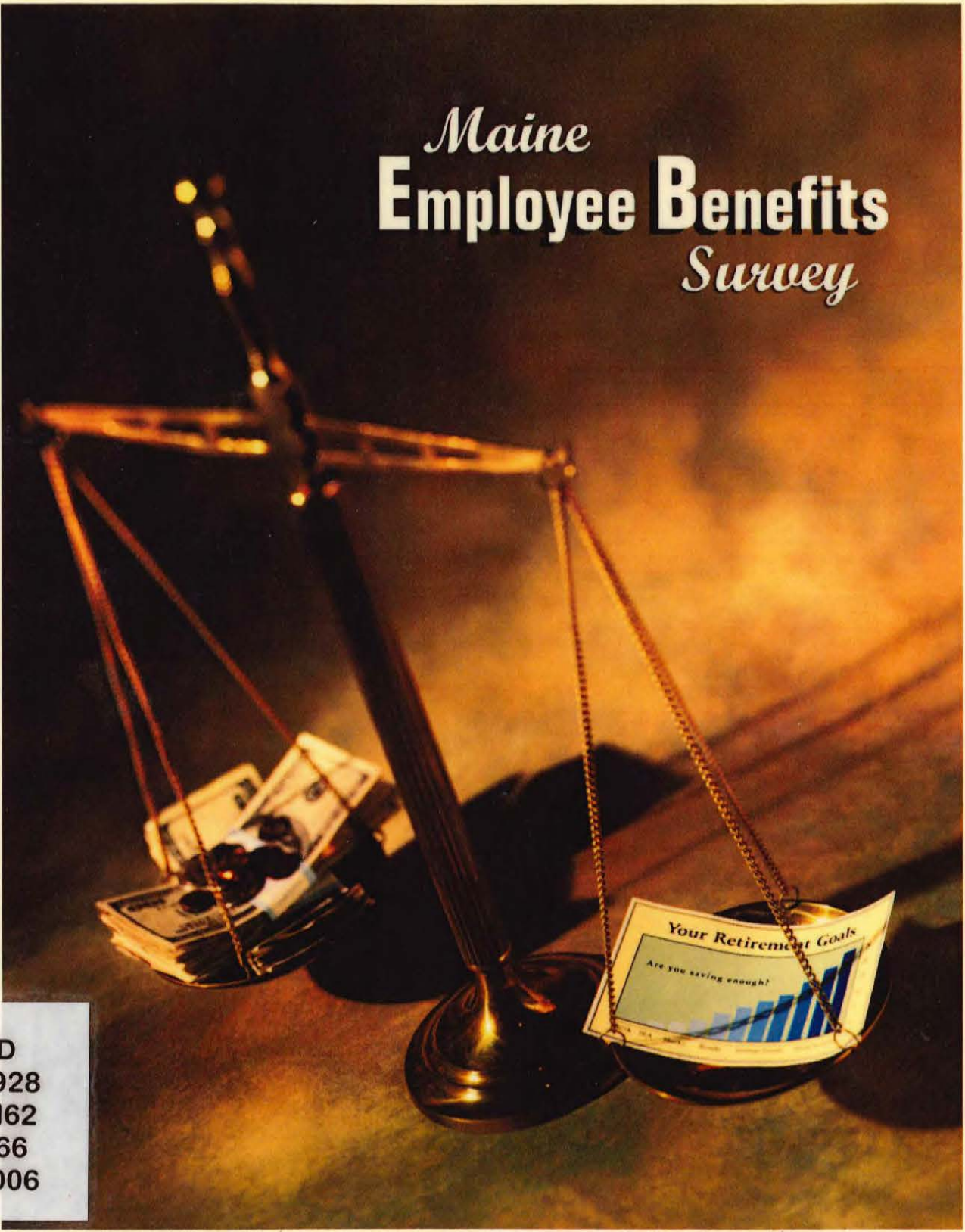


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Maine
Employee Benefits
Survey

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2006

Released February 2006

Maine Employee Benefits Survey is available from the
Division of Labor Market Information Services at a price
of \$10.00 to cover the cost of printing and handling.



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Maine **Employee Benefits** *Survey*

Developed under the direction of Robert Kelley, Deputy Director

Issued February 2006

Augusta, Maine

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JUL 21 2006

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Table of Contents

Page

Introduction	1
Executive Summary	3
Summary Report (All Employers)	5
Employer Size Class	9
Full-Time	11
Part-Time.....	15
Major Industry Group	19
Full-Time	21
Part-Time.....	25
Workforce Investment Area	29
Full-Time	31
Part-Time.....	35
Methodology	39
Page Index	43

Introduction

The **Maine Employee Benefits Survey** report examines the range and frequency of employee benefits offered by Maine employers who were surveyed in the spring of 2004. The survey was conducted to fill data gaps identified at the state and national levels, as well as to provide immediate information to businesses, workers, and others. The results may help us reexamine the balance between wages and benefits and perhaps heighten an awareness of them as a vital component of compensation packages. In total, it offers an analysis that can mutually benefit all.

To maximize the usability of the data, the statistics are reported by employer size class, major industry group and Workforce Investment Area so that trends and comparisons may be made across categories. This provides a means by which to make more informed decisions on significant questions that affect our working lives. For example,

Businesses may want to know:

- Offering which benefits will make me an industry leader
- What types of benefits are more often offered by smaller businesses versus larger businesses
- How much and for whom did health premiums increase last year

Workers and job seekers may want to know:

- Where in Maine am I most likely to be offered a comprehensive health care package?
- Does my employer offer more or less benefits than the industry average?
- Which benefits are common to the industry that interests me?

The members of Labor Market Information Services (LMIS) express our sincere appreciation to the employers of Maine who participated in the **Maine Employee Benefits Survey**. This information will be a valuable resource for businesses, workers, job seekers, economic developers, human resource staff, career counselors, and others.

The information contained in this report is based on data collected, sorted, and analyzed by Suzanne Thivierge, Occupational Wage Studies Program Manager, David Welch, Economic Research Analyst, Linda Roy, Planning and Research Assistant, and Wage Studies Interns Justin Brown and Nicholas Adams.

If you have questions about this publication, please contact Suzanne Thivierge at (207) 287-5294.

Executive Summary

The *Maine Employee Benefits Survey* produced a large volume of unique data has been analyzed and presented in a meaningful, easily understood, and readily usable format. While the **Introduction** provides more details about this effort, some key findings are shown below:

Statewide:

- Across Maine, hiring incentives (profit sharing, stock ownership, recruitment bonuses, and relocation assistance) are offered less frequently now to both full and part-time workers than in 2001.
- Most full-time workers (82.9%) and just under half of part-time workers (43.9%) are offered an average of seven paid holidays.

Employer Size Class:

- Over 98% of employers in the largest two size classes (100-249 and 250 or more) offer health insurance to full-time employees, and pay on average at least 72.6% of costs.
- The percentage of employers offering retirement plans to part-time employees ranges from 20.4% for firms with less than 20 employees to 87.4% to large firms with 250 or more.

Major Industry Group:

- Fewer than 30% of employers provide education/training leave to full-time employees, with the exception of those in Financial Activities (37.9%) and in Education/Health Services (42.7%).
- In most industries, more than 55% of the employers offer Funeral/Bereavement Leave to their full-time employees.

Workforce Investment Area:

- Full-time employees in Central/Western Maine and the Coastal Counties are most likely to be offered military duty leave.
- About 66% of employers offer prescription drug plans to their full-time employees, with those in Coastal Counties approaching 68%.

Maine Employee Benefit Survey- 2004

Summary Report

Released March 2005

Dear Employer,

Thank you for participating in the **Maine Employee Benefit Survey-2004**. This Summary Report has been prepared for interested participants who requested a complimentary copy of the survey results. We hope you'll find this report on employee benefits offered by Maine employers both timely and useful.

To give you an overview of this survey, we mailed 1,977 questionnaires to private employers in April of 2004, of which 1,544 responses were received (78.1%). Of these respondents, we were able to use 1,420 (71.8%). From this group, 1,256 businesses reported having full-time employees and 972 businesses reported having part-time employees.

The percentages shown in this report represent the number of businesses with full-time employees and/or part-time employees who responded "Yes" to a particular question. Other figures shown represent an average of the data values provided. For comparison purposes, we have included the 2001 survey results, where applicable.

In coming months, we intend to produce a detailed publication containing in-depth analysis of the results aggregated by employer size class, major industry group, and Workforce Investment Area (WIA) of the responding business. You will receive an announcement when this publication is published.

Questions may be addressed to: Ms. Suzanne Thivierge, Maine Department of Labor, Labor Market Information Services, P.O. Box 259, Augusta, ME 04332-0259, (207) 287-5294 or suzanne.thivierge@maine.gov

Very truly yours,

EMPLOYMENT

Please enter the number of employees at this one specific location.

Note: Full-time = 35 hours or more

Part-time = less than 35 hours

	<u>2001</u>	<u>2004</u>
1. Number of businesses reporting Full-time employees.	1,162	1,256
2. Number of businesses reporting Part-time employees.	892	972

PAID LEAVE		Full-time (Yes)		Part-time (Yes)		
		<u>2001</u>	<u>2004</u>	<u>2001</u>	<u>2004</u>	
3.	Do you offer paid holidays ? (If no, please skip to question 5)	86.8%	82.9%	50.8%	43.9%	
4.	If yes, how many days per year do you offer?	N/A	7.7 days	N/A	7.2 days	
Some employers offer sick, vacation, and personal leave as separate benefits. Other employers combine this leave time into one benefit and call it Paid Time Off (PTO), consolidated leave, Time Bank, etc.						
5.	Do you offer sick, vacation, and/or personal leave as <u>separate</u> benefits? (If no, please skip to question 13)	N/A	69.1%	N/A	43.1%	
6.	How many paid sick days per year do you offer?	N/A	6.2 days	N/A	5.5 days	
7.	May sick days accumulate from year to year?	26.9%	23.8%	15.9%	22.2%	
8.	May sick days be used to care for ill family members ?	N/A	53.6%	N/A	40.6%	
9.	If vacation days vary with employee tenure, how many paid vacation days per year are provided after the completion of each of these years of service? (If you answered yes, and filled in this area, please skip to question 11)	½ yr.	2.0 days	2.3 days	2.5 days	2.3 days
		1 st yr.	8.0 days	7.6 days	2.9 days	6.7 days
		5 th yr.	12.7 days	12.7 days	11.7 days	11.1 days
		10 th yr.	15.5 days	15.6 days	13.9 days	13.5 days
		15 th yr.	17.1 days	17.3 days	15.1 days	15.3 days
		20 th yr.	17.8 days	18.3 days	15.9 days	16.5 days
		25 th yr.	18.3 days	19.1 days	16.4 days	17.3 days
30 th yr.	18.5 days	19.2 days	16.5 days	17.5 days		
10.	If it does not vary with employee tenure, how many paid vacation days per year do you offer?	11.4 days	9.8 days	10.4 days	6.9 days	
11.	May vacation days accumulate from year to year?	30.3%	32.0%	20.7%	25.8%	
12.	How many paid personal days per year do you offer? (Please skip to question 15)	N/A	2.9 days	N/A	2.6 days	
13.	How many combined days per year do you offer? (Paid Time Off (PTO), consolidated leave, Time Bank, etc. as described in question 5 above)	N/A	17.4 days	N/A	13.9 days	
14.	Do the combined days vary with employee tenure ?	N/A	49.5%	N/A	26.6%	
15.	Do you offer a “ cash-in-lieu-of-vacation ” option?	28.7%	26.3%	15.5%	14.9%	
16.	Do you offer paid funeral/bereavement leave?	71.3%	66.0%	44.2%	38.9%	
17.	Do you offer paid jury duty leave?	64.5%	58.8%	45.5%	39.1%	
18.	Do you offer paid military duty leave?	37.0%	31.0%	27.6%	22.2%	
19.	Do you offer paid maternity/paternity leave?	29.3%	23.7%	19.3%	14.8%	
20.	Do you offer paid family leave? (beyond Family Medical Leave Act)	10.9%	7.5%	6.6%	5.5%	
21.	Do you offer paid leave for education/training ?	30.4%	26.0%	17.6%	16.7%	

