

# Western Iowa Advantage Regional Fringe Benefit Analysis



A Study of Fringe Benefits  
Released March 2008

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 Western Iowa Advantage region that encompasses Ida, Sac, Crawford, Carroll, Greene, Audubon, Guthrie, and Adair counties in Iowa. The information provides a detailed analysis of employer-provided benefits. Consequently, 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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# Fringe Benefit Profile

## Benefit Overview

38.8 percent of the employers located in the Western Iowa Advantage region who were randomly selected to participate in the survey provided input on fringe benefits being offered. 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.

- 78.5% offer a fringe benefit package in addition to wage compensation
  - 8.7% offer benefit packages that are union negotiated
- The average hours worked to be considered full-time is 37 per week
  - 98.0% employ at least one full-time employee
  - 89.4% employ at least one part-time employee
  - 48.9% employ at least one temporary/seasonal employee

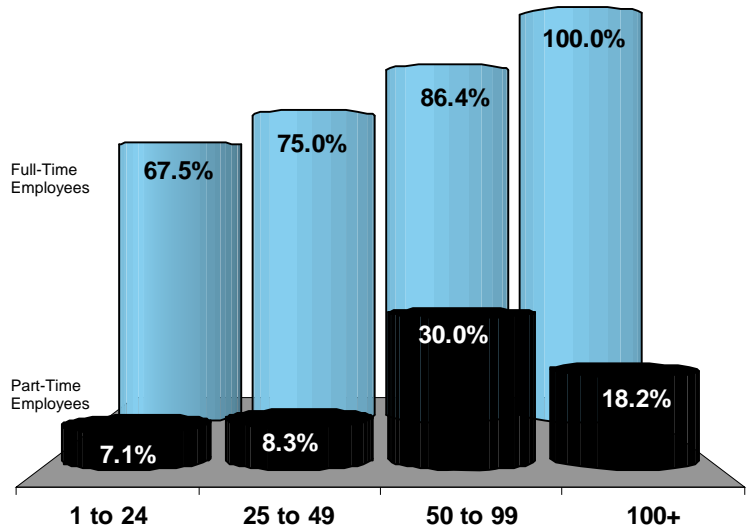
## Insurance - Health/Medical

- 74.8% offer health/medical insurance in their total compensation packages
  - 74.8% offer to full-time employees
  - 13.8% offer to part-time employees
  - 56.4% have health/medical insurance plans that include family coverage (meaning employee + dependents)
- 14.3% offer to retired employees
- The majority of employers offer three types of health/medical insurance plans. The following represent those who are enrolled in a health/medical plan offered by the employer
  - 17.56% Traditional Indemnity plan
  - 69.1% Preferred Provider Organization (PPO)
  - 4.1% Health Maintenance Organization (HMO)
  - 9.3% Other, non-defined plan
- 25.2% do not offer health/medical insurance to employees
  - Primary reasons to not offer health/medical insurance benefits are cost, employees are covered under spouse/significant other plan, offer higher wages in lieu of medical benefits, employees cannot afford costs, turnover rates, and high percentage of part-time workers
  - 14.7% of those currently not offering health/medical insurance are somewhat likely to offer in the future
  - Employers would offer medical benefits if mandated by law, extended the state employee offerings to private employers, or provided pooling options to reduce costs

## Insurance - Health/Medical cont.

- 41.7% cost share premiums associated with health/medical insurance for employee only coverage
  - Employers cover an average of 88.6% of the premium
  - 7.3% increased employee's cost share portion in the last year by an average of 6.0%
- 11.8% cost share premiums associated with health/medical insurance for retired employees

Percent of Employers Offering Health/medical insurance by Employment Size & Status



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

Industry	Full-Time	Part-Time
Wholesale/Retail Trade	63.6%	0.0%
Health Care/Social Assistance	81.3%	16.7%
Education	100.0%	42.9%
Finance/Insurance	88.9%	28.6%
Warehouse/Transportation	44.4%	6.2%
Manufacturing	68.8%	5.9%
Government	73.7%	6.7%
Construction	81.8%	14.3%
Information Technology	87.5%	14.3%
Food Service/Entertainment	81.3%	16.7%

## **Insurance - Prescription Drugs**

### **Full-Time Employees**

62.8% offer a prescription drug coverage either separately from health/medical insurance or a part of a health/medical plan

- 58.0% offer a plan in which the employee can purchase prescription drugs by retail
- 29.6% offer a plan in which the employee can purchase prescription drugs by mail order

### **Part-Time Employees**

8.8% offer a prescription drug coverage either separately from health/medical insurance or a part of a health/medical plan

- 63.6% offer a plan in which the employee can purchase prescription drugs by retail
- 36.4% offer a plan in which the employee can purchase prescription drugs by mail order

## **Insurance - Vision Coverage**

### **Full-Time Employees**

19.2% offer vision coverage

- 12.0% offer only routine eye exam
- None offer only contacts lens coverage
- 4.0% offer only lens/frame coverage
- 72.0% offer a comprehensive vision coverage plan

### **Part-Time Employees**

6.3% offer vision coverage

- 25.0% offer only routine eye exam
- None offer only contacts lens coverage
- None offer only lens/frame coverage
- 75.0% offer a comprehensive vision coverage plan

## **Insurance - Dental Coverage**

### **Full-Time Employees**

34.9% offer dental coverage

- 31.1% offer preventative care
- 37.8% offer basic dental care
- 22.2% offer major dental care
- 6.7% offer orthodontics
- 57.8% offer a comprehensive dental plan

