

**STATE OF IDAHO
BENEFITS ANALYSIS &
TOTAL COMPENSATION
REVIEW**

EXECUTIVE SUMMARY

JANUARY 2016



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01 WHY WAS THE STUDY CONDUCTED?

WHY WAS THE STUDY CONDUCTED?

The State of Idaho (the “State”) has requested a comprehensive benefits market analysis and a review of the State’s total compensation market position. Specifically, the State has asked Hay Group to:

- Provide a detailed benefits analysis including a review of the competitive position in health care, retirement, death benefits, disability, paid time off (sick leave, vacation and holidays) and other benefits relative to general market organizations in Idaho, as well as Nevada, Oregon, Utah and Washington, and public sector organizations in the West, excluding California;
- Conduct a high level review of the State’s total compensation market position, including benefits and salary, based on salary market data provided by the State; and
- Prepare a report of our key findings on the overall competitiveness of the State’s compensation and benefits program.

WHY WAS THE STUDY CONDUCTED?

The findings of the analysis provide the basis for the State to determine:

- What is the best combination of a salary/benefit mix? How should the State balance being fiscally responsible with maintaining competitiveness in order to attract and retain a quality workforce?
- Where is the State not competitive with the market and what immediate and long-term options should it consider in reorganizing its total compensation mix, in order to position itself as competitive but also fiscally responsible?

02 WHAT DOES THE ANALYSIS SHOW?

WHAT DOES THE ANALYSIS SHOW?

TOTAL COMPENSATION

State vs. Market Average Private and Public Sector

- The State’s **total compensation** program is below market average when compared to both the Private Sector (general market) and Public Sector Markets. Below are key findings regarding specific aspects of the State’s compensation program:

Pay Component	Idaho vs. Private Sector	Idaho vs. Public Sector	
Base Salary	-24%	-14%	Cash compensation continues to lag both the private and public sector markets
Benefits	14%	-9%	These percentages factor in the influence of the State’s less competitive salary. When salary is excluded, benefits are 26% above the private sector average and 4% below the public sector average
Total Compensation	-8%	-11%	The higher benefits program value does not offset the low cash compensation

- **Pay Mix** for State employees varies against the market depending on salary
- **Note:** Only those components of pay provided by the State are included in total compensation. It is common in the private sector to pay annual incentives, which if included would make the State less competitive relative to the Private Sector Market

WHAT DOES THE ANALYSIS SHOW?

TOTAL COMPENSATION – PRIVATE SECTOR

Total compensation comparison by pay grade – Private sector

Grade	Idaho Employees		Idaho Weighted Salary	Private		Benefits Values			Total Remuneration		
	#	%		Weighted Salary	Idaho % Diff	Idaho	Private	Idaho % Diff	Idaho	Private	Idaho % Diff
V	3	0.1%	\$179,795	\$150,441	20%	\$55,117	\$39,507	40%	\$234,913	\$189,948	24%
R	3	0.1%	\$105,498	\$106,428	-1%	\$41,239	\$33,032	25%	\$146,736	\$139,460	5%
Q	12	0.2%	\$102,365	\$122,346	-16%	\$40,625	\$35,378	15%	\$142,990	\$157,723	-9%
P	28	0.5%	\$83,327	\$120,999	-31%	\$36,242	\$35,179	3%	\$119,569	\$156,178	-23%
O	146	2.6%	\$80,767	\$109,741	-26%	\$35,640	\$33,520	6%	\$116,407	\$143,261	-19%
N	193	3.5%	\$67,670	\$93,762	-28%	\$32,479	\$30,560	6%	\$100,149	\$124,322	-19%
M	473	8.5%	\$60,747	\$79,061	-23%	\$30,805	\$27,794	11%	\$91,551	\$106,856	-14%
L	766	13.8%	\$51,425	\$68,185	-25%	\$28,551	\$25,928	10%	\$79,976	\$94,113	-15%
K	757	13.6%	\$42,934	\$60,155	-29%	\$26,497	\$24,556	8%	\$69,430	\$84,711	-18%
J	116	2.1%	\$40,285	\$51,758	-22%	\$25,856	\$22,810	13%	\$66,141	\$74,568	-11%
I	1404	25.3%	\$33,967	\$44,219	-23%	\$24,328	\$21,449	13%	\$58,295	\$65,668	-11%
H	735	13.2%	\$29,937	\$38,217	-22%	\$23,354	\$20,396	15%	\$53,290	\$58,613	-9%
G	463	8.3%	\$26,331	\$34,957	-25%	\$22,482	\$19,798	14%	\$48,813	\$54,754	-11%
F	223	4.0%	\$23,332	\$31,290	-25%	\$21,757	\$19,124	14%	\$45,089	\$50,415	-11%
E	228	4.1%	\$21,451	\$27,344	-22%	\$21,302	\$18,429	16%	\$42,753	\$45,773	-7%
Overall	5550	100.0%			-24%			14%			-8%

WHAT DOES THE ANALYSIS SHOW?

TOTAL COMPENSATION – PUBLIC SECTOR

Total compensation comparison by pay grade – Public sector

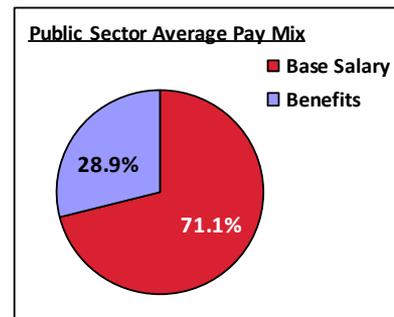
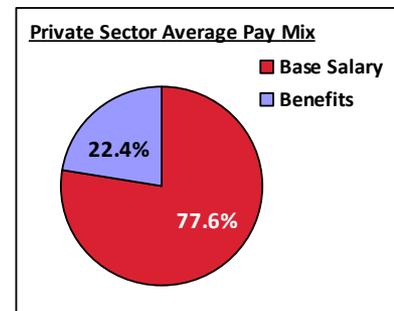
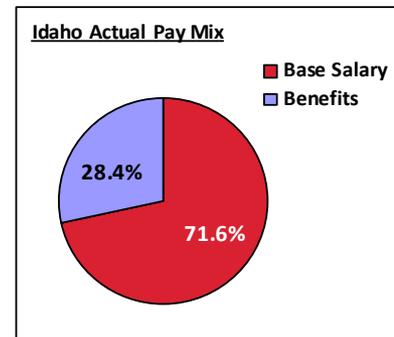
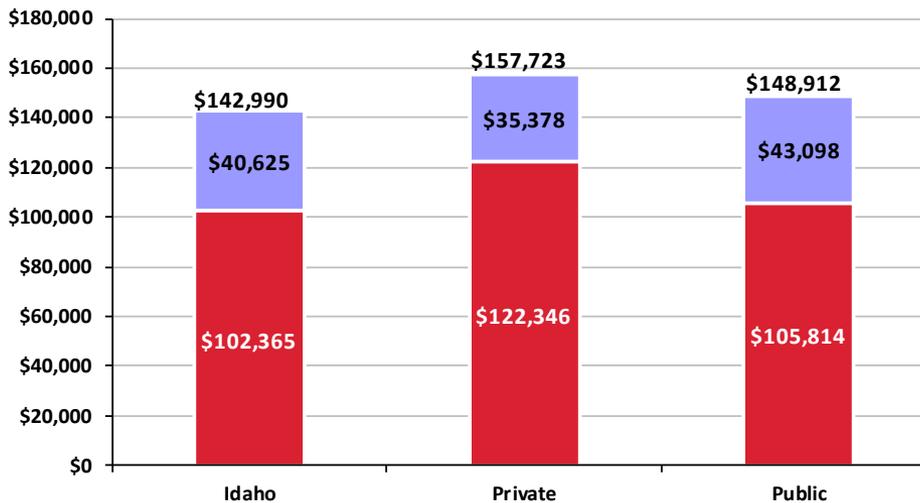
Grade	Idaho Employees		Idaho Weighted Salary	Public		Benefits Values		Idaho % Diff	Total Remuneration		Idaho % Diff
	#	%		Weighted Salary	Idaho % Diff	Idaho	Public		Idaho	Public	
V	3	0.1%	\$179,795	\$192,489	-7%	\$55,117	\$60,889	-9%	\$234,913	\$253,378	-7%
R	3	0.1%	\$105,498	n/a	n/a	\$41,239	n/a	n/a	\$146,736	n/a	n/a
Q	12	0.2%	\$102,365	\$105,814	-3%	\$40,625	\$43,098	-6%	\$142,990	\$148,912	-4%
P	28	0.5%	\$83,327	n/a	n/a	\$36,242	n/a	n/a	\$119,569	n/a	n/a
O	146	2.6%	\$80,767	\$87,006	-7%	\$35,640	\$38,530	-7%	\$116,407	\$125,536	-7%
N	193	3.5%	\$67,670	\$83,774	-19%	\$32,479	\$37,712	-14%	\$100,149	\$121,485	-18%
M	473	8.5%	\$60,747	\$64,520	-6%	\$30,805	\$32,814	-6%	\$91,551	\$97,334	-6%
L	766	13.8%	\$51,425	\$56,216	-9%	\$28,551	\$30,711	-7%	\$79,976	\$86,927	-8%
K	757	13.6%	\$42,934	\$52,179	-18%	\$26,497	\$29,689	-11%	\$69,430	\$81,868	-15%
J	116	2.1%	\$40,285	\$52,887	-24%	\$25,856	\$29,868	-13%	\$66,141	\$82,754	-20%
I	1404	25.3%	\$33,967	\$43,836	-23%	\$24,328	\$27,571	-12%	\$58,295	\$71,407	-18%
H	735	13.2%	\$29,937	\$40,750	-27%	\$23,354	\$26,787	-13%	\$53,290	\$67,537	-21%
G	463	8.3%	\$26,331	\$31,699	-17%	\$22,482	\$24,489	-8%	\$48,813	\$56,188	-13%
F	223	4.0%	\$23,332	\$30,555	-24%	\$21,757	\$24,198	-10%	\$45,089	\$54,752	-18%
E	228	4.1%	\$21,451	\$24,852	-14%	\$21,302	\$22,750	-6%	\$42,753	\$47,602	-10%
Overall	5550	100.0%			-14%			-9%			-11%

- The charts on the following slides illustrate the State’s total compensation by Grade compared to both the Private and Public Sector markets
 - Grades V and R are not shown due to the low number of incumbents (less than 5)

TOTAL COMPENSATION MARKET COMPETITIVENESS

STATE OF IDAHO VS. GENERAL/PUBLIC SECTOR MARKET

Pay Grade Q

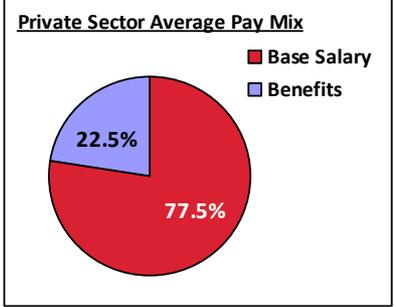
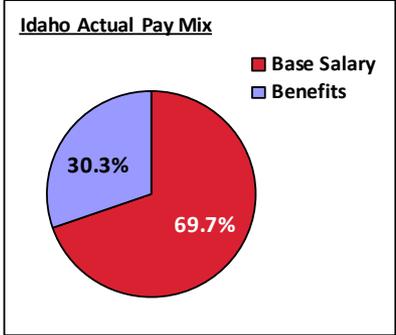
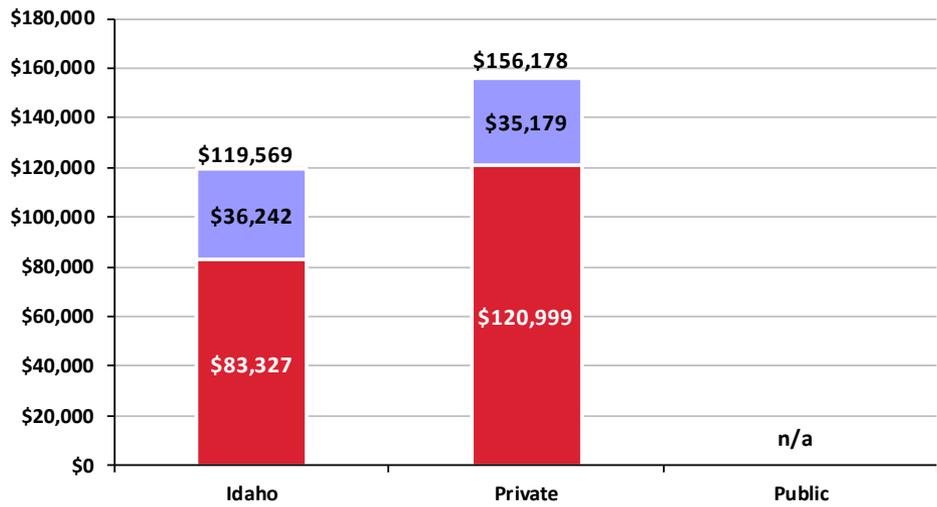