INSURANCE		Full-time (Yes)		Part-time (Yes)	
		<u>2001</u>	<u>2004</u>	<u>2001</u>	<u>2004</u>
22.	Do you offer health insurance to employees? (If no, please skip to question 28)	85.2%	80.6%	36.7%	33.1%
23.	If yes, what percent is paid for by the employer? (Pertaining to deductible for majority of employees)	77.8%	76.3%	68.8%	67.7%
24.	Do you offer dependent health insurance ? (If no, please skip to question 28)	76.6%	70.0%	32.7%	29.3%
25.	If yes, what percent is generally paid for by the employer?	67.6%	46.6%	62.1%	41.1%
26.	Have your health insurance premiums increased in the past year? (If no, please skip to question 28)	N/A	76.2%	N/A	74.9%
27.	If yes, by what percent have they generally risen?	N/A	15.3%	N/A	13.3%
28.	Do you offer a dental insurance plan to employees?	54.7%	55.7%	26.1%	26.0%
29.	Do you offer an eye care plan to employees?	29.4%	29.7%	13.1%	13.2%
30.	Do you offer short-term disability insurance?	51.1%	50.3%	22.9%	22.0%
31.	Do you offer long-term disability insurance?	45.4%	46.3%	21.1%	19.9%
32.	Do you offer " cafeteria style " benefits where an employee selects from several options?	32.4%	33.3%	20.3%	17.7%
33.	Do you offer a prescription drug plan to employees?	70.7%	66.5%	33.0%	29.7%
34.	Do you offer life insurance to employees?	65.5%	61.5%	29.9%	26.5%
35.	Do you consider domestic partners as dependents?	N/A	25.5%	N/A	19.2%

RETIREMENT		Full-time (Yes)		Part-time (Yes)		
36.	Do you offer a retirement plan to employees? (If no, please skip to question 39)	66.5%	64.6%	45.4%	41.6%	
37.	If yes, what type is provided to a majority of employees? (Please check only one) <i>(Defined Contribution Plans specify employee contributions- 401k, savings & thrift, deferred profit sharing, etc. -but not the formula for determining future benefits)</i> or <i>(Defined Benefit Plans use specific, pre-determined formulas to calculate an employee's future benefits)</i>	Defined Contribution	69.5%	86.0%	68.4%	88.3%
		Defined Benefit	30.5%	14.0%	31.6%	11.7%
38.	If yes, who pays the contribution? (Please check only <u>one</u> .)	100% Employer pd.	23.6%	21.5%	24.9%	19.1%
		100% Employee pd.	10.5%	9.4%	9.7%	8.7%
		Jointly Paid	65.9%	69.1%	65.4%	72.2%

OTHER BENEFITS		Full-time (Yes)		Part-time (Yes)	
		<u>2001</u>	<u>2004</u>	<u>2001</u>	<u>2004</u>
39.	Do you offer flexible work hours? (Hours vary from your standard workday)	56.5%	54.9%	64.8%	63.6%
40.	Do you offer a work-at-home (telecommuting) option?	9.6%	9.0%	8.7%	8.1%
41.	Do you offer employee discounts? (services/merchandise)	54.9%	55.6%	55.3%	56.4%
42.	Do you offer a profit sharing or stock ownership plan?	26.9%	21.1%	20.4%	13.9%
43.	Do you offer incentive/production bonuses?	42.4%	41.0%	29.8%	30.8%
44.	Do you offer a recruitment incentive/hiring bonus?	26.8%	20.6%	25.6%	20.2%
45.	Do you offer education/training tuition reimbursement?	55.7%	56.1%	34.9%	35.2%
46.	Do you offer in-house training?	84.8%	81.5%	81.8%	76.8%
47.	Do you offer uniform/tool allowances?	35.2%	32.5%	27.5%	24.5%
48.	Do you have on-site child care?	2.3%	2.5%	2.6%	2.8%
49.	Do you offer childcare assistance? (other than on-site)	6.5%	7.1%	6.5%	6.8%
50.	Do you offer elder care benefits?	N/A	4.0%	N/A	3.3%
51.	Do you pay for all or part of a wellness program participation?	20.0%	21.3%	16.7%	18.5%
52.	Do you offer on-site recreation facilities?	9.4%	9.5%	10.5%	10.7%
53.	Do you offer an employee assistance program? (for example, counseling)	33.4%	33.8%	30.9%	28.7%
54.	Do you operate on shifts? (If no, please skip to question 56)	37.1%	30.5%	36.0%	29.9%
55.	If yes, what is your shiftwork differential? (premium)				
	a. Second shift	\$0.65	\$0.89	\$0.71	\$0.94
	b. Third shift	\$0.95	\$1.32	\$1.04	\$1.47
56.	Do you reimburse for business expenses? (for example, mileage, hotel, food, etc.)	86.4%	87.7%	74.8%	74.3%
57.	Do you offer relocation assistance?	29.1%	24.0%	13.5%	11.3%
58.	Did you offer a cost of living pay increase in the last 12 months?	N/A	41.6%	N/A	39.4%
59.	Do you offer merit pay increases?	N/A	65.5%	N/A	61.0%
60.	Do you offer longevity pay?	N/A	12.4%	N/A	10.2%

Thank you!! Your contribution to this effort is greatly appreciated.

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MAINE EMPLOYEE BENEFITS SURVEY

Employer Size Class

<u>Size Class</u>	<u>Number of Employees</u>
1-3	1-19
4	20-49
5	50-99
6	100-249
7-9	250 or more

Employers Offering Paid Leave Benefits to FULL-TIME Employees

Paid Leave Benefits	Less than 20 Employees	20 to 49 Employees	50 to 99 Employees	100 to 249 Employees	250 or More Employees
Paid Holidays	74.5%	87.5%	90.3%	89.8%	88.7%
Avg # Paid Holidays	7.2 days	7.6 days	8 days	7.5 days	9 days
Separate Benefits, not combined days	61.8%	76.8%	78.4%	70.8%	67.6%
Avg # Paid Sick Days	5.5 days	6.1 days	6.5 days	7 days	6.7 days
Accumulation yr. to yr.	17.5%	21.5%	31.2%	27.8%	37.5%
Used to Care for Ill Family	53.1%	49.3%	56.5%	61.9%	58.3%
Paid Vacation Days per Years Service					
1/2 yr.	1.8 days	2.1 days	2.3 days	2.9 days	3.2 days
1st yr.	7.3 days	7.2 days	7.6 days	8 days	8.5 days
5th yr.	12.4 days	12.7 days	12.7 days	13.1 days	13.3 days
10th yr.	14.9 days	15.7 days	15.8 days	16.3 days	16.1 days
15th yr.	16.2 days	16.9 days	17.6 days	19.7 days	19.7 days
20th yr.	17.0 days	17.8 days	18.8 days	19.5 days	21.1 days
25th yr.	17.5 days	18.3 days	19.5 days	20.1 days	22.9 days
30th yr.	17.6 days	18.5 days	19.8 days	20.1 days	23.3 days
Accumulation yr. to yr.	31.3%	34.0%	37.7%	36.1%	21.9%
Avg # Vacation days, not based on tenure	10.3 days	9 days	8.7 days	6.3 days	17 days
Avg # Personal days per year offered	3 days	2.9 days	2.9 days	3.3 days	2.5 days
Avg # Combined days per year offered	13.2 days	16.7 days	16.3 days	20 days	24.8 days
Combined Days vary with tenure	26.0%	51.6%	78.9%	76.7%	95.6%
Cash-in-Lieu-of-Vacation Option	17.6%	30.6%	31.3%	32.4%	37.9%
Funeral/Bereavement Leave	23.8%	33.7%	42.0%	57.4%	77.3%
Jury Duty Leave	42.1%	57.4%	65.9%	77.9%	95.1%
Military Duty Leave	20.6%	31.4%	27.8%	43.4%	59.9%
Maternity/Paternity Leave	15.9%	19.2%	25.0%	28.7%	54.2%
Family Medical Leave	6.4%	5.2%	6.3%	13.2%	12.1%
Education/Training Leave	30.2%	28.1%	23.3%	15.4%	19.7%

- While the Paid Holiday percentage is very similar among the 4 largest size classes (20-250 or more), the average number is greatest in companies employing 250 or more people.
- The fewer the number of employees, the greater the likelihood that the employer will offer Education/Training Leave.
- The greatest incremental gains in Paid Vacation Days occur within the first 10 years.
- Of those employers offering Sick Leave as a separate benefit, at least 49% in all size classes allow it to be used for ill family members.

Employers Offering Insurance Benefits to FULL-TIME Employees

Insurance Benefits	Less than 20 Employees	20 to 49 Employees	50 to 99 Employees	100 to 249 Employees	250 or More Employees
Health Insurance to Employees	61.9%	89.3%	93.2%	98.5%	99.3%
<i>Percent Paid by Employer</i>	79.3%	75.8%	74.5%	72.6%	76.4%
Health Insurance to Dependents*	53.8%	85.6%	91.7%	96.3%	95.1%
<i>Percent Paid by Employer</i>	42.3%	36.3%	49.8%	49.8%	64.7%
Have Premiums Increased	75.6%	80.6%	82.1%	80.9%	83.6%
<i>Increased by What Percent</i>	18.0%	15.4%	13.7%	14.4%	12.2%
Offer Dental Insurance	30.9%	56.3%	71.6%	86.9%	95.1%
Offer Eye care Plan	16.3%	32.4%	47.2%	37.5%	44.0%
Offer Short-Term Disability	25.1%	51.1%	69.3%	78.8%	89.4%
Offer Long-Term Disability	23.1%	44.5%	65.3%	70.1%	88.0%
Offer "Cafeteria Style" Benefits	17.4%	38.6%	42.0%	48.5%	55.6%
Offer Prescription Drug Plan	44.8%	73.9%	82.3%	87.5%	91.5%
Offer Life Insurance	32.9%	65.8%	81.3%	95.6%	99.3%
Domestic Partners considered Dependents	19.7%	22.1%	26.4%	36.3%	41.8%

*Dependent Health Insurance is a subset of employers offering Health Insurance

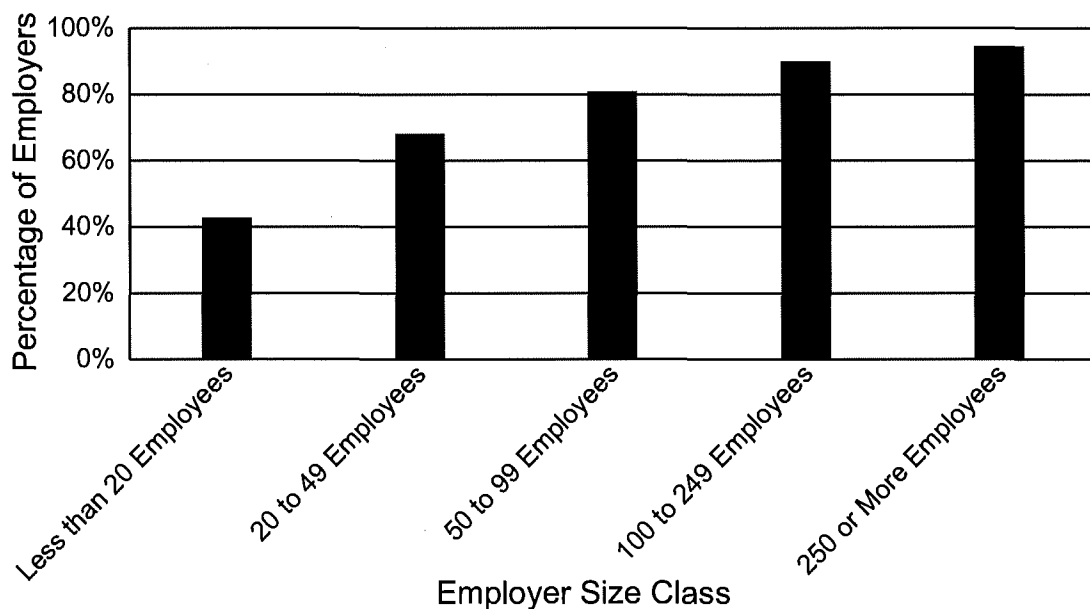
- While Health Insurance is most commonly offered by employers with 100+ employees, the percentage of insurance paid by employers is fairly consistent among size classes.
- At least 75% of employees in all size classes report an increase in Health Premiums.
- The percentage of Health Insurance paid by employers is more consistent for employees than it is for dependents across size classes.

