

Oklahoma

2014 OESC

Oklahoma
Employer
Benefit
Survey

A Survey of Benefits Offered
to Oklahoma Employees

Other Services

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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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

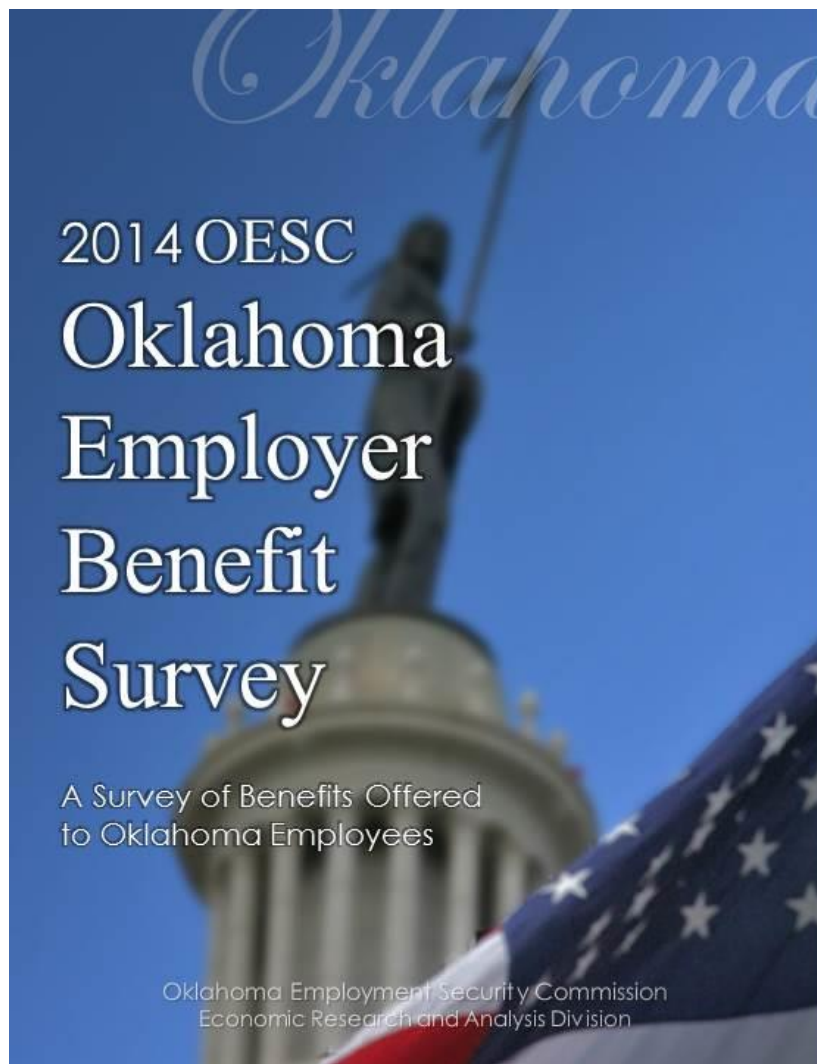
As one might anticipate, the larger the firm size, the more likely it is to pay a portion of employee Health Benefit Cost. Remarkably, 1,014 (29.1%) small firms reported that they pay a portion of the cost for part-time employees. Natural Resources and Mining was the industry most likely to pay a portion 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.



Other Services

Chapter 9: Other Services

This chapter describes responses by Other Services 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

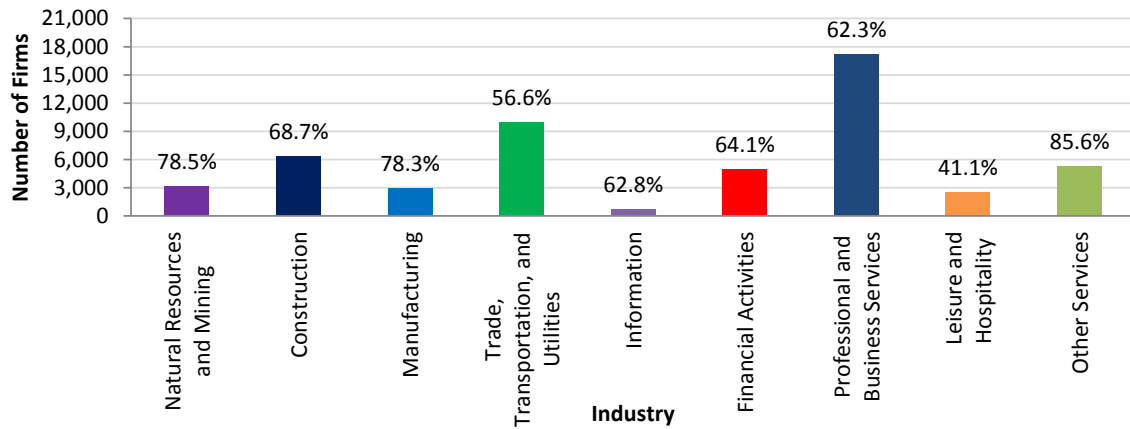


Chart 2b: Health, Leave, & Fringe Benefits by Industry shows that Other Services was the industry with the largest portion of firms (85.6%) that offered at least one of these benefits to their employees.

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

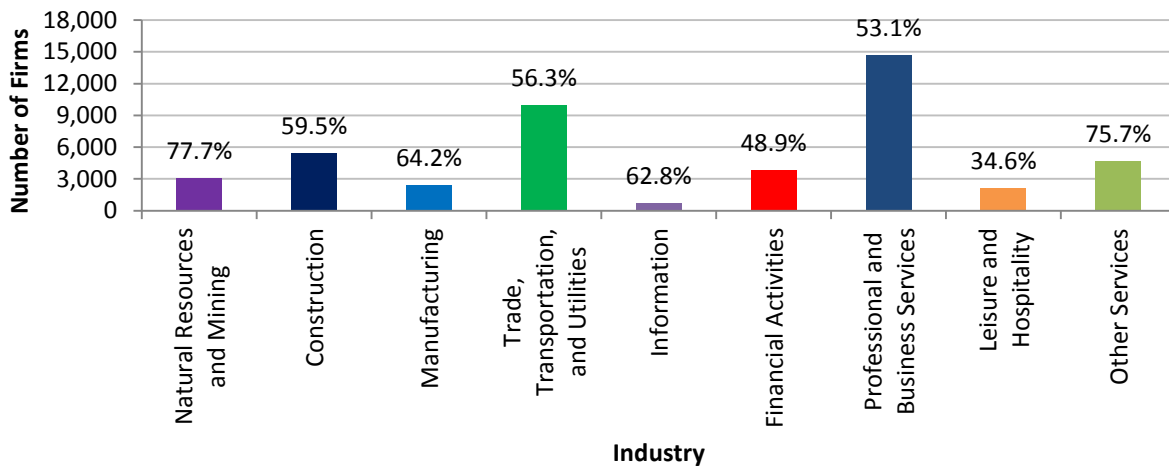


Table 3o. Leave benefits offered by Other Services.

| 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 | 2,200 | 63.3 | 1,899 | 64.1 | 648 | 46.6 |
| Paid Parental Leave | 899 | 25.9 | 345 | 11.7 | 0 | -- |
| Sick Leave | 1,803 | 51.9 | 1,463 | 49.4 | 62 | 4.5 |
| Paid Vacation | 2,244 | 64.6 | 1,665 | 56.2 | 671 | 48.2 |
| Charity or Other Activities | 668 | 19.2 | 367 | 12.4 | 62 | 4.5 |
| Unpaid Leave | 1,338 | 38.5 | 1,086 | 36.6 | 88 | 6.3 |
| Other | 49 | 1.4 | 29 | 1.0 | 0 | 0.0 |
| Total Offering Leave Benefits | 2,330 | 67.1 | 1,205 | 40.7 | 617 | 44.4 |
| Responding Firms in Category | 3,475 | -- | 2,963 | -- | 1,391 | -- |

Note: This table includes Other Services firms with at least one employee. 68 firms or 89.55% the survey responding Other Services 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 shows that Other Services reported the second largest percentage of firms (75.7%) that offered paid leave benefits. Table 3o reveals that “Paid Vacation” was the paid leave most frequently offered to salary and part-time employees, while “Paid Holidays” was offered most frequently to full-time employees. “Paid Holidays” and “Paid Vacation” were either the first and second most frequently paid leave for all employee groups.

