

Health Insurance

The availability of health insurance is frequently used as a competitive edge by businesses in recruiting skilled workers. Businesses are wrestling to preserve that option in the face of other rising expenses, such as transportation costs and the fees for goods and materials. The cost for providing these insurances is continually more burdensome for business owners. That said, medical insurance, dental insurance, vision benefits, life insurance, and disability insurance were more likely to be offered (or made available) by larger firms. These insurance benefits were also more frequently available to full time workers than to part time workers.

The survey's primary questions pertaining to "medical, dental, vision, life, and disability insurance" were evaluated regardless of whether a company had full time or part time employees. Details for follow-up questions were dependent on the company having employees in a particular category (e.g., employees offered and employees enrolled).

Firm size groups:
1 to 9 employees
10 to 19 employees
20 to 49 employees
50 to 99 employees
100 to 249 employees
250 or more employees

Medical Insurance

The likelihood that a firm would offer medical insurance to full time workers increased as the size of the firm increased. An average of almost 84 percent of firms have medical insurance available to their full time employees. This was a decline of more than five percentage points from the 2004 *New Hampshire Benefits* survey.

Part time employees had substantially less opportunity to access employer based health coverage. Barely 16 percent of the firms offered medical insurance to part time employees. That was also a drop from the 2004 survey results of slightly more than 21 percent of firms offering medical insurance to part timers.

Almost three-quarters of privately owned firms in New Hampshire have fewer than ten employees. These firms employ almost 16 percent of New Hampshire's (private) workers but had the smallest share of firms offering medical insurance. Only 58 percent of firms offered it to full time workers and just under eight percent to part timers.

Over 80 percent of firms in each of the other firm size groups offered medical insurance to full time employees.

On the opposite end, *firms with 250 or more employees* make up less than one percent of the total share of firms in the state; but they employ nearly a third of the state's workers. All respondents in this category have medical insurance available for full time workers. Almost half of these firms also offered this insurance to part timers.

Employees offered medical insurance coverage

Among firms that have medical insurance available, almost all full time employees were offered medical coverage. That was significantly more access than for part time employees, where only two-thirds were offered coverage.

Among firms that offered medical insurance, in *firms with fewer than ten employees* almost 90 percent of full time employees, and just shy of two-thirds of part timers were offered medical coverage. This group had the smallest share of firms with medical insurance available.

In each of the other firm size groups, over 90 percent of full time employees were offered medical insurance. The availability of medical insurance coverage was not as regular for part time workers. About three-quarters of part time workers

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in *firms with 10 to 19 employees* were offered medical insurance, which was the largest share for part timers among firm size groups.

Waiting period

Overall, a required waiting period for medical insurance eligibility was fairly common for full time employees among all firm size groups. Among firms that offered insurance to part time workers, almost three-quarters of firms had a waiting period.

Employees enrolled in medical insurance

Not all eligible full time employees enrolled in medical coverage. Barely two-thirds in *firms with 20 to 49 employees* enrolled, being the smallest share for any firm size category. Over 90 percent of full time and over half of part time workers in *firms with 250 employees or more* were enrolled in medical insurance. Enrollment shares for part time employees were smaller for the remaining firm size categories.

Single medical insurance coverage*

Among the firms with employees enrolled in medical insurance, slightly more than 40 percent of all eligible full time and part time employees were enrolled with single person coverage. In *firms with fewer than ten employees*, more than half of full time employees and over 85 percent of part time workers had single medical insurance coverage. In *firms with 250 or more employees*, slightly more than one third of both full time and part time employees enrolled in single medical insurance coverage. Those were the smallest shares of enrollment in single coverage.

One explanation why these large firms have the smallest share of employees enrolled in a single plan

* Survey instructions were to include “employee and dependent” coverage with “family” coverage. Because not all firms did that, the combination of “single” and “family” plans may not equal 100 percent.

could be that a higher percentage was enrolled in a family plan. In some cases, the survey results were not able to show this correlation because some respondents excluded the “employee and dependent” coverage count when completing the “family” plan portion.

Payment of single medical insurance premiums

So what portion of medical premiums do firms pay (for full time and part time employees) to be competitive? The survey results were analyzed from two perspectives. One was the overall average portion paid by all responding firms with medical enrollment. The other was to consider only those firms who actually paid at least some of the premium, and calculate the average percentage paid by those firms. This calculation would more clearly represent the actual portion paid by firms that do contribute toward medical insurance premiums.

Among responding firms, the overall average paid by employers was just over two-thirds of the premium for single coverage to full time employees. The portion paid ranged from a high of just over 70 percent in the largest size group to a low of just under two-thirds in *firms with 20 to 49 employees*. Overall, less than ten percent of responding firms did not contribute toward the single coverage premium for full time employees.

After excluding the firms that did not pay anything toward the insurance premiums for full time workers, the averages more accurately reflect the portion of medical insurance premiums paid by employers. For example, without the 19 percent of non-contributing firms in the smallest firm size, the average portion of the contribution paid by those firms for medical premiums for full time workers was closer to 100 percent. The revised results indicate that most contributing firms pay close to 70 percent of the premiums for full time employees.

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The average portion of the single medical premium paid by responding employers for part time workers is significantly smaller, about one-third, compared to that paid for full time, just over two-thirds of the premium. Almost half of the responding firms stated they do not pay anything toward medical premiums for part time workers.

Excluding firms that do not pay anything toward premiums makes a dramatic difference in the portion of single coverage premiums paid for part time workers. Far fewer firms contribute anything for part time single medical premiums, but those that do pay larger shares than the overall average would indicate.

Family medical insurance coverage

Almost 95 percent of firms across all the size groups also offered family medical coverage to full time employees. Typically, the smaller the firm size the smaller the share of firms making family insurance available. Family medical insurance for full time workers was offered by over 80 percent of *firms with fewer than ten employees*, while 100 percent of the responding *firms with 250 or more employees* offered family medical coverage.

Six of every seven firms offered family medical coverage to part time employees. *Firms with fewer than ten employees* were less inclined to offer family medical coverage to part time employees; fewer than two of every three firms offered the coverage. The likelihood of family insurance being offered to part time employees increased with larger firm sizes, to more than 80 percent of those firms.

Employees enrolled in family medical insurance*

Two of every five full time employees in responding firms were enrolled in family medical coverage. Eligible full time employees in the participating *firms with fewer than ten employees* had the second highest share of enrollment in family medical insurance. The largest share of enrolled full time workers were among the responding *firms with 100 to 249 employees* with 44.2 percent.

Enrollment of part time employees varied depending on the size firm. Only one of every four part time workers from responding *firms with fewer than ten employees* was enrolled in a family medical plan. This was in contrast to the almost 40 percent of eligible part timers in the next larger firm size, to over 56 percent in *firms with 250 or more employees*. This may be related to the share of the premium paid by the employer — many smaller firms paid zero for part time employee premiums.

Payment of family medical insurance premiums

Firms with 50 or more employees paid more than half of the premiums of family medical coverage for full time workers. The *firms with fewer than ten employees* paid just over 40 percent of premiums for family medical. Firms this size paid a smaller portion for family insurance coverage than they did for single coverage.

As was done with single insurance premiums, the portion paid was recalculated to exclude firms that do not pay anything toward the premium. The portion paid by the remaining firms more clearly represents how much is really paid by contributing firms.

* Survey instructions were to include “employee and dependent” coverage with “family” coverage. Because not all firms did that, the combination of “single” and “family” plans may not equal 100 percent.

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A larger percentage of firms do not contribute for family medical premiums for full time workers than for single medical premiums. Not including the firms that pay zero, the average portion paid for family medical coverage for full time workers was generally ten percent smaller than the employers' contribution toward single medical premiums for full time workers.

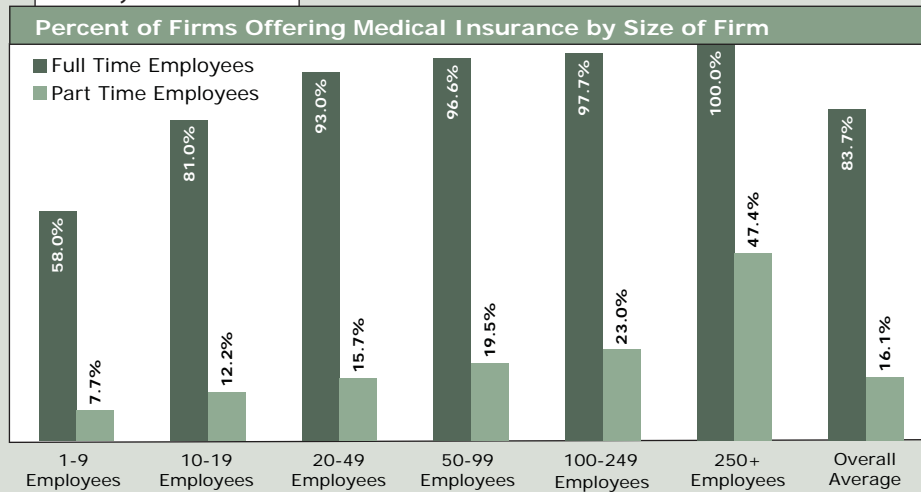
Because of the volume of non-contributing firms, removing them from the average paid showed that in contrast to single insurance coverage, the share of the family medical premium paid by the employer for part timers was fairly close to the same amount paid for full time workers.