Employers Offering Retirement Benefits to FULL-TIME Employees

Retirement Benefits	Less than 20 Employees	20 to 49 Employees	50 to 99 Employees	100 to 249 Employees	250 or More Employees
Retirement Plans	42.6%	68.0%	80.7%	89.8%	94.4%
Type:					
Defined Contribution	85.9%	88.1%	88.7%	92.7%	81.3%
Defined Benefit	14.1%	11.9%	11.3%	7.3%	18.7%
Who pays:					
Employer Paid	25.0%	18.9%	16.2%	12.2%	26.9%
Employee Paid	2.7%	13.0%	16.2%	14.6%	4.5%
Shared	72.3%	68.1%	67.6%	73.2%	68.6%

- Retirement Plans are least prevalent in firms with less than 20 employees.
- For all size classes, Defined Contribution plans are much more common than Defined Benefits.
- At least two-thirds of employers in all size classes share retirement costs with their full-time employees.

Retirement Plans for Full-Time Employees



A **Defined Contribution plan** is a pension plan in which the amount of the contributions made by the employer is fixed in advance and earnings are distributed proportionally.

A **Defined Benefit plan** is a pension plan in which the amount of benefits paid to an employee after retirement is fixed in advance in accordance with a formula given in the plan.

Employers Offering Other Benefits to FULL-TIME Employees

Other Benefits	Less than 20 Employees	20 to 49 Employees	50 to 99 Employees	100 to 249 Employees	250 or More Employees
Flexible Work Hours	57.7%	51.3%	43.1%	63.2%	57.9%
Work-at-Home (Telecommuting)	8.0%	9.6%	5.1%	11.0%	14.9%
Employee Discounts	50.1%	57.6%	52.3%	58.1%	73.9%
Profit Sharing/Stock Ownership	11.5%	19.6%	30.3%	25.7%	43.0%
Incentive/Production Bonuses	29.8%	44.1%	50.6%	52.2%	53.6%
Recruitment Incentive	6.6%	18.1%	27.8%	37.0%	51.8%
Education/Training Reimbursement	44.2%	54.0%	57.1%	75.0%	84.4%
In-House Training	70.4%	83.8%	92.0%	90.4%	95.1%
Uniform/tool Allowances	23.5%	36.0%	36.6%	27.9%	57.7%
On-site Child Care	1.2%	1.8%	3.4%	5.1%	4.9%
Childcare Assistance	2.3%	2.2%	4.5%	15.6%	28.9%
Elder Care Benefits	0.8%	2.6%	2.9%	8.1%	16.2%
Wellness Program Reimbursement	9.4%	14.9%	26.1%	37.8%	55.3%
On-site Recreation Facility	3.7%	4.4%	9.7%	15.4%	34.0%
Employee Assistance Program	14.8%	25.4%	40.9%	55.9%	88.7%
Operate on Shifts	9.6%	23.9%	37.7%	57.5%	84.5%
Second Shift Differential	\$0.61	\$0.79	\$0.91	\$0.98	\$0.90
Third Shift Differential	\$1.07	\$1.09	\$1.17	\$1.28	\$1.48
Business Expense Reimbursement	78.2%	89.7%	94.9%	97.8%	99.3%
Relocation Assistance	7.8%	19.5%	22.7%	41.9%	75.9%
Cost-of-Living Increase in Last 12 Mo.	39.5%	42.4%	38.6%	47.1%	45.8%
Merit Pay Increases Offered	52.7%	64.9%	77.7%	83.8%	80.1%
Longevity Pay	13.8%	14.0%	9.2%	11.8%	8.5%

- The likelihood of receiving most Other Benefits increases with the size of the employer.
- The following benefits show the least variability from one size class to another: Flexible Work Hours, Employee Discounts, Work-at-Home (telecommuting), On-site Child Care and Cost-of-Living Increases.
- In-House Training and Business Reimbursement are offered by at least 70% of employers in each size class.

Employers Offering Paid Leave Benefits to Part-Time Employees

Paid Leave Benefits	Less than 20 Employees	20 to 49 Employees	50 to 99 Employees	100 to 249 Employees	250 or More Employees
Paid Holidays	35.3%	36.7%	48.6%	56.1%	68.5%
Avg # Paid Holidays	6.6 days	7.1 days	7.5 days	7.1 days	8.3 days
Separate Benefits, not combined days	37.1%	44.3%	48.6%	45.5%	52.3%
Avg # Paid Sick Days	4.7 days	5.6 days	6 days	6.2 days	5.6 days
Accumulation yr. to yr.	13.9%	19.4%	20.6%	25.0%	46.6%
Used to Care for Ill Family	34.0%	33.3%	44.1%	53.6%	51.7%
Paid Vacation Days per Years Service					
1/2 yr.	1.5 days	2.1 days	2.6 days	2.3 days	3.9 days
1st yr.	5.7 days	6.7 days	7 days	6.8 days	8.3 days
5th yr.	9.5 days	11.8 days	11.3 days	11.1 days	12.8 days
10th yr.	11.8 days	14.3 days	14 days	14.2 days	14.3 days
15th yr.	12.8 days	15.2 days	16.4 days	16.3 days	17.7 days
20th yr.	14.1 days	15.8 days	17.8 days	17.9 days	18.4 days
25th yr.	14.4 days	16.6 days	18.4 days	18.6 days	20.8 days
30th yr.	14.6 days	16.7 days	18.6 days	18.6 days	21.3 days
Accumulation yr. to yr.	24.3%	25.8%	23.5%	33.9%	24.1%
Avg # Vacation days, not based on tenure	7.9 days	8.4 days	5.6 days	5 days	5.8 days
Avg # Personal days per year offered	2.6 days	3 days	1.9 days	3.1 days	2.2 days
Avg # Combined days per year offered	10.1 days	11.5 days	12.6 days	13.9 days	19.8 days
Combined Days vary with tenure	10.1%	16.7%	37.7%	42.6%	81.6%
Cash-in-Lieu-of-Vacation Option	7.8%	14.4%	14.7%	22.1%	33.0%
Funeral/Bereavement Leave	23.8%	33.7%	42.0%	57.4%	77.3%
Jury Duty Leave	24.4%	32.4%	42.0%	58.2%	79.1%
Military Duty Leave	12.9%	18.3%	18.0%	32.8%	55.5%
Maternity/Paternity Leave	6.7%	12.5%	12.9%	18.9%	45.5%
Family Medical Leave	2.8%	3.4%	4.3%	12.3%	12.7%
Education/Training Leave	15.8%	18.0%	17.3%	13.1%	20.9%

- For Paid Leave Benefits, there is generally greater variance among size classes for businesses employing part-time workers than for those employing full-time workers.
- Larger firms offer Paid Holidays more often and offer more of them than smaller firms.
- Funeral/Bereavement, Jury Duty, Military Duty, and Maternity/Paternity Leave percentages increase noticeably for employers with 250 or more employees.
- For those employers offering Sick Time as a separate benefit, at least 33% in all size classes allow it to be used for ill family members.

Employers Offering Insurance Benefits to Part-Time Employees

Insurance Benefit	Less than 20 Employees	20 to 49 Employees	50 to 99 Employees	100 to 249 Employees	250 or More Employees
Health Insurance to Employees	16.5%	23.3%	39.1%	55.3%	77.5%
<i>Percent Paid by Employer</i>	72.3%	72.0%	69.7%	61.1%	66.4%
Health Insurance to Dependents*	22.1%	30.9%	54.7%	69.1%	80.0%
<i>Percent Paid by Employer</i>	34.8%	29.8%	35.6%	41.7%	54.7%
Have Premiums Increased	50.0%	44.9%	64.4%	75.7%	78.0%
<i>Increased by what Percent</i>	16.9%	15.7%	13.0%	12.6%	10.6%
Offer Dental Insurance	12.4%	17.4%	33.8%	43.0%	61.3%
Offer Eye care Plan	6.5%	10.1%	23.7%	19.7%	21.8%
Offer Short-Term Disability	9.3%	16.9%	25.9%	39.3%	52.3%
Offer Long-Term Disability	7.5%	15.9%	25.9%	31.4%	50.5%
Offer "Cafeteria Style" Benefits	6.7%	13.5%	20.1%	32.5%	45.0%
Offer Prescription Drug Plan	7.8%	14.4%	14.7%	22.1%	33.0%
Offer Life Insurance	10.4%	18.8%	30.9%	53.3%	62.4%
Domestic Partners considered Dependents	11.3%	14.6%	20.4%	28.3%	44.0%

*Dependent Health Insurance is a subset of employers offering Health Insurance

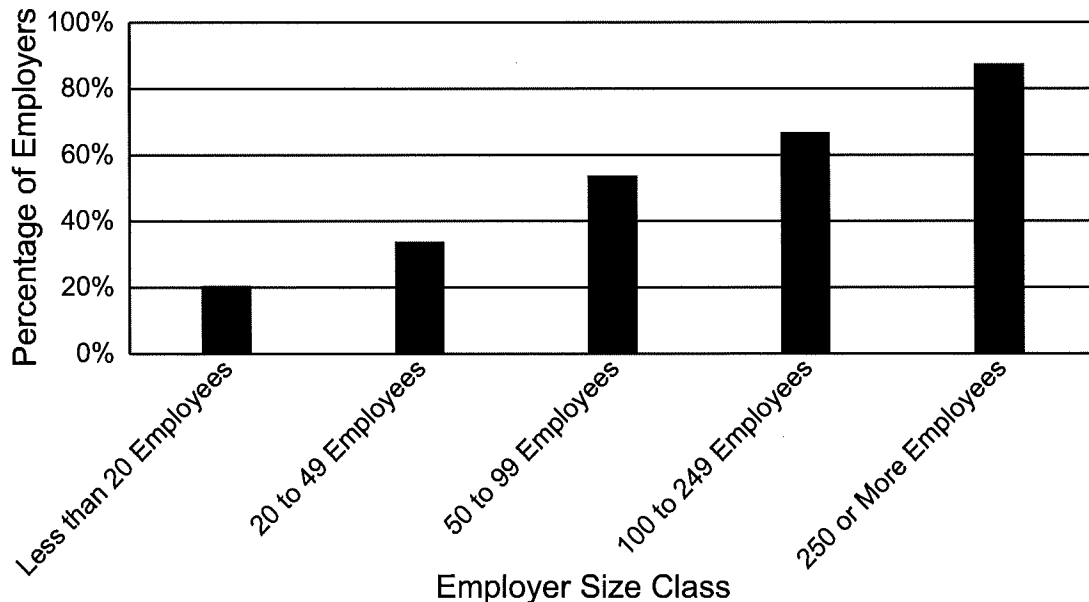
- In all size classes, Dental Insurance is offered more frequently than Prescription Drug Plans.
- Between 44% and 78% of employers in all size classes report an increase in Health Premiums.
- In general, the larger the company, the greater the likelihood that insurance benefits of all types are offered.

Employers Offering Retirement Benefits to Part-Time Employees

Retirement Benefits	Less than 20 Employees	20 to 49 Employees	50 to 99 Employees	100 to 249 Employees	250 or More Employees
Retirement Plans	20.4%	33.7%	53.6%	66.7%	87.4%
Type:					
Defined Contribution	84.8%	89.9%	90.0%	95.1%	83.5%
Defined Benefit	15.2%	10.1%	10.0%	4.9%	16.5%
Who pays:					
Employer Paid	25.3%	21.7%	14.5%	12.2%	21.6%
Employee Paid	5.1%	10.2%	13.1%	11.0%	5.2%
Shared	69.6%	68.1%	72.4%	76.8%	73.2%

- Larger employers are much more likely to offer a Retirement Plan than smaller employers.
- For all size classes, Defined Contribution plans are much more common.

