

BENEFITS

Trends and Practices Among Massachusetts Employers
2010 Report

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Associated Industries of Massachusetts, Inc.



Trends and Practices Among Massachusetts Employers: 2010 Benefits Report

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The information in this report was provided on a confidential basis and the results are presented in a form that preserves the anonymity of participating organizations. Since the data represents many different types of organizations throughout the state, interpret and apply the numbers carefully. Valid survey data is only one step in the process of making sound business decisions related to compensation policy and practice.

We do not advise the unrestricted use of this survey in the collective bargaining process. For this reason, only authorized personnel should be given access to its contents.

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Overview

Massachusetts employers spent 2009 walking a tightrope between the need to control benefit costs amid a protracted recession and the need to maintain a competitive benefit structure to retain key people. Get ready for a similar high-wire act in 2010.

The global economic downturn dominated benefits practice and the entire business world during 2009. Ten percent unemployment, declining sales, and increased costs of doing business pushed companies to their limits. Employers responded by freezing salaries, instituting furloughs to reduce labor costs and looking hard at employee benefit programs to find ways to carve out cost.

There is little dispute that the cost of employee benefits cuts into the bottom line. The good news is that despite the poor economy, employers recognize the importance of competitive benefits as an integral part of overall employee compensation.

Economists say that while the economy is healthier than it was a year ago, it still faces an

uncertain journey toward recovery during 2010. The economy has resumed growing, but a turnaround in the employment market remains months away and the national jobless rate is expected to remain in double digits.

“We’ve been stabilized, and moved from intensive care to the recovery floor of the hospital, but we’re still in the hospital,” says Raymond Torto, Global Chief Economist for CB Richard Ellis Group.

The sluggish recovery will keep the pressure on employers to maintain employee benefits in the face of strained earnings, flat investment results and the rising cost of health insurance. Ninety-five percent of companies cite controlling health insurance costs as their benefit priority for 2010, and many expect to continue shifting premium and deductible costs onto employees as national health reform efforts stall in Washington, D.C.

At the same time, employers know that too many reductions in benefits may leave them vulnerable when the recovery accelerates late in the year. Welcome to the tightrope.

Benefits Costs and Priorities

Respondents report that benefit costs average 30 percent of payroll, an increase from the 28 percent of payroll reported in the 2008 Benefit Survey.

With the rising cost of health insurance and increased legislation governing benefits, it comes as no surprise that the benefit priorities for employers going into 2010 are:

- 95% - control the escalating cost of providing health insurance
- 74% - remain current on new and proposed legislation impacting employer provided benefit programs
- 66% - employee concerns about increased cost-sharing on benefit programs
- 62% - design a competitive benefit program that helps to motivate and retain talent
- 59% - educate employees on the true cost of benefits
- 54% - reduce workers compensation costs

Health Insurance Practices

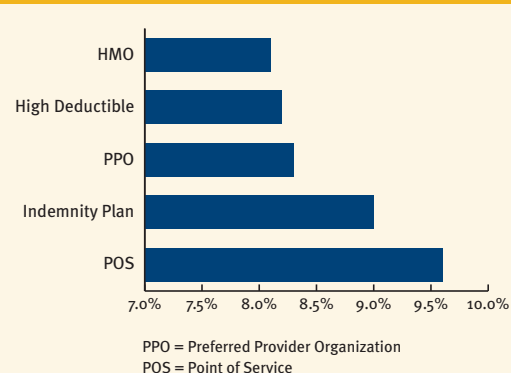
Three years into the Massachusetts health care reform process and a year into the national health reform debate, employers continue to view the cost of providing employee health insurance as a major business expense. Employers report an average health insurance rate increase of between 8 and 9 percent for 2010. Although the increases are lower than the double-digit jumps many feared, the median family annual medical plan premium now tops \$15,200. Employees pay an average of 30 percent of the overall family health insurance premium.

Plan Design and Controlling Cost

Employers are balancing changes to plan design, such as increased co-payments and deductibles, with longer term initiatives targeting healthy lifestyles; incentives for smoking cessation and weight loss; and wellness education.

Companies have come to realize that they cannot “cost shift” their way to affordable health care. Cost shifting and cost sharing may dampen premium increases in the short term, but the ultimate solution rests with improved overall health and a focus on cost and quality in determining appropriate providers.

Average Premium Increase by Plan



Cost Control Measures – Retrospective to Present

Percent of employers who have:	2005	2006	2007	2008	2009	2010
Increased employee premiums	42%	31%	41%	29%	42%	37%
Increased deductibles	34%	15%	33%	22%	44%	26%
Increased emergency room co-payments	36%	17%	31%	20%	40%	25%
Increased prescription drug co-payments	48%	17%	30%	21%	37%	19%
Increased physician office co-payments	43%	19%	31%	20%	34%	16%
Increased inpatient hospital co-payments	29%	15%	29%	15%	30%	15%
Increased out-of-pocket maximums	12%	6%	17%	11%	22%	12%
Offered a high deductible health plan				5%	14%	12%

Employee Benefits Education and Wellness Initiatives

Eighty-eight percent of survey respondents educate employees about the cost of health care. Of these:

- 63% provide information about the company’s contribution to health insurance premiums.
- 30% provide information about the costs associated with risky behaviors such as smoking, stress, and obesity. This is a significant increase in wellness education when compared to 16% reported in 2008.
- 11% provide access to information on the cost and quality ratings of medical providers

Flexible Spending Accounts

Fifty-eight percent of respondents offer health care flexible spending accounts, while 53 percent offer dependent care flexible spending accounts.

A Focus on Health

Only two percent of survey participants have implemented a health insurance premium differential for smokers versus non-smokers. An additional five percent are considering a differential. Sixteen percent of respondents considered implementing a differential but decided not to move forward at this time.

Wellness Programs Offered by Participants	
Flu Shots	80%
EAP (Employee Assistance Program)	80%
Health Screenings	66%
Discounted Health Club Membership	54%
Weight Loss Programs	52%
Discounted Dental/Vision Care	49%
Chiropractic Care	48%
Smoking Cessation Classes	46%

The Payoff to Employee Wellness Initiatives

Do employee wellness programs decrease overall health care expenses? Although it may be hard to quantify, companies offering wellness programs feel that the payoff is significant. These companies report that wellness programs not only lower health insurance claims, but also stimulate employee engagement and lead to productivity gains and decreased use of sick time.

Employers can start with simple changes.

- Replace high fat, high sugar snacks with healthier alternatives in vending machines
- Decrease the cost for water in the vending machines while increasing the cost of soda
- Encourage employees to use the stairs instead of the elevator
- Offer a weight reduction program at work
- Start a lunch time walking group to increase activity levels
- Subsidize healthy lunch choices in the cafeteria and increase the cost of unhealthy choices
- Use wellness programs available through your health insurance provider which may include discounts to weight loss programs, discounted gym memberships, participating in onsite health fairs and nurse management programs for employees with chronic health conditions.

The one fact upon which everyone agrees is that wellness programs are a long-term investment. The time, effort and resources invested today will pay off in healthier employees with fewer chronic conditions tomorrow.

Massachusetts Health Care Reform

The vast majority of companies have established systems to meet the employer requirements of the 2006 Massachusetts Health Care Reform Law. These requirements include completing Health Insurance Responsibility Disclosure (HIRD) forms, filing fair-share statements and educating employees about the individual mandate.

Eighty percent of respondents educate employees about the individual mandate to maintain health insurance. Fifty-five percent of respondents provide information during open enrollment meetings; fifty-two percent provide information during new-employee orientation meetings; and twenty-eight percent use the company newsletter or email to provide information on the individual mandate.

- 91 percent of respondents passed the fair-share test and are not required to file on a quarterly basis
- 95 percent of respondents have not changed health-insurance eligibility as a result of health care reform
- 69 percent of respondents have their 1099HC forms prepared by their insurance carrier. Thirteen percent prepare the forms in house; and 18 percent use a third party administrator.

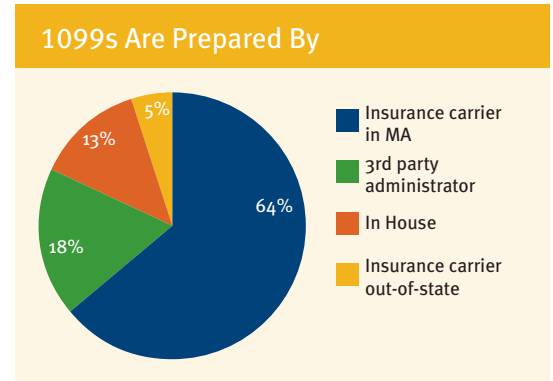
AIM continues to be the primary educator for Massachusetts businesses on issues related to health care reform. The association represented the interests of employers as the reform was debated and we have continued our efforts through briefings, seminars and webinars.

What issues continue to cause confusion for Massachusetts employers?

- imputed income tax requirements and calculations for dependents not meeting IRS definitions
- timely completion of HIRD forms

AIM Resources

- Healthcare Reform Reference Guide includes all regulations, fact sheet, forms, templates and checklists
- Ongoing educational webinars
- Assistance with Fair Share Filings



Dental Benefits

Dental Premium Increases – 2009

Dental insurance premiums have been stable over the past few years, due in large part to plan-design features. Most companies provide full coverage for preventative services, while major restorative is covered at 50 percent. Slightly more than half of survey respondents cover orthodontic services; however most plans have eligibility limitations or lifetime maximum benefits. Nearly half of participants offering orthodonture coverage have a lifetime maximum benefit of less than \$1,000 per person. Annual or lifetime maximums on services help to contain the cost of dental benefits.

What do most dental plans cover?

- 93% Cover exams, cleanings, and x-rays at 100 percent
- 62%Cover minor restorative work between 80-99 percent
- 79% Cover major restorative work between 50-79 percent
- 27% Cover orthodontics at 50 percent or less

What is not covered?

- 44%Do not cover orthodontics
- 96%Do not cover costs associated with teeth whitening

Dental Premium Increases		
% Premium Increase	2008	2009
No Increase	24%	28%
5% or less	45%	39%
6% to 10%	19%	23%
11% to 15%	8%	6%
16% to 20%	1%	1%
More than 20%	2%	3%

Income Protection Plans

Short-Term Disability Plans

Eighty-seven percent of survey respondents offer short-term disability (STD) benefits. Two-thirds are insured plans, while one-third of companies self insure.

Three-quarters of those offering short-term disability benefits do so with no employee contribution.

Some employers fully replace lost wages during a qualified disability leave. Others provide benefits that decrease based on variables such as length of leave or the employee’s length of service. Nearly half of survey respondents indicated their short-term disability benefits cover 50 to 60 percent of salary.

While employers want to provide some level of income protection, they also want their plan to incentivize employees to return to work as soon as they are able. Decisions around the percentage of salary replacement to provide for your employees deserve careful consideration.

Short Term Disability Coverage Periods			
	Non-Exempt	Exempt	Executive
STD Not Offered	1%	4%	4%
< 13 Weeks	29%	29%	29%
13 to 25 Weeks	38%	37%	35%
26 or More Weeks	32%	31%	33%

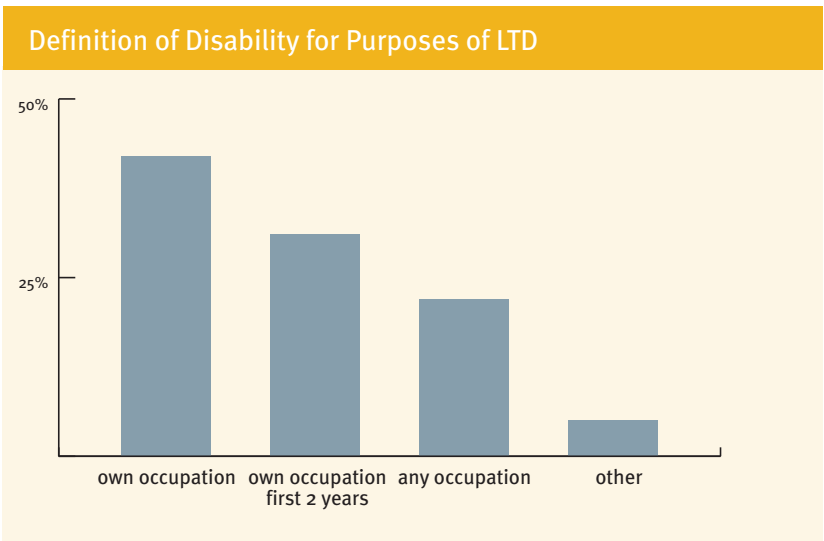
Long-Term Disability

Eighty-three percent of participants offer employees long-term disability insurance.

- Four out of five companies provide LTD benefits equal to 60 percent of pay
- 64 percent of participants offering LTD do not require an employee contribution
- 95 percent of LTD plans are insured
- 55 percent of respondents extend LTD benefits until age 65
- Half of respondents do not have a pre-existing condition limitation to their LTD plan

How long to keep an employee on payroll when he or she is out on disability is an emotionally charged question for an employer. Sixty-percent of companies have no pre-defined point at which employment is terminated. Twenty-percent of respondents terminate the employee at the point he or she goes out on long-term disability status, while the majority of the remaining companies terminate employment between 6 and 12 months after starting LTD leave. Business implications include the ability to backfill the position, continuation of health and dental benefits and impact to retirement benefits.

How do companies define disability for purposes of long-term disability benefits? When the employee is unable to perform:



Time Off Benefits

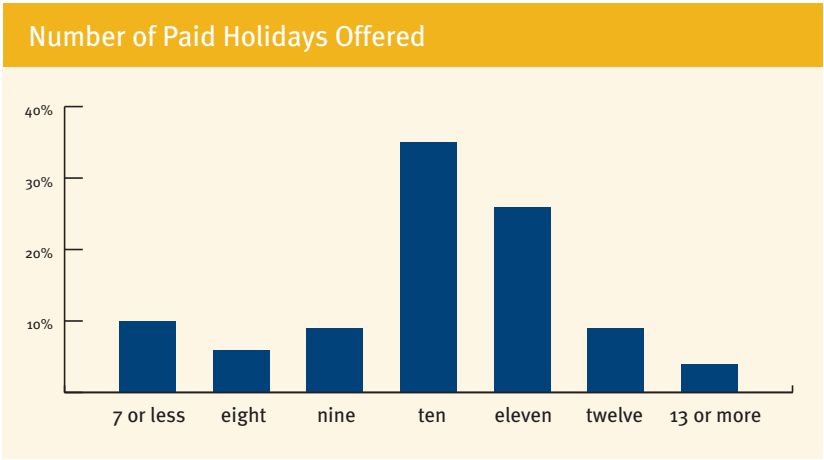
Time off continues to be one of the most coveted benefits after health insurance.

