

APPENDIX H

SUMMARY

	General Market in Nevada	Western Public Sector Organizations (N = 63)	County of Washoe, NV
DEATH BENEFITS			
Basic Group Life	100 % have a plan	100 % have a plan	has a plan
Supplemental Group Life	98 % have a plan	89 % have a plan	has a plan
Dependent Group Life	98 % have a plan	94 % have a plan	has a plan
Group Survivor Income	11 % have a plan	5 % have a plan	no plan
Basic Accidental Death	92 % have a plan	95 % have a plan	has a plan
Supplemental Accidental Death	60 % have a plan	51 % have a plan	has a plan
Business Travel Accident	65 % have a plan	8 % have a plan	no plan
DISABILITY BENEFITS			
Short Term Disability	100 % have a formal plan	99 % have a formal plan	has a plan
Long Term Disability	100 % have a plan	98 % have a plan	no plan
HEALTH CARE BENEFITS			
Hospital/Medical Plan	100 % have a plan	100 % have a plan	has a plan
Retiree Coverage	36 % have a plan	88 % have a plan	no plan
Separate Prescription Drug Plan	90 % have a plan	92 % have a plan	has a plan
Dental Coverage	100 % have a plan	100 % have a plan	has a plan
Vision Care	93 % have a plan	95 % have a plan	has a plan
Physical Examinations	36 % provide	8 % provide	does not provide
RETIREMENT BENEFITS			
DB Pension and Capital Accumulation	32 % have both	95 % have both	has both
Defined Benefit Pension Plan	32 % have a plan	95 % have a plan	has a plan
401(k) or Pretax Savings Plan	100 % have a plan	29 % have a plan	no plan
Thrift or Post-Tax Savings Plan	40 % have a plan	7 % have a plan	no plan
Profit Sharing Plan	18 % have a plan	0 % have a plan	no plan
Employee Stock Ownership Plan (ESOP)	11 % have a plan	0 % have a plan	no plan
Money Purchase Plan	10 % have a plan	13 % have a plan	no plan
Discount Stock Purchase Plan	21 % have a plan	0 % have a plan	no plan
403(b) Plan	0 % have a plan	14 % have a plan	no plan
457 Plan	5 % have a plan	89 % have a plan	has a plan
HOLIDAYS	100 % provide	100 % provide	provides
VACATIONS	100 % provide	100 % provide	provides
FLEXIBLE BENEFITS PROGRAM	100 % have a plan	93 % have a plan	has a plan

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**PREVALENCE OF BENEFITS PRACTICES
DEATH BENEFITS**

	General Market in Nevada	Western Public Sector Organizations	County of Washoe, NV
BASIC GROUP LIFE	100 % have a plan	100 % have a plan	has a plan
Eligibility	67 % have immediate eligibility 33 % have a waiting period; of these, 58 % are 1 month 8 % are 2 months 25 % are 3 months 9 % are 4 or more months	86 % have immediate eligibility 14 % have a waiting period; of these, 33 % are 1 month 67 % are 3 months	has a waiting period of 3 months
Cost	98 % are employer-paid 2 % are employee-paid	92 % are employer-paid 8 % involve cost sharing	employer-paid
Basis of Benefit	8 % are based on a uniform flat dollar amount 90 % are based on a uniform earnings multiple 2 % are based on other criteria	65 % are based on a uniform flat dollar amount (typically \$25,000) 35 % are based on a uniform earnings multiple	based on a uniform flat dollar amount
Covered Compensation	25 % credit bonuses as compensation 75 % do not credit bonuses as compensation	100 % are non bonus-paying	non bonus-paying company
Amount of Benefit (Plans based on a uniform earnings multiple)	57 % provide 1 times pay or less 9 % provide 1.5 times pay 32 % provide 2 times pay 2 % provide greater than 2 times pay	59 % provide 1 times pay 14 % provide 1.5 times pay 27 % provide 2 times pay	provides \$20,000
Maximums	92 % have a maximum; of these, 13 % are less than \$200,000 19 % are \$200,000 to \$499,999 10 % are \$500,000 10 % are \$500,001 to \$999,999 28 % are \$1,000,000 20 % are greater than \$1,000,000	37 % have a maximum; of these, 80 % are less than \$200,000 15 % are \$200,000 to \$499,999 5 % are \$500,000	has no maximum
Disability Provisions	88 % continue coverage in the event of disability	97 % continue coverage in the event of disability	continues
Retirement Provisions	67 % cancel coverage 33 % continue coverage in full or at a reduced amount	69 % cancel coverage 31 % continue coverage in full or at a reduced amount	cancels coverage
Cost of Retiree Coverage	100 % are employer-paid	17 % are employer-paid 17 % are cost shared 66 % are retiree-paid	

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PREVALENCE OF BENEFITS PRACTICES
DEATH BENEFITS

	General Market in Nevada	Western Public Sector Organizations	County of Washoe, NV
SUPPLEMENTAL GROUP LIFE	98 % have a plan	89 % have a plan	has a plan
Eligibility	65 % have immediate eligibility 35 % have a waiting period; of these, 59 % are 1 month 8 % are 2 months 33 % are 3 months	81 % have immediate eligibility 19 % have a waiting period; of these, 29 % are 1 month 14 % are 2 months 57 % are 3 months	
Cost	100 % are employee-paid	100 % are employee-paid	employee-paid
Basis and Amount of Benefit	85 % are based on an earnings multiple that is the employee's choice (typically 1 to 3, 4 or 5 times pay) 13 % are based on a flat dollar amount that is the employee's choice 2 % are based on other criteria	14 % are based on an earnings multiple that is the employee's choice 67 % are based on a flat dollar amount that is the employee's choice (typically \$10,000 to \$500,000) 19 % are based on other criteria	
Covered Compensation	17 % credit bonuses as compensation 83 % do not credit bonuses as compensation	100 % are non bonus-paying	
Retirement Provisions	87 % cancel coverage 13 % continue coverage in full or at a reduced amount	86 % cancel coverage 14 % continue coverage in full or at a reduced amount	
DEPENDENT GROUP LIFE	98 % have a plan	92 % have a plan	has a plan
Cost	10 % are employer-paid 90 % are employee-paid	21 % are employer-paid 72 % are employee-paid 7 % are cost shared	employer-paid
Basis of Benefit	29 % are a uniform flat dollar amount 60 % are a flat dollar amount that is employee's choice 11 % are an earnings multiple that is employee's choice	44 % are a uniform flat dollar amount 3 % are a uniform earnings multiple 46 % are a flat dollar amount that is employee's choice 7 % are an earnings multiple that is employee's choice	based on a uniform flat dollar amount
Maximum Spouse Benefit	6 % provide \$5,000 or less 9 % provide \$10,000 12 % provide \$10,001 to \$49,999 15 % provide \$50,000 30 % provide \$50,001 to \$100,000 28 % provide more than \$100,000	51 % provide \$5,000 or less 5 % provide \$10,000 16 % provide \$10,001 to \$49,999 2 % provide \$50,000 7 % provide \$50,001 to \$100,000 19 % provide more than \$100,000	has a maximum spouse benefit of \$1,000
Maximum Benefit Per Child	8 % provide less than \$5,000 16 % provide \$5,000 3 % provide \$5,001 to \$9,999 57 % provide \$10,000 16 % provide more than \$10,000	44 % provide less than \$5,000 10 % provide \$5,000 40 % provide \$10,000 6 % provide more than \$10,000	has a maximum per child benefit of \$1,000

