

State of Idaho

Benefits Analysis & Total Compensation Review

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Contents

- 1 Background and Objectives
- 2 Benefits Market Analysis
- 3 Summary of Salary Market Competitiveness
- 4 Market Competitiveness – Total Compensation
- 5 Appendices
 - A. Benefits Valuation Methodology
 - B. Benefits Participant Lists
 - C. Benefit Value Comparison Charts – General Market
 - D. Benefit Value Comparison Charts – Western Public Sector Market
 - E. Benefits Prevalence of Practice Report

01

Background and Objectives

Background and objectives

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 and present our key findings on the overall competitiveness of the State’s compensation and benefits program to the legislature.

Background and objectives

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
- Review of total compensation; and
- Presentation of this preliminary report

Background & objectives – 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

02

Benefits Market Analysis

Market Competitiveness – Benefits

In order for compensation decisions to be based on the competitiveness of total compensation, Hay Group has conducted a comprehensive analysis of the competitiveness of the benefits program offered by the State

- This analysis has been based on the benefits program information provided by the State for its current fiscal year benefits program
- Hay Group used two comparator markets for the benefits analysis
 - General Market – General market organizations with employees in the State of 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

Market Competitiveness – Benefits

- The State provides a full range of benefit programs to its employees that is market competitive in aggregate.
 - Health care and retirement, the two primary drivers of overall market competitiveness, are at or above market median relative to both the General Market and the Public Sector market
 - Death, disability and paid leave (holiday/vacation) are also competitive relative to both comparator groups; however, these benefits comprise a smaller portion of the total benefit package
 - Other benefits are below market, as the State does not provide any state-wide employer paid benefits in the area of tuition reimbursement, dependent care or commuter subsidies

Market Competitiveness – Benefits

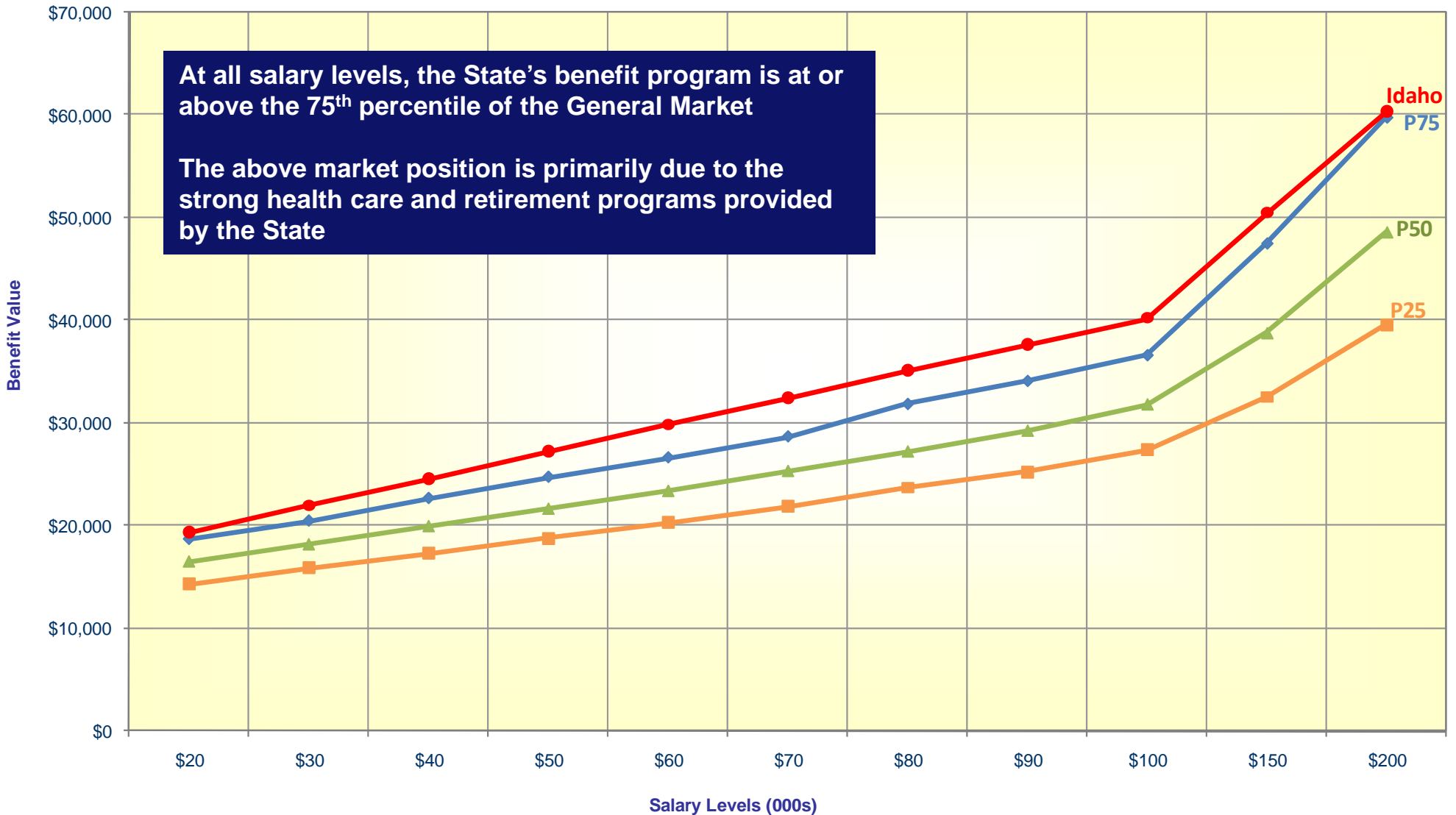
- It is important to note that the differences between P25, P50 and P75 in the Public Sector market are not as big as we typically see in other industries:
 - Specifically, the Public Sector Market cash equivalent difference between the market P50 and P75 ranges from 5% to 9% for most salary levels while the difference in the General Market is at least 15%
 - Compression in public sector market values is common and demonstrates the significant similarities in current public sector benefit programs, especially retirement and health care
- The following pages summarize the State's competitive position relative to both markets. Please refer to the appendix for a description of the benefits valuation methodology (A), a listing of the comparator organizations (B), detailed charts illustrating market competitiveness for all benefit program components (C and D) as well as a comparison of the State's benefit program provisions to the markets (E).

General Market Competitiveness – Benefits

EMPLOYER PAID TOTAL BENEFITS VALUES – Salary Levels \$20,000 - \$200,000 General Market

At all salary levels, the State's benefit program is at or above the 75th percentile of the General Market

The above market position is primarily due to the strong health care and retirement programs provided by the State



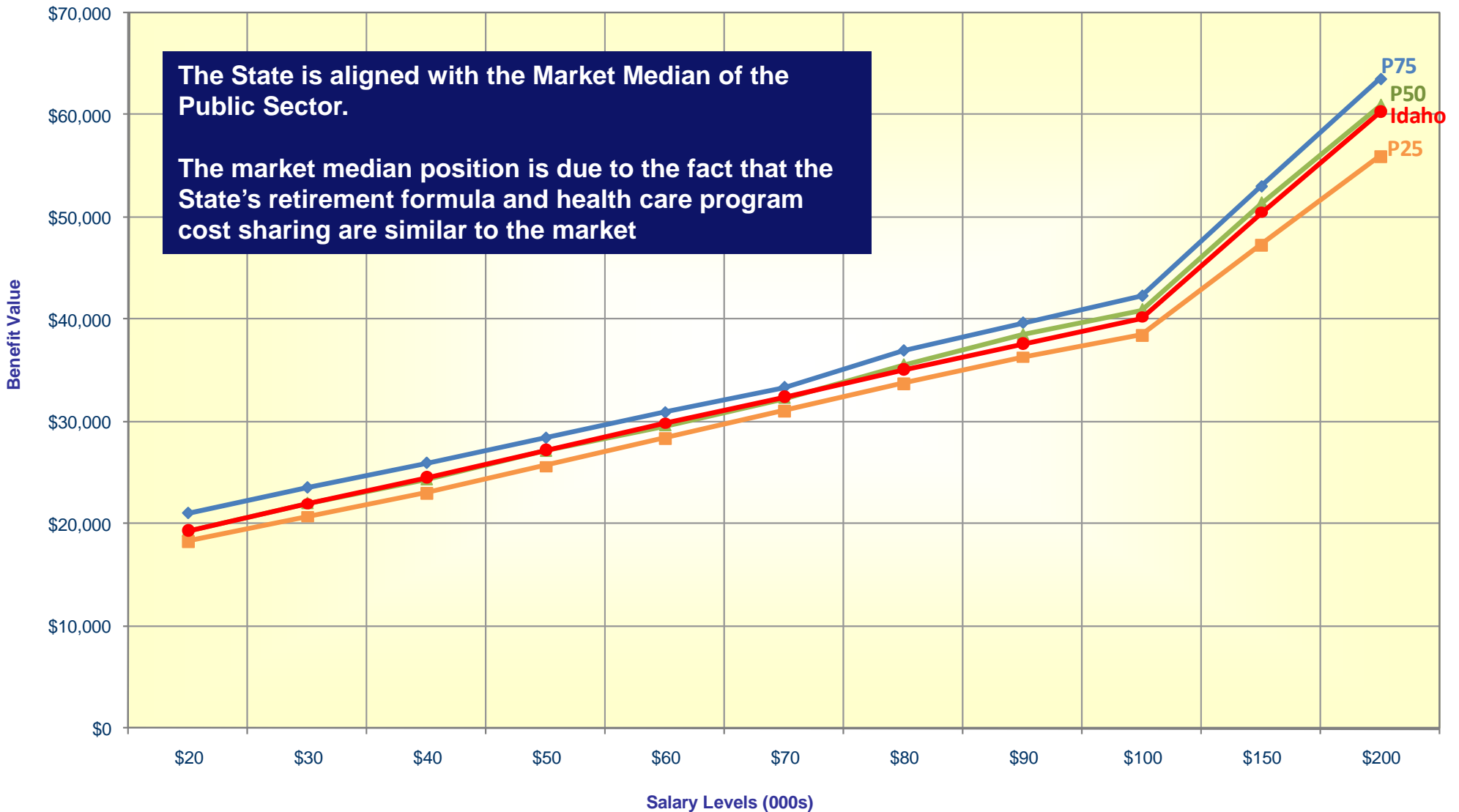
General Market Competitiveness – Benefits

STATE OF IDAHO VS. GENERAL MARKET

Benefit Area	Market Comparison	Key Findings
Total Benefits	P75	Market position is driven primarily by the retirement and health care benefits. Benefits that are a direct function of pay and have a higher likelihood of being utilized determine overall program value.
Health Care	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	Above P75	The defined benefit plan with a 2% formula puts the State well above typical General Market practice, where defined contribution plans are more prevalent.
Death	Below 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
Disability	Above 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.
Other	Below P25	The State provides access to medical and dependent care spending accounts, but does not contribute toward programs such as tuition reimbursement or commuting assistance, resulting in a below market position in this category.
Holiday/ Vacation	N/A	Holiday and vacation is excluded from benefit values so time off is not double counted as a benefit and as part of salary

Public Sector Market Competitiveness – Benefits

EMPLOYER PAID TOTAL BENEFITS VALUES – Salary Levels \$20,000 - \$200,000 Public Sector Market



Public Sector Market Competitiveness – Benefits

STATE OF IDAHO VS. PUBLIC SECTOR MARKET

Benefit Area	Market Comparison	Key Findings
Total Benefits	P50	Market position is driven primarily by the retirement and health care benefits. Benefits that are a direct function of pay and have a higher likelihood of being utilized determine overall program value.
Health Care	P50	The State's premium cost sharing as well as deductibles, out of pocket maximums, copayments, etc. are aligned with typical Public Sector practice.
Retirement	P50	The State's defined benefit plan is aligned with the public sector. The 2% benefit plan formula is slightly above the average of 1.88%.
Death	Varies by Salary	The State's basic death benefit of 1 times salary is not the prevalent plan design for Public Sector organizations, which results in a below P25 position for lower paid employees and an above market median position for higher paid employees. Typical design is a flat dollar benefit of \$40-\$50K.
Disability	Above P75	The combination of sick leave (with no maximum accrual) and employer paid Short Term Disability (STD) coverage, puts the State above the Public Sector, where employee paid STD coverage is more prevalent.
Other	Below P25	The State provides access to medical and dependent care spending accounts, but does not contribute toward programs such as tuition reimbursement or commuting assistance, resulting in a below market position in this category.
Holiday/ Vacation	N/A	Holiday and vacation is excluded from benefit values so time off is not double counted as a benefit and as part of salary

Market Competitiveness – Health Care Benefits

- The State's most prevalent plan is a PPO plan. A PPO plan is the most common for both comparator groups (76% for General Market and 60% for Public Sector)
- The State requires employees to pay 4.2% of the premium for single coverage and 10% for family coverage. This feature puts the State above both markets
 - 4% of the General Market and 27% of the Public Sector Market provide employer paid coverage for single coverage. Only 1% of the General Market and 6% of the Public Sector Market provides employer paid coverage for dependents
 - The most prevalent cost sharing range for employee coverage in the General Market is 15% to 29% (55%) and less than 15% for the Public Sector (53%)
 - The most prevalent cost sharing range for dependent coverage is 15% to 29% for the General Market (51%) and split 50/50 between less than 15% and 15% to 29% for the Public Sector Market
- The State pays 85% coinsurance for most services, while 64% of the Public Sector maintains 100% coinsurance. The General Market is split between 80% coinsurance (46%) and 100% coinsurance (50%)
- The State's \$20 office visit copayment is aligned with both markets

Market Competitiveness – Health Care Benefits

- The State's individual deductible of \$250 is better than both markets while the family deductible of \$750 is more aligned with both markets
 - 69% of the Public Sector Market and 75% of General Market have an individual deductible of \$300 or more
 - 55% of the Public Sector Market has a family deductible of less than \$1,000, while 59% of General Market has a family deductible between \$500 and \$1,500
- The State's individual and family out of pocket maximums of \$3,000 and \$6,000, respectively, are slightly below both markets
 - 50% of the Public Sector and 39% of the General Market have individual maximums of \$2,000 to \$2,999. 20% and 18% of the PS and GM, respectively have individual maximums of \$1,001 to \$1,999
 - Only 27% of the Public Sector market has a family maximum of greater than \$5,000, while 45% of the General Market's family maximum is greater than \$5,000
- The State's 3 tier prescription copayment structure of \$10 / \$25 / \$50 is aligned with both the Public Sector and General Markets

Market Competitiveness – Health Care Benefits

- The State's dental program is below typical market practice when compared to both Public and General Market practice for the following reasons:
 - Employee cost sharing of 27% and 100%
 - Less than 100% coverage for preventative (the State covers 80%)
 - \$1,000 annual maximum is lower than \$1,500 prevalent market level
- The State of Idaho's health care program is at the median of Public Sector organizations and at the P75 of General Market organizations

Market Competitiveness – Retiree Medical

- With regard to retiree medical coverage, prevalent market practice is as follows:
 - 61% of the General Market provides no retiree coverage
 - 64% of the Public Sector Market covers both early and normal retirees
 - 5% of the General Market and 18% of the Public Sector Market provide coverage to early retirees only, which is the State's practice for employees hired before July 1, 2009
- The prevalent practice in the Public Sector is to provide retiree paid coverage (69%), while prevalent General Market practice is to share the cost with retirees (59%)
- For employees hired prior to July 1, 2009, the State offers pre-65 retiree medical coverage. Employees may use unused sick leave to pay the premiums for certain State provided medical programs, provided they meet eligibility requirements:
 - The sick leave conversion formula is based on credited hours/years of state service, with a maximum of 600 hours (for employees with 15 or more years of service)
 - The hours are converted to dollars at retirement based on an employee's final rate of pay. For example, an employee with 800 hours of unused sick leave, has 400 hours of usable sick leave or 50 days. If the employee earns \$50,000 annually (\$192 daily rate), they would receive \$9,615 to fund retiree medical. ($\$192 \times 50 = \$9,615$)
 - Idaho statistics show the average value of unused sick leave at retirement is \$8,000

Market Competitiveness – Retiree Medical

- In order to compare the State's program on an apples to apples basis with the market, our methodology values benefits provided to someone hired today. As a result, the value of the program for employees hired before July 1, 2009 was not valued in the analysis
- If the value of this closed program were valued, it would not change the overall market position of the State's health care program
- Employees hired after July 1, 2009, are still able to convert unused sick leave at retirement; however, they may use the monies for purchase of individual Medicare supplement plan coverage
- Given that employees hired after July 1, 2009 do not have access to group retiree coverage, the value of the benefit is not significant and does not impact the State's overall health care market position of the P75 relative to the General Market and the P50 relative to the Public Sector market

Market Competitiveness – Retirement Benefits

- The State of Idaho sponsors a defined benefit retirement plan, a voluntary 401(k) plan and voluntary 457 plan
 - The defined benefit plan is a career average pay plan with a 2% formula based on the highest 3.5 years of pay during an employee's career. The program requires employees to contribute 6.23% of pay to the plan
 - The defined contribution plans – 401(k) and 457 – permit employees to make voluntary pre-tax deferrals that are not matched by the State
- In the market, 95% of Public Sector Market and 31% of the General Market offer a defined benefit pension plan
 - 57% of Public Sector plans are fully employer paid, while 95% of General Market plans are employer paid
 - 35% of the Public Sector Market and 29% of the General Market also make employer contributions to a defined contribution plan, in addition to the pension plan
- The General Market most typically makes contributions to a defined contribution retirement program only (63%)

Market Competitiveness – Retirement Benefits

- All Public Sector and 57% of General Market pension plans are final average pay plans. 32% of General Market plans are cash balance plans
- The State's 2% formula is higher than both the General Market average of 1.57% and Public Sector average of 1.88%
- Other features of the State's program that enhance value are as follows:
 - Cost of Living Increases
 - Reduced and Unreduced Early Retirement
 - No Social Security Offset
- The State's retirement program is P75 of the General Market and at the median of the Public Sector Market

Market Competitiveness – Death Benefits

- The State provides a basic life insurance and an Accidental Death and Dismemberment (AD&D) plan that provides a benefit of 1 times salary, with no maximum. Only 38% of the Public Sector Market provides a salary based benefit, while 88% of the General Market provides a salary based benefit
- While typical Public Sector Market practice provides a flat dollar benefit, the General Market provides a benefit based on a uniform earnings multiple, such as 1x or 2x pay, with 1x pay as the most prevalent benefit level in the General Market (50%)
- The median flat dollar benefit for the Public Sector Market is approximately \$40,000, which explains the State's below market position for employees earning less than \$50,000 and more competitive position for those earning more than \$50,000
- The State's basic benefit is augmented by employee paid supplemental group life plan; however, it only provides an additional 1 times pay, while in both markets employees may purchase 3 to 5 times pay.
 - Effective January 1, 2013, employees will be able to purchase supplemental life coverage up to 3 times pay
- The State does not provide supplemental AD&D coverage, while 53% of the Public Sector and 55% of the General Market provide supplemental AD&D

