



2010 Benefit Survey

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Dear Franklin County Employer:

On behalf of the Franklin County Area Development Corporation's (FCADC) Board of Directors, I am pleased to present you with a copy of our *2010 Benefit Survey*. With the assistance of our project consultant, *Metz Strategic Solutions*, we were able to successfully obtain data from nearly 37 Franklin County employers regarding benefit packages for their employees.

You might be asking...why is this information important? First and foremost the information can be used by you as an employer in establishing suitable fringe benefit packages for your employees. Furthermore, the survey will assist the FCADC in their selective attraction of new business and industry to the area that will complement our economic diversity. The availability of up-to-date socio-economic/demographic information...including average wage rates and benefit data...is vital to the process.

I want to thank all of the employers who participated in compiling the survey...you know who you are. I hope everyone finds the information to be useful and it is our intent to make this an annual project. Should you have any questions or comments regarding the enclosed information, please do not hesitate to contact our office.

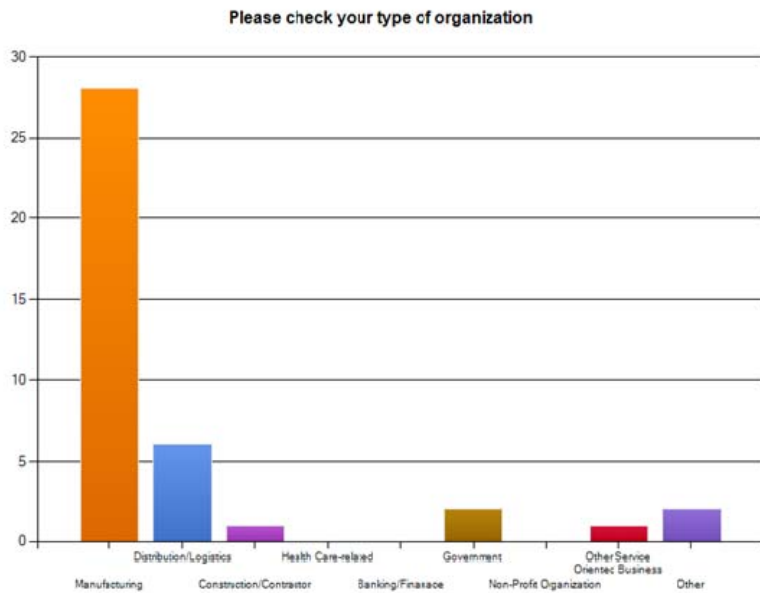
Regards,

A handwritten signature in black ink, appearing to read "L. Michael Ross", with a large, sweeping flourish extending from the end of the signature.

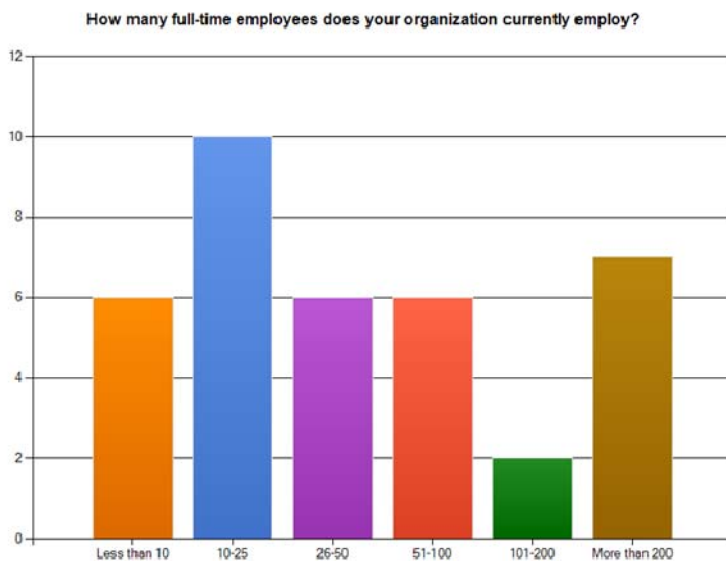
L. Michael Ross, EDP
President

2010 FCADC Benefits Survey Results

1. # of Participating Organizations: 37
2. Types of Organizations Participating



3. # of Full-time Employees by Participating Organization



Actual Results of Benefits Survey

1. What is the average cost of benefits per full-time employee?
 - a. The average cost reported was \$8141.70
 - b. The responses ranged from a high of \$19,104 to a low of \$3,976
2. What is the mark-up for your benefits as a % of payroll?
 - a. The average reported percentage was 27.76%.
 - b. The responses ranged from a high of 57% to a low of 9%.
3. Does your organization offer medical insurance to employees?
 - a. 95.5% answered "YES"
 - b. 4.5% answered "NO"

