



NEBRASKA EMPLOYEE BENEFITS REPORT



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INTRODUCTION

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The 2006 Nebraska Employee Benefits Survey aimed to understand the type of benefits provided by businesses in Nebraska to their employees and the prevalence of employers offering these benefits. This information is important to both employers and employees since benefits can account for a significant portion of an employee's compensation package.

This was the fourth time the Department of Labor conducted an employee benefits survey.¹ This and the previous surveys replicated a similar finding observed in other states' benefits surveys; there are two factors that best predict whether or not an employer will offer benefits: type of employment—Full- or Part-Time—and size of business. Full-Time employees were more likely to be offered benefits than Part-Time employees were, and larger employers were generally more likely to offer benefits than smaller employers.

The 2006 Nebraska Employee Benefits Survey asked information about each single benefit by type of employment in order to compare the availability of benefits between Full-Time and Part-Time employees, and data are presented by size, region, and industry. Nevertheless, it is important to draw some distinctions between the 2006 survey and its predecessors.

- The region definitions were adjusted by using the State Economic Regions criteria. Likewise, in order to take into account all those businesses whose employees worked from home or traveled throughout the state, we created an 'undefined' category. As the data from the survey suggests, these employers differed in a regional basis from the others so it was important to consider them in the analysis.
- The industry classification was drawn using the North American Industry Classification System and since only private businesses were sampled, government employers were not considered in this survey. This means that large employers in the state such as federal and state agencies, county authorities, and public institutions—such as the University of Nebraska—were not included.
- The largest-size category was increased from the previous survey in order to find out differences for those businesses that employed 250 or more employees; size categories are also consistent with other labor market information.

¹ Similar surveys were carried out in 2001, 2003 and 2004; to request a copy of these surveys' executive reports, please contact the Labor Market Information Center, Nebraska Workforce Development-Department of Labor at lmi_ne@dol.state.ne.us.

Given these changes, we must advise that the results of the 2006 survey are not directly comparable to the previous ones. The reader should be careful while interpreting the figures supplied in order to ensure a proper understanding of the results. The data offered here represents the proportion of businesses that offered a particular benefit but not the proportion of employees that had access to the benefit. Likewise, it is important to state that businesses reported the benefits they offer to the majority of their employees, but this does not mean that all employees were eligible or that all employees actually decided to enroll in the benefit.

Although the information presented here is broken down to show differences between industries, regions, and business size, it is important to remember that these were all interrelated. The differences found should not necessarily be attributed to the employer's industry, location, or size alone, since there was a clear interaction of the three variables in determining the likelihood that a benefit was offered. Before conclusions can be made about the influence of an employer's size or location in offering benefits, consideration must be taken of the employer's industry and the proportion of Full- and Part-Time employees in each industry.

Tables showing the composition of employment and the average business size by industry and region are available in the Demographics section of this publication. Data separated by industry contained employers in all regions and of all sizes; information divided by region contained employers in

all industries and all sizes; and when split by business size, all industries and regions were included. Although it would be more informative to break down the presentation of the data by region-industry-size, this was not possible due to the small number of cases for some strata, which would make some businesses identifiable, compromising the confidentiality of the responses.

As in any other interpretation of graphic data, it is important to pay attention to the scale used for each table. The ranges used in each table vary depending on the responses that were received from survey respondents. There may appear to be large differences between groups when the scale of the chart was very small; likewise, it is also possible that the differences do not appear to be very large when the scale used was broader.

The information contained in this publication was intended to give an overview of the benefits offered by Nebraska businesses and was in no way meant to be an absolute list of benefits offered; previous surveys asked for other benefits that were not included in the 2006 questionnaire² and it is extremely important to state that by no means did this survey cover all the benefits offered by Nebraska businesses. Job seekers should not expect to receive benefits, nor should employers feel obligated to adjust their benefits packages, due to the results of this survey.

2 The 2001 survey gathered further information about different types of Paid Leave such as Maternity/Paternity Leave, Military Leave, Jury Duty Leave and Funeral Leave. The 2004 survey asked additional questions related to Health Insurance such as Prescription Drug Plans, Substance Abuse Recovery Plans, and Mental Health Treatment.

HIGHLIGHTS

The information collected in the 2006 Employee Benefits Survey showed similar trends to those found in the previous benefits surveys conducted by the State of Nebraska.

- Full-Time employees were more likely to be offered benefits than Part-Time employees, when controlling for differences in size, industry, and location.
- There were large differences by type of industry: companies in the Financial Activities and Information sectors were more likely to offer benefits than companies in other industries.
- Larger businesses offered consistently more benefits than smaller ones when all the other factors were held constant, but the shape of the relationship was different by type of benefit: while the percentage of companies offering Insurance and Retirement increased always when size increased, this didn't apply to Paid Leave.
- There were regional differences in the offering of benefits, but these differences were more a consequence of the distribution of companies in different industries and with different sizes throughout the State. Once size and industry were controlled, the differences by region were minimal.

INSURANCE

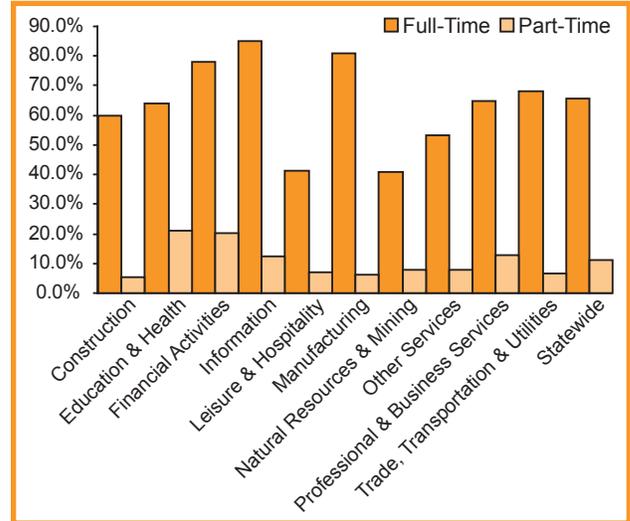
MEDICAL OR HEALTH INSURANCE

Medical insurance was the benefit most commonly offered to Full-Time employees. Regional differences existed, but they were mainly an interaction of the size and type of industry.

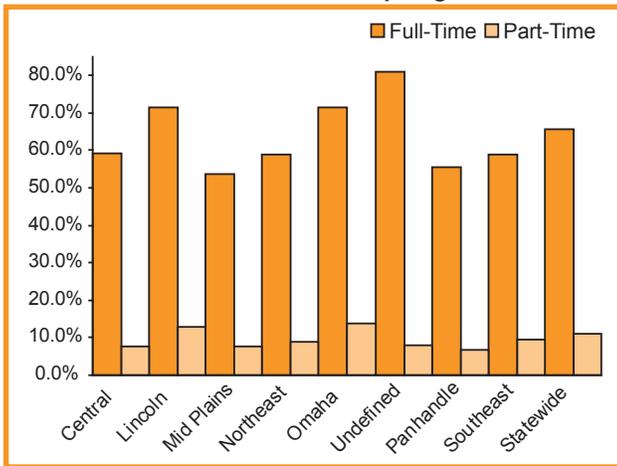
More than 80 percent of the businesses in the Manufacturing and Information industries offered the benefit to their Full-Time employees. Once an employer offered the benefit, on average only 96.3 percent of the Full-Time employees were offered the benefit, and from these, only 72.9 percent actually enrolled.

The likelihood that an employer offered medical insurance to Part-Time employees increased consistently as the size of the company increased. Likewise, the two industries in which more than 20 percent of the employers offered health benefits to Part-Time employees were Education & Health and Financial Activities. Once an employer offered the benefit to Part-Time employees, on average only 73.9 percent of them were offered the benefit and from these only 45.6 percent enrolled. As the chart below shows, more than 80 percent of those businesses

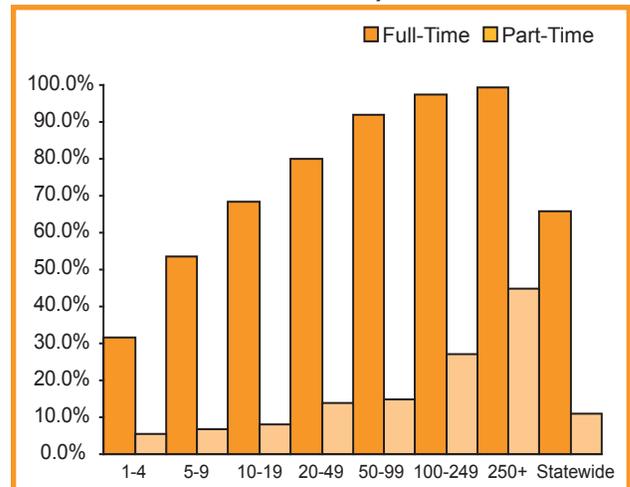
Percentage of Employers Offering Medical Insurance by Industry



Percentage of Employers Offering Medical Insurance by Region



Percentage of Employers Offering Medical Insurance by Size Class

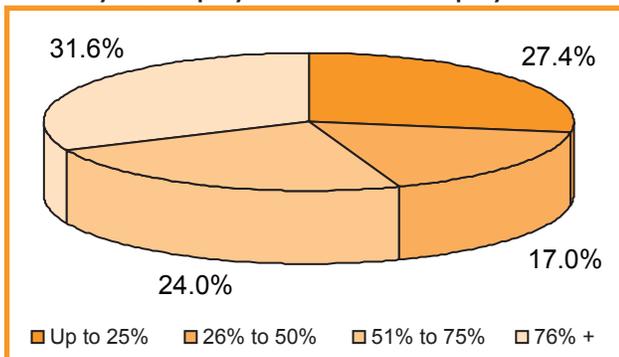


MEDICAL OR HEALTH INSURANCE

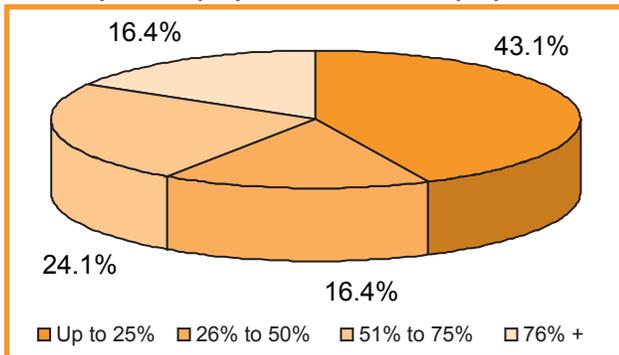
with more than 20 employees offered medical insurance to their Full-Time employees.

About 90 percent of the businesses offering medical insurance to Full-Time employees also offered the benefit to the employees' dependents. About 83 percent of those businesses which offered medical insurance to Part-Time employees also offered the benefit to their families. However, there were important differences in the percentage of the premiums that the employers paid, varying by type of employment and by medical plan (Single vs. Family). Single medical plans covered only the employee while family medical plans covered the employee's spouse and children as well.

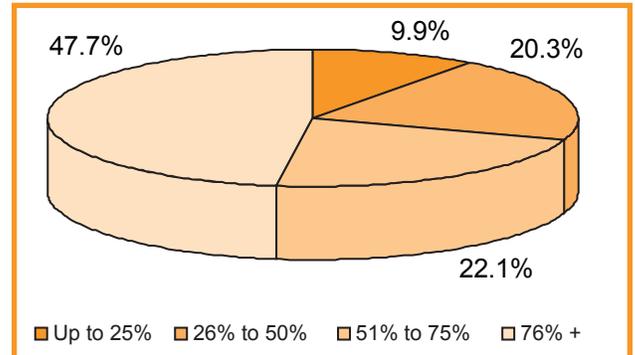
Single Medical Insurance Premiums Paid by the Employer to Part-Time Employees



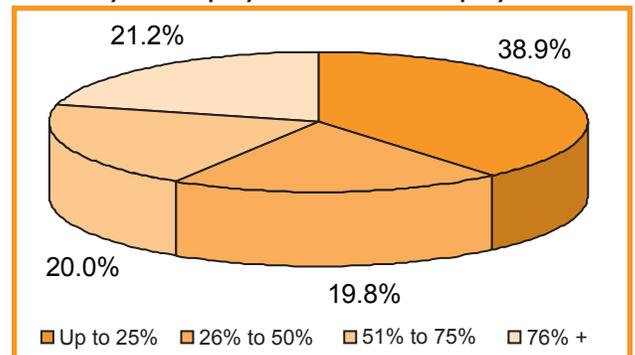
Family Medical Insurance Premiums Paid by the Employer to Part-Time Employees



Single Medical Insurance Premiums Paid by the Employer to Full-Time Employees



Family Medical Insurance Premiums Paid by the Employer to Full-Time Employees

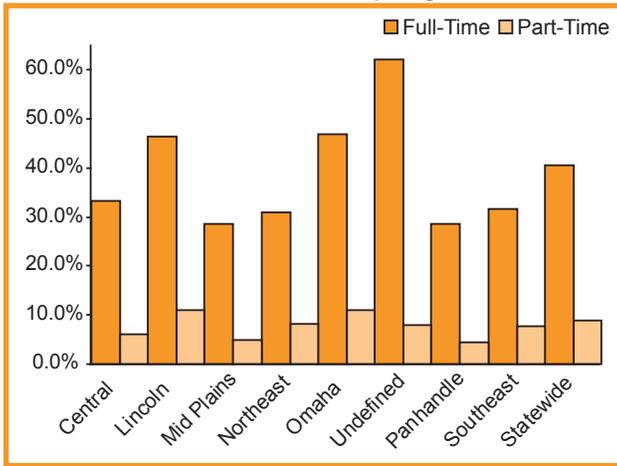


DENTAL INSURANCE

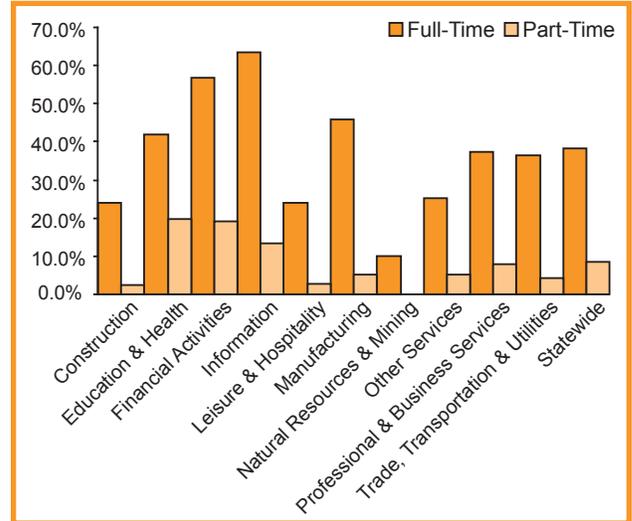
The probability that a business offered dental insurance to both Full- and Part-Time employees increased as the size of the company increased. That said, it is important to notice that there were major differences by type of industry: above 60 percent of the employers in the Information and Financial Activities offered the benefit to Full-Time employees while only 10.6 percent of the businesses in the Natural Resources & Mining industry offered this benefit.

In those businesses providing the benefit to Full-Time employees, 96.5 percent of the employees were offered; similarly, in those businesses that reported offering dental insurance to Part-Time employees, only 72.2 percent of them were offered the benefit.