Market Competitiveness – Death Benefits

- The State provides employer paid dependent group life, a benefit that is typically employee paid in the market, with a benefit of only \$2,000 for spouse and \$1,000 per child
 - The General Market typically provides \$50,000 or more (64%) to spouses and \$10,000 (55%) per child on an employee paid basis
 - The Public Sector Market provides less than \$50,000 for spouses (70%) and \$10,000 or less (90%) to each child, also on an employee paid basis
 - Effective January 1, 2013, employees will be able to purchase additional spouse coverage of \$10,000 to \$50,000 and dependent coverage of \$10,000 per child
- The competitiveness of the State's death benefit is generally at or below the P25 when compared to both markets. Market competitiveness is further impacted by the following:
 - The high prevalence of a flat dollar benefit structure in the Public Sector improves the competitiveness to the market median for State employees earning \$80,000 or more
 - The State currently provides limited supplemental life coverage to employees, which is below typical market practice
 - The State's dependent life coverage is below typical market practice
- The January 1, 2013 changes will enhance the State's death benefit program

Market Competitiveness – Disability Benefits

- The State provides a salary continuation plan (sick leave) plus employer paid short term disability. Salary continuation provides benefits at full pay based on accumulation of days (12 days per year) with no maximum accumulation
 - 54% of the General Market provides a salary continuance plan only and another 43% provide both a salary continuance plan and STD plan
 - 55% of the Public Sector Market provides salary continuance plan only and 45% provide both salary continuance and STD plans
- General Market organizations typically base salary continuance on a uniform benefit (54%) or service schedule (25%), while 78% of the Public Sector Market bases salary continuance on an accumulation of days, as Idaho does
- 61% of the Public Sector Market accrues 12 days of sick leave annually, as Idaho does, while another 28% accrue 13 days or more per year
- The State has no limit on the number of sick days an employee can accumulate, which is in line with the Public Sector (69%), while only 24% of the General Market has no maximum. The most prevalent maximum in the General Market is 60 days or less
- The State provides immediate eligibility as does 78% of the Public Sector Market, while 54% of the General Market provides immediate eligibility

Market Competitiveness – Disability Benefits

- The State also provides employer paid insured STD coverage, which is prevalent in the General Market, as 73% provide employer paid coverage, while only 35% of the Public Sector Market provides employer paid coverage
- The State provides a 60% short term disability benefit, which is typical of both General and Public Sector markets; however, the State does not have a maximum weekly benefit, which 96% of Public Sector and 82% of General Market organizations maintain
- The State provides a benefit for 26 weeks, which is typical of both markets
- The State provides an employer paid long term disability benefit (LTD) of 60% of pay, with a \$4,000 monthly maximum
 - Most of the General Market (73%) and Public Sector (67%) provide employer paid LTD
 - The benefit provided is typically 60% of pay (70% of the General Market and 53% of Public Sector Market)
 - 95% of both markets have a benefit maximum; however, most have a maximum of \$5,000 or more
- The State's overall disability program is above P75 when compared to both the General Market and Public Sector Market due to the combination of sick leave, employer paid Short and Long Term Disability coverage

Market Competitiveness – Other Benefits & Holiday/Vacation

- **Other Benefits** – The State provides health care and dependent care spending accounts to its employees. No tuition reimbursement or commuting assistance is provided to employees. Due to the low level of employer paid benefits in this category, the State is below market in comparison to the General Market and Public Sector Market
- **Holiday / Vacation** – The State's Holiday and Vacation schedules are within market norms for both the Public Sector and General Market.

Market Competitiveness – Local Considerations

- Although Ada County and Boise City are not included in the Public Sector Market group, Hay Group reviewed their benefit programs in order to provide a high level comparison to the State's programs.
- **Retirement** – The County and Boise both participate in PERSI, so the retirement benefit is the same; however, the County also makes a 3% matching contribution to a 457 plan, which enhances its total retirement plan value relative to the State
- **Health Care** – The County requires lower plan design cost sharing, but higher premium contributions than the State. The City provides a fixed contribution to employees depending on their coverage tier, to purchase medical, dental, vision and other coverage. The State compares favorably with both the County and City
- **Disability** – The County provides employer paid STD coverage, however, LTD coverage is employee paid. The City does not provide STD coverage, but provides a 40% LTD benefit that is employer paid. The State's program is more competitive than the County and City
- **Death** – The City provides a flat dollar benefit of \$10,000, which is below the State's benefit level, while the County provides a 1 times salary benefit up to \$50,000, which is aligned to the State's benefit

03

Summary of Salary Market
Competitiveness

Market Competitiveness – Salary

To determine the current competitiveness of the State's salaries :

- The State average pay was compared to survey average

The following survey sources were compiled and provided to Hay Group by the State:

- Private Sector: **Western Management Group (January 2012)**
Milliman Health Survey (January 2012)
Milliman Management Professional Survey (May 2012)
Milliman IT Survey (July 2012)
- Public Sector: **NCASG – 8 Western States (July 2012)**
- All data are effective or projected to July 2012 based on a 2.5% annual salary trend that combines both public and private sector salary data and is based on the following:
 - The World at Work 2012 Salary Budget Survey reports Median 2012 salary increase budget of 2.0% for Public Administration and 3.0% for All Industries (private sector)
 - Hay Group's General Industry survey (primarily private sector) reports 3.0% for 2012 actual salary budget increases.

Market Competitiveness – Salary

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

- Average actual pay for State employees (not weighted by incumbent) is approximately 29% below the private sector market average
- The State's policy is 20% below the private sector market average
- Average actual pay for State employees is approximately 10% below the public sector market average
- The State's policy is 2% above 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

Market Competitiveness – Salary

In order to compare the competitiveness of total compensation, the salary data was aggregated as follows:

- Jobs were aggregated based on similar pay levels
- Jobs were weighted by number of incumbents
- Jobs were excluded from the analysis on the following basis:
 - Engineering and health care positions that are typically paid a premium and may fall outside of standard pay ranges
 - The salary for the job is more than \$75,000, as there are fewer incumbents at this salary level and a greater range of pay that makes an aggregate market comparison less reliable
 - There are no current incumbents in the position
- The jobs included cover 6,488 employees out of a total of 7,250 or 89% of incumbents
- The comparisons outlined on the following page are the basis for the total compensation charts shown in the next section

Market Competitiveness – Salary

Pay level increments for total compensation comparison

Pay Level Increments	Idaho Employees		Idaho Weighted Salary	Private		Public	
	#	%		Weighted Salary	Idaho % Diff	Weighted Salary	Idaho % Diff
\$19,000 - \$29,000	1720	26.5%	\$25,491	\$29,327	-13%	\$30,312	-16%
\$29,001 - \$34,000	1734	26.7%	\$30,638	\$38,693	-21%	\$39,947	-23%
\$34,001 - \$46,000	1644	25.3%	\$38,801	\$54,252	-28%	\$43,341	-10%
\$46,001 - \$56,000	1011	15.6%	\$49,712	\$67,310	-26%	\$55,429	-10%
\$56,001 - \$66,000	295	4.5%	\$60,102	\$79,528	-24%	\$56,335	7%
\$66,001 - \$75,000	84	1.3%	\$71,221	\$94,943	-25%	\$71,445	0%

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Market Competitiveness – Total
Compensation

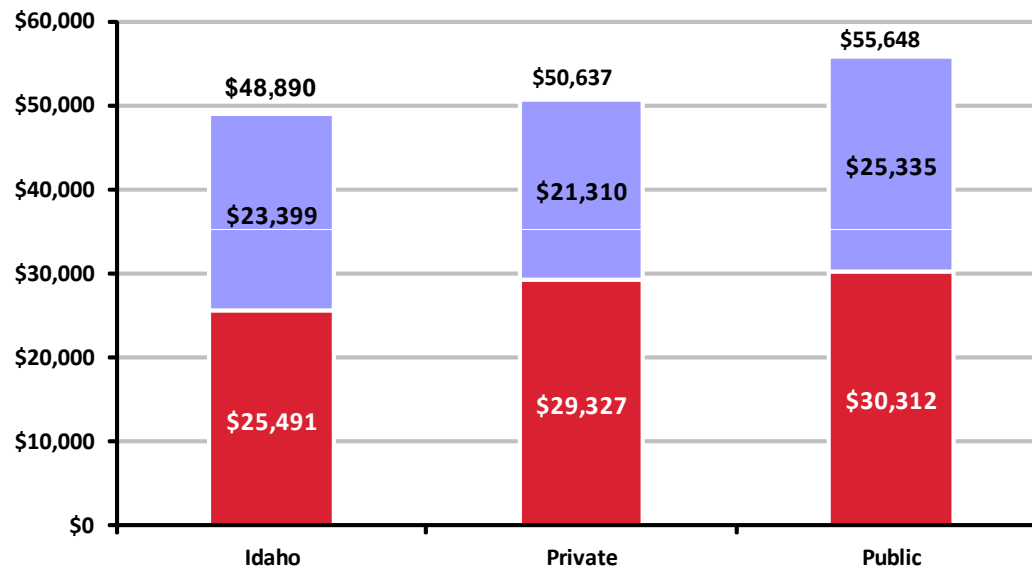
Market Competitiveness – Total Compensation

- The State's **total compensation** program is below market average when compared to both the Private Sector and Public Sector Markets. Below are key findings regarding specific aspects of the State's compensation program:
 - **Cash compensation** for State employees lags the Private Sector by an average of 29%. The State generally trails their counterparts in other States by an average of 10%
 - **Benefits** are at or above the market average of both markets for all employees driven by strong retirement and health care programs
 - **Total Compensation** is below the market average in the Private and Public Sector Markets, as 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

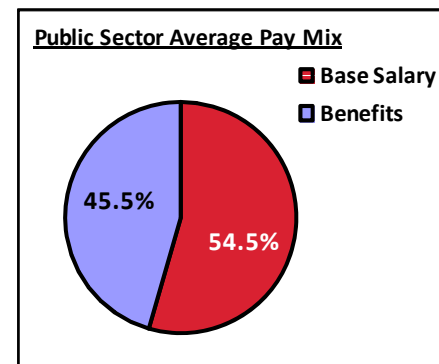
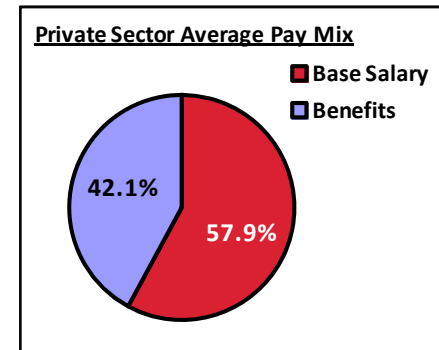
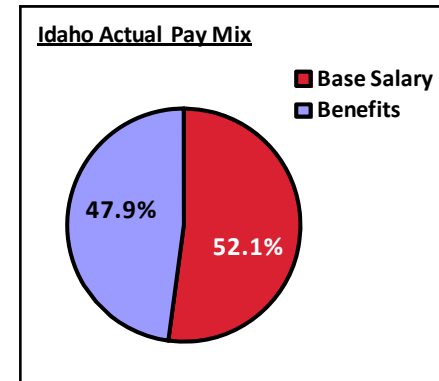
Market Competitiveness – Total Compensation

STATE OF IDAHO VS. GENERAL/PUBLIC SECTOR MARKET

Salary Increment (\$19,000 - \$29,000)



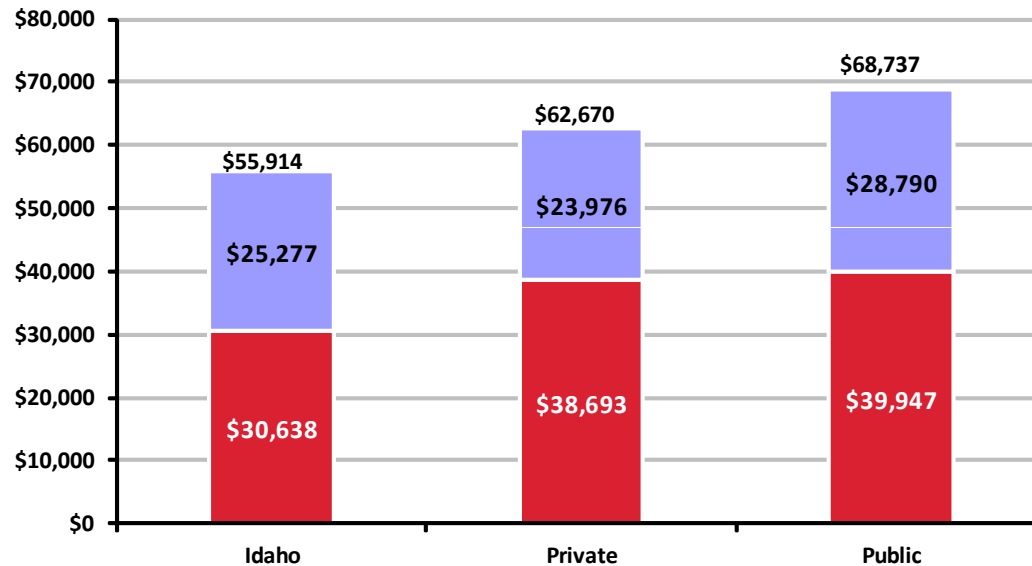
	Idaho	Private	Public
Base Salary	\$25,491	\$29,327	\$30,312
Benefits	\$23,399	\$21,310	\$25,335
Total Remuneration	\$48,890	\$50,637	\$55,648



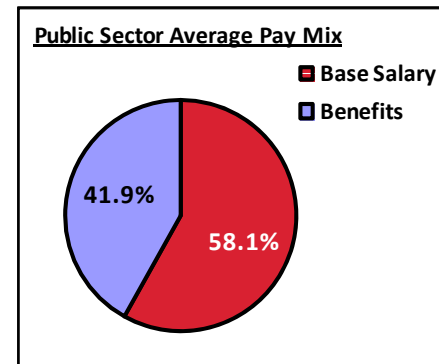
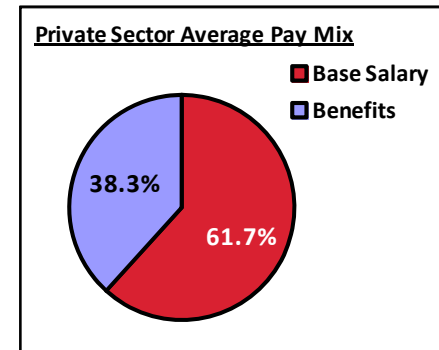
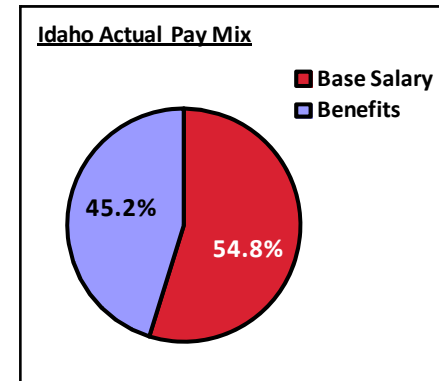
Market Competitiveness – Total Compensation

STATE OF IDAHO VS. GENERAL/PUBLIC SECTOR MARKET

Salary Increment (\$29,001 - \$34,000)



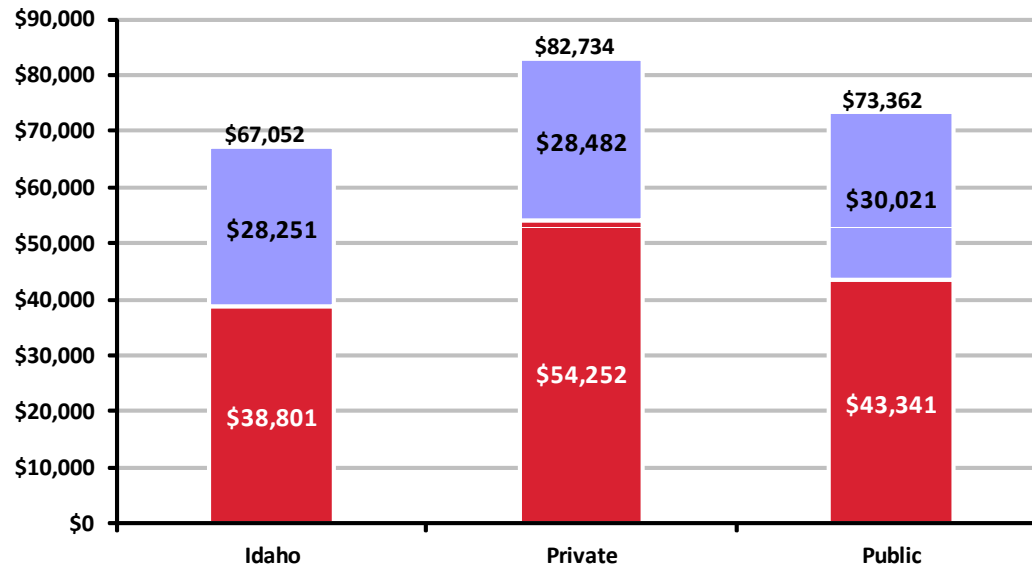
	Idaho	Private	Public
Base Salary	\$30,638	\$38,693	\$39,947
Benefits	\$25,277	\$23,976	\$28,790
Total Remuneration	\$55,914	\$62,670	\$68,737



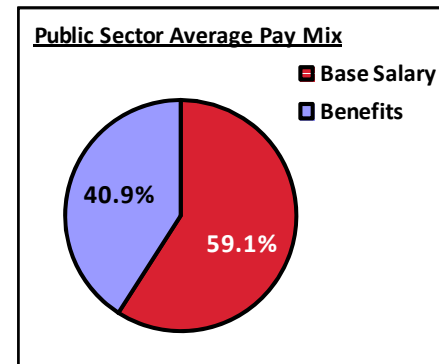
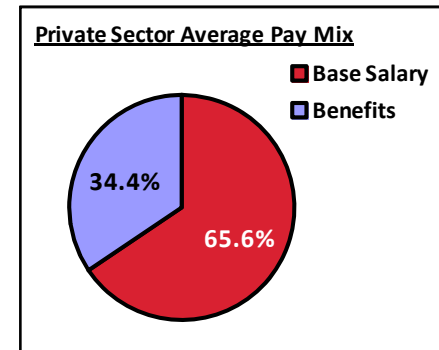
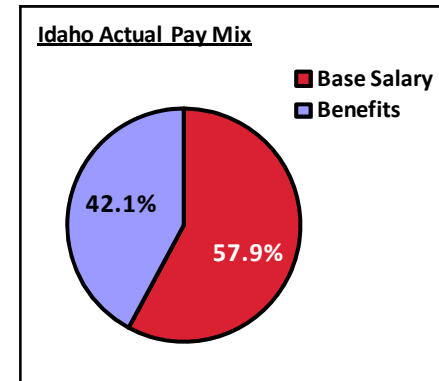
Market Competitiveness – Total Compensation

STATE OF IDAHO VS. GENERAL/PUBLIC SECTOR MARKET

Salary Increment (\$34,001 - \$46,000)



