

*Oklahoma*

2014 OESC

Oklahoma  
Employer  
Benefit  
Survey

A Survey of Benefits Offered  
to Oklahoma Employees

**Construction**

Oklahoma Employment Security Commission  
Economic Research and Analysis Division

# **2014 OESC OKLAHOMA EMPLOYER BENEFIT SURVEY**

## **A Survey of Benefits Offered to Oklahoma Employees**

### **About this Publication:**

The Labor Market Information Unit in the Economic Research and Analysis Division of the Oklahoma Employment Security Commission conducted this survey. Data for the survey was collected from January 24 through May 9, 2014.

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# Table of Contents

<b>Sections</b>	<b>Page</b>
Introduction.....	1
Executive Summary.....	2
<b>Reports</b>	
Chapter 2: Construction .....	4
Report by Firm Size.....	17
<b>Appendices</b>	
A. Written Responses.....	48
B. Response Rates.....	53
C. Definitions.....	56
D. Methodology.....	58
E. Questionnaire.....	59

## **Introduction**

A diverse variety of people and groups will find the results of 2014 OESC Oklahoma Employer Benefit Survey interesting and useful. Employers can learn which benefits are typically offered by businesses, while workers can discover what benefits are offered at different companies and in different positions. Others who will find this survey beneficial include educators, career counselors, community development organizations, government officials, and public policy architects. With fewer than two dozen states collecting this kind of data, extensive statewide benefit surveys are in short supply. This may be due to the wide number and range of benefits offered, the various plans offered to different employee groups within the same company, general unavailability of firm contact information, and the decreasingly limit fiscal resources available for research.

Taking advantage of the unique and comprehensive list of state employers available through Oklahoma's Covered Employment and Wages (QCEW) database, researchers in the Labor Market Information Unit of the Economic Research and Analysis division conducted a statewide survey of employers from January 24 to April 15, 2014. The sample was stratified by major industry and firm size. Of the 3,910 employers randomly selected, 1,914 (49.0%) responded to the survey. Employers had the option of replying by mail, fax, e-mail, or telephone or completing the questionnaire online at our website. The four-page survey questionnaire contained 20 questions addressing items relating to the amount and types of paid leave provided, the proportional cost of medical/health/dental plans, types and amount of retirement extended, recent changes in health and retirement plans, extent of a variety of miscellaneous benefits available, and the proportional cost of employee benefits. Data from the respondents were weighted in order to estimate the number and percentage of Oklahoma employers offering each benefit to salaried, full-time hourly and part-time hourly employees. Responding firms employed a combined workforce of 249,736 persons, or 20.4% of the universe of Oklahoma employees. For those that are interested, a more detailed description of the methodology used in collecting and reporting this data is contained in Appendix D of this report.

In this benefit survey report, the data for the 2014 OESC Oklahoma Employer Benefit Survey is divided by four firm sizes and nine major industries, presented in over 260 tables and charts and reported according to three employee categories. The report is divided into nine chapters, one for each major industry. Provisions are made so the survey report can be downloaded by individual industry, by particular page in the report, or in its entirety. The tables in this report provide estimates of the number and percentages of Oklahoma employers in each survey question and response category and include adequate and descriptive footnotes that provide additional information concerning the estimates in the tables. An example of information given in table footnotes is the number and percentage of firms responding to the survey question out of all applicable firms.

# Executive Summary

The Oklahoma Employment Security Commission (OESC) works closely with businesses to provide valuable information regarding Oklahoma's current economy and job market. In keeping with this aspect of our mission, OESC's Economic Research & Analysis Division and Labor Market Information Section conducted the *2014 OESC Oklahoma Employer Benefit Survey* in the spring of 2014. The following are some of the highlights from this comprehensive benefit survey.

## **Response Rate**

Surveys were mailed to a random sample of 3,910 Oklahoma employers. Of these firms, 1,914 responded for an overall response rate of 49.0%. The highest response rate (69.7%) was reported for Large Other Services firms; the lowest response rate (27.1%) came from Extra Large Financial Activities firms.

## **Firms That Offer Health, Paid Leave or Fringe Benefits**

The survey found that 53,072 (63.6%) Oklahoma firms offered at least one of the following benefits: Health Benefits, Paid Leave or Fringe Benefits. The rate was lower for small firms, as 37,325 (57.4%) offered at least one of these three benefits. The Leisure & Hospitality industry had the lowest number of firms that offered at least one of the benefits with 2,539 (41.1%), and the Other Services industry provided the highest number of firms at 5,249 (85.6%).

## **Firms That Offer Paid Leave Benefits**

Paid leave for employees was provided by 46,876 (56.2%) firms in Oklahoma. Natural Resources and Mining firms most often offered paid leave with 3,105 (77.7%) firms participating. The most frequent type of paid leave offered for most firm sizes and industries was paid holidays, with paid vacation being the second most frequently offered. Salary employees were the most likely to receive paid leave. However, 5,817 (35.2%) small firms offered paid leave to their part-time employees.

### **Firms That Offer Health Benefits**

The larger the firm size, the greater the likelihood of their offering health benefits. However, 1,348 (8.2%) small firms were able to offer health benefits to their part-time employees. The industry most likely to offer health benefits is Financial Activities, with 4,432 (57.2%) firms that offered health benefits. The industry least likely to offer health benefits is Leisure & Hospitality, as 1,428 (23.1%) of their firms provided health benefits.

### **Firms That Pay for a Portion of Employee's Health Benefit Costs**

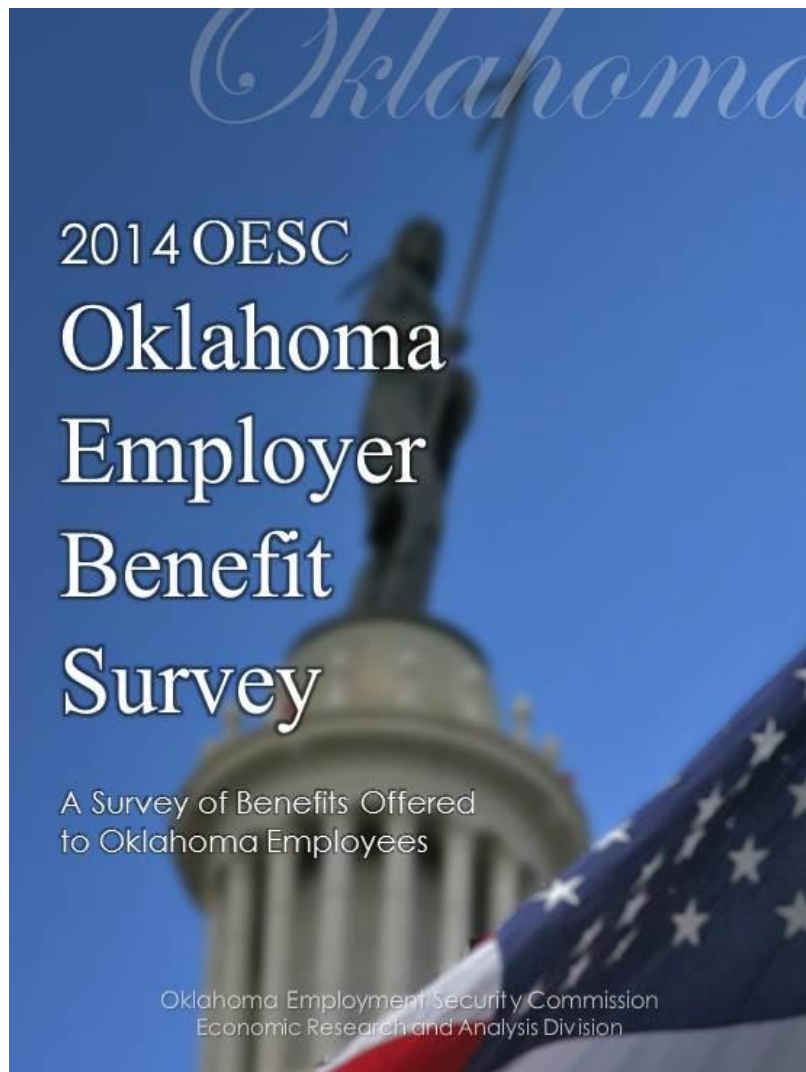
As one might anticipate, the larger the firm size, the more likely it is to pay a portion of employee Health Benefit Cost. Remarkably, 1,014 (29.1%) small firms reported that they pay a portion of the cost for part-time employees. Natural Resources and Mining was the industry most likely to pay a portion of plan cost, with 2,138 (53.5%) firms reporting this benefit. Leisure & Hospitality was the least likely to pay a portion of cost, as only 1,360 (22.0%) firms offered this benefit.

### **Firms That Discontinued Health Coverage**

Only 3,750 (4.5%) of firms indicated that they have discontinued their Health Coverage. The smaller the firm, the more likely this is to have occurred, with 3,173 (4.9%) small firms no longer offering Health Coverage. However, most all of the firms that discontinued coverage (98.2%) had less than 50 employees. For all firm sizes, 2013 was the year most often reported as the year in which Health Coverage was discontinued. This was most likely to have occurred in the Information industry, where Health Coverage was dropped at 237 (21.8%) firms. Trade, Transportation, and Utilities was the least likely to do so, with only 0.4% of firms discontinued Health Coverage.

### **Firms That Offer Retirement Benefits and Cost**

The larger the firm, the more likely it is to offer retirement benefits. Salary employees are the most likely to be offered Retirement, followed by full-time employees. Only 484 (2.9%) small firms offered retirement to their part-time employees. Information firms are most likely offer Retirement, with 616 (56.5%) firms providing the benefit. Leisure & Hospitality was the industry least likely to offer Retirement, with 739 (12.0%) firms providing the benefit. In reference to Retirement cost, a majority of all firm sizes and industries reported that their cost remained the same.



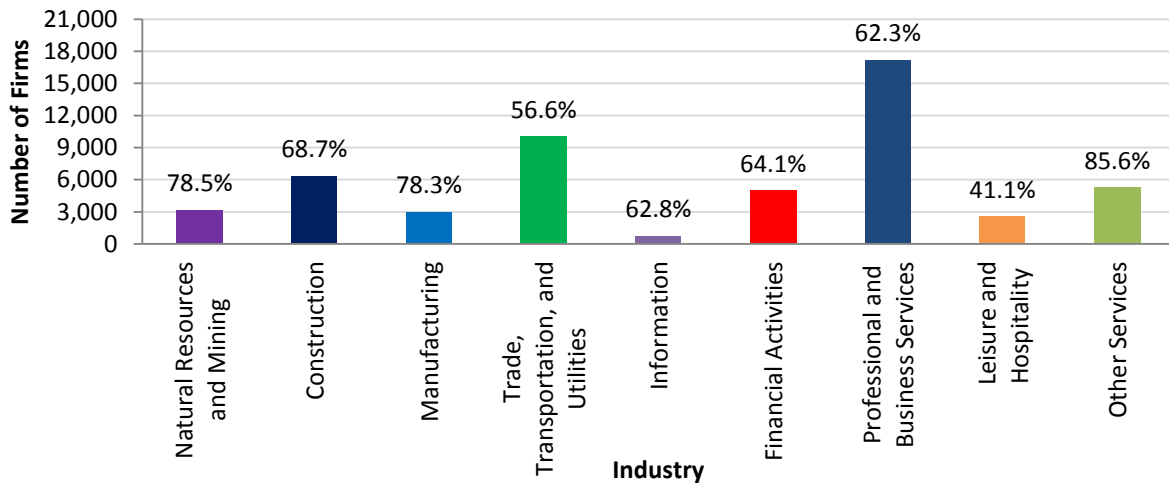
## Construction



## Chapter 2: Construction

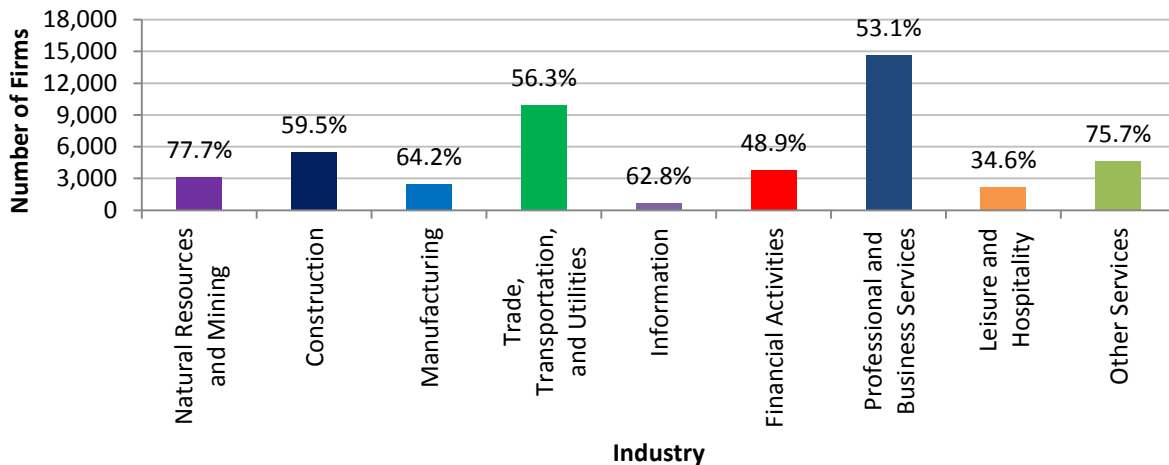
This chapter describes responses by Construction and Mining and employee category. A report by firm size and employee category will follow this chapter. Question 2 of our questionnaire addresses leave, pay, fringe and other benefits offered.

**Chart 2b: Health, Leave & Fringe Benefits by Industry**



**Chart 2b: Health, Leave & Fringe Benefits by Industry** shows that a large percentage of Construction firms (68.7%) offered at least one of these benefits to their employees.

**Chart 3b: Firms that offer Paid Leave Benefits by Industry**



**Table 3h. Leave benefits offered by Construction.**

Question 3: Please check all leave benefits offered by your company.						
Leave Benefits	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Offering Leave	Percent Offering Leave	Number Offering Leave	Percent Offering Leave	Number Offering Leave	Percent Offering Leave
Paid Holidays	2,387	34.5	3,043	53.2	92	2.8
Paid Parental Leave	818	11.8	111	1.9	21	0.6
Sick Leave	1,835	26.6	1,072	18.7	75	2.3
Paid Vacation	2,442	35.3	2,453	42.9	757	23.0
Charity or Other Activities	145	2.1	86	1.5	27	0.8
Unpaid Leave	1,132	16.4	1,887	33.0	811	24.7
Other	8	0.1	21	0.4	0	--
<b>Total Offering Leave Benefits</b>	<b>3,180</b>	<b>46.0</b>	<b>2,753</b>	<b>48.1</b>	<b>1,514</b>	<b>46.1</b>
<b>Responding Firms in Category</b>	<b>6,909</b>	<b>--</b>	<b>5,719</b>	<b>--</b>	<b>3,286</b>	<b>--</b>

Note: This table includes Construction firms with at least one employee. 115 firms or 82.1% of the survey responding Construction firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

**Chart 3b: Firms that offer Paid Leave Benefits by Industry** reveals that a large portion of Construction firms (59.5%) offered paid leave benefits. In Table 3h, “Paid Vacation” was the paid leave most frequently offered for salary employees, “Unpaid Leave” was most frequently offered for part-time employees, and “Paid Holidays” was the most frequently offered to full-time employees.

**Table 4f. Pay benefits offered by Construction.**

Question 4: Please check all pay benefits offered by your company.						
Pay Benefits	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Offering Leave	Percent Offering Leave	Number Offering Leave	Percent Offering Leave	Number Offering Leave	Percent Offering Leave
Cost of Living Adjustments	170	2.5	157	2.7	40	1.2
Length of Service Awards	130	1.9	109	1.9	25	0.8
Overtime Pay	357	5.2	3,432	60.0	267	8.1
Production or Performance Bonuses	1,221	17.7	596	10.4	74	2.3
Stock Option Bonuses	55	0.8	86	1.5	17	0.5
Other	52	0.7	55	1.0	8	0.2
<b>Total Offering Pay Benefits</b>	<b>1,483</b>	<b>21.5</b>	<b>3,469</b>	<b>60.7</b>	<b>321</b>	<b>9.8</b>
<b>Responding Firms in Category</b>	<b>6,909</b>	<b>--</b>	<b>5,719</b>	<b>--</b>	<b>3,286</b>	<b>--</b>

Note: This table includes Construction firms with at least one employee. 120 firms or 85.7% of the survey responding Construction firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

A variety of pay benefits are shown in **Table 4f. Pay benefits offered by Construction.** “Overtime Pay” was the most common type of paid benefit offered to full-time employees (60.0%) and part-time employees (8.1%) in this industry. The most common pay benefit offered to salary employees was “Production or Performance Bonuses,” with 17.7% of firms providing this benefit.

**Table 5f. Fringe benefits offered by Construction.**

Question 5: Please check all fringe benefits offered by your company.						
Fringe Benefits	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Offering Benefit	Percent Offering Benefit	Number Offering Benefit	Percent Offering Benefit	Number Offering Benefit	Percent Offering Benefit
Ability to Telecommunicate	227	3.3	258	4.5	75	2.3
Flexible Work Schedule	940	13.6	937	16.4	94	2.8
Dues, Subscriptions, or Membership Fees	883	12.8	153	2.7	17	0.5
Gym Membership or On-site Athletic Facilities	773	11.2	71	1.2	36	1.1
Financial Planning & Wealth Management Services	103	1.5	117	2.0	27	0.8
Legal Services or Legal Assistance	17	0.2	17	0.3	0	0.0
Tuition Reimbursement	124	1.8	141	2.5	23	0.7
Paid Professional Development or Continued Education	326	4.7	1,606	28.1	21	0.6
Relocation Assistance	80	1.2	23	0.4	19	0.6
Child Care Assistance	17	0.2	0	0.0	0	0.0
Free or Subsidized Refreshments or Meals	178	2.6	178	3.1	92	2.8
Employee Discounts on Company Products	258	3.7	254	4.4	738	22.5
Other	27	0.4	27	0.5	4	0.1
<b>Total Offering Fringe Benefits</b>	<b>2,127</b>	<b>30.8</b>	<b>1,469</b>	<b>25.7</b>	<b>1,017</b>	<b>30.9</b>
<b>Responding Firms in Category</b>	<b>6,909</b>	--	<b>5,719</b>	--	<b>3,286</b>	--

Note: This table includes Construction firms with at least one employee. 77 firms or 55.0% of the survey responding Construction firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

The most frequently offered fringe benefits in **Table 5f. Fringe benefits offered by Construction** differ for salary, full-time and part-time employees. The most frequently offered fringe benefit for salary employees was a “Flexible Work Schedule.” For full-time employees, it was “Paid Professional Development or Continued Education,” and for part-time employees it was “Employee Discounts on Company Products.”

