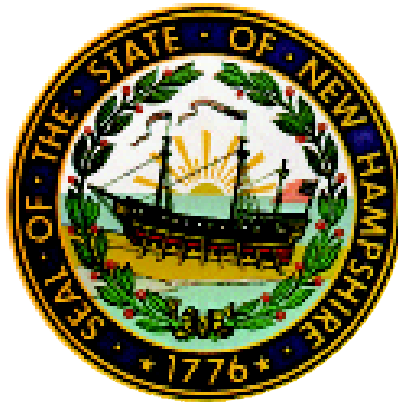


2004 New Hampshire Benefits

Prepared by
Economic and Labor Market Information Bureau
New Hampshire Employment Security



The State of New Hampshire

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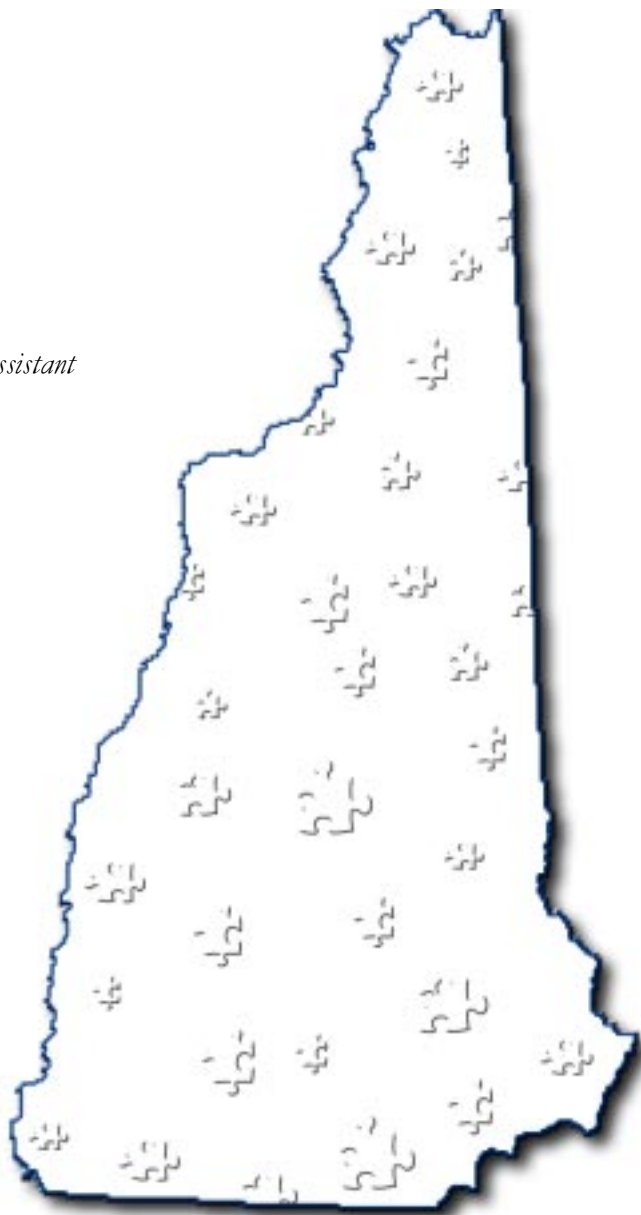
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Highlights

- In general, the likelihood that a firm would offer employees benefits increased as the size of the firm increased. However, firms with 20-99 employees had a smaller share of firms with employees enrolled than the other two size categories.
- Firms were much more likely to offer benefits to full-time employees than to part-time employees.
- Firms in the Information and Manufacturing supersectors were most likely to offer benefits to full-time employees while firms in the Construction and Leisure and hospitality supersectors were least likely to offer them.
- The survey showed that the main reason for firms not offering medical insurance to employees was cost.
- Firms were less apt to offer employees dental insurance than medical insurance.
- Paid holidays were the most common type of paid time off offered.
- More employers offered separate days off for vacation/personal and sick time than offered paid time off as a combined earned time off plan.
- Firms were less likely to offer full-time employees a retirement plan than medical insurance. Conversely, they were more likely to offer part-time employees a retirement plan than medical insurance.
- Firms were much more likely to have employees (both full- and part-time) enrolled in a defined contribution plan than a defined benefit plan.
- The cost of retirement plans was, for the most part, paid by both the employer and the employee.
- For firms that provided cost information for both insurance and retirement, almost all firms paid at least twice as much for insurance as retirement.

Benefits by Firm Size

The purpose of the 2004 New Hampshire Benefits Survey was to gather data about benefits offered by New Hampshire's employers. The goal was to provide New Hampshire's employers with a tool to use when comparing their benefit package to those of other employers in the same size class or industry.

The survey was an employer-based survey. Therefore, an understanding of the composition of New Hampshire's employers can be useful in interpreting the survey results.

In the second quarter 2003, from which the sample was extracted, there were

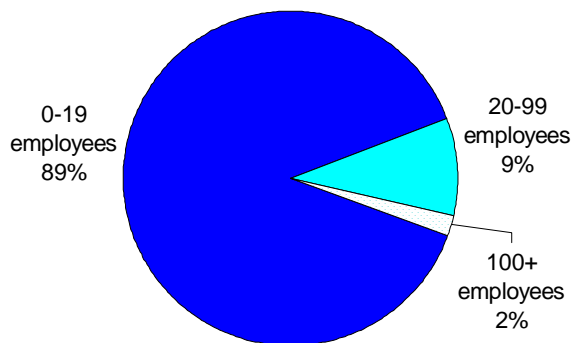
39,185 private (excluding Government) covered employers in New Hampshire.

The majority (89 percent) of employers had fewer than 20 employees each. These employers claimed about one-quarter of all employment in private firms.*

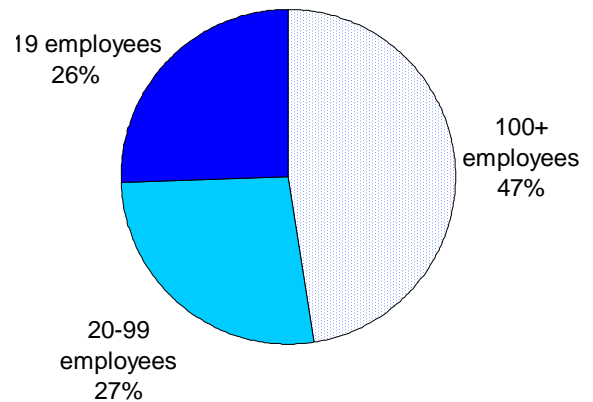
About nine percent of the employers had between 20 and 99 employees each and, when totaled, they too claimed about one-quarter of all employment in private firms.*

The remaining two percent of employers had 100 or more employees each. However, combined employment totaled half of all employment in private firms

Distribution of New Hampshire's *Firms*, 2nd Quarter 2003



Distribution of New Hampshire's *Employees*, 1st Quarter 2003*



*based on 1st quarter 2003. Firms by size breakout is only done for the first quarter each year.

Medical insurance offered

Overall, the survey showed that larger firms with employment during the reference week were more likely to offer medical insurance than smaller firms were. Secondly, firms were much more likely to offer medical insurance to full-time employees than to part-time employees.

Three quarters of the firms with fewer than 20 employees offered full-time employees health insurance, opposed to only one seventh of these firms that offered medical insurance to part-time employees.

The difference in the share of firms offering medical insurance to full-time versus part-time employees was even bigger for firms with 20 to 99 employees. Whereas nine out of ten firms with 20 to 99 employees offered full-time employees medical insurance, only one sixth of these firms offered this benefit to part-time employees.

Close to all firms with 100 or more employees offered full-time employees medical insurance, but still only two of every five of these firms offered medical insurance to part-time employees.

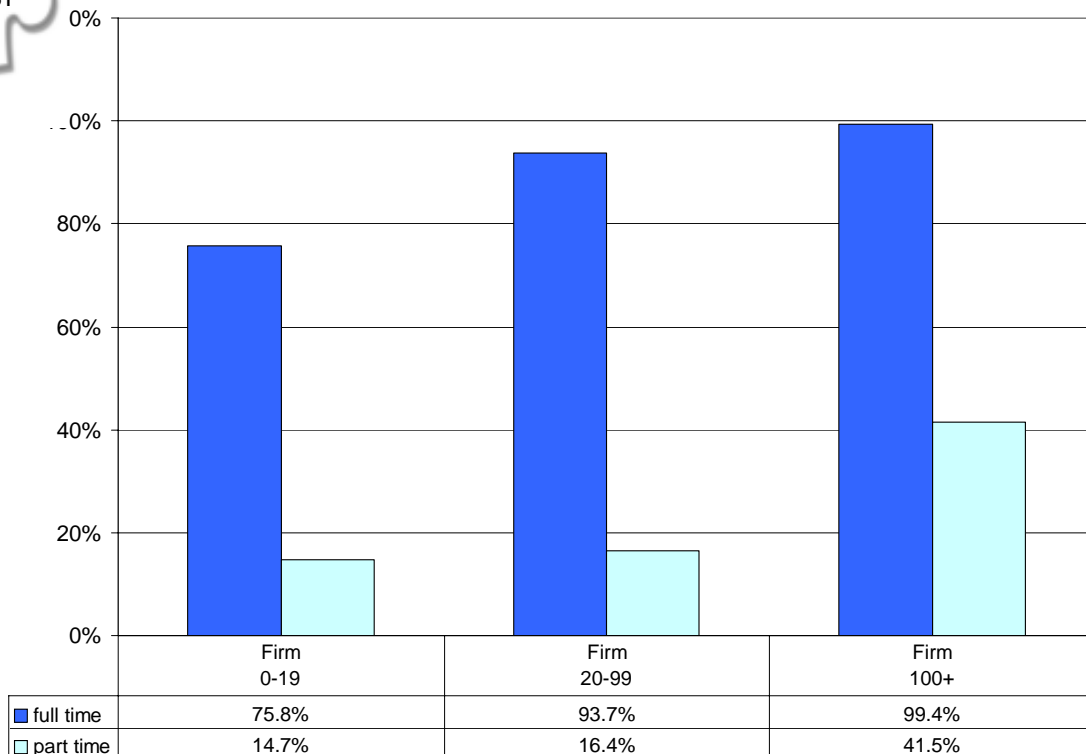
Reasons why firms didn't offer medical insurance

The survey showed that the main reason for not offering medical insurance was cost.

More than 60 percent of the respondents to this question chose cost as the main reason for not offering medical insurance to full-time and part-time employees. A little more than a quarter of the respondents to the question for full-time employment chose *employees covered by other plan*. For part-time employment only one tenth of the respondents chose *employees covered by other plan*.



Firms That Offered Medical Insurance



FIRM SIZE

Types of medical insurance offered
 No matter the size of the firm, the HMO plan was the most frequently offered. Additionally, the bigger the firm the more likely it was to offer multiple types of medical plans.

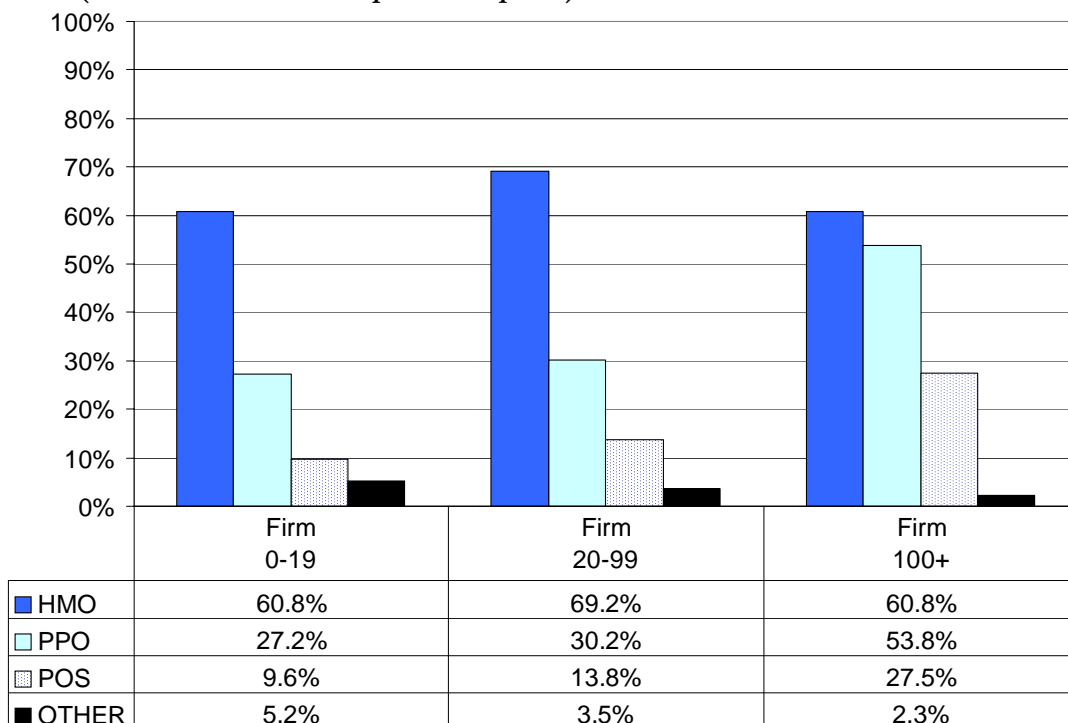
Firms with 20 to 99 employees were more likely to offer an HMO plan to full-time employees than were firms with less than 20 employees or firms with 100 or more employees. On the other hand, firms with 100 or more employees were more likely to offer Preferred Provider (PPO) and Point of Service (POS) medical insurance plans than the smaller firms were.

Of the responding firms that offered medical insurance, six of ten firms with 100 or more employees offered multiple types of medical plans to full-time employees. Less than a third of the firms with 20 to 99 employees offered multiple types of medical plans to full-time employees, while only a few of the firms with less than 20 employees did.

Of the few firms that offered medical insurance to part-time employees, the majority included an HMO plan. Overall, about a quarter included a Point of Service (POS) plan and about a third included a Preferred Provider (PPO) plan in the firm's medical insurance package.



Types of Medical Insurance Offered to Full-Time Employees
 (Firms could offer multiple health plans)



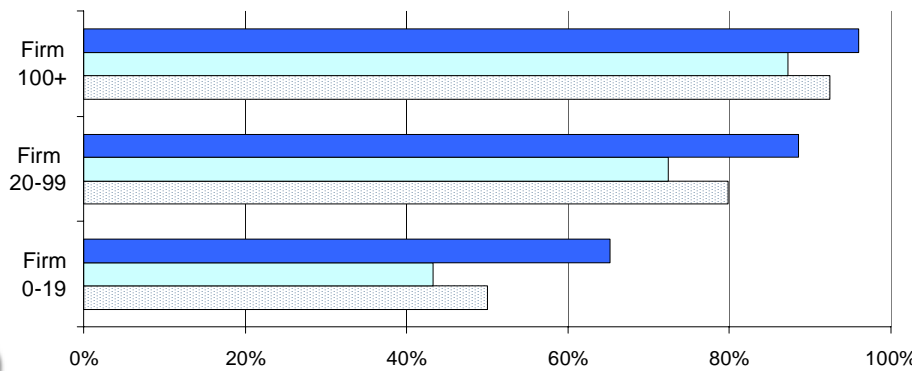
Enrollment in medical insurance

The survey showed that no matter the type of coverage plan (single, employee and dependent or family), firms with 100 or more employees were the most likely to have employees enrolled. Many more firms had full-time employees than part-time employees enrolled in medical coverage plans.

The results showed among all firm sizes, most firms had employees enrolled in a single coverage plan.

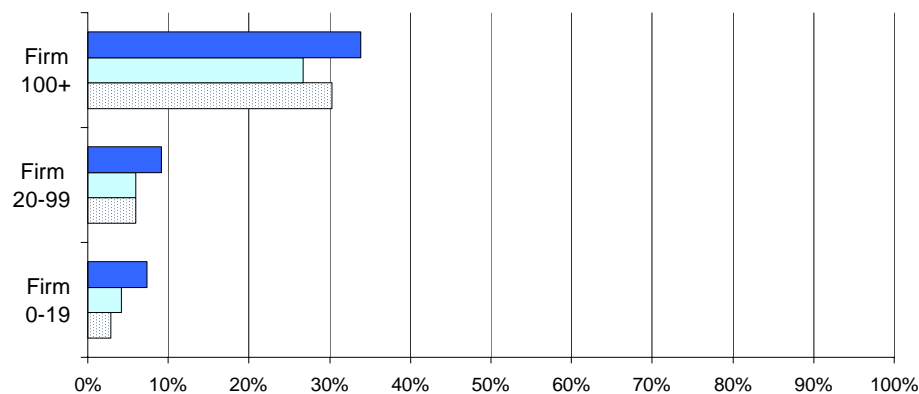
Among responding firms with 100 or more employees compared to firms with

Enrollment by Plan, Full-Time Employees Out of Total Firms



	Firm 0-19	Firm 20-99	Firm 100+
■ single	65.2%	88.5%	96.0%
■ dependent	43.3%	72.4%	87.3%
■ family	50.0%	79.8%	92.5%

Enrollment by Plan, Part-Time Employees Out of Total Firms



	Firm 0-19	Firm 20-99	Firm 100+
■ single	7.4%	9.1%	33.8%
■ dependent	4.1%	6.0%	26.8%
■ family	2.9%	6.0%	30.3%



table page 53

fewer than 20 employees, the differences between the percent of firms out of total with full-time employees enrolled were 30.8 percent for single coverage, 44 percent for employee and dependent coverage, and 42.5 percent for family coverage.

For part-time employees, between a third to a fourth of the total responding firms with 100 or more employees had employees enrolled in any of the medical coverage plans. Of the total responding firms with 20 to 99 employees, only one in ten firms had part-time employees enrolled in a single coverage plan. Of these medium size firms less than one of 17 firms had employees enrolled in an employee and dependent or family coverage plan. For firms with less than 20 employees, even fewer firms had part-time employees enrolled in any of the coverage plans.

Out of total responding firms with full-time or part-time employment, respectively, firms with 100 or more employees were about three times more likely to have full-time than part-time employees enrolled in any of the medical coverage plans. Firms with 20 to 99 employees were nine to thirteen times more likely to have full-time employees than part-time employees enrolled and firms with less than

20 employees were nine to seventeen times more likely to have full-time than part-time employees enrolled.

Medical insurance premiums

Overall, no matter the size, a larger share of firms paid at least half of the medical insurance premium for single coverage than of the premium for the employee and dependent or family coverage plan.

The survey showed that firms with less than 20 employees were at least twice as likely to pay 100 percent of the premium than firms with 20 or more employees, no matter the type of coverage plan (single, employee and dependent, or family). Out of all the firm size categories, firms with 100 or more employees were most likely to pay 50 percent or more of the insurance premium, no matter the type of medical coverage.

None or very few firms of any size with part-time employees enrolled paid 100 percent of the premium, no matter the type of coverage. Of the firms with part-time employees enrolled, firms most commonly paid between 50 to 75 percent of the premium for single coverage and less than 50 percent of the premium for the employee and dependent coverage plan or family coverage plan.

Note: The share of firms with employees enrolled was taken out of total firms with full-time or part-time employment, respectively and not out of the firms that said they offered a particular benefit. This gives a better picture for comparison of the different medical coverage plans between full-time and part-time and between small firms and larger firms.

Percent of Medical Insurance Premiums Paid by Firms For Full Time Employees

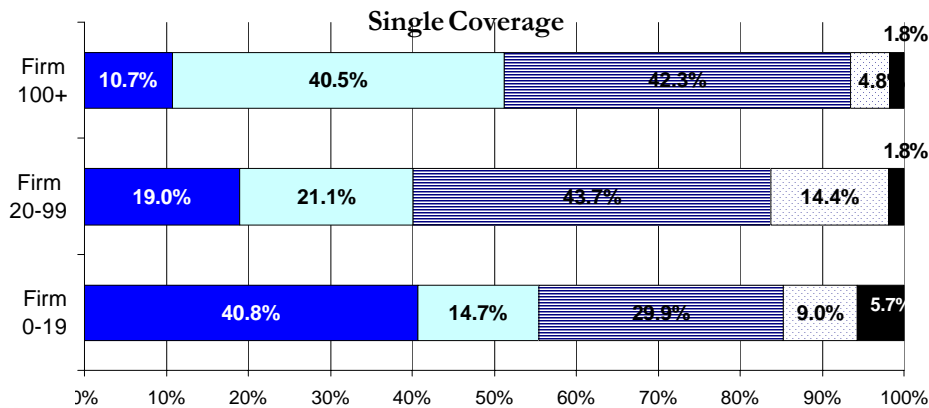
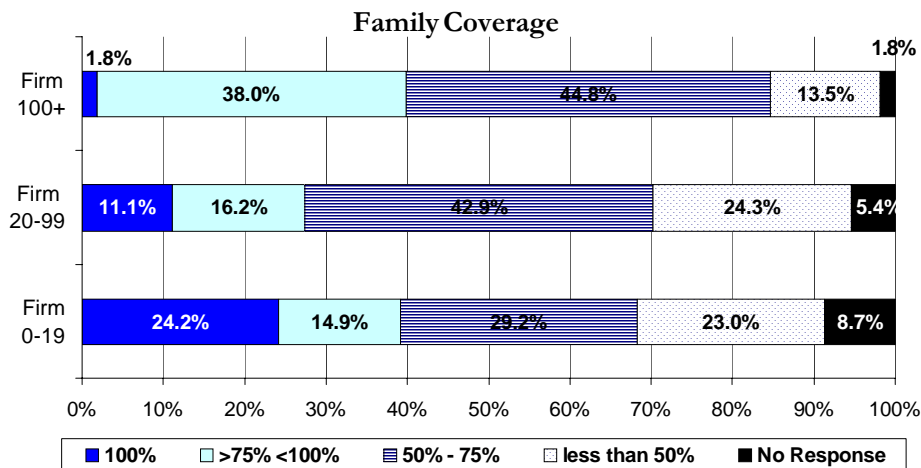
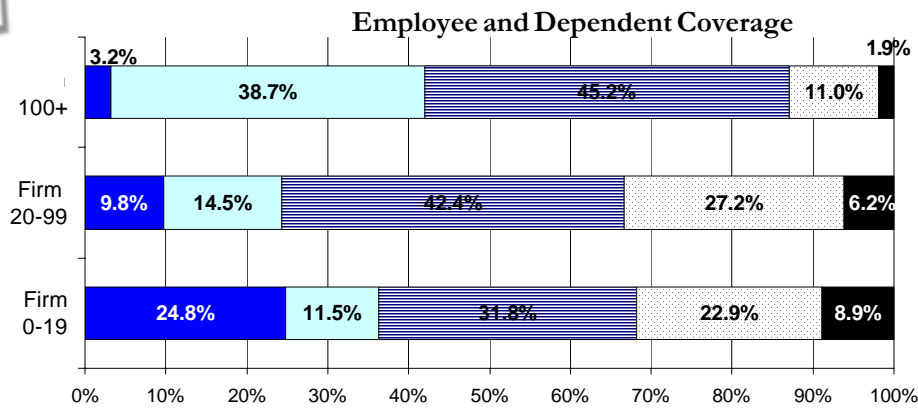


table page 53



■ 100% ■ >75% < 100% ■ 50% - 75% ■ less than 50% ■ No Response

FIRM SIZE

Dental insurance offered

All responding firms, no matter the size, were less apt to offer employees dental insurance than medical insurance. However, the pattern of larger firms being more likely to offer medical insurance was repeated for dental insurance.

these firms offered medical insurance to full-time employees only a third offered dental insurance. For firms with 100 or more employees dental insurance was offered by nine of ten firms whereas medical insurance was offered by close to all firms.