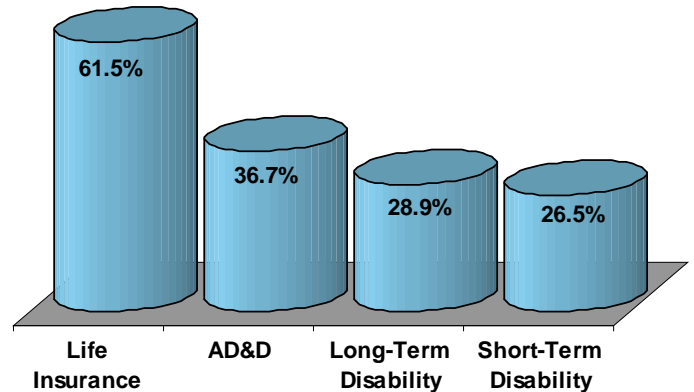
### **Part-Time Employees**

7.2% offer dental coverage

- 33.3% offer preventative care
- 44.4% offer basic dental care
- 22.2% offer major dental care
- None offer orthodontics
- 66.7% offer a comprehensive dental plan

## **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:**

Coverage is determined by one of three methods

- 35.6% total annual salary
- 13.3% percent of annual salary
- 48.9% flat rate

### **Life Insurance:**

Coverage is determined by one of three methods

- 21.4% total annual salary
- 12.9% pre-determined number times annual salary
- 65.7% flat rate

44.8% of employers have coverage that allows the employees to purchase additional coverage

### **Long-Term Disability:**

How coverage is determined:

- 68.6% use a percent of salary to determine coverage
  - Average percent used to calculate the benefit - 81.4%
- 31.4% provide full salary

### **Short-Term Disability:**

- 82.8% have a waiting period prior to employees being able to utilize short-term disability
- Average waiting period is 39 days
- Average length of coverage is 20 weeks

## Paid Leave - Vacation

91.7% offer paid vacation leave

- 38.5% allow paid vacation leave to accrue

### Number of Days Earned by

FT - Years of Employment	Average # Days Provided	PT - Years of Employment	Average # Days Provided
1 Year	7	1 Year	6
5 Years	12	5 Years	9
10 Years	14	10 Years	12

## Paid Leave - Sick

58.3% offer paid sick leave

- 56.8% allow paid sick leave to accrue

### 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	9	1 Year	8
5 Years	12	5 Years	11
10 Years	14	10 Years	11

## Paid Leave - Holiday

- 90.1% offer to full-time employees
  - Average number of days given each year - 8
- 14.7% offer to part-time employees
  - Average number of days given each year - 6

## Paid Leave - Personal Days/ Floating Holidays

- 31.3% offer to full-time employees
  - Average number of days given each year - 3
- 7.9% offer to part-time employees
  - Average number of days given each year - 2

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

Defined as 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

6.1% offer Personal-Time-Off (PTO)

- 14.3% replaced traditional time-off (vacation, sick, personal day) with a PTO bank of leave

### 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	7
5 Years	16	5 Years	7
10 Years	17	10 Years	10

## Retirement/Pension Plans

- 50.4% offer to full-time employees
  - Average wait to be 100% vested - 4 years
- 22.2% offer to part-time employees
  - Average wait to be 100% vested - 4 years

### Defined Contribution Plan

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

- 58.3% offer to full-time employees
  - 76.7% offer percent match with average match of 3.0%
- 3.7% offer to part-time employees
  - 25.0% offer percent match with average match of 2.0%

### Defined Benefit Pension Plan

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

- 26.9% offer plan to full-time employees
  - 46.4% offer percent match with average match of 5.6%
- 4.8% offer plan to part-time employees

## Additional Benefit Offerings

### Percent of Employers Offering Additional Benefit Options

Fringe Benefit	% Offered to Employees
Flex Spending Accounts	23.1%
Tuition Assistance	28.6%
Hiring Bonuses	42.6%
Childcare Assistance	22.5%
Incentive/Reward programs	68.2%

# Industry - All Employment Ranges

## Government

90.5% offer a benefit package in addition to wage compensation

- 29.4% offer benefit packages that are union negotiated

### Insurance:

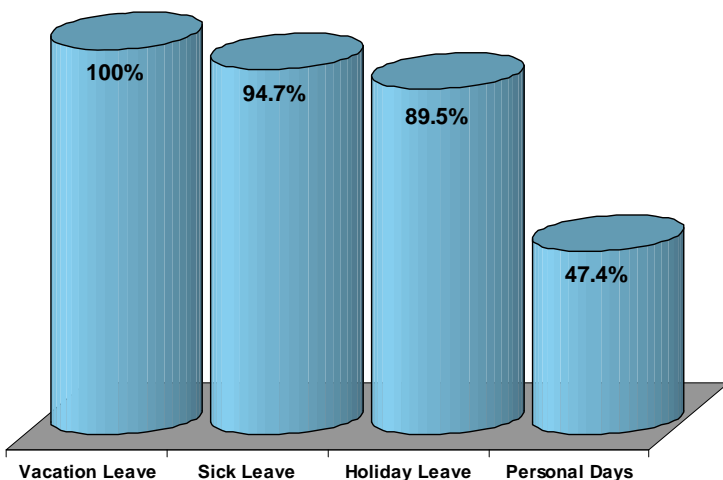
- 89.5% offer health/medical insurance in their total compensation packages
  - Cost of providing insurance is primary obstacle to providing health/medical insurance
- 10.5% offer health/medical insurance benefits to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Life Insurance	72.2%
Prescription Drugs	63.1%
Dental Coverage	42.1%
AD&D	26.3%
Vision Insurance	10.5%
Short-Term Disability	5.6%
Long-Term Disability	5.3%

