

2015 *Four County*

Wage and Benefits Survey



DeKalb • LaGrange • Noble • Steuben



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INTRODUCTION

This survey of human resource practices represents the self-reported descriptions of salaries, wages, and benefits from 63 manufacturing and nonmanufacturing companies within DeKalb, LaGrange, Noble and Steuben counties in north-eastern Indiana. Participants have been divided into two categories: companies large in size (sales volume of at least \$25 million) and companies relatively small in size (sales volume less than \$25 million).

Participation in the survey is voluntary. While the report accurately reflects data given by participants, it does not claim to be a statistically accurate report of all pay and benefits practices in the four county region. It may be useful to also consider federal and state wage reports.

The publication includes a report of wages and benefits. It begins with survey results from all respondents and follows with separate reports for large and small companies. The wage reports give an average minimum pay rate, average actual pay rate and average maximum pay rate for more than 100 position titles within the counties. Benefit reports express typical as well as average practices since averages may be skewed by numbers that are significantly higher or lower than what is most common.

This report also includes an expanded supplemental data section which provides more information about the work and labor force in the Four County Region. The mobility of the workforce is illustrated by reports about commuting patterns for the counties. Each section also reports on union representation and on anticipated hiring, layoff and wage activity for 2015 and 2016.

This analysis was supported by the DeKalb County Eco-

About the Data:

Information used in this survey is self-reported by the participating organizations and is only as accurate and complete as provided by them. Confidentiality is promised to participants and information is not included if readers might be able to connect it to specific companies or organizations. Not all participants answered all questions so totals may be inconsistent across the survey. In addition, to ensure a statistically meaningful report and to protect confidentiality, data is not reported unless supplied by at least two participants. Asterisks indicate where insufficient responses were received.

nomie Development Partnership, the LaGrange County Economic Development Corporation, the Noble County Economic Development Corporation and the Steuben County Economic Development Corporation. Further supporting sponsors include Indiana Michigan Power, NIPSCO, Wabash Valley Power, Northeast Indiana Works, the Regional Chamber and the Northeast Indiana Regional Partnership.

Both electronic and hard copies of this survey report are available and will be given to participating companies. Additional copies may be purchased for \$200 from your local EDC office.

If you have questions or comments or would like to order additional copies of this publication, please contact your local EDC at:

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DEFINITIONS AND INTERPRETATION OF THE DATA

Wage and salary figures are reported for 113 different positions, as described on Pages 70 and 71. The figures represent data as of May 15, 2015.

PARTICIPANT Classifications

Small Companies: Participants reporting a sales volume of less than \$25 million. The 2015 Survey includes information from 33 such companies.

Large Companies: Participants reporting a sales volume exceeding \$25 million. The 2015 Survey includes information from 30 such companies.

WAGES Section Definitions

Number of Workers: The total number of individuals for whom data was reported for each position.

Average Minimum Rate: The lowest amount an organization would pay for a position. This figure represents the average of all minimum figures reported for each position.

Average Actual Rate: The average of actual salary or wage participants pay for each position. The published figure represents the average of all actual wages or salaries for each position.

Average Maximum Rate: The highest amount an organization pays for a position. This figure represents the average of all maximum figures reported for each position.

Hourly and Salary: Wages are reported as annual salaries or hourly amounts based on usual compensation practices for each position. They do not mean that employees in those positions are classified as exempt or nonexempt.

When Considering the Data: Wages are those actually reported by participating companies and organizations. The survey is not necessarily a statistically accurate report of average compensation practices in the region.

BENEFITS Section

Participants were asked to report their benefits packages for full-time workers. Benefits are reported for the participant classifications described above. Benefits programs may differ between hourly and salaried personnel; therefore, benefits data is reported separately for each group. In cases where benefits differed within the same classification of employees, respondents were asked to report average or most common practices.

BENEFITS Section Definitions

Average: This represents the average benefit, practice or contribution among all companies or organizations reporting in each participant classification.

Typical: The most common benefit, practice or contribution among all companies or organizations reporting in each participant classification.

Hourly and Salary: Unlike the wage section, benefits reports reflect the difference between exempt and nonexempt classifications.