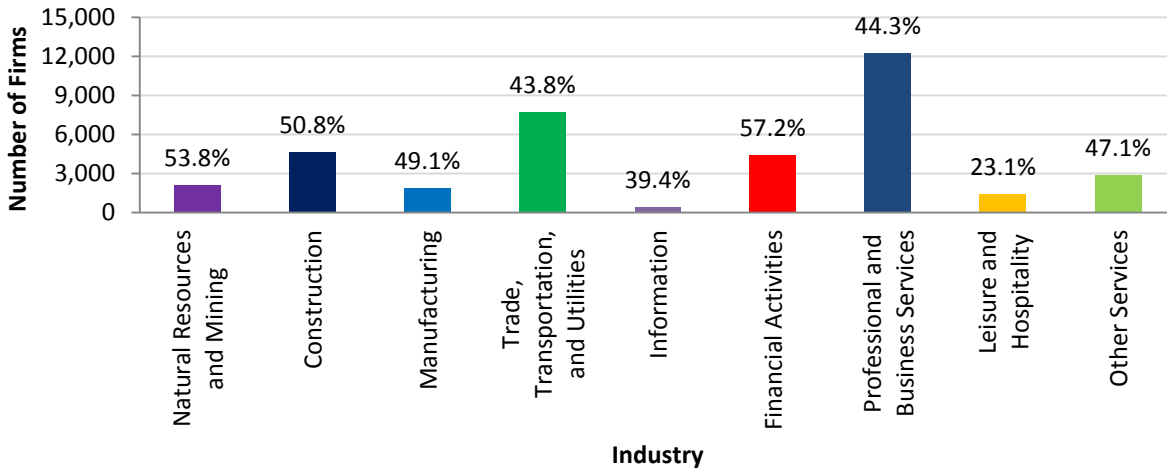
**Table 6f. Insurance benefits offered by Construction.**

Question 6. Please check all insurance benefits offered by your company.						
Insurance Benefits	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Offering Insurance	Percent Offering Insurance	Number Offering Insurance	Percent Offering Insurance	Number Offering Insurance	Percent Offering Insurance
Accidental Death and Dismemberment Insurance	552	8.0	546	9.6	48	1.5
Disability Insurance	365	5.3	390	6.8	44	1.3
Life Insurance	1,319	19.1	634	11.1	69	2.1
Long-term Care Insurance	180	2.6	141	2.5	40	1.2
Other	92	1.3	109	1.9	17	0.5
<b>Total Offering Insurance Benefits</b>	<b>1,391</b>	<b>20.1</b>	<b>724</b>	<b>12.7</b>	<b>86</b>	<b>2.6</b>
<b>Responding Firms in Category</b>	<b>6,909</b>	<b>--</b>	<b>5,719</b>	<b>--</b>	<b>3,286</b>	<b>--</b>

Note: This table includes Construction firms with at least one employee. 74 firms or 52.9% of the survey responding Construction firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

The insurance benefits displayed in **Table 6f. Insurance benefits offered by Construction** are those other than health insurance. “Life Insurance” was most often offered by this industry for all employee categories.

**Chart 7b: Firms that Offer Health Benefits by Industry**



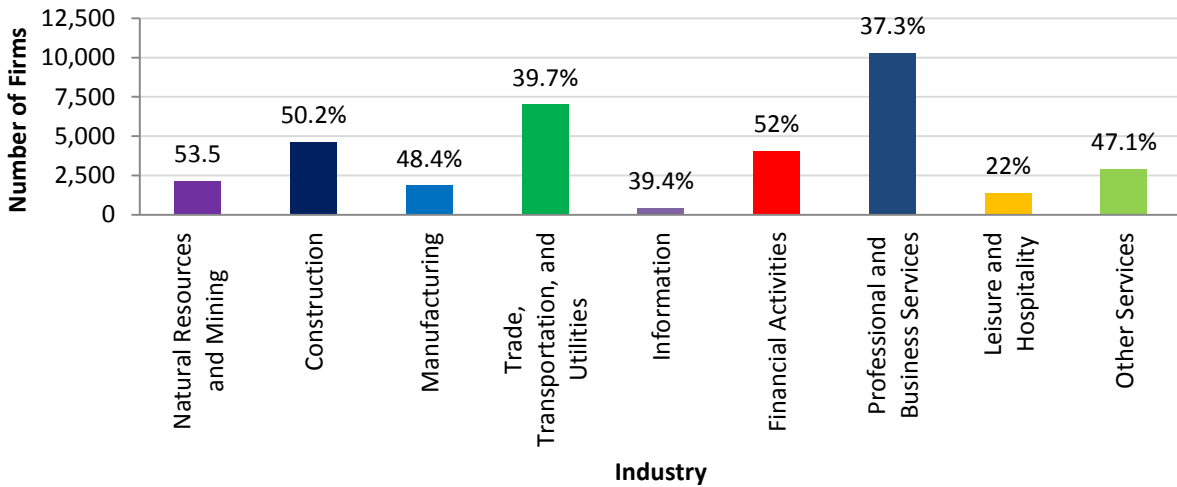
**Table 7h. Health benefits offered by Construction.**

Question 7: Please check all Health benefits offered by your company.						
Health Benefits	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Offering Health	Percent Offering Health	Number Offering Health	Percent Offering Health	Number Offering Health	Percent Offering Health
Medical Insurance coverage for employees	1,634	23.6	3,175	55.5	69	2.1
Medical Insurance coverage for dependents	823	11.9	1,655	28.9	69	2.1
Dental Insurance coverage	691	10.0	793	13.9	65	2.0
Vision Insurance coverage	454	6.6	462	8.1	42	1.3
Flexible Spending Accounts	113	1.6	113	2.0	4	0.1
Health Spending Accounts	88	1.3	105	1.8	0	0.0
Other	34	0.5	34	0.6	0	0.0
<b>Total Offering Health Benefits</b>	<b>1,668</b>	<b>24.1</b>	<b>3,226</b>	<b>56.4</b>	<b>86</b>	<b>2.6</b>
<b>Responding Firms in Category</b>	<b>6,909</b>	<b>--</b>	<b>5,719</b>	<b>--</b>	<b>3,286</b>	<b>--</b>

Note: This table includes Construction firms with at least one employee. 105 firms or 75.0% of the survey responding Construction firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

Chart 7b and Table 7h cover health benefits offered by the Construction industry. Chart 7b shows that 50.8% of firms in this industry offered at least one type of health benefit. In Table 7h, “Medical Insurance coverage for employees” was the most likely offered health benefit for salary and full-time employees, while for part-time Construction employees, that category tied for first place with “Medical Insurance coverage for dependents.”

**Chart 8b. Firms that pay a portion of Health Benefits by Industry**



**Table 8h. Employee health plan cost by Construction.**

Question 8. What percentage of the cost of the medical/health care plan(s) do you pay for the employee (employee only)?						
Portion of Cost	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms
None	137	7.6	189	5.6	86	54.2
1% to 25%	38	2.1	55	1.6	0	0.0
26% to 50%	277	15.2	319	9.5	4	2.4
51% to 75%	201	11.0	931	27.7	23	14.5
76% to 99%	107	5.9	111	3.3	4	2.4
100%	1,059	58.2	1,755	52.2	42	26.5
<b>Total in Category</b>	<b>1,819</b>	<b>100.0</b>	<b>3,360</b>	<b>100.0</b>	<b>159</b>	<b>100.0</b>

Note: This table includes Construction firms with at least one employee. 112 firms or 80.0% of the survey responding. Construction firms replied to this question. Cell numbers are estimates from weighted responses.

**Chart 8b: Firms that pay a portion of Health Benefits by Industry** reveals that 50.2% of Construction firms paid a portion of health benefit costs for their employees. In Table 8h, we see that when a firm in this industry paid a portion of employee health benefit cost for salary and full-time employees, the firm paid all of the cost more than half of the time. For part-time employees, just over 25% of Construction firms paid the entire cost.

**Table 9f. Dependent health plan cost by Construction.**

Question 9. What percentage of the cost of the Health Benefit Plan(s) do you pay for the employee's dependents?						
Portion of Cost	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms
None	1,383	78.9	2,894	87.8	201	89.0
1% to 25%	29	1.6	46	1.4	0	0.0
26% to 50%	109	6.2	96	2.9	0	0.0
51% to 75%	90	5.1	141	4.3	4	1.7
76% to 99%	0	0.0	0	0.0	0	0.0
100%	143	8.2	118	3.6	21	9.3
<b>Total in Category</b>	<b>1,754</b>	<b>100.0</b>	<b>3,295</b>	<b>100.0</b>	<b>225</b>	<b>100.0</b>

Note: This table includes Construction firms with at least one employee. 109 firms or 77.9% of the survey responding Construction firms replied to this question. Cell numbers are estimates from weighted responses.

Most Construction firms didn't pay for health plans for the dependents of their employees, as seen in Table 9f. When Construction firms paid a portion of the dependent's health benefit cost, a larger number of them picked up "100%" of the costs for salary and part-time employees. For full-time employees, more firms paid "51% to 75%" of costs.

**Table 10f. Health plan cost change by Construction.**

10. Please check the appropriate boxes indicating cost of Health Benefits offered to your employees during the last year (last 12 months).						
Plan Cost Change	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms
The cost of plan(s) increased	1,424	83.1	2,244	89.4	61	80.1
The cost of plan(s) stayed the same	241	14.0	220	8.7	15	19.9
The cost of plan(s) decreased	50	2.9	46	1.8	0	0.0
<b>Total in Category</b>	<b>1,714</b>	<b>100.0</b>	<b>2,509</b>	<b>100.0</b>	<b>76</b>	<b>100.0</b>

Note: This table includes Construction firms with at least one employee. 103 firms or 73.6% of the survey responding Construction firms replied to this question. Cell numbers are estimates from weighted responses.

More than four of every five Construction firms (Table 10f) reported an increase in the cost of their health benefit plans across all employee groups. For Construction firms, 83.1% reported an increase for salary employees, 89.4% reported an increase for full-time employees and 80.1% in this industry reported an increase for part-time employees.

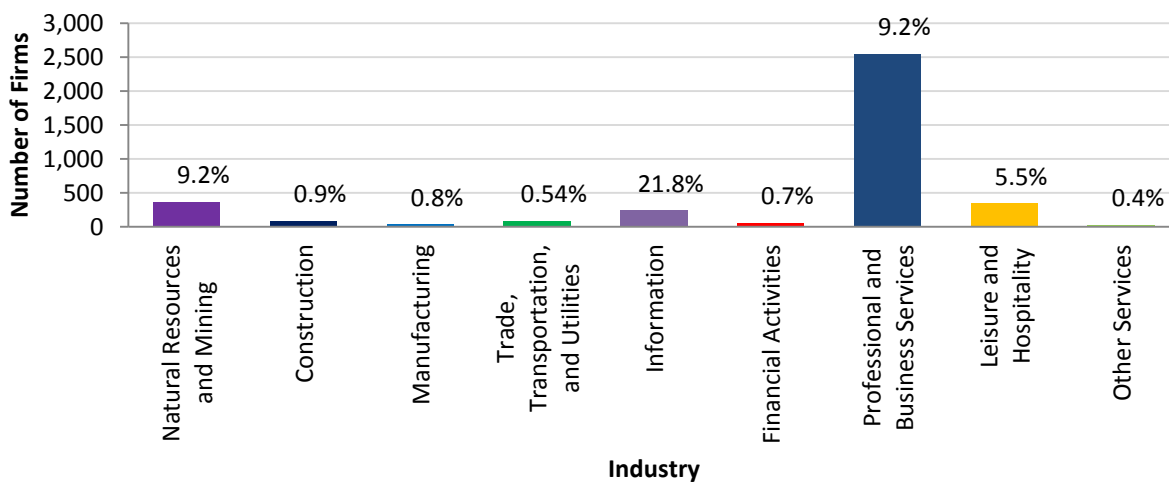
**Table 11f. Health benefit changes by Construction.**

Question 11: Please check the appropriate boxes indicating health benefit changes made during the last year (last 12 months)						
Health Benefit Changes	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Changing Health	Percent Changing Health	Number Changing Health	Percent Changing Health	Number Changing Health	Percent Changing Health
Reduced the total health benefit package	76	1.1	94	1.6	0	0.0
Increased the total health benefit package	59	0.9	63	1.1	17	0.5
Increased the employee's share of premiums	187	2.7	187	3.3	23	0.7
Increased employee's deductibles or co-payments	866	12.5	222	3.9	44	1.3
Added Flexible Spending Accounts or Health Savings Plan	19	0.3	19	0.3	0	0.0
Other	42	0.6	42	0.7	0	0.0
<b>Total Changing Health Benefits</b>	<b>1,122</b>	<b>16.2</b>	<b>464</b>	<b>8.1</b>	<b>853</b>	<b>25.9</b>
<b>Responding Firms in Category</b>	<b>6,909</b>	<b>--</b>	<b>5,719</b>	<b>--</b>	<b>3,286</b>	<b>--</b>

Note: This table includes Construction firms with at least one employee. 45 firms or 32.1% of the survey responding Construction firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

Table 11f. Health benefit changes by Construction shows various modifications that firms made to their health benefit plans, perhaps in response to overall increased cost. The most frequently changed for all Construction firm employee groups was “Increased employee's deductibles or co-payments.”

**Chart 12b: Discontinued Health Benefits by Industry**





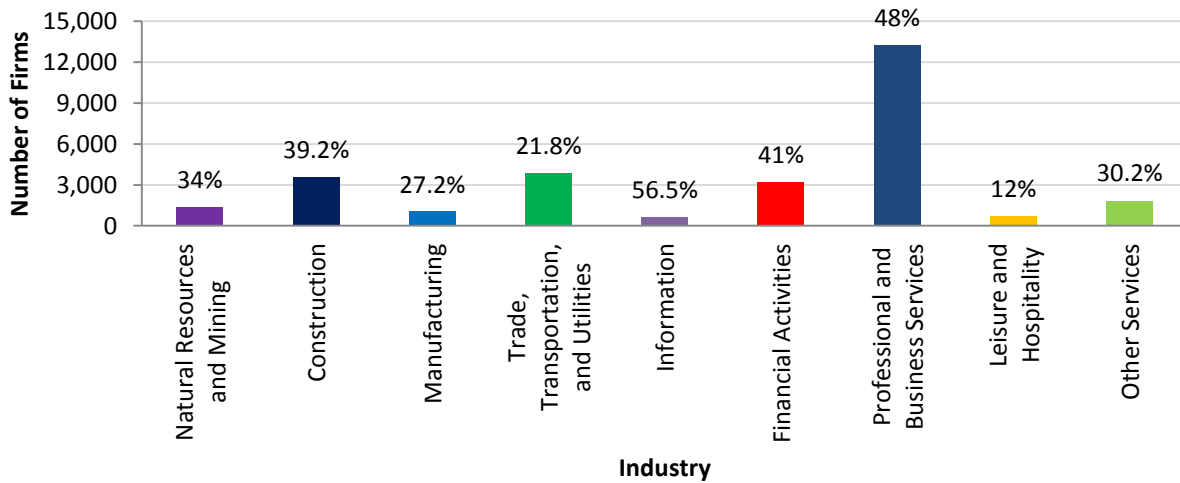
**Table 13c: Year Health Benefit Discontinued by Construction**

Question 13. If the answer is yes to question 12, please check the box indicating the year Health Benefits were discontinued.		
Year	Yes	Percent
Before 2004	17	0.2
2004	0	0.0
2005	17	0.2
2009	0	0.0
2010	0	0.0
2011	0	0.0
2012	0	0.0
2013	17	0.2
2014	34	0.4
<b>Total in Industry</b>	<b>9,199</b>	<b>0.9</b>

Note: Years 2006, 2007 & 2008 are not included.

Chart 12b reveals that only 0.9% of Construction firms have discontinued health care benefits. Table 13c shows that the year in which Construction firms most frequently discontinued benefits was 2014.

**Chart 14b: Firms that offer Retirement Benefits by Industry**



**Table 14h. Retirement benefits offered by Construction.**

Question 14. Please check appropriate boxes indicating retirement benefits you offer to any of your question.						
Retirement Benefits	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Offering Retirement	Percent Offering Retirement	Number Offering Retirement	Percent Offering Retirement	Number Offering Retirement	Percent Offering Retirement
Defined Benefit Pension Plan	38	2.3	97	4.0	4	5.2
Defined Contribution Plan [e. g. 401(k)]	478	28.8	506	21.0	31	42.2
Stock Ownership Plan	25	1.5	25	1.0	4	5.2
Profit Sharing Plan	182	10.9	141	5.9	0	0.0
SEP/SIMPLE	896	54.0	1,596	66.3	34	47.3
Thrift or Savings Plan	40	2.4	40	1.7	0	0.0
Other	0	0.0	0	0.0	0	0.0
<b>Total Offering Retirement Benefits</b>	<b>1,433</b>	<b>86.4</b>	<b>2,179</b>	<b>90.6</b>	<b>69</b>	<b>94.8</b>
<b>Responding Firms in Category</b>	<b>1,659</b>	<b>--</b>	<b>2,406</b>	<b>--</b>	<b>73</b>	<b>--</b>

Note: This table includes Construction firms with at least one employee. 79 firms or 56.4% of the survey responding Construction firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

Chart 14b establishes that 39.2% of Construction firms offered some type of retirement benefit. We can see in Table 14h that a “SEP/SIMPLE” plan was most often offered to salary, full-time and part-time employees in this industry.

**Table 15f. Defined contribution plan funding by Construction.**

Question 15. If a Defined Contribution Plan is offered, who funds the plan?						
Plan Funding	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms
Employee only	65	5.2	82	4.1	4	5.5
Employer only	700	56.0	721	36.3	34	49.9
Employer and employee each contribute half	151	12.1	210	10.6	0	0.0
Employer contributes larger share	38	3.1	700	35.2	0	0.0
Employee contributes larger share	296	23.7	275	13.8	31	44.5
<b>Total in Category</b>	<b>1,250</b>	<b>100.0</b>	<b>1,988</b>	<b>100.0</b>	<b>69</b>	<b>100.0</b>

Note: This table includes Construction firms with at least one employee. 62 firms or 44.3% of the survey responding Construction firms replied to this question. Cell numbers are estimates from weighted responses.

In funding defined contribution plans, Construction firms most often contributed the larger share of funds for salary employees. Table 15f indicates that the employer was most usually the only contributor to defined contribution plans for all employee groups.

**Table 16f. Retirement cost change by Construction.**

Question 16. Please check the appropriate boxes indicating cost of Retirement Benefits offered to your employees during the last year (last 12 months).						
Cost Change	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number	Percent	Number	Percent	Number	Percent
The cost of plan(s) increased	29	2.3	71	3.6	21	40.7
The cost of plan(s) stayed the same	512	40.6	1,192	60.3	31	59.3
The cost of plan(s) decreased	719	57.1	715	36.2	0	0.0
<b>Responding Firms in Category</b>	<b>1,259</b>	<b>100.0</b>	<b>1,978</b>	<b>100.0</b>	<b>52</b>	<b>100.0</b>

Note: This table includes Construction firms with at least one employee. 63 firms or 45.0% of the survey responding Construction firms replied to this question. Cell numbers are estimates from weighted responses.

As shown above (Table 16f), retirement benefits costs during the last 12 months for salary employees decreased more often than not, while costs for full-time employees stayed the same for a majority of firms. However, when the retirement benefit costs for salary and full-time Construction employee groups did change, they most likely decreased in cost.