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**PREVALENCE OF BENEFITS PRACTICES
DEATH BENEFITS**

	General Market in Nevada	Western Public Sector Organizations	County of Washoe, NV
GROUP SURVIVOR INCOME			
Cost	11 % have a plan 50 % are employer-paid	5 % have a plan 100 % are employer-paid	no plan
BASIC ACCIDENTAL DEATH			
Cost	92 % have a plan 81 % are employer-paid 19 % are cost shared or employee-paid	95 % have a plan 71 % are employer-paid 29 % are cost shared or employee-paid	has a plan employer-paid
Basis of Benefit	5 % are based on a uniform flat dollar amount 76 % are based on a uniform earnings multiple 10 % are based on an earnings multiple that varies 9 % are based on a flat dollar amount that varies	49 % are based on a uniform flat dollar amount 32 % are based on a uniform earnings multiple 16 % are based on an earnings multiple that varies 3 % are based on a flat dollar amount that varies	based on a uniform flat dollar amount
Amount of Benefit (For plans that are based on a uniform earnings multiple)	59 % provide 1 or 1.5 times pay 34 % provide 2 times pay 7 % provide more than 2 times pay	71 % provide 1 or 1.5 times pay 29 % provide 2 times pay	provides \$20,000
Maximums	81 % have a maximum; of these, 17 % are less than \$200,000 22 % are \$200,000 to \$499,999 9 % are \$500,000 26 % are \$500,001 to \$999,999 26 % are \$1,000,000 or greater	33 % have a maximum; of these, 71 % are less than \$200,000 21 % are \$200,000 to \$499,999 8 % are \$500,001 to \$999,999	has no maximum
SUPPLEMENTAL ACCIDENTAL DEATH			
Cost	60 % have a plan 100 % are employee-paid or cost shared	51 % have a plan 3 % are employer-paid 97 % are employee-paid or cost shared	has a plan employee-paid
Basis and Amount of Benefit	33 % are based on a flat dollar amount that is the employee's choice (typically \$25K to \$500K) 58 % are based on an earnings multiple that is the employee's choice (typically 1 to 5 x pay) 9 % are based on other criteria	73 % are based on a flat dollar amount that is the employee's choice (typically \$10K to \$500K) 12 % are based on an earnings multiple that is the employee's choice 15 % are based on other criteria	

	General Market in Nevada	Western Public Sector Organizations	County of Washoe, NV
BUSINESS TRAVEL ACCIDENT	65 % have a plan	8 % have a plan	no plan
Cost	100 % are employer-paid	100 % are employer-paid	
Basis and Amount of Benefit	21 % are based on a uniform flat dollar amount (typically \$300,000 or greater) 62 % are based on a uniform earnings multiple (typically 2 to 5 times pay) 17 % are based on other criteria		
LIFE INSURANCE COMBINATIONS	5 % provide Basic and Supplemental Group Life 2 % provide Basic and Dependent Group Life 82 % provide Basic, Supplemental, and Dependent Group Life 11 % provide other combinations	3 % provide Basic Group Life only 3 % provide Basic and Supplemental Group Life 8 % provide Basic and Dependent Group Life 81 % provide Basic, Supplemental, and Dependent Group Life 5 % provide other combinations	provides Basic, Supplemental, and Dependent Group Life
EXECUTIVE GROUP LIFE	33 % have a plan	15 % have a plan	has a plan
Cost	100 % are employer-paid	100 % are employer-paid	employer-paid
Coordination of Coverage	33 % offer Executive Group Life in lieu of the Basic Group Life plan 67 % offer Executive Group Life in addition to all other life coverages	40 % offer Executive Group Life in lieu of the Basic Group Life plan 60 % offer Executive Group Life in addition to all other life coverages	offered in addition of all other coverages
Basis and Amount of Benefit	10 % are based on a uniform flat dollar amount 70 % are based on a uniform earnings multiple (typically 1.5 times pay) 20 % are based on a flat dollar amount that varies	50 % are based on a uniform flat dollar amount 50 % are based on a uniform earnings multiple	uniform flat dollar amount of \$100,000
Covered Compensation	22 % credit bonuses as compensation 78 % do not credit bonuses as compensation	25 % do not credit bonuses as compensation 75 % are non bonus-paying	non bonus-paying company
Retirement Provisions	100 % cancel coverage	100 % cancel coverage	cancels coverage