The survey showed firms with fewer than 20 employees had the largest variance in the share of firms offering medical versus dental insurance. While three quarters of

Dental insurance was least likely to be offered to part-time employees by firms with fewer than 20 employees. And these

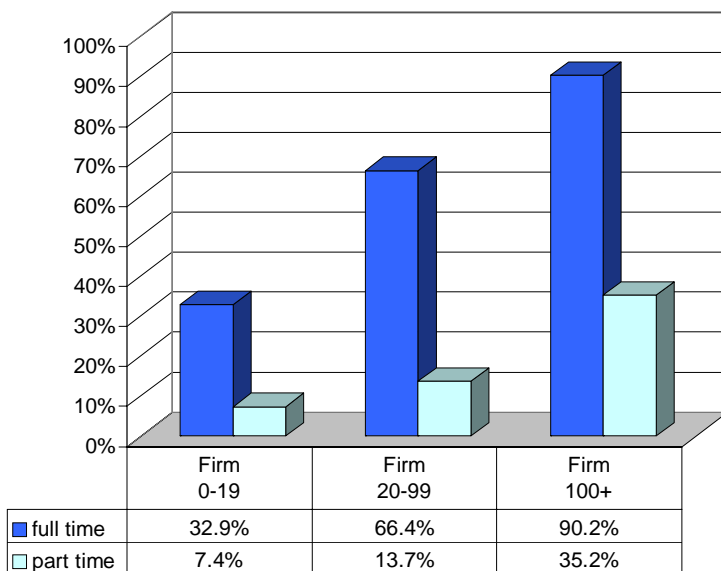
firms were only half as likely to offer dental insurance than medical insurance to part-time employees.

Enrollment in dental insurance
Close to all of the firms that offered dental insurance had full-time employees enrolled in a plan.

Firms with fewer than 20 employees were most likely to have full-time employees enrolled in dental insurance. In addition, no matter the size, most firms offering dental insurance had full-time employees enrolled.

On average, more than three quarters of the relatively few firms that offered dental insurance had part-time employees enrolled.

Firms That Offered Dental Insurance



Among Those Firms That Offered Dental Insurance, the Share That had Enrollees

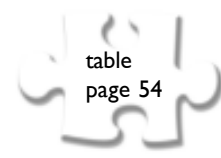
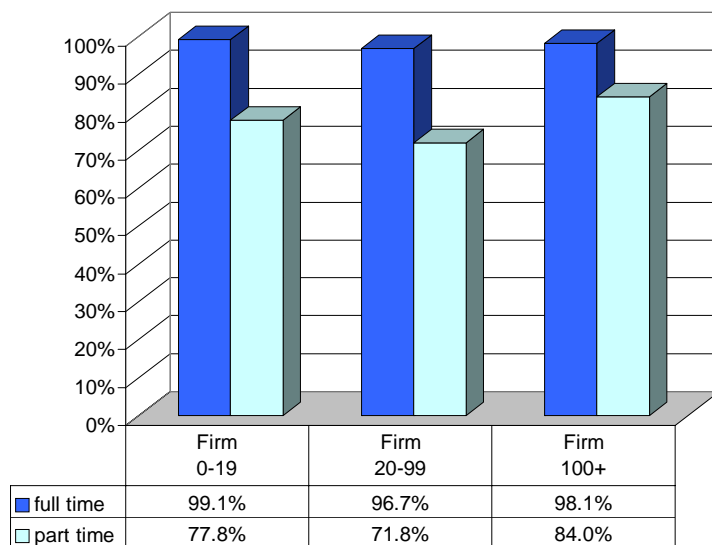


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Dental insurance premiums

The pattern of small firms most commonly paying 100 percent of the medical insurance premium was repeated for dental insurance.

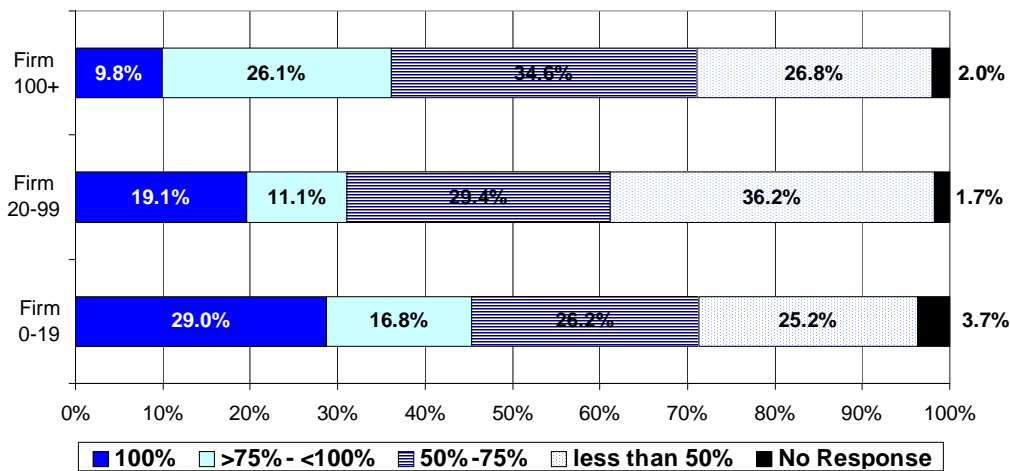
Of the three firm sizes, those with fewer than 20 employees were most likely to pay 100 percent of the dental insurance premiums for full-time employees. Almost 30 percent of these firms paid the entire premium for dental insurance.

Firms with 100 or more employees and firms with fewer than 20 employees were equally likely to pay half or more of the dental insurance premium for full-time

employees. Close to 70 percent of these firms paid at least half of the dental insurance premium for full-time employees. This compared to about 60 percent of the firms with 20 to 99 employees that paid at least half of the premium. In comparison to medical insurance premiums, a larger share of firms paid at least half of single coverage for the medical insurance premiums than for dental insurance premiums.



Percent of Premium Paid by Firms for Dental Insurance, Full-Time Employees



Other insurances offered

The larger the firm, the more likely it was to offer other types of health-related insurance to employees.

The survey showed that firms followed the same pattern in offering other types of insurance as offering medical and dental insurance. All types of health related insurance were most frequently offered by the bigger sized firms for both full-time and part-time employees.

Among firms with 100 or more employees, life insurance was the most commonly offered “other” insurance with more than 90 percent of these firms offering the insurance. For firms with less than 100 employees, a prescription drug plan was the most frequently offered “other” insurance with between 58 percent and 74 percent of the firms offering the plan to full-time employees.

The prescription drug plan was also the most frequently offered “other” insurance by firms with part-time employees, no matter the size. But the frequency of firms

that offered this insurance to part-time employees was much lower than the frequency in which the insurance was offered to full-time employees. A third of the firms with 100 or more employees offered part-time employees a prescription drug plan and only one tenth of the firms with less than 20 employees offered it.

Vision insurance was offered less frequently than alternative health plans to both full-time and part-time employees for firms in all size categories.

Long term and short term disability showed the same pattern with eight of ten firms with 100 employees or more offering it, and three of ten firms with less than 20 employees offering it.

For part-time employees, nearly nine years of work the number of days offered each year was roughly fifteen in the smallest firms to eighteen in the largest ones.



Other Types of Insurance Offered

Insurance Type	FULL -TIME Firm			PART -TIME Firm		
	0-19	20-99	100+	0-19	20-99	100+
Vision	22.6%	35.5%	61.3%	3.3%	7.0%	26.1%
Prescription drug	57.9%	74.0%	89.0%	10.3%	14.4%	33.8%
Alternative healing (ie. chiropractic, acupuncture)	32.9%	49.7%	74.0%	5.8%	10.2%	31.0%
Life	37.5%	65.6%	93.1%	6.6%	13.3%	31.0%
Short-term disability	29.6%	55.5%	80.9%	8.2%	11.9%	25.4%
Long-term disability	27.7%	49.7%	79.8%	6.2%	10.2%	26.1%

Paid time off offered

In general, the larger the firm size, the more likely it was for the firm to offer paid time off to employees. Also, the survey results showed that firms, no matter the size, were more likely to offer paid time off to full-time employees than to part-time employees.

Paid time off seemed to be a common benefit offered to full-time employees by responding firms, no matter the size. Nearly all of the responding firms with 20 or more employees offered paid time off to full-time employees, while about nine of every ten firms with fewer than 20 employees offered it.

Paid time off for part-time employees was not as common as it was for full-timers. The larger the firm size, the more likely it was to offer paid time off to part-time employees. For firms with fewer than 100 employees, there was about a 50 percentage point difference between the percent

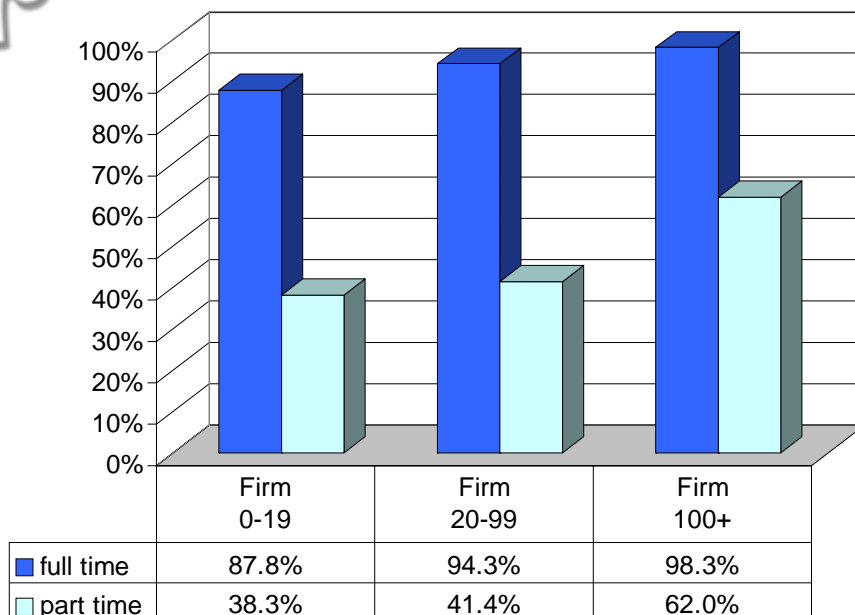
of firms who offered full-timers paid time off and those who offered it to part-timers, while the gap between the two was smaller for firms with 100 or more employees.

Types of Paid Time off Offered
 Paid holidays were the most common type of paid time off offered by responding firms. More employees offered separate days for vacation/personal and sick time than offered a combined earned time off plan.

Paid Holidays
 Paid holidays were, by far, the most common type of paid leave offered by responding firms of all sizes. Nine of every ten responding firms that offered paid time off, no matter the size, offered full-time employees paid holidays. The number of holidays offered increased with the size of firm, ranging from seven to nine per year.



Firms That Offered Paid Time Off



For part-time employees, nearly nine of every ten responding firms in size class 0-19 offered this benefit while only eight of every ten firms in size class 20-99 offered it. Those with 100 or more employees came in right in the middle with 84 per- cent offering paid holidays. The number of holidays offered increased with the size of firm, ranging from about six to eight per year. Many firms indicated that these days were prorated for part-time employees.

days offered ranged from about nine to twenty-one after one year of service to about seventeen to twenty-nine after 10 years of service with larger firms offering the most days.

For part-time employees, the larger the firm size, the more likely it was to offer this type of leave account. In size class 100 or more, just under 40 percent of responding firms offered this benefit to part-time employees compared to about 20 percent in size class 0-19. The number of days offered each year varied with firm size, the larger ones offering more. They ranged from seven to twenty-one pro-rated days after one year of work to twelve to twenty-nine after ten years.

Note: Some employers offered paid time off in a combined leave account where the employee can choose how they use the time off while other employers offered paid time off for vacation/personal days separate from sick days. However, not all employers that offered separate vacation/personal days also offered sick days.

Combined leave account

Roughly one-third of firms that offered paid time off, offered full-time employees a combined leave account. This did not vary much with firm size. What did vary with firm size was the number of days offered per year. The average number of

Separate vacation/personal days

Roughly two-thirds of all responding firms that offered paid time off offered separate vacation/personal days to full-time employees. The number of days offered after one year of work ranged from about seven in the smallest firms to ten days in the largest firms. After ten

Types of Paid Time Off Offered to Full-Time Employees

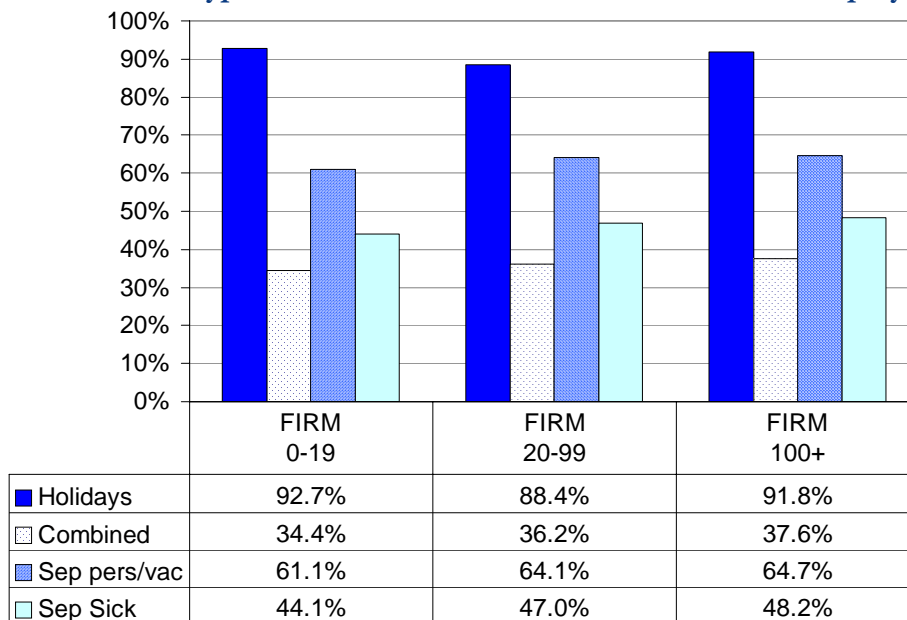


table page 57

years of work the number of days offered each year was roughly fifteen in the smallest firms to eighteen in the largest ones.

For part-time employees, half of the responding firms in both size class 0-19 and in size class 100 or more offered separate vacation/personal days. Only about 40 percent of the responding firms in size class 20-99 offered part-time employees separate personal/vacation days. The number of days offered each year ranged from six to ten after one year of work to about twelve to seventeen after 10 years of work, with the larger firms offering more each year. Many firms indicated that days for part-time employees were prorated.

Separate sick days

About half of the responding firms with 20 or more employees offered full-time employees separate days for sick time. The

share was slightly smaller for firms with fewer than 20 employees.

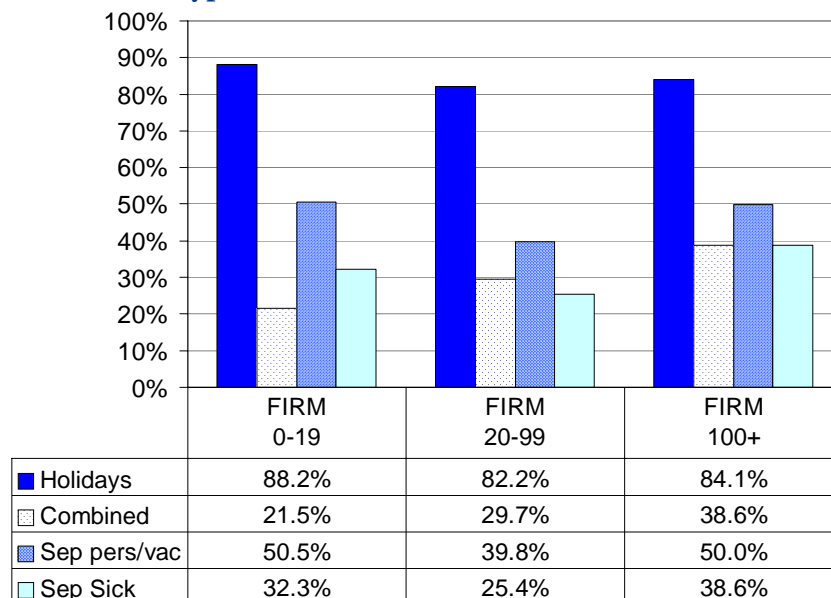
The number of sick days offered to full-time employees ranged from five to eight days, with firms in the larger size class offering more.

The number of responding firms that offered part-time employees separate days for sick time varied considerably depending on size. While nearly two of every five responding firms in size class 100 or more offered part-time employees separate days for sick time, only one in four from size class 20 to 99 did so. Responding firms in size class 0 to 19 came in the middle with about one in three offering this benefit.

The number of sick days offered to part-time employees ranged from five to eight prorated days, with firms in the larger size class offering more.



Types of Paid Time Off Offered to Part-Time Employees



Retirement plans offered

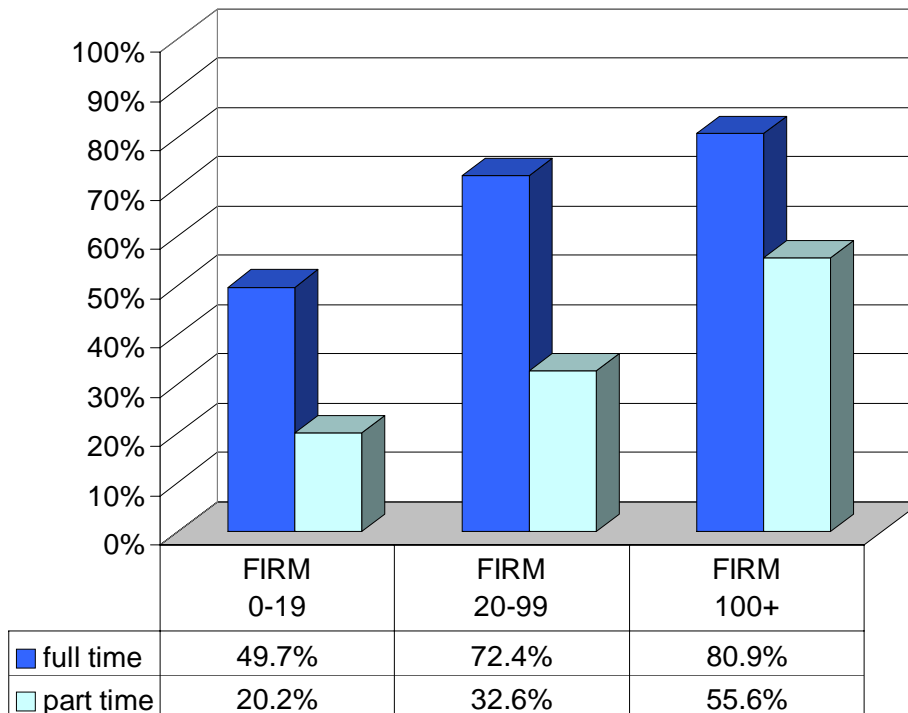
Responding firms, no matter the size, were less likely to offer full-time employees a retirement plan than they were to offer medical insurance. Conversely, they were more likely to offer part-time employees a retirement plan than they were to offer medical insurance.

The chance a part-time employee would be offered a retirement plan also increased as the size of firm increased. Even so, only about half of the responding firms with 100 or more employees offered part-timers a retirement plan.

The larger the firm size, the more likely it was to offer employees a retirement plan. Four of every five responding firms with 100 or more employees offered full-time employees a retirement plan. Although those responding firms with 20 to 99 employees were not quite as likely to offer retirement plans as the larger firms were, seven of every ten still offered this benefit to full-time employees. Only half of the responding firms with fewer than 20 employees offered full-timers a retirement plan.

New Hampshire firms were asked about the types of retirement plans they offered to employees. The types of plans offered were grouped into two categories: defined benefit plan and defined contribution plan. The defined benefit plan is a calculated benefit amount and uses such items as years of service, age at retirement, and earnings level to determine pension benefits. The defined contribution plan includes company profit sharing, 401k, 403b, 457, and SEP IRA. Some employers offered employees both plans.

Firms That Offered a Retirement Plan



Enrollment in retirement plans

Responding firms that offered a retirement plan, no matter the size of firm, were much more likely to have employees (both full- and part-time) enrolled in a defined contribution plan rather than a defined benefit plan. Some firms had employees enrolled in both.

enrolled in this type of plan. The enrollment shares weren't much lower for firms in the two smaller size classes.

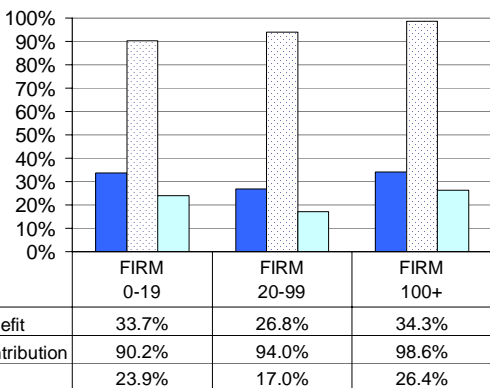
Firms with 100 or more employees were more likely to have full-time employees enrolled in both types of plans while those with 20 to 99 were least likely to.

Among responding firms of all size classes between one-quarter to one-third of those offering a retirement plan had full-time employees enrolled in a defined benefit plan.

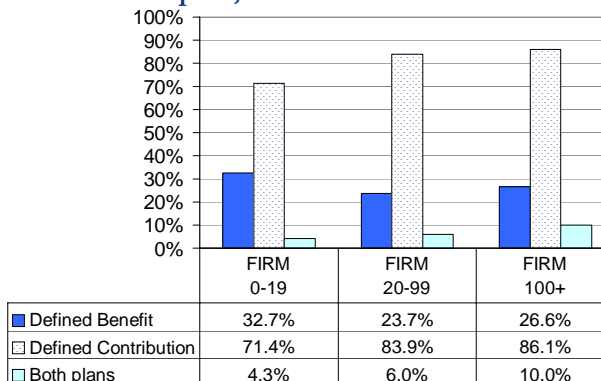
Of those responding firms who did offer part-time employees a retirement plan (no matter the size of firm), most had part-time employees enrolled in a defined contribution plan rather than a defined benefit plan. These responses were at least 10 percentage points lower than firms that had full-time employees enrolled. Very few firms had part-time employees enrolled in both types of retirement plans.