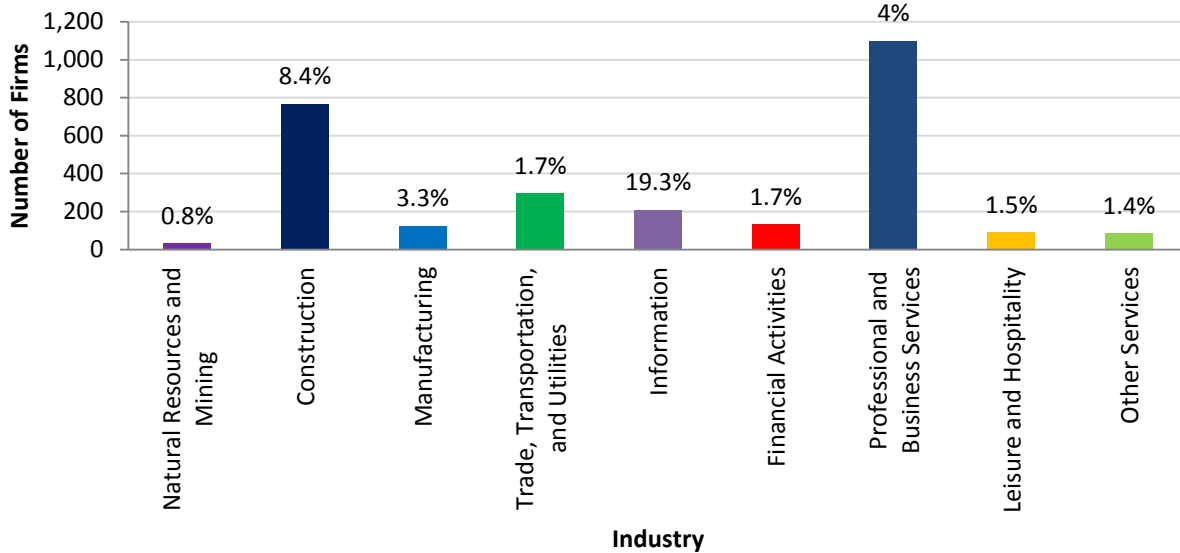
**Table 17f. Retirement benefit changes by Construction.**

17. Please check the appropriate boxes indicating Retirement Benefit changes made during the last year (last 12 months).						
Retirement Benefit Change	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Changing Retirement	Percent Changing Retirement	Number Changing Retirement	Percent Changing Retirement	Number Changing Retirement	Percent Changing Retirement
Reduce the total Retirement Benefit package	683	9.9	683	11.9	0	0.0
Increase the total Retirement Benefit package	40	0.6	57	1.0	17	0.5
Reduced the Defined Contribution match limit	36	0.5	36	0.6	0	0.0
Increased the Defined Contribution match limit	55	0.8	55	1.0	0	0.0
Moved the Defined Benefit to a Defined Contribution Plan	0	0.0	0	0.0	0	0.0
Other	53	0.8	36	0.6	4	0.1
<b>Total Changing Retirement Benefits</b>	<b>832</b>	<b>12.0</b>	<b>832</b>	<b>14.5</b>	<b>21</b>	<b>0.6</b>
<b>Responding Firms in Category</b>	<b>6,909</b>	<b>--</b>	<b>5,719</b>	<b>--</b>	<b>3,286</b>	<b>--</b>

Note: This table includes Construction firms with at least one employee. ^ firms or % of the survey responding Construction firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

In question 17 of this survey, we provide five multiple choice options describing possible changes to retirement plans (Table 17f). If Construction firms did make a change to their retirement benefit package, they most often chose to “Reduce the total Retirement Benefit package” for salary and full-time employees and “Increase the total Retirement Benefit package” for part-time employees.

**Chart 18b: Retirement Cost Affect by Firm Size and Industry**



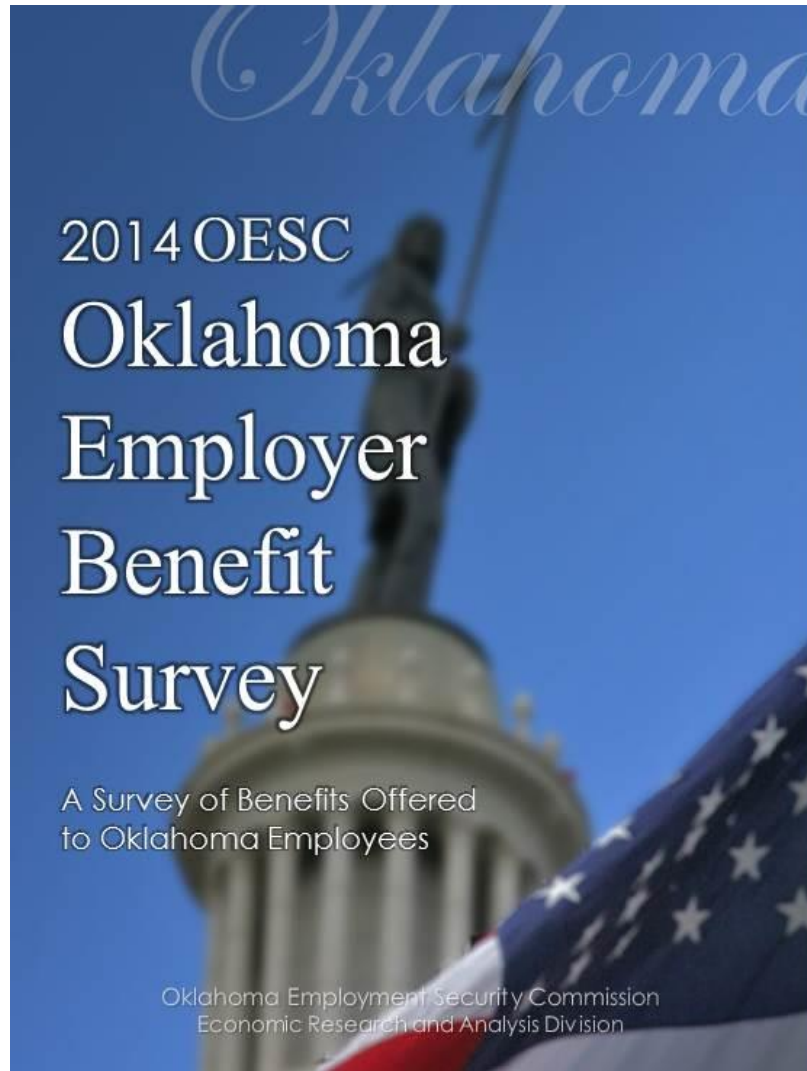
Out of all industries, Construction had the second largest number of firms reporting that the cost of retirement affected aspects of their business (Chart 18b).

**Table 19b. Total Benefit Cost by Firm Size and Construction Industry**

Question 19. What percentage of your total personnel compensation costs consists of benefits (excluding worker's compensation, social security tax, and unemployment insurance)?								
Portion of Cost	Firm Sizes							
	Small Firms		Medium Firms		Large Firms		Extra-Large Firms	
	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms
15% or Less	6,109	90.0	773	57.0	46	33.3	38	40.0
16% to 20%	0	0.0	309	22.8	46	33.3	19	20.0
21% to 25%	679	10.0	137	10.1	15	11.1	0	0.0
26% to 30%	0	0.0	34	2.5	11	8.3	19	20.0
More Than 30%	0	0.0	103	7.6	19	13.9	19	20.0
<b>Total in Category</b>	<b>6,788</b>	<b>100.0</b>	<b>1,358</b>	<b>100.0</b>	<b>137</b>	<b>100.0</b>	<b>96</b>	<b>100.0</b>

Note: This table includes Construction firms with at least one employee. 130 firms or 92.9% of the survey responding Construction firms replied to this question. Cell numbers are estimates from weighted responses.

According to **Table 19b. Total Benefit Cost by Firm Size and Construction Industry**, a majority of small, medium and extra-large firms reported the cost of benefits as a portion of total employee compensation cost as “15% or Less.” For large Construction firms, one-third paid “15% or Less” and one-third paid “16% to 20%.”



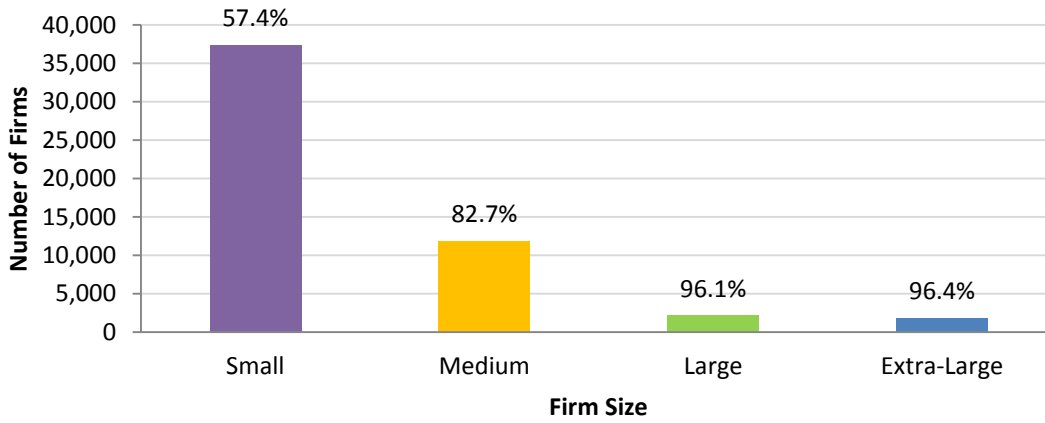
## Report by Firm Size

## Report by Firm Size

Responses to the 2014 OESC Oklahoma Employer Benefit Survey were divided according to four firm sizes: small firms with one to four employees, medium firms with four to 49 employees, large firms with 50 to 249 employees, and extra-large firms with 250 or more employees.

**Question 2** of the survey inquires if the respondent offered health, leave, and fringe benefits.

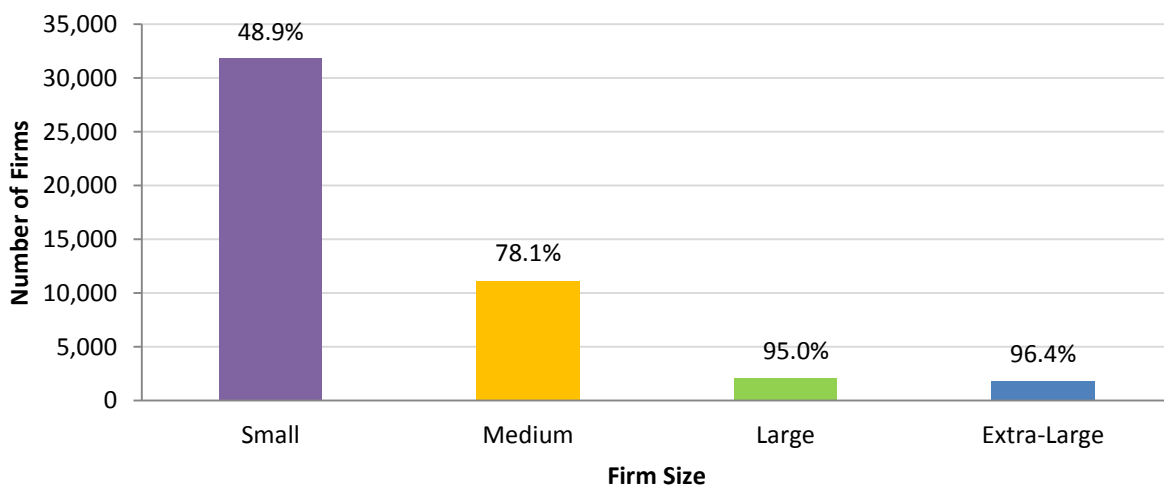
### Chart 2a: Health, Leave & Fringe Benefits by Firm Size



As firm size increased, so did the likelihood of offering one of these three types of leave.

In **Question 3**, employers were asked about leave benefits for workers.

### Chart 3a. Firms that offer Paid Leave Benefits by Firm Size



**Chart 3a: Firms that offer Paid Leave Benefits by Firm Size** shows that the likelihood of offering one of these types of paid leave increased as firm size increased. Tables 3c, 3e and 3f display the types of leave offered by firm size and employee category.

**Table 3c. Leave benefits offered by Small Firms**

Question 3: Please check all leave benefits offered by your company.						
Leave Benefits	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Offering Leave	Percent Offering Leave	Number Offering Leave	Percent Offering Leave	Number Offering Leave	Percent Offering Leave
Paid Holidays	18,172	44.0	12,406	41.6	3,662	22.2
Paid Parental Leave	5,057	12.2	1,811	6.1	936	5.7
Sick Leave	13,219	32.0	8,440	28.3	1,604	9.7
Paid Vacation	17,844	43.2	11,988	40.2	3,427	20.8
Charity or Other Activities	4,792	11.6	2,323	7.8	1,270	7.7
Unpaid Leave	10,579	25.6	8,503	28.5	2,681	16.2
Other	797	1.9	0	0.0	0	0.0
<b>Total Offering Leave Benefits</b>	<b>20,040</b>	<b>48.5</b>	<b>10,507</b>	<b>35.2</b>	<b>5,817</b>	<b>35.2</b>
<b>Responding Firms in Category</b>	<b>41,343</b>	--	<b>29,838</b>	--	<b>16,509</b>	--

Note: Small Firms = 1 to 4 employees. This table includes small firms with at least one employee. 96 firms or 50.5% of the survey responding small firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

**Table 3d. Leave benefits offered by Medium Firms**

Question 3: Please check all leave benefits offered by your company.						
Leave Benefits	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Offering Leave	Percent Offering Leave	Number Offering Leave	Percent Offering Leave	Number Offering Leave	Percent Offering Leave
Paid Holidays	7,684	68.5	7,664	63.6	1,995	22.9
Paid Parental Leave	1,294	11.5	1,074	8.9	209	2.4
Sick Leave	5,322	47.4	4,881	40.5	1,144	13.1
Paid Vacation	8,085	72.1	8,383	69.6	1,854	21.3
Charity or Other Activities	1,185	10.6	847	7.0	314	3.6
Unpaid Leave	4,159	37.1	4,520	37.5	2,529	29.0
Other	339	3.0	284	2.4	43	0.5
<b>Total Offering Leave Benefits</b>	<b>8,749</b>	<b>78.0</b>	<b>5,667</b>	<b>47.1</b>	<b>3,883</b>	<b>44.6</b>
<b>Responding Firms in Category</b>	<b>11,218</b>	--	<b>12,044</b>	--	<b>8,711</b>	--

Note: Medium Firms = 5 to 49 employees. 631 firms or 80.4% of the survey responding medium firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

**Table 3e. Leave benefits offered by Large Firms**

Question 3: Please check all leave benefits offered by your company.						
Leave Benefits	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Offering Leave	Percent Offering Leave	Number Offering Leave	Percent Offering Leave	Number Offering Leave	Percent Offering Leave
Paid Holidays	1,611	86.5	1,562	75.6	414	25.7
Paid Parental Leave	274	14.7	240	11.6	41	2.6
Sick Leave	1,119	60.1	1,004	48.6	242	15.0
Paid Vacation	1,653	88.7	1,762	85.2	426	26.4
Charity or Other Activities	186	10.0	176	8.5	73	4.5
Unpaid Leave	1,168	62.7	1,262	61.1	752	46.6
Other	141	7.6	147	7.1	8	0.5
<b>Total Offering Leave Benefits</b>	<b>1,762</b>	<b>94.6</b>	<b>1,257</b>	<b>60.8</b>	<b>983</b>	<b>61.0</b>
<b>Responding Firms in Category</b>	<b>1,862</b>	--	<b>2,067</b>	--	<b>1,612</b>	--

Note: Large Firms = 50 to 249 employees. 586 firms or 96.4% of the survey responding large firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

**Table 3f. Leave benefits offered by Extra-Large Firms**

Question 3: Please check all leave benefits offered by your company.						
Leave Benefits	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Offering Leave	Percent Offering Leave	Number Offering Leave	Percent Offering Leave	Number Offering Leave	Percent Offering Leave
Paid Holidays	2,172	84.9	1,466	82.6	661	42.6
Paid Parental Leave	222	8.7	212	11.9	56	3.6
Sick Leave	1,369	53.5	1,085	61.1	443	28.6
Paid Vacation	2,196	85.8	1,525	85.9	696	44.9
Charity or Other Activities	84	3.3	287	16.2	151	9.7
Unpaid Leave	713	27.9	1,369	77.1	957	61.8
Other	34	1.3	219	12.3	57	3.7
<b>Total Offering Leave Benefits</b>	<b>2,240</b>	<b>87.5</b>	<b>1,298</b>	<b>73.1</b>	<b>1,172</b>	<b>75.6</b>
<b>Responding Firms in Category</b>	<b>2,560</b>	--	<b>1,776</b>	--	<b>1,550</b>	--

Note: Extra-Large firms = 250+ employees. 208 firms or 96.7% of the survey responding extra-large firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

Again, as firm size increased, so did the likelihood of offering paid leave. “Paid holidays” was the paid leave most frequently offered by small firms for all employee categories. It’s also the most frequently offered by medium firms for salary and full-time employees. “Paid vacation” is the paid leave most frequently offered by large and extra-large firms for all employee categories.



**Question 4** addressed pay benefits offered by Oklahoma employers.

**Table 4a. Pay benefits offered by Small Firms**

Question 4: Please check all pay benefits offered by your company.						
Pay Benefits	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Offering Leave	Percent Offering Leave	Number Offering Leave	Percent Offering Leave	Number Offering Leave	Percent Offering Leave
Cost of Living Adjustments	3,388	8.8	1,871	6.3	334	2.0
Length of Service Awards	5,281	13.8	2,942	9.9	1,131	6.9
Overtime Pay	4,747	12.4	11,256	37.7	2,651	16.1
Production or Performance Bonuses	7,184	18.8	4,683	15.7	1,312	8.0
Stock Option Bonuses	2,449	6.4	871	2.9	334	2.0
Other	1,324	3.5	1,080	3.6	733	4.4
<b>Total Offering Pay Benefits</b>	<b>12,260</b>	<b>32.0</b>	<b>14,283</b>	<b>47.9</b>	<b>3,964</b>	<b>24.0</b>
<b>Responding Firms in Category</b>	<b>38,289</b>	<b>--</b>	<b>29,838</b>	<b>--</b>	<b>16,508</b>	<b>--</b>

Note: Small Firms = 1 to 4 employees. This table includes small firms with at least one employee. 77 firms or 40.5% of the survey responding small firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

**Table 4b. Pay benefits offered by Medium Firms**

Question 4: Please check all pay benefits offered by your company.						
Pay Benefits	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Offering Leave	Percent Offering Leave	Number Offering Leave	Percent Offering Leave	Number Offering Leave	Percent Offering Leave
Cost of Living Adjustments	1,171	10.4	1,280	10.6	705	8.1
Length of Service Awards	1,397	12.5	1,449	12.0	751	8.6
Overtime Pay	2,731	24.3	8,818	73.2	3,531	40.6
Production or Performance Bonuses	4,174	37.2	3,764	31.3	1,553	17.9
Stock Option Bonuses	530	4.7	534	4.4	164	1.9
Other	458	4.1	416	3.5	201	2.3
<b>Total Offering Pay Benefits</b>	<b>6,389</b>	<b>56.9</b>	<b>9,358</b>	<b>77.7</b>	<b>4,307</b>	<b>49.5</b>
<b>Responding Firms in Category</b>	<b>11,218</b>	<b>--</b>	<b>12,044</b>	<b>--</b>	<b>8,693</b>	<b>--</b>

Note: Medium Firms = 5 to 49 employees. 601 firms or 76.6% of the survey responding medium firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

**Table 4c. Pay benefits offered by Large Firms**

Question 4: Please check all pay benefits offered by your company.						
Pay Benefits	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Offering Leave	Percent Offering Leave	Number Offering Leave	Percent Offering Leave	Number Offering Leave	Percent Offering Leave
Cost of Living Adjustments	260	14.0	292	14.1	180	11.1
Length of Service Awards	606	32.6	650	31.4	343	21.2
Overtime Pay	483	25.9	1,883	91.1	984	60.9
Production or Performance Bonuses	1,003	53.9	805	38.9	394	24.4
Stock Option Bonuses	135	7.3	91	4.4	31	1.9
Other	114	6.1	121	5.9	63	3.9
<b>Total Offering Pay Benefits</b>	<b>1,447</b>	<b>77.7</b>	<b>1,921</b>	<b>92.9</b>	<b>1,183</b>	<b>73.3</b>
<b>Responding Firms in Category</b>	<b>1,862</b>	--	<b>2,067</b>	--	<b>1,615</b>	--

Note: Large Firms = 50 to 249 employees. 578 firms or 95.1% of the survey responding large firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

**Table 4d. Pay benefits offered by Extra-Large Firms**

Question 4: Please check all pay benefits offered by your company.						
Pay Benefits	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Offering Leave	Percent Offering Leave	Number Offering Leave	Percent Offering Leave	Number Offering Leave	Percent Offering Leave
Cost of Living Adjustments	299	18.4	299	16.7	208	13.4
Length of Service Awards	808	49.6	864	48.4	541	34.9
Overtime Pay	432	26.5	1,669	93.6	1,119	72.2
Production or Performance Bonuses	796	48.9	764	42.8	389	25.1
Stock Option Bonuses	159	9.8	39	2.2	32	2.1
Other	99	6.1	102	5.7	63	4.1
<b>Total Offering Pay Benefits</b>	<b>1,299</b>	<b>79.7</b>	<b>1,716</b>	<b>96.2</b>	<b>1,272</b>	<b>82.1</b>
<b>Responding Firms in Category</b>	<b>1,629</b>	--	<b>1,784</b>	--	<b>1,550</b>	--

Note: Extra-Large firms = 250+ employees. 205 firms or 95.3% of the survey responding extra-large firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

“Production or Performance Bonuses” was the pay benefit most often offered for salary employees. This is true for firms of all sizes. “Overtime Pay” was the pay benefit most offered for full-time and part-time employees.