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**PREVALENCE OF BENEFITS PRACTICES
DISABILITY BENEFITS**

	General Market in Nevada	Western Public Sector Organizations	County of Washoe, NV
SHORT TERM DISABILITY (Sick Leave)	100 % have a formal plan	99 % have a formal plan	has a plan
	60 % are salary continuance plans only	47 % are salary continuance plans only	salary continuance plan
	2 % are insured STD plans only	53 % are a combination	
	38 % are a combination		
Eligibility	64 % have immediate eligibility	78 % have immediate eligibility	has immediate eligibility
	36 % have a waiting period; of these,	22 % have a waiting period; of these,	
	21 % are 1 month	29 % are 1 month	
	7 % are 2 months	29 % are 3 months	
	36 % are 3 months	42 % are 4 months or more	
	36 % are 4 months or more		
Salary Continuance Plans (may include PTO days)	13 % are based on an accumulation of days	82 % are based on an accumulation of days	based on an accumulation of days
	24 % are based on a service schedule	17 % are based on a uniform benefit	
	55 % are based on a uniform benefit	1 % are based on a combination	
	8 % are based on a combination		
Uniform Benefit	38 % provide 2 to 5 weeks full pay	55 % provide 2 to 5 weeks full pay	
	18 % provide 13 weeks full pay	27 % provide 13 weeks full pay	
	6 % provide 26 weeks full pay	18 % provide 26 weeks full pay	
	38 % provide more than 26 weeks full pay		
Accumulation of Days	50 % provide 6 days or fewer per year	6 % provide 11 days or fewer per year	accumulates 15 days per year
	17 % provide 7 to 9 days per year	66 % provide 12 days per year	
	33 % provide 10 to 11 days per year	28 % provide more than 12 days per year	
	80 % have a maximum; of these,	33 % have a maximum; of these,	with no maximum
	100 % allow a maximum of fewer than 60 days	13 % allow a maximum of fewer than 60 days	
		13 % allow a maximum of 60 to 99 days	
		74 % allow a maximum of 100 or more days	
	20 % have no maximum	67 % have no maximum	
Service Schedule	9 % provide a max of up to 13 wks full pay		
	9 % provide a max of 13.1 to 25.9 wks full pay		
	64 % provide a max of 26 wks full pay		
	18 % provide a max of more than 26 wks full pay		

	General Market in Nevada	Western Public Sector Organizations	County of Washoe, NV
SHORT TERM DISABILITY (Continued)			
Insured STD Plans			
Basis of Plan	12 % are statutory plans whose provisions are not included below 88 % are private plans or supplements to statutory plans	18 % are statutory plans whose provisions are not included below 82 % are private plans or supplements to statutory plans	
Cost	93 % are employer-paid 7 % are employee-paid	34 % are employer-paid 7 % are cost shared 59 % are employee-paid	
Amount of Benefit (for plans that are based on uniform earnings percent)	14 % are based on a uniform 59% of earnings or less 29 % are based on a uniform 60% to 65% of earnings 36 % are based on a uniform 66% to 70% of earnings 21 % are based on a uniform 75% of earnings or more	7 % are based on a uniform 59% of earnings or less 46 % are based on a uniform 60% to 65% of earnings 38 % are based on a uniform 66% to 70% of earnings 9 % are based on a uniform 75% of earnings or more	
Maximum Benefit	64 % have a weekly maximum; of these, 56 % are \$1,000 to \$1,999 22 % are \$2,000 to \$3,499 22 % are \$5,000 or greater	96 % have a weekly maximum; of these, 25 % are less than \$750 8 % are \$750 to \$999 59 % are \$1,000 to \$1,999 8 % are \$2,000 to \$3,499	
Maximum Duration of Benefit	13 % provide fewer than 13 weeks 7 % provide 13 weeks 13 % provide 14 to 25 weeks 67 % provide 26 weeks	4 % provide fewer than 13 weeks 17 % provide 13 weeks 21 % provide 14 to 25 weeks 54 % provide 26 weeks 4 % provide more than 26 weeks	
Executive STD	14 % have a plan; of these 100 % provide fewer than 26 weeks full pay	6 % have a plan	

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**PREVALENCE OF BENEFITS PRACTICES
DISABILITY BENEFITS**

	General Market in Nevada	Western Public Sector Organizations	County of Washoe, NV
LONG TERM DISABILITY	100 % have a plan	98 % have a plan	no stand along LTD plan
Eligibility	56 % have immediate eligibility 44 % have a waiting period; of these, 41 % are 1 month 6 % are 2 months 35 % are 3 months 18 % are 4 months or more	65 % have immediate eligibility 35 % have a waiting period; of these, 15 % are 1 month 39 % are 3 months 46 % are 4 months or more	disability benefit provided through retirement plan
Cost	64 % are employer-paid 18 % are cost shared 18 % are employee-paid	69 % are employer-paid 8 % are cost shared 23 % are employee-paid	
Exclusion Period (for plans with a uniform number of months)	13 % begin LTD benefits after 1 to 3 months of disability 3 % begin LTD benefits after 4 or 5 months of disability 81 % begin LTD benefits after 6 months of disability 3 % begin LTD benefits after 7 or more months of disability	29 % begin LTD benefits after 1 to 3 months of disability 10 % begin LTD benefits after 4 or 5 months of disability 55 % begin LTD benefits after 6 months of disability 6 % begin LTD benefits after 7 or more months of disability	
Amount of Benefit	95 % base benefits on a flat percent of earnings; of these, 24 % provide 55% of pay or less 62 % provide 60% of pay 14 % provide 65% to 70% of pay	96 % base benefits on a flat percent of earnings; of these, 9 % provide 55% of pay or less 56 % provide 60% of pay 31 % provide 65% to 70% of pay 4 % provide more than 70% of pay	
Covered Compensation	16 % credit bonuses as compensation 84 % do not credit bonuses as compensation	6 % do not credit bonuses as compensation 94 % are non bonus-paying	
Maximum Benefit	92 % have a monthly maximum; of these, 22 % are \$5,001 to \$9,999 22 % are \$10,000 8 % are \$10,001 to \$14,999 31 % are \$15,000 17 % are greater than \$15,000	95 % have a monthly maximum; of these, 16 % are less than \$5,000 26 % are \$5,000 40 % are \$5,001 to \$9,999 9 % are \$10,000 9 % are \$10,001 or greater	
Social Security Offset	27 % directly offset by primary Social Security 65 % directly offset by family Social Security 3 % offset only after LTD benefit plus Social Security exceeds a specified percentage of earnings 5 % directly offset by primary Social Security and excess offset for family Social Security	6 % directly offset by primary Social Security 79 % directly offset by family Social Security 3 % offset only after LTD benefit plus Social Security exceeds a specified percentage of earnings 6 % directly offset by primary Social Security and excess offset for family Social Security 6 % have no offset	
Executive LTD	47 % have a plan; of these, 77 % provide to restore benefits in excess of basic plan maximum 31 % provide to base benefit on a higher percentage	9 % have a plan; of these, 33 % provide to restore benefits in excess of basic plan maximum 33 % provide to base benefit on a higher percentage	