Table 4m. Pay benefits offered by Other Services.

| 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 | 665 | 19.1 | 624 | 21.1 | 67 | 4.8 |
| Length of Service Awards | 394 | 11.3 | 382 | 12.9 | 41 | 2.9 |
| Overtime Pay | 753 | 21.7 | 1,105 | 37.3 | 224 | 16.1 |
| Production or Performance Bonuses | 618 | 17.8 | 938 | 31.7 | 200 | 14.4 |
| Stock Option Bonuses | 302 | 8.7 | 41 | 1.4 | 0 | 0.0 |
| Other | 307 | 8.8 | 585 | 19.8 | 0 | 0.0 |
| Total Offering Pay Benefits | 1,352 | 38.9 | 1,735 | 58.6 | 333 | 23.9 |
| Responding Firms in Category | 3,475 | -- | 2,963 | -- | 1,391 | -- |

Note: This table includes Other Services firms with at least one employee. 60 firms or 78.9% the survey responding Other Services firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

Various pay benefits are shown in **Table 4m. Pay benefits offered by Other Services**. The most common type of pay benefit offered to salary employees (21.7%), full-time employees (37.3%), and part-time employees (16.1%) was “Overtime Pay.”

Table 5m. Fringe benefits offered by Other Services.

| 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 | 735 | 21.2 | 653 | 22.0 | 67 | 4.8 |
| Flexible Work Schedule | 1,398 | 40.2 | 507 | 17.1 | 490 | 35.3 |
| Dues, Subscriptions, or Membership Fees | 769 | 22.1 | 134 | 4.5 | 52 | 3.7 |
| Gym Membership or On-site Athletic Facilities | 85 | 2.4 | 85 | 2.9 | 41 | 2.9 |
| Financial Planning & Wealth Management Services | 330 | 9.5 | 70 | 2.4 | 0 | 0.0 |
| Legal Services or Legal Assistance | 13 | 0.4 | 13 | 0.4 | 5 | 0.4 |
| Tuition Reimbursement | 36 | 1.0 | 60 | 2.0 | 3 | 0.2 |
| Paid Professional Development or Continued Education | 544 | 15.7 | 255 | 8.6 | 117 | 8.4 |
| Relocation Assistance | 355 | 10.2 | 23 | 0.8 | 0 | 0.0 |
| Child Care Assistance | 293 | 8.4 | 293 | 9.9 | 12 | 0.9 |
| Free or Subsidized Refreshments or Meals | 632 | 18.2 | 333 | 11.2 | 49 | 3.5 |
| Employee Discounts on Company Products | 761 | 21.9 | 1,084 | 36.6 | 475 | 34.1 |
| Other | 3 | 0.1 | 0 | 0.0 | 0 | 0.0 |
| Total Offering Fringe Benefits | 2,170 | 62.4 | 1,312 | 44.3 | 733 | 52.7 |
| Responding Firms in Category | 3,475 | -- | 2,963 | -- | 1,391 | -- |

Note: This table includes Other Services firms with at least one employee. 53 firms or 69.7% the survey responding Other Services 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 shown in **Table 5m. Fringe benefits offered by Other Services** was the same for salary and part-time employees. For these two employee groups, the most often offered fringe benefit was “Flexible Work Schedule.” Full-time employees most frequently received “Employee Discounts on Company Products.”

Table 6m. Insurance benefits offered by Other Services.

| 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 | 485 | 13.9 | 237 | 8.0 | 86 | 6.2 |
| Disability Insurance | 441 | 12.7 | 186 | 6.3 | 86 | 6.2 |
| Life Insurance | 926 | 26.6 | 346 | 11.7 | 148 | 10.6 |
| Long-term Care Insurance | 73 | 2.1 | 111 | 3.8 | 41 | 3.0 |
| Other | 47 | 1.3 | 49 | 1.7 | 21 | 1.5 |
| Total Offering Insurance Benefits | 928 | 26.7 | 349 | 11.8 | 148 | 10.6 |
| Responding Firms in Category | 3,475 | -- | 2,963 | -- | 1,391 | -- |

Note: This table includes Other Services firms with at least one employee. 40 firms or 52.6% the survey responding Other Services 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 6m. Insurance benefits offered by Other Services** 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

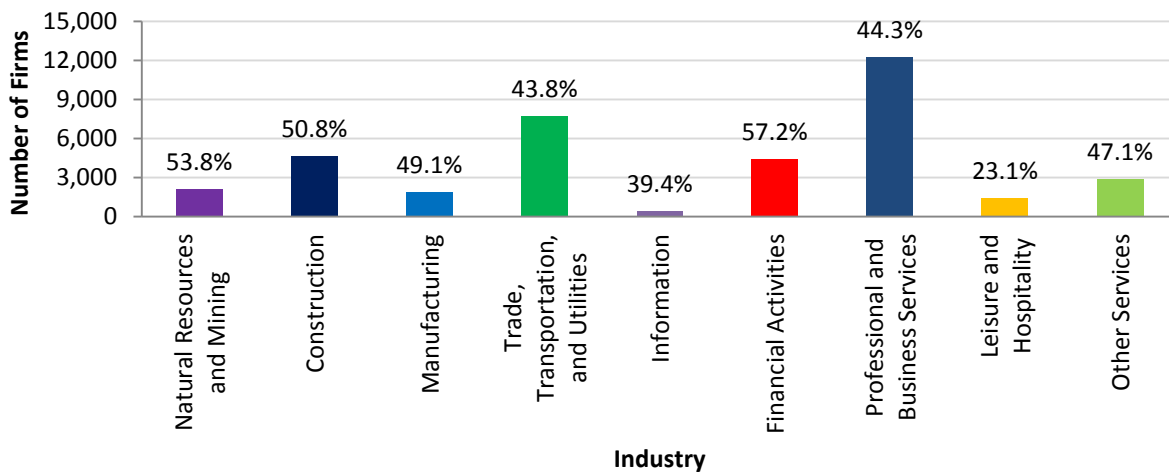


Table 7o. Health benefits offered by Other services.

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 | 1,638 | 47.1 | 842 | 28.4 | 408 | 29.3 |
| Medical Insurance coverage for dependents | 668 | 19.2 | 478 | 16.1 | 127 | 9.1 |
| Dental Insurance coverage | 1,274 | 36.7 | 478 | 16.1 | 150 | 10.8 |
| Vision Insurance coverage | 820 | 23.6 | 245 | 8.3 | 47 | 3.4 |
| Flexible Spending Accounts | 407 | 11.7 | 111 | 3.7 | 23 | 1.7 |
| Health Spending Accounts | 77 | 2.2 | 106 | 3.6 | 21 | 1.5 |
| Other | 3 | 0.1 | 3 | 0.1 | 0 | 0.0 |
| Total Offering Health Benefits | 1,638 | 47.1 | 845 | 28.5 | 431 | 31.0 |
| Responding Firms in Category | 3,475 | -- | 2,963 | -- | 1,391 | -- |

Note: This table includes Other Services firms with at least one employee. 55 firms or 72.5% of the survey responding Other Services firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

Chart 7b and Table 7o show health benefits offered by the Other Services industry. Chart 7b establishes that 47.1% of firms in this industry offered at least one type of health benefit. Table 7o reveals that “Medical Insurance coverage for employees” was the most likely offered health benefit for all three employee groups in Other Services.

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

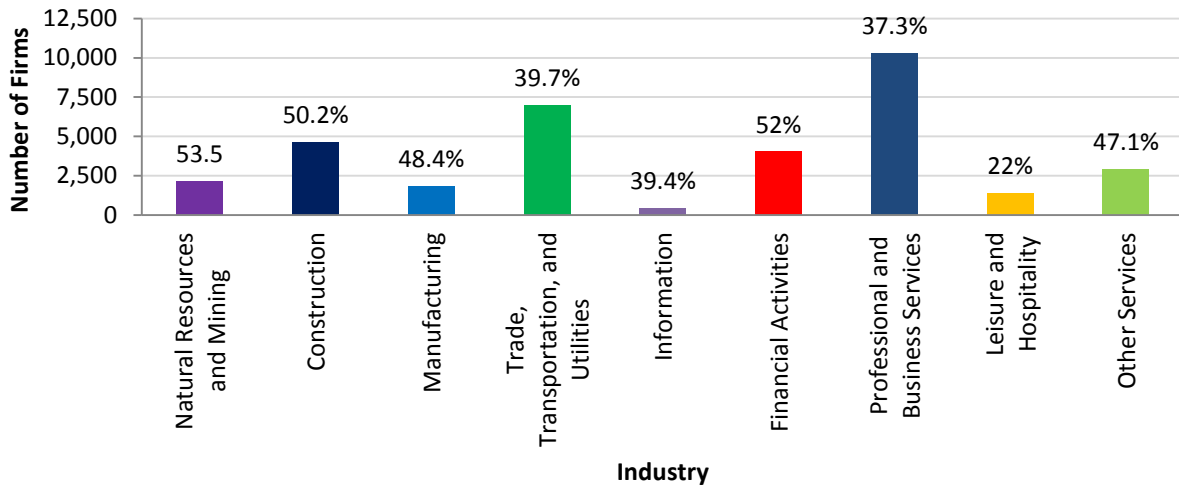


Table 8o. Employee health plan cost by Other Services.

