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B E N *o* E F I T S

R E P *4* O R T

2004 NEBRASKA EMPLOYEE BENEFITS REPORT



is a publication of:



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INTRODUCTION



The 2004 Nebraska Employee Benefits Survey was conducted to collect information about the types of benefits offered to Nebraska workers by their employers. The survey was conducted to provide information about health insurance benefits to the Nebraska Health Insurance Policy Coalition. This group, headed by the Nebraska Health and Human Services System, was tasked with developing strategies to reduce the number of uninsured individuals in Nebraska.

According to the Bureau of Labor Statistics' National Compensation Survey (NCS), employee benefits made up an average of 29.1% of civilian employees' compensation nationally in the second quarter of 2004. Wages and salaries comprised the remaining 70.1% of total compensation. The benefits figures include legally required benefits such as social security, state and federal unemployment insurance, workers' compensation, and other state required benefits as well as employer sponsored optional benefits such as insurance, retirement, paid leave, bonuses, and others.

Although the National Compensation Survey provides very detailed information on a quarterly basis, this data is not available for individual states. Additionally, the business size categories used to present the data do not accurately reflect states such as Nebraska, which has a very high percentage of small employers.

EXECUTIVE SUMMARY



Information in this publication is presented by business size, industry, and region to show differences that exist between these employer characteristics. Data is also shown for full-time and part-time employees to show the differences in benefit offerings between these employee categories.

Past benefits research has shown that there are employer and employee characteristics that can be used to predict whether benefits will be offered. The 2004 Nebraska Employee Benefits Survey replicated these findings.

Major findings include:

- Full-time employees are considerably more likely to be offered benefits than are part-time workers.
- Larger businesses are more likely to offer most benefits than are smaller businesses.
- Employers in some industries, particularly financial activities and information, tend to offer benefits at higher rates than businesses in other industries.
- There are some differences in the benefits offered by region, but an employer's regional location does not play a key factor in predicting whether or not benefits will be offered.

Nebraska Workforce Development, Department of Labor last published employee benefits data in 2001. The information from that report is not directly comparable to the 2004 Nebraska Employee Benefits Survey due to some differences in the survey questions asked and survey methodology. Additionally, different business size categories, an industry classification system, and region definitions were used for the 2001 and current publications.

FINDINGS



The following pages contain findings from the 2004 Nebraska Employee Benefits Survey. Information is available by three different employer characteristics – size, industry, and regional location. Industry and region definitions, as well as notes about employer size can be found in the appendices of this publication.

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This publication contains information for one business trait and one survey element at a time. Data for combinations of employer characteristics, such as businesses in a particular size and industry, or multiple survey variables may be available upon request.

Percentages shown in the charts represent the percentage of employers offering benefits, not the percentages of employees offered or enrolled in the benefit. It is important to differentiate between these figures, as they may vary significantly. For instance, approximately 86% of Nebraska businesses have fewer than twenty workers. However, these businesses employ only about 25% of workers in the state. This means that larger employers carry more weight when looking at the number of employees covered by various benefits.

Individual survey responses were weighted to reflect all businesses within the state. All results contained in this publication use the weighted data.

EMPLOYMENT CHARACTERISTICS

Business size is one of the key factors in predicting whether an employer will offer most benefits. Larger businesses are much more likely than smaller ones to provide benefits to their employees. In the tables below, average and median business sizes are shown by size category, industry, and region. The median employment is the number at which half of businesses in the category are above and half are below; the 50th percentile. More about business size can be found in the appendices of this publication.

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Employment by Business Size

	Average	Median
1-3	2	2
4-9	6	6
10-19	14	13
20-49	31	30
50-99	69	65
100+	363	176
Total	19	5

BUSINESS SIZE

Average and median employment by business size provides some information about the distribution of business sizes within each category. An overall median employment of 5 and average of 19 indicates that half of those responding to the survey had five or fewer workers, but there are several large employers included as well.

Employment by Industry

	Average	Median
Construction	9	4
Education and Health Services	40	7
Financial Activities	17	4
Information	24	6
Leisure and Hospitality	17	8
Manufacturing	46	9
Natural Resources and Mining	8	5
Other Services	7	3
Professional and Business Services	13	4
Public Administration / Government	32	6
Trade, Transportation, and Utilities	17	6
Total	19	5

INDUSTRY

Employers in the manufacturing, education and health services, and government/public administration industries are larger on average. There is less variation in the median employment by industry.

Employment by Region

	Average	Median
Eastern	25	5
Southeast	18	5
Northern	15	5
Central	15	5
Southwest	12	6
Western	13	5
Total	19	5

REGION

By region, the only significant difference in employer size is in the Eastern region, which includes Douglas and Sarpy counties. The “large” businesses in this region have more employees than large employers in other regions, which raises the average.

EMPLOYMENT CHARACTERISTICS

Full-time employees are typically offered benefits at a much higher rate than are part-time workers. Within the survey employers were asked to indicate the number of hours that must be worked for their employees to be classified as full-time. The most common response to this question was 40 hours per week, however there was some variation that can be seen in the tables below.

Average Number of Hours per week to be Classified as Full-time

	Hours
1-3	37.4
4-9	37.2
10-19	36.5
20-49	35.7
50-99	35.0
100+	35.8
Total	36.9

BUSINESS SIZE

On average, smaller employers require a higher number of hours to be worked for employees to be considered full-time. Employees working at the smallest businesses (those with fewer than 4 employees) must work an average of 1.5 hours longer than those at the largest businesses (those with 100 or more workers) to be classified as full-time.

Average Number of Hours per week to be Classified as Full-time

	Hours
Construction	38.2
Education and Health Services	35.5
Financial Activities	35.8
Information	37.8
Leisure and Hospitality	36.7
Manufacturing	37.5
Natural Resources and Mining	40.7
Other Services	37.9
Professional and Business Services	36.7
Public Administration / Government	36.9
Trade, Transportation, and Utilities	36.8
Total	36.9

INDUSTRY

There are some variations in the number of hours to be full-time by industry. The lowest average is 35.5 hours per week in the education and health services industry. The highest average is in natural resources and mining at 40.7 hours per week.

Average Number of Hours per week to be Classified as Full-time

	Hours
Eastern	36.4
Southeast	36.8
Northern	37.6
Central	37.1
Southwest	37.2
Western	37.4
Total	36.9

REGION

By region, there are very few differences in the number of hours per week to be classified as full-time. Employers in the Eastern and Southeast regions require slightly fewer hours to be considered full-time.

EMPLOYMENT CHARACTERISTICS

The percentage of employees classified as full-time and part-time may impact the benefits offered by some businesses. The tables below show the percentage of employees that are full-time and part-time within each size category, industry, and region.

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Percentage Employees that are Full-time and Part-time:

	Percent FT	Percent PT
1-3	72.4%	27.6%
4-9	70.4%	29.6%
10-19	68.4%	31.6%
20-49	71.0%	29.0%
50-99	73.0%	27.0%
100+	77.1%	22.9%
Total	71.2%	28.8%

BUSINESS SIZE

There are no clear patterns in percentages of full-time and part-time employees by business size. Businesses with more than 100 workers reported a higher percentage of full-time workers than those in all other size groups.

Percentage Employees that are Full-time and Part-time:

	Percent FT	Percent PT
Construction	86.7%	13.3%
Education and Health Services	65.8%	34.2%
Financial Activities	79.0%	21.0%
Information	70.5%	29.5%
Leisure and Hospitality	33.9%	66.1%
Manufacturing	84.8%	15.3%
Natural Resources and Mining	78.8%	21.2%
Other Services	64.8%	35.2%
Professional and Business Services	73.6%	26.4%
Public Administration / Government	53.1%	46.9%
Trade, Transportation, and Utilities	75.1%	24.9%
Total	71.2%	28.8%

INDUSTRY

By industry, there are some significant differences in the percentage of full-time workers. The leisure and hospitality industry is unique, as it is the only one with a majority of employees working part-time.

Percentage Employees that are Full-time and Part-time:

	Percent FT	Percent PT
Eastern	76.8%	23.2%
Southeast	68.6%	31.4%
Northern	66.5%	33.5%
Central	69.2%	30.8%
Southwest	71.2%	28.8%
Western	68.8%	31.2%
Total	71.1%	28.9%

REGION

The percentage of full-time and part-time employees does not vary considerably between regions. There is a slightly higher percentage of full-time workers in the Eastern region, but very little variation between other regions.

PAID TIME OFF



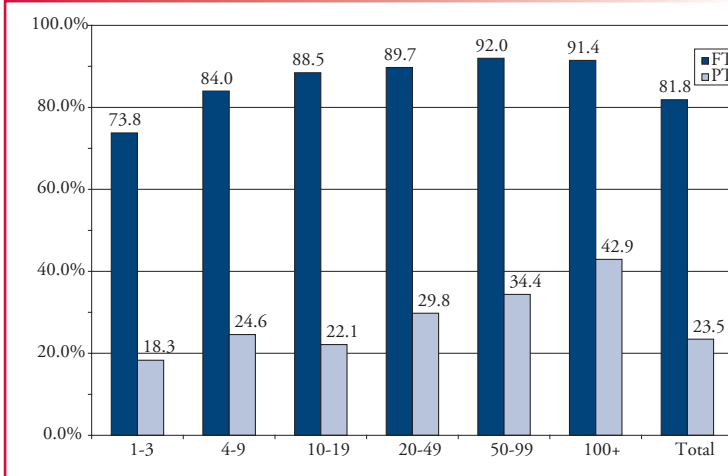
The 2004 Nebraska Employee Benefits Survey included questions about employee paid time off including vacation, sick, and holiday leave. Additionally, questions were asked about consolidated leave. Consolidated leave provides several different types of paid leave under a single plan.

The 2004 Nebraska Employee Benefits Survey did not ask about unpaid leave benefits. However, some employers may allow employees to use accrued vacation or sick leave for events such as maternity or paternity leave.

PAID VACATION LEAVE

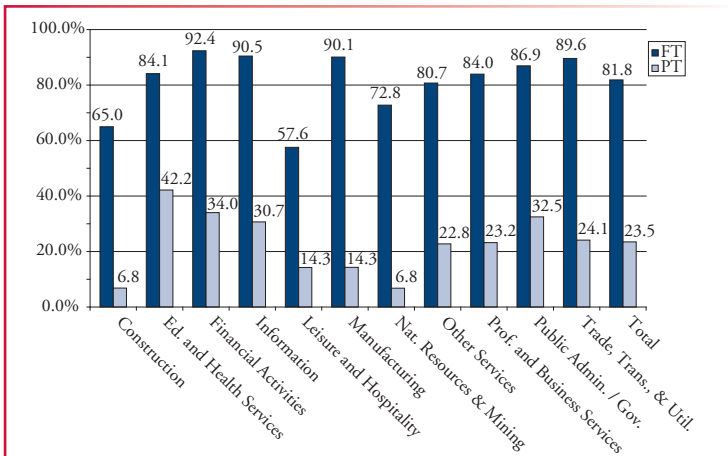
Paid vacation leave is one of the benefits most commonly offered to full-time workers. Overall, more than four out of five employers reported offering paid vacation leave benefits to full-time workers. Part-time employees are offered paid vacation by just under one fourth of all businesses.

pg. 14



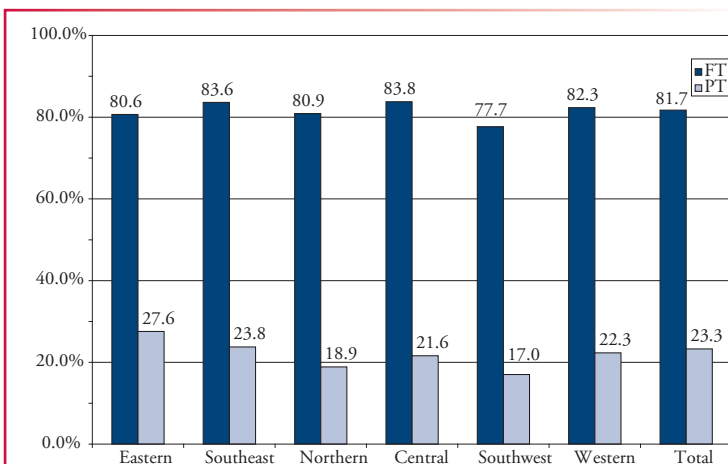
BUSINESS SIZE

Businesses with fewer than four employees are less likely than larger companies to offer paid vacations to full-time employees. Part-time workers are more likely to be offered paid vacation leave if they work for a company with twenty or more employees.



INDUSTRY

Employers in two industries – construction and leisure and hospitality offer paid vacation leave to full-time employees at rates significantly lower than businesses in other industries. Companies in the education and health services industry offer paid vacations to part-time workers at considerably higher rates than other industries.



REGION

There are very few differences in the incidence of paid vacation leave offered by region. Both full-time and part-time employees are slightly less likely to have paid vacation provided by businesses in the southwest region.

PAID VACATION LEAVE

Businesses that indicated offering paid vacation leave were surveyed regarding the number of days offered to workers after one, three, and five years of employment. Many survey respondents reported that the number of days of paid vacation leave for part-time employees is pro-rated based on the number of hours worked. These numbers were only included in this report if the number of days available to part-time workers could be determined.

Average Number of Paid Vacation Days Offered After:

	1 year		3 years		5 years	
	FT	PT	FT	PT	FT	PT
1-3	7.9	6.4	10.5	8.6	13.1	10.3
4-9	7.6	6.1	10.8	8.2	12.8	9.8
10-19	7.2	6.8	10.3	9.1	12.3	10.8
20-49	7.3	6.2	10.5	8.9	12.8	11.5
50-99	7.7	6.4	10.7	8.7	13.1	10.7
100+	8.8	7.0	11.4	8.5	13.8	10.5
Total	7.6	6.4	10.6	8.6	12.8	10.4

BUSINESS SIZE

On average, full-time workers at businesses with 100 or more employees are offered nearly one more day per year than those at smaller companies. Part-time employees receive the highest average number of vacation days after one year from businesses with 100 or more workers; after three years from those with 10-19 employees; and after 5 years from companies in the 20-49 category.

Average Number of Paid Vacation Days Offered After:

	1 year		3 years		5 years	
	FT	PT	FT	PT	FT	PT
Construction	6.0	4.6	8.8	5.8	10.5	7.1
Education and Health Services	8.2	6.5	11.1	8.2	13.9	10.8
Financial Activities	9.9	9.3	11.3	9.9	14.7	11.6
Information	9.2	7.9	11.1	8.6	14.7	12.2
Leisure and Hospitality	6.6	5.6	9.9	8.1	12.6	10.2
Manufacturing	6.3	5.4	10.0	7.0	11.8	8.9
Natural Resources and Mining	7.3	5.8	10.1	8.2	11.7	9.2
Other Services	7.7	5.9	10.7	8.4	12.7	9.6
Professional and Business Services	8.2	6.6	10.9	9.1	13.3	11.7
Public Administration / Government	8.4	6.6	11.0	8.3	12.8	9.4
Trade, Transportation, and Utilities	7.0	4.9	10.7	8.3	12.4	9.6
Total	7.6	6.4	10.6	8.6	12.8	10.4

INDUSTRY

Full-time employees are provided the highest number of vacation days in the financial activities industry. Part-time workers receive the most days after one and three years of employment in the financial activities industry and after five years in the information industry. Employers in the construction industry offer the fewest vacation days to both full-time and part-time workers.

Average Number of Paid Vacation Days Offered After:

	1 year		3 years		5 years	
	FT	PT	FT	PT	FT	PT
Eastern	7.7	6.6	10.6	9.0	13.2	11.1
Southeast	7.7	6.5	10.7	8.5	13.1	10.3
Northern	7.2	5.9	10.3	7.9	12.1	10.0
Central	7.5	6.0	10.5	7.7	12.6	9.0
Southwest	7.8	6.3	10.6	8.0	12.6	9.3
Western	7.9	6.0	10.9	7.8	12.6	9.6
Total	7.6	6.4	10.6	8.5	12.8	10.4

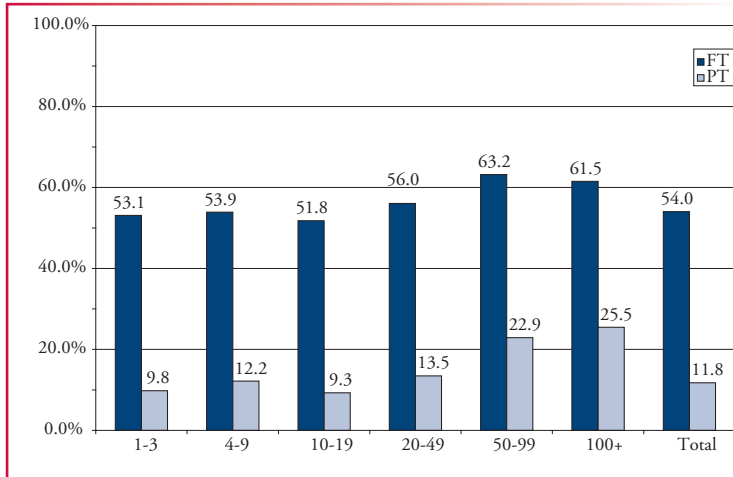
REGION

There are no major differences in the average number of vacation days offered by region. Employers in the eastern region offer slightly more days to part-time workers than are offered in other regions.

PAID SICK LEAVE

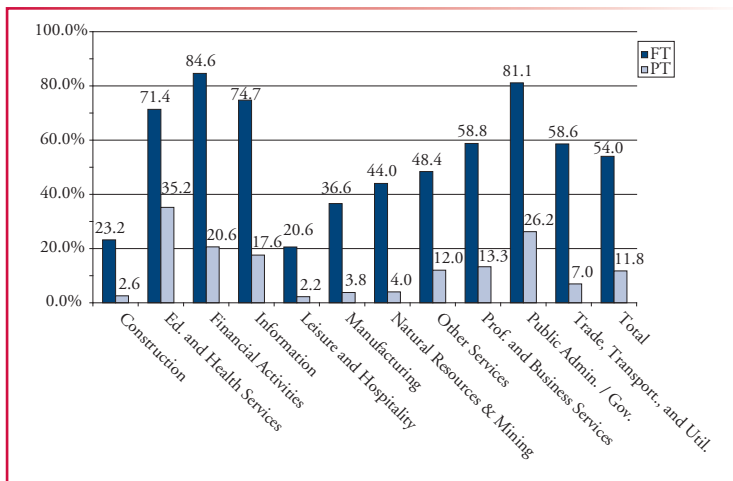
Overall, paid sick leave benefits are offered to full-time workers by just over half of all employers. About one out of nine businesses offer paid sick leave to their part-time employees. Many businesses reported offering a pro-rated number of paid sick leave days based on the average number of hours worked.

pg. 16



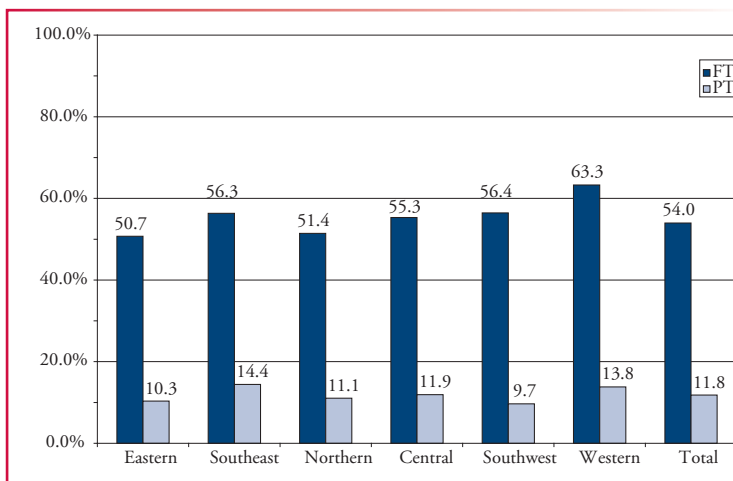
BUSINESS SIZE

Employers with fewer than fifty employees offer paid sick leave at approximately the same rate to full-time employees. Employees are most likely to be offered paid sick leave if working at a business with fifty or more workers.



INDUSTRY

The percentages of businesses offering paid sick leave varies significantly by industry. Less than five percent of businesses in the construction, leisure and hospitality, manufacturing, and natural resources and mining industries offer paid sick leave to part-time workers. Companies in these industries are also much less likely to offer paid sick leave to full-time employees.



REGION

Sick leave is most commonly offered to full-time employees by businesses in the Western region. Full-time employees in the Eastern region are least likely to be offered paid sick leave. There are few differences in the incidence of paid sick leave for part-time workers by region.

PAID SICK LEAVE

Businesses offering paid sick leave were asked to report the number of days per year offered to employees. Many employers reported that the number of days of paid sick leave is determined based on the proportion of full-time hours worked.

Number of Paid Sick Leave Days Offered:

	FT	PT
1-3	7.7	6.9
4-9	6.7	5.6
10-19	6.9	6.1
20-49	6.9	6.6
50-99	8.2	6.2
100+	8.0	6.6
Total	7.2	6.3

BUSINESS SIZE

Employers with fifty or more workers and the smallest employers (those with fewer than four employees) offer a higher number of paid sick leave days to full-time workers than employers of other sizes.

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Number of Paid Sick Leave Days Offered:

	FT	PT
Construction	5.8	4.9
Education and Health Services	8.1	6.7
Financial Activities	7.1	6.2
Information	6.7	6.8
Leisure and Hospitality	6.8	3.5
Manufacturing	5.2	4.3
Natural Resources and Mining	7.6	6.7
Other Services	7.5	8.2
Professional and Business Services	7.4	5.5
Public Administration / Government	10.7	8.1
Trade, Transportation, and Utilities	6.8	5.2
Total	7.2	6.3

INDUSTRY

Employers in the public administration and government industry offer a significantly higher number of paid sick leave days to full-time employees. An average of two days more are offered in this industry than in education and health services, the second highest industry. Part-time workers are offered the most paid sick leave in the other services and public administration and government industries.

Number of Paid Sick Leave Days Offered:

	FT	PT
Eastern	6.5	6.3
Southeast	7.8	6.6
Northern	7.2	5.9
Central	6.9	6.1
Southwest	8.0	6.3
Western	7.5	5.9
Total	7.2	6.3

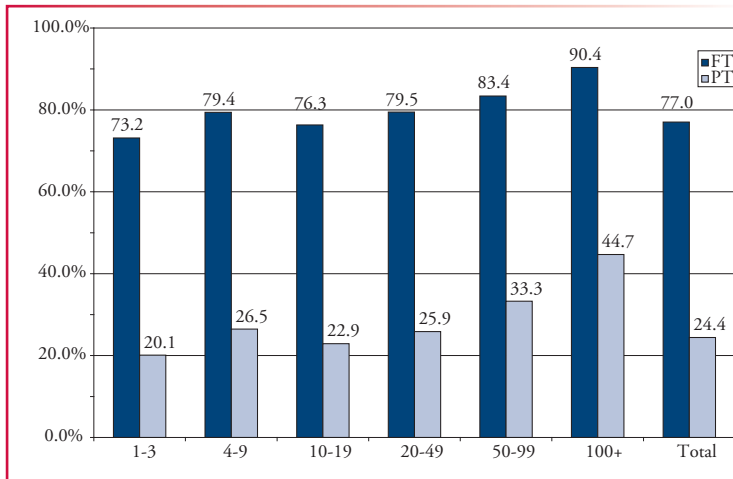
REGION

Businesses in the Southwest and Southeast regions offer the highest average number of sick leave days to full-time workers. For part-time employees, there are no major differences in the average number of paid sick leave days offered.

PAID HOLIDAYS

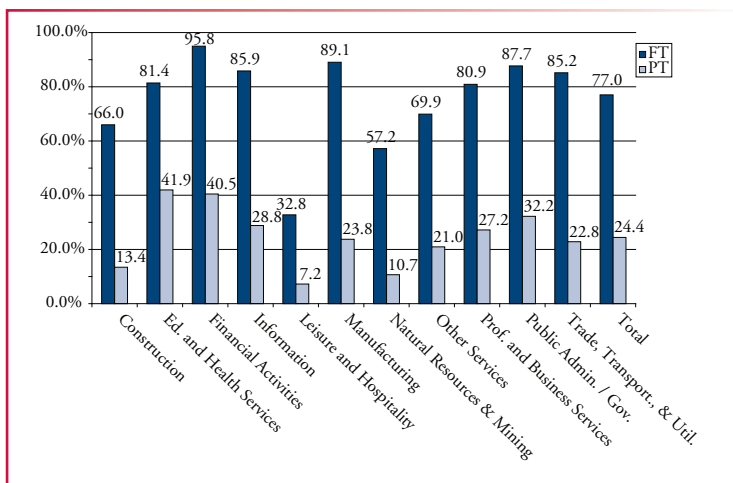
Paid holidays are offered to full-time employees by more than three-fourths of all businesses. About one out of four businesses provides paid holidays to part-time workers.

pg. 18



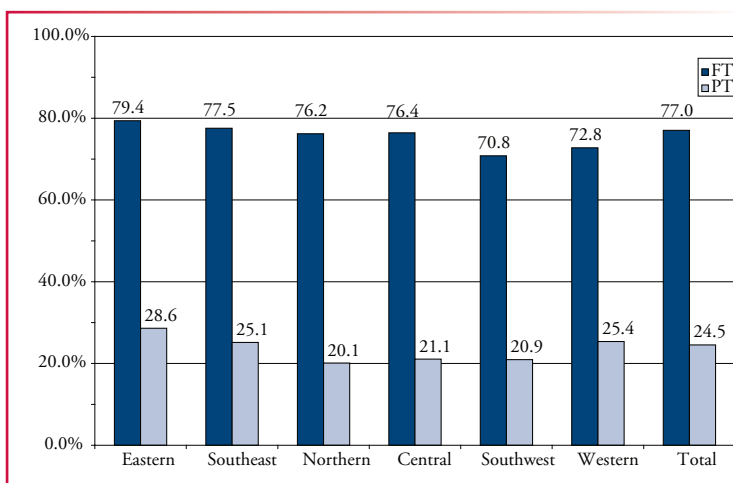
BUSINESS SIZE

Businesses with 100 or more employees are much more likely than smaller businesses to offer paid holidays to both full-time and part-time workers. Companies with between 4 and 49 employees all offer paid holidays at about the same rate.



