

Benchmark Your Benefits

How does your company stack up? Measure your benefits against those of *The Principal 10 Best Companies—2008* and companies across the nation.

Benefits that Contribute to Employee Financial Security	Your Firm's Offerings	% of <i>The Principal 10 Best – 2008</i> Offering these Benefits (25 to 618 Employees)	National Averages for Benefit Offerings By Number of Employees (ees) or Workers		
Health Benefits		100%	59% ¹ (3-199 workers)	99% ¹ (200+ workers)	
Single premiums paid (75%+) by firms for covered workers		80%	80% ¹ (3-199 workers)	75% ¹ (200+ workers)	
Family premiums paid (75%+) by firms for covered workers		70%	48% ¹ (3-199 workers)	61% ¹ (200+ workers)	
Offered to part-time workers		40%	23% ¹ (25-199 workers)	43% ¹ (200-999 workers)	
Offered to retirees		50%	5% ¹ (3-199 workers)	33% ¹ (200-999 workers)	
401(k) Retirement Plan		100%	77% ² (<100 ees)	84% ² (100-499 ees)	86% ² (500+ ees)
Average participation rate		91.9%	79% ³ (1-99 ees)	76% ³ (100+ees)	
Average employee deferral		8.0%	6.0% (no automatic savings escalator option); 7.6% (with automatic savings escalator option) ⁴		
Offer employer match		90% offer match with various match rates	70% ² (<100 ees)	73% ² (100-499 ees)	80% ² (500+ ees)
Profit Sharing Plan		70%	34% ² (<100 ees)	28% ² (100-499 ees)	32% ² (500+ ees)
Defined Benefit Plan		60%	32% ² (<100 ees)	33% ² (100-499 ees)	49% ² (500+ ees)
Retirement offered to part-time workers		70%	31% ³		
Group Life Insurance		100%	84% ² (<100 ees)	94% ² (100-499 ees)	95% ² (500+ ees)
Short-Term Disability Insurance		100%	72% ² (<100 ees)	84% ² (100-499 ees)	83% ² (500+ ees)
Long-Term Disability Insurance		100%	79% ² (<100 ees)	88% ² (100-499 ees)	94% ² (500+ ees)
Accidental Death & Dismemberment Insurance		90%	32% ² (1-99 ees)	33% ² (100-499 ees)	32% ² (500+ ees)
Long-Term Care Insurance		50% voluntary 10% paid by firm	38% ² (<100 ees)	42% ² (100-499 ees)	53% ² (500+ ees)
Flexible Spending Accounts		80%	57% ² (<100 ees)	754% ² (100-499 ees)	73% ² (500+ ees)

¹ Kaiser Family Foundation and Health Research & Education Trust, *Employer Health Benefits 2007 Annual Survey*

² Society for Human Resource Management's *2007 Benefits Survey*

³ United States Dept of Labor: Bureau of Labor Statistics: *National Compensation Study: Employee Benefits in Private Industry*, March 2007

⁴ Wilshire Consulting *2006 Defined Contribution Survey*