Health Insurance

Medical Insurance by Size of Firm

Number of Employees	Full Time Employees					Part Time Employees				
	Offered Medical		Enrolled in Medical			Offered Medical		Enrolled in Medical		
	% of Firms	Eligible Employees	% of Eligible Employees	Single Plan	Family Plan	% of Firms	Eligible Employees	% of Eligible Employees	Single Plan	Family Plan
1-9	58.0%	89.6%	70.0%	55.4%	43.4%	7.7%	65.4%	41.2%	85.7%	14.3%
10-19	81.0%	93.5%	67.2%	56.4%	42.3%	12.2%	73.5%	28.0%	50.0%	46.2%
20-49	93.0%	91.1%	66.6%	54.9%	34.9%	15.7%	59.5%	18.4%	51.4%	37.1%
50-99	96.6%	97.1%	72.1%	51.2%	41.1%	19.5%	66.7%	32.4%	53.6%	42.4%
100-249	97.7%	95.5%	73.6%	46.5%	44.2%	23.0%	45.7%	33.6%	60.1%	39.5%
250+	100.0%	99.1%	93.6%	35.6%	42.4%	47.4%	66.1%	55.4%	39.3%	56.1%
Overall Average	83.7%	96.8%	81.6%	42.5%	42.0%	16.1%	62.4%	48.3%	42.5%	53.4%

Firms by Size: Chart 1.a



Medical Insurance Waiting Period by Size of Firm

Number of Employees	Waiting Period	
	Full Time	Part Time
1-9	66.7%	42.9%
10-19	84.9%	72.2%
20-49	85.5%	75.9%
50-99	90.3%	82.6%
100-249	81.2%	75.0%
250+	73.7%	72.2%
Overall Average	81.8%	72.1%

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Medical Insurance Premiums by Size of Firm - Single Coverage

Number of Employees	Full Time Employees			Part Time Employees		
	Share of firms with zero contributions	Premiums Paid		Share of firms with zero contributions	Premiums Paid	
		Average paid excluding zero contributors	Average of all firms		Average paid excluding zero contributors	Average of all firms
1-9	19.0%	96.8%	66.0%	57.1%	77.5%	33.2%
10-19	10.1%	77.8%	70.0%	66.7%	68.8%	22.9%
20-49	7.0%	68.4%	63.7%	51.7%	76.0%	36.7%
50-99	3.5%	71.7%	69.1%	39.1%	62.3%	37.9%
100-249	4.7%	70.2%	66.9%	35.0%	63.1%	41.0%
250+	10.5%	79.1%	70.7%	50.0%	74.1%	37.1%

Medical Insurance Premiums by Size of Firm - Family Coverage

Number of Employees	Full Time Employees			Part Time Employees		
	Share of firms with zero contributions	Premiums Paid		Share of firms with zero contributions	Premiums Paid	
		Average paid excluding zero contributors	Average of all firms		Average paid excluding zero contributors	Average of all firms
1-9	43.0%	72.8%	41.5%	66.7%	80.0%	26.7%
10-19	31.0%	66.9%	46.2%	62.5%	61.5%	23.1%
20-49	19.1%	60.5%	48.9%	54.2%	74.5%	34.1%
50-99	19.8%	63.9%	51.2%	36.8%	54.1%	34.2%
100-249	12.0%	63.8%	56.1%	27.8%	60.2%	43.4%
250+	15.8%	72.5%	61.1%	52.9%	63.9%	30.1%

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Dental Insurance

Dental insurance coverage was offered to full time employees by almost 60 percent of firms throughout the size groups. The smaller firm size groups were less likely to offer dental insurance to full time workers. It was offered by less than a third of *firms with one to nine employees* and the share increased as the firm size increased. Less than ten percent of the largest firms did not offer dental insurance to full time workers.

Firms were much less likely to offer dental insurance to part time employees, with an average of about 13 percent among all firm sizes. *Firms with 250 or more employees* had the highest share of firms, almost 40 percent, offering dental insurance to part time workers. A very small share of the responding *firms with fewer than ten employees* stated they offer dental insurance to part time workers.

Employees offered dental insurance coverage

Considering only the firms that had dental insurance available, over 85 percent of full time employees were offered dental insurance.

Keeping in mind that less than 13 percent of firms had dental insurance available to part time workers, 61 percent of the part time employees among those firms were offered dental insurance.

Employees enrolled in dental insurance

Having dental insurance available doesn't automatically mean that workers enrolled. Although *firms with one to nine employees* had the smallest share of firms offering dental insurance, over 70 percent of full time workers among those firms enrolled in single dental insurance coverage.

In contrast, less than half of the eligible part time workers enrolled in dental insurance.

Single dental insurance coverage*

Average enrollment in single dental coverage was fairly even with over 40 percent of both eligible full time and eligible part time employees.

Payment of single dental insurance premiums

An average of slightly more than 40 percent of all responding firms share paying the cost of dental premiums with both full time and part time employees. Over 28 percent of firms with full time workers and almost 40 percent of firms with part time workers pay no part of the single dental coverage premium, which falls entirely to the employee.

Over a quarter of responding firms paid the entire premium of single dental insurance for full time employees while less than 18 percent did so for part time workers.

Family dental insurance coverage

Family dental coverage was made available by almost 96 percent of responding firms to full time employees, but by barely 12 percent of firms to part time employees. The *firms with fewer than ten employees* had the smallest share offering family dental insurance to full time workers, barely 85 percent. One of every three *firms with 250 or more employees* offered family dental coverage to part time employees.

* Because of a flaw in the "skip instructions" on the survey instrument, the shares of single dental insurance enrollment and share of family dental insurance enrollment may not add to 100 percent.

Health Insurance

Insurance

Employees enrolled in family dental insurance*

Almost half of full time employees were enrolled in family dental insurance among responding firms. The largest share was found among full time workers in the *firms with 250 or more employees*. Keeping in mind that only 12 percent of firms offered family dental plans to part time workers, just over half of the part time workers from those responding firms were enrolled in family dental coverage.

Payment of family dental insurance premiums

Typically, the costs for family dental insurance were partially paid by workers. More than half of the responding firms with both full time as well as part time employees shared the cost of family dental insurance premiums. The share of firms requiring the employee to pay all family dental coverage was slightly higher than that for single coverage — almost 33 percent of firms with full time employees and just about 43 percent with part time enrolled employees.

* Because of a flaw in the “skip instructions” on the survey instrument, the shares of single dental insurance enrollment and share of family dental insurance enrollment may not add to 100 percent.

Paid Leave

Retirement & Other

Vision Insurance

Slightly more than one of every three firms offered vision insurance coverage to their full time employees. Not even one in twelve firms offered vision coverage to part time employees. For both firms with full time employees and firms with part time workers, the chances of having vision insurance offered increased with the size of the firm.

Among the responding firms with vision coverage available to full time employees, just over half of the full time workers were offered the insurance. Less than one of every three part time workers had vision insurance coverage offered from the responding firms. Narrowing the employees to only those with vision insurance coverage available, approximately half of the eligible full time employees were enrolled in the coverage, while roughly 14 percent of the few eligible part time employees enrolled in the coverage.