INDUSTRY

The rate of employers offering paid holidays varies greatly by industry. Part-time workers in the educational and health services and financial activities industries are more likely to be provided paid holidays than are full-time workers in leisure and hospitality.



REGION

Businesses in the Southwest and Western regions were least likely to report offering paid holidays to full-time workers. Both full-time and part-time employees are most likely to be offered paid holidays by employers in the Eastern region.

PAID HOLIDAYS

The 2004 Nebraska Employee Benefits Survey asked employers the number of paid holidays offered annually. The survey did not ask for the specific holidays offered. The federal government recognizes ten holidays: New Year's Day, Birthday of Martin Luther King, Jr., Washington's Birthday (President's Day), Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day, Christmas Day. The State of Nebraska recognizes two additional holidays: Arbor Day, and the Day after Thanksgiving.

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Number of Paid Holidays Offered:

Size	FT	PT
1-3	6.8	6.7
4-9	6.8	6.8
10-19	6.7	6.4
20-49	6.7	6.7
50-99	7.2	6.6
100+	7.8	7.4
Total	6.8	6.8

BUSINESS SIZE

The largest employers reported offering an average of 7.8 paid holidays to full-time workers, approximately one more day than the averages in other business size categories.

Number of Paid Holidays Offered:

Industry	FT	PT
Construction	5.8	5.4
Education and Health Services	7.0	6.8
Financial Activities	8.3	8.3
Information	6.9	5.8
Leisure and Hospitality	5.1	4.6
Manufacturing	6.9	6.7
Natural Resources and Mining	6.1	5.4
Other Services	6.8	6.8
Professional and Business Services	6.8	6.8
Public Administration / Government	9.6	9.6
Trade, Transportation, and Utilities	6.4	6.0
Total	6.8	6.8

INDUSTRY

Employers in the public administration and government industry offer a significantly higher number of paid holidays than other industries. This industry is heavily influenced by state and federal employers which provide twelve and ten paid holidays, respectively.

Number of Paid Holidays Offered:

Region	FT	PT
Eastern	6.7	6.7
Southeast	6.9	6.9
Northern	6.8	6.5
Central	6.7	6.6
Southwest	6.9	6.8
Western	7.1	7.1
Total	6.8	6.8

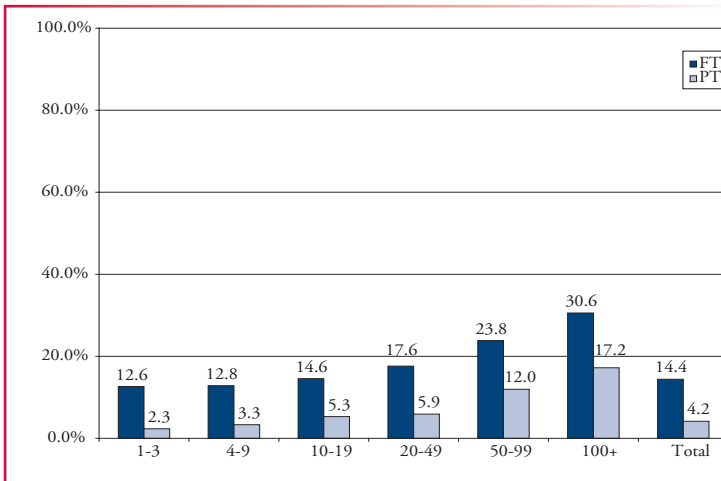
REGION

There are no major differences in the number of paid holidays offered by employers in different regions. Overall, businesses offer an average of about seven paid holidays in all regions.

CONSOLIDATED LEAVE

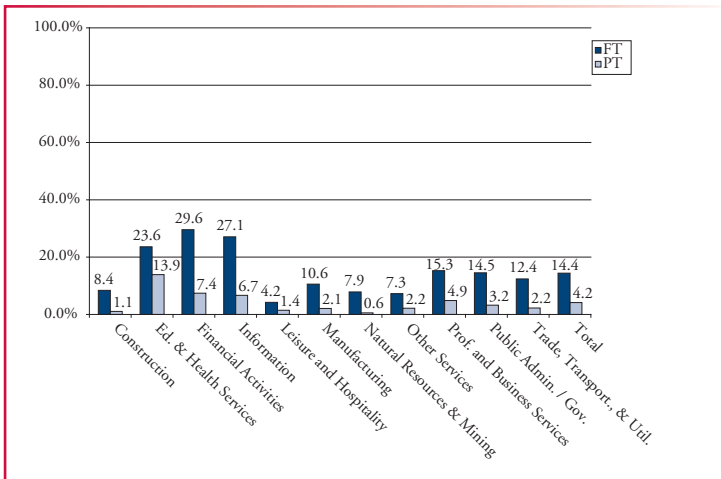
Rather than offering different types of paid leave to employees, some employers offer a consolidated leave plan. Consolidated leave may be referred to as a “Leave Bank,” “Paid Time Off (PTO),” a “Time Bank,” or other similar names. Consolidated leave combines different types of leave such as vacations, holidays, personal days, and sick leave into one plan. These plans may group all paid leave together, or may combine certain types of leave, such as vacation and sick, while keeping others such as holidays separate.

pg. 20



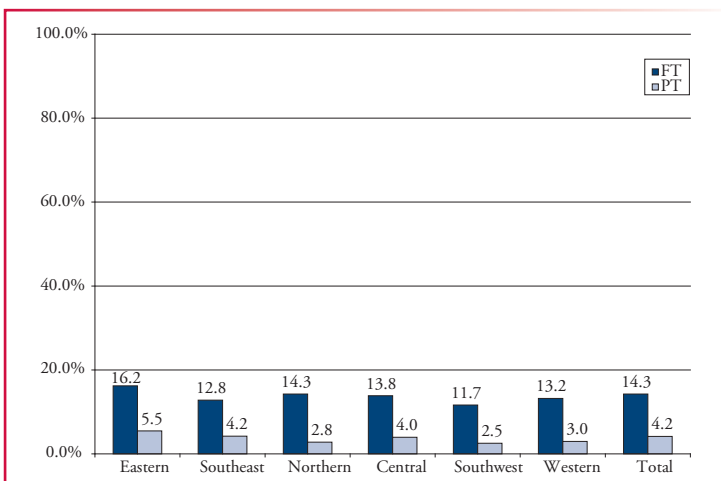
BUSINESS SIZE

Larger businesses are much more likely than smaller businesses to offer consolidated leave. There are no differences in the percentage of businesses with fewer than ten employees offering consolidated paid time off.



INDUSTRY

There are three industries in which businesses are significantly more likely than others to offer consolidated paid leave to full-time workers: education and health services, financial activities, and information. Employers in the leisure and hospitality industry are least likely to offer consolidated leave to full-time employees. Part-time workers are least likely to receive consolidated leave from employers in the natural resources and mining industry.



REGION

There are minor differences in the percentages of businesses offering consolidated paid leave by region. Companies in the Eastern region are most likely to offer the benefit while those in the Southwest are least likely to offer the benefit.

RETIREMENT



Retirement benefits are offered when employees reach a certain age and withdraw from the workforce. For those born prior to 1937, the traditional retirement age is 65 years, at which full Social Security benefits are available. For those born after 1937, the retirement age will gradually be increased to 67 years.

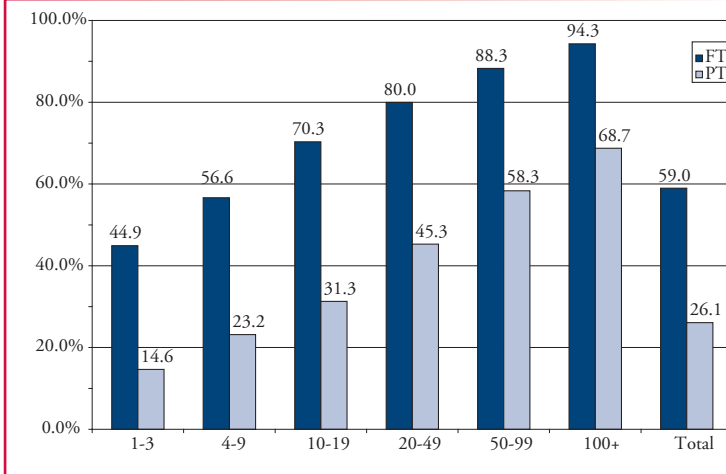
There are two main types of employer sponsored retirement plans: defined benefit pension plans and defined contribution retirement plans.

In defined contribution retirement plans, specific contributions are made but the amount available at retirement is not specified. Defined contribution plans may be fully employer funded or may include employee and employer contributions.

Defined benefit plans use a specific predetermined formula to calculate the amount an employee will receive at retirement. Examples of defined benefit pension plans include 401(k), 403(b), and 457 plans. These plans may be entirely funded by employer contributions or may require employee contributions as well.

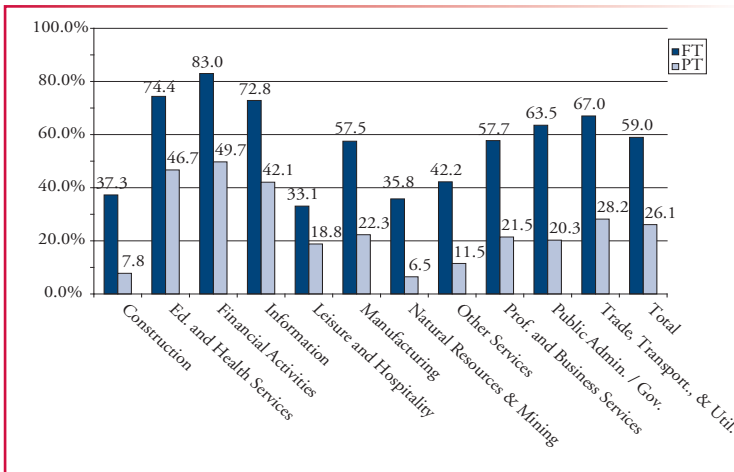
GENERAL RETIREMENT

Businesses were asked whether or not a retirement plan is offered to employees. Of those that answered “yes,” follow-up questions were asked about the types of plan offered. The charts below show the percentage of businesses offering retirement. Information about the types of retirement plans offered can be found on the following pages.



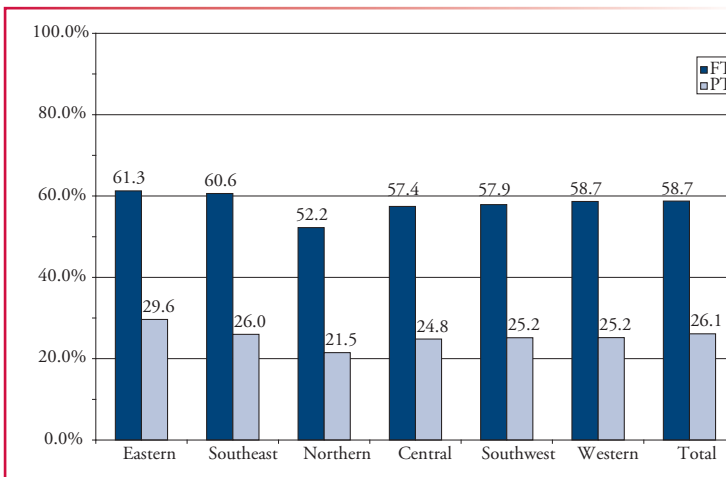
BUSINESS SIZE

There is a very strong correlation between business size and the offering of retirement plans. Both full-time and part-time workers are much more likely to be offered retirement benefits from larger businesses.



INDUSTRY

The percentage of companies offering retirement benefits varies significantly between industries. Employers in the financial activities, education and health services, and information industries are much more likely than those in other industries to offer a retirement plan.

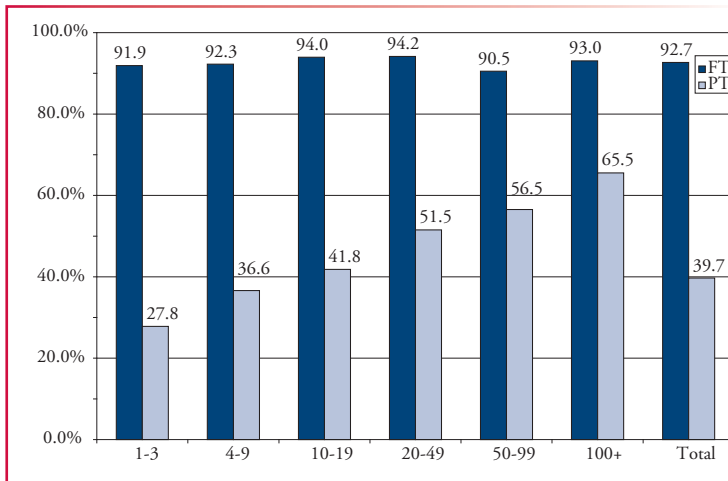


REGION

Businesses in the Northern region are slightly less likely to offer retirement benefits than those in other regions. Part-time workers are most likely to be offered a retirement plan by businesses in the Eastern region.

DEFINED CONTRIBUTION RETIREMENT

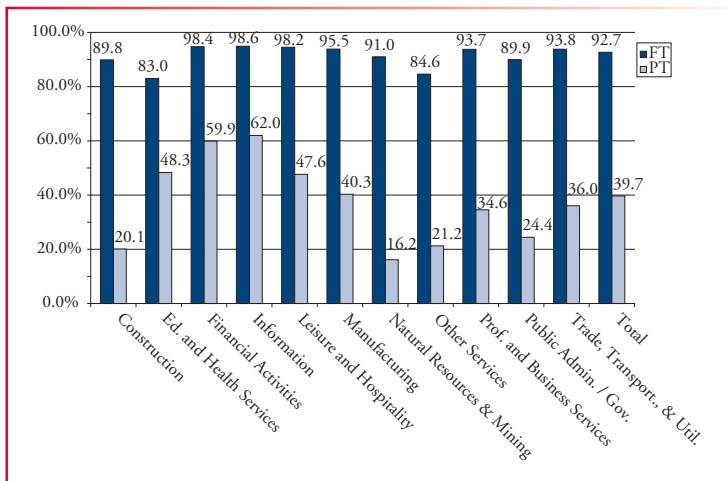
Businesses that reported offering retirement benefits were asked the type of retirement plan offered – defined contribution, defined benefit, or both. The charts below show the percentage of businesses offering retirement that have a defined contribution plan.



BUSINESS SIZE

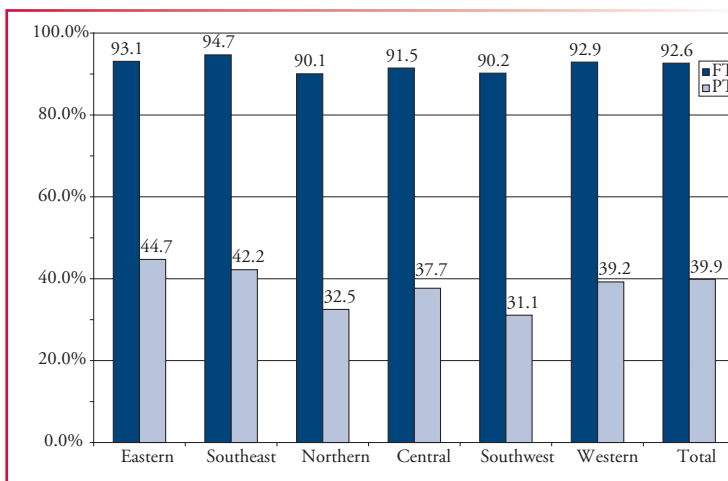
There is little difference by business size in the percentage of companies offering defined contribution retirement plans to full-time employees. Part-time workers at larger companies are much more likely to be offered defined contribution retirement plans than are those at smaller businesses.

pg. 23



INDUSTRY

Overall, more than 90% of businesses offering a retirement plan offer defined contribution retirement to full-time workers. For part-time workers, the benefit is least likely to be offered by natural resources and mining companies (16.2%) and most likely to be offered in the information industry (62.0%).



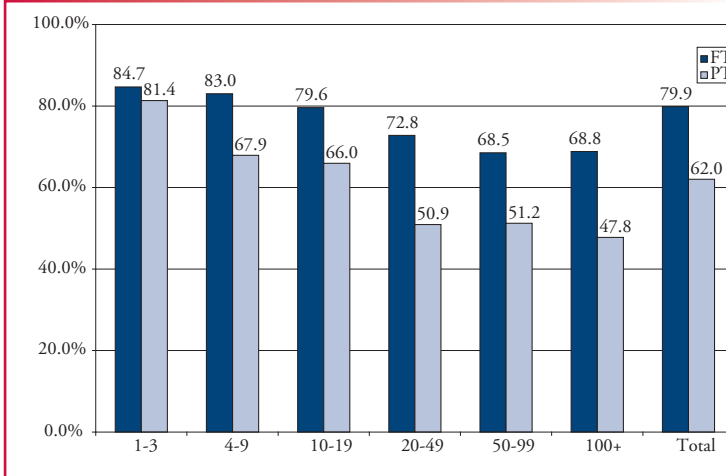
REGION

Full-time employees are equally likely to be offered a defined contribution retirement plan from businesses in all regions. Employers in the Southwest and Northern region offer defined contribution retirement to part-time workers at slightly lower rates than the overall average.

DEFINED CONTRIBUTION RETIREMENT

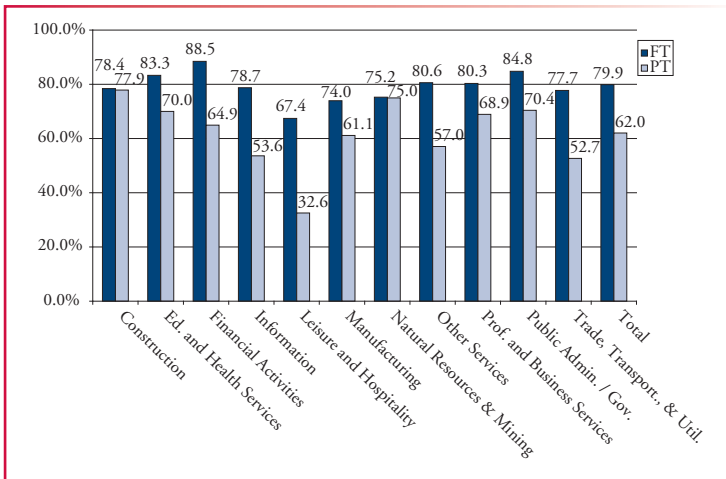
Employers that reported offering a defined contribution retirement plan were asked the number of employees eligible to participate. Another question asked the number enrolled in the plan. The charts below show the participation rates in defined contribution retirement plans.

pg. 24



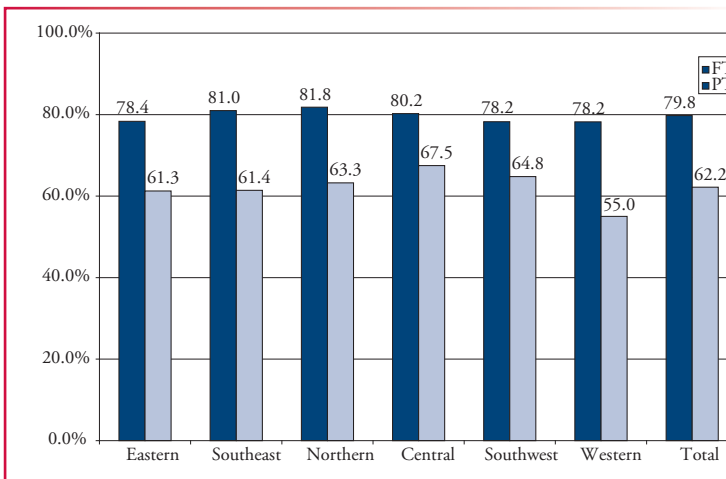
BUSINESS SIZE

Participation rates for defined contribution retirement plans are higher for smaller companies. This is due to each employee having a greater percentage impact on the company's overall employment.



INDUSTRY

By industry, there are some major differences in the enrollment rates in defined contribution retirement plans. The participation rate for full-time employees is highest in the financial activities industry. This is the industry into which many companies offering retirement products fall. Enrollment is lowest in the leisure and hospitality industry.

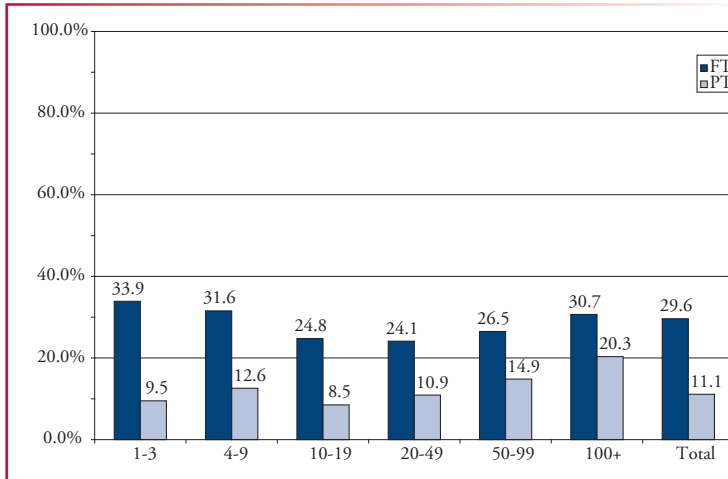


REGION

There are virtually no differences in the participation rates in defined contribution retirement plans for full-time employees by region. Part-time workers are slightly more likely to enroll in the Central region and are slightly less likely than average to enroll in the Western region.

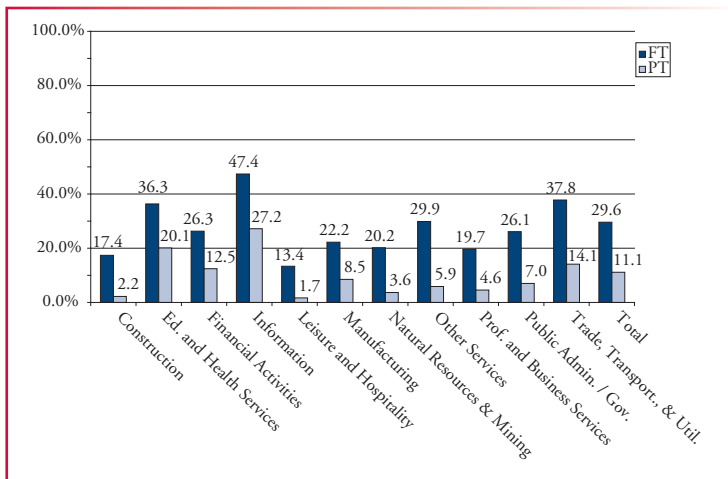
DEFINED BENEFIT RETIREMENT

Businesses that reported offering retirement were asked the type of plan offered to their employees. The charts below represent the percentage of those offering retirement that offer a defined benefit plan. Overall, defined benefit retirement plans were less likely to be offered than defined contribution retirement plans.



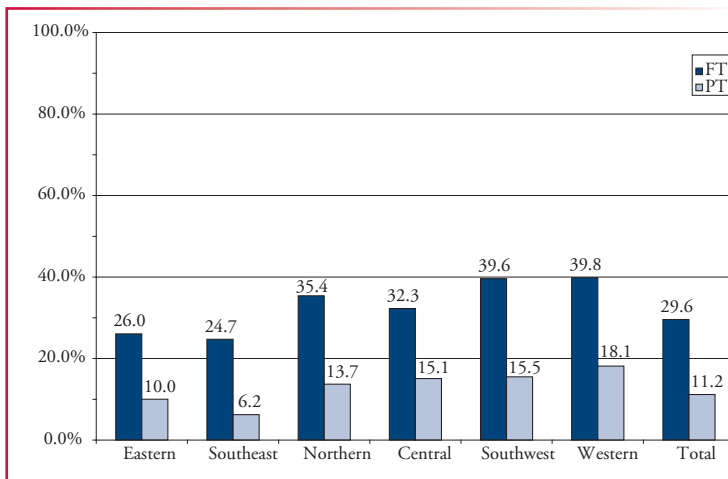
BUSINESS SIZE

Defined benefit retirement plans are most likely to be offered to full-time employees by small employers (those with fewer than ten workers) and large employers (those with 100 or more employees). The largest businesses (those with 100 or more workers) are most likely to offer defined benefit retirement plans to part-time employees.



INDUSTRY

Businesses in the information industry are significantly more likely to offer defined benefit retirement plans to both full-time and part-time workers than are those in other industries. Companies in the education and health services and trade, transportation, and utilities industries also offer a defined benefit retirement plan to full-time employees at rates higher than the overall average.