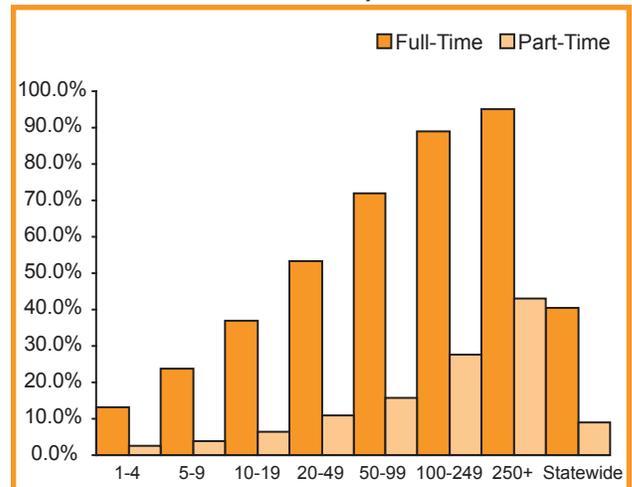
Percentage of Employers Offering Dental Insurance by Region



Percentage of Employers Offering Dental Insurance by Industry



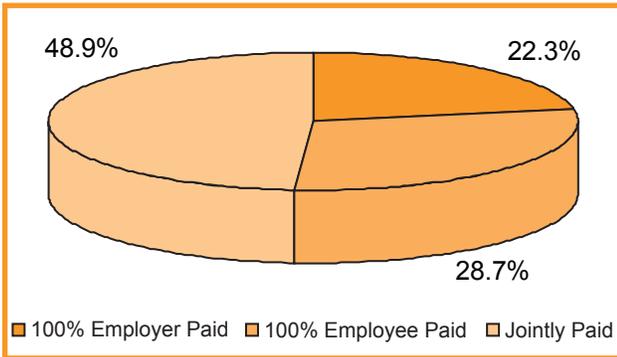
Percentage of Employers Offering Dental Insurance by Size Class



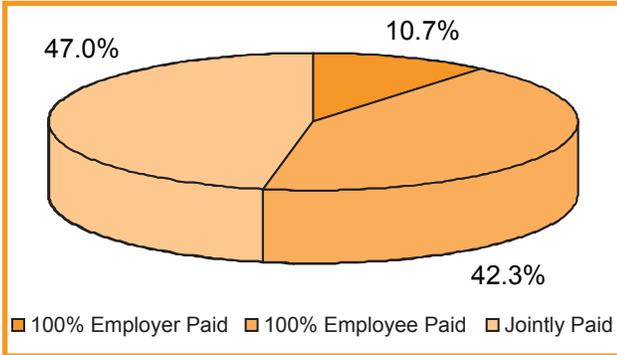
DENTAL INSURANCE

Once an employer offered dental insurance it was very likely that the benefit was offered to the employees' dependents: 92.3 percent of the companies offering the benefit to Full-Time employees extended it to the employees' families, while 82 percent of those employers offering Dental Insurance to Part-Time employees also offered coverage to the employees' spouses and children. The contribution of the employer to dental insurance premiums varied by type of employment and dental plan.

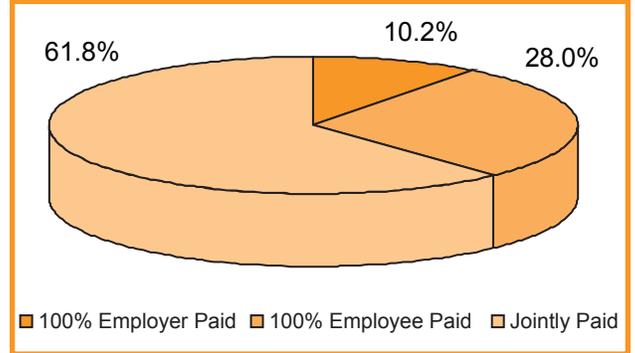
Single Dental Insurance Premiums of Full-Time Employees



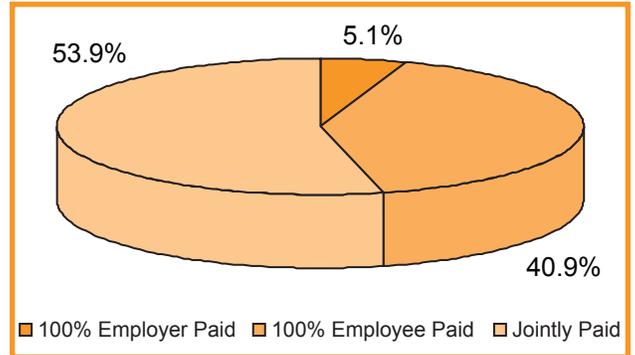
Family Dental Insurance Premiums Paid of Full-Time Employees



Single Dental Insurance Premiums of Part-Time Employees



Family Dental Insurance Premiums of Part-Time Employees

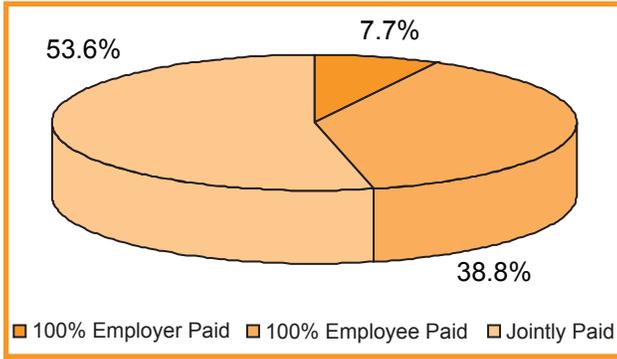


VISION INSURANCE

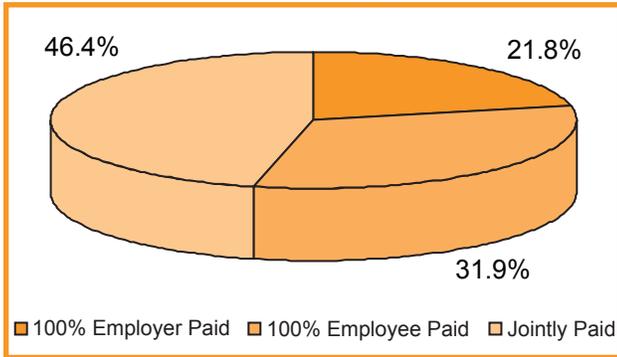
The distribution of this benefit varied largely by type of industry: while only 7.6 percent of the businesses in the Natural Resources & Mining category offered Vision Insurance to their Full-Time employees, 41.4 percent of the companies in the Information sector offered the benefit. The number of businesses offering this benefit to Part-Time employees was low, 5.3 percent of the employers statewide. As with the other benefits, the likelihood that a company offered this benefit increased as the size of the business increased.

Once a company offered the benefit, 95.8 percent of the Full-Time employees were offered Vision Insurance while 74.1 percent of the Part-Time employees were offered the benefit. Premiums varied slightly by type of employment.

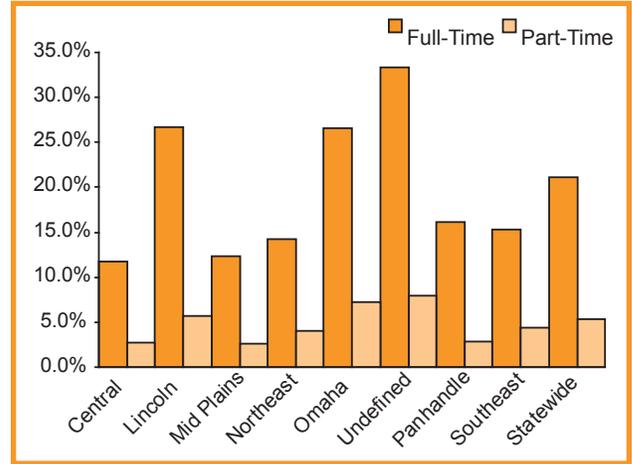
Vision Insurance Premiums of Part-Time Employees



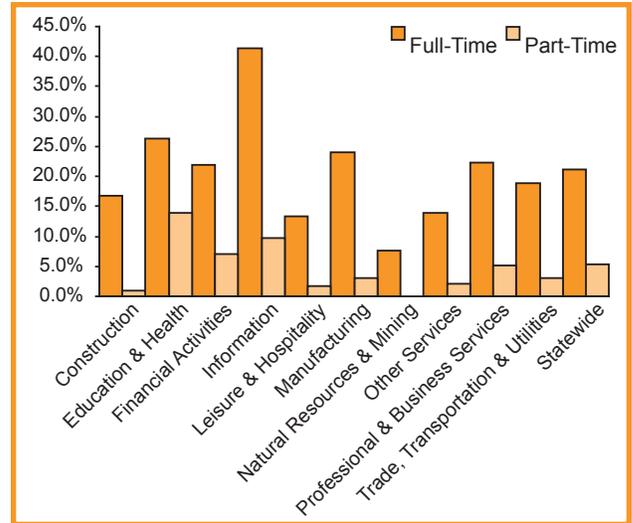
Vision Insurance Premiums of Full-Time Employees



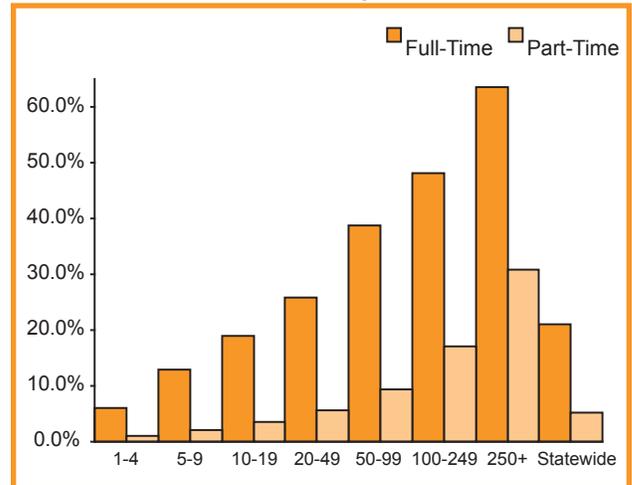
Percentage of Employers Offering Vision Insurance by Region



Percentage of Employers Offering Vision Insurance by Industry



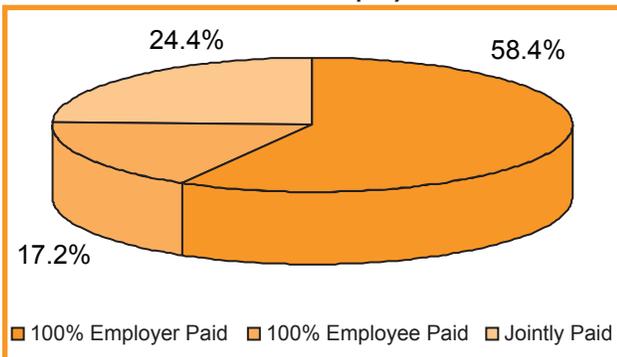
Percentage of Employers Offering Vision Insurance by Size Class



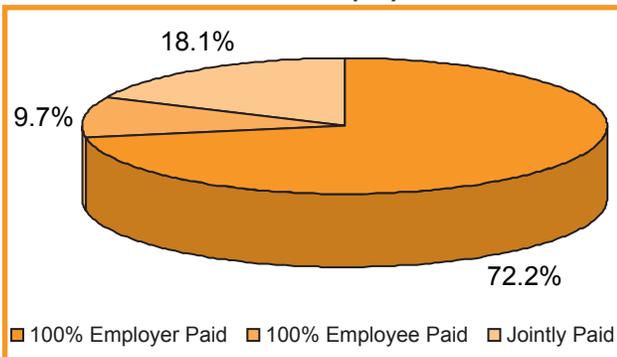
The probability that a company offered this benefit depended mostly on the size of the employer: while only 16.3 percent of the companies with one to four employees offered the benefit, 98 percent of the companies with 250 or more employees offered it. Regardless of the size, there are large differences by type of industry, since more than 60 percent of those companies in the Information, Financial Activities, and Manufacturing industries offered the benefit. Less than 30 percent of the companies in the Leisure & Hospitality and Natural Resources & Mining industries offered this benefit.

Life insurance is not commonly offered to Part-Time employees, but when offered there were some differences in the premiums as the charts below show. The premiums for Full-Time employees were more likely to be 100 percent employer paid than were the premiums of Part-Time employees.

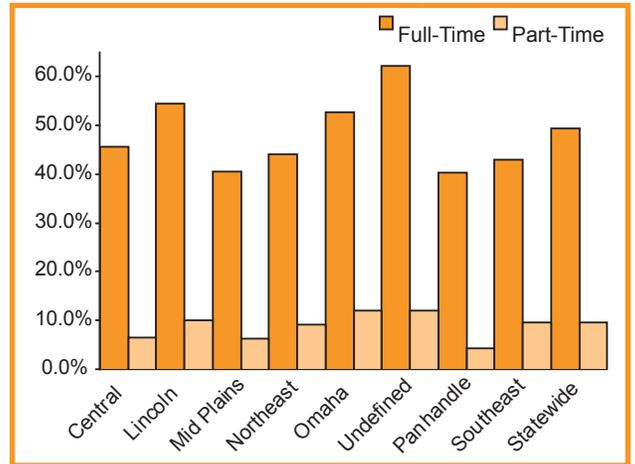
Life Insurance Premiums of Part-Time Employees



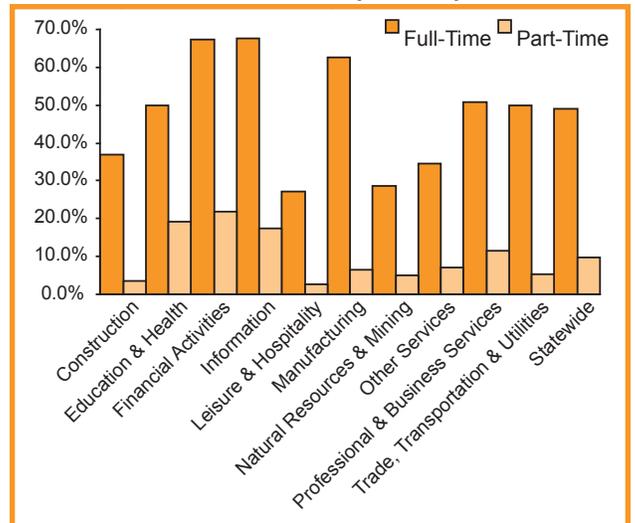
Life Insurance Premiums of Full-Time Employees



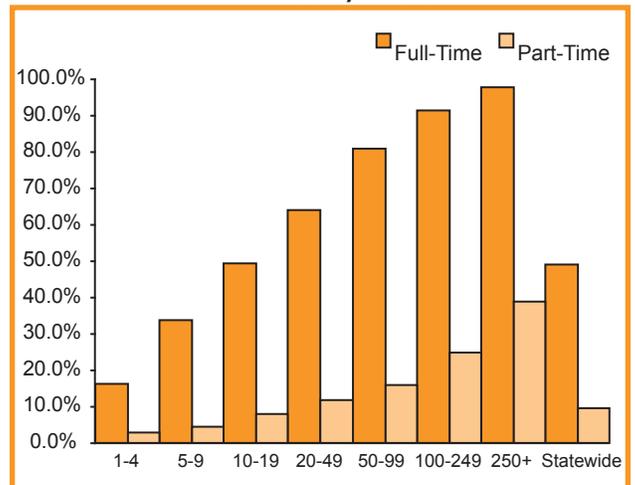
Percentage of Employers Offering Life Insurance by Region



Percentage of Employers Offering Life Insurance by Industry



Percentage of Employers Offering Life Insurance by Size Class

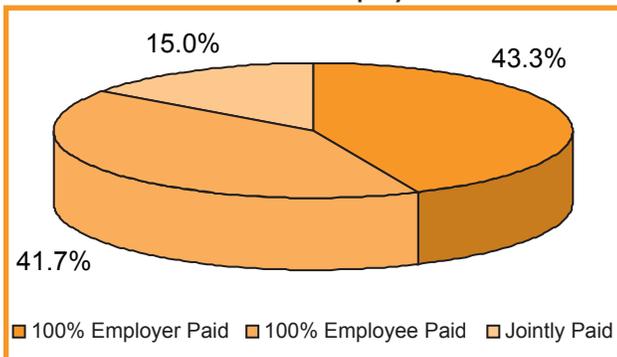


SHORT-TERM DISABILITY INSURANCE

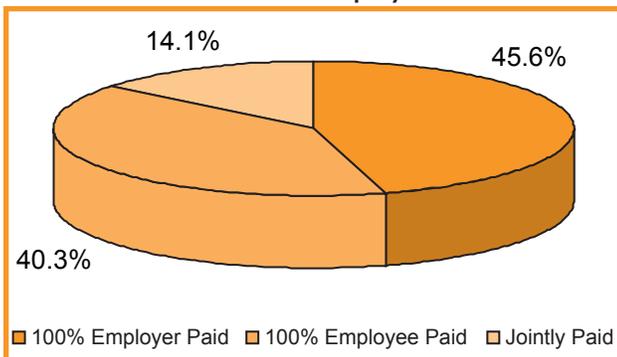
The likelihood that short-term disability insurance would be offered by an employer varied widely by type of industry: while over 40 percent of the businesses in the Information and the Manufacturing industries offered this insurance, close to ten percent of the businesses in the Natural Resource & Mining as well as the Leisure & Hospitality industries offered it. Size also determined the probability that short-term disability insurance was offered. Only ten percent of the businesses having one to four employees offered the benefit, while 77 percent of the businesses with 250 or more employees offered it.