A defined contribution plan was, by far, the most common type of plan responding firms had full-time employees enrolled in, no matter the size of firm. Nearly all firms with 100 or more employees that offered a retirement plan had full-time employees

Enrollment by type of retirement plan, Full -Time



Enrollment by type of retirement plan, Part -Time



Funding of retirement plans

The majority of firms, no matter the size, indicated that both retirement plans were funded by the employer and the employee.

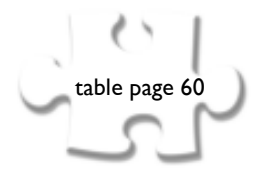
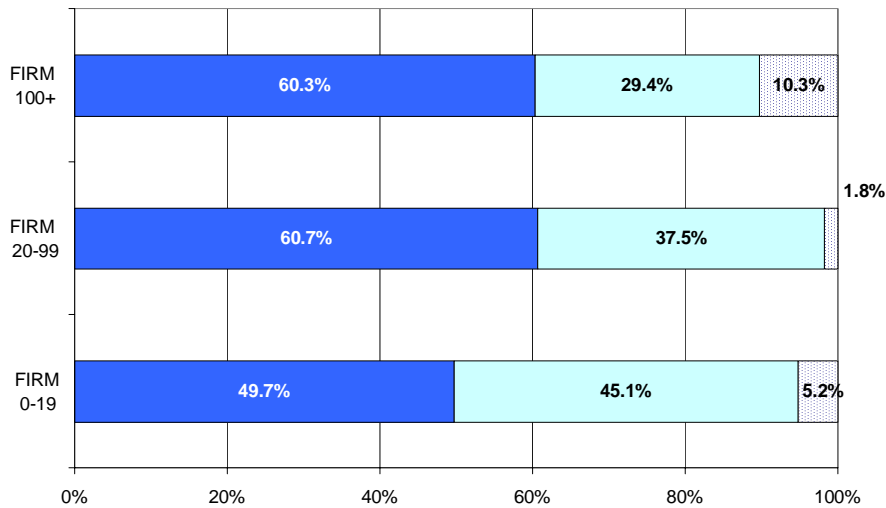
Of the responding firms that had full-time employees enrolled in a defined benefit plan, at least half of the firms, no matter the size, indicated that both the employer and employee funded the plan. In addition, more than 2 of every 5 of the firms with fewer than 20 employees said the employer totally funded the plan. For firms with more than 20 employees, about one third reported that the employer

funded the entire plan. The number of firms that had part-time employees enrolled in a defined benefit plan was so small that the responses were not publishable.

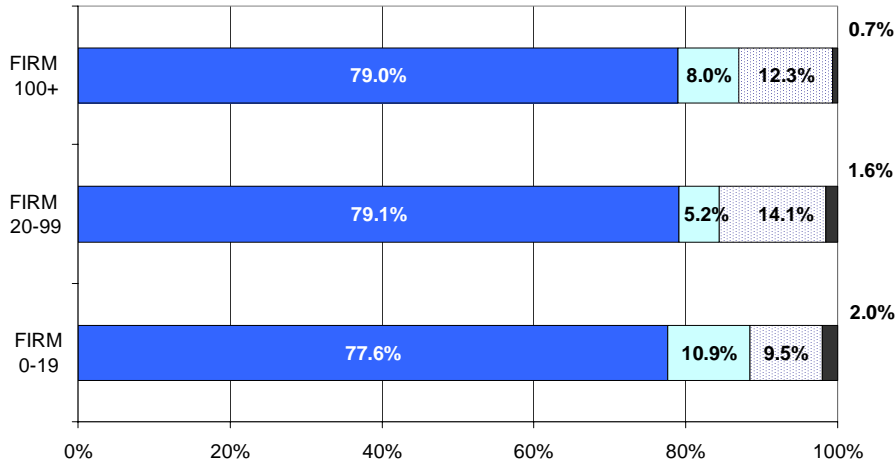
Of the responding firms that had full-time employees enrolled in a defined contribution plan, no matter the size, four of five firms indicated the plan was funded by both the employer and the employee. For firms with part-time employees enrolled in a defined contribution plan, about four of every five firms indicated that both employer and employee funded the plan.

Funding of Retirement Plans for Full-time Employees Enrolled

Defined Benefit Plan



Defined Contribution Plan



Other benefits offered

For the most part, the larger the firm size, the more likely it was to offer employees other benefits. Also, firms were more likely to offer full-time employees other benefits than part-time employees.

Overall, bonuses and employee discounts were the most common type of other benefits offered to both full- and part-time employees by responding firms, no matter the firm size. On the other end of the scale, an employee stock option plan and childcare were the least common types of other benefits offered.

For the most part, the larger the firm size, the more likely it was to offer full- or part-time employees other benefits. In most cases, roughly twice as many firms with 100 or more employees offered other benefits than did firms with 20 to 99 employees. The gap between the smaller two firm size categories was significantly less. For flextime, telecommuting, and child care, responding firms with fewer than 20 employees were more likely to offer these benefits to full-time or part-time employees than were firms with 20 to 99 employees.

Other Types of Benefits Offered

Benefit Type	FULL -TIME			PART -TIME		
	0-19	20-99	100+	0-19	20-99	100+
Flextime	22.6%	19.4%	32.9%	18.5%	14.4%	30.3%
Telecommuting	10.1%	7.9%	15.0%	4.1%	3.9%	12.0%
Employee Assistance/Employee Wellness Program	8.2%	18.9%	61.3%	2.5%	10.5%	47.2%
Flexible spending account (allow employees to set aside pre-tax money)	13.1%	26.5%	64.7%	4.5%	12.6%	33.8%
Education/tuition assistance	34.1%	38.0%	68.8%	14.1%	16.1%	35.9%
Child care (ie on-site/off-site facility, reimbursements, vouchers)	4.6%	4.1%	9.8%	3.7%	1.8%	9.2%
Employee discounts	37.2%	50.3%	64.2%	28.8%	38.6%	53.5%
Bonuses	65.2%	69.9%	75.1%	37.4%	37.5%	46.5%
Employee Stock Purchase Plan	2.4%	3.8%	13.9%	0.8%	3.2%	10.6%



Operate on shifts

The larger the firm, the more likely it was to operate on shifts and to pay a shift differential.

Two-thirds of the responding firms with 100 or more employees indicated they had full-time employees working on shifts. Only about one-third of responding firms with 20 to 99 employees had full-time employees working on shifts while about one in ten of the firms with fewer than 20 employees did so.

Responding firms with fewer than 20 employees had slightly more part-time employees working on shifts than full-time employees. The opposite was true for all firms with 20 or more employees.

Half of the largest responding firms that operated on shifts offered shift differential. Those firms were ten times as likely to offer employees a shift differential than were the smallest firms.

Firms That Operated on Shifts

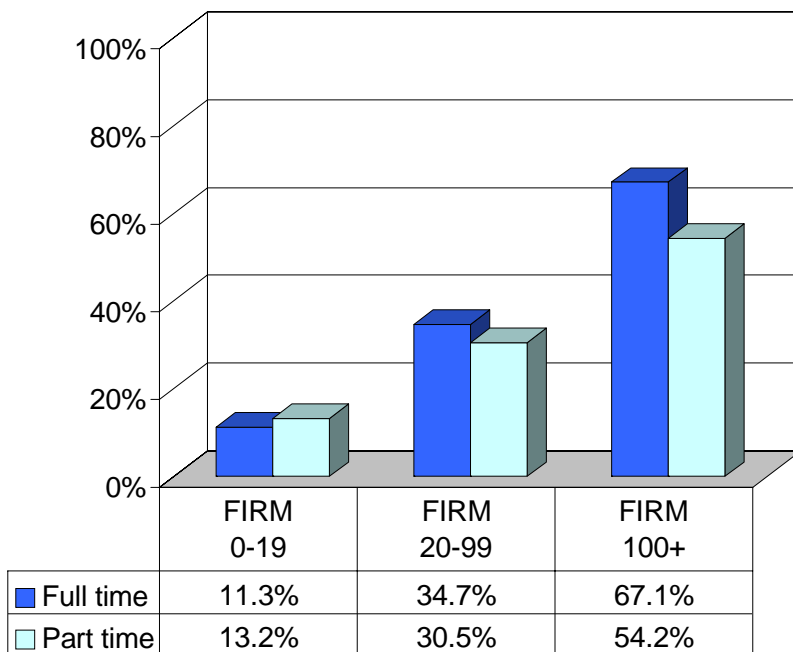


table page 63



Cost of benefits

For firms that provided cost information for both insurance and retirement, close to all firms paid at least twice as much for insurance as they paid for retirement.

It is important to know that the average cost per employee is only a measurement for comparison between different firms and is not an indicator of the actual cost of each employee enrolled. The cost of insurance and retirement in this report is an average calculated from reported employees and monetary totals of firms that provided the details. Thus the averages are not based on the number of employees enrolled.

Cost of insurance

Only about three of every five responding firms provided cost information for insurance, total annual wages, and average annual employment. Of these, the firms with 20 to 99 employees paid, on average, more per employee for insurance than did both firms with fewer than 20 employees and those with 100 or more employees. Reviewing the cost of insurance as a percent of wages, firms with 20 to 99

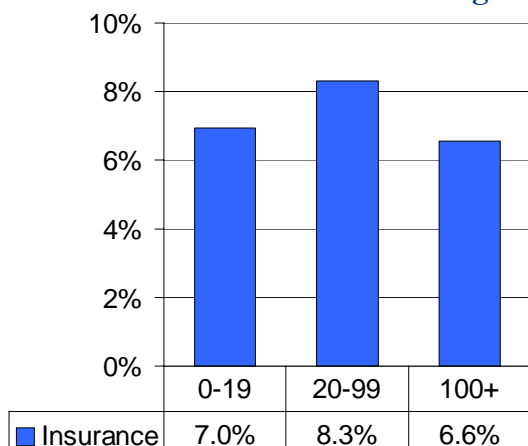
employees paid a higher share than smaller or larger firms did. The fact that the smaller firms had a lower average insurance cost per employee than the mid-sized firms is unusual because the rate offered by insurance companies usually decreases as the size of the firm increases. One possible reason smaller firms paid less per employee than firms with 20 to 99 employees did is because many small firms only provided benefits for themselves and/or family members.

Cost of retirement

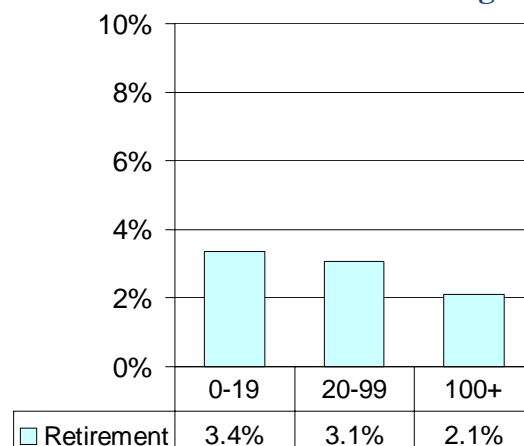
Slightly more than two of every five responding firms provided cost details for retirement, total annual wages, and average annual employment. Of these, the firms with fewer than 20 employees paid more per employee, on average, for retirement while firms with 100 or more employees paid less per employee. Firms in the smallest size group also paid a larger share as a percent of wages for retirement and those in the largest size group paid a smaller share.



Insurance Cost as a Share of Wages



Retirement Cost as a Share of Wages



Cost of both insurance and retirement

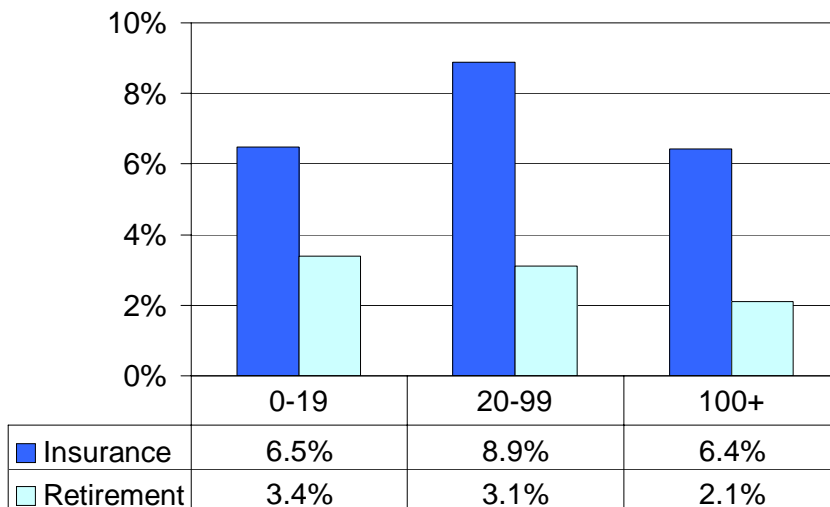
Two of every five responding firms provided cost details for insurance and retirement as well as total annual wages and average annual employment. For these firms, the cost of insurance can be directly compared to the cost of retirement. Firms with fewer than 20 employees paid, on average, twice as much for insurance as retirement per employee. Firms with more than 20 employees paid approximately three times as much for insurance as retirement.

When looking at just insurance, not only did firms with 20 to 99 employees pay the most per employee, they also paid the

largest share as a percent of wages for insurance. Firms with fewer than 20 employees paid the lowest cost per person but paid roughly the same share as a percent of wages for insurance as the largest firms did.

For retirement, firms with fewer than 20 employees reported the highest cost per employee while those with 100 or more employees reported the lowest cost. This pattern was repeated when looking at the cost of retirement as a percent of wages – the smallest firms paid the highest share while the largest firms paid the smallest share.

Insurance and Retirement Costs as a Share of Wages



Benefits By Industry

The purpose of the 2004 New Hampshire Benefits Survey was to gather data about benefits offered by New Hampshire's employers. The goal was to give New Hampshire's employers a tool to use when comparing their benefit package to that of other employers in the same size class or industry.

The survey was an employer-based survey. Therefore, an understanding of the composition of New Hampshire's employers by industry can be useful in interpreting the survey results. For this survey, firms were classified by their respective supersector according to the North American Industrial Classification System (NAICS). A supersector, in most cases, is a combination of sectors. For example the Education and health services supersector is a combination of the Education services sector and the Health care and social assistance sector.

In the second quarter of 2003, there were 39,185 private (excluding Government)

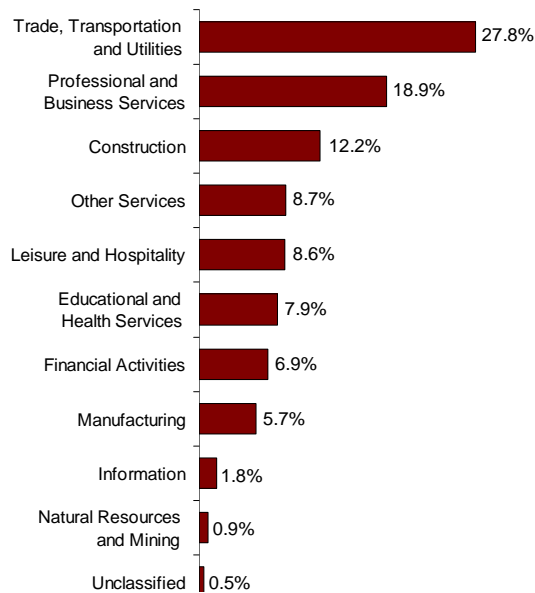
employers in New Hampshire. About one-quarter of these were in the Trade, transportation, and utilities supersector. This supersector accounted for just over one-quarter of all private employment in the Granite State during the second quarter 2003.

About one-fifth of the private employers were in the Professional and business services supersector, however, only about one-tenth of all private employment could be attributed to this supersector.

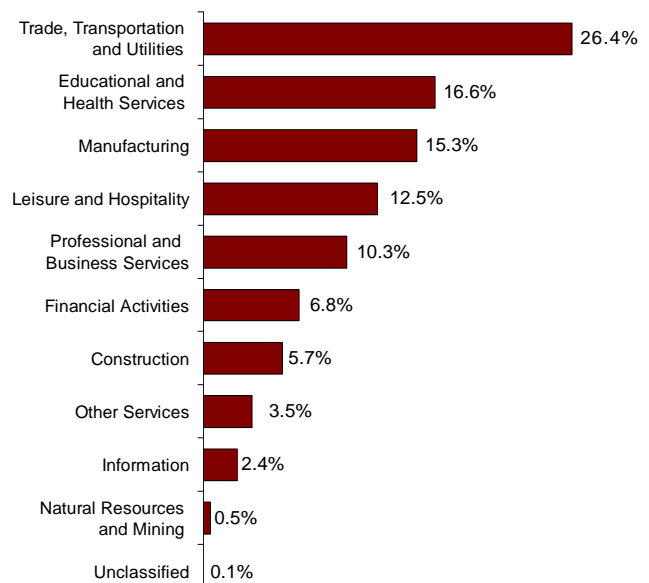
Although employers in the Education and health insurance supersector only accounted for about eight percent of all private firms in the state, they employed nearly 17 percent of all private employment.

Manufacturing firms in the state made up about six percent of all private firms; they employed about 15 percent of all private employment.

Distribution of New Hampshire's Firms by Industry, 2nd Quarter 2003



Distribution of New Hampshire's Employment by Industry, 2nd Quarter 2003



North American Industry Classification System (NAICS) Supersector Names and Composition

- Natural resources and mining supersector**
 Sector 11 Agriculture, forestry, fishing and hunting sector
 Sector 21 Mining sector
- Construction supersector**
 Sector 23 Construction sector
- Manufacturing supersector**
 Sector 31-33 Manufacturing sector
- Trade, transportation, and utilities supersector**
 Sector 42 Wholesale trade sector
 Sector 44-45 Retail trade sector
 Sector 48-49 Transportation and warehousing sector
 Sector 22 Utilities sector
- Information supersector**
 Sector 51 Information sector
- Financial activities supersector**
 Sector 52 Finance and insurance sector
 Sector 53 Real estate and rental and leasing sector
- Professional and business services supersector**
 Sector 54 Professional, scientific, and technical services sector
 Sector 55 Management of companies and enterprises sector
 Sector 56 Admin & support & waste mgmt & remediation services
- Education and health services supersector**
 Sector 61 Education services sector
 Sector 62 Health care and social assistance sector
- Leisure and hospitality supersector**
 Sector 71 Arts, entertainment, and recreation sector
 Sector 72 Accommodation and food services sector
- Other services supersector**
 Sector 81 Other services, except public administration sector
- Unclassified**
 Sector 99 Unclassified sector

Medical insurance offered

The survey showed a difference in the percentage of firms who offered medical insurance depending on the type of industry. Firms in the Information supersector were most likely to offer medical insurance to full-time employees and firms in the Construction supersector were least likely to offer medical insurance to full-time employees. In addition, firms were approximately three to nine times more likely to offer medical insurance to full-time than part-time employees.

More than eight of ten firms in the Information supersector offered full-time employees medical insurance, whereas fewer than six of ten firms in the Construction supersector offered full-time employees medical insurance. Also the Manufacturing and the Education and

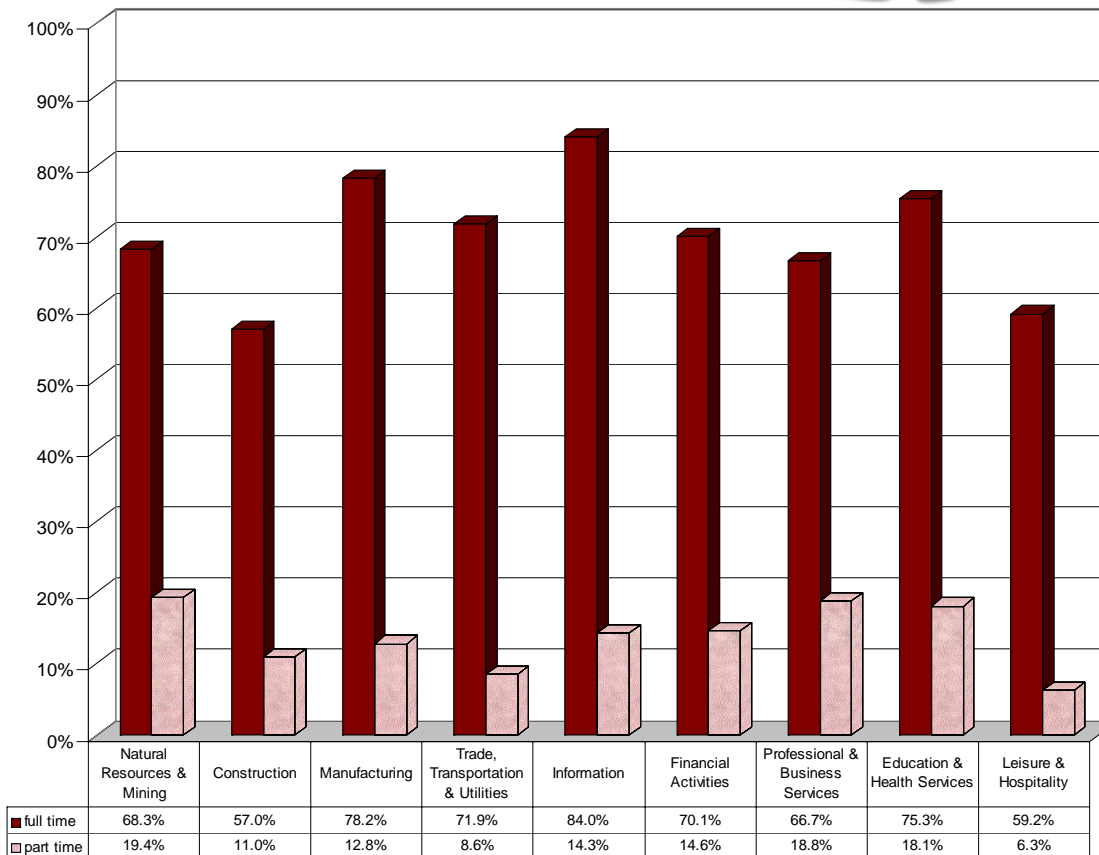
health services supersectors were each on the high end of the scale. In these two supersectors more than three-quarters of the firms offered full-time employees medical insurance.