Confidentiality and Missing Data

To protect the confidentiality of the participants, wage and benefit information is not disclosed for occupations or benefit categories unless it is provided by at least two sources. These entries are indicated with an asterisk (*). If data is missing from one section, similar information may be found in one of the other sections of the report.

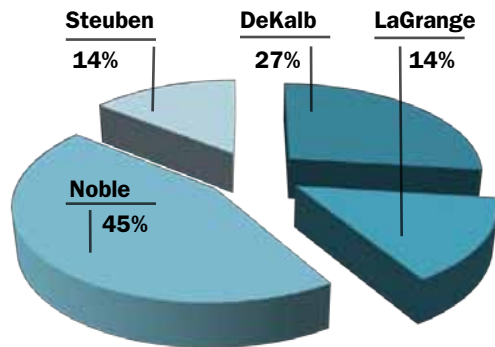
Survey Preparation

The survey is conducted online and the report prepared by Two Things LLC. For more information, go to www.wagesbenefitssurvey.com or contact twothingsllc@gmail.com.

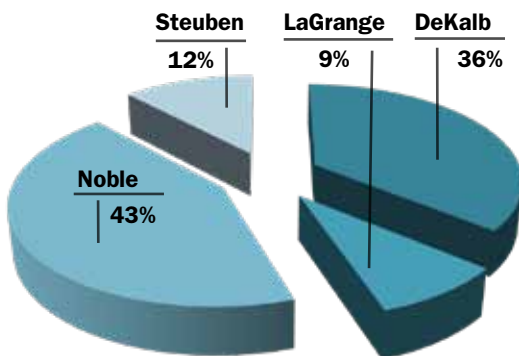
Four County Region Northeast Indiana

Wages and Benefits All Participants 2015

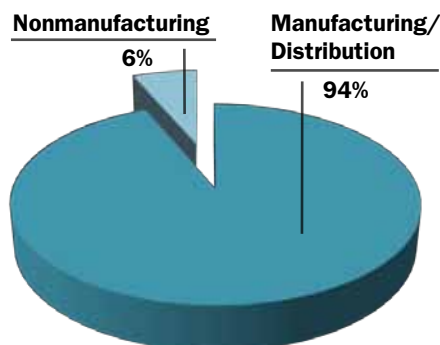
COUNTY SHARE OF EMPLOYERS PARTICIPATING IN SURVEY



COUNTY SHARE OF EMPLOYEES COVERED IN SURVEY



PARTICIPATION BY TYPE OF BUSINESS



PROFILE OF ALL PARTICIPANTS

All Participants

Number of all participants	63
Number of large* participants	30
	(*Annual sales of \$25 million or higher)
Number of small* participants	33
	(*Annual sales less than \$25 million)
Manufacturing/Distribution	59
Nonmanufacturing	4

Size

Total Annual Sales	\$4.4 billion
Average Annual Sales	\$69 million
Total Number of Employees	11,399
Average Number of Employees	181

Union Participation

Percentage of companies with union representation	6%
Percentage of total reported workforce	6%
Where union members work	
Maintenance	6%
Office	9%
Production	81%
Transportation	3%

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Four County Region Wages: All Companies