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**PREVALENCE OF BENEFITS PRACTICES
HEALTH CARE BENEFITS**

	General Market in Nevada	Western Public Sector Organizations	County of Washoe, NV
HOSPITAL/MEDICAL PLAN	100 % have a plan	100 % have a plan	has a plan
Eligibility	75 % have immediate eligibility 25 % have a waiting period; of these, 60 % are 1 month 10 % are 2 months 30 % are 3 months	82 % have immediate eligibility 18 % have a waiting period; of these, 50 % are 1 month 50 % are 3 months	has a waiting period of 3 months
Cost	85 % require the same contributions for all salary levels; of these, 5 % are employer-paid 95 % involve cost sharing; of these, 17 % require the employee to pay less than 15% 66 % require the employee to pay 15% to 29% 17 % require the employee to pay 30% or more	94 % require the same contributions for all salary levels; of these, 33 % are employer-paid 67 % involve cost sharing; of these, 51 % require the employee to pay less than 15% 46 % require the employee to pay 15% to 29% 3 % require the employee to pay 30% or more	employer-paid
Dependents	100 % involve cost sharing; of these, 9 % require the employee to pay less than 15% 57 % require the employee to pay 15% to 29% 34 % require the employee to pay 30% or more	9 % are employer-paid 88 % involve cost sharing; of these, 37 % require the employee to pay less than 15% 41 % require the employee to pay 15% to 29% 22 % require the employee to pay 30% or more 3 % are employee-paid	involves cost sharing employee pays 50%
Prevalent Plan Type	5 % have an HMO as the prevalent plan 79 % have a PPO as the prevalent plan 8 % have a Point-of-Service as the prevalent plan 8 % have a High Deductible as the prevalent plan	5 % have a Fee-for-Service as the prevalent plan 32 % have an HMO as the prevalent plan 53 % have a PPO as the prevalent plan 3 % have a Point-of-Service as the prevalent plan 7 % have a High Deductible as the prevalent plan	has an HMO plan

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PREVALENCE OF BENEFITS PRACTICES
HEALTH CARE BENEFITS

	General Market in Nevada	Western Public Sector Organizations	County of Washoe, NV
HOSPITAL/MEDICAL PLAN (Continued)			
Hospitalization Benefits			
Deductible	7 % have no deductible 60 % are subject to the medical plan deductible 33 % have a separate hospital deductible or copay	29 % have no deductible 52 % are subject to the medical plan deductible 19 % have a separate hospital deductible or copay	subject to separate hospital deductible or copay of \$1,000 per admission
Basis of Room and Board Benefit	100 % base coverage on a percent of recognized charges; of these, 38 % pay 80% or less of semiprivate rate 2 % pay 81% to 89% of semiprivate rate 40 % pay 90% of semiprivate rate 20 % pay 100% of semiprivate rate	100 % base coverage on a percent of recognized charges; of these, 25 % pay 80% or less of semiprivate rate 11 % pay 81% to 89% of semiprivate rate 24 % pay 90% of semiprivate rate 40 % pay 100% of semiprivate rate	pays 100% of semiprivate rate
Maximum	100 % have no maximum	99 % have no maximum 1 % have a maximum number of days	no maximum
In Hospital Doctor's Visit	95 % base coverage on a percent of recognized charges; of these, 36 % pay 80% or less 3 % pay 81% to 89% 41 % pay 90% to 99% 20 % pay 100% 5 % base coverage on a copay per visit or a dollar schedule	94 % base coverage on a percent of recognized charges; of these, 37 % pay 80% or less 7 % pay 81% to 89% 24 % pay 90% 32 % pay 100% 6 % base coverage on a copay per visit or a dollar schedule	bases coverage on a percent of recognized charges pays 100%
Psychiatric Care in the Hospital	97 % provide coverage	100 % provide coverage	provides coverage
Basis of Benefit	37 % pay 80% of recognized charges 3 % pay 81% to 89% of recognized charges 39 % pay 90% to 99% of recognized charges 21 % pay 100% of recognized charges	33 % pay 80% or less of recognized charges 10 % pay 81% to 89% of recognized charges 17 % pay 90% of recognized charges 40 % pay 100% of recognized charges	pays 100% of recognized charges after copayment of \$1,000
Surgical Benefits			
Deductible	8 % are subject to a separate surgical deductible 75 % are subject to the medical plan deductible 17 % have no deductible	3 % are subject to a separate surgical deductible 57 % are subject to the medical plan deductible 40 % have no deductible	no deductible
Basis of Benefit	100 % base coverage on a percent of recognized charges; of these, 35 % pay 80% 2 % pay 81% to 89% 43 % pay 90% to 99% 20 % pay 100%	99 % base coverage on a percent of recognized charges; of these, 30 % pay 80% or less 11 % pay 81% to 89% 23 % pay 90% 36 % pay 100%	pays 100% of recognized charges after copayment of \$500

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**PREVALENCE OF BENEFITS PRACTICES
HEALTH CARE BENEFITS**

	General Market in Nevada	Western Public Sector Organizations	County of Washoe, NV
HOSPITAL/MEDICAL PLAN (Continued)			
Doctor's Office Visits	100 % cover doctor's office visits	100 % cover doctor's office visits	covers
Deductible/Copay	3 % have no deductible or copay 82 % have a separate deductible or copay 15 % are subject to the medical plan deductible	3 % have no deductible or copay 73 % have a separate deductible or copay 24 % are subject to the medical plan deductible	subject to a separate copay
Copay	coverage is based on a percent of recognized charges (typically 100%) after a copay; of these, 3 % have a copay of less than \$10 12 % have a copay of \$10 18 % have a copay of \$15 24 % have a copay of \$20 30 % have a copay of \$25 13 % have a copay of more than \$25	coverage is based on a percent of recognized charges (typically 100%) after a copay; of these, 7 % have a copay of less than \$10 7 % have a copay of \$10 31 % have a copay of \$15 13 % have a copay of \$20 33 % have a copay of \$25 9 % have a copay of more than \$25	has a \$20 copay
Preventive Care			
Well-baby Care	100 % provide coverage	100 % provide coverage	provides
Routine Doctor's Office Visits	100 % provide coverage	100 % provide coverage	provides
Outpatient Psychiatric Care	98 % provide coverage	100 % provide coverage	provides
Deductible/Copay	15 % have no deductible 38 % are subject to the medical plan deductible 47 % have a separate deductible or copay	8 % have no deductible 35 % are subject to the medical plan deductible 57 % have a separate deductible or copay	subject to separate deductible or copay
Basis of Benefit	27 % pay 80% or less of recognized charges 3 % pay 81% to 89% of recognized charges 29 % pay 90% to 99% of recognized charges 41 % pay 100% of recognized charges	17 % pay 80% or less of recognized charges 10 % pay 81% to 89% of recognized charges 9 % pay 90% to 99% of recognized charges 64 % pay 100% of recognized charges	pays 100% of recognized charges
Outpatient Imaging/X-ray & Lab Tests	31 % pay 80% of recognized charges 3 % pay 81% to 89% of recognized charges 26 % pay 90% of recognized charges 40 % pay 100% of recognized charges	30 % pay 80% of recognized charges 11 % pay 81% to 89% of recognized charges 15 % pay 90% of recognized charges 44 % pay 100% of recognized charges	pays 100% of recognized charges after copayment of \$225
Skilled Nursing Home or Extended Care Facility	27 % pay 100% of recognized charges 70 % pay less than 100% of recognized charges 3 % do not cover	42 % pay 100% of recognized charges 58 % pay less than 100% of recognized charges	pays 100% of recognized charges
Emergency Accident/Illness Benefit	67 % have a separate deductible or copay 31 % are subject to the medical plan deductible 2 % have no deductible	70 % have a separate deductible or copay 27 % are subject to the medical plan deductible 3 % have no deductible	subject to separate deductible of \$100
Basis of Benefit	23 % pay 80% of recognized charges 26 % pay 81% to 99% of recognized charges 51 % pay 100% of recognized charges	27 % pay 80% or less of recognized charges 18 % pay 81% to 99% of recognized charges 55 % pay 100% of recognized charges	pays 100% of recognized charges