	Idaho	Private	Public
Base Salary	\$102,365	\$122,346	\$105,814
Benefits	\$40,625	\$35,378	\$43,098
Total Remuneration	\$142,990	\$157,723	\$148,912

TOTAL COMPENSATION MARKET COMPETITIVENESS

STATE OF IDAHO VS. GENERAL/PUBLIC SECTOR MARKET

Pay Grade P

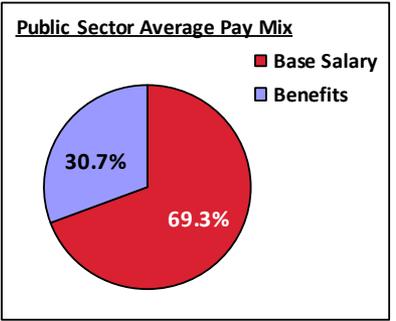
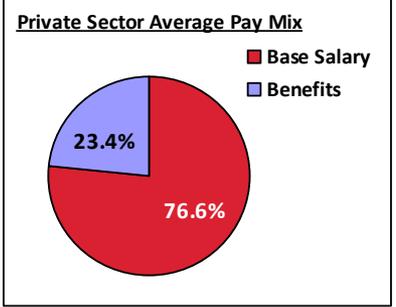
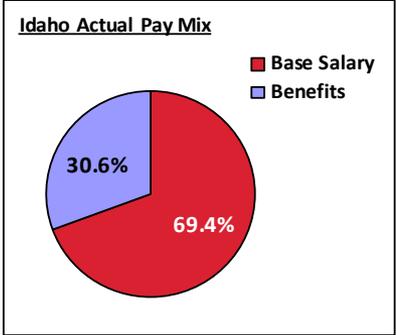
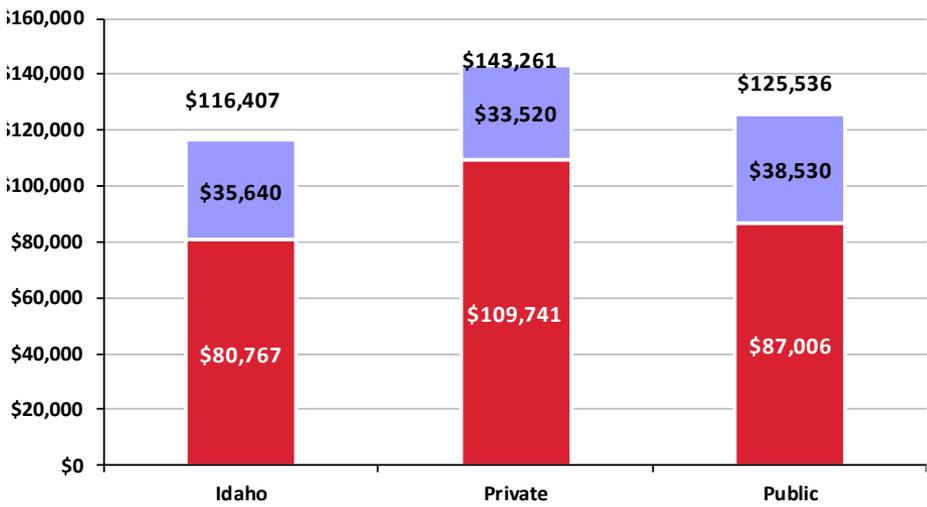


	Idaho	Private	Public
Base Salary	\$83,327	\$120,999	n/a
Benefits	\$36,242	\$35,179	n/a
Total Remuneration	\$119,569	\$156,178	n/a

TOTAL COMPENSATION MARKET COMPETITIVENESS

STATE OF IDAHO VS. GENERAL/PUBLIC SECTOR MARKET

Pay Grade O

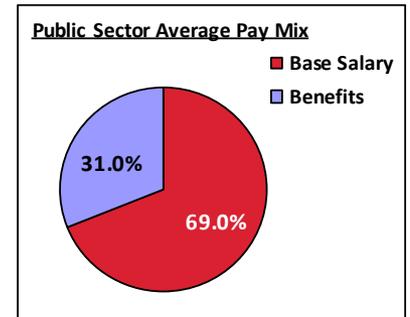
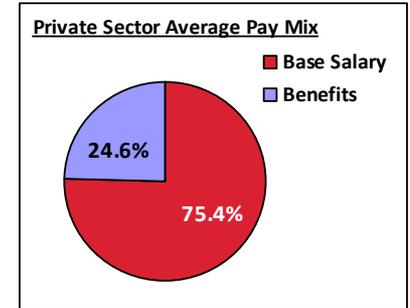
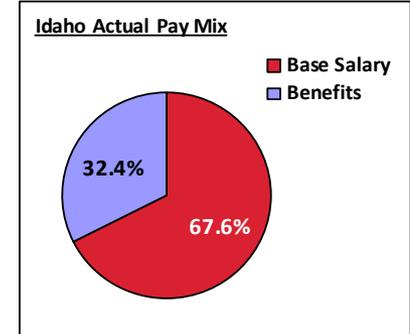
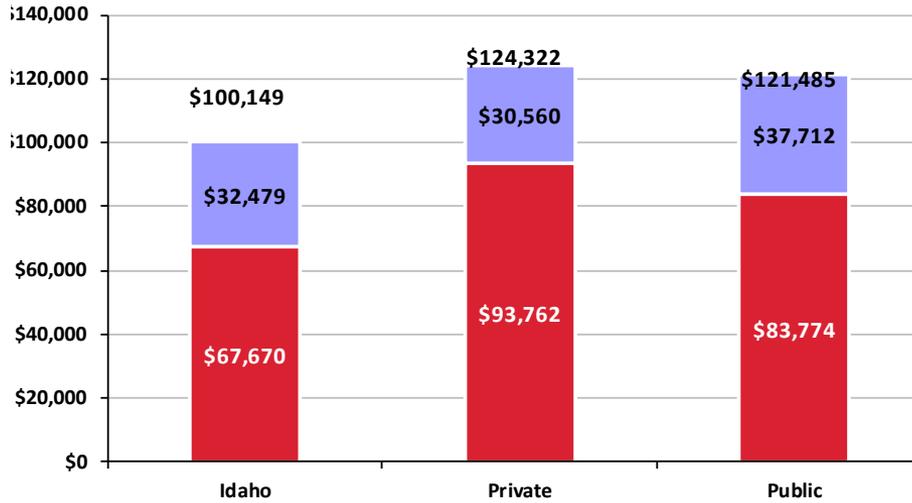


	Idaho	Private	Public
Base Salary	\$80,767	\$109,741	\$87,006
Benefits	\$35,640	\$33,520	\$38,530
Total Remuneration	\$116,407	\$143,261	\$125,536

TOTAL COMPENSATION MARKET COMPETITIVENESS

STATE OF IDAHO VS. GENERAL/PUBLIC SECTOR MARKET

Pay Grade N

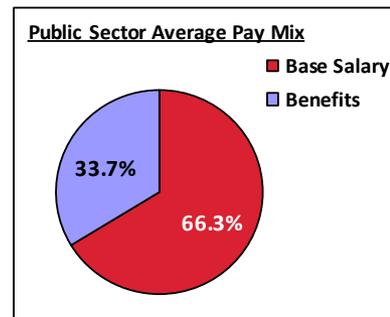
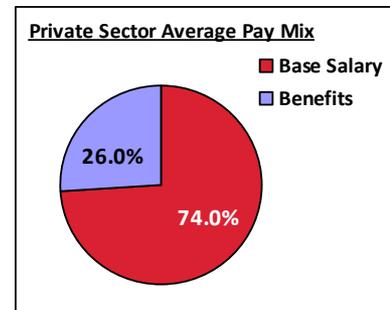
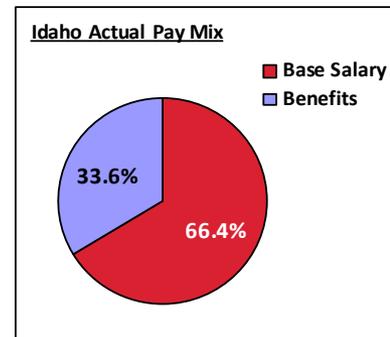
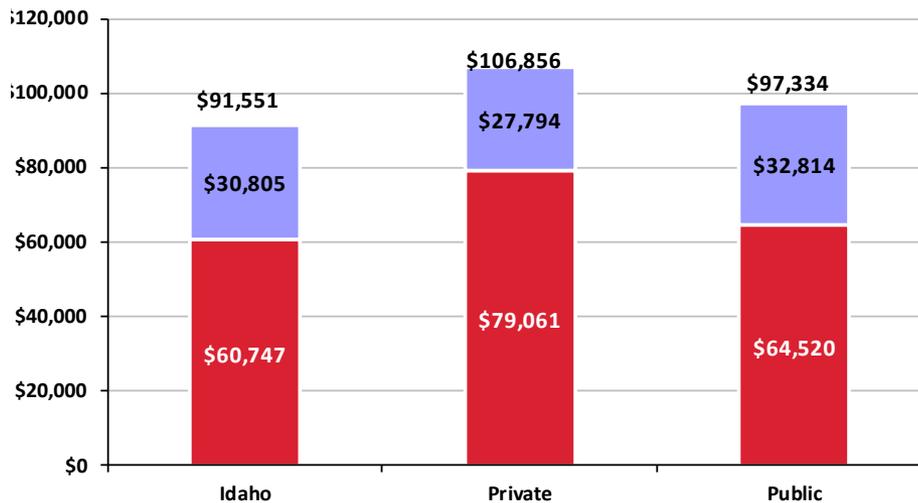


	Idaho	Private	Public
Base Salary	\$67,670	\$93,762	\$83,774
Benefits	\$32,479	\$30,560	\$37,712
Total Remuneration	\$100,149	\$124,322	\$121,485

TOTAL COMPENSATION MARKET COMPETITIVENESS

STATE OF IDAHO VS. GENERAL/PUBLIC SECTOR MARKET

Pay Grade M

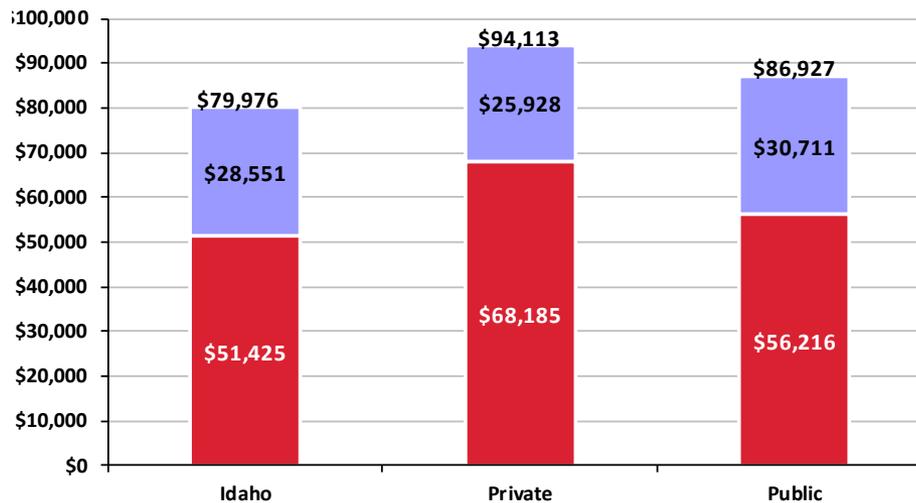


	Idaho	Private	Public
Base Salary	\$60,747	\$79,061	\$64,520
Benefits	\$30,805	\$27,794	\$32,814
Total Remuneration	\$91,551	\$106,856	\$97,334