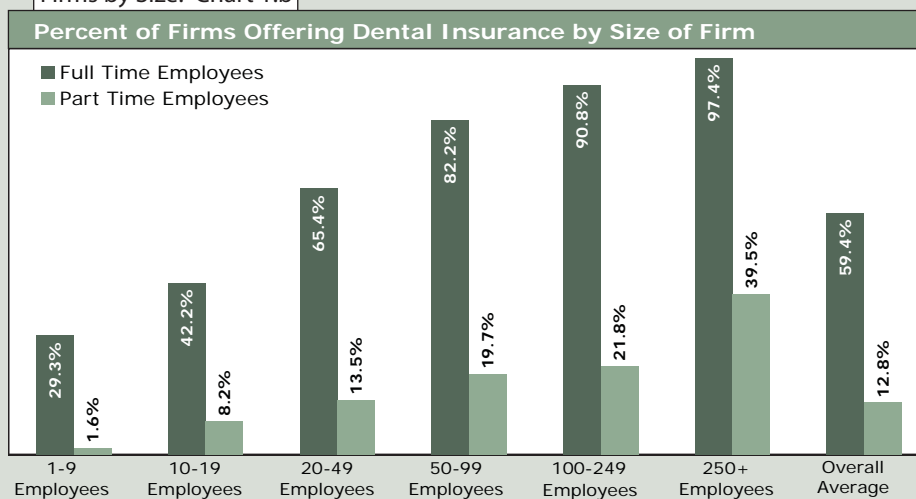
In most cases the financial burden for vision insurance was shared by about half of the firms with full time workers and in almost a third of firms with part time workers. Just the opposite, half of firms with part time employees and a third of firms with full time employees, gave the entire expense of vision premiums to their employees. About 20 percent of all firms paid the entire premium for vision insurance for both full time and part time workers.

Health Insurance

Dental Insurance by Size of Firm

Number of Employees	Full Time Employees					Part Time Employees				
	Offered Dental		Enrolled in Dental			Offered Dental		Enrolled in Dental		
	% of Firms	Eligible Employees	% of Eligible Employees	Single Plan	Family Plan	% of Firms	Eligible Employees	% of Eligible Employees	Single Plan	Family Plan
1-9	29.3%	91.4%	70.6%	55.4%	41.9%	1.6%	40.0%	n/a	n/a	n/a
10-19	42.2%	85.5%	63.7%	47.4%	48.6%	8.2%	67.5%	55.6%	53.3%	35.7%
20-49	65.4%	90.9%	58.5%	51.5%	39.1%	13.5%	60.0%	15.3%	66.7%	25.9%
50-99	82.2%	96.4%	70.0%	51.7%	41.2%	19.7%	67.2%	32.5%	48.8%	47.6%
100-249	90.8%	89.9%	73.1%	44.2%	45.6%	21.8%	49.8%	24.0%	48.5%	35.8%
250+	97.4%	97.7%	75.9%	41.5%	51.5%	39.5%	63.8%	59.3%	42.3%	54.1%
Overall Average	59.4%	94.7%	72.6%	44.5%	47.6%	12.8%	61.0%	48.8%	43.7%	51.5%

Firms by Size: Chart 1.b



Insurance

Paid Leave

Retirement & Other

Health Insurance

Dental Insurance Premiums by Size of Firm - Single Coverage

Number of Employees	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
1-9	50.0%	16.7%	33.3%	n/a	n/a	n/a
10-19	35.8%	24.5%	39.6%	44.4%	44.4%	11.1%
20-49	22.3%	42.0%	35.7%	18.8%	56.3%	25.0%
50-99	22.9%	29.2%	47.9%	10.0%	30.0%	60.0%
100-249	17.1%	27.6%	55.3%	11.1%	33.3%	55.6%
250+	25.0%	5.6%	69.4%	20.0%	40.0%	40.0%
Overall Average	26.3%	28.4%	45.3%	17.9%	39.7%	42.3%

Dental Insurance Premiums by Size of Firm - Family Coverage

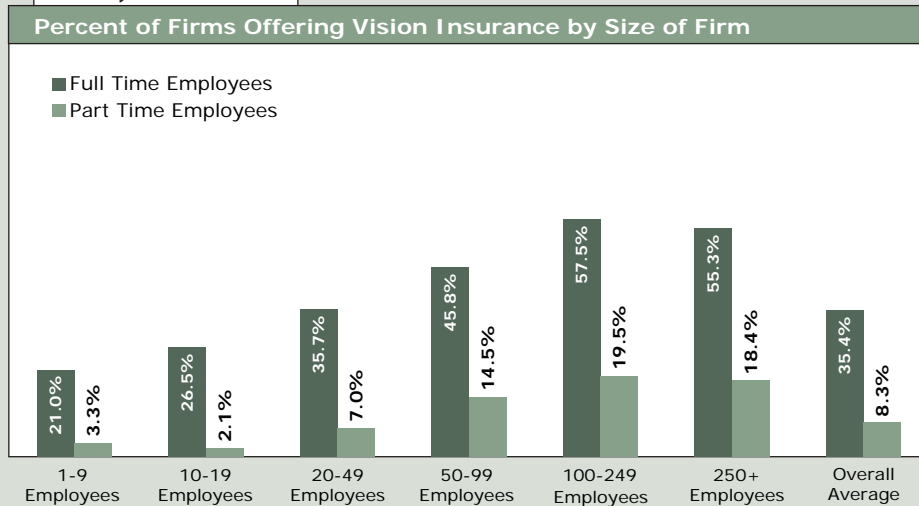
Number of Employees	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
1-9	18.8%	31.3%	50.0%	n/a	n/a	n/a
10-19	15.2%	28.3%	56.5%	25.0%	62.5%	12.5%
20-49	9.2%	44.9%	45.9%	0.0%	54.5%	45.5%
50-99	7.5%	35.5%	57.0%	0.0%	31.6%	68.4%
100-249	11.9%	26.9%	61.2%	0.0%	41.2%	58.8%
250+	11.4%	11.4%	77.1%	7.1%	42.9%	50.0%
Overall Average	11.1%	32.9%	56.1%	5.7%	42.9%	51.4%

Health Insurance

Vision Insurance by Size of Firm

Number of Employees	Full Time Employees			Part Time Employees		
	Offered Vision		Enrolled in Vision	Offered Vision		Enrolled in Vision
	% of Firms	Eligible Employees	% of Eligible Employees	% of Firms	Eligible Employees	% of Eligible Employees
1-9	21.0%	51.8%	43.7%	3.3%	n/a	n/a
10-19	26.5%	24.4%	41.4%	2.1%	n/a	n/a
20-49	35.7%	30.5%	58.8%	7.0%	31.5%	41.4%
50-99	45.8%	41.2%	60.3%	14.5%	36.6%	5.2%
100-249	57.5%	38.4%	62.9%	19.5%	22.2%	31.8%
250+	55.3%	75.1%	46.3%	18.4%	31.5%	10.0%
Overall Average	35.4%	55.2%	51.5%	8.3%	29.4%	14.6%

Firms by Size: Chart 1.c



Vision Insurance Premiums by Size of Firm

Number of Employees	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
1-9	56.3%	12.5%	31.3%	n/a	n/a	n/a
10-19	27.3%	18.2%	54.5%	n/a	n/a	n/a
20-49	4.8%	33.3%	61.9%	14.3%	28.6%	57.1%
50-99	19.0%	38.1%	42.9%	25.0%	50.0%	25.0%
100-249	15.0%	25.0%	60.0%	0.0%	75.0%	25.0%
250+	8.3%	50.0%	41.7%	25.0%	75.0%	0.0%
Overall Average	20.8%	29.7%	49.5%	17.4%	52.2%	30.4%

Other Insurance

Compensation packages often have additional insurance options available for the well-being of workers. Frequently these extra insurance coverage opportunities provide added security for the individual employee. The survey asked firms about the availability of life insurance, and short-term and long-term disability insurance.

Life Insurance

Life insurance coverage was offered to full time workers by more than half of the responding firms. Less than 12 percent of firms responded that life insurance was offered to part time employees. The likelihood of having life insurance available among firms with full time and part time workers increased as the firm size increased.

Among firms with life insurance available, almost 97 percent of full time employees were offered this insurance and about 90 percent of them were enrolled in the coverage. About two-thirds of the part time workers in eligible firms were offered the insurance and only 70 percent of them enrolled.

Among the firms with life insurance available, over 80 percent of the responding firms with full time enrollees paid the entire expense for the coverage. Close to three-quarters of the firms with part time workers paid the total cost of life insurance premiums.

Short-Term Disability Insurance

Firms were asked if short-term disability insurance, excluding workers' compensation was offered. The availability of short-term disability insurance to full time employees increased with the size of the firm. While it was relatively rare among smaller firms (less than 20 percent) to offer this to full time employees, it was frequently available among the largest firms (almost 95 percent).

It was not as common for firms to offer this insurance to part time workers. Less than two percent of the smallest firms offered short-term disability and only slightly more than a third of the largest firms made it available to part time employees.

In the firms where this insurance was available to full time employees, almost 96 percent were offered the coverage. For the ten percent of firms with this insurance available for part time employees, about two-thirds were offered coverage.