In general, firms were not as likely to offer medical insurance to part-time employees as they were to offer it to full-time employees. Firms in the Natural resources and mining supersector were three times more likely to offer part-time employees medical insurance than were firms in the Leisure and hospitality supersector. in the Construction supersector. Close to firms in the Information supersector included the Preferred Provider (PPO) plan as opposed to only one out of five of the firms in the Construction supersector.



table page

Firms That Offered Medical Insurance



Reasons why firms didn't offer medical insurance

The survey showed that, no matter the industry, the main reason why firms didn't offer medical insurance was cost.

Of the respondents that answered this question, more than 60 percent chose cost as the main reason for not offering medical insurance for both full-time and part-time employees. Of the respondents who answered the question for full-time employment, just over a quarter chose employees covered by other plan. For part-time employment one fifth of the respondents chose employees covered by other plan.

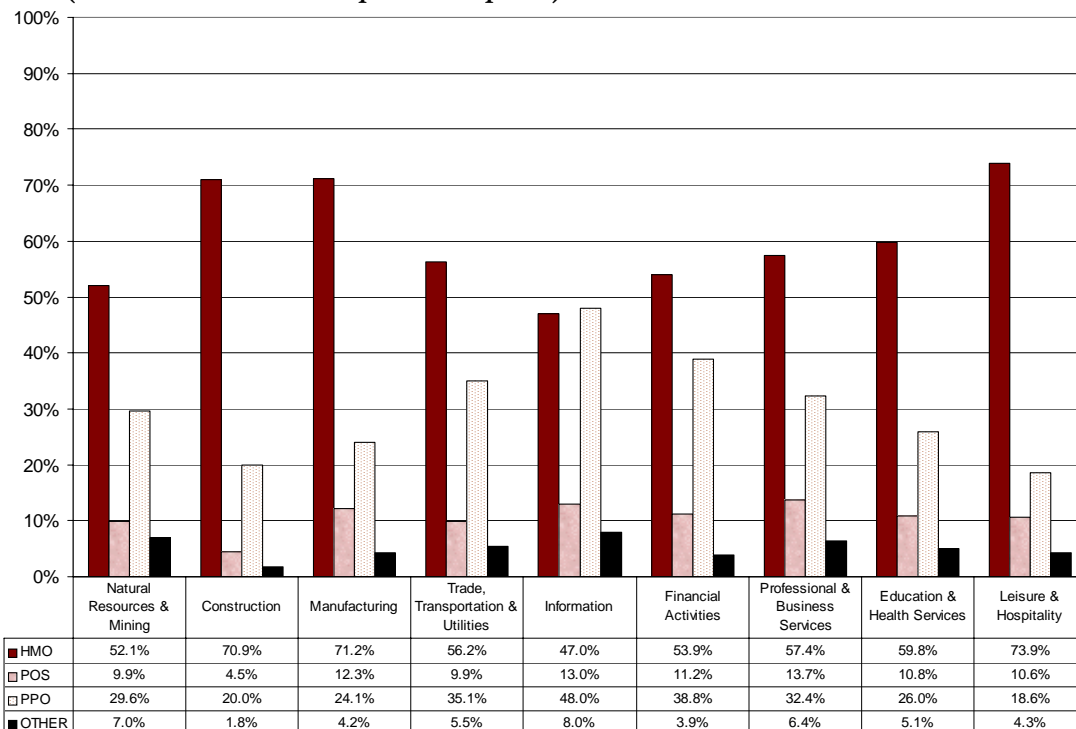


Types of medical insurance offered

In general, the survey showed that the HMO was the plan most likely to be offered and that Point of Service (POS) was the plan least likely to be offered among the different supersectors. Multiple types of medical insurance plans were most likely offered by firms in the Information supersector and least likely by firms in the Construction supersector.

Except for the Information supersector, HMO was the most frequently offered plan. More than 70 percent of the firms in the Natural resources and mining, Construction, and Leisure and hospitality supersectors that offered medical insurance to full-time employees included the HMO plan. The Preferred Provider (PPO) plan was included most frequently by firms in the Information supersector and least frequently by firms in the Construction Supersector. Close to half of the

Type of Medical Insurance Offered to Full -Time Employees
(Firms could offer multiple health plans)



firms in the Information supersector included the Preferred Provider (PPO) plan as opposed to only one out of five of the firms in the Construction supersector. On average, the Point of Service (POS) plan was only offered by one out of ten of the firms that offered medical insurance.

A quarter of the firms in the Information supersector that offered medical insurance offered multiple types of medical plans to full-time employees. On the other end of the scale, very few firms in the Construction supersector offered full-time employees multiple types of medical insurance plans.

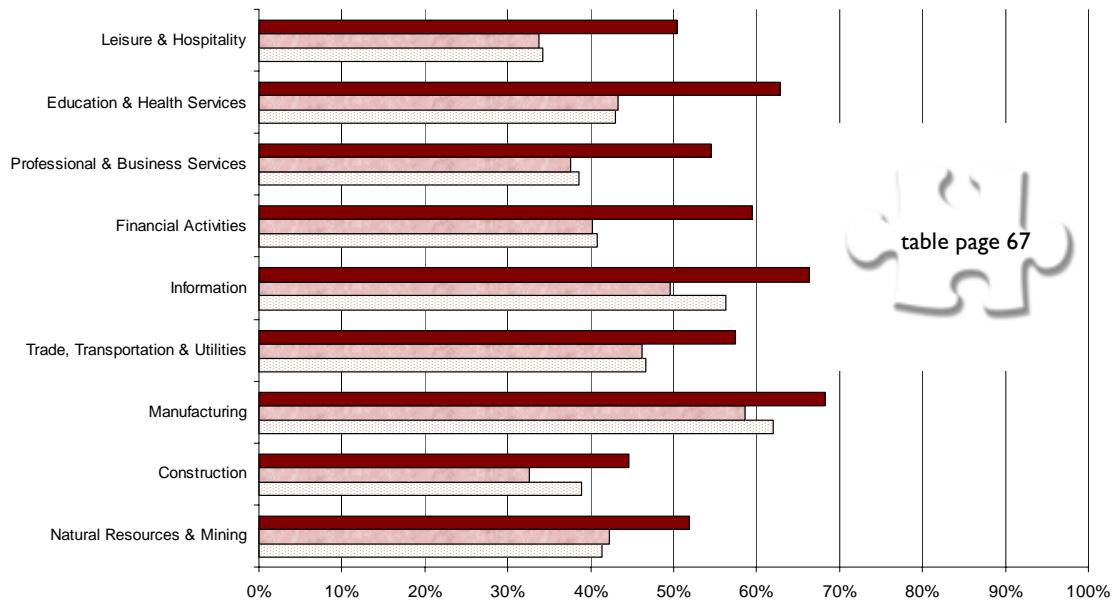
On average, close to three of every five firms that offered medical insurance to part-time employees included HMO in the health care package, opposed to one in four that included Preferred Provider (PPO) and one in eight that included the Point of Service (POS) plan. These results

were based on the twenty percent of the firms that offered medical insurance to part-time employees.

Enrollment in medical insurance
Across all supersectors, there were more firms with employees enrolled in a single coverage plan than in an employee and dependent or family coverage plan. With the exception of the Natural resources and mining and the Education and health services supersectors, the employee and dependent coverage plan was the least popular plan for firms to have employees enrolled in. Among any of the other supersectors, Manufacturing had the highest percentage of firms with employees enrolled in each of the medical insurance coverage plans.

Note: The share of firms with employees enrolled are taken out of total firms with full-time or part-time employment, respectively and not only out of the firms that said they offered a particular benefit. This gives a better picture for comparison of the different medical coverage plans offered to firms in different industries.

Enrollment by Plan, Full-Time Employees Out of Total Firms



	Natural Resources & Mining	Construction	Manufacturing	Trade, Transportation & Utilities	Information	Financial Activities	Professional & Business Services	Education & Health Services	Leisure & Hospitality
■ single	51.9%	44.6%	68.3%	57.5%	66.4%	59.5%	54.6%	62.8%	50.4%
▨ dependent	42.3%	32.6%	58.7%	46.3%	49.6%	40.2%	37.6%	43.3%	33.8%
□ family	41.3%	38.9%	62.0%	46.7%	56.3%	40.8%	38.6%	43.0%	34.2%

INDUSTRY

There was about a 20 percentage point difference in the firms' enrollment rates between a single coverage plan and family coverage plan in both the Education and health services supersector and the Financial activities supersector. In the Information, the Professional and business services, and the Leisure and hospitality supersectors the difference in firms' enrollment rates for single and employee and dependent coverage was 17 percentage points, whereas the difference in the remaining four supersectors was around 10 percentage points.

Except for the Construction, Manufacturing, and Information supersectors, the remaining supersectors had almost an equal share of firms with employees enrolled in the employee and dependent plan and in the family coverage plan.

Very few firms among the supersectors had any part-time employees enrolled, no matter the type of medical insurance coverage. Only the Education and health services and the Professional and business services supersectors had close to ten percent of total responding firms with part-time employees enrolled in a single coverage plan.

Medical insurance premiums

In general, eight of ten firms with full-time employees enrolled in a single coverage plan paid at least half of the insurance premium. Firms with employees enrolled in the employee and dependent or family coverage plans were likely to pay a smaller share of the insurance premium than firms with employees enrolled in the single coverage plan were.

Thirty to fifty percent of the firms with full-time employees enrolled in the single coverage plan paid the entire insurance premium. In comparison to the percent of premiums paid by firms for employees enrolled in employee and dependent or family coverage medical insurance, more firms paid the entire premium cost for single coverage. Firms were also more likely to pay over half of the single coverage premium than of the employee and dependent or family coverage premium.

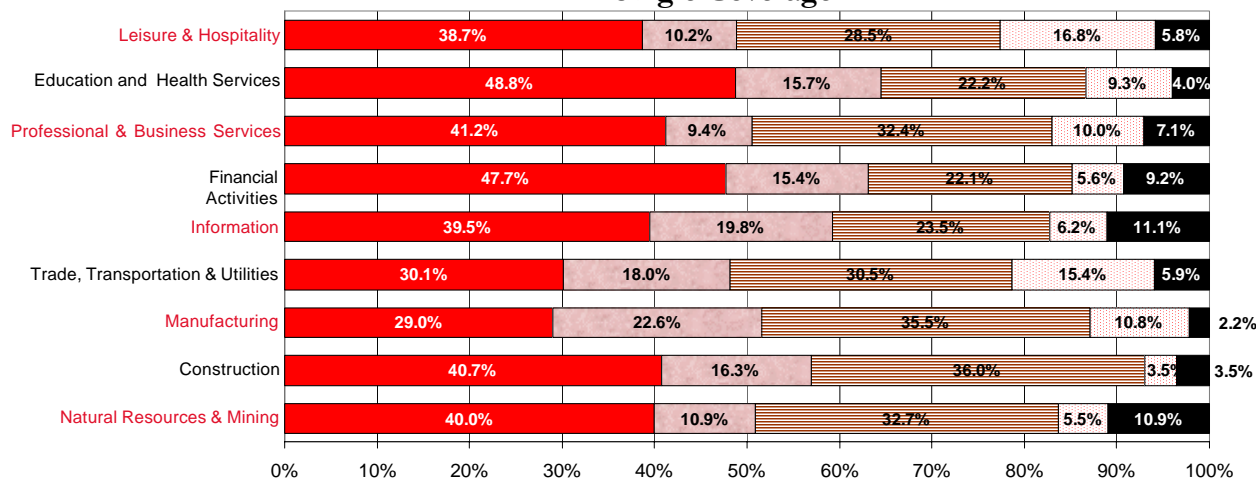
In the Education and health services supersector nearly half of the firms with full-time employees enrolled in the single coverage plan paid 100 percent of the insurance premium. But in this same supersector less than a quarter of the firms with employees enrolled in the employee and dependent coverage plan paid 100 percent of the insurance premium. This could explain the big difference in the share of firms with employees enrolled in a single coverage plan versus the share of firms with employees enrolled in either of the other types of coverage.



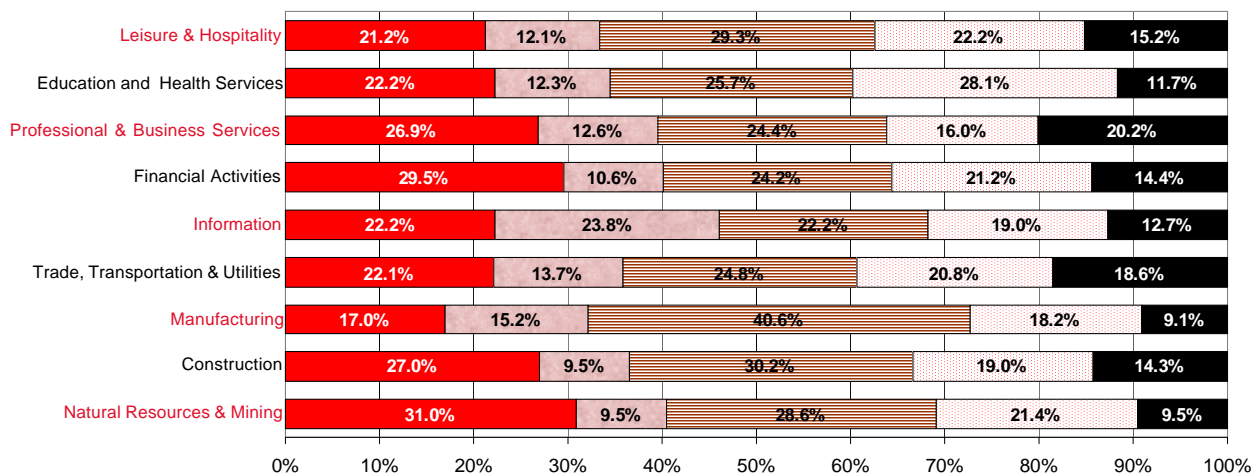
table page 67

Percent of Medical Insurance Premiums Paid by Firms For Full Time Employees

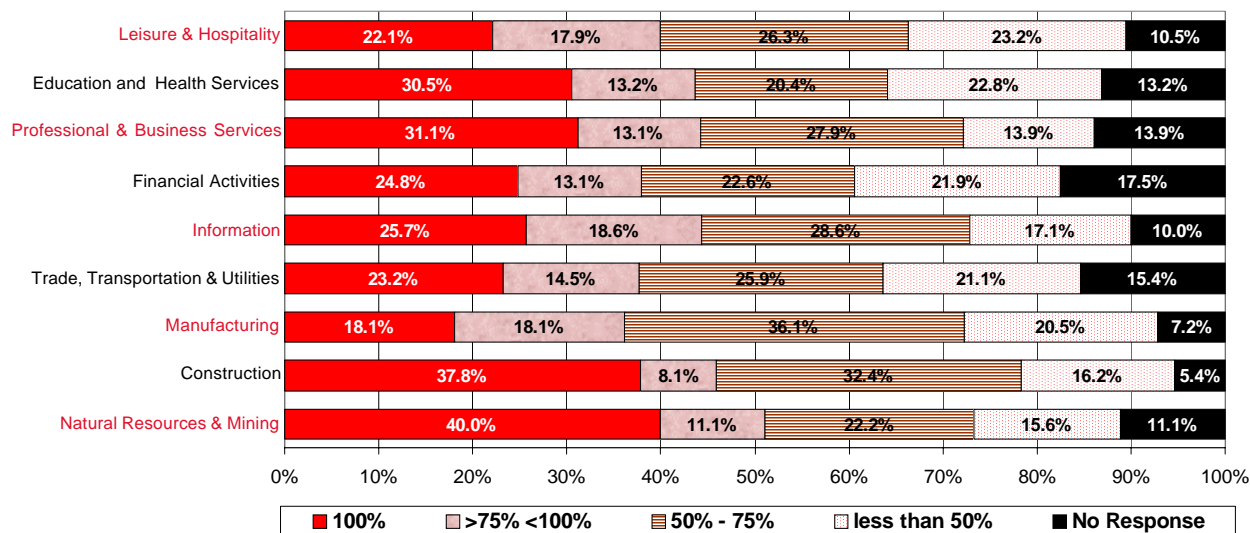
Single Coverage



Employee and Dependent Coverage



Family Coverage



■ 100% ■ >75% <100% ■ 50% - 75% ■ less than 50% ■ No Response

INDUSTRY

Dental insurance offered

Firms in the Information supersector were most likely to offer dental insurance and firms in the Construction supersector were least likely to offer dental insurance to full-time employees. All firms, (no matter the supersector), were less likely to offer employees dental insurance than medical insurance.

Firms were three to ten times more likely to offer dental insurance to full-time employees than to part-time employees. When comparing supersectors, firms in the Information supersector were about three times more likely to offer full-time employees dental insurance than firms in the Construction supersector were. For part-time employees, firms in the Education and health services supersector were most likely to offer dental insurance.

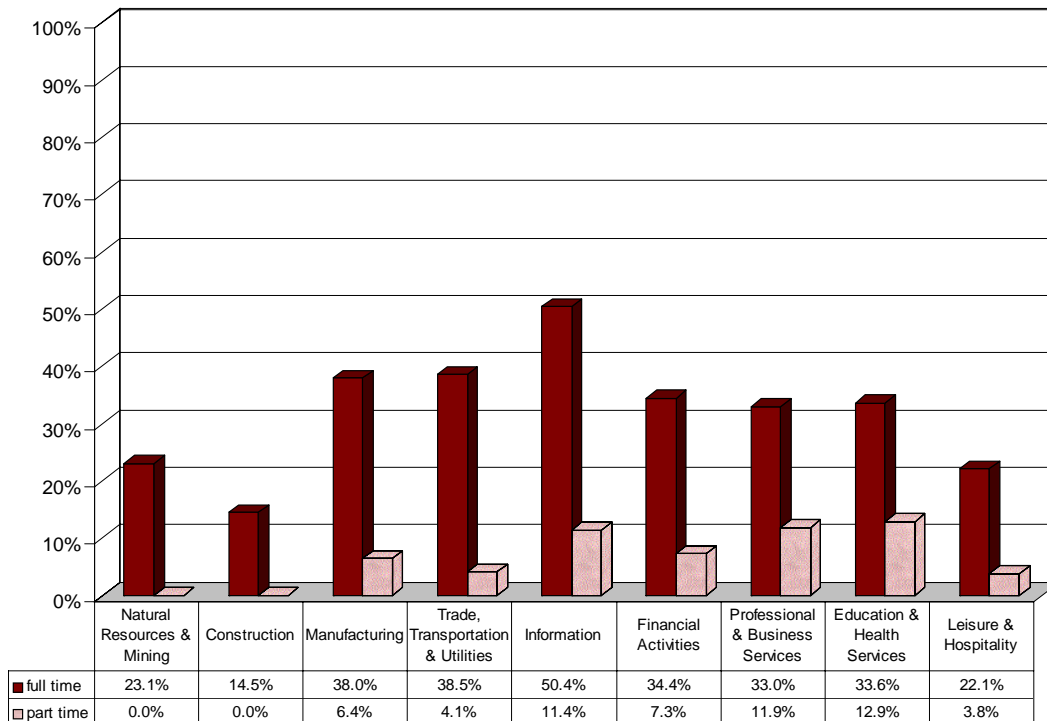
For most supersectors, firms were about two to three times as likely to offer medical insurance than dental insurance to full-time employees. The exception was the Information supersector, where four of every five firms offered full-time employees medical insurance compared to only half that offered dental insurance to full-time employees. For part-time employees, as well, firms were more likely to offer medical than dental ins

Enrollment in dental insurance

With the exception of firms in the Information supersector, more than nine of ten firms that offered dental insurance to full-time employees had employees enrolled.



Firms That Offered Dental Insurance



Although firms in the Information supersector were the most likely to offer dental insurance, these firms were the least likely to have employees enrolled. All firms in the Construction and the Natural resources and mining supersectors that offered dental insurance had full-time employees enrolled even though these firms were the least likely to offer dental insurance.

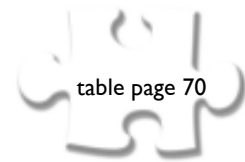
There wasn't sufficient data to publish firms with part-time employees enrolled in dental insurance.

Among the Financial activities, the Education and health services, and the Natural resources and mining supersectors more than 40 percent of the firms with employees enrolled in a dental plan paid the entire cost of dental insurance for full-time employees.

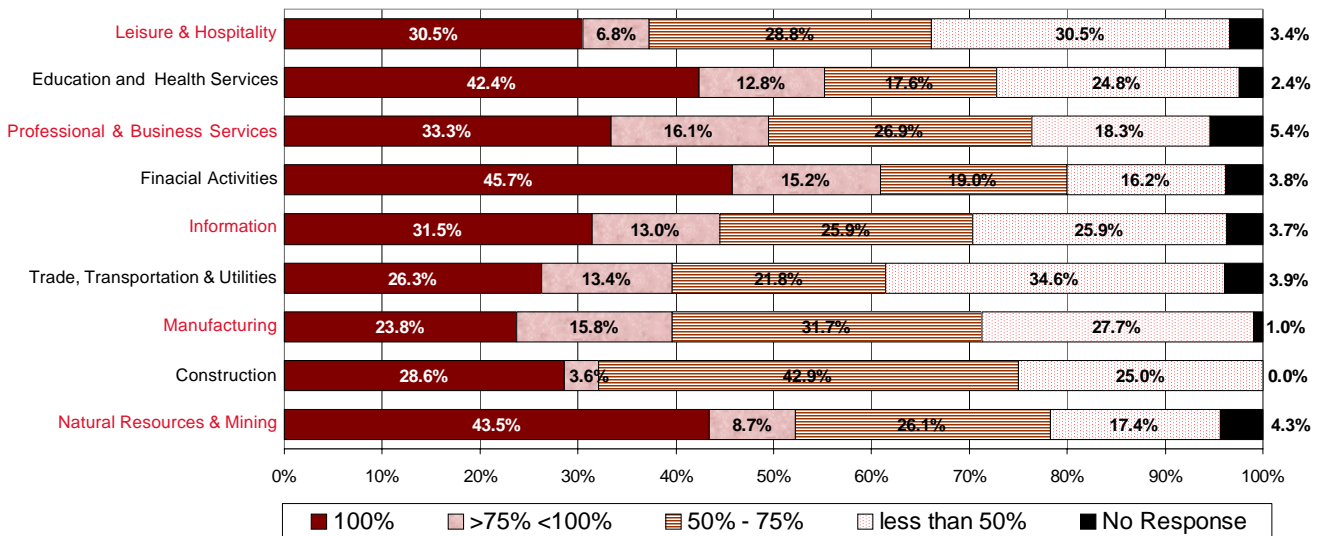
Firms in the Manufacturing supersector were the least likely to pay 100 percent of the premium for full-time employees enrolled in a dental plan.

Dental insurance premiums

With the exception of the Trade, transportation and utilities and the Leisure and hospitality supersectors, over 70 percent of the firms paid more than half of the dental insurance premium for full-time employees.