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**PREVALENCE OF BENEFITS PRACTICES
HEALTH CARE BENEFITS**

	General Market in Nevada	Western Public Sector Organizations	County of Washoe, NV
HOSPITAL/MEDICAL PLAN (Continued)			
Medical Plan Coverage			
Deductible	21 % have no deductible 79 % have a deductible; of these,	32 % have no deductible 68 % have a deductible; of these,	no deductible
Individual	100 % have a flat dollar individual deductible; of these, 23 % are \$200 or less 13 % are \$201 to \$299 3 % are \$300 13 % are \$301 to \$499 27 % are \$500 10 % are \$501 to \$999 11 % are \$1,000 or greater	92 % have a flat dollar individual deductible; of these, 22 % are \$200 or less 14 % are \$201 to \$299 2 % are \$300 24 % are \$301 to \$499 14 % are \$500 7 % are \$1,000 17 % are greater than \$1,000	
Family	100 % have a family maximum deductible; of these, 17 % are less than \$500 3 % are \$500 20 % are \$501 to \$999 33 % are \$1,000 to \$1,499 13 % are \$1,500 7 % are \$1,501 to \$2,999 7 % are \$3,000 or greater	100 % have a family maximum deductible; of these, 14 % are less than \$500 7 % are \$500 36 % are \$501 to \$999 19 % are \$1,000 to \$1,499 5 % are \$1,500 7 % are \$1,501 to \$2,999 12 % are \$3,000 or greater	
Coinsurance Design (With or without stop loss limits)	37 % reimburse 80% of eligible charges 45 % reimburse 81% to 99% of eligible charges 18 % reimburse 100% of eligible charges	29 % reimburse 80% of eligible charges 40 % reimburse 81% to 99% of eligible charges 31 % reimburse 100% of eligible charges	reimburses 100% of eligible charges
Stop Loss Limits Does not Include Deductibles (One company can have both individual and family out-of-pocket maximums)	15 % have uniform coinsurance 10 % provide out-of-pocket limits for copays only 75 % provide out-of-pocket limits above which 100% of eligible charges are paid; of these, 100 % are based on the amount paid by an individual; of these, 14 % are \$999 or less 10 % are \$1,000 31 % are \$1,001 to \$1,999 24 % are \$2,000 to \$2,999 21 % are \$3,000 or greater 97 % are based on the amount paid by a family; of these, 14 % are \$1,999 or less 25 % are \$2,000 to \$3,000 18 % are \$3,001 to \$5,999 25 % are \$6,000 18 % are greater than \$6,000	13 % have uniform coinsurance 27 % provide out-of-pocket limits for copays only 61 % provide out-of-pocket limits above which 100% of eligible charges are paid; of these, 100 % are based on the amount paid by an individual; of these, 5 % are \$999 or less 11 % are \$1,000 24 % are \$1,001 to \$1,999 51 % are \$2,000 to \$2,999 9 % are \$3,000 or greater 100 % are based on the amount paid by a family; of these, 6 % are \$1,999 or less 20 % are \$2,000 to \$3,000 31 % are \$3,001 to \$4,999 14 % are \$5,000 29 % are greater than \$5,000	provides out-of-pocket limits on copays has a \$2,500 individual out-of-pocket maximum on copays has a \$5,000 family out-of-pocket maximum on copays
Maximum	55 % have a lifetime maximum; of these, 14 % are \$1,000,000 14 % are \$1,000,001 to \$1,999,999 45 % are \$2,000,000 14 % are \$2,000,001 to \$4,999,999 9 % are \$5,000,000 4 % are greater than \$5,000,000 45 % have no maximum	48 % have a lifetime maximum; of these, 17 % are \$1,000,000 76 % are \$2,000,000 7 % are \$5,000,000 51 % have no maximum	has no maximum