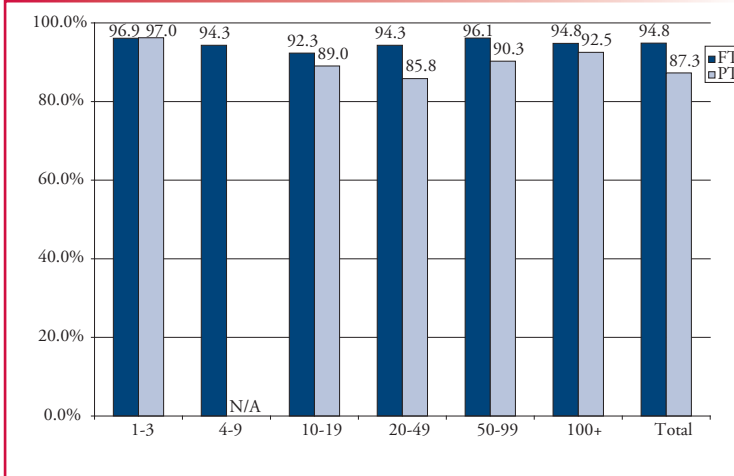
REGION

Employers in the Eastern and Southeast regions of the state are least likely to offer a defined benefit retirement plan to both full-time and part-time workers.

DEFINED BENEFIT RETIREMENT

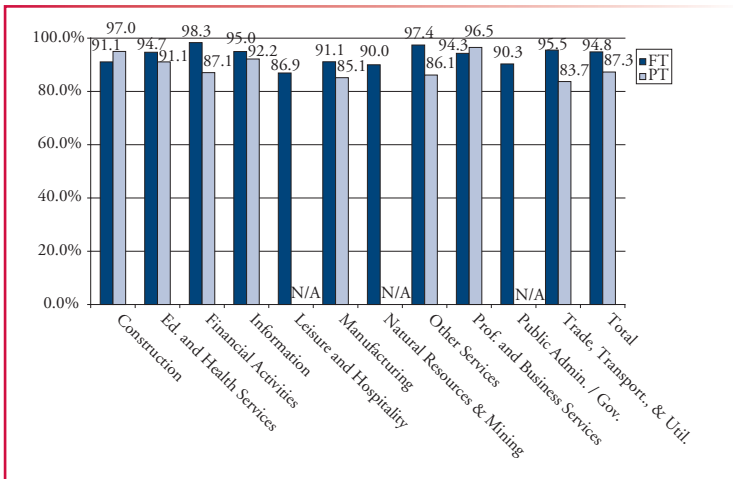
Businesses that reported offering a defined benefit retirement plan were asked the number of employees offered the plan and the number of those participating. The charts below show the participation rates for those offered defined benefit retirement plans. In many cases, defined benefit retirement is solely funded by employer contributions, which helps explain the high participation rates.

pg. 26



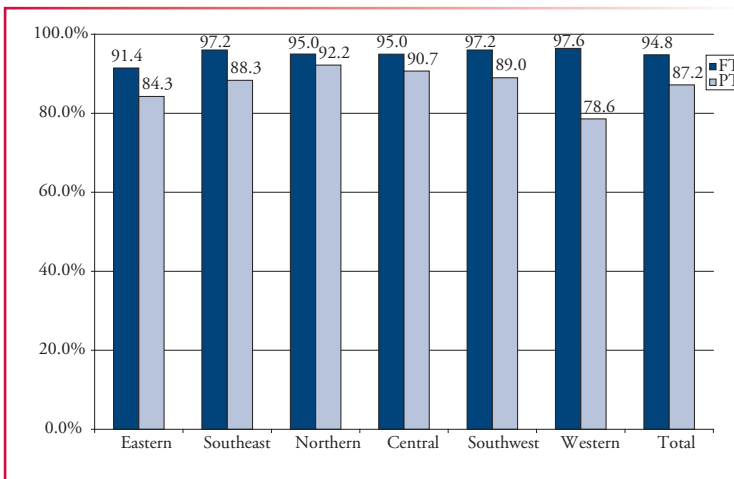
BUSINESS SIZE

Well over 90% of full-time employees offered a defined benefit retirement plan enroll in the plan. Part-time employees offered the plan are also extremely likely to participate, with nearly 90% of those offered the benefit choosing to enroll.



INDUSTRY

The enrollment rates for both full-time and part-time employees in defined benefit retirement plans are very high for all industries. Data for part-time employees in the leisure and hospitality, natural resources and mining, and public administration and government industries is not available.



REGION

Full-time participation in defined benefit retirement plans is over 95% in all regions except the Eastern (91.4%). Overall, 87.2% of part-time employees offered a defined benefit retirement plan choose to enroll, ranging from 78.6% in the Western region to 92.2% in the Northern region.

OTHER BENEFITS



Businesses offer a wide variety of benefits to help recruit and retain quality workers. The 2004 Nebraska Employee Benefits Survey asked questions about five miscellaneous benefits: child care, education or tuition assistance, bonuses, flexible spending accounts, and shift differentials.

Employer provided child care benefits may include full or partial payment for an employee's children's care during the employee's work hours. Child care may be on-site at the business or off-site at a child care center or baby-sitter. The survey question regarding child care benefits grouped on-site, off-site, reimbursements, and vouchers together.

Education or tuition assistance may include full or partial payment for an employee's educational expenses. Educational assistance may include only tuition reimbursement or can include other things such as books and materials. Assistance may be provided for all areas of study or may require courses be of a certain subject.

The Bureau of Labor Statistics' National Compensation Survey groups bonuses into two categories – production and non-production. Companies were asked if they offer bonuses to their employees. Examples listed on the survey form were hiring, signing, year-end, attendance, and holiday bonuses – all types of “non-production” bonuses. Non-production bonuses are those that are not directly related to the output of employees. Production bonuses are those that are paid based on meeting production quotas or completion of a job within a specified time. Production bonuses are typically included as wages and salaries.

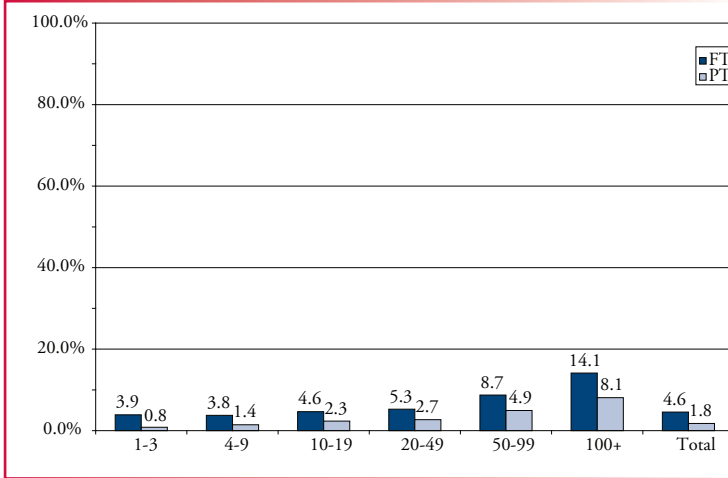
Flexible spending accounts allow employees to pay for some benefits pre-tax. Employees designate a certain amount to be deducted from their wages and deposited into a flexible spending account. These funds can then be used to pay for qualified expenses such as insurance deductibility or medical services. Flexible spending accounts may also be used for child care expenses.

Shift differentials are additional pay provided to employees who work shifts other than regular daytime hours. Shift differentials may be additional pay per hour worked or may be a percentage of regular daytime pay.

CHILD CARE BENEFITS

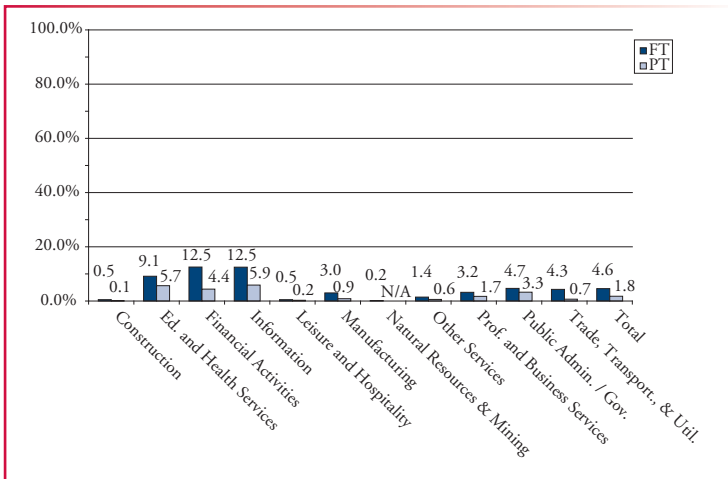
Child care is one of the benefits least likely to be offered by employers in Nebraska. Less than five percent of all businesses offer child care benefits to full-time employees and fewer than two percent of establishments offer child care benefits to part-time workers.

pg. 28



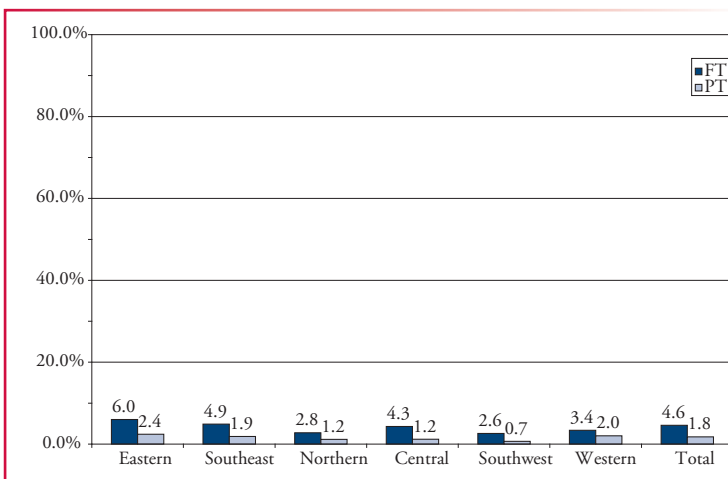
BUSINESS SIZE

Businesses with fifty or more workers offer child care benefits at much higher rates than smaller businesses. Those with 100 or more employees are considerably more likely to offer child care benefits.



INDUSTRY

Employers in the education and health services, financial activities, and information industries offer child care benefits at significantly higher rates than all other industries. Less than one percent of businesses in the construction, leisure and hospitality, and natural resources and mining industries reported offering child care benefits.

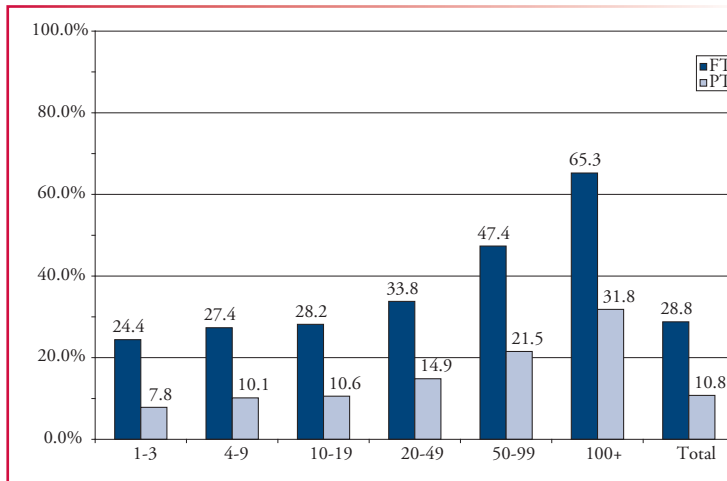


REGION

Businesses in the Eastern region offer child care benefits at slightly higher rates than other regions, although only six percent of companies in the region offer child care to full-time workers.

EDUCATION AND TUITION ASSISTANCE

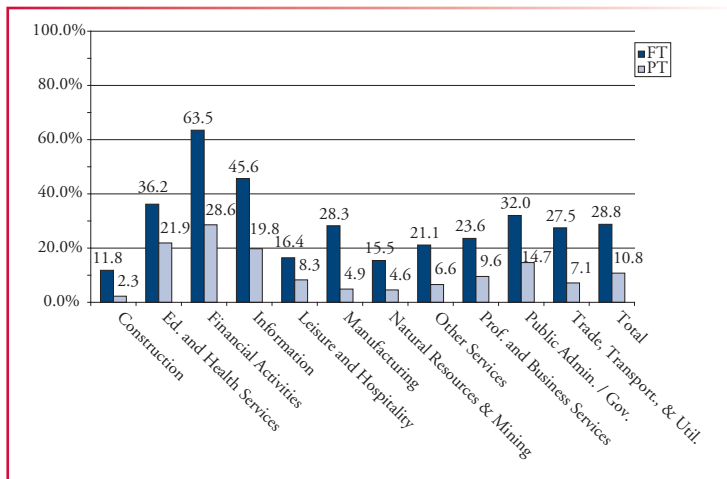
Education and tuition assistance may include full or partial payment for education expenses such as tuition or course costs, books or materials, and other items. Assistance may be provided only for courses in certain subjects or may be available for all areas of study.



BUSINESS SIZE

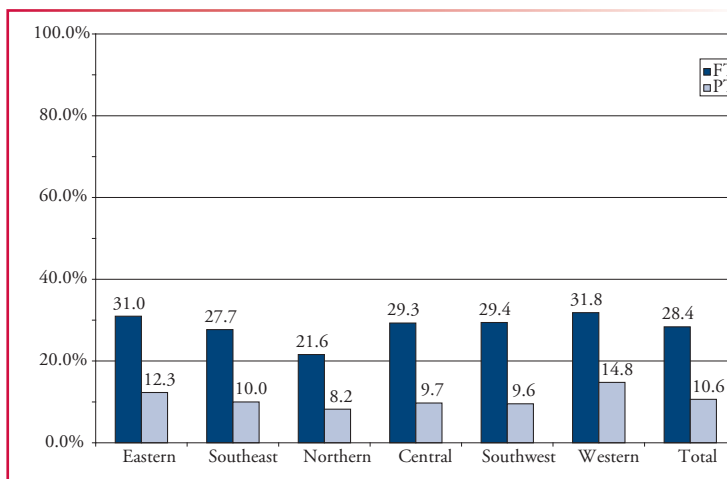
Just over one quarter of employers with fewer than 20 employees offer education or tuition assistance to full-time workers. This is in contrast to nearly two-thirds of employers with 100 or more employees offering tuition assistance to full-time workers.

pg. 29



INDUSTRY

Employers in the financial activities industry offer education and tuition assistance at rates significantly higher than all other industries. Those in the education and health services and information industries are also more likely to offer education and tuition assistance than employers in other industries.



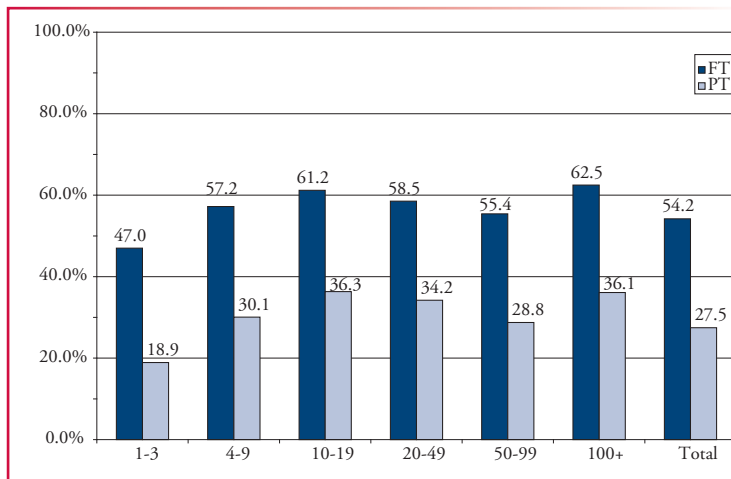
REGION

Businesses in the Northern region offer education and tuition assistance at lower rates than all other regions. Both full-time and part-time employees are most likely to be offered education and tuition assistance if working for an employer in the Western region.

BONUSES

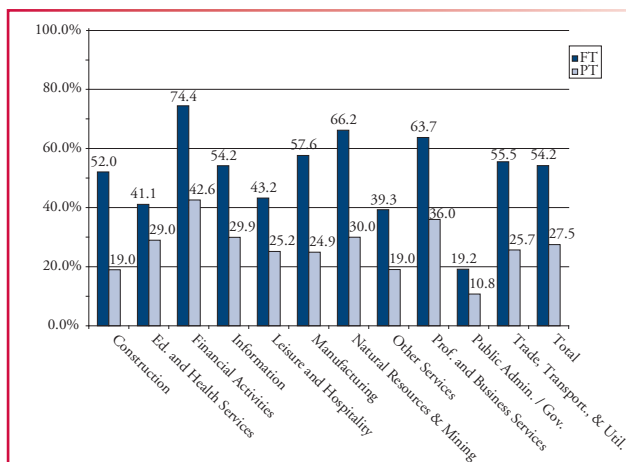
The Bureau of Labor Statistics' National Compensation Survey splits bonuses into two categories – production and non-production. Production bonuses are extra payments to employees based on meeting or exceeding production quotas or completing a job in a specified amount of time. Non-production bonuses are not directly related to employee output and include things such as hiring, signing, attendance, year-end, and holiday bonuses. The 2004 Nebraska Employee Benefits Survey included non-production bonuses as examples, however some employers may have indicated that bonuses are offered regardless of type.

pg. 30



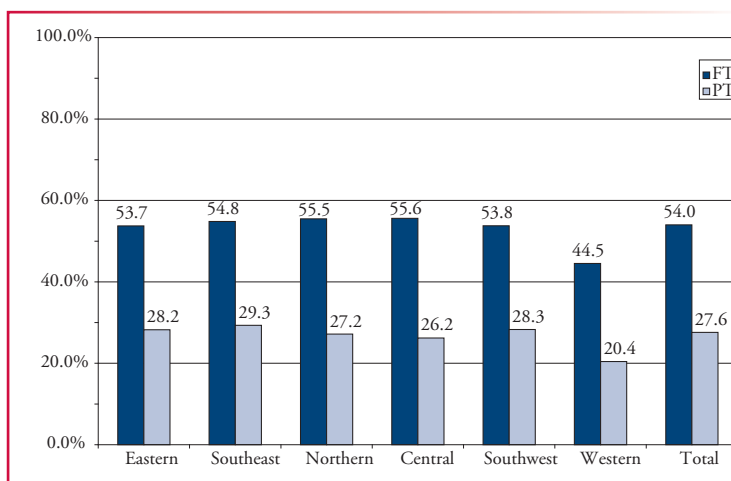
BUSINESS SIZE

There are no clear patterns in the offering of bonuses by business size. Bonuses are least likely to be offered by the smallest employers (those with fewer than four employees), however all businesses with four or more employees offer bonuses at approximately the same rates.



INDUSTRY

Employers in the public administration and government industry are significantly less likely than other industries to offer bonuses to employees. Nearly three-fourths of businesses in the financial activities industry reported offering bonuses to their full-time workers.

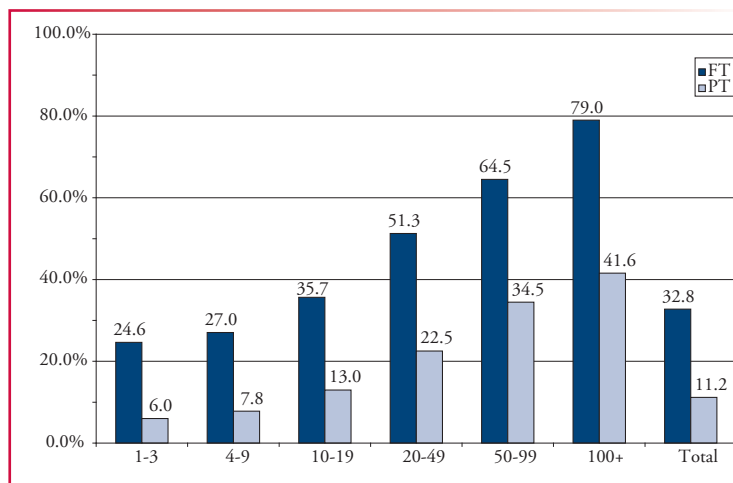


REGION

With the exception of the Western region, there are virtually no differences in the offering of bonuses by region. Both full-time and part-time employees are least likely to be offered bonuses by businesses in the Western region.

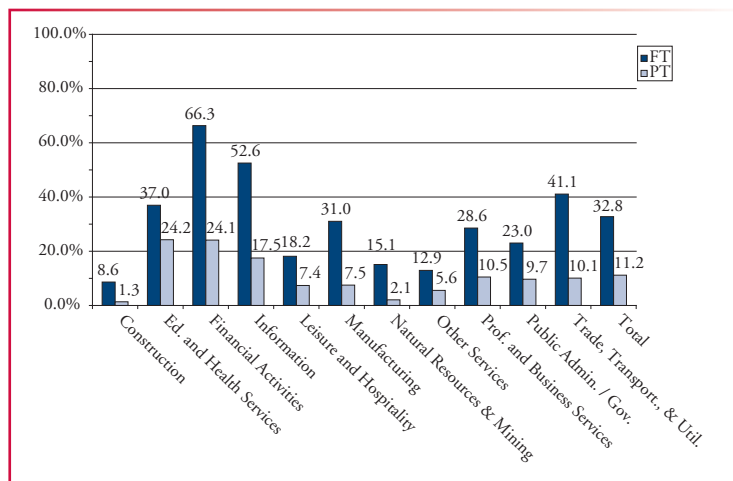
FLEXIBLE SPENDING ACCOUNTS

Flexible spending accounts allow employees to set aside pre-tax income for qualified health care and child care expenses. These accounts have a maximum amount set by the Internal Revenue Service that can be contributed each year.



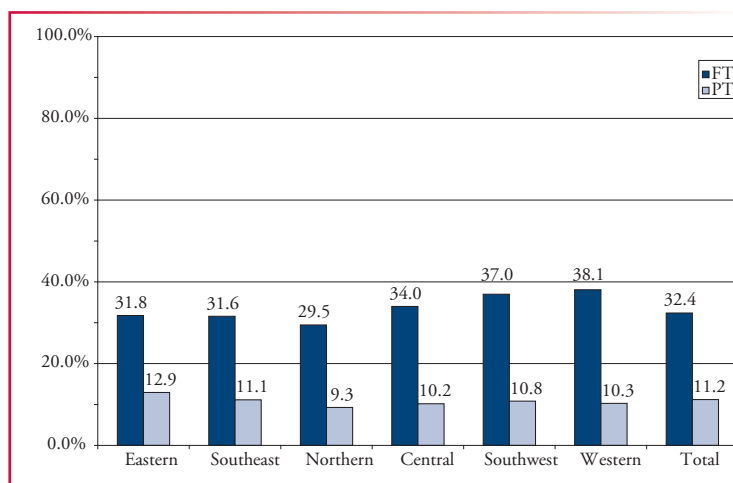
BUSINESS SIZE

There is a very strong correlation between business size and the likelihood of flexible spending accounts being offered. Overall, about one third of businesses offer flexible spending accounts to full-time workers, however those with 20 or more employees are much more likely to offer the benefit.



INDUSTRY

Flexible spending accounts are offered at significantly higher rates to full-time workers by employers in the financial activities industry. They are least likely to be offered to both full-time and part-time workers in the construction industry.



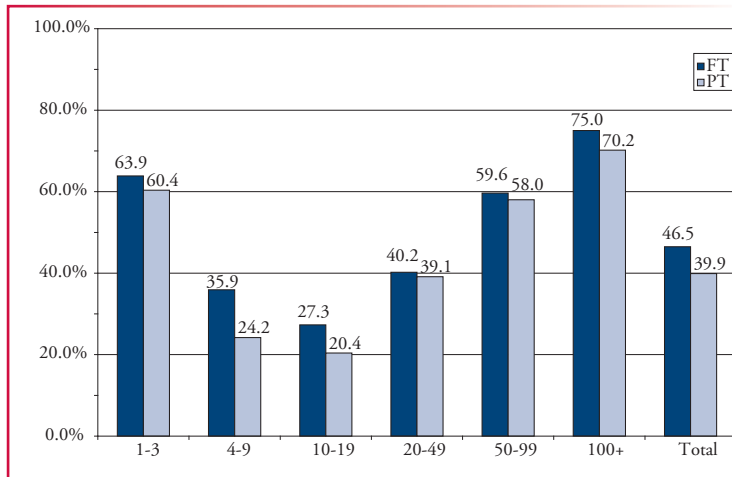
REGION

There are subtle differences in the percentages of businesses offering flexible spending accounts by regions. Employers in the Southwest and Western region are most likely to offer the benefit to full-time employees. There are no major differences by region in the percentage of companies offering flexible spending accounts to part-time workers.