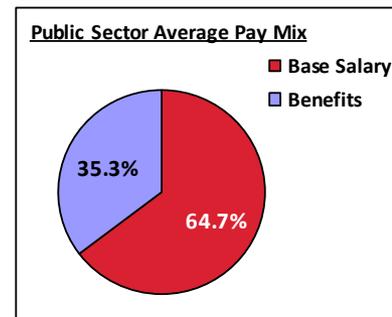
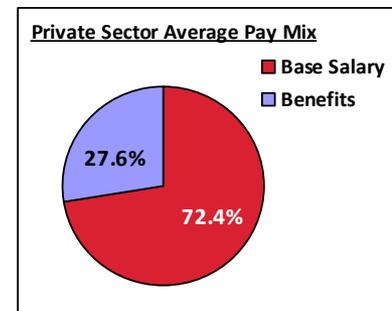
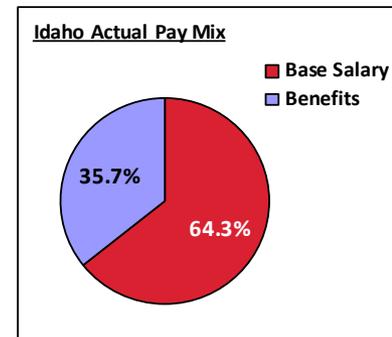
TOTAL COMPENSATION MARKET COMPETITIVENESS

STATE OF IDAHO VS. GENERAL/PUBLIC SECTOR MARKET

Pay Grade L



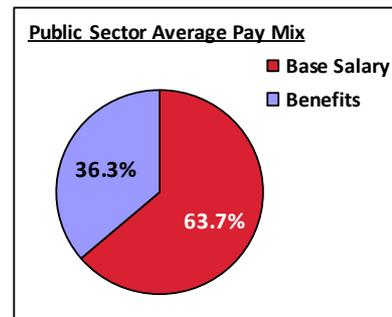
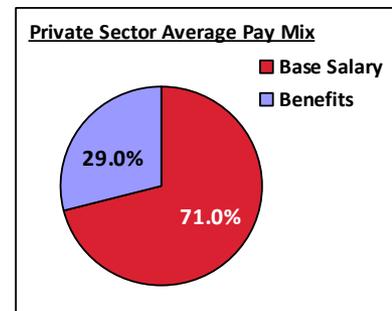
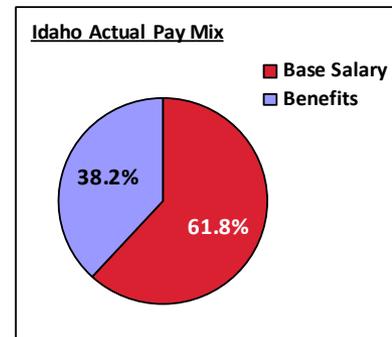
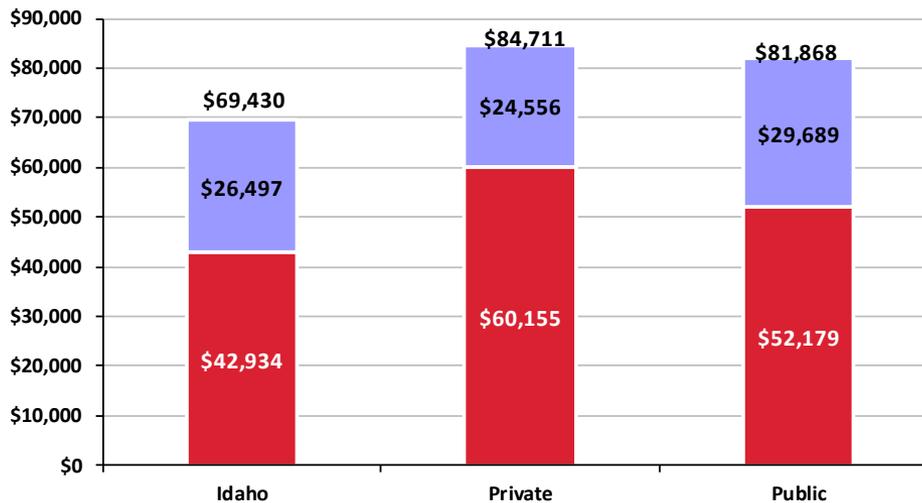
	Idaho	Private	Public
Base Salary	\$51,425	\$68,185	\$56,216
Benefits	\$28,551	\$25,928	\$30,711
Total Remuneration	\$79,976	\$94,113	\$86,927



TOTAL COMPENSATION MARKET COMPETITIVENESS

STATE OF IDAHO VS. GENERAL/PUBLIC SECTOR MARKET

Pay Grade K

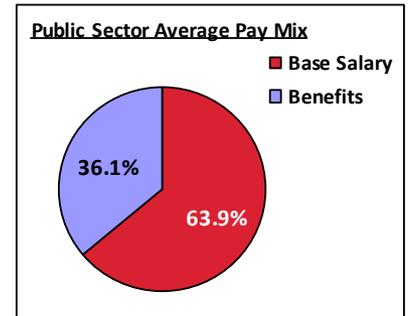
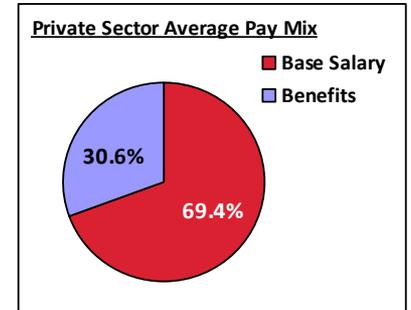
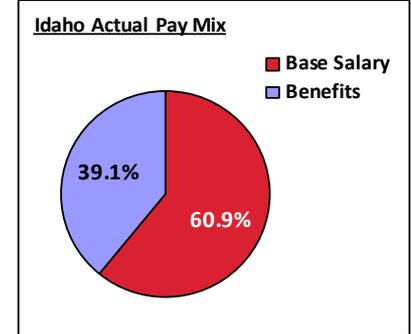
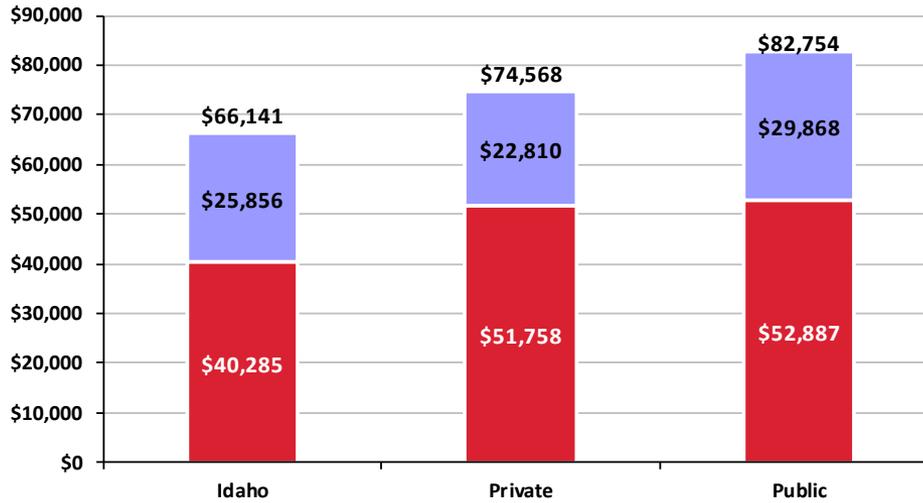


	Idaho	Private	Public
Base Salary	\$42,934	\$60,155	\$52,179
Benefits	\$26,497	\$24,556	\$29,689
Total Remuneration	\$69,430	\$84,711	\$81,868

TOTAL COMPENSATION MARKET COMPETITIVENESS

STATE OF IDAHO VS. GENERAL/PUBLIC SECTOR MARKET

Pay Grade J

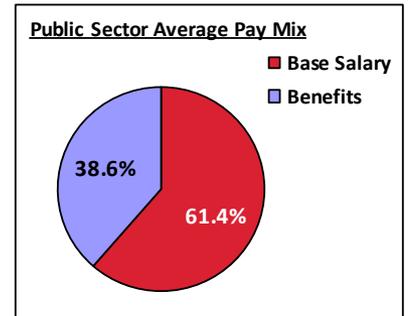
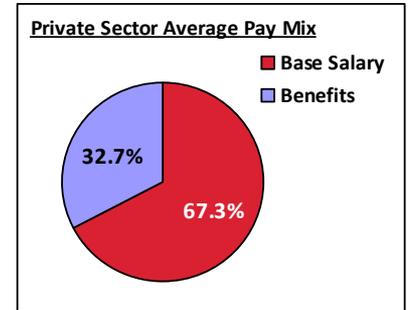
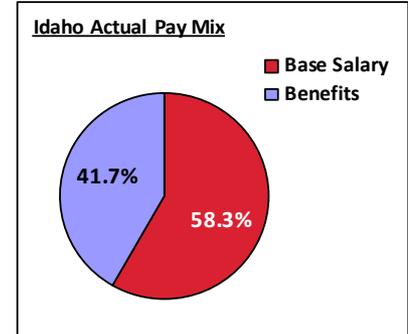
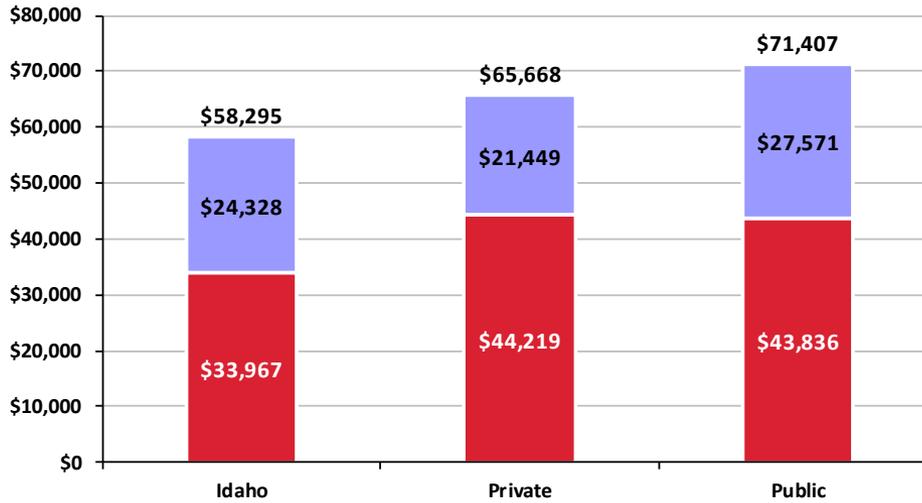


	Idaho	Private	Public
Base Salary	\$40,285	\$51,758	\$52,887
Benefits	\$25,856	\$22,810	\$29,868
Total Remuneration	\$66,141	\$74,568	\$82,754

TOTAL COMPENSATION MARKET COMPETITIVENESS

STATE OF IDAHO VS. GENERAL/PUBLIC SECTOR MARKET

Pay Grade I

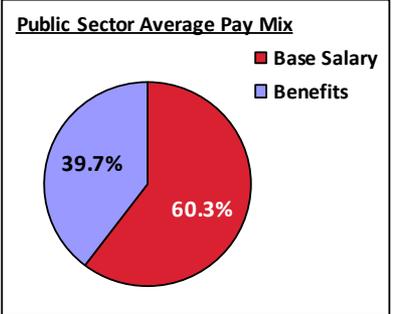
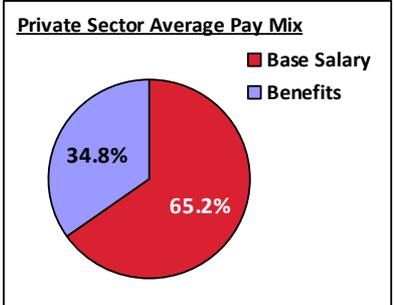
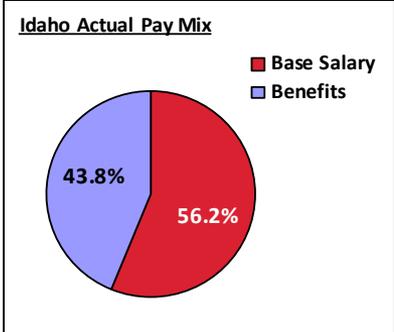
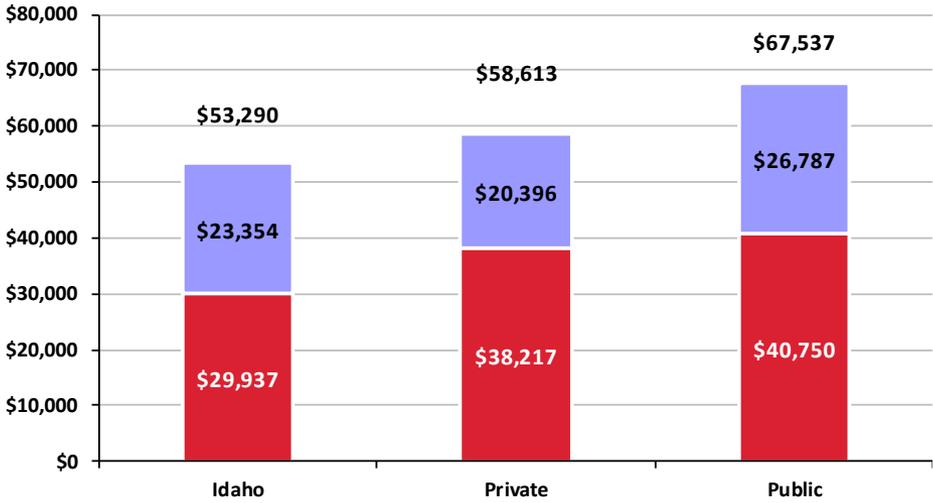