Percent of Premium Paid by Firms for Dental Insurance, Full-time Employees



Other insurances offered

Each of the additional types of health-related insurance was most frequently offered to full-time employees by firms in the Information and the Manufacturing supersectors. Firms in the Construction, Leisure and hospitality and Natural resources and mining supersectors were the least likely to offer any additional insurance.

in the Construction supersector. Vision insurance and long- and short-term disability insurances were offered the least often, no matter the industry. Firms with part-time employees were roughly three times less likely to offer any other type of insurance than those with full-time employees.

The prescription drug plan was the insurance offered most frequently by firms in all supersectors. This type of insurance was offered to full-time employees by seven out of ten firms in the Information supersector and only by four of ten firms

Other Types of Insurance Offered

Insurance Type	FULL -TIME								
	Natural Resources & Mining	Construction	Manufacturing	Trade, Transportation & Utilities	Information	Financial Activities	Professional & Business Services	Education & Health Services	Leisure & Hospitality
Vision	16.3%	15.5%	28.4%	24.4%	34.5%	23.3%	21.6%	25.7%	14.7%
Prescription drug plan	49.0%	38.9%	63.8%	55.2%	70.6%	53.2%	51.6%	55.0%	40.1%
Alternative healing (ie chiropractic, acupuncture)	30.8%	26.4%	39.9%	34.0%	48.7%	33.5%	28.4%	33.6%	18.4%
Life	26.9%	18.1%	45.8%	36.5%	43.7%	39.0%	31.4%	27.7%	17.6%
Short term disability	16.3%	19.7%	41.3%	32.1%	37.0%	27.8%	22.5%	22.6%	13.6%
Long term disability	12.5%	14.0%	32.5%	25.2%	37.0%	32.0%	22.9%	22.9%	10.7%

Insurance Type	PART -TIME								
	Natural Resources & Mining	Construction	Manufacturing	Trade, Transportation & Utilities	Information	Financial Activities	Professional & Business Services	Education & Health Services	Leisure & Hospitality
Vision	0.0%	4.1%	6.4%	4.1%	10.0%	4.9%	7.9%	6.3%	1.0%
Prescription drug plan	12.9%	12.3%	10.5%	6.7%	12.9%	13.2%	14.4%	13.5%	4.5%
Alternative healing (ie chiropractic, acupuncture)	8.1%	5.5%	7.6%	4.1%	5.7%	8.3%	7.9%	10.6%	2.4%
Life	4.8%	4.1%	6.4%	4.4%	8.6%	6.3%	11.4%	8.9%	3.1%
Short term disability	3.2%	2.7%	5.8%	4.8%	11.4%	3.9%	7.9%	6.0%	3.5%
Long term disability	1.6%	0.0%	4.1%	3.8%	8.6%	5.9%	6.9%	6.0%	2.8%



Paid time off offered

More than seven of every ten firms, among all supersectors, offered paid time off to full-time employees. Except for firms in the Education and health services supersector, less than half offered paid time off to part-time employees.

Nine of every ten responding firms in the Manufacturing, Information, Financial activities, and Education and health services supersectors offered paid time off to full-time employees. On the other end of the scale, only seven of every ten firms in the Leisure and hospitality supersector offered this benefit to full-time employees.

Responding firms were not as generous with paid time off for part-time employees, no matter the supersector. All but two of the supersectors had roughly a 50 to 60 percentage point gap between the percent of firms that offered full-time employees

paid time off and those who offered it to part-time employees.

Types of Paid Time Off Offered

Paid holidays were the most common type of paid leave offered by responding firms in all supersectors. Responding firms in all supersectors were more likely to offer paid time off for vacation/personal days and sick days as separate benefits rather than combined.

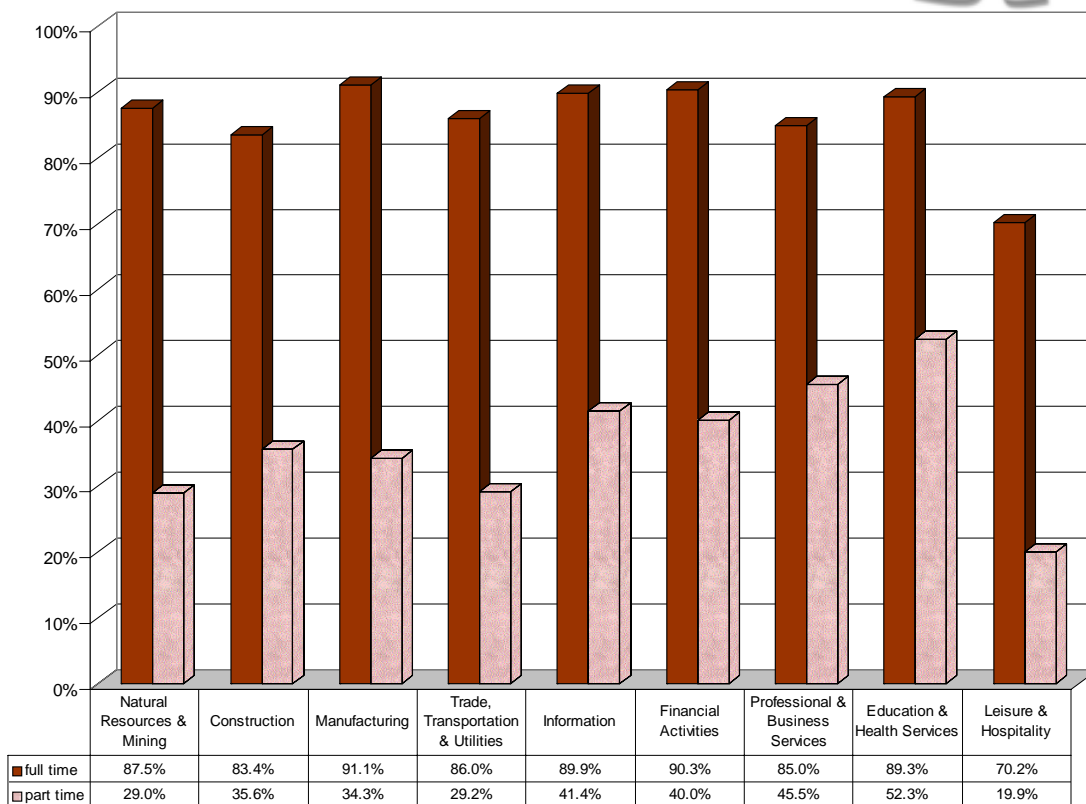
Paid Holidays

For full-time employees, in seven of the nine supersectors more than 90 percent of responding firms (who offered paid leave) offered paid holidays. The number of paid holidays offered ranged from a low of seven in the Construction supersector to a high of ten in the Education and health services supersector.



table page 72

Firms That Offered Paid Time Off



Although paid holidays were the most common type of paid leave offered to part-time employees, the numbers were slightly smaller than those for full-time employees. Only two of the nine supersectors (Manufacturing and Professional and business services) had more than 90 percent of responding firms offering this benefit to part-time employees.

The number of paid holidays offered to part-time employees ranged from an average of six in the Natural resources and mining supersector to ten in the Education and health services supersector.

Combined leave account

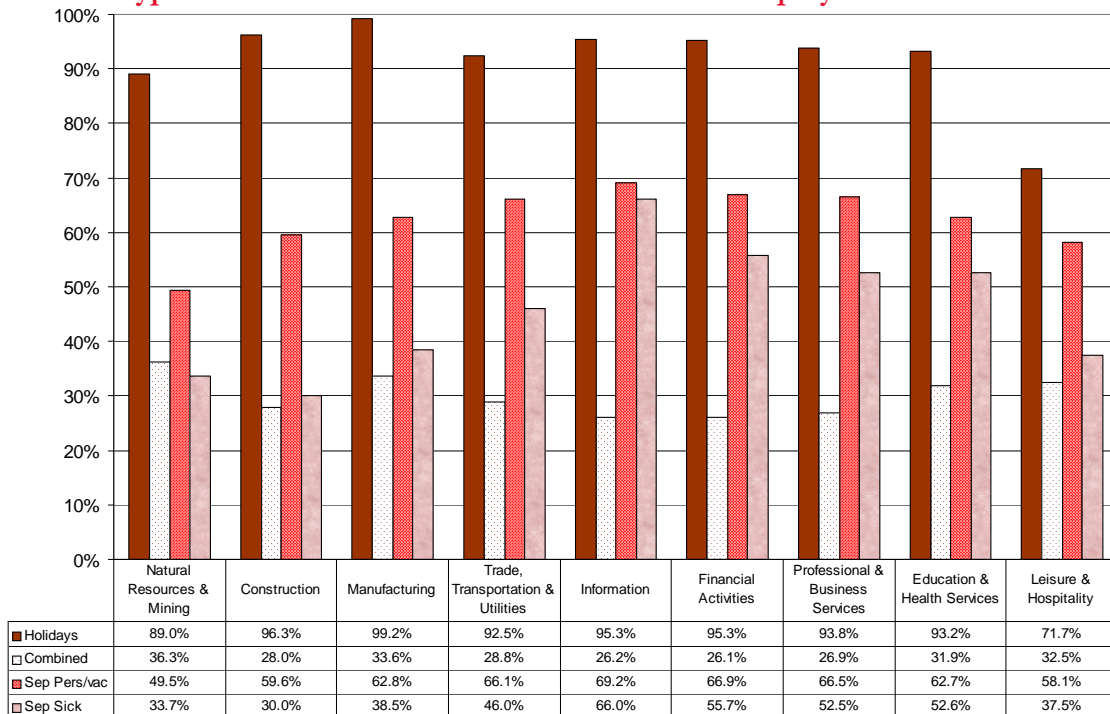
Of those responding firms that offered paid time off, between one-quarter to one-third offered a combined leave account to full-time employees. Except for the Natural resources and mining supersector, this was the least popular type of paid time off offered to full-time employees by firms in all supersectors. The number of days offered to full-time employees after one year of service ranged from six days in the Natural resources and mining supersector to about sixteen days in the Education and health services supersector. The same order held true for full-time employees who worked at least ten years, with a range of 11 to 24 days in the respective supersectors.

Note: Some employers offered paid time off in a combined leave account (earned time off) where the employee chose how to use the time while other employers offered separate paid time off for vacation/personal days and sick days. However, not all employers that offered separate vacation/personal days offered sick days.

A combined leave account was generally the least common type of paid time off offered to part-time employees. Between one-fifth to one-quarter of firms that offered any type of paid time off, offered a combined leave account.

table page 72

Types of Paid Time Off Offered to Full-Time Employees



As with full-time employees, firms in the Natural resources and mining supersector offered the least number of days off each year and those in the Education and health services supersector offered the most. Unlike the full-time employees, the part-time employees usually received prorated days off. With this in mind, after one year of service, the days off offered to part-time employees ranged from four to thirteen; after ten years they ranged from eight to twenty days.

Separate vacation/personal days

Although it was not offered as often as paid holidays, separate days off for personal/vacation time were offered by roughly one-half to two-thirds of all responding firms that offered paid time off to full-time employees.

The average number of days offered to full-time employees after one year of work

ranged from six days in the Construction supersector to eleven in the Education and health services supersector. After ten years of work the same pattern was true but the days off offered ranged from eleven to nearly eighteen in the same supersectors.

In all but three supersectors more than half of the responding firms who offered part-time employees paid time off offered them separate days off for personal/vacation time. Firms in the Information supersector were most likely to offer this type of paid time off while those in the Natural resources and mining supersector were least likely to offer it.

The number of days offered to part-time employees after one year on the job ranged from five in the Construction supersector to eight in the Leisure and hospitality supersector. The number

Types of Paid Time Off Offered to Part-Time Employees



offered after ten years on the job ranged from about ten in the Information supersector to fourteen in the Trade, transportation, and utilities supersector. Many responding firms said the days offered for this benefit were prorated.

Separate sick days

Of the firms that didn't offer a combined leave account, nearly all offered separate paid days off that the employee could use only for sick time. Most firms that offered separate paid days off for sick time also offered separate paid days off for vacation/personal days.

Two-thirds of the responding firms in the Information supersector that offered paid time off indicated they offered full-time employees separate days off for sick time. The Construction supersector came in on the other end of the scale with only about one-third of responding firms offering this benefit to full-time employees.

Although more firms in the Information supersector offered sick days, it wasn't the supersector to offer the most days off per year. The number of days offered to full-time employees ranged from about four in the Construction supersector to eight in the Education and health services supersector.

Of the responding firms that offered paid time off to part-time employees, about two of every five in both the Education and health services supersector and the Information supersector offered paid sick days. Firms in the Construction and the Trade, transportation, and utilities supersectors were least likely to offer part-time employees paid sick days.

The average number of paid days offered to part-time employees for sick time ranged from about four in the Construction supersector to eight in the Leisure and hospitality supersector. Most firms indicated these days were prorated.

Retirement plans offered

Responding firms were less likely to offer full-time employees a retirement plan than they were to offer medical insurance. However, except for responding firms in the Natural resources and mining supersector, firms were more likely to offer part-time employees a retirement plan than they were to offer them medical insurance.

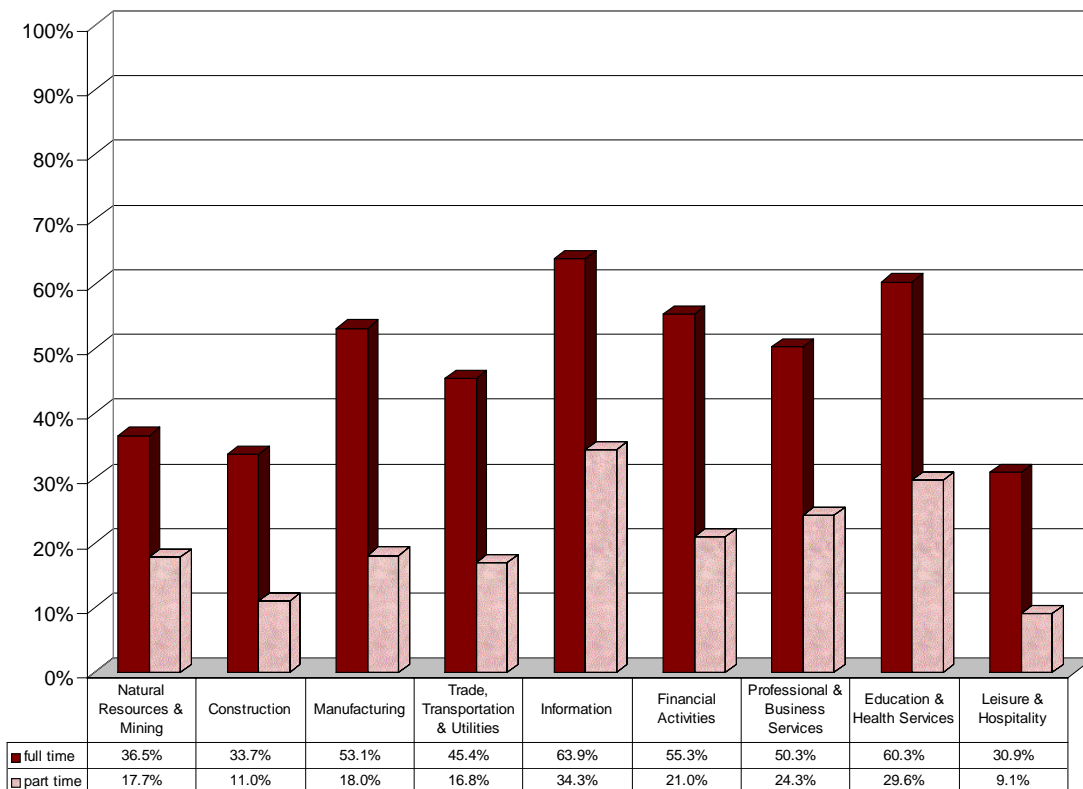
About one in three responding firms in the Information supersector offered part-time employees a retirement plan while only about one in ten firms in both the Construction and the Leisure and hospitality supersectors did.

Just over 60 percent of responding firms in both the Information and the Education and health services supersectors offered full-time employees a retirement plan while only about one-third of the firms in the Construction and the Leisure and hospitality supersectors did.

New Hampshire firms were asked about the types of retirement plans offered to employees. The types of plans offered were grouped into two categories: defined benefit plan and defined contribution plan. The defined benefit plan is a calculated benefit amount and uses such items as years of service, age at retirement, and earnings level to determine pension benefits. The defined contribution plan includes company profit sharing, 401k, 403b, 457, and SEP IRA. Some employers offered employees both plans.



Firms That Offered a Retirement Plan



Enrollment in retirement plans

Responding firms that offered a retirement plan were much more likely to have employees enrolled in a defined contribution plan rather than a defined benefit plan.

No matter the supersector, if a responding firm offered full-time employees a retirement plan, it was more than twice as likely to have full-time employees enrolled in a defined contribution plan rather than a defined benefit plan.

Seven of the supersectors had about one-fifth of the responding firms with full-time employees enrolled in both types of retirement plans. The Trade, transportation, and utilities supersector was slightly higher with about one-quarter of responding firms with enrollees in both while the Natural resources and mining supersector was slightly lower with only about one-sixth of the firms with enrollees in both retirement plans.

Only a small number of responding firms offered part-time employees a retirement plan. The majority had part-timers enrolled in a defined contribution plan rather than a defined benefit plan.

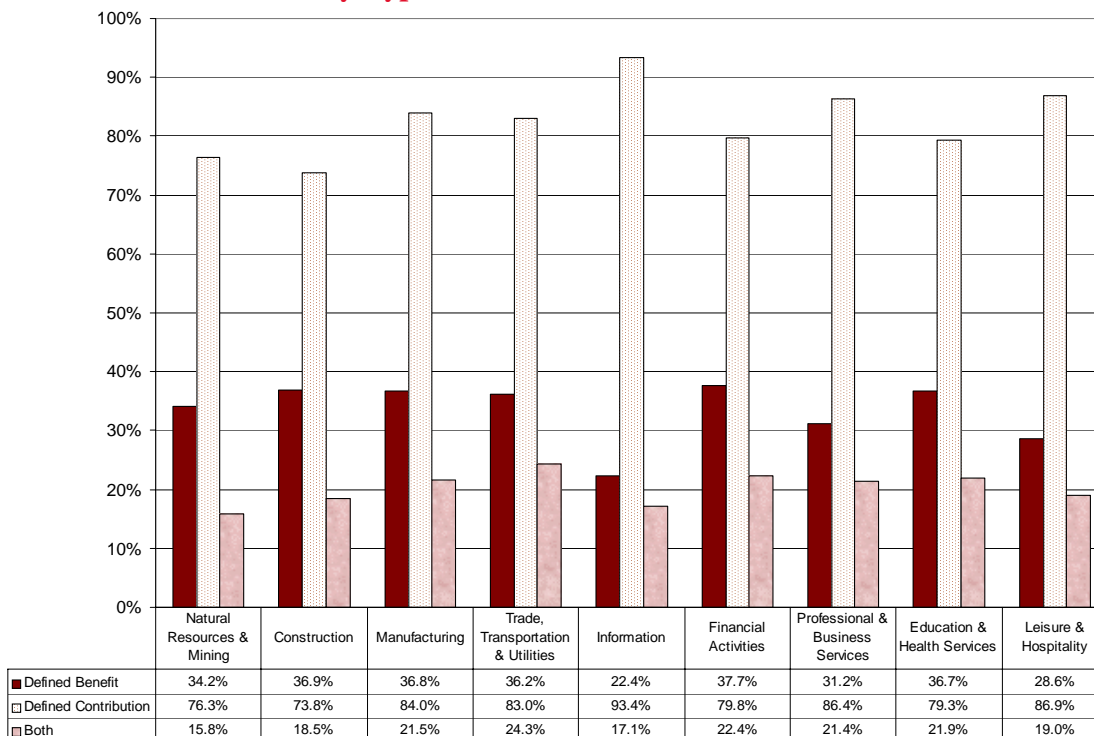
Funding of retirement plans

The cost of retirement plans was, for the most part, paid by both the employer and the employee.

Among firms with full-time employees enrolled in a defined benefit plan, the majority in seven of the nine supersectors said both the employer and employee funded it. About half of the responding firms in both the Financial activities and the Education and health services supersectors said the employer alone funded their plan.



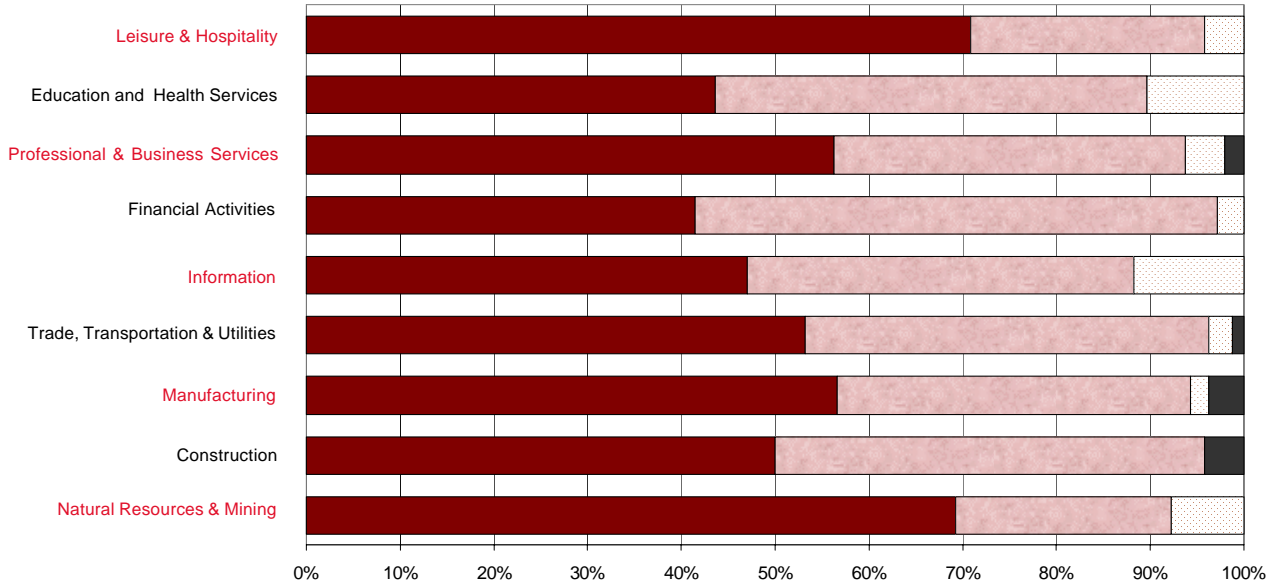
Enrollment by Type of Retirement Plan, Full-Time



The majority of firms, no matter the supersector, reported that both the employer and the employee funded the cost

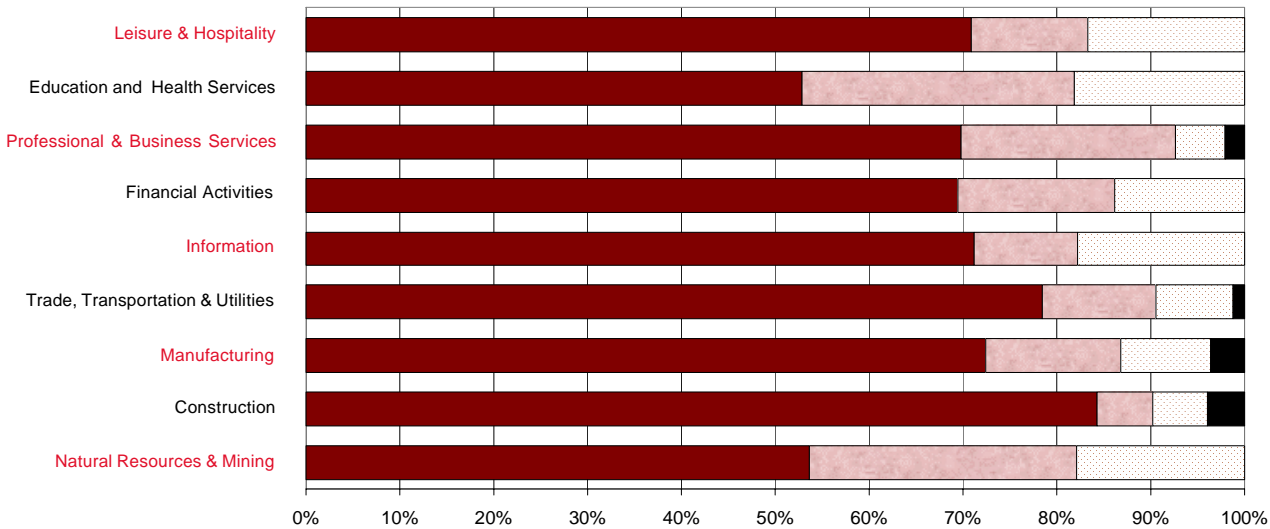
for full-time employees enrolled in a defined contribution plan.