Retirement Plans for Part-Time Employees



A **Defined Contribution plan** is a pension plan in which the amount of the contributions made by the employer is fixed in advance and earnings are distributed proportionally.

A **Defined Benefit plan** is a pension plan in which the amount of benefits paid to an employee after retirement is fixed in advance in accordance with a formula given in the plan.

Employers Offering Other Benefits to Part-Time Employees

Other Benefits	Less than 20 Employees	20 to 49 Employees	50 to 99 Employees	100 to 249 Employees	250 or More Employees
Flexible Work Hours	66.6%	61.2%	50.7%	66.4%	70.6%
Work-at-Home (Telecommuting)	6.7%	7.1%	4.3%	9.8%	17.3%
Employee Discounts	54.7%	53.6%	49.3%	55.7%	78.0%
Profit Sharing/Stock Ownership	6.5%	10.1%	19.6%	16.4%	36.9%
Incentive/Production Bonuses	23.3%	29.0%	34.3%	33.1%	53.6%
Recruitment Incentive	6.7%	17.2%	22.9%	33.1%	55.5%
Education/Training Reimbursement	25.0%	33.3%	31.9%	44.3%	68.2%
In-House Training	67.3%	74.8%	84.3%	86.1%	93.7%
Uniform/tool Allowances	15.9%	27.1%	25.4%	23.8%	48.6%
On-site Child Care	1.3%	1.9%	2.9%	5.7%	6.3%
Childcare Assistance	1.3%	1.4%	5.0%	14.0%	30.6%
Elder Care Benefits	0.5%	1.9%	3.6%	3.3%	15.3%
Wellness Program Reimbursement	6.5%	13.0%	25.0%	31.4%	48.2%
On-site Recreation Facility	3.9%	5.7%	11.4%	16.4%	36.4%
Employee Assistance Program	11.2%	19.0%	32.9%	47.5%	82.0%
Operate on Shifts	9.6%	24.3%	36.0%	51.7%	79.3%
Second Shift Differential	\$0.63	\$0.83	\$0.84	\$0.98	\$1.00
Third Shift Differential	\$1.29	\$1.10	\$1.24	\$1.34	\$1.73
Business Expense Reimbursement	62.7%	75.2%	79.7%	85.2%	93.7%
Relocation Assistance	1.3%	6.7%	5.0%	16.5%	57.3%
Cost-of-Living Increase in Last 12 Months	37.7%	40.7%	33.8%	45.1%	44.1%
Merit Pay Increases Offered	49.1%	58.9%	72.5%	77.0%	74.8%
Longevity Pay	11.5%	10.5%	7.3%	12.4%	6.3%

- As with full-time workers, when the size class increases, so does the percentage of employers offering many of these Other Benefits.
- Third Shift Pay Differentials are higher for part-time employees than for full-time employees in every size class.
- At least 50% of employers with part-time workers offer Employee Discounts.

MAINE EMPLOYEE BENEFITS SURVEY

Major Industry Group

Major Industry Group

Natural Resources and Mining
Construction
Manufacturing
Trade, Transportation, and Utilities
Information
Financial Activities
Professional and Business Services
Education and Health Services
Leisure and Hospitality
Other Services

Employers Offering Paid Leave Benefits to FULL-TIME Employees

Paid Leave Benefits	Natural Resources & Mining	Construction	Manufacturing	Trade, Transportation, & Utilities	Information	Financial Activities	Professional & Business Services	Education & Health Services	Leisure & Hospitality	Other Services
Paid Holidays	71.8%	79.7%	96.5%	83.4%	93.9%	99.0%	84.3%	83.2%	43.3%	89.4%
Avg # Paid Holidays	6.0	6.4	8.5	6.6	7.9	9.2	8.3	8.7	4.8	8.3
Separate Benefits, not combined days	69.2%	65.3%	86.5%	74.7%	79.6%	77.7%	67.9%	50.0%	53.8%	81.8%
Avg # Paid Sick Days	5.4	4.3	5.0	5.5	6.3	7.1	6.3	7.8	4.6	7.1
Accumulation yr. to yr. Used to Care for Ill Family	7.4%	5.2%	13.9%	17.9%	35.9%	38.8%	34.1%	44.9%	8.9%	33.3%
	29.6%	24.7%	37.7%	57.5%	69.2%	76.3%	70.3%	70.1%	30.4%	57.4%
Paid Vacation Days per Years Service										
1/2 yr.	0.9	0.3	2.0	1.6	3.7	3.2	2.9	4.9	0.6	2.1
1st yr.	6.0	5.2	6.9	6.7	9.3	9.2	8.2	9.8	6.0	8.0
5th yr.	11.1	10.4	12.1	11.7	13.9	14.2	13.1	15.4	12.3	12.8
10th yr.	13.4	13.5	14.9	14.7	16.7	16.6	16.0	18.4	15.3	15.9
15th yr.	14.7	14.3	18.3	17.1	18.7	19.2	17.6	19.1	16.3	16.9
20th yr.	15.2	15.4	18.8	18.3	19.2	20.7	18.2	19.4	16.7	18.1
25th yr.	15.6	15.9	20.0	19.1	20.5	21.8	18.8	19.8	16.7	18.4
30th yr.	15.9	16.2	20.5	19.2	20.5	21.8	18.8	19.9	16.8	18.6
Accumulation yr. to yr.	40.7%	48.1%	23.0%	20.3%	33.3%	35.0%	29.7%	55.1%	19.6%	42.6%
Avg # Vacation days, not based on tenure	5.4	8.4	8.9	8.3	14.7	8.5	10.5	14.5	8.9	9.8
Avg # Personal days per year offered	2.8	1.8	3.1	2.5	4.9	2.7	2.7	3.6	3.1	2.7
Avg # Combined days per year offered	13.3	6.9	10.5	12.6	20.7	21.2	16.7	22.0	9.3	10.0
Combined Days vary with tenure	25.0%	26.8%	41.2%	39.7%	88.9%	76.9%	31.0%	80.2%	17.1%	23.1%
Cash-in-Lieu-of-Vacation Option	41.0%	29.1%	43.6%	23.6%	14.3%	12.6%	17.9%	33.8%	16.3%	25.8%
Funeral/Bereavement Leave	30.8%	41.9%	79.4%	66.9%	85.7%	89.3%	70.9%	78.5%	26.0%	59.1%
Jury Duty Leave	28.2%	28.4%	67.4%	59.5%	83.7%	85.4%	56.7%	73.4%	30.8%	50.0%
Military Duty Leave	10.3%	12.9%	37.6%	33.5%	53.1%	53.9%	32.1%	30.5%	13.5%	25.8%
Maternity/Paternity Leave	7.7%	11.1%	27.0%	25.5%	28.6%	37.9%	29.9%	22.1%	16.3%	19.7%
Family Medical Leave	7.7%	6.1%	2.9%	4.7%	8.2%	9.7%	9.7%	14.0%	3.8%	7.6%
Education/Training Leave	17.9%	24.1%	21.3%	20.0%	28.6%	42.7%	22.6%	37.9%	12.5%	30.3%

- The top three industries offering Paid Holidays to their full-time employees are Financial Activities (9.2 days), Manufacturing (8.5 days), and Information (7.9 days).
- Employers offering Sick Leave to be used for ill family members ranged from 24.7% in Construction to 76.3% in Financial Activities.

Employers Offering Insurance Benefits to FULL-TIME Employees

Insurance Benefits	Natural Resources & Mining	Construction	Manufacturing	Trade, Transportation, & Utilities	Information	Financial Activities	Professional & Business Services	Education & Health Services	Leisure & Hospitality	Other Services
Health	66.7%	65.8%	88.7%	82.3%	89.8%	91.3%	79.9%	90.2%	61.5%	68.2%
<i>% Paid by Employer</i>	85.7%	72%	74.2%	69.8%	81.3%	84.4%	78.3%	82.1%	69.2%	75.3%
Health, Dependent*	57.6%	65.4%	88.7%	78.3%	91.5%	82.8%	71.7%	82.2%	59.8%	75.0%
<i>% Paid by Employer</i>	37.9%	39.2%	60.5%	50.2%	61.7%	50.8%	42.8%	34.8%	43.7%	40.9%
Premiums Increased	63.0%	79.0%	84.3%	79.7%	90.9%	81.1%	84.2%	76.7%	68.3%	83.0%
<i>Increased %</i>	19.7%	15.4%	15.5%	16.2%	14.3%	13.6%	16.8%	13.2%	16.9%	16.0%
Dental	23.1%	27.4%	66.0%	59.2%	79.6%	63.1%	55.2%	72.0%	33.7%	42.4%
Eye Care Plan	20.5%	20.5%	43.3%	26.2%	53.1%	36.9%	29.1%	29.1%	20.2%	25.8%
Short-Term Disability	30.8%	29.1%	69.5%	56.3%	73.5%	55.3%	49.3%	61.2%	13.5%	33.3%
Long-Term Disability	33.3%	21.4%	53.2%	46.4%	77.6%	71.8%	49.3%	57.5%	12.5%	31.8%
"Cafeteria Style" Benefits	17.9%	14.7%	38.3%	37.5%	42.9%	48.5%	33.8%	39.7%	14.4%	24.2%
Prescription Drug Plan	43.6%	55.6%	78.6%	71.7%	75.5%	80.6%	64.2%	71.5%	38.8%	54.5%
Life Insurance	35.9%	39.3%	78.7%	64.1%	77.6%	72.8%	58.2%	72.4%	32.7%	54.5%
Domestic Partners considered Dependents	12.8%	16.4%	17.7%	22.3%	46.9%	35.0%	21.8%	39.2%	21.6%	18.2%

*Dependent Health Insurance is a subset of employers offering Health Insurance

- In companies where employers offer Health Insurance to their full-time employees, the percentage paid by the employer ranges from 69.2% in Leisure & Hospitality to 85.7% in the Natural Resources & Mining Industry.
- Employers in Financial Activities offer Health Insurance more often than employers in other industry groups.