| 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 | 284 | 12.8 | 284 | 25.2 | 5 | 1.3 |
| 1% to 25% | 343 | 15.4 | 41 | 3.7 | 281 | 71.1 |
| 26% to 50% | 674 | 30.3 | 520 | 46.1 | 0 | 0.0 |
| 51% to 75% | 132 | 5.9 | 111 | 9.8 | 21 | 5.2 |
| 76% to 99% | 371 | 16.7 | 88 | 7.8 | 47 | 11.8 |
| 100% | 420 | 18.9 | 83 | 7.4 | 41 | 10.5 |
| Total in Category | 2,224 | 100.0 | 1,126 | 100.0 | 395 | 100.0 |

Note: This table includes Other Services firms with at least one employee. 58 firms or 76.8% of the survey responding Other Services Other Services firms replied to this question. Cell numbers are estimates from weighted responses.

In **Chart 8b: Firms that pay a portion of Health Benefits by Industry**, we can see that almost half of Other Services firms paid a portion of health benefits for their employees. Table 8o indicates that when a firm in this industry paid a portion of employee health benefit costs, they typically paid “100%” of the cost for salary employees, “26% to 50%” for full-time employees, and “1% to 25%” for part-time employees.

Table 9m. Dependent health plan cost by Other services.

| 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 | 72.0 | 761 | 73.0 | 117 | 57.7 |
| 1% to 25% | 343 | 17.9 | 62 | 6.0 | 21 | 10.3 |
| 26% to 50% | 41 | 2.1 | 100 | 9.6 | 21 | 10.3 |
| 51% to 75% | 49 | 2.6 | 31 | 3.0 | 0 | 0.0 |
| 76% to 99% | 38 | 2.0 | 23 | 2.2 | 3 | 1.3 |
| 100% | 65 | 3.4 | 65 | 6.2 | 41 | 20.5 |
| Total in Category | 1,919 | 100.0 | 1,043 | 100.0 | 202 | 100.0 |

Note: This table includes Other Services firms with at least one employee. 52 firms or 68.4% of the survey responding Other Services firms replied to this question. Cell numbers are estimates from weighted responses.

Table 9m tells us the portion of health plan costs for employee dependents paid by Other Services firms differed from how they paid for employees. When firms paid a portion of this cost, they most often paid “1% to 25%” of the health benefit cost for the dependents of salary employees and “26% to 50%” of the cost for full-time employee dependents. For part-time employees, the most frequent portion of the dependent health benefit cost covered by the employer was “None.”

Table 10m. Health plan cost change by Other services.

| 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 | 1,527 | 78.7 | 689 | 83.6 | 130 | 28.7 |
| The cost of plan(s) stayed the same | 325 | 16.8 | 65 | 7.9 | 302 | 66.7 |
| The cost of plan(s) decreased | 88 | 4.5 | 70 | 8.5 | 21 | 4.6 |
| Total in Category | 1,940 | 100.0 | 824 | 100.0 | 452 | 100.0 |

Note: This table includes Other Services firms with at least one employee. 54 firms or 71.1% of the survey responding Other Services firms replied to this question. Cell numbers are estimates from weighted responses.

In Table 10m, we see that a large majority of Other Services firms reported an increase in the cost of their health benefit plans for salary employees (78.7%) and full-time employees (83.6%).

Just over two-thirds of Other Services firms responded that the cost of their health benefit plans for part-time employees stayed the same.

Table 11m. Health benefit changes by Other Services.

| 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 | 51 | 1.5 | 18 | 0.6 | 18 | 0.6 |
| Increased the total health benefit package | 70 | 2.0 | 132 | 4.5 | 132 | 4.5 |
| Increased the employee's share of premiums | 172 | 4.9 | 222 | 7.5 | 222 | 7.5 |
| Increased employee's deductibles or co-payments | 89 | 2.6 | 118 | 4.0 | 118 | 4.0 |
| Added Flexible Spending Accounts or Health Savings Plan | 23 | 0.7 | 65 | 2.2 | 65 | 2.2 |
| Other | 304 | 8.8 | 23 | 0.8 | 23 | 0.8 |
| Total Changing Health Benefits | 549 | 15.8 | 276 | 9.3 | 276 | 9.3 |
| Responding Firms in Category | 3,475 | -- | 2,963 | -- | 2,963 | -- |

Note: This table includes Other Services firms with at least one employee. 29 firms or 38.2% the survey responding Other Services firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

Table 11m. Health benefit changes by Other Services presents various modifications that firms made to their health benefit plans, perhaps in response to overall increased cost. The most frequent change reported for salary employees was “Other” (8.8%). The most frequent change reported for full-time employees (7.5%) and part-time employees (7.5%) was “Increased the employee's share of premiums.”

Chart 12b: Discontinued Health Benefits by Industry

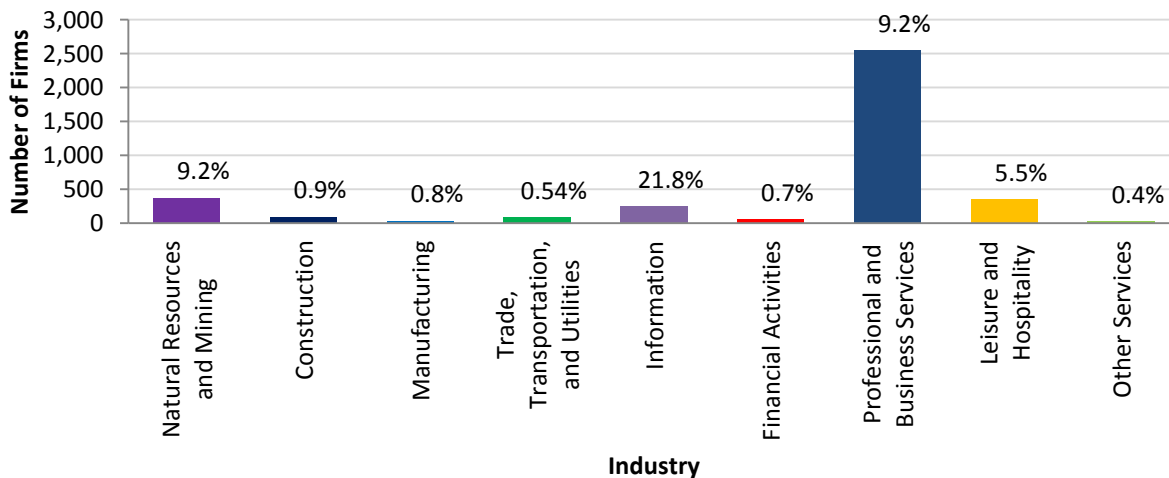


Table 13j: Year Health benefit discontinued by Other Services

| 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 | 0 | 0.0 |
| 2004 | 21 | 0.3 |
| 2005 | 0 | 0.0 |
| 2009 | 0 | 0.0 |
| 2010 | 3 | 0.0 |
| 2011 | 0 | 0.0 |
| 2012 | 0 | 0.0 |
| 2013 | 0 | 0.0 |
| 2014 | 0 | 0.0 |
| Total in Industry | 6,134 | 0.4 |

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

Chart 12b reveals that only 0.4% of Other Services firms discontinued health care benefits. Table 13j shows that most of these firms discontinued benefits in 2004.