### Paid Leave:

Percent of Employers Offering Paid Leave



### Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Flex Spending Accounts	85.7%
Retirement	63.2%
Tuition Assistance	14.3%

## Healthcare

88.2% offer a benefit package in addition to wage compensation

- Too few responded to offering a benefit package that is union negotiated

### Insurance:

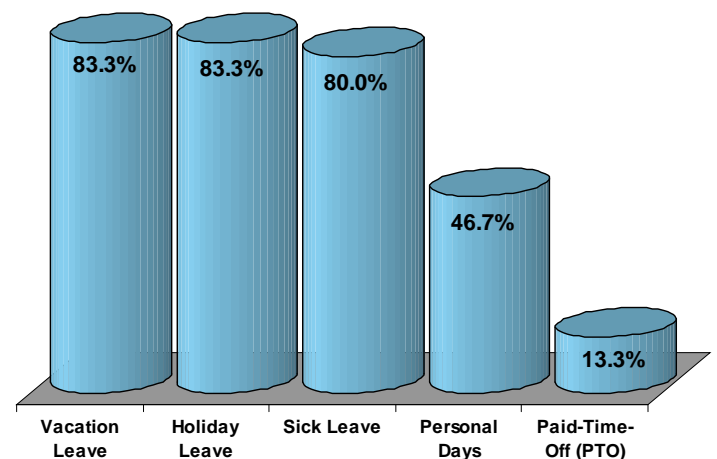
- 81.3% offer health/medical insurance in their total compensation packages
  - Employees are covered by spouse/significant other plans is a barrier to providing health/medical insurance
- 6.7% offer health/medical insurance benefits to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Prescription Drugs	60.0%
Life Insurance	57.1%
Dental Coverage	33.3%
Long-Term Disability	33.3%
Short-Term Disability	28.6%
Vision Insurance	26.7%
AD&D	26.7%

### Paid Leave:

Percent of Employers Offering Paid Leave



### Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	66.7%
Childcare Assistance	22.2%
Incentive/Reward Programs	11.1%
Tuition Assistance	5.6%
Flex Spending Accounts	5.6%
Hiring Bonuses	5.6%

## Entertainment/Food Service

26.3% offer a benefit package in addition to wage compensation

- None of the businesses in this industry offer a benefit package that is union negotiated

### Insurance:

- 28.6% offer health/medical insurance in their total compensation packages
  - Cost of providing insurance and employee turnover are the primary obstacles to providing health/medical insurance
- None of the businesses surveyed offer health/medical insurance benefits to retired employees

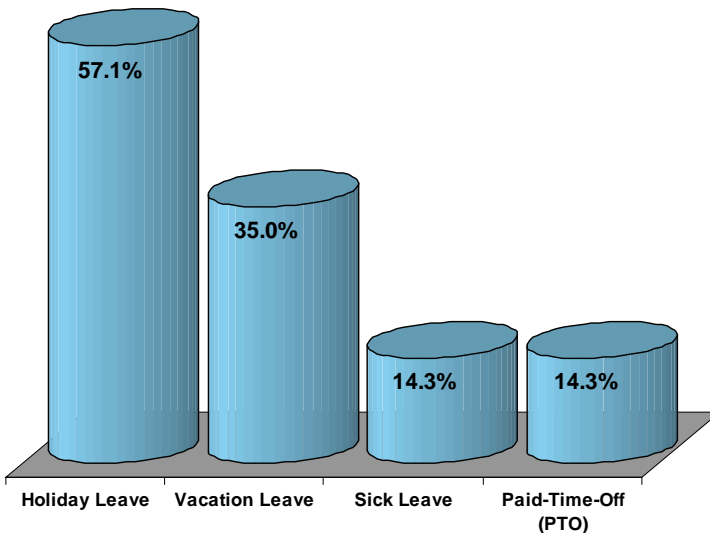
Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Prescription Drugs	33.3%
Life Insurance	25.0%

*too few respondents to report additional insurance benefit offerings*

### Paid Leave:

Percent of Employers Offering Paid Leave



### Additional Benefit Offerings:

14.3% of the businesses in this industry classification offer retirement plans

Childcare assistance, tuition assistance, flex spending accounts, hiring bonuses, fitness club memberships and shift differentials are not offered by businesses surveyed in this industry classification.