Funding of Retirement Plans for Full -Time Employees Enrolled in Defined Benefit Plan



	Natural Resources & Mining	Construction	Manufacturing	Trade, Transportation & Utilities	Information	Financial Activities	Professional & Business Services	Education & Health Services	Leisure & Hospitality
■ No response	0.0%	4.2%	3.8%	1.3%	0.0%	0.0%	2.1%	0.0%	0.0%
□ Employee only	7.7%	0.0%	1.9%	2.5%	11.8%	2.9%	4.2%	10.3%	4.2%
□ Employer only	23.1%	45.8%	37.7%	43.0%	41.2%	56.5%	37.5%	46.0%	25.0%
■ Both	69.2%	50.0%	56.6%	53.2%	47.1%	42.0%	56.3%	43.7%	70.8%

Defined Contribution Plan



	Natural Resources & Mining	Construction	Manufacturing	Trade, Transportation & Utilities	Information	Financial Activities	Professional & Business Services	Education & Health Services	Leisure & Hospitality
■ No response	0.0%	4.2%	3.8%	1.3%	0.0%	0.0%	2.1%	0.0%	0.0%
□ Employee only	17.2%	6.3%	9.9%	8.3%	18.3%	13.7%	5.3%	18.6%	16.4%
□ Employer only	27.6%	6.3%	14.9%	12.2%	11.3%	16.4%	22.6%	29.8%	12.3%
■ Both	51.7%	89.6%	75.2%	79.0%	73.2%	68.5%	69.2%	54.3%	69.9%

INDUSTRY

Other benefits offered

Overall, bonuses were the most common type of other benefit offered to both full- and part-time employees by responding firms, no matter the supersector. On the other end of the scale, an employee stock option plan and child care were usually the least common types of other benefits offered.

For full-time employees, responding firms in both the Information and the Financial activities supersectors were more likely to offer most of the other benefits compared to any of the other supersectors. Conversely, responding firms in both the Natural resources and mining and the Construction supersectors were least likely

to offer full-time employees any of these other benefits.

For part-time employees, responding firms in both the Information and the Education and health services supersectors were more likely to offer most of the other benefits than were firms in any of the other supersectors. In most cases, responding firms in both the Natural resources and mining and the Construction supersectors were least likely to offer part-time employees any of these other benefits.



table page 76

Other Types of Benefits Offered

Benefit Type	FULL - TIME									
	Natural Resources & Mining	Construction	Manufacturing	Trade, Transportation & Utilities	Information	Financial Activities	Professional & Business Services	Education & Health Services	Leisure & Hospitality	
Flextime	14.4%	15.0%	26.9%	19.6%	42.9%	31.1%	34.0%	29.0%	26.1%	
Telecommuting	1.9%	7.8%	3.7%	7.7%	40.3%	10.9%	18.3%	10.2%	6.3%	
Employee Assistance/Employee Wellness Program	2.9%	4.1%	10.7%	12.1%	12.6%	11.8%	9.2%	10.2%	4.8%	
Flexible spending account (allow employees to set aside pre-tax money)	5.8%	4.1%	17.0%	15.4%	25.2%	18.7%	11.8%	17.6%	6.6%	
Education/tuition assistance	14.4%	23.8%	28.8%	18.5%	31.9%	40.8%	25.5%	51.4%	15.8%	
Child care (ie on-site/off-site facility, reimbursements, vouchers)	1.0%	1.0%	1.5%	2.3%	4.2%	2.7%	2.0%	14.0%	2.2%	
Employee discounts	25.0%	21.8%	30.3%	52.7%	17.6%	20.5%	22.9%	43.8%	57.7%	
Bonuses	55.8%	60.6%	64.2%	65.0%	69.7%	70.1%	69.0%	62.1%	49.3%	
Employee Stock Purchase Plan	1.0%	2.1%	4.1%	4.4%	9.2%	3.9%	5.2%	2.0%	0.4%	

Benefit Type	PART - TIME									
	Natural Resources & Mining	Construction	Manufacturing	Trade, Transportation & Utilities	Information	Financial Activities	Professional & Business Services	Education & Health Services	Leisure & Hospitality	
Flextime	22.6%	16.4%	22.7%	17.8%	37.1%	23.9%	27.2%	27.0%	19.9%	
Telecommuting	0.0%	4.1%	2.9%	3.5%	17.1%	4.9%	9.4%	6.9%	3.1%	
Employee Assistance/Employee Wellness Program	1.6%	0.0%	4.1%	6.0%	7.1%	7.3%	3.5%	7.5%	3.8%	
Flexible spending account (allow employees to set aside pre-tax money)	3.2%	0.0%	4.7%	4.8%	14.3%	6.3%	3.5%	7.5%	2.4%	
Education/tuition assistance	11.3%	8.2%	6.4%	5.7%	20.0%	16.1%	7.4%	28.2%	3.8%	
Child care (ie on-site/off-site facility, reimbursements, vouchers)	0.0%	0.0%	0.6%	1.6%	1.4%	0.5%	0.5%	9.5%	1.4%	
Employee discounts	32.3%	12.3%	27.3%	46.3%	20.0%	11.7%	20.8%	31.0%	50.3%	
Bonuses	45.2%	32.9%	36.0%	40.3%	38.6%	42.4%	46.5%	47.7%	30.1%	
Employee Stock Purchase Plan	0.0%	0.0%	1.2%	2.9%	4.3%	0.0%	3.0%	0.6%	0.3%	

Operate on shifts

Not surprisingly, firms in the Manufacturing supersector were, for the most part, more apt to have full-time employees working on shifts and to pay them a shift differential.

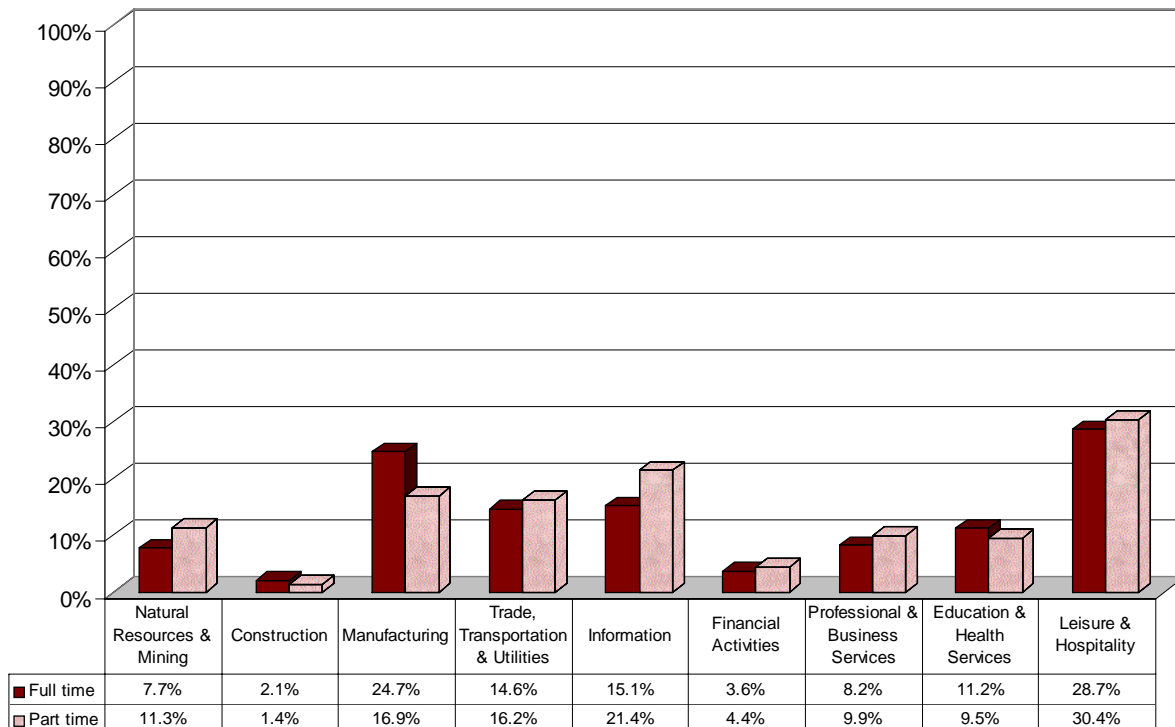
Six of the supersectors had a higher share of firms with part-time employees working on shifts than full-time employees.

About one quarter of all firms in both the Manufacturing and the Leisure and hospitality supersectors had full-time employees who worked on shifts. On the other end of the scale, very few firms in the Construction and the Financial activities supersectors had full-time employees who worked on shifts.

Of the firms who operated on shifts, those in the Manufacturing supersector were more than twice as likely to offer full- and part-time employees a shift differential.



Firms That Operated on Shifts



INDUSTRY

Cost of benefits

For firms that provided cost information for both insurance and retirement, close to all firms paid at least twice as much for insurance as they paid for retirement.

It is important to know that the average cost per employee is only a measurement for comparison between different firms and is not an indicator of the actual cost of each employee enrolled. The cost of insurance and retirement in this report is an average calculated from reported employees and monetary totals of firms that provided the details. Thus the averages are not based on the number of employees enrolled.

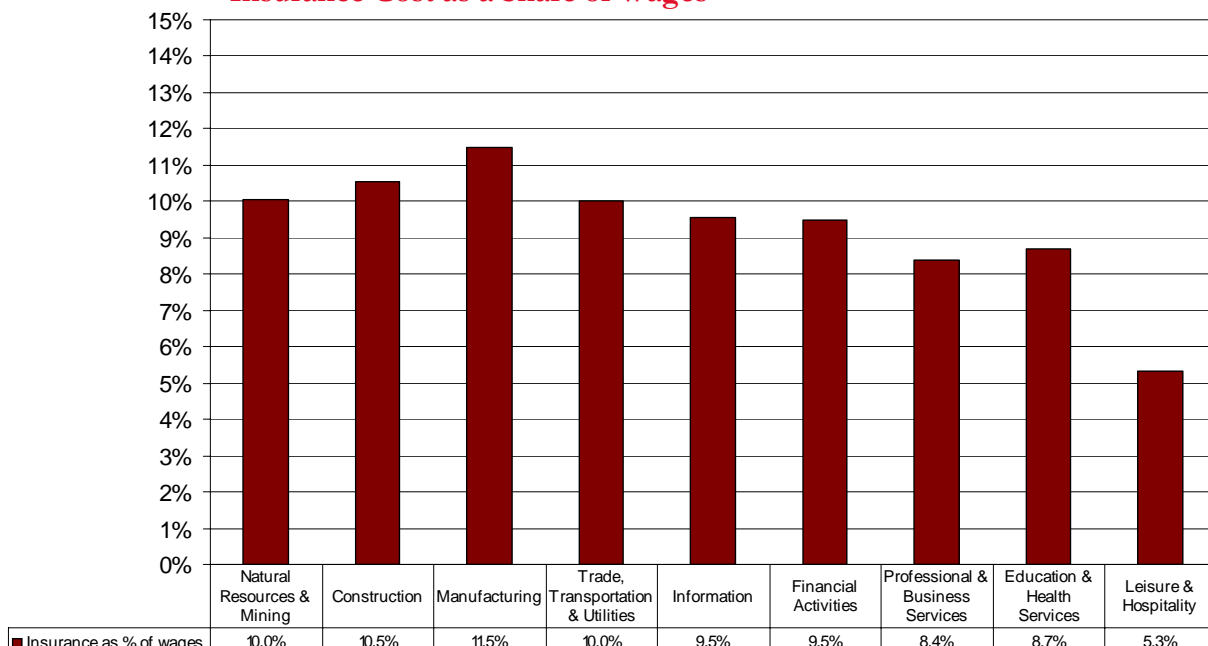
Cost of insurance

Overall, close to half of the responding firms provided information on annual wages, annual insurance costs, and average annual employment. This information showed that firms in the Manufacturing supersector paid the most for insurance

both as an average cost per employee and as a percent of total wages. On the low end, firms in the Leisure and hospitality supersector paid the least for insurance both as an average cost per employee and as a share of total wages, despite the fact that average wages were half of those in most other supersectors. The average insurance cost per employee was three to five times lower than the average cost in any of the other supersectors. The survey showed that a lower share of firms in this supersector paid at least half of the premium for single coverage, and subsequently it could be presumed that fewer employees were enrolled. As this supersector has a relative large share of seasonal and/or part-time employees, the annual employment is probably not indicative of the number of employees eligible for health insurance, thereby explaining the low average cost per employee.



Insurance Cost as a Share of Wages



Cost of retirement

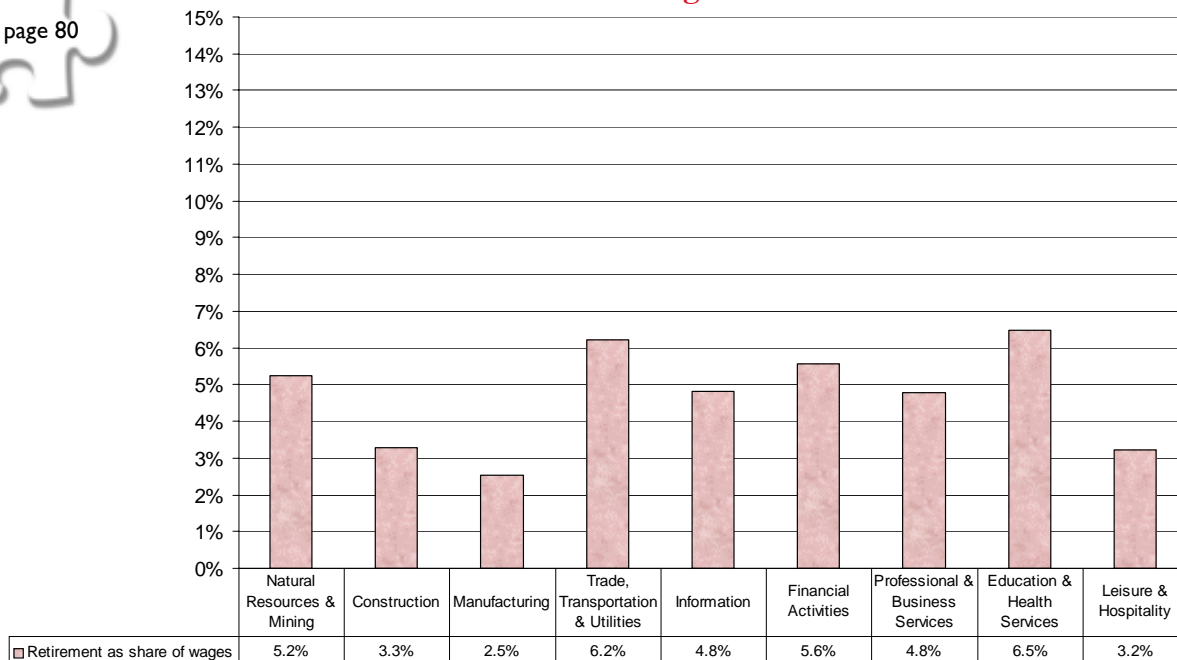
Less than a third of the responding firms provided information on annual wages, annual retirement cost and annual average employment. From this information it can be concluded that firms in the Trade, transportation and utilities supersector contributed on average the most per employee. But as a percent of wages, firms in the Education and health services supersector contributed a higher percent- age of wages to retirement. It may seem somewhat misleading that firms in the Trade, transportation and utilities supersector had the highest per employee

cost for retirement, but keep in mind that this supersector includes businesses ranging from retail stores to airports and energy suppliers.

Firms in the Manufacturing supersector contributed the least as a percentage of wages toward retirement and second smallest dollar amount per employee. Firms in the Leisure and hospitality supersector paid the least amount per employee, however, average wages in this supersector were half of what wages were in the Manufacturing supersector.



Retirement Cost as a Share of Wages



INDUSTRY

Cost of both insurance and retirement

Only a quarter of the responding firms provided information on annual wages, annual insurance cost, annual retirement cost and annual average employment. From this information, a comparison between the cost for insurance with the cost of retirement can be made. With the exception of firms in the Trade, transportation and utilities supersector, the cost of retirement was less than half the cost of insurance.

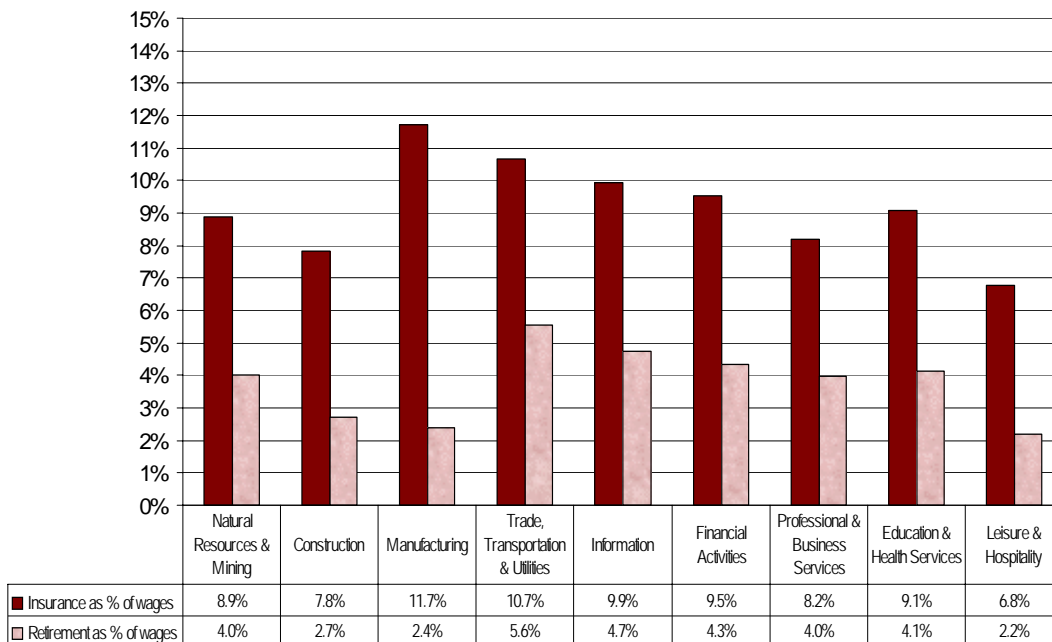
Firms in the Manufacturing supersector had the highest average cost for insurance

and paid the highest share of wages toward insurance. For retirement, firms in the Trade, transportation and utilities supersector had the highest average cost and paid the most as a share of wages. On the other end of the scale, firms in the Leisure and hospitality supersector had the lowest average cost for both insurance and retirement and paid the lowest shares of wages for these benefits.

The biggest cost difference was for firms in the Manufacturing supersector, where the average cost for insurance was close to five times the average cost for retirement.



Insurance and Retirement Costs as a Share of Wages



Methodology

In February 2004, the 2004 New Hampshire Benefits Survey was mailed to over 11,000 private firms with employees in New Hampshire during second quarter 2003. Firms in the sample that had multiple locations were asked to include information for all employees in the state. In April, a second copy was sent to those firms that had not responded to the first mailing.

Sample Selection

The total population of firms in New Hampshire was stratified two separate ways. The first stratification was by firm size. The universe was divided into six size categories based on the number of employees. These groups were then treated as individual populations and random selections were drawn on each. Assuming a 50 percent response rate, the sample size needed was 2,546 surveys to obtain a 95 percent confidence level with a five-percent margin of error.

The second stratification was by industry. The entire universe was separated into 18 NAICS sectors minus 81 and 99 and each group was treated as a separate population and random selections were made. Again the selections, assuming the same 50 percent response rate, were adjusted to obtain the sample of 9,566 needed to produce a 95 percent confidence level.

Out of the total universe, 730 firms were drawn as part of both stratification samples.

Surveys sent to firms that were undeliverable, those that reported zero employment at the time of the survey, and those no longer in business were removed from the sample. The NAICS stratification received a 35.4 percent response rate and the firm size group obtained a 37.4 percent response rate.

These response rates of the original stratifications did not meet the statistical standards originally established. Therefore, the NAICS sectors were rolled up to the supersector level, resulting in a 95 percent confidence level with a plus or minus five to seven percent margin of error. The firm size groups were rolled up to three size groups. These groups achieved a 95 percent confidence level with a plus or minus five to seven percent margin of error. This was a firm-based survey, so the statistical reliability is related only to the stratification of the universe and not to the type of employees (part-time or full-time).

Additional Information

This publication is also available on our Web site <www.nhes.state.nh.us/elmi>.