4. What organization is the provider of your medical insurance?
- Capital Blue Cross 36.4%
 - Highmark Blue Shield 31.8%
 - Aetna 9.1%
 - Other 22.7%
5. If you checked other on the previous question—please name the provider of medical coverage for your organization.
- Principle Insurance-2 responses
 - Anthem Blue Cross
 - Ameri Health
 - South Central Preferred
6. What is your organization's monthly premium charge for single coverage?

Answer Options	Answer Options	Response Percent	Response Count
Less than \$250	Less than \$250	18.2%	4
\$251-300	\$251-300	22.7%	5
\$301-350	\$301-350	9.1%	2
\$351-400	\$351-400	18.2%	4
More than \$400	More than \$400	36.4%	8

7. What is your organization's monthly premium charge for a two party situation? The data reflects the average of an organization's two-party situations.

Answer Options	Answer Options	Response Percent	Response Count
Don't have a 2-person option	Don't have a 2-person option	5.0%	1
Less than \$500	Less than \$500	10.0%	2
\$501-600	\$501-600	20.0%	4
\$601-700	\$601-700	10.0%	2
\$701-800	\$701-800	10.0%	2
\$801-900	\$801-900	15.0%	3
\$901-1000	\$901-1000	15.0%	3
More than \$1000	More than \$1000	15.0%	3

8. What is your organization's monthly premium charge for family coverage?

Answer Options	Answer Options	Response Percent	Response Count
Under \$700	Under \$700	19.0%	4
\$701-800	\$701-800	4.8%	1
\$801-900	\$801-900	23.8%	5
\$901-1000	\$901-1000	0.0%	0
\$1000-1100	\$1000-1100	23.8%	5
\$1100-1200	\$1100-1200	4.8%	1
More than \$1200	More than \$1200	23.8%	5

9. What percentage of the premiums do employees pay if they opt for single coverage only?

Answer Options	Response Percent	Response Count
0%-The organization pays the entire cost	28.6%	6
1-10%	9.5%	2
11-20%	28.6%	6
21-30%	19.0%	4
31-40%	4.8%	1
More than 40%	9.5%	2

10. What percentage of premiums do employees pay if they opt for some form of 2-party coverage?

Answer Options	Response Percent	Response Count
0--The organization pays the entire premium	5.0%	1
1-10%	10.0%	2
11-20%	30.0%	6
21-30%	20.0%	4
31-40%	5.0%	1
41-50%	10.0%	2
More than 50%	5.0%	1
The employee pays the difference between the 2-party premium and the single coverage premium	15.0%	3

11. What percentage of premiums do employees pay if they opt for family coverage?

Answer Options	Response Percent	Response Count
0--The organization pays the entire premium	4.8%	1
1-10%	4.8%	1
11-20%	28.6%	6
21-30%	9.5%	2
31-40%	23.8%	5
41-50%	4.8%	1
More than 50%	9.5%	2
The employee pays the difference between the family and the single coverage premium	14.3%	3

12. Does your plan contain co-pays?

- a. Yes.....100%
- b. No..... 0%

13. If your plan contains a Doctor's office co-pay—what is it?

Answer Options	Response Percent	Response Count
\$10 or less	9.1%	2
\$11-15	31.8%	7
\$16-20	31.8%	7
\$21-25	18.2%	4
\$26-30	13.6%	3
\$31-35	0.0%	0
More than \$35	0.0%	0

14. If your plan contains Emergency Room co-pay—what is it?

- a. 2 organizations responded that ER co-pay is \$35
- b. 7 organizations responded that ER co-pay is \$50
- c. 2 organizations responded that ER co-pay is \$100
- d. 5 organizations responded that ER co-pay is \$200
- e. 5 others had other responses