Holidays

Ninety-five percent of participants offer the following paid holidays:

New Year’s Day Memorial Day Fourth of July Labor Day
Thanksgiving Christmas

In addition to recognized holidays, forty-percent of survey respondents offer one or more floating holidays per year.



Holiday Pay for Part-Time Employees

Half of respondents provide pro-rated holiday pay to part-time employees. Twenty-five percent do not provide holiday pay to part-time employees.

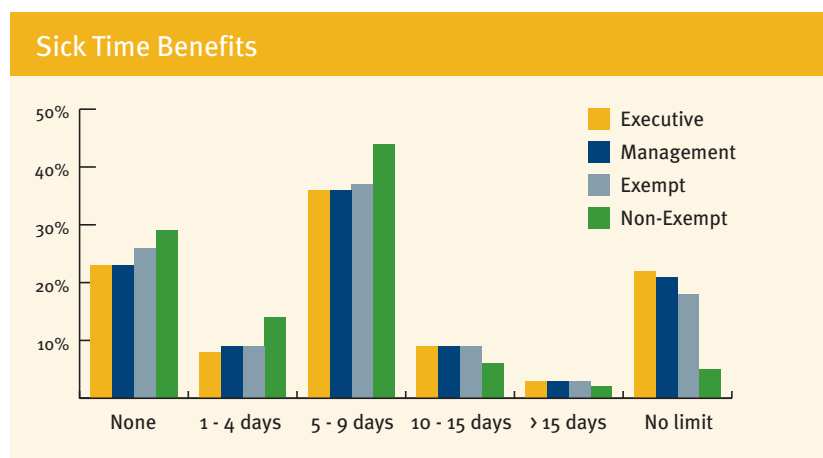
Paid Sick Days

Congress and the Massachusetts Legislature regularly debate proposals to require employers with 15 or more workers to provide paid sick leave.

In 2005 the Healthy Families Act was introduced in Congress. If it had passed it would have provided seven paid sick days to employees working 30 or more hours per week and pro-rated sick leave to eligible part-time employees. The H1N1 flu pandemic has since brought renewed pressure from Congress and advocacy groups to require employers to provide five paid sick days in the event an employee is sent home from work with a contagious illness.

Proponents argue that nearly one-third of workers in the United States have no paid sick leave.

Results from the AIM Benefit Survey show that approximately one in four companies does not provide paid sick leave to employees.



What happens to unused sick time?

- Forty-two percent of participants apply a “use it or lose it” approach
- Twenty-nine percent of participants allow employees to carry a pre-set number of sick days over to the next year.
- Twenty-nine percent pay out unused sick days at year end.

Two out of three respondents cap the maximum sick leave accrual to 30 days or less.

Personal Days

In addition to sick leave, forty-one percent of companies participating in AIM’s Benefits Survey provide one to five personal days per year.

AIM Resources

- AIM Government Affairs staff for legislative changes
- AIM HR Weekly HR Edge to keep you up to date on changing legislation

Retirement Benefits

The AIM Benefits Survey confirms a continued shift in retirement benefits from the traditional defined-benefit plan to defined-contribution plans.

Only six percent of companies report offering a defined benefit retirement plan.

401K Plans

Ninety percent of companies reported offering a 401K plan. Seventeen percent of those offering a 401K plan do not provide a company match.

More than half of those offering a 401K plan have employee participation rates that exceed 70 percent.

Fifty one percent of companies added investment options during the past 24 months. New investment options represent the most common plan design change in that period. Thirteen percent of companies discontinued their 401K match, at least temporarily, in the face of the economic downturn in 2008 and 2009.

Profit Sharing Plans

Thirty-seven percent of respondents offer a profit-sharing plan. Ten percent of those employers make an annual contribution to the profit-sharing plan regardless of company profit.

Ninety-one percent of the plans make profit-sharing plan payouts on an annual basis.

Retiree Health Insurance

Only eight percent of respondents report offering retiree medical insurance. Nearly half of those offering retiree health insurance require an employee have at least 10 or more years of service to be eligible.

Pre-Retirement Planning

Seventeen percent of companies offer Pre-Retirement Planning as a benefit to employees.

Workers Compensation

Controlling workers compensation costs is a key priority for 2010.

The Human Resources Department manages workers compensation issues at most companies. Ninety-four percent of worker's compensation plans are insured.

Two-thirds of companies report using an occupational health facility as part of their employee health and safety program.

Strategies for Managing Workers Compensation

- 94 percent of companies offer a modified work duty or return-to-work program. The length of time an employee may stay on modified duty status varies by company, with ninety percent handling the issue on a case-by-case basis.
- 89 percent communicate regularly with their workers compensation carrier about safety and claim issues
- 73 percent conduct periodic audits of their safety program
- 72 percent of participants have a safety committee; half of those committees meet monthly.
- 72 percent schedule regular loss-control visits with their workers compensation carrier
- 52 percent attend workers compensation hearings at the Department of Industrial Accidents.

Fifty-three percent of companies conduct regular safety inspections and surveys of the facility.

Thirty-two percent of companies perform alcohol/drug testing when a work-related injury occurs.

Fifty-one percent of companies hold managers and supervisors accountable for safety as part of their annual performance appraisal.

AIM Resources

- AIM Mutual Insurance Company
- AIM Reference Guide to Massachusetts Workers Compensation
- AIM OSHA Training (public or onsite)

Participant Demographics

One hundred ninety-seven companies are represented in AIM's 2010 Benefits Survey. Participating employers represent almost every sector of the Massachusetts economy, though 65 percent are manufacturers.

Sixty-one percent of respondents have fewer than 100 employees; 24 percent have 100 to 250 employees; nine percent have 250 to 500 employees and 6 percent have more than 500 employees.

Eighty-nine percent of survey respondents are non-unionized.

These respondents are located throughout the commonwealth.

Participation by region:

- South - twenty-nine percent
- Central - twenty-two percent
- West - twenty-one percent
- Boston - fourteen percent
- North - thirteen percent

Massachusetts Health Care Reform: The Essentials

Landmark legislation was enacted in April 2006 requiring all residents of Massachusetts, age 18 or over, to secure health insurance by December 31, 2007. Now more than two years after implementation of the law, we're consistently reminded of the challenges employers face with overall health care reform administration. The responsibilities required of both employers and individuals under this new law are outlined below.

The Individual's Obligation

An "individual mandate" was established requiring all Massachusetts residents age 18 and over have health insurance as of December 31, 2007. Note: Minimum creditable coverage (MCC) requirements will change effective January 1, 2011.

Primary Employer Obligations

Employers of 11 or more full-time equivalent employees, defined as 500 payroll hours per calendar quarter, are covered by the health care reform law and must comply with the following obligations:

1. Offer a Section 125 "premium only" cafeteria plan that is compliant with both federal and state regulations.
2. Make a "Fair Share Contribution" toward the cost of health insurance for their employees. Employers are required to file quarterly unless specifically receiving a waiver from the Division of Unemployment Assistance. The tests also changed in 2009 based on total number of full-time employees.

3. Administer Health Insurance Responsibility Disclosure (HIRD) requirements.

Massachusetts employers of all sizes must

1. Provide a Massachusetts Form 1099-HC ("Health 1099") no later than January 31st of each year, to all employees who were covered under the employer's group health plan at any time during the prior tax year. Forms must now indicate MCC compliance.
2. Extend health insurance benefits to dependents through age 26 or two years after the loss of dependent status according to the IRS if the employer offered a plan fully insured in Massachusetts. Self-insured plans may choose to follow this definition, but are not required to do so. Employers must remember to calculate imputed income when dependents receiving health insurance coverage do not meet the definition of a qualifying relative according to the IRS.

Employee Benefits in 2009: A Legislative Review

The final year of the decade brought many changes to employment law, particularly to employee benefits law. The changes grew from the combination of a new administration in Washington, a struggling economy, a changing social climate, and current events. The year's major developments in employee benefits legislation are summarized below.

ADA Amendments Act of 2008

The ADA Amendments Act of 2008 (the "ADAAA") became effective on January 1, 2009, and substantially expanded the scope of the Americans with Disabilities Act ("ADA"). Overturning a series of U.S. Supreme Court Opinions, the ADAAA lowers the standard for determining whether an individual is disabled under the ADA. As a result, many more individuals are likely to be deemed disabled. It will also be more difficult than under current law for employers to prove that providing time off to an employee constitutes a burden. The EEOC published proposed regulations in the Federal Register on September 23, 2009, for a public comment period that ended on November 23, 2009. A proposed final regulation is expected in 2010.

American Recovery and Reinvestment Act of 2009

Effective March 1, 2009, the American Recovery and Reinvestment Act of 2009 ("ARRA") allowed employees whose involuntary termination or reduction of hours occurred between September 1, 2008 and December 31, 2009 to pay 35 percent of the full COBRA premiums for up to nine months of their continuation period. The employer (or other responsible entity) paid the remaining 65 percent and then recovered that payment by taking a credit on its quarterly

employment tax return. For plans covered by Massachusetts Mini-COBRA, the responsibility for "fronting" the 65 percent of the premium was on the insurance carrier rather than on the employer. On December 21, 2009, President Obama signed the Fiscal Year 2010 Defense Appropriations Act, which extended the COBRA subsidy through February 28, 2010, and increased the maximum subsidy period from nine to 15 months.

Family and Medical Leave Act Regulations

The revisions to the Department of Labor's FMLA regulations became effective on January 16, 2009. The regulations give detailed guidance regarding FMLA leave for families of service members through "military caregiver" and "qualifying exigency" leave. The new regulations also clarify many of the issues that have been problematic for employers administering FMLA leave.

Genetic Information Nondiscrimination Act of 2008

The Genetic Information Non-Disclosure Act ("GINA"), which became effective on November 21, 2009, prohibits discrimination against employees on the basis of genetic information. Although GINA is important to employers nationwide, it will not have a great impact on Massachusetts employers. The law in Massachusetts already prohibits employers from requiring or requesting genetic test results and from discriminating in terms and conditions of employment on the basis of genetic information.

Major Hurdles for Employers in 2009 and Beyond

The year 2009 brought other challenges for employers as well, some of which are likely to continue in the coming months and years.

H1N1 Pandemic Flu

Since it emerged in the spring of 2009, H1N1 flu has been a major concern for employers. Many employers were forced to create a pandemic flu plan, revise attendance policies to allow for flexibility, and monitor employees for flu-like symptoms and/or unusual increases in absenteeism. Although H1N1 peaked in the fall of 2009, experts predict a resurgence of cases during the 2010 regular flu season. The H1N1 outbreak required employers to look at issues such as medical privacy, contingency planning, and many other human resources practices.

National Health Care Reform on the Horizon

The U.S. Senate passed a landmark health-care bill on Christmas Eve that would expand health-care coverage and overhaul Medicare and the private insurance market. The U.S. House of Representatives passed its own version of the bill in November 2009. Under both versions, most Americans would be required to obtain health insurance, either through their employers or via new, government-regulated exchanges. Those who could not afford insurance plans would receive federal subsidies, and Medicaid would be expanded to reach millions of low-income children and adults.

National health care reform is historical legislation that promises to effect employers and individuals nationwide. AIM will continue to monitor developments, and provide information on this potentially significant legislation for our members.

Massachusetts Data Breach Law

Effective March 1, Massachusetts employers face a broad new set of regulations governing the way in which they safeguard customer and employee data. The regulations affect all employers and require operational and technological changes for employers having custody of “personal information” (as defined by statute), including employee records and benefits information. The impact of these regulations on human resources practices, and benefits in particular, is enormous, as much of the information employers gather and share with benefit providers constitutes “personal information” under the law and will be subject to the data security regulations.

For additional information, please visit the AIM Online Resource Center at www.aimnet.org. AIM members can click and download hundreds of HR documents, ranging from sample forms and policies to required posters and articles on various HR topics, including all of the topics discussed above.

General Benefits Information

2010 Benefit Priorities

	Very concerned	Somewhat concerned	Not concerned
Control escalating health insurance costs	95%	4%	1%
Remain up-to-date on benefits legislation	74%	24%	2%
Employee concerns about increased cost sharing	66%	28%	6%
Competitive benefits to attract and retain employees	62%	33%	5%
Educate employees on health care choices	59%	37%	4%
Reduce workers compensation expense	54%	33%	13%
Communicate total cost of benefits	54%	43%	3%
Health care reform administration	35%	46%	19%
Workers compensation administration	35%	50%	15%
FMLA compliance	35%	40%	25%
Benefit administration	34%	52%	14%
COBRA administration	32%	50%	18%
Implement wellness initiatives	31%	55%	14%
Increase employee participation in retiree savings	30%	46%	24%
Develop return to work programs	18%	53%	29%
Self service benefits	11%	44%	45%
Create work life balance programs	10%	59%	31%
Offer employees more choices on voluntary benefits	8%	54%	38%
Manage retiree pension costs	8%	14%	78%
Manage retiree health insurance cost	7%	12%	81%
Offer flexible work schedules	7%	40%	53%
Offer telecommuting options	4%	17%	79%

GENERAL BENEFITS INFORMATION

Annual Benefits Open Enrollment

How benefit programs are communicated: (select all that apply)

	Onsite Benefit Fair	Employee Email	Mail to Home	Benefit meetings	Company website	Vendor Website	Bulletin board	Payroll stuffer
Number	38	87	38	125	23	9	6	5
Percent	19%	44%	19%	64%	12%	5%	3%	3%

Annual benefit selection made by:

	Paper enrollment	Phone enrollment	Website enrollment	Negative enrollment	Other
Number	115	0	14	62	4
Percent	59%	0%	7%	32%	2%

Benefit plan eligibility by employee classification:

	Full-time employee	Part-time employee	Retirees	Not offered
Health insurance	100%	34%	7%	0%
Dental insurance	88%	32%	4%	12%
Short-term disability	88%	27%	0%	12%
Long term disability	84%	24%	0%	16%
Life insurance (employee)	92%	27%	2%	8%
Life insurance (dependent)	41%	14%	0%	59%
Flexible spending accounts	59%	24%	0%	41%
Paid vacation	96%	48%	0%	4%
Paid sick time	81%	37%	0%	19%
Paid personal time	68%	31%	0%	32%
Employee assistance program	62%	36%	1%	38%
Tuition reimbursement	68%	19%	1%	32%
Pension	24%	9%	1%	76%
401K	88%	40%	0%	12%
403B	7%	5%	0%	93%
Vision care	61%	18%	1%	39%
Wellness	55%	22%	0%	45%
Legal	13%	7%	0%	87%
Financial planning	22%	12%	1%	78%
Retirement planning	35%	20%	0%	65%
Subsidized meal program	5%	4%	0%	95%
Parking (free or paid)	59%	34%	1%	41%
Transportation subsidy	6%	3%	0%	94%

Medical Insurance Plans

Group Medical Insurance offered by Employee Classification:

	Number	Percent
Full-time (35 or more hours)	197	100%
Part-time (30 to 34 hours)	105	53%
Part-time (20 to 29 hours)	42	21%
Part-time (less than 20)	4	2%

The average number of eligible employees opting out of health insurance is 18%.

