



Meet The Principal® 10 Best Companies

Eastern Financial Florida Credit Union

Miramar, Florida

Type of business: Credit union, a member-owned financial services organization		
Number of employees: 734	Founded: 1937	Web site: www.ffcuc.com

Benefit highlights:

- 90 percent employer-paid medical insurance premiums for employees
- 86 – 88 percent employer-paid medical insurance premiums for dependents
- 401(k) plan with a 100 percent match up to 4 percent deferred; average employee deferral of 5.7 percent
- Defined benefit pension plan that is fully funded
- 100 percent employer-paid premiums for short-term and long-term disability insurance
- Medical, dental, vision and prescription drug coverage for retirees

Percent of employees participating in 401(k) plan:

79 percent

How they've dealt with rising medical insurance costs:

With help from their broker, Eastern Financial Florida Credit Union faced just a 1.5 percent increase in medical costs in 2006. To further combat rising costs, the company increased education about the cost, value and use of health care services, and they switched to a three-tiered prescription drug program.

Other interesting facts:

- Proactively working with older employees to help them prepare for retirement
- Offers an extensive wellness program including health screenings, weight loss programs, on-site exercise programs and gym reimbursements
- Provides employees with access to a financial planner at no charge



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