



KENOSHA AREA BUSINESS ALLIANCE

DRIVING

Economic Development in Kenosha County

2004 KABA Benefit Survey Report

This report is provided to participating members at no charge as a benefit of membership. Thank you for your participation!



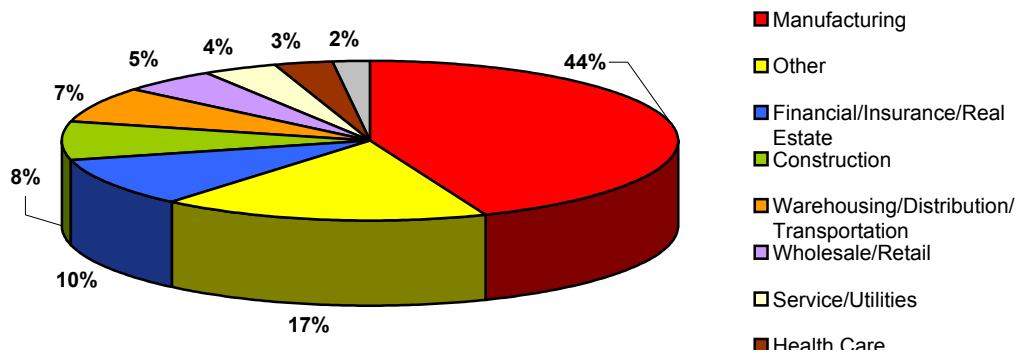
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Executive Summary

The Kenosha Area Business Alliance conducted its annual survey to gather information on what types of benefits employers currently offer to their employees. This year we focused heavily on health insurance. The following report provides an analysis of the results that are based on the responses of 100 companies which is a response rate of 40.5%. The survey was distributed to 247 KABA members and asked 23 questions revolving around company sponsored health insurance plans and other benefits. Despite the continued increase in the cost of health insurance, Kenosha County businesses continue to provide good health insurance benefits to their employees. Ninety-five percent (95%) of the respondents to this survey offer a company sponsored health insurance plan to their employees. Of particular interest is the fact that one-quarter or twenty-four percent (24%) of employees contribute \$0 to monthly insurance premiums. Another twenty-five percent (25%) contribute between 21 - 30% of premiums. PPO plans continue to be popular with seventy-five percent (75%) of employers offering them and fifty percent (50%) of employees have a deductible of \$100 - 500. Ninety-four percent (94%) of respondents offer a prescription drug plan with forty-eight percent (48%) utilizing a mail order service but only six percent (6%) make it mandatory for maintenance drugs. Eighty-six percent (86%) of respondents indicated that their healthcare costs has increased in the past year but only eighteen percent (18%) indicated that they have had to decrease other benefits as a result.

Kenosha County employers generously offer traditional benefits such as health and dental insurance, retirement plans and short term disability but continue to offer few non-traditional benefits like flextime, job sharing, sabbaticals, sign on bonuses and paid maternity leave.

Type of business/organization you represent:



Since the total number of respondents was 100, results are given in percentages with the assumption that the whole number is the same as the percentage.

Health Insurance Benefits:

1. Do you offer a company sponsored health insurance plan to your employees?

Yes	95%
No	2%
No Answer	3%
	<hr/>
	100%

2. How is your plan funded?

Self funded by company	37%
Fully insured by an outside vendor	51%
Other	8%
No Answer	4%
	<hr/>
	100%

3. What type of plan do you offer? (Some respondents chose more than one answer)

HMO (Health Maintenance Organization)	23	21%
PPO (Preferred Provider Organization)	83	75%
EPO (Exclusive Provider Organization)	2	2%
Other:	3	3%
	<hr/>	
	111	100%

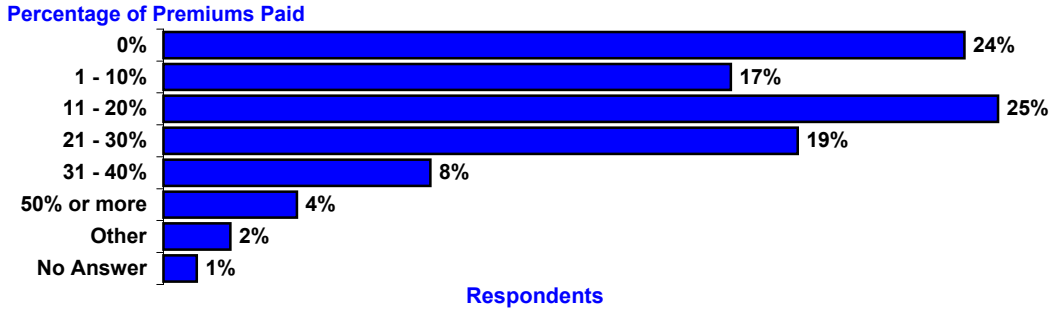
4. Which levels of coverage can your employees choose?