	Number of Workers	Average Minimum Rate	Average Actual Rate	Average Maximum Rate
ADMINISTRATIVE				
General Manager/President	50	\$112,713.90	\$222,705.08	\$158,383.85
Chief Financial Officer	3	\$156,933.33	\$176,920.00	\$188,866.67
Director of Human Resources	1	*	*	*
FINANCE				
Chief Financial Manager	7	\$98,875.14	\$121,248.57	\$139,115.86
Controller	22	\$77,887.09	\$92,616.14	\$103,700.45
Credit Manager	2	\$56,150.00	\$56,150.00	\$56,150.00
Accountant	31	\$42,244.36	\$51,099.41	\$60,102.44
Accounts Payable/Receivable Clerk	33	\$14.34	\$16.36	\$18.03
Bill and/or Account Collector	16	\$12.72	\$15.01	\$17.64
Payroll Clerk	14	\$15.68	\$18.15	\$19.97
HUMAN RESOURCES				
Human Resources Manager	27	\$59,705.23	\$73,799.08	\$85,197.77
Benefits Specialist	4	\$47,753.50	\$54,075.00	\$65,002.00
HR Generalist	25	\$40,877.00	\$47,324.74	\$55,975.89
Training and Development Specialist	3	\$33,640.00	\$40,422.67	\$51,658.33
SALES AND CUSTOMER SERVICE				
Advertising/Marketing/Public Relations Manager	6	\$54,678.20	\$59,471.40	\$65,739.40
Sales Manager/Supervisor	26	\$71,851.74	\$168,855.00	\$96,805.89
Call Center Manager	2	\$61,802.50	\$73,337.00	\$78,502.50
Call Center Team Leader	2	\$42,880.00	\$48,085.00	\$52,880.00
Customer Service/Telephone Representative	47	\$15.37	\$18.49	\$21.08
Order and Billing Clerk	10	\$14.65	\$15.21	\$16.07
Product Specialist	12	\$40,336.25	\$52,314.75	\$73,375.00
Sales Representative/Account Executive	30	\$59,177.77	\$68,599.38	\$78,216.38
OFFICE SUPPORT				
Office Manager	10	\$37,650.00	\$47,395.50	\$53,430.90
Executive Secretary/Administrative Assistant	14	\$34,479.17	\$42,705.73	\$48,078.25
Data Entry Clerk	47	\$12.50	\$14.47	\$15.60
File Clerk	1	*	*	*
Receptionist	20	\$12.42	\$14.26	\$15.74
Secretary	30	\$11.57	\$13.24	\$15.25

* Asterisks indicate not enough data to publish. See About the Data on Page 2.

Four County Region Wages: All Companies (continued)

	Number of Workers	Average Minimum Rate	Average Actual Rate	Average Maximum Rate
TECHNICAL				
Chief Information Officer	1	*	*	*
Information Technology Manager	9	\$54,994.11	\$68,342.89	\$76,338.89
Engineering Manager	28	\$108,958.30	\$92,972.31	\$101,022.30
CAD Technician	18	\$16.52	\$18.85	\$21.26
Chemical Engineer	6	\$59,786.60	\$65,100.00	\$78,315.80
Computer Programmer	7	\$48,419.33	\$64,067.00	\$77,368.33
Computer Support Specialist	8	\$16.59	\$19.41	\$23.13
Designer	7	\$19.23	\$20.53	\$21.34
Electrical Engineer	8	\$45,000.00	\$69,500.00	\$90,953.50
Electrical or Electronic Technician	27	\$19.02	\$22.09	\$23.77
Engineer (Not Otherwise Specified)	63	\$56,627.78	\$71,523.33	\$81,054.22
Estimator	14	\$18.08	\$21.04	\$23.96
Graphic Designer	3	\$18.03	\$17.10	\$23.32
Industrial Engineer	4	\$56,665.50	\$65,365.25	\$75,077.00
Laboratory/Engineering Technician	44	\$16.16	\$18.53	\$20.51
Manufacturing Engineer	62	\$54,304.22	\$68,351.39	\$79,577.06
Materials Engineer	1	*	*	*
Mechanical Engineer	10	\$59,382.88	\$73,238.63	\$83,254.00
Quality Engineer	43	\$50,541.00	\$62,998.69	\$70,171.50
Network and Computer Systems Administrator	7	\$45,921.00	\$57,303.33	\$62,941.67
System Analyst	6	\$53,541.00	\$59,136.25	\$67,866.50
Technical Support Specialist	9	\$18.73	\$22.92	\$24.30
IT Support Specialist	5	\$16.25	\$20.96	\$23.54
PRODUCTION				
Operations/Plant Manager	41	\$83,046.65	\$95,857.03	\$109,299.71
Materials Manager	22	\$61,366.86	\$72,831.90	\$81,596.90
Production Manager/Foreman	138	\$61,004.26	\$71,768.21	\$72,369.41
Purchasing Manager	13	\$52,425.38	\$60,974.54	\$68,483.85
Buyer/Purchasing Agent	23	\$41,868.88	\$49,026.29	\$53,934.41
Quality Control Manager	30	\$59,639.71	\$73,530.00	\$83,748.79
Group Leader	166	\$16.62	\$18.53	\$20.71
Assembler, skilled	400	\$13.42	\$15.29	\$16.92
Assembler, unskilled	209	\$12.58	\$14.06	\$15.06
CNC Machinist	129	\$15.58	\$18.30	\$21.12
CNC Programmer	2	*	*	*
Cutting, Punching and/or Press Machine Operator	124	\$12.80	\$14.55	\$16.65
Drilling and/or Boring Machine Operator	9	\$11.68	\$13.99	\$14.98

* Asterisks indicate not enough data to publish. See About the Data on Page 2.