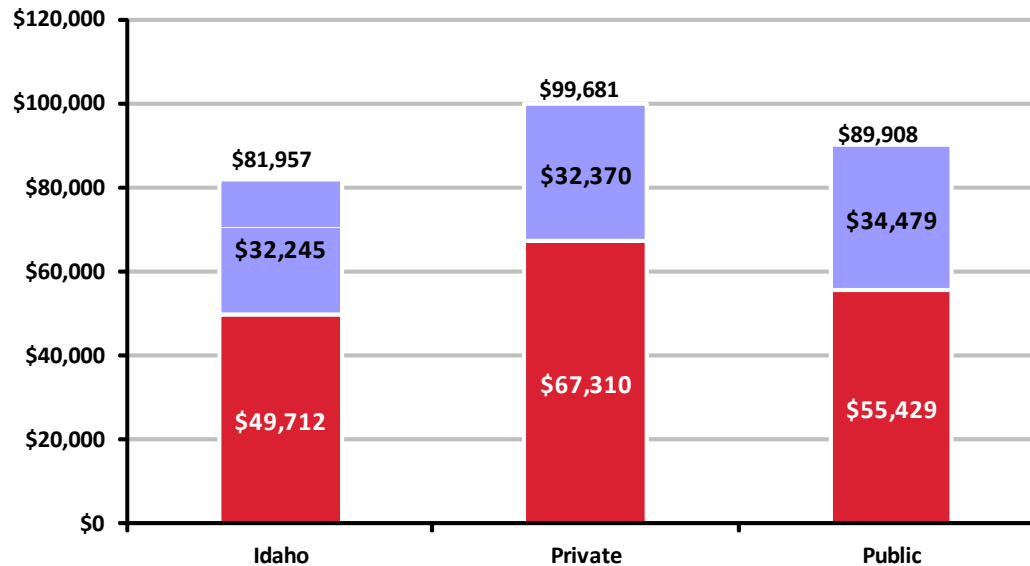
	Idaho	Private	Public
Base Salary	\$38,801	\$54,252	\$43,341
Benefits	\$28,251	\$28,482	\$30,021
Total Remuneration	\$67,052	\$82,734	\$73,362



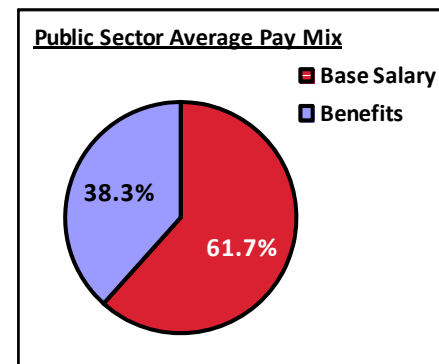
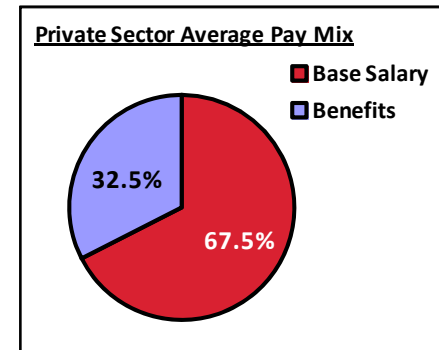
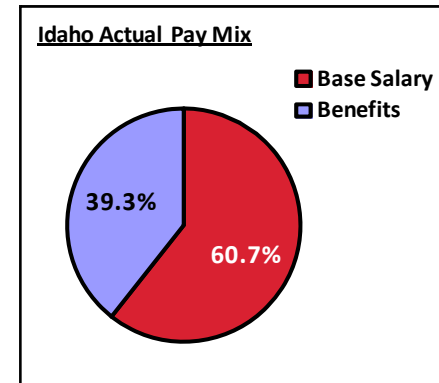
Market Competitiveness – Total Compensation

STATE OF IDAHO VS. GENERAL/PUBLIC SECTOR MARKET

Salary Increment (\$46,001 - \$56,000)



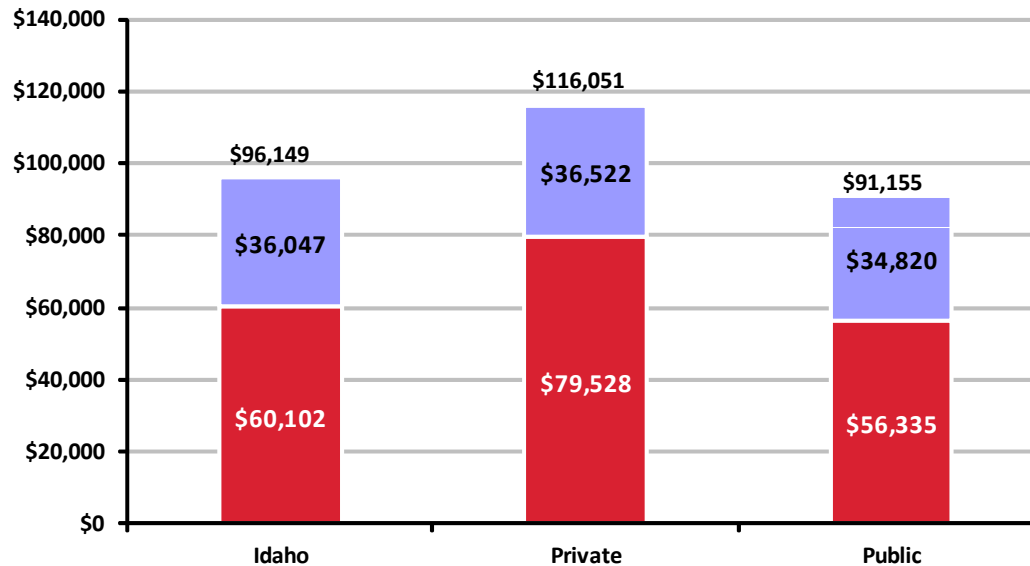
	Idaho	Private	Public
Base Salary	\$49,712	\$67,310	\$55,429
Benefits	\$32,245	\$32,370	\$34,479
Total Remuneration	\$81,957	\$99,681	\$89,908



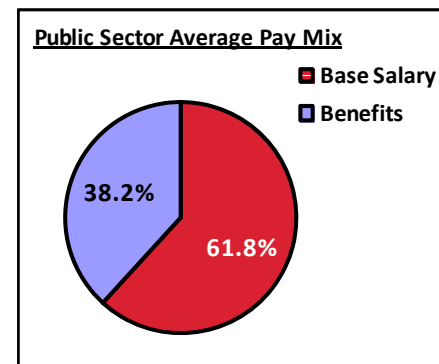
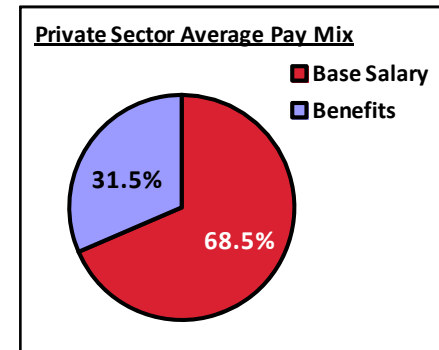
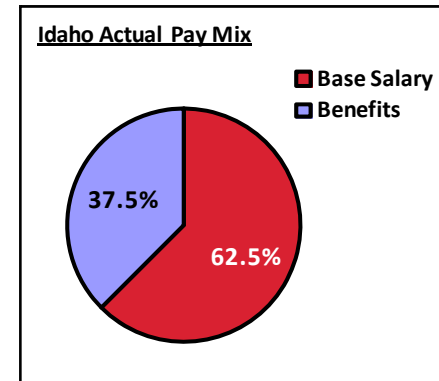
Market Competitiveness – Total Compensation

STATE OF IDAHO VS. GENERAL/PUBLIC SECTOR MARKET

Salary Increment (\$56,001 - \$66,000)



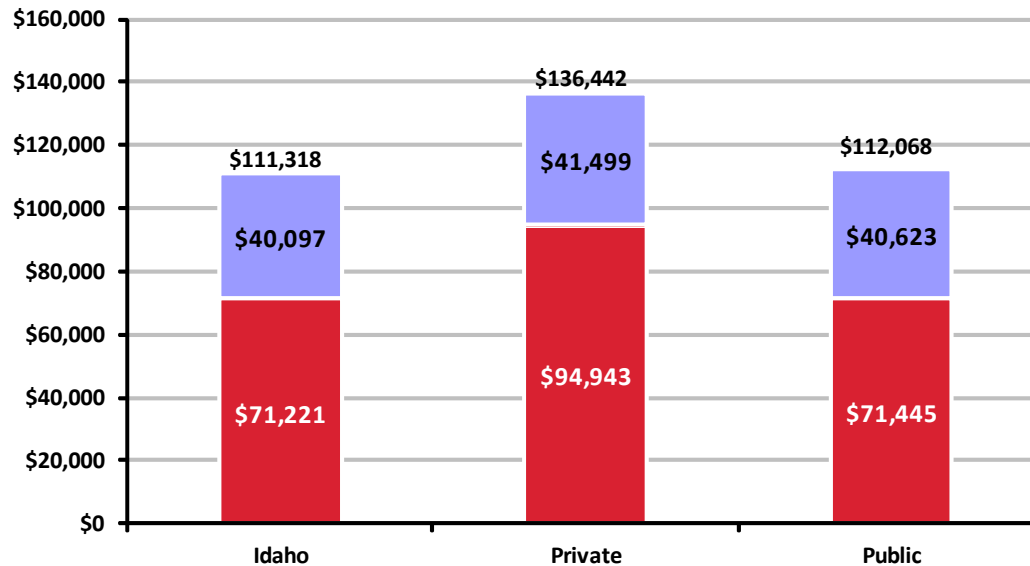
	Idaho	Private	Public
Base Salary	\$60,102	\$79,528	\$56,335
Benefits	\$36,047	\$36,522	\$34,820
Total Remuneration	\$96,149	\$116,051	\$91,155



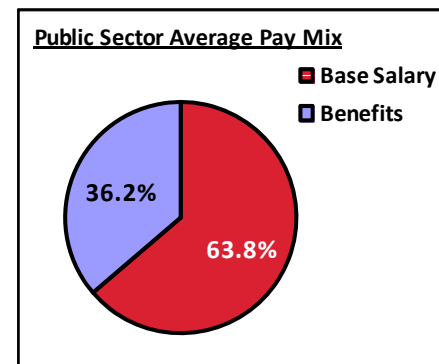
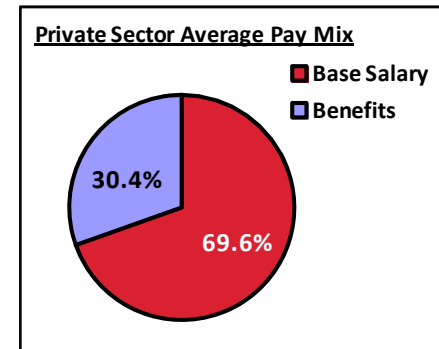
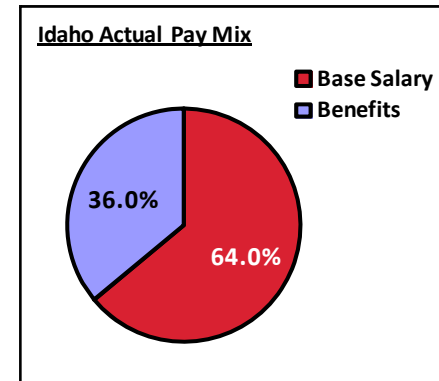
Market Competitiveness – Total Compensation

STATE OF IDAHO VS. GENERAL/PUBLIC SECTOR MARKET

Salary Increment (\$66,001 - \$75,000)



	Idaho	Private	Public
Base Salary	\$71,221	\$94,943	\$71,445
Benefits	\$40,097	\$41,499	\$40,623
Total Remuneration	\$111,318	\$136,442	\$112,068



05

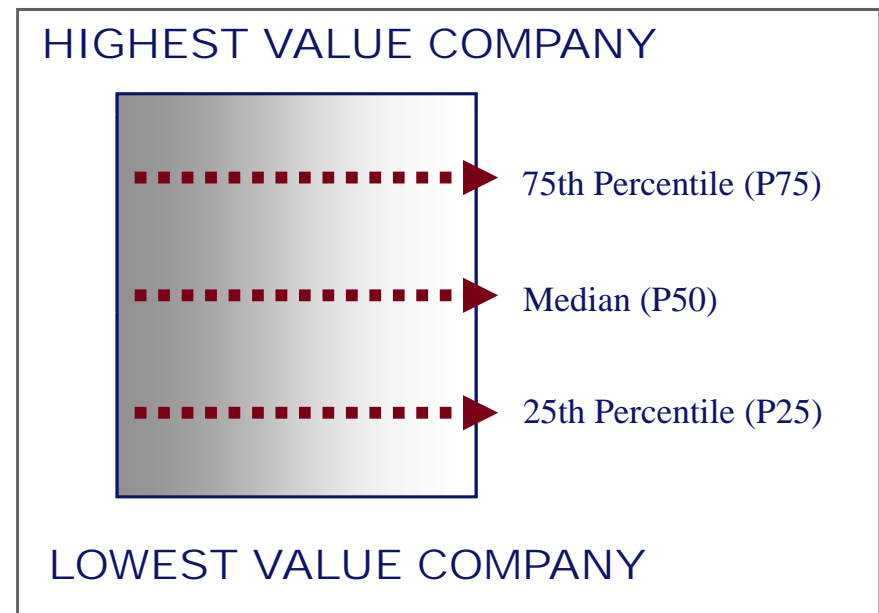
Appendices

A

Benefits Valuation Methodology

Methodology: Comparator Database and Market Level

- Marketplace data references for this report were drawn from the Hay Group Benefits Database. The comparator organizations valued by the Hay Methodology in this report include general market organizations contained in Hay Group's current database plus select Public Sector organizations in the West, excluding California. Refer to Appendix B for comparator group information.
- The selected comparator organizations' benefit programs are ranked according to the following percentile measures:
 - 75% (P75) is a “high-end” measure
 - 25% (P25) is a “low-end” measure
 - Median (P50) is a mid-market measure



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.

Benefit values are calculated on an “Employer-paid” basis. Employer-paid benefit values are discounted to reflect the relationship of any required employee contributions to the program’s total value. For fully employee-paid plans, the discount is 95% (some value remains due to such things as group purchasing power, etc.). For fully employer-paid plans, there is no discount, and for cost shared plans, a pro-ration is applied.

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 \$200,000.

B

Benefits Participant Lists

General Market Organizations – ID, NV, UT, WA

- 7-Eleven
- Abercrombie & Fitch
- Ace Hardware
- AES
- Agrium
- Air Liquide America
- Akzo Nobel
- Alexander & Baldwin
- Amazon.com
- American Eagle Outfitters
- Andersons, The
- Anheuser-Busch InBev -- Anheuser-Busch
- Aptalis Pharma
- Asante Health System
- Ascension Health
- Ashland
- ASML
- AutoZone
- Bacardi Limited -- Bacardi
- Baker Petrolite
- BASF
- Battelle Energy Alliance
- Big-D Construction
- Boston Market
- Bridgestone Americas
- Buffets
- Build A Bear Workshop
- Burger King
- Cargill
- Carson Tahoe Regional Healthcare
- Carter's
- Caterpillar
- Catholic Health Initiatives
- Catholic Healthcare West
- CBRL Group -- Cracker Barrel Country Store
- CEC Entertainment
- Centene
- CF Industries
- Champion Technologies
- Charlotte Russe
- Cheesecake Factory
- CHI - St. Joseph's Health System
- Chico's
- Children's Place, The
- Chipotle Mexican Grill
- Chiquita Brands International
- CNH Global
- Coach
- Coca-Cola
- Coldwater Creek
- Collective Brands
- Colvin Engineering
- ConAgra Foods
- Coventry Health Care
- CUNA Mutual Group

General Market Organizations – ID, NV, UT, WA

- CVS
- Cytec Industries
- Daiichi Sankyo
- Darden Restaurants
- Day & Zimmermann
- Deere
- Department of Veterans Affairs
- Diasorin
- Dick's Sporting Goods
- Domino's Pizza
- Dow Chemical
- Dunkin' Brands
- Dyno Nobel
- Einstein Noah Restaurant Group
- El Pollo Loco
- Evonik Degussa
- Express
- Express Scripts
- FBL Financial Group
- FC Organizational Products
- Ferrero USA
- Fired Up -- Johnny Carino's Italian
- FM Global
- FMC
- Fossil
- Foster's Group -- Foster's Wine Estates Americas
- Fuller (H.B.)
- Galderma Laboratories
- Georgia Gulf
- Golden Corral
- Graceway Pharmaceuticals
- Gruma Corporation -- Mission Foods
- Hallmark Cards
- Hard Rock Café
- HCA - Mountain Division
- HCA Healthcare -- Wesley Medical Center
- Health Net
- Heineken USA
- Helzberg Diamonds
- Hershey Foods
- Hilti -- US
- Home Depot
- Hot Topic
- Huntsman
- ICL
- Ingersoll-Rand
- Intermountain Healthcare
- INVISTA
- Iowa Farm Bureau Federation
- Jack in the Box
- jcpenny
- Joe's Crab Shack
- Johnny Rockets
- Joy Global

General Market Organizations – ID, NV, UT, WA

- Kaiser Foundation Health Plan
- Kansas City Life Insurance
- Kohl's
- LANXESS
- Lehigh Hanson -- Building Materials America
- Limited Brands
- Limited Stores
- Livingston International
- Lonza
- LVMH Moet Hennessy Louis Vuitton -- Moet Hennessy
- MacDermid
- Margaritaville
- Matthews International
- McDonald's
- Mellor Engineering
- Merit Energy
- Mitsubishi International
- Momentive Specialty Chemicals
- Moog
- Morton's Restaurant Group
- MultiCare Health System
- Newark InOne
- Noodles & Company
- Nordstrom
- NPC -- Pizza Hut
- Office Depot
- OfficeMax
- P.F. Chang's China Bistro
- Panera Bread
- Papa John's International
- Patina Restaurant Group
- Penske Truck Leasing
- Perkins Restaurant & Bakery
- Pernod Ricard SA -- Pernod Ricard USA
- Philips Electronics -- Phillips
- Consumer Electronics
- Phillips-Van Heusen
- Pier 1 Imports
- Pioneer Hi-Bred International
- PRA International
- Praxair
- Premera Blue Cross
- Premier
- Questar
- Ralph Lauren
- Real Mex Restaurants
- Recreational Equipment
- Restaurants Unlimited
- RGA Reinsurance
- Rhodia
- Ritchie Bros. Auctioneers
- Rock Bottom Restaurants
- Ruby Tuesday
- Ruth's Chris Steak House

General Market Organizations – ID, NV, UT, WA

- SABIC Innovative Plastics
- Safeway
- Sanofi-Aventis
- Sazerac
- Scripps Health
- Sears
- Securian
- Shopko
- Skyy Spirits
- Solvay America -- Solvay North America
- Southwest Gas
- Southwest Washington Medical Center
- Stage Stores
- Staples
- SUPERVALU
- Taco John's International
- Takeda Pharmaceuticals North America
- Target
- Texas Roadhouse
- TJX
- Toys R Us
- Tronox
- Tween Brands
- United Water
- UnitedHealth Group
- Voith - Voith Hydro
- Wendy's / Arby's Group -- Arby's
- William Grant & Sons
- Williams Companies
- Workers Compensation Fund
- World Vision
- Yum!
- Zep