**Question 5** dealt with fringe benefits offered to employees.

**Table 5a. Fringe benefits offered by Small Firms**

Question 5: Please check all fringe benefits offered by your company.						
Fringe Benefits	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Offering Benefit	Percent Offering Benefit	Number Offering Benefit	Percent Offering Benefit	Number Offering Benefit	Percent Offering Benefit
Ability to Telecommunicate	8,596	20.8	2,934	9.8	1,278	7.7
Flexible Work Schedule	11,088	26.8	5,773	19.3	3,596	21.8
Dues, Subscriptions, or Membership Fees	5,590	13.5	2,256	7.6	733	4.4
Gym Membership or On-site Athletic Facilities	2,653	6.4	399	1.3	0	0.0
Financial Planning & Wealth Management Services	1,740	4.2	733	2.5	0	0.0
Legal Services or Legal Assistance	2,537	6.1	334	1.1	0	0.0
Tuition Reimbursement	1,530	3.7	1,530	5.1	203	1.2
Paid Professional Development or Continued Education	4,330	10.5	5,263	17.6	1,668	10.1
Relocation Assistance	1,623	3.9	733	2.5	0	0.0
Child Care Assistance	281	0.7	281	0.9	0	0.0
Free or Subsidized Refreshments or Meals	4,584	11.1	2,114	7.1	1,067	6.5
Employee Discounts on Company Products	3,732	9.0	2,781	9.3	2,165	13.1
Other	399	1.0	399	1.3	399	2.4
<b>Total Offering Fringe Benefits</b>	<b>16,363</b>	<b>39.6</b>	<b>11,300</b>	<b>37.9</b>	<b>5,886</b>	<b>35.7</b>
<b>Responding Firms in Category</b>	<b>41,343</b>	--	<b>29,838</b>	--	<b>16,508</b>	--

Note: Small Firms = 1 to 4 employees. 79 firms or 41.6% of the survey responding small firms replied to this question. Cell numbers are estimates from weighted responses are possible in each column.

**Table 5b. Fringe benefits offered by Medium Firms**

Question 5: Please check all fringe benefits offered by your company.						
Fringe Benefits	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Offering Benefit	Percent Offering Benefit	Number Offering Benefit	Percent Offering Benefit	Number Offering Benefit	Percent Offering Benefit
Ability to Telecommunicate	1,588	14.2	1,324	11.0	576	6.6
Flexible Work Schedule	3,101	27.6	3,163	26.3	2,400	27.5
Dues, Subscriptions, or Membership Fees	2,466	22.0	1,731	14.4	754	8.7
Gym Membership or On-site Athletic Facilities	584	5.2	485	4.0	193	2.2
Financial Planning & Wealth Management Services	735	6.6	773	6.4	250	2.9
Legal Services or Legal Assistance	346	3.1	382	3.2	104	1.2
Tuition Reimbursement	1,357	12.1	1,500	12.5	398	4.6
Paid Professional Development or Continued Education	3,098	27.6	2,683	22.3	1,203	13.8
Relocation Assistance	770	6.9	348	2.9	70	0.8
Child Care Assistance	87	0.8	190	1.6	105	1.2
Free or Subsidized Refreshments or Meals	1,680	15.0	1,853	15.4	1,314	15.1
Employee Discounts on Company Products	2,913	26.0	3,232	26.8	2,271	26.1
Other	102	0.9	155	1.3	95	1.1
<b>Total Offering Fringe Benefits</b>	<b>7,038</b>	<b>62.7</b>	<b>7,162</b>	<b>59.5</b>	<b>5,209</b>	<b>59.8</b>
<b>Responding Firms in Category</b>	<b>11,218</b>	--	<b>12,044</b>	--	<b>8,711</b>	--

Note: Medium Firms = 5 to 49 employees. 495 firms or 63.1% of the survey responding medium firms replied to this question. Cell numbers are estimates from weighted responses are possible in each column.

**Table 5c. Fringe benefits offered by Large Firms**

Question 5: Please check all fringe benefits offered by your company.						
Fringe Benefits	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Offering Benefit	Percent Offering Benefit	Number Offering Benefit	Percent Offering Benefit	Number Offering Benefit	Percent Offering Benefit
Ability to Telecommunicate	392	21.1	237	11.4	106	6.5
Flexible Work Schedule	540	29.0	499	24.1	368	22.8
Dues, Subscriptions, or Membership Fees	590	31.7	319	15.4	116	7.2
Gym Membership or On-site Athletic Facilities	359	19.3	325	15.7	221	13.7
Financial Planning & Wealth Management Services	265	14.2	248	12.0	137	8.5
Legal Services or Legal Assistance	199	10.7	194	9.4	102	6.3
Tuition Reimbursement	525	28.2	560	27.1	153	9.4
Paid Professional Development or Continued Education	757	40.7	697	33.7	308	19.1
Relocation Assistance	329	17.7	149	7.2	27	1.7
Child Care Assistance	20	1.1	17	0.8	10	0.6
Free or Subsidized Refreshments or Meals	327	17.6	334	16.2	276	17.1
Employee Discounts on Company Products	562	30.2	599	29.0	459	28.4
Other	73	3.9	67	3.2	43	2.7
<b>Total Offering Fringe Benefits</b>	<b>1,491</b>	<b>80.1</b>	<b>1,603</b>	<b>77.5</b>	<b>1,307</b>	<b>80.9</b>
<b>Responding Firms in Category</b>	<b>1,862</b>	--	<b>2,067</b>	--	<b>1,615</b>	--

Note: Large Firms = 50 to 249 employees. 483 firms or 79.4% of the survey responding large firms replied to this question. Cell numbers are estimates from weighted responses are possible in each column.

**Table 5d. Fringe benefits offered by Extra-Large Firms**

Question 5: Please check all fringe benefits offered by your company.						
Fringe Benefits	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Offering Benefit	Percent Offering Benefit	Number Offering Benefit	Percent Offering Benefit	Number Offering Benefit	Percent Offering Benefit
Ability to Telecommunicate	429	26.3	260	14.6	130	8.4
Flexible Work Schedule	658	40.4	538	30.2	544	35.1
Dues, Subscriptions, or Membership Fees	694	42.6	354	19.8	171	11.0
Gym Membership or On-site Athletic Facilities	496	30.4	507	28.4	404	26.1
Financial Planning & Wealth Management Services	475	29.2	489	27.4	386	24.9
Legal Services or Legal Assistance	441	27.1	490	27.5	373	24.0
Tuition Reimbursement	829	50.9	889	49.9	374	24.1
Paid Professional Development or Continued Education	888	54.5	719	40.3	353	22.7
Relocation Assistance	687	42.2	275	15.4	62	4.0
Child Care Assistance	84	5.1	84	4.7	62	4.0
Free or Subsidized Refreshments or Meals	332	20.4	306	17.2	306	19.7
Employee Discounts on Company Products	594	36.5	673	37.7	575	37.1
Other	81	5.0	89	5.0	62	4.0
<b>Total Offering Fringe Benefits</b>	<b>1,489</b>	<b>91.4</b>	<b>1,598</b>	<b>89.6</b>	<b>1,384</b>	<b>89.3</b>
<b>Responding Firms in Category</b>	<b>1,629</b>	--	<b>1,784</b>	--	<b>1,550</b>	--

Note: Extra-Large firms = 250+ employees. 198 firms or 92.1% of the survey responding extra-large firms replied to this question. Cell numbers are estimates from weighted responses are possible in each column.

The most commonly offered fringe benefit in small and medium sized firms was a “Flexible Work Schedule.” This was true for all employee categories. For salary employees at medium size firms, a “Flexible Work Schedule” tied with “Paid Professional Development or Continued Education” for most frequently offered benefit. This latter benefit was also the most frequently offered fringe benefit for salary employees in large and extra-large firms.

**Question 6** inquired about insurance benefits offered by Oklahoma employers.

**Table 6a. Insurance benefits offered by Small Firms**

Question 6. Please check all insurance benefits offered by your company.						
Insurance Benefits	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Offering Insurance	Percent Offering Insurance	Number Offering Insurance	Percent Offering Insurance	Number Offering Insurance	Percent Offering Insurance
Accidental Death and Dismemberment Insurance	4,821	11.7	3,200	10.7	537	3.3
Disability Insurance	4,487	10.9	2,382	8.0	203	1.2
Life Insurance	7,123	17.2	3,847	12.9	537	3.3
Long-term Care Insurance	2,094	5.1	917	3.1	203	1.2
Other	392	0.9	368	1.2	0	0.0
<b>Total Offering Insurance Benefits</b>	<b>8,367</b>	<b>20.2</b>	<b>4,365</b>	<b>14.6</b>	<b>537</b>	<b>3.3</b>
<b>Responding Firms in Category</b>	<b>41,343</b>	--	<b>29,838</b>	--	<b>16,508</b>	--

Note: Small Firms = 1 to 4 employees. This table includes small firms with at least one employee. 41 firms or 21.6% of the survey responding small firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

**Table 6b. Insurance benefits offered by Medium Firms**

Question 6. Please check all insurance benefits offered by your company.						
Insurance Benefits	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Offering Insurance	Percent Offering Insurance	Number Offering Insurance	Percent Offering Insurance	Number Offering Insurance	Percent Offering Insurance
Accidental Death and Dismemberment Insurance	3,795	33.8	3,919	32.5	878	10.1
Disability Insurance	3,237	28.9	3,419	28.4	743	8.5
Life Insurance	4,976	44.4	4,839	40.2	1,109	12.7
Long-term Care Insurance	1,130	10.1	1,247	10.4	223	2.6
Other	389	3.5	423	3.5	151	1.7
<b>Total Offering Insurance Benefits</b>	<b>5,481</b>	<b>48.9</b>	<b>5,373</b>	<b>44.6</b>	<b>1,299</b>	<b>14.9</b>
<b>Responding Firms in Category</b>	<b>11,218</b>	--	<b>12,044</b>	--	<b>8,711</b>	--

Note: Medium Firms = 5 to 49 employees. 383 firms or 48.8% of the survey responding medium firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

**Table 6c. Insurance benefits offered by Large Firms**

Question 6. Please check all insurance benefits offered by your company.						
Insurance Benefits	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Offering Insurance	Percent Offering Insurance	Number Offering Insurance	Percent Offering Insurance	Number Offering Insurance	Percent Offering Insurance
Accidental Death and Dismemberment Insurance	1,399	75.1	1,435	69.4	266	16.4
Disability Insurance	1,333	71.6	1,349	65.3	266	16.5
Life Insurance	1,553	83.4	1,592	77.0	278	17.2
Long-term Care Insurance	376	20.2	392	19.0	82	5.1
Other	171	9.2	168	8.1	37	2.3
<b>Total Offering Insurance Benefits</b>	<b>1,593</b>	<b>85.6</b>	<b>1,640</b>	<b>79.3</b>	<b>332</b>	<b>20.6</b>
<b>Responding Firms in Category</b>	<b>1,862</b>	--	<b>2,067</b>	--	<b>1,615</b>	--

Note: Large Firms = 50 to 249 employees. 534 firms or 87.8% of the survey responding large firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

**Table 6d. Insurance benefits offered by Extra-Large Firms**

Question 6. Please check all insurance benefits offered by your company.						
Insurance Benefits	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Offering Insurance	Percent Offering Insurance	Number Offering Insurance	Percent Offering Insurance	Number Offering Insurance	Percent Offering Insurance
Accidental Death and Dismemberment Insurance	1,428	87.7	1,496	83.9	440	28.4
Disability Insurance	1,407	86.4	1,440	80.7	386	24.9
Life Insurance	1,502	92.2	1,590	89.1	451	29.1
Long-term Care Insurance	484	29.7	446	25.0	200	12.9
Other	173	10.6	191	10.7	63	4.1
<b>Total Offering Insurance Benefits</b>	<b>1,525</b>	<b>93.6</b>	<b>1,609</b>	<b>90.2</b>	<b>501</b>	<b>32.4</b>
<b>Responding Firms in Category</b>	<b>1,629</b>	--	<b>1,784</b>	--	<b>1,550</b>	--

Note: Extra-Large firms = 250+ employees. 203 firms or 94.4% of the survey responding extra-large firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

“Life Insurance” was the most commonly offered non-health insurance benefit for all employee groups in medium, large and extra-large firms. In small firms, “Accidental Death and Dismemberment Insurance” tied with “Life Insurance” for first place for part-time employees.

In **Question 7**, employers were asked about health benefits offered to employees.

**Chart 7a: Firms that Offer Health Benefits by Firm Size**

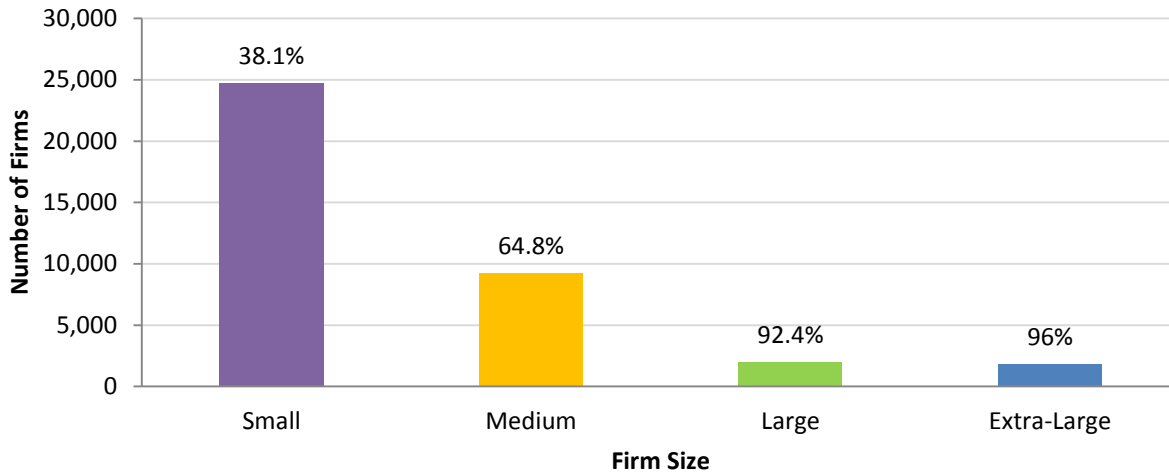


Chart 7a shows that the chances of offering health benefits increased as firm size increased. Large and extra-large firms offered health benefits twice as often as small firms. The next four tables show the types of health benefits offered by firm size and employee category.

**Table 7c. Health benefits offered by Small Firms**

Question 7. Please check all health benefits offered by your company.						
Health Benefits	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Offering Health	Percent Offering Health	Number Offering Health	Percent Offering Health	Number Offering Health	Percent Offering Health
Medical Insurance coverage for employees	14,331	34.7	8,503	28.5	1014	6.1
Medical Insurance coverage for dependents	9,125	22.1	5,896	19.8	733	4.4
Dental Insurance coverage	8,837	21.4	4,763	16.0	733	4.4
Vision Insurance coverage	5,981	14.5	4,423	14.8	334	2.0
Flexible Spending Accounts	2,988	7.2	1,401	4.7	0	0.0
Health Spending Accounts	2,373	5.7	1,309	4.4	0	0.0
Other	399	1.0	334	1.1	334	2.0
<b>Total Offering Health Benefits</b>	<b>14,723</b>	<b>35.6</b>	<b>9,628</b>	<b>32.3</b>	<b>1,348</b>	<b>8.2</b>
<b>Responding Firms in Category</b>	<b>41,343</b>	<b>--</b>	<b>29,838</b>	<b>--</b>	<b>16,508</b>	<b>--</b>

Note: Small Firms = 1 to 4 employees. This table includes small firms with at least one employee. 69 firms or 36.3% of the survey responding small firms replied to this question. Cell numbers are estimates from weighted responses. Multiples responses are possible in each column.

**Table 7d. Health benefits offered by Medium Firms**

Question 7. Please check all health benefits offered by your company.						
Health Benefits	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Offering Health	Percent Offering Health	Number Offering Health	Percent Offering Health	Number Offering Health	Percent Offering Health
Medical Insurance coverage for employees	7,059	62.9	7,333	60.9	1160	13.3
Medical Insurance coverage for dependents	5,830	52.0	6,051	50.2	956	11.0
Dental Insurance coverage	5,285	47.1	5,475	45.5	985	11.3
Vision Insurance coverage	3,454	30.8	3,567	29.6	665	7.6
Flexible Spending Accounts	1,590	14.2	1,590	13.2	287	3.3
Health Spending Accounts	1,035	9.2	994	8.3	161	1.8
Other	184	1.6	252	2.1	49	0.6
<b>Total Offering Health Benefits</b>	<b>7,217</b>	<b>64.3</b>	<b>7,561</b>	<b>62.8</b>	<b>1,350</b>	<b>15.5</b>
<b>Responding Firms in Category</b>	<b>11,218</b>	<b>--</b>	<b>12,044</b>	<b>--</b>	<b>8,711</b>	<b>--</b>

Note: Medium Firms = 5 to 49 employees. 631 firms or 80.4% of the survey responding medium firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

**Table 7e. Health benefits offered by Large Firms**

Question 7. Please check all health benefits offered by your company.						
Health Benefits	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Offering Health	Percent Offering Health	Number Offering Health	Percent Offering Health	Number Offering Health	Percent Offering Health
Medical Insurance coverage for employees	1,681	90.3	1,750	84.7	248	15.4
Medical Insurance coverage for dependents	1,591	85.4	1,685	81.5	229	14.2
Dental Insurance coverage	1,589	85.4	1,638	79.2	251	15.6
Vision Insurance coverage	1,255	67.4	1,306	63.2	194	12.0
Flexible Spending Accounts	768	41.2	794	38.4	140	8.7
Health Spending Accounts	312	16.8	300	14.5	51	3.2
Other	86	4.6	92	4.5	25	1.6
<b>Total Offering Health Benefits</b>	<b>1,710</b>	<b>91.8</b>	<b>1,782</b>	<b>86.2</b>	<b>310</b>	<b>19.2</b>
<b>Responding Firms in Category</b>	<b>1,862</b>	<b>--</b>	<b>2,067</b>	<b>--</b>	<b>1,612</b>	<b>--</b>

Note: Large Firms = 50 to 249 employees. 567 firms or 93.3% of the survey responding large firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.



