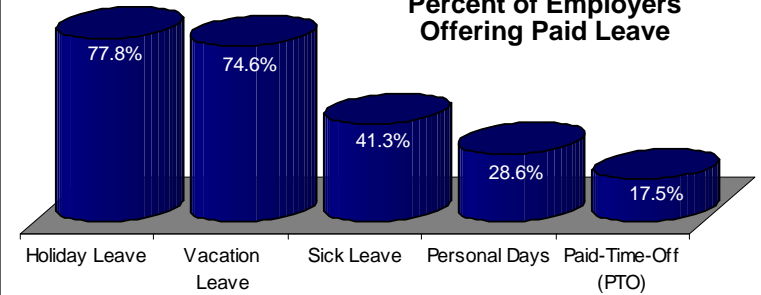
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 15.6%
  - 71.1% of businesses anticipate an increase in costs for medical insurance
  - 8.3% plan to increase employee's contribution in the next year
- 10.4% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
AD&D	31.7%
Dental Coverage	49.2%
Life Insurance	44.4%
Long-Term Disability	33.3%
Medical	65.1%
Prescription Drugs	55.6%
Short-Term Disability	23.8%
Vision Insurance	31.7%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	3.8%	1.9%
Company Discounts	30.8%	21.6%
Concierge Service	1.9%	1.9%
Employee Assistance Program	23.1%	15.7%
Fitness Club Membership	1.9%	0.0%
Flex Spending Accounts	35.8%	11.3%
Flexible Scheduling	36.5%	27.5%
Hiring Bonuses	3.8%	1.9%
Incentive/Reward program	21.6%	9.6%
Retirement	50.9%	17.8%
Shift Differential - 3rd Shift	2.1%	0.0%
Shift Differential - Weekend	2.0%	0.0%
Tuition Assistance	25.0%	5.7%
Varied Shifts	9.6%	6.0%

## Professional Services/Management

85.6% offer a benefit package in addition to wage compensation

### Insurance:

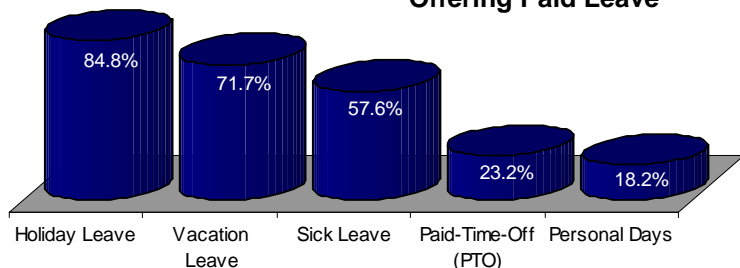
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 13.6%
  - 82.4% of businesses anticipate an increase in costs for medical insurance
  - 21.2% plan to increase employee's contribution in the next year
- 7.6% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	34.3%
Dental Coverage	46.5%
Life Insurance	50.5%
Long-Term Disability	39.4%
Medical	74.7%
Prescription Drugs	59.6%
Short-Term Disability	31.3%
Vision Insurance	28.3%

### Paid Leave:

Percent of Employers Offering Paid Leave



### Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	2.3%	1.1%
Company Discounts	37.2%	27.1%
Concierge Service	3.4%	2.3%
Employee Assistance Program	20.7%	12.9%
Fitness Club Membership	10.2%	2.3%
Flex Spending Accounts	42.5%	10.5%
Flexible Scheduling	43.7%	39.3%
Hiring Bonuses	14.9%	3.5%
Incentive/Reward program	58.6%	34.5%
Retirement	50.0%	20.8%
Shift Differential - 3rd Shift	2.4%	1.2%
Shift Differential - Weekend	4.8%	2.4%
Tuition Assistance	36.0%	5.8%
Varied Shifts	9.2%	7.1%