Public Sector Organizations – West

- Campbell County School District #1
- City of Bountiful, UT
- City of Colorado Springs, CO
- City of Denver, CO
- City of Gillette, WY
- City of Jackson, WY
- City of Las Vegas, NV
- City of Ogden City, UT
- City of Pasco, WA
- City of Portland, OR
- City of Renton, WA
- City of Rock Springs, WY
- City of Salt Lake, UT
- City of Seattle, WA
- City of Seattle, WA - Seattle Public Utilities
- City of Tucson, AZ
- Colorado PERA
- County of Franklin, WA
- County of King, WA
- County of Kittitas, WA
- County of Klickitat, WA
- County of Laramie, WY
- County of Pierce, WA
- County of Snohomish, WA
- County of Whitman, WA
- Davis County Personnel
- Federal Government
- Fremont County School District #21
- Granite School District
- Jordan Valley Water Conservancy District
- Laramie County Community College
- Maricopa County Community College District
- Montana State Fund
- Natrona County School District
- New Mexico State University
- Platte River Power Authority
- Port of Portland, OR
- Salt Lake County Human Resources
- Sierra Southwest Co-Op Services

Public Sector Organizations – West

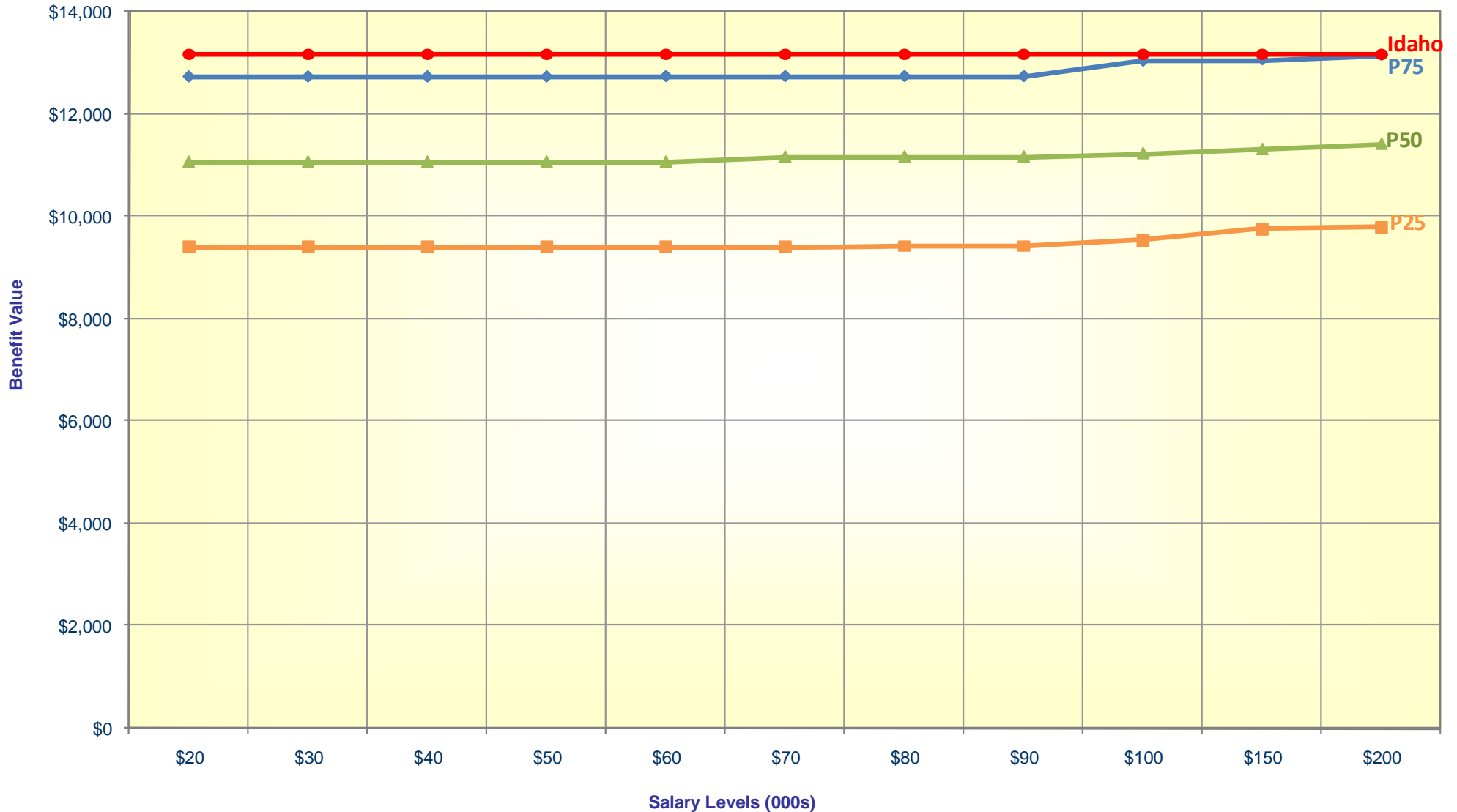
- State of Arizona
- State of Colorado
- State of Montana
- State of Nevada
- State of New Mexico
- State of Oregon
- State of Utah
- State of Washington
- State of Wyoming
- Unified Police Department of Greater Salt Lake
- University of Utah
- University of Wyoming
- Utah County Government
- Utah Retirement Systems
- Utah System of Higher Education
- Utah Valley University
- Weber State University
- Western Wyoming Community College