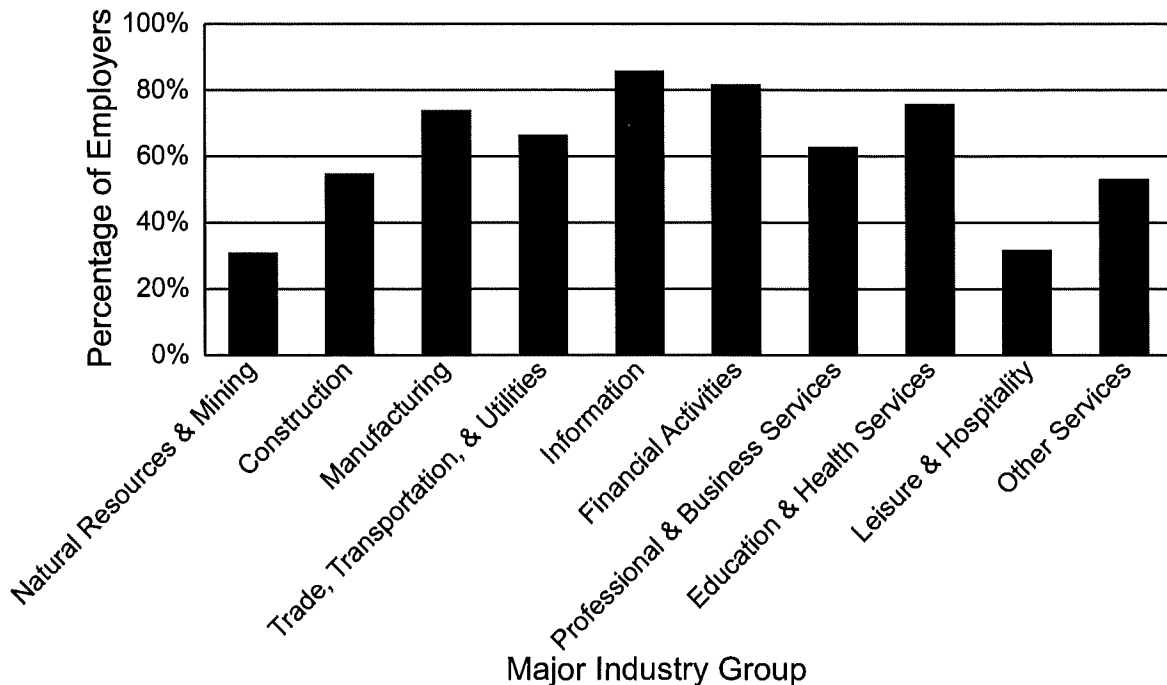
Employers Offering Retirement Benefits to FULL-TIME Employees

Retirement Benefits	Natural Resources & Mining	Construction	Manufacturing	Trade, Transportation, & Utilities	Information	Financial Activities	Professional & Business Services	Education & Health Services	Leisure & Hospitality	Other Services
Retirement Plans	30.8%	54.7%	73.8%	66.4%	85.7%	81.6%	62.7%	75.7%	31.7%	53.0%
Type:										
*Defined Contribution	83.3%	90.6%	80.8%	89.7%	90.5%	79.8%	91.7%	86.4%	97.0%	85.7%
*Defined Benefit	16.7%	9.4%	19.2%	10.3%	9.5%	20.2%	8.3%	13.6%	3.0%	14.3%
Who pays:										
Employer Paid	25.0%	20.3%	20.2%	12.5%	19.0%	36.9%	14.3%	27.2%	12.1%	14.3%
Employee Paid	8.3%	9.4%	6.7%	6.0%	4.8%	6.0%	13.1%	17.3%	15.2%	2.9%
Shared	66.7%	70.3%	73.1%	81.5%	76.2%	57.1%	72.6%	55.5%	72.7%	82.8%

* See Notes in Employer Size Class section.

- Retirement Plans for full-time employees are most frequently offered by employers in the Information industry.
- Fewer companies in the Natural Resources & Mining industry offer a Retirement Plan to their full-time employees than in any other industry.
- Defined Contribution Plans are offered by a greater percentage of employers than are Defined Benefit Plans.
- Employer-paid Retirement Plans are highest in Financial Activities (36.9%) and lowest in Leisure and Hospitality (12.1%).

Retirement Plans for Full-Time Employees



Employers Offering Other Benefits to FULL-TIME Employees

Other Benefits	Natural Resources & Mining	Construction	Manufacturing	Trade, Transportation, & Utilities	Information	Financial Activities	Professional & Business Services	Education & Health Services	Leisure & Hospitality	Other Services
Flexible Work Hours	64.1%	39.3%	27.7%	63.5%	47.9%	46.1%	62.1%	54.9%	83.7%	57.6%
Work-at-Home (Telecommuting)	0.0%	5.1%	6.4%	6.2%	22.4%	17.6%	18.8%	8.9%	1.0%	9.1%
Employee Discounts	23.1%	43.6%	56.1%	76.3%	61.2%	45.1%	32.3%	43.7%	80.8%	66.7%
Profit Sharing/Stock Ownership	7.7%	20.5%	29.1%	28.4%	26.5%	28.2%	29.3%	8.5%	11.5%	6.2%
Incentive/Production Bonuses	33.3%	39.3%	41.0%	46.2%	63.3%	59.2%	52.6%	24.4%	35.6%	21.2%
Recruitment Incentive	0.0%	6.8%	19.1%	16.1%	22.9%	35.0%	27.3%	33.8%	14.4%	9.1%
Education/Training Reimbursement	30.8%	41.0%	67.4%	47.3%	61.2%	79.6%	58.6%	73.0%	30.8%	51.5%
In-House Training	61.5%	73.5%	92.2%	81.8%	87.8%	86.4%	72.9%	86.4%	77.9%	77.3%
Uniform/tool Allowances	33.3%	42.7%	51.1%	37.5%	20.4%	9.8%	23.3%	22.1%	41.3%	36.4%
On-site Child Care	0.0%	0.0%	0.0%	0.4%	0.0%	2.9%	1.5%	6.6%	3.8%	10.6%
Childcare Assistance	0.0%	0.9%	7.8%	12.8%	4.1%	9.7%	6.0%	7.5%	1.9%	4.5%
Elder Care Benefits	0.0%	0.0%	5.7%	5.5%	4.1%	9.7%	4.6%	3.8%	0.0%	1.5%
Wellness Program Reimbursement	5.1%	6.0%	39.3%	19.1%	26.5%	36.9%	17.4%	26.8%	5.8%	15.2%
On-site Recreation Facility	0.0%	4.3%	12.1%	5.5%	6.1%	13.6%	8.3%	12.3%	16.3%	13.6%
Employee Assistance Program	15.4%	11.1%	47.5%	35.6%	46.9%	49.5%	31.6%	47.4%	7.7%	15.2%
Operate on Shifts	15.4%	4.3%	53.9%	30.0%	40.8%	9.7%	22.0%	51.2%	31.1%	12.1%
Second Shift Differential	\$0.25	\$0.75	\$0.67	\$0.98	\$0.62	\$1.11	\$1.05	\$1.05	\$0.75	\$1.12
Third Shift Differential			\$0.66	\$0.89	\$0.65	\$1.20	\$0.90	\$1.04	\$1.00	\$1.00
Business Expense Reimbursement	82.1%	88.0%	95.7%	89.1%	95.9%	91.2%	90.2%	92.0%	60.6%	78.8%
Relocation Assistance	7.7%	6.8%	39.7%	28.4%	42.9%	23.3%	28.6%	24.1%	8.7%	13.6%
Cost-of-Living Increase in Last 12 Months	41.0%	40.2%	44.0%	41.1%	40.8%	30.1%	42.1%	53.5%	26.9%	43.1%
Merit Pay Increases Offered	30.8%	60.3%	67.9%	67.6%	77.6%	82.5%	65.9%	63.4%	59.6%	60.6%
Longevity Pay	10.3%	17.4%	9.9%	9.1%	10.2%	12.6%	14.4%	13.1%	13.6%	16.7%

- The top three industries offering Childcare Assistance to their employees are Trade, Transportation, & Utilities (12.8), Financial Activities (9.7%), and Education & Health Services (7.5%).
- The Manufacturing industry has the most employers indicating that their company operates on shifts. However, at an average of 67 cents for second shift and 66 cents for third shift, employers in this industry offer some of the lowest shift differentials to full-time employees compared to other industries.

Employers Offering Paid Leave Benefits to Part-Time Employees

Paid Leave Benefits	Natural Resources & Mining	Construction	Manufacturing	Trade, Transportation, & Utilities	Information	Financial Activities	Professional & Business Services	Education & Health Services	Leisure & Hospitality	Other Services
Paid Holidays	38.5%	25.5%	43.2%	44.9%	54.3%	56.3%	51.5%	57.7%	10.7%	39.7%
Avg # Paid Holidays	5.9	5.4	7.9	6.1	7.9	8.4	8.2	7.7	4.6	7.0
Separate Benefits, not combined days	46.2%	37.3%	50.0%	51.7%	54.3%	55.2%	44.4%	34.5%	23.2%	43.1%
Avg # Paid Sick Days	2.5	5.5	5.6	4.2	6.3	5.4	5.5	6.6	3.7	7.0
Accumulation yr. to yr. Used to Care for Ill Family	8.3%	0.0%	10.8%	10.7%	21.1%	27.1%	36.4%	46.3%	7.7%	36.0%
	25.0%	5.3%	37.8%	36.9%	31.6%	45.8%	54.5%	59.7%	15.4%	44.0%
Paid Vacation Days per Years Service										
1/2 yr.	0.0	1.0	2.3	2.2	1.7	2.5	2.9	3.5	0.4	2.0
1st yr.	4.8	6.0	6.6	6.0	8.1	7.2	6.8	7.1	6.2	7.8
5th yr.	10.7	8.0	11.3	10.6	12.7	11.1	10.3	11.4	13.8	10.5
10th yr.	12.5	12.0	13.6	13.3	15.3	12.8	12.3	14.1	15.9	13.5
15th yr.	13.2	13.0	15.4	15.7	17.2	15.3	14.4	14.8	17.1	14.7
20th yr.	13.2	15.0	17.7	17.8	17.6	16.6	15.1	15.2	17.2	16.6
25th yr.	13.2	16.0	18.2	18.7	19.5	17.6	16.4	15.6	17.8	16.1
30th yr.	13.2	16.0	19.3	18.7	19.5	17.7	16.4	15.9	18.1	16.4
Accumulation yr. to yr.	33.3%	15.8%	13.5%	12.3%	15.8%	25.0%	31.8%	56.7%	23.1%	32.0%
Avg # Vacation days, not based on tenure	7.0	5.0	7.5	5.7	11.0	9.0	7.3	8.9	5.0	4.5
Avg # Personal days per year offered	1.5	2.0	4.1	2.4	2.7	2.0	2.5	3.1	3.0	2.0
Avg # Combined days per year offered	0.0	4.5	5.0	7.6	12.8	11.0	15.8	16.9	5.2	8.6
Combined Days vary with tenure	0.0%	9.5%	6.1%	16.1%	30.8%	34.3%	17.6%	63.1%	2.8%	12.5%
Cash-in-Lieu-of-Vacation Option	19.2%	7.8%	20.8%	9.4%	8.8%	10.6%	13.3%	31.6%	8.1%	3.4%
Funeral/Bereavement Leave	15.4%	13.7%	37.0%	36.6%	47.1%	58.6%	43.4%	57.7%	11.7%	29.3%
Jury Duty Leave	19.2%	8.0%	34.2%	36.8%	50.0%	62.1%	37.4%	57.7%	18.0%	31.0%
Military Duty Leave	11.5%	0.0%	15.1%	27.9%	35.3%	39.1%	22.2%	25.3%	9.0%	13.8%
Maternity/Paternity Leave	3.8%	0.0%	15.1%	18.5%	20.6%	24.1%	18.2%	14.9%	7.2%	8.6%
Family Medical Leave	7.7%	0.0%	0.0%	3.9%	11.8%	5.7%	4.0%	12.9%	1.8%	3.4%
Education/Training Leave	3.8%	8.0%	15.1%	9.9%	26.5%	28.7%	13.3%	30.9%	4.5%	17.2%

- The top three industries offering Paid Holidays to their part-time employees are Financial Activities (8.4 days), Education & Health Services (7.7 days), and Information (7.9 days).
- Employers offering Sick Leave to be used to care for ill family members is lowest in Construction (5.3%) and Leisure and Hospitality (15.4%), and highest in Education and Health Services (59.7%).