Chart 14b: Firms that offer Retirement Benefits by Industry

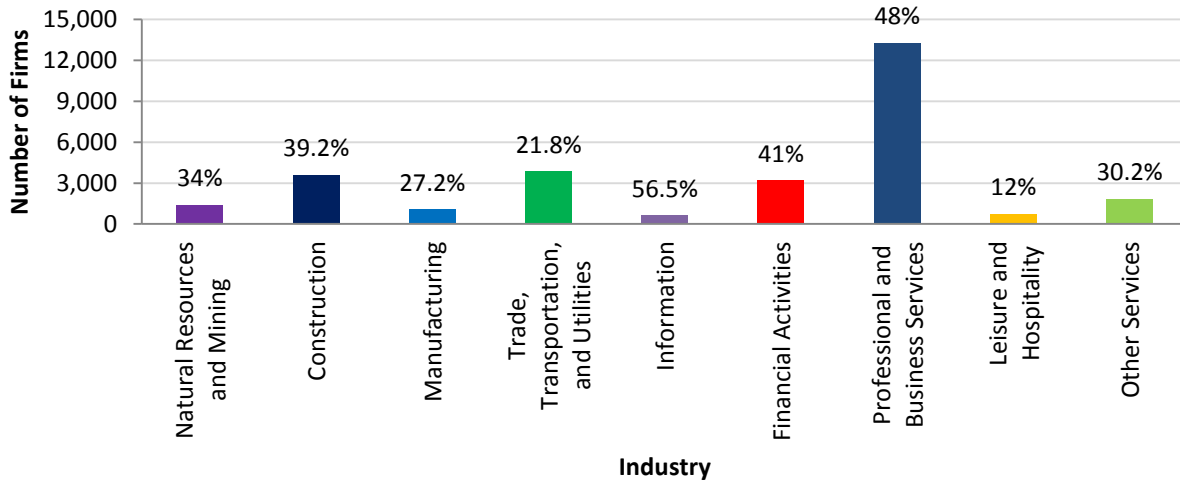


Table 14o. Retirement benefits offered by Other Services.

| 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 | 48 | 3.1 | 36 | 5.0 | 36 | 8.2 |
| Defined Contribution Plan [e. g. 401(k)] | 756 | 49.3 | 212 | 29.5 | 78 | 17.8 |
| Stock Ownership Plan | 3 | 0.2 | 3 | 0.4 | 0 | 0.0 |
| Profit Sharing Plan | 302 | 19.7 | 21 | 2.9 | 21 | 4.8 |
| SEP/SIMPLE | 385 | 25.1 | 104 | 14.4 | 21 | 4.8 |
| Thrift or Savings Plan | 21 | 1.4 | 302 | 42.0 | 281 | 64.5 |
| Other | 21 | 1.4 | 41 | 5.8 | 0 | 0.0 |
| Total Offering Retirement Benefits | 1,207 | 78.6 | 671 | 93.5 | 413 | 94.6 |
| Responding Firms in Category | 1,535 | -- | 718 | -- | 436 | -- |

Note: This table includes Other Services firms with at least one employee. 39 firms or 51.3% the survey responding Other Services firms replied to this question. Cell numbers are estimates from weighted responses. Multiple responses are possible in each column.

As can be seen in Chart 14b, 30.2% of Other Services industry firms offered some type of retirement benefit. Table 14o shows that “Defined Contribution Plan” was most often offered to salary employees in this industry, while “Thrift or Savings Plans” was most often offered to full-time and part-time employees.

Table 15m. Defined contribution plan funding by Other services.

| 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 | 26 | 2.4 | 26 | 11.4 | 3 | 3.6 |
| Employer only | 325 | 30.0 | 44 | 19.4 | 23 | 32.4 |
| Employer and employee each contribute half | 336 | 31.0 | 75 | 33.1 | 8 | 10.8 |
| Employer contributes larger share | 32 | 3.0 | 20 | 8.9 | 18 | 24.4 |
| Employee contributes larger share | 363 | 33.6 | 62 | 27.1 | 21 | 28.8 |
| Total in Category | 1,082 | 100.0 | 227 | 100.0 | 72 | 100.0 |

Note: This table includes Other Services firms with at least one employee. 28 firms or 36.8% of the survey responding Other Services firms replied to this question. Cell numbers are estimates from weighted responses.

In Table 15m, Other Services firms’ salary employees most often contribute the larger share, and full-time employees were most likely to pay an equal share with the firm. The plans for part-time employees were most frequently paid for by the employer alone.

Table 16m. Retirement cost change by Other Services.

| 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 | 307 | 27.4 | 47 | 16.4 | 21 | 16.8 |
| The cost of plan(s) stayed the same | 812 | 72.4 | 235 | 82.6 | 102 | 83.2 |
| The cost of plan(s) decreased | 3 | 0.2 | 3 | 0.9 | 0 | 0.0 |
| Responding Firms in Category | 1,121 | 100.0 | 284 | 100.0 | 123 | 100.0 |

Note: This table includes Other Services firms with at least one employee. 32 firms or 42.1% of the survey responding Other Services firms replied to this question. Cell numbers are estimates from weighted responses.

Other Services firms most frequently responded that the cost of retirement benefits for salary, full-time and part-time employees remained the same during the last 12 months. Table 16m displays that increased plan costs were seen by only 27.4% of firms for salary employees, 16.4% for full-time employees, and 16.8% for part-time employees.

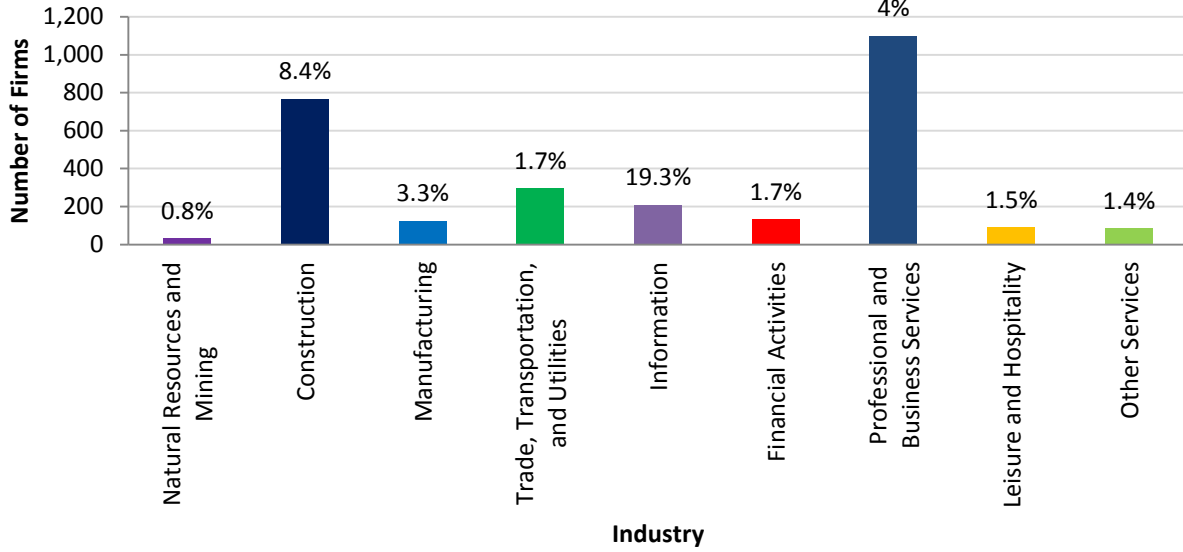
Table 17m. Retirement benefit changes by Other Services.

| 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 | 21 | 0.6 | 21 | 0.7 | 21 | 1.5 |
| Increase the total Retirement Benefit package | 3 | 0.1 | 3 | 0.1 | 3 | 0.2 |
| Reduced the Defined Contribution match limit | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Increased the Defined Contribution match limit | 44 | 1.3 | 44 | 1.5 | 3 | 0.2 |
| Moved the Defined Benefit to a Defined Contribution Plan | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Other | 308 | 8.9 | 15 | 0.5 | 25 | 1.8 |
| Total Changing Retirement Benefits | 373 | 10.7 | 80 | 2.7 | 48 | 3.5 |
| Responding Firms in Category | 3,475 | -- | 2,963 | -- | 1,391 | -- |

Note: This table includes Other Services firms with at least one employee. 8 firms or 10.5% the survey responding Other Services 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 that describe possible changes to retirement plans. However, as revealed in Table 17m, most responding Other Services firms chose “Other” for salary and part-time employees and wrote in their response of change. These write-in responses are examined in Appendix A. For full-time employees, Other Services firms most often choose “Increased the Defined Contribution match limit”.