**Table 7f. Health benefits offered by Extra-Large Firms**

Question 7. Please check all health benefits offered by your company.						
Health Benefits	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Offering Health	Percent Offering Health	Number Offering Health	Percent Offering Health	Number Offering Health	Percent Offering Health
Medical Insurance coverage for employees	1,538	94.4	1,633	92.0	482	31.1
Medical Insurance coverage for dependents	1,538	94.4	1,633	92.0	482	31.1
Dental Insurance coverage	1,531	94.0	1,626	91.6	493	31.8
Vision Insurance coverage	1,300	79.8	1,407	79.2	426	27.5
Flexible Spending Accounts	1,081	66.4	1,195	67.3	396	25.5
Health Spending Accounts	452	27.7	488	27.5	195	12.6
Other	132	8.1	125	7.0	31	2.0
<b>Total Offering Health Benefits</b>	<b>1,549</b>	<b>95.1</b>	<b>1,645</b>	<b>92.6</b>	<b>559</b>	<b>36.1</b>
<b>Responding Firms in Category</b>	<b>1,629</b>	<b>--</b>	<b>1,776</b>	<b>--</b>	<b>1,550</b>	<b>--</b>

Note: Extra-Large firms = 250+ employees. 207 firms or 96.3% of the survey responding extra-large firms replied to this question. Cell numbers are estimates from weighted responses. Multiples responses are possible in each column. The employers that offered medical insurance coverage for employees, also offered it for their dependents.

“Medical Insurance coverage for employees” was the most common type of health benefit offered for all employee categories in small and medium firms. However, “Dental Insurance coverage” was the most common health benefit offered to part-time employees in large firms. “Medical Insurance coverage for dependents” tied for most offered health benefit with “Medical Insurance coverage for employees” for salary and part-time employees in extra-large firms.

**Question 8** addressed the percentage of the cost of employee health benefits that employers pay.

**Chart 8a: Firms that pay a portion of Health Benefits by Firm Size**

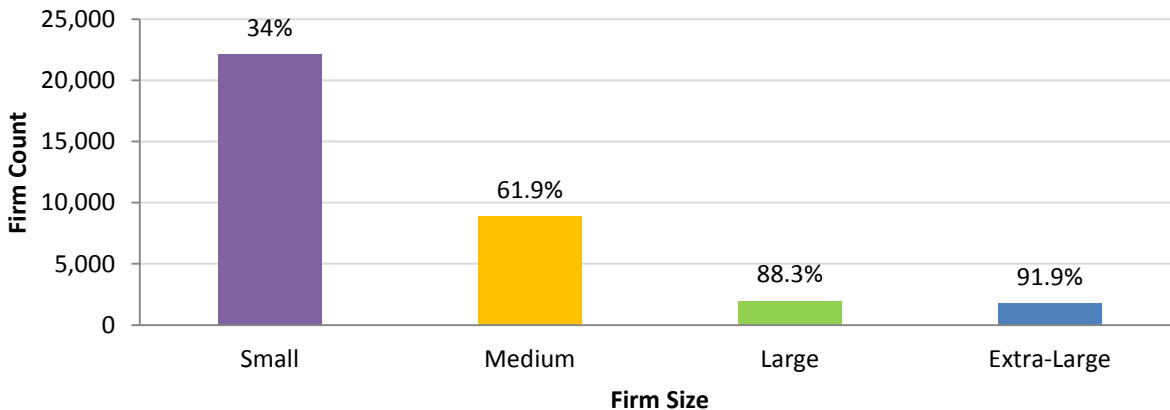


Chart 8a reveals that the likelihood of a firm paying a portion of employee health benefit costs increased as firm size increased. The next four tables identify the portion of health plan cost that firms pay by firm size and employee category.

**Table 8c. Employee health plan cost by Small Firms**

Question 8. What percentage of the cost of the medical/health care plan(s) do you pay for the employee (employee only)?						
Portion of Cost	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms
None	5,205	26.2	5,063	37.3	2470	70.9
1% to 25%	1,746	8.8	668	4.9	615	17.7
26% to 50%	1,326	6.7	1,133	8.4	0	0.0
51% to 75%	1,459	7.3	2,049	15.1	0	0.0
76% to 99%	1,066	5.4	797	5.9	0	0.0
100%	9,067	45.6	3,850	28.4	399	11.4
<b>Total in Category</b>	<b>19,869</b>	<b>100.0</b>	<b>13,561</b>	<b>100.0</b>	<b>3,483</b>	<b>100.0</b>

Note: Small Firms = 1 to 4 employees. This table includes small firms with at least one employee. 88 firms or 46.3% of the survey responding small firms replied to this question. Cell numbers are estimates from weighted responses.

**Table 8d. Employee health plan cost by Medium Firms**

Question 8. What percentage of the cost of the medical/health care plan(s) do you pay for the employee (employee only)?						
Portion of Cost	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms
None	1,135	13.9	1,244	14.7	1086	49.3
1% to 25%	504	6.2	496	5.9	52	2.4
26% to 50%	1,376	16.9	1,746	20.7	193	8.8
51% to 75%	1,578	19.3	1,714	20.3	256	11.6
76% to 99%	1,167	14.3	1,077	12.7	290	13.2
100%	2,405	29.5	2,173	25.7	324	14.7
<b>Total in Category</b>	<b>8,164</b>	<b>100.0</b>	<b>8,450</b>	<b>100.0</b>	<b>2,201</b>	<b>100.0</b>

Note: Medium Firms = 5 to 49 employees. 578 firms or 73.6% of the survey responding medium firms replied to this question. Cell numbers estimates from weighted responses.

**Table 8e. Employee health plan cost by Large Firms**

Question 8. What percentage of the cost of the medical/health care plan(s) do you pay for the employee (employee only)?						
Portion of Cost	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms
None	55	3.1	81	4.5	79	23.3
1% to 25%	105	6.0	119	6.6	26	7.6
26% to 50%	250	14.2	287	15.9	50	14.8
51% to 75%	543	30.9	572	31.6	89	26.0
76% to 99%	464	26.5	447	24.7	41	12.0
100%	338	19.3	302	16.7	56	16.3
<b>Total in Category</b>	<b>1,755</b>	<b>100.0</b>	<b>1,807</b>	<b>100.0</b>	<b>341</b>	<b>100.0</b>

Note: Large Firms = 50 to 249 employees. 565 firms or 92.9% of the survey responding large firms replied to this question. Cell numbers estimates from weighted responses.

**Table 8f. Employee health plan cost by Extra-Large Firms**

Question 8. What percentage of the cost of the medical/health care plan(s) do you pay for the employee (employee only)?						
Portion of Cost	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms
None	30	1.9	63	3.8	93	17.9
1% to 25%	100	6.4	100	6.0	41	7.9
26% to 50%	193	12.3	212	12.8	50	9.5
51% to 75%	466	29.7	466	28.2	197	37.6
76% to 99%	639	40.7	691	41.7	134	25.7
100%	144	9.1	124	7.5	8	1.4
<b>Total in Category</b>	<b>1,572</b>	<b>100.0</b>	<b>1,656</b>	<b>100.0</b>	<b>523</b>	<b>100.0</b>

Note: Extra-Large firms = 250+ employees. 203 firms or 94.4% of the survey responding extra-large firms replied to this question. Cell numbers are estimates from weighted responses.

Most small and medium firms paid none of the cost of their health plans for part-time employees. Large firms most often paid “51% to 75%” of their employees’ health plans for salary and full-time employees. Extra-large firms most often paid “76% to 99%” of the health plan cost for their salary and full-time employees.

**Question 9** dealt with the percentage of the cost of health benefits for employee dependents that an employer pays.

**Table 9a. Dependent health plan cost by Small Firms**

Question 9. What percentage of the cost of the Health Benefit Plan(s) do you pay for the employee's dependents?						
Portion of Cost	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms
None	12,360	67.2	10,210	77.5	2,470	77.1
1% to 25%	949	5.2	334	2.5	334	10.4
26% to 50%	184	1.0	917	7.0	0	0.0
51% to 75%	975	5.3	518	3.9	0	0.0
76% to 99%	791	4.3	399	3.0	0	0.0
100%	3,145	17.1	791	6.0	399	12.4
<b>Total in Category</b>	<b>18,405</b>	<b>100.0</b>	<b>13,168</b>	<b>100.0</b>	<b>3,202</b>	<b>100.0</b>

Note: Small Firms = 1 to 4 employees. This table includes small firms with at least one employee. 85 firms or 44.7% of the survey responding small firms replied to this question. Cell numbers are estimates from weighted responses.

**Table 9b. Dependent health plan cost by Medium Firms**

Question 9. What percentage of the cost of the Health Benefit Plan(s) do you pay for the employee's dependents?						
Portion of Cost	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms
None	5,091	63.6	5,393	66.1	2,556	84.5
1% to 25%	519	6.5	518	6.3	56	1.8
26% to 50%	601	7.5	658	8.1	164	5.4
51% to 75%	706	8.8	701	8.6	86	2.9
76% to 99%	362	4.5	314	3.8	53	1.7
100%	728	9.1	577	7.1	111	3.7
<b>Total in Category</b>	<b>8,005</b>	<b>100.0</b>	<b>8,160</b>	<b>100.0</b>	<b>3,025</b>	<b>100.0</b>

Note: Medium Firms = 5 to 49 employees. 561 firms or 71.5% of the survey responding medium firms replied to this question. Cell numbers are estimates from weighted responses.

**Table 9c. Dependent health plan cost by Large Firms**

Question 9. What percentage of the cost of the Health Benefit Plan(s) do you pay for the employee's dependents?						
Portion of Cost	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms
None	749	43.3	819	46.4	335	72.2
1% to 25%	105	6.1	113	6.4	15	3.2
26% to 50%	254	14.7	270	15.3	53	11.5
51% to 75%	378	21.8	365	20.7	41	8.9
76% to 99%	170	9.8	147	8.3	12	2.7
100%	75	4.4	51	2.9	7	1.6
<b>Total in Category</b>	<b>1,731</b>	<b>100.0</b>	<b>1,764</b>	<b>100.0</b>	<b>464</b>	<b>100.0</b>

Note: Large Firms = 50 to 249 employees. 558 firms or 91.8% of the survey responding large firms replied to this question. Cell numbers are estimates from weighted responses.

**Table 9d. Dependent health plan cost by Extra-Large Firms**

Question 9. What percentage of the cost of the Health Benefit Plan(s) do you pay for the employee's dependents?						
Portion of Cost	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms
None	344	21.8	398	23.5	179	32.2
1% to 25%	74	4.7	95	5.7	41	7.4
26% to 50%	267	16.9	286	16.9	100	18.1
51% to 75%	467	29.6	474	28.1	146	26.3
76% to 99%	378	24.0	387	22.9	81	14.7
100%	48	3.0	48	2.8	8	1.4
<b>Total in Category</b>	<b>1,578</b>	<b>100.0</b>	<b>1,688</b>	<b>100.0</b>	<b>555</b>	<b>100.0</b>

Note: Extra Large firms = 250+ employees. 200 firms or 93.0% of the survey responding extra-large firms replied to this question. Cell numbers are estimates from weighted responses.

Looking at Tables 9a, 9b and 9c, the most frequent portion of the health plan cost for employees' dependents paid by small, medium and large firms for all employee groups was "None." However, Table 9d shows that over one-quarter of extra-large firms paid "51% to 75%" of their salary, full-time and part-time employees' dependents health plan cost.

**Question 10** collected information about the change in cost of health benefits.

**Table 10a. Health plan cost change by Small Firms**

10. Please check the appropriate boxes indicating cost of Health Benefits offered to your employees during the last year (last 12 months).						
	<b>Employee Categories</b>					
	<b>Salary</b>		<b>Full-Time Hourly</b>		<b>Part-Time Hourly</b>	
<b>Plan Cost Change</b>	<b>Number of Firms</b>	<b>Percent of Firms</b>	<b>Number of Firms</b>	<b>Percent of Firms</b>	<b>Number of Firms</b>	<b>Percent of Firms</b>
The cost of plan(s) increased	12,164	67.7	5,970	69.3	399	39.3
The cost of plan(s) stayed the same	3,693	20.6	2,645	30.7	615	60.7
The cost of plan(s) decreased	2,112	11.8	0	0.0	0	0.0
<b>Total in Category</b>	<b>17,969</b>	<b>100.0</b>	<b>8,616</b>	<b>100.0</b>	<b>1,014</b>	<b>100.0</b>

Note: Small Firms = 1 to 4 employees. This table includes small firms with at least one employee. 68 firms or 35.8% of the survey responding small firms replied to this question. Cell numbers are estimates from weighted responses.

**Table 10b. Health plan cost change by Medium Firms**

10. Please check the appropriate boxes indicating cost of Health Benefits offered to your employees during the last year (last 12 months).						
	<b>Employee Categories</b>					
	<b>Salary</b>		<b>Full-Time Hourly</b>		<b>Part-Time Hourly</b>	
<b>Plan Cost Change</b>	<b>Number of Firms</b>	<b>Percent of Firms</b>	<b>Number of Firms</b>	<b>Percent of Firms</b>	<b>Number of Firms</b>	<b>Percent of Firms</b>
The cost of plan(s) increased	5,643	77.5	5,587	75.8	1112	73.4
The cost of plan(s) stayed the same	1,094	15.0	1,206	16.4	260	17.2
The cost of plan(s) decreased	548	7.5	578	7.8	143	9.5
<b>Total in Category</b>	<b>7,286</b>	<b>100.0</b>	<b>7,371</b>	<b>100.0</b>	<b>1,516</b>	<b>100.0</b>

Note: Medium Firms = 5 to 49 employees. 506 firms or 64.5% of the survey responding medium firms replied to this question. Cell numbers are estimates from weighted responses.

**Table 10c. Health plan cost change by Large Firms**

10. Please check the appropriate boxes indicating cost of Health Benefits offered to your employees during the last year (last 12 months).						
	<b>Employee Categories</b>					
	<b>Salary</b>		<b>Full-Time Hourly</b>		<b>Part-Time Hourly</b>	
<b>Plan Cost Change</b>	<b>Number of Firms</b>	<b>Percent of Firms</b>	<b>Number of Firms</b>	<b>Percent of Firms</b>	<b>Number of Firms</b>	<b>Percent of Firms</b>
The cost of plan(s) increased	1,222	70.7	1,242	70.7	286	73.7
The cost of plan(s) stayed the same	394	22.8	399	22.7	84	21.7
The cost of plan(s) decreased	111	6.5	117	6.6	18	4.5
<b>Total in Category</b>	<b>1,728</b>	<b>100.0</b>	<b>1,757</b>	<b>100.0</b>	<b>388</b>	<b>100.0</b>

Note: Large Firms = 50 to 249 employees. 560 firms or 92.1% of the survey responding large firms replied to this question. Cell numbers are estimates from weighted responses.

**Table 10d. Health plan cost change by Extra-Large Firms**

10. Please check the appropriate boxes indicating cost of Health Benefits offered to your employees during the last year (last 12 months).						
	<b>Employee Categories</b>					
	<b>Salary</b>		<b>Full-Time Hourly</b>		<b>Part-Time Hourly</b>	
<b>Plan Cost Change</b>	<b>Number of Firms</b>	<b>Percent of Firms</b>	<b>Number of Firms</b>	<b>Percent of Firms</b>	<b>Number of Firms</b>	<b>Percent of Firms</b>
The cost of plan(s) increased	1,202	78.1	1,242	76.9	404	77.3
The cost of plan(s) stayed the same	296	19.2	334	20.7	119	22.7
The cost of plan(s) decreased	41	2.6	39	2.4	0	0.0
<b>Total in Category</b>	<b>1,538</b>	<b>100.0</b>	<b>1,615</b>	<b>100.0</b>	<b>523</b>	<b>100.0</b>

Note: Extra-Large firms = 250+ employees. 204 firms or 94.9% of the survey responding extra-large firms replied to this question. Cell numbers are estimates from weighted responses.

Tables 10a, 10b, 10c and 10d show that the cost of employee health plans most frequently increased for all employee categories at medium, large and extra-large firms and for salary and full-time employees at small firms. However, health plans for part-time employees at small firms most frequently remained the same.

**Question 11** asked about any specific health benefit changes.

**Table 11a. Health benefit changes by Small Firms**

Question 11: Please check the appropriate boxes indicating health benefit changes made during the last year (last 12 months)						
Health Benefit Changes	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Changing Health	Percent Changing Health	Number Changing Health	Percent Changing Health	Number Changing Health	Percent Changing Health
Reduced the total health benefit package	1,649	4.0	733	2.5	733	4.4
Increased the total health benefit package	726	1.8	0	0.0	0	0.0
Increased the employee's share of premiums	392	0.9	1,714	5.7	0	0.0
Increased employee's deductibles or co-payments	2,993	7.2	2,042	6.8	334	2.0
Added Flexible Spending Accounts or Health Savings Plan	399	1.0	184	0.6	0	0.0
Other	1,989	4.8	668	2.2	0	0.0
<b>Total Changing Health Benefits</b>	<b>7,416</b>	<b>17.9</b>	<b>4,488</b>	<b>15.0</b>	<b>1,949</b>	<b>11.8</b>
<b>Responding Firms in Category</b>	<b>41,343</b>	--	<b>29,838</b>	--	<b>16,508</b>	--

Note: Small Firms = 1 to 4 employees. This table includes small firms with at least one employee. 33 firms or 17.4% of the survey responding small firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

**Table 11b. Health benefit changes by Medium Firms**

Question 11: Please check the appropriate boxes indicating health benefit changes made during the last year (last 12 months)						
Health Benefit Changes	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Changing Health	Percent Changing Health	Number Changing Health	Percent Changing Health	Number Changing Health	Percent Changing Health
Reduced the total health benefit package	628	5.6	637	5.3	118	1.4
Increased the total health benefit package	738	6.6	856	7.1	112	1.3
Increased the employee's share of premiums	1,382	12.3	1,392	11.6	216	2.5
Increased employee's deductibles or co-payments	1,389	12.4	1,452	12.1	224	2.6
Added Flexible Spending Accounts or Health Savings Plan	150	1.3	211	1.8	21	0.2
Other	216	1.9	210	1.7	34	0.4
<b>Total Changing Health Benefits</b>	<b>3,344</b>	<b>29.8</b>	<b>3,330</b>	<b>27.6</b>	<b>1,981</b>	<b>22.7</b>
<b>Responding Firms in Category</b>	<b>11,218</b>	--	<b>12,044</b>	--	<b>8,711</b>	--

Note: Medium Firms = 5 to 49 employees. 245 firms or 31.2% of the survey responding medium firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.