Firm Size	Population	Received	95 percent Confidence Margin of Error	Sectors		Population	Received	95 percent Confidence Margin of Error
				Included	NAICS Supersectors			
0-19	34,732	406	+/-5%	11+ 21	Natural Resources and Mining	351	151	+/-6
20-99	3,718	376	+/-5%	23	Construction	4,770	287	+/-6
100+	735	171	+/-7%	31-33	Manufacturing	2,240	310	+/-5
				42,44-45, 48-49, 22	Trade, Transportation and Utilities	10,909	657	+/-4
				51	Information	709	150	+/-7
				52 + 53	Financial Activities	2,716	441	+/-5
				54, 55, 56	Professional and Business services	7,401	451	+/-5
				61, 62	Education and Health services	3,102	500	+/-5
				71, 72	Leisure and Hospitality	3,383	444	+/-5

*excludes miscellaneous sectors 81 and 99

2004 New Hampshire Benefits Survey

The purpose of this survey is to gather data about benefits offered to New Hampshire employees. The results of the survey will give employers the opportunity to compare their benefits to those offered by other New Hampshire firms of similar size or industry.



*All information you provide will remain confidential. The specific data you provide about your firm's benefits will not be identifiable in any published results.

*All survey participants will receive a complimentary copy of the results.

Please provide contact information, so we can contact you in case clarification is needed:

Contact Person: _____
(Please Print) name and title of person completing this survey form

Telephone: () _____

Instructions

- *If you have employees in more than one state, please answer the questions for your **New Hampshire** employees only.
- *Please call Lis Picard (603) 229-4426 or Annette Nielsen (603) 229-4427 if you have any questions.
- *Please fill out the survey and return it in the self-addressed, postage paid envelope provided **no later than March 15, 2004.**

Number of Employees

*During the week of January 12, 2004, how many employees did you have in New Hampshire.

_____ employees

*If zero employees, please check here and return the survey form.

*Based on your organization's definition of full-time and part-time, how many of your employees were:

Full-time: _____ employees Part-time: _____ employees



Thank you!



2004 New Hampshire Benefits Survey Form

Insurance

	Full-time Employees	Part-time Employees
1. Does your organization offer medical insurance to New Hampshire employees?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If <u>NO</u> , what is the main reason?	<input type="checkbox"/> employees covered by other plan <input type="checkbox"/> cost <input type="checkbox"/> other (Please explain below) <hr/> <hr/>	<input type="checkbox"/> employees covered by other plan <input type="checkbox"/> cost <input type="checkbox"/> other (Please explain below) <hr/> <hr/>
If <u>YES</u> ,		
A What types of medical insurance do you offer? (check all that apply)	<input type="checkbox"/> HMO <input type="checkbox"/> Point of Service (POS) <input type="checkbox"/> Preferred Provider (PPO) <input type="checkbox"/> Other	<input type="checkbox"/> HMO <input type="checkbox"/> Point of Service (POS) <input type="checkbox"/> Preferred Provider (PPO) <input type="checkbox"/> Other
B How many employees are offered single coverage medical insurance?	_____ employees	_____ employees
C How many are enrolled in single coverage medical insurance?	_____ employees	_____ employees
D For the majority of employees enrolled, what percentage of single coverage medical insurance premiums are <i>employer</i> paid?	<input type="checkbox"/> less than 50% <input type="checkbox"/> 50% - 75% <input type="checkbox"/> more than 75% but less than 100% <input type="checkbox"/> 100%	<input type="checkbox"/> less than 50% <input type="checkbox"/> 50% - 75% <input type="checkbox"/> more than 75% but less than 100% <input type="checkbox"/> 100%
E How many employees are offered employee and spouse or employee and one dependent coverage medical insurance?	_____ employees	_____ employees

2004 New Hampshire Benefits Survey Form

SAMPLE SURVEY

Insurance, continued

	Full-time Employees	Part-time Employees
F How many employees are enrolled in employee and spouse/one dependent coverage medical insurance?	_____ employees	_____ employees
G For the majority of employees enrolled, what percentage of employee and spouse/one dependent coverage medical insurance premiums are employer paid?	<input type="checkbox"/> less than 50% <input type="checkbox"/> 50% - 75% <input type="checkbox"/> more than 75% but less than 100% <input type="checkbox"/> 100%	<input type="checkbox"/> less than 50% <input type="checkbox"/> 50% - 75% <input type="checkbox"/> more than 75% but less than 100% <input type="checkbox"/> 100%
H How many employees are offered family coverage medical insurance?	_____ employees	_____ employees
I How many are enrolled in family coverage medical insurance?	_____ employees	_____ employees
J For the majority of employees enrolled, what percentage of family coverage medical insurance premiums are employer paid?	<input type="checkbox"/> less than 50% <input type="checkbox"/> 50% - 75% <input type="checkbox"/> more than 75% but less than 100% <input type="checkbox"/> 100%	<input type="checkbox"/> less than 50% <input type="checkbox"/> 50% - 75% <input type="checkbox"/> more than 75% but less than 100% <input type="checkbox"/> 100%
2. Does your organization offer dental insurance to New Hampshire employees?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<u>If YES.</u>		
A How many employees are offered dental insurance?	_____ employees	_____ employees
B How many employees are enrolled in dental insurance?	_____ employees	_____ employees
C For the majority of employees enrolled, what percentage of dental insurance premiums are employer paid?	<input type="checkbox"/> less than 50% <input type="checkbox"/> 50% - 75% <input type="checkbox"/> more than 75% but less than 100% <input type="checkbox"/> 100%	<input type="checkbox"/> less than 50% <input type="checkbox"/> 50% - 75% <input type="checkbox"/> more than 75% but less than 100% <input type="checkbox"/> 100%

Employment Security

2004 New Hampshire Benefits Survey Form

Insurance, continued

	Full-time Employees	Part-time Employees
3. Does your organization offer vision insurance/rider to New Hampshire employees?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Does your organization offer a prescription drug plan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Does your organization offer alternative healing insurance/rider (i.e. chiropractic, acupuncture)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
6. Does your organization offer life insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
7. Does your organization offer short-term disability insurance (separate from Worker's compensation)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
8. Does your organization offer long-term disability insurance (separate from Worker's compensation)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Paid Time Off

9. Does your organization offer paid time off to New Hampshire employees?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<u>If YES.</u>		
A Do you offer paid holidays?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<u>If YES</u> , how many days are offered per year?	____ days/year	____ days/year

Questions 9B, C, and D distinguish between combined paid time off and paid time off separated into vacation/personal and sick. Please choose the type of paid time off your organization offers to the majority of employees.

B Do you offer combined paid leave/earned time off account? (This may include vacation, sick, and personal time)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<u>If YES</u> , how many days are offered?	{ ____ days/year after one year ____ days/year after five years ____ days/year after ten years	____ days/year after one year ____ days/year after five years ____ days/year after ten years

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Employment Security

2004 New Hampshire Benefits Survey Form

Paid Time Off, continued

	Full-time Employees	Part-time Employees
<p>C Do you offer paid time off specifically for vacation/personal days?</p> <p style="text-align: center;"><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p style="text-align: center;">_____ days/year after one year</p>	_____ days/year after one year	_____ days/year after one year
<p style="text-align: center;">If <u>YES</u>, how many days are offered?</p> <p style="text-align: center;">_____ days/year after five years</p>	_____ days/year after five years	_____ days/year after five years
<p style="text-align: center;">_____ days/year after ten years</p>	_____ days/year after ten years	_____ days/year after ten years
<hr/>		
<p>D Do you offer paid time off specifically for sick days?</p> <p style="text-align: center;"><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p style="text-align: center;">If <u>YES</u>, how many days are offered per year?</p> <p style="text-align: center;">_____ days/year</p>	_____ days/year	_____ days/year

Retirement

<p>10. Does your organization offer a retirement plan to New Hampshire employees?</p> <p style="text-align: center;"><input type="checkbox"/> Yes <input type="checkbox"/> No</p>		
<p style="text-align: center;">If <u>YES</u>,</p>		
<p>A How many current employees are offered a Defined Benefit Plan? (the plan uses items such as years of service, age at retirement, and earnings level to determine pension benefits)</p> <p style="text-align: center;">_____ employees</p>	_____ employees	_____ employees
<p>B How many current employees are enrolled in a Defined Benefit Plan?</p> <p style="text-align: center;">_____ employees</p>	_____ employees	_____ employees
<p>C How does your organization fund the plan?</p> <p style="text-align: center;"> <input type="checkbox"/> Employer only <input type="checkbox"/> Employee only <input type="checkbox"/> Both employer and employee </p>	<input type="checkbox"/> Employer only <input type="checkbox"/> Employee only <input type="checkbox"/> Both employer and employee	<input type="checkbox"/> Employer only <input type="checkbox"/> Employee only <input type="checkbox"/> Both employer and employee

Employment Security

2004 New Hampshire Benefits Survey Form

Retirement continued

	Full-time Employees	Part-time Employees
D How many current employees are offered a Defined Contribution Plan? (Ex. Profit Sharing, 401k, 403b, 457, Employer stock ownership plan, SEP IRA)	_____ employees	_____ employees
E How many current employees are enrolled in a Defined Contribution Plan?	_____ employees	_____ employees
F How does your organization fund the plan?	<input type="checkbox"/> Employer only <input type="checkbox"/> Employee only <input type="checkbox"/> Both employer and employee	<input type="checkbox"/> Employer only <input type="checkbox"/> Employee only <input type="checkbox"/> Both employer and employee

Other Benefits

11. Does your organization offer employees any of the following benefits?

A Flextime	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
B Telecommuting	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
C Employee Assistance/Employee Wellness Program	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
D Flexible spending account (allow employees to set aside pre-tax money)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
E Education/tuition assistance	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
F Child care (i.e on-site/off-site facility, reimbursements, vouchers)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
G Employee discounts	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
H Bonuses	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
I Employee Stock Purchase Plan	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

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Employment Security

SAMPLE SURVEY

2004 New Hampshire Benefits Survey Form

SAMPLE SURVEY

	Full-time Employees	Part-time Employees
12. Does your organization operate on shifts?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If YES , does your organization offer shift differentials?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Cost of Benefits

13. For the cost questions below, please provide the most recent **annual** figures available for your **New Hampshire** employees. Include only the employer's contributions for insurance and retirement.

A Wages & salaries	\$ _____ in _____ (year)	\$ _____ in _____ (year)
B Insurance (medical, dental, and vision)	\$ _____ in _____ (year)	\$ _____ in _____ (year)
C Retirement plans	\$ _____ in _____ (year)	\$ _____ in _____ (year)

14. What was the average annual employment for the same period as the costs reported? _____ employees _____ employees

Comments:

Employment Security

6

Benefits by Firm Size

Responding firms by size category

	Firm 0-19	Firm 20-99	Firm 100+
Full Time	328	366	173
Part Time	243	285	142

n = Not disclosable - indicates that data does not meet disclosure standards.

1. Does your organization offer medical insurance to New Hampshire employees?

	Firm 0-19	Firm 20-99	Firm 100+
YES FT Firms	250	341	171
NO FT Firms	80	23	n
YES PT Firms	36	47	59
NO PT Firms	206	238	81

If NO, What is the main reason?

	Firm 0-19	Firm 20-99	Firm 100+
FT Firms			
other plan	22	0	n
cost	47	16	0
other (see text)	n	n	n
PT Firms			
other plan	23	6	3
cost	91	89	34
other (see text)	22	50	19

If YES,

(A) What types of medical insurance do you offer.

	Firm 0-19	Firm 20-99	Firm 100+
FT Firms			
HMO	152	236	104
POS	24	47	47
PPO	68	103	92
Other	13	12	4
PT Firms			
HMO	19	31	32
POS	6	8	25
PPO	8	10	28
Other	n	n	5



(B) How many employees are offered single coverage medical insurance?

	Firm 0-19	Firm 20-99	Firm 100+
FT Employees	n	n	n
FT Firms	n	n	n
PT Employees	n	n	n
PT Firms	n	n	n

(C) How many are enrolled in single coverage medical insurance?

	Firm 0-19	Firm 20-99	Firm 100+
FT Employees	926	4,287	14,725
FT Firms	214	324	166
PT Employees	16	42	712
PT Firms	18	26	48

(D) For the majority of employees enrolled, what percentage of single coverage medical insurance premiums are employer paid ?

	Firm 0-19	Firm 20-99	Firm 100+
FT Firms			
less than 50%	19	47	8
50% - 75%	63	143	71
>75% <100%	31	69	68
100%	86	62	18
PT Firms			
less than 50%	3	6	12
50% - 75%	n	9	15
>75% <100%	4	3	12
100%	3	n	n

(E) How many employees are offered employee and dependent coverage medical insurance?

	Firm 0-19	Firm 20-99	Firm 100+
FT Employees	n	n	n
FT Firms	n	n	n
PT Employees	n	n	n
PT Firms	n	n	n

(F) How many employees are enrolled in employee and dependent coverage medical insurance?

	Firm 0-19	Firm 20-99	Firm 100+
FT Employees	360	1,909	8,548
FT Firms	142	265	151
PT Employees	8	11	503
PT Firms	10	17	38

(G) For the majority of employees enrolled, what percentage of employee and dependent coverage medical insurance premiums are employer paid?

	Firm 0-19	Firm 20-99	Firm 100+
FT Firms			
less than 50%	36	75	17
50% - 75%	50	117	70
>75% <100%	18	40	60
100%	39	27	5
PT Firms			
less than 50%	3	4	13
50% - 75%	n	n	13
>75% <100%	0	n	9
100%	0	0	0

(H) How many employees are offered family coverage medical insurance?

	Firm 0-19	Firm 20-99	Firm 100+
FT Employees	n	n	n
FT Firms	n	n	n
PT Employees	n	n	n
PT Firms	n	n	n

(I) How many are enrolled in family coverage medical insurance?

	Firm 0-19	Firm 20-99	Firm 100+
FT Employees	462	2,488	11,120
FT Firms	164	292	160
PT Employees	5	16	649
PT Firms	7	17	43

(J) For the majority of employees enrolled, what percentage of family coverage medical insurance premiums are *employer* paid?

	Firm 0-19	Firm 20-99	Firm 100+
FT Firms			
less than 50%	37	72	22
50% - 75%	47	127	73
>75% <100%	24	48	62
100%	39	33	3
PT Firms			
less than 50%	n	3	18
50% - 75%	0	3	14
>75% <100%	n	3	7
100%	n	0	0



2. Does your organization offer dental insurance to New Hampshire employees?

	Firm 0-19	Firm 20-99	Firm 100+
YES FT Firms	108	243	156
NO FT Firms	217	120	16
YES PT Firms	18	39	50
NO PT Firms	186	206	81

If **YES**,

(A) How many employees are offered dental insurance?

	Firm 0-19	Firm 20-99	Firm 100+
FT Employees	n	n	n
FT Firms	n	n	n
PT Employees	n	n	n
PT Firms	n	n	n

(B) How many employees are enrolled in dental insurance?

	Firm 0-19	Firm 20-99	Firm 100+
FT Employees	904	6,317	32,665
FT Firms	107	235	153
PT Employees	22	61	1,470
PT Firms	14	28	42

(C) For the majority of employees enrolled, what percentage of dental insurance premiums are *employer* paid?

	Firm 0-19	Firm 20-99	Firm 100+
FT Firms			
less than 50%	27	85	41
50% -75%	28	69	53
>75% - <100%	18	26	40
100%	31	45	15
PT Firms			
less than 50%	n	8	21
50% -75%	3	7	14
>75% - <100%	4	n	3
100%	3	5	n



3. Does your organization offer vision insurance/rider to New Hampshire employees?

	Firm 0-19	Firm 20-99	Firm 100+
YES FT Firms	74	130	106
NO FT Firms	241	231	65
YES PT Firms	8	20	37
NO PT Firms	200	229	96

4. Does your organization offer a prescription drug plan?

	Firm 0-19	Firm 20-99	Firm 100+
YES FT Firms	190	271	154
NO FT Firms	121	88	13
YES PT Firms	25	41	48
NO PT Firms	183	207	83

5. Does your organization offer alternative healing insurance/rider (i.e chiropractic, acupuncture)?

	Firm 0-19	Firm 20-99	Firm 100+
YES FT Firms	108	182	128
NO FT Firms	202	171	39
YES PT Firms	14	29	44
NO PT Firms	193	219	88

6. Does your organization offer life insurance?

	Firm 0-19	Firm 20-99	Firm 100+
YES FT Firms	123	240	161
NO FT Firms	192	120	10
YES PT Firms	16	38	44
NO PT Firms	189	205	88

7. Does your organization offer short-term disability insurance (separate from Worker's compensation)?

	Firm 0-19	Firm 20-99	Firm 100+
YES FT Firms	97	203	140
NO FT Firms	219	158	31
YES PT Firms	20	34	36
NO PT Firms	185	208	94

8. Does your organization offer long-term disability insurance (separate from Worker's compensation)?

	Firm 0-19	Firm 20-99	Firm 100+
YES FT Firms	91	182	138
NO FT Firms	225	175	32
YES PT Firms	15	29	37
NO PT Firms	190	215	96



9. Does your organization offer paid time off to New Hampshire employees?

	Firm 0-19	Firm 20-99	Firm 100+
YES FT Firms	288	345	170
NO FT Firms	36	20	n
YES PT Firms	93	118	88
NO PT Firms	130	142	48

If **YES**,

(A) Do you offer paid holidays?

	Firm 0-19	Firm 20-99	Firm 100+
YES FT Firms	267	305	156
NO FT Firms	23	35	12
YES PT Firms	82	97	74
NO PT Firms	9	18	9

(Aa) If **YES**, How many days are offered per year?

	Firm 0-19	Firm 20-99	Firm 100+
FT Average	7.17	8.57	9.04
PT Average	6.44	7.56	7.76

(B) Do you offer a combined paid leave/earned time off account?

	Firm 0-19	Firm 20-99	Firm 100+
YES FT Firms	99	125	64
NO FT Firms	189	215	106
YES PT Firms	20	35	34
NO PT Firms	74	80	52

If **YES**,

(Ba) How many days are offered?

	Firm 0-19	Firm 20-99	Firm 100+
FT Average			
after one year	9.18	9.62	20.52
after five years	14.32	14.77	24.83
after ten years	16.97	18.83	28.61
PT Average			
after one year	7.64	8.46	21.00
after five years	10.63	13.72	25.16
after ten years	12.33	15.88	28.62

*figures not weighted

(C) Do you offer paid time off specifically for vacation/personal days?

	Firm 0-19	Firm 20-99	Firm 100+
YES FT Firms	176	221	110
NO FT Firms	127	130	60
YES PT Firms	47	47	44
NO PT Firms	110	122	62

If **YES**,

(Ca) How many days are offered?

	Firm 0-19	Firm 20-99	Firm 100+
FT Average			
after one year	7.76	8.27	9.94
after five years	12.31	13.03	14.49
after ten years	15.17	16.15	17.92
PT Average			
after one year	6.44	7.71	9.59
after five years	9.73	12.03	13.9
after ten years	11.73	14.04	16.7

*figures not weighted

(D) Do you offer paid time off specifically for sick time?

	Firm 0-19	Firm 20-99	Firm 100+
YES FT Firms	127	162	82
NO FT Firms	175	183	87
YES PT Firms	30	30	34
NO PT Firms	116	135	68

If **YES**,

(Da) How many days are offered per year?

	Firm 0-19	Firm 20-99	Firm 100+
FT Average	5.24	5.42	7.12
PT Average	5.43	6.48	7.75

*figures not weighted



10. Does your organization offer a retirement plan to New Hampshire employees?

	Firm 0-19	Firm 20-99	Firm 100+
YES FT Firms	163	265	140
NO FT Firms	163	99	30
YES PT Firms	49	93	79
NO PT Firms	172	165	56

If **YES**,

(A) How many current employees are offered a Defined Benefit Plan?

	Firm 0-19	Firm 20-99	Firm 100+
FT Employees	n	n	n
FT Firms	n	n	n
PT Employees	n	n	n
PT Firms	n	n	n

(B) How many current employees are enrolled in a Defined Benefit Plan?

	Firm 0-19	Firm 20-99	Firm 100+
FT Employees	627	1,713	15,408
FT Firms	55	71	48
PT Employees	24	105	1,405
PT Firms	16	22	21

(C) How does your organization fund the plan?

	Firm 0-19	Firm 20-99	Firm 100+
FT Firms			
Employer only	21	20	37
Employee only	n	7	n
Both	34	41	11
PT Firms			
Employer only	5	8	16
Employee only	n	3	0
Both	8	11	4

(D) How many current employees are offered a Defined Contribution Plan?

	Firm 0-19	Firm 20-99	Firm 100+
FT Employees	n	n	n
FT Firms	n	n	n
PT Employees	n	n	n
PT Firms	n	n	n

(E) How many current employees are enrolled in a Defined Contribution Plan?

	Firm 0-19	Firm 20-99	Firm 100+
FT Employees	1,125	6,274	21,167
FT Firms	147	249	138
PT Employees	58	223	1,843
PT Firms	35	78	68

(F) How does your organization fund the plan?

	Firm 0-19	Firm 20-99	Firm 100+
FT Firms			
Employer only	16	13	11
Employee only	14	35	17
Both	114	197	109
PT Firms			
Employer only	3	3	3
Employee only	n	12	9
Both	28	58	56



11. Does your organization offer employees any of the following benefits?

(A) Flextime

	Firm 0-19	Firm 20-99	Firm 100+
YES FT Firms	74	71	57
NO FT Firms	250	289	113
YES PT Firms	45	41	43
NO PT Firms	168	218	86

(B) Telecommuting

	Firm 0-19	Firm 20-99	Firm 100+
YES FT Firms	33	29	26
NO FT Firms	293	329	142
YES PT Firms	10	11	17
NO PT Firms	207	247	115

(C) Employee Assistance/Employee Wellness Program

	Firm 0-19	Firm 20-99	Firm 100+
YES FT Firms	27	69	106
NO FT Firms	297	292	63
YES PT Firms	6	30	67
NO PT Firms	209	229	65

(D) Flexible spending account (allow employees to set aside pre-tax money)

	Firm 0-19	Firm 20-99	Firm 100+
YES FT Firms	43	97	112
NO FT Firms	282	265	57
YES PT Firms	11	36	48
NO PT Firms	203	224	84

(E) Education/tuition assistance

	Firm 0-19	Firm 20-99	Firm 100+
YES FT Firms	112	139	119
NO FT Firms	210	223	51
YES PT Firms	34	46	51
NO PT Firms	183	212	80

(F) Child care (i.e. on-site/off-site facility, reimbursements, vouchers)

	Firm 0-19	Firm 20-99	Firm 100+
YES FT Firms	15	15	17
NO FT Firms	311	346	153
YES PT Firms	9	5	13
NO PT Firms	209	257	119

(G) Employee discounts

	Firm 0-19	Firm 20-99	Firm 100+
YES FT Firms	122	184	111
NO FT Firms	203	179	60
YES PT Firms	70	110	76
NO PT Firms	148	153	54

(H) Bonuses

	Firm 0-19	Firm 20-99	Firm 100+
YES FT Firms	214	256	130
NO FT Firms	110	104	41
YES PT Firms	91	107	66
NO PT Firms	129	154	63

(I) Employee Stock Purchase Plan

	Firm 0-19	Firm 20-99	Firm 100+
YES FT Firms	8	14	24
NO FT Firms	314	345	147
YES PT Firms	n	9	15
NO PT Firms	215	251	117



12. Does your organization operate on shifts?

	Firm 0-19	Firm 20-99	Firm 100+
YES FT Firms	37	127	116
NO FT Firms	292	237	54
YES PT Firms	32	87	77
NO PT Firms	188	175	53

If **YES**,

(A) Does your organization offer shift differentials?