This benefit was seldom offered to Part-Time employees but when offered, there were not significant differences between the premiums paid by Full- and Part- Time employees, as the charts below show. The percentage of employers either absorbing fully or partially the cost of short-term disability insurance was similar—59.7 percent in the case of Full-Time employees' premiums and 58.3 percent in the case of Part-Time employees' premiums.

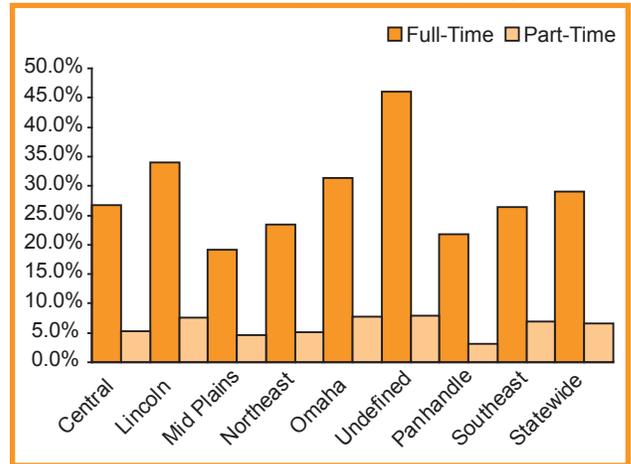
Short-Term Disability Insurance Premiums of Part-Time Employees



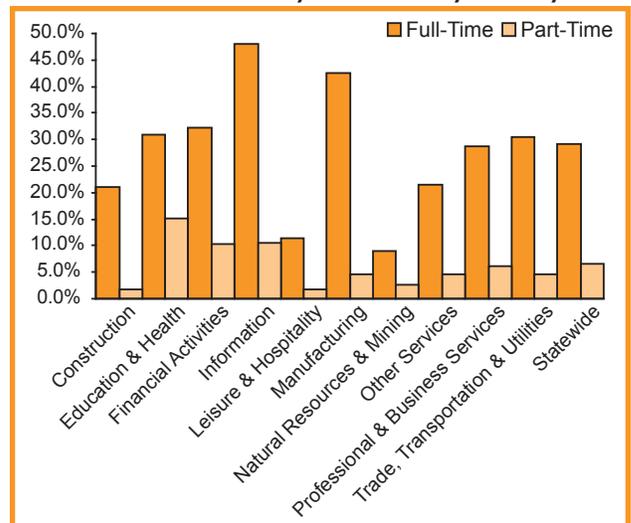
Short-Term Disability Insurance Premiums of Full-Time Employees



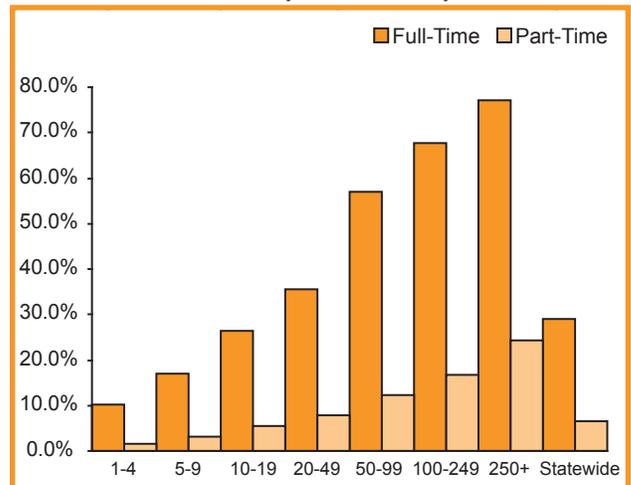
Percentage of Employers Offering Short-Term Disability Insurance by Region



Percentage of Employers Offering Short-Term Disability Insurance by Industry



Percentage of Employers Offering Short-Term Disability Insurance by Size Class

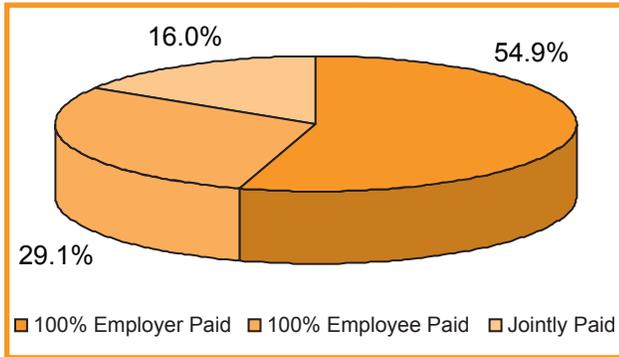


LONG-TERM DISABILITY INSURANCE

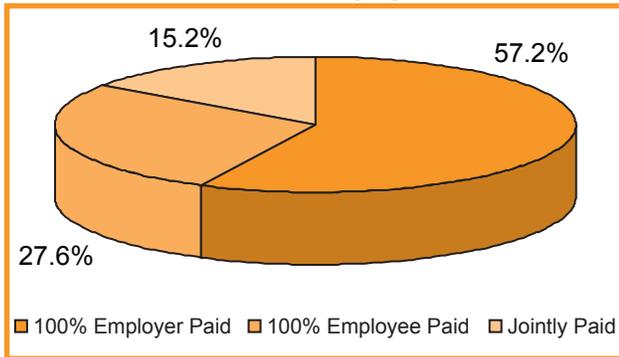
Over 50 percent of the companies in the Information and Financial Activities industries offered this benefit to their Full-Time employees, while less than ten percent of the businesses in the Leisure & Hospitality or Natural Resources & Mining industries offered the benefit. Size was also a good predictor of the offering of long-term disability insurance, since only ten percent of the businesses with four or fewer employees offered the benefit, while 77 percent of the businesses with 250 or more employees offered it.

Part-Time employees were not commonly offered this benefit but in those cases when the businesses did offer it, there were no considerable differences between the premiums paid by Full- and Part-Time employees. About 72.4 percent of the employers offering this benefit subsidized partially or fully the premiums of Full-Time employees, while 70.9 percent of the employers offering this benefit also paid the premiums of Part-Time employees to some extent.

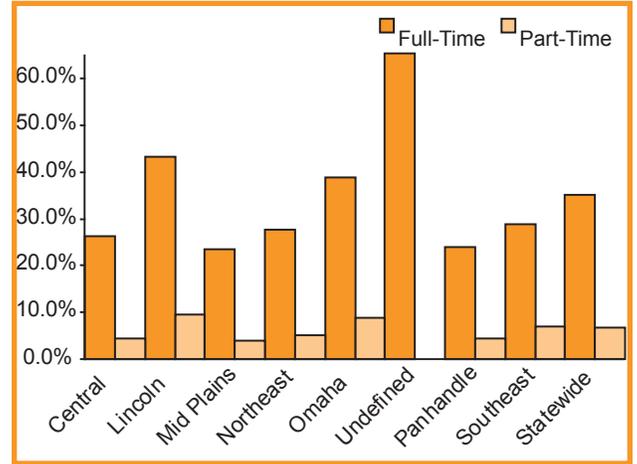
Long-Term Disability Insurance Premiums of Part-Time Employees



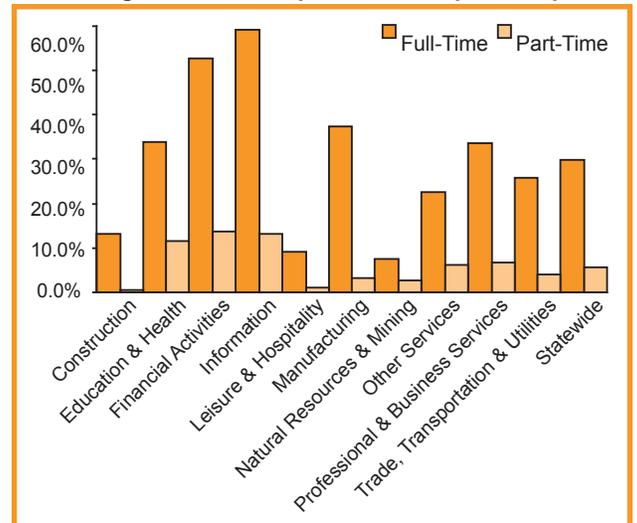
Long-Term Disability Insurance Premiums of Full-Time Employees



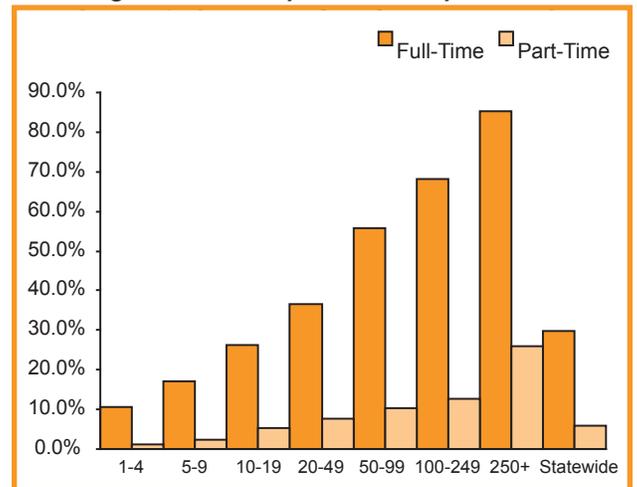
Percentage of Employers Offering Long-Term Disability Insurance by Region



Percentage of Employers Offering Long-Term Disability Insurance by Industry



Percentage of Employers Offering Long-Term Disability Insurance by Size Class



PAID TIME-OFF

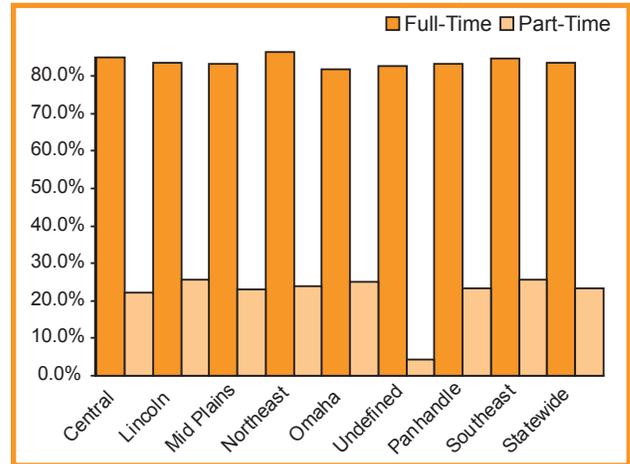
PAID VACATION LEAVE

Paid vacation was offered by the vast majority of employers in the state to all Full-Time employees. Regional differences were minimal and mostly accounted for by industry type. While larger businesses were more likely to offer paid vacation leave to Full- and Part-Time employees than smaller businesses, the likelihood of offering did not increase constantly as the size of the business increased.

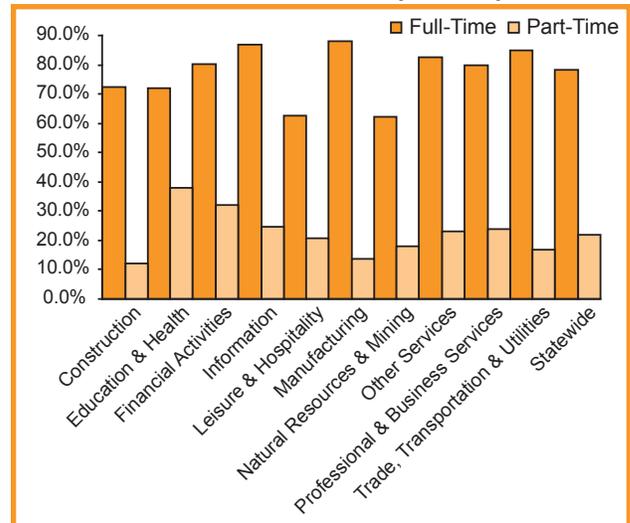
There was not a large difference in the likelihood of this benefit being offered. Even when the probability that the benefit offered remained stable across categories, there was a wide variance in the amount of days that were offered. This variance depended on the number of years of employment for each employee and Full- or Part-Time status.

The following graphs show the distribution of paid vacation days considering the length of service. Two distinctions should be drawn. First, even though most employers did not offer any paid vacation for employees with less than a year of tenure in the company, some employers did offer vacation proportionally to the length of service—including employees with less than one year of employment—and these employers were not considered in the 2006 Employee Benefits Survey. Second, since Part-Time employees were offered fewer vacation days, the graphs below have different-size categories and this distinction should be kept in mind when comparing Part-Time with Full-Time graphs. Our intention was to focus on the difference in days offered by length of service rather than by type of employment.

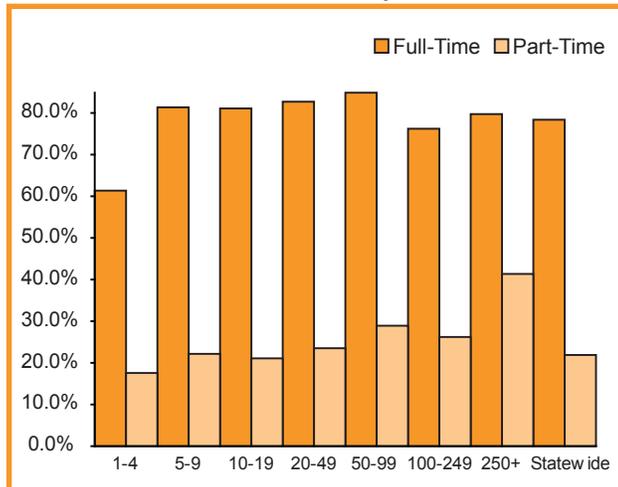
Percentage of Employers Offering Paid Vacation Leave by Region



Percentage of Employers Offering Paid Vacation Leave by Industry

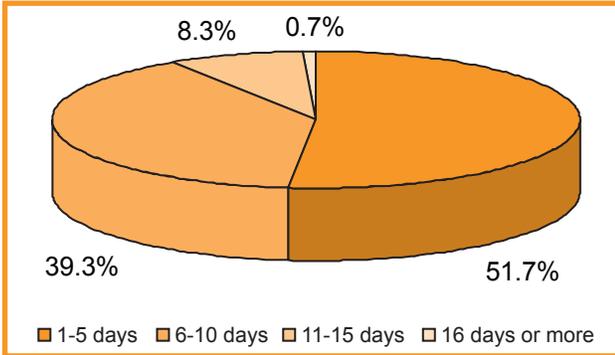


Percentage of Employers Offering Paid Vacation Leave by Size Class

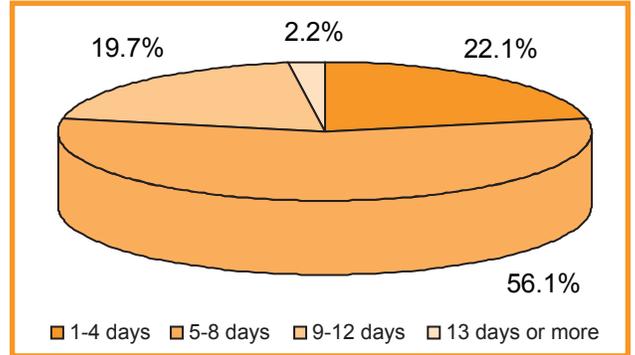


PAID VACATION LEAVE

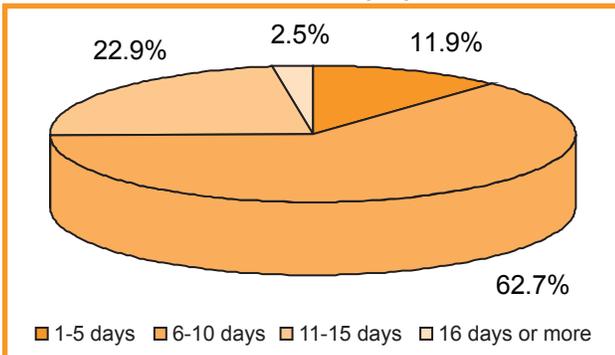
Vacation Days Offered to Full-Time Employees After 1 Year of Employment