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**PREVALENCE OF BENEFITS PRACTICES
HEALTH CARE BENEFITS**

	General Market in Nevada	Western Public Sector Organizations	County of Washoe, NV
RETIREE COVERAGE	36 % cover both early and normal retirees 64 % cover neither	15 % cover early retirees only 2 % cover normal retirees only 71 % cover both early and normal retirees 12 % cover neither	does not cover retirees
Cost (Normal Retirees) Retiree Coverage	77 % involve cost sharing 23 % are retiree-paid	10 % are employer-paid 33 % involve cost sharing 57 % are retiree-paid	
Cost (Continued) Dependent Coverage	82 % involve cost sharing 18 % are retiree-paid	3 % are employer-paid 35 % involve cost sharing 62 % are retiree-paid	
PRESCRIPTION DRUGS	10 % cover as an eligible expense under the medical plan 90 % cover under a separate plan	8 % cover as an eligible expense under the medical plan 92 % cover under a separate plan	covers with separate treatment from medical plan
Generic or Lowest Copay (For separate plans)	14 % have a copay of \$5 17 % have a copay of \$6 to \$9 41 % have a copay of \$10 7 % have a copay of \$11 to \$14 21 % have a copay of \$15	6 % have a copay of less than \$5 17 % have a copay of \$5 12 % have a copay of \$6 to \$9 54 % have a copay of \$10 8 % have a copay of \$11 to \$14 3 % have a copay of greater than \$15	has a \$5 copay
Formulary Drug Copay (For separate plans)	27 % have a copay of less than \$20 19 % have a copay of \$20 27 % have a copay of \$25 15 % have a copay of \$30 12 % have a copay of greater than \$30	20 % have a copay of less than \$20 27 % have a copay of \$20 2 % have a copay of \$21 to \$24 20 % have a copay of \$25 20 % have a copay of \$30 11 % have a copay of greater than \$30	has a \$25 copay
Brand Name Copay (For separate plans)	14 % have a copay of less than \$25 7 % have a copay of \$26 to \$34 11 % have a copay of \$35 to \$39 39 % have a copay of \$40 to \$49 18 % have a copay of \$50 11 % have a copay of greater than \$50	11 % have a copay of less than \$25 2 % have a copay of \$25 7 % have a copay of \$26 to \$34 7 % have a copay of \$35 to \$39 22 % have a copay of \$40 to \$49 33 % have a copay of \$50 18 % have a copay of greater than \$50	has a \$40 copay

APPENDIX H

**PREVALENCE OF BENEFITS PRACTICES
HEALTH CARE BENEFITS**

	General Market in Nevada	Western Public Sector Organizations	County of Washoe, NV
DENTAL COVERAGE			
	100 % covered under a separate plan	100 % covered under a separate plan	provides coverage
Eligibility	34 % have a waiting period; of these, 64 % are 1 month 27 % are 3 months 9 % are 4 or more months 66 % have immediate eligibility	17 % have a waiting period; of these, 29 % are 1 month 14 % are 2 months 43 % are 3 months 14 % are 4 or more months 83 % have immediate eligibility	has a waiting period of 3 months
Cost			
Employee	10 % are employer-paid 5 % are employee-paid 85 % involve cost sharing; of these, 25 % require the employee to pay less than 20% 32 % require the employee to pay 20% to 39% 43 % require the employee to pay 40% or more	33 % are employer-paid 11 % are employee-paid 10 % are included in medical cost 46 % involve cost sharing; of these, 33 % require the employee to pay less than 20% 42 % require the employee to pay 20% to 39% 25 % require the employee to pay 40% or more	employer-paid
Dependents	8 % are employer-paid 8 % are employee-paid 84 % involve cost sharing; of these, 18 % require the employee to pay less than 20% 41 % require the employee to pay 20% to 39% 41 % require the employee to pay 40% or more	24 % are employer-paid 22 % are employee-paid 8 % are included in medical cost 46 % involve cost sharing; of these, 32 % require the employee to pay less than 20% 29 % require the employee to pay 20% to 39% 39 % require the employee to pay 40% or more	involves cost sharing employee pays 59%
Basis of Coverage	100 % coinsurance varies by type of expense	8 % have a uniform coinsurance 85 % coinsurance varies by type of expense 7 % coinsurance varies based on other criteria	varies coinsurance by type of expense
Coinsurance (dollar schedules have been converted to percentage of recognized charges)	98 % reimburse 100% for preventive 61 % reimburse 80% for basic restorative 64 % reimburse 50% for major restorative	89 % reimburse 100% for preventive 58 % reimburse 80% for basic restorative 63 % reimburse 50% for major restorative	reimburses 100% for preventive reimburses 80% for basic restorative reimburses 50% for major restorative
Deductible	90 % have a deductible; of these, 26 % are \$25 66 % are \$50 8 % are greater than \$50	74 % have a deductible; of these, 31 % are \$25 62 % are \$50	has a \$50 annual deductible

APPENDIX H

PREVALENCE OF BENEFITS PRACTICES
HEALTH CARE BENEFITS

	General Market in Nevada	Western Public Sector Organizations	County of Washoe, NV
DENTAL COVERAGE (Continued)			
Waiver of Deductible	97 % waive deductible for preventive care	96 % waive deductible for preventive care	waives deductible for preventive
Maximum	97 % have a separate non-orthodontic annual maximum; of these, 3 % are less than \$1,000 per year 5 % are \$1,000 per year 11 % are \$1,001 to \$1,499 per year 49 % are \$1,500 per year 32 % are greater than \$1,500 per year	98 % have a separate non-orthodontic annual maximum; of these, 16 % are \$1,000 per year 7 % are \$1,001 to \$1,499 per year 45 % are \$1,500 per year 32 % are greater than \$1,500 per year	has an annual non-orthodontic maximum of \$2,500
Orthodontia Coverage	95 % cover orthodontia; of these, 87 % base coverage on 50% of recognized charges	78 % cover orthodontia; of these, 91 % base coverage on 50% of recognized charges	reimburses at 50% of recognized charges
Maximum	100 % have a lifetime orthodontic maximum; of these, 3 % are \$999 or less 19 % are \$1,000 3 % are \$1,001 to \$1,499 50 % are \$1,500 3 % are \$1,501 to \$1,999 11 % are \$2,000 11 % are greater than \$2,000	100 % have a lifetime orthodontic maximum; of these, 4 % are \$999 or less 23 % are \$1,000 2 % are \$1,001 to \$1,499 26 % are \$1,500 6 % are \$1,501 to \$1,999 33 % are \$2,000 6 % are greater than \$2,000	has a lifetime orthodontia maximum of \$1,000
VISION CARE	88 % covered under a separate plan 5 % provide a discount plan only 7 % do not provide coverage	90 % covered under a separate plan 5 % provide a discount plan only 5 % do not provide coverage	has a separate plan
PHYSICAL EXAMINATIONS (Program covering annual or biennial routine physical examinations)	36 % provide	8 % provide	does not provide
Eligibility	9 % cover all salaried employees 82 % limit eligibility to executives only 9 % cover both executives and salaried employees but with different policies for each	100 % limit eligibility to executives only	
SPECIAL MEDICAL REIMBURSEMENT	29 % provide a plan	0 % provide a plan	