An average of 85 percent of eligible full time employees and about 74 percent of part time workers enrolled in short-term disability coverage, again with higher shares among the larger firm sizes. Just over a third of the firms had full time workers pay the total cost for short-term disability while half of the firms had part time workers pay the entire cost of this coverage.

Long-Term Disability Insurance

Overall, long-term disability insurance was not offered as frequently as short-term, and it was more commonly available in the larger size firms. On average, less than ten percent of firms offered it to part time workers and over 40 percent of firms offered it to full time employees.

Similar to the short-term availability, long-term disability coverage was offered to 60 percent of the part time workers and about 90 percent of full time employees. Enrollment among the eligible workers was virtually even, 87 percent part time and 88 percent full time.

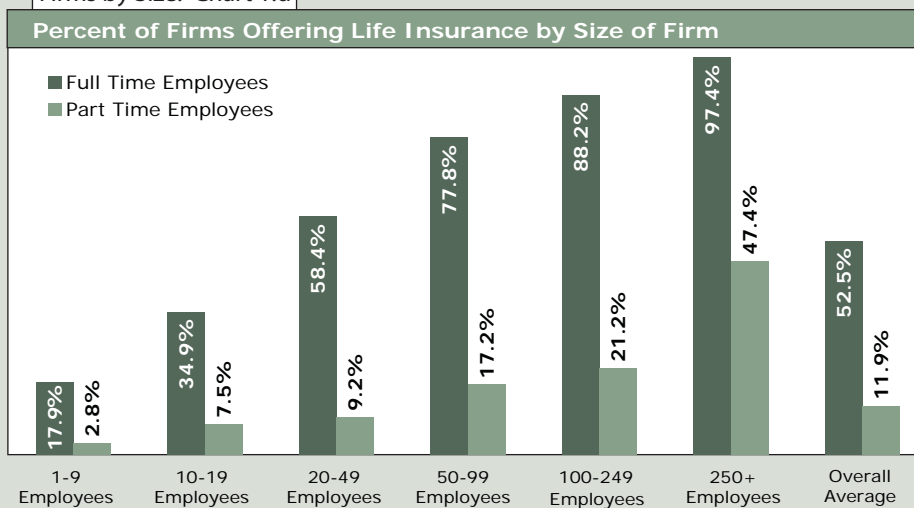
The main difference between short-term and long-term disability insurance was who had responsibility for paying the costs of this type of coverage. Over 60 percent of firms for both full time and part time workers paid the entire expense for the long-term disability coverage, a higher incidence than for short-term disability.

Other Insurance

Life Insurance by Size of Firm

Number of Employees	Full Time Employees			Part Time Employees		
	Offered Life		Enrolled in Life	Offered Life		Enrolled in Life
	% of Firms	Eligible Employees	% of Eligible Employees	% of Firms	Eligible Employees	% of Eligible Employees
1-9	17.9%	96.7%	77.9%	2.8%	n/a	n/a
10-19	34.9%	89.4%	80.3%	7.5%	65.8%	28.0%
20-49	58.4%	96.0%	82.5%	9.2%	74.8%	37.1%
50-99	77.8%	97.6%	83.8%	17.2%	80.2%	40.3%
100-249	88.2%	95.3%	89.0%	21.2%	54.5%	67.9%
250+	97.4%	97.0%	95.9%	47.4%	63.7%	78.4%
Overall Average	52.5%	96.5%	90.9%	11.9%	63.5%	71.2%

Firms by Size: Chart 1.d



Life Insurance Premiums by Size of Firm

Number of Employees	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
1-9	86.7%	6.7%	6.7%	n/a	n/a	n/a
10-19	77.3%	11.4%	11.4%	75.0%	12.5%	12.5%
20-49	72.1%	16.3%	11.5%	66.7%	20.0%	13.3%
50-99	78.4%	12.5%	9.1%	73.7%	21.1%	5.3%
100-249	94.7%	2.7%	2.7%	72.2%	22.2%	5.6%
250+	91.7%	2.8%	5.6%	76.5%	17.6%	5.9%
Overall Average	81.7%	10.1%	8.2%	74.1%	18.5%	7.4%

Insurance

Paid Leave

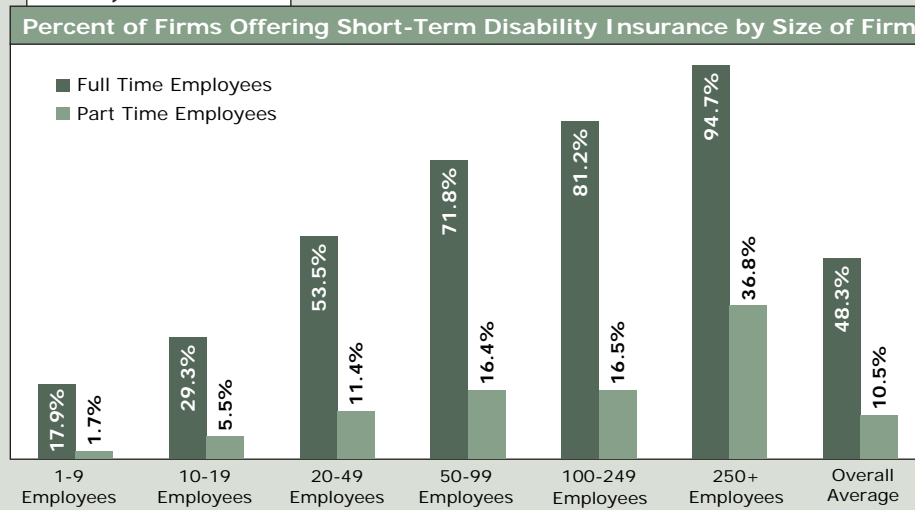
Retirement & Other

Other Insurance

Short-Term Disability Insurance by Size of Firm

Number of Employees	Full Time Employees			Part Time Employees		
	Offered Short-Term Disability		Enrolled in Short-Term Disability	Offered Short-Term Disability		Enrolled in Short-Term Disability
	% of Firms	Eligible Employees	% of Eligible Employees	% of Firms	Eligible Employees	% of Eligible Employees
1-9	17.9%	96.8%	69.4%	1.7%	n/a	n/a
10-19	29.3%	94.1%	71.5%	5.5%	71.0%	5.6%
20-49	53.5%	95.7%	70.4%	11.4%	62.7%	21.6%
50-99	71.8%	98.2%	75.2%	16.4%	70.6%	60.4%
100-249	81.2%	95.4%	82.1%	16.5%	63.8%	33.9%
250+	94.7%	95.5%	91.8%	36.8%	67.7%	86.9%
Overall Average	48.3%	95.9%	85.0%	10.5%	67.1%	73.5%

Firms by Size: Chart 1.e



Short-Term Disability Insurance Premiums by Size of Firm

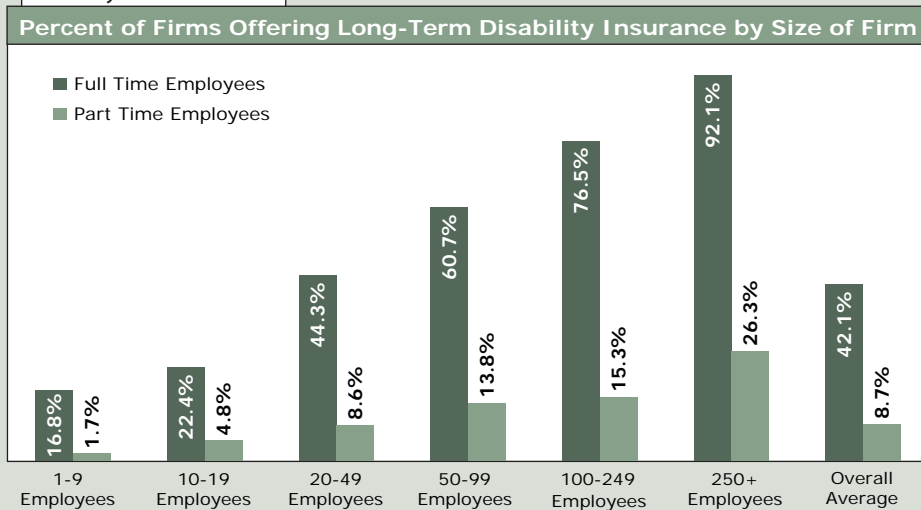
Number of Employees	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
1-9	53.1%	40.6%	6.3%	n/a	n/a	n/a
10-19	47.5%	40.0%	12.5%	28.6%	57.1%	14.3%
20-49	43.8%	43.8%	12.5%	26.3%	57.9%	15.8%
50-99	57.8%	32.5%	9.6%	38.9%	44.4%	16.7%
100-249	64.6%	30.8%	4.6%	50.0%	42.9%	7.1%
250+	61.1%	25.0%	13.9%	42.9%	42.9%	14.3%
Overall Average	54.0%	36.1%	9.9%	36.5%	50.0%	13.5%

