

# Benchmark your benefits

How does your company stack up? Measure your benefits against those of *The Principal 10 Best Companies—2011*. For an electronic version of the benchmarking guide, visit [www.principal.com/benchmark](http://www.principal.com/benchmark).

Benefits that Contribute to Employee Financial Security	Your Firm's Offerings	Percentage of <i>The Principal 10 Best – 2011</i> Offering These Benefits (39-829 Employees)	National Averages for Benefit Offerings By Total and Number of Employees		
			<100 ees	(100-499 ees)	(500+ ees)
HEALTH BENEFITS		100%	57% <sup>1</sup>	82% <sup>1</sup>	90% <sup>1</sup>
Employee premiums paid (50%+) by firms		100%	96% <sup>2</sup>	98% <sup>2</sup>	
Dependent premiums paid (50%+) by firms		100%	68% <sup>2</sup>	93% <sup>2</sup>	
Offered to part-time workers		60%	39% <sup>3</sup>		
Offered to retirees		50%	25% <sup>3</sup>		
DEFINED CONTRIBUTION RETIREMENT PLAN		100%	93% <sup>3</sup>		
Participation rate		88%	64% <sup>4</sup>	71% <sup>4</sup>	77% <sup>4</sup>
Average employee deferral		7.6%	5.3% (non-HCE); 6.6% (HCE) <sup>5</sup>		
Offer employer match		100%	70% <sup>3</sup>		
DEFINED BENEFIT PLAN		40%	22% <sup>3</sup>		
RETIREMENT OFFERED TO PART-TIME WORKERS		50%	38% <sup>1</sup>		
GROUP LIFE INSURANCE		100%	85% <sup>2</sup>		
SHORT-TERM DISABILITY INSURANCE		90%	66% <sup>3</sup>		
LONG-TERM DISABILITY INSURANCE		100%	76% <sup>3</sup>		
ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE		100%	80% <sup>3</sup>		
LONG-TERM CARE INSURANCE		40%	29% <sup>3</sup>		
FLEXIBLE SPENDING ACCOUNTS		100%	73% <sup>3</sup>		

<sup>1</sup> United States Department of Labor: Bureau of Labor Statistics. *National Compensation Study: Employee Benefits in The United States*, March 2011. NOTE: Statistics represent the access rate for private-nonfarm and state/local government employees in a medical/health plan (excludes Federal government employees).

<sup>2</sup> Kaiser Family Foundation and Health Research & Education Trust, *Employer Health Benefits 2011 Annual Survey*. NOTE(S): Indicates percentage of workers who have at least 50% of their premiums covered, NOT percentage of firms.

<sup>3</sup> Society for Human Resource Management. *2011 Employee Benefits Survey: Examining Employee Benefits in the Midst of a Recovering Economy*.

<sup>4</sup> United States Department of Labor: Bureau of Labor Statistics. *National Compensation Survey*, March 2011. NOTE: Statistics represent the take-up rate or estimate of the percentage of private industry employees with access to a plan who participate in the plan.

<sup>5</sup> Plan Sponsor Council of America. *54th Annual Survey of Profit Sharing and 401(k) Plans*, October 2011. NOTE: Reports 2010 plan year. HCE (Highly Compensated Employees): employees earning over \$100,000/yr.