SHIFT DIFFERENTIALS

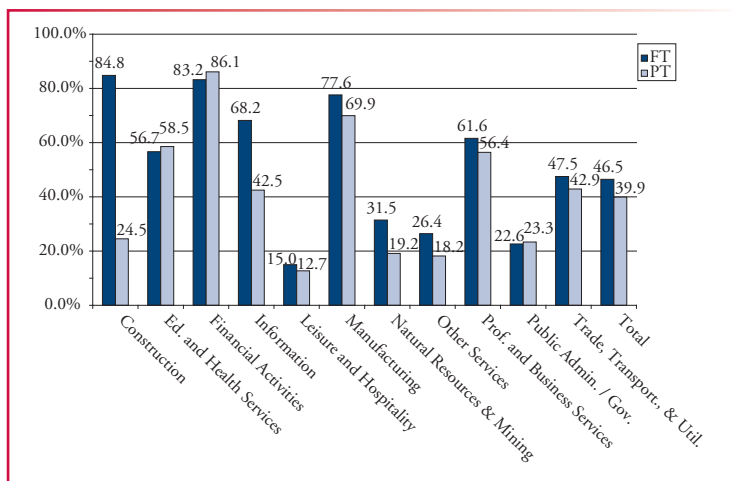
Businesses were asked whether they operate on shifts. Of those that answered “yes,” a follow-up question was asked whether employees are provided shift differentials (additional compensation paid to workers employed at other than regular daytime hours). Overall, 14% of businesses reported that they operate on shifts. The charts below represent the percentage of those operating on shifts that pay shift differentials to employees.

pg. 32



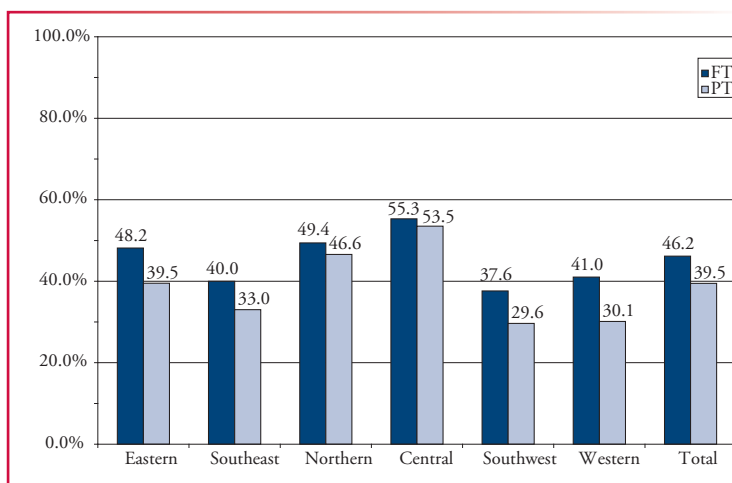
BUSINESS SIZE

The larger the business, the more likely it will operate on shifts. However, the percentage of businesses offering shift differentials is highest for companies with 50 or more employees or three or fewer employees.



INDUSTRY

Employers in the leisure and hospitality industry are most likely to operate on shifts, with 41% of employers in the industry reporting shift work. However, these businesses are least likely to offer shift differentials to employees.



REGION

There are no differences in the percentages of businesses operating on shifts by region. However, there are significant differences by region in the percentages of businesses offering shift differentials with those in the Central region the most likely and those in the Southwest region least likely to offer the benefit.

INSURANCE



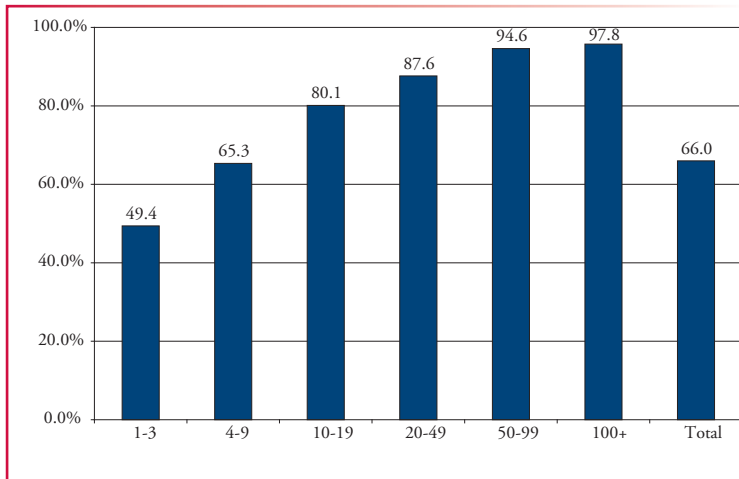
Employers may offer a variety of types of insurance to help employees cover financial losses or expenses resulting from employee injury, illness, disability, or death. Insurance may be fully employer paid, jointly paid by employees and the company, or entirely employee paid.

The 2004 Employee Benefits Survey looked at different types of insurance including medical, dental, vision, disability, life, and others. Questions were asked about the incidence, provisions, and enrollment for dental and health insurance.

MEDICAL INSURANCE

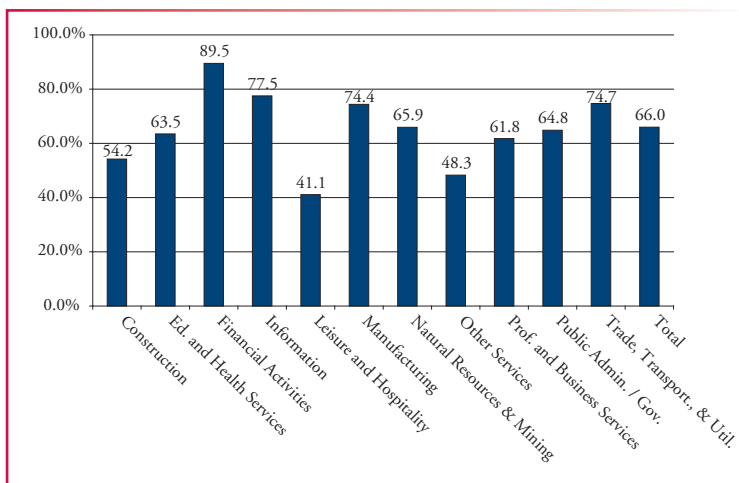
The 2004 Nebraska Employee Benefits Survey asked companies if medical insurance was offered to their employees. Those that answered “yes” were asked additional questions about medical insurance offerings. Businesses answering “no” were asked a series of follow-up questions about the reasons insurance is not offered and what might lead the company to begin offering insurance.

pg. 34



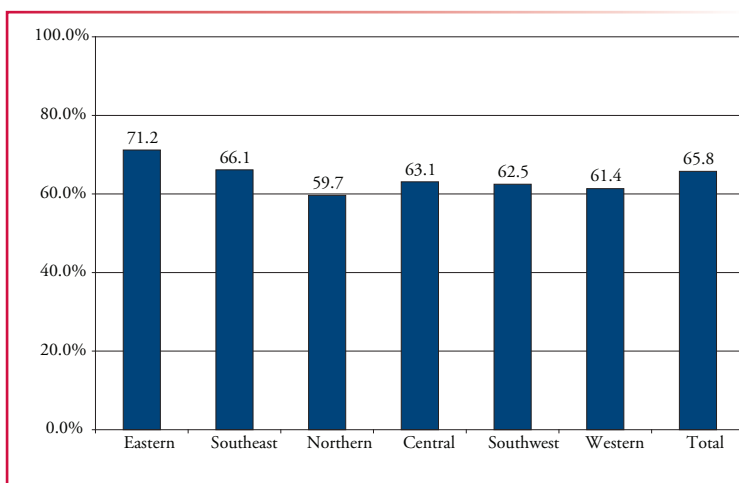
BUSINESS SIZE

Overall, two-thirds of businesses reported offering medical insurance to employees. Nearly all (97.8%) employers with 100 or more workers offer medical insurance. Slightly less than half (49.4%) of companies with three or fewer employees offer medical insurance to their employees.



INDUSTRY

Employers in the financial activities industry are considerably more likely than those in other industries to offer medical insurance. Medical insurance is least commonly offered in the leisure and hospitality industry.



REGION

Medical insurance is offered at a higher rate in the Eastern region than all other regions of the state. Businesses in the Southeast region offer medical insurance slightly more often than other regions.

MEDICAL INSURANCE

Businesses that reported offering medical insurance were asked the number of full-time and part-time employees offered the benefit. The percentages in the tables below represent the percentage of employees that are offered medical insurance. Employees may not be offered insurance due to eligibility requirements such as length of employment, hours worked per week, etc.

Percentage of Employees Offered Single-Coverage Insurance:

	FT	PT
1-3	83.7%	32.1%
4-9	84.9%	25.0%
10-19	85.7%	20.3%
20-49	84.8%	22.0%
50-99	86.9%	32.2%
100+	92.4%	37.4%
Total	85.2%	25.6%

BUSINESS SIZE

There are no significant differences in the percentage of full-time employees offered medical insurance for businesses with fewer than 100 workers. Those with 100 or more employees offer insurance to a higher percentage of their full-time employees. Part-time workers are most likely to be offered medical insurance by businesses with 50 or more, or fewer than four workers.

Percentage of Employees Offered Single-Coverage Insurance:

	FT	PT
Construction	81.2%	29.0%
Education and Health Services	84.3%	36.5%
Financial Activities	87.5%	31.9%
Information	88.7%	21.7%
Leisure and Hospitality	80.7%	19.0%
Manufacturing	87.1%	21.3%
Natural Resources and Mining	74.4%	26.0%
Other Services	84.1%	23.8%
Professional and Business Services	89.2%	27.4%
Public Administration / Government	84.0%	26.4%
Trade, Transportation, and Utilities	85.8%	17.0%
Total	85.2%	25.6%

INDUSTRY

Overall, 85.2% of full-time employees are offered medical insurance by their employers. A considerably lower percentage of full-time workers are offered medical insurance by businesses in the natural resources and mining industry. Part-time employees are offered medical insurance most commonly in the education and health services industry and least commonly by trade, transportation, and utility employers.

Percentage of Employees Offered Single-Coverage Insurance:

	FT	PT
Eastern	87.2%	27.4%
Southeast	86.8%	26.9%
Northern	82.1%	25.5%
Central	82.3%	23.6%
Southwest	81.5%	24.7%
Western	81.8%	17.6%
Total	85.1%	25.8%

REGION

Businesses in the Eastern and Southeast regions, which include Lincoln and Omaha, offer medical insurance to a higher percentage of full-time workers. There are virtually no differences in the percentage of part-time employees offered health insurance, except in the Western region where only 17.6% of employees are offered the benefit.

MEDICAL INSURANCE

Businesses were asked to report the number of employees enrolled in medical insurance. Enrollment numbers provided were used along with the number of employees offered insurance to calculate enrollment percentages. The figures in the tables below represent the percentage of those employees offered medical insurance that enroll in the benefit.

Percentage of Those Eligible Who Enroll in Single-Coverage Insurance:

	FT	PT
1-3	67.1%	73.6%
4-9	63.1%	46.3%
10-19	59.9%	46.7%
20-49	55.4%	42.5%
50-99	52.9%	33.4%
100+	53.6%	29.9%
Total	61.4%	47.2%

BUSINESS SIZE

A higher percentage of employees at smaller businesses enroll in medical insurance than at larger businesses. This is true for both full-time and part-time workers.

Percentage of Those Eligible Who Enroll in Single-Coverage Insurance:

	FT	PT
Construction	62.6%	61.3%
Education and Health Services	58.6%	42.6%
Financial Activities	60.6%	39.6%
Information	63.6%	37.0%
Leisure and Hospitality	56.1%	21.2%
Manufacturing	61.1%	57.3%
Natural Resources and Mining	60.9%	80.5%
Other Services	65.3%	49.2%
Professional and Business Services	60.7%	49.9%
Public Administration / Government	70.3%	68.8%
Trade, Transportation, and Utilities	61.7%	47.5%
Total	61.4%	47.2%

INDUSTRY

Full-time employees in the public administration and government industry are most likely to enroll in medical insurance. This may be due to a higher percentage of insurance premiums that are employer paid in the industry. Tables with the percentage of insurance premiums that are employer paid are shown on the following page.

Percentage of Those Eligible Who Enroll in Single-Coverage Insurance:

	FT	PT
Eastern	60.9%	48.3%
Southeast	63.5%	47.5%
Northern	60.8%	48.3%
Central	59.9%	52.3%
Southwest	58.6%	38.6%
Western	62.1%	29.2%
Total	61.3%	47.2%

REGION

There are no major differences in the percentages of full-time employees enrolled in medical insurance by region. A lower percentage of part-time employees are enrolled in the Southwest and Western regions.

MEDICAL INSURANCE

The tables below show the percentage of single-coverage medical insurance premiums that are employer paid. Overall, about 75% of premiums are paid for full-time employees. Just over one-fourth of single-coverage premiums are paid for part-time workers.

pg. 37

Percentage of single-coverage insurance premiums that are employer paid:

	FT	PT
1-3	73.8%	25.3%
4-9	76.2%	25.8%
10-19	74.0%	21.4%
20-49	73.5%	28.3%
50-99	69.7%	34.2%
100+	72.7%	41.8%
Total	74.3%	26.6%

BUSINESS SIZE

There are no significant differences by business size in the percentage of premiums paid for full-time workers. On average, a higher percentage of premiums are paid for part-time employees at larger companies.

Percentage of single-coverage insurance premiums that are employer paid:

	FT	PT
Construction	81.3%	22.7%
Education and Health Services	81.1%	41.1%
Financial Activities	70.7%	30.7%
Information	77.0%	46.1%
Leisure and Hospitality	65.6%	21.3%
Manufacturing	72.6%	22.6%
Natural Resources and Mining	82.9%	29.9%
Other Services	78.3%	30.5%
Professional and Business Services	75.0%	26.9%
Public Administration / Government	92.7%	50.0%
Trade, Transportation, and Utilities	70.1%	17.0%
Total	74.3%	26.6%

INDUSTRY

For both full-time and part-time workers, the highest percentages of single-coverage insurance premiums are paid by public administration and government employers. Companies in the leisure and hospitality industry pay the lowest average percentage of premiums for full-time workers. The lowest average percentage paid for part-time employees is in the trade, transportation, and utilities industry.

Percentage of single-coverage insurance premiums that are employer paid:

	FT	PT
Eastern	71.3%	25.4%
Southeast	74.1%	31.9%
Northern	77.0%	23.6%
Central	74.9%	27.8%
Southwest	80.1%	23.0%
Western	77.9%	26.1%
Total	74.3%	26.6%

REGION

Businesses in the Southwest region pay the highest average amount of single-coverage insurance premiums for full-time employees. The highest average percentage of premiums paid for part-time workers is 31.9% in the Southeast region.

MEDICAL INSURANCE

Employees may be required to undergo a waiting period before becoming eligible for medical insurance coverage. The tables below show the percentages of employers that require a waiting period before insurance is offered. The length of waiting periods was not addressed in the 2004 Nebraska Employee Benefits Survey.

pg. 38

Percentage of Businesses with a Waiting Period for Health Insurance:

	FT	PT
1-3	51.2%	78.8%
4-9	72.2%	88.1%
10-19	83.1%	92.5%
20-49	80.8%	90.4%
50-99	77.2%	87.5%
100+	80.8%	89.3%
Total	70.4%	87.4%

BUSINESS SIZE

The smallest businesses (those with three or fewer workers) are considerably less likely to require a waiting period for medical insurance eligibility, particularly for full-time workers.

Percentage of Businesses with a Waiting Period for Health Insurance:

	FT	PT
Construction	77.4%	92.8%
Education and Health Services	59.6%	75.3%
Financial Activities	56.7%	76.1%
Information	72.5%	85.9%
Leisure and Hospitality	82.3%	90.0%
Manufacturing	85.6%	94.3%
Natural Resources and Mining	54.4%	77.4%
Other Services	61.3%	83.4%
Professional and Business Services	71.1%	88.1%
Public Administration / Government	55.6%	72.5%
Trade, Transportation, and Utilities	77.6%	95.0%
Total	70.4%	87.4%

INDUSTRY

Employers in the manufacturing and leisure and hospitality industries are most likely to require a waiting period for full-time employees for medical insurance eligibility. Waiting periods are least common in the natural resources and mining and public administration and government industries for full-time workers.

Percentage of Businesses with a Waiting Period for Health Insurance:

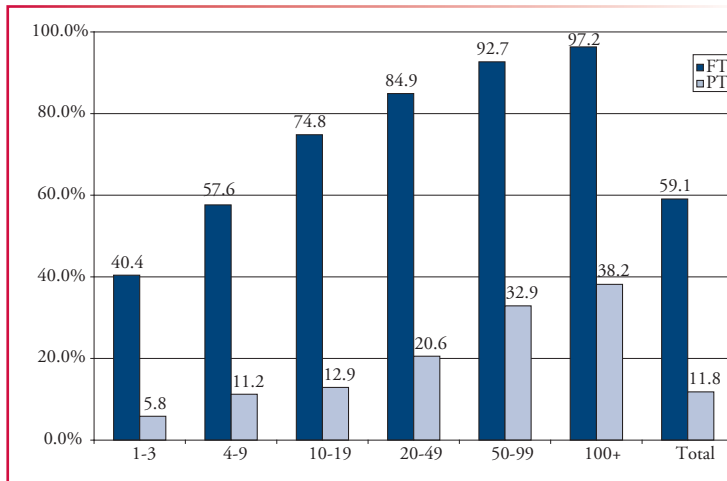
	FT	PT
Eastern	73.5%	89.4%
Southeast	71.8%	86.8%
Northern	68.9%	85.6%
Central	69.6%	88.6%
Southwest	67.7%	85.3%
Western	59.1%	81.6%
Total	70.7%	87.4%

REGION

With the exception of the Western region, the percentage of employers in each region are equally as likely to require waiting periods for medical insurance eligibility. Businesses in the Western region are much less likely to require a waiting period for full-time employees.

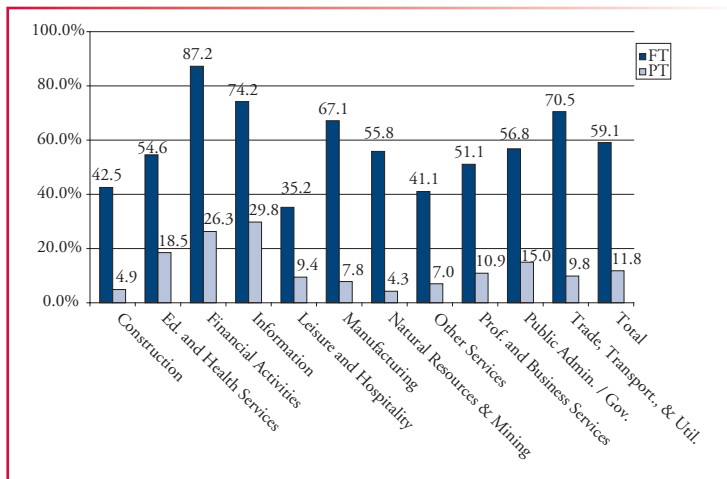
FAMILY MEDICAL INSURANCE

Many employers that offer medical insurance also allow employees to enroll their spouses or dependents. For the purposes of this report, insurance plans in which employees are allowed to enroll others were grouped together as “family” coverage. This includes employee plus spouse, employee and dependents, and coverage for the entire family.



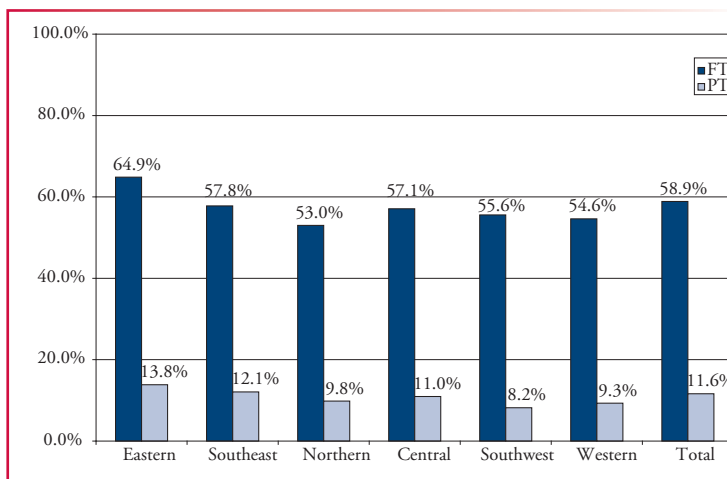
BUSINESS SIZE

There are very strong correlations between business size and the percentage of employers offering family coverage medical insurance. Overall, nearly sixty percent of businesses offer family coverage medical insurance for full-time workers, with a range of just over 40% of the smallest companies to over 97% of those with 100 or more workers.



INDUSTRY

Businesses in the financial activities industry are by far the most likely to offer family coverage medical insurance to full-time employees. Full-time employees in the leisure and hospitality industry are least likely to be offered medical insurance for their families.



REGION

There are some slight differences by region in the percentage of employers offering family coverage medical insurance to full-time workers. Part-time employees are about equally as likely to be offered family coverage insurance regardless of the region.

FAMILY MEDICAL INSURANCE

The tables below show the percentages of employees offered family coverage medical insurance that choose to enroll. It is important to note that the percentage of those enrolled in single coverage and those enrolled in family coverage cannot be summed to produce an overall enrollment percentage. Also, these figures represent the percentage of employees enrolling their families; data on the percentage of Nebraskans covered by insurance is not available from this survey.

pg. 40

Percentage of Those Eligible Who Enroll in Family-Coverage Insurance:

	FT	PT
1-3	59.0%	73.7%
4-9	45.9%	33.3%
10-19	40.7%	29.3%
20-49	38.9%	29.5%
50-99	41.2%	19.2%
100+	42.1%	24.6%
Total	46.0%	33.9%

BUSINESS SIZE

Enrollment percentages are higher for the smallest companies (those with three or fewer workers). This is due to each employee representing a greater percentage of employment within those companies. Smaller employers are also less likely to offer family coverage insurance, so the number of employees offered the benefit is much smaller.

Percentage of Those Eligible Who Enroll in Family-Coverage Insurance:

	FT	PT
Construction	42.5%	56.4%
Education and Health Services	40.7%	26.3%
Financial Activities	51.8%	40.6%
Information	52.8%	21.5%
Leisure and Hospitality	30.2%	9.0%
Manufacturing	43.9%	37.5%
Natural Resources and Mining	61.2%	79.6%
Other Services	50.9%	37.7%
Professional and Business Services	40.6%	33.3%
Public Administration / Government	55.7%	48.8%
Trade, Transportation, and Utilities	47.6%	31.2%
Total	46.0%	33.9%

INDUSTRY

Enrollment in family coverage medical insurance varies significantly between industries. For both full-time and part-time workers enrollment percentages are highest in the natural resources and mining industry and are the lowest in the leisure and hospitality industry.

Percentage of Those Eligible Who Enroll in Family-Coverage Insurance:

	FT	PT
Eastern	41.0%	34.8%
Southeast	45.5%	27.2%
Northern	50.7%	36.5%
Central	49.2%	47.0%
Southwest	51.4%	26.2%
Western	51.0%	25.7%
Total	45.9%	33.9%

REGION

Full-time employees are the least likely to enroll in family coverage medical insurance in the Eastern region and most likely to enroll in the Southwest. Part-time workers enroll at the highest rates in the Central region and at the lowest rates in the Western region.

FAMILY MEDICAL INSURANCE

The tables below show the percentage of family-coverage medical insurance premiums that are employer paid. Overall, about 55% of family-coverage premiums are employer paid for full-time employees. Just over 42% of premiums are employer paid for part-time workers. For single-coverage premiums, employers reported paying an average of about 75% of the premium for full-time workers and about 25% for part-time employees.

Percentage of family-coverage insurance that is employer paid:

	FT	PT
1-3	63.0%	54.6%
4-9	55.7%	41.0%
10-19	46.1%	38.6%
20-49	50.1%	37.4%
50-99	53.5%	32.7%
100+	58.0%	46.4%
Total	54.7%	42.1%

BUSINESS SIZE

Small businesses (those with fewer than four workers) pay the highest average percentage of family-coverage premiums for full-time workers. The largest businesses (those with 100 or more employees) pay the next highest average percentage of premiums for full-time employees. This same trend is true for part-time workers.

pg. 41

Percentage of family-coverage insurance that is employer paid:

	FT	PT
Construction	51.1%	N/A
Education and Health Services	52.3%	31.6%
Financial Activities	48.3%	47.5%
Information	66.9%	N/A
Leisure and Hospitality	47.7%	32.3%
Manufacturing	47.0%	N/A
Natural Resources and Mining	N/A	N/A
Other Services	59.2%	51.3%
Professional and Business Services	53.1%	47.8%
Public Administration / Government	63.5%	46.5%
Trade, Transportation, and Utilities	58.0%	32.6%
Total	54.7%	42.1%

INDUSTRY

Employers in the information industry pay the highest average percentage of premiums for family-coverage insurance. Part-time employees have the highest average percentage of family-coverage premiums paid in the other services industry. Averages are not available for several industries due to a limited number of survey responses in those industries.

Percentage of family-coverage insurance that is employer paid:

	FT	PT
Eastern	53.9%	45.7%
Southeast	51.3%	33.4%
Northern	58.3%	45.9%
Central	56.8%	51.7%
Southwest	60.8%	47.7%
Western	52.7%	40.0%
Total	54.7%	43.2%

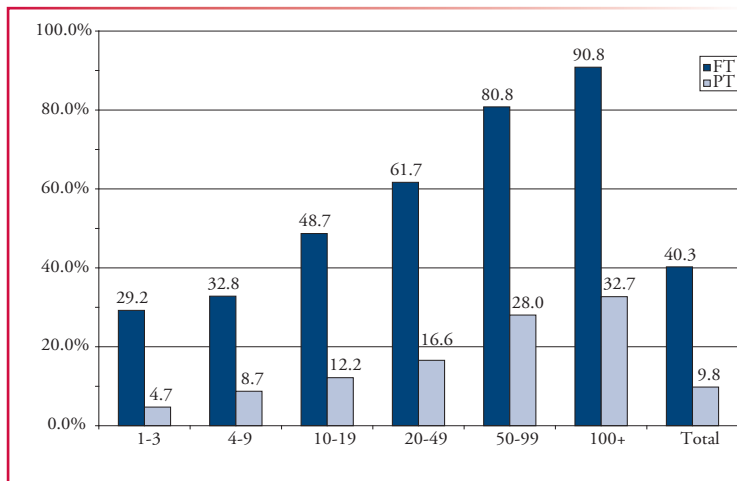
REGION

Businesses in the southwest region pay the highest average amount of family-coverage insurance premiums for full-time employees. The highest average percentage of premiums paid for part-time workers is 51.7% in the Central region. The lowest average percentage of family-coverage premiums paid is in the Southeast region.