PRODUCTION continued on following page

Four County Region Wages: All Companies ((continued))

PRODUCTION <small>continued from previous page</small>	Number of Workers	Average Minimum Rate	Average Actual Rate	Average Maximum Rate
Extruding and/or Drawing Machine Operator	123	\$14.50	\$17.07	\$18.65
Forging Machine Operator	7	\$17.34	\$18.97	\$19.08
General Laborer	3005	\$11.63	\$13.89	\$16.04
Grinding, Lapping, Polishing and Buffing				
Machine Tool Operator	59	\$12.46	\$14.70	\$16.05
Lathe and Turning Machine Tool Operator	42	\$16.06	\$18.54	\$20.41
Manual Machinist	4	\$13.00	\$16.41	\$20.92
Mold Maker	29	\$16.35	\$17.49	\$20.95
Painting/Spraying Machine Operator	84	\$12.37	\$14.86	\$16.26
Plastic Processing Machine Operator	132	\$13.22	\$15.50	\$16.51
Printing Press Operator	135	\$18.52	\$22.34	\$25.29
Print Binding and Finishing	87	\$14.21	\$17.31	\$19.25
Production Control Worker	30	\$16.65	\$17.09	\$17.82
Quality Control Inspector/Tester	173	\$14.06	\$16.01	\$17.39
Sewing Machine Operator	13	\$11.00	\$15.17	\$19.00
Tool and Die Maker	54	\$19.26	\$21.91	\$24.02
Welder, Cutter, Solderer and/or Brazier	86	\$14.41	\$16.03	\$18.10
MAINTENANCE AND REPAIR				
Manager of Mechanics, Installers and Repairers	20	\$54,342.00	\$65,822.33	\$73,696.00
Maintenance Mechanic	106	\$16.42	\$20.12	\$22.86
Maintenance and Repair Worker	222	\$17.30	\$20.54	\$23.03
General Millwright	10	\$16.75	\$19.58	\$21.40
CONSTRUCTION				
Construction Laborer	5	\$19.45	\$23.02	\$27.90
Electrician	14	\$23.70	\$27.42	\$27.71
WAREHOUSING, DISTRIBUTION AND TRANSPORTATION				
Transportation, Storage and Distribution Manager	6	\$67,449.00	\$76,762.83	\$84,915.67
Supervisor/Manager of Material Movers	14	\$51,416.89	\$59,292.20	\$69,520.22
Inventory Control Coordinator	15	\$15.99	\$18.79	\$19.94
Driver, Truck Heavy and Tractor-Trailer	13	\$15.95	\$18.08	\$20.40
Driver, Truck Light or Delivery Services	17	\$11.88	\$13.20	\$14.95
Heavy Equipment/Forklift Operator	84	\$14.56	\$16.47	\$17.32
Shipping, Receiving and/or Traffic Clerk	119	\$14.47	\$16.58	\$17.83
Material Handler	222	\$13.72	\$16.11	\$17.18
Picker and Packer	72	\$12.71	\$14.32	\$15.56
Quality Monitor	77	\$13.63	\$15.87	\$16.79
Safety Technician	10	\$20.38	\$21.86	\$23.26

* Asterisks indicate not enough data to publish. See About the Data on Page 2.