APPENDIX H

**PREVALENCE OF BENEFITS PRACTICES
RETIREMENT BENEFITS**

	General Market in Nevada	Western Public Sector Organizations	County of Washoe, NV
DEFINED BENEFIT PENSION AND CAPITAL ACCUMULATION PLAN COMBINATIONS			
Qualified	30 % have a defined benefit pension plan and capital accumulation plan(s) w/ employer contribution 2 % have a defined benefit pension plan and capital accumulation plan(s) w/o employer contribution 62 % have a capital accumulation plan(s) only w/ employer contribution 6 % have a capital accumulation plan(s) only w/o employer contribution	5 % have a defined benefit pension plan only 24 % have a defined benefit pension plan and capital accumulation plan(s) w/ employer contribution 66 % have a defined benefit pension plan and capital accumulation plan(s) w/o employer contribution 5 % have a capital accumulation plan(s) only w/ employer contribution	has a defined benefit pension plan and a capital accumulation plan without employer contribution
Nonqualified	16 % have a defined benefit pension plan only 22 % have a defined contribution plan only 20 % have a defined benefit plan and a defined contribution plan 42 % have neither	3 % have a defined contribution plan only 97 % have neither	
DEFINED BENEFIT PENSION PLAN			
Qualified Plan	32 % have a plan	95 % have a plan	has a plan
Eligibility	58 % have immediate eligibility 25 % have minimum age 21 and minimum service 1 yr. 17 % have other requirements	91 % have immediate eligibility 3 % have a minimum age of 21 only 3 % have a minimum service of 1 yr. only 3 % have other requirements	
Cost	92 % are employer-paid 8 % require some employee contributions	52 % are employer-paid 48 % require some employee contributions	employer-paid
Vesting	85 % have full vesting after 5 years of service 15 % have other vesting requirements	52 % have full vesting after 5 years of service 48 % have other vesting requirements	full at 5 years service
Covered Compensation	80 % credit bonuses as compensation 20 % do not credit bonuses as compensation	100 % are non bonus-paying	non bonus-paying company
Disability Benefit	50 % continue service accrual 12 % have no disability provision 38 % reduced or unreduced benefit payable	5 % continue service accrual 95 % reduced or unreduced benefit payable	provides unreduced accrued benefit payable immediately
Early Retirement Provision	46 % provide reduced only 8 % provide unreduced only 46 % provide reduced and unreduced	19 % provide reduced only 81 % provide reduced and unreduced	reduced early retirement only

APPENDIX H

**PREVALENCE OF BENEFITS PRACTICES
RETIREMENT BENEFITS**

	General Market in Nevada	Western Public Sector Organizations	County of Washoe, NV
DEFINED BENEFIT PENSION PLAN (Continued)			
Qualified Plan (Continued)			
COLA (in Last 10 Years)	0 % provide	76 % provide	does not provide
Basis of Benefit	55 % are final average pay plans 15 % are career average pay plans 15 % are cash balance account plans 15 % are a combination or based on other criteria	100 % are final average pay plans	final average pay plan
Type of Formula (Final Average Plans)	22 % uniform percent of pay per years of service 56 % step-rate percentages based on compensation 11 % flat percent after specified years of service 11 % are a combination or based on other criteria	72 % uniform percent of pay per years of service 25 % flat percent after specified years of service 3 % are a combination or based on other criteria	uniform percent of pay per year of service
Basis of Final Average Formula	100 % are based on highest or final 5 years	63 % are based on highest or final 3 years 33 % are based on highest or final 5 years 4 % are based on other years	is based on highest or final 3 years
Accrual for Uniform Plans	33 % accrue less than 1.25% 33 % accrue 1.25% to 1.50% 33 % accrue 1.51% to 1.99%	2 % accrue less than 1.25% 21 % accrue 1.25% to 1.50% 40 % accrue 2.00%	accrues 2.50%
Accrual below Integration Level (Step-Rate Plans)	83 % accrue 1.00% to 1.24% 17 % accrue 1.50% or more		
Add'l Accrual above Integration Level (Step-Rate Plans)	50 % accrue less than 0.50% 33 % accrue 0.50% 17 % accrue 0.51% to 0.99%		
Integration Level (Step-Rate Plans)	100 % Social Security covered compensation		
Social Security Offset	66 % have an indirect offset 17 % do not have an offset 17 % have a direct offset	95 % do not have an offset 5 % have a direct offset	has no offset
Nonqualified Plan	36 % have a plan; of these, 45 % provide an excess benefit plan (to remove compensation and Section 415 limits) 55 % provide a supplemental executive retirement plan (SERP)	0 % have a plan	
Covered Compensation	89 % credit bonuses as compensation 11 % do not credit bonuses as compensation		
Offsets (Each company may offset by more than one benefit)	100 % are offset by the qualified plan 75 % are offset by Social Security		

APPENDIX H

**PREVALENCE OF BENEFITS PRACTICES
RETIREMENT BENEFITS**

	General Market in Nevada	Western Public Sector Organizations	County of Washoe, NV
CAPITAL ACCUMULATION			
401(k) or Pretax Savings Plan	100 % have a plan	29 % have a plan	no plan
Employer Contributions	95 % provide an employer match	24 % provide an employer match	
Maximum Employee Contribution Matched by Employer	9 % permit 3% or less 11 % permit 4% 32 % permit 5% 37 % permit 6% 11 % permit 7% or more	25 % permit 3% or less 25 % permit 4% 25 % permit 5% 25 % permit 6%	
Employer Matching as a Percent of Employee Contribution	95 % match based on a specified percent; of these, 3 % match 49% or less of the employee's contribution 35 % match 50% of the employee's contribution 24 % match 51% to 99% of the employee's contribution 38 % match 100% of the employee's contribution 3 % match based on profits 2 % match based on other criteria	100 % match based on a specified percent; of these, 25 % match 50% of the employee's contribution 75 % match 100% of the employee's contribution	
Eligibility	35 % have immediate eligibility 5 % are based on age only 35 % are based on service only 25 % are based on age and service	92 % have immediate eligibility 8 % are based on age and service	
Vesting	69 % are based on service; of these, 60 % have full vesting after 1 to 4 years of service 40 % have full vesting after 5 years of service 31 % are full and immediate		
Covered Compensation	55 % credit bonuses as compensation 45 % do not credit bonuses as compensation	100 % are non bonus-paying	
Thrift or Post-Tax Savings Plan	10 % have a separate plan 30 % have a plan that is a provision of the pretax plan 62 % provide an employer match	2 % have a separate plan 5 % have a plan that is a provision of the pretax plan 0 % provide an employer match	no plan