**Table 11c. Health benefit changes by Large Firms**

Question 11: Please check the appropriate boxes indicating health benefit changes made during the last year (last 12 months)						
Health Benefit Changes	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Changing Health	Percent Changing Health	Number Changing Health	Percent Changing Health	Number Changing Health	Percent Changing Health
Reduced the total health benefit package	121	6.5	130	6.3	31	1.9
Increased the total health benefit package	251	13.5	300	14.5	42	2.6
Increased the employee's share of premiums	468	25.1	463	22.4	73	4.5
Increased employee's deductibles or co-payments	416	22.3	405	19.6	79	4.9
Added Flexible Spending Accounts or Health Savings Plan	68	3.7	64	3.1	2	0.1
Other	115	6.2	97	4.7	3	0.2
<b>Total Changing Health Benefits</b>	<b>977</b>	<b>52.5</b>	<b>1,061</b>	<b>51.3</b>	<b>832</b>	<b>51.5</b>
<b>Responding Firms in Category</b>	<b>1,862</b>	--	<b>2,067</b>	--	<b>1,615</b>	--

Note: Large Firms = 50 to 249 employees. 280 firms or 46.1% of the survey responding large firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

**Table 11d. Health benefit changes by Extra-Large Firms**

Question 11: Please check the appropriate boxes indicating health benefit changes made during the last year (last 12 months)						
Health Benefit Changes	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Changing Health	Percent Changing Health	Number Changing Health	Percent Changing Health	Number Changing Health	Percent Changing Health
Reduced the total health benefit package	127	7.8	114	6.4	27	1.7
Increased the total health benefit package	303	18.6	363	20.4	133	8.6
Increased the employee's share of premiums	622	38.2	674	37.8	220	14.2
Increased employee's deductibles or co-payments	548	33.7	590	33.1	161	10.4
Added Flexible Spending Accounts or Health Savings Plan	79	4.9	91	5.1	14	0.9
Other	74	4.5	86	4.8	26	1.7
<b>Total Changing Health Benefits</b>	<b>1,099</b>	<b>67.5</b>	<b>1,223</b>	<b>68.6</b>	<b>1,066</b>	<b>68.8</b>
<b>Responding Firms in Category</b>	<b>1,629</b>	--	<b>1,784</b>	--	<b>1,550</b>	--

Note: Extra-Large firms = 250+ employees. 215 firms or 100% of the survey responding extra-large firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

As shown in Tables 11a, 11b, 11c and 11d, the most frequent health plan change for salary and full-time employees at small and medium firms was “Increased employee's deductibles or co-payments,” while at large and extra-large firms it was “Increased the employee's share of premiums.” No pattern was shown for part-time employees by firm size.

**Question 12** covered whether or not employers had discontinued health benefits.

**Chart 12a. Discontinued Health Benefits by Firm Size**

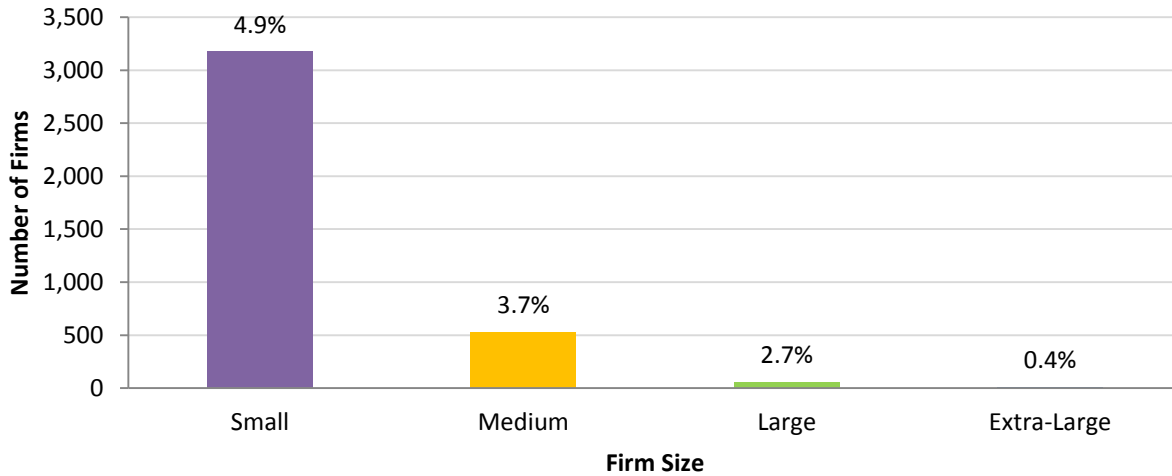


Chart 12a shows that the likelihood of a firm having discontinued health benefits decreased as firm size increased. Small firms (4.9%) were the most likely to have discontinued benefits.

**Question 13** asked about the year that health benefits were discontinued.

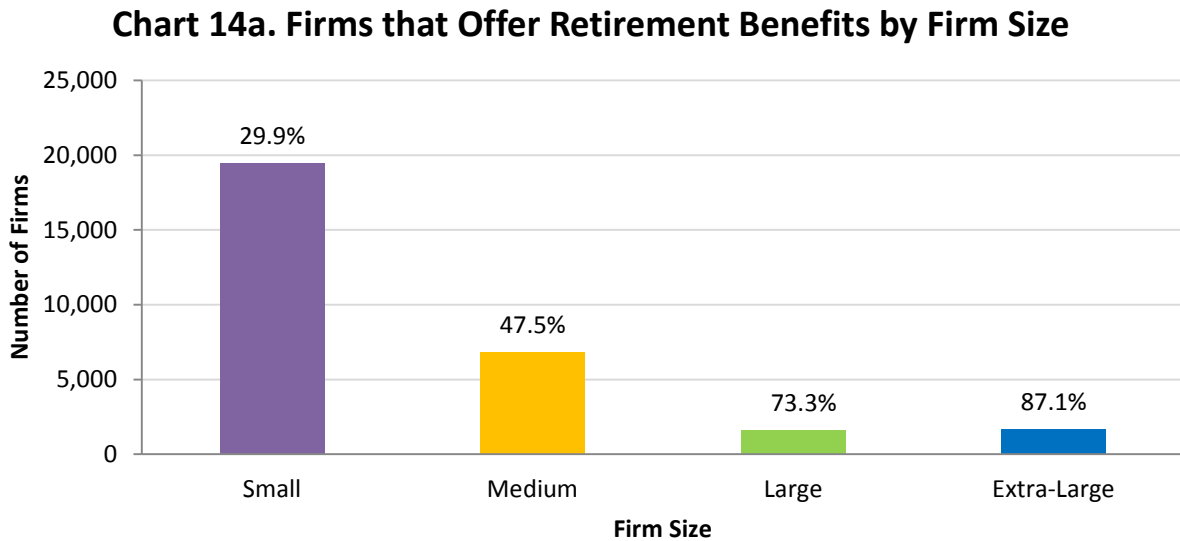
**Table 13a: Year Health Benefit Discontinued by Firm Size**

Question 13. If the answer is yes to question 12, please check the <b>box</b> indicating the year Health Benefits were discontinued.								
Year	Firm Sizes							
	Small Firms		Medium Firms		Large Firms		Firms	
	Yes	%	Yes	%	Yes	%	Yes	%
Before 2004	399	20.1	17	3.7	4	7.3	0	0.0
2004	399	20.0	72	15.6	6	11.6	0	0.0
2005	0	0.0	17	3.7	0	0.0	0	0.0
2009	0	0.0	74	16.0	0	0.0	0	0.0
2010	0	0.0	0	0.0	6	11.4	0	0.0
2011	583	29.3	67	14.5	0	0.0	0	0.0
2012	0	0.0	16	3.5	0	0.0	0	0.0
2013	609	30.6	112	24.2	26	48.0	0	0.0
2014	0	0.0	87	18.8	12	21.7	0	0.0
<b>Total Responses</b>	<b>1,989</b>	<b>100.0</b>	<b>463</b>	<b>100.0</b>	<b>55</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>

Note: Firm Sizes: Small = 1 to 4 employees, Medium = 4 to 49 employees, Large = 50 to 249 employees & Extra-Large firm size = 250+ employees. Rounding may slightly affect totals. Years with no responses are omitted. Years 2006, 2007 & 2008 are not included.

For small, medium and large firms, 2013 was the year most commonly reported as the year health benefits were discontinued. No extra-large firms reported discontinuing health benefits.

In **Question 14**, employers were asked about the retirement benefits they offer.



**Table 14c. Retirement benefits offered by Small firms**

Question 14. Please check appropriate boxes indicating retirement benefits you offer to any of your employees.						
Retirement Benefits	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Offering Retirement	Percent Offering Retirement	Number Offering Retirement	Percent Offering Retirement	Number Offering Retirement	Percent Offering Retirement
Defined Benefit Pension Plan	1,576	3.8	399	1.3	0	0.0
Defined Contribution Plan [e. g. 401(k)]	5,630	13.4	4,010	13.4	203	1.2
Stock Ownership Plan	1,183	2.8	797	2.7	0	0.0
Profit Sharing Plan	1,072	2.6	733	2.5	0	0.0
SEP/SIMPLE	4,504	10.8	3,130	10.5	0	0.0
Thrift or Savings Plan	392	0.9	281	0.9	281	1.7
Other	791	1.9	399	1.3	0	0.0
<b>Total Offering Retirement Benefits</b>	<b>10,740</b>	<b>25.6</b>	<b>7,236</b>	<b>24.3</b>	<b>484</b>	<b>2.9</b>
<b>Responding Firms in Category</b>	<b>41,888</b>	<b>--</b>	<b>29,838</b>	<b>--</b>	<b>16,508</b>	<b>--</b>

Note: Small Firms = 1 to 4 employees. This table includes small firms with at least one employee. 46 firms or 24.2% of the survey responding small firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

**Table 14d. Retirement benefits offered by Medium firms**

Question 14. Please check appropriate boxes indicating retirement benefits you offer to any of your employees.						
Retirement Benefits	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Offering Retirement	Percent Offering Retirement	Number Offering Retirement	Percent Offering Retirement	Number Offering Retirement	Percent Offering Retirement
Defined Benefit Pension Plan	368	3.3	426	3.5	81	0.9
Defined Contribution Plan [e. g. 401(k)]	3,624	32.3	3,584	29.8	949	10.9
Stock Ownership Plan	180	1.6	87	0.7	18	0.2
Profit Sharing Plan	765	6.8	681	5.7	221	2.5
SEP/SIMPLE	1,264	11.3	1,293	10.7	364	4.2
Thrift or Savings Plan	63	0.6	63	0.5	0	0.0
Other	109	1.0	161	1.3	35	0.4
<b>Total Offering Retirement Benefits</b>	<b>5,242</b>	<b>46.7</b>	<b>5,349</b>	<b>44.4</b>	<b>1,439</b>	<b>16.5</b>
<b>Responding Firms in Category</b>	<b>11,218</b>	--	<b>12,044</b>	--	<b>8,711</b>	--

Note: Medium Firms = 5 to 49 employees. 373 firms or 47.5% of the survey responding medium firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

**Table 14e. Retirement benefits offered by Large firms**

Question 14. Please check appropriate boxes indicating retirement benefits you offer to any of your employees.						
Retirement Benefits	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Offering Retirement	Percent Offering Retirement	Number Offering Retirement	Percent Offering Retirement	Number Offering Retirement	Percent Offering Retirement
Defined Benefit Pension Plan	104	6.3	1,969	15.5	31	4.2
Defined Contribution Plan [e. g. 401(k)]	1,171	70.2	816	6.4	529	72.7
Stock Ownership Plan	83	5.0	1,985	15.6	22	3.1
Profit Sharing Plan	150	9.0	1,914	15.0	70	9.7
SEP/SIMPLE	62	3.7	1,996	15.7	33	4.6
Thrift or Savings Plan	32	1.9	2,040	16.0	11	1.5
Other	65	3.9	2012	15.8	31	4.2
<b>Total Offering Retirement Benefits</b>	<b>1,349</b>	<b>81.0</b>	<b>1,424</b>	<b>11.2</b>	<b>611</b>	<b>83.9</b>
<b>Responding Firms in Category</b>	<b>1,666</b>	--	<b>12,731</b>	--	<b>728</b>	--

Note: Large Firms = 50 to 249 employees. 445 firms or 73.2% of the survey responding large firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

**Table 14f. Retirement benefits offered by Extra-Large firms**

Question 14. Please check appropriate boxes indicating retirement benefits you offer to any of your employees.						
Retirement Benefits	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Offering Retirement	Percent Offering Retirement	Number Offering Retirement	Percent Offering Retirement	Number Offering Retirement	Percent Offering Retirement
Defined Benefit Pension Plan	117	5.9	141	6.8	74	6.2
Defined Contribution Plan [e. g. 401(k)]	1,329	67.5	1,446	70.0	820	68.6
Stock Ownership Plan	168	8.5	146	7.1	82	6.9
Profit Sharing Plan	229	11.6	207	10.0	127	10.6
SEP/SIMPLE	7	0.4	7	0.4	7	0.6
Thrift or Savings Plan	56	2.8	56	2.7	37	3.1
Other	64	3.2	64	3.1	49	4.1
<b>Total Offering Retirement Benefits</b>	<b>1,434</b>	<b>72.8</b>	<b>1,532</b>	<b>74.1</b>	<b>909</b>	<b>76.0</b>
<b>Responding Firms in Category</b>	<b>1,970</b>	<b>--</b>	<b>2,067</b>	<b>--</b>	<b>1,196</b>	<b>--</b>

Note: Extra-Large firms = 250+ employees. 184 firms or 85.6 of the survey responding extra-large firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

Chart 14a and tables 14c, 14d, 14e and 14f show that the percentage of firms offering retirement benefits increased with firm size. Almost 30% of small firms and 87.1% of extra-large firms offered some type of retirement benefit. The most commonly offered type of retirement for most firm sizes and most employee categories was “Defined Contribution Plan.” The exceptions to this were part-time employees at small firms and full-time employees at large firms where the most commonly offered retirement benefit was “Thrift or Savings Plan.”

**Question 15** covered the funding of defined contribution plans for employees.

**Table 15a. Defined contribution plan funding by Small Firms**

Question 15. If a Defined Contribution Plan is offered, who funds the plan?						
Plan Funding	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms
Employee only	1,922	18.7	1,165	15.8	0	0.0
Employer only	1,929	18.7	1,071	14.6	0	0.0
Employer and employee each contribute half	3,000	29.2	2,725	37.1	0	0.0
Employer contributes larger share	583	5.7	1,197	16.3	0	0.0
Employee contributes larger share	2,856	27.8	1,196	16.3	0	0.0
<b>Total in Category</b>	<b>10,289</b>	<b>100.0</b>	<b>7,354</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>

Note: Small Firms = 1 to 4 employees. This table includes small firms with at least one employee. 39 firms or 20.5% of the survey responding small firms replied to this question. Cell numbers are estimates from weighted responses.

**Table 15b. Defined contribution plan funding by Medium Firms**

Question 15. If a Defined Contribution Plan is offered, who funds the plan?						
Plan Funding	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms
Employee only	638	15.2	516	12.8	107	9.9
Employer only	335	8.0	370	9.2	139	12.9
Employer and employee each contribute half	1,069	25.5	1,169	28.9	201	18.6
Employer contributes larger share	344	8.2	376	9.3	69	6.4
Employee contributes larger share	1,802	43.0	1,610	39.9	563	52.2
<b>Total in Category</b>	<b>4,187</b>	<b>100.0</b>	<b>4,040</b>	<b>100.0</b>	<b>1080</b>	<b>100.0</b>

Note: Medium Firms = 5 to 49 employees. 276 firms or 35.2% of the survey responding medium firms replied to this question. Cell numbers are estimates from weighted responses.

**Table 15c. Defined contribution plan funding by Large Firms**

Question 15. If a Defined Contribution Plan is offered, who funds the plan?						
Plan Funding	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms
Employee only	144	11.7	148	11.7	77	14.5
Employer only	88	7.1	90	7.1	36	6.8
Employer and employee each contribute half	256	20.9	269	21.2	90	16.8
Employer contributes larger share	93	7.6	83	6.5	28	5.3
Employee contributes larger share	647	52.7	678	53.4	301	56.5
<b>Total in Category</b>	<b>1,228</b>	<b>100.0</b>	<b>1,269</b>	<b>100.0</b>	<b>533</b>	<b>100.0</b>

Note: Large Firms = 50 to 249 employees. 374 firms or 61.5% of the survey responding large firms replied to this question. Cell numbers are estimates from weighted responses.

**Table 15d. Defined contribution plan funding by Extra-Large Firms**

Question 15. If a Defined Contribution Plan is offered, who funds the plan?						
Plan Funding	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms
Employee only	202	15.9	228	16.3	126	16.0
Employer only	64	5.0	83	5.9	69	8.7
Employer and employee each contribute half	231	18.1	244	17.4	152	19.3
Employer contributes larger share	132	10.4	148	10.5	92	11.7
Employee contributes larger share	644	50.6	700	49.9	349	44.3
<b>Total in Category</b>	<b>1,273</b>	<b>100.0</b>	<b>1,404</b>	<b>100.0</b>	<b>788</b>	<b>100.0</b>

Note: Extra-Large firms = 250+ employees. 160 firms or 74.4% of the survey responding extra-large firms replied to this question. Cell numbers are estimates from weighted responses.

As shown in Tables 15a, 15b, 15c and 15d, employers most frequently contributed half of the funding for defined benefit plans for salary, full-time and part-time employees. This was true for all firm sizes except small firms, where no firms reported providing defined benefit plans for part-time employees.

**Question 16** inquires about any changes in cost of retirement benefits.

**Table 16a. Retirement cost change by Small Firms**

Question 16. Please check the appropriate boxes indicating cost of Retirement Benefits offered to your employees during the last year (last 12 months).						
Cost Change	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number	Percent	Number	Percent	Number	Percent
The cost of plan(s) increased	2,173	25.7	399	5.9	0	0.0
The cost of plan(s) stayed the same	5,608	66.3	5,295	78.2	0	0.0
The cost of plan(s) decreased	679	8.0	1,077	15.9	0	0.0
<b>Responding Firms in Category</b>	<b>8,459</b>	<b>100.0</b>	<b>6,771</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>

Note: Small Firms = 1 to 4 employees. This table includes small firms with at least one employee. 36 firms or 18.9% of the survey responding small firms replied to this question. Cell numbers are estimates from weighted responses.

**Table 16b. Retirement cost change by Medium Firms**

Question 16. Please check the appropriate boxes indicating cost of Retirement Benefits offered to your employees during the last year (last 12 months).						
Cost Change	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number	Percent	Number	Percent	Number	Percent
The cost of plan(s) increased	641	15.4	631	15.5	197	16.2
The cost of plan(s) stayed the same	3,343	80.1	3,316	81.4	979	80.7
The cost of plan(s) decreased	187	4.5	127	3.1	38	3.1
<b>Responding Firms in Category</b>	<b>4,171</b>	<b>100.0</b>	<b>4,075</b>	<b>100.0</b>	<b>1,214</b>	<b>100.0</b>

Note: Medium Firms = 5 to 49 employees. 291 firms or 37.1% of the survey responding medium firms replied to this question. Cell numbers are estimates from weighted responses.

