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<b>Benefits Eligibility</b> .....	8	150	286	420	546	674
Waiting Period for Each Benefit.....	8	150	286	420	546	674
Minimum Hours Per Week Required for Benefits .....	8	150	286	420	546	674
<b>Flexible Programs</b> .....	9	151	287	421	547	675
Flexible Benefit Programs .....	9	151	287	421	547	675
<b>Paid Time Off (PTO) Provisions</b> .....	10	152	288	422	548	676
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Vacation.....	18	158	295	428	555	682
Personal Days and Holidays .....	25	165	301	435	561	689
Sick Days.....	26	166	302	436	562	690
Other Paid Days .....	27	167	303	437	563	691
<b>Medical Insurance - General Provisions</b> .....	28	168	304	438	564	692
Plan Type Offered.....	28	168	304	438	564	692
Cost Containment & Reduction Measures .....	29	169	305	439	565	693
Wellness Options & Rewards.....	31	171	307	441	567	695
Alternative Treatments .....	32	172	308	442	568	696
<b>Medical Coverage - Indemnity Plans</b> .....	34	174	310	444	570	698
Premiums Paid by Organization .....	34	174	310	444	570	698
Premiums Paid by Employee .....	40	179	315	448	573	701
Premium Increases.....	43	181	318	450	574	703
Annual Deductibles.....	44	182	319	451	574	704
Co-Insurance .....	46	183	320	452	575	705
Co-Pay Amounts.....	47	184	320	453	576	705
Maximum Out-of-Pocket Expense.....	47	184	321	453	576	706
Drug Co-Pays.....	50	186	322	455	577	707
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Premiums Paid by Organization .....	51	187	324	456	578	708
Premiums Paid by Employee .....	57	193	330	462	584	714
Premium Increases.....	60	196	333	464	587	717
Annual Deductibles.....	61	197	334	465	588	718
Co-Insurance .....	63	199	335	466	590	720
Co-Pay Amounts.....	64	200	336	467	591	721
Maximum Out-of-Pocket Expense.....	65	201	337	467	592	722
Drug Co-Pays.....	68	204	339	469	595	724
<b>Medical Coverage - PPO Plans</b> .....	69	205	341	471	596	726
Premiums Paid by Organization .....	69	205	341	471	596	726
Premiums Paid by Employee .....	75	211	347	477	602	732
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<b>Data Presentation</b>	<b>National</b>	<b>Midwest</b>	<b>Northeast</b>	<b>South Central</b>	<b>Southeast</b>	<b>West</b>
Co-Insurance .....	81	217	353	483	608	738
Co-Pay Amounts.....	82	218	354	484	609	739
Maximum Out-of-Pocket Expense.....	83	219	355	485	610	740
Drug Co-Pays.....	85	221	357	487	612	742
<b>Medical Coverage - POS Plans</b> .....	87	223	359	489	614	744
Premiums Paid by Organization .....	87	223	359	489	614	744
Premiums Paid by Employee .....	93	229	365	494	620	749
Premium Increases.....	96	232	368	496	623	752
Annual Deductibles.....	97	233	369	497	624	753
Co-Insurance .....	99	235	370	498	626	754
Co-Pay Amounts.....	100	236	371	499	626	755
Maximum Out-of-Pocket Expense.....	101	237	372	499	627	755
Drug Co-Pays.....	103	239	374	501	629	757
<b>Medical Coverage - HDHP Plans</b> .....	105	241	376	502	630	759
Premiums Paid by Organization .....	105	241	376	502	630	759
Premiums Paid by Employee .....	111	247	382	508	636	765
Premium Increases.....	114	250	385	511	639	768
Annual Deductibles.....	115	251	386	512	640	769
Co-Insurance .....	117	253	388	514	642	771
Co-Pay Amounts.....	118	254	389	515	643	772
Maximum Out-of-Pocket Expense.....	119	255	390	515	643	772
Drug Co-Pays.....	121	257	392	518	645	775
<b>Consumer-Driven Health Plans</b> .....	123	259	394	519	647	776
Consumer-Driven Health Plans Offered .....	123	259	394	519	647	776
Percent of Employees Enrolled in HSA & HRA .....	123	259	394	519	647	776
Organization's Contributions to HSA .....	124	260	395	520	648	777
Annual Deductible for HDHP - HSA.....	125	261	396	521	649	778
Organization's Contributions to HRA.....	126	262	397	522	650	779
Annual Deductible for HDHP - HRA.....	127	263	398	523	651	780
<b>Dental Coverage</b> .....	128	264	399	524	652	781
Organizations Offering Dental Insurance .....	128	264	399	524	652	781
Premiums Paid by Employee .....	128	264	399	524	652	781
Maximum Annual Benefit.....	130	266	401	526	654	783
Annual Dental Deductibles .....	130	266	401	526	654	783
Orthodontia.....	132	268	403	528	656	785
<b>Life Insurance Coverage</b> .....	133	269	404	529	657	786
Organizations Offering & Method of Computation.....	133	269	404	529	657	786
Maximum Death Benefit .....	133	269	404	529	657	786
Dependent Life Insurance .....	134	270	405	530	658	787
<b>Other Insurance Coverage</b> .....	136	272	407	532	660	789
Offering STD, LTD and Long-Term Care .....	136	272	407	532	660	789
Vision.....	136	272	407	532	660	789
Supplemental Retiree Health Coverage.....	137	273	408	533	661	790
<b>Retirement Plans</b> .....	138	274	409	534	662	791
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<b>Data Presentation</b>	<b>National</b>	<b>Midwest</b>	<b>Northeast</b>	<b>South Central</b>	<b>Southeast</b>	<b>West</b>
Type of Defined Contribution Plan Offered .....	139	275	410	535	663	792
Matching Formulas .....	140	276	411	536	664	793
Vesting Requirements .....	142	278	413	538	666	795
<b>Tuition Reimbursement</b> .....	143	279	414	539	667	796
Organizations Offering Tuition Reimbursement.....	143	279	414	539	667	796
Maximum Benefit .....	144	280	415	540	668	797
Work Requirement .....	144	280	415	540	668	797
<b>Other Benefits</b> .....	145	281	416	541	669	798
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### Introduction