## Warehouse/Distribution

65.0% offer a benefit package in addition to wage compensation

### Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 14.1%
  - 87.5% of businesses anticipate an increase in costs for medical insurance
  - None plan to increase employee's contribution in the next year
- 27.3% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	30.0%
Dental Coverage	35.0%
Life Insurance	35.0%
Long-Term Disability	25.0%
Medical	50.0%
Prescription Drugs	45.0%
Short-Term Disability	30.0%
Vision Insurance	35.0%

### Paid Leave:

Percent of Employers Offering Paid Leave



### Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	0.0%	0.0%
Company Discounts	30.8%	23.1%
Concierge Service	0.0%	0.0%
Employee Assistance Program	15.4%	15.4%
Fitness Club Membership	15.4%	15.4%
Flex Spending Accounts	23.1%	15.4%
Flexible Scheduling	23.1%	23.1%
Hiring Bonuses	7.7%	7.7%
Incentive/Reward program	33.3%	8.3%
Retirement	36.4%	0.0%
Shift Differential - 3rd Shift	7.7%	7.7%
Shift Differential - Weekend	0.0%	8.3%
Tuition Assistance	38.5%	23.1%
Varied Shifts	23.1%	23.1%

## Wholesale/Retail Trade

86.9% offer a benefit package in addition to wage compensation

### Insurance:

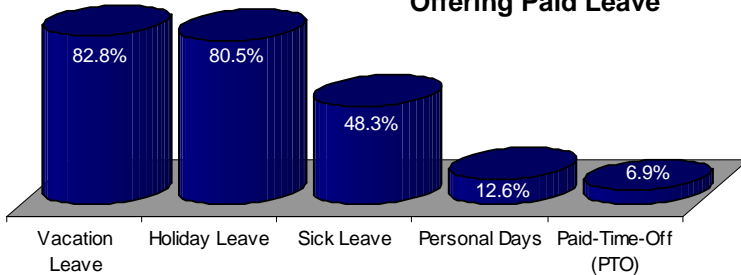
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 11.3%
  - 91.4% of businesses anticipate an increase in costs for medical insurance
  - 33.3% plan to increase employee's contribution in the next year
- 2.8% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
AD&D	40.2%
Dental Coverage	55.2%
Life Insurance	43.7%
Long-Term Disability	26.4%
Medical	74.7%
Prescription Drugs	65.5%
Short-Term Disability	26.4%
Vision Insurance	25.3%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	0.0%	0.0%
Company Discounts	55.3%	32.9%
Concierge Service	0.0%	0.0%
Employee Assistance Program	20.8%	11.0%
Fitness Club Membership	6.4%	1.4%
Flex Spending Accounts	31.6%	5.5%
Flexible Scheduling	26.3%	20.8%
Hiring Bonuses	5.3%	0.0%
Incentive/Reward program	40.8%	13.7%
Retirement	55.8%	15.5%
Shift Differential - 3rd Shift	8.5%	5.8%
Shift Differential - Weekend	6.8%	5.6%
Tuition Assistance	25.3%	0.0%
Varied Shifts	18.2%	13.9%

## Notes:

# Employment Range - All Industries

## 1-24 Employees

75.3% offer a benefit package in addition to wage compensation

### Insurance:

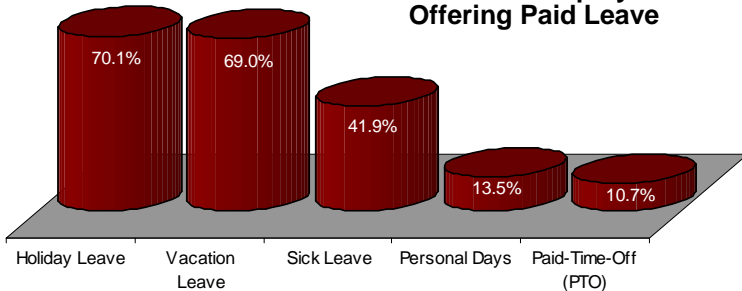
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 14.2%
  - 80.1% of businesses anticipate an increase in costs for medical insurance
  - 21.9% plan to increase employee's contribution in the next year
- 6.1% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	24.7%
Dental Coverage	36.2%
Life Insurance	33.3%
Long-Term Disability	22.4%
Medical	62.5%
Prescription Drugs	52.3%
Short-Term Disability	15.1%
Vision Insurance	19.5%