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



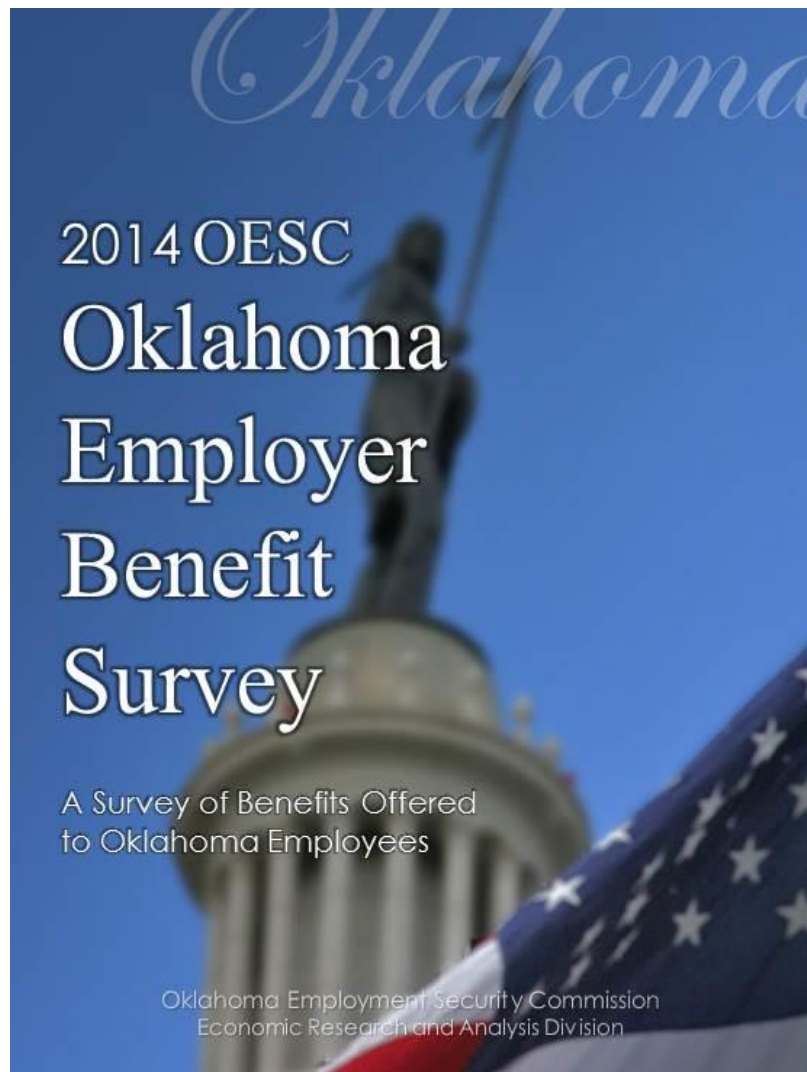
Only a few Other Services firms (1.4%) indicated that the cost of retirement benefits had affected their business in the last 12 months (Table 18b).

Table 19i. Total Benefit Cost by Firm Size and Other Services 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 | 2,248 | 47.1 | 394 | 55.9 | 26 | 55.6 | 0 | 0.0 |
| 16% to 20% | 843 | 17.6 | 104 | 14.7 | 10 | 22.2 | 12 | 33.3 |
| 21% to 25% | 562 | 11.8 | 104 | 14.7 | 3 | 5.6 | 0 | 0.0 |
| 26% to 30% | 843 | 17.6 | 83 | 11.8 | 0 | 0.0 | 0 | 0.0 |
| More Than 30% | 281 | 5.9 | 21 | 2.9 | 8 | 16.7 | 25 | 66.7 |
| Total in Category | 4,778 | 100.0 | 705 | 100.0 | 47 | 100.0 | 37 | 100.0 |

Note: This table includes Other Services firms with at least one employee. 72 firms or 94.7% of the survey responding Other Services firms replied to this question. Cell numbers are estimates from weighted responses.

Table 19i. Total Benefit Cost by Firm Size and Other Services Industry shows that the most frequent cost of benefits as a portion of total employee compensation cost was “15% or Less” for small, medium and large firms. For extra-large firms, the most frequent response “More Than 30%” of the total employee compensation package.



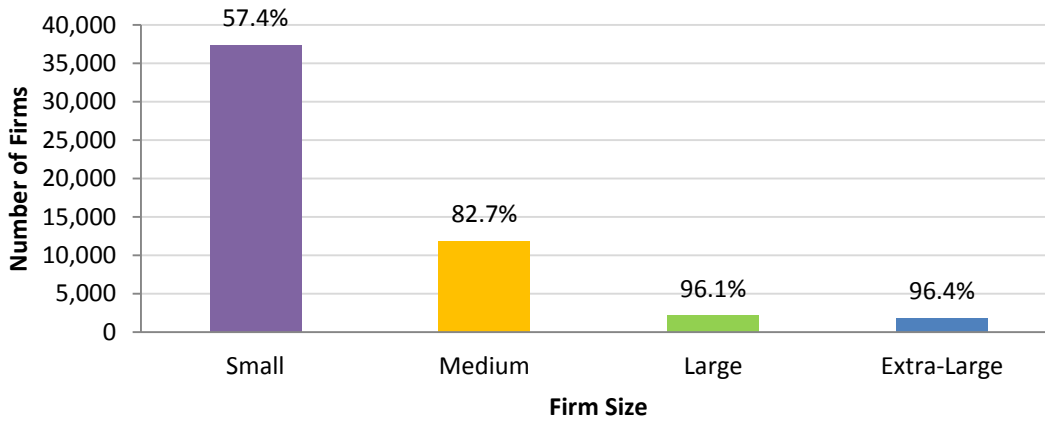
Report by Firm Size

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

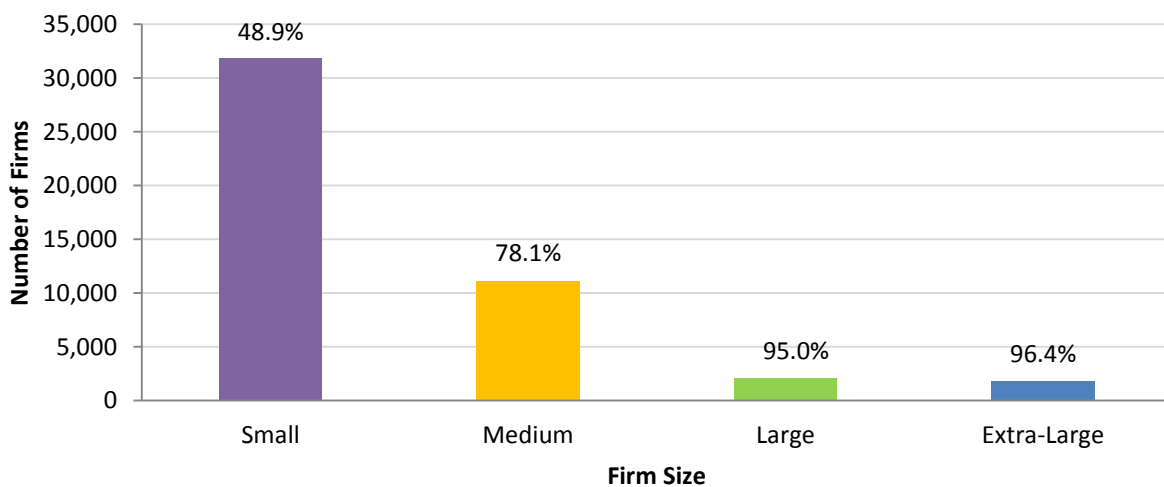


Chart 3a: Firms that offer Paid Leave Benefits by Firm Size shows that the likelihood of offering one of these types of paid leave increased as firm size increased. Tables 3c, 3e and 3f display the types of leave offered by firm size and employee category.