15. Does your plan design contain some level of co-insurance after a deductible is met?

- a. 36.4% responded “YES”
- b. 63.6% responded “NO”

16. If a deductible is present in the plan design, what is the amount of the deductible for a single person?

Answer Options	Response Percent	Response Count
\$0-200	22.2%	4
\$201-300	22.2%	4
\$301-400	5.6%	1
\$401-500	11.1%	2
\$501-750	5.6%	1
\$751-1000	5.6%	1
\$1000-2000	11.1%	2
More than \$2000	16.7%	3

17. If a deductible is present in the plan design, what is the maximum amount of the deductible for a family?

Answer Options	Response Percent	Response Count
Less than \$250	11.1%	2
\$250-499	11.1%	2
\$500-699	16.7%	3
\$700-999	11.1%	2
\$1000-1499	16.7%	3
\$1500-1999	0.0%	0
\$2000-2500	11.1%	2
More than \$2500	22.2%	4

18. If your plan design contains some level of co-insurance either at first dollar or after a deductible is met—what is that percentage (paid for by the employee) for an in-network situation?

Answer Options	Response Percent	Response Count
Less than 10%	16.7%	1
10-14%	66.7%	4
15-19%	0.0%	0
20-24%	16.7%	1
25-29%	0.0%	0
30% or more	0.0%	0

19. If your plan does contain some level of co-insurance either at first dollar or after a deductible is met—what is that percentage (paid by the employee) for an out-of-network situation?

Answer Options	Answer Options	Response Percent	Response Count
Less than 10%	Less than 10%	0.0%	0
10-14%	10-14%	12.5%	1
15-19%	15-19%	12.5%	1
20-24%	20-24%	25.0%	2
25-29%	25-29%	0.0%	0
30-39%	30-39%	37.5%	3
40% or more	40% or more	12.5%	1

20. If your organization has an out-of-pocket maximum, what is the actual amount for a single person?

- a. 4 organizations responded under \$1000
- b. 3 organizations responded from \$2000-3999
- c. 4 organizations responded from \$4000-5999
- d. 2 had other responses

21. If your plan has an out-of-pocket maximum, what is the actual number for a family situation?

- a. 3 organizations responded \$1000
- b. 2 organizations responded \$2000
- c. 2 organizations responded \$5000
- d. 3 organizations responded \$6000
- e. 4 organizations responded \$8000
- f. 4 organizations responded \$10000
- g. 3 organizations responded with other numbers

22. Does your organization pay any amount to employees who opt out of medical coverage?

- a. 14.3% responded “YES”
- b. 85.7% responded “NO”

23. If you answered “Yes” to the last question, what amount does your organization pay employees who opt out?

- a. Not enough responses to report—only 14% responded “YES”

24. Does your plan design have provisions that a spouse needs to take coverage through their employer if that employer offers coverage?

- a. 20% responded “YES”
- b. 80% responded “NO”

25. Does your medical plan have any type of reimbursement account available?

- a. 28.6% responded “YES”
- b. 71.4% responded “NO”

26. If you answered “Yes” to the last question, what type of reimbursement account is utilized?

- a. 4 responded with HRA accounts
- b. 2 responded Flex Spending accounts
- c. 2 responded MERP account
- d. 1 other

27. Does your organization offer prescription/drug benefits?

- a. 95.5% responded “YES”
- b. 4.5% responded “NO”