DENTAL INSURANCE

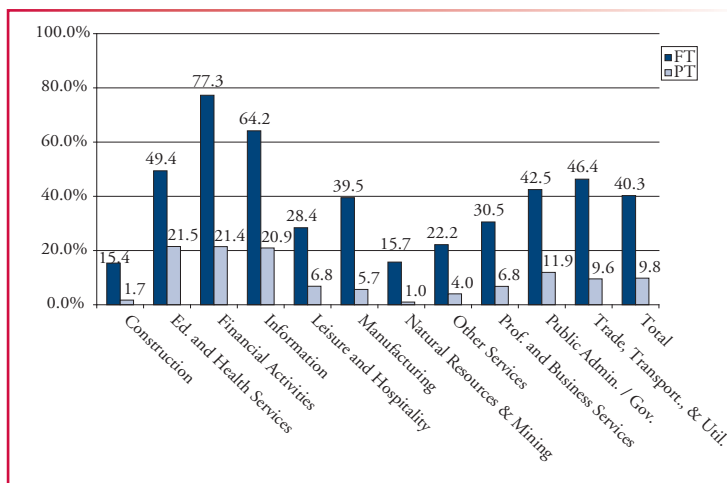
Dental insurance may be provided as part of a health insurance package, or may be offered as a separate benefit. The tables below show the percentage of businesses offering single-coverage dental insurance to their workers, whether the benefit is offered separately or as part of a health insurance plan.

pg. 42



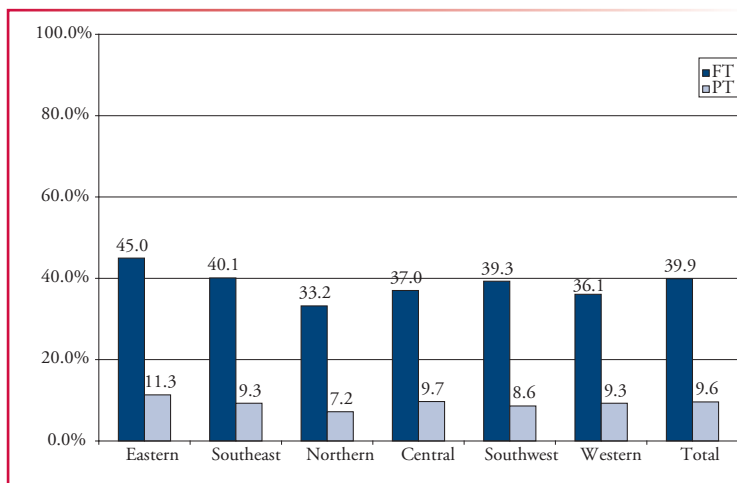
BUSINESS SIZE

Business size is a key factor in determining whether dental insurance will be offered. Businesses with 100 or more employees are over three times more likely to offer dental insurance than those companies with three or fewer workers. Part-time employees are also much more likely to be offered single-coverage dental insurance at larger companies.



INDUSTRY

Dental insurance is least likely to be offered by employers in the construction and natural resources and mining industries. Businesses in the financial activities and information industries are significantly more likely to offer dental insurance to full-time workers than those in other industries.



REGION

For part-time workers, there are very minor differences in the percentages of employers offering dental insurance by region. Full-time employees are most likely to be offered dental insurance if working in the Eastern region and least likely to be offered dental insurance by employers in the Northern region.

DENTAL INSURANCE

The tables below show the percentage of employees offered single-coverage dental insurance who enroll in the benefit. Overall, just over 70% of full-time employees, and just below 50% of part-time employees that are offered single-coverage dental insurance enroll in the benefit.

pg. 43

Percentage of Eligible Who Enroll in Single-Coverage Dental Insurance:

	FT	PT
1-3	68.4%	84.3%
4-9	77.2%	55.2%
10-19	68.3%	41.2%
20-49	67.5%	43.8%
50-99	66.3%	31.0%
100+	66.2%	37.0%
Total	70.1%	47.2%

BUSINESS SIZE

Enrollment is higher for part-time employees at smaller companies than for those working at larger companies. This is due to a fewer number of small employers offering dental insurance.

Percentage of Eligible Who Enroll in Single-Coverage Dental Insurance:

	FT	PT
Construction	71.8%	N/A
Education and Health Services	74.5%	60.4%
Financial Activities	64.5%	36.1%
Information	80.2%	N/A
Leisure and Hospitality	63.9%	25.5%
Manufacturing	65.6%	40.0%
Natural Resources and Mining	65.0%	N/A
Other Services	78.2%	30.5%
Professional and Business Services	71.9%	49.3%
Public Administration / Government	85.4%	67.6%
Trade, Transportation, and Utilities	68.4%	34.3%
Total	70.1%	47.2%

INDUSTRY

Enrollment in single-coverage dental insurance varies significantly by industry for both full-time and part-time workers. This may be partially influenced by the amount of insurance premiums that are employer paid. Enrollment percentages for certain industries are not available due to a limited number of survey responses by employers in these industries.

Percentage of Eligible Who Enroll in Single-Coverage Dental Insurance:

	FT	PT
Eastern	67.2%	48.1%
Southeast	74.3%	48.6%
Northern	70.5%	43.3%
Central	73.9%	55.4%
Southwest	67.5%	37.2%
Western	71.4%	38.6%
Total	70.4%	47.2%

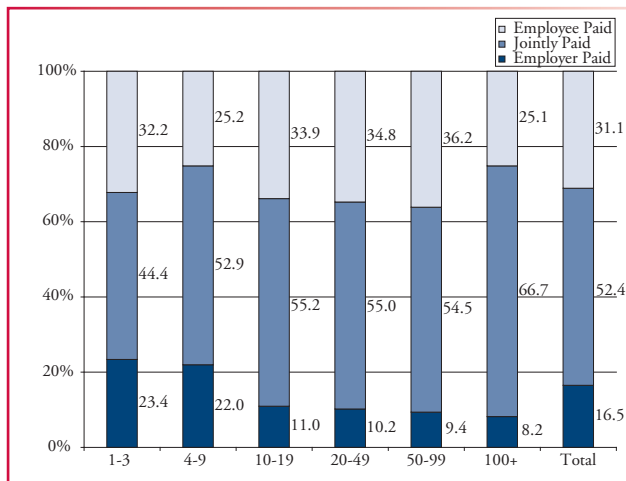
REGION

Enrollment in dental insurance by full-time employees varies only slightly by region. Part-time employees in the Southwest and Western regions enroll at lower rates than other regions.

DENTAL INSURANCE

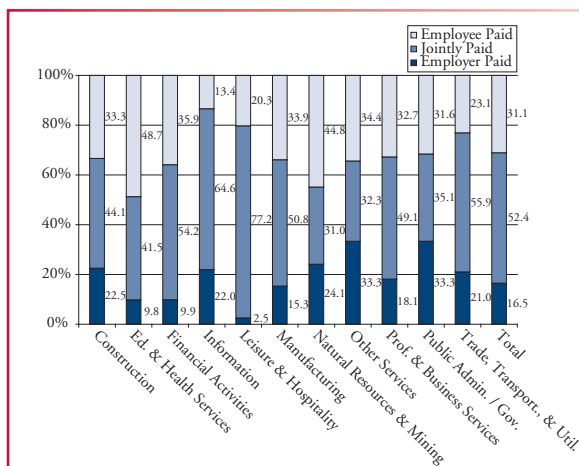
The 2004 Nebraska Employee Benefits Survey asked employers whether dental insurance premiums are entirely employer paid, jointly paid by employer and employees, or completely employee paid. The actual percentage of premiums paid was not collected. The charts below show who is responsible for paying dental insurance premiums for full-time employees. Because of a limited number of businesses offering dental insurance to part-time workers, information about who pays the premiums is not available for many business sizes, industries, and regions and is not shown in this publication.

pg. 44



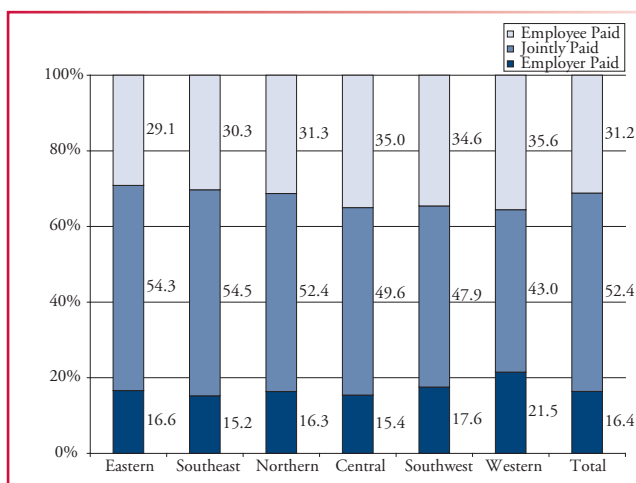
BUSINESS SIZE

Employers with 50 or more workers are least likely to fully pay single-coverage dental insurance premiums for full-time workers. Businesses with fewer than ten employees are most likely to pay the entire amount of dental insurance premiums. Employees of larger companies are more likely to have to pay at least part of dental insurance premiums.



INDUSTRY

Employers in the public administration and government industry are significantly more likely to fully pay premiums for full-time employees' dental insurance premiums. Businesses in the other services and education and health services industries are also much more likely to pay all premiums for dental insurance premiums. Employees are most likely to have to pay all or part of dental insurance premiums in the leisure and hospitality industry.

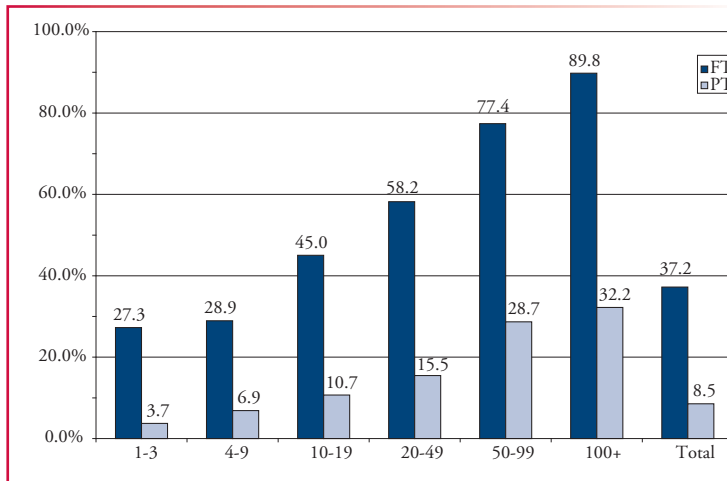


REGION

Employers in the Western region are slightly more likely to fully pay premiums for dental insurance. Those in the Southeast region are least likely to pay all of dental insurance premiums for full-time workers. In the Western region, employees are most likely to pay the full cost of dental insurance premiums themselves.

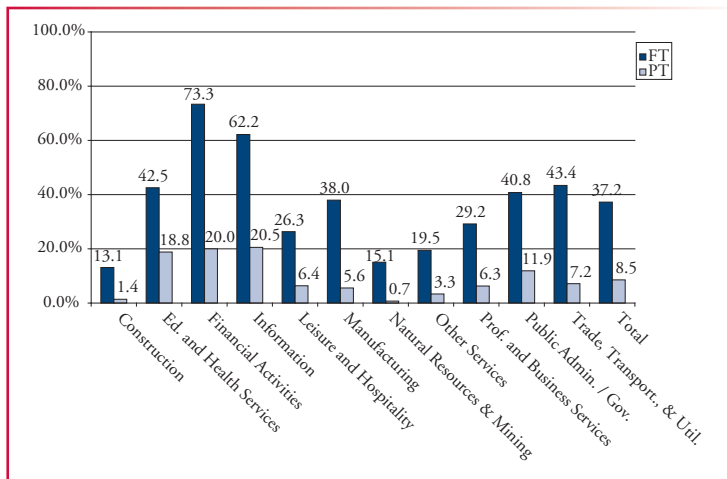
FAMILY DENTAL INSURANCE

The percentages of employers offering dental insurance to employees' spouses and dependents are shown in the charts below. For the purposes of this report, "family-coverage" dental insurance includes plans which allow employees to enroll spouses and/or dependents.



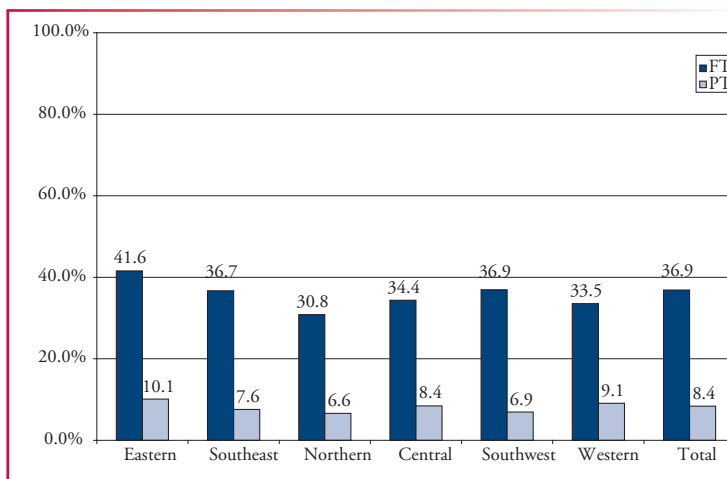
BUSINESS SIZE

Family-coverage dental insurance is offered at much higher rates by larger employers than smaller ones. Both full-time and part-time employees are much more likely to be offered family-coverage dental insurance by employers with ten or more workers.



INDUSTRY

Employers in the financial activities industry offer family-coverage dental insurance to full-time employees at rates significantly higher than all other industries. Part-time employees are most likely to be offered family-coverage dental insurance by businesses in the education and health services, financial activities, and information industries.



REGION

Businesses in the Eastern region offer family-coverage dental insurance at rates slightly higher than other regions. Those in the Northern region are least likely to offer family-coverage dental insurance.

FAMILY DENTAL INSURANCE

The percentages of employees who are offered family-coverage dental insurance that enroll in the benefit are shown below. Due to the way the questions were asked, it is not possible to determine total employee enrollment for single-coverage and family-coverage dental insurance combined. The percentages shown below are the percentages of employees enrolling their spouses or dependents, not total percentages of the Nebraska population enrolled in dental insurance.

pg. 46

Percentage of Eligible Who Enroll in Family-Coverage Dental Insurance:

	FT	PT
1-3	54.7%	50.0%
4-9	52.4%	57.1%
10-19	42.3%	31.7%
20-49	42.0%	30.7%
50-99	38.2%	24.9%
100+	42.0%	22.2%
Total	47.0%	35.9%

BUSINESS SIZE

Enrollment percentages for family-coverage dental insurance are higher at smaller employers. This is true for both full-time and part-time employees. A fewer number of small establishments offer family-coverage dental insurance.

Percentage of Eligible Who Enroll in Family-Coverage Dental Insurance:

	FT	PT
Construction	47.1%	N/A
Education and Health Services	42.6%	40.8%
Financial Activities	46.2%	35.5%
Information	60.3%	N/A
Leisure and Hospitality	29.7%	N/A
Manufacturing	42.5%	20.3%
Natural Resources and Mining	56.5%	N/A
Other Services	53.9%	39.2%
Professional and Business Services	45.8%	36.9%
Public Administration / Government	55.9%	58.2%
Trade, Transportation, and Utilities	49.9%	27.3%
Total	47.0%	35.9%

INDUSTRY

Enrollment by full-time employees is highest in the information industry, in which over 60% of those eligible enroll in the benefit. Part-time employees in the public administration and government industry are most likely to enroll in family-coverage dental insurance. Figures are not available for some industries due to a low number of survey responses in these industries.

Percentage of Eligible Who Enroll in Family-Coverage Dental Insurance:

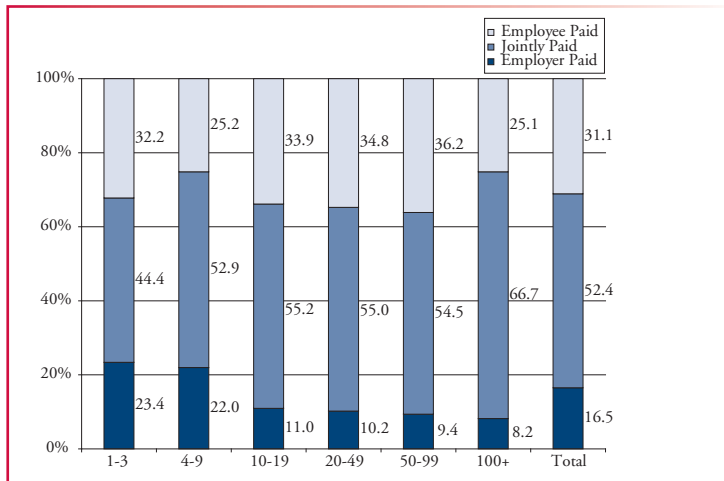
	FT	PT
Eastern	42.5%	38.4%
Southeast	48.0%	30.3%
Northern	51.5%	29.3%
Central	51.6%	47.8%
Southwest	48.3%	41.5%
Western	56.4%	31.2%
Total	47.3%	35.9%

REGION

Full-time employees in the Western region enroll in family-coverage dental insurance at the highest rates. Part-time employees are most likely to enroll in family-coverage dental insurance in the Central region.

FAMILY DENTAL INSURANCE

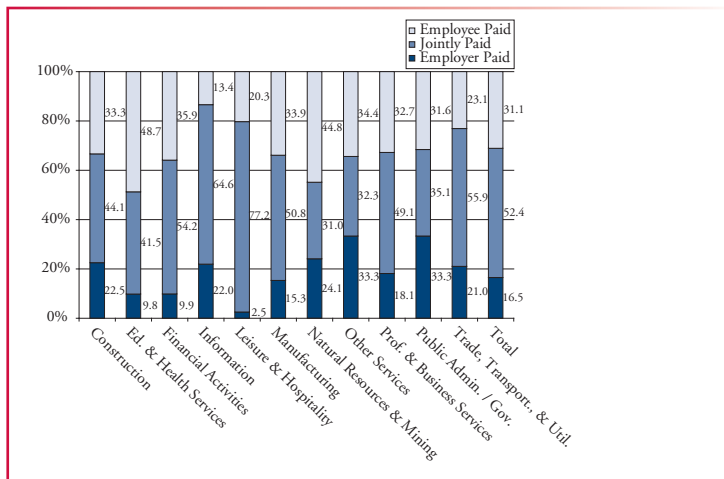
Employers that offer family-coverage dental insurance were asked to report whether the premiums are entirely employer paid, paid jointly with employees, or completely paid by employees. Only a small percentage of businesses offer family-coverage dental insurance to part-time workers, so information about premium payments for part-time workers is not available for many business sizes, industries, and regions.



BUSINESS SIZE

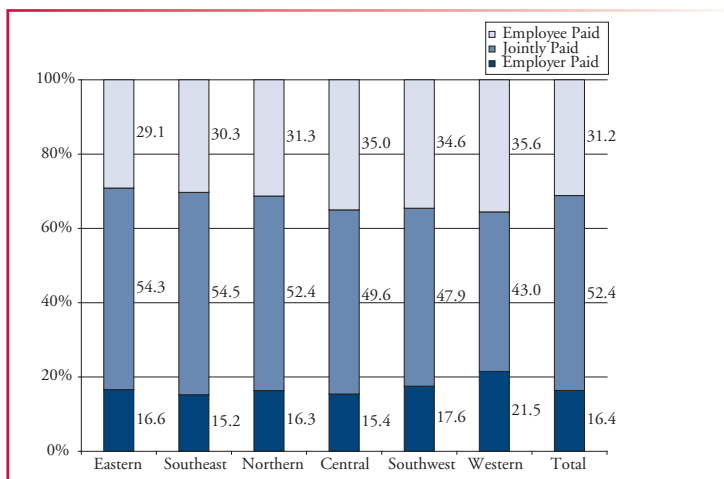
pg. 47

Businesses with fewer than ten workers are much more likely to fully pay family-coverage dental insurance premiums than larger companies. Overall, about a third of employers offer family-coverage dental insurance but require employees to pay the full premium themselves.



INDUSTRY

A third of employers in the other services and public administration and government industries reported that family-coverage dental premiums are entirely employer paid. Employers in the education and health services and natural resources and mining industries are most likely to require employees to pay the full cost of dental insurance premiums.



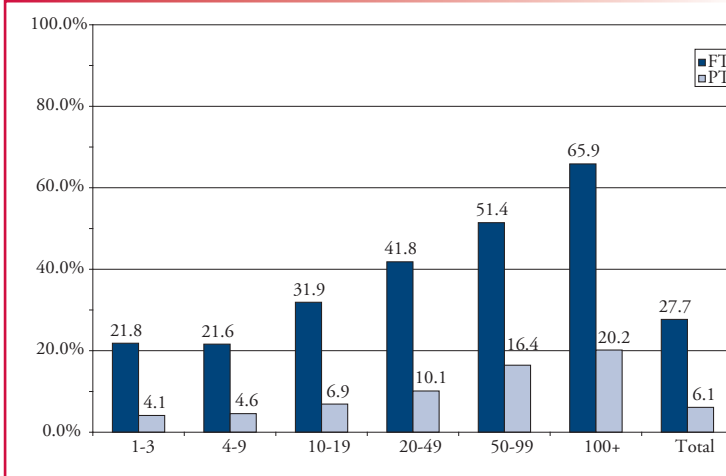
REGION

There are few differences in who pays family-coverage dental insurance premiums for full-time employees by region. Employers in the Western region are slightly more likely to fully pay dental insurance premiums.

SHORT-TERM DISABILITY INSURANCE

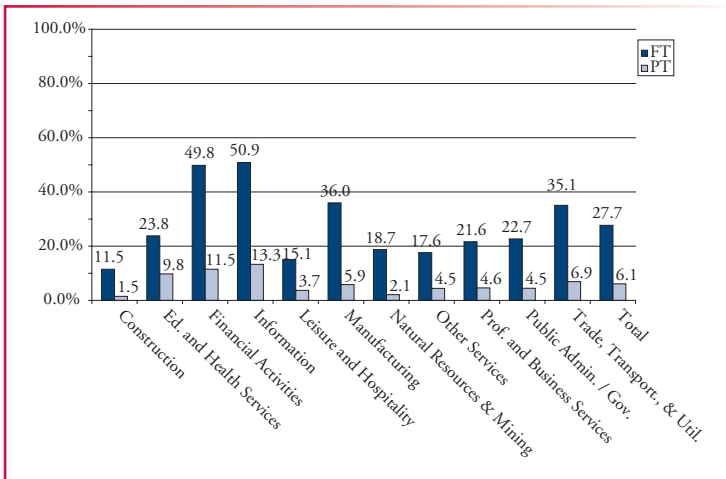
Short-term disability benefits provide full or partial pay for employees unable to work for non-work related injuries or illnesses. Short-term disability is paid for a fixed number of weeks.

pg. 48



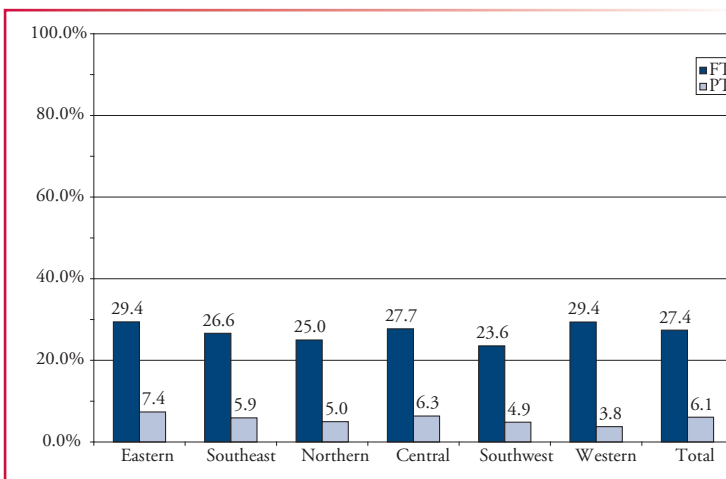
BUSINESS SIZE

Businesses with fewer than ten employees are equally as likely to offer short-term disability. For companies with ten or more workers, there is a strong correlation between business size and the likelihood that short-term disability will be offered.



INDUSTRY

Employers in the financial activities and information industries are significantly more likely to offer short-term disability than those in other industries. Employers in the construction and leisure and hospitality industries are least likely to offer short-term disability insurance.