Other Insurance

Long-Term Disability Insurance by Size of Firm

Number of Employees	Full Time Employees			Part Time Employees		
	Offered Long-Term Disability		Enrolled in Long-Term Disability	Offered Long-Term Disability		Enrolled in Long-Term Disability
	% of Firms	Eligible Employees	% of Eligible Employees	% of Firms	Eligible Employees	% of Eligible Employees
1-9	16.8%	99.3%	71.4%	1.7%	n/a	n/a
10-19	22.4%	94.8%	81.0%	4.8%	56.3%	57.1%
20-49	44.3%	93.6%	69.9%	8.6%	67.4%	28.9%
50-99	60.7%	91.9%	73.3%	13.8%	71.2%	59.9%
100-249	76.5%	85.7%	77.4%	15.3%	45.1%	52.6%
250+	92.1%	89.8%	97.1%	26.3%	64.0%	100.0%
Overall Average	42.1%	89.5%	87.0%	8.7%	61.8%	88.0%

Firms by Size: Chart 1.f



Long-Term Disability Insurance Premiums by Size of Firm

Number of Employees	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
1-9	65.5%	27.6%	6.9%	n/a	n/a	n/a
10-19	75.9%	13.8%	10.3%	80.0%	20.0%	0.0%
20-49	50.0%	41.0%	9.0%	35.7%	57.1%	7.1%
50-99	63.8%	30.4%	5.8%	73.3%	20.0%	6.7%
100-249	59.7%	29.0%	11.3%	53.8%	38.5%	7.7%
250+	81.8%	6.1%	12.1%	88.9%	0.0%	11.1%
Overall Average	62.7%	28.3%	9.0%	64.4%	28.8%	6.8%

Paid Leave

There are many forms of paid leave, including vacation time, paid holidays, and sick time. Results indicated the bigger the company the larger the benefit to full time employees, and the more likely any benefit would be available to part time employees.

Insurance

Vacation Time

An average of almost 85 percent of firms offered vacation time to full time workers as a separate benefit, not combined with other time off. Only about one of every three firms offered paid vacation time to part time workers. But, over half of the largest size firms offered paid vacation time to part time employees.

Most firms have a graduated accrual of paid vacation time based on years of service. The average time granted for full time workers after one year of service was 8.5 days. That ranged from 7.3 days per year from responding *firms with 10 to 19 employees* to 11.6 days from responding *firms with 250 or more employees*.

The accrual of paid vacation time for part time workers was smaller, mostly because the number of available days was prorated according to the number of hours worked by part time employees. The overall average among all firm sizes was 7.2 paid vacation days per year. The shortest time for part time employees was 5.7 days among responding *firms with 10 to 19 employees* and the longest was 11.6 days among the largest firms.

After three years of service the average paid vacation time for full time employees among responding firms increased by almost three days, to a little over 11 days per year. The average among responding firms for part time workers after three years of service was almost ten days, an increase of about two days.

After five years of service, the largest firms averaged more than three weeks (16.6 days) of paid vacation time for full time workers. That was two days more than the average of 14.2 days offered among all firms. After five years of service, part time employees on average received over 11 days of paid vacation time.

Sick Time

Slightly more than half of all firms offered paid sick time as a separate benefit to full time employees. Roughly one of every five firms offered paid sick time to part time workers.

Among the firms offering paid sick leave to full time employees, the average was about seven days per year. Paid sick time given to part time employees was slightly shorter at just under five days.

Paid Holiday Leave

Over 80 percent of firms offer paid holidays to full time employees. Slightly more than one of every three firms offered paid holidays to part timers, with the largest share, 60 percent, among responding *firms with 250 or more employees*.

Among responding firms, in most cases there was approximately one more paid holiday for full timers, 7.9 days, than there was for part timers, seven days. In comparison, the number of paid holidays from responding *firms with 250 or more employees* had the highest averages of 10.6 days for full time workers and 8.5 days for part time workers.

Paid Leave

Retirement & Other

Paid Leave

Consolidated Leave

Consolidated leave may be referred to in multiple ways, for example, as a “time bank” or “Paid Time Off (PTO).” This leave may be offered in addition to other types of paid leave or may be offered in place of separate paid leave. One of every six firms offered this type of paid leave to

full time employees. Generally the chances of a full time employee being offered a consolidated leave increased as the size of the firm increased.

Among responding firms, the average number of days of consolidated leave for both full time and part time employees was 14 paid days per year.

Insurance

Paid Leave

Retirement & Other

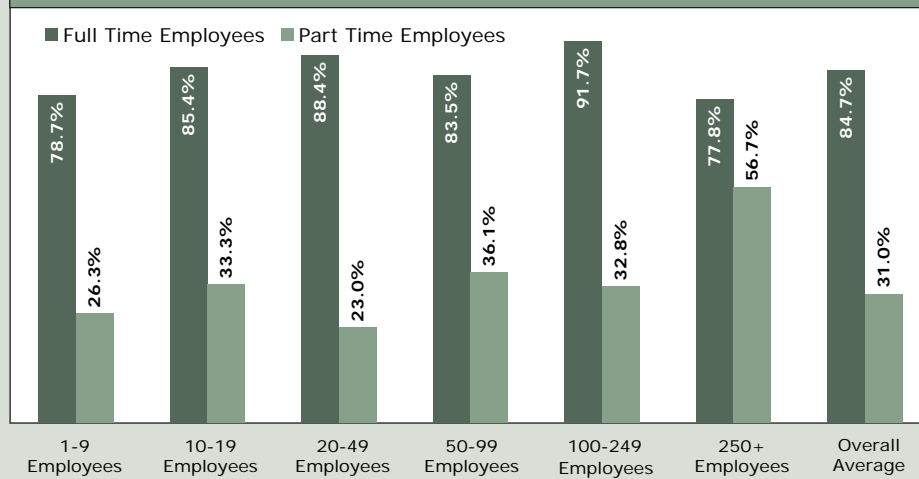
Paid Leave

Paid Vacation Leave by Size of Firm

Number of Employees	Full Time				Part Time			
	% of Firms	Average Days Offered After			% of Firms	Average Days Offered After		
		1 year	3 years	5 years		1 year	3 years	5 years
1-9	78.7%	8.3	11.2	13.9	26.3%	7.0	9.2	11.1
10-19	85.4%	7.3	10.2	13.3	33.3%	5.7	7.7	9.8
20-49	88.4%	8.7	11.8	14.5	23.0%	5.8	7.8	9.8
50-99	83.5%	8.5	11.6	14.2	36.1%	6.5	9.2	11.0
100-249	91.7%	8.7	11.5	14.6	32.8%	9.8	11.5	13.5
250+	77.8%	11.6	13.8	16.6	56.7%	11.6	14.3	16.5
Overall average	84.7%	8.5	11.4	14.2	31.0%	7.2	9.3	11.4

Firms by Size: Chart 2.a

Percent of Firms Offering Paid Vacation by Size of Firm

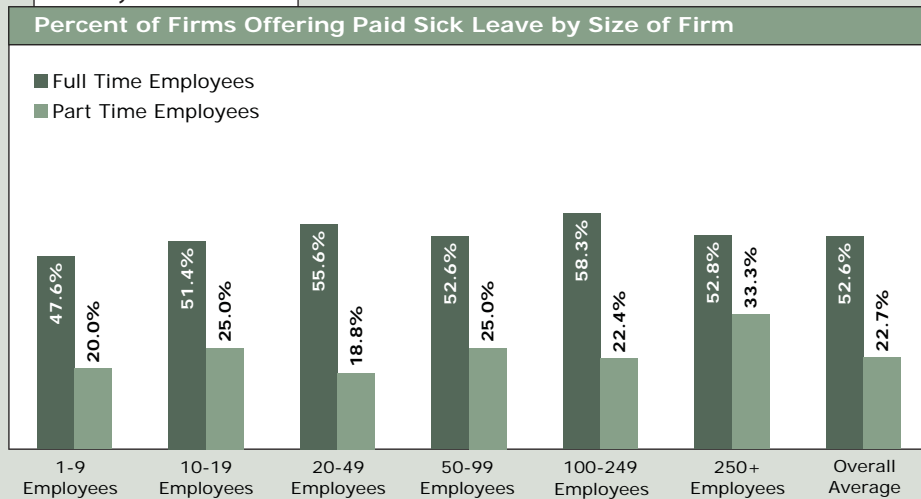


Paid Leave

Paid Sick Leave by Size of Firm

Number of Employees	Full Time		Part Time	
	% of Firms	Average Days Offered Per Year	% of Firms	Average Days Offered Per Year
1-9	47.6%	6.0	20.0%	5.9
10-19	51.4%	5.5	25.0%	4.3
20-49	55.6%	4.5	18.8%	3.5
50-99	52.6%	10.1	25.0%	5.4
100-249	58.3%	13.8	22.4%	5.1
250+	52.8%	10.6	33.3%	4.0
Overall average	52.6%	7.3	22.7%	4.6