How respondents fund group medical insurance:

	Number	Percent
Fully insured	163	83%
Fully self-insured	4	2%
Self-Insured with stop loss	23	12%
Offer both insured and self insured plans	6	3%

Health Insurance options offered: (select all that apply)

	Boston	Central	North Shore	South Shore	Western Mass	State
Indemnity Plan	0%	2%	0%	0%	0%	1%
Preferred Provider Organization (PPO)	54%	42%	42%	53%	50%	51%
Health Maintenance Organization (HMO)	86%	81%	85%	72%	71%	78%
Point of Service (POS)	21%	5%	8%	5%	7%	8%
High-Deductible Plan	4%	2%	8%	3%	2%	4%
High-Deductible Plan & Health Care Spending Acct	0%	3%	8%	0%	12%	6%
High Deductible Plan with Health Reimbursement Account (HRA)	3%	4%	3%	5%	2%	9%

Employee health insurance eligibility:

	Boston	Central	North Shore	South Shore	Western Mass	State
Immediately upon hire	46%	15%	50%	22%	17%	27%
After 1 month of service	36%	49%	38%	31%	32%	37%
After 60 days of service	7%	12%	8%	16%	15%	12%
After 90 days of service	7%	22%	4%	31%	37%	23%
After 6 months of service	4%	2%	0%	0%	0%	1%
After 1 year of service	0%	0%	0%	0%	0%	0%

MEDICAL INSURANCE PLANS

Following termination of employment, coverage ends:

	Number	Percent
Immediately upon termination	112	56%
End of the month	62	31%
After 30 days	5	3%
End of following month	5	3%
Other	13	7%

Number of health plans offered:

	Boston	Central	North Shore	South Shore	Western Mass	State
Offers 1 health plan	36%	45%	42%	40%	52%	42%
Offers 2 health plans	43%	31%	54%	47%	31%	41%
Offers 3 health plans	18%	21%	0%	11%	12%	13%
Offers 4 health plans	4%	0%	4%	0%	2%	2%
Offers 5 or more plans	0%	2%	0%	2%	2%	2%

Health plan coverage options:

	Boston	Central	North Shore	South Shore	Western Mass	State
Employees only	0%	0%	0%	0%	0%	0%
Employee or Family Plan	47%	65%	50%	57%	50%	55%
Employee, Employee + 1 and Family Plans	32%	28%	42%	28%	38%	33%
Employee, Employee + 1, Employee + Children and Family Plans	21%	7%	8%	16%	12%	13%
Number responses	28	43	26	58	42	197

Domestic partner coverage by region:

	Boston	Central	North Shore	South Shore	Western Mass	State
Same sex domestic partner coverage offered	36%	26%	31%	39%	24%	31%
Opposite sex domestic partner coverage offered	32%	19%	31%	30%	29%	28%
Number companies reporting data	28	42	26	56	42	194

Cost Control Measures Implemented 2008 through 2010:

Statewide Data	Implemented in 2008		Implemented in 2009		Implemented in 2010	
	Number	Percent	Number	Percent	Number	Percent
Increased deductibles	68	35%	87	44%	51	26%
Increased physician office co-payments	57	29%	67	34%	31	16%
Increased prescription drug co-payments	54	28%	73	37%	38	19%
Increased emergency room co-payments	61	31%	78	40%	49	25%
Increased hospital inpatient						
Increased hospital inpatient co-payment	45	23%	58	30%	29	15%
Increased out-of-pocket maximums	26	13%	44	22%	23	12%
Increased employee premiums	67	34%	82	42%	73	37%
Offered new high-deductible health plan	10	5%	27	14%	23	12%
Implemented HAS to offset high deductibles & coinsurance	13	7%	13	7%	12	6%
Eliminated health insurance offering	1	1%	1	1%	2	1%
Increased health insurance eligibility waiting period	1	1%	3	2%	4	2%
Offered health insurance to part-time employees	6	3%	5	3%	6	3%
Eliminated health insurance for part-time employees	2	1%	3	2%	1	1%

Smoker/non-smoker health insurance premium differential:

Statewide Data	Number of companies	Percent
Implemented smoker surcharge	4	2%
Currently considering a surcharge	9	5%
Have not considered a surcharge	150	77%
Considered – not implementing surcharge	31	16%
Total	194	100%

Premium differential for smokers versus non-smokers:

	Individual	Employee +1	Employee +2	Family Plan
Number of companies	4	3	2	4
Average Premium Differential	23%	19%	15%	16%

Offer of cash incentive in lieu of benefits:

Statewide Data	No incentive	Incentive offered		Average annual incentive
		#	%	
Full-time employees	84%	31	16%	\$1,617
Part-time employees	94%	11	6%	\$1,156

Only 3 respondents (out of 197) reported having implemented a policy of hiring non-smokers only.

MEDICAL INSURANCE PLANS

Massachusetts Health Insurance Costs

Statewide average health insurance premium increase for the most recent renewal:

	Indemnity	HMO	PPO	POS	High Deductible
Average % increase	*	8%	8%	10%	8%
Number of companies	1	142	93	16	20

* responses too few to report

Statewide average health insurance monthly premiums:

	# Companies reporting data	Individual Plan	Employee +1 Plan	Employee + Children Plan	Family Plan
Indemnity plan	1	-	-	-	-
Preferred provider organization	94	\$479	\$949	\$1,040	\$1,325
Health maintenance organization	146	\$453	\$947	\$1,188	\$1,229
Point of service plan	20	\$471	\$937	\$1,165	\$1,293
High-deductible plan	10	\$364	\$810	\$907	\$994
High-deductible with health spending acct	4	\$260	\$459		\$719
High deductible with health reimbursement account	18	\$329	\$708	\$897	\$901

Statewide average employee contribution percent by health plan:

	Individual	Employee + 1	Employee + Children	Family Plan
Indemnity plan	-	-	-	-
Preferred provider organization	29%	29%	26%	31%
Health maintenance organization	29%	31%	33%	30%
Point of service plan	29%	29%	31%	31%
High-deductible plan	38%	29%	18%	42%
High deductible with HSA	28%	27%	21%	30%
High-deductible with *HRA	20%	21%	23%	22%

Statewide average employer contribution percent by health plan:

	Individual	Employee +1	Employee + Children	Family Plan
Indemnity plan	-	-	-	-
Preferred provider organization	71%	70%	73%	69%
Health maintenance organization	71%	68%	65%	70%
Point of service plan	71%	71%	69%	70%
High-deductible plan	69%	65%	60%	68%
High-deductible with HSA	72%	64%	54%	69%
High deductible with HRA	75%	75%	70%	75%

Statewide average employee monthly cost by health plan:

	Individual	Employee + 1	Employee + Children	Family Plan
Indemnity plan	-	-	-	-
Preferred provider organization	\$132	\$250	\$288	\$391
Health maintenance organization	\$119	\$246	\$282	\$343
Point of service plan	\$155	\$328	\$465	\$415
High-deductible plan	\$88	\$150	\$196	\$243
High deductible with HSA	\$72	\$149	\$203	\$220
High-deductible with HRA	\$75	\$200	\$240	\$228

Statewide average employer monthly cost by health plan:

	Individual	Employee + 1	Employee + Children	Family Plan
Indemnity plan	-	-	-	-
Preferred provider organization	\$345	\$685	\$741	\$910
Health maintenance organization	\$309	\$630	\$707	\$830
Point of service plan	\$348	\$760	\$970	\$955
High-deductible plan	\$263	\$720	\$886	\$686
High-deductible with HSA	\$261	\$483	\$421	\$678
High deductible with HRA	\$329	\$597	\$699	\$997

Statewide average company contribution per employee health care spending account: 11% of companies surveyed offer a Health Care Spending Account to employees. Of those who do:

	\$250 or Less	\$500 or Less	Match employee contribution	No company contribution
% of Companies	5%	25%	25%	45%

Company contribution to health insurance is based upon:

Statewide Data	Percentage of companies	Number of companies
% of the lowest cost plan	16%	30
% of a specific plan applied to all plans	22%	42
Same % of premium applied to all health plan options	52%	102
Same flat dollar contribution made to all health plans	7%	14
Company contribution is based upon employee's length of service	2%	3
Company contribution is based on the employee's salary	1%	2

MEDICAL INSURANCE PLANS

Medical Insurance Plan Design

Statewide average annual deductible by plan:

	Individual	Family plan
Preferred provider organization	\$744	\$1,618
Health maintenance organization	\$914	\$1,897
Point of service plan	\$583	\$1,229
High-deductible plan	\$1,265	\$2,857
High-deductible with HSA	\$1,322	\$2,883
High-deductible with HRA	\$1,326	\$2,574

Statewide average maximum out-of-pocket by plan (does not apply to all plan designs)

	Individual	Employee + 1	Employee + children	Family plan
Preferred provider organization in-network	\$2,211	\$3,559	\$3,847	\$4,644
Preferred provider organization out-of-network	\$2,600	\$4,530	\$5,113	\$5,405
Health maintenance organization in-network	\$1,893	\$3,818	\$3,818	\$3,828
Health maintenance organization out-of-network	\$1,900	\$3,750	\$3,500	\$3,833
Point of service plan in-network	\$1,659	\$3,700	\$3,500	\$3,318
Point of service plan out-of-network	\$1,854	\$5,250	\$5,000	\$3,875
High-deductible plan	\$2,931	\$6,050	\$6,050	\$5,783

Statewide average co-payments by plan type:

	Physician office visits	Emergency room visit	Inpatient admission	Cat scan, Pet scan, MRI	Surgery
Preferred provider organization	\$19	\$88	\$372	\$75	\$199
Health maintenance organization	\$20	\$92	\$483	\$94	\$273
Point of service plan	\$17	\$84	\$343	\$73	\$223
High-deductible plan	\$13	\$110	\$405	\$279	\$289

Statewide average prescription drug co-payments:

	Generic drugs (Tier 1)	Brand name formulary (Tier 2)	Brand name non-formulary (Tier 3)	Offer a prescription mail order program
Preferred provider organization	\$13	\$28	\$47	97%
Health maintenance organization	\$13	\$28	\$49	98%
Point of service plan	\$12	\$29	\$47	94%
High-deductible plan	\$12	\$25	\$47	76%

Does the company plan to file for the Medicare Part D subsidy as a result of offering comparable prescription drug benefits to Medicare eligible employees and/or retirees?

Statewide Data	Percentage of companies	Number of companies
Do not offer prescription benefits	13%	23
Don't know about the subsidy	51%	92
Don't understand the subsidy program	17%	30
Plan to drop existing drug benefits for Medicare eligible participants	2%	3
Only offer prescription benefits that supplement Medicare Part B	8%	14
Have filed for the subsidy	9%	16

Steps respondents have taken to educate employees on the cost of health insurance:

Statewide Data	Percentage of companies	Number of companies
No steps taken to educate employees	12%	23
Provide information on company's portion of health insurance premium	55%	109
Provide access to information on the cost of specific medical providers	10%	19
Provide access to information on the cost and quality ratings of specific medical providers	26%	52
Provide employees with information on the costs associated with risky lifestyle behaviors (stress, smoking, obesity, etc.)	32%	63
Provide employees incentives for healthy lifestyle behaviors (weight loss, exercise, smoking cessation, etc.)	9%	18

Incentives offered to employees to encourage healthy behaviors:

Statewide Data	Percentage of companies	Number of companies
Cash incentives	5%	9
Gift certificates	2%	3
Additional funds to health care / spending account	1%	2
Subsidy for health club	1%	2
Discount on premium	1%	1
Other	5%	10

Health Care Reform

80% of survey respondents educate their employees on the individual mandate under Massachusetts Healthcare Reform. Information is shared by:

- 57% through benefit open enrollment meetings
- 52% during new employee orientation meetings
- 28% through newsletters
- 7% through home mailings
- 4% through the benefit website
- 4% through the company's intranet
- 6% other

98% of respondents offer at least one health plan that meets minimum creditable coverage requirements.

97% of respondents complied with fair share filing requirements in 2009.

90% of respondents passed the fourth quarter of 2008 fair share filing and were not required to file again until the filing period for the fourth quarter of 2009. The remaining 10% passed, but are required to file quarterly until the Division of Unemployment Assistance grants the company a waiver.