### Paid Leave:

Percent of Employers Offering Paid Leave



### Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	2.6%	1.3%
Company Discounts	31.0%	20.3%
Concierge Service	1.0%	0.7%
Employee Assistance Program	11.9%	6.4%
Fitness Club Membership	3.6%	0.3%
Flex Spending Accounts	27.4%	7.4%
Flexible Scheduling	31.4%	26.3%
Hiring Bonuses	3.3%	0.7%
Incentive/Reward program	35.4%	14.7%
Retirement	43.8%	12.4%
Shift Differential - 3rd Shift	2.0%	1.7%
Shift Differential - Weekend	2.4%	2.1%
Tuition Assistance	24.8%	4.1%
Varied Shifts	6.9%	5.4%

## 25-49 Employees

88.0% offer a benefit package in addition to wage compensation

### Insurance:

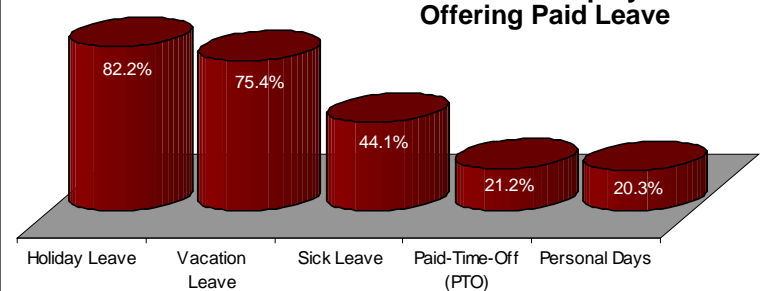
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 12.8%
  - 92.1% of businesses anticipate an increase in costs for medical insurance
  - 28.7% plan to increase employee's contribution in the next year
- 9.1% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	50.0%
Dental Coverage	69.5%
Life Insurance	62.7%
Long-Term Disability	34.7%
Medical	85.6%
Prescription Drugs	73.7%
Short-Term Disability	39.8%
Vision Insurance	29.7%

### Paid Leave:

Percent of Employers Offering Paid Leave



### Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	4.8%	2.9%
Company Discounts	43.3%	24.8%
Concierge Service	1.0%	1.0%
Employee Assistance Program	24.8%	12.5%
Fitness Club Membership	11.4%	2.9%
Flex Spending Accounts	54.7%	12.4%
Flexible Scheduling	35.2%	22.5%
Hiring Bonuses	13.5%	4.8%
Incentive/Reward program	48.6%	17.3%
Retirement	56.2%	18.9%
Shift Differential - 3rd Shift	9.7%	2.9%
Shift Differential - Weekend	12.5%	3.9%
Tuition Assistance	35.8%	4.8%
Varied Shifts	21.7%	9.7%

## 50-99 Employees

96.9% offer a benefit package in addition to wage compensation

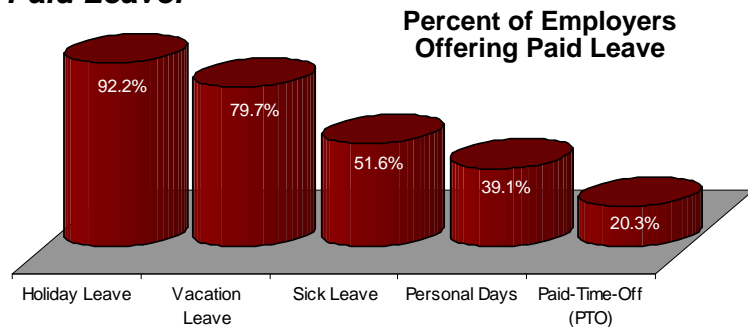
### Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 17.9%
  - 89.3% of businesses anticipate an increase in costs for medical insurance
  - 38.2% plan to increase employee's contribution in the next year
- 9.7% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
AD&D	70.3%
Dental Coverage	75.0%
Life Insurance	82.8%
Long-Term Disability	64.1%
Medical	93.8%
Prescription Drugs	79.7%
Short-Term Disability	51.6%
Vision Insurance	37.5%