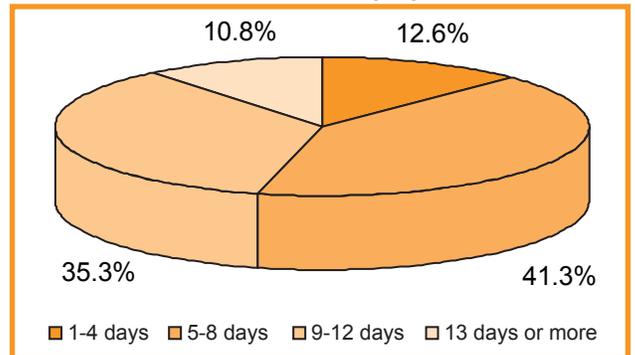
Vacation Days Offered to Part-Time Employees After 1 Year of Employment



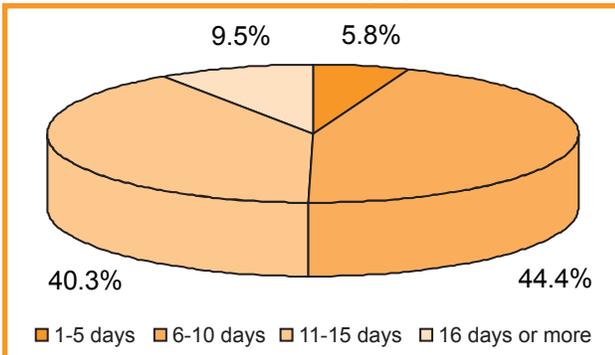
Vacation Days Offered to Full-Time Employees After 3 Years of Employment



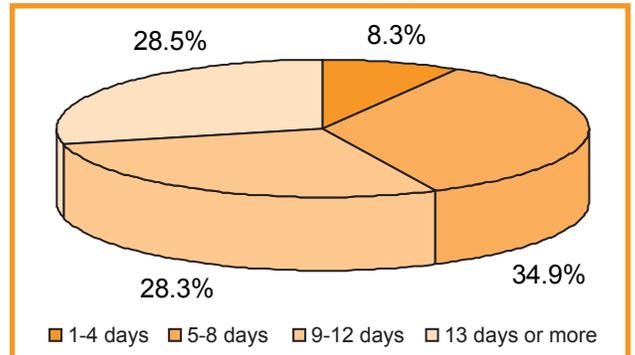
Vacation Days Offered to Part-Time Employees After 3 Years of Employment



Vacation Days Offered to Full-Time Employees After 5 Years of Employment



Vacation Days Offered to Part-Time Employees After 5 Years of Employment

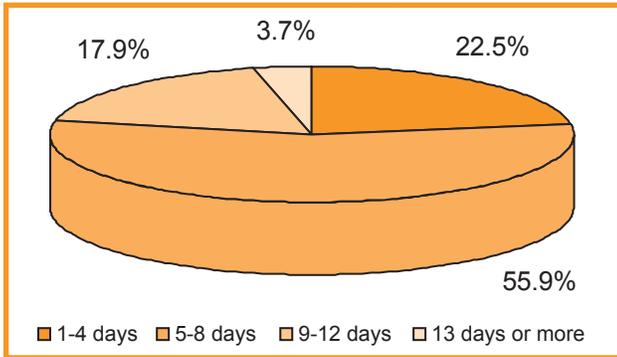


PAID SICK LEAVE

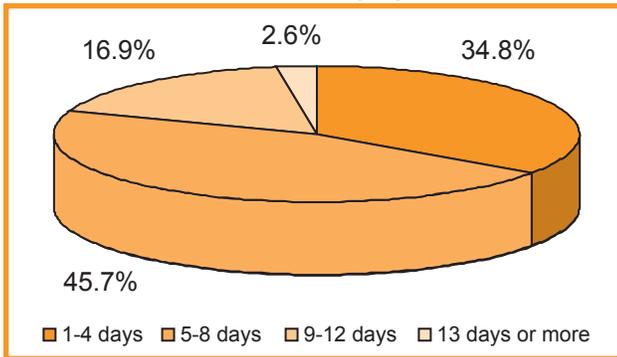
While paid sick leave was equally distributed among regions, there were wide differences in the likelihood of offering by type of industry. Over 60 percent of the companies in the Information and Financial Activities sectors offered the benefit while less than 20 percent of the businesses in the Construction and Leisure & Hospitality industries did so. Businesses with fewer than four employees were less likely to offer the benefit than the rest, and while businesses with 250 or more employees were the most likely to offer paid sick leave, there was no clear relation between the offering of the benefit and size of the company.

There was some difference in the number of days offered by type of employment as the graphs below show, but on average 77.5 percent of the employers offering paid sick leave gave five or more days per year to their Full-Time employees, while 65.2 percent of the businesses offering the benefit gave the same amount of days to the Part-Time employees.

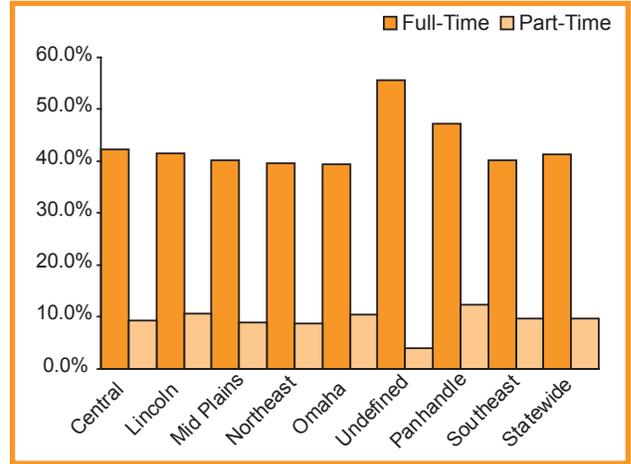
Paid Sick Days Offered to Full-Time Employees



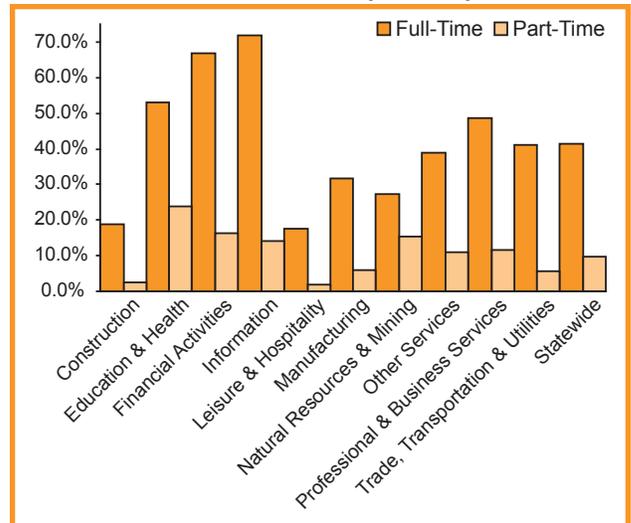
Paid Sick Days Offered to Part-Time Employees



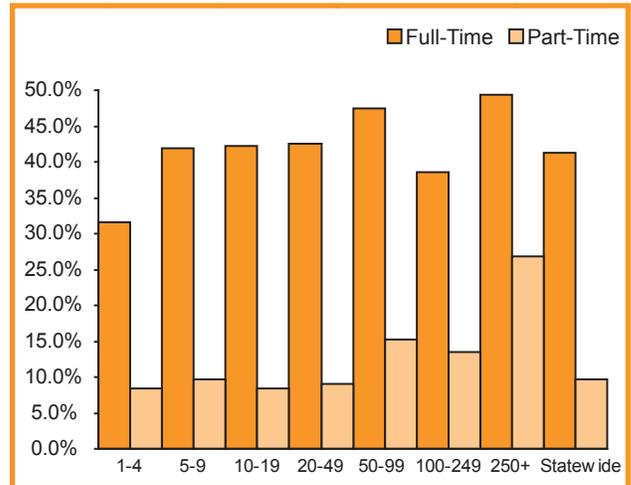
Percentage of Employers Offering Paid Sick Leave by Region



Percentage of Employers Offering Paid Sick Leave by Industry



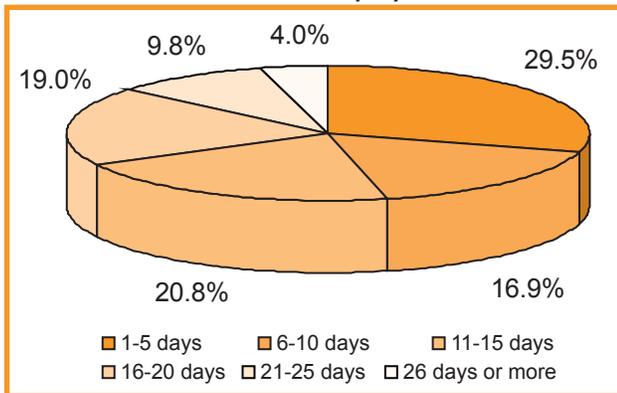
Percentage of Employers Offering Paid Sick Leave by Size Class



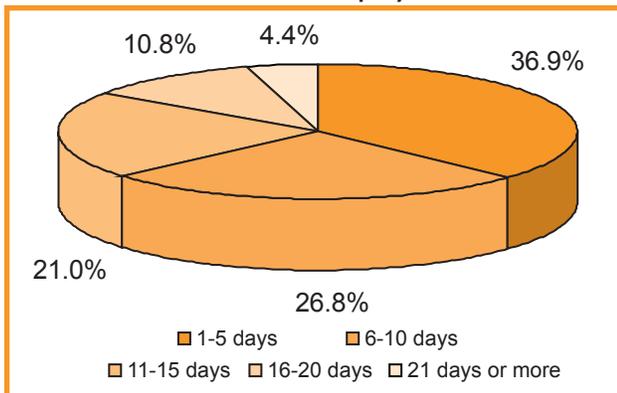
Some businesses offered consolidated paid time-off, or a time bank, in place of separate leave or in addition to other types of leave. The survey did not differentiate each case, but as the tables below show, this type of benefit is becoming increasingly popular, maybe as a substitute for other types of leave. Over 20 percent of those businesses with 50 or more employees offered this type of leave and the companies in the Education & Health and Financial Activities industries were more likely to offer it for both Part- and Full-Time employees.

The number of consolidated paid time-off days offered varied by type of employment, and it also may have varied by each employee's length of service in the company. Since we did not expect a high rate of prevalence for this benefit we did not include follow-up questions regarding the variation of days by time of employment. That said, below are the frequencies of days for Full- and Part-Time employees.

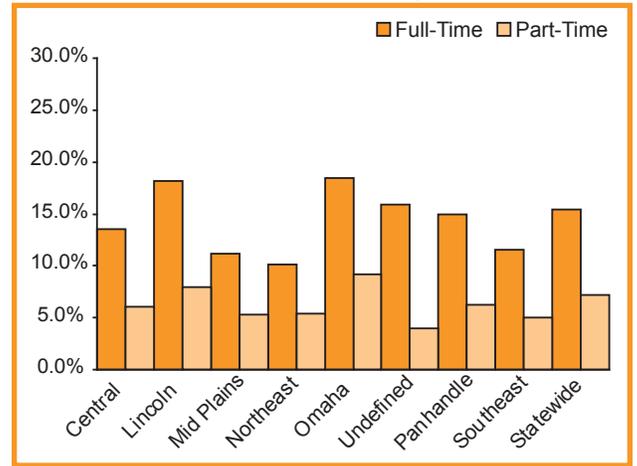
Paid Time-Off Days Offered to Full-Time Employees



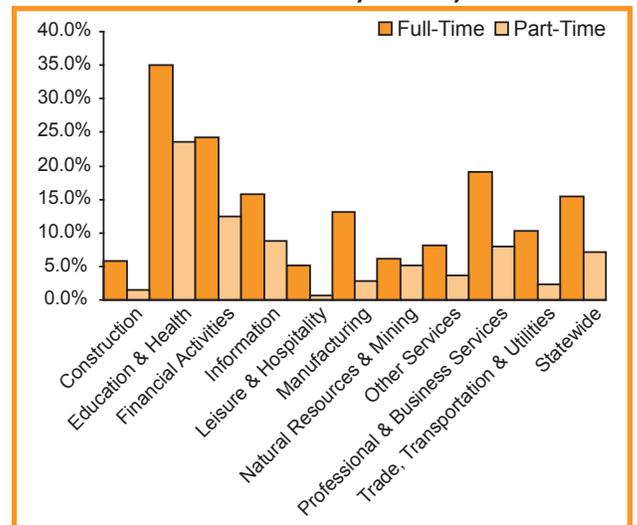
Paid Time-Off Days Offered to Part-Time Employees



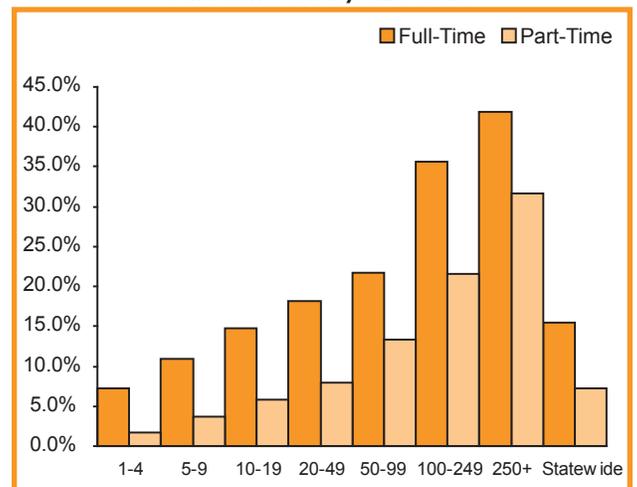
Percentage of Employers Offering Paid Time-Off by Region



Percentage of Employers Offering Paid Time-Off by Industry



Percentage of Employers Offering Paid Time-Off by Size Class

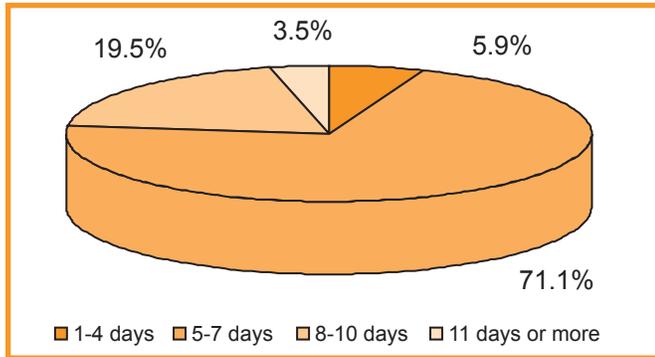


PAID HOLIDAYS

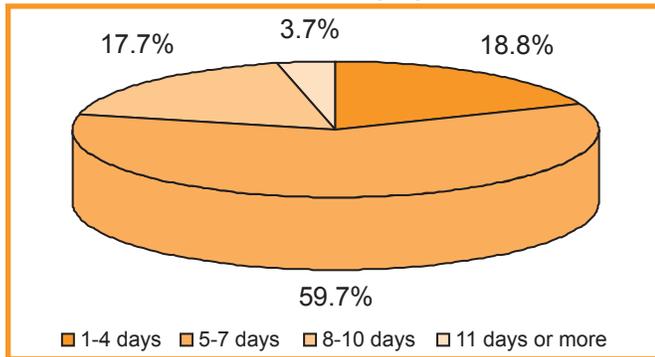
Seventy percent or more of the businesses offered paid holidays in any given region and businesses in Omaha offered this benefit slightly more often than the other regions: 76.5 percent of the businesses offered it for Full-Time employees and 27.1 percent of the businesses offered it to Part-Time employees. There was no substantial difference by business size, but those companies with four or fewer employees were less likely to offer the benefit since only 58.6 percent of the businesses in this category offered paid holidays to their Full-Time employees. The industry least likely to offer the benefit was Leisure & Hospitality, with only 33.3 percent of the companies offering it to their Full-Time employees.