	Idaho	Private	Public
Base Salary	\$33,967	\$44,219	\$43,836
Benefits	\$24,328	\$21,449	\$27,571
Total Remuneration	\$58,295	\$65,668	\$71,407

TOTAL COMPENSATION MARKET COMPETITIVENESS

STATE OF IDAHO VS. GENERAL/PUBLIC SECTOR MARKET

Pay Grade H

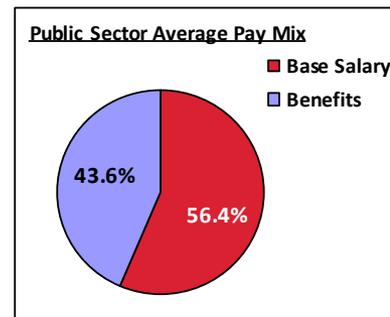
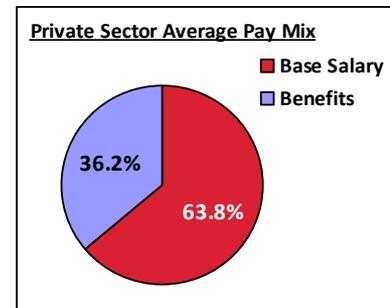
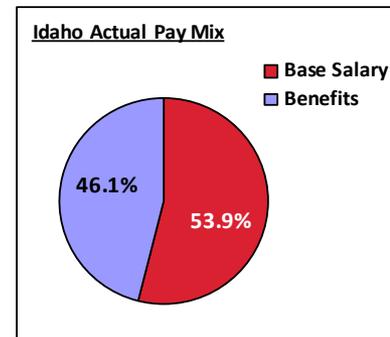
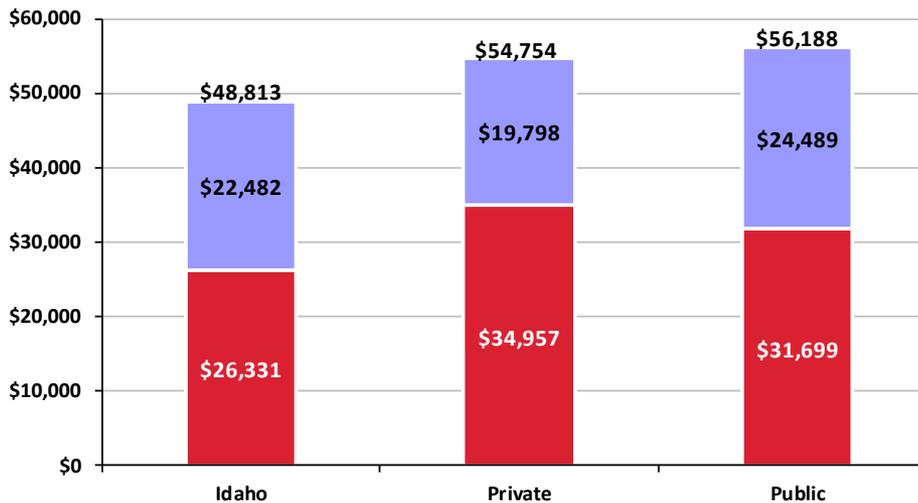


	Idaho	Private	Public
Base Salary	\$29,937	\$38,217	\$40,750
Benefits	\$23,354	\$20,396	\$26,787
Total Remuneration	\$53,290	\$58,613	\$67,537

TOTAL COMPENSATION MARKET COMPETITIVENESS

STATE OF IDAHO VS. GENERAL/PUBLIC SECTOR MARKET

Pay Grade G

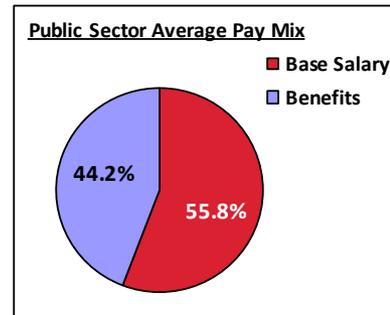
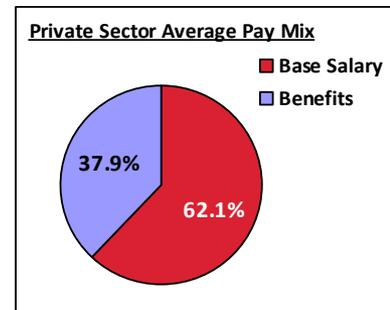
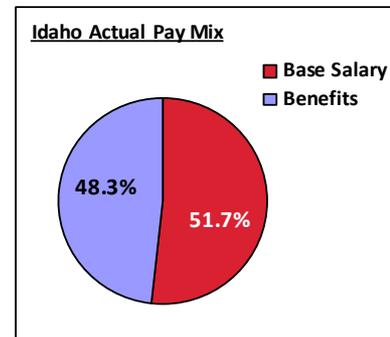
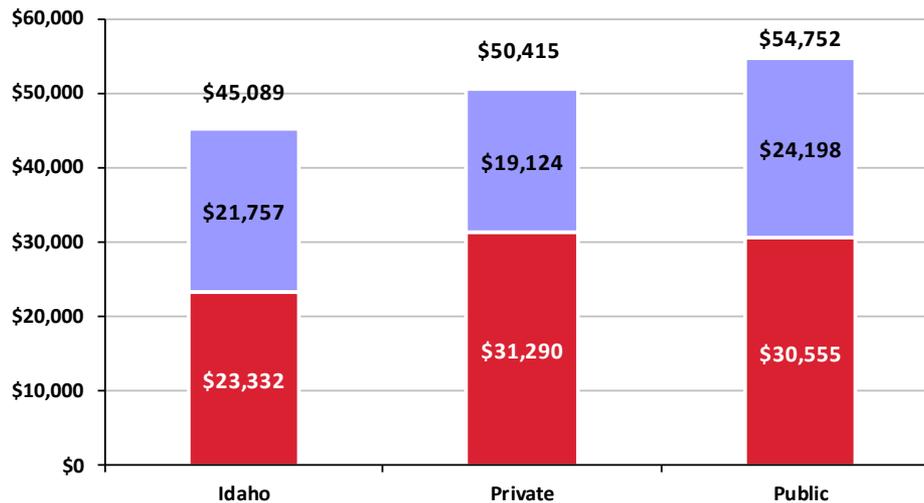


	Idaho	Private	Public
Base Salary	\$26,331	\$34,957	\$31,699
Benefits	\$22,482	\$19,798	\$24,489
Total Remuneration	\$48,813	\$54,754	\$56,188

TOTAL COMPENSATION MARKET COMPETITIVENESS

STATE OF IDAHO VS. GENERAL/PUBLIC SECTOR MARKET

Pay Grade F

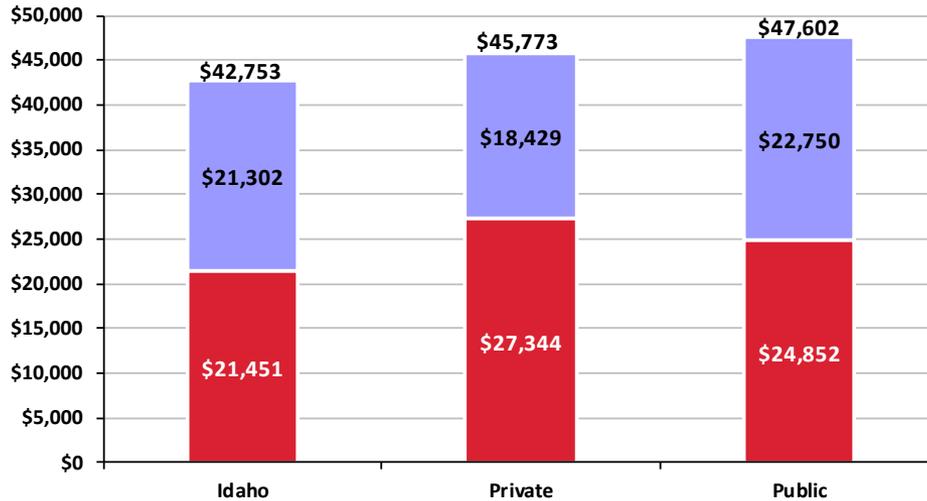


	Idaho	Private	Public
Base Salary	\$23,332	\$31,290	\$30,555
Benefits	\$21,757	\$19,124	\$24,198
Total Remuneration	\$45,089	\$50,415	\$54,752

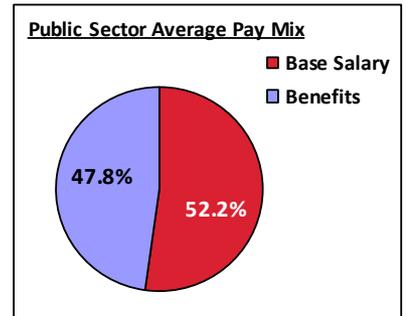
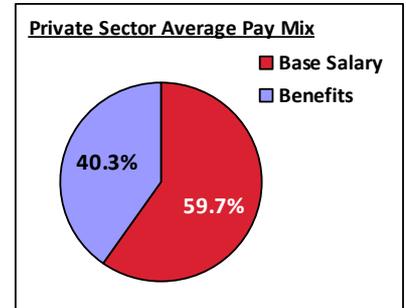
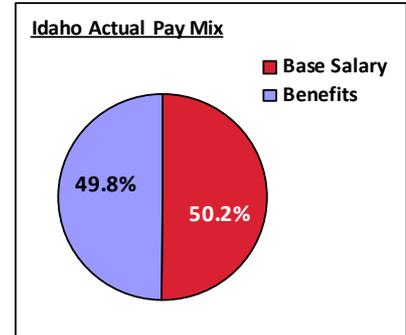
TOTAL COMPENSATION MARKET COMPETITIVENESS

STATE OF IDAHO VS. GENERAL/PUBLIC SECTOR MARKET

Pay Grade E



	Idaho	Private	Public
Base Salary	\$21,451	\$27,344	\$24,852
Benefits	\$21,302	\$18,429	\$22,750
Total Remuneration	\$42,753	\$45,773	\$47,602



WHAT DOES THE ANALYSIS SHOW? SALARY

Based on the market data sources used for this analysis, the findings regarding salary are as follows:

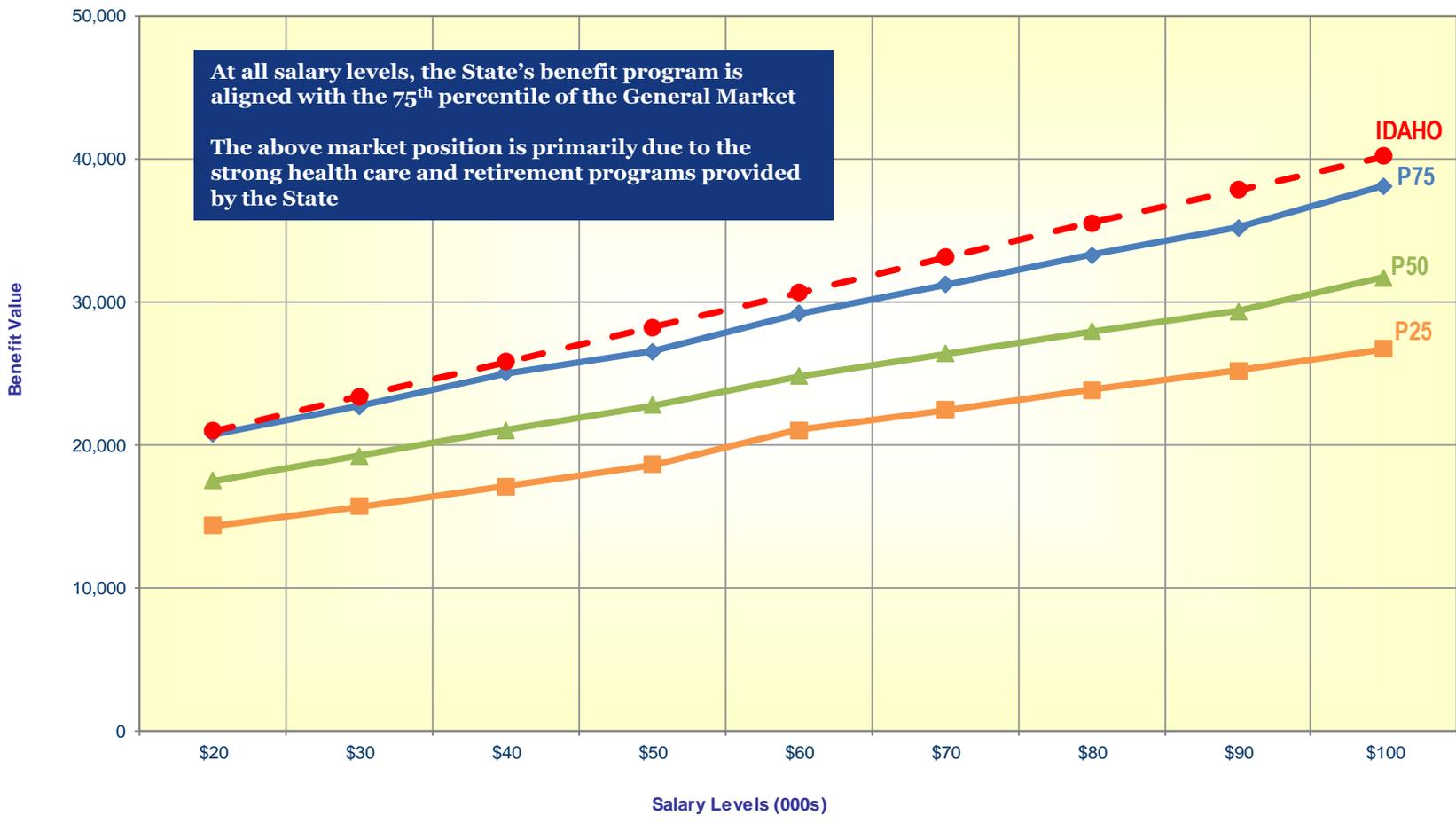
- Average actual pay for State employees (not weighted by incumbent) is approximately 24% below the private sector market average
- The State's policy is 20% below the private sector (general) market average
- Average actual pay for State employees is approximately 14% below the public sector market average
- The State's policy is 7% below the public sector market average
- These results are based on Hay Group's analysis of external survey data provided and compiled by the State of Idaho, plus Hay Group's database for employees located in Idaho. Each private sector survey source is equally weighted

In 2012, the State's average actual pay was 29% below the private sector market average and 10% below the public sector average. The State's policy was 20% below the private sector market average and 2% above the public sector market average

WHAT DOES THE ANALYSIS SHOW? BENEFITS

Benefit Area	Idaho vs. General Market 2015	Market Position 2012	Key Findings
Total Benefits	P75	P75	Benefits that are a direct function of pay (retirement) and have a higher likelihood of being utilized (health care) determine overall program value
Health Care	> P75	>P75	The State's lower premium cost sharing is the primary driver of the above market position relative to the General Market. Deductibles, out of pocket maximums, copayments, etc. are within market norms.
Retirement	> P75	>P75	Only 10% of the general market maintains an active DB plan. In the general market, where defined contributions are most prevalent, employer contributions toward retirement are 5% of pay at the median. DB plans generally provide more value than DC plans, putting the State's 2% final average pay pension plan above prevalent market practice.
Disability	P75	>P75	The combination of sick leave (with no maximum accrual) and employer paid Short Term Disability (STD) coverage, puts the State above the General Market, where more limited sick leave is typical along with employer paid STD coverage.
Life	P50	<P25	The State's basic death benefit of 1 times salary is aligned with typical General Market practice, however, the limited supplemental benefits decreases overall value

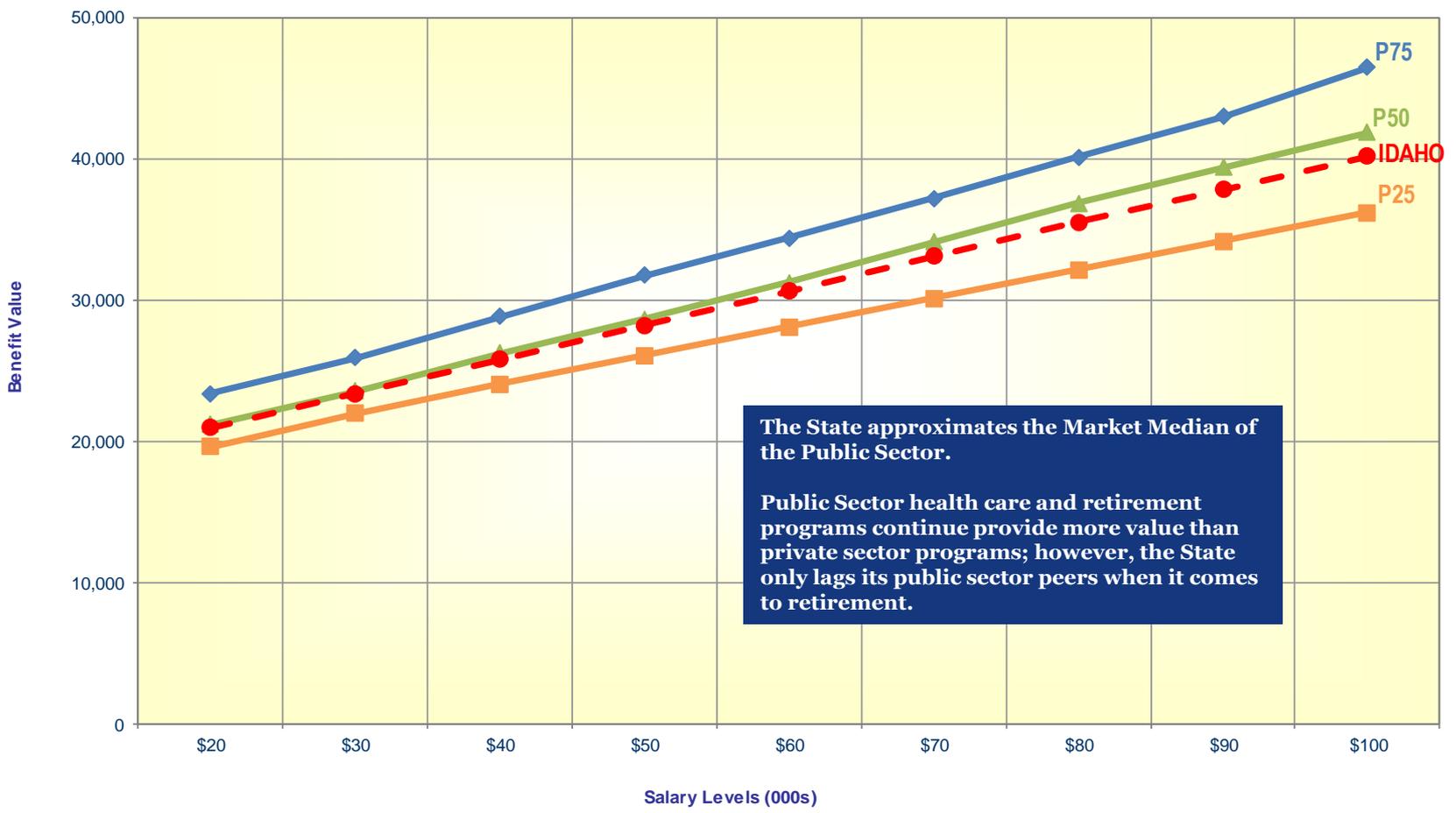
WHAT DOES THE ANALYSIS SHOW? BENEFITS



WHAT DOES THE ANALYSIS SHOW? BENEFITS

Benefit Area	Idaho vs. Public Sector 2015	Market Position 2012	Key Findings
Total Benefits	P50	P50	Benefits that are a direct function of pay (retirement) and have a higher likelihood of being utilized (health care) determine overall program value
Health Care	P50	P50	Health care values among public sector organizations do not vary greatly. The State maintained its position relative to the public sector market, as neither the market nor the State made significant changes to premium cost sharing levels or plan design. The State's premium cost sharing is competitive, as are the deductibles, out of pocket maximums, and copayments.
Retirement	P25-P50	P50	The State's defined benefit plan with a 2% formula is generally aligned with prevalent public sector practice, where 84% of the market continues to provide a pension plan. The required employee contributions (6.79%) decrease the value to below median.
Disability	>P75	>P75	The combination of sick leave (with no maximum accrual) and employer paid Short Term Disability (STD) coverage, puts the State above its public sector peers, where STD coverage is typically voluntary. The State's LTD coverage is also above market median.
Life	>P50	Varies by salary	The State's basic death benefit of 1 times salary is aligned with the median for those employees earning up to \$40,000 and exceed the market median for those earning more than \$40,000. This is due to the fact that public sector organizations continue to provide a flat dollar benefit, with a median value of under \$50,000.

WHAT DOES THE ANALYSIS SHOW? BENEFITS



The State approximates the Market Median of the Public Sector.

Public Sector health care and retirement programs continue to provide more value than private sector programs; however, the State only lags its public sector peers when it comes to retirement.

03 WHAT ARE THE KEY FINDINGS

WHAT ARE THE KEY FINDINGS?

- Although this analysis shows the State's aggregate salary market position is 24% behind the private sector market, the State's position improved from the 2012 study results (up from 29% behind the private sector market)
- As indicated in the 2012 study, the State does not need to increase salary significantly to improve the market competitiveness of its total compensation, but should consider the following salary actions:
 - Strategic salary increases of approximately 2-3% to improve competitiveness and help attract and retain employees in key jobs
 - Adjustments to the salary structure that increase the minimum, midpoint and maximum, to improve competitiveness and better position the State to attract employees in the future
- When it comes to total compensation, the strength of the State's benefits program offsets some of the impact of the below market salary position, but not all. This means salary adjustments will have the greatest impact on improving the State's total compensation market position.
 - The ongoing pressure to effectively manage benefit cost increases will likely result in future benefits reductions not enhancements, so adjusting salary is the primary method of delivering compensation increases to State employees

04 APPENDICES

PROCESS

The following steps have been undertaken to achieve the State's project objectives:

- Initial planning and scoping meeting;
- Mutual agreement on the market comparator group
- Collection of current State of Idaho benefits data
- Collection of appropriate salary data (State and Market);
- Analysis of benefits data;
- Analysis of salary data; and
- Review of total compensation

PROCESS

Market Comparator Group

- Benefits analysis:
 - General Market – General market (private sector) organizations with employees in Idaho, as well as Nevada, Oregon, Utah and Washington contained in our current benefits database.
 - Public Sector Market – Public sector organizations (states, counties, cities, etc.) in the West, excluding California
- Given the changing workforce demographics and increased mobility it is important to compare to a broad market of organizations (both public and private sector) as it represents the State's employee talent pool

PROCESS

Market Comparator Group

- Salary analysis:
 - Western Management Group (January 2015)
 - Milliman Health Survey (January 2015)
 - Milliman Management Professional Survey (May 2015)
 - Milliman IT Survey (June 2015)
 - NCASG – 7 Western States (July 2015)
- Hay Group combined these sources with its own data:
 - Hay Group General Market (May 2015)
- All data are effective or projected to July 2015 based on a 3.0% annual salary trend data and is based on the following:
 - The World at Work 2015 Salary Budget Survey reports Median 2015 salary increase budgets of 3.0% for both All Industries (private sector) and Public Administration
 - Hay Group's General Industry survey (primarily private sector) reports 3.0% for 2015 actual salary budget increases

DEFINITION OF TERMS

- The following terms are used when making comparisons of the State of Idaho to the market:

P25	P25 is the 25th Percentile, meaning that 75% of the market data is above this point, and 25% is below
P50 / Median	P50 is the Median, meaning that 50% of the market data is above this point, and 50% is below
P75	P75 is the 75th Percentile, meaning that 25% of the market data is above this point, and 75% is below
Weighted Average	Average salary by job that takes into consideration the number of employees in a particular job. The more incumbents in a job, the more “weight” the average salary for that position will have in the calculation

METHODOLOGY: HAY BENEFIT VALUATION METHODOLOGY

- Hay Group utilizes a proprietary actuarial valuation methodology to evaluate benefit plans in terms of the cash equivalence of the benefits.
- In establishing a program's overall market competitiveness the Hay Benefit Valuation model uses "standard cost assumptions", instead of a company's specific costs, which eliminates the impact of such cost variables as demographics, geography, funding method, or purchasing power, etc.
- The utilization of "standard or common cost assumptions" provides a uniform quantitative evaluation method which produces values based solely on the level of the benefit provided.
- The valuation model places a relative value on each specific feature of a benefit program. The value for each plan is then compiled to produce an overall program value appropriate for market comparison. In general, the more generous a particular feature is the higher the relative value.