C

Benefit Value Comparison Charts – General Market

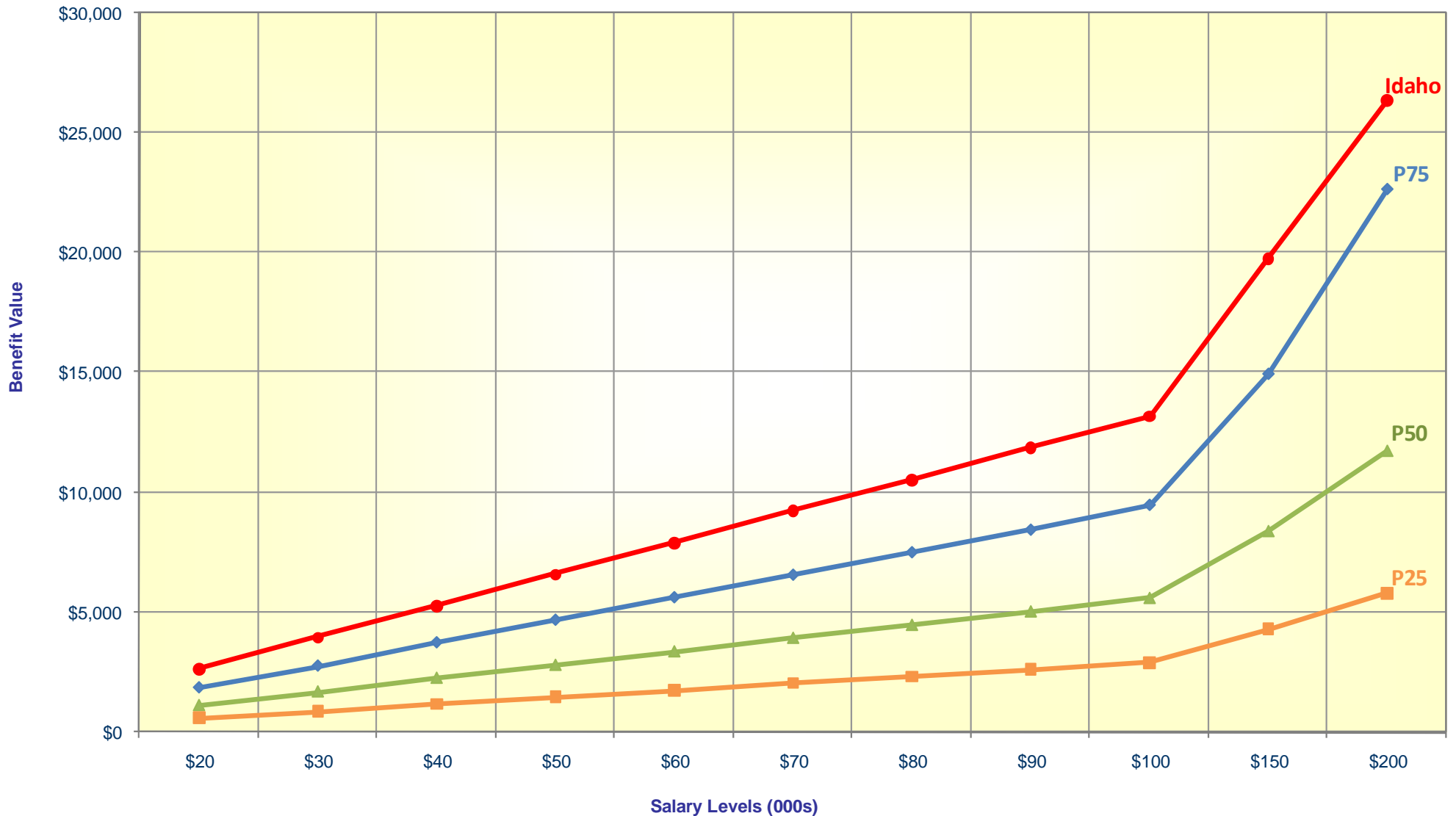
Benefit Value Charts – General Market

EMPLOYER PAID HEALTH CARE VALUES – Salary Levels \$20,000 - \$200,000



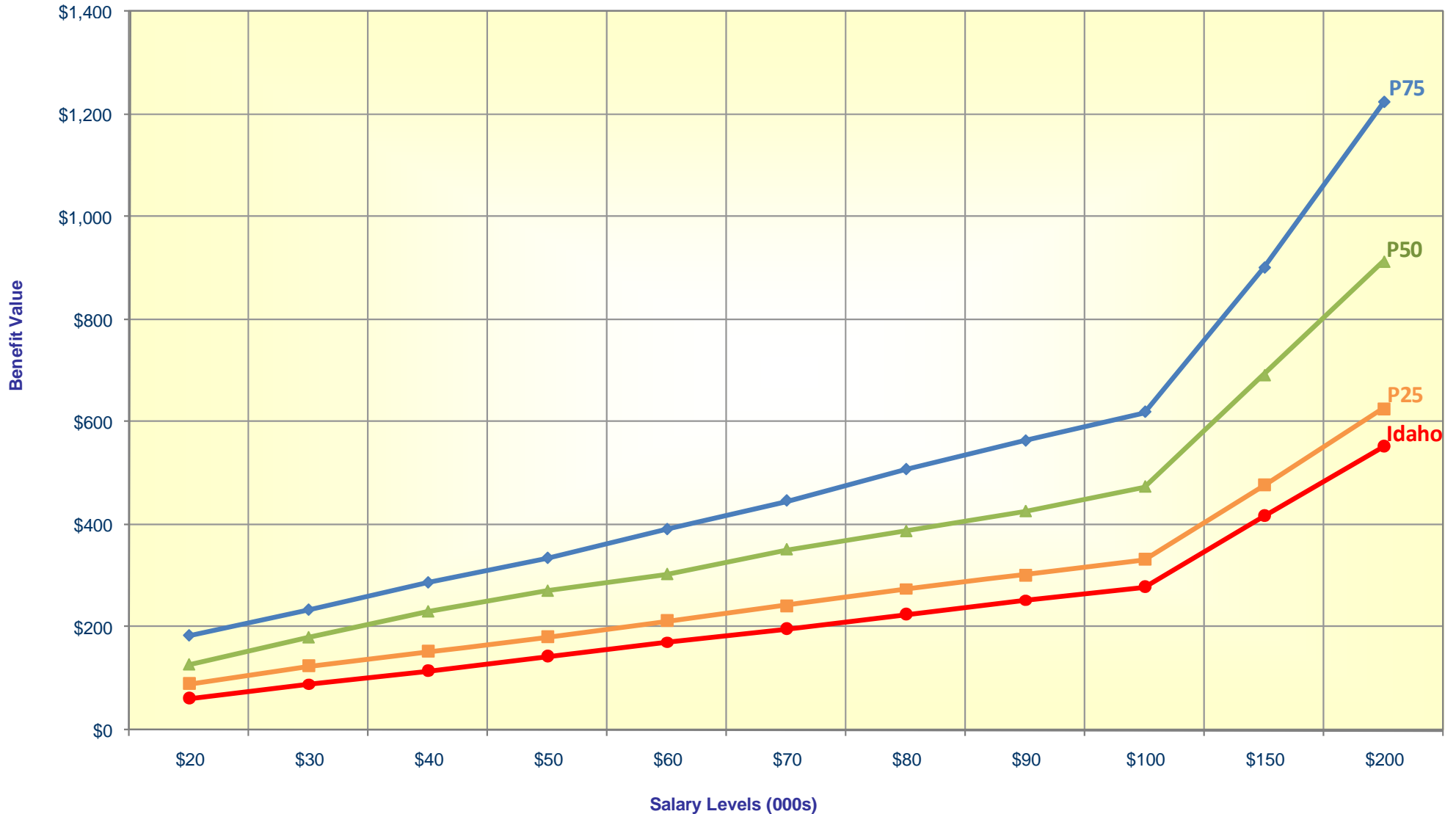
Benefit Value Charts – General Market

EMPLOYER PAID RETIREMENT VALUES – Salary Levels \$20,000 - \$200,000



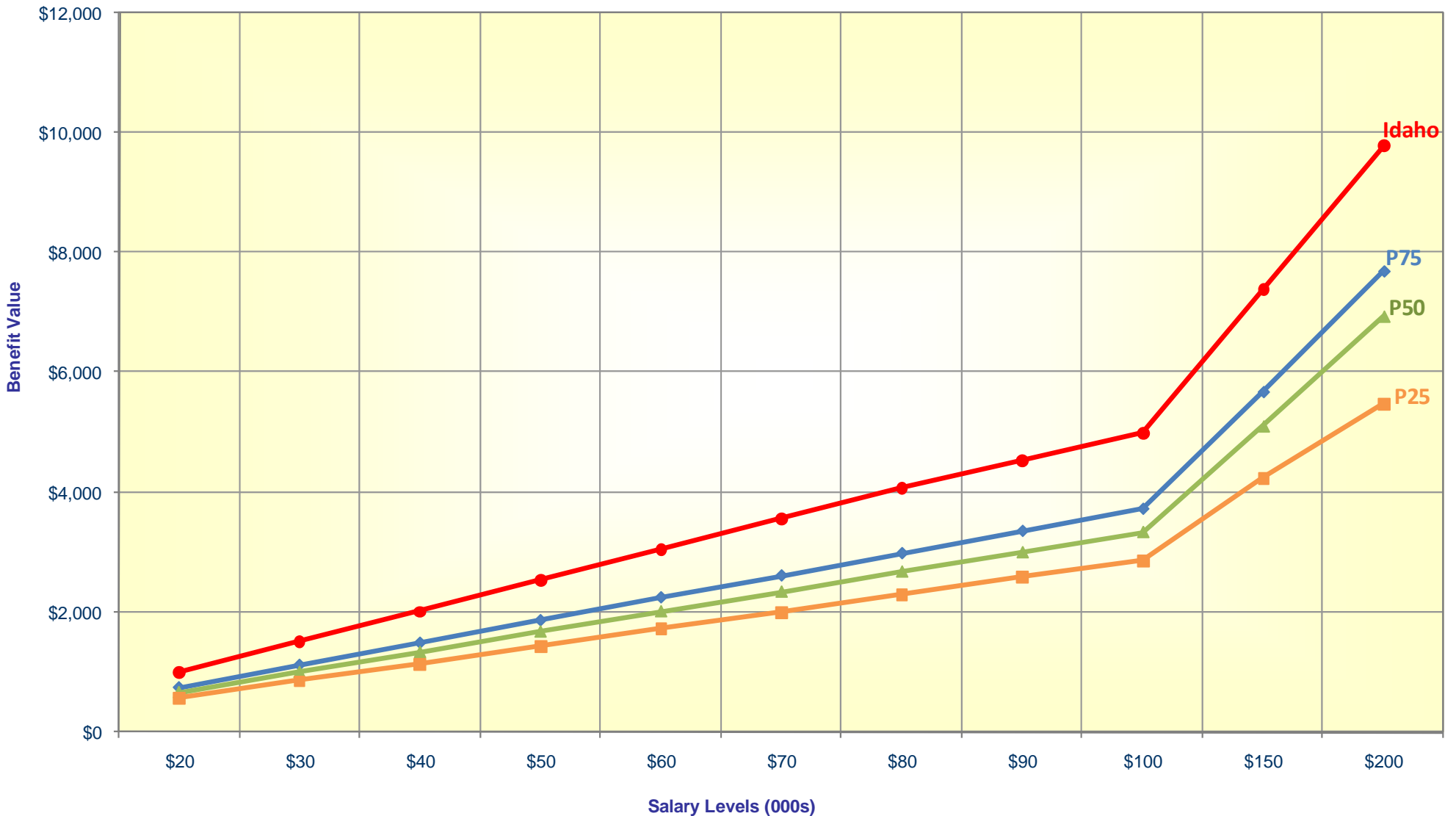
Benefit Value Charts – General Market

EMPLOYER PAID DEATH BENEFIT VALUES – Salary Levels \$20,000 - \$200,000



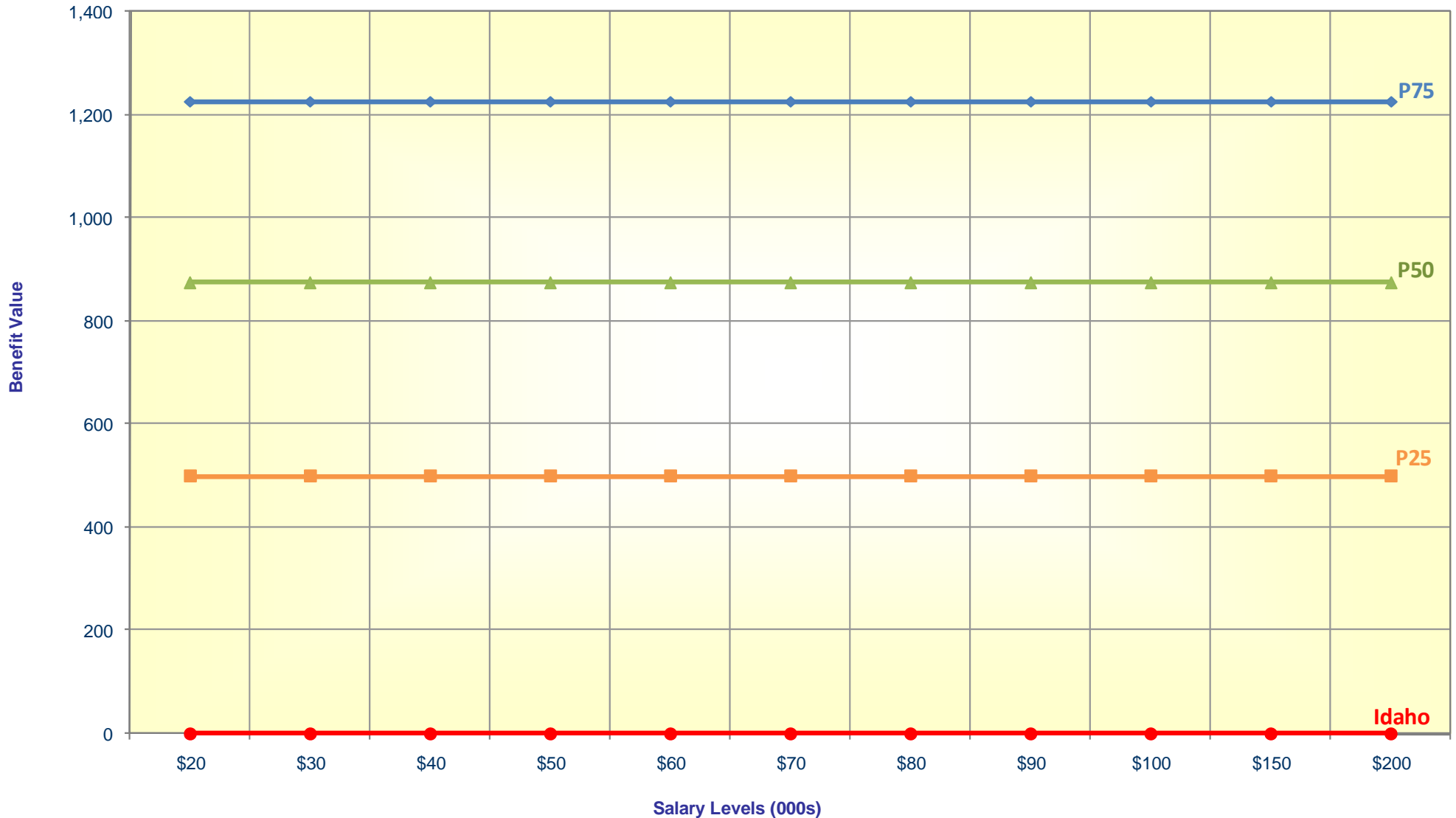
Benefit Value Charts – General Market

EMPLOYER PAID DISABILITY VALUES – Salary Levels \$20,000 - \$200,000



Benefit Value Charts – General Market

EMPLOYER PAID OTHER BENEFITS VALUES – Salary Levels \$20,000 - \$200,000

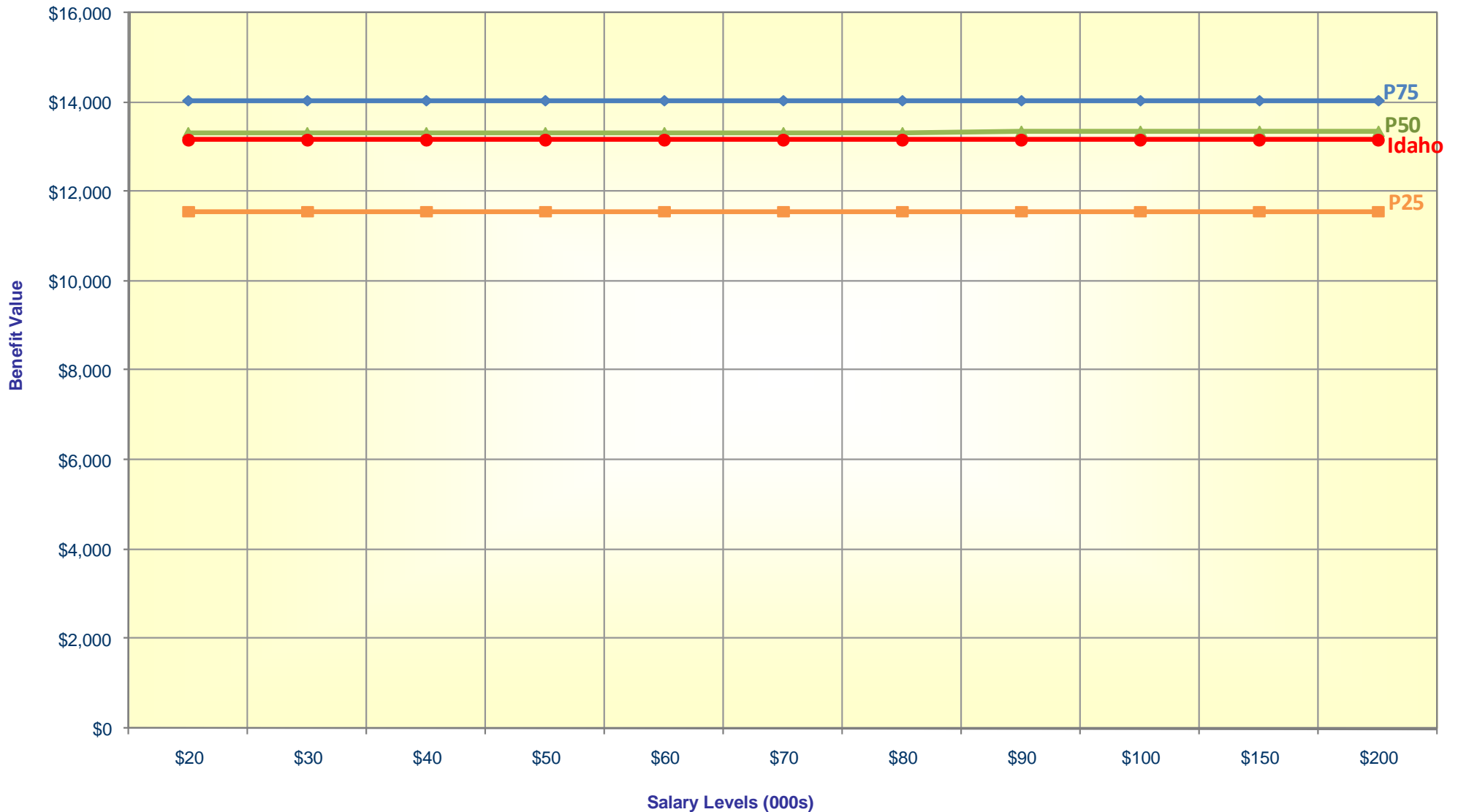


D

Benefit Value Comparison Charts – Western Public Sector Organizations

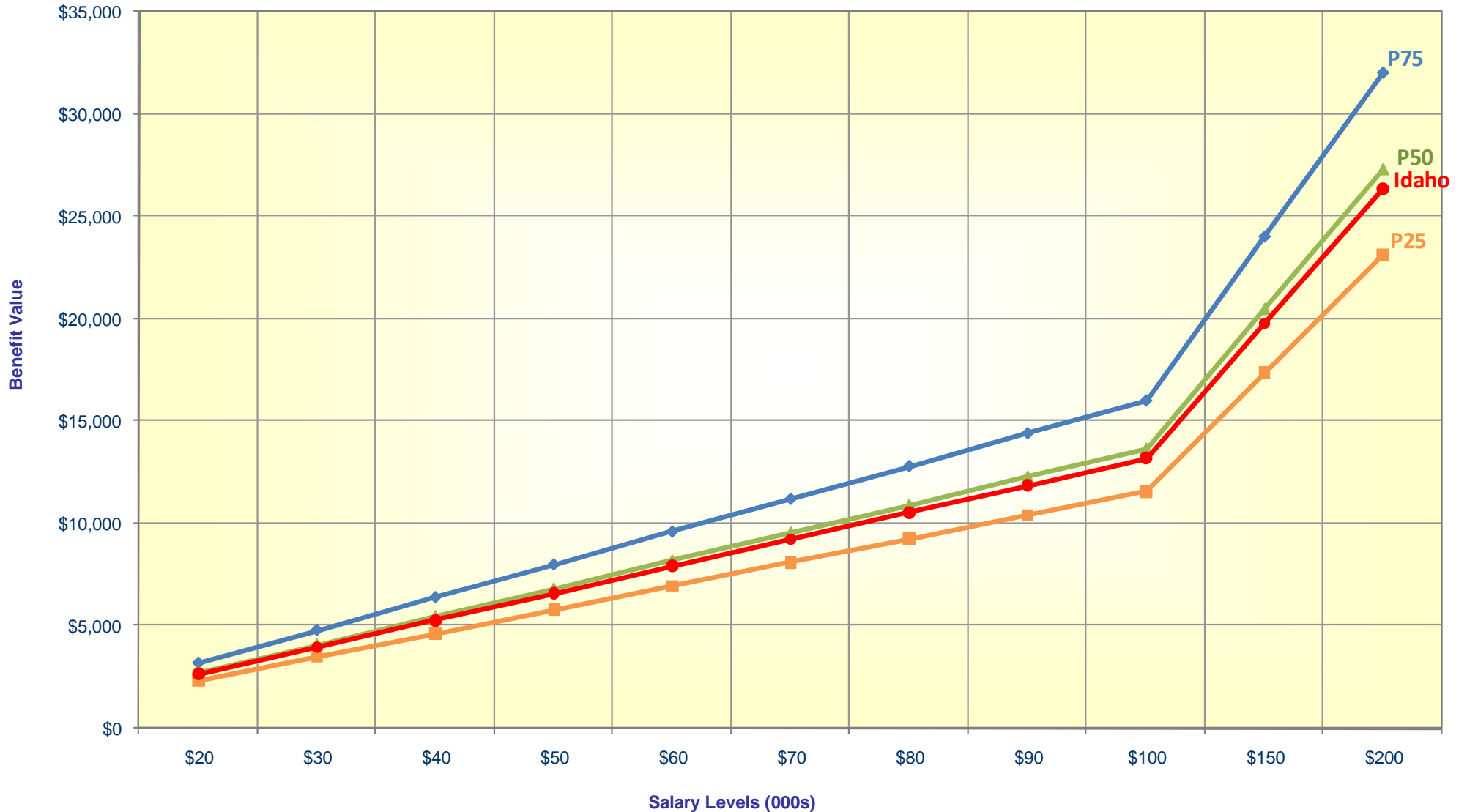
Benefit Value Charts – Public Sector

EMPLOYER PAID HEALTH CARE VALUES – Salary Levels \$20,000 - \$200,000



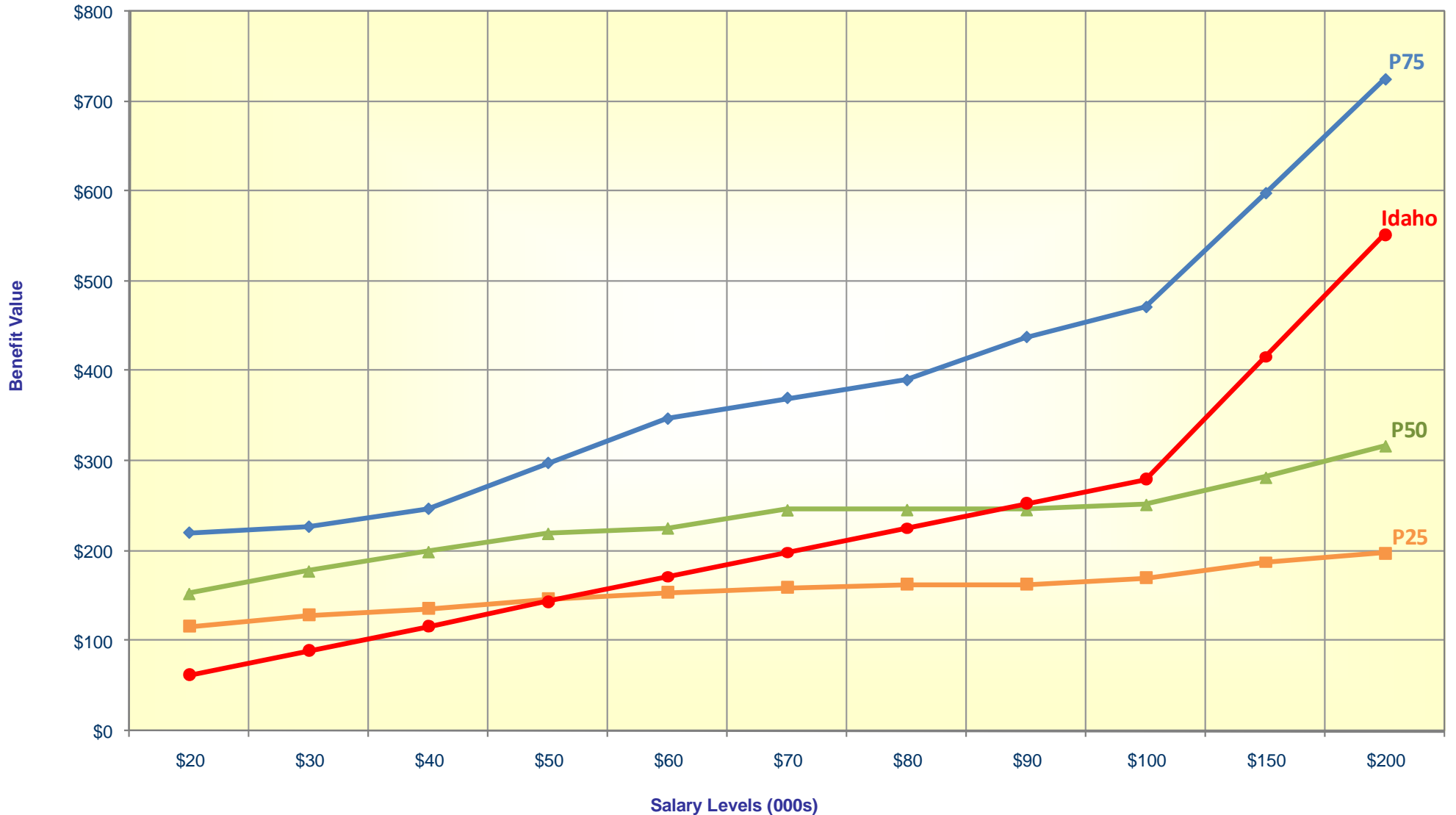
Benefit Value Charts – Public Sector

EMPLOYER PAID RETIREMENT VALUES – Salary Levels \$20,000 - \$200,000



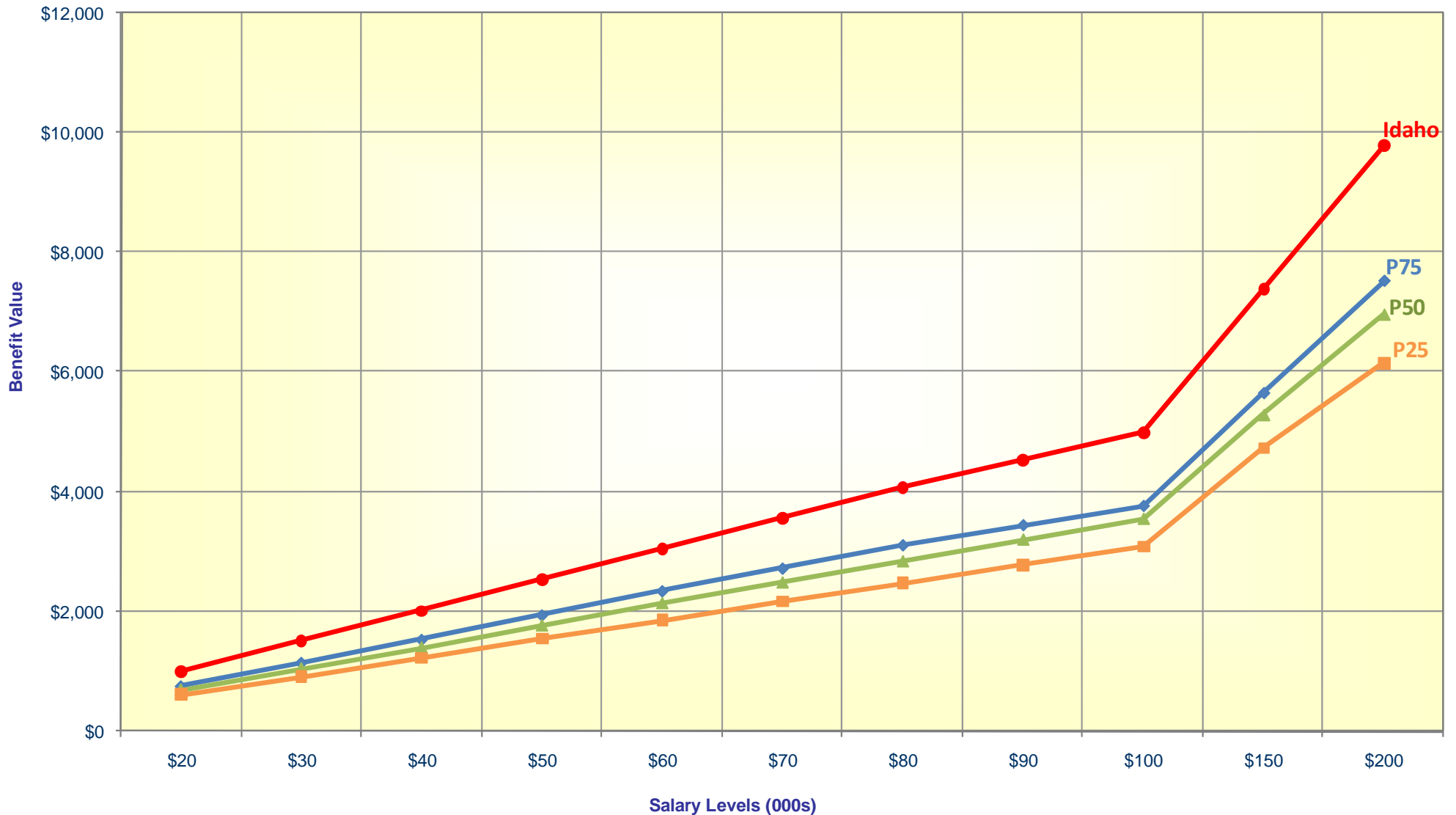
Benefit Value Charts – Public Sector

EMPLOYER PAID DEATH BENEFIT VALUES – Salary Levels \$20,000 - \$200,000



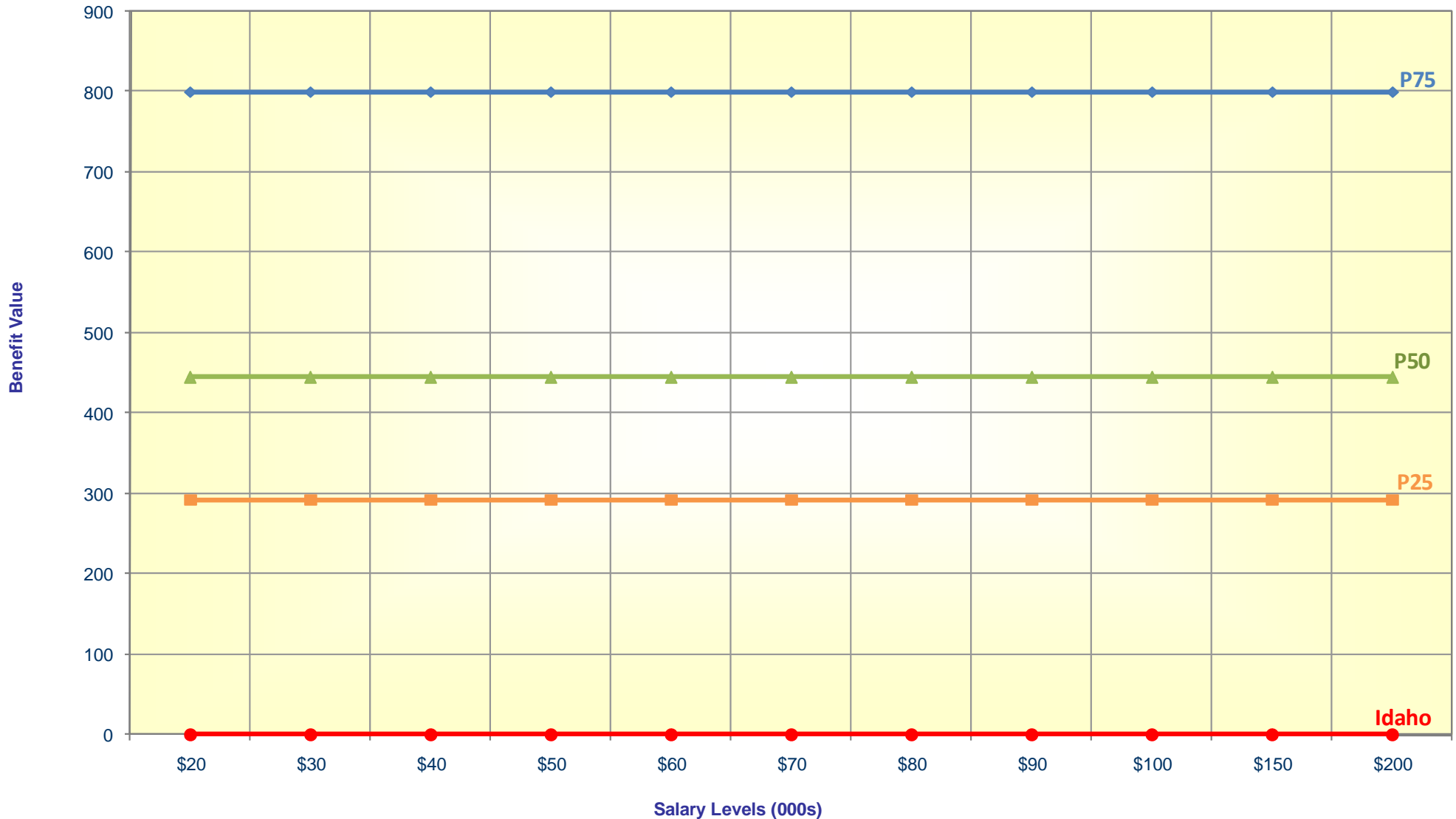
Benefit Value Charts – Public Sector

EMPLOYER PAID DISABILITY VALUES – Salary Levels \$20,000 - \$200,000



Benefit Value Charts – Public Sector

EMPLOYER PAID OTHER BENEFITS VALUES – Salary Levels \$20,000 - \$200,000



E

Benefits Prevalence of Practice Report

	Western Public Sector Organizations	General Market Organizations	State of Idaho
DEATH BENEFITS			
Basic Group Life	100 % have a plan	100 % have a plan	has a plan
Supplemental Group Life	95 % have a plan	96 % have a plan	has a plan
Dependent Group Life	100 % have a plan	94 % have a plan	has a plan
Group Survivor Income	7 % have a plan	5 % have a plan	no plan
Basic Accidental Death	96 % have a plan	92 % have a plan	has a plan
Supplemental Accidental Death	53 % have a plan	55 % have a plan	no plan
Business Travel Accident	9 % have a plan	67 % have a plan	no plan
DISABILITY BENEFITS			
Short Term Disability	98 % have a formal plan	100 % have a formal plan	has a plan
Long Term Disability	96 % have a plan	99 % have a plan	has a plan
HEALTH CARE BENEFITS			
Hospital/Medical Plan	100 % have a plan	100 % have a plan	has a plan
Retiree Coverage	82 % have a plan	39 % have a plan	has a plan
Separate Prescription Drug Plan	95 % have a plan	93 % have a plan	has a plan
Dental Coverage	100 % have a plan	100 % have a plan	has a plan
Vision Care	93 % have a plan	95 % have a plan	has a plan
Physical Examinations	5 % provide	49 % provide	
RETIREMENT BENEFITS			
DB Pension and Capital Accumulation	95 % have both	31 % have both	has both
Defined Benefit Pension Plan	95 % have a plan	31 % have a plan	has a plan
401(k) or Pretax Savings Plan	39 % have a plan	95 % have a plan	has a plan
Thrift or Post-Tax Savings Plan	13 % have a plan	35 % have a plan	no plan
Profit Sharing Plan	0 % have a plan	20 % have a plan	no plan
Employee Stock Ownership Plan (ESOP)	0 % have a plan	5 % have a plan	no plan
Money Purchase Plan	12 % have a plan	8 % have a plan	no plan
Discount Stock Purchase Plan	0 % have a plan	16 % have a plan	no plan
403(b) Plan	14 % have a plan	6 % have a plan	no plan
457 Plan	88 % have a plan	6 % have a plan	has a plan
HOLIDAYS			
	100 % provide	99 % provide	provides
VACATIONS			
	100 % provide	99 % provide	provides
FLEXIBLE BENEFITS PROGRAM			
	96 % have a plan	96 % have a plan	has a plan

	Western Public Sector Organizations	General Market Organizations	State of Idaho
BASIC GROUP LIFE	100 % have a plan	100 % have a plan	has a plan
Eligibility	92 % have immediate eligibility 8 % have a waiting period; of these, 67 % are 1 month 33 % are 3 months	67 % have immediate eligibility 33 % have a waiting period; of these, 62 % are 1 month 15 % are 2 months 20 % are 3 months 3 % are 4 or more months	has immediate eligibility
Cost	88 % are employer-paid 2 % are employee-paid 10 % involve cost sharing	97 % are employer-paid 1 % are employee-paid 2 % involve cost sharing	employer-paid
Basis of Benefit	62 % are based on a uniform flat dollar amount 38 % are based on a uniform earnings multiple	8 % are based on a uniform flat dollar amount 88 % are based on a uniform earnings multiple 1 % are based on a flat dollar amount that varies 3 % are based on an earnings multiple that varies	based on a uniform earnings multiple
Covered Compensation	3 % do not credit bonuses as compensation 97 % are non bonus-paying	20 % credit bonuses as compensation 78 % do not credit bonuses as compensation 2 % are non bonus-paying	does not credit bonus as compensation
Amount of Benefit (Plans based on a uniform earnings multiple)	48 % provide 1 times pay or less 14 % provide 1.5 times pay 33 % provide 2 times pay 5 % provide greater than 2 times pay	50 % provide 1 times pay or less 7 % provide 1.5 times pay 36 % provide 2 times pay 7 % provide greater than 2 times pay	provides 1 times pay
Maximums	37 % have a maximum; of these, 53 % are less than \$200,000 13 % are \$200,000 to \$499,999 3 % are \$500,000 13 % are \$500,001 to \$999,999 18 % are \$1,000,000 or greater	86 % have a maximum; of these, 9 % are less than \$200,000 19 % are \$200,000 to \$499,999 18 % are \$500,000 17 % are \$500,001 to \$999,999 37 % are \$1,000,000 or greater	has no maximum
Disability Provisions	81 % continue coverage in the event of disability	92 % continue coverage in the event of disability	
Retirement Provisions	67 % cancel coverage 33 % continue coverage in full or at a reduced amount	72 % cancel coverage 28 % continue coverage in full or at a reduced amount	cancels coverage
Cost of Retiree Coverage	17 % are employer-paid 11 % are cost shared 72 % are retiree-paid	92 % are employer-paid 2 % are cost shared 6 % are retiree-paid	

	Western Public Sector Organizations	General Market Organizations	State of Idaho
SUPPLEMENTAL GROUP LIFE			
Eligibility	<p>95 % have a plan</p> <p>88 % have immediate eligibility</p> <p>12 % have a waiting period; of these, 50 % are 1 month 25 % are 2 months 25 % are 3 months</p>	<p>96 % have a plan</p> <p>67 % have immediate eligibility</p> <p>33 % have a waiting period; of these, 60 % are 1 month 19 % are 2 months 19 % are 3 months 2 % are 4 or more months</p>	<p>has a plan</p> <p>has immediate eligibility</p>
Cost	<p>100 % are employee-paid</p>	<p>99 % are employee-paid</p> <p>1 % involve cost sharing</p>	<p>employee-paid</p>
Basis and Amount of Benefit	<p>11 % are based on an earnings multiple that is the employee's choice (typically 1 to 3, 4 or 5 times pay)</p> <p>72 % are based on a flat dollar amount that is the employee's choice</p> <p>17 % are based on other criteria</p>	<p>68 % are based on an earnings multiple that is the employee's choice (typically 1 or 5 times pay)</p> <p>27 % are based on a flat dollar amount that is the employee's choice</p> <p>5 % are based on other criteria</p>	<p>based on a uniform earnings multiple of 1 times pay</p> <p>(Effective 1/1/13, employees may purchase up to 3 times pay up to a maximum of \$500,000)</p>
Covered Compensation	<p>100 % are non bonus-paying</p>	<p>15 % credit bonuses as compensation</p> <p>82 % do not credit bonuses as compensation</p> <p>3 % are non bonus-paying</p>	<p>does not credit bonus as compensation</p>
Retirement Provisions	<p>84 % cancel coverage</p> <p>16 % continue coverage in full or at a reduced amount</p>	<p>92 % cancel coverage</p> <p>8 % continue coverage in full or at a reduced amount</p>	<p>cancels coverage</p>
DEPENDENT GROUP LIFE			
Cost	<p>100 % have a plan</p> <p>18 % are employer-paid</p> <p>77 % are employee-paid</p> <p>5 % are cost shared</p>	<p>94 % have a plan</p> <p>10 % are employer-paid</p> <p>89 % are employee-paid</p> <p>1 % are cost shared</p>	<p>has a plan</p> <p>employer-paid</p>

	Western Public Sector Organizations	General Market Organizations	State of Idaho
DEPENDENT GROUP LIFE (Continued)			
Basis of Benefit	35 % are a uniform flat dollar amount 61 % are a flat dollar amount that is employee's choice 4 % are an earnings multiple that is employee's choice	27 % are a uniform flat dollar amount 3 % are a uniform earnings multiple 62 % are a flat dollar amount that is employee's choice 8 % are an earnings multiple that is employee's choice	based on a uniform flat dollar amount
Maximum Spouse Benefit	45 % provide \$5,000 or less 5 % provide \$10,000 17 % provide \$10,001 to \$49,999 3 % provide \$50,000 10 % provide \$50,001 to \$100,000 20 % provide more than \$100,000	7 % provide \$5,000 or less 12 % provide \$10,000 17 % provide \$10,001 to \$49,999 14 % provide \$50,000 24 % provide \$50,001 to \$100,000 26 % provide more than \$100,000	has a maximum spouse benefit of \$2,000 (Effective 1/1/13, employees may elect spouse coverage in \$10,000 increments up to \$50,000)