Full-Time employees had more paid holidays than Part-Time, and while 94.1 percent of the businesses offered five or more holidays per year to Full-Time employees, only 81.2 percent of the companies offered the same amount to Part-Time employees.

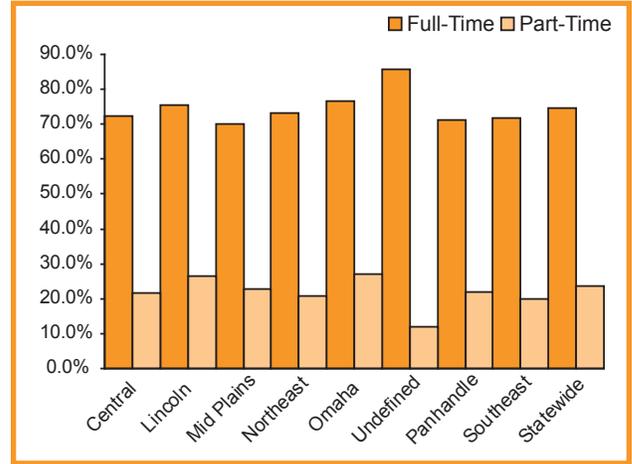
Holidays Offered to Full-Time Employees



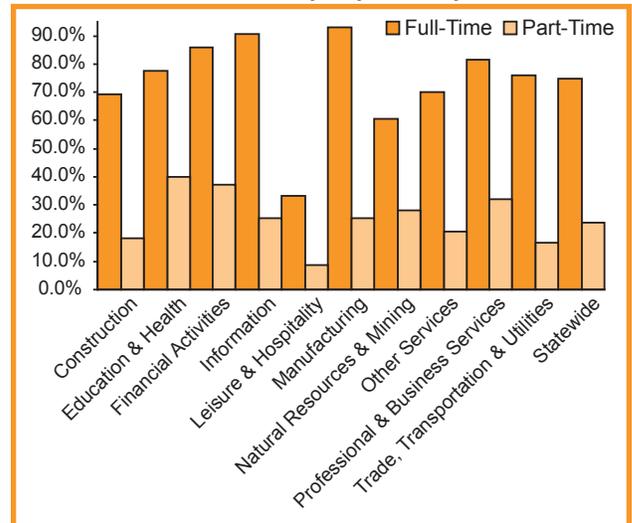
Holidays Offered to Part-Time Employees



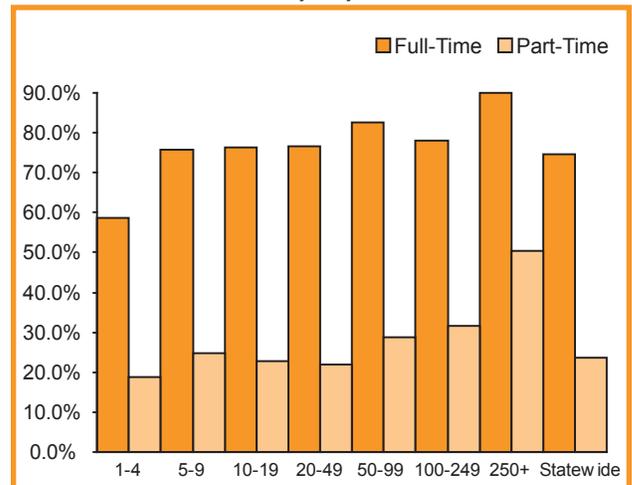
Percentage of Employers Offering Paid Holidays by Region



Percentage of Employers Offering Paid Holidays by Industry



Percentage of Employers Offering Paid Holidays by Size Class



RETIREMENT

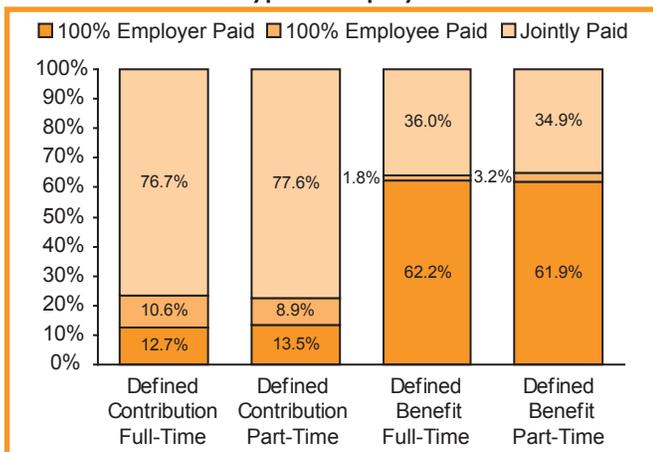
Retirement was one of the most widespread benefits Nebraska businesses offered to their employees. Even though there were regional differences, these were actually accounted for by size and industry. While only 48 percent of the companies with four or fewer employees offered retirement, over 85 percent of those companies with 50 or more employees offered the benefit. Industry also had a major contribution in defining the probability that an employer would offer retirement; while over 85 percent of the businesses in the Financial Activities industry offered a retirement plan, less than 40 percent of the businesses in the Leisure & Hospitality and Natural Resources & Mining offered the benefit.

From those businesses offering a retirement plan to Full-Time employees, 89 percent of the companies chose to offer a Defined Contribution Retirement Plan and only 11 percent chose to offer a Defined Benefit Pension Retirement Plan. For Part-Time employees, those figures were 86.2 percent and 13.8 percent, respectively.³

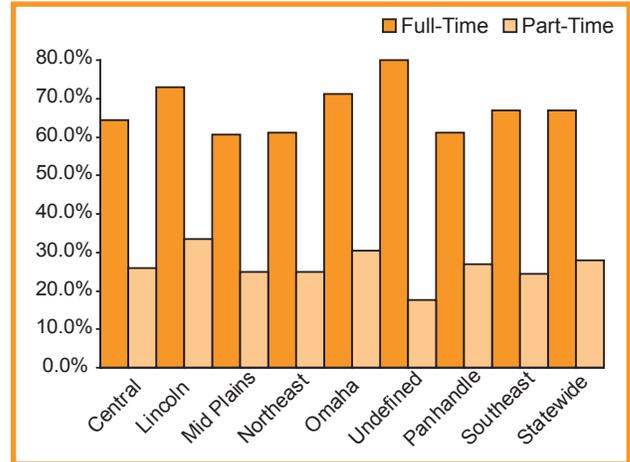
On average, those businesses offering Defined Contribution Retirement Plans offered the benefit to 93.8 percent of their Full-Time employees and those businesses offering the benefit to Part-Time employees offered it to 79.3 percent of them. Likewise, those businesses offering Defined Benefit Pension Retirement Plans offered the benefit to 92.9 percent of their Full-Time employees, and those businesses offering the benefit to Part-Time employees offered it to 74.9 percent of them. The survey did not ask for the criteria that employers used to decide whether a certain employee was eligible or not to enroll in the retirement plan.

The distribution of the premiums varies mostly by type of retirement plan, rather than by type of employment. As the table below shows, once an employee enrolled in a Defined Benefit Pension Retirement Plan, the probability that the employer would pay 100 percent of the retirement premium was slightly over 60 percent, regardless of the type of employment.

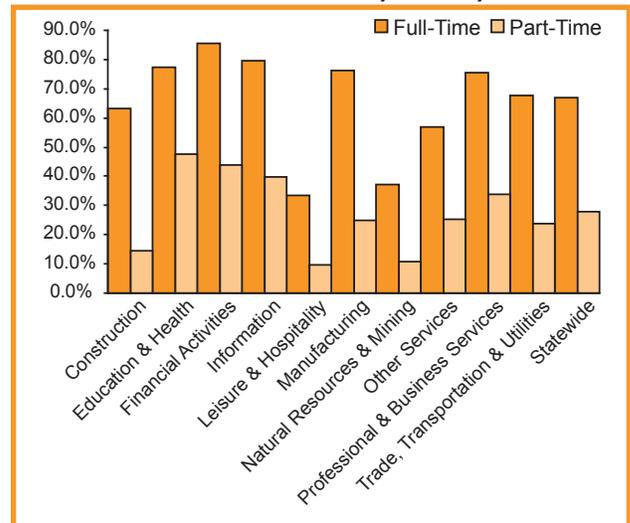
Distribution of Premiums by Retirement Plan and Type of Employment



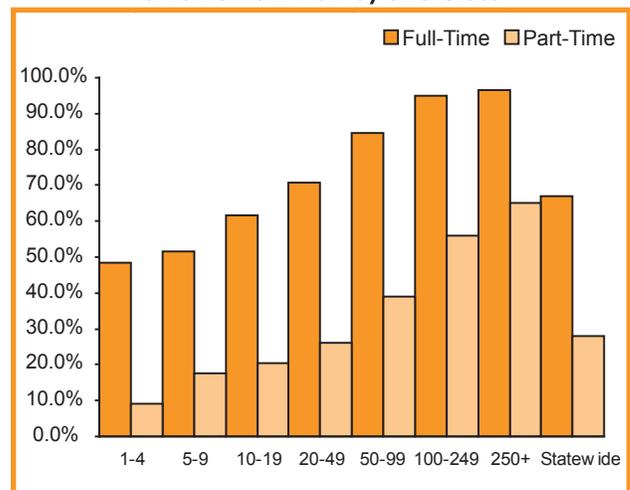
Percentage of Employers Offering a Retirement Plan by Region



Percentage of Employers Offering a Retirement Plan by Industry



Percentage of Employers Offering a Retirement Plan by Size Class



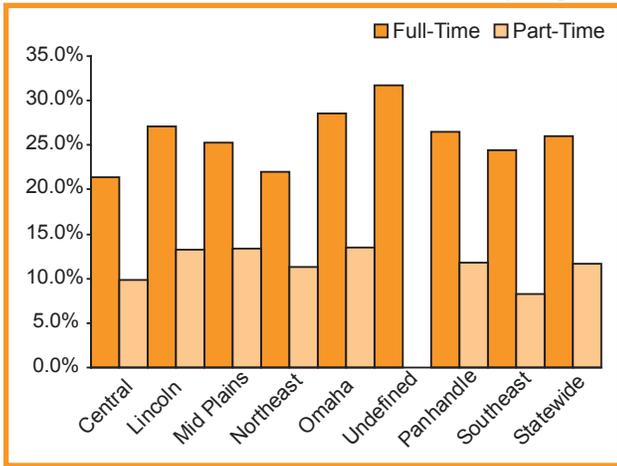
³ Defined Contribution Retirement Plans refer to 401k, deferred profit sharing, savings & thrift and similar plans in which the amount of money transferred to the savings account is fixed while the amount of money available at the time of retirement is not fixed. Defined Benefit Retirement Plans have a pre-determined formula to calculate an employee's future benefit at the time of retirement; these plans are the traditional pension plans.

OTHER BENEFITS

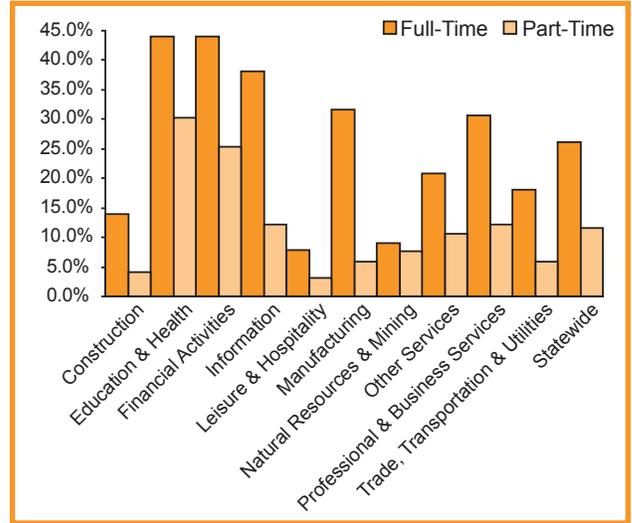
EDUCATIONAL ASSISTANCE

A large number of employers were offering educational incentives to their employees, either by offering training or by partially or fully absorbing the tuition cost of an employee's academic program. The probability that an employer would offer some sort of educational assistance varied widely by industry: while less than 10 percent of the employers in the Natural Resources & Mining and the Leisure & Hospitality industries offered this benefit, over 40 percent of the companies in the Education & Health and Financial Activities sectors offered the benefit to their Full-Time employees.

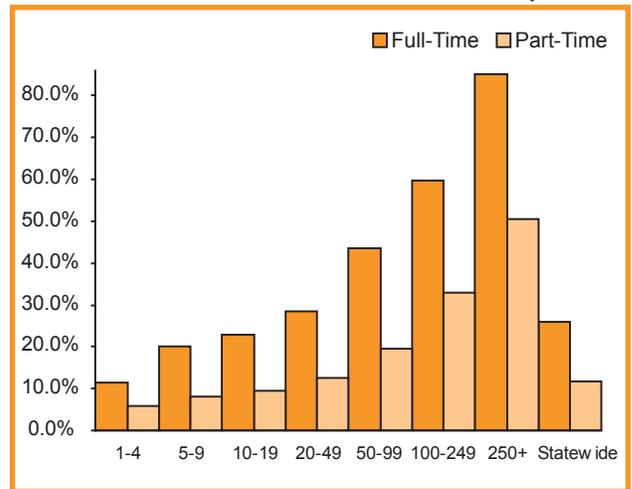
Percentage of Employers Offering Educational Assistance/Reimbursement by Region



Percentage of Employers Offering Educational Assistance/Reimbursement by Industry



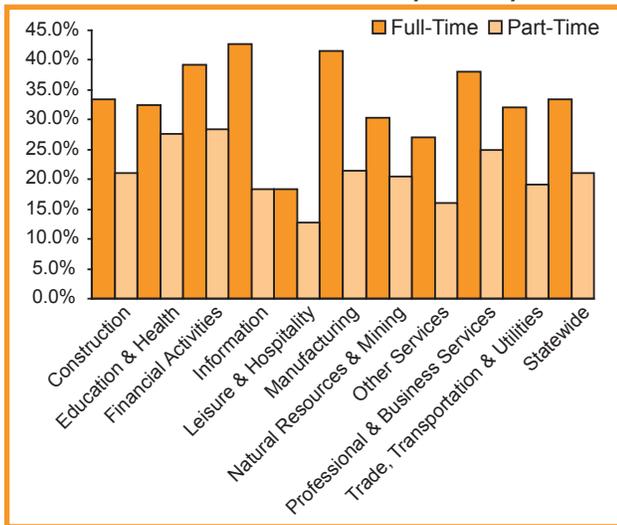
Percentage of Employers Offering Educational Assistance/Reimbursement by Size



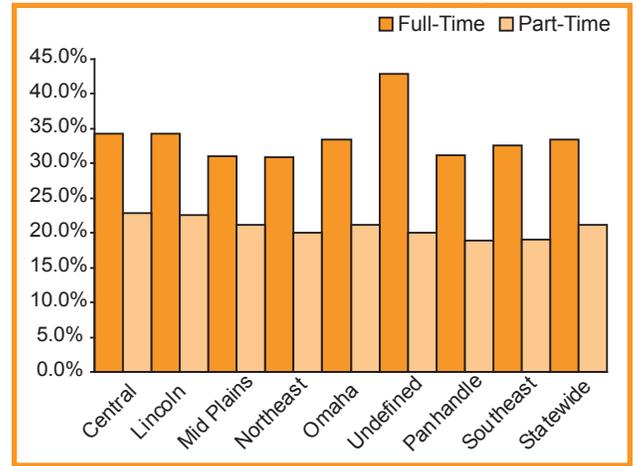
BONUSES

The 2006 Employee Benefits Survey asked employers about the offering of non-production bonuses that were not dependent on an employee's output or productivity. These bonuses include hiring, signing, attendance, punctuality, year-end, and holiday bonuses. Businesses in the Information and Manufacturing segments are more likely to offer these bonuses than the companies in other industries.