APPENDIX H

PREVALENCE OF BENEFITS PRACTICES
RETIREMENT BENEFITS

	General Market in Nevada	Western Public Sector Organizations	County of Washoe, NV
CAPITAL ACCUMULATION (Continued)			
Profit Sharing Plan	18 % have a plan	0 % have a plan	no plan
Eligibility	100 % are based on service only		
Employer Contribution (as a percent of annual salary)	67 % contribute less than 3.00% 33 % contribute 3.00% to 6.99%		
Covered Compensation	100 % do not credit bonuses as compensation		
Employee Stock Ownership Plan (ESOP)	11 % have a plan	0 % have a plan	no plan
Money Purchase Plan	10 % have a plan	13 % have a plan	no plan
Eligibility	75 % have immediate eligibility 25 % are based on service only	87 % have immediate eligibility 13 % are based on age and service	
Vesting	100 % are based on service; of these, 75 % have full vesting after 1 to 4 years of service 25 % have full vesting after 6 to 10 years of service	100 % are full and immediate	
Covered Compensation	50 % credit bonuses as compensation 50 % do not credit bonuses as compensation	100 % are non bonus-paying	
Employee Contributions	100 % do not require or allow employee contributions	88 % do not require or allow employee contributions 12 % allow, but do not require employee contributions	
Formula (includes employee contributions, if required)	75 % are based on a uniform percent of pay; of these; 25 % are less than 5% 75 % are 5% to 8.99%	100 % are based on a uniform percent of pay; of these; 43 % are less than 5% 57 % are 5% or greater	
Discount Stock Purchase Plan	21 % have a plan	0 % have a plan	no plan
403(b) Plan	0 % have a plan	14 % have a plan	no plan
Employer Contributions		0 % provide an employer match	
457 Plan	5 % have a plan	89 % have a plan	has a plan
	0 % provide an employer match	12 % provide an employer match	does not provide an employer match
Nonqualified Plan	42 % have a plan; of these, 67 % provide an excess benefit plan (to remove compensation and Section 415 limits) 33 % provide a supplemental executive retirement plan (SERP)	3 % have a plan	
Covered Compensation	83 % credit bonuses as compensation 17 % do not credit bonuses as compensation		

APPENDIX H

**PREVALENCE OF BENEFITS PRACTICES
HOLIDAYS AND VACATIONS**

	General Market in Nevada	Western Public Sector Organizations	County of Washoe, NV
HOLIDAYS			
Total (Fixed and Floating) (may include PTO days)	100 % provide holidays; of these, 7 % provide fewer than 8 holidays 33 % provide 8 or 9 holidays 12 % provide 10 holidays 12 % provide 11 holidays 15 % provide 12 holidays 21 % provide 13 or more holidays	100 % provide holidays; of these, 3 % provide 8 or 9 holidays 18 % provide 10 holidays 30 % provide 11 holidays 30 % provide 12 holidays 19 % provide 13 or more holidays	provides 11 total holidays
Floating Holidays	69 % provide floating holidays or personal holidays; of these, 28 % provide 1 day 24 % provide 2 days 38 % provide 3 days 10 % provide 4 days	73 % provide floating holidays or personal holidays; of these, 60 % provide 1 day 28 % provide 2 days 7 % provide 3 days 5 % provide 4 days or more	does not provide
VACATIONS			
Vacation Days (may include PTO days)	62 % provide 10 days at 2 years of service 62 % provide 15 days at 5 years of service 24 % provide 15 days at 10 years of service 51 % provide 20 days at 10 years of service 65 % provide 20 days at 15 years of service 43 % provide 25 days at 20 years of service 36 % provide a maximum of 25 days 33 % provide a maximum of 30 days	55 % provide 11 to 14 days at 2 years of service 50 % provide 15 days at 5 years of service 50 % provide 16 to 19 days at 10 years of service 48 % provide 21 to 24 days at 15 years of service 50 % provide 21 to 24 days at 20 years of service 23 % provide a maximum of 20 days 36 % provide a maximum of 21 to 24 days	2 years - 12 days 5 years - 19 days 10 years - 22 days 15 years - 24 days 20 years - 25 days maximum - 25 days
Sabbatical/Long Service Vacation	14 % provide	13 % provide	does not provide
Special Executive Vacation Schedule	31 % provide special vacation schedules for executives; of these, 50 % are based on the regular schedule with a minimum amount based on position 20 % are based on the regular schedule plus extra vacation 30 % provide a separate vacation schedule	31 % provide special vacation schedules for executives; of these, 29 % are based on the regular schedule with a minimum amount based on position 71 % provide a separate vacation schedule	

APPENDIX H

**PREVALENCE OF BENEFITS PRACTICES
OTHER BENEFITS**

	General Market in Nevada	Western Public Sector Organizations	County of Washoe, NV
TUITION REIMBURSEMENT	74 % have a policy; of these, 60 % are paid in full 24 % are partial paid 4 % are based on grade 12 % vary based on subject or other criteria	70 % have a policy; of these, 35 % are paid in full 46 % are partial paid 4 % are based on grade 15 % vary based on subject or other criteria	provides paid in full
CHILD CARE (Each company may provide more than one service)	91 % have a policy; of these, 100 % permit pretax contributions to an FSA 16 % provide a referral service 3 % provide an on-site facility 3 % provide a subsidized off-site facility 12 % provide emergency child care service 9 % provide discounts	76 % have a policy; of these, 100 % permit pretax contributions to an FSA 6 % provide a referral service 3 % provide a subsidized off-site facility 12 % provide discounts	provides permits pretax contributions to an FSA
ON-SITE CAFETERIA	59 % have a cafeteria	7 % have a cafeteria	does not provide
COMMUTING ASSISTANCE (Each company may provide more than one form of assistance)	47 % have a plan; of these, 29 % reimburse or pre-pay transportation system expenses; transit checks (with employer contributions) 57 % administer transit checks (no employer contributions) 20 % provide company vans, buses, or carpools 21 % coordinate employee carpools 7 % provide some other form of assistance	34 % have a plan; of these, 53 % reimburse or pre-pay transportation system expenses; transit checks (with employer contributions) 12 % administer transit checks (no employer contributions) 6 % provide company vans, buses, or carpools 17 % coordinate employee carpools 40 % provide some other form of assistance	does not provide
FLEXIBLE BENEFITS PROGRAM	100 % have a plan; of these, 97 % have flexible spending accounts 34 % have a full cafeteria plan	95 % have a plan; of these, 100 % have flexible spending accounts 28 % have a full cafeteria plan	has a plan has a flexible spending account