Maximum Benefit Per Child	37 % provide less than \$5,000 10 % provide \$5,000 43 % provide \$10,000 10 % provide more than \$10,000	11 % provide less than \$5,000 11 % provide \$5,000 23 % provide \$5,001 to \$9,999 55 % provide \$10,000	has a maximum per child benefit of \$1,000 (Effective 1/1/13, employees may elect dependent coverage of \$10,000 per child.)
GROUP SURVIVOR INCOME			
Cost	7 % have a plan 67 % are employer-paid	5 % have a plan 43 % are employer-paid	no plan
BASIC ACCIDENTAL DEATH			
Cost	96 % have a plan	92 % have a plan	has a plan
	70 % are employer-paid 30 % are cost shared or employee-paid	79 % are employer-paid 21 % are cost shared or employee-paid	employer-paid
Basis of Benefit	47 % are based on a uniform flat dollar amount 32 % are based on a uniform earnings multiple 21 % are based on an earnings multiple that varies	7 % are based on a uniform flat dollar amount 72 % are based on a uniform earnings multiple 14 % are based on an earnings multiple that varies 7 % are based on a flat dollar amount that varies	based on a uniform earnings multiple
Amount of Benefit (For plans that are based on a uniform earnings multiple)	59 % provide 1 or 1.5 times pay 29 % provide 2 times pay 12 % provide more than 2 times pay	100 % provide more than 2 times pay	provides 1 times pay
Maximums	39 % have a maximum; of these, 50 % are less than \$200,000 19 % are \$200,000 to \$499,999 6 % are \$500,000 25 % are \$500,001 to \$999,999	82 % have a maximum; of these, 11 % are less than \$200,000 22 % are \$200,000 to \$499,999 23 % are \$500,000 17 % are \$500,001 to \$999,999 27 % are \$1,000,000 or greater	has no maximum
SUPPLEMENTAL ACCIDENTAL DEATH			
Cost	53 % have a plan	55 % have a plan	no plan
	100 % are employee-paid or cost shared	100 % are employee-paid or cost shared	
Basis and Amount of Benefit	73 % are based on a flat dollar amount that is the employee's choice (typically \$10,000 to \$250,000) 6 % are based on an earnings multiple that is the employee's choice (typically 1 or 2 times pay) 21 % are based on other criteria	47 % are based on a flat dollar amount that is the employee's choice (typically \$10,000 to \$500,000) 47 % are based on an earnings multiple that is the employee's choice (typically 1 or 5 times pay) 6 % are based on other criteria	

	Western Public Sector Organizations	General Market Organizations	State of Idaho
BUSINESS TRAVEL ACCIDENT	9 % have a plan	67 % have a plan	no plan
Cost	100 % are employer-paid	99 % are employer-paid 1 % are employee-paid or cost shared	
Basis and Amount of Benefit	50 % are based on a uniform flat dollar amount (typically \$100,000 or greater) 50 % are based on a uniform earnings multiple (typically 3, 4, or 5 times pay)	26 % are based on a uniform flat dollar amount (typically \$250,000 or greater) 58 % are based on a uniform earnings multiple (typically 3 or 5 times pay) 16 % are based on other criteria	
LIFE INSURANCE COMBINATIONS	5 % provide Basic and Dependent Group Life 88 % provide Basic, Supplemental, and Dependent Group Life 7 % provide other combinations	2 % provide Basic Group Life only 6 % provide Basic and Supplemental Group Life 1 % provide Basic Group Life and Survivor Income 2 % provide Basic and Dependent Group Life 86 % provide Basic, Supplemental, and Dependent Group Life 3 % provide other combinations	provides Basic, Supplemental, and Dependent Group Life
EXECUTIVE GROUP LIFE	12 % have a plan	36 % have a plan	no plan
Cost	100 % are employer-paid	86 % are employer-paid 4 % are employee-paid 10 % are cost shared	
Coordination of Coverage	25 % offer Executive Group Life in lieu of the Basic Group Life plan 25 % offer Executive Group Life in lieu of all other coverages 50 % offer Executive Group Life in addition to all other life coverages	36 % offer Executive Group Life in lieu of the Basic Group Life plan 4 % offer Executive Group Life in lieu of the Supplemental Group Life plan 5 % offer Executive Group Life in lieu of all other coverages 55 % offer Executive Group Life in addition to all other life coverages	
Basis and Amount of Benefit	67 % are based on a uniform flat dollar amount 33 % are based on a uniform earnings multiple (typically 2 times pay)	17 % are based on a uniform flat dollar amount 69 % are based on a uniform earnings multiple (typically 2 times pay) 3 % are based on an earnings multiple that varies 11 % are based on a flat dollar amount that varies	
Covered Compensation	50 % do not credit bonuses as compensation 50 % are non bonus-paying	18 % credit bonuses as compensation 80 % do not credit bonuses as compensation 2 % are non bonus-paying	
Retirement Provisions	100 % cancel coverage	74 % cancel coverage 14 % continue coverage in full 12 % continue coverage at a reduced amount	

	Western Public Sector Organizations	General Market Organizations	State of Idaho
SHORT TERM DISABILITY (Sick Leave)	98 % have a formal plan	100 % have a formal plan	has a plan
	55 % are salary continuance plans only	54 % are salary continuance plans only	combination of salary continuance and insured STD plans
	45 % are a combination	3 % are insured STD plans only	
		43 % are a combination	
Eligibility	78 % have immediate eligibility	54 % have immediate eligibility	has immediate eligibility
	22 % have a waiting period; of these,	46 % have a waiting period; of these,	
	33 % are 1 month	25 % are 1 month	
	17 % are 3 months	5 % are 2 months	
	50 % are 4 months or more	38 % are 3 months	
		32 % are 4 months or more	
Salary Continuance Plans (may include PTO days)	78 % are based on an accumulation of days	16 % are based on an accumulation of days	based on an accumulation of days
	18 % are based on a uniform benefit	25 % are based on a service schedule	
	4 % are based on a combination	54 % are based on a uniform benefit	
		5 % are based on a combination	
Uniform Benefit	73 % provide less than 2 weeks full pay	53 % provide less than 2 weeks full pay	
	18 % provide 2 to 5 weeks full pay	15 % provide 2 to 5 weeks full pay	
	9 % provide 6 to 12 weeks full pay	14 % provide 6 to 12 weeks full pay	
		10 % provide 13 weeks full pay	
		6 % provide 26 weeks full pay	
		2 % provide more than 26 weeks full pay	
Accumulation of Days	2 % provide 6 days or fewer per year	54 % provide 6 days or fewer per year	accumulates 12 days per year
	9 % provide 10 to 11 days per year	17 % provide 7 to 9 days per year	
	61 % provide 12 days per year	14 % provide 10 to 11 days per year	
	28 % provide more than 12 days per year	6 % provide 12 days per year	
		9 % provide more than 12 days per year	
	31 % have a maximum; of these,	76 % have a maximum; of these,	with no maximum
	15 % allow a maximum of fewer than 60 days	62 % allow a maximum of fewer than 60 days	
	15 % allow a maximum of 60 to 99 days	15 % allow a maximum of 60 to 99 days	
	70 % allow a maximum of 100 or more days	23 % allow a maximum of 100 or more days	
	69 % have no maximum	24 % have no maximum	
Service Schedule	100 % provide a max of up to 13 wks full pay	37 % provide a max of up to 13 wks full pay	
		9 % provide a max of 13.1 to 25.9 wks full pay	
		50 % provide a max of 26 wks full pay	
		4 % provide a max of more than 26 wks full pay	

	Western Public Sector Organizations	General Market Organizations	State of Idaho
SHORT TERM DISABILITY (Continued)			
Insured STD Plans			
Basis of Plan	100 % are private plans or supplements to statutory plans	12 % are statutory plans whose provisions are not included below 88 % are private plans or supplements to statutory plans	provides private or supplemental plan
Cost	35 % are employer-paid 4 % are cost shared 61 % are employee-paid	73 % are employer-paid 5 % are cost shared 22 % are employee-paid	employer-paid
Amount of Benefit (for plans that are based on uniform earnings percent)	57 % are based on a uniform 60% to 65% of earnings 39 % are based on a uniform 66% to 70% of earnings 4 % are based on a uniform 75% of earnings or more	11 % are based on a uniform 59% of earnings or less 45 % are based on a uniform 60% to 65% of earnings 28 % are based on a uniform 66% to 70% of earnings 16 % are based on a uniform 75% of earnings or more	base of a uniform 60% of earnings
Maximum Benefit	96 % have a weekly maximum; of these, 18 % are less than \$750 9 % are \$750 to \$999 59 % are \$1,000 to \$1,999 14 % are \$2,000 to \$3,499	82 % have a weekly maximum; of these, 11 % are less than \$750 10 % are \$750 to \$999 38 % are \$1,000 to \$1,999 30 % are \$2,000 to \$3,499 6 % are \$3,500 to \$4,999 5 % are \$5,000 or greater	has no maximum
Maximum Duration of Benefit	9 % provide fewer than 13 weeks 14 % provide 13 weeks 23 % provide 14 to 25 weeks 45 % provide 26 weeks 9 % provide more than 26 weeks	17 % provide fewer than 13 weeks 13 % provide 13 weeks 15 % provide 14 to 25 weeks 54 % provide 26 weeks 1 % provide more than 26 weeks	provides 26 weeks
Executive STD	0 % have a plan	28 % have a plan; of these 68 % provide fewer than 26 weeks full pay 18 % provide 26 weeks full pay 14 % provide more than 26 weeks full pay	no plan