Employers Offering Insurance Benefits to Part-Time Employees

Insurance Benefit	Natural Resources & Mining	Construction	Manufacturing	Trade, Transportation, & Utilities	Information	Financial Activities	Professional & Business Services	Education & Health Services	Leisure & Hospitality	Other Services
Health	24.0%	9.8%	21.6%	28.4%	29.4%	50.6%	41.4%	55.7%	12.6%	17.2%
<i>% Paid by Employer</i>	<i>80.0%</i>	<i>82.0%</i>	<i>75.4%</i>	<i>64.6%</i>	<i>56.7%</i>	<i>72.3%</i>	<i>73.7%</i>	<i>62.7%</i>	<i>57.9%</i>	<i>89.4%</i>
Health, Dependent*	27.8%	13.8%	31.3%	40.5%	40.0%	60.0%	52.2%	62.3%	23.1%	30.3%
<i>% Paid by Employer</i>	<i>49.0%</i>	<i>27.9%</i>	<i>58.3%</i>	<i>49.0%</i>	<i>48.8%</i>	<i>46.8%</i>	<i>29.4%</i>	<i>36.8%</i>	<i>20.4%</i>	<i>40.5%</i>
Premiums Increased	41.7%	33.3%	64.0%	65.5%	71.4%	62.0%	77.3%	65.3%	25.0%	56.3%
<i>Increased %</i>	<i>16.5%</i>	<i>12.5%</i>	<i>18.3%</i>	<i>12.4%</i>	<i>7.3%</i>	<i>12.6%</i>	<i>16.1%</i>	<i>12.5%</i>	<i>13.0%</i>	<i>13.2%</i>
Dental	12.0%	10.0%	17.6%	19.1%	23.5%	40.2%	29.9%	49.0%	8.1%	15.5%
Eye Care Plan	16.0%	2.0%	10.8%	11.5%	17.6%	26.4%	14.4%	17.1%	7.2%	5.2%
Short-Term Disability	24.0%	6.0%	16.2%	16.5%	17.6%	31.0%	24.7%	44.8%	2.7%	10.3%
Long-Term Disability	20.0%	6.0%	13.5%	13.6%	20.6%	29.9%	19.6%	41.2%	1.8%	13.8%
"Cafeteria Style" Benefits	8.0%	6.0%	8.1%	16.7%	17.6%	39.1%	23.7%	26.3%	2.7%	6.9%
Prescription Drug Plan	24.0%	6.0%	19.2%	28.8%	29.4%	48.3%	36.1%	45.9%	8.2%	17.2%
Life Insurance	20.0%	8.0%	18.9%	22.1%	20.6%	36.8%	28.1%	50.3%	7.2%	15.5%
Domestic Partners considered Dependents	16.0%	8.2%	9.5%	19.0%	17.6%	29.9%	17.0%	28.8%	12.8%	12.1%

*Dependent Health Insurance is a subset of employers offering Health Insurance

- In companies where employers offer Health Insurance to their part-time employees, the percent paid for by the employer ranges from 56.7% in Information to 89.4% in Other Services.
- Health premiums increased for at least 40% of employers in most industries.
- Education and Health Services is the industry with the greatest percentage of employers offering Health Insurance.

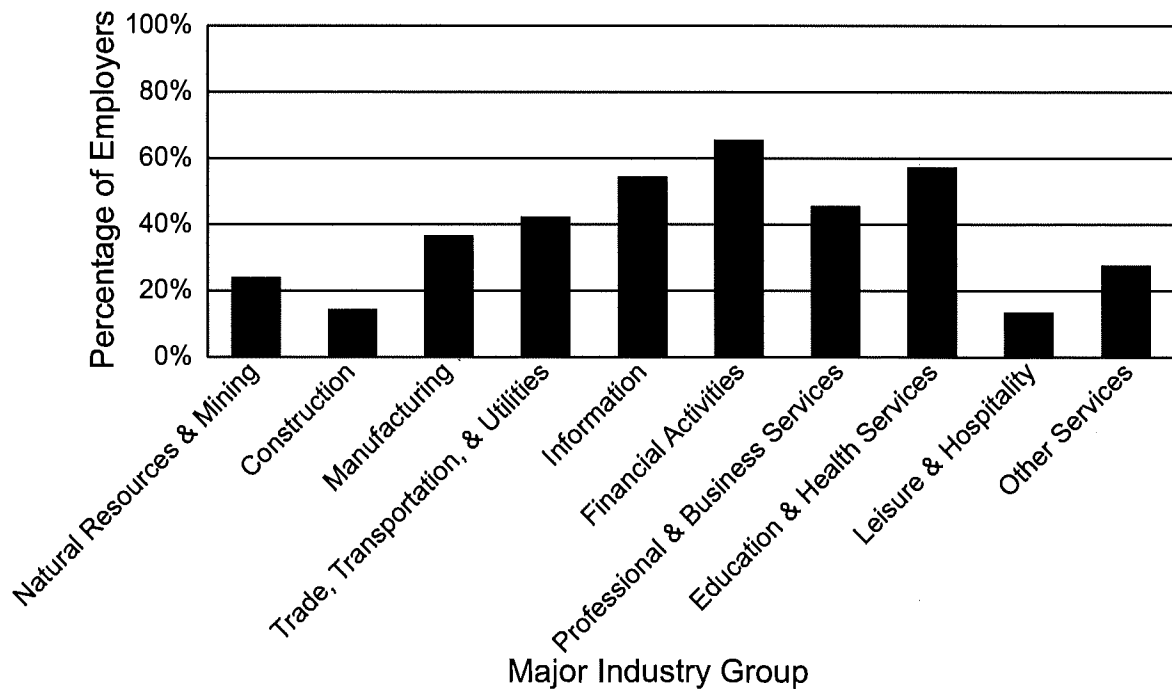
Employers Offering Retirement Benefits to Part-Time Employees

Retirement Benefit	Natural Resources & Mining	Construction	Manufacturing	Trade, Transportation, & Utilities	Information	Financial Activities	Professional & Business Services	Education & Health Services	Leisure & Hospitality	Other Services
Retirement Plans	24.0%	14.3%	36.5%	42.3%	54.3%	65.5%	45.5%	57.2%	13.4%	27.6%
Type:										
*Defined Contribution	83.3%	100.0%	88.9%	91.9%	100.0%	78.9%	88.9%	87.4%	100.0%	81.3%
*Defined Benefit	16.7%	0.0%	11.1%	8.1%	0.0%	21.1%	11.1%	12.6%	0.0%	18.7%
Who pays:										
Employer Paid	33.3%	14.3%	11.1%	10.1%	15.8%	36.8%	15.6%	24.3%	0.0%	18.7%
Employee Paid	16.7%	0.0%	3.7%	3.0%	0.0%	7.0%	11.1%	16.2%	13.3%	0.0%
Shared	50.0%	85.7%	85.2%	86.9%	84.2%	56.2%	73.3%	59.5%	86.7%	81.3%

* See Notes in Employer Size Class section.

- Financial Activities is the industry where the highest percentage of employers offer their part-time employees a Retirement Plan; the industry with the lowest percentage is Leisure & Hospitality.
- Employer-Paid Retirement for part-time employees was generally less prevalent than for full-time employees.

Retirement Plans for Part-Time Employees



Employers Offering Other Benefits to Part-Time Employees

Other Benefit	Natural Resources & Mining	Construction	Manufacturing	Trade, Transportation, & Utilities	Information	Financial Activities	Professional & Business Services	Education & Health Services	Leisure & Hospitality	Other Services
Flexible Work Hours	69.2%	58.8%	40.5%	68.2%	47.1%	55.8%	62.9%	61.7%	81.3%	70.7%
Work-at-Home (Telecommuting)	0.0%	5.9%	6.8%	2.6%	20.0%	20.9%	11.2%	10.3%	1.8%	10.3%
Employee Discounts	34.6%	39.2%	58.1%	73.4%	51.4%	46.5%	40.8%	43.0%	74.1%	65.5%
Profit Sharing/Stock Ownership	3.8%	5.9%	16.4%	21.0%	17.1%	27.6%	16.3%	6.7%	8.0%	1.8%
Incentive/Production Bonuses	23.1%	29.4%	27.4%	32.2%	34.3%	50.6%	42.9%	25.3%	19.6%	22.4%
Recruitment Incentive	0.0%	5.9%	14.9%	14.6%	14.7%	32.2%	28.9%	35.1%	11.6%	8.6%
Education/Training Reimbursement	20.0%	25.5%	35.1%	21.5%	31.4%	52.9%	34.7%	61.8%	14.3%	34.5%
In-House Training	46.2%	54.9%	83.8%	80.3%	80.0%	77.0%	72.4%	85.0%	73.2%	70.7%
Uniform/tool Allowances	19.2%	45.1%	25.7%	26.6%	17.1%	5.8%	24.7%	20.7%	34.8%	22.4%
On-site Child Care	0.0%	0.0%	1.4%	0.0%	0.0%	2.3%	2.1%	6.7%	2.7%	10.3%
Childcare Assistance	0.0%	0.0%	4.1%	14.2%	0.0%	8.0%	5.2%	7.3%	1.8%	3.4%
Elder Care Benefits	0.0%	0.0%	4.1%	3.9%	0.0%	8.0%	4.1%	4.1%	0.0%	1.7%
Wellness Program Reimbursement	3.8%	6.0%	23.3%	14.7%	22.9%	34.5%	19.6%	26.4%	6.3%	13.8%
On-site Recreation Facility	0.0%	3.9%	10.8%	6.4%	8.6%	14.9%	9.2%	14.7%	14.3%	15.5%
Employee Assistance Program	11.5%	3.9%	28.4%	33.3%	31.4%	41.4%	27.6%	46.1%	5.4%	8.6%
Operate on Shifts	11.5%	3.9%	33.8%	30.2%	34.3%	9.2%	27.8%	52.8%	28.8%	12.1%
Second Shift Differential	\$0.00	\$0.75	\$0.74	\$1.03	\$0.86	\$1.54	\$1.47	\$1.89	\$1.13	\$1.33
Third Shift Differential	\$0.00	\$0.00	\$0.78	\$0.94	\$0.91	\$1.67	\$1.31	\$1.92	\$1.19	\$1.00
Business Expense Reimbursement	65.4%	76.5%	77.8%	72.5%	74.3%	80.2%	78.6%	87.0%	50.9%	65.5%
Relocation Assistance	0.0%	5.9%	11.0%	12.4%	8.6%	13.8%	15.3%	18.2%	2.7%	1.7%
Cost-of-Living Increase in Last 12 Months	42.3%	39.2%	34.2%	40.2%	45.7%	28.7%	38.8%	51.8%	23.2%	45.6%
Merit Pay Increases Offered	34.6%	64.0%	53.4%	60.7%	74.3%	75.9%	66.0%	61.7%	53.6%	55.2%
Longevity Pay	7.7%	16.3%	8.2%	6.9%	14.3%	10.3%	10.3%	11.9%	12.6%	8.6%

- The industry where the greatest percentage of employers offer their part-time employees flexible work hours is Leisure & Hospitality. Manufacturing has the least percentage of employers offering flexible work hours.
- The top three industries offering merit pay increases to part-time employees are Financial Activities, Information, and Professional Business Services. However, the Financial Activities industry was among the least likely to contain employers that offered a Cost-of-Living Increase to part-time employees in the past 12 months.

MAINE EMPLOYEE BENEFITS SURVEY

MAINE EMPLOYEE BENEFITS SURVEY

Workforce Investment Area

Regional Workforce Investment Area (WIA)

Aroostook/Washington County WIA

Central/Western Maine WIA

Coastal Counties WIA

Tri-County WIA

Respective Counties

Aroostook, Washington

Androscoggin, Franklin, Kennebec, Oxford,
Somerset

Cumberland, Knox, Lincoln, Sagadahoc,
Waldo

Hancock, Penobscot, Piscataquis

Employers Offering Paid Leave Benefits to FULL-TIME Employees

Paid Leave Benefits	Aroostook/ Washington	Central/ Western Maine	Coastal Counties	Tri-County
Paid Holidays	84.0%	84.5%	81.7%	82.4%
Avg # Paid Holidays	7.9 days	7.7 days	7.7 days	7.4 days
Separate Benefits, not combined days	71.2%	71.1%	67.1%	69.2%
Avg # Paid Sick Days	6.3 days	6.9 days	5.7 days	6 days
Accumulation yr. to yr.	26.1%	24.7%	23.2%	23.6%
Used to Care to Ill Family	55.0%	53.6%	54.7%	54.1%
Paid Vacation Days per Years Service				
1/2 yr.	1.8 days	2.2 days	2.5 days	2.2 days
1st yr.	7.3 days	7.4 days	7.8 days	7.4 days
5th yr.	12.3 days	12.5 days	13 days	12.5 days
10th yr.	15.8 days	15.6 days	15.7 days	15.2 days
15th yr.	18.8 days	17.5 days	17.4 days	16.9 days
20th yr.	18.1 days	18.5 days	18.5 days	17.8 days
25th yr.	19 days	19.2 days	19.2 days	18.6 days
30th yr.	19.2 days	19.3 days	19.4 days	19 days
Accumulation yr. to yr.	34.2%	34.7%	30.6%	31.8%
Avg # Vacation days, not based on tenure	9.4 days	9.5 days	10 days	10.2 days
Avg # Personal days per year offered	3 days	2.6 days	3.1 days	3.1 days
Avg # Combined days per year offered	17.6 days	18.1 days	17.1 days	16.7 days
Combined Days vary with tenure	55.8%	53.6%	47.3%	45.1%
Cash-in-Lieu-of-Vacation Option	30.3%	30.1%	21.3%	29.5%
Funeral/Bereavement Leave	70.3%	71.7%	64.6%	58.0%
Jury Duty Leave	61.0%	60.1%	59.5%	53.5%
Military Duty Leave	26.0%	33.6%	32.9%	26.1%
Maternity/Paternity Leave	18.7%	25.0%	26.1%	19.5%
Family Medical Leave	6.5%	7.4%	6.5%	10.6%
Education/Training Leave	32.3%	18.8%	25.8%	32.9%

- At least 50% of employees throughout the state who offer sick leave as a separate benefit allow it to be used to care for ill family members.
- In more instances than any other area, employers in Coastal Counties offer the most number of Paid Vacation days with respect to years of service.
- Central/Western Maine employers are least likely to offer Education/Training leave whereas Tri-County's are most likely to.