## Manufacturing

88.2% offer a benefit package in addition to wage compensation

### Insurance:

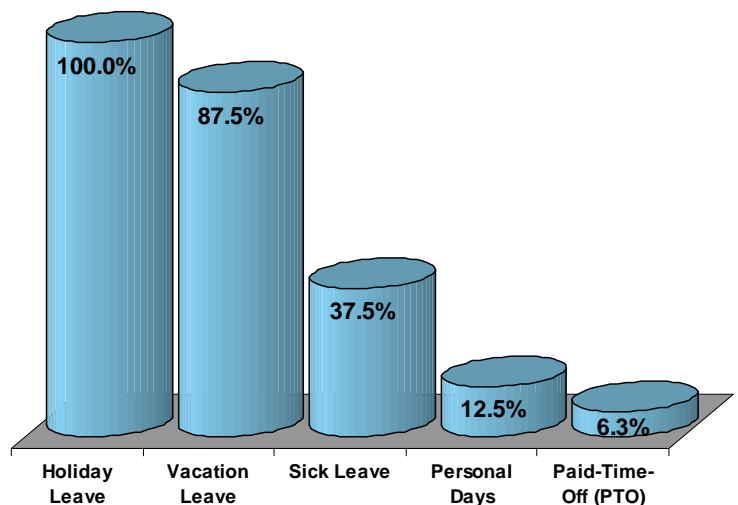
- 68.8% offer health/medical insurance in their total compensation packages
  - Majority of employees covered under another policy through spouse/significant other
- 7.1% offer health/medical insurance benefits to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Life Insurance	46.2%
Prescription Drugs	43.8%
AD&D	31.3%
Short-Term Disability	30.8%
Dental Coverage	25.0%
Vision Insurance	18.8%
Long-Term Disability	12.5%

### Paid Leave:

Percent of Employers Offering Paid Leave



### Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	37.5%
Childcare Assistance	11.1%
Incentive/Reward Programs	5.9%

## Wholesale/Retail Trade

75.0% offer a benefit package in addition to wage compensation

- Very few offer a benefit package that is union negotiated

### Insurance:

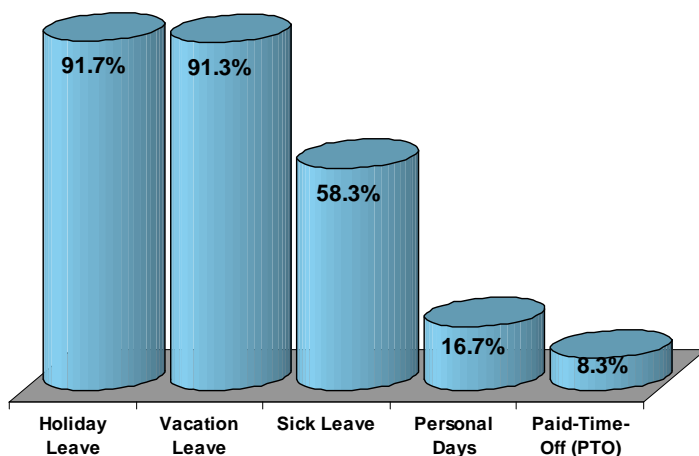
- 72.7% offer health/medical insurance in their total compensation packages
  - Cost of providing insurance is primary obstacle to providing health/medical insurance
- 10.0% offer health/medical insurance benefits to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	81.8%
Prescription Drugs	72.7%
Life Insurance	64.7%
Dental Coverage	63.6%
Vision Insurance	58.4%
Short-Term Disability	54.5%
Long-Term Disability	45.5%

### Paid Leave:

Percent of Employers Offering Paid Leave



### Additional Benefit Offerings:

66.7% of the businesses in this industry classification offer retirement plans

Childcare assistance, tuition assistance, flex spending accounts, hiring bonuses, fitness club memberships and shift differentials are offered by very few businesses in this industry classification.

## Construction

76.9% offer a benefit package in addition to wage compensation

- 15.4% offer a benefit package that is union negotiated

### Insurance:

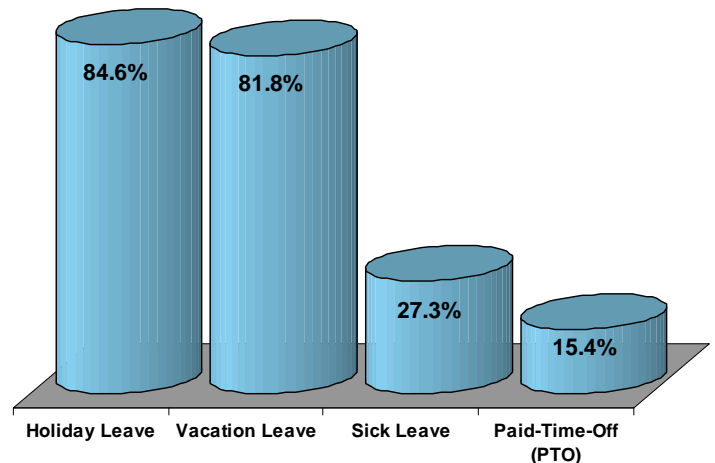
- 81.8% offer health/medical insurance in their total compensation packages
  - Some employers in this industry offer higher wages in lieu of health/medical insurance while some feel the cost of providing insurance is an obstacle to providing health/medical insurance
- None of the businesses surveyed offer health/medical insurance benefits to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered by Employers
Prescription Drugs	72.8%
Life Insurance	40.0%
AD&D	27.3%
Dental Coverage	18.2%
Short-Term Disability	30.0%
Long-Term Disability	15.4%
Vision Insurance	9.1%

### Paid Leave:

Percent of Employers Offering Paid Leave



### Additional Benefit Offerings:

45.5% of the businesses in this industry classification offer retirement plans

Childcare assistance, tuition assistance, flex spending accounts, hiring bonuses, fitness club memberships and shift differentials are not offered by businesses surveyed in this industry classification.