Firms by Size: Chart 2.b



Insurance

Paid Leave

Retirement & Other

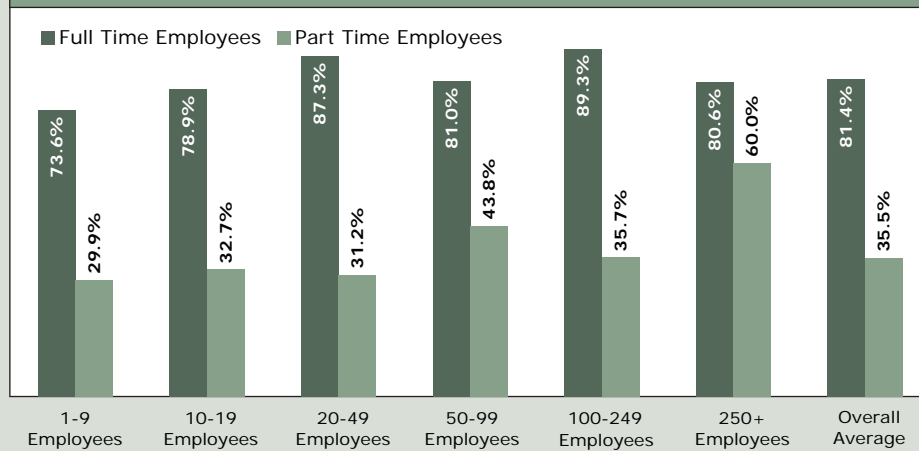
Paid Leave

Paid Holiday Leave by Size of Firm

Number of Employees	Full Time		Part Time	
	% of Firms	Average Days Offered Per Year	% of Firms	Average Days Offered Per Year
1-9	73.6%	7.1	29.9%	6.4
10-19	78.9%	7.6	32.7%	6.4
20-49	87.3%	7.5	31.2%	6.6
50-99	81.0%	8.3	43.8%	7.5
100-249	89.3%	8.5	35.7%	8.3
250+	80.6%	10.6	60.0%	8.5
Overall average	81.4%	7.9	35.5%	7.1

Firms by Size: Chart 2.c

Percent of Firms Offering Paid Holiday Leave by Size of Firm

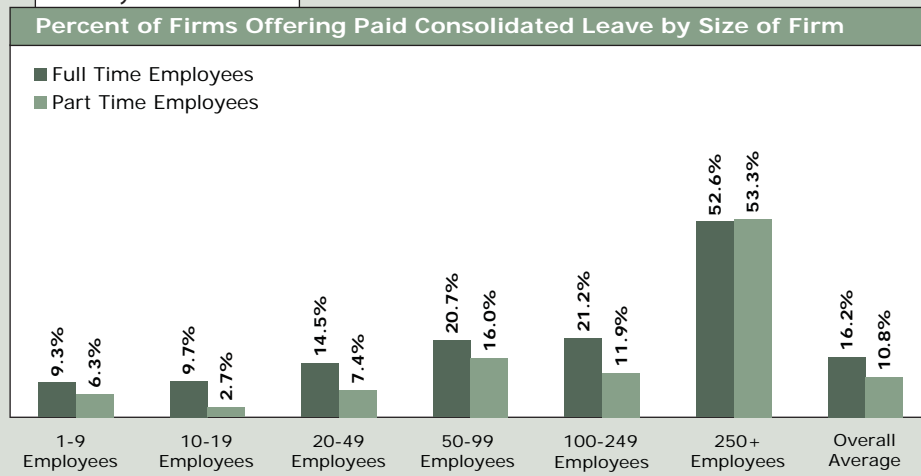


Paid Leave

Paid Consolidated Leave by Size of Firm

Number of Employees	Full Time		Part Time	
	% of Firms	Average Days Offered Per Year	% of Firms	Average Days Offered Per Year
1-9	9.3%	15.1	6.3%	19.2
10-19	9.7%	8.9	2.7%	n/a
20-49	14.5%	11.5	7.4%	11.8
50-99	20.7%	16.9	16.0%	16.9
100-249	21.2%	10.1	11.9%	8.0
250+	52.6%	19.6	53.3%	18.6
Overall average	16.2%	14.0	10.8%	14.4

Firms by Size: Chart 2.d



Insurance

Paid Leave

Retirement & Other

Retirement

Insurance

The looming impact of the retiring baby boomer population, fluctuations in the stock market, and the fear of disappearing social security benefits have directed a great deal of attention toward retirement accounts and the funds to support them.

One frequently discussed option in retirement planning is the employer-sponsored retirement account. The survey asked employers about the availability and type of retirement plans offered to their employees.

Paid Leave

Retirement Plans

Just shy of two-thirds of firms offered a retirement plan to full time employees. That was very close to the results from the *2004 New Hampshire Benefits* survey where 66 percent of firms offered retirement programs to full time employees.

This benefit was highly influenced by the size of firm, with only 43 percent of the smallest firms compared to over 80 percent of the largest firms offering retirement plans to full time workers.

Firms were less likely to have retirement plans available for part time employees, with about 37 percent of the firms offering the benefit. Again, this outcome is comparable to the results for firms offering retirement to part timers from the 2004 survey, where 36 percent of firms offered the benefit to part time workers.

Fewer than 20 percent of the smallest firms offered a retirement plan to part time employees, while more than half, 56.7 percent, of the largest firms offered retirement to part time employees.

Defined Contribution Retirement Plan

A defined contribution plan does not promise a specific amount of benefits at retirement. In these plans, the employee or the employer (or both) contribute to the employee's individual account under the plan. These contributions generally are invested on the employee's behalf. The employee receives the balance in their account, which is based

on contributions plus or minus investment gains or losses. The value of the account will fluctuate due to the changes in the value of the investments. Examples of defined contribution plans include 401(k) plans, 403(b) plans, employee stock ownership plans, and profit-sharing plans.¹

Almost 95 percent of firms offering a retirement plan offered a defined contribution retirement plan to full time employees and just shy of 90 percent of firms offered this retirement plan to part time employees.

Among the firms with a defined contribution retirement plan available, just over 96 percent of full time employees were offered participation. The share of participation was relatively consistent regardless of firm size. Of those full time workers offered participation, about 70 percent enrolled in the defined contribution retirement plan.

Among the firms with this retirement plan available to part time employees, just shy of 70 percent of part time employees were offered participation in the plan. About a quarter of those part time employees enrolled in the plan.

Over 70 percent of firms with full time employees and two-thirds of firms with part time employees shared the responsibility for paying for defined contribution plan.

¹ U.S. Department of Labor. Find It by Topic: Retirement Plans, Benefits & Savings. <www.dol.gov/dol/topic/retirement/typesofplans.htm> Accessed June 23, 2008.

Retirement & Other

Retirement

Defined Benefit Pension Retirement Plan

A defined benefit plan promises a specified monthly benefit at retirement. The plan may state this promised benefit as an exact dollar amount, such as \$100 per month at retirement. Or, more commonly, it may calculate a benefit through a plan formula that considers such factors as salary and service — for example, one percent of average salary for the last five years of employment to be paid for every year of service with an employer. The benefits in most traditional defined benefit pension plans are protected, within certain limitations, by federal insurance provided through the Pension Benefit Guaranty Corporation (PBGC).²

Once considered the principal type of retirement pension, the number of firms participating in a defined benefit pension plan has been declining. The defined benefit plan lost favor over time as more individuals desired direct control over their retirement investments, a feature better satisfied through defined contribution or other types of retirement plans. There were also instances of well-publicized executive abuse of the money entrusted to traditional pension funds. In addition, defined benefit retirement plans are more costly for a company to maintain because an administrator has to be in charge of the investments to guarantee individual payments due.