### Paid Leave:



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	3.2%	3.3%
Company Discounts	40.3%	25.0%
Concierge Service	1.6%	1.6%
Employee Assistance Program	36.5%	23.3%
Fitness Club Membership	12.7%	6.7%
Flex Spending Accounts	63.5%	11.5%
Flexible Scheduling	30.2%	25.0%
Hiring Bonuses	11.1%	1.6%
Incentive/Reward program	44.4%	18.0%
Retirement	56.5%	29.1%
Shift Differential - 3rd Shift	15.3%	10.3%
Shift Differential - Weekend	11.3%	6.8%
Tuition Assistance	47.6%	6.7%
Varied Shifts	39.7%	26.7%

## 100-249 Employees

All employers offer a benefit package in addition to wage compensation

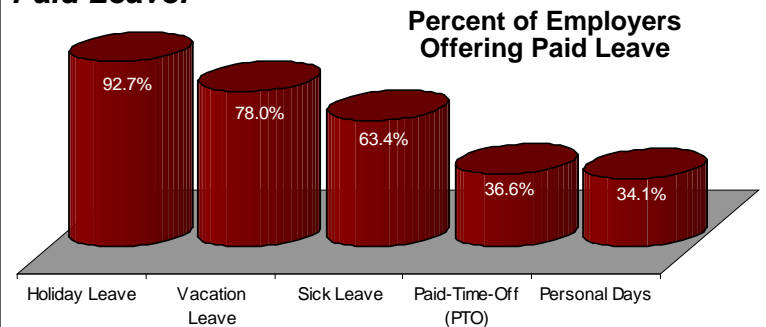
### Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 22.7%
  - 80.6% of businesses anticipate an increase in costs for medical insurance
  - 46.9% plan to increase employee's contribution in the next year
- 30.0% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
AD&D	75.6%
Dental Coverage	90.2%
Life Insurance	87.8%
Long-Term Disability	80.5%
Medical	100.0%
Prescription Drugs	87.8%
Short-Term Disability	61.0%
Vision Insurance	56.1%

### Paid Leave:



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	2.4%	4.9%
Company Discounts	32.5%	27.5%
Concierge Service	2.4%	2.4%
Employee Assistance Program	63.4%	40.0%
Fitness Club Membership	26.8%	19.5%
Flex Spending Accounts	82.9%	34.1%
Flexible Scheduling	48.7%	43.6%
Hiring Bonuses	29.3%	12.2%
Incentive/Reward program	56.1%	34.1%
Retirement	52.5%	33.3%
Shift Differential - 3rd Shift	30.8%	20.5%
Shift Differential - Weekend	20.0%	15.0%
Tuition Assistance	68.3%	26.8%
Varied Shifts	56.1%	46.3%