Group health insurance changes resulting from Fair Share requirements:

	Percent
Have not made changes / Do not plan changes	91%
Unsure what changes are needed	4%
Shortened the eligibility waiting period	3%
Changed eligibility requirements to make fewer people eligible.	<1%
Changed eligibility requirements to make more people eligible	<1%
Decreased percent of premium paid by company	<1%
Increased percent of premium paid by company	<1%

Capturing information required on the Health Insurance Responsibility Disclosure Form (HIRD)

- 80% use paper HIRD forms
- 17% capture the information electronically
- 3% do not complete HIRD forms

Preparation of Health Insurance 1099 forms

	Massachusetts insurance carrier	Out of state insurance carrier	A company employee	3rd party administrator
Percent	64%	5%	13%	18%
Respondents	121	9	25	34

Dental Benefits

Percentage of companies that offer their employees dental insurance:

	Boston	Central	North Shore	South Shore	Western Mass	State
Percent	86%	79%	96%	95%	81%	87%
Respondents	28	42	26	58	41	195

Percentage of companies that offer insured versus self-insured dental plan funding:

	Boston	Central	North Shore	South Shore	Western Mass	State
Insured	83%	82%	80%	76%	79%	79%
Self-insured	17%	18%	20%	24%	21%	21%

Number of dental plan options offered:

	Boston	Central	North Shore	South Shore	Western Mass	State
1 plan offered	96%	94%	79%	78%	91%	87%
Offers 2 plan designs – standard and higher benefit	4%	6%	21%	22%	9%	13%

Respondents offering dental coverage for domestic partners:

	Boston	Central	North Shore	South Shore	Western Mass	State
Same sex	33%	21%	28%	32%	15%	26%
Opposite sex	33%	15%	28%	25%	24%	23%

Percentage of dental premium paid by employee:

	Employee	Employee + 1	Employee + 2	Family	Overall
0%	1%	26%	45%	1%	13%
1 to 10%	11%	5%	3%	8%	8%
11 to 20%	5%	3%	4%	4%	4%
21 to 30%	10%	7%	4%	12%	9%
31 to 40%	22%	21%	15%	22%	21%
41 to 50%	9%	5%	2%	8%	7%
51 to 75%	18%	15%	10%	20%	16%
76 to 99%	8%	8%	7%	9%	8%
100%	2%	0%	0	2%	1%
Not applicable	14%	10%	10%	14%	13%

Coverage levels by type of service:

Statewide Data	100% Covered	80% Covered	50% Covered	Less than 50% covered	Not Covered
Exams, cleanings & X-Rays	92%	4%	3%	1%	0%
Minor restoratives (i.e., cleanings)	25%	62%	11%	2%	0
Major restorative (crowns, dentures, etc.)	1%	8%	80%	9%	2%
Orthodonture	4%	1%	28%	23%	44%
Teeth whitening	1%	0%	1%	2%	96%

DENTAL BENEFITS

Maximum annual individual dental deductible:

\$50 or Less	\$51 to \$75	\$76 to \$100	Over \$100
89%	4%	3%	4%

Maximum annual family dental deductible:

\$100 or Less	\$101 to \$200	\$201 to \$300	\$301 to \$500	\$501 or more
42%	48%	4%	3%	3%

Annual maximum dental benefit (not including orthodonture) per person:

Statewide Data	\$500 or Less	\$501 to \$1,000	\$1,001 to \$1,500	More than \$1,500
Annual maximum (Not including orthodonture)	2%	46%	45%	7%

Lifetime individual maximum orthodonture benefit:

Statewide Data	\$500 or Less	\$501 to \$1,000	\$1,001 to \$2,000	More than \$2,000
Lifetime orthodonture maximum	11%	47%	33%	9%

Orthodontic coverage applies to:

Statewide Data	Percentage of companies
All covered individuals	45%
Dependent children only	55%

Dependent children are covered under the dental plan until:

Age 16	Age 19 or 20	While full time student	Other
4%	11%	64%	21%

2009 dental insurance premium increase:

Premium Increase	Percentage of companies	Number of companies
5% or less	39%	64
6% to 10%	23%	38
11% to 15%	6%	9
16% to 20%	1%	2
Over 20%	3%	5
No premium increase	28%	45

Vision Care Benefits

Percentage of respondents offering vision care benefits:

	Boston	Central	North Shore	South Shore	Western Mass	State
Percent	61%	43%	62%	59%	61%	56%
# respondents	26	42	26	58	41	195

Vision care program structure:

	Boston	Central	North Shore	South Shore	Western Mass	State
Part of the company medical plan	82%	72%	75%	74%	58%	72%
A stand alone vision care program	18%	28%	25%	26%	42%	28%
# respondents	17	18	16	34	26	111

Vision plan benefits limited to:

	Employee only	Employee & Dependents	Employee, Dependents & Retirees
Percentage of companies who limit vision benefits to...	6%	91%	3%
# of Responses	6	100	3

Percentage of vision care premium paid:

	Boston	Central	North Shore	South Shore	Western Mass	State
Average percent of premium paid by the company	61%	50%	49%	46%	35%	46%
# of companies	7	8	11	15	16	57

Vision program coverage:

Statewide Data	100% coverage	Partial coverage	Does not cover	Provides discount only
Eye exams	58%	38%	2%	2%
Lenses	9%	36%	11%	44%
Frames	5%	38%	14%	43%
Contacts	3%	39%	16%	42%
Laser eye surgery	0%	17%	55%	28%

Flexible Spending Accounts

Respondents offering Flexible Spending Accounts under Section 125 of the IRS code:

	Offers	Does not offer	Number
Dependent care	53%	47%	197
Health care	58%	42%	197

Flexible Spending Account participation levels:

Participation level	Health Care FSA		Dependent Care FSA	
	Percent	#	Percent	#
0%	1%	1	17%	33
Less than 25%	33%	65	35%	68
26% to 50%	17%	34	1%	1
51% to 75%	4%	7	0%	0
76% to 85%	1%	2	0%	0
86% to 100%	2%	3	0%	0

Flexible Spending Account administration:

Internally administered	Outsourced administration	# responses
9%	91%	110

IRS Notice 2007-42 permits FSA plans to use funds deducted in one plan year to reimburse eligible expenses incurred up to 2.5 months following the end of that plan year. A company that adopts this practice must include appropriate language in its plan document(s).

Survey respondents report adoption of this provision as follows:

Health care FSA plan	Percent	Number
Adopted for 2009 plan year	69%	115
Adopted for 2010 plan year	64%	81

Dependent care FSA	Percent	Number
Adopted for 2009 plan year	53%	99
Adopted for 2010 plan year	43%	68

72% of companies offering Medical Flexible Spending Accounts offer debit cards as a plan feature.

Short-Term Disability Insurance Benefits

Short-term disability benefit coverage periods:

Nonexempt Employees	Nonexempt	Exempt	Executive
Coverage not offered	1%	4%	4%
Less than 13 weeks	29%	28%	28%
13 to 25 weeks	38%	37%	35%
26 weeks or more	32%	31%	33%
Number respondents	170	169	164

87% of companies offer short-term disability benefits to their employees.

Employee contribution for Short-term disability coverage:

	0%	10% to 25%	26% to 35%	36% to 50%	51% to 75%	76% to 100%
Nonexempt Employees	74%	2%	0%	5%	0%	19%
Exempt Employees	75%	2%	0%	35%	0%	18%
Executive employees	76%	3%	0%	4%	0%	17%

Short-term disability benefits:

Nonexempt Employees	Boston	Central	North Shore	South Shore	Western Mass	State
Flat dollar amount	5%	6%	13%	12%	6%	8%
50% of salary or less	0%	6%	0%	6%	3%	4%
51% to 60% of salary	55%	53%	44%	48%	47%	49%
61% to 70% of salary	15%	26%	26%	21%	29%	24%
71% to 80% of salary	10%	3%	4%	4%	9%	6%
Over 80% of salary	15%	6%	13%	9%	6%	9%

Exempt Employees	Boston	Central	North Shore	South Shore	Western Mass	State
Flat dollar amount	0%	6%	4%	8%	3%	5%
50% of salary or less	0%	6%	0%	4%	3%	3%
51% to 60% of salary	55%	44%	48%	44%	50%	47%
61% to 70% of salary	20%	29%	22%	21%	23%	23%
71% to 80% of salary	10%	6%	4%	2%	9%	6%
Over 80% of salary	15%	9%	22%	21%	12%	16%

Executive Employees	Boston	Central	North Shore	South Shore	Western Mass	State
Flat dollar amount	0%	6%	9%	7%	3%	5%
50% of salary or less	0%	6%	4%	5%	3%	4%
51% to 60% of salary	55%	44%	39%	41%	45%	44%
61% to 70% of salary	20%	29%	18%	20%	28%	23%
71% to 80% of salary	10%	6%	4%	2%	9%	6%
Over 80% of salary	15%	9%	26%	25%	12%	18%

SHORT-TERM DISABILITY INSURANCE BENEFITS

Short-term disability coverage until Long-term disability begins:

Statewide	Percent	Number
Short-term disability covers until LTD begins	83%	141
There is a gap in coverage between STD & LTD	5%	8
Does not offer LTD benefits	12%	21

Two-thirds of companies insure their STD benefits.

STD benefits supplemented with paid sick leave:

Statewide Data	Percentage of companies	Number of companies
Employees can use sick time during the waiting period only	58%	97
Employees can make up the difference between STD benefits and full pay	15%	25
Sick pay can only be used when insurance benefits are exhausted	4%	7
Employee may not supplement the STD benefit	23%	38

Waiting (elimination) period for Short-term disability benefits:

Statewide Data	None	3 Days	4 to 5 Days	6 to 7 Days	8 to 10 Days	Over 10 Days
Sickness	4%	2%	16%	58%	9%	11%
Accident	34%	8%	11%	33%	3%	11%
Hospitalization	24%	4%	11%	43%	5%	13%

Job protection while on Short-term disability leave:

Period job is guaranteed	Percent	Number
As required by FMLA	68%	114
3 Months	4%	7
4 to 6 Months	10%	17
7 to 12 Months	3%	5
Over 12 Months	1%	2
Do not guarantee an employee's current job	14%	24

Long-Term Disability Insurance Benefits

83% of respondents report offering Long-term disability benefits to employees. Of those:

Long-term disability benefits:

Nonexempt Employees	Nonexempt	Exempt	Executive	Number
50% of monthly salary	11%	9%	9%	14
60% of monthly salary	78%	80%	77%	126
67% of monthly salary	10%	10%	10%	15
Over 67% of monthly salary	1%	1%	4%	3

Premium paid by employee:

Nonexempt Employees	Boston	Central	North Shore	South Shore	Western Mass	State
0%	64%	62%	86%	62%	56%	94
10% to 25%	0%	7%	5%	12%	0%	8
26% to 35%	4%	7%	0%	2%	0%	4
36% to 50%	4%	3%	0%	5%	3%	5
51% to 75%	0%	0%	0%	0%	0%	0
76% to 100%	28%	21%	9%	19%	41%	35

Exempt Employees	Boston	Central	North Shore	South Shore	Western Mass	State
0%	68%	67%	77%	63%	52%	101
10% to 25%	0%	6%	9%	11%	0%	9
26% to 35%	4%	6%	0%	2%	0%	4
36% to 50%	4%	3%	5%	4%	3%	6
51% to 75%	0%	0%	0%	0%	3%	1
76% to 100%	24%	18%	9%	20%	42%	36

Executive employees	Boston	Central	North Shore	South Shore	Western Mass	State
0%	68%	70%	74%	64%	53%	100
10% to 25%	0%	3%	9%	7%	0%	6
26% to 35%	4%	6%	0%	2%	0%	4
36% to 50%	4%	3%	4%	5%	3%	6
51% to 75%	0%	0%	0%	0%	3%	1
76% to 100%	24%	18%	13%	22%	41%	38

8% of respondents offer employees an option to choose between a basic long-term disability plan and a higher benefit long-term disability plan.

50% of respondents report employee LTD premiums are paid on a pre-tax basis.

LONG-TERM DISABILITY INSURANCE BENEFITS

Length of waiting (elimination) period for Long-term disability benefits:

	Percent	Number
30 Days (4 Weeks)	6%	9
90 Days (12 Weeks)	49%	80
180 Days (26 Weeks)	42%	68
Other	3%	5

95% of respondents report funding their LTD plan through insurance.

Definition of disability for the purposes of Long-term disability (LTD):

Statewide Data	% of companies	Number of companies
Employee is unable to perform in their own occupation	42%	67
Employee is unable to perform any occupation	22%	34
Unable to perform own occupation first 2 years, then any occupation	31%	49
Other definition	5%	8

Duration of LTD benefits:

	Statewide Percentage	Statewide Number
Age 65	55%	85
Age 70	15%	23
Fixed number of years	10%	15
Until Social Security benefits are approved	15%	23
Other	5%	10

Pre-existing condition limitations for Long-term disability benefits:

	Statewide Percentage	Statewide Number
No limitations	52%	80
No coverage for disabilities which existed prior to coverage	14%	21
Coverage for pre-existing conditions only covered after 1 year of LTD coverage	27%	41
Other limitation	7%	12

Point at which companies terminate an employee who is out on Long-term disability:

	Statewide Percentage	Statewide Number
Point at which they go out onto LTD	20%	32
After 1 month on LTD	1%	1
Between 1st and 3rd month of LTD	2%	3
Between 3rd and 6th month of LTD	3%	4
Between 6th and 12th month of LTD	9%	14
After 1 year of LTD	5%	9
No set time limit	60%	95

Life Insurance

Life insurance benefit based on salary: (154 respondents)

Statewide Data	1x salary	1.5x salary	2x salary	Over 2x salary	Other
Nonexempt	48%	6%	16%	5%	25%
Exempt	45%	7%	21%	5%	22%
Executive	43%	6%	22%	7%	22%

93% of respondents provide life insurance benefits to their employees.

Life insurance benefit based on flat dollar amount:

Statewide Data	Nonexempt	Exempt	Executive
Less than \$10,000	24%	21%	17%
\$11,000 to \$50,000	58%	53%	44%
\$51,000 to \$100,000	12%	16%	21%
\$101,000 to \$150,000	0%	5%	9%
\$151,000 to \$200,000	3%	3%	3%
\$201,000 to \$300,000	3%	2%	2%
\$301,000 to \$500,000	0%	0%	2%
Greater than \$500,000	0%	0%	2%

Life insurance benefit caps:

Statewide Data	Nonexempt	Exempt	Executive
No Cap	12%	12%	12%
\$50,000 or less	31%	26%	21%
\$51,000 to \$100,000	11%	12%	13%
\$101,000 to \$250,000	25%	26%	26%
\$251,000 to \$500,000	13%	15%	18%
\$501,000 to \$750,000	4%	5%	5%
\$751,000 to \$1 million	3%	3%	3%
Greater than \$1 million	1%	1%	2%

Employee cost for basic life insurance?

	Statewide Percentage	Statewide Number
None—fully company paid	85%	156
Less than 25% of the cost	3%	5
26% to 50% of the cost	5%	9
51% to 100% of the cost	7%	12

Dependent life insurance benefit:

	Statewide Percentage	Statewide Number
Does not offer this option	56%	103
Offers ability to purchase insurance for spouse only	3%	5
Offers ability to purchase insurance for dependent children only	1%	1
Offers ability to purchase insurance for both spouse and dependent children	40%	74

LIFE INSURANCE

Employee cost for dependent life insurance when coverage offered:

	Statewide Percentage	Statewide Number
None, company pays full premium	18%	19
Less than 50% of the premium	4%	4
50% to 99% of the premium	1%	1
Employee pays full premium	77%	80

Percentage of respondents offering supplemental life insurance:

	Statewide Percentage	Statewide Number
Do not offer the supplemental life insurance	51%	93
Offers an additional 1x salary	2%	4
Offers an additional 2x salary	3%	6
Offers an additional 3x salary	3%	5
Offers an additional 4x salary	4%	8
Offers an additional 5x salary	12%	22
Other	25%	45

85% of respondents offer group accidental death and dismemberment insurance to their employees.