METHODOLOGY: HAY BENEFIT VALUATION METHODOLOGY

The valuation method is applied to a full range of employee benefits including:

- Healthcare Insurance (medical, dental, prescription, vision, physical exams);
- Retirement Plans (defined benefit and defined contribution plans);
- Death Benefits (employer paid and voluntary life insurance plans);
- Disability and Sick Leave (sick leave, short-term, long-term disability plans); and
- Other benefits such as Tuition Reimbursement, Flex Plans, Statutory Benefits, etc.

METHODOLOGY: INTERNAL EQUITY

- Internal equity is the inter-relationship between reward opportunities within an organization. Many benefit plans (death benefits, disability, retirement, etc.) have features or benefit levels that are related to salary. Internal equity is achieved in a benefit program when the relationships between the benefit level and the employee salary are consistent within each employee population (Note: While benefit program differences can often be found between employee classes, most organizations provide consistent policies within a class).
- Organizations that wish to achieve internal equity within a benefit plan typically establish benefit levels that are based on uniform salary multiples (i.e. death benefits of one times salary or disability income replacement level of 60% of salary).
- In order to observe the internal equity of an employee benefits program, benefit values are typically illustrated at several salary levels. For this review of benefits, values are shown for salaries from \$20,000 to \$100,000.

GENERAL MARKET ORGANIZATIONS – ID, NV, UT, WA

3M	Estee Lauder Companies	Phillips-Van Heusen
Abercrombie & Fitch	Express	Pier 1 Imports
ACUITY	Express Scripts	Recreational Equipment
Advance Auto Parts	Fossil Group	Ross Stores
Aeropostale	Gordmans Stores	Sanofi-Aventis
Alex and Ani	HCA -- Mountain Division	Schweitzer Engineering Laboratories
American Eagle Outfitters	Hershey Foods	Stage Stores
Anheuser-Busch InBev --	Hilti -- US	Staples
Anheuser-Busch	J.Crew	Starboard Cruise Services
Ann Inc.	jcpenny	Sumitomo Chemical -- Valent
Apple	Kohl's	SUPERVALU
Ascena Retail Group	L Brands	Talbots
Bayer -- AG	Laureate Education	Target
Best Buy	Lehigh Hanson -- Building	TJX
Big Lots	Materials America	Toys R Us
Carter's	Luxottica	Tractor Supply
Chico's	LVMH Moet Hennessy Louis	Tuesday Morning
Children's Place	Vuitton	Ulta
CHS	LVMH Moet Hennessy Louis	UnitedHealth Group
CIGNA	Vuitton -- Moet Hennessy USA	Vera Bradley Designs
Coach	Macy's	VWR Funding
Department of Veterans Affairs	Michaels Stores	Walmart Stores
Dick's Sporting Goods	Michelin North America	Williams-Sonoma
DSW	Nike	Zale
Eaton	Payless ShoeSource	

PUBLIC SECTOR ORGANIZATIONS – WEST (EXCLUDING CA)