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 |
| Total Offering Leave Benefits | 20,040 | 48.5 | 10,507 | 35.2 | 5,817 | 35.2 |
| Responding Firms in Category | 41,343 | -- | 29,838 | -- | 16,509 | -- |

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 |
| Total Offering Leave Benefits | 8,749 | 78.0 | 5,667 | 47.1 | 3,883 | 44.6 |
| Responding Firms in Category | 11,218 | -- | 12,044 | -- | 8,711 | -- |

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 |
| Total Offering Leave Benefits | 1,762 | 94.6 | 1,257 | 60.8 | 983 | 61.0 |
| Responding Firms in Category | 1,862 | -- | 2,067 | -- | 1,612 | -- |

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 |
| Total Offering Leave Benefits | 2,240 | 87.5 | 1,298 | 73.1 | 1,172 | 75.6 |
| Responding Firms in Category | 2,560 | -- | 1,776 | -- | 1,550 | -- |

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 |
| Total Offering Pay Benefits | 12,260 | 32.0 | 14,283 | 47.9 | 3,964 | 24.0 |
| Responding Firms in Category | 38,289 | -- | 29,838 | -- | 16,508 | -- |

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 |
| Total Offering Pay Benefits | 6,389 | 56.9 | 9,358 | 77.7 | 4,307 | 49.5 |
| Responding Firms in Category | 11,218 | -- | 12,044 | -- | 8,693 | -- |

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 |
| Total Offering Pay Benefits | 1,447 | 77.7 | 1,921 | 92.9 | 1,183 | 73.3 |
| Responding Firms in Category | 1,862 | -- | 2,067 | -- | 1,615 | -- |

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 |
| Total Offering Pay Benefits | 1,299 | 79.7 | 1,716 | 96.2 | 1,272 | 82.1 |
| Responding Firms in Category | 1,629 | -- | 1,784 | -- | 1,550 | -- |

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 |
| Total Offering Fringe Benefits | 16,363 | 39.6 | 11,300 | 37.9 | 5,886 | 35.7 |
| Responding Firms in Category | 41,343 | -- | 29,838 | -- | 16,508 | -- |

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 |
| Total Offering Fringe Benefits | 7,038 | 62.7 | 7,162 | 59.5 | 5,209 | 59.8 |
| Responding Firms in Category | 11,218 | -- | 12,044 | -- | 8,711 | -- |

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 |
| Total Offering Fringe Benefits | 1,491 | 80.1 | 1,603 | 77.5 | 1,307 | 80.9 |
| Responding Firms in Category | 1,862 | -- | 2,067 | -- | 1,615 | -- |

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 |
| Total Offering Fringe Benefits | 1,489 | 91.4 | 1,598 | 89.6 | 1,384 | 89.3 |
| Responding Firms in Category | 1,629 | -- | 1,784 | -- | 1,550 | -- |

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 |
| Total Offering Insurance Benefits | 8,367 | 20.2 | 4,365 | 14.6 | 537 | 3.3 |
| Responding Firms in Category | 41,343 | -- | 29,838 | -- | 16,508 | -- |

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 |
| Total Offering Insurance Benefits | 5,481 | 48.9 | 5,373 | 44.6 | 1,299 | 14.9 |
| Responding Firms in Category | 11,218 | -- | 12,044 | -- | 8,711 | -- |

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 |
| Total Offering Insurance Benefits | 1,593 | 85.6 | 1,640 | 79.3 | 332 | 20.6 |
| Responding Firms in Category | 1,862 | -- | 2,067 | -- | 1,615 | -- |

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 |
| Total Offering Insurance Benefits | 1,525 | 93.6 | 1,609 | 90.2 | 501 | 32.4 |
| Responding Firms in Category | 1,629 | -- | 1,784 | -- | 1,550 | -- |

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

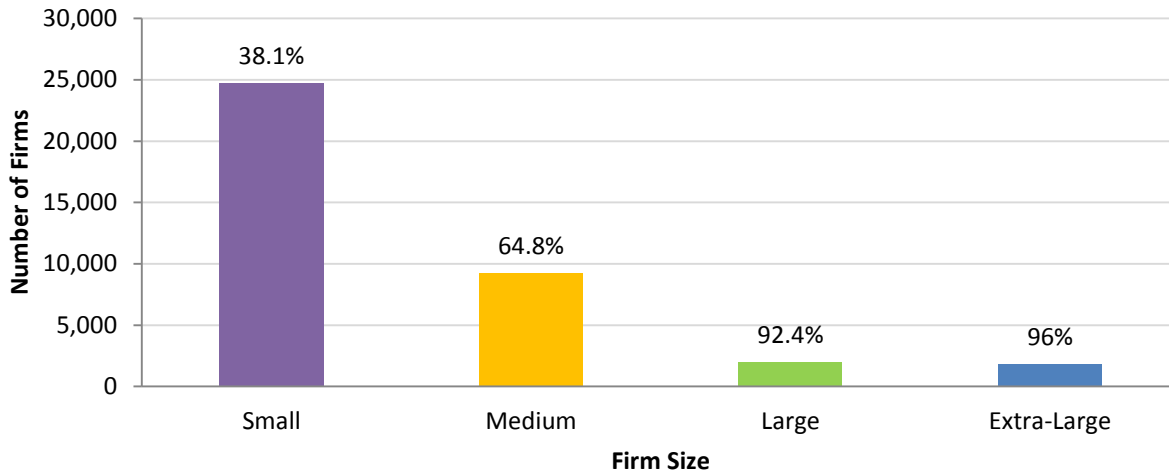


Chart 7a shows that the chances of offering health benefits increased as firm size increased. Large and extra-large firms offered health benefits twice as often as small firms. The next four tables show the types of health benefits offered by firm size and employee category.

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 |
| Total Offering Health Benefits | 14,723 | 35.6 | 9,628 | 32.3 | 1,348 | 8.2 |
| Responding Firms in Category | 41,343 | -- | 29,838 | -- | 16,508 | -- |

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 |
| Total Offering Health Benefits | 7,217 | 64.3 | 7,561 | 62.8 | 1,350 | 15.5 |
| Responding Firms in Category | 11,218 | -- | 12,044 | -- | 8,711 | -- |

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 |
| Total Offering Health Benefits | 1,710 | 91.8 | 1,782 | 86.2 | 310 | 19.2 |
| Responding Firms in Category | 1,862 | -- | 2,067 | -- | 1,612 | -- |

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 |
| Total Offering Health Benefits | 1,549 | 95.1 | 1,645 | 92.6 | 559 | 36.1 |
| Responding Firms in Category | 1,629 | -- | 1,776 | -- | 1,550 | -- |

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

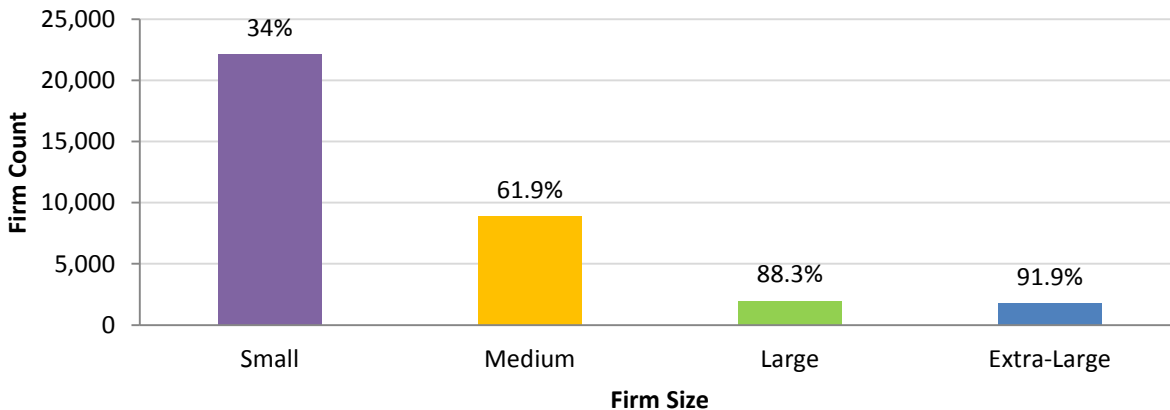


Chart 8a reveals that the likelihood of a firm paying a portion of employee health benefit costs increased as firm size increased. The next four tables identify the portion of health plan cost that firms pay by firm size and employee category.

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 |
| Total in Category | 19,869 | 100.0 | 13,561 | 100.0 | 3,483 | 100.0 |

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 |
| Total in Category | 8,164 | 100.0 | 8,450 | 100.0 | 2,201 | 100.0 |

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 |
| Total in Category | 1,755 | 100.0 | 1,807 | 100.0 | 341 | 100.0 |

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 |
| Total in Category | 1,572 | 100.0 | 1,656 | 100.0 | 523 | 100.0 |

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 |
| Total in Category | 18,405 | 100.0 | 13,168 | 100.0 | 3,202 | 100.0 |

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 |
| Total in Category | 8,005 | 100.0 | 8,160 | 100.0 | 3,025 | 100.0 |

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 |
| Total in Category | 1,731 | 100.0 | 1,764 | 100.0 | 464 | 100.0 |

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 |
| Total in Category | 1,578 | 100.0 | 1,688 | 100.0 | 555 | 100.0 |

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). | | | | | | |
| | Employee Categories | | | | | |
| | Salary | | Full-Time Hourly | | Part-Time Hourly | |
| Plan Cost Change | Number of Firms | Percent of Firms | Number of Firms | Percent of Firms | Number of Firms | Percent of Firms |
| 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 |
| Total in Category | 17,969 | 100.0 | 8,616 | 100.0 | 1,014 | 100.0 |