## Warehousing & Transportation

60.0% offer a benefit package in addition to wage compensation

- Very few offer a benefit package that is union negotiated

### Insurance:

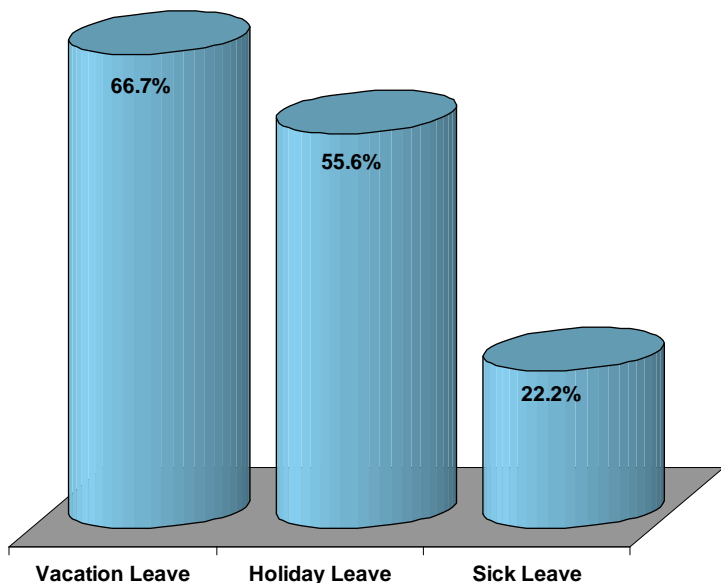
- 55.5% offer health/medical insurance in their total compensation packages
  - Cost of providing insurance is primary obstacle to providing health/medical insurance
- None of the businesses surveyed offer health/medical insurance benefits to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Prescription Drugs	44.4%
Life Insurance	12.5%
Short-Term Disability	12.5%
Dental Coverage	11.1%
Long-Term Disability	11.1%
AD&D	11.1%

### Paid Leave:

Percent of Employers Offering Paid Leave



### Additional Benefit Offerings:

44.4% of the businesses in this industry classification offer retirement plans

Childcare assistance, tuition assistance, flex spending accounts, hiring bonuses, fitness club memberships and shift differentials are not offered by businesses surveyed in this industry classification.

## Finance/Insurance

90.9% offer a benefit package in addition to wage compensation

- Very few offer a benefit package that is union negotiated

### Insurance:

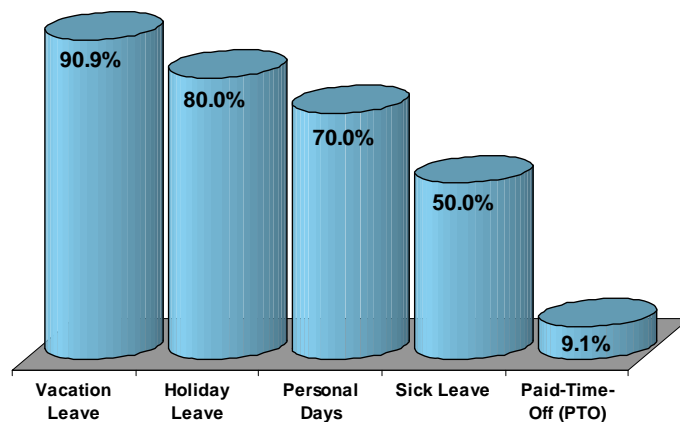
- 88.9% offer health/medical insurance in their total compensation packages
  - Cost of providing insurance is primary obstacle to providing health/medical insurance
- 22.2% offer health/medical insurance benefits to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
Prescription Drugs	80.0%
Life Insurance	70.0%
Long-Term Disability	60.0%
Short-Term Disability	50.0%
Dental Coverage	40.0%
AD&D	20.0%
Vision Insurance	10.0%

### Paid Leave:

Percent of Employers Offering Paid Leave



### Additional Benefit Offerings:

70.0% of the businesses in this industry classification offer retirement plans

Childcare assistance, tuition assistance, flex spending accounts, hiring bonuses, fitness club memberships and shift differentials are offered by very few businesses surveyed in this industry classification.

## Professional Services

90.0% offer a benefit package in addition to wage compensation

- None of the businesses surveyed offer a benefit package that is union negotiated

### Insurance:

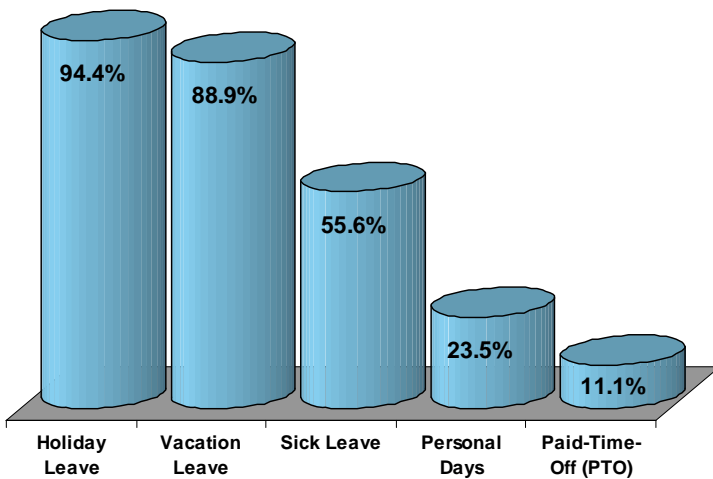
- 83.8% offer health/medical insurance in their total compensation packages
  - Cost of providing insurance and employees covered by other plans are the primary obstacles to providing health/medical insurance
- 7.1% offer health/medical insurance benefits to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Life Insurance	64.3%
Prescription Drugs	52.9%
AD&D	50.0%
Long-Term Disability	37.5%
Dental Coverage	35.3%
Short-Term Disability	26.7%
Vision Insurance	11.8%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Fringe Benefit	% Offered to Employees
Retirement	50.0%
Childcare Assistance	7.7%
Flex Spending Accounts	5.0%
Tuition Assistance	5.0%
Hiring Bonuses	5.0%
Incentive/Reward Programs	5.0%