Campbell County School District #1

City of Denver, CO

City of Gillette, WY

City of Murray, UT

City of Portland, OR

City of Renton, WA

City of Salt Lake, UT

City of Seattle, WA

City of Tucson, AZ

City of Vancouver, WA

County of Benton, WA

County of Chelan, WA

County of Franklin, WA

County of Grant, WA

County of King, WA

County of Kittitas, WA

County of Klickitat, WA

County of Pierce, WA

County of Salt Lake, UT

County of Snohomish, WA

Federal Government

Jordan Valley Water Conservancy District

Laramie County Community College

Montana State Fund

New Mexico State University

Port of Seattle, WA

Public Utility District No. 1 of Benton County

Salt Lake Community College

Seattle City Light

State of Arizona

State of Colorado

State of Montana

State of New Mexico

State of Oregon

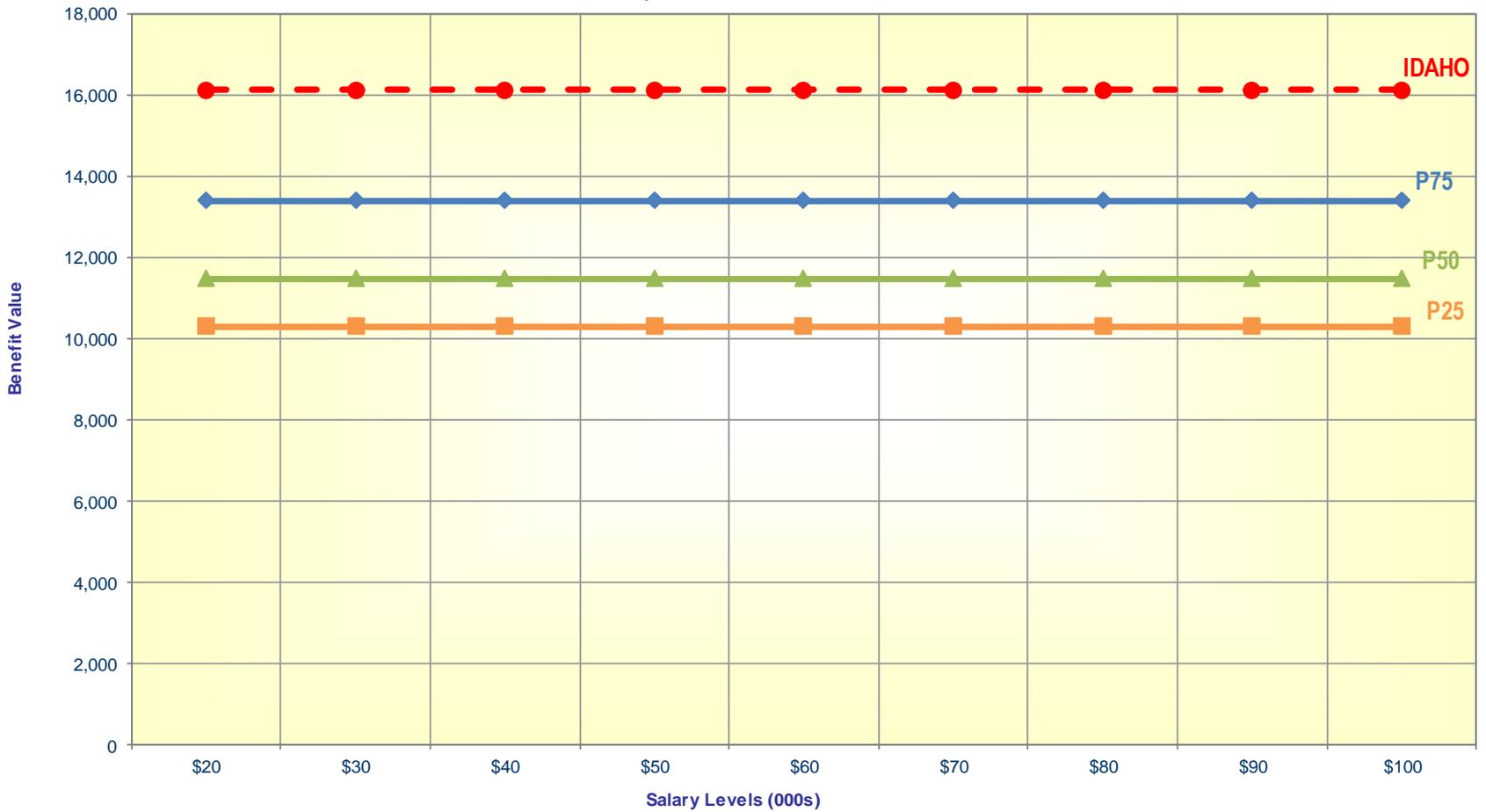
University of Colorado

University of Utah

Utah System of Higher Education

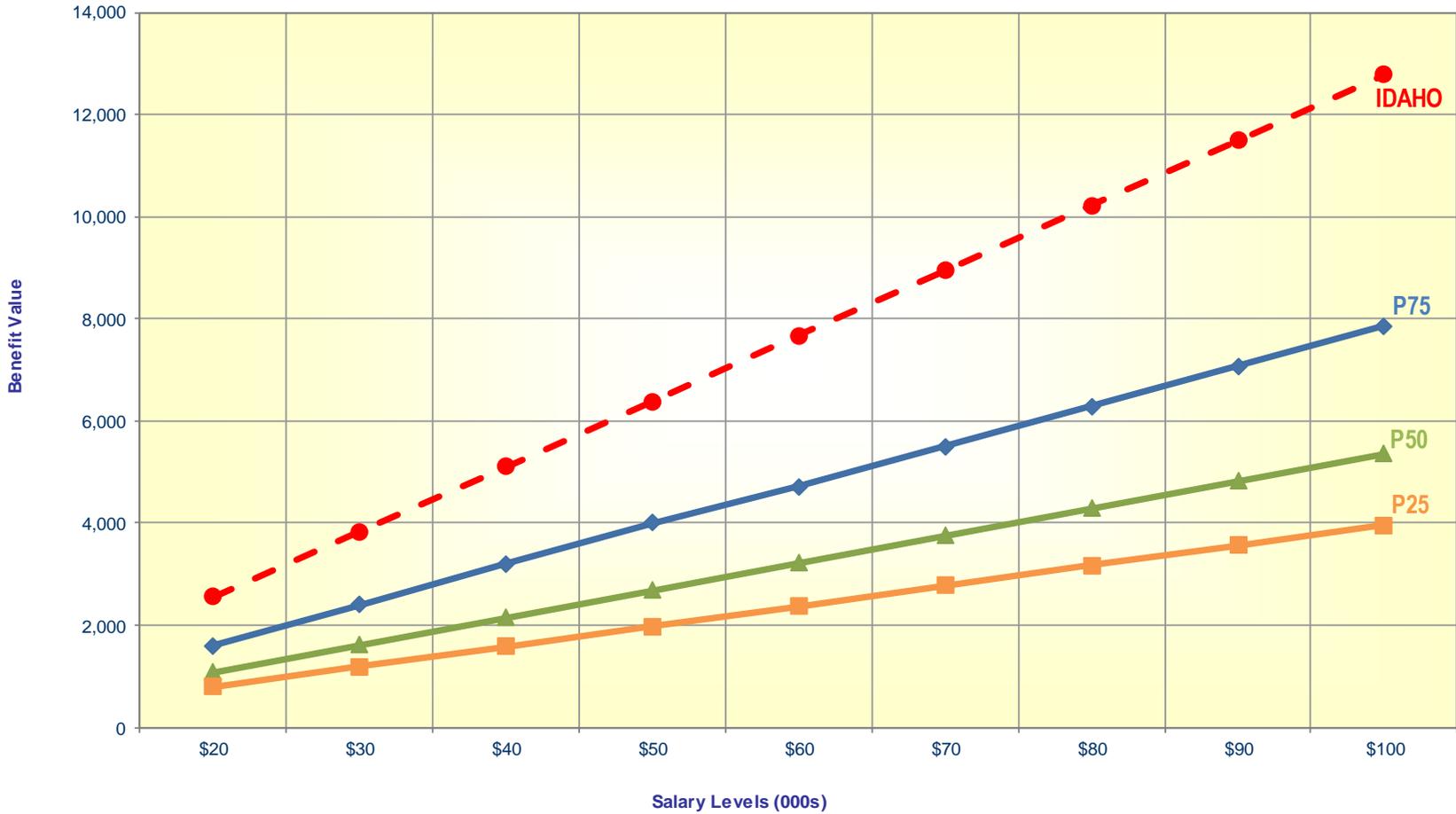
Utah Valley University

HEALTH CARE MARKET POSITION IDAHO VS. GENERAL MARKET



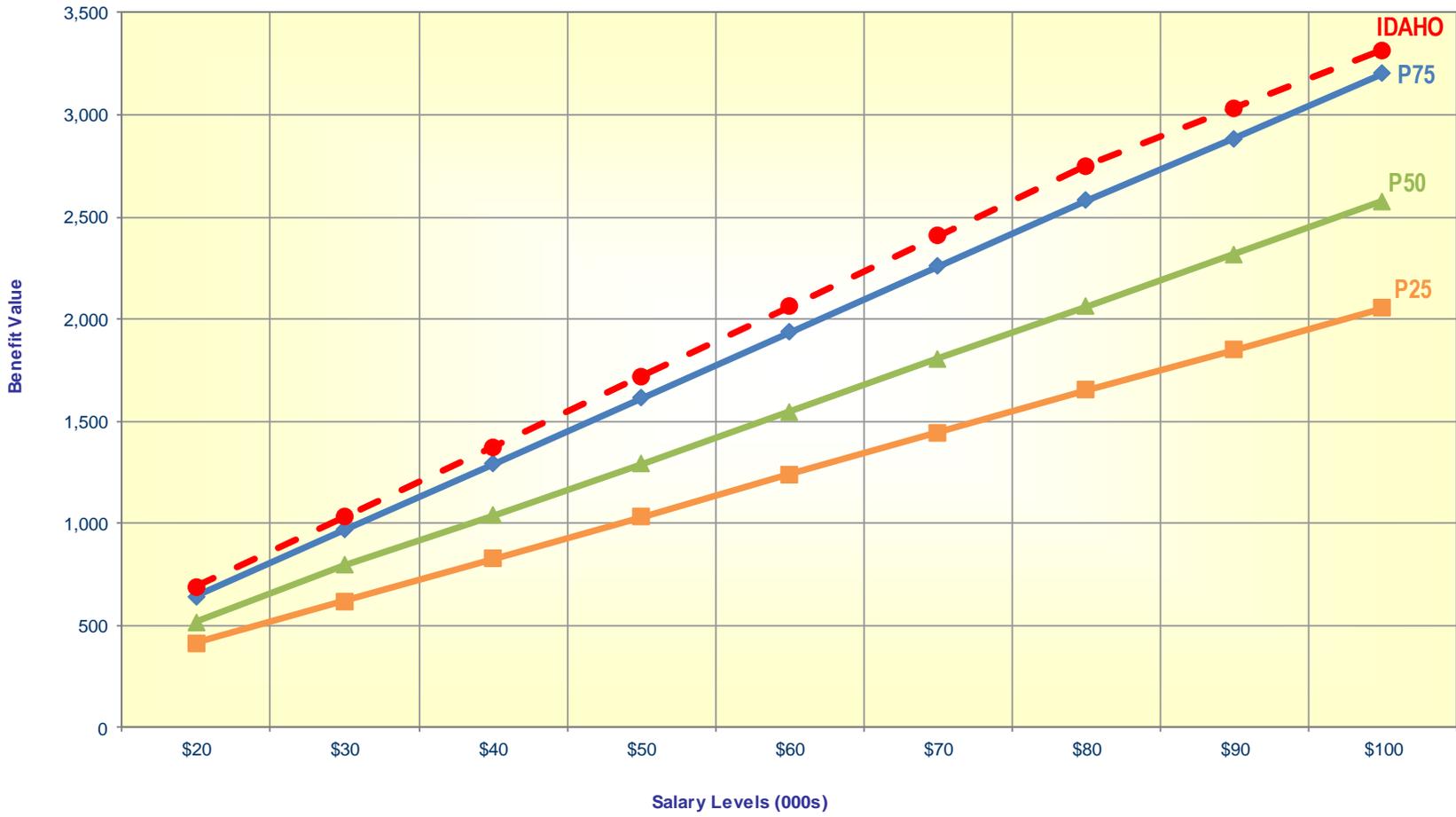
The State did not change its health care programs significantly, while the general market did shift more costs to employees since the 2012 analysis. As a result, the State's program improved slightly relative to the general market.

TOTAL RETIREMENT (DB & DC) MARKET POSITION IDAHO VS. GENERAL MARKET



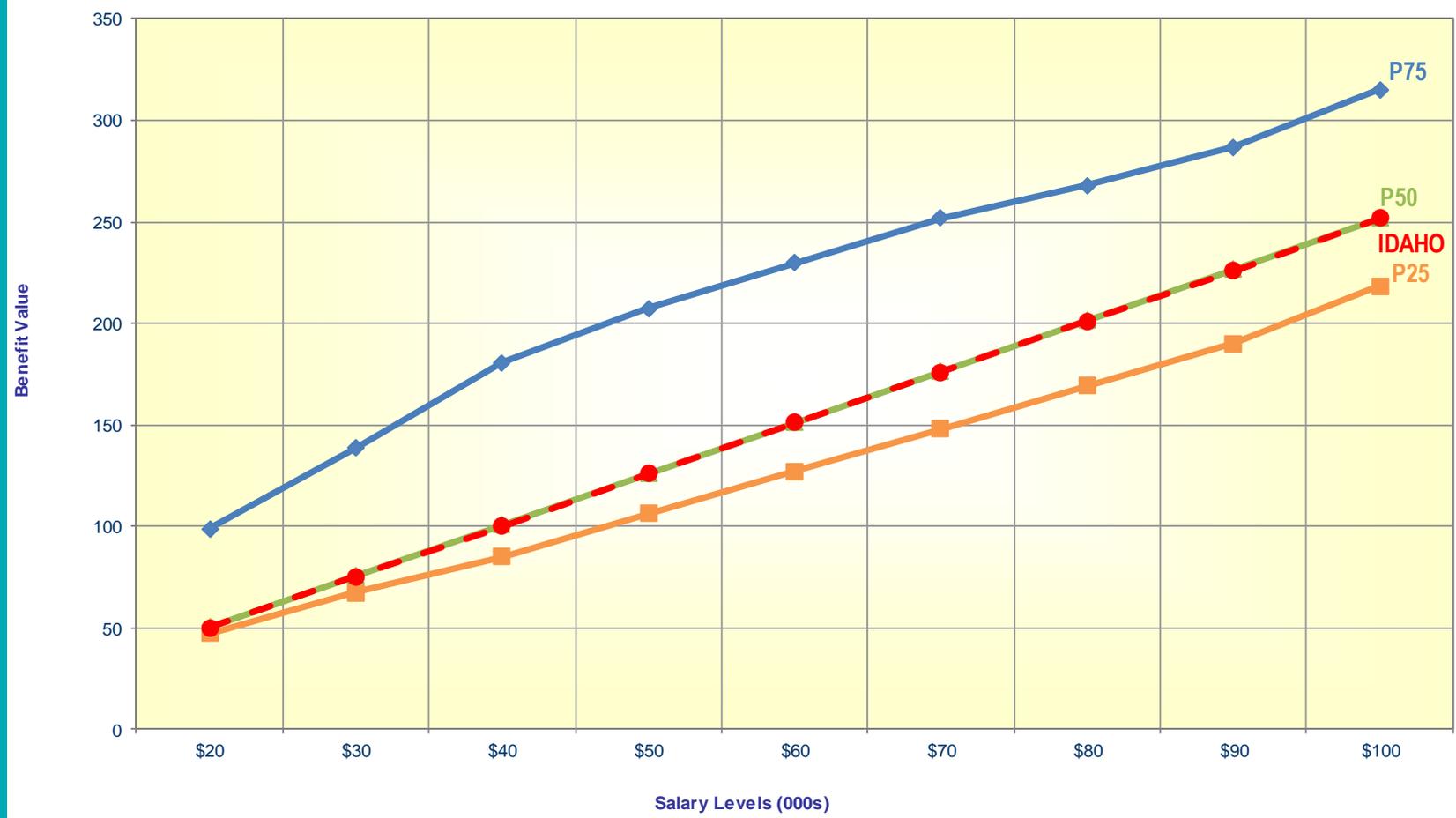
The State continues to provide a more valuable retirement program than the general market. Only 10% of the general market provides a pension plan, while 401(k) plans continue to be most prevalent.

DISABILITY MARKET POSITION IDAHO VS. GENERAL MARKET



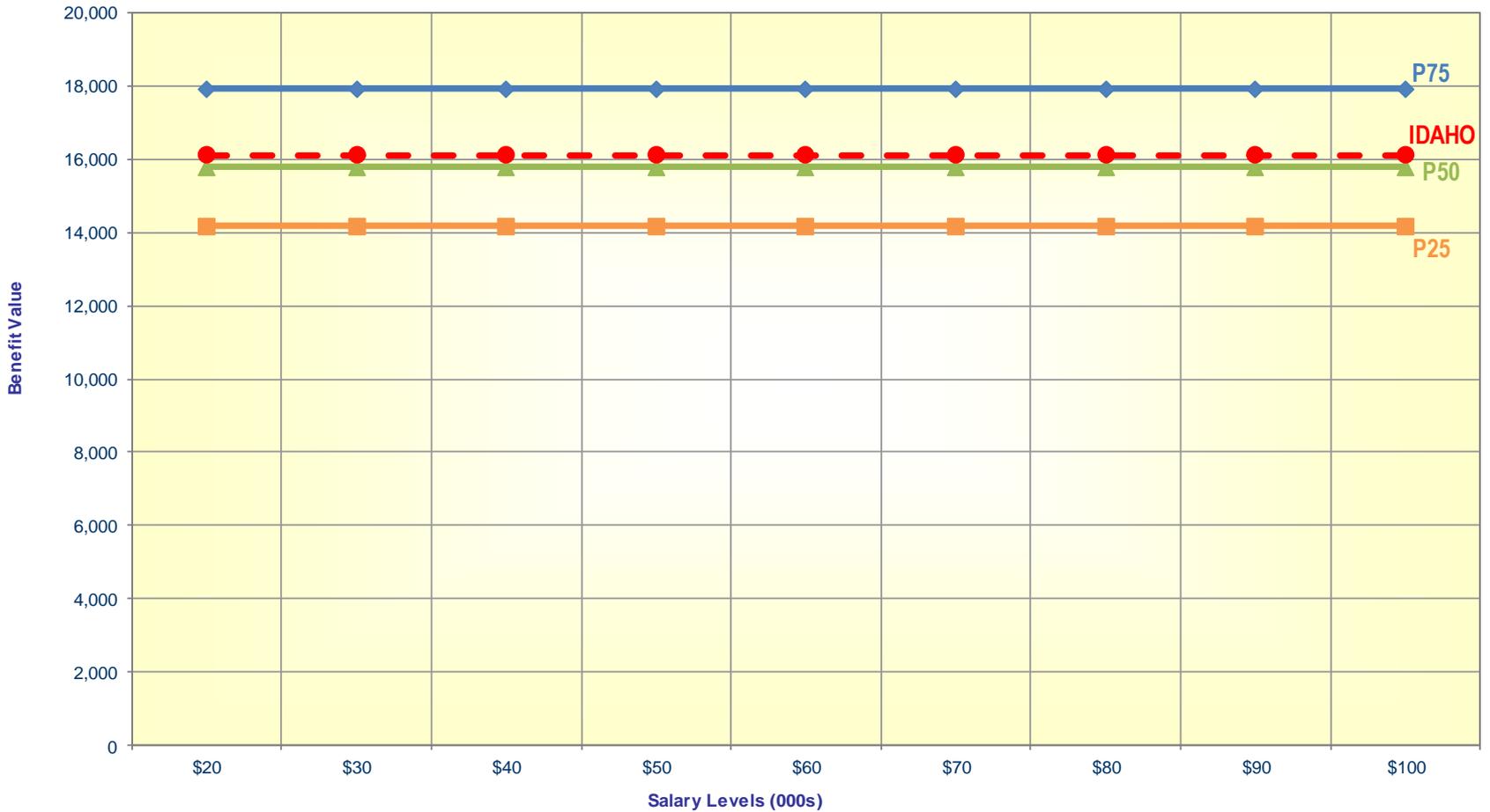
The combination of sick days (sick bank), STD and LTD provide above market income replacement to employees in the event of illness or injury.