This type of retirement plan is becoming less common among the firms that offer retirement benefits. Barely 12 percent of firms with a retirement plan available offered defined benefit pension retirement plans to full timers and part timers. Survey results showed the defined benefit pension plan is mainly available through larger size firms. About three of every ten *firms with 250 or more employees* offered this plan to full time employees and about one of every four to part time employees. This share shrank for firms of smaller employment sizes.

Because of the complex nature of the defined benefit pension retirement plan, some firms responded that some employees were “grandfathered” into that type of plan while the firm changed their general offering to a defined contribution plan. Survey results did not provide enough detail for enrollment portions of full time and part time workers in this category.

The need for this type of plan to have an administrator is reflected in the payment responsibility for the plan. Because the business sponsors the plan it also pays for its administration. About three-quarters of firms for both full time employees and part time employees pay the total cost of defined benefit retirement plans. Roughly another 25 percent of firms for both full time and part time workers pay jointly with the employees.

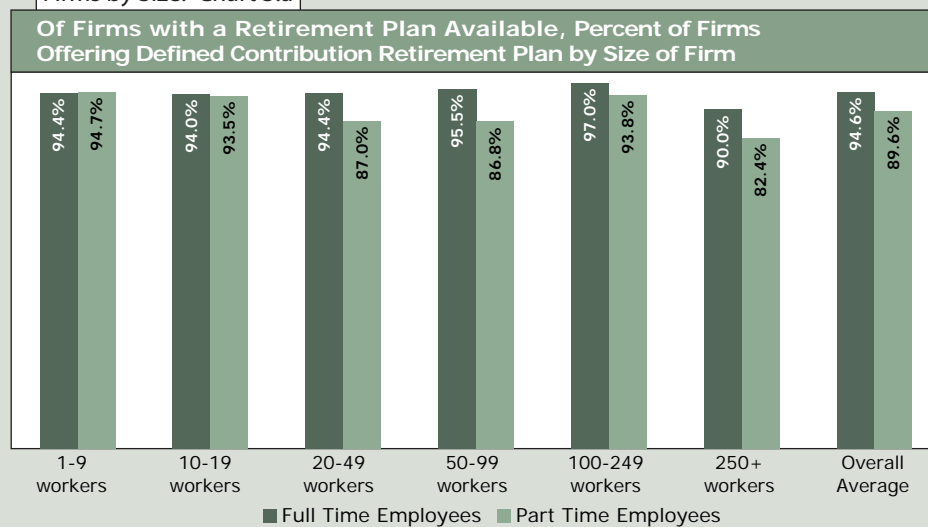
² Ibid.

Retirement

Defined Contribution Retirement Plan by Size of Firm

Number of Employees	Full Time Employees				Part Time Employees			
	% of Firms Offer Retirement	Offered Defined Contribution		% of Eligible Employees Enrolled in Plan	% of Firms Offer Retirement	Offered Defined Contribution		% of Eligible Employees Enrolled in Plan
		% of Firms	Eligible Employees			% of Firms	Eligible Employees	
1-9	43.0%	94.4%	98.5%	75.3%	19.2%	94.7%	87.9%	35.7%
10-19	61.3%	94.0%	92.9%	70.6%	31.8%	93.5%	67.5%	86.8%
20-49	69.2%	94.4%	92.8%	64.1%	35.6%	87.0%	61.4%	34.6%
50-99	76.1%	95.5%	97.2%	65.2%	45.3%	86.8%	69.7%	33.8%
100-249	80.0%	97.0%	98.6%	63.3%	53.3%	93.8%	70.0%	11.8%
250+	81.1%	90.0%	95.3%	76.9%	56.7%	82.4%	67.1%	26.4%
Overall average	64.7%	94.6%	96.1%	70.5%	36.6%	89.6%	68.3%	25.4%

Firms by Size: Chart 3.a



Defined Contribution Retirement Funding by Size of Firm

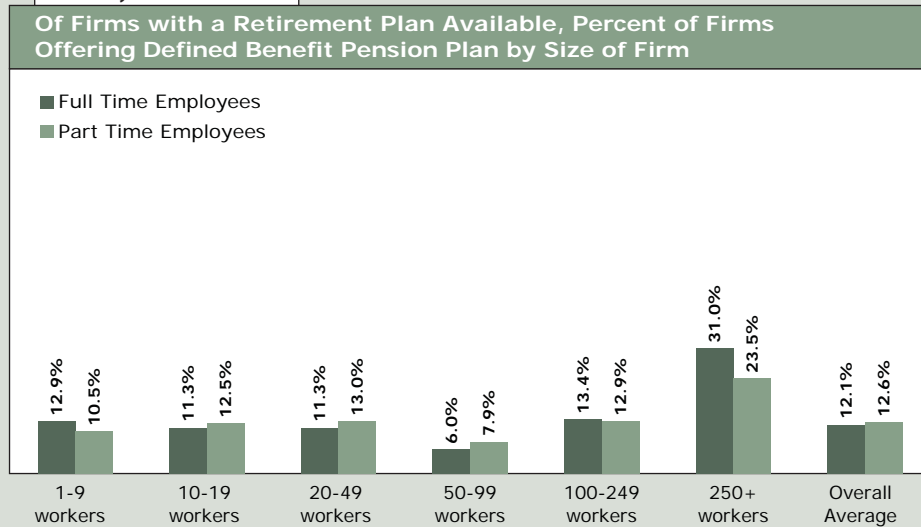
Number of Employees	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
1-9	21.4%	5.4%	73.2%	0.0%	8.3%	91.7%
10-19	15.9%	10.1%	73.9%	34.6%	0.0%	65.4%
20-49	7.2%	28.8%	64.0%	6.3%	34.4%	59.4%
50-99	6.5%	20.8%	72.7%	3.7%	25.9%	70.4%
100-249	3.4%	23.7%	72.9%	3.6%	32.1%	64.3%
250+	8.7%	13.0%	78.3%	8.3%	25.0%	66.7%
Overall average	10.1%	19.0%	70.9%	10.2%	22.6%	67.2%

Retirement

Defined Benefit Pension Retirement Plan by Size of Firm

Number of Employees	Full Time Employees				Part Time Employees			
	% of Firms Offer Retirement	Offered Defined Contribution		% of Eligible Employees Enrolled in Plan	% of Firms Offer Retirement	Offered Defined Contribution		% of Eligible Employees Enrolled in Plan
		% of Firms	Eligible Employees			% of Firms	Eligible Employees	
1-9	43.0%	12.9%	76.7%	100.0%	19.2%	10.5%	n/a	n/a
10-19	61.3%	11.3%	91.1%	85.9%	31.8%	12.5%	n/a	n/a
20-49	69.2%	11.3%	97.6%	82.9%	35.6%	13.0%	n/a	n/a
50-99	76.1%	6.0%	78.6%	91.9%	45.3%	7.9%	n/a	n/a
100-249	80.0%	13.4%	95.6%	93.5%	53.3%	12.9%	n/a	n/a
250+	81.1%	31.0%	53.2%	97.2%	56.7%	23.5%	n/a	n/a
Overall average	64.7%	12.1%	58.2%	95.8%	36.6%	12.6%	n/a	n/a

Firms by Size: Chart 3.b



Defined Benefit Pension Retirement Funding by Size of Firm

Number of Employees	Full Time Employees		Part Time Employees	
	Premiums Paid		Premiums Paid	
	100% Firm	Jointly Paid	100% Firm	Jointly Paid
1-9	87.5%	12.5%	100.0%	0.0%
10-19	50.0%	50.0%	33.3%	66.7%
20-49	83.3%	16.7%	80.0%	20.0%
50-99	80.0%	20.0%	66.7%	33.3%
100-249	66.7%	33.3%	100.0%	0.0%
250+	87.5%	12.5%	75.0%	25.0%
Overall average	76.0%	24.0%	75.0%	25.0%

Insurance

Paid Leave

Retirement & Other

Other Benefits

Insurance

When determining whether to accept a new position or stay with the same company, workers are sometimes as attached to the benefits an employer offers as they are to the wage scale. In addition to information on standard benefits such as health insurance and paid leave, the survey asked if any other benefits were offered to employees. These less common benefits include child care, tuition assistance, bonus pay, flexible spending accounts, and shift differentials.

Paid Leave

Child Care

The availability of child care benefits, including on-site or off-site care, reimbursements and vouchers, was not very common among responding firms in New Hampshire. Among responding firms, less than six percent of all firms had child care benefits available to full time employees. The largest shares with child care benefits available were in *firms with 100 or more employees*.