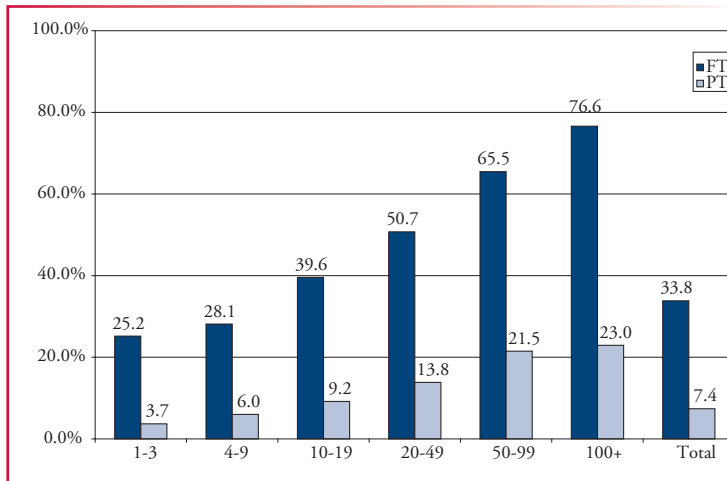


REGION

Employers in all regions are all about as likely to offer short-term disability insurance. Overall, just over one-fourth of businesses offer short-term disability insurance for full-time employees; about six percent offer the benefit to part-time workers.

LONG-TERM DISABILITY INSURANCE

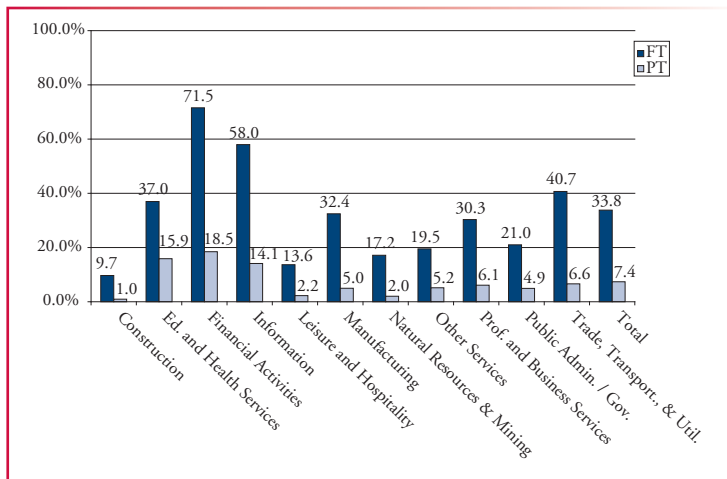
Long-term disability insurance benefits provide a monthly payment to employees unable to work for an extended period of time due to illness or injury. These benefits typically begin after a set period of time following disability.



BUSINESS SIZE

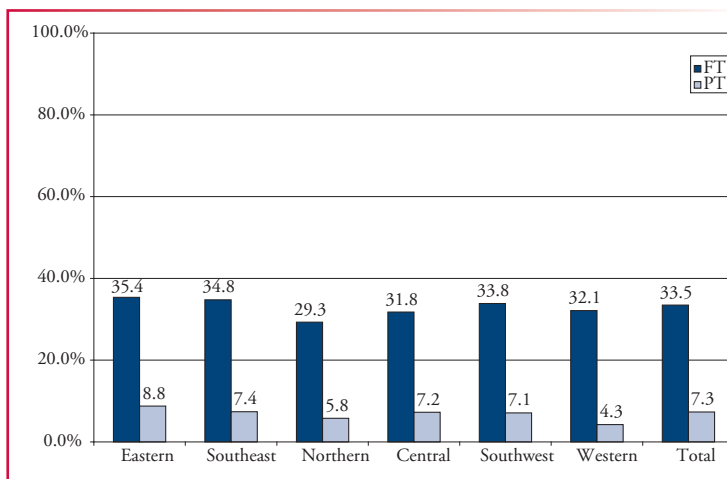
pg. 49

Businesses with 100 or more employees are three times more likely to offer long-term disability insurance to full-time workers than those businesses with three or fewer workers. Part-time employees are also considerably more likely to be offered long-term disability insurance if working for a large company.



INDUSTRY

Employers in the financial activities industry are significantly more likely to offer long-term disability insurance to full-time workers than businesses in other industries. Part-time employees in three industries – education and health services, financial activities, and information – are offered long-term disability at much higher rates than in other industries.



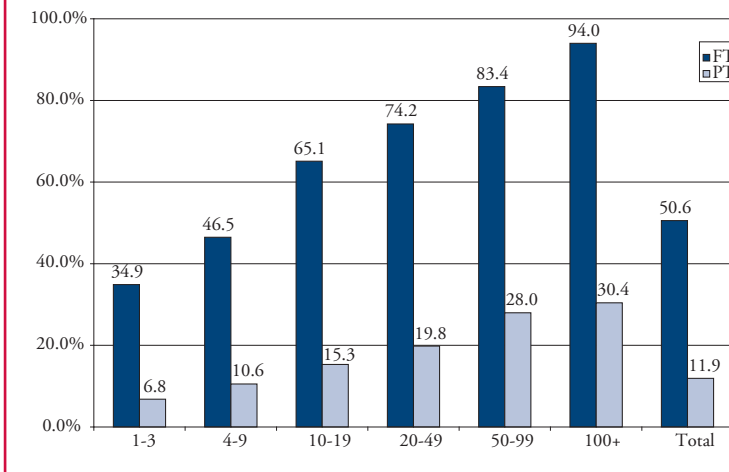
REGION

There are no major differences in the percentages of businesses offering long-term disability insurance by region. Overall, just over one third of all businesses offer long-term disability insurance to full-time workers and about seven percent offer the benefit to part-time employees.

LIFE INSURANCE

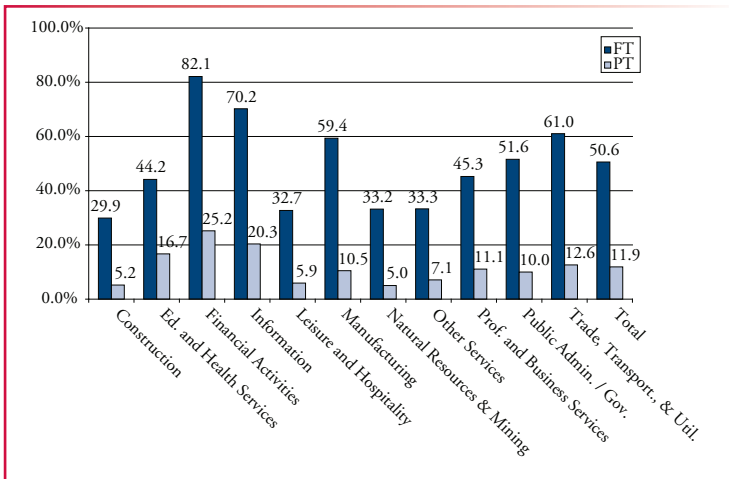
Life insurance provides payment to a designated beneficiary or beneficiaries of deceased employees. Life insurance benefits may be provided by the employer or employees may be allowed to pay for additional insurance coverage.

pg. 50



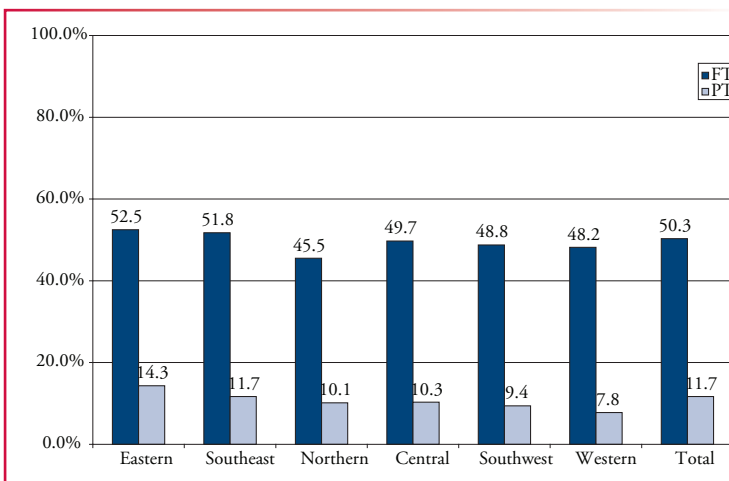
BUSINESS SIZE

Employees are significantly more likely to be offered life insurance from larger employers. Overall, just over half of businesses offer life insurance to full-time employees and about twelve percent offer the benefit to part-time workers.



INDUSTRY

Businesses in the financial activities industry are considerably more likely to offer life insurance to both full-time and part-time workers than those in all other industries.



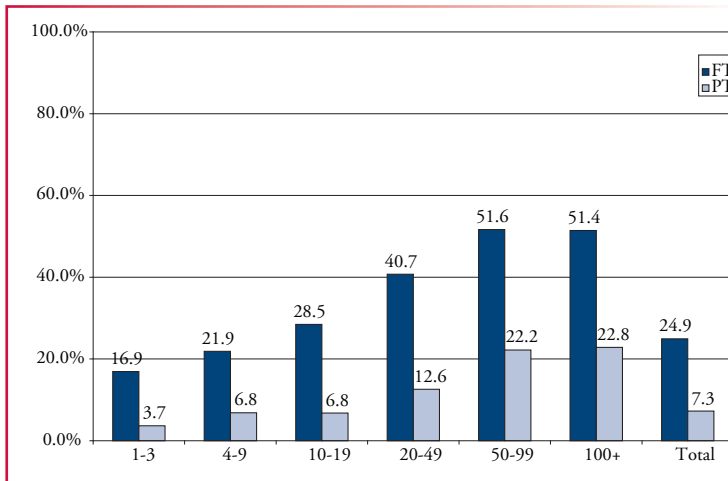
REGION

There are very small differences in the percentage of businesses offering life insurance by region. Employers in the Northern region offer life insurance to full-time workers at slightly lower rates than other regions. Companies in the Western region are least likely to offer life insurance to part-time workers.

VISION INSURANCE

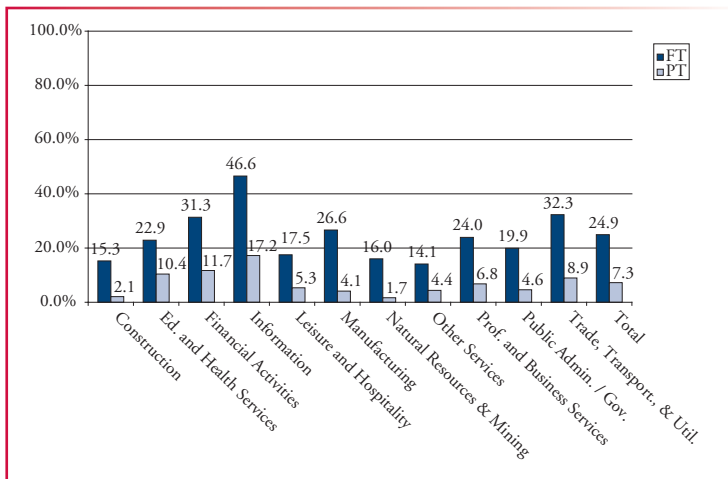
Vision insurance may cover eye exams, glasses, contact lenses. Other types of vision care such as eye surgery may be included in some vision insurance plans. The 2004 Nebraska Employee Benefits Survey asked whether vision insurance is offered, but did not ask about provisions or enrollment.

pg. 51



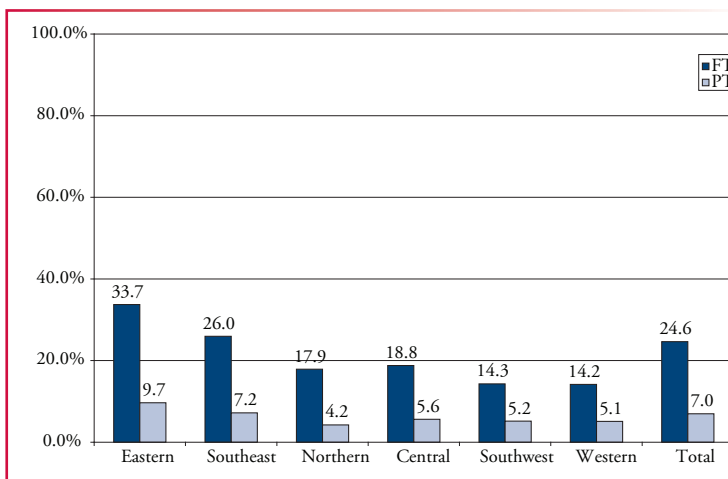
BUSINESS SIZE

The likelihood of vision insurance being offered to full-time employees is greater for larger businesses. Companies with 50 or more workers are equally as likely to offer vision insurance to full-time and part-time employees.



INDUSTRY

Companies in the information industry offer vision insurance to full-time employees at significantly higher rates than businesses in other industries. Part-time employees are also most likely to be offered vision insurance by employers in the information industry.



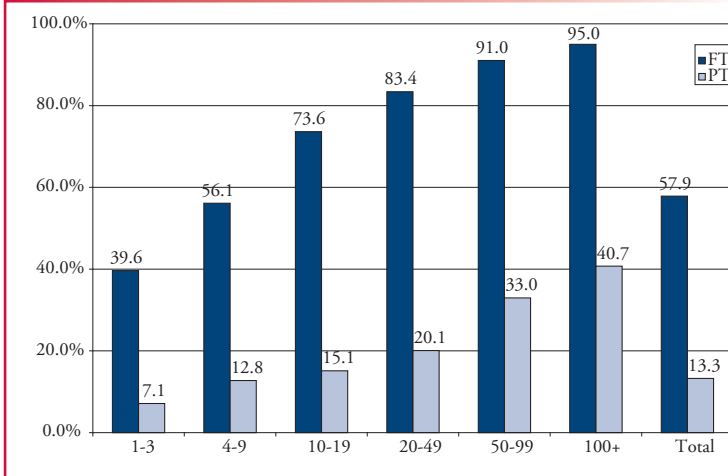
REGION

Businesses in the Eastern region are significantly more likely and those in the Southwest and Western regions significantly less likely than others to offer vision insurance to full-time workers. Companies in the Eastern region are also most likely to offer vision insurance to their part-time employees.

PRESCRIPTION DRUG PLAN

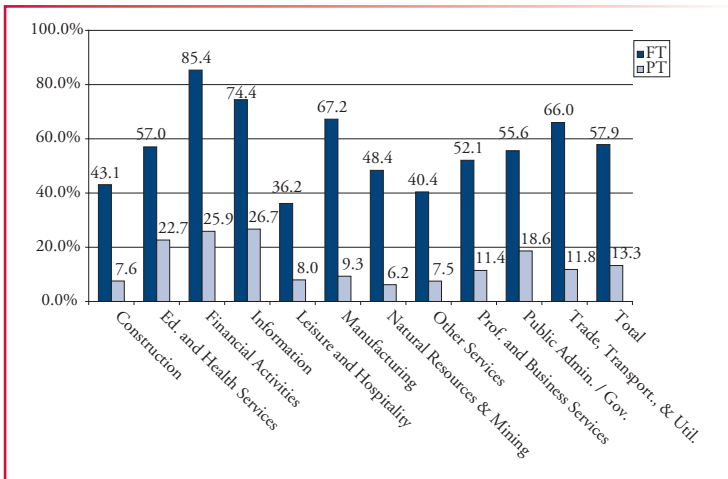
Some health insurance benefits have provisions that cover drug prescriptions. Prescription drug benefits may be subject to an annual deductible or may include a low copayment for prescriptions.

pg. 52



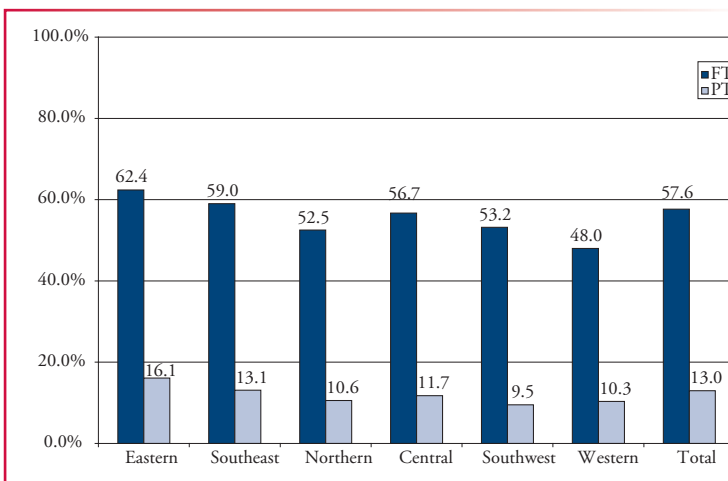
BUSINESS SIZE

The offering of prescription drug plans is positively correlated to business size. Part-time employees at companies with 100 or more workers are about equally as likely to be offered prescription drug plans as full-time workers at businesses with three or fewer employees.



INDUSTRY

Prescription drug plans are offered to full-time employees at significantly higher rates in the financial activities industry compared to all other industries. Full-time employees are least likely to be offered prescription drug plans by businesses in the leisure and hospitality industry.

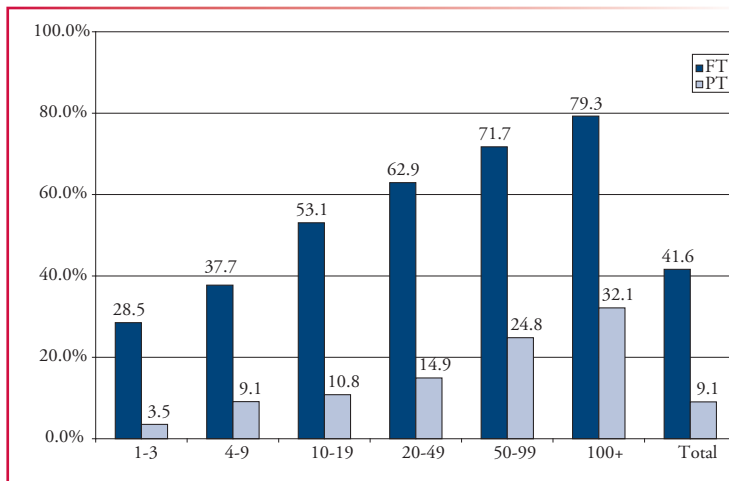


REGION

Employers in the Eastern region are most likely to offer prescription drug plans to both full-time and part-time workers. Companies in the Western region offer prescription drug plans to full-time workers at rates considerably lower than other regions.

SUBSTANCE ABUSE RECOVERY PLAN

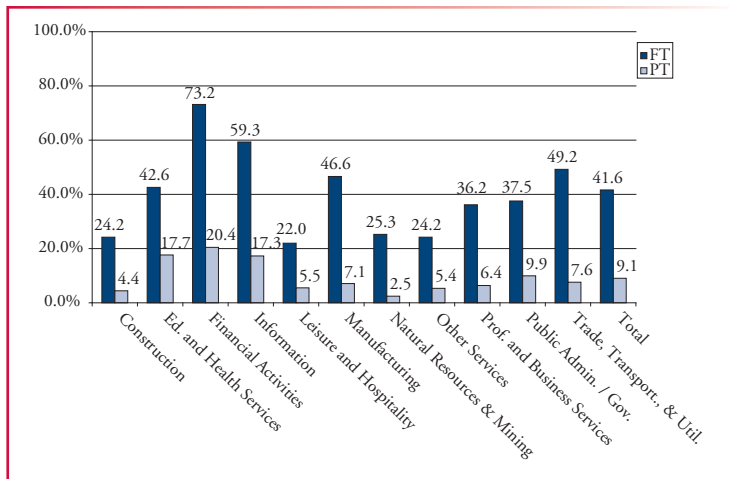
Substance abuse recovery plans may be offered to allow employees addicted to drugs or alcohol to enroll in recovery programs. These plans may pay some or all of a recovery program or may allow for time off for employees to enroll in a recovery program.



BUSINESS SIZE

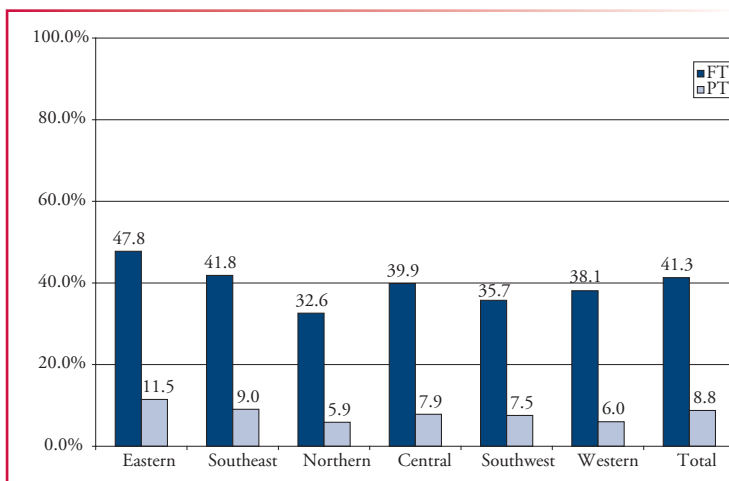
Larger businesses are significantly more likely to offer a substance abuse recovery program to both full-time and part-time employees. Companies with 100 or more workers are more likely to offer substance abuse recovery plans to part-time workers than businesses with three or fewer employees to full-time employees.

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INDUSTRY

Employers in the financial activities industry are significantly more likely to offer substance abuse recovery programs to full-time employees than those in all other industries. Part-time employees are most likely to be offered a substance abuse recovery plan by employers in the education and health services, financial activities, and information industries.



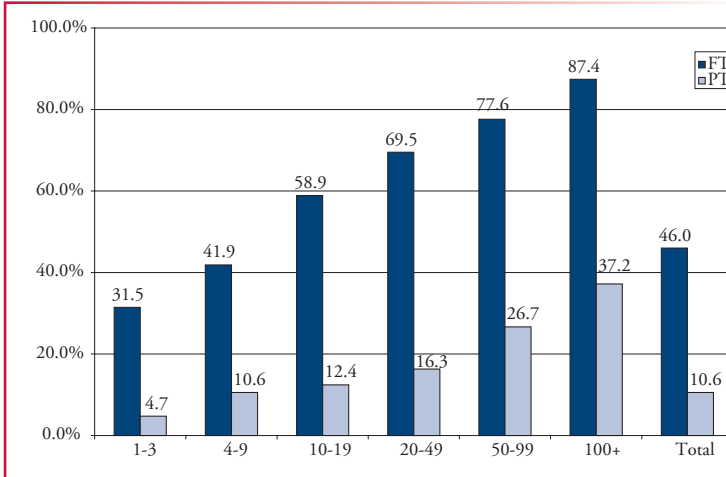
REGION

Employers in the Eastern region offer substance abuse recovery programs to full-time workers at significantly higher rates than businesses in other regions. Companies in the Northern region offer substance abuse recovery at significantly lower rates than other regions.

MENTAL HEALTH TREATMENT

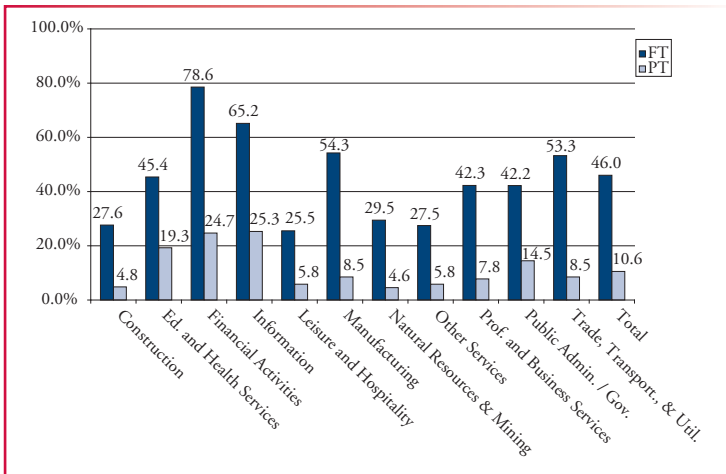
Health insurance plans may include provisions that provide mental health treatment to employees. The tables below show the percentage of employers that reported offering plans that include mental health treatment.

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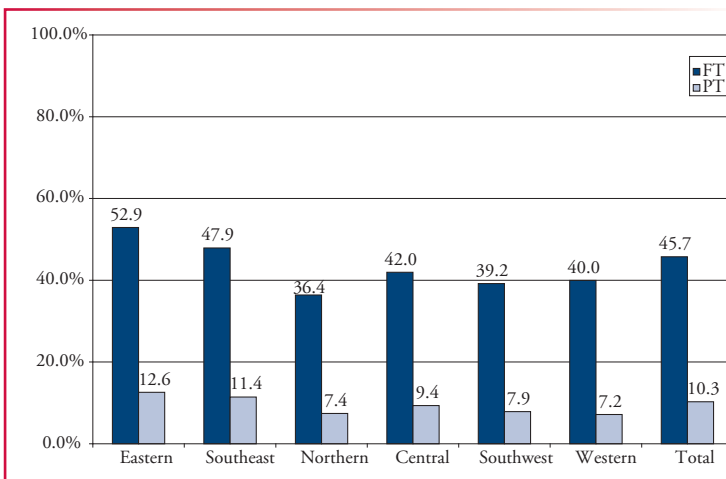
BUSINESS SIZE

Mental health treatment plans are offered at significantly higher rates for larger employers. Overall, 46% of businesses offer mental health treatment plans to full-time workers; just over ten percent offer mental health treatment to part-time employees.



INDUSTRY

Employers in the financial activities and information industries are most likely to offer mental health treatment plans to full-time workers. Part-time employees are most likely to be offered mental health treatment plans by employers in the education and health services, financial activities, and information industries.