- 28. Does your organization have a defined benefit pension plan?**
- a. 19% responded “YES”
 - b. 81% responded “NO”
- 29. Does your organization offer a 401(k) plan?**
- a. 76.2% responded “YES”
 - b. 23.8% responded “NO”
- 30. Does your organization provide a company match in the 401k plan?**
- a. 63.2% responded “YES”
 - b. 36.8% responded “NO”
- 31. What is the maximum total match that your organization provides?**
- a. 7.7% responded 1%
 - b. 7.7 % responded 2%
 - c. 46.2% responded 3%
 - d. 7.7 % responded 4%
 - e. 23.1% responded 5%
 - f. 7.7% responded 6%
- 32. Did your organization reduce or suspend the company match in the last 2 year?**
- a. 33.3% responded “YES”
 - b. 66.7% responded “NO”
- 33. How long does an employee have to work to receive 10 days of vacation per year? (This question doesn't include employers that roll everything into a PTO policy)**
- a. 7 organizations responded 1 year or less
 - b. 7 organizations responded 2 years
 - c. 5 organizations responded 3 years
 - d. 1 organization responded 4 years
 - e. 4 organizations responded 5 years or more
- 34. How long does an employee have to work to receive 15 days of vacation per year?**
- a. 3 organizations responded 3 years
 - b. 3 organizations responded 5 years
 - c. 2 organizations responded 7 years
 - d. 2 organizations responded 8 years
 - e. 9 organizations responded 10 years
 - f. 4 organizations responded 15 years
 - g. 3 responded otherwise
- 35. How long does an employee have to work to receive 20 days of vacation per year?**
- a. 14 organizations do not offer 4 weeks
 - b. 5 organizations responded 10 years or less
 - c. 3 organizations responded 15 years
 - d. 5 organizations responded 20 years
 - e. 2 responded otherwise
- 36. How long does an employee have to work to receive 25 days of vacation per year?**
- a. 19 organizations do not offer 5 weeks
 - b. 3 organizations responded 10 years or less
 - c. 2 organizations responded 15 years
 - d. 3 organizations responded 20 years
 - e. 2 organizations responded 25 years

- 37. How many Holidays does your organization provide to full-time employees?**
- 3 organizations responded with 7 days or less**
 - 3 organizations responded with 8 days**
 - 6 organizations responded with 9 days**
 - 9 organizations responded with 10 days**
 - 7 organizations responded with 11 or more days**
- 38. Does your organization roll all paid time off into one policy?**
- 32% responded “YES” to this question**
 - 68% responded “NO” to this question**
- 39. Does your organization offer Life Insurance to employees paid for by the organization?**
- 30% responded “YES”**
 - 70% responded “NO”**
- 40. If your organization does provide life insurance coverage—what is the amount?**
- 8 organizations responded from \$10,000-\$19,999**
 - 7 organizations responded from \$20,000-\$49,999**
 - 5 organizations responded over \$50,000**
 - 2 responded otherwise**
- 41. Does your organization pay for short-term disability coverage for employees?**
- 38.1% responded “YES”**
 - 61.9% responded “NO”**
- 42. If a STD plan is available either paid by the employee or the company, what % of pay does STD cover?**
- 2 organizations responded 50%**
 - 7 organizations responded 60%**
 - 2 organizations responded 70%**
 - 3 organizations had other formulas**
- 43. Does your organization pay for long-term disability coverage for employees?**
- 19% responded “YES”**
 - 81% responded “NO”**
- 44. Does your organization provide Dental benefits to employees?**
- 68.2% responded “YES”**
 - 31.8% responded “NO”**
- 45. If Dental benefits are offered, what % of the premiums are paid by employees?**
- 5 organizations reported that employees pay 100% of the premiums**
 - 3 organizations reported that employees pay 70-80% of the premiums**
 - 6 organizations reported that employees pay 30-50% of the premiums**
 - 6 organizations reported that employees pay less than 30% of the premiums**
- 46. Who is the insurance company for your organizations dental benefits?**
- 8 replied United Concordia**
 - 5 replied Delta Dental**
 - 4 replied Guardian**
 - 2 replied Aetna**
 - 2 were others**

47. Is a vision plan offered to employees?

- a. 68.2% responded "YES"
- b. 31.8% responded "NO"

48. If a vision plan is offered is it paid for by the employer?

- a. 28.2% responded "YES"
- b. 71.8% responded "NO"

49. Does your organization have an Employee Assistance Program for employees?

- a. 33.3% responded "YES"
- b. 66.7% responded "NO"

50. Does your organization have a tuition reimbursement program?

- a. 45.5% responded "YES"
- b. 54.5% responded "NO"

51. Does your organization have a scholarship program for children of employees?

- a. 14.3% responded "YES"
- b. 85.7% responded "NO"

52. Does your organization utilize a broker to assist with medical benefits?

- a. 57.1% responded "YES"
- b. 42.9% responded "NO"

53. Does your organization do its own payroll in-house or does it utilize a 3rd party to assist with payroll?

- a. 54.5% do it in-house
- b. 45.5 utilize a 3rd party