Employers Offering Insurance Benefits to FULL-TIME Employees

Insurance Benefits	Aroostook/ Washington	Central/ Western Maine	Coastal Counties	Tri-County
Health Insurance to Employees	79.5%	81.8%	81.9%	76.7%
<i>Percent Paid by Employer</i>	73.8%	79.2%	75.0%	76.8%
Health Insurance to Dependents*	74.8%	81.3%	76.9%	73.4%
<i>Percent Paid by Employer</i>	37.0%	46.7%	50.0%	44.9%
Have Premiums Increased	83.1%	76.3%	80.9%	79.7%
<i>Increased by what Percent</i>	14.5%	15.7%	15.7%	14.4%
Offer Dental Insurance	42.9%	58.3%	59.8%	51.1%
Offer Eye care Plan	32.1%	28.1%	30.3%	28.6%
Offer Short-Term Disability	46.2%	50.9%	53.3%	45.4%
Offer Long-Term Disability	39.7%	48.5%	48.7%	42.3%
Offer "Cafeteria Style" Benefits	28.2%	35.1%	33.6%	33.5%
Offer Prescription Drug Plan	65.4%	66.3%	67.9%	64.2%
Offer Life Insurance	62.2%	62.8%	61.1%	59.9%
Domestic Partners considered Dependents	14.8%	23.0%	32.1%	21.4%

*Dependent Health Insurance is a subset of employers offering Health Insurance

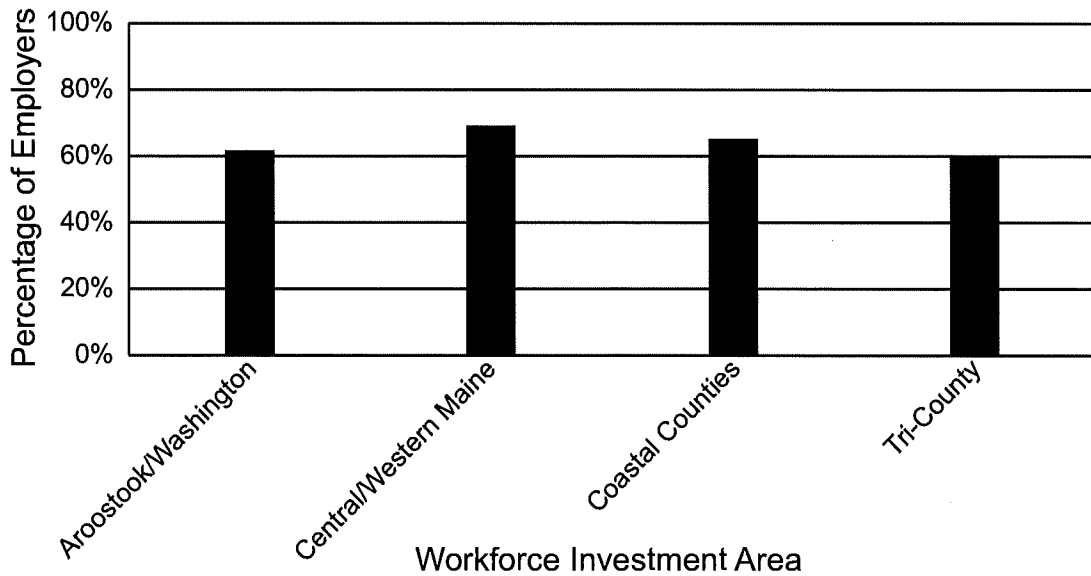
- Employer paid dependent health care coverage is less prevalent and shows more variation from area to area than employee coverage.
- All areas have less than 60% of employers offering Dental Insurance.
- All areas are comparable in their offerings of Prescription Drug Plans and Life Insurance.

Employers Offering Retirement Benefits to FULL-TIME Employees

Retirement Benefits	Aroostook/ Washington	Central/ Western Maine	Coastal Counties	Tri-County
Retirement Plans	61.5%	69.0%	65.0%	59.5%
Type:				
Defined Contribution	91.7%	86.6%	87.4%	84.4%
Defined Benefit	8.3%	13.4%	12.6%	15.6%
Who pays:				
Employer Paid	19.8%	20.3%	20.5%	20.7%
Employee Paid	13.5%	9.1%	9.7%	7.4%
Shared	66.7%	70.6%	69.8%	71.9%

- Aroostook/Washington employers are more likely to offer a Defined Contribution plan rather than a Defined Benefit plan and are most likely to have employees pay.
- Shared payment plans for retirement are the preferred method in all four areas.
- Between 59% and 69% of employers in all areas offer some type of Retirement Plan.

Retirement Plans for Full-Time Employees



A **Defined Contribution plan** is a pension plan in which the amount of the contributions made by the employer is fixed in advance and earnings are distributed proportionally.

A **Defined Benefit plan** is a pension plan in which the amount of benefits paid to an employee after retirement is fixed in advance in accordance with a formula given in the plan.

Employers Offering Other Benefits to FULL-TIME Employees

Other Benefits	Aroostook/ Washington	Central/ Western Maine	Coastal Counties	Tri-County
Flexible Work Hours	45.2%	49.4%	62.4%	52.2%
Work-at-Home (Telecommuting)	8.4%	8.3%	10.0%	8.4%
Employee Discounts	46.8%	51.2%	62.1%	53.1%
Profit Sharing/Stock Ownership	12.3%	22.6%	23.5%	19.1%
Incentive/Production Bonuses	35.1%	40.3%	45.0%	37.0%
Recruitment Incentive	16.8%	21.1%	22.9%	17.3%
Education/Training Reimbursement	51.6%	54.6%	60.3%	51.8%
In-House Training	78.1%	83.0%	80.5%	83.7%
Uniform/tool Allowances	34.2%	35.4%	29.6%	33.9%
On-site Child Care	1.3%	2.7%	2.5%	3.1%
Childcare Assistance	3.2%	8.0%	9.2%	3.5%
Elder Care Benefits	2.6%	2.7%	5.4%	4.0%
Wellness Program Reimbursement	18.8%	23.7%	21.3%	19.5%
On-site Recreation Facility	5.2%	10.1%	11.1%	7.5%
Employee Assistance Program	28.4%	41.4%	32.2%	30.0%
Operate on Shifts	26.5%	35.2%	29.9%	27.8%
Second Shift Differential	\$0.50	\$0.87	\$0.98	\$0.95
Third Shift Differential	\$0.75	\$1.39	\$1.44	\$1.23
Business Expense Reimbursement	90.3%	87.2%	87.2%	87.7%
Relocation Assistance	20.6%	23.6%	25.3%	23.8%
Cost-of-Living Increase in Last 12 Months	44.5%	41.4%	38.5%	46.9%
Merit Pay Increases Offered	57.1%	67.2%	67.6%	63.9%
Longevity Pay	13.6%	13.4%	10.8%	13.7%

- For all areas only 1.3% to 3.1% of employers offer on-site Child Care, while the span for Child Care Assistance is 3.2% to 9.2%.
- In-House Training is offered by most employers, ranging from 78.1% for Aroostook/Washington to 83.7% for Tri-County.
- Central/Western Maine employers are most likely to operate on shifts, while Coastal Counties employers offer the most additional compensation on both second and third shifts.
- A large percentage (87% to 90%) of Maine employers offer reimbursement for Business Expenses.
- Cost of Living Increases in the last 12 months were offered by more employers in Tri-County (46.9%) than in Coastal Counties (38.5%).

Employers Offering Paid Leave Benefits to Part-Time Employees

Paid Leave Benefits	Aroostook/ Washington	Central/ Western Maine	Coastal Counties	Tri-County
Paid Holidays	84.0%	84.5%	81.7%	82.4%
Avg # Paid Holidays	7.9 days	7.7 days	7.7 days	7.4 days
Separate Benefits, not combined days	71.2%	71.1%	67.1%	69.2%
Avg # Paid Sick Days	6.3 days	6.9 days	5.7 days	6 days
Accumulation yr. to yr.	26.1%	24.7%	23.2%	23.6%
Used to Care to Ill Family	55.0%	53.6%	54.7%	54.1%
Paid Vacation Days per Years Service				
1/2 yr.	1.8 days	2.2 days	2.5 days	2.2 days
1st yr.	7.3 days	7.4 days	7.8 days	7.4 days
5th yr.	12.3 days	12.5 days	13 days	12.5 days
10th yr.	15.8 days	15.6 days	15.7 days	15.2 days
15th yr.	18.8 days	17.5 days	17.4 days	16.9 days
20th yr.	18.1 days	18.5 days	18.5 days	17.8 days
25th yr.	19 days	19.2 days	19.2 days	18.6 days
30th yr.	19.2 days	19.3 days	19.4 days	19 days
Accumulation yr. to yr.	34.2%	34.7%	30.6%	31.8%
Avg # Vacation days, not based on tenure	9.4 days	9.5 days	10 days	10.2 days
Avg # Personal days per year offered	3 days	2.6 days	3.1 days	3.1 days
Avg # Combined days per year offered	17.6 days	18.1 days	17.1 days	16.7 days
Combined Days vary with tenure	55.8%	53.6%	47.3%	45.1%
Cash-in-Lieu-of-Vacation Option	30.3%	30.1%	21.3%	29.5%
Funeral/Bereavement Leave	70.3%	71.7%	64.6%	58.0%
Jury Duty Leave	61.0%	60.1%	59.5%	53.5%
Military Duty Leave	26.0%	33.6%	32.9%	26.1%
Maternity/Paternity Leave	18.7%	25.0%	26.1%	19.5%
Family Medical Leave	6.5%	7.4%	6.5%	10.6%
Education/Training Leave	32.3%	18.8%	25.8%	32.9%

- Coastal Counties employers are least likely to offer Paid Holidays and offer the fewest number of Paid Sick Days.
- In general, leave benefits are more likely to be offered to full-time versus part-time employees.
- Both full and part-time employers for all areas offer between seven and eight days Paid Holiday Leave.