## Education

All organizations in this industry offer a benefit package in addition to wage compensation

- 83.3% of the businesses surveyed offer a benefit package that is union negotiated

### Insurance:

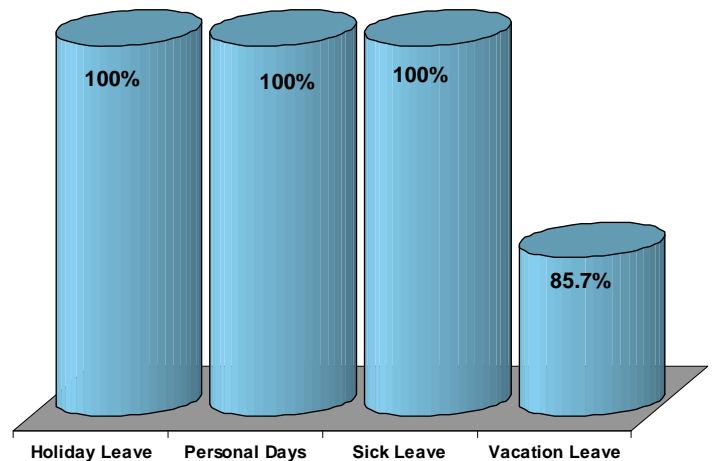
- All responding organizations offer health/medical insurance in their total compensation packages
- 85.7% offer health/medical insurance benefits to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered by Employers
Long-Term Disability	100%
Prescription Drugs	85.7%
AD&D	85.7%
Life Insurance	71.4%
Dental Coverage	42.9%
Vision Insurance	28.6%
Short-Term Disability	14.3%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Fringe Benefit	% Offered by Employers
Retirement	57.1%
Incentive/Reward Program	42.9%
Childcare Assistance	42.9%
Hiring Bonuses	14.3%
Tuition Assistance	14.3%

# Industry Clusters

## Advanced Manufacturing

100% offer a benefit package in addition to wage compensation

- Very few of the responding businesses offer benefit packages that are union negotiated

### Insurance:

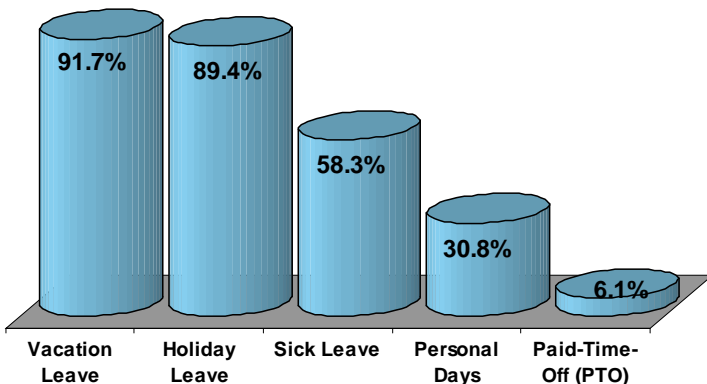
- 71.4% offer health/medical insurance in their total compensation packages
  - Cost of providing health/medical insurance is primary obstacle followed by employee covered by spouse/significant other policy
- 14.3% offer health/medical insurance benefits to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered by Employers
Prescription Drugs	62.8%
Life Insurance	61.5%
AD&D	36.7%
Dental Coverage	34.9%
Long-Term Disability	28.9%
Short-Term Disability	26.5%
Vision Insurance	19.2%

### Paid Leave:

Percent of Employers Offering Paid Leave



### Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered by Employers
Retirement	49.6%
Flex Spending Accounts	84.6%
Tuition Assistance	14.3%
Hiring Bonuses	28.6%
Incentive/Reward programs	68.2%
Childcare Assistance	22.5%

## BioScience

100% offer a benefit package in addition to wage compensation

- Very few of the responding businesses offer benefit packages that are union negotiated

### Insurance:

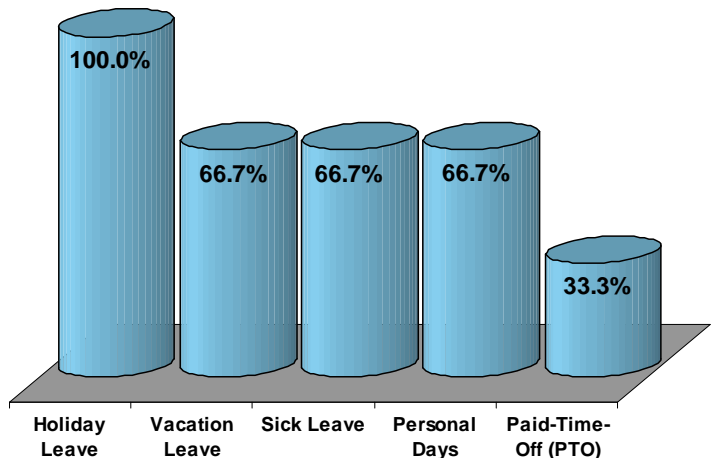
- 100% offer health/medical insurance in their total compensation packages
- Too few businesses in this cluster offer health/medical insurance benefits to retired employees to report