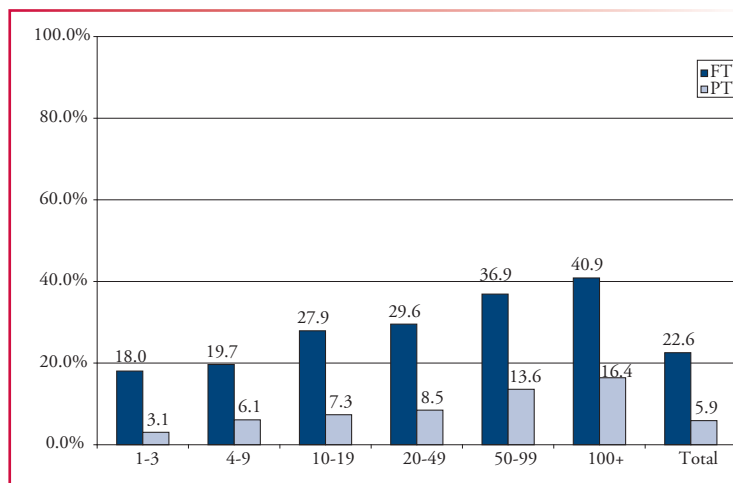


REGION

Companies in the Eastern region are considerably more likely to offer mental health treatment plans to full-time employees compared to businesses in the other regions. Full-time workers are least likely to be offered mental health treatment by businesses in the Northern region.

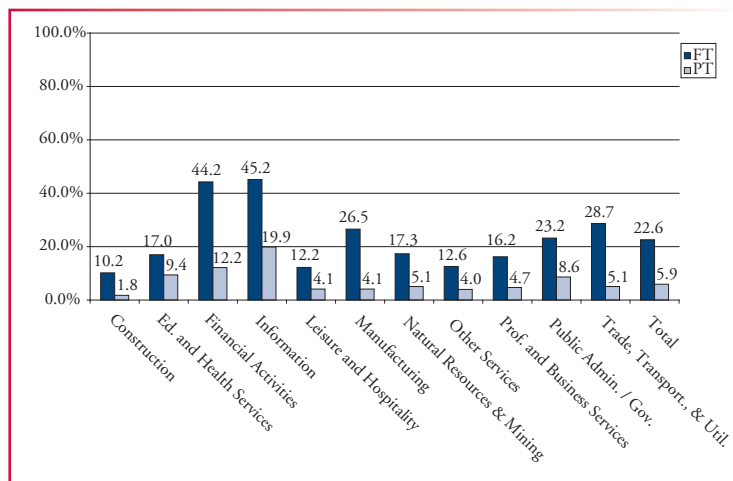
SUPPLEMENTAL INSURANCE

Supplemental insurance fills in gaps left open by other insurance policies. Supplemental insurance policies may cover things such as dental, vision, disability, cancer, life, extended hospital stays, and others. Types of supplemental coverage offered were not asked by the 2004 Nebraska Employee Benefits Survey. The tables below show the percentage of employers offering any type of supplemental insurance to their workers.



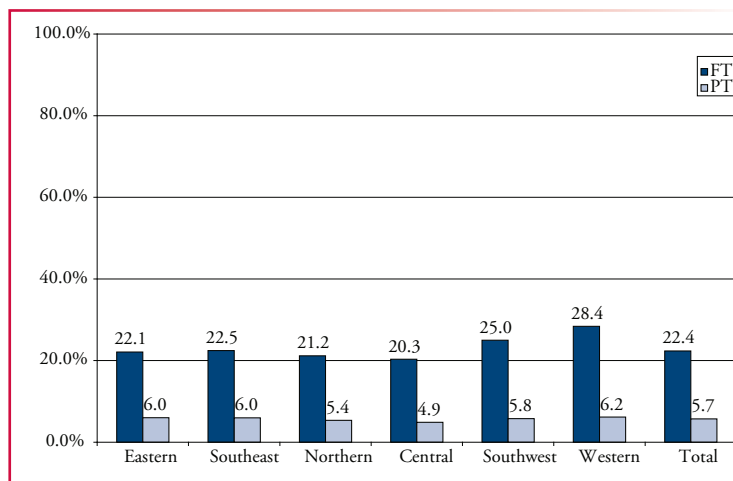
BUSINESS SIZE

For full-time employees, the percentages of employers with fewer than ten employees that offer supplemental insurance are nearly equal. Those with ten to 49 workers offer the benefit at about the same rate and companies with fifty or more workers are most likely to offer supplemental insurance to full-time employees.



INDUSTRY

Full-time workers are significantly more likely to be offered supplemental insurance by employers in the financial activities and information industries. Businesses in the information industry offer supplemental insurance to part-time employees at considerably higher rates than other industries.



REGION

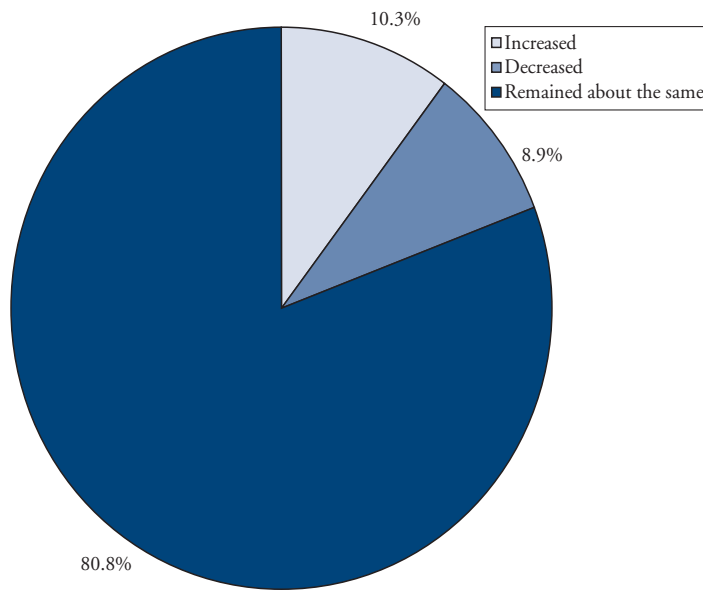
Companies in the Western region offer supplemental insurance to full-time employees at rates higher than other regions. There are virtually no differences in the percentages of employers offering supplemental insurance to part-time workers by region.

COMMENTS ABOUT INSURANCE

Employers that reported offering health insurance were asked a series of questions about changes in enrollment and premium costs.

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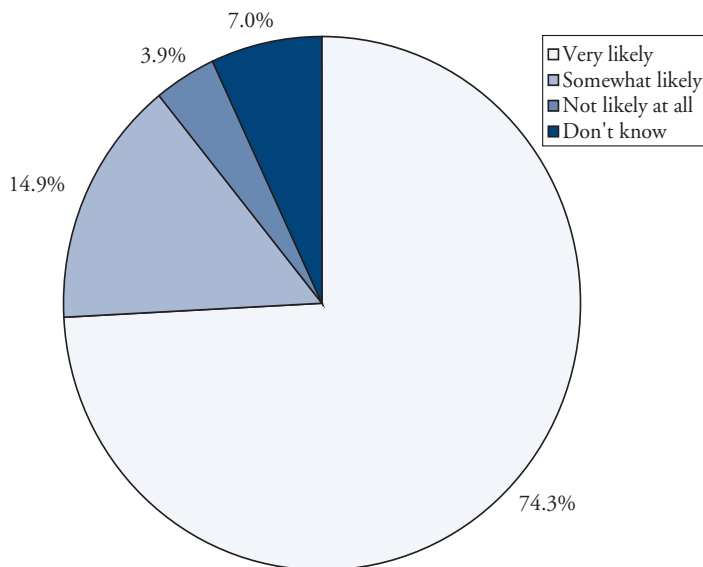
Percentage of Employees Enrolling in Health Insurance Compared to Past Three Years



One question asked whether the percentage of employees enrolling in health insurance had increased, decreased, or remained about the same over the previous three years.

As shown on the chart to the left, the majority of businesses reported that employee enrollment in health insurance had remained steady the past three years. Approximately equal numbers of employers reported increased enrollment as those reporting a decrease. Of those reporting a change in enrollment, larger employers were more likely to report an increase in enrollment. There are no significant differences by business size in the percentages reporting a decline in enrollment in health insurance. This would indicate an increase in insurance enrollment for Nebraska employees over the past three years. However, due to the nature of this survey, supporting evidence of an increase in enrollment is not available.

Likelihood that Insurance will Continue to be Offered Within Next Two Years



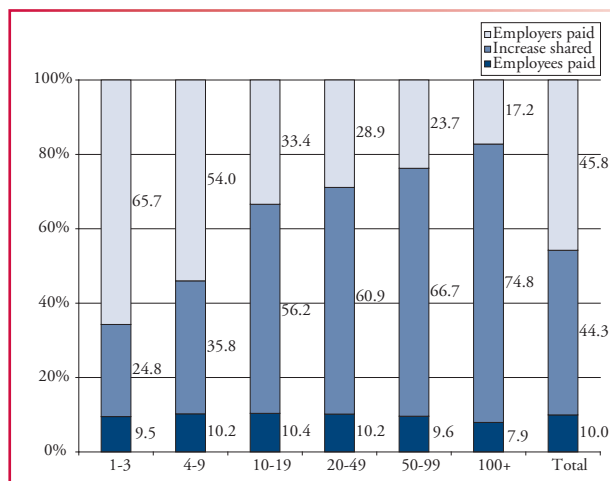
Companies that reported offering health insurance were asked the likelihood that they would continue to offer insurance within the next two years.

Three fourths of all employers offering insurance reported that they are very likely to continue offering the benefit. Approximately 15% of businesses reported that it is "somewhat likely" that insurance will continue to be offered.

Nearly all of the 3.9% of businesses reporting that it is "very likely" that health insurance will not be continued for the next two years have fewer than twenty workers. Employers with fewer than twenty employees were also most likely to report that they "don't know" whether insurance will be continued.

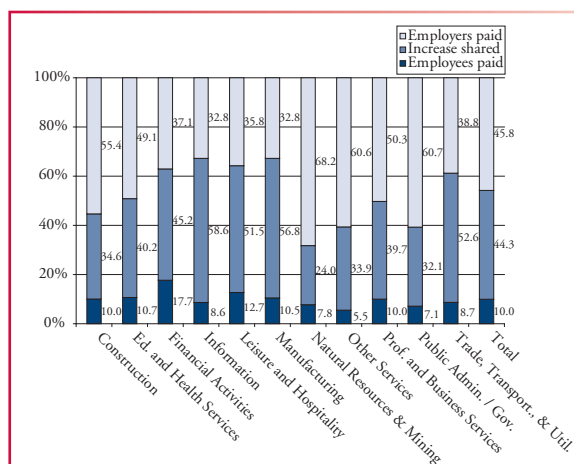
COMMENTS ABOUT INSURANCE

When asked whether health insurance premiums had increased, decreased or remained about the same over the past year, more than 90% reported increased premiums. Of those, a follow-up question was asked to determine whether the employer paid the cost of the increase, the increased costs were shared with employees, or whether the entire cost increases were paid by employees.



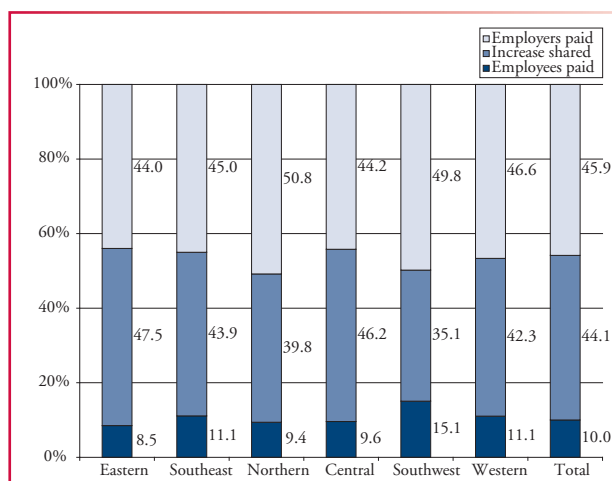
BUSINESS SIZE

The percentage of employers that reported passing all of health insurance premium increases to employees did not vary significantly by business size. However, smaller businesses were much more likely than larger businesses to report that the company paid the entire cost of insurance cost increases.



INDUSTRY

Employers in the natural resources and mining industry were most likely to pay the entire cost of health insurance premium increases. Financial activities companies were most likely to pass all of the insurance premium increases on to their workers.



REGION

Businesses in the Southwest region are most likely to require employees to pay the entire cost of health insurance cost increases. Employees were least likely to be required to pay part or all of cost increases in the Northern region.

COMMENTS ABOUT INSURANCE

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Employers that do not offer health insurance were asked the reasons for not offering the benefit. The table below shows the choices on the 2004 Nebraska Employee Benefits Survey from which businesses could choose. Survey respondents were asked to check all responses that apply, so the totals on the chart add to greater than one hundred percent.

“Too expensive” was by far the most common reason reported that employers do not offer health insurance. The second most common response was that employees are covered by other insurance such as a spouse’s plan.

In addition to choosing the reasons from a list that insurance is not offered, businesses were given the opportunity to write in other reasons. There were a few common themes that were submitted by employers.

Several employers reported that health insurance is not offered by the company because workers are covered by insurance provided by a union. Others said that the size of the business limits the ability to offer insurance, either because of too few employees to qualify for group insurance coverage or because the company does not have the resources to be able to offer health insurance. Some businesses said that insurance is not offered, but a stipend is provided to allow employees to pay for insurance they obtain on their own.

Reasons health insurance is not offered:

	Percent
Too expensive	59.2
Employees covered by other insurance	37.5
Large portion of workers are seasonal, part-time, or contracted	20.9
Employees cannot afford it	16.0
Cost of insurance benefits too difficult to control	14.4
Higher wages of other benefits offered instead	12.4
Not the company’s responsibility	11.1
High employee turnover	10.7
Too much paperwork	9.3

COMMENTS ABOUT INSURANCE

Companies that do not offer insurance were asked what could lead them to begin offering the benefit. The four options shown in the table below were available as response options on the 2004 Nebraska Employee Benefits Survey. Employers also had the option to write in their own responses on the survey. Businesses were asked to check all options at that apply, so percentages do not sum to 100 percent.

The highest percentage of employers reported that they would only offer health insurance if mandated by law. Many made additional comments in the open-ended question that if required by law to offer insurance they would likely need to reduce staffing levels and could possibly go out of business.

Offering pooling options to employers for group coverage, opening the state-employee health plan to private employers, and offering tax credits were all reported by approximately twenty percent of employers to be possibilities for beginning to offer insurance.

A couple of themes were identified in the open-ended responses. Several employers reported that if their profits were to increase or the business climate was to improve, they may consider offering health insurance.

A few employers noted that they do not offer health insurance because most of their employees are covered by other insurance plans such as through a spouse's employer. These businesses reported that if employees' situations were to change and they no longer had insurance available, the company may act to try to offer insurance.

Another response provided by multiple companies was that insurance may be offered if cost increases could be controlled or regulated. These businesses expressed a concern that premium cost increases may rise too quickly and they would be forced to discontinued offering insurance.

Likelihood that Insurance will be Offered Within Next Two Years

What could lead to health insurance being offered:

	Percent
Only if mandated by law	41.7
If pooling options to get group coverage with other employers were allowed	21.1
If the state-employee health plan were made available to private employers	19.5
If tax credits were offered	19.3

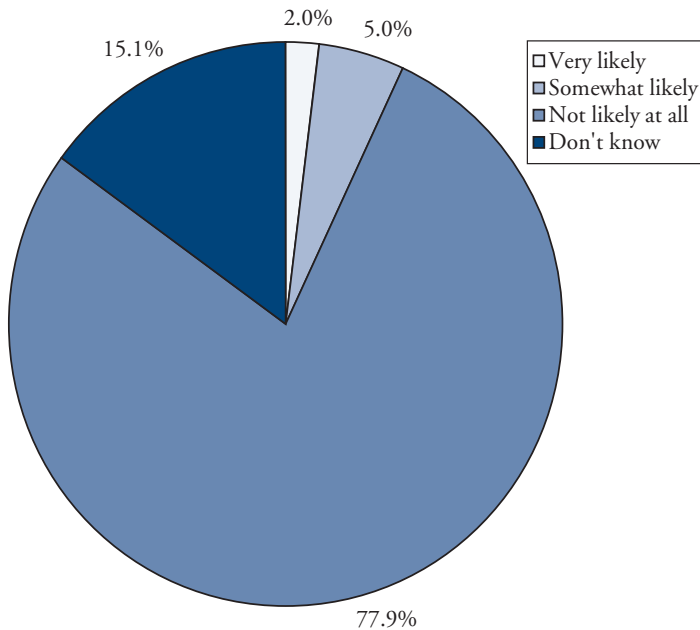
COMMENTS ABOUT INSURANCE

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Businesses that reported not offering health insurance were asked to report the likelihood that insurance will be offered to employees within a two year period. More than three fourths of employers said that it is “not likely at all” that insurance will be offered. Five percent of businesses said that it is “somewhat likely” that they will start offering health insurance to their workers. Only two percent of employers said that it is “very likely” that health insurance will be offered within two years.

Smaller employers are least likely to offer health insurance, so the vast majority of responses to this survey question were from businesses with fewer than twenty workers. The larger businesses that do not offer health insurance were more likely to say it is “somewhat likely” that they will begin offering insurance compared to smaller businesses. There were not enough responses by business size to determine if differences exist among those “very likely” to begin offering insurance by business size.

Likelihood that Insurance will be Offered Within Next Two Years



CONCLUSIONS



There were no surprise results of the 2004 Nebraska Employee Benefits Survey. The same main themes found in past Nebraska employee benefits surveys as well as those found in other similar surveys held true:

- Full-time employees are more likely to be offered benefits from their employer than are part-time workers.
- Larger businesses are more likely to offer most benefits than smaller companies.
- Some differences do exist in benefits offered in different industries. Employers in the financial activities and information industry tend to offer benefits at somewhat higher rates than those in other industries.
- While there may be some variations in benefits offered by region of the state, they are not as pronounced as differences by industry or business size.

While no direct comparisons can be made due to different survey questionnaires and methodologies, results of the 2004 Nebraska Employee Benefits Survey indicate that the benefits offered by Nebraska businesses are similar to those offered nationally and in other states.

OTHER BENEFITS



Questions on the 2004 Employee Benefits Survey were selected based on the needs of different audiences. Information about insurance and reasons that it is or is not offered was collected for the Nebraska Health Insurance Policy Coalition. This group was formed to develop strategies to help reduce the number of uninsured people in Nebraska. Survey questions about paid time off, retirement, and other benefits were included to serve the needs of businesses, Nebraska workers, and others such as educators or students.

There are a wide variety of benefits that businesses may offer to their workers. Certain employee benefits were left off the 2004 Nebraska Employee Benefits Survey for different reasons.

Questions were not asked about legally required benefits such as social security, unemployment insurance, workers' compensation, and others. Information about Nebraska labor laws can be found online at www.NebraskaWorkforce.com and clicking on "Labor/Safety Laws."

The 2004 Nebraska Employee Benefits Survey only asked about those benefits offered at a cost to employers. Therefore, benefits such as flexible or alternative work arrangements, casual work environments, or others that are offered at no cost the employer were not included on the survey.

The benefits topics included in the survey were those that are typically offered by businesses in all sizes, industries and regions. Benefits such as tool allowances may be offered in the other services or construction industry; uniform allowances may be provided in education and health services industry. Neither of these benefits is likely to be very common across all industries, however. A benefit such as employee discounts might be found in industries that offer products or services, but won't apply universally to all industries. Likewise, benefits may be specific to a certain region of the state. For instance, free or reduced rate parking is only likely to be found as a benefit in the larger urban areas of the state since parking is typically free in rural areas.

Other employee benefits were left off of the 2004 Nebraska Employee Benefits Survey simply due to space limitations on the survey form.

APPENDICES



METHODOLOGY



The 2004 Nebraska Employee Benefits Survey was mailed to businesses that reported having at least one employee during the second calendar quarter of 2003. All employers subject to paying unemployment insurance taxes were included in the population universe from which the survey sample was selected. This excludes railroads, the self-employed, religious organizations, some non-profit agencies, and some agriculture employers, and certain government agencies.

Each business location was treated as a separate entity, so employers with multiple locations were eligible to receive the survey at each site. A total of 46,603 business establishments were found to be within the scope of the survey. Of those, a stratified random sample was drawn; stratified by business size and industry. Overall, 13,847 employers were chosen to participate in the survey.

Surveys were mailed the second week of February 2004, with a requested return date of March 5, 2004. When possible, surveys that returned with bad addresses were re-mailed with a corrected address. There were 759 surveys in which a corrected address could not be determined, the business had relocated outside of Nebraska, or the business had closed. An additional 253 surveys were returned indicating that the business did not have any employees at the time the survey was conducted, or the company had recently closed.

A second survey questionnaire was mailed to those employers that had not yet responded by March 12, 2004. This survey form asked businesses to respond by April 2, 2004. Contact was made with certain businesses that not responded by April 9th. All surveys returned by April 30, 2004 were included in the final data set.

Overall, 7,957 copies of the 2004 Nebraska Employee Benefits Survey were returned with usable data. In cases where surveys were sent to different locations of the same legally-related businesses and not returned by all locations, data for the incidence of benefits offered was imputed for those not responding. Data was imputed for 1,048 business locations, for a total of 9,005 units used for analysis.

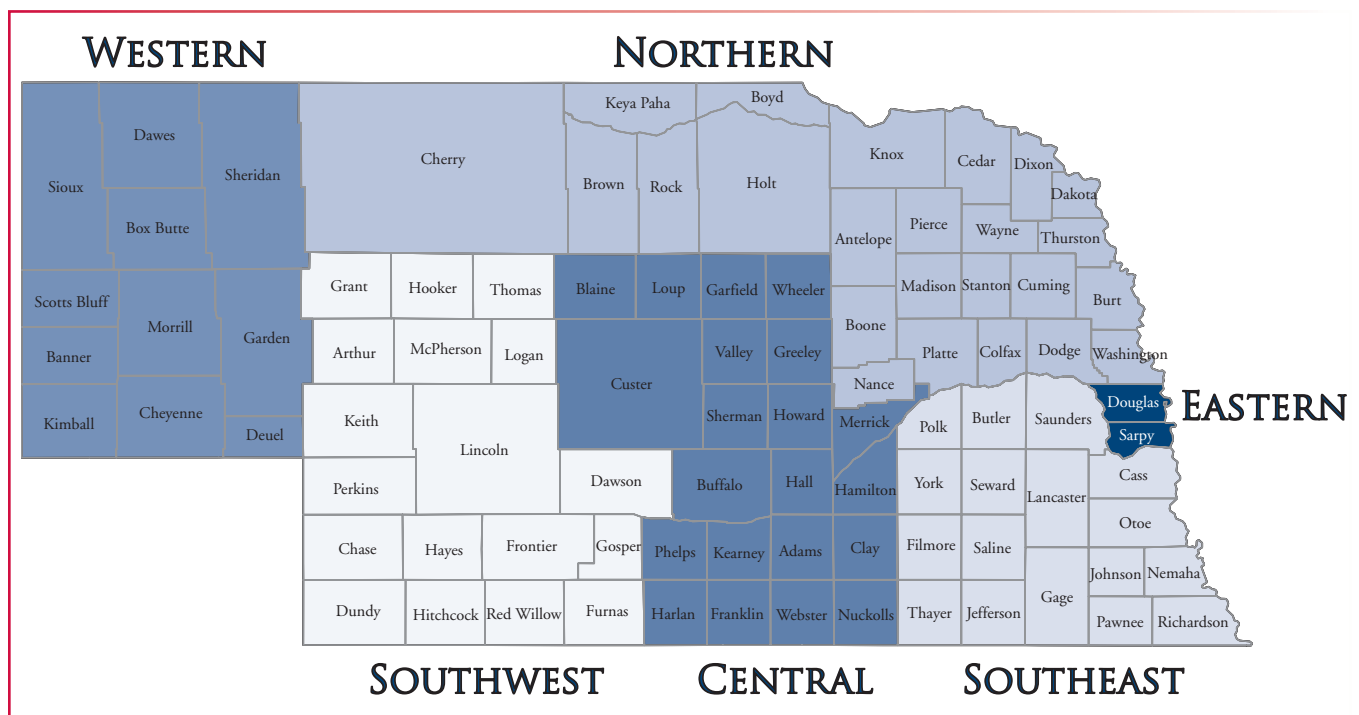
Survey data was weighted to be representative of the size, industry, and regional make-up of Nebraska's businesses. Companies where a business size or location could not be verified were excluded from analysis. The North America Industry Classification System (NAICS) industry code assigned to each business was used for all analyses by industry.

REGION DEFINITIONS

Region definitions used were chosen for use by the Nebraska Health Insurance Policy Coalition to be compatible with other insurance information. Assignments into a region were made based on the physical location of the business responding to the survey. In some cases, survey responses were not assigned into a region. This occurred when survey responses for multiple locations in different regions were grouped together onto one form.

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In cases where a region could not be determined, these establishments were excluded from the results compiled by region. They are included in the results shown by industry and size, however from this region, totals shown in tables throughout this publication may be slightly different for regions, compared to business size and industry totals.



INDUSTRY DEFINITIONS



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The North American Industry Classification System (NAICS) coding structure is used to present results in this publication. More information about NAICS can be found on the national Bureau of Labor Statistics' web site at www.bls.gov/bls/naics.htm. Examples of the types of businesses within each industry are shown below.