Employers Offering Insurance Benefits to Part-Time Employees

Insurance Benefits	Aroostook/ Washington	Central/ Western Maine	Coastal Counties	Tri-County
Health Insurance to Employees	24.4%	32.2%	37.9%	29.2%
<i>Percent Paid by Employer</i>	65.0%	65.7%	69.9%	65.5%
Health Insurance to Dependents*	35.9%	45.7%	50.5%	36.1%
<i>Percent Paid by Employer</i>	31.6%	38.7%	46.7%	33.0%
Have Premiums Increased	52.3%	61.2%	67.9%	55.6%
<i>Increased by what Percent</i>	9.9%	13.3%	14.4%	11.5%
Offer Dental Insurance	19.3%	24.9%	30.7%	21.3%
Offer Eye care Plan	12.6%	11.3%	15.6%	10.7%
Offer Short-Term Disability	18.5%	21.0%	24.8%	19.7%
Offer Long-Term Disability	14.3%	21.0%	22.1%	16.9%
Offer "Cafeteria Style" Benefits	10.1%	20.2%	20.0%	14.0%
Offer Prescription Drug Plan	20.2%	29.3%	34.2%	26.0%
Offer Life Insurance	21.0%	26.1%	30.7%	20.9%
Are Domestic Partners considered Dependents	7.6%	15.4%	26.0%	16.6%

*Dependent Health Insurance is a subset of employers offering Health Insurance

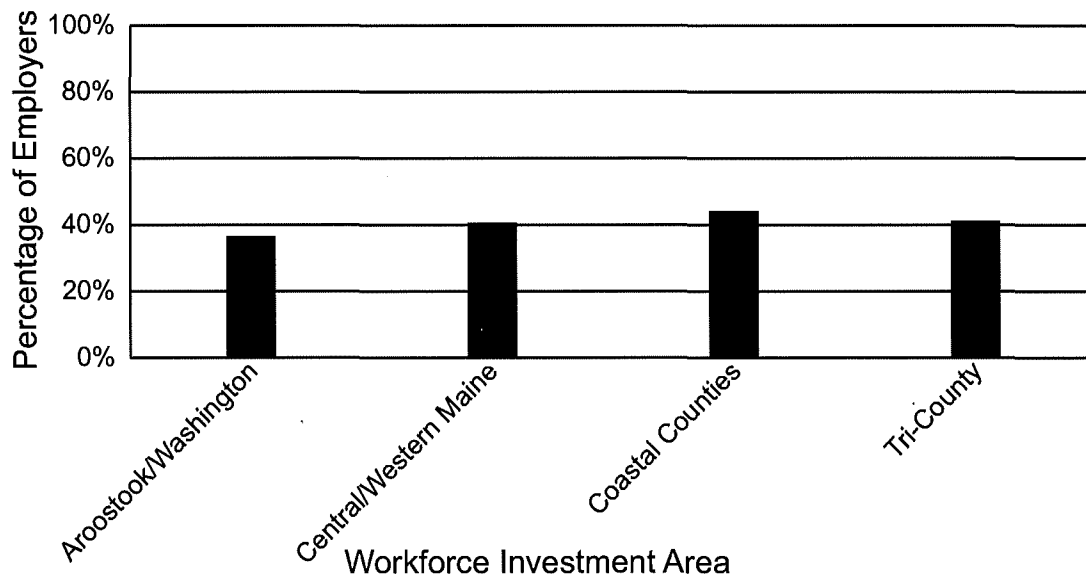
- Coastal Counties employers are most likely to offer Health Insurance to dependents and to consider domestic partners as dependents.
- Almost 68% of employers in Coastal Counties report an increase in Health Insurance Premiums; this region also shows the highest percentage increase (14.4%) in premiums.
- Although considerably fewer part-time employers than full-time employers in all four areas offer Health Insurance, they still report paying for at least 65% of the premiums.

Employers Offering Retirement Benefits to Part-Time Employees

Retirement Benefits	Aroostook/ Washington	Central/ Western Maine	Coastal Counties	Tri-County
Retirement Plans	36.4%	40.5%	44.0%	41.0%
Type:				
Defined Contribution	93.0%	84.6%	90.1%	86.3%
Defined Benefit	7.0%	15.4%	9.9%	13.7%
Who pays:				
Employer Paid	16.3%	22.1%	18.2%	19.2%
Employee Paid	16.3%	10.6%	8.2%	2.7%
Shared	67.4%	67.3%	73.6%	78.1%

- Between 35% and 45% percent of employers in all areas offer Retirement Plans.
- As with full-time employees, Shared payment plans for retirement predominate among part-time businesses across Maine.

Retirement Plan for Part-Time Employees



A **Defined Contribution plan** is a pension plan in which the amount of the contributions made by the employer is fixed in advance and earnings are distributed proportionally.

A **Defined Benefit plan** is a pension plan in which the amount of benefits paid to an employee after retirement is fixed in advance in accordance with a formula given in the plan.

Employers Offering Other Benefits to Part-Time Employees

Other Benefits	Aroostook/ Washington	Central/ Western Maine	Coastal Counties	Tri-County
Flexible Work Hours	51.7%	59.7%	71.5%	59.0%
Work-at-Home (Telecommuting)	8.5%	8.9%	7.3%	8.4%
Employee Discounts	45.8%	53.3%	62.5%	53.9%
Profit Sharing/Stock Ownership	5.1%	12.8%	16.7%	14.7%
Incentive/Production Bonuses	23.1%	28.3%	35.4%	29.1%
Recruitment Incentive	18.6%	21.3%	22.1%	15.2%
Education/Training Reimbursement	31.4%	32.4%	40.0%	30.5%
In-House Training	74.6%	74.8%	77.7%	78.8%
Uniform/tool Allowances	20.3%	29.6%	20.9%	28.1%
On-site Child Care	1.7%	3.5%	2.7%	2.8%
Childcare Assistance	1.7%	8.2%	9.7%	1.7%
Elder Care Benefits	1.7%	1.6%	5.3%	2.2%
Wellness Program Reimbursement	12.8%	20.7%	20.4%	14.6%
On-site Recreation Facility	5.1%	11.3%	13.1%	7.8%
Employee Assistance Program	20.3%	35.7%	29.1%	23.5%
Operate on Shifts	26.3%	33.1%	29.8%	27.9%
Second Shift Differential	\$0.61	\$0.91	\$1.00	\$1.08
Third Shift Differential	\$0.95	\$1.67	\$1.48	\$1.44
Business Expense Reimbursement	73.3%	74.2%	73.8%	76.0%
Relocation Assistance	6.0%	12.5%	12.9%	9.5%
Cost-of-Living Increase in Last 12 Months	45.3%	39.5%	37.3%	40.4%
Merit Pay Increases Offered	56.9%	62.4%	61.4%	60.9%
Longevity Pay	14.7%	10.9%	7.8%	11.7%

- Merit Pay Increases are offered by at least 56% of employers who have part-time workers.
- For all areas, from 1.7% to 3.5% of employers offer On-site Child Care, while the range for Child Care Assistance is 1.7% to 9.7%.
- Work incentives like Profit Sharing or Production Bonuses are less likely to be offered to part-time workers compared to full-time workers.

METHODOLOGY

Methodology

Survey Process

- Survey Population: Employers in the State of Maine contained in the 2003 2nd Quarterly Census of Employment and Wages (QCEW) Report. (ES-202)
- Survey Period: April to June, 2004
- Sampling Frame: Reportable units which met specific criteria, including only active employers and those with identifiable industries and areas.
- Sample Size: 1,977. Reportable units were sampled by strata to represent the employer size class, major industry group, and Workforce Investment Area characteristics of employers.

The useable response rate was 71.8%. Results are reported according to the percentage of employers who had full-time and part-time workers and offered that particular benefit to them.

Major Reporting Categories

Benefits are reported by the following major categories:

Employer Size Class

<u>Size Class</u>	<u>Number of Employees</u>
1-3	1-19
4	20-49
5	50-99
6	100-249
7-9	250 or more

Major Industry Group (NAICS-North American Industrial Classification System)

Major Industry Group

Natural Resources and Mining
 Construction
 Manufacturing
 Trade, Transportation, and Utilities
 Information
 Financial Activities
 Professional and Business Services
 Education and Health Services
 Leisure and Hospitality
 Other Services

Workforce Investment Area

<u>Regional Workforce Investment Area (WIA)</u>	<u>Respective Counties</u>
Aroostook/Washington County WIA	Aroostook, Washington
Central/Western Maine WIA	Androscoggin, Franklin, Kennebec, Oxford, Somerset
Coastal Counties WIA	Cumberland, Knox, Lincoln, Sagadahoc, Waldo
Tri-County WIA	Hancock, Penobscot, Piscataquis

Data Limitations

As with any statistical data, there are some limitations.

Two potential sources of bias in the data that are common to any statistical data are sampling and nonsampling errors. Sampling errors result from the differences that occur because a sample rather than the whole population was surveyed. Nonsampling errors result from numerous sources apart from the chance effects of using a sample. Some sources of nonsampling error include survey nonresponse, definitional problems, and processing errors. Quality control measures, such as follow-up on missing data, validating questionable items and verification of data entries, are able to reduce nonsampling error. Effort is made to keep these errors to a minimum.

Notes

Responses from employers which did not expressly fit the answer format were transcribed to the greatest extent possible. Responses which could not be reasonably transcribed were omitted.

Employers reporting zero employees were not included in the survey results. No adjustments were made for seasonality.

In order to extend the sampling in a meaningful way to various geographic areas, reportable units were selected, which could have included a reportable unit representing an employer with a single location or several reportable units from one employer who has numerous locations in different parts of the state.

When an employer responds "yes" to offering a particular benefit, keep in mind the following:

- 1) Not all employees may be eligible
- 2) The employer may not necessarily fund that benefit even though it's offered
- 3) Even if employees are eligible and the benefit is funded, they may not take advantage of the offer due to cost considerations or personal choice.

Rounding may cause some percentages to vary slightly on either side of 100%.

[To improve its usefulness, this publication reports results by the "number of employers offering a benefit" rather than by the "number of employees receiving a benefit" as shown in the 2001 publication.]

PAGE INDEX

Employee Benefit e.g. FULL-TIME, Part-time (14,18)	Employer Size Class	Major Industry Group	Workforce Investment Area
Business expense reimbursement	14,18	24, 28	34, 38
Cafeteria-style insurance	12,16	22, 26	32, 36
Childcare assistance	14,18	24, 28	34, 38
Childcare, on-site	14,18	24, 28	34, 38
Dental Insurance	12,16	22, 26	32, 36
Disability	12,16	22, 26	32, 36
Education leave	14,18	24, 28	34, 38
Education reimbursement	14,18	24, 28	34, 38
Elder care benefits	14,18	24, 28	34, 38
Employee assistance program	14,18	24, 28	34, 38
Employee discounts	14,18	24, 28	34, 38
Eye care plan	12,16	22, 26	32, 36
Family leave	11,15	21, 25	31, 35
Flexible work hours	14,18	24, 28	34, 38
Funeral/bereavement leave	11,15	21, 25	31, 35
Holidays	11,15	21, 25	31, 35
Incentive/production bonus	14,18	24, 28	34, 38
Insurance, health	12,16	22, 26	32, 36
Insurance, life	12,16	22, 26	32, 36
Jury duty leave	11,15	21, 25	31, 35
Maternity/paternity leave	11,15	21, 25	31, 35
Military duty leave	11,15	21, 25	31, 35
Paid Time Off (PTO)	11,15	21, 25	31, 35
Pay increase	14,18	24, 28	34, 38
Personal days	11,15	21, 25	31, 35
Prescription drug plan	12,16	22, 26	32, 36
Profit sharing plan	14,18	24, 28	34, 38
Recreation facilities	14,18	24, 28	34, 38
Relocation assistance	14,18	24, 28	34, 38
Retirement plan	13,17	23, 27	33, 37
Shift differential	14,18	24, 28	34, 38
Sick days	11,15	21, 25	31, 35
Training leave	14,18	24, 28	34, 38
Training, reimbursement	14,18	24, 28	34, 38
Uniform/tool allowances	14,18	24, 28	34, 38
Vacation	11,15	21, 25	31, 35
Wellness program	14,18	24, 28	34, 38
Work-at-home (Telecommuting)	14,18	24, 28	34, 38

MAINE EMPLOYEE BENEFITS SURVEY

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In response to the Summary Report...

“The size, mission, and organizational structure of a company will affect what types of rewards it is able to offer to its employees, which in turn affect each person’s desire to work there.”

T.B., Certified Workforce Development Professional

“I just received my copy [Summary Report] in yesterday’s mail. Great information that I will share with my D.C. legislative staff. The information on retirement and insurance offerings was most interesting. Thank you for doing this. Great tool!”

R.W., District Director

“Very informative. I find some real interesting trends...would like to share this information with some of our department heads. Very nice work. Thank you very much.”

W.W., Human Resources