The availability of child care benefits was even less regular among firms for part time workers. Among respondents, only an average of four percent of firms offered child care to part time employees, again the highest share of those being the largest firms.

Tuition/Education Assistance

Many workers are finding the need to return to the classroom to either refresh or expand their knowledge base. In some cases, this is a requirement from the employing company, but in any case the company receives the benefit of a more thoroughly educated staff person. Tuition assistance is one means that firms use to help ease the financial burden to workers of returning to school while still employed.

Slightly less than 40 percent of firms offered tuition assistance to full time workers. The availability of tuition assistance was less frequent among firms

offering it to part time employees, only 20 percent average overall. Almost three of every five of the largest firms offered to part timers compared to just shy of 90 percent for full time workers.

Bonus Pay

Bonuses qualify as money being received for such things as hiring, signing, year-end, attendance, or holiday. Forty percent of firms offer some type of bonus to full time employees. The frequency increased with the size of the firm with about two-thirds of *firms with 250 or more employees* offering a bonus to full time workers.

Firms offering a bonus were slightly less apt to do so for part time workers, with an overall average of barely over 30 percent. Again the higher shares were among the larger firms.

Flexible Spending Accounts

Flexible spending accounts allow employees to set aside money out of their paycheck pre-tax to pay for qualified expenses. Almost 95 percent of *firms with 250 or more employees* offered this benefit to full time workers, while just over 52 percent offered it to part time employees. The availability of flexible spending accounts to both full time and part time workers declined with the reduction in the size of firm.

Retirement & Other

Other Benefits

Operate on Shifts

Not all companies can operate within the “normal” workday boundaries. Some firms find it necessary to work continuously around the clock. For example, it would be difficult to experience a medical crisis during the night and have to wait until 8:00 in the morning to go to the emergency room. Among the responding firms, 28.2 percent of firms had shift work available to full time

employees. *Firms with 250 or more employees* had the highest share, 92.1 percent. Almost the same share of firms also offered shift work to part time employees, 26.3 percent overall and 80.6 percent of the largest.

Among those that offer shift work, around two-thirds of firms also offer a shift differential pay to both full time and part time employees.

Insurance

Paid Leave

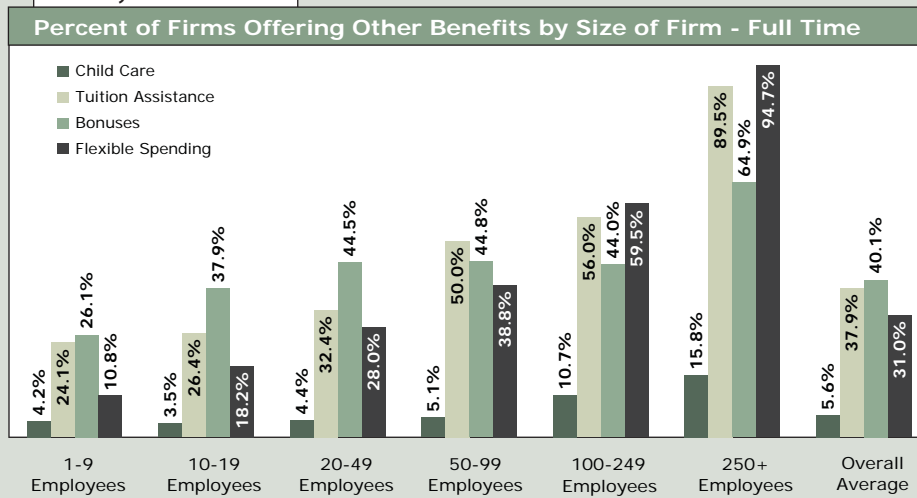
Retirement & Other

Other Benefits

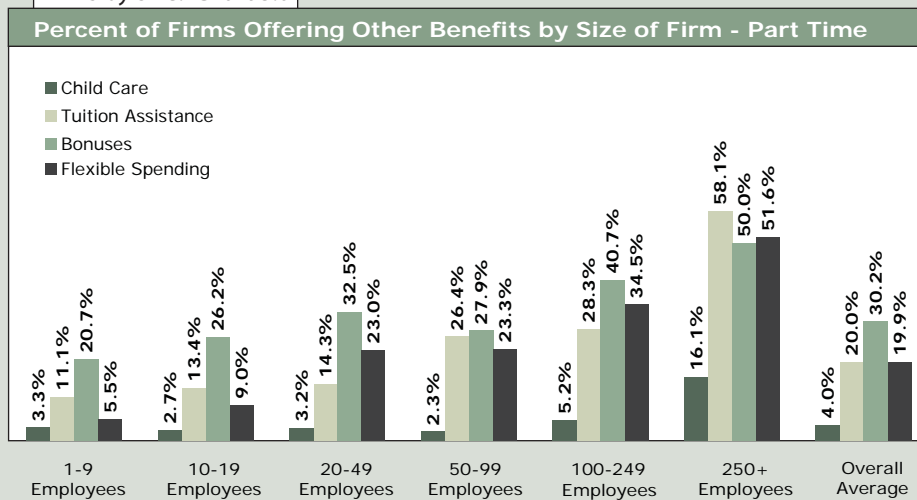
Other Benefits by Size of Firm

Number of Employees	Full Time Employees				Part Time Employees			
	% of Firms				% of Firms			
	Child Care	Tuition Assistance	Bonuses	Flexible Spending	Child Care	Tuition Assistance	Bonuses	Flexible Spending
1-9	4.2%	24.1%	26.1%	10.8%	3.3%	11.1%	20.7%	5.5%
10-19	3.5%	26.4%	37.9%	18.2%	2.7%	13.4%	26.2%	9.0%
20-49	4.4%	32.4%	44.5%	28.0%	3.2%	14.3%	32.5%	23.0%
50-99	5.1%	50.0%	44.8%	38.8%	2.3%	26.4%	27.9%	23.3%
100-249	10.7%	56.0%	44.0%	59.5%	5.2%	28.3%	40.7%	34.5%
250+	15.8%	89.5%	64.9%	94.7%	16.1%	58.1%	50.0%	51.6%
Overall average	5.6%	37.9%	40.1%	31.0%	4.0%	20.0%	30.2%	19.9%

Firms by Size: Chart 3.c



Firms by Size: Chart 3.d



Insurance

Paid Leave

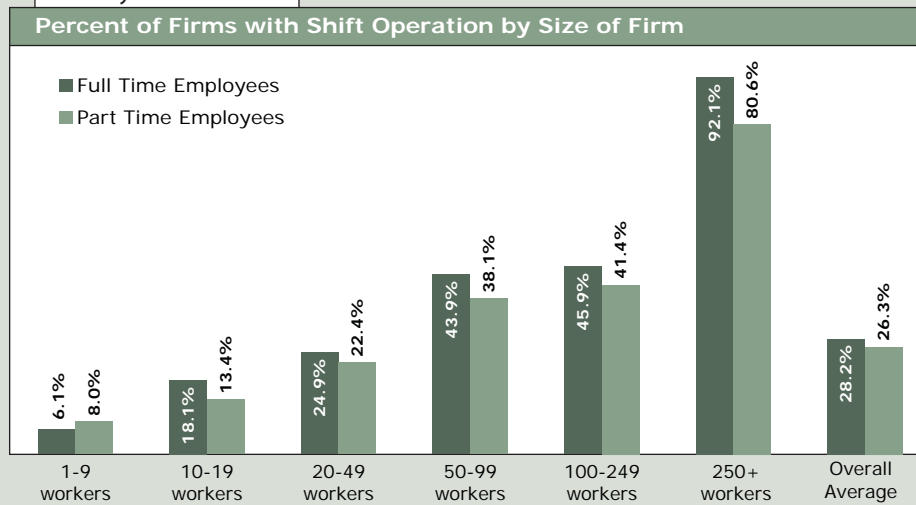
Retirement & Other

Other Benefits

Shift Operation by Size of Firm

Number of Employees	Full Time Employees		Part Time Employees	
	% of Firms	% Offering Differential	% of Firms	% Offering Differential
1-9	6.1%	60.0%	8.0%	42.9%
10-19	18.1%	33.3%	13.4%	28.6%
20-49	24.9%	58.1%	22.4%	50.0%
50-99	43.9%	60.0%	38.1%	53.1%
100-249	45.9%	86.8%	41.4%	87.5%
250+	92.1%	100.0%	80.6%	100.0%
Overall average	28.2%	68.0%	26.3%	64.8%

Firms by Size: Chart 3.e



Insurance

Paid Leave

Retirement & Other