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered by Employers
Life Insurance	100%
Long-Term Disability	100%
Short-Term Disability	100%
AD&D	66.7%
Prescription Drugs	66.6%
Dental Coverage	33.3%
Vision Insurance	33.3%

### Paid Leave:

Percent of Employers Offering Paid Leave



### Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits

Fringe Benefit	% Offered to Employees
Retirement	66.7%
Incentive/Reward programs	50.0%
Flex Spending Accounts	33.3%
Tuition Assistance	33.3%
Hiring Bonuses	33.3%
Childcare Assistance	33.3%

## Information Technology

100% offer a benefit package in addition to wage compensation

- Very few of the responding businesses offer benefit packages that are union negotiated

### Insurance:

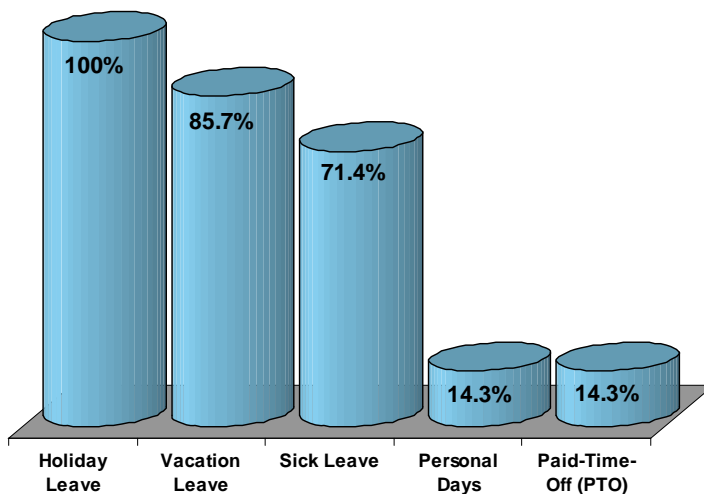
- 100% offer health/medical insurance in their total compensation packages
- 16.7% offer health/medical insurance benefits to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered by Employers
Dental Coverage	71.4%
Life Insurance	66.7%
AD&D	66.7%
Prescription Drugs	57.2%
Long-Term Disability	50.0%
Vision Insurance	28.6%
Short-Term Disability	16.7%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

71.4% of the businesses in this cluster offer retirement plans

Childcare assistance, tuition assistance, flex spending accounts, hiring bonuses, fitness club memberships and shift differentials are offered by very few businesses in this industry cluster.

# Employment Range - All Industries

## 1 - 24 Employees

72.0% offer a benefit package in addition to wage compensation

- 1.3% offer a benefit package that is union negotiated

### Insurance:

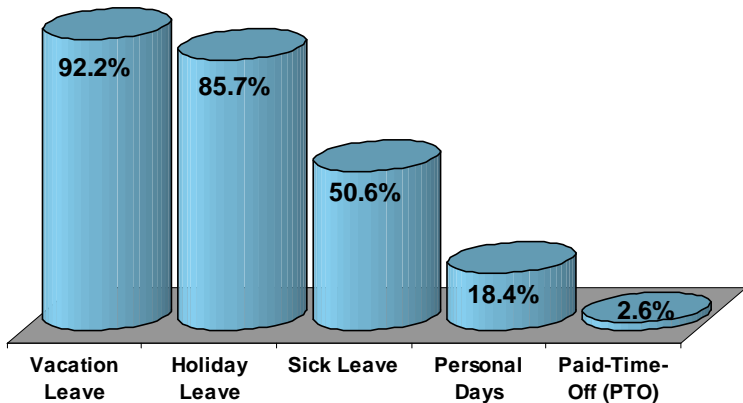
- 67.5% offer health/medical insurance in their total compensation packages
  - Cost of providing insurance and employees covered by other plans are the primary obstacles to providing health/medical insurance
- 7.1% offer health/medical insurance benefits to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered by Employers
Prescription Drugs	56.0%
Life Insurance	46.9%
Dental Coverage	29.3%
AD&D	26.0%
Short-Term Disability	23.1%
Long-Term Disability	16.4%
Vision Insurance	16.0%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers**

Fringe Benefit	% Offered by Employers
Incentive/Reward Programs	60.0%
Retirement	49.4%
Flex Spending Accounts	20.0%
Childcare Assistance	18.4%
Hiring Bonuses	1.0%