**Table 16c. Retirement cost change by Large Firms**

Question 16. Please check the appropriate boxes indicating cost of Retirement Benefits offered to your employees during the last year (last 12 months).						
Cost Change	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number	Percent	Number	Percent	Number	Percent
The cost of plan(s) increased	148	12.4	176	14.1	69	12.2
The cost of plan(s) stayed the same	1,007	84.4	1,032	82.9	474	84.2
The cost of plan(s) decreased	38	3.2	38	3.0	20	3.5
<b>Total in Category</b>	<b>1,193</b>	<b>100.0</b>	<b>1,246</b>	<b>100.0</b>	<b>563</b>	<b>100.0</b>

Note: Large Firms = 50 to 249 employees. 396 firms or 65.1% of the survey responding large firms replied to this question. Cell numbers are estimates from weighted responses.

**Table 16d. Retirement cost change by Extra-Large Firms**

Question 16. Please check the appropriate boxes indicating cost of Retirement Benefits offered to your employees during the last year (last 12 months).						
Cost Change	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number	Percent	Number	Percent	Number	Percent
The cost of plan(s) increased	216	18.0	246	19.3	153	20.3
The cost of plan(s) stayed the same	923	77.1	970	76.1	577	76.6
The cost of plan(s) decreased	59	4.9	59	4.6	23	3.1
<b>Responding Firms in Category</b>	<b>1,197</b>	<b>100.0</b>	<b>1,275</b>	<b>100.0</b>	<b>753</b>	<b>100.0</b>

Note: Extra-Large firms = 250+ employees. 158 firms or 73.5% of the survey responding extra-large firms replied to this question. Cell numbers are estimates from weighted responses.

As can be seen from Tables 16a, 16b, 16c and 16d, most firms of all sizes had their retirement benefit costs remain the same for all employee groups, except for small firms where no defined benefit plans were reported for part-time employees. However, a substantial portion of firms of all sizes responded that the cost of retirement benefits increased. Small firms reported the largest increase with over 25% of firms seeing a cost increase for salary employees.

In **Question 17**, employers provided more detailed information about how retirement benefits changed.

**Table 17a. Retirement benefit changes by Small Firms**

17. Please check the appropriate boxes indicating Retirement Benefit changes made during the last year (last 12 months).						
Retirement Benefit Change	Employee Categories					
	Salary		Full-Time Hourly		Part-Time Hourly	
	Number Changing Retirement	Percent Changing Retirement	Number Changing Retirement	Percent Changing Retirement	Number Changing Retirement	Percent Changing Retirement
Reduce the total Retirement Benefit package	1,077	2.6	679	2.3	0	0.0
Increase the total Retirement Benefit package	0	0.0	0	0.0	0	0.0
Reduced the Defined Contribution match limit	0	0.0	0	0.0	0	0.0
Increased the Defined Contribution match limit	399	1.0	0	0.0	0	0.0
Moved the Defined Benefit to a Defined Contribution Plan	0	0.0	0	0.0	0	0.0
Other	1,256	3.0	981	3.3	0	0.0
<b>Total Changing Retirement Benefits</b>	<b>2,732</b>	<b>6.6</b>	<b>1,660</b>	<b>5.6</b>	<b>0</b>	<b>0.0</b>
<b>Responding Firms in Category</b>	<b>41,343</b>	<b>--</b>	<b>29,838</b>	<b>--</b>	<b>16,508</b>	<b>--</b>

Note: Small Firms = 1 to 4 employees. This table includes small firms with at least one employee. 10 firms or 5.3% of the survey responding small firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.



**Table 17b. Retirement benefit changes by Medium Firms**

17. Please check the appropriate boxes indicating Retirement Benefit changes made during the last year (last 12 months).						
	<b>Employee Categories</b>					
	<b>Salary</b>		<b>Full-Time Hourly</b>		<b>Part-Time Hourly</b>	
<b>Retirement Benefit Change</b>	<b>Number Changing Retirement</b>	<b>Percent Changing Retirement</b>	<b>Number Changing Retirement</b>	<b>Percent Changing Retirement</b>	<b>Number Changing Retirement</b>	<b>Percent Changing Retirement</b>
Reduce the total Retirement Benefit package	53	0.5	53	0.4	21	0.2
Increase the total Retirement Benefit package	257	2.3	257	2.1	53	0.6
Reduced the Defined Contribution match limit	116	1.0	115	1.0	30	0.4
Increased the Defined Contribution match limit	197	1.8	199	1.7	0	0.0
Moved the Defined Benefit to a Defined Contribution Plan	46	0.4	32	0.3	32	0.4
Other	342	3.0	301	2.5	88	1.0
<b>Total Changing Retirement Benefits</b>	<b>959</b>	<b>8.5</b>	<b>888</b>	<b>7.4</b>	<b>224</b>	<b>2.6</b>
<b>Responding Firms in Category</b>	<b>11,218</b>	<b>--</b>	<b>12,044</b>	<b>--</b>	<b>8,711</b>	<b>--</b>

Note: Medium Firms = 5 to 49 employees. 66 firms or 8.4% of the survey responding medium firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

**Table 17c. Retirement benefit changes by Large Firms**

17. Please check the appropriate boxes indicating Retirement Benefit changes made during the last year (last 12 months).						
	<b>Employee Categories</b>					
	<b>Salary</b>		<b>Full-Time Hourly</b>		<b>Part-Time Hourly</b>	
<b>Retirement Benefit Change</b>	<b>Number Changing Retirement</b>	<b>Percent Changing Retirement</b>	<b>Number Changing Retirement</b>	<b>Percent Changing Retirement</b>	<b>Number Changing Retirement</b>	<b>Percent Changing Retirement</b>
Reduce the total Retirement Benefit package	4	0.2	4	0.2	0	0.0
Increase the total Retirement Benefit package	31	1.7	31	1.5	13	0.8
Reduced the Defined Contribution match limit	32	1.7	36	1.7	32	2.0
Increased the Defined Contribution match limit	47	2.5	44	2.1	24	1.5
Moved the Defined Benefit to a Defined Contribution Plan	5	0.3	10	0.5	0	0.0
Other	110	5.9	124	6.0	39	2.4
<b>Total Changing Retirement Benefits</b>	<b>214</b>	<b>11.5</b>	<b>232</b>	<b>11.2</b>	<b>95</b>	<b>5.9</b>
<b>Responding Firms in Category</b>	<b>1,858</b>	<b>--</b>	<b>2,067</b>	<b>--</b>	<b>1,615</b>	<b>--</b>

Note: Large Firms = 50 to 249 employees. 74 firms or 12.2% of the survey responding large firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

**Table 17d. Retirement benefit changes by Extra-Large Firms**

17. Please check the appropriate boxes indicating Retirement Benefit changes made during the last year (last 12 months).						
	<b>Employee Categories</b>					
	<b>Salary</b>		<b>Full-Time Hourly</b>		<b>Part-Time Hourly</b>	
<b>Retirement Benefit Change</b>	<b>Number Changing Retirement</b>	<b>Percent Changing Retirement</b>	<b>Number Changing Retirement</b>	<b>Percent Changing Retirement</b>	<b>Number Changing Retirement</b>	<b>Percent Changing Retirement</b>
Reduce the total Retirement Benefit package	0	0.0	0	0.0	0	0.0
Increase the total Retirement Benefit package	63	3.9	70	3.9	23	1.5
Reduced the Defined Contribution match limit	45	2.8	45	2.5	12	0.7
Increased the Defined Contribution match limit	29	1.8	29	1.6	22	1.4
Moved the Defined Benefit to a Defined Contribution Plan	12	0.7	12	0.6	12	0.7
Other	143	8.8	137	7.7	103	6.6
<b>Total Changing Retirement Benefits</b>	<b>264</b>	<b>16.2</b>	<b>265</b>	<b>14.8</b>	<b>163</b>	<b>10.5</b>
<b>Responding Firms in Category</b>	<b>1,629</b>	<b>--</b>	<b>1,784</b>	<b>--</b>	<b>1,550</b>	<b>--</b>

Note: Extra-Large firms = 250+ employees. 33 firms or 15.3% of the survey responding extra-large firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

We see from Tables 17a, 17b, 17c and 17d that “Other” was the most common response for all firm sizes. After “Other”, small firms most often reported a reduction in the total retirement benefit package for salary and full-time employees. Medium and extra-large firms most often reported an increase in the total retirement benefit package for all employee groups. Large firms most often reported an increase in the defined contribution match limit for salary and full-time employees and a decrease in the match limit for part-time employees.

**Question 18** asked if retirement benefit costs affected business for employers.

**Chart 18a: Retirement Cost Affected by Firm Size**

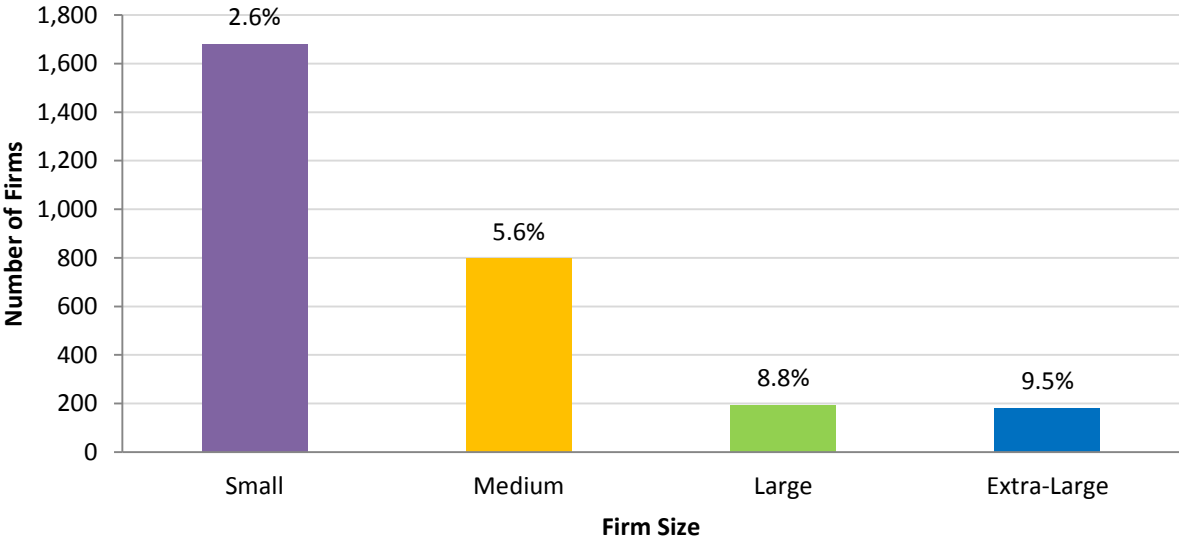


Chart 18a shows that as the size of firms increased, so did the likelihood that the cost of retirement affected their business. Overall, 3.4% of firms reported the cost of retirement affecting their business.

**Question 19** asked what percentage of total personnel compensation costs consists of benefits.

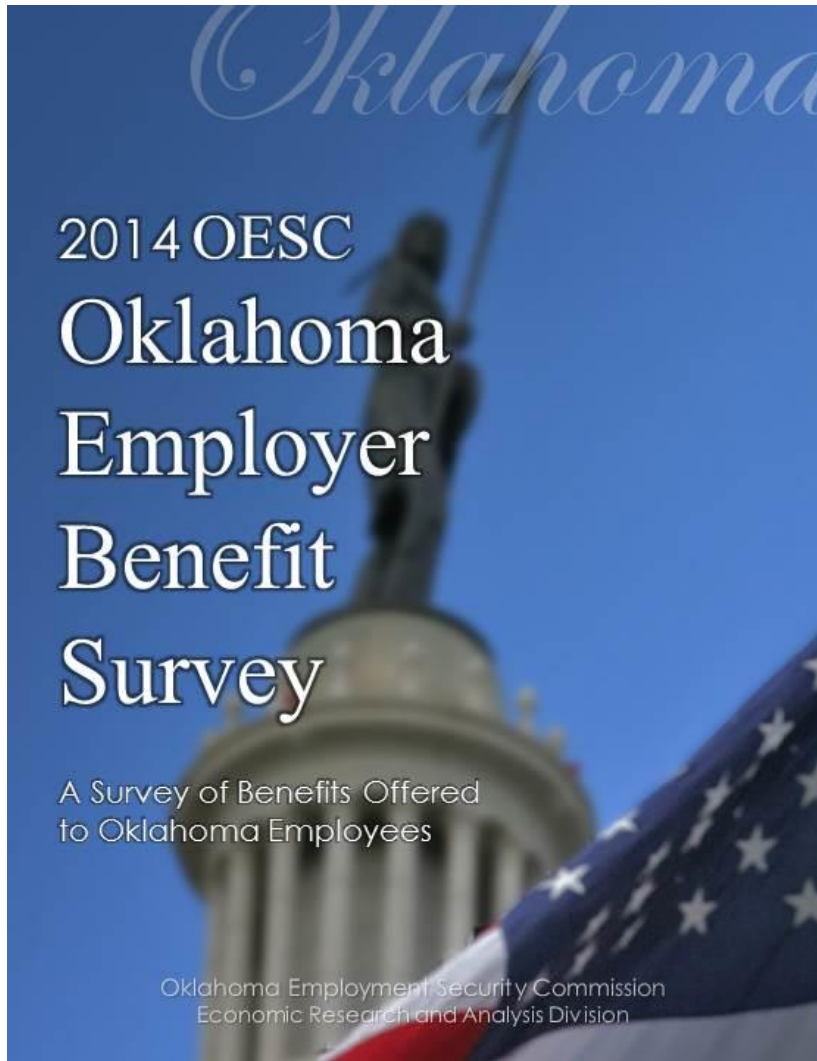
**Table 19j. Total Benefit Cost by Firm Size**

Question 19. What percentage of your total personnel compensation costs consists of benefits (excluding compensation, social security tax, and unemployment insurance)?								
Firm Sizes								
Small Firms		Medium Firms		Large Firms		Extra Large Firms		
Portion of Cost	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms	Number of Firms	Percent of Firms
15% or Less	45,852	70.5	8,329	58.2	909	41.7	395	20.9
16% to 20%	4,098	6.3	2,425	17.0	473	21.7	428	22.6
21% to 25%	4,665	7.2	1,295	9.1	266	12.2	359	19.0
26% to 30%	2,026	3.1	779	5.4	211	9.7	271	14.4
More Than 30%	2,863	4.4	639	4.5	210	9.6	276	14.6
<b>Total in Category</b>	<b>65,019</b>	<b>91.5</b>	<b>14,305</b>	<b>94.1</b>	<b>2,182</b>	<b>94.8</b>	<b>1,890</b>	<b>91.5</b>

Note: Firm Sizes: Small = 1 to 4 employees, Medium = 4 to 49 employees, Large = 50 to 249 employees & Extra Large firm size = 250+ employees.

Rounding may slightly affect totals. Cell numbers are estimates from weighted responses. 1685 firms or 93.7% of the survey responding firms replied to this question.

As we can see from Table 19j, for small, medium and large firms, the most common portion of benefit cost compared to total employee compensation cost was “15% or Less.” The most common portion for extra-large firms was “16% to 20%.” However, as the size of firms increased, the number of firms that reported benefits being a larger portion of total employee compensation cost also increased, with 14.6% of extra-large firms reporting “More Than 30%.”



## Appendixes

## Appendix A. Written Responses

In order to make the 2014 OESC Oklahoma Employer Benefit Survey as comprehensive as possible, respondents were provided with a write-in response category on a number of multiple choice questionnaire items. In some sections such as retirement, this write-in response was the most frequently provided answer for some or all employee categories. Written responses are reported in this appendix. Note that in most cases there were too few responses to allow reporting by firm size or industry.

**Table 3p: Written responses for types of offered paid leave**

Question 3g. Other (Please Specify).		
Types of paid leave	Number	Percent
Bereavement	51	23.6
Pool All Paid Leave	44	20.4
Jury	30	13.9
Personal	21	9.7
Other	18	8.3
FMLA	15	6.9
Military	7	3.2
Birthday	5	2.3
Education	5	2.3
Short Term Disability	5	2.3
Emergency	3	1.4
Maternity/paternity	3	1.4
Voting	3	1.4
Anniversary	2	0.9
Incentive	2	0.9
Inclement Weather	2	0.9
<b>Total</b>	<b>216</b>	<b>100.0</b>

Note: Single occurrence written responses were changed to other.

Table 3p shows a total of 16 different written responses to the question about the type of paid leave offered. The three highest in descending rank were “Bereavement” (23.6%), “Pool All Paid Leave” (20.4%), and “Jury” (13.9%).

**Table 4n: Written responses for types of offered pay.**

Question 4f. Other (Please Specify).		
Industries	Number	Percent
Christmas bonus	19	21.8
Annual bonus	12	13.8
Merit raises	12	13.8
Incentive bonus	10	11.5
Profit sharing	9	10.3
Commissions	4	4.6
Non-exempt pay	3	3.4
Cost of living	2	2.3
Safety Bonus	2	2.3
Shift differential	2	2.3
Other	12	13.8
<b>Total</b>	<b>87</b>	<b>100.0</b>

Note: Single occurrence written responses were changed to other.

The top written responses to questionnaire item 4, as shown in Table 4n, in descending rank are “Christmas bonus” (21.8%), a tie between “Annual bonus” and “Merit raises” (13.8%), and

“Incentive bonus” (11.5%). It’s interesting to note that a number of the written responses were related to merit, production, profit and commission.

**Table 5n: Written responses to types of fringe benefits offered.**

Question 5m. Other (Please Specify).		
<b>Fringe Benefits</b>	<b>Number</b>	<b>Percent</b>
Product or Service Discounts	8	19.5
Meals/Drinks	7	17.1
Employee Assistance Program	5	12.2
Event tickets	4	9.8
Mobil Devices and/or Bills	3	7.3
Tuition	2	4.9
Uniforms	2	4.9
Other	10	24.4
<b>Total</b>	<b>41</b>	<b>100.0</b>

Note: Single occurrence written responses were changed to other.

In Table 5n, the number one written response to the question concerning fringe benefits was “Product or Service Discounts.” One of the provided multiple choice options on this question was “Employee discounts on company products”. It is interesting that this is also a top written response.

**Table 6n: Written responses to types of insurance offered**

Question 6e. Other (Please Specify).		
<b>Industries</b>	<b>Number</b>	<b>Percent</b>
Cancer	22	32.8
Short Term Disability	13	19.4
Critical Illness	8	11.9
Supplemental	8	11.9
Dependent Life	5	7.5
Business Travel Accident	4	6.0
Auto	2	3.0
Home	2	3.0
Legal	2	3.0
I.D.Theft	1	1.5
<b>Total</b>	<b>67</b>	<b>100.0</b>

Table 6n shows that “Cancer” (32.8%) was the most common written response to the question about types of insurance offered to employees. The second most common written response was “Short Term Disability.”