	Firm 0-19	Firm 20-99	Firm 100+
YES FT Firms	13	64	93
NO FT Firms	26	58	22
YES PT Firms	9	34	58
NO PT Firms	25	56	18



13. For the cost questions below, please provide the most recent annual figures available for your New Hampshire employees. Include only the employer's contributions for insurance and retirement.

Cost of Medical Insurance (only)

	Firm 0-19	Firm 20-99	Firm 100 +
FT & PT Employees	2,046	10,834	33,667
FT Firms	184	243	100
PT Firms	15	10	10
Total Wages	\$95,297,275	\$448,541,446	\$1,660,929,319
Total Insurance	\$6,625,581	\$37,258,429	\$108,917,059



Cost of Retirement (only)

	Firm 0-19	Firm 20-99	Firm 100 +
FT & PT Employees	1,536	8,115	30,030
FT Firms	119	176	83
PT Firms	16	29	18
Total Wages	\$75,938,908	\$344,596,024	\$1,511,319,716
Total Retirement	\$2,555,741	\$10,565,701	\$32,041,233



Cost of Both Medical Insurance and Retirement

	Firm 0-19	Firm 20-99	Firm 100 +
FT & PT Employees	1,457	7,682	26,497
FT Firms	108	169	80
PT Firms	7	8	9
Total Wages	\$74,230,252	\$336,440,343	\$1,483,311,768
Total Insurance	\$4,798,888	\$29,910,065	\$95,344,009
Total Retirement	\$2,509,617	\$10,419,104	\$31,274,111



Benefits By Industry

Responses by supersector

Supersectors (NAICS)		Full Time	Part Time
11 & 21	Natural Resources and Mining	104	62
23	Construction	193	73
31 & 33	Manufacturing	271	172
42 & 44 - 45,48 - 49,22	Trade, Transportation and Utilities	480	315
51	Information	119	70
52 & 53	Financial Activities	331	205
54, 55,56	Professional and Business Services	306	202
61 & 62	Education and Health	393	348
71 & 72	Leisure and Hospitality	272	286

n = Not disclosable - indicates that data does not meet disclosure standards.

1. Does your organization offer medical insurance to New Hampshire employees?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
YES FT Firms	71	110	212	345	100	232	204	296	161
NO FT Firms	32	81	58	132	18	96	101	97	111
YES PT Firms	12	8	22	27	10	30	38	63	18
NO PT Firms	48	64	146	280	58	169	163	282	266

If **NO**, What is the main reason?

FT Firms									
other plan	10	13	16	37	3	31	32	32	17
cost	22	49	42	71	12	45	47	51	69
other	n	6	3	n	n	8	7	3	7
PT Firms									
other plan	11	11	21	39	6	34	25	58	27
cost	22	32	57	118	27	66	76	111	141
other	6	9	19	38	7	24	14	38	23

If **YES**,

(A) What types of medical insurance do you offer?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
FT Firms									
HMO	37	78	151	194	47	125	117	177	119
POS	7	5	26	34	13	26	28	32	17
PPO	21	22	51	121	48	90	66	77	30
other	5	n	9	19	8	9	13	15	7
PT Firms									
HMO	6	5	13	12	7	20	24	31	15
POS	n	0	5	n	0	n	7	9	3
PPO	3	n	5	9	6	9	9	18	n
other	n	n	4	n	0	0	n	6	3

(B) How many employees are offered single coverage medical insurance?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
FT Employees	n	n	n	n	n	n	n	n	n
FT Firms	n	n	n	n	n	n	n	n	n
PT Employees	n	n	n	n	n	n	n	n	n
PT Firms	n	n	n	n	n	n	n	n	n

(C) How many are enrolled in single coverage medical insurance?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
FT Employees	199	500	2,869	1,832	618	1,025	714	2,359	905
FT Firms	54	86	185	276	79	197	167	247	137
PT Employees	7	5	7	23	7	16	29	82	58
PT Firms	6	6	10	14	7	16	25	38	14

(D) For the majority of employees enrolled, what percentage of single coverage medical insurance premiums are employer paid ?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
FT Firms									
less than 50%	3	3	20	42	5	11	17	23	23
50% - 75%	18	31	66	83	19	43	55	55	39
>75% <100%	6	14	42	49	16	30	16	39	14
100%	22	35	54	82	32	93	70	121	53
PT Firms									
less than 50%	n	0	n	n	n	n	5	4	8
50% - 75%	n	n	n	4	n	n	6	13	3
>75% <100%	0	0	n	0	n	n	n	4	n
100%	n	n	3	5	0	6	5	10	n

(E) How many employees are offered employee and spouse or employee and dependent coverage medical insurance?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
FT Employees	n	n	n	n	n	n	n	n	n
FT Firms	n	n	n	n	n	n	n	n	n
PT Employees	n	n	n	n	n	n	n	n	n
PT Firms	n	n	n	n	n	n	n	n	n

TABLES

(F) How many employees are enrolled in employee and dependent coverage medical insurance?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
FT Employees	138	202	1705	1094	278	517	297	921	261
FT Firms	44	63	159	222	59	133	115	170	92
PT Employees	3	0	7	10	3	17	9	28	8
PT Firms	5	0	8	10	6	15	12	20	6

(G) For the majority of employees enrolled, what percentage of employee and dependent coverage medical insurance premiums are employer paid?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
FT Firms									
less than 50%	9	12	30	47	12	28	19	48	22
50% - 75%	12	19	67	56	14	32	29	44	29
>75% <100%	4	6	25	31	15	14	15	21	12
100%	13	17	28	50	14	39	32	38	21
PT Firms									
less than 50%	0	0	n	3	n	3	n	6	3
50% - 75%	0	0	n	n	n	5	0	3	n
>75% <100%	0	0	0	n	0	n	0	3	0
100%	n	0	n	n	0	n	n	n	0

(H) How many employees are offered family coverage medical insurance?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
FT Employees	n	n	n	n	n	n	n	n	n
FT Firms	n	n	n	n	n	n	n	n	n
PT Employees	n	n	n	n	n	n	n	n	n
PT Firms	n	n	n	n	n	n	n	n	n

(I) How many are enrolled in family coverage medical insurance?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
FT Employees	133	277	2,742	1,631	436	487	437	1,026	303
FT Firms	43	75	168	224	67	135	118	169	93
PT Employees	0	n	3	16	0	11	6	26	8
PT Firms	n	n	3	9	5	14	13	17	8

(J) For the majority of employees enrolled, what percentage of family coverage medical insurance premiums are employer paid?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
FT Firms									
less than 50%	7	12	34	48	12	30	17	38	22
50% - 75%	10	24	60	59	20	31	34	34	25
>75% <100%	5	6	30	33	13	18	16	22	17
100%	18	28	30	53	18	34	38	51	21
PT Firms									
less than 50%	0	0	0	n	n	n	n	5	4
50% - 75%	0	0	n	n	0	n	0	5	n
>75% <100%	0	0	0	0	0	n	n	4	0
100%	0	n	0	3	0	3	n	0	0



2. Does your organization offer dental insurance to New Hampshire employees?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
YES FT Firms	24	28	103	185	60	114	101	132	60
NO FT Firms	79	164	166	291	58	214	205	255	209
YES PT Firms	5	n	11	13	8	15	24	45	11
NO PT Firms	52	62	145	276	48	176	169	271	256

If **YES**,

(A) How many employees are offered dental insurance?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
FT Employees	n	n	n	n	n	n	n	n	n
FT Firms	n	n	n	n	n	n	n	n	n
PT Employees	n	n	n	n	n	n	n	n	n
PT Firms	n	n	n	n	n	n	n	n	n

(B) How many employees are enrolled in dental insurance?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
FT Employees	279	269	6,106	3,472	943	1,341	1,051	2,566	590
FT Firms	24	28	99	176	52	107	94	124	58
PT Employees	n	n	8	29	4	26	36	173	51
PT Firms	3	n	7	10	5	11	19	36	10

(C) For the majority of employees enrolled, what percentage of dental insurance premiums are employer paid?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
FT Firms									
less than 50%	4	7	28	62	14	17	17	31	18
50% - 75%	6	12	32	39	14	20	25	22	17
>75% <100%	n	n	16	24	7	16	15	16	4
100%	10	8	24	47	17	48	31	53	18
PT Firms									
less than 50%	0	0	n	n	n	n	n	7	6
50% - 75%	n	n	n	3	n	3	4	6	0
>75% <100%	0	0	0	0	0	n	n	4	0
100%	n	0	n	3	n	3	6	12	3



3. Does your organization offer vision insurance/rider to New Hampshire employees?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
YES FT Firms	17	30	77	117	41	77	66	101	40
NO FT Firms	86	150	189	344	75	241	232	282	221
YES PT Firms	0	3	11	13	7	10	16	22	3
NO PT Firms	52	60	148	266	57	172	164	297	251

4. Does your organization offer a prescription drug plan?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health	Leisure and Hospitality
YES FT Firms	51	75	173	265	84	176	158	216	109
NO FT Firms	51	106	92	194	34	141	139	165	152
YES PT Firms	8	9	18	21	9	27	29	47	13
NO PT Firms	44	52	138	256	54	155	153	269	237

5. Does your organization offer alternative healing insurance/rider (i.e chiropractic, acupuncture)?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
YES FT Firms	32	51	108	163	58	111	87	132	50
NO FT Firms	71	128	153	291	56	200	209	242	210
YES PT Firms	5	4	13	13	4	17	16	37	7
NO PT Firms	47	56	144	264	58	162	165	275	245

6. Does your organization offer life insurance?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
YES FT Firms	28	35	124	175	52	129	96	109	48
NO FT Firms	75	146	139	281	64	188	201	273	210
YES PT Firms	3	3	11	14	6	13	23	31	9
NO PT Firms	48	56	144	255	55	163	158	279	234

7. Does your organization offer short-term disability insurance (separate from worker's compensation)?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
YES FT Firms	17	38	112	154	44	92	69	89	37
NO FT Firms	86	143	150	303	70	224	226	293	219
YES PT Firms	n	n	10	15	8	8	16	21	10
NO PT Firms	49	57	144	254	53	167	165	285	233

8. Does your organization offer long-term disability insurance (separate from worker's compensation)?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
YES FT Firms	13	27	88	121	44	106	70	90	29
NO FT Firms	90	154	172	332	69	204	224	291	226
YES PT Firms	n	0	7	12	6	12	14	21	8
NO PT Firms	49	58	147	257	56	163	165	286	232



9. Does your organization offer paid time off to New Hampshire employees?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
YES FT Firms	91	161	247	413	107	299	260	351	191
NO FT Firms	12	31	20	57	10	28	43	42	78
YES PT Firms	18	26	59	92	29	82	92	182	57
NO PT Firms	38	40	102	196	33	106	95	150	208

If **YES**,

(A) Do you offer paid holidays?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
YES FT Firms	81	155	245	382	102	285	244	327	137
NO FT Firms	7	4	n	23	n	5	13	16	46
YES PT Firms	12	23	55	80	24	73	84	158	40
NO PT Firms	6	n	3	11	3	6	5	16	12

(Aa) If **YES**, how many days are offered per year?

FT Average	6.71	6.98	9.23	8.03	8.32	9.62	8.67	10.23	7.39
PT Average	6.25	5.81	7.38	6.75	6.19	8.78	7.45	8.81	7.66

(B) Do you offer combined paid leave/earned time off account?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
YES FT Firms	33	45	83	119	28	78	70	112	62
NO FT Firms	58	114	159	278	77	213	186	230	124
YES PT Firms	8	5	11	21	6	14	23	59	14
NO PT Firms	9	20	47	66	22	69	66	117	41

If **YES**,

(Ba) How many days are offered?

FT Average									
after one year	6.02	6.93	9.80	9.56	13.12	10.04	11.20	15.80	12.30
after five years	10.67	11.97	14.38	12.79	18.85	14.30	14.82	21.14	16.91
after ten years	11.32	14.53	17.24	16.09	21.69	16.81	17.16	23.38	19.26
PT Average									
after one year	4.54	5.57	6.47	6.88	9.00	9.27	7.36	13.41	6.00
after five years	8.19	11.00	9.71	9.98	13.48	14.20	9.78	17.22	9.71
after ten years	8.19	16.43	12.47	13.29	16.28	16.63	13.12	19.71	12.94

(C) Do you offer paid time off specifically for vacation/personal days?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
YES FT Firms	45	96	155	273	74	200	173	220	111
NO FT Firms	45	61	88	133	33	94	84	125	75
YES PT Firms	5	8	29	41	17	42	49	91	29
NO PT Firms	13	16	29	48	11	38	40	80	25

If **YES**,

(Ca) How many days are offered?

FT Average									
after one year	9.17	6.13	7.85	8.65	10.62	10.26	9.46	10.77	8.11
after five years	13.17	10.13	12.92	13.56	14.66	13.96	13.69	15.1	13.73
after ten years	13.75	11.71	16.45	15.9	18.01	17.61	16.73	17.76	15.76
PT Average									
after one year	7.08	5.5	6.13	7.42	6.2	7.6	7.66	7.08	8.22
after five years	11.29	10.4	9.87	11.22	9.82	10.03	11.62	11.42	10.62
after ten years	12.21	12	12.21	14.36	10.23	13.56	13.59	13.52	12.07

(D) Do you offer paid time off specifically for sick time?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
YES FT Firms	31	48	95	192	70	165	137	184	72
NO FT Firms	57	108	146	214	36	127	120	156	116
YES PT Firms	4	4	15	17	13	26	36	73	18
NO PT Firms	14	19	44	74	16	53	53	91	34

If YES,
(Da) How many days are offered per year?

FT Average	7.45	3.88	5.08	5.32	5.91	7.43	7.09	8.14	5.96
PT Average	5.67	4.14	4.18	5.15	4.6	4.42	5.8	6.46	8.78



10. Does your organization offer a retirement plan to New Hampshire employees?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
YES FT Firms	38	65	144	218	76	183	154	237	84
NO FT Firms	66	127	126	260	42	145	152	155	185
YES PT Firms	11	8	31	53	24	43	49	103	26
NO PT Firms	46	55	128	240	39	145	137	227	241

If YES,
(A) How many current employees are offered a Defined Benefit Plan?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
FT Firms	n	n	n	n	n	n	n	n	n
FT Firms	n	n	n	n	n	n	n	n	n
PT Firms	n	n	n	n	n	n	n	n	n
PT Firms	n	n	n	n	n	n	n	n	n

(B) How many current employees are enrolled in a Defined Benefit Plan?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
FT Employees	182	270	3,831	2,182	414	784	354	1,349	141
FT Firms	13	24	53	79	17	69	48	87	24
PT Employees	4	n	15	66	41	22	14	168	20
PT Firms	n	n	9	13	4	10	11	28	5

(C) How does your organization fund the plan?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
FT Firms									
Employer only	3	11	20	34	7	39	18	40	6
Employee only	n	0	n	n	n	n	n	9	n
Both	9	12	30	42	8	29	27	38	17
PT Firms									
Employer only	n	n	4	7	n	4	7	15	n
Employee only	0	0	0	0	n	0	0	0	0
Both	n	0	n	6	n	5	5	12	4

(D) How many current employees are offered a Defined Contribution Plan?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
FT Employees	n	n	n	n	n	n	n	n	n
FT Firms	n	n	n	n	n	n	n	n	n
PT Employees	n	n	n	n	n	n	n	n	n
PT Firms	n	n	n	n	n	n	n	n	n

(E) How many current employees are enrolled in a Defined Contribution Plan?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
FT Employees	254	522	4,771	3,301	979	1,683	1,004	2,794	745
FT Firms	29	48	121	181	71	146	133	188	73
PT Employees	14	6	26	224	42	91	63	380	99
PT Firms	10	6	17	41	20	29	39	73	20

(F) How does your organization fund the plan?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
FT Firms									
Employer only	8	3	18	22	8	24	30	56	9
Employee only	5	3	12	15	13	20	7	35	12
Both	15	43	91	143	52	100	92	102	51
PT Firms									
Employer only	n	0	4	4	n	3	11	18	0
Employee only	n	n	0	n	n	5	n	12	3
Both	5	5	14	34	16	21	23	44	14



11. Does your organization offer employees any of the following benefits?

(A) Flextime

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
YES FT Firms	15	29	73	94	51	103	104	114	71
NO FT Firms	86	161	193	371	65	221	192	275	193
YES PT Firms	14	12	39	56	26	49	55	94	57
NO PT Firms	45	53	111	225	35	133	126	227	211

(B) Telecommuting

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
YES FT Firms	n	15	10	37	48	36	56	40	17
NO FT Firms	100	177	258	430	71	287	246	352	250
YES PT Firms	0	3	5	11	12	10	19	24	9
NO PT Firms	59	62	148	272	50	173	163	297	258

(C) Employee Assistance/Employee Wellness Program

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
YES FT Firms	3	8	29	58	15	39	28	40	13
NO FT Firms	99	180	239	410	104	282	274	347	253
YES PT Firms	n	0	7	19	5	15	7	26	11
NO PT Firms	58	65	147	262	57	167	176	293	254

(D) Flexible spending account (allow employees to set aside pre-tax money)

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
YES FT Firms	6	8	46	74	30	62	36	69	18
NO FT Firms	96	183	224	397	89	262	267	322	248
YES PT Firms	n	0	8	15	10	13	7	26	7
NO PT Firms	58	66	147	271	52	170	177	294	259

(E) Education/tuition assistance

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
YES FT Firms	15	46	78	89	38	135	78	202	43
NO FT Firms	86	145	192	381	80	190	224	187	223
YES PT Firms	7	6	11	18	14	33	15	98	11
NO PT Firms	52	60	143	268	49	150	167	222	253

(F) Child care (i.e. on-site/off-site facility, reimbursements, vouchers)

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
YES FT Firms	n	n	4	11	5	9	6	55	6
NO FT Firms	100	189	265	458	114	314	297	337	261
YES PT Firms	0	0	n	5	n	n	n	33	4
NO PT Firms	59	66	154	281	61	183	181	287	262

(G) Employee discounts

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
YES FT Firms	26	42	82	253	21	68	70	172	157
NO FT Firms	76	149	188	220	97	253	233	218	109
YES PT Firms	20	9	47	146	14	24	42	108	144
NO PT Firms	39	57	109	142	48	159	142	214	123

(H) Bonuses

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
YES FT Firms	58	117	174	312	83	232	211	244	134
NO FT Firms	44	75	96	159	36	95	92	148	131
YES PT Firms	28	24	62	127	27	87	94	166	86
NO PT Firms	30	41	94	159	35	98	90	160	180

(I) Employee Stock Purchase Plan

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
YES FT Firms	n	4	11	21	11	13	16	8	n
NO FT Firms	98	185	258	446	107	307	284	379	265
YES PT Firms	0	0	n	9	3	0	6	n	n
NO PT Firms	59	66	153	278	59	183	178	319	261



12. Does your organization operate on shifts?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
YES FT Firms	8	4	67	70	18	12	25	44	78
NO FT Firms	94	187	203	400	98	317	278	344	184
YES PT Firms	7	n	29	51	15	9	20	33	87
NO PT Firms	52	63	131	236	49	178	167	290	179

If **YES**,

(A) Does your organization offer shift differentials?

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation and Utilities	Information	Financial Activities	Professional and Business Services	Educational and Health Services	Leisure and Hospitality
YES FT Firms	4	3	49	32	8	6	12	24	15
NO FT Firms	3	n	16	36	8	5	12	17	59
YES PT Firms	3	n	16	19	4	5	11	14	15
NO PT Firms	3	0	13	30	9	3	8	15	67



13. For the cost questions below, please provide the most recent annual figures available for your New Hampshire employees. Include only the employer's contributions for insurance and retirement.

Cost of Medical Insurance (only)

	FT & PT Employees	FT Firms	PT Firms	Total Wages	Total Insurance
Natural Resources and Mining	516	47	6	\$15,455,902	\$1,552,368
Construction	1,114	81	5	\$52,042,959	\$5,477,006
Manufacturing	7,441	169	9	\$331,865,347	\$38,131,402
Trade, Transportation and Utilities	3,259	223	6	\$119,604,052	\$11,992,537
Information	1,281	77	5	\$55,899,603	\$5,336,884
Financial Activities	2,085	166	9	\$92,790,068	\$8,783,296
Professional and Business Services	1,242	140	11	\$56,294,962	\$4,715,973
Educational and Health	4,477	214	21	\$169,742,018	\$14,754,280
Leisure and Hospitality	3,391	106	6	\$67,620,458	\$3,609,455



Cost of Retirement (only)

	FT & PT Employees	FT Firms	PT Firms	Total Wages	Total Retirement
Natural Resources and Mining	229	19	4	\$6,827,149	\$357,482
Construction	769	47	3	\$35,915,996	\$1,180,412
Manufacturing	5,631	92	7	\$247,874,338	\$6,303,152
Trade, Transportation and Utilities	2,028	111	13	\$82,093,869	\$5,106,460
Information	1,045	44	8	\$42,500,652	\$2,049,815
Financial Activities	1,736	112	14	\$76,095,942	\$4,231,887
Professional and Business Services	817	94	18	\$39,993,940	\$1,910,722
Educational and Health	4,569	138	34	\$148,805,670	\$9,619,737
Leisure and Hospitality	1,431	52	9	\$32,026,273	\$1,036,280

Cost of Both Medical Insurance and Retirement

	FT & PT Employees	FT Firms	PT Firms	Total Wages	Total Insurance	Total Retirement
Natural Resources and Mining	208	15	n	\$6,357,136	\$564,146	\$254,128
Construction	744	42	n	\$35,267,187	\$2,760,357	\$963,981
Manufacturing	5,601	86	4	\$247,029,649	\$28,931,880	\$5,941,583
Trade, Transportation and Utilities	1,843	99	3	\$78,657,572	\$8,387,465	\$4,366,771
Information	981	40	0	\$41,165,990	\$4,084,558	\$1,949,071
Financial Activities	1,659	93	n	\$74,206,807	\$7,067,428	\$3,224,782
Professional and Business Services	753	78	4	\$38,145,997	\$3,129,048	\$1,515,666
Educational and Health	3,198	110	13	\$134,379,810	\$12,178,832	\$5,544,194
Leisure and Hospitality	1,211	49	n	\$29,683,916	\$2,006,285	\$650,275