Premium payment for accidental death and dismemberment insurance:

	Statewide Percentage	Statewide Number
Company pays full premium	80%	133
Employee pays full premium	13%	21
Company and employee share the cost	7%	12

Retirement Benefits

Contributions to retirements plans made by:

	Number companies offering	Employer only	Employer & employee	Employee only
Defined benefit	34	50%	27%	23%
Defined contribution	158	4%	78%	18%

Defined Benefit Pension Plan

Respondents making a minimum contribution to the defined benefit plan each year regardless of profit:

Percentage of companies	Number of companies
35%	12

Employee contributions begin:

	Number of companies
Immediately upon hire	2
After 30 days	0
After 60 days	0
After 6 months employment	1
After 1 year or more	2
No employee contribution	31

Defined Contribution Plans

Of those offering Defined Contribution plans:

	Statewide Percentage	Statewide Number
401K plan	100%	159
Profit sharing	24%	39
Simple IRA	3%	5
403B	2%	3
ESOP	1%	2
Target benefit	1%	2
Money purchase plan	1%	1
401(a)	1%	1
Payroll savings	1%	1
Other	1%	2

Percents do not add to 100% - multiple responses allowed

RETIREMENT BENEFITS

Defined pension plan vesting schedule:

	Statewide Percentage
100% vested immediately	28%
100% vested after 3 years service	0%
100% vested after 5 years of service	58%
Gradual vesting to 100% after 7 years service	14%

Defined contribution plans offered

	Percent of total survey respondents	Number of companies
401K	81%	159
Profit sharing	20%	39
Simple IRA	3%	5
403B	2%	3
Target benefit plan	1%	2
Employee stock purchase plan	1%	2
Money purchase pension	<1%	1
401(a)	<1%	1
Mass Teachers Retirement	<1%	1
Payroll savings plan	<1%	1

18% of survey respondents have changed their investment strategy for defined contribution plans as a result of the downturned economy.

Profit Sharing Plans

37% of respondents report providing a profit sharing plan to employees.

Profit sharing plan contributions are made by:

	Statewide Percentage	Number of companies
Company only	92%	66
Company and employee	7%	5
Employee only	1%	1

10% of survey respondents offering profit sharing plans make a minimum annual contribution to the plan regardless of profit level.

Profit sharing plan payout criteria:

	Statewide Percentage	Number of companies
Base wage	60%	43
Position	14%	10
Length of service	36%	26
Attendance	4%	3
Individual performance	10%	7
Group performance	7%	5
Other	17%	12

Percents do not add to 100% - multiple responses allowed

Payout frequency:

	Statewide Percentage	Number of companies
Monthly	4%	5
Quarterly	4%	5
Semi-annual	2%	3
Annual	91%	124

Profit sharing plan payout methods:

	Statewide Percentage	Number of companies
100% paid directly to the employee	36%	25
Split between retirement account and the employee	7%	5
100% paid into an employee's retirement account	57%	40

RETIREMENT BENEFITS

401K or 403B Plans

90% of respondents report offering employees a 401K or 403B plan.

Employee contributions are permitted:

	Statewide Percentage	Number of companies
Upon Hire	21%	36
After 30 days	10%	17
After 60 days	24%	40
After 6 months	16%	27
After 1 year	21%	35
No employee contribution	2%	3
Other	6%	8

An employee may roll money into the Company 401K plan:

Not allowed	immediate	After 1 month	After 3 months	After 6 months	After 1 year
6%	45%	14%	0%	10%	15%

Employee contribution percent matched by company: (136 respondents)

	Up to 1%	Up to 2%	Up to 3%	Up to 4%	Up to 5%	Up to 6%	7% or more	Total
No match								17%
25%	1%	1%	0%	3%	1%	6%	1%	13%
50%	0%	1%	0%	8%	2%	8%	3%	21%
75%	0%	0%	0%	0%	0%	0%	0%	0%
100%	1%	4%	0%	8%	3%	3%	2%	21%
Grant match	0%	1%	0%	5%	1%	2%	1%	10%
Other								17%

Participation rates for 401K or 403B plan:

	Statewide Percentage	Number of companies
100%	6%	11
90% - 99%	13%	22
80% - 89%	17%	30
70% - 79%	16%	28
60% - 69%	10%	17
50% - 59%	10%	17
40% - 49%	10%	18
Less than 40%	18%	32

One third of survey respondents offering 401K plans have seen an increase in hardship loans given the economy. More than half of companies have seen an increase in hardship withdrawals.

Percentage of employees contributing the maximum allowed to their 401K / 403B plan:

	Statewide Percentage	Number of companies
91% - 99%	1%	1
81% - 90%	1%	2
71% - 80%	2%	3
61% - 70%	1%	2
51% - 60%	5%	8
41% - 50%	1%	2
31% - 40%	3%	5
21% - 30%	10%	17
11% - 20%	16%	26
1% - 10%	60%	102

97% of the company 401K match is in the form of cash with only 3% of respondents reporting match as company stock.

40% of survey respondents offering a 401K plan make a minimum annual contribution regardless of company profit for the year.

Percentage of plans with automatic enrollment for eligible employees:

Percent of plans statewide	Number of companies
15%	29

Automatic enrollment default percent:

Up to 1%	Up to 2%	Up to 3%	Up to 4%	Up to 5%	Up to 6%
14%	24%	55%	3%	3%	0%

Percentage of plans permitting loans:

Percent of plans statewide	Number of companies
89%	157

Percentage of plans permitting financial hardship withdrawals:

Percent of plans statewide	Number of companies
93%	165

Average number of investment accounts offered:

	Statewide Percentage	Number of companies
5 or less	4%	5
6 - 10	26%	34
11 - 15	0%	0
16 - 20	36%	46
Over 20	34%	43

RETIREMENT BENEFITS

How 401K or 403B plan is administered:

In-house administration	Third party administration
12%	88%

401K plan design changes:

	No change	Yes in the past 12 months	Yes in the past 24 months
Increase company match	93%	3%	4%
Decrease company match	90%	9%	1%
Eliminate company match	86%	13%	1%
Changed 401K administrator	85%	8%	7%
Added investment options	49%	41%	10%
Decreased investment options	94%	6%	0%
Added automatic enrollment	88%	3%	9%

Time Off Benefits

Holidays

Massachusetts' companies provide the following total number of holidays:

7 or Less	8 Days	9 Days	10 Days	11 Days	12 Days	13 or More
10%	6%	9%	35%	26%	9%	5%

Percentage of companies that provide the following paid holidays:

Holiday	Percent of Massachusetts Companies	Number of Massachusetts Companies
New Year's Day	99%	194
Martin Luther King Day	19%	38
Presidents' Day (Washington's Birthday)	64%	125
Good Friday	16%	32
Patriots' Day	26%	50
Yon Kippur	0%	0
Memorial Day	100%	195
Independence Day (July 4th)	97%	191
Labor Day	96%	189
Columbus Day	54%	105
Election Day	1%	1
Veterans Day	19%	38
Thanksgiving Day	100%	195
Day after Thanksgiving	83%	162
Christmas	99%	194
Employee's Birthday	7%	13
Other		
Christmas Eve – full day	17%	33
Christmas Eve – half day	3%	6
December 26th	4%	8
New Years Eve	2%	3
January 2nd	3%	5
Easter Monday	1%	2
Employee Anniversary	1%	1
VJ Day	1%	1
July 3rd	3%	5

31% of companies include shift premium in their holiday pay.

TIME OFF BENEFITS

Number of floating holidays offered (other than those listed previously):

	Statewide Percentage	Statewide Number
No floating holidays offered	61%	114
1 Day	19%	35
2 Days	12%	23
3 Days	5%	10
4 Days	2%	4
Over 4 Days	1%	1

Point at which an employee is entitled to holiday pay (Statewide Data):

	Upon hire	After 30 days employment	After 60 days employment	After 90 days employment	Other
Percent	58%	24%	3%	13%	2%
Number	113	46	5	26	6

Part-time employees are paid holiday time:

	Statewide Percentage	Statewide Number
On a prorated basis	48%	93
Paid full day when holiday falls on scheduled workday	14%	26
Paid prorated day only if holiday falls on scheduled workday	13%	25
Part-time employees are not paid holiday pay	25%	48

When an employee works on a company observed holiday they are paid:

	Statewide Percentage	Statewide Number
Straight time only	13%	25
Straight time plus future day off	12%	22
Time and ½	27%	50
Time and ½ plus future day off	4%	7
Double time	19%	36
Double time plus future day off	11%	21
Double time and ½	14%	27

Policy regarding whether an employee must work the day before or after the holiday:

	Statewide Percentage	Statewide Number
Employee must work both the day before and the day after the holiday	70%	137
Employee must work either the day before or the day after the holiday	3%	6
No restrictions	27%	53

If an employee is absent the day before or after the holiday, they are still paid if:

	Statewide Percentage	Statewide Number
They provide a doctor's note	40%	78
Absence is due to a death in the family	47%	93
Absence is due to an approved vacation	60%	118
Absence is excused by the supervisor	36%	71
No exceptions are made	4%	7
Not applicable	27%	53

TIME OFF BENEFITS

Vacation Time

After what length of service is an employee eligible for the following weeks of vacation?
Percentage of companies that grant vacation at the following years of service:

Nonexempt Employees	Not offered	1 week	2 weeks	3 weeks	4 weeks	5 weeks	6 weeks
Less than 6 months	77%	15%	6%	2%	1%	3%	17%
6 months to 1 year	21%	55%	9%	3%	1%	1%	6%
1 - 2 years	0%	27%	39%	3%	1%	0%	0%
2 - 5 years	0%	2%	34%	10%	3%	0%	0%
5 - 7 years	0%	0%	7%	36%	8%	1%	0%
7 - 10 years	0%	1%	4%	21%	8%	1%	0%
10 - 15 years	0%	0%	0%	19%	30%	15%	6%
15 - 20 years	1%	0%	0%	6%	26%	15%	11%
20 - 25 years	0%	0%	0%	0%	15%	28%	22%
Over 25 years	1%	0%	1%	0%	7%	36%	38%

Management	Not offered	1 week	2 weeks	3 weeks	4 weeks	5 weeks	6 weeks
Less than 6 months	79%	24%	8%	4%	2%	4%	19%
6 months to 1 year	16%	54%	20%	5%	1%	1%	0%
1 - 2 years	0%	20%	41%	7%	1%	0%	0%
2 - 5 years	0%	2%	24%	14%	4%	0%	0%
5 - 7 years	0%	0%	4%	37%	8%	5%	0%
7 - 10 years	0%	0%	2%	14%	31%	14%	13%
10 - 15 years	0%	0%	1%	14%	13%	5%	0%
15 - 20 years	2%	0%	0%	3%	23%	16%	6%
20 - 25 years	0%	0%	0%	1%	14%	35%	6%
Over 25 years	3%	0%	0%	1%	3%	20%	56%

Executive	Not offered	1 week	2 weeks	3 weeks	4 weeks	5 weeks	6 weeks
Less than 6 months	78%	28%	9%	6%	3%	1%	19%
6 months to 1 year	18%	50%	23%	5%	5%	1%	0%
1 - 2 years	0%	22%	38%	9%	3%	1%	0%
2 - 5 years	0%	0%	25%	18%	4%	3%	0%
5 - 7 years	0%	0%	2%	34%	10%	6%	0%
7 - 10 years	0%	0%	2%	11%	12%	6%	0%
10 - 15 years	2%	0%	0%	14%	26%	15%	6%
15 - 20 years	0%	0%	1%	2%	21%	18%	25%
20 - 25 years	0%	0%	0%	0%	13%	29%	6%
Over 25 years	2%	0%	0%	1%	3%	20%	44%

Maximum number of paid vacation weeks:

	Nonexempt Employees	Exempt Employees	Management employees	Executives
1 week	1%	0%	0%	0%
2 weeks	2%	1%	1%	1%
3 weeks	15%	15%	14%	10%
4 weeks	46%	44%	43%	45%
5 weeks	28%	31%	34%	33%
6+ weeks	8%	9%	8%	11%

Vacation time is:

	Accrued per pay period	Awarded per year
Statewide Percentage	53%	47%
Statewide Number	71	64

Payment of vacation time is based upon:

	Statewide Percentage	Statewide Number
Base rate	78%	151
Average earnings	4%	7
Base rate plus shift premium	17%	35
Percent of annual earnings	1%	1

The date used to calculate the employee's vacation entitlement is:

	Statewide Percentage	Statewide Number
Employee's date of hire	72%	140
Calendar year	21%	41
Specific vacation year (i.e.: fiscal year)	7%	14

24% of companies statewide have a vacation shutdown and the length of the shutdown is:

Companies that have a vacation shutdown	Length of Shutdown		
	1 week	2 weeks	Over 2 weeks
Percent	54%	44%	2%
Number	26	21	1

Timing of Company Shutdowns:

(Totals add to more than 100% companies could choose more than one response)

	Statewide Percentage	Statewide Number
Summer	62%	29
Winter–December holiday season	55%	26
Varies based on business demands	19%	9
Other	4%	2

TIME OFF BENEFITS

Percentage of companies statewide who allow employees to carryover vacation time from year to year:

	No carryover	1 week	2 weeks	3 weeks	4 weeks	No limit	Other
Percent	46%	16%	12%	3%	4%	6%	13%
Number	90	31	23	5	8	12	27

29% of companies buy-back vacation time from employees and the amount of time an employee can cash in is (Statewide Data):

Companies that buy-back vacation time	Amount of time an employee can cash in				
	1 week	2 weeks	3 weeks	No set amount	Other
Percent	21%	7%	2%	53%	17%
Number	14	5	1	36	12

Companies indicating other included:

- 1 company – depends on service date
- 2 companies – allows cash in of time in excess of 2 weeks
- 2 companies – allows cash in up to 4 weeks
- 3 companies – allows 1/2 of vacation time to be cashed in

Sick Time

How many sick days do you grant employees (not including personal days)?

	Nonexempt	Exempt	Management	Executive
None	29%	26%	23%	23%
1 - 4 days	14%	9%	9%	8%
5 - 9 days	44%	37%	36%	36%
10 - 15 days	6%	9%	9%	9%
Over 15 days	2%	3%	3%	3%
No limit	5%	16%	20%	1%

What happens to unused sick days at the end of the year?

	Statewide Percentage	Statewide Number
Unused days are forfeited	44%	64
Employees receive a payout for unused time	28%	43
Employees can carry over unused time	28%	43

Of the companies that allow carry over, the following amounts are allowed:

	Statewide Percentage	Statewide Number
1 - 4 days	7%	3
5 - 9 days	24%	10
10 - 15 days	7%	3
Over 15 days	24%	10
No limit	38%	16

What is the maximum number of sick days an employee is allowed to accrue?

	30 Days or less	31 - 60 days	61 - 90 days	Over 90 days	NoLimit
Statewide Percentage	67%	5%	4%	3%	21%
Statewide Number	69	5	4	3	21

When do you require an employee to furnish a doctor's note following an absence?

	Statewide Percentage	Statewide Number
Don't require doctor's note	7%	13
After 1 day absence	2%	4
After 3 days absence	68%	129
After 5 days absence	14%	27
After 10 days absence	0%	0
Only after paid disability leave	9%	16

TIME OFF BENEFITS

Personal Days

How many personal days do you grant employees (not including sick days)?