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). | | | | | | |
| | Employee Categories | | | | | |
| | Salary | | Full-Time Hourly | | Part-Time Hourly | |
| Plan Cost Change | Number of Firms | Percent of Firms | Number of Firms | Percent of Firms | Number of Firms | Percent of Firms |
| 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 |
| Total in Category | 7,286 | 100.0 | 7,371 | 100.0 | 1,516 | 100.0 |

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). | | | | | | |
|--|----------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| | Employee Categories | | | | | |
| | Salary | | Full-Time Hourly | | Part-Time Hourly | |
| Plan Cost Change | Number of Firms | Percent of Firms | Number of Firms | Percent of Firms | Number of Firms | Percent of Firms |
| The cost of plan(s) increased | 1,222 | 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 |
| Total in Category | 1,728 | 100.0 | 1,757 | 100.0 | 388 | 100.0 |

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). | | | | | | |
|--|----------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| | Employee Categories | | | | | |
| | Salary | | Full-Time Hourly | | Part-Time Hourly | |
| Plan Cost Change | Number of Firms | Percent of Firms | Number of Firms | Percent of Firms | Number of Firms | Percent of Firms |
| The cost of plan(s) increased | 1,202 | 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 |
| Total in Category | 1,538 | 100.0 | 1,615 | 100.0 | 523 | 100.0 |

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 |
| Total Changing Health Benefits | 7,416 | 17.9 | 4,488 | 15.0 | 1,949 | 11.8 |
| Responding Firms in Category | 41,343 | -- | 29,838 | -- | 16,508 | -- |

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 |
| Total Changing Health Benefits | 3,344 | 29.8 | 3,330 | 27.6 | 1,981 | 22.7 |
| Responding Firms in Category | 11,218 | -- | 12,044 | -- | 8,711 | -- |

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 |
| Total Changing Health Benefits | 977 | 52.5 | 1,061 | 51.3 | 832 | 51.5 |
| Responding Firms in Category | 1,862 | -- | 2,067 | -- | 1,615 | -- |

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 |
| Total Changing Health Benefits | 1,099 | 67.5 | 1,223 | 68.6 | 1,066 | 68.8 |
| Responding Firms in Category | 1,629 | -- | 1,784 | -- | 1,550 | -- |

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

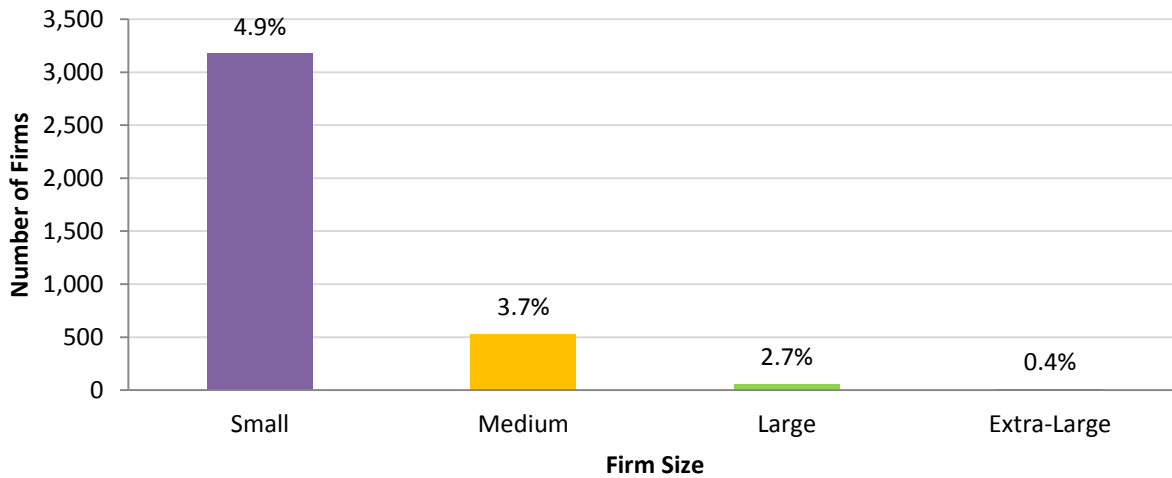


Chart 12a shows that the likelihood of a firm having discontinued health benefits decreased as firm size increased. Small firms (4.9%) were the most likely to have discontinued benefits.

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 box 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 |
| Total Responses | 1,989 | 100.0 | 463 | 100.0 | 55 | 100.0 | 0 | 0.0 |

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.

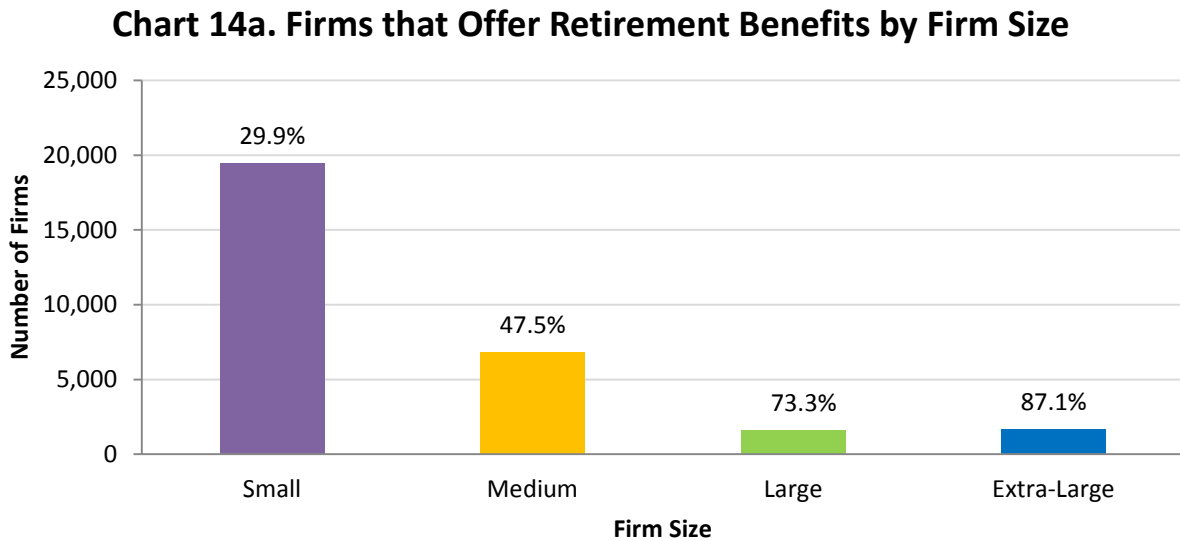


Table 14c. Retirement benefits offered by Small firms

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 |
| Total Offering Retirement Benefits | 10,740 | 25.6 | 7,236 | 24.3 | 484 | 2.9 |
| Responding Firms in Category | 41,888 | -- | 29,838 | -- | 16,508 | -- |

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 |
| Total Offering Retirement Benefits | 5,242 | 46.7 | 5,349 | 44.4 | 1,439 | 16.5 |
| Responding Firms in Category | 11,218 | -- | 12,044 | -- | 8,711 | -- |

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 |
| Total Offering Retirement Benefits | 1,349 | 81.0 | 1,424 | 11.2 | 611 | 83.9 |
| Responding Firms in Category | 1,666 | -- | 12,731 | -- | 728 | -- |

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 |
| Total Offering Retirement Benefits | 1,434 | 72.8 | 1,532 | 74.1 | 909 | 76.0 |
| Responding Firms in Category | 1,970 | -- | 2,067 | -- | 1,196 | -- |

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 |
| Total in Category | 10,289 | 100.0 | 7,354 | 100.0 | 0 | 0.0 |

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 |
| Total in Category | 4,187 | 100.0 | 4,040 | 100.0 | 1080 | 100.0 |

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 |
| Total in Category | 1,228 | 100.0 | 1,269 | 100.0 | 533 | 100.0 |

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 |
| Total in Category | 1,273 | 100.0 | 1,404 | 100.0 | 788 | 100.0 |

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 |
| Responding Firms in Category | 8,459 | 100.0 | 6,771 | 100.0 | 0 | 0.0 |

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 |
| Responding Firms in Category | 4,171 | 100.0 | 4,075 | 100.0 | 1,214 | 100.0 |

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 |
| Total in Category | 1,193 | 100.0 | 1,246 | 100.0 | 563 | 100.0 |

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 |
| Responding Firms in Category | 1,197 | 100.0 | 1,275 | 100.0 | 753 | 100.0 |