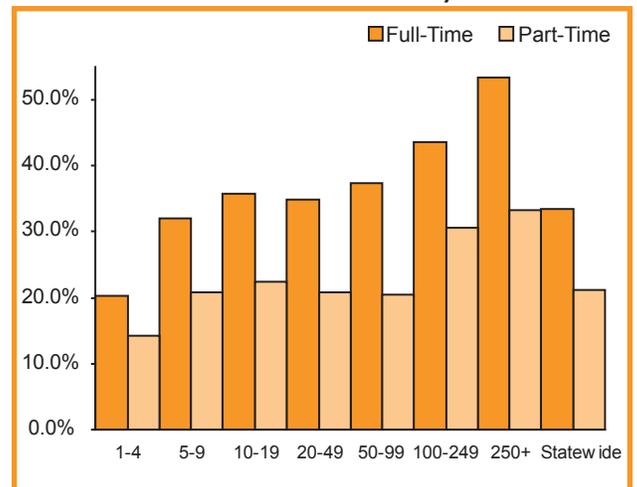
Percentage of Employers Offering Non-Production Bonuses by Industry



Percentage of Employers Offering Non-Production Bonuses by Region



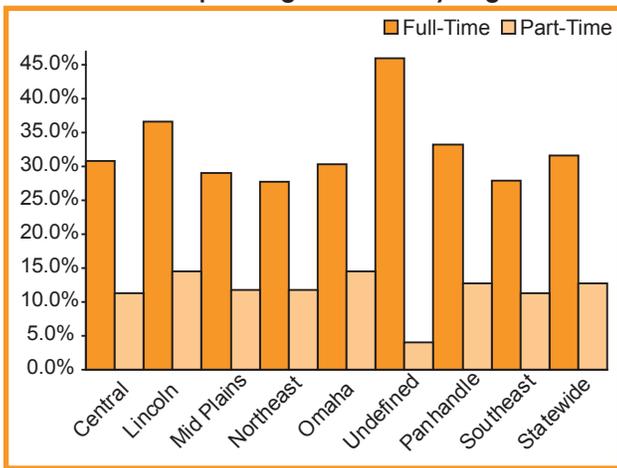
Percentage of Employers Offering Non-Production Bonuses by Size



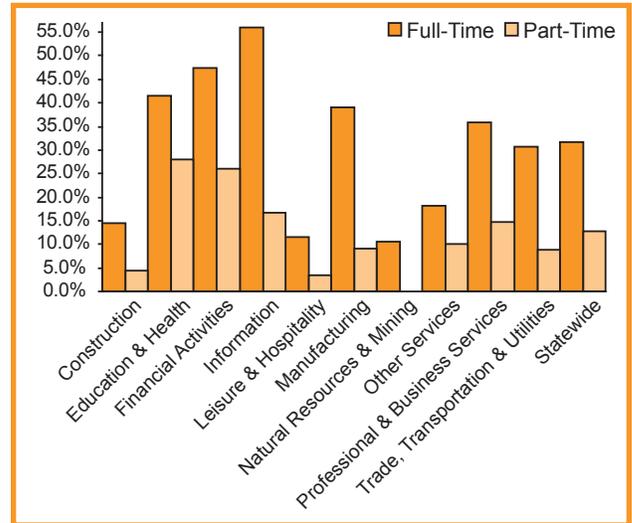
FLEXIBLE SPENDING ACCOUNTS

Flexible spending accounts allow employees to set aside pre-tax income for qualified health care and child-care expenses. The amount of income that can be transferred to the account is limited by the Internal Revenue Service to a maximum defined each year. While regional differences were observable, the largest predictor for the offering of this benefit was the industry sector. Less than 15 percent of the companies in the Natural Resources & Mining, Leisure & Hospitality, and Construction industries offered flexible spending accounts, while over 40 percent of the businesses in the Information, Financial Activities, and Education & Health sectors offered the benefit.

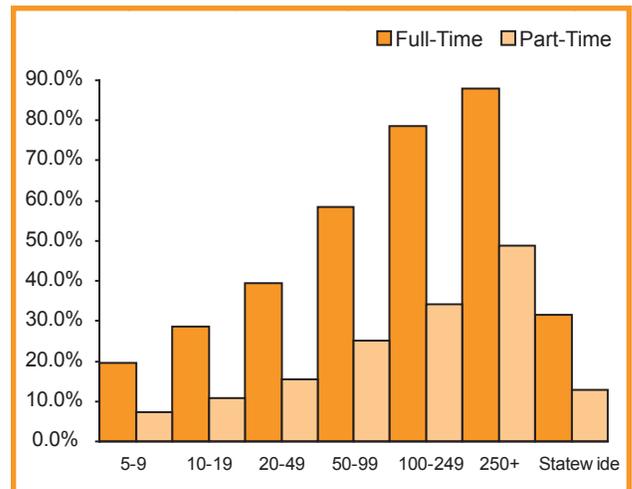
Percentage of Employers Offering Flexible Spending Accounts by Region



Percentage of Employers Offering Flexible Spending Accounts by Industry



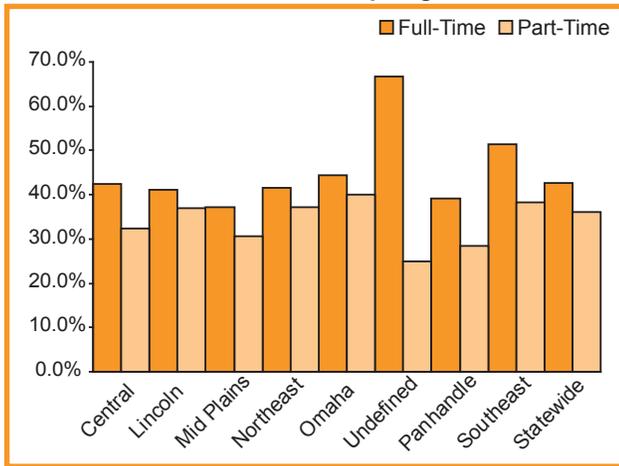
Percentage of Employers Offering Flexible Spending Accounts by Size



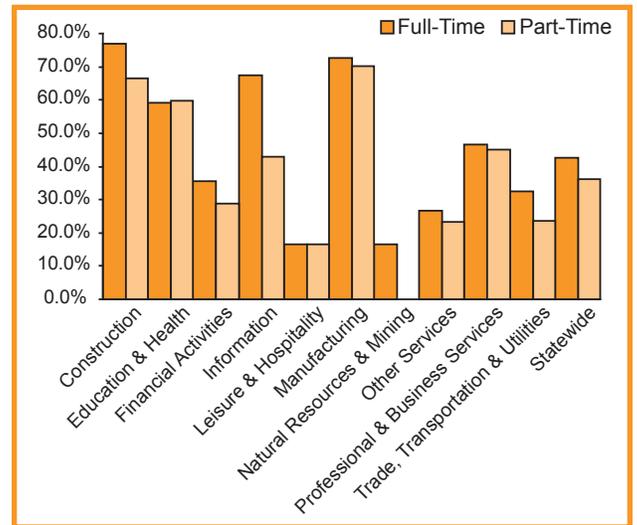
SHIFT DIFFERENTIALS

On average, about 20 percent of the businesses in Nebraska operated on shifts and a substantive part of these companies offered shift differentials to employees working at night: when this benefit was offered, there was not a large difference between Part- and Full-Time employees, and in some cases there were more employers offering the benefit to Part-Time employees than to Full-Time ones. Differences across industries were quite relevant and businesses in the Manufacturing and Construction industries were at the top, since over 70 percent of the companies in these industries that work on shifts offered shift differentials.

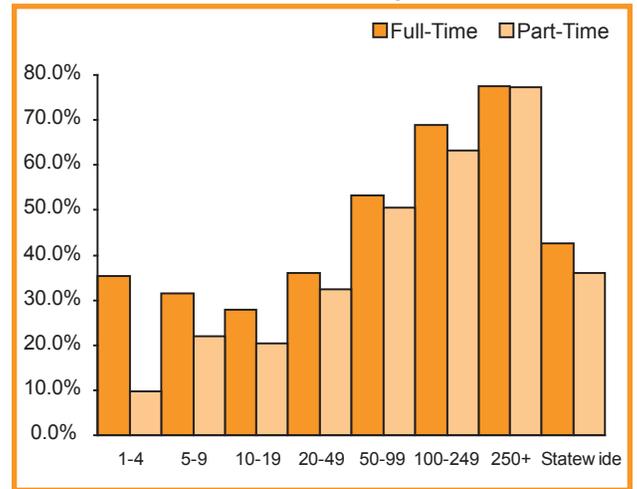
Percentage of Employers Offering Shift Differentials by Region



Percentage of Employers Offering Shift Differentials by Industry



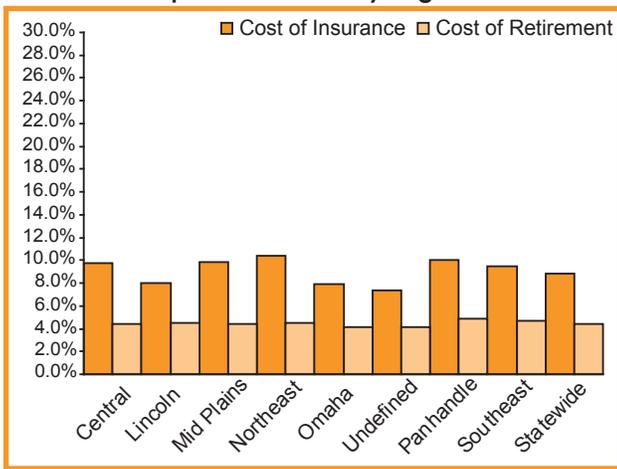
Percentage of Employers Offering Shift Differentials by Size



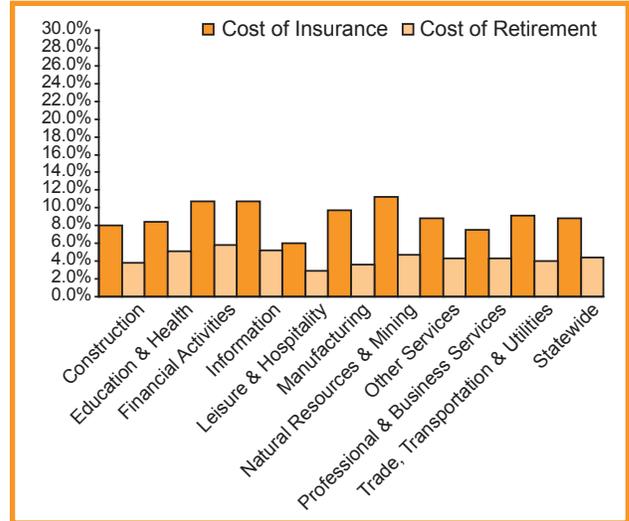
COST OF BENEFITS

On average, eight-and-eight-tenths percent of the total cost of labor was spent on insurance plans and four-and-four-tenths percent was spent on retirement. There was little variation in the proportion of the costs by region and size, although some minor differences appeared by industry. Businesses in the Financial Activities and Information sectors spent slightly more in both insurance and retirement than all the other industries in the state. On average, companies in the Leisure & Hospitality industry were the ones that spent less in benefits as a proportion of labor costs.

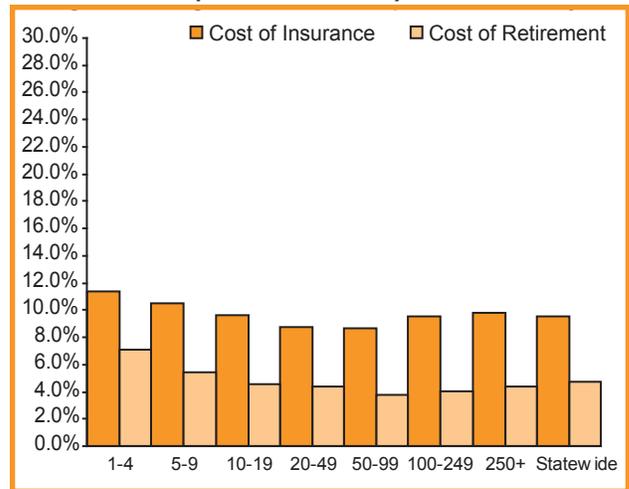
Average Percentage of Labor Costs Spent in Benefits by Region



Average Percentage of Labor Costs Spent in Benefits by Industry



Average Percentage of Labor Costs Spent in Benefits by Size



APPENDICES

Both business size and type of employment were the key factors for predicting whether a benefit was offered or not. The following tables describe the composition of employment as well as the average business size, presented by region, industry, and size categories. It is worth noting that the composition of employment by region, industry, and size were estimates derived from the 2006 Employee Benefits Survey, while the Average Business Size column provided data that corresponds to the population parameters, and it was derived directly from the Enhanced Quarterly Unemployment Insurance database.

AVERAGE BUSINESS

REGION	SIZE	%FT	%PT
Central	13	67.5%	32.5%
Lincoln	17	67.7%	32.3%
Mid Plains	10	64.7%	35.3%
Northeast	13	63.3%	36.7%
Omaha	19	72.6%	27.4%
Undefined	5	78.9%	21.1%
Panhandle	11	67.2%	32.8%
Southeast	12	62.3%	37.7%
Statewide	13	68.8%	31.2%

AVERAGE BUSINESS

INDUSTRY	SIZE	%FT	%PT
Construction	8	87.5%	12.5%
Education & Health Services	24	65.1%	34.9%
Financial Activities	11	79.0%	21.0%
Information	24	74.2%	25.8%
Leisure & Hospitality	17	26.6%	73.4%
Manufacturing	51	86.8%	13.2%
Natural Resources & Mining	8	76.6%	23.4%
Other Services	6	63.6%	36.4%
Professional & Business Services	14	72.3%	27.7%
Trade, Transportation & Utilities	15	67.9%	32.1%
Statewide	15	68.8%	31.2%

AVERAGE BUSINESS

SIZE CLASS	SIZE	%FT	%PT
1-4	2	68.7%	31.3%
5-9	7	66.2%	33.8%
10-19	13	66.3%	33.7%
20-49	30	68.9%	31.1%
50-99	69	73.2%	26.8%
100-249	150	72.3%	27.7%
250+	627	78.8%	21.2%
Statewide	15	68.8%	31.2%

⁴ It is worth noting that in the 2006 Employee Benefits Survey there was no question regarding the criteria to differentiate between Full- and Part-Time employment. The 2004 survey did ask such a question, and the threshold to be considered a Full-Time employee was determined at 36.9 hours, on average.

The data collection method was designed to be a mail instrument as in the previous benefits surveys. The questionnaire was mailed with a cover letter explaining the importance of participation, a statement granting confidentiality to the information provided by the respondent, and an explanation of how the information would be used. Another letter was attached in which we answered the most frequent questions that respondents had had in the previous replications of the survey, and we included an explicit statement that participation in the survey was voluntary.

The businesses chosen to participate in the survey were selected to obtain a representative sample of Nebraska employers. All the businesses that are subject to unemployment insurance statutes are also listed in the Department of Labor Enhanced Quarterly Unemployment Insurance (EQUI) database. Using this database to select the participating businesses ensured that the best sampling frame was chosen, since all private businesses covered by employment security laws are included. The sampling design chosen was a stratified random sampling procedure, selecting the cases by industry, location, and business size. The sample was designed by considering a three percent margin of error for each stratum, with a 40 percent response rate, which determined a sample size of 20,447 businesses.