## 250 + Employees

96.4% offer a benefit package in addition to wage compensation

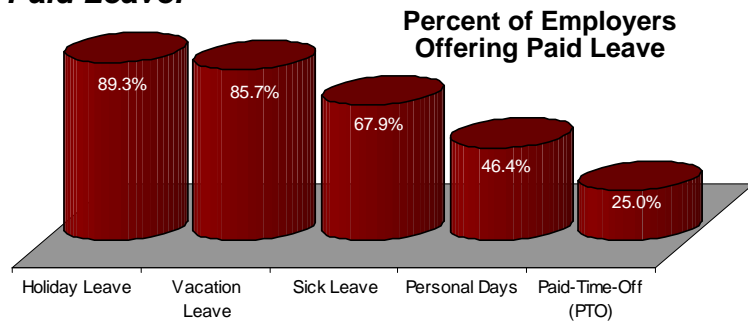
### Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 22.2%
  - 84.6% of businesses anticipate an increase in costs for medical insurance
  - 53.8% plan to increase employee's contribution in the next year
- 35.7% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
AD&D	92.9%
Dental Coverage	96.4%
Life Insurance	100.0%
Long-Term Disability	89.3%
Medical	100.0%
Prescription Drugs	92.9%
Short-Term Disability	60.7%
Vision Insurance	64.3%

### Paid Leave:



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	7.1%	7.1%
Company Discounts	32.1%	32.1%
Concierge Service	0.0%	0.0%
Employee Assistance Program	71.4%	57.1%
Fitness Club Membership	21.4%	17.9%
Flex Spending Accounts	82.1%	57.1%
Flexible Scheduling	42.9%	35.7%
Hiring Bonuses	22.2%	10.7%
Incentive/Reward program	25.0%	17.9%
Retirement	74.1%	60.0%
Shift Differential - 3rd Shift	29.6%	18.5%
Shift Differential - Weekend	25.9%	18.5%
Tuition Assistance	60.7%	21.4%
Varied Shifts	55.6%	32.1%

# Industry Clusters

## Advanced Manufacturing

All employers offer a benefit package in addition to wage compensation

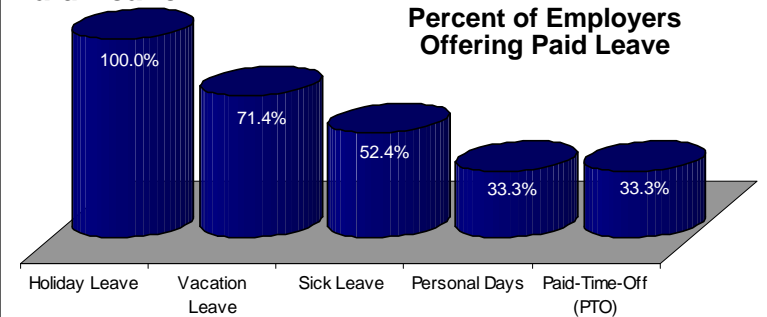
### Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 16.3%
  - 83.3% of businesses anticipate an increase in costs for medical insurance
  - 50.0% plan to increase employee's contribution in the next year
- None offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
AD&D	76.2%
Dental Coverage	81.0%
Life Insurance	81.0%
Long-Term Disability	71.4%
Medical	95.2%
Prescription Drugs	85.7%
Short-Term Disability	66.7%
Vision Insurance	33.3%

### Paid Leave:



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	4.8%	5.0%
Company Discounts	33.3%	21.1%
Concierge Service	4.8%	5.3%
Employee Assistance Program	42.9%	26.3%
Fitness Club Membership	19.0%	10.5%
Flex Spending Accounts	76.2%	15.0%
Flexible Scheduling	71.4%	50.0%
Hiring Bonuses	33.3%	10.0%
Incentive/Reward program	61.9%	31.6%
Retirement	47.4%	44.4%
Shift Differential - 3rd Shift	5.0%	0.0%
Shift Differential - Weekend	5.0%	5.6%
Tuition Assistance	47.6%	5.0%
Varied Shifts	19.0%	0.0%