- **Construction:** construction of buildings; heavy and civil engineering; specialty trade contractors
- **Education and Health Services:** Various levels of education; ambulatory health care services; hospitals; nursing and residential care; social assistance
- **Financial Activities:** monetary authorities; credit intermediation and related activities; securities; commodity; contracts, and other; insurance carriers and related activities; Funds, Trusts, and Other Financial Vehicles
- **Information:** Publishing industries; motion picture and sound recording; broadcasting; internet publishing; telecommunications; service providers
- **Leisure and Hospitality:** Performing Arts, spectator sports, and related industries; museums, historical sites, and similar institutions; amusement, gambling, and recreation industries; accommodation; food services and drinking places
- **Manufacturing:** food manufacturing; beverage and tobacco manufacturing; textile mills; textile product mills; apparel manufacturing; wood product manufacturing; paper manufacturing; petroleum and coal manufacturing; etc
- **Natural Resources & Mining:** Oil and gas extraction; coal, metal ore, and nonmetallic mining
- **Other Services:** Repair and maintenance; Personal and laundry services; religious, grant making, civic, professional, and similar organizations; private households
- **Professional and Business Services:** Professional, scientific, and technical services; management of companies and enterprises; administrative and support services; waste management and remediation services
- **Public Administration / Government:** Executive, legislative, and other general government support; justice public order, and safety activities; administration of human resource programs; administration of environmental quality programs; administration of housing programs, urban planning, and community development; administration of economic programs; space research and technology; national security and international affairs
- **Trade, Transportation, & Utilities:** Merchant wholesalers, durable goods; nondurable goods; motor vehicle and parts dealers; furniture, home furnishings, electronics, building materials, food and beverage, health and personal care, gasoline, and clothing stores, etc; Air, Rail, Water, Truck, Transit and ground, Pipeline, Scenic and sightseeing, Support activities for Transportation; postal service; couriers and messengers, warehousing and storage; power generation; natural gas distribution; waste; sewage; and other systems

BUSINESS SIZE NOTES



The 2004 Nebraska Employee Benefits Survey was mailed to individual business establishment locations. Companies with multiple locations were eligible to receive a survey at each site. For instance, a bank would receive a survey at branch locations instead of at the corporate office or a retail store would receive the survey at the actual store location – not at the corporate headquarters.

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Mailing surveys to establishment sites allows more localized benefits information to be produced. This can cause an issue that the business size reported at an individual location is not reflective of the overall company size.

Take, for instance, two fictional companies: Company XYZ and Company ABC. Both companies have total employment of 150 employees and both offer the same benefits package to their workers. However, all of Company XYZ's employees are located at one business site. At Company ABC, employees work at several different locations throughout the state. In the survey results, Company XYZ would appear as a large business in the "100+" size category. In the case of Company ABC, each location surveyed would appear in the results based on the location's employment.

Another thing to keep in mind when reviewing the survey results by business size is the seasonal fluctuations that occur in some businesses. The 2004 Nebraska Employee Benefits Survey was conducted in February, March, and April of 2004.

SURVEY QUESTIONNAIRE

Survey ID #«SurveyID»

2004 Nebraska Employee Benefits Survey



DEPARTMENT OF LABOR

Please respond by March 12, 2004

«NewName»
«NewAddr1» «NewAddr2»
«NewCity» «NewState» «NewZip»

Instructions:

- For accurate results, it is important that you fill out and return this survey even if your organization offers no benefits.
- The goal of this survey is to collect information for 1st Quarter 2004 (January 1 - March 31). If it is not possible to provide information for this quarter, please report the most current information available.
- Please respond by **Friday, March 12, 2004.**
- Please mail the completed survey in the postage-paid envelope or fax it to (402) 471-9867.
- Your response to this survey is crucial to ensure the results obtained are accurate and complete.
- **All information provided will remain strictly confidential.** Results will be presented in aggregate so that no individual response will be identifiable in any published results.
- If you have questions about the survey, please call Scott Hunzeker at (402) 471-1025 or email shunzeker@dol.state.ne.us.

Contact Information

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

In recognition of your contribution to this project, we would like to share the results of the survey with you.

- ☐ Check here if you would like a complimentary printed copy of the survey results.
- ☐ Check here if you would like an email notification when the survey results are available online.

→ Email address: _____

Employment

1. How many workers are currently employed at the establishment listed below? _____ employees

«NewName»
«NewAddr1»
«NewCity», «NewState» «NewZip»

If zero employees, please

☐ check here and return the survey form.

Note: If it is not possible to provide information specifically for the establishment listed, please provide the location for which you are reporting:

2. How many hours per week must employees work to be classified as full-time? _____ hours
3. Of the employees reported in question #1, how many are full-time? _____ employees
4. Of the employees reported in question #1, how many are part-time? _____ employees

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

SURVEY QUESTIONNAIRE

Survey ID #«SurveyID»

Paid Time Off

	Full-time Employees	Part-time Employees
5. Does your organization offer paid vacation leave? If yes, how many days of paid vacation are offered: a. After 1 year of employment? b. After 3 years of employment? c. After 5 years of employment?	<input type="checkbox"/> Yes <input type="checkbox"/> No ____ days ____ days ____ days	<input type="checkbox"/> Yes <input type="checkbox"/> No ____ days ____ days ____ days
6. Does your organization offer paid sick leave? a. If yes, how many days of paid sick leave are offered per year?	<input type="checkbox"/> Yes <input type="checkbox"/> No ____ days	<input type="checkbox"/> Yes <input type="checkbox"/> No ____ days
7. Does your organization offer paid holidays? a. If yes, how many days are provided to employees each year?	<input type="checkbox"/> Yes <input type="checkbox"/> No ____ days	<input type="checkbox"/> Yes <input type="checkbox"/> No ____ days
8. Does your organization offer consolidated "Paid Time Off" (PTO)? (<i>"Paid Time Off" may be referred to as a "Time Bank," "PTO," etc. This leave may be offered in addition to other types of leave or may be offered in place of separate leave.</i>) a. If yes, how many days are provided per year?	<input type="checkbox"/> Yes <input type="checkbox"/> No ____ days	<input type="checkbox"/> Yes <input type="checkbox"/> No ____ days

Retirement

9. Does your organization offer a retirement plan? (if no, please skip to question #12)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
10. Does your organization offer a defined contribution retirement plan? (<i>401k, savings & thrift, deferred profit sharing, etc.</i>) (if no, please skip to question #11) a. Of the employees reported in questions #3 and #4, how many are offered a defined contribution retirement plan? b. Of the employees offered a defined contribution retirement plan, how many are enrolled ?	<input type="checkbox"/> Yes <input type="checkbox"/> No ____ employees ____ employees	<input type="checkbox"/> Yes <input type="checkbox"/> No ____ employees ____ employees
11. Does your organization offer a defined benefit pension retirement plan? (<i>uses a specific, pre-determined formula to calculate an employees' future benefit</i>) (if no, please skip to question #12) a. Of the employees reported in questions #3 and #4, how many are offered a defined benefit pension plan? b. Of the employees offered a defined benefit pension retirement plan, how many are enrolled ?	<input type="checkbox"/> Yes <input type="checkbox"/> No ____ employees ____ employees	<input type="checkbox"/> Yes <input type="checkbox"/> No ____ employees ____ employees

Other Benefits

12. Does your organization offer child care benefits (including on-site or off-site child care, reimbursements, vouchers)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
13. Does your organization offer tuition/educational assistance or reimbursement?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
14. Does your organization offer bonuses (e.g. hiring, signing, year-end, attendance, holiday)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
15. Does your organization offer flexible spending accounts (accounts allowing employees to set aside money out of their paycheck pre-tax to pay qualified expenses)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
16. Does your organization operate on shifts? a. If yes, does your organization offer shift differentials (additional compensation paid to workers employed at other than regular daytime hours)?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No

SURVEY QUESTIONNAIRE

Survey ID #«SurveyID»

Insurance

	Full-time Employees	Part-time Employees
17. Does your organization offer short-term disability insurance (separate from workers' compensation)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
18. Does your organization offer long-term disability insurance (separate from workers' compensation)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
19. Does your organization offer life insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
20. Does your organization offer dental insurance? <i>(if included as part of a medical insurance plan, check yes and skip to question #21. If no, please skip to question #22)</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
a. Of the employees reported in questions #3 and #4, how many are offered dental insurance?	_____ employees	_____ employees
b. Of the employees offered dental insurance, how many are enrolled ?	_____ employees	_____ employees
c. For the majority of employees, are dental insurance premiums:	<input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid	<input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid
21. Does your organization offer dental insurance to employee's spouses or dependents? <i>(if no, please skip to question #22)</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
a. Of the employees reported in questions #3 and #4, how many are offered dental insurance for their spouses or dependents?	_____ employees	_____ employees
b. Of the employees offered dental insurance for spouses or dependents, how many are enrolled ?	_____ employees	_____ employees
c. For the majority of employees, are dental insurance premiums for employees' spouses or dependents:	<input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid	<input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid
22. Does your organization offer health insurance to any employees? <i>If yes, please answer questions #23 through #31 below</i> <i>If no, please skip to question #32 on the fourth page of the survey</i>	<input type="checkbox"/> Yes → Please continue to question #23 below <input type="checkbox"/> No → Please skip to question #32 on page 4	
If your organization offers health insurance, please answer questions #23 through #31. If health insurance is not offered, please skip to question #32 on page 4.		
23. Does your organization offer any of the following health insurance benefits:		
a. Vision insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Prescription drug plan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Substance abuse recovery program?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Mental health treatment?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Supplemental insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
24. Of the employees reported in questions #3 and #4, how many are offered single coverage medical insurance?	_____ employees	_____ employees
25. Of the employees offered single coverage medical insurance, how many are enrolled ?	_____ employees	_____ employees
26. For the majority of employees, what percentage of single coverage medical insurance premiums are employer paid?	_____ %	_____ %
27. For the majority of employees, is there a waiting period for medical insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

SURVEY QUESTIONNAIRE

Survey ID # «SurveyID»		
If your organization offers health insurance, please answer questions #28 through #31. If health insurance is not offered, please skip to question #32.		
	Full-time Employees	Part-time Employees
28. Does your organization offer medical insurance for employees' spouses or dependents? <i>(if no, please skip to question #29)</i> a. Of the employees reported in questions #3 and #4, how many are offered medical insurance for their spouses or dependents? b. Of the employees offered medical insurance for spouses or dependents, how many are enrolled ? c. For the majority of employees, what percentage of medical insurance premiums for employees' spouses or dependents are employer paid?	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ employees _____ employees _____ %	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ employees _____ employees _____ %
29. Compared to the previous three years, has the percentage of employees who choose to enroll in health insurance:	<input type="checkbox"/> Increased <input type="checkbox"/> Decreased <input type="checkbox"/> Remained about the same	
30. Compared with the prior year, have health insurance premiums: a. If health insurance premiums have increased compared to the prior year, who paid the cost of the increase:	<input type="checkbox"/> Increased <input type="checkbox"/> Decreased <input type="checkbox"/> Remained about the same <input type="checkbox"/> Employees paid increase <input type="checkbox"/> Employer paid increase <input type="checkbox"/> Increase shared by employer and employees	
31. How likely is your organization to continue offering health insurance within the next two years?	<input type="checkbox"/> Very likely <input type="checkbox"/> Somewhat likely <input type="checkbox"/> Not likely at all <input type="checkbox"/> Don't know	
Thank you for responding to this survey. If you would like to make any comments or clarifications to specific survey questions, please attach a separate sheet of paper.		
32. What are the reasons your organization does not offer health insurance? (check all that apply)	<input type="checkbox"/> Too expensive <input type="checkbox"/> Too much paperwork <input type="checkbox"/> Not the company's responsibility <input type="checkbox"/> High employee turnover <input type="checkbox"/> Employees cannot afford it <input type="checkbox"/> Higher wages or other benefits offered instead <input type="checkbox"/> Employees covered by other insurance <input type="checkbox"/> Large portion of workers are seasonal, part-time, or contracted <input type="checkbox"/> Cost of insurance benefits too difficult to control <input type="checkbox"/> Other: _____	
33. How likely is your organization to begin offering health insurance within the next two years?	<input type="checkbox"/> Very likely <input type="checkbox"/> Somewhat likely <input type="checkbox"/> Not likely at all <input type="checkbox"/> Don't know	
34. Which of the following could lead your organization to begin offering health insurance benefits? (check all that apply)	<input type="checkbox"/> If tax credits were offered <input type="checkbox"/> If pooling options to get group coverage with other employers were allowed <input type="checkbox"/> If the state-employee health plan were made available to private employers <input type="checkbox"/> Only if mandated by law <input type="checkbox"/> Other: _____	
Thank you for responding to this survey. If you would like to make any comments or clarifications to specific survey questions, please attach a separate sheet of paper.		

ALL BENEFITS TABLES

Percent of Businesses Offering Benefits by Business Size

	1-3		4-9		10-19		20-49		50-99		100+		Total, All Sizes	
	FT	PT	FT	PT	FT	PT	FT	PT	FT	PT	FT	PT	FT	PT
Paid Vacation Leave	73.8	18.3	84.0	24.6	88.5	22.1	89.7	29.8	92.0	34.4	91.4	42.9	81.8	23.5
Paid Sick Leave	53.1	9.8	53.9	12.2	51.8	9.3	56.0	13.5	63.2	22.9	61.5	25.5	54.0	11.8
Paid Holidays	73.2	20.1	79.4	26.5	76.3	22.9	79.5	25.9	83.4	33.3	90.4	44.7	77.0	24.4
Retirement Plan	44.9	14.6	56.6	23.2	70.3	31.3	80.0	45.3	88.3	58.3	94.3	68.7	59.0	26.1
Child Care Benefits	3.9	0.8	3.8	1.4	4.6	2.3	5.3	2.7	8.7	4.9	14.1	8.1	4.6	1.8
Tuition/Education Assistance	24.4	7.8	27.4	10.1	28.2	10.6	33.8	14.9	47.4	21.5	65.3	31.8	28.8	10.8
Bonuses	47.0	18.9	57.2	30.1	61.2	36.3	58.5	34.2	55.4	28.8	62.5	36.1	54.2	27.5
Flexible Spending Accounts	24.6	6.0	27.0	7.8	35.7	13.0	51.3	22.5	64.5	34.5	79.0	41.6	32.8	11.2
Medical Insurance *	49.4		65.3		80.1		87.6		94.6		97.8		66.0	
Family Medical Insurance	40.4	5.8	57.6	11.2	74.8	12.9	84.9	20.6	92.7	32.9	97.2	38.2	59.1	11.8
Dental Insurance	29.2	4.7	32.8	8.7	48.7	12.2	61.7	16.6	80.8	28.0	90.8	32.7	40.3	9.8
Family Dental Insurance	27.3	3.7	28.9	6.9	45.0	10.7	58.2	15.5	77.4	28.7	89.8	32.2	37.2	8.5
Short-term Disability	21.8	4.1	21.6	4.6	31.9	6.9	41.8	10.1	51.4	16.4	65.9	20.2	27.7	6.1
Long-term Disability	25.2	3.7	28.1	6.0	39.6	9.2	50.7	13.8	65.5	21.5	76.6	23.0	33.8	7.4
Life Insurance	34.9	6.8	46.5	10.6	65.1	15.3	74.2	19.8	83.4	28.0	94.0	30.4	50.6	11.9
Vision Insurance	16.9	3.7	21.9	6.8	28.5	6.8	40.7	12.6	51.6	22.2	51.4	22.8	24.9	7.3
Prescription Drug Plan	39.6	7.1	56.1	12.8	73.6	15.1	83.4	20.1	91.0	33.0	95.0	40.7	57.9	13.3
Substance Abuse Recovery	28.5	3.5	37.7	9.1	53.1	10.8	62.9	14.9	71.7	24.8	79.3	32.1	41.6	9.1
Mental Health Treatment	31.5	4.7	41.9	10.6	58.9	12.4	69.5	16.3	77.6	26.7	87.4	37.2	46.0	10.6
Supplemental Insurance	18.0	3.1	19.7	6.1	27.9	7.3	29.6	8.5	36.9	13.6	40.9	16.4	22.6	5.9

* The question on the 2004 Nebraska Employee Benefits Survey did not differentiate between full-time and part-time employees. The exact question wording can be seen on page 70, question #22.

ALL BENEFITS TABLES

Percent of Businesses Offering Benefits by Industry

	Construction			Education & Health Services			Financial Activities			Information			Leisure & Hospitality			Manufacturing			Natural Resources & Mining			Other Services			Prof. & Business Services			Public Admin. & Gov.			Trade, Transport. & Utilities			Total, All Industries		
	FT	PT		FT	PT		FT	PT		FT	PT		FT	PT		FT	PT		FT	PT		FT	PT		FT	PT		FT	PT		FT	PT				
Paid Vacation Leave	65.0	6.8		84.1	42.2		92.4	34.0		90.5	30.7		57.6	14.3		90.1	14.3		72.8	6.8		80.7	22.8		84.0	23.2		86.9	32.5		89.6	24.1		81.8	23.5	
Paid Sick Leave	23.2	2.6		71.4	35.2		84.6	20.6		74.7	17.6		20.6	2.2		36.6	3.8		44.0	4.0		48.4	12.0		58.8	13.3		81.1	26.2		58.6	7.0		54.0	11.8	
Paid Holidays	66.0	13.4		81.4	41.9		95.8	40.5		85.9	28.8		32.8	7.2		89.1	23.8		57.2	10.7		69.9	21.0		80.9	27.2		87.7	32.2		85.2	22.8		77.0	24.4	
Retirement Plan	37.3	7.8		74.4	46.7		83.0	49.7		72.8	42.1		33.1	18.8		57.5	22.3		35.8	6.5		42.2	11.5		57.7	21.5		63.5	20.3		67.0	28.2		59.0	26.1	
Child Care Benefits	0.5	0.1		9.1	5.7		12.5	4.4		12.5	5.9		0.5	0.2		3.0	0.9		0.2	N/A		1.4	0.6		3.2	1.7		4.7	3.3		4.3	0.7		4.6	1.8	
Tuition/Education Assistance	11.8	2.3		36.2	21.9		63.5	28.6		45.6	19.8		16.4	8.3		28.3	4.9		15.5	4.6		21.1	6.6		23.6	9.6		32.0	14.7		27.5	7.1		28.8	10.8	
Bonuses	52.0	19.0		41.1	29.0		74.4	42.6		54.2	29.9		43.2	25.2		57.6	24.9		66.2	30.0		39.3	19.0		63.7	36.0		19.2	10.8		55.5	25.7		54.2	27.5	
Flexible Spending Accounts	8.6	1.3		37.0	24.2		66.3	24.1		52.6	17.5		18.2	7.4		31.0	7.5		15.1	2.1		12.9	5.6		28.6	10.5		23.0	9.7		41.1	10.1		32.8	11.2	
Medical Insurance *	54.2			63.5			89.5			77.5			41.1			74.4			65.9			48.3			61.8			64.8			74.7			66.0		
Family Medical Insurance	42.5	4.9		54.6	18.5		87.2	26.3		74.2	29.8		35.2	9.4		67.1	7.8		55.8	4.3		41.1	7.0		51.1	10.9		56.8	15.0		70.5	9.8		59.1	11.8	
Dental Insurance	15.4	1.7		49.4	21.5		77.3	21.4		64.2	20.9		28.4	6.8		39.5	5.7		15.7	1.0		22.2	4.0		30.5	6.8		42.5	11.9		46.4	9.6		40.3	9.8	
Family Dental Insurance	13.1	1.4		42.5	18.8		73.3	20.0		62.2	20.5		26.3	6.4		38.0	5.6		15.1	0.7		19.5	3.3		29.2	6.3		40.8	11.9		43.4	7.2		37.2	8.5	
Short-term Disability	11.5	1.5		23.8	9.8		49.8	11.5		50.9	13.3		15.1	3.7		36.0	5.9		18.7	2.1		17.6	4.5		21.6	4.6		22.7	4.5		35.1	6.9		27.7	6.1	
Long-term Disability	9.7	1.0		37.0	15.9		71.5	18.5		58.0	14.1		13.6	2.2		32.4	5.0		17.2	2.0		19.5	5.2		30.3	6.1		21.0	4.9		40.7	6.6		33.8	7.4	
Life Insurance	29.9	5.2		44.2	16.7		82.1	25.2		70.2	20.3		32.7	5.9		59.4	10.5		33.2	5.0		33.3	7.1		45.3	11.1		51.6	10.0		61.0	12.6		50.6	11.9	
Vision Insurance	15.3	2.1		22.9	10.4		31.3	11.7		46.6	17.2		17.5	5.3		26.6	4.1		16.0	1.7		14.1	4.4		24.0	6.8		19.9	4.6		32.3	8.9		24.9	7.3	
Prescription Drug Plan	43.1	7.6		57.0	22.7		85.4	25.9		74.4	26.7		36.2	8.0		67.2	9.3		48.4	6.2		40.4	7.5		52.1	11.4		55.6	18.6		66.0	11.8		57.9	13.3	
Substance Abuse Recovery	24.2	4.4		42.6	17.7		73.2	20.4		59.3	17.3		22.0	5.5		46.6	7.1		25.3	2.5		24.2	5.4		36.2	6.4		37.5	9.9		49.2	7.6		41.6	9.1	
Mental Health Treatment	27.6	4.8		45.4	19.3		78.6	24.7		65.2	25.3		25.5	5.8		54.3	8.5		29.5	4.6		27.5	5.8		42.3	7.8		42.2	14.5		53.3	8.8		46.0	10.6	
Supplemental Insurance	10.2	1.8		17.0	9.4		44.2	12.2		45.2	19.9		12.2	4.1		26.5	4.1		17.3	5.1		12.6	4.0		16.2	4.7		23.2	8.6		28.7	5.1		22.6	5.9	

* The question on the 2004 Nebraska Employee Benefits Survey did not differentiate between full-time and part-time employees. The exact question wording can be seen on page 70, question #22.

ALL BENEFITS TABLES

Percent of Businesses Offering Benefits by Region

	Eastern			Southeast			Northern			Central			Southwest			Western			Total, All Regions		
	FT	PT		FT	PT		FT	PT		FT	PT		FT	PT		FT	PT		FT	PT	
Paid Vacation Leave	80.6	27.6		83.6	23.8		80.9	18.9		83.8	21.6		77.7	17.0		82.3	22.3		81.7	23.3	
Paid Sick Leave	50.7	10.3		56.3	14.4		51.4	11.1		55.3	11.9		56.4	9.7		63.3	13.8		54.0	11.8	
Paid Holidays	79.4	28.6		77.5	25.1		76.2	20.1		76.4	21.1		70.8	20.9		72.8	25.4		77.0	24.5	
Retirement Plan	61.3	29.6		60.6	26.0		52.2	21.5		57.4	24.8		57.9	25.2		58.7	25.2		58.7	26.1	
Child Care Benefits	6.0	2.4		4.9	1.9		2.8	1.2		4.3	1.2		2.6	0.7		3.4	2.0		4.6	1.8	
Tuition/Education Assistance	31.0	12.3		27.7	10.0		21.6	8.2		29.3	9.7		29.4	9.6		31.8	14.8		28.4	10.6	
Bonuses	53.7	28.2		54.8	29.3		55.5	27.2		55.6	26.2		53.8	28.3		44.5	20.4		54.0	27.6	
Flexible Spending Accounts	31.8	12.9		31.6	11.1		29.5	9.3		34.0	10.2		37.0	10.8		38.1	10.3		32.4	11.2	
Medical Insurance *	71.2			66.1			59.7			63.1			62.5			61.4			65.8		
Family Medical Insurance	64.9	13.8		57.8	12.1		53.0	9.8		57.1	11.0		55.6	8.2		54.6	9.3		58.9	11.6	
Dental Insurance	45.0	11.3		40.1	9.3		33.2	7.2		37.0	9.7		39.3	8.6		36.1	9.3		39.9	9.6	
Family Dental Insurance	41.6	10.1		36.7	7.6		30.8	6.6		34.4	8.4		36.9	6.9		33.5	9.1		36.9	8.4	
Short-term Disability	29.4	7.4		26.6	5.9		25.0	5.0		27.7	6.3		23.6	4.9		29.4	3.8		27.4	6.1	
Long-term Disability	35.4	8.8		34.8	7.4		29.3	5.8		31.8	7.2		33.8	7.1		32.1	4.3		33.5	7.3	
Life Insurance	52.5	14.3		51.8	11.7		45.5	10.1		49.7	10.3		48.8	9.4		48.2	7.8		50.3	11.7	
Vision Insurance	33.7	9.7		26.0	7.2		17.9	4.2		18.8	5.6		14.3	5.2		14.2	5.1		24.6	7.0	
Prescription Drug Plan	62.4	16.1		59.0	13.1		52.5	10.6		56.7	11.7		53.2	9.5		48.0	10.3		57.6	13.0	
Substance Abuse Recovery	47.8	11.5		41.8	9.0		32.6	5.9		39.9	7.9		35.7	7.5		38.1	6.0		41.3	8.8	
Mental Health Treatment	52.9	12.6		47.9	11.4		36.4	7.4		42.0	9.4		39.2	7.9		40.0	7.2		45.7	10.3	
Supplemental Insurance	22.1	6.0		22.5	6.0		21.2	5.4		20.3	4.9		25.0	5.8		28.4	6.2		22.4	5.7	

* The question on the 2004 Nebraska Employee Benefits Survey did not differentiate between full-time and part-time employees. The exact question wording can be seen on page 70, question #22.

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