Employee only	100%
Employee + Spouse	53%
Employee + 1 Dependent	28%
Employee + Dependents	52%
Employee + Family	100%

5. On average, what is the limit on "out-of pocket" maximums?

Less than \$1000	29%
\$1001 - \$2500	42%
\$2501 - 4999	14%
More than \$5000	14%
No Answer	1%
	<hr/>
	100%

6. What percentage of the monthly premiums do your employees contribute?



7. What are the actual dollar amounts per month paid by your employees for the following categories?

<i>Employee only</i>	<i>\$ per Month</i>	<i># of Resp.</i>	<i>Emp.+ Spouse</i>	<i>\$ per Month</i>	<i># of Resp.</i>
	\$0	19		\$0	15
	\$1 - 25	7		\$1 - 50	6
	\$26 - 50	16		\$51 - 100	6
	\$51-75	14		\$101 - 150	7
	\$76 - 100	11		\$151 - 200	7
	\$101 - 150	8		\$201 - 300	7
	\$151 - 200	3		\$301 - 400	3
	\$200+	3		\$400+	5
	No Answer	19		No Answer	44
		<u>100</u>			<u>100</u>

<i>Emp + 1 Dep</i>	<i>\$ per Month</i>	<i># of Resp.</i>	<i>Emp + Deps</i>	<i>\$ per Month</i>	<i># of Resp.</i>
	\$0	15		\$0	15
	\$1 - 50	3		\$1 - 50	5
	\$51 - 100	8		\$51 - 100	12
	\$101 - 150	6		\$101 - 150	7
	\$151 - 200	3		\$151 - 200	7
	\$201 - 300	5		\$201 - 300	4
	\$301 - 400	3		\$301 - 400	1
	\$400+	1		\$400+	5
	No Answer	56		No Answer	44
		<u>100</u>			<u>100</u>

<i>Emp + Family</i>	<i>\$ per Month</i>	<i># of Resp.</i>
	\$0	15
	\$1 - 50	3
	\$51 - 100	12
	\$101 - 150	9
	\$151 - 200	12
	\$201 - 300	13
	\$301 - 400	5
	\$400+	9
	No Answer	22
		<u>100</u>

8. On average, what amount of deductible is your employee responsible for?

Less than \$100 per individual	19%
\$100 - \$500 per individual	50%
\$501 - \$1000 per individual	23%
More than \$1000 per individual	5%
No Answer	3%
	<hr/> 100%

9. Do you offer a prescription drug program?

Yes	94%
No	0%
No Answer	6%
	<hr/> 100%

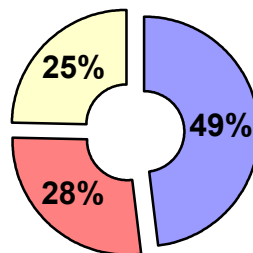
10. What is your co-pay for name brand drugs?

\$0 - 10	6%
\$11 - 20	21%
\$21 - 35	49%
More than \$35	14%
Other	10%
	<hr/> 100%

11. What is your co-pay for generic drugs?

\$0 - 10	60%
\$11 - 20	23%
\$21 - 35	10%
More than \$35	1%
Other	4%
No Answer	2%
	<hr/> 100%

12. Do you offer a mail order drug program?



Mail Order Program

- Yes
- No
- No Answer

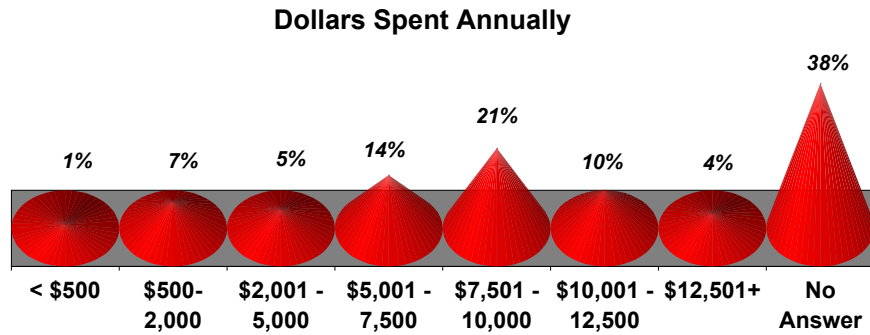
If yes, is it mandatory for maintenance prescription drugs?