**Table 7p: Written responses for types of health benefits.**

Question 7g. Other (Please Specify).		
Industries	Number	Percent
Critical Illness	4	28.6
Cancer	3	21.4
Health Care Stipend	2	14.3
Motor Club Medical	2	14.3
Diagnostics Screenings	1	7.1
Ill Child Care	1	7.1
Physician Services Free	1	7.1
<b>Total</b>	<b>14</b>	<b>100.0</b>

Note that in Table 7p “Critical Illness” and “Cancer” were the first and second ranked written responses to the question about types of health benefits offered. While “Cancer” was the second most provided health benefit write-in answer, it was the most provided written response in the previous table concerning the types of insurance offered. Some of the written responses are interesting. An example would be the “Motor Club Medical” response. One might wonder if this insurance is limited to company trips, or if it includes personal travel. However, no additional information is available to make this determination.

**Table 11n: Written responses to types of health benefit changes.**

Question 11f. Other (Please Specify).		
Health Benefit Change	Number	Percent
No Change	37	48.1
Increased Employer Share of Cost	6	7.8
Changed Policies	5	6.5
Added Vision	3	3.9
Added to Medical	2	2.6
Decreased Out-of-Pocket Maximums	2	2.6
Increased Employee Share of Cost	2	2.6
Increased Out-Of-Pocket Maximums	2	2.6
Other	18	23.4
<b>Total</b>	<b>77</b>	<b>100.0</b>

Note: Single occurrence written responses were changed to other.

Table 11n shows that the number one written response to the question about the types of health benefit changes was “No Change” (48.1%). The remainder of responses generally matched some of the provided multiple choice options. Others, such as “Increased Employer Share of Cost,” might be considered to be added as a multiple choice option in the next benefit survey cycle.

**Table 14p Written responses to types of retirement offere**

Question 14g. Other (Please Specify).		
Industries	Number	Percent
Care Plan	1	33.3
Teacher Retirement	1	33.3
Union Pension	1	33.3
<b>Total</b>	<b>3</b>	<b>100.0</b>

Note: Single occurrence written responses were changed to other. Total written responses = 50; 47 of these were duplicates of question selection options.

In Table 14p, only three written response were provided to this question about the types of retirement benefits offered.

**Table 17n: Written responses for retirement changes.**

Question 17f. Other (Please Specify).		
Industries	Number	Percent
No Change	77	82.8
Added Roth Option	2	2.2
Eliminated to new hires	2	2.2
Matched Employee	2	2.2
Switch Companies	2	2.2
Changed Administrator	1	1.1
Discontinued Plan	1	1.1
Eliminated Part-time	1	1.1
Eliminated the Match	1	1.1
Increased Match	1	1.1
Moved From Defined to SEP	1	1.1
Reduced Employer Contribution	1	1.1
Other	1	1.1
<b>Total</b>	<b>93</b>	<b>100.0</b>

In Table 17n, the number one written response to the question on retirement changes was “No Change” (82.8%). The overwhelming number of write-in responses for “No Change” is a definite indication that this should be provided as a multiple choice option the next time this questionnaire is used. Some of the other written responses might also be considered for addition to the survey.

In summary, the most significant information revealed by these written responses is potential improvements that could be incorporated into the survey questionnaire. Of additional significance is the write-in responses for questionnaire item 4 about types of pay offered and questionnaire item 5 about fringe benefits offered. It appears that employers have creatively explored alternative means to reward their most productive employees in response to the recent economic downturn and depressed wages.



## Appendix B. Response Rates

The 2014 OESC Oklahoma Employer Benefit Survey was conducted in the spring of 2014. Surveys were mailed to a random sample of 3,910 Oklahoma employers. The survey return rates are displayed by firm size and industry in the table below.

**Table 1a.** Response by firm size and industry.

Super Sector Strat	Firm Size & Industry	Response Number	Number in Sample	Response Rate
11	Small Natural resources and mining.	14	29	48.3
12	Small Construction.	17	60	28.3
13	Small Manufacturing.	13	31	41.9
14	Small Trade, Transportation, and Utilities.	49	117	41.9
15	Small Information.	4	7	57.1
16	Small Financial activities.	24	55	43.6
17	Small Professional services.	70	197	35.5
18	Small Leisure and hospitality.	15	34	44.1
19	Small Other Services.	21	44	47.7
21	Medium Natural resources and mining.	36	58	62.1
22	Medium Construction.	88	135	65.2
23	Medium Manufacturing.	73	107	68.2
24	Medium Trade, Transportation, and Utilities.	181	315	57.5
25	Medium Information.	12	18	66.7
26	Medium Financial activities.	51	80	63.8
27	Medium Professional services.	203	359	56.5
28	Medium Leisure and hospitality.	93	220	42.3
29	Medium Other Services.	37	63	58.7
31	Large Natural resources and mining.	34	75	45.3
32	Large Construction.	42	83	50.6
33	Large Manufacturing.	102	176	58.0
34	Large Trade, Transportation, and Utilities.	148	276	53.6
35	Large Information.	7	24	29.2
36	Large Financial activities.	43	89	48.3
37	Large Professional services.	231	456	50.7
38	Large Leisure and hospitality	69	158	43.7
39	Large Other Services	23	33	69.7
41	Extra Large Natural resources and mining.	12	39	30.8
42	Extra Large Construction.	5	14	35.7
43	Extra Large Manufacturing.	46	106	43.4
44	Extra Large Trade, Transportation, and Utilities.	47	136	34.6
45	Extra Large Information.	7	17	41.2
46	Extra Large Financial activities.	10	37	27.0
47	Extra Large Professional services.	58	182	31.9
48	Extra Large Leisure and hospitality.	26	74	35.1
49	Extra Large Other Services.	3	6	50.0
	<b>All Industries &amp; All Firm Sizes</b>	<b>1,914</b>	<b>3,910</b>	<b>49.0</b>

Note: Small Firms = 1 to 4 employees, Medium Firms = 5 to 49 employees, Large Firms = 50 to 249 employees, and Extra Large Firms = 250+ employees.

Table 1a shows that 1,914 of the 3,910 surveys mailed out were returned for an overall return rate of 49.0%. The highest response rate (69.7%) was reported for “Large Other Services” firms, while the lowest response rate (27.0%) came from “Extra Large Financial activities” firms. Even small firms had a healthy rate of return (28.3% and greater), and the highest rates of return were most often seen in medium-sized firms.

**Table1b.** Response by firm size.

<b>Firm Size</b>	<b>Response Number</b>	<b>Number in Sample</b>	<b>Response Rate</b>
Small	226	571	39.6
Medium	774	1355	57.1
Large	700	1373	51.0
Extra Large	214	611	35.0
<b>Totals</b>	<b>1,914</b>	<b>3,910</b>	<b>49.0</b>

Note: Small Firms = 1 to 4 employees, Medium Firms = 5 to 49 employees, Large Firms = 50 to 249 employees, and Extra Large Firms = 250+ employees.

Table 1b shows the response by firm size. Medium sized firms had the best response rate of 57.1%.

**Table1c.** Response by Industry.

<b>Industry</b>	<b>Response Number</b>	<b>Number in Sample</b>	<b>Response Rate</b>
Natural resources and mining.	97	204	47.5
Construction.	152	292	52.1
Manufacturing.	233	417	55.9
Trade, Transportation, and Utilities.	425	844	50.4
Information.	30	66	45.5
Financial activities.	128	261	49.0
Professional services.	562	1194	47.1
Leisure and hospitality.	203	486	41.8
Other Services.	84	146	57.5
<b>Totals</b>	<b>1,914</b>	<b>3,910</b>	<b>49.0</b>

Table 1c displays the response rate by industry. Other Services had the best response rate of 57.5%. Manufacturing had the second best response rate, with 55.9%.

**Table 1d.** Response by method.

<b>Method of Response</b>	<b>Response Number</b>	<b>Percent of Total</b>
Mail	1400	73.1
Online	480	25.1
FAX	15	0.8
Email	12	0.6
Phone	7	0.4
<b>Totals</b>	<b>1,914</b>	<b>100.0</b>

Table 1d shows that the largest method of return was “Mail” (73.1%). The second most used method of return was “Online” (25.1%).

## **Appendix C. Definitions**

### ***Definitions of Industries***

Our definitions of Industries as used in this benefit survey are from the Bureau of Labor Statistics website: <http://www.bls.gov/ces/cessuper.htm>, as used in the NAICS Supersectors for the CES Program. Uncovered agriculture is not included.

#### **Natural Resources and Mining**

NAICS 1133—Logging  
Sector 21—Mining

#### **Construction**

Sector 23—Construction

#### **Manufacturing**

Sectors 31, 32, 33—Manufacturing

#### **Trade, Transportation, and Utilities**

Sector 42—Wholesale trade  
Sectors 44, 45—Retail trade  
Sectors 48, 49—Transportation and warehousing  
Sector 22—Utilities

#### **Information**

Sector 51—Information

#### **Financial Activities**

Sector 52—Finance and insurance  
Sector 53—Real estate and rental and leasing

## **Professional and Business Services\* & Education and Health Services**

Sector 54—Professional, scientific, and technical services

Sector 55—Management of companies and enterprises

Sector 56—Administrative and waste services

Sector 61—Educational services

Sector 62—Health care and social assistance

## **Leisure and Hospitality**

Sector 71—Arts, entertainment, and recreation

Sector 72—Accommodations and food services

## **Other Services**

Sector 81—Other services

## ***Definitions of Firm Sizes***

Small Sized Firms = 1 to 4 Employees

Medium Sized Firms = 5 to 49 Employees

Large Sized Firms = 50 to 249 Employees

Extra-Large Sized Firms = 250+

**\*Note: Throughout this report, where Professional and Business Services is used, Education and Health Services are also included.**

## Appendix D. Methodology

The Labor Market Information Unit of the Oklahoma Employment Security Commission (OESC) conducted the 2014 OESC Oklahoma Employer Benefit Survey from January 24, 2014, to April 15, 2014. The 3,910-firm sample was taken from a list of state employers in Oklahoma's Covered Employment and Wages (QCEW) database using the Bureau of Labor Statistics' Job Vacancy software. As specified earlier, 1,914 firms responded for a response rate of 49.0%. The distribution of these responses is given in Table 1a in Appendix B.

The sample parameters and returns rates are specific and significant enough to allow a two-digit NAICS industry analysis, a four-size firm analysis, and an analysis by number and percentage of employees represented for each questionnaire item. However, due to time and economic restraints, this report contains only number and percentage of firms as reported by nine Super Sector Industries and the four firm sizes as described and defined in Appendix C. More specific reports, using an analysis of a limited section of this data, may be available upon formal request, if agency time and economic resources allow.

The methodology used in the analysis and report on the gathered data varies on each questionnaire item. The specific method use on each question was determined by the manner firms commonly offer that particular benefit and the anticipated needs of our expected audience. Some items are analyzed and reported by the total number and percentage of the total firms that responded to the question. Others are analyzed and reported by the number and percentages of the total firms in the firm size or total in the industry category. Where possible, results are also given by employee category. In order to clearly identify which method was used for the item, brief and clear notes are given at the bottom of each table or chart.

Employers had the option of replying by mail, fax, e-mail, telephone or online at our website. The survey questionnaire was four pages in length and contained 20 questions. Data from respondents were weighted in order to estimate the number and percentage of Oklahoma employers offering each benefit to Oklahoma salaried employees, full-time hourly employees and part-time hourly employees. Responding firms reported a combined workforce of 249,736 employees, or 20.4% of the employees in Oklahoma's workforce.

It is important to note the limitations of this survey analysis and report. First, the sample and report only include the firms in the Agriculture sector that qualified for Oklahoma unemployment insurance coverage. Federal, state and local government entities are also not included, since most of their benefit information is readily available elsewhere. Every effort is made throughout this report to make the methods of analysis according to professionally accepted standards, with clear and concise explanations. However, if one has questions, please refer to the phone numbers listed on the title page of this report. It is important to note that in each Table 13b-13j, throughout the report, we eliminated the years (2006-2008) due to no response.

**2014 OESC OKLAHOMA EMPLOYER BENEFIT SURVEY**  
**A Survey of Benefits Offered to Oklahoma Employees**

1. Please tell us your contact person: \_\_\_\_\_

Telephone: ( \_\_\_\_\_ ) \_\_\_\_\_ EMAIL \_\_\_\_\_ ID Code \_\_\_\_\_  
[letter & 4 digit No. on label]

**Section 1: Leave, pay, fringe, and other benefits offered.**

2. On January 15, 2014, did your company offer any health, leave or fringe benefits to any employee? (please check appropriate **box**, yes or no)

Yes <input type="checkbox"/>	No <input type="checkbox"/>
<small>(If yes, continue on to Item #3.)</small>	<small>If no, skip to Section 3, Page 3, Item #12.)</small>

Please reference January 15, 2014, when completing this survey.

	Full-Time Salary	Part-Time Hourly	All Employees
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3. Please check all leave benefits offered by your company.

a. Paid Holidays .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Paid Parental Leave.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Paid Sick Leave.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Paid Vacation.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Paid Leave for Charity or Other Activities.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Unpaid Leave.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Other (Please Specify) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

4. Please check all pay benefits offered by your company.

a. Cost of Living Adjustments.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Length of Service Awards.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Overtime Pay.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Production or Performance Bonuses.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Stock Option Bonuses.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Other (Please Specify) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

5. Please check all fringe benefits offered by your company.

a. Ability to Telecommunicate.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Flexible Work Schedule.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Dues, Subscriptions, or Membership Fees.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Gym Membership or On-site Athletic Facilities.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Financial Planning & Wealth Management Services.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Legal Services or Legal Assistance.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Tuition Reimbursement.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Paid Professional Development or Continued Education.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Relocation Assistance.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**PLEASE TURN TO PAGE TWO** 

Please reference January 15, 2014, when completing this survey.

Salary	Full-Time Hourly	Part-Time Hourly	All Employees
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**Section 1 (continued): Leave, pay, fringe, and other benefits offered.**

5. Please check all fringe benefits offered by your company.

j. Child Care Assistance.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Free or Subsidized Refreshments or Meals.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Employee Discounts on Company Products.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Other (Please Specify) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

6. Please check all insurance benefits offered by your company.

a. Accidental Death and Dismemberment Insurance.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Disability Insurance.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Life Insurance.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Long-term Care Insurance.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Other (Please Specify) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Section 2. Health Benefits Offered**

7. Please check all health benefits offered by your company.

(If none offered, skip to Section 3, page three)

a. Medical Insurance Coverage for Employees.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Medical Insurance Coverage for Dependents.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Dental Insurance Coverage.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Vision Insurance Coverage.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Flexible Spending Accounts.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Health Spending Accounts.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Other (Please Specify) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

8. What percentage of the cost of the medical/health care plan(s) do you pay for the employee (employee only)?

a. None.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. 1% to 25%.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. 26% to 50%.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. 51% to 75%.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. 76% to 99%.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. 100%.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

9. What percentage of the cost of the Health Benefit Plan(s) do you pay for the employee's dependents?

a. None.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. 1% to 25%.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. 26% to 50%.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. 51% to 75%.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. 76% to 99%.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. 100%.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**PLEASE TURN TO PAGE THREE**





Please reference January 15, 2014, when completing this survey.

Salary	Full-Time Hourly	Part-Time Hourly	All Employees
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**Section 2 (continued). Health Benefits Offered**

10. Please check the appropriate **boxes** indicating cost of Health Benefits offered to your employees during the last year (last 12 months).

- |   |                          |                          |                          |                          |
|---|--------------------------|--------------------------|--------------------------|--------------------------|
| a. The cost of plan(s) increased.....       | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| b. The cost of plan(s) stayed the same..... | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| c. The cost of plan(s) decreased.....       | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

11. Please check the appropriate **boxes** indicating Health Benefit changes made during the last year (last 12 months).

- |  |                          |                          |                          |                          |
|--|--------------------------|--------------------------|--------------------------|--------------------------|
| a. Reduce the total Health Benefit package.....              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Increase the total Health Benefit package.....            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Increase the employee's share of premiums.....            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Increase employee's deductibles or co-payments.....       | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Added Flexible Spending Accounts or Health Savings Plan.. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| f. Other (Please Specify) _____                              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

**Section 3. Health Benefits Not Offered**

12. Did your company previously offer Health Benefits, but have now discontinued them to all employees?  
(please check appropriate **box**, yes or no)

- |                                 |   |
|---------------------------------|---|
| Yes<br><input type="checkbox"/> | No<br><input type="checkbox"/>          |
| (If yes, go on<br>to Item #14.) | If no, skip to Section 4,<br>Item #14.) |

13. If the answer is yes to question 12, please check the **box** indicating the year Health Benefits were discontinued.

- |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |
|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| (before 2004)            | 2004                     | 2005                     | 2006                     | 2007                     | 2008                     | 2009                     | 2010                     | 2011                     | 2012                     | 2013                     | 2014                     |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Please reference January 15, 2014, when completing this survey.

Salary	Full-Time Hourly	Part-Time Hourly	All Employees
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**Section 4. Retirement Benefits Offered**

14. Please check appropriate **boxes** indicating Retirement Benefits you offer to any of your employees.

(If none offered to any employee, please skip to Section 5, Item #19).

- |  |                          |                          |                          |                          |
|--|--------------------------|--------------------------|--------------------------|--------------------------|
| a. Defined Benefit Pension Plan.....             | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Defined Contribution Plan [e. g. 401(k)]..... | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Stock Ownership Plan.....                     | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Profit Sharing Plan.....                      | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| e. SEP/SIMPLE.....                               | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| f. Thrift or Savings Plan.....                   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| g. Other (Please Specify) _____                  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

PLEASE TURN TO PAGE FOUR



Please reference January 15, 2014, when completing this survey.

	Full-Time Hourly	Part-Time Hourly	All Employees
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**Section 4 (continued). Retirement Benefits Offered**

15. If a Defined Contribution Plan is offered, who funds the plan?

a. Employee only.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Employer only.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Employer and Employee each contribute half.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Employer contributes larger share.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Employee contributes larger share.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

16. Please check the appropriate **boxes** indicating cost of Retirement Benefits offered to your employees during the last year (last 12 months).

a. The cost of plan(s) increased.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. The cost of plan(s) stayed the same.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. The cost of plan(s) decreased.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

17. Please check the appropriate **boxes** indicating Retirement Benefit changes made during the last year (last 12 months).

a. Reduce the total Retirement Benefit package.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Increase the total Retirement Benefit package.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Reduced the Defined Contribution match limit.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Increased the Defined Contribution match limit.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Moved the Defined Benefit to a Defined Contribution Plan..	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Other (Please Specify) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

18. Have Retirement Benefit cost affected aspects of your business in the last year (last 12 months)?

(please check appropriate **box**, yes or no)

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

**Section 5. Miscellaneous Benefit Questions**

We realize that the next two questions may not be easy ones. However, your responses to them are very important in order for us to do a complete analysis of benefits. Please feel free to take the necessary response time and consult with others, if you need to do so. Approximations of the numbers on each category are O.K.

19. What percentage of your total personnel compensation cost consist of benefits (excluding worker's compensation, social security tax, and unemployment insurance)?

All Employees

a. 15% or less.....	<input type="checkbox"/>
b. 16% to 20%.....	<input type="checkbox"/>
c. 21% to 25%.....	<input type="checkbox"/>
d. 26% to 30%.....	<input type="checkbox"/>
e. More than 30%.....	<input type="checkbox"/>

20. On January 15, 2014, how many **salaried** people were employed in your Oklahoma Facilities:

How many employees were **full-time** hourly:

How many employees were **part-time** hourly:

What was your Oklahoma Facilities **employee Total**:

_____
_____
_____
_____

**THANK YOU FOR YOUR COOPERATION**

**END OF SURVEY**