	None	1 day	2 days	3 days	4 days	5 days or more
Statewide Percentage	59%	9%	11%	10%	3%	8%
Statewide Number	105	16	20	17	5	16

Other Time Off Benefits

Bereavement

Amount of paid bereavement leave in the event of the death of a friend or family member:

	None	1 day	2 days	3 days	4 days	5 days	Other
Parent	1%	2%	5%	80%	2%	8%	2%
Spouse	1%	2%	4%	75%	2%	13%	3%
Child	1%	2%	4%	76%	2%	12%	3%
Sibling	1%	2%	5%	83%	2%	6%	1%
Grandparent	5%	22%	6%	62%	2%	2%	1%
Grandchild	8%	20%	6%	59%	2%	3%	2%
Aunt/Uncle	48%	34%	4%	10%	0%	0%	4%
Parents-in-law	8%	15%	6%	65%	1%	3%	2%
Brother/ Sister-in-law	22%	25%	7%	42%	1%	1%	1%
Niece/ Nephew	51%	27%	4%	14%	0%	1%	3%
Domestic Partner	43%	6%	2%	41%	1%	5%	1%
Close Friend	81%	11%	1%	3%	0%	0%	4%

Jury Duty

53% of companies provide pay for jury duty when it extends beyond the initial three days.

What is the maximum time that you would pay for jury duty service?

	1st 3 days	1 week	2 weeks	1 month	Unlimited	Other
Percent	47%	6%	5%	3%	26%	13%
Number	92	12	10	6	50	25

Court Appearances

19% of companies pay an employee who is subpoenaed to appear in court for a non-work related issue.

Maximum time limit the company would pay an employee who is sequestered to appear in court:

	No pay	½ day	1 day	2 days	3 days	Length of hearing
Percent	72%	0%	3%	0%	5%	20%
Number	130	0	5	0	9	36

Military Duty

How do you pay an employee who is a reservist and is called to active duty?

	Statewide Percentage	Statewide Number
No pay	2%	3
Full pay	36%	65
Difference between full pay and military pay	62%	112

The maximum time you pay military pay is:

(103 responses)	Statewide Percentage	Statewide Number
1 week or less	4%	4
Between 1 and 2 weeks	26%	28
Between 2 and 4 weeks	15%	16
Between 1 and 6 months	2%	2
Six months	6%	6
Unlimited	16%	17
Other	31%	35

Adoption & Paternity Leave

How many days paternity leave do you pay?

	Statewide Percentage	Statewide Number
No paid paternity leave	82%	156
Less than 1 week	3%	6
1 week	5%	9
2 weeks	2%	3
Other	8%	17

How many days adoption leave do you pay?

	Statewide Percentage	Statewide Number
No paid adoption leave	82%	155
Less than 1 week	2%	3
1 week	3%	6
2 weeks	2%	3
Other	11%	21

Leave of Absence Benefits

What is the maximum time allowed for medical leaves?

	30 days or less	31 - 90 days	91 - 180 days	6 months to 1 year	1 year +	Varies by situation
Statewide Percentage	2%	16%	17%	5%	3%	57%
Statewide Number	3	30	32	10	5	104

76% of companies report having a leave of absence policy.

What is the maximum time allowed for personal leaves?

	30 days or less	31 - 90 days	91 - 180 days	6 months to 1 year	1 year +	Varies by situation
Statewide Percentage	25%	15%	9%	2%	1%	48%
Statewide Number	36	22	13	3	1	72

For a personal leave (non-medical) how long to do you continue the company share of health insurance premiums?

	Case by case	1st week of absence	1 month	2 - 4 months	5 - 6 months	Over 6 months
Statewide Percentage	61%	27%	2%	6%	3%	1%
Statewide Number	86	38	3	9	4	2

How long are health benefits continued during an extended medical leave (non-occupational illness/injury)?

	Case by case	1st week of absence	1 month	2 - 4 months	5 - 6 months	Over 6 months
Statewide Percentage	47%	8%	18%	17%	6%	4%
Statewide Number	87	15	33	32	12	8

How long do you hold a person's job when they are out on a personal leave of absence?

	Case by case	Maximum 12 weeks	13 to 26 weeks	27 to 52 weeks	Until termination
Statewide Percentage	80%	10%	7%	1%	2%
Statewide Number	113	14	10	2	3

How long do you hold a persons job when they are out on a non-occupational medical leave?

	Case by case	Maximum 12 weeks	13 to 26 weeks	27 to 52 weeks	Until termination
Statewide Percentage	56%	23%	13%	3%	5%
Statewide Number	105	42	25	6	9

FMLA Leave

Two-thirds of survey participants report being required to provide FMLA leave to eligible employees.

For companies that do pay all, or some of the FMLA leave, what factors are used to determine whether the FMLA leave is paid?

	Statewide Percentage	Statewide Number
Length of service	22%	7
Benefit eligible status	34%	11
Employee FMLA leave	34%	11
Pay limited to accrued benefit time	66%	21
Length of FMLA leave	13%	4
FMLA leave to care for family member	6%	2
Intermittent FMLA	9%	3
Other	9%	3

**Total does not add to 100% - respondents could choose multiple answers*

25% of companies that participated in the survey pay a portion of the leave taken under the Family and Medical Leave Act.

Percent of salary paid while out on FMLA:

	Statewide Percentage	Statewide Number
Full pay – 100%	67%	16
75% to 99%	0%	0
50% to 74%	0%	0
25% to 49%	4%	1
Less than 25%	29%	7
Unpaid	0%	0

What 12-month period do you use to calculate FMLA?

	Statewide Percentage	Statewide Number
Calendar year	13%	17
Rolling back 12 month period	65%	86
Rolling forward 12 month period	20%	27
Fixed year (fiscal)	1%	1
Fixed year (anniversary)	1%	1

How long does the company continue its contribution to the employee's health insurance premium when an employee is out on FMLA leave?

	Percent	Number
Only continue insurance contributions for the required 12-week period	52%	63
Continue insurance contributions from 13 to 26 weeks	25%	30
Continue insurance contributions from 27 to 52 weeks	4%	5
Continue insurance contributions until the employee resigns or is terminated	19%	23

LEAVE OF ABSENCE BENEFITS

What problems do you have with FMLA administration?

(Note: Does not add to 100%-companies could select more than one response)

	Statewide Percentage	Statewide Number
Meeting the paperwork deadline	22%	29
Definitions of what qualifies	19%	25
Definition of who qualifies	8%	11
HIPPA	14%	19
Medical documentation, storage, access	18%	24
Getting medical documentation	42%	55
Asking for and getting 2nd opinions	11%	14
Supervisors knowledge of the program	33%	44
Time it takes to administer the program	26%	34
Confidentiality issues	17%	23

Sabbaticals

Only 9% of companies allow employees to take a sabbatical to complete their education.

Work Life Benefits

Tuition Reimbursement

The company's tuition reimbursement program includes (does not add to 100%):

	Statewide Percentage	Grade required for reimbursement		
		Grade B or better	Grade C or better	No grade requirement
Limited to undergraduate courses directly job related	65%	24%	65%	11%
Limited to undergraduate courses that lead to a degree which is job related or logical career progression	76%	26%	64%	10%
Reimbursement for all undergraduate courses	21%	12%	65%	23%
Graduate courses directly job related	68%	36%	55%	9%
Limited to graduate courses that lead to a degree which is job related or logical career progression	69%	36%	57%	7%
Reimbursement for all graduate courses	16%	17%	45%	38%
Covers approved seminars	66%	12%	17%	71%
Covers certificate programs	71%	10%	25%	65%

Two-thirds of respondents offer tuition reimbursement benefits to employees.

50% of respondents cover the cost of books and 65% cover fees for approved courses.

Percentages reimbursed under the tuition reimbursement program:

Statewide Data	<50%	51 to 75%	76 to 90%	91 to 99%	100%	NA
Undergraduate courses	7%	6%	13%	3%	65%	6%
Graduate courses	6%	7%	14%	3%	60%	10%
Approved seminars	1%	2%	4%	0%	76%	17%
Approved certificate programs	2%	3%	6%	1%	75%	13%

What is the length of service required to be eligible for tuition reimbursement?

	Statewide Percentage	Statewide Number
Upon hire	17%	23
After 3 months	14%	19
After 6 months	21%	27
After 1 year	40%	52
Other	8%	11

What is the maximum tuition reimbursement offered per year?

	Statewide Percentage	Statewide Number
Less than \$1,000	10%	13
\$1,001 to \$2,000	17%	22
\$2,001 to \$3,000	16%	20
Over \$3,000	26%	33
Unlimited	31%	40

WORK LIFE BENEFITS

Do you require the employee to stay a period of time after reimbursement?

	Statewide Percentage	Statewide Number
No	64%	84
Yes, at least 6 months	4%	5
Yes, 1 year	22%	30
Other	10%	13

Eligibility for Executive MBA programs?

	Do not offer	Nonexempt / hourly	Exempt	Management	Executives
Percent	68%	18%	26%	31%	32%
Number	133	35	51	61	64

Percent tuition paid for Executive MBA programs: (of those who offer)

	100%	75%	50%	25%	0%
Percent	74%	0%	0%	13%	13%
Number	41	0	0	7	7

When coursework occurs during work schedule, treatment of time away from work:

	Statewide Percentage	Statewide Number
Paid for hours away from work	21%	14
Requires use of accrued time	42%	28
Requires time to be made up	37%	25

Wellness Benefits

40% of respondents offer company sponsored employee wellness programs, including:
(Note: companies could select more than one response)

Of those who offer:	# of respondents who offer	Percent who offer	Employee paid	Employer paid	Employee & company share cost
Smoking cessation classes	32	53%	4%	19%	23%
Classes on nutrition	23	43%	4%	18%	12%
Weight loss classes	37	57%	13%	17%	23%
Flu shots	60	81%	5%	57%	17%
Stress reduction programs	21	44%	3%	23%	6%
Time management programs	19	43%	3%	25%	2%
Discounted dental/vision	33	47%	10%	18%	22%
Chiropractor services	31	47%	9%	14%	25%
Employee assistance program	59	81%	1%	76%	3%
Pre-natal classes	12	35%	5%	5%	10%
Health screenings—blood pressure, cholesterol	46	70%	3%	51%	11%
Subsidized health lunch program	3	27%	2%	3%	0%
On-site exercise facility or program	16	40%	3%	22%	0%
Discounted health club membership	38	60%	7%	17%	30%
Massage therapy	12	35%	14%	2%	5%
Only those benefits provided through the company health insurance program	51	91%	16%	21%	52%

Financial incentives for healthy lifestyle behaviors:

	# of respondents who provide incentive	Average annual incentive
Weight loss programs	5	\$188
Smoking cessation programs	5	\$256
Exercise programs	7	\$163

4% of respondents offer employees access to health coaches. Services available include coaching on nutrition, fitness and exercise, medical questions, coping skills for chronic illness, weight loss, stress management and smoking cessation.

WORK LIFE BENEFITS

Work Life Balance Benefits

Percentage of companies that offer employees the following work life benefits:

	Nonexempt Employees	Exempt Employees	Management	Executive
Flexible work schedule	5%	2%	2%	4%
Job sharing	2%	2%	1%	1%
Telecommuting option	2%	6%	6%	5%
Flexibility to change to part-time	7%	6%	6%	3%

Percentage of companies that offer employees the following child care benefits:

On-site childcare	Subsidized childcare	Sick child program	Child care center discount	Back-up child care program
0%	1%	0%	0%	1%

Respondents offering:

	Statewide Percentage
Elder care counseling service	5%
Group automobile insurance	5%
Group homeowners insurance	5%
Group pre-paid legal services	2%
Discount cell phone purchase	5%
Discount computer purchase	5%

27% of respondents provide information and tools (such as on-line Internet materials) to help employees evaluate and manage their health care needs.

Benefits for Part-Time Employees

Minimum number of hours an employee must work to be eligible for full-time benefits and part-time benefits:

Full-time benefits			Part-time benefits		
Minimum hours	Percentage of companies	Number of Companies	Minimum hours	Percentage of companies	Number of companies
40 hours	39%	56	37.5 hours	0%	0
37.5 hours	4%	6	35 hours	2%	3
35 hours	23%	33	32 hours	6%	8
32 hours	7%	11	30 hours	25%	31
30 hours	26%	38	25 hours	14%	17
25 hours	0%	0	20 hours	37%	46
20 hours	1%	1	15 hours	16%	20
15 hours	0%	0	Don't have part-time employees	26%	52

Holiday pay for part-time employees:

	Statewide Percentage	Statewide Number
Only paid for hours/days the employee would have worked	50	36%
Paid prorated hours based on average hours worked only if holiday falls on regular scheduled work day.	43	31%
Prorated hours paid based on average hours worked	15	11%
No holiday pay given	32	23%

Contribution levels to the cost of health insurance premiums for part-time employees:

Percentage of Premium Paid by Companies											
Hours	# of Co's	100%	>90%	>80%	>70%	>60%	>50%	>40%	>30%	>20%	0
40	138	1%	5%	20%	38%	20%	11%	3%	0%	0%	0%
37.5	127	2%	4%	12%	38%	20%	10%	2%	0%	0%	13%
35	131	2%	4%	12%	37%	19%	10%	2%	0%	0%	14%
30	128	1%	3%	11%	30%	18%	9%	2%	0%	0%	26%
25	123	0%	1%	5%	6%	4%	7%	3%	1%	0%	73%
20	118	0%	0%	3%	6%	3%	6%	3%	2%	0%	75%
< 20	113	0%	0%	1%	1%	0%	2%	0%	0%	0%	96%

WORK LIFE BENEFITS

Minimum hours required for a part-time employee to be eligible for the following benefits:

	# of Co's	15-19	20-24	25- 29	30	32	35	37.5	40
Vacation	138	0%	22%	1%	1%	18%	36%	4%	17%
Holiday pay	134	0%	18%	2%	1%	16%	36%	4%	23%
Sick time	132	0%	42%	2%	2%	15%	27%	3%	10%
Personal days	131	0%	53%	1%	2%	15%	18%	3%	8%
Bereavement pay	139	0%	26%	2%	2%	19%	30%	3%	18%
Paternity pay	115	0%	84%	1%	1%	3%	8%	1%	2%
Leaves of absence	121	0%	81%	1%	1%	6%	7%	0%	4%
Health insurance	136	0%	38%	0%	3%	31%	22%	4%	2%
Dental insurance	135	0%	43%	1%	2%	29%	19%	4%	2%
Life insurance	133	0%	34%	2%	5%	32%	19%	6%	2%
STD insurance	133	0%	42%	2%	2%	28%	20%	4%	2%
LTD insurance	129	0%	44%	2%	4%	27%	17%	4%	2%
Pension plan	118	0%	86%	0%	0%	3%	8%	1%	2%
401Kplan	133	0%	24%	2%	2%	17%	29%	5%	21%
403Bplan	114	0%	92%	0%	0%	1%	6%	0%	1%
Vision care	122	0%	61%	1%	1%	18%	14%	2%	3%
AD&D	126	0%	42%	2%	3%	29%	17%	4%	2%
Travel accident	118	0%	79%	1%	0%	8%	9%	2%	1%
Adoption assistance	115	0%	94%	0%	0%	2%	3%	0%	1%
Legal	117	0%	91%	0%	0%	3%	4%	0%	2%
Education assistance	120	0%	63%	3%	3%	13%	13%	2%	3%
Company discount	116	0%	84%	0%	0%	2%	4%	1%	9%
Relocation	114	0%	97%	1%	0%	0%	2%	0%	0%
FSA accounts	128	0%	50%	1%	2%	16%	19%	4%	8%

Retiree Health, Dental, Life Insurance and Pre-Retirement Planning

Retiree benefits offered:

	Medical insurance	Prescription drug coverage	Dental insurance	Life insurance
Statewide Percentage	8%	6%	5%	2%
Number of companies	15	11	10	4

Age requirement for retiree benefit eligibility: (% based on those who offer retiree benefits)

Statewide Data	Medical insurance	Prescription drug coverage	Dental insurance	Life insurance
Age 55	25%	0%	30%	0%
Age 60	0%	9%	0%	0%
Age 62	10%	9%	0%	25%
Age 65	9%	18%	0%	0%
Other	25%	0%	0%	25%

Will not total 100%. Not all companies offer each benefit shown.