Yes	6%
No	60%
No Answer	34%
	<hr/> 100%

13. If an employee opts out of your medical plan do you offer them monetary compensation?

Yes	22%
No	72%
No Answer	6%
	<hr/> 100%

14. On average, what is the actual dollars spent per employee per year on health care?



15. If an employee's spouse has a medical plan available to them through their employer, do you require them to use it?

Yes	7%
No	86%
No Answer	7%
	<u>100%</u>

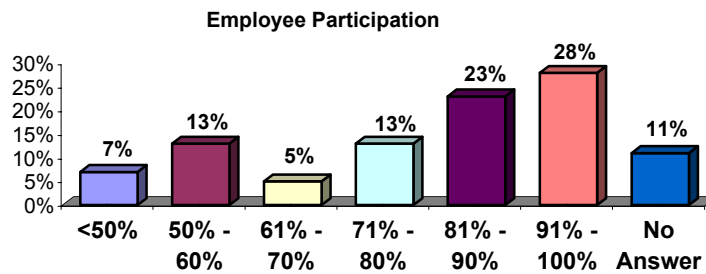
16. Please indicate which of the following benefits are included in your health insurance plan or are offered as an additional benefit.

Mental Health Insurance	85%
Life Insurance	75%
Dental Insurance	70%
Wellness Program	45%
Vision Insurance	45%
Medical Flexible Spending Acct	45%
Well Baby Program	42%
Preventive Screening Programs	35%
Vaccinations on-site (i.e. flu)	31%
Rehabilitation Assistance	30%
Supplemental Health/Accident Ins.	26%
Smoking Cessation Program	20%
Retiree Health Benefits	20%
Fitness center/gym subsidy	19%
Nutritional Programs	10%
Weight Loss Program	9%
Stress Reduction Program	7%

17. How many employees are eligible for benefits in your company?

0 -25	27%
25 - 100	36%
101 -200	10%
201 - 500	3%
501 - 1000	4%
1000+	7%
No Answer	13%
	<u>100%</u>

18. What is the percentage of employees who participate in health benefits?



19. Did your health insurance premiums increase from 2002 - 2003?

Yes	86%
No	6%
No Answer	8%
	100%

20. If yes, what was the percentage of the increase?

<10%	12%
10% - 15%	16%
16% - 20%	23%
21% - 25%	13%
26% - 35%	9%
36% - 50%	2%
50%+	4%
No Answer	21%
	100%

21. Has the increased cost of health care caused a decrease in other company sponsored benefits?

Yes	18%
No	69%
No Answer	13%
	100%

If yes, identify which benefits have been discontinued or decreased due to increased health care costs?

Dental Insurance	Pay Increases
Bonuses	Profit Sharing
Dependent Life Insurance	401(k) Contributions
Paid Time Off	Decreased Health Benefits

22. On average, what percentage of an average salary reflects the total cost of benefits your organization provides to your employees for both mandatory benefits (i.e., FICA and unemployment) and voluntary benefits (i.e., health and vacation)?

<25%	16%
25% - 30%	23%
31% - 40%	22%
41% - 50%	6%
51%+	2%
No Answer	31%
	100%

23. Please indicate which of the following additional benefits you offer to your employees:

Financial Benefits

Retirement plan	75%
Incentive bonus plan	35%
Sign on bonus	5%
Spot bonus	5%
Shift premiums	39%

Direct deposit	68%
Automobile allowance/expenses	37%
Cell phone/pager	35%
Educational Assistance	61%
Computer Purchase Assistance	5%

Leave Benefits

Paid jury duty	71%
Long term disability	57%
Short term disability	62%
Paid maternity leave	27%
Paid bereavement leave	71%
Floating Holiday	38%
Sabbatical Program	4%

Family Friendly Benefits

Dependent Care Flexible Spending Account	47%
Flextime	25%
Job Sharing	4%
Compressed work week	9%
Telecommuting	2%
Paid family leave	10%

After 1 full year of employment how many, if any, accrued days are paid for each category?

<i>Paid personal days</i>	<i># of Days</i>	<i>% of Resp.</i>	<i>Paid Vacation</i>	<i># of Days</i>	<i>% of Resp.</i>
	1	5%		5	36%
	2	10%		6	1%
	3	8%		7	2%
	4	6%		8	1%
	5	9%		9	1%
	6	2%		10	37%
	N/A	60%		N/A	22%
		<u>100%</u>			<u>100%</u>

<i>Paid Sick Leave</i>	<i># of Days</i>	<i>% of Resp.</i>	<i>(PTO) Plan</i>	<i># of Days</i>	<i>% of Resp.</i>
	1	1%		5	1%
	1.5	3%		9	2%
	2	4%		10	1%
	3	1%		20	1%
	4	2%		22	1%
	5	7%		N/A	94%
	>5	14%			<u>100%</u>
	N/A	68%			
		<u>100%</u>			