## 25 - 49 Employees

84.2% offer a benefit package in addition to wage compensation

- 5.9% offer a benefit package that is union negotiated

### Insurance:

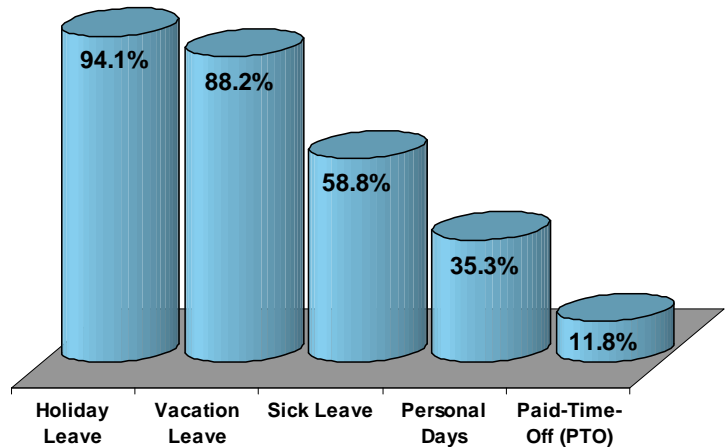
- 83.8% offer health/medical insurance in their total compensation packages
  - Employee turnover and cost of providing insurance are the primary obstacles to providing health/medical insurance
- 7.1% offer health/medical insurance benefits to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Prescription Drugs	70.6%
Life Insurance	70.6%
AD&D	58.8%
Long-Term Disability	47.1%
Dental Coverage	29.4%
Short-Term Disability	29.4%
Vision Insurance	17.7%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

52.9% of the businesses in this industry classification offer retirement plans

Childcare assistance, tuition assistance, flex spending accounts, hiring bonuses, fitness club memberships and shift differentials are offered by very few businesses surveyed in this industry classification.

## 50 - 99 Employees

95.2% offer a benefit package in addition to wage compensation

- 15.0% offer a benefit package that is union negotiated

### Insurance:

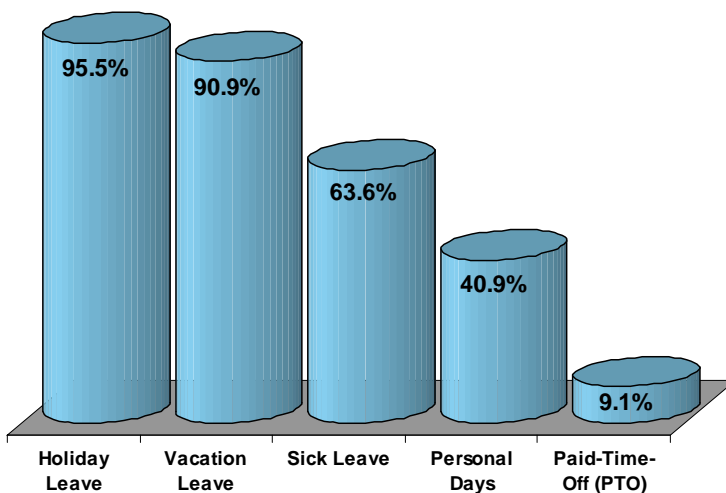
- 86.4% offer health/medical insurance in their total compensation packages
  - Cost of insurance is the primary obstacle to providing health/medical insurance
- 25.0% offer health/medical insurance benefits to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Life Insurance	75.0%
Prescription Drugs	54.5%
Dental Coverage	50.0%
AD&D	40.9%
Long-Term Disability	36.4%
Vision Insurance	22.7%
Short-Term Disability	21.1%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Fringe Benefit	% Offered to Employees
Incentive/Reward Programs	75.0%
Retirement	45.5%
Childcare Assistance	18.8%
Tuition Assistance	4.5%
Hiring Bonuses	4.5%

## 100 + Employees

All of the businesses in this employment range offer a benefit package in addition to wage compensation

- 46.2% offer a benefit package that is union negotiated

### Insurance:

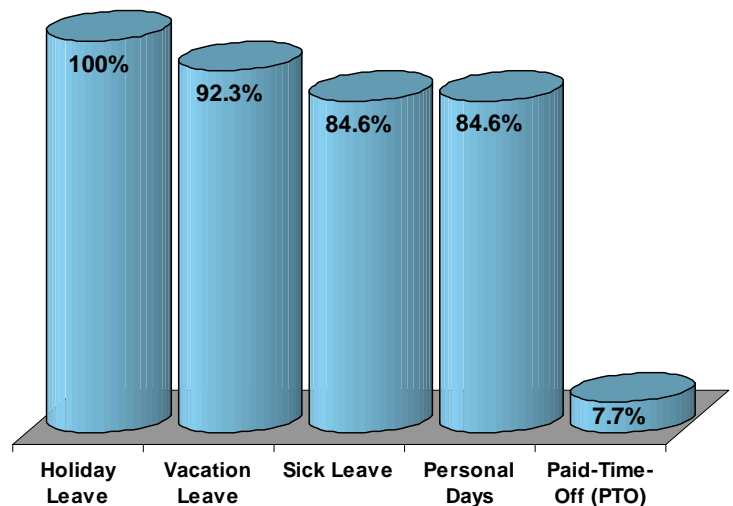
- All offer health/medical insurance in their total compensation packages
- 30.8% offer health/medical insurance benefits to retired employees

**Percent of Employers Offering Insurance Options**

Fringe Benefit	% Offered to Employees
Prescription Drugs	100%
Life Insurance	100%
AD&D	69.2%
Long-Term Disability	61.5%
Dental Coverage	50.0%
Short-Term Disability	46.2%
Vision Insurance	38.5%

### Paid Leave:

**Percent of Employers Offering Paid Leave**



### Additional Benefit Offerings:

**Percent of Employers Offering Additional Benefits**

Fringe Benefit	% Offered to Employees
Incentive/Reward Programs	71.4%
Childcare Assistance	53.8%
Retirement	46.2%
Flex Spending Accounts	40.0%
Tuition Assistance	25.0%
Hiring Bonuses	25.0%

**For more information regarding the  
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