LIFE INSURANCE MARKET POSITION IDAHO VS. GENERAL MARKET



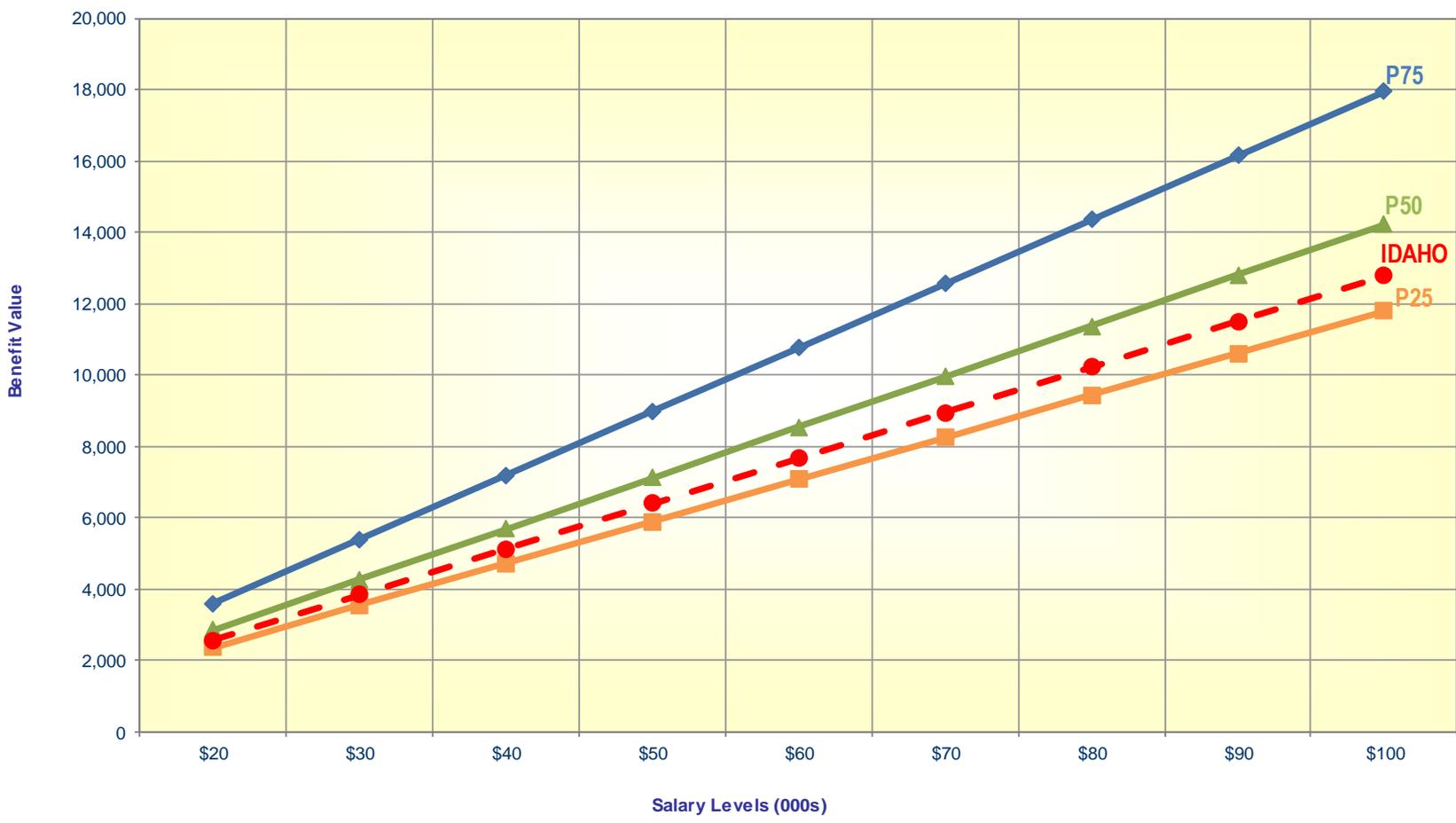
The State's basic life insurance benefit of 1 times salary is aligned with prevalent general market practice.

HEALTH CARE MARKET POSITION IDAHO VS. PUBLIC SECTOR MARKET



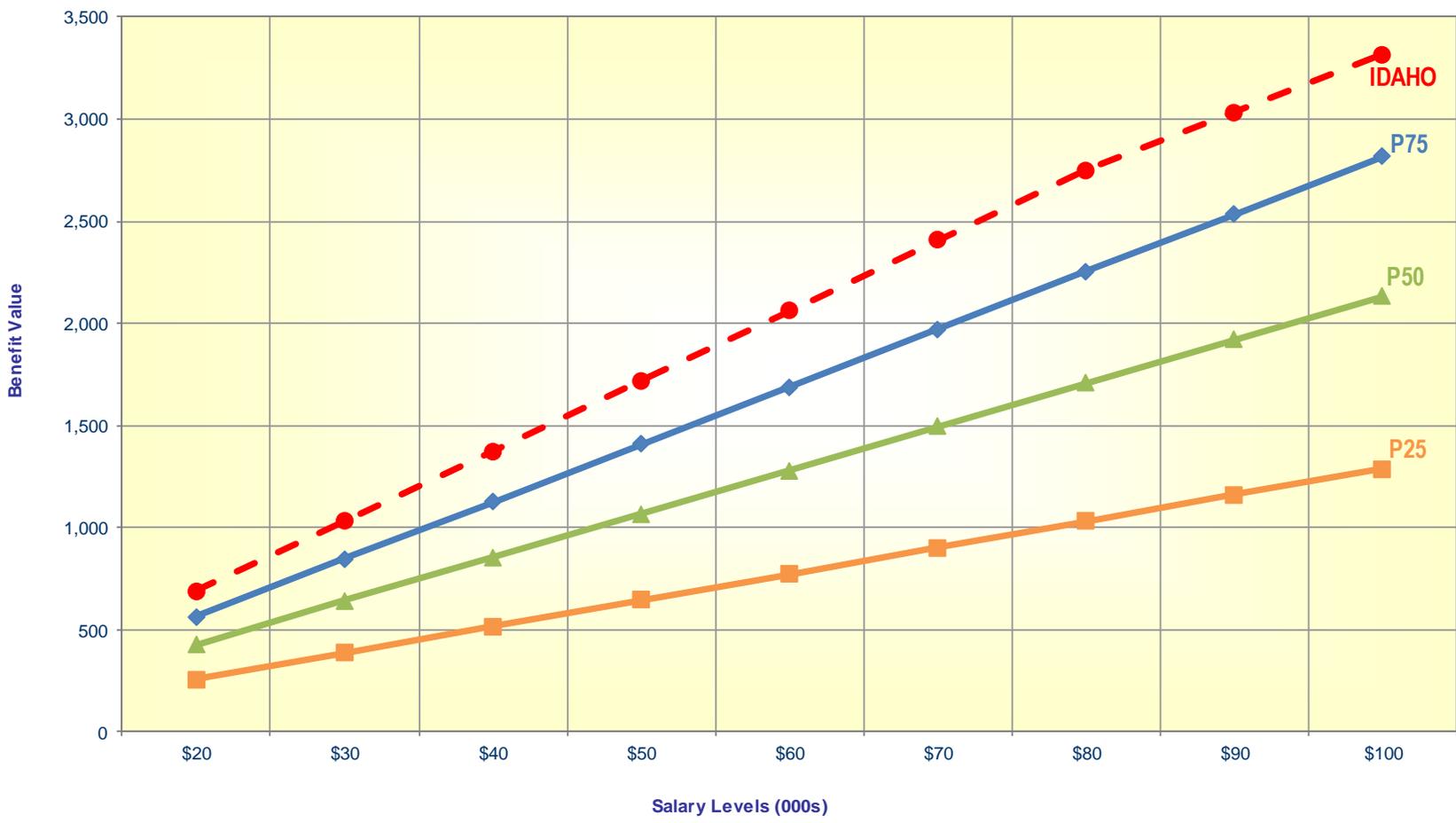
The State's health care program is strong; however, this is also the case for most public sector organizations, where low employee cost sharing continues. The State made only minor changes in premium cost sharing, as did the market, resulting in a similar market position as 2012.

TOTAL RETIREMENT (DB & DC) MARKET POSITION IDAHO VS. PUBLIC SECTOR MARKET



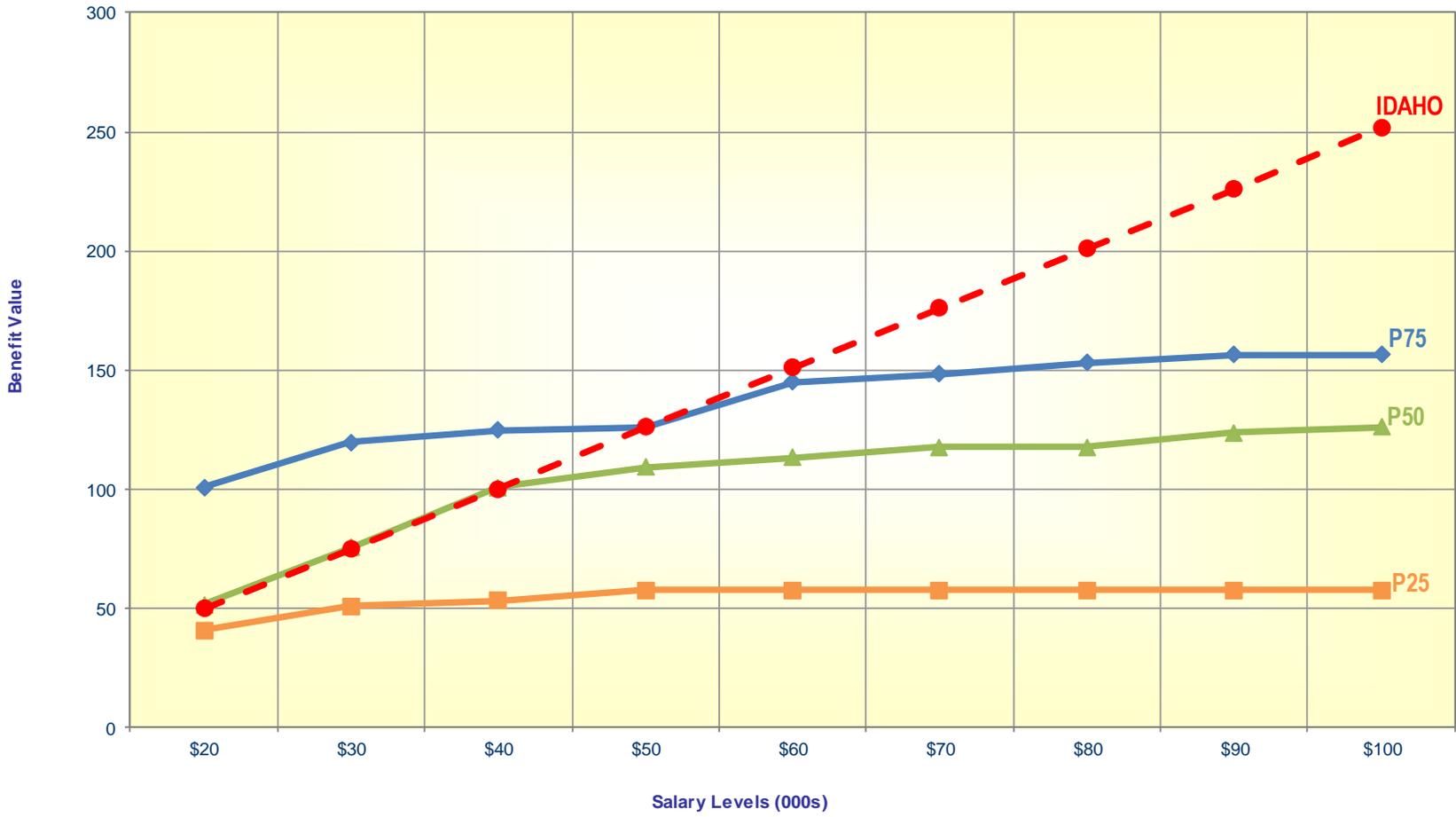
The State's defined benefit pension program is generally aligned with the median of the public sector market where pension plans continue to be prevalent. Higher employee contributions reduce overall value relative to the market.

DISABILITY MARKET POSITION IDAHO VS. PUBLIC SECTOR MARKET



The combination of sick days, employer paid STD and LTD provide above market income replacement to State employees in the event of illness or injury. Sick leave only is more prevalent among public sector organizations.

LIFE INSURANCE MARKET POSITION IDAHO VS. PUBLIC SECTOR MARKET



The State's basic life insurance benefit of 1 times salary is aligned with market median practice for those earning up to \$40,000 and above market median for those earning more than \$40,000, as public sector organizations continue to provide a flat dollar benefit or a salary based benefit with a very low maximum.