	Western Public Sector Organizations	General Market Organizations	State of Idaho
LONG TERM DISABILITY			
Eligibility	96 % have a plan 68 % have immediate eligibility 32 % have a waiting period; of these, 20 % are 1 month 40 % are 3 months 40 % are 4 months or more	99 % have a plan 48 % have immediate eligibility 52 % have a waiting period; of these, 36 % are 1 month 6 % are 2 months 28 % are 3 months 30 % are 4 months or more	has a plan all
Cost	67 % are employer-paid 11 % are cost shared 22 % are employee-paid	73 % are employer-paid 11 % are cost shared 16 % are employee-paid	employer-paid
Exclusion Period (for plans with a uniform number of months)	38 % begin LTD benefits after 1 to 3 months of disability 11 % begin LTD benefits after 4 or 5 months of disability 49 % begin LTD benefits after 6 months of disability 2 % begin LTD benefits after 7 or more months of disability	27 % begin LTD benefits after 1 to 3 months of disability 4 % begin LTD benefits after 4 or 5 months of disability 67 % begin LTD benefits after 6 months of disability 2 % begin LTD benefits after 7 or more months of disability	begins LTD benefits after 6 months
Amount of Benefit	94 % base benefits on a flat percent of earnings; of these, 10 % provide 55% of pay or less 53 % provide 60% of pay 37 % provide 65% to 70% of pay	95 % base benefits on a flat percent of earnings; of these, 18 % provide 55% of pay or less 70 % provide 60% of pay 12 % provide 65% to 70% of pay	provides 60% of pay
Covered Compensation	4 % credit bonuses as compensation 7 % do not credit bonuses as compensation 89 % are non bonus-paying	20 % credit bonuses as compensation 77 % do not credit bonuses as compensation 3 % are non bonus-paying	does not credit bonus as compensation
Maximum Benefit	95 % have a monthly maximum; of these, 21 % are less than \$5,000 18 % are \$5,000 46 % are \$5,001 to \$9,999 8 % are \$10,000 5 % are \$10,001 to \$14,999 2 % are \$15,000	95 % have a monthly maximum; of these, 2 % are less than \$5,000 7 % are \$5,000 20 % are \$5,001 to \$9,999 28 % are \$10,000 11 % are \$10,001 to \$14,999 19 % are \$15,000 13 % are greater than \$15,000	monthly maximum of \$4,000
Social Security Offset	7 % directly offset by primary Social Security 86 % directly offset by family Social Security 4 % directly offset by primary Social Security and excess offset for family Social Security 3 % have no offset	29 % directly offset by primary Social Security 57 % directly offset by family Social Security 10 % offset only after LTD benefit plus Social Security exceeds a specified percentage of earnings 1 % directly offset by primary Social Security and excess offset for family Social Security 3 % have no offset	offset by family Social Security
Executive LTD	6 % have a plan; of these, 50 % provide to restore benefits in excess of basic plan maximum 100 % provide to base benefit on a higher percentage	45 % have a plan; of these, 78 % provide to restore benefits in excess of basic plan maximum 28 % provide to base benefit on a higher percentage	no plan

	Western Public Sector Organizations	General Market Organizations	State of Idaho
HOSPITAL/MEDICAL PLAN			
Eligibility	100 % have a plan 88 % have immediate eligibility 12 % have a waiting period; of these, 80 % are 1 month 20 % are 3 months	100 % have a plan 63 % have immediate eligibility 37 % have a waiting period; of these, 57 % are 1 month 19 % are 2 months 21 % are 3 months 3 % are 4 months or more	has a plan has immediate eligibility
Cost	93 % require the same contributions for all salary levels; of these, 27 % are employer-paid 73 % involve cost sharing; of these, 53 % require the employee to pay less than 15% 45 % require the employee to pay 15% to 29% 2 % require the employee to pay 30% or more	89 % require the same contributions for all salary levels; of these, 4 % are employer-paid 96 % involve cost sharing; of these, 21 % require the employee to pay less than 15% 55 % require the employee to pay 15% to 29% 24 % require the employee to pay 30% or more	involves cost sharing employee pays 4.2%
Dependents	6 % are employer-paid 91 % involve cost sharing; of these, 50 % require the employee to pay less than 15% 50 % require the employee to pay 15% to 29% 3 % are employee-paid	1 % are employer-paid 98 % involve cost sharing; of these, 11 % require the employee to pay less than 15% 51 % require the employee to pay 15% to 29% 38 % require the employee to pay 30% or more 1 % are employee-paid	involves cost sharing employee pays 10%
Prevalent Plan Type	5 % have a Fee-for-Service as the prevalent plan 21 % have an HMO as the prevalent plan 60 % have a PPO as the prevalent plan 4 % have a Point-of-Service as the prevalent plan 10 % have a High Deductible as the prevalent plan	9 % have an HMO as the prevalent plan 76 % have a PPO as the prevalent plan 5 % have a Point-of-Service as the prevalent plan 10 % have a High Deductible as the prevalent plan	has a PPO plan
Hospitalization Benefits			
Deductible	18 % have no deductible 61 % are subject to the medical plan deductible 21 % have a separate hospital deductible or copay	13 % have no deductible 62 % are subject to the medical plan deductible 25 % have a separate hospital deductible or copay	subject to medical plan deductible
Basis of Room and Board Benefit	100 % base coverage on a percent of recognized charges; of these, 32 % pay 80% or less of semiprivate rate 11 % pay 81% to 89% of semiprivate rate 30 % pay 90% of semiprivate rate 27 % pay 100% of semiprivate rate	100 % base coverage on a percent of recognized charges; of these, 50 % pay 80% or less of semiprivate rate 4 % pay 81% to 89% of semiprivate rate 26 % pay 90% of semiprivate rate 20 % pay 100% of semiprivate rate	semi-private rate
Maximum	100 % have no maximum	96 % have no maximum 4 % have a maximum number of days	no maximum

	Western Public Sector Organizations	General Market Organizations	State of Idaho
HOSPITAL/MEDICAL PLAN (Continued)			
In Hospital Doctor's Visit	95 % base coverage on a percent of recognized charges; of these, 42 % pay 80% or less 5 % pay 81% to 89% 29 % pay 90% 24 % pay 100% 5 % base coverage on a copay per visit or a dollar schedule	96 % base coverage on a percent of recognized charges; of these, 48 % pay 80% or less 4 % pay 81% to 89% 27 % pay 90% 21 % pay 100% 4 % base coverage on a copay per visit or a dollar schedule	bases coverage on a percent of recognized charges pays 85% of recognized charges
Psychiatric Care in the Hospital	100 % provide coverage	99 % provide coverage	provides coverage
Basis of Benefit	41 % pay 80% or less of recognized charges 11 % pay 81% to 89% of recognized charges 21 % pay 90% of recognized charges 27 % pay 100% of recognized charges	51 % pay 80% or less of recognized charges 4 % pay 81% to 89% of recognized charges 24 % pay 90% of recognized charges 21 % pay 100% of recognized charges	pays 85% of recognized charges
Surgical Benefits			
Deductible	4 % are subject to a separate surgical deductible 67 % are subject to the medical plan deductible 29 % have no deductible	4 % are subject to a separate surgical deductible 75 % are subject to the medical plan deductible 21 % have no deductible	subject to medical plan deductible
Basis of Benefit	100 % base coverage on a percent of recognized charges; of these, 35 % pay 80% or less 11 % pay 81% to 89% 29 % pay 90% 25 % pay 100%	99 % base coverage on a percent of recognized charges; of these, 50 % pay 80% or less 4 % pay 81% to 89% 26 % pay 90% 20 % pay 100%	pays 85% of recognized charges
Doctor's Office Visits	100 % cover doctor's office visits	100 % cover doctor's office visits	covers
Deductible/Copay	4 % have no deductible or copay 65 % have a separate deductible or copay 31 % are subject to the medical plan deductible	4 % have no deductible or copay 74 % have a separate deductible or copay 22 % are subject to the medical plan deductible	subject to a separate copay
Copay	coverage is based on a percent of recognized charges (typically 100%) after a copay; of these, 8 % have a copay of less than \$10 8 % have a copay of \$10 24 % have a copay of \$15 11 % have a copay of \$20 38 % have a copay of \$25 11 % have a copay of more than \$25	coverage is based on a percent of recognized charges (typically 100%) after a copay; of these, 1 % have a copay of less than \$10 5 % have a copay of \$10 20 % have a copay of \$15 39 % have a copay of \$20 23 % have a copay of \$25 12 % have a copay of more than \$25	has a \$20 copay
Preventive Care			
Well-baby Care	98 % provide coverage	100 % provide coverage	provides
Routine Doctor's Office Visits	100 % provide coverage	99 % provide coverage	provides

	Western Public Sector Organizations	General Market Organizations	State of Idaho
HOSPITAL/MEDICAL PLAN (Continued)			
Outpatient Psychiatric Care	100 % provide coverage	99 % provide coverage	provides
Deductible/Copay	9 % have no deductible 41 % are subject to the medical plan deductible 50 % have a separate deductible or copay	15 % have no deductible 44 % are subject to the medical plan deductible 41 % have a separate deductible or copay	subject to \$20 copay
Basis of Benefit	24 % pay 80% or less of recognized charges 7 % pay 81% to 89% of recognized charges 13 % pay 90% to 99% of recognized charges 56 % pay 100% of recognized charges	40 % pay 80% or less of recognized charges 3 % pay 81% to 89% of recognized charges 18 % pay 90% to 99% of recognized charges 39 % pay 100% of recognized charges	pays 85% of recognized charges
Outpatient Imaging/X-ray & Lab Tests	25 % pay 80% of recognized charges 12 % pay 81% to 89% of recognized charges 18 % pay 90% of recognized charges 45 % pay 100% of recognized charges	27 % pay 80% of recognized charges 3 % pay 81% to 89% of recognized charges 28 % pay 90% of recognized charges 42 % pay 100% of recognized charges	pays 85% of recognized charges
Skilled Nursing Home or Extended Care Facility	34 % pay 100% of recognized charges 66 % pay less than 100% of recognized charges 0 % do not cover	20 % pay 100% of recognized charges 77 % pay less than 100% of recognized charges 3 % do not cover	pays less than 100% of charges
Emergency Accident/Illness Benefit	70 % have a separate deductible or copay 29 % are subject to the medical plan deductible 1 % have no deductible	67 % have a separate deductible or copay 27 % are subject to the medical plan deductible 6 % have no deductible	subject to medical plan deductible
Basis of Benefit	27 % pay 80% of recognized charges 5 % pay 81% to 99% of recognized charges 68 % pay 100% of recognized charges	32 % pay 80% of recognized charges 3 % pay 81% to 99% of recognized charges 65 % pay 100% of recognized charges	pays 85% of recognized charges

	Western Public Sector Organizations	General Market Organizations	State of Idaho
HOSPITAL/MEDICAL PLAN (Continued)			
Deductible	23 % have no deductible 77 % have a deductible; of these,	19 % have no deductible 81 % have a deductible; of these,	has a deductible
Individual	100 % have a flat dollar individual deductible; of these, 20 % are \$200 or less 11 % are \$201 to \$299 5 % are \$300 25 % are \$301 to \$499 11 % are \$500 9 % are \$501 to \$999 5 % are \$1,000 14 % are greater than \$1,000	100 % have a flat dollar individual deductible; of these, 13 % are \$200 or less 12 % are \$201 to \$299 7 % are \$300 11 % are \$301 to \$499 21 % are \$500 19 % are \$501 to \$999 6 % are \$1,000 11 % are greater than \$1,000	has a flat dollar individual deductible of \$250
Family	100 % have a family maximum deductible; of these, 16 % are less than \$500 9 % are \$500 30 % are \$501 to \$999 15 % are \$1,000 to \$1,499 5 % are \$1,500 9 % are \$1,501 to \$2,999 16 % are \$3,000 or greater	98 % have a family maximum deductible; of these, 11 % are less than \$500 5 % are \$500 21 % are \$501 to \$999 22 % are \$1,000 to \$1,499 11 % are \$1,500 19 % are \$1,501 to \$2,999 11 % are \$3,000 or greater	has a flat dollar family deductible of \$750
Coinsurance Design (With or without stop loss limits)	23 % reimburse 80% of eligible charges 13 % reimburse 81% to 99% of eligible charges 64 % reimburse 100% of eligible charges	46 % reimburse 80% of eligible charges 4 % reimburse 81% to 99% of eligible charges 50 % reimburse 100% of eligible charges	reimburses 85% of eligible charges
Stop Loss Limits Does not Include Deductibles (One company can have both individual and family out-of-pocket maximums)	12 % have uniform coinsurance 18 % provide out-of-pocket limits for copays only 70 % provide out-of-pocket limits above which 100% of eligible charges are paid; of these, 100 % are based on the amount paid by an individual; of these, 5 % are \$999 or less 13 % are \$1,000 20 % are \$1,001 to \$1,999 50 % are \$2,000 to \$2,999 12 % are \$3,000 or greater 93 % are based on the amount paid by a family; of these, 5 % are \$1,999 or less 21 % are \$2,000 to \$3,000 34 % are \$3,001 to \$4,999 13 % are \$5,000 27 % are greater than \$5,000	13 % have uniform coinsurance 11 % provide out-of-pocket limits for copays only 76 % provide out-of-pocket limits above which 100% of eligible charges are paid; of these, 100 % are based on the amount paid by an individual; of these, 5 % are \$999 or less 8 % are \$1,000 18 % are \$1,001 to \$1,999 39 % are \$2,000 to \$2,999 30 % are \$3,000 or greater 97 % are based on the amount paid by a family; of these, 4 % are \$1,999 or less 20 % are \$2,000 to \$3,000 22 % are \$3,001 to \$4,999 9 % are \$5,000 45 % are greater than \$5,000	provides individual and family out-of-pocket limits has a \$3,250 individual out-of-pocket maximum has a \$6,750 family out-of-pocket maximum
Maximum	56 % have a lifetime maximum; of these, 16 % are \$1,000,000 78 % are \$2,000,000 6 % are \$2,000,001 to \$4,999,999 44 % have no maximum	49 % have a lifetime maximum; of these, 18 % are \$1,000,000 7 % are \$1,000,001 to \$1,999,999 56 % are \$2,000,000 8 % are \$2,000,001 to \$4,999,999 11 % are \$5,000,000 or greater 50 % have no maximum	has a annual maximum of \$1,000,000

	Western Public Sector Organizations	General Market Organizations	State of Idaho
RETIREE COVERAGE	18 % cover early retirees only 64 % cover both early and normal retirees 18 % cover neither	5 % cover early retirees only 2 % cover normal retirees only 32 % cover both early and normal retirees 61 % cover neither	does not provide group coverage to retirees hired after July 1, 2009
Cost (Normal Retirees) Retiree Coverage	31 % involve cost sharing 69 % are retiree-paid	5 % are employer-paid 59 % involve cost sharing 36 % are retiree-paid	retiree-paid (unused sick leave may be converted to offset premiums for individually purchased coverage)
Cost (Continued) Dependent Coverage	30 % involve cost sharing 70 % are retiree-paid	4 % are employer-paid 58 % involve cost sharing 38 % are retiree-paid	retiree-paid
PRESCRIPTION DRUGS	5 % cover as an eligible expense under the medical plan 95 % cover under a separate plan	7 % cover as an eligible expense under the medical plan 93 % cover under a separate plan	covers with separate treatment from medical plan
Generic or Lowest Copay (For separate plans)	4 % have a copay of less than \$5 15 % have a copay of \$5 13 % have a copay of \$6 to \$9 55 % have a copay of \$10 9 % have a copay of \$15 4 % have a copay of greater than \$15	1 % have a copay of less than \$5 14 % have a copay of \$5 14 % have a copay of \$6 to \$9 49 % have a copay of \$10 2 % have a copay of \$11 to \$14 14 % have a copay of \$15 6 % have a copay of greater than \$15	has a \$10 copay
Formulary Drug Copay (For separate plans)	14 % have a copay of less than \$20 28 % have a copay of \$20 3 % have a copay of \$21 to \$24 17 % have a copay of \$25 25 % have a copay of \$30 13 % have a copay of greater than \$30	9 % have a copay of less than \$20 14 % have a copay of \$20 2 % have a copay of \$21 to \$24 31 % have a copay of \$25 1 % have a copay of \$26 to \$29 22 % have a copay of \$30 21 % have a copay of greater than \$30	has a \$25 copay
Brand Name Copay (For separate plans)	8 % have a copay of less than \$25 3 % have a copay of \$25 5 % have a copay of \$26 to \$34 5 % have a copay of \$35 to \$39 21 % have a copay of \$40 to \$49 34 % have a copay of \$50 24 % have a copay of greater than \$50	8 % have a copay of less than \$25 3 % have a copay of \$25 6 % have a copay of \$26 to \$34 7 % have a copay of \$35 to \$39 34 % have a copay of \$40 to \$49 27 % have a copay of \$50 15 % have a copay of greater than \$50	has a \$50 copay

	Western Public Sector Organizations	General Market Organizations	State of Idaho
DENTAL COVERAGE			
	100 % covered under a separate plan	100 % covered under a separate plan	provides coverage
Eligibility	14 % have a waiting period; of these, 75 % are 1 month 25 % are 3 months	45 % have a waiting period; of these, 56 % are 1 month 17 % are 2 months 21 % are 3 months 6 % are 4 or more months	has immediate eligibility
Cost	86 % have immediate eligibility	55 % have immediate eligibility	
Employee	31 % are employer-paid 11 % are employee-paid 9 % are included in medical cost 49 % involve cost sharing; of these, 42 % require the employee to pay less than 20% 28 % require the employee to pay 20% to 39% 30 % require the employee to pay 40% or more	8 % are employer-paid 6 % are employee-paid 5 % are included in medical cost 81 % involve cost sharing; of these, 17 % require the employee to pay less than 20% 45 % require the employee to pay 20% to 39% 38 % require the employee to pay 40% or more	involves cost sharing employee pays 27%
Dependents	19 % are employer-paid 20 % are employee-paid 7 % are included in medical cost 54 % involve cost sharing; of these, 40 % require the employee to pay less than 20% 28 % require the employee to pay 20% to 39% 32 % require the employee to pay 40% or more	6 % are employer-paid 8 % are employee-paid 5 % are included in medical cost 81 % involve cost sharing; of these, 13 % require the employee to pay less than 20% 47 % require the employee to pay 20% to 39% 40 % require the employee to pay 40% or more	employee-paid
Basis of Coverage	9 % have a uniform coinsurance 83 % coinsurance varies by type of expense 8 % coinsurance varies based on other criteria	98 % coinsurance varies by type of expense 2 % coinsurance varies based on other criteria	varies coinsurance by type of expense
Coinsurance (dollar schedules have been converted to percentage of recognized charges)	92 % reimburse 100% for preventive 55 % reimburse 80% for basic restorative 71 % reimburse 50% for major restorative	93 % reimburse 100% for preventive 73 % reimburse 80% for basic restorative 73 % reimburse 50% for major restorative	reimburses 80% for preventive reimburses 80% for basic restorative reimburses 50% for major restorative
Deductible	69 % have a deductible; of these, 21 % are \$25 73 % are \$50	91 % have a deductible; of these, 19 % are \$25 71 % are \$50 10 % are greater than \$50	has a \$25 annual deductible