After the first mailing, our contact rate was only 43.3 percent of the sampled businesses, i.e., considering returned surveys that were valid as well as all those that reported having zero employees, businesses that were closed, and those that refused surveys. After filtering only those surveys that were valid, the response rate was only 36.2 percent. The number of surveys was not enough to run the analysis, since observations were lacking for the less-populated counties in Nebraska, the Information and Leisure & Hospitality industries, and the largest businesses in the state.

Two follow-ups followed in August and September, sending those businesses from which we had no response an additional copy of the questionnaire and a letter emphasizing that their answers were necessary to get unbiased estimators for the offering of benefits throughout Nebraska. In an additional attempt to collect information from the largest employers, we decided to call those businesses with 100 or more employees that had not answered and we asked the manager or human resources clerk to fill in the survey either by fax or over the phone. This combined strategy allowed us to obtain 8,391 valid responses from the 20,447 surveyed businesses—with an overall contact rate of 50.08 percent and a response rate of 41.03 percent.

The information for the state average was weighted by the reciprocal of the sampling probability of each individual business to be included in the sample, given the population parameters contained in the fourth quarter 2005 EQUI database.

The information collected by the 2006 Employee Benefits Survey aimed to find whether differences in the offering of benefits existed by economic sector. We used the North American Industry Classification System (NAICS) as the frame to collect and present the information by industry. The NAICS coding system is the official structure used in the organization, aggregation, and analysis of the U.S. economy, as defined by the U.S. Department of Labor.

Within the NAICS framework, those businesses sharing common production processes were grouped in the same industry. Some examples of the businesses within each industry are presented below. The list of activities shown below is by no means exhaustive and it is included only for reference.

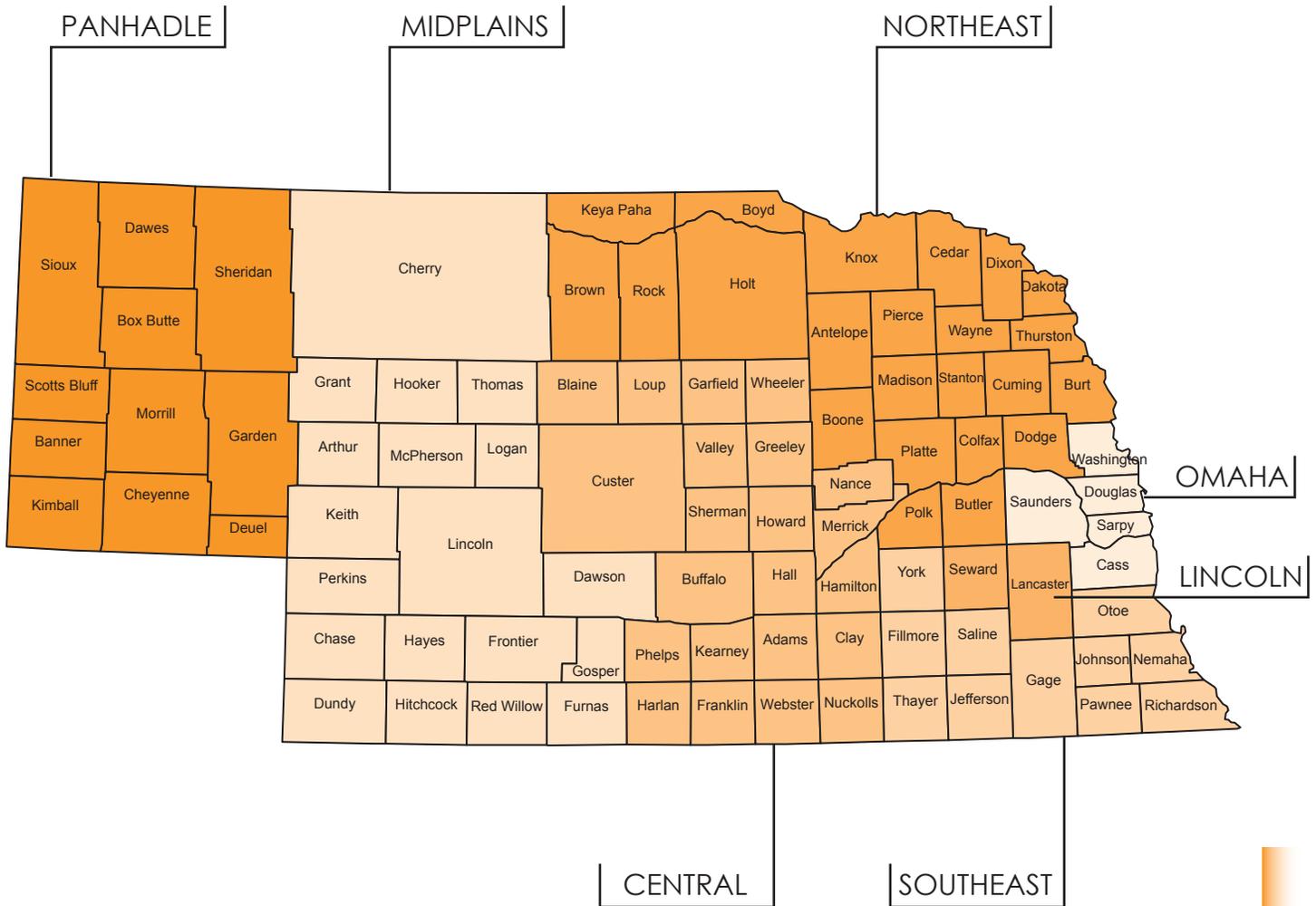
- Construction: Construction of Buildings; Heavy and Civil Engineering Construction; and Specialty Trade Contractors.
- Education and Health Services: Schools; Colleges; Universities; Technical and Trade schools; Educational Support Services; Ambulatory Health Care Services; Hospitals; Nursing and Residential Care Facilities and Social Assistance.
- Financial Activities: Credit Intermediation and Related Activities; Securities; Commodity Contracts and Other Related Financial Investment Activities; Insurance Carriers; Funds; Trusts and Other Financial Vehicles; Real Estate; and Rental and Leasing Services.
- Information: Publishing Industries; Motion Picture and Sound Recording; Broadcasting; Internet Publishing and Broadcasting; Telecommunications; Internet Service Providers and Data Processing Services.
- Leisure and Hospitality: Performing Arts and Spectator Sports; Museums; Amusement; Gambling and Recreation Industries; Accommodation Services; Food Services and Drinking Places.
- Manufacturing: This sector refers to the processing and transformation of a wide number of products including Food; Beverage and Tobacco; Apparel; Wood; Paper; Petroleum and Coal Processing; Textile Mills; Chemical and Machinery Manufacturing; Electrical and Transportation Equipment.
- Natural Resources and Mining: Crop Production; Animal Production; Forestry and Logging; Fishing; Hunting and Trapping; Metallic and Non-Metallic Mining.
- Other Services: Repair and Maintenance of Automobiles; Heavy Machinery and Household Goods Maintenance; Personal Care; Death Care; Dry-Cleaning and Laundry Services; Religious Organizations; Business and Professional Organizations.
- Professional and Business Services: Professional; Scientific and Technical Services; Management of Companies and Enterprises; Administrative and Support Services; Waste Management and Remediation Services.
- Trade; Transportation and Utilities: Electric Power Generation; Natural Gas Distribution; Water and Sewage Related Systems; Merchant Wholesalers; Retail Trade; Non-Store Retailers; Air, Rail, Truck, and Ground Passenger Transportation.

⁵ The industry classification employed was the 2002 NAICS version. Further information can be obtained in <http://www.census.gov/naics> and <http://www.bls.gov/bls/naics.htm>

DEFINITION OF REGIONS

The 2006 Employee Benefits Survey used the Nebraska economic regions to select a balanced sample of companies from all the counties in the state and reported the information within the same frame. We included an additional region to report the information for those companies that were not established in a specific county. This region was labeled as 'undefined' and includes those employers that have sales representatives or technicians traveling through the state, employees working from home in different counties, etc.

The following map shows the composition for each region according to the Department of Labor definition of the Nebraska economic regions.



SURVEY FORM

38

Survey ID #«IDNumber»

2006 Employee Benefits Survey



«MailName»
«MailAddress1»
«Mail Address2»
«MailCity», «MailState» «MailZip» «MailZip4»

Please respond by October 13, 2006

- Instructions:**
- For accurate results, it is important that you fill out and return this survey even if your organization offers no benefits.
 - If your business is currently closed, either temporarily or permanently, please indicate so at the top of the survey and return it in the postage-paid envelope.
 - Answer questions based on what is offered to the *majority* of employees at this location.
 - Please provide the most current information available.
 - Please return the completed survey in the postage-paid envelope or fax it to (402) 471-9867.
 - If you have any questions about the survey, please contact by phone or e-mail: Javier P. Berestycki (402-471-9957; jberestycki@dol.state.ne.us), or Jacque Crocker (402-471-9951; jcrocker@dol.state.ne.us). John Brejda (402-471-8272; jbrejda@dol.state.ne.us) or toll free 1-800-876-1377.
 - Your response to this survey is crucial to ensure that the results obtained are reliable.
 - **All information provided will remain strictly confidential.** Results will be presented in aggregate so that no individual response will be identifiable in any published results.
 - If you are unable to use the enclosed business reply envelope, the mailing address is Nebraska Workforce Development, Department of Labor, Employee Benefits Survey, PO Box 94600, Lincoln, NE 68509-4600.

Contact Information

Contact Person: _____ Title: _____ Phone:(____) _____

(Contact information is requested in case clarification is needed about the responses to the survey.)

Check here if you would like a complimentary copy of the survey results.

Employment

1. How many workers are currently employed at the establishment and location _____ employees listed on the address label of this survey?
- «MailName» If zero employees, please
«MailAddress1» check here and return the survey form.
«Mail Address2»
Description field
«MailCity», «MailState» «MailZip» «MailZip4»

Based on your organization's definition of full-time and part-time, of the employees reported in question #1:

2. How many are full-time? _____ employees
3. How many are part-time? _____ employees

Please answer the remainder of the questions on the survey for the employees reported in this section.

SURVEY FORM

Survey ID #«IDNumber»

Insurance: Medical, Dental, Vision, Disability, Life		
	Full-time Employees	Part-time Employees
<p>4. Does your organization offer medical insurance? <i>(If no, please check "no" and skip to question #7)</i></p> <p>a. Of the employees reported in questions #2 and #3, how many are offered medical insurance?</p> <p>b. For the majority of employees, is there a waiting period for medical insurance?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>_____ employees</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>_____ employees</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>5. Of the employees reported in question #4a, how many are enrolled in medical insurance coverage?</p> <p>a. Of the employees reported in question #5, how many enrolled in single medical insurance coverage?</p> <p>b. For the majority of employees, what percentage of single medical insurance premiums are employer paid?</p>	<p>_____ employees</p> <p>_____ employees</p> <p>_____ %</p>	<p>_____ employees</p> <p>_____ employees</p> <p>_____ %</p>
<p>6. Does your organization offer medical insurance for employees' spouses or dependents? <i>(If no, please check "no" and skip to question #7.)</i></p> <p>a. Of the employees reported in question #5, how many enrolled their spouses or dependents in medical insurance coverage?</p> <p>b. For the majority of employees, what percentage of medical insurance premiums for employees' spouses or dependents are employer paid?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>_____ employees</p> <p>_____ %</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>_____ employees</p> <p>_____ %</p>
<p>7. Does your organization offer dental insurance? <i>(If included as part of a medical insurance plan, check "yes" and skip to question #9. If no, please check "no" and skip to question #10.)</i></p> <p>a. Of the employees reported in questions #2 and #3, how many are offered dental insurance coverage?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>_____ employees</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>_____ employees</p>
<p>8. Of the employees reported in question #7a, how many are enrolled in dental insurance coverage?</p> <p>a. Of the employees reported in question #8, how many are enrolled in single dental insurance coverage?</p> <p>b. For the majority of employees, are single dental insurance premiums:</p>	<p>_____ employees</p> <p>_____ employees</p> <p><input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid</p>	<p>_____ employees</p> <p>_____ employees</p> <p><input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid</p>
<p>9. Does your organization offer dental insurance to employee's spouses or dependents? <i>(If no, please check "no" and skip to question #10.)</i></p> <p>a. Of the employees reported in question #8, how many are enrolled in dental insurance coverage for spouses or dependents?</p> <p>b. For the majority of employees, are dental insurance premiums for employees' spouses or dependents:</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>_____ employees</p> <p><input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>_____ employees</p> <p><input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid</p>
<p>10. Does your organization offer vision insurance? <i>(If included as part of a medical insurance plan, check "yes" and skip to question #11. If no, please check "no" and skip to question #11.)</i></p> <p>a. Of the employees reported in questions #2 and #3, how many are offered vision insurance?</p> <p>b. Of the employees reported in question #10a, how many are enrolled in vision insurance coverage?</p> <p>c. For the majority of employees, are vision insurance premiums:</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>_____ employees</p> <p>_____ employees</p> <p><input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>_____ employees</p> <p>_____ employees</p> <p><input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid</p>

SURVEY FORM

Survey ID #«IDNumber»

	Full-time Employees	Part-time Employees
<p>11. Does your organization offer life insurance? <i>(If no, please check "no" and skip to question #12.)</i></p> <p>a. Of the employees reported in questions #2 and #3, how many are offered life insurance?</p> <p>b. Of the employees reported in question #11a, how many are enrolled in life insurance?</p> <p>c. For the majority of employees, is life insurance:</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>_____ employees</p> <p>_____ employees</p> <p><input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>_____ employees</p> <p>_____ employees</p> <p><input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid</p>
<p>12. Does your organization offer short-term disability insurance (separate from workers' compensation)? <i>(If no, please check "no" and skip to question #13.)</i></p> <p>a. Of the employees reported in questions #2 and #3, how many are offered short-term disability insurance?</p> <p>b. Of the employees reported in question #12a, how many are enrolled in short-term disability insurance?</p> <p>c. For the majority of employees, is short-term disability insurance:</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>_____ employees</p> <p>_____ employees</p> <p><input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>_____ employees</p> <p>_____ employees</p> <p><input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid</p>
<p>13. Does your organization offer long-term disability insurance (separate from workers' compensation)? <i>(If no, please check "no" and skip to question #14.)</i></p> <p>a. Of the employees reported in questions #2 and #3, how many are offered long-term disability insurance?</p> <p>b. Of the employees reported in questions #13a, how many are enrolled in long-term disability insurance?</p> <p>c. For the majority of employees, is long-term disability insurance:</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>_____ employees</p> <p>_____ employees</p> <p><input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>_____ employees</p> <p>_____ employees</p> <p><input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid</p>
Paid Time Off: Vacation, Sick, Holiday, Consolidated Leave		
<p>14. Does your organization offer paid vacation leave?</p> <p style="padding-left: 20px;">If paid vacation is offered as a separate benefit, how many days of paid vacation are offered to the majority of employees:</p> <p>a. After 1 year of employment?</p> <p>b. After 3 years of employment?</p> <p>c. After 5 years of employment?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>_____ days</p> <p>_____ days</p> <p>_____ days</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>_____ days</p> <p>_____ days</p> <p>_____ days</p>
<p>15. Does your organization offer paid sick leave?</p> <p>a. If paid sick leave is offered as a separate benefit, how many days of paid sick leave are offered per year to the majority of employees?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>_____ days</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>_____ days</p>
<p>16. Does your organization offer paid holidays?</p> <p>a. If paid holidays are offered as a separate benefit, how many days are provided each year to the majority of employees?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>_____ days</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>_____ days</p>
<p>17. Does your organization offer consolidated "Paid Time Off" (PTO)? <i>("Paid Time Off" may be referred to as "a "Time Bank," "PTO," etc. This leave may be offered in addition to other types of leave or may be offered in place of separate leave.)</i></p> <p>a. If yes, how many days are provided per year to the majority of employees?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>_____ days</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>_____ days</p>

SURVEY FORM

Survey ID #«IDNumber»

Retirement		
	Full-time Employees	Part-time Employees
18. Does your organization offer a retirement plan? <i>(If no, please check "no" and skip to question #21.)</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
19. Does your organization offer a defined contribution retirement plan? <i>(401k, savings & thrift, deferred profit sharing, etc.) (If no, please check "no" and skip to question #20.)</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
a. Of the employees reported in questions #2 and #3, how many are offered a defined contribution retirement plan?	_____ employees	_____ employees
b. Of the employees reported in question #19a, how many are enrolled in the defined contribution retirement plan?	_____ employees	_____ employees
c. Is the defined contribution retirement plan:	<input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid	<input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid
20. Does your organization offer a defined benefit pension retirement plan? <i>(uses a specific, pre-determined formula to calculate an employees' future benefit) (If no, please check "no" and skip to question #21.)</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
a. Of the employees reported in questions #2 and #3, how many are offered a defined benefit pension plan?	_____ employees	_____ employees
b. Of the employees reported in questions #20a, how many are enrolled in the defined benefit pension plan?	_____ employees	_____ employees
c. Is the defined benefit pension plan:	<input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid	<input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid
Other Benefits		
21. Does your organization offer child care benefits (including on-site or off-site child care, reimbursements, vouchers)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
22. Does your organization offer tuition/educational assistance or reimbursement?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
23. Does your organization offer non-production bonuses (e.g. hiring, signing, year-end, attendance, holiday)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
24. Does your organization offer flexible spending accounts (accounts allowing employees to set aside money out of their paycheck pre-tax to pay qualified expenses)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
25. Does your organization operate on shifts?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
a. If yes, does your organization offer shift differentials?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Cost of Benefits		
For the cost questions below, please provide the most recent 12-month figures available. Include employer contributions only for insurance and retirement costs. Please exclude costs for retirees and COBRA participants.		
26. How much did your organization spend on each of the following components of compensation?	Annual Expenditures	
a. Wages & salaries	\$ _____	
b. Insurance (include only medical, dental, and vision insurance)	\$ _____	
c. Retirement plans	\$ _____	
d. What was the average employment for the same 12 month period of the costs reported in questions 26a - 26c?	_____ employees	
Thank you for taking the time to complete this survey! Please make any comments or clarifications to specific survey questions on a separate sheet of paper.		