## Bioscience

All employers offer a benefit package in addition to wage compensation

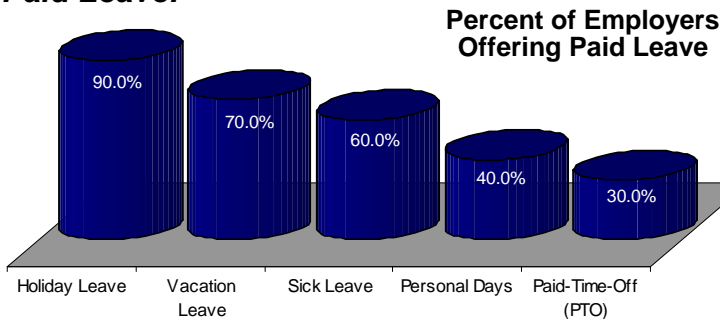
### Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 20.5%
  - 88.9% of businesses anticipate an increase in costs for medical insurance
  - 42.9% plan to increase employee's contribution in the next year
- None offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
AD&D	80.0%
Dental Coverage	80.0%
Life Insurance	80.0%
Long-Term Disability	60.0%
Medical	90.0%
Prescription Drugs	90.0%
Short-Term Disability	60.0%
Vision Insurance	40.0%

### Paid Leave:



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	0.0%	0.0%
Company Discounts	30.0%	22.2%
Concierge Service	0.0%	0.0%
Employee Assistance Program	40.0%	33.3%
Fitness Club Membership	30.0%	11.1%
Flex Spending Accounts	80.0%	20.0%
Flexible Scheduling	80.0%	66.7%
Hiring Bonuses	30.0%	0.0%
Incentive/Reward program	70.0%	33.3%
Retirement	75.0%	71.4%
Shift Differential - 3rd Shift	20.0%	0.0%
Shift Differential - Weekend	10.0%	11.1%
Tuition Assistance	50.0%	10.0%
Varied Shifts	30.0%	11.1%

## Information Technology

All employers offer a benefit package in addition to wage compensation

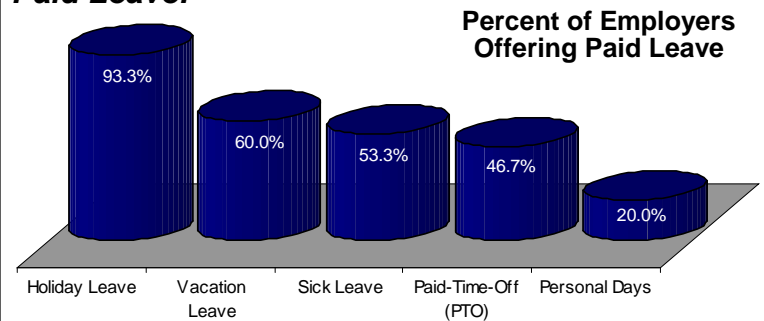
### Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
  - Average is 12.3%
  - 75.0% of businesses anticipate an increase in costs for medical insurance
  - 30.8% plan to increase employee's contribution in the next year
- 7.7% offer health/medical insurance to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
AD&D	66.7%
Dental Coverage	60.0%
Life Insurance	73.3%
Long-Term Disability	53.3%
Medical	93.3%
Prescription Drugs	73.3%
Short-Term Disability	33.3%
Vision Insurance	46.7%

### Paid Leave:



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Additional Benefit	% Offered to Full-Time Employees	% Offered to Part-Time Employees
Childcare Assistance	0.0%	0.0%
Company Discounts	53.3%	42.9%
Concierge Service	0.0%	0.0%
Employee Assistance Program	28.6%	21.4%
Fitness Club Membership	13.3%	0.0%
Flex Spending Accounts	53.3%	0.0%
Flexible Scheduling	53.3%	57.1%
Hiring Bonuses	13.3%	0.0%
Incentive/Reward program	53.3%	42.9%
Retirement	26.7%	21.4%
Shift Differential - 3rd Shift	6.7%	7.1%
Shift Differential - Weekend	0.0%	0.0%
Tuition Assistance	53.3%	14.3%
Varied Shifts	20.0%	14.3%

Sponsored in Partnership with



For more information regarding the Greater Des Moines Fringe Benefit Study, contact:

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