	Western Public Sector Organizations	General Market Organizations	State of Idaho
DENTAL COVERAGE (Continued)			
Waiver of Deductible	100 % waive deductible for preventive care	97 % waive deductible for preventive care	
Maximum	98 % have a separate non-orthodontic annual maximum; of these, 14 % are \$1,000 per year 8 % are \$1,001 to \$1,499 per year 43 % are \$1,500 per year 35 % are greater than \$1,500 per year	98 % have a separate non-orthodontic annual maximum; of these, 1 % are less than \$1,000 per year 14 % are \$1,000 per year 7 % are \$1,001 to \$1,499 per year 52 % are \$1,500 per year 26 % are greater than \$1,500 per year	has an annual non-orthodontic maximum of \$1,000
Orthodontia			
Coverage	80 % cover orthodontia; of these, 88 % base coverage on 50% of recognized charges	93 % cover orthodontia; of these, 91 % base coverage on 50% of recognized charges	reimburses at 50% of recognized charges
Maximum	100 % have a lifetime orthodontic maximum; of these, 2 % are \$999 or less 21 % are \$1,000 2 % are \$1,001 to \$1,499 33 % are \$1,500 7 % are \$1,501 to \$1,999 28 % are \$2,000 7 % are greater than \$2,000	98 % have a lifetime orthodontic maximum; of these, 1 % are \$999 or less 24 % are \$1,000 6 % are \$1,001 to \$1,499 47 % are \$1,500 3 % are \$1,501 to \$1,999 15 % are \$2,000 4 % are greater than \$2,000	has a lifetime orthodontia maximum of \$1,000
VISION CARE	86 % covered under a separate plan 7 % provide a discount plan only 7 % do not provide coverage	91 % covered under a separate plan 4 % provide a discount plan only 5 % do not provide coverage	has a separate plan
PHYSICAL EXAMINATIONS (Program covering annual or biennial routine physical examinations)	5 % provide	49 % provide	
Eligibility	100 % limit eligibility to executives only	11 % cover all salaried employees 77 % limit eligibility to executives only 12 % cover both executives and salaried employees but with different policies for each	
SPECIAL MEDICAL REIMBURSEMENT	0 % provide a plan	20 % provide a plan	

	Western Public Sector Organizations	General Market Organizations	State of Idaho
DEFINED BENEFIT PENSION AND CAPITAL ACCUMULATION PLAN COMBINATIONS			
Qualified	4 % have a defined benefit pension plan only 35 % have a defined benefit pension plan and capital accumulation plan(s) w/ employer contribution 56 % have a defined benefit pension plan and capital accumulation plan(s) w/o employer contribution 5 % have a capital accumulation plan(s) only w/ employer contribution	29 % have a defined benefit pension plan and capital accumulation plan(s) w/ employer contribution 2 % have a defined benefit pension plan and capital accumulation plan(s) w/o employer contribution 63 % have a capital accumulation plan(s) only w/ employer contribution 6 % have a capital accumulation plan(s) only w/o employer contribution	has a defined benefit pension plan and a capital accumulation plan without employer contribution
Nonqualified	3 % have a defined contribution plan only 97 % have neither	14 % have a defined benefit pension plan only 19 % have a defined contribution plan only 19 % have a defined benefit plan and a defined contribution plan 48 % have neither	
DEFINED BENEFIT PENSION PLAN			
Qualified Plan	95 % have a plan	31 % have a plan	has a plan
Eligibility	94 % have immediate eligibility 3 % have a minimum age of 21 only 3 % have a minimum service of 1 yr. only	36 % have immediate eligibility 3 % have a minimum age of 21 only 22 % have a minimum service of 1 yr. only 33 % have minimum age 21 and minimum service 1 yr. 6 % have other requirements	requires 5 months of service
Cost	57 % are employer-paid 43 % require some employee contributions	95 % are employer-paid 3 % require some employee contributions 2 % allow some employee contributions	requires employee contributions of 6.23%
Vesting	38 % have full vesting after 5 years of service 62 % have other vesting requirements	81 % have full vesting after 5 years of service 19 % have other vesting requirements	full at 5 years service
Covered Compensation	3 % do not credit bonuses as compensation 97 % are non bonus-paying	71 % credit bonuses as compensation 24 % do not credit bonuses as compensation 5 % are non bonus-paying	
Disability Benefit	10 % continue service accrual 90 % reduced or unreduced benefit payable	53 % continue service accrual 17 % have no disability provision 30 % reduced or unreduced benefit payable	provides reduced age 65 benefit projected benefit payable immediately
Early Retirement Provision	14 % provide reduced only 86 % provide reduced and unreduced	4 % do not provide 39 % provide reduced only 12 % provide unreduced only 45 % provide reduced and unreduced	reduced and unreduced early retirement
COLA (in Last 10 Years)	76 % provide	12 % provide	provides

	Western Public Sector Organizations	General Market Organizations	
DEFINED BENEFIT PENSION PLAN (Continued)			
Qualified Plan (Continued)			
Basis of Benefit	100 % are final average pay plans	57 % are final average pay plans 5 % are career average pay plans 32 % are cash balance account plans 6 % are a combination or based on other criteria	final average pay plan
Type of Formula (Final Average Plans)	72 % uniform percent of pay per years of service 28 % flat percent after specified years of service	33 % uniform percent of pay per years of service 39 % step-rate percentages based on compensation 6 % flat percent after specified years of service 22 % are a combination or based on other criteria	uniform percent of pay per year of service
Basis of Final Average Formula	55 % are based on highest or final 3 years 39 % are based on highest or final 5 years 6 % are based on other years	22 % are based on highest or final 3 years 78 % are based on highest or final 5 years	is based on highest or final 3.5 years
Accrual for Uniform Plans Public Sector - average 1.88% General Market - average 1.57%	5 % accrue less than 1.25% 32 % accrue 1.25% to 1.50% 45 % accrue 2.00% 18 % accrue more than 2.00%	27 % accrue less than 1.25% 47 % accrue 1.25% to 1.50% 7 % accrue 1.51% to 1.99% 13 % accrue 2.00% 6 % accrue more than 2.00%	accrues 2.00%
Accrual below Integration Level (Step-Rate Plans) General Market - average 1.10%		14 % accrue less than 1.00% 52 % accrue 1.00% to 1.24% 19 % accrue 1.25% to 1.49% 15 % accrue 1.50% or more	
Add'l Accrual above Integration Level (Step-Rate Plans) General Market - average .52%		55 % accrue less than 0.50% 27 % accrue 0.50% 14 % accrue 0.51% to 0.99% 4 % accrue 1.00% or more	
Integration Level (Step-Rate Plans)		82 % Social Security covered compensation 18 % other specified amount	
Social Security Offset	98 % do not have an offset 2 % have a direct offset	66 % have an indirect offset 21 % do not have an offset 13 % have a direct offset	has no offset

	Western Public Sector Organizations	General Market Organizations	State of Idaho
DEFINED BENEFIT PENSION PLAN (Continued)			
Nonqualified Plan	0 % have a plan	33 % have a plan; of these, 42 % provide an excess benefit plan (to remove compensation and Section 415 limits) 58 % provide a supplemental executive retirement plan (SERP)	
Covered Compensation		83 % credit bonuses as compensation 17 % do not credit bonuses as compensation	
Benefit Income Objective (lowest on only stated target)		50 % have a target replacement objective; of these, 10 % are less than 50% 40 % are 50% to 59% 40 % are 60% 10 % are 61% to 70% 8 % have an annual accrual rate	
Offsets (Each company may offset by more than one benefit)		88 % are offset by the qualified plan 41 % are offset by Social Security 12 % are offset by a capital accumulation plan	

	Western Public Sector Organizations	General Market Organizations	State of Idaho
CAPITAL ACCUMULATION			
401(k) or Pretax Savings Plan	39 % have a plan	95 % have a plan	has a plan
Employer Contributions	45 % provide an employer match	90 % provide an employer match	does not provide an employer match
Maximum Employee Contribution Matched by Employer	33 % permit 3% or less 11 % permit 4% 22 % permit 5% 34 % permit 6%	6 % permit 3% or less 19 % permit 4% 25 % permit 5% 41 % permit 6% 4 % permit 7% or 8% 5 % permit 9% or more	
Employer Matching as a Percent of Employee Contribution	100 % match based on a specified percent; of these, 33 % match 50% of the employee's contribution 11 % match 51% to 99% of the employee's contribution 56 % match 100% of the employee's contribution	93 % match based on a specified percent; of these, 14 % match 49% or less of the employee's contribution 30 % match 50% of the employee's contribution 21 % match 51% to 99% of the employee's contribution 34 % match 100% of the employee's contribution 1 % match more than 100% of the employee's contribution 1 % match varies by service 3 % match based on profits 3 % match based on other criteria	
Eligibility	73 % have immediate eligibility 20 % are based on service only 7 % are based on age and service	31 % have immediate eligibility 7 % are based on age only 23 % are based on service only 39 % are based on age and service	requires 5 months of employment
Vesting	40 % are based on service; of these, 50 % have full vesting after 1 to 4 years of service 50 % have full vesting after 5 years of service 60 % are full and immediate	68 % are based on service; of these, 46 % have full vesting after 1 to 4 years of service 46 % have full vesting after 5 years of service 8 % have full vesting after 6 to 10 years of service 1 % are based on other criteria 31 % are full and immediate	
Covered Compensation	6 % do not credit bonuses as compensation 94 % are non bonus-paying	58 % credit bonuses as compensation 40 % do not credit bonuses as compensation 2 % are non bonus-paying	

	Western Public Sector Organizations	General Market Organizations	State of Idaho
CAPITAL ACCUMULATION (Continued)			
Thrift or Post-Tax Savings Plan	4 % have a separate plan 9 % have a plan that is a provision of the pretax plan 14 % provide an employer match	7 % have a separate plan 28 % have a plan that is a provision of the pretax plan 67 % provide an employer match	no plan
Profit Sharing Plan	0 % have a plan	20 % have a plan	no plan
Eligibility		24 % are based on immediate coverage 5 % are based on age only 38 % are based on service only 33 % are based on age and service	
Employer Contribution (as a percent of annual salary)		50 % contribute less than 3.00% 44 % contribute 3.00% to 6.99% 6 % contribute 7.00% or greater	
Vesting		68 % are based on service; of these, 21 % have full vesting after 1 to 4 years of service 43 % have full vesting after 5 years of service 36 % have full vesting after 6 to 9 years of service 14 % are based on other criteria 18 % are full and immediate	
Covered Compensation		42 % credit bonuses as compensation 58 % do not credit bonuses as compensation	
Employee Stock Ownership Plan (ESOP)	0 % have a plan	5 % have a plan	no plan

	Western Public Sector Organizations	General Market Organizations	State of Idaho
CAPITAL ACCUMULATION (Continued)			
Money Purchase Plan	12 % have a plan	8 % have a plan	no plan
Eligibility	83 % have immediate eligibility 17 % are based on age and service	41 % have immediate eligibility 6 % are based on age only 24 % are based on service only 29 % are based on age and service	
Vesting	100 % are full and immediate	78 % are based on service; of these, 38 % have full vesting after 1 to 4 years of service 31 % have full vesting after 5 years of service 31 % have full vesting after 6 to 10 years of service 6 % are based on other criteria 16 % are full and immediate	
Covered Compensation	100 % are non bonus-paying	50 % credit bonuses as compensation 50 % do not credit bonuses as compensation	
Employee Contributions	86 % do not require or allow employee contributions 14 % allow, but do not require employee contributions	88 % do not require or allow employee contributions 12 % allow, but do not require employee contributions	
Formula (includes employee contributions, if required)	100 % are based on a uniform percent of pay; of these; 33 % are less than 5% 67 % are 14% or greater	79 % are based on a uniform percent of pay; of these; 54 % are less than 5% 46 % are 5% to 8.99%	
Discount Stock Purchase Plan	0 % have a plan	16 % have a plan	no plan

	Western Public Sector Organizations	General Market Organizations	State of Idaho
CAPITAL ACCUMULATION (Continued)			
403(b) Plan	14 % have a plan	6 % have a plan	no plan
Employer Contributions	0 % provide an employer match	42 % provide an employer match	
Maximum Employee Contribution Matched by Employer		20 % permit 3% or less 20 % permit 4% 20 % permit 5% 40 % permit 6%	
Employer Matching as a Percent of Employee Contribution		80 % match based on a specified percent; of these, 20 % match 49% or less of the employee's contribution 60 % match 50% of the employee's contribution 20 % match 100% of the employee's contribution 20 % match varies by service	
Eligibility	100 % have immediate eligibility	80 % have immediate eligibility 10 % are based on service only 10 % are based on age and service	
Vesting	100 % are full and immediate	25 % are based on service; of these, 100 % have full vesting after 5 years of service 75 % are full and immediate	
Covered Compensation	100 % are non bonus-paying	44 % credit bonuses as compensation 33 % do not credit bonuses as compensation 23 % are non bonus-paying	
457 Plan	88 % have a plan	6 % have a plan	has a plan
	18 % provide an employer match	0 % provide an employer match	does not provide an employer match
Nonqualified Plan	3 % have a plan	38 % have a plan; of these, 67 % provide an excess benefit plan (to remove compensation and Section 415 limits) 33 % provide a supplemental executive retirement plan (SERP)	
Covered Compensation		73 % credit bonuses as compensation 27 % do not credit bonuses as compensation	
Employer Contribution		25 % contribute 2.5% or less 25 % contribute 2.6% to 5.0% 15 % contribute 5.1% to 7.5% 19 % contribute 7.6% to 10.0% 16 % contribute more than 10.0%	

	Western Public Sector Organizations	General Market Organizations	State of Idaho
HOLIDAYS			
Total (Fixed and Floating) (may include PTO days)	100 % provide holidays; of these, 2 % provide 8 or 9 holidays 20 % provide 10 holidays 33 % provide 11 holidays 33 % provide 12 holidays 12 % provide 13 or more holidays	99 % provide holidays; of these, 17 % provide fewer than 8 holidays 23 % provide 8 or 9 holidays 25 % provide 10 holidays 15 % provide 11 holidays 8 % provide 12 holidays 12 % provide 13 or more holidays	provides 10 total holidays
Floating Holidays	69 % provide floating holidays or personal holidays; of these, 58 % provide 1 day 32 % provide 2 days 8 % provide 3 days 2 % provide 4 days	62 % provide floating holidays or personal holidays; of these, 34 % provide 1 day 29 % provide 2 days 25 % provide 3 days 7 % provide 4 days 5 % provide 5 or more days	does not provide
VACATIONS			
Vacation Days (may include PTO days)	54 % provide 11-14 days at 2 years of service 42 % provide 15 days at 5 years of service 46 % provide 16-19 days at 10 years of service 17 % provide 20 days at 10 years of service 17 % provide 20 days at 20 years of service 50 % provide 21-24 days at 15 years of service 16 % provide a maximum of 20 days 33 % provide a maximum of 21-24 days	63 % provide 10 days at 2 years of service 64 % provide 15 days at 5 years of service 21 % provide 15 days at 10 years of service 53 % provide 20 days at 10 years of service 62 % provide 20 days at 15 years of service 39 % provide 20 days at 20 years of service 29 % provide a maximum of 20 days 33 % provide a maximum of 25 days	2 years - 12 days 5 years - 15 days 10 years - 18 days 15 years - 21 days 20 years - 21 days maximum - 21 days
Sabbatical/Long Service Vacation	14 % provide	8 % provide	does not provide
Special Executive Vacation Schedule	27 % provide special vacation schedules for executives; of these, 50 % are based on the regular schedule with a minimum amount based on position 50 % provide a separate vacation schedule	30 % provide special vacation schedules for executives; of these, 33 % are based on the regular schedule with a minimum amount based on position 14 % are based on the regular schedule plus extra vacation 53 % provide a separate vacation schedule	

	Western Public Sector Organizations	General Market Organizations	State of Idaho
TUITION REIMBURSEMENT	72 % have a policy; of these, 46 % are paid in full 46 % are partial paid 4 % are based on grade 4 % vary based on subject or other criteria	85 % have a policy; of these, 55 % are paid in full 21 % are partial paid 17 % are based on grade 7 % vary based on subject or other criteria	does not provide
CHILD CARE (Each company may provide more than one service)	74 % have a policy; of these, 100 % permit pretax contributions to an FSA 6 % provide a referral service 3 % provide a subsidized off-site facility 6 % provide discounts	84 % have a policy; of these, 95 % permit pretax contributions to an FSA 19 % provide a referral service 9 % provide an on-site facility 1 % provide an off-site consortium 3 % provide a subsidized off-site facility 8 % provide emergency child care service 15 % provide discounts	provides pre-tax contributions into FSA
ON-SITE CAFETERIA	5 % have a cafeteria	46 % have a cafeteria	does not provide
COMMUTING ASSISTANCE (Each company may provide more than one form of assistance)	32 % have a plan; of these, 71 % reimburse or pre-pay transportation system expenses; transit checks (with employer contributions) 8 % provide company vans, buses, or carpools 23 % coordinate employee carpools 23 % provide some other form of assistance	39 % have a plan; of these, 36 % reimburse or pre-pay transportation system expenses; transit checks (with employer contributions) 33 % administer transit checks (no employer contributions) 13 % provide company vans, buses, or carpools 26 % coordinate employee carpools 17 % provide some other form of assistance	does not provide
FLEXIBLE BENEFITS PROGRAM	96 % have a plan; of these, 100 % have flexible spending accounts 28 % have a full cafeteria plan	96 % have a plan; of these, 99 % have flexible spending accounts 24 % have a full cafeteria plan	has a plan has a flexible spending account

Appendix E

**PREVALENCE OF BENEFITS PRACTICES
EXECUTIVE PERQUISITES**

	Western Public Sector Organizations	General Market Organizations	State of Idaho
Split Dollar Life Insurance	0 % provide	7 % provide	
Key Person Life Insurance	0 % provide	10 % provide	
Waiver of Insurance Waiting Periods	0 % provide	5 % provide	
Excess Personal Liability Insurance	3 % provide	8 % provide	
Executive Retiree Medical	4 % provide	8 % provide	
Apartments/Houses/Suites	14 % provide	3 % provide	
Voluntary Nonqualified Deferred Compensation	7 % provide	57 % provide	
Employment Contracts	24 % provide	48 % provide	
Golden Parachutes	0 % provide	15 % provide	
Executive Severance Pay Practice	14 % provide	54 % provide	
Athletic/Fitness Club Membership	7 % provide	11 % provide	
Country Club Membership	7 % provide	19 % provide	
Luncheon Club Membership	0 % provide	7 % provide	
Executive Dining Room	0 % provide	2 % provide	
Company Cars or Car Allowance	57 % provide	62 % provide	
Cellular Phones	50 % provide	75 % provide	
Chauffeur	3 % provide	8 % provide	
Executive Parking	25 % provide	31 % provide	
Company Aircraft	0 % provide	25 % provide	
Paid Spouse Travel Expenses	4 % provide	11 % provide	
Personal Financial Counseling and Tax Preparation Services	0 % provide	44 % provide	
Personal Legal Services	3 % provide	6 % provide	
Executive Flexible Benefits Plan	0 % provide	9 % provide	
Home Office Equipment	15 % provide	23 % provide	
Sabbatical	12 % provide	5 % provide	
Executive Coaching	0 % provide	20 % provide	
Dependent College Tuition	15 % provide	0 % provide	