SUMMARY BY REGION

Percent of Businesses Offering Benefits by Region

	Central		Lincoln		Mid Plains		Northeast		Omaha		Panhandle		Southeast		Undefined		Statewide	
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
Paid Vacation Leave	79.8%	20.7%	78.4%	24.0%	78.1%	21.8%	81.3%	22.4%	76.9%	23.4%	78.2%	22.0%	79.5%	24.1%	77.8%	4.0%	78.4%	22.0%
Paid Sick Leave	42.3%	9.3%	41.5%	10.7%	40.1%	8.9%	39.6%	8.7%	39.4%	10.5%	47.3%	12.4%	40.2%	9.6%	55.6%	4.0%	41.3%	9.8%
Paid Holidays	72.2%	21.5%	75.4%	26.5%	70.0%	22.7%	73.3%	20.8%	76.5%	27.1%	71.1%	22.0%	71.7%	19.9%	85.7%	12.0%	74.7%	23.8%
Consolidated Paid Time-Off	13.5%	6.1%	18.1%	8.0%	11.2%	5.3%	10.1%	5.4%	18.4%	9.2%	15.0%	6.2%	11.5%	5.0%	15.9%	4.0%	15.4%	7.2%
Retirement Plan	64.4%	25.9%	73.0%	33.5%	60.7%	24.9%	61.0%	25.0%	71.3%	30.3%	61.1%	26.8%	66.9%	24.5%	80.0%	17.6%	66.9%	27.9%
Tuition/Education Assistance	21.4%	9.9%	27.0%	13.3%	25.3%	13.3%	22.0%	11.3%	28.5%	13.4%	26.5%	11.8%	24.4%	8.3%	31.7%	0.0%	26.1%	11.7%
Bonuses	34.2%	22.9%	34.3%	22.6%	31.1%	21.1%	30.8%	20.1%	33.5%	21.1%	31.1%	18.9%	32.6%	19.0%	42.9%	20.0%	33.4%	21.1%
Shift Differentials	42.4%	32.3%	41.1%	37.0%	37.2%	30.5%	41.5%	37.2%	44.4%	40.0%	39.2%	28.3%	51.4%	38.2%	66.7%	25.0%	42.7%	36.0%
Flexible Spending Accounts	30.8%	11.3%	36.6%	14.6%	29.1%	11.8%	27.8%	11.9%	30.3%	14.5%	33.3%	12.7%	27.9%	11.4%	46.0%	4.0%	31.6%	12.8%
Medical Insurance	59.3%	7.8%	71.4%	12.8%	53.7%	7.6%	58.8%	9.0%	71.5%	13.9%	55.6%	6.8%	58.8%	9.4%	81.0%	8.0%	65.8%	11.0%
Dental Insurance	33.2%	6.2%	46.4%	11.0%	28.6%	4.9%	30.8%	8.1%	46.8%	11.0%	28.4%	4.3%	31.5%	7.7%	61.9%	8.0%	40.4%	8.9%
Vision Insurance	11.8%	2.7%	26.7%	5.7%	12.3%	2.7%	14.2%	4.0%	26.6%	7.2%	16.2%	2.8%	15.3%	4.4%	33.3%	8.0%	21.1%	5.3%
Short-Term Disability Insurance	26.7%	5.3%	33.9%	7.6%	19.2%	4.7%	23.4%	5.2%	31.3%	7.8%	21.8%	3.1%	26.4%	7.0%	46.0%	8.0%	29.1%	6.6%
Long-Term Disability Insurance	22.4%	3.8%	36.8%	8.2%	19.9%	3.3%	23.4%	4.3%	33.0%	7.4%	20.3%	3.7%	24.4%	5.9%	55.6%	0.0%	29.9%	5.8%
Life Insurance	45.5%	6.5%	54.2%	10.1%	40.3%	6.4%	43.9%	9.2%	52.6%	12.0%	40.2%	4.3%	42.8%	9.6%	61.9%	12.0%	49.1%	9.7%

SUMMARY BY INDUSTRY

Percent of Businesses Offering Benefits by Industry

	Construction		Education & Health		Financial Activities		Information		Leisure & Hospitality		Manufacturing		Natural Resources & Mining		Other Services		Professional & Business Services		Trade, Transportation & Utilities		Statewide	
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
Paid Vacation Leave	72.5%	12.0%	72.2%	37.8%	80.3%	32.0%	86.8%	24.6%	62.7%	20.9%	88.1%	13.6%	62.1%	17.9%	82.4%	23.1%	79.8%	23.8%	84.8%	16.9%	78.4%	22.0%
Paid Sick Leave	18.9%	2.4%	53.1%	23.9%	66.9%	16.3%	71.7%	14.0%	17.5%	1.7%	31.8%	5.9%	27.3%	15.4%	38.8%	10.9%	48.8%	11.6%	41.1%	5.8%	41.3%	9.8%
Paid Holidays	69.4%	18.4%	77.5%	39.9%	86.1%	37.1%	90.8%	25.4%	33.3%	8.7%	93.1%	25.2%	60.6%	28.2%	70.0%	20.5%	81.7%	31.9%	75.8%	16.8%	74.7%	23.8%
Consolidated Paid Time-Off	5.8%	1.6%	35.1%	23.6%	24.3%	12.4%	15.8%	8.8%	5.2%	0.6%	13.1%	2.9%	6.1%	5.1%	8.2%	3.6%	19.2%	8.0%	10.3%	2.3%	15.4%	7.2%
Retirement Plan	63.1%	14.6%	77.5%	47.7%	85.7%	43.7%	79.5%	39.8%	33.3%	9.7%	76.2%	24.8%	37.2%	10.6%	57.1%	25.3%	75.3%	33.8%	67.7%	23.9%	66.9%	27.9%
Tuition/Education Assistance	13.9%	4.2%	44.0%	30.4%	44.0%	25.4%	38.2%	12.3%	7.8%	3.1%	31.6%	5.9%	9.1%	7.7%	20.8%	10.6%	30.6%	12.2%	18.1%	5.9%	26.1%	11.7%
Bonuses	33.3%	21.1%	32.5%	27.7%	39.2%	28.3%	42.8%	18.4%	18.3%	12.8%	41.6%	21.5%	30.3%	20.5%	27.0%	16.1%	38.0%	24.9%	32.1%	19.2%	33.4%	21.1%
Shift Differentials	76.9%	66.7%	59.1%	59.6%	35.4%	28.9%	67.5%	42.9%	16.7%	16.5%	72.6%	70.2%	16.7%	0.0%	26.7%	23.3%	46.7%	45.1%	32.5%	23.6%	42.7%	36.0%
Flexible Spending Accounts	14.5%	4.4%	41.4%	27.9%	47.4%	26.0%	55.9%	16.7%	11.6%	3.4%	39.0%	9.0%	10.6%	0.0%	18.2%	10.1%	36.0%	14.6%	30.8%	8.9%	31.6%	12.8%
Medical Insurance	59.8%	5.3%	64.2%	21.1%	77.8%	20.4%	84.9%	12.3%	41.3%	6.9%	80.9%	6.4%	40.9%	7.7%	53.5%	7.8%	64.8%	12.8%	68.2%	6.5%	65.8%	11.0%
Dental Insurance	25.4%	2.4%	44.5%	20.8%	60.1%	20.4%	67.1%	14.0%	25.2%	3.0%	48.4%	5.5%	10.6%	0.0%	26.6%	5.4%	39.5%	8.4%	38.5%	4.5%	40.4%	8.9%
Vision Insurance	16.8%	0.9%	26.3%	13.8%	22.0%	7.0%	41.4%	9.6%	13.4%	1.6%	24.0%	3.1%	7.6%	0.0%	13.8%	2.1%	22.3%	5.1%	18.8%	3.1%	21.1%	5.3%
Short-Term Disability Insurance	21.0%	1.8%	30.8%	15.2%	32.2%	10.3%	48.0%	10.5%	11.4%	1.7%	42.6%	4.6%	9.1%	2.6%	21.6%	4.7%	28.8%	6.1%	30.4%	4.7%	29.1%	6.6%
Long-Term Disability Insurance	13.3%	0.7%	33.9%	11.5%	52.8%	13.8%	59.2%	13.2%	9.0%	1.0%	37.5%	3.3%	7.6%	2.6%	22.6%	6.2%	33.5%	6.6%	25.8%	3.9%	29.9%	5.8%
Life Insurance	37.0%	3.5%	49.9%	19.1%	67.5%	21.7%	67.8%	17.5%	27.1%	2.7%	62.5%	6.6%	28.8%	5.1%	34.6%	7.0%	50.8%	11.5%	50.0%	5.3%	49.1%	9.7%

SUMMARY BY BUSINESS SIZE

Percent of Businesses Offering Benefits by Business Size

	1 - 4 Employees		5 - 9 Employees		10 - 19 Employees		20 - 49 Employees		50 - 99 Employees		100 - 249 Employees		250+ Employees		Statewide	
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
Paid Vacation Leave	61.5%	17.5%	81.5%	22.2%	81.3%	21.1%	82.9%	23.6%	84.9%	29.0%	76.4%	26.3%	79.7%	41.5%	78.4%	22.0%
Paid Sick Leave	31.6%	8.4%	41.8%	9.7%	42.2%	8.4%	42.5%	9.1%	47.4%	15.2%	38.5%	13.5%	49.3%	26.8%	41.3%	9.8%
Paid Holidays	58.6%	18.8%	75.8%	24.8%	76.4%	22.7%	76.6%	22.1%	82.6%	28.8%	78.0%	31.8%	89.9%	50.4%	74.7%	23.8%
Consolidated Paid Time-Off	7.3%	1.7%	10.9%	3.7%	14.8%	5.9%	18.2%	8.0%	21.7%	13.4%	35.6%	21.5%	41.9%	31.7%	15.4%	7.2%
Retirement Plan	48.4%	9.1%	51.6%	17.6%	61.5%	20.4%	70.7%	26.1%	84.5%	38.9%	94.8%	55.8%	96.6%	65.0%	66.9%	27.9%
Tuition/Education Assistance	11.4%	5.8%	20.1%	8.1%	23.0%	9.4%	28.5%	12.5%	43.5%	19.6%	59.9%	32.8%	85.1%	50.4%	26.1%	11.7%
Bonuses	20.4%	14.2%	32.1%	20.8%	35.8%	22.4%	34.9%	20.9%	37.3%	20.4%	43.7%	30.7%	53.4%	33.3%	33.4%	21.1%
Shift Differentials	35.3%	9.7%	31.4%	22.0%	28.0%	20.4%	36.1%	32.5%	53.2%	50.5%	68.8%	63.2%	77.5%	77.2%	42.7%	36.0%
Flexible Spending Accounts	10.1%	3.0%	19.6%	7.2%	28.7%	10.9%	39.5%	15.6%	58.4%	25.1%	78.6%	34.3%	87.8%	48.8%	31.6%	12.8%
Medical Insurance	31.5%	5.4%	53.7%	6.6%	68.3%	8.0%	80.0%	14.0%	92.1%	14.7%	97.4%	27.0%	99.3%	44.7%	65.8%	11.0%
Dental Insurance	13.2%	2.5%	23.8%	3.7%	36.8%	6.4%	53.4%	11.0%	72.1%	15.8%	89.0%	27.7%	95.3%	43.1%	40.4%	8.9%
Vision Insurance	6.1%	1.1%	12.9%	2.1%	19.0%	3.6%	25.9%	5.7%	38.7%	9.5%	48.2%	17.2%	63.5%	30.9%	21.1%	5.3%
Short-Term Disability Insurance	10.3%	1.5%	17.1%	3.1%	26.4%	5.5%	35.6%	8.0%	57.1%	12.3%	67.6%	16.8%	77.0%	24.4%	29.1%	6.6%
Long-Term Disability Insurance	10.6%	1.2%	17.2%	2.4%	26.4%	5.4%	36.5%	7.7%	55.7%	10.3%	68.3%	12.8%	85.1%	26.0%	29.9%	5.8%
Life Insurance	16.3%	2.8%	33.8%	4.6%	49.4%	8.1%	64.1%	11.8%	81.0%	16.0%	91.6%	24.8%	98.0%	39.0%	49.1%	9.7%

2006 Nebraska Employee Benefits Customer Satisfaction Survey

Please fill out and fax back to us at (402) 471-9867 or mail to: Employee Benefits Customer Satisfaction Survey, Nebraska Workforce Development – Department of Labor, P.O. Box 94600, Lincoln, NE 68509-4600

Please circle your response.

1. I easily found the information I was looking for.

Strongly Disagree Disagree Neutral Agree Strongly Agree

2. The information is detailed enough to meet my needs.

Strongly Disagree Disagree Neutral Agree Strongly Agree

3. The information is timely enough to meet my needs.

Strongly Disagree Disagree Neutral Agree Strongly Agree

4. The information is presented in the format that is useful.

Strongly Disagree Disagree Neutral Agree Strongly Agree

5. The information was easy to understand.

Strongly Disagree Disagree Neutral Agree Strongly Agree

6. How do you plan to use this information?

Comparison my company's benefits with other businesses.

Educating current employees

Recruiting future employees

Other: (please specify)



2006 Nebraska Employee Benefits Customer Satisfaction Survey

7. Overall, how satisfied are you with the information provided in this report?

Strongly Disagree Disagree Neutral Agree Strongly Agree

8. What information would you like to see in future reports?

9. Category that applies to person using the benefits report information:

Business Representative (employer)	Researcher
Workforce Investment Board Member	Education Provider
Economic Developer/Chamber of Commerce	Media Representative
Other Service Provider (such as Career Counselor)	Elected Official
Local, State or Federal Government Employee	Job Seeker
Nebraska Workforce Development Employee	Student
Other: _____	



Nebraska Workforce Development
Department of Labor
550 South 16th Street
Box 94600
Lincoln, NE 68509-4600

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