Compdata Surveys is pleased to present the thirteenth edition of *Benefits USA: The National Survey of Company Benefits Programs and Policies*.

*Benefits USA* analyzes national and regional data on benefits eligibility and administration policies with detailed information on benefit plans, premiums and provisions. In addition, information is presented on various paid time off provisions. Based on data collected from almost 4,500 benefit plans covering over 6 million employees in 47 states, *Benefits USA* includes industry, company size and regional profiles. The national breakout, the five regional breakouts and the eight industry groups provide a comprehensive view of benefit plans offered today.

The benefits data is organized into the following sections:

- General Overview
- National Data
- Midwest Region Data
- Northeast Region Data
- South Central Region Data
- Southeast Region Data
- West Region Data

### Survey Methodology

The benefits data presented in this survey was collected during the first half of 2011 and is effective as of March 1, 2011. As a matter of policy, the data is maintained in absolute confidentiality and individual participant data is never revealed. No information is presented if data was collected but the minimum sample requirement of five organizations was not met. In those instances, asterisks (\*.\*) are displayed.

## General Overview

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### Industry Breakouts

<b>Banking and Finance</b>	Includes banking, credit union, financial brokerage and mortgage organizations.
<b>Healthcare</b>	Includes direct care facilities such as critical access hospitals, hospitals, long-term care facilities and managed care entities. Also includes medical practice and diagnostic facilities. Does not include non-patient care entities such as pharmaceutical firms, health insurance providers or independent living facilities.
<b>Hospitality</b>	Includes hotels, inns, resorts, restaurants, casinos and other similar organizations.
<b>Insurance</b>	Includes organizations providing sales, service and basic insurance programs for the public and private sector.
<b>Mfg. and Distribution</b>	Includes facilities producing durable or non-durable tangible goods. Includes organizations primarily involved in the distribution, warehousing or transportation of goods.
<b>Not-For-Profit</b>	Includes associations, libraries, museums, educational institutions, religious organizations and government entities.
<b>Services</b>	Includes law, accounting, and engineering firms, cable companies, real estate/construction companies, household goods moving companies or trucking, technology and data processing organizations, and business and personal service companies.
<b>Utilities</b>	Includes electric power, natural gas, water, sewage, and other similar organizations.

**Organization Size Breakouts**

Organization size breakouts are grouped by the number of employees in terms of full-time equivalent (FTE) units reported by participating organizations. Organization size is grouped by the number of employees as follows:

Organization Size Breakouts (by number of employees)
Up to 100
101 - 200
201 - 500
501 - 1000
1001 - 5000
Over 5000

**Geographic Breakouts**

Geographic breakouts are presented as follows:

- National** Includes the Midwest, Northeast, South Central, Southeast and West regions.
- Midwest** Includes the states of Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota and Wisconsin.
- Northeast** Includes the states of Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont and Virginia.
- South Central** Includes the states of Alabama, Arkansas, Kentucky, Louisiana, Mississippi, Oklahoma, Tennessee and Texas.
- Southeast** Includes the states of Florida, Georgia, North Carolina, South Carolina, Virginia and West Virginia.
- West** Includes the states of Arizona, California, Colorado, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington and Wyoming.