Years of service required to be eligible for retiree benefits: (percent based on respondents indicating they offered retiree benefits)

	Statewide Percentage	Statewide Number
5 years	27%	4
10 years	47%	7
15 years	7%	1
20 years	7%	1
More than 20 years	13%	2

8% of respondents reported offering retiree health insurance. Benefit plan changes include:

Statewide Data	Current retirees	Only for new retirees	Applies to current employees	Applies to new hires
No change	60%	27%	27%	20%
Benefits have been reduced in the past 2 years	13%	7%	13%	7%
Benefits have been reduced in the past 12 months	0%	0%	7%	0%
We plan to reduce benefits in the next 12 to 24 months	0%	7%	7%	7%
We have discontinued retiree health benefits	0%	0%	7%	7%

17% of survey respondents offer pre-retirement planning meetings or individual pre-retirement counseling.

80% of surveyed companies allow employees to bring their spouses to the pre-retirement planning sessions.

WORK LIFE BENEFITS

Pre-Retirement Planning

What subjects are covered during the pre-retirement planning meetings?

Topic offered	Trained by:	
Statewide Data	Percentage of companies	Internal staff Outside expert
Financial planning	100%	100%
Post retirement income	84%	100%
Legal matters	50%	100%
Health considerations	46%	100%
Leisure interests	41%	100%
Travel	36%	100%
Community services	32%	100%
Where to live	27%	100%
Other	33%	100%

What portion of the pre-retirement program is presented on company time?

	Statewide Percentage	Statewide Number
All of the program is offered on Company time	49%	17
50% or more of the program is presented on Company time	26%	9
Less than half of the program is presented on Company time	14%	5
None of the program is offered on company time	11%	4

Retiree Medical Savings Accounts (RMSA)

No respondents reported offering employees
Retiree Medical Savings Accounts

Miscellaneous Benefits

Severance Benefits

Severance benefits provided (Statewide Data – 160 respondents)

	Yes	No	Case by case
Nonexempt Employees	28%	30%	41%
Exempt–non-management	31%	23%	47%
Management	33%	16%	51%
Executive	35%	13%	52%

72% of respondents require a release of legal claims to be signed when severance is given.

Under what circumstances are severance benefits paid? (Statewide Data)

Nonexempt Employees	Layoff	Termination for cause	Voluntary resignation	Plant closure	Reorganization	Separation requested by company	Involuntary termination
Total # responses	139	123	121	102	117	121	124
Yes	44%	1%	2%	35%	32%	24%	17%
No	26%	78%	89%	40%	35%	35%	48%
Case by case	30%	21%	9%	25%	33%	41%	35%

Exempt non-mgt employees	Layoff	Termination for cause	Voluntary resignation	Plant closure	Reorganization	Separation requested by company	Involuntary termination
Total # responses	137	122	121	103	118	123	124
Yes	46%	2%	2%	36%	33%	28%	16%
No	19%	71%	87%	33%	25%	22%	39%
Case by case	35%	27%	11%	31%	42%	50%	45%

Management employees	Layoff	Termination for cause	Voluntary resignation	Plant closure	Reorganization	Separation requested by company	Involuntary termination
Total # responses	133	118	114	97	113	121	122
Yes	48%	2%	2%	37%	37%	30%	16%
No	14%	68%	84%	29%	21%	17%	35%
Case by case	38%	30%	14%	34%	42%	53%	49%

Executive employees	Layoff	Termination for cause	Voluntary resignation	Plant closure	Reorganization	Separation requested by Company	Involuntary termination
Total # responses	135	120	117	98	114	121	119
Yes	47%	3%	3%	34%	36%	31%	18%
No	15%	63%	83%	29%	21%	16%	34%
Case by case	38%	33%	14%	38%	43%	54%	49%

How severance is paid:

Statewide Data	Number	Yes	No	Case by case
Lump sum payment	125	33%	26%	41%
Salary continuance	128	41%	22%	37%

MISCELLANEOUS BENEFITS

Severance calculations:

Severance amounts	Nonexempt	Exempt non-management	Management	Executive
Total # responses	140	142	143	136
1 week for each year of service	19%	20%	20%	18%
2 weeks for each year of service	4%	5%	6%	4%
Flat 2 weeks severance	4%	3%	2%	1%
Flat 1 month severance	0%	1%	1%	1%
Flat 3 months	1%	1%	2%	2%
Flat 6 months	1%	0%	0%	1%
Flat 1 year	0%	1%	0%	1%
Handled case by case	47%	53%	55%	60%
No severance paid	24%	17%	14%	13%

Outplacement benefits offered:

Outplacement services	Nonexempt	Exempt non-management	Management	Executive
Number	15	22	32	34
Percent	8%	11%	16%	17%

Outplacement services are offered:

Length of outplacement	Nonexempt	Exempt non-management	Management	Executive
1 to 2 day seminar	5%	2%	1%	1%
1 month but < 3 months	3%	5%	3%	3%
3 months but < 6 months	2%	1%	3%	6%
6 months but < 1 year	0%	0%	1%	4%
1 year outplacement or more	1%	0%	1%	1%

When a person receives severance, do you continue benefits longer than those required by law?

	Yes	No	Case by case
Statewide Data	21%	47%	32%

If benefits are continued longer than required by law, which benefits are continued?

Health	Dental	Life insurance	AD&D	Retirement
87%	71%	14%	10%	10%

Statewide Data based on the 21% of companies who do extend benefits

If benefits are continued longer than required by law, how long do you continue benefits?

3 months or less	3 - 6 months	6 - 12 months	Through term of severance	Case by case
13%	6%	0%	22%	59%

Statewide Data (114 responses)

Moving and Relocation

Do you pay for new location visits for relocated employees (employee visits only)

	Yes—pays all costs	Yes—pays partial costs	No
New or existing employees	58%	22%	20%

If you do pay for new location visits, how many pre-relocation visits do you provide?

	Number of companies	1	2	3 or more
Existing employees	24	38%	58%	4%
New employees	39	48%	44%	8%

Do you pay for new location visits for family members (spouse & children) of the relocated employee?

Number of companies	Yes—pays all costs	Yes— pays partial costs	No
50	40%	26%	34%

If you do pay for family new location visits, how many pre-relocation visits do you provide?

	Number of companies	1	2	3 or more
Existing employees	21	48%	48%	4%
New employees	32	56%	41%	2%

The company pays for the following moving expenses (statewide averages based on those who provide the benefit):

	Packing, moving, unpacking	Moving only	Moving cars	Moving boats, trailers and other large items	Nothing
Existing employees	46%	20%	22%	10%	16%
New employees	58%	40%	28%	8%	6%

The company pays for household storage for transferred employees for:

	Up to 30 days	31 - 60 days	61 - 90 days	91 - 180 days	Over 180 days	Nothing
Existing employees	18%	10%	10%	3%	3%	58%
New employees	20%	11%	11%	0%	2%	56%

(Statewide averages based on 40 and 45 responses respectively)

196 companies responded to the moving and relocation questions. 26% offer some form of moving and relocation benefits to current and/or new employees.

MISCELLANEOUS BENEFITS

The company pays for the following forms of real estate assistance:

	Existing employees	New employees
Attorney fees	22%	26%
Mortgage assistance	10%	12%
Points	8%	12%
Commissions	14%	16%
Transfer taxes	16%	18%
Lease buyouts	12%	10%
Title search	18%	22%
No interest loan equal to equity	2%	2%
Cost associated with sale of current home	20%	22%
Other	6%	8%

(Statewide averages based on 50 respondents providing this benefit)

82% of companies extend relocation benefits to domestic partners. Average transportation expenses to new location:

	Existing employees (12 responses)	New employees (44 responses)
All	25%	43%
Part	17%	30%
None	58%	27%

Average number of days reimbursed for temporary quarters for relocated employees:

	Statewide Data
None	34%
30 days	34%
60 days	16%
90 days	16%
Over 90 days	16%

Percentages based on 50 respondents providing relocation benefits.

Average total budget per New Employee relocation (Statewide Data)

	# responses	< \$5,000	\$5,000 to \$9,999	\$10,000 to \$19,999	\$20,000 to \$29,999	\$30,000 or more
Nonexempt Employees	23	82%	9%	0%	9%	0%
Supervisor / 1st Line managers	27	45%	22%	22%	11%	0%
Middle managers	35	23%	23%	26%	17%	11%
Executives	35	17%	14%	20%	23%	26%

Average total budget per Existing Employee relocation (Statewide Data)

	# responses	< \$5,000	\$5,000 to \$9,999	\$10,000 to \$19,999	\$20,000 to \$29,999	\$30,000 or more
Nonexempt Employees	20	75%	15%	0%	10%	0%
Supervisor / 1st line managers	22	36%	23%	23%	18%	0%
Middle managers	27	22%	22%	15%	30%	11%
Executives	27	15%	18%	18%	19%	30%

Physical Examinations and Drug Testing

Percentage of companies who:

	Statewide Data
Require a physical examination as part of the hiring process	34%
Require a drug test when an employee is hired	46%

Percentage of companies that:

Physical exams are given upon:	Statewide Data
Hire	33%
Annual	2%
Every 2 years	2%
DOT	1%
Other	2%

Percentage of companies that: (Statewide Data)

Perform alcohol/drug testing for existing employees	
Random test	11%
Test for cause	28%
Test post accident	24%
DOT testing	20%
Other	6%

Percent of employees/applicants who fail the drug/alcohol test:

	0% - 5%	6% - 15%	15% - 25%	26% - 35%	36% or more
Existing employees (81 responses)	96%	4%	0%	0%	0%
New employees (110 responses)	94%	5%	0%	1%	0%

Physicals required during hiring process applied to:

Everyone	Hazard/safety-sensitive jobs	Nonexempt	Exempt	Management	Executives
68%	31%	6%	0%	0%	1%

(Percentages calculated based on 68 respondents who require physicals as part of the hiring process)

Workers Compensation

Management of Workers Compensation

Statewide Data	
Human resources	80%
Safety	8%
Operations	4%
Other	8%

Medical benefit continuation during extended workers compensation absence: (192 responses)

Less than 12 weeks	12 - 26 weeks	27 - 52 weeks	Case by case
14%	18%	4%	64%

41% of companies pay an employee during the waiting period when an employee is incapacitated due to work related injury and or illness.

Half of those companies require the employee to reimburse the company for the first 5 days in the event they do receive paid benefits.

32% of companies perform alcohol/drug testing when a job related accident occurs.

Limit time spent in Modified Duty:

	To 1 month	To 3 months	To 6 months	To 1 year	Case by case
Number	6	9	4	0	163
Percent	3%	5%	2%	0%	90%

72% of companies require a physical examination by a physician prior to the employee returning to regular work.

Point of termination when an employee is out on workers compensation:

	Never	3 months	6 months	1 year	2 years	Case by case
Number	16	10	11	11	2	127
Percent	9%	6%	6%	6%	1%	72%

Workers compensation administration:

	Number	Percent
Regularly communicates with workers comp carrier regarding claim and safety issues	175	89%
Conducts periodic audits of safety program and updates as needed	144	73%
Schedules regular loss control visits with workers compensation provider	141	72%
Attends workers comp claim hearings at the Department of Industrial Accidents	103	52%

90% of companies report conducting a post-accident investigation to determine root cause of the accident or injury.

94% of companies offer modified duty and or alternative work programs.

67% of companies report utilizing services from an occupational health facility as part of the company employee health and safety program.

Job description documentation of physical and mental requirements:

	Physical only	Mental only	Both	Does not include either	No response
Number	67	3	78	38	11
Percent	34%	2%	39%	19%	6%

Conducts regularly scheduled safety inspections / surveys of the facility

	Regular basis	Irregular basis	Do not conduct inspections or surveys
Number	104	64	29
Percent	53%	32%	15%

27% of companies report offering employees a safety incentive or recognition program when safety goals are met. Types of incentives include:

	Cash award	Gift card	Movie tickets	Food event	Time off	Other
Number	19	21	1	19	1	14
Percent of those who do offer program	36%	40%	2%	36%	2%	26%

Manager's role in Safety

	Number	Percent
Provided training to managers and supervisors in workplace safety and management of workers comp absences	47	24%
Hold managers and supervisors responsible for safety as part of their annual performance appraisal	101	51%

Emergency Action and Business Continuity Plans:

	Number	Percent
Has an emergency action plan in place	114	58%
Has a business continuity plan in place	65	33%

72% of respondents report having a Safety Committee. Committees meet:

Non active	16%
Monthly	50%
Quarterly	22%
Every 6 months	6%
Once a year	2%
Only when there is an accident	4%

64% of companies share the physical and mental job requirements with the employee's health care provider to help facilitate the employee's return to work.

WORKERS COMPENSATION

Respondents offering OSHA training: (based on 197 survey respondents)

	Proper lifting	Office ergonomics	Back health	Slips and falls	Safe driving	Other
Respondents offering	135	86	108	118	82	42
Percent	69%%	44%	55%	60%	42%	21%

Other programs offered include:

Forklift training	21 companies	11%
Hazmat / Hazcom	20 companies	10%
Lockout / Tagout	15 companies	8%
Confined Space	6 companies	3%
OSHA 10	6 companies	3%

6% of companies are self-insured for workers compensation.