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 |
| Total Changing Retirement Benefits | 2,732 | 6.6 | 1,660 | 5.6 | 0 | 0.0 |
| Responding Firms in Category | 41,343 | -- | 29,838 | -- | 16,508 | -- |

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). | | | | | | |
| | Employee Categories | | | | | |
| | Salary | | Full-Time Hourly | | Part-Time Hourly | |
| Retirement Benefit Change | Number Changing Retirement | Percent Changing Retirement | Number Changing Retirement | Percent Changing Retirement | Number Changing Retirement | Percent Changing Retirement |
| 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 |
| Total Changing Retirement Benefits | 959 | 8.5 | 888 | 7.4 | 224 | 2.6 |
| Responding Firms in Category | 11,218 | -- | 12,044 | -- | 8,711 | -- |

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). | | | | | | |
| | Employee Categories | | | | | |
| | Salary | | Full-Time Hourly | | Part-Time Hourly | |
| Retirement Benefit Change | Number Changing Retirement | Percent Changing Retirement | Number Changing Retirement | Percent Changing Retirement | Number Changing Retirement | Percent Changing Retirement |
| 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 |
| Total Changing Retirement Benefits | 214 | 11.5 | 232 | 11.2 | 95 | 5.9 |
| Responding Firms in Category | 1,858 | -- | 2,067 | -- | 1,615 | -- |

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). | | | | | | |
| | Employee Categories | | | | | |
| | Salary | | Full-Time Hourly | | Part-Time Hourly | |
| Retirement Benefit Change | Number Changing Retirement | Percent Changing Retirement | Number Changing Retirement | Percent Changing Retirement | Number Changing Retirement | Percent Changing Retirement |
| 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 |
| Total Changing Retirement Benefits | 264 | 16.2 | 265 | 14.8 | 163 | 10.5 |
| Responding Firms in Category | 1,629 | -- | 1,784 | -- | 1,550 | -- |

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

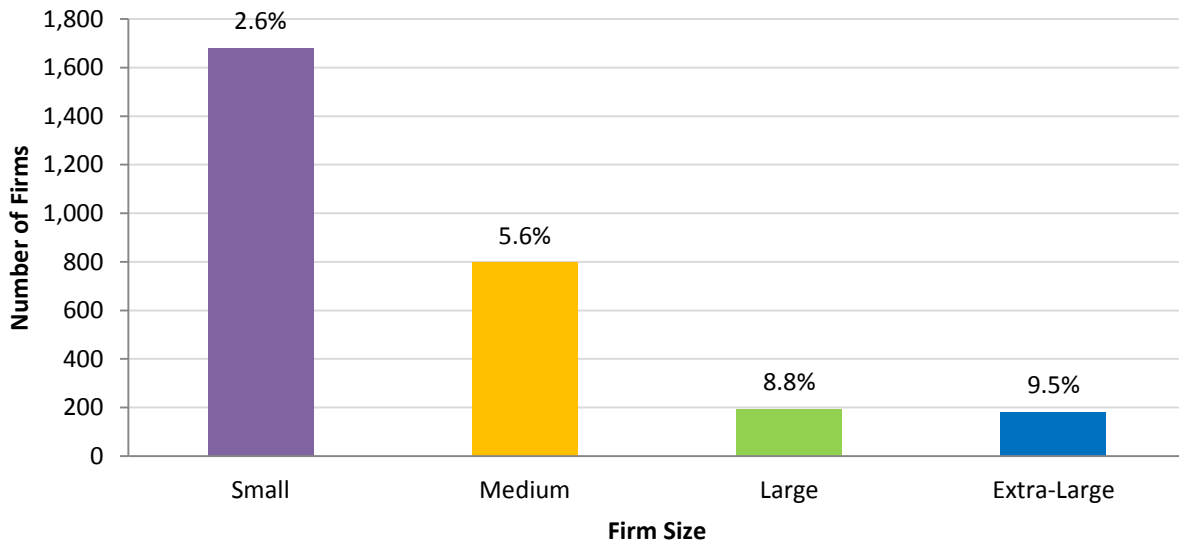


Chart 18a shows that as the size of firms increased, so did the likelihood that the cost of retirement affected their business. Overall, 3.4% of firms reported the cost of retirement affecting their business.

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

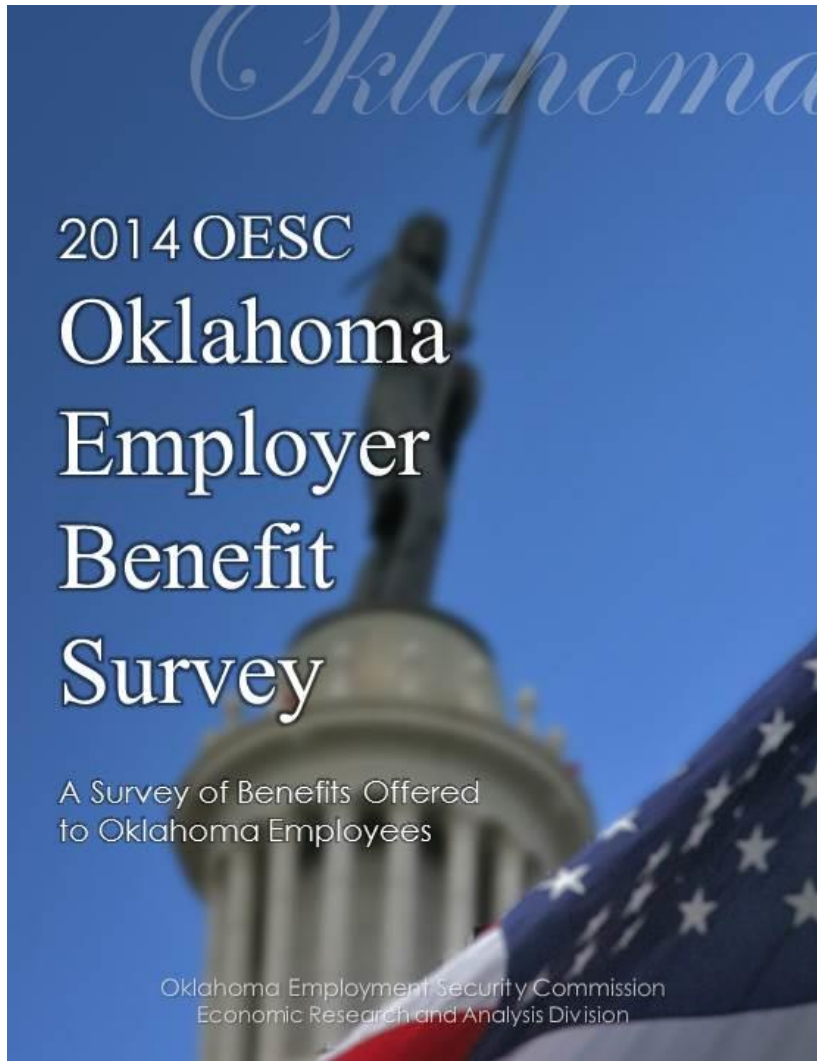
Table 19j. Total Benefit Cost by Firm Size

| 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 |
| Total in Category | 65,019 | 91.5 | 14,305 | 94.1 | 2,182 | 94.8 | 1,890 | 91.5 |

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 |
| Total | 216 | 100.0 |

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 |
| Total | 87 | 100.0 |

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). | | |
|--------------------------------------|---------------|----------------|
| Fringe Benefits | Number | Percent |
| 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 |
| Total | 41 | 100.0 |

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). | | |
|--------------------------------------|---------------|----------------|
| Industries | Number | Percent |
| 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 |
| Total | 67 | 100.0 |

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 |
| Total | 14 | 100.0 |

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 |
| Total | 77 | 100.0 |

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 |
| Total | 3 | 100.0 |

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 |
| Total | 93 | 100.0 |

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 |
| | All Industries & All Firm Sizes | 1,914 | 3,910 | 49.0 |

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.

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

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.

| Industry | Response Number | Number in Sample | Response Rate |
|---------------------------------------|------------------------|-------------------------|----------------------|
| 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 |
| Totals | 1,914 | 3,910 | 49.0 |

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.

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

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 |
|--|---------------------|---------------------|------------------|
|--|---------------------|---------------------|------------------|

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 |
|--------|---------------------|---------------------|------------------|
|--------|---------------------|---------------------|------------------|

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 |
|--------|---------------------|---------------------|------------------|
|--------|---------------------|---------------------|------------------|

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

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 |
| Salary | | | |

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)?

| | |
|-----------------------|--------------------------|
| 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"/> |

All Employees

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