Workers Compensation Premium History – past three years: (137 responses)

	Stayed the same	Increased	Decreased
Over the past 12 months	42%	26%	32%
Over the past 24 months	34%	38%	28%
Over the past 36 months	33%	40%	26%

The most common reported method used to control or decrease workers compensation costs is safety education.

48% of companies report having had an OSHA inspection.

One third of companies report having changed their workers compensation carrier in the past three years. One-half of those companies made the change for lower premiums.

Other Benefits

Mileage reimbursement when traveling company business: (188 responses)

20¢ - 25¢ per mile	26¢ - 35¢ per mile	36¢ - 47¢	per mile	48¢ - 54¢ per mile	55¢ or more
2%	6%	16%	33%	43%	

Percentage of companies that provide a company car to: (based on 197 survey respondents)

Nonexempt Employees	Exempt employees	Mgt	Executives	Outside sales	Use of Car on an as needed basis	No employee received company car
3%	4%	10%	40%	17%	9%	43%

84% of respondents have a formal employee handbook.

Percentage of companies that have their employee handbook in the following formats: (based on 164 respondents)

Individual hard copy	Online copy	Other
84%	13%	3%

62% of respondents allow employees to earn and redeem frequent flier miles earned during business travel.

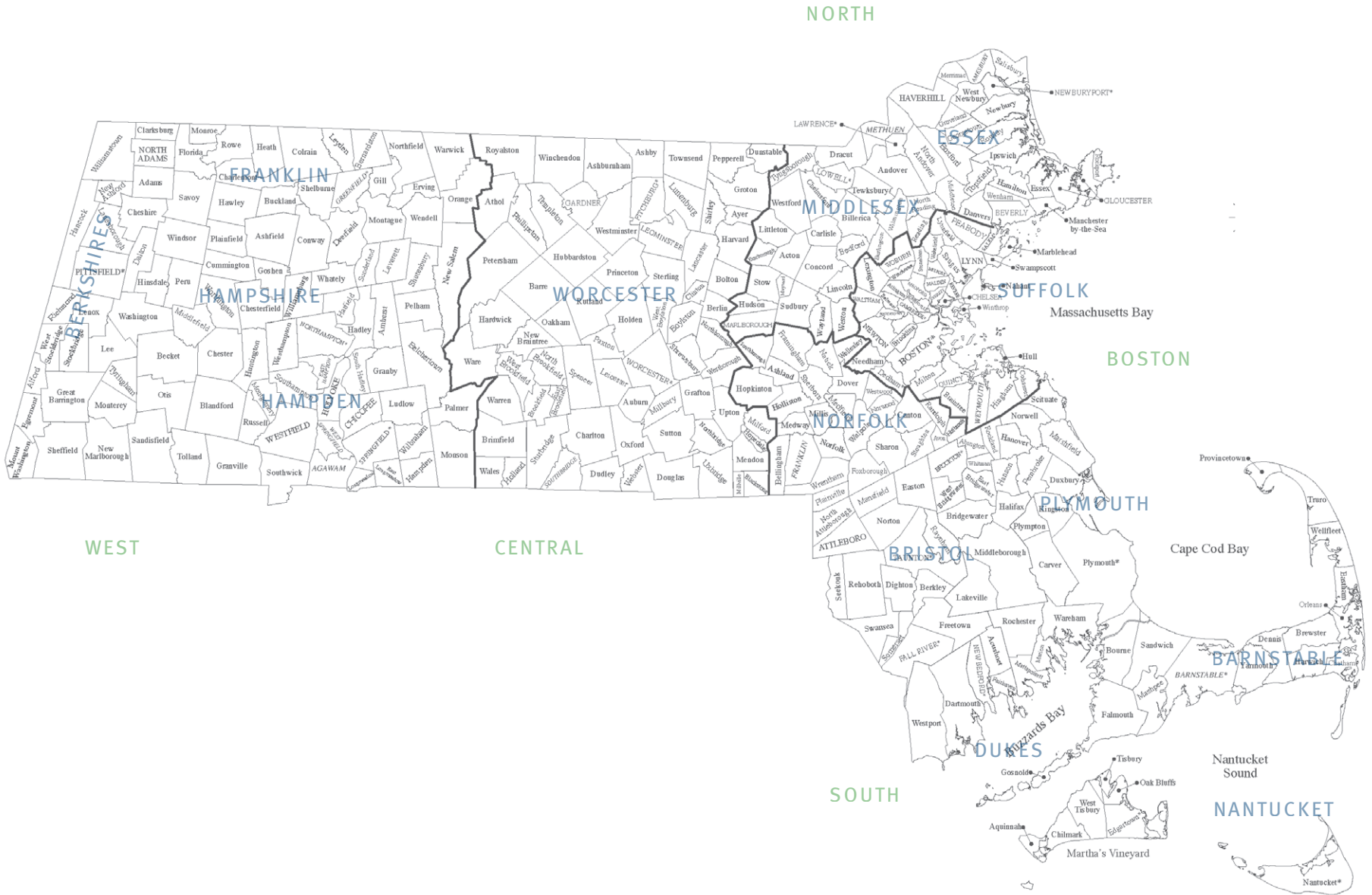
Steps taken to protect employees against identity theft: (based on 197 survey respondents)

	Statewide average
Don't use Social Security number on employee records and or time cards	73%
Don't use Social Security numbers on health insurance cards	83%
Social Security numbers have been removed from life insurance policies	36%

17% of respondents allow employees to smoke in company-owned or leased vehicles.

80% of respondents have a formal orientation program for newly hired employees.

14% of respondents offer a matching gifts program for charitable contributions.




2010 SURVEY PARTICIPANT LIST

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AVS, Inc. / Advanced Vacuum Systems Inc.	Hampden Structural Systems, Inc.
A. W. Chesterton Company	Hardware Products Company
Barclay Water Management Inc.	Harmonic Drive, L.L.C.
Belt Technologies Inc.	Harrison Specialty Co., Inc.
Bixby International Corporation	Hayden Corporation
Blount Fine Foods	Headwall Photonics, Inc.
Boyd Technologies, LLC	Health Enterprises, Inc.
Brookfield Engineering Laboratories, Inc.	Health New England
Buckley Associates, Inc.	Heatbath Corporation
Built-Rite Tool & Die, Inc.	High Liner Foods / Fishery Products International
Butler Automatic, Inc.	Hitec Corporation
Butler Dearden Paper Service	Holland Company, Inc.
C.L. Hauthaway & Sons Corporation	Hologic
Canyon Ranch in Lenox	Holyoke Gas & Electric Department
Carlin Combustion Technology, Inc.	Huntington Hotel Corporation
Concord Foods	Hyer Industries, Inc., Thayer Scale Company
Controller Service and Sales Company, Inc.	Hypertronics Corporation
Country Curtains, Inc.	Industrial Communications & Electronics, Inc.
Courier Corporation	Industrial Metal Products Company, Inc.
CPS Technologies Corporation	Industrial Precision, Inc.
Cranston Print Works Company	Ineoquest Technologies, Inc.
Crossroads School for Children	Instrument Technology, Inc.
Cuming Corporation	Interprint, Inc.
Curriculum Associates	Isaac Harding House Corporation
D. Francis Murphy Insurance Agency	Janis Research Company
DACON	Jefferson Rubber Works, Inc.
Dale Medical Products, Inc.	Job Training & Employment Corp.
Darmann Abrasive Products	Judge Baker Children's Center
Diamond Antenna & Microwave Corp.	Julius Koch USA, Inc.
Double E Company Inc.	Karl Storz Endovision, Inc.

2010 SURVEY PARTICIPANT LIST

Keltron Corporation	Rocheleau Tool & Die Inc.
Laddawn, Inc. DbA Northeast Poly Bag Company	S.I. Howard Glass Co., Inc.
Legacy Banks	Saint-Gobain PPL
Lewcott Corp	Savers Bank
Litecontrol Corporation	Segue Manufacturing Services
Martignetti companies	Sensata Technologies, Inc.
Massachusetts Medical Society	Sevcon, Inc.
Massachusetts Municipal Wholesale Electric Company - MMWEC	Shawmut Corporation
Mazonson LLC	Shawsheen Rubber Company, Inc. Arrowhead Athletics
MCDI	SIE Computing Solutions, Inc.
McNairn Packaging, Inc. Subsidiary of KVSJ, Inc.	Sika Sarnafil, Inc.
Mestek, Inc.	Sisters of St. Joseph
MEY Concessions, LLC	Solar Seal Company
Michael Humphries Woodworking Inc.	Solutek Corporation
Micrex Corporation	Southworth Company
Middlesex Savings Bank	Springfield Country Club
Minuteman International Co., LTD ACHLA Designs	Square One
ModuForm, Inc.	St. Pierre Manufacturing Corp.
Morgan Construction Company	Stannah Stairlifts, Inc.
Morgan Memorial Goodwill Industries Inc.	Sterling Manufacturing Company, Inc.
Morrison Berkshire, Inc.	Supercon, Inc.
Mountain View Landscapes & Lawn care, Inc.	T. Marzetti d/b/a Chatham Village Foods
Mustang Motorcycle Products	Tannin Corporation, Mann Chemical
National Lumber, Inc. & Reliable Truss and Components, Inc.	Tatnuck Country Club
Needham Electrical Supply Corporation	Tech Etch Inc.
New England Keyboard, Inc.	The Lathrop Community Inc.
New England Ropes Corp.	The October Company, Inc.
Newton Cemetery Corporation	TRW Automotive Engineered Fasteners
Nyacol Nano Technologies Inc.	Twin Rivers Technologies, L..P.
O. S. Walker Company, Inc.	UFP Technologies, Inc.
Oldcastle Foster Southeastern	Union Specialties, Inc.
Ophir Optics Inc.	United Lens Company, Inc.
Optometrics Corporation	VAT, Inc.
O'Reilly, Talbot & Okun Associates, Inc.	Venture Tape Corporation
Orion Industries, Inc.	Vitasoy USA, Inc.
Pelican Products	VNA of Greater Gardner
People Incorporated	Weilsi Enterprises D/B/A Holiday Inn Taunton
Perkins Paper, Inc.	Whipps, Inc.
PlumChoice Online PC Services	Whitney & Son, Inc. d/b/a Whitney Realty Trust
Polyvinyl Films, Inc. Indusol, Inc.	WNA, Inc.
PRECIX	Wollaston Alloys, Inc.
PremaTech Advanced Ceramics	Women's Apparel Group, LLC. DbA Boston Apparel Group
Pro-Teck Services, Ltd.	Wood & Wood Inc. dba Small Corporation
Quabaug Corporation	Woodmeister Master Builders
Quabbin Wire & Cable Company, Inc.	Woods Hole Oceanographic Institute
RECCO, Inc.	
Res-Tech Corporation	
Rex Cut Products Inc.	
Richard White Sons, Inc.	
Riverdale Mills Corp., James M. Knott	



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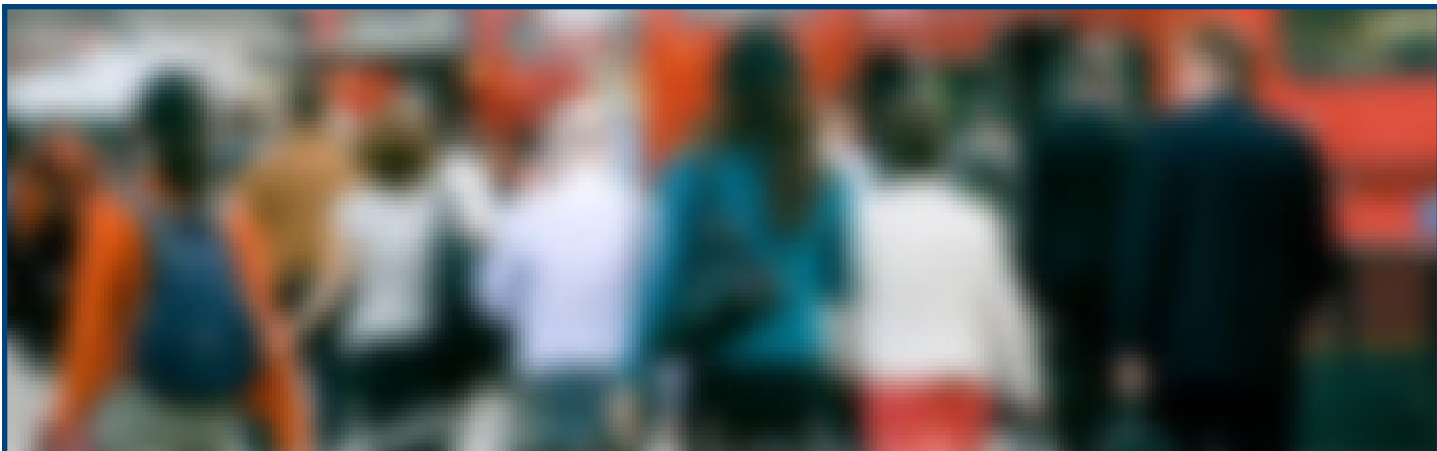
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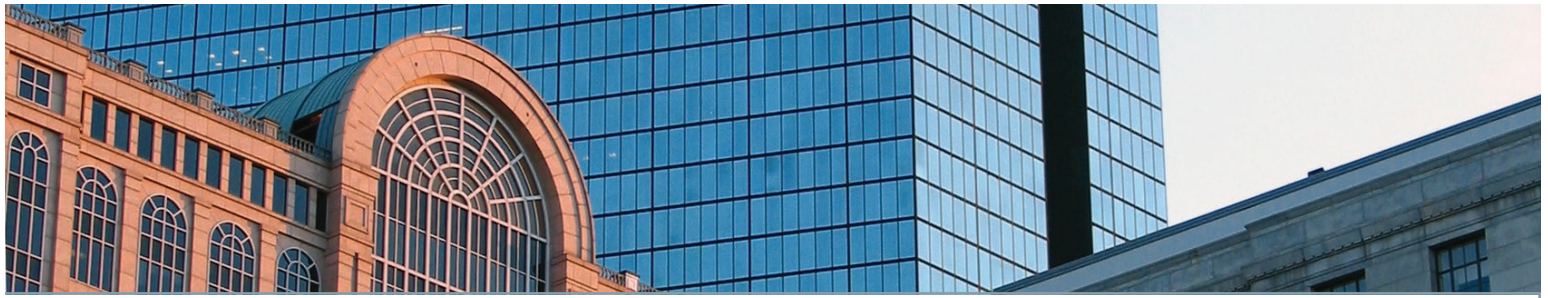
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- ☐ Affirmative Action Plan Services
- ☐ Reference Checking Services
- ☐ Data Security Personal Information Audit
- ☐ Personal Information Audit (Data Security Compliance)

Resources

- ☐ Human Resource Roundtables
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- ☐ Online Member Resource Center
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- ☐ Other _____



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