Four County Region Wages: All Companies (continued)

	Number of Workers	Average Minimum Rate	Average Actual Rate	Average Maximum Rate
MEDICAL				
Certified Nurse Assistant	4	*	*	*
Medical Assistant	2	*	*	*
Medical Technician	5	*	*	*
Nurse Manager/Unit Director	2	*	*	*
Nurse, RN	100	\$23.47	\$26.52	\$29.93
Nurse, LPN	5	*	*	*
Pharmacist	6	*	*	*
Physical Therapist	7	\$28.49	\$36.41	\$42.74
Radiological Technologist and Technician	15	\$21.42	\$26.61	\$32.13
HOUSKEEPING				
Housekeeper/Cleaner	39	\$12.93	\$14.49	\$16.30
Janitor	24	\$11.62	\$13.06	\$14.25

* Asterisks indicate not enough data to publish. See About the Data on Page 2.

Four County Region Benefits: All Companies

Hourly

Salary

PAID TIME OFF

HOLIDAYS

Percentage of companies offering paid holidays	97%	97%
Typical number of paid holidays offered annually	11	11
Percentage of those companies offering these common holidays		
New Year's Eve	52%	56%
New Year's Day	100%	100%
Martin Luther King Jr.	2%	0%
Lincoln's Birthday	0%	0%
President's Day	2%	2%
Washington's Birthday	0%	0%
Good Friday	52%	52%
Memorial Day	100%	100%
Independence Day	100%	100%
Labor Day	98%	98%
Columbus Day	2%	2%
Election Day	0%	0%
Floating Holiday	33%	33%
Veterans' Day	2%	2%
Thanksgiving Day	100%	100%
Day After Thanksgiving	84%	85%
Christmas Eve	72%	74%
Christmas Day	100%	100%
Other	13%	13%

COMBINED PAID TIME OFF

Percentage of companies that combine vacation, sick and personal days	6%	6%
Average number of PTO days offered first year	9	9
Typical number of PTO days offered first year	10	10
Average number of carryover days per year	3	3

How Paid Time Off is earned

Average number of years that must be worked to earn 5 days	First Year	First Year
Typical number of years that must be worked to earn 5 days	First Year	First Year
Average number of years that must be worked to earn 10 days	First Year	First Year
Typical number of years that must be worked to earn 10 days	First Year	First Year
Average number of years that must be worked to earn 15 days	4	4
Typical number of years that must be worked to earn 15 days	5	5
Average number of years that must be worked to earn 20 days (when offered)	7	7
Typical number of years that must be worked to earn 20 days (when offered)	10	10
Average number of years that must be worked to earn more than 20 days (when offered)	6	6
Typical number of years that must be worked to earn more than 20 days (when offered)	6	6

Four County Region Benefits: All Companies (continued)

Hourly

Salary

PAID TIME OFF (continued)

ILLNESS DAYS

Percentage of companies that offer paid illness days	11%	22%
Average number of paid illness days offered annually	8	8
Typical number of paid illness days offered per year	4	5
Average maximum number of illness days that may be accumulated	20	5

How soon after hire is employee eligible?

One to 30 days	57%	64%
One to three months	0%	21%
Three to six months	29%	14%
Six months to one year	14%	0%
After 1 year	0%	0%

VACATION

Percentage of all companies that offer paid vacation	92%	90%
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How soon after hire may employee take paid vacation?

One to 30 days	16%	39%
One to three months	2%	5%
Three to six months	7%	7%
Six months to one year	24%	23%
After 1 year	52%	26%

Number of days offered

Average number of paid vacation days offered in first year:	5	5
Typical number of vacation days offered in first year:	5	5

How vacation time is earned

Average number of years that must be worked to earn 5 days	First Year	First Year
Typical number of years that must be worked to earn 5 days	First Year	First Year
Average number of years that must be worked to earn 10 days	2	2
Typical number of years that must be worked to earn 10 days	2	1
Average number of years that must be worked to earn 15 days	7	6
Typical number of years that must be worked to earn 15 days	5	5
Average number of years that must be worked to earn 20 days (when offered)	16	14
Typical number of years that must be worked to earn 20 days (when offered)	15	10
Average number of years that must be worked to earn more than 20 days (when offered)	23	23
Typical number of years that must be worked to earn more than 20 days (when offered)	20	20

Four County Region Benefits: All Companies (continued)

Hourly

Salary

PAID TIME OFF (continued)

PERSONAL DAYS

Percentage of companies offering paid personal days	25%	33%
Average number of personal days offered per year	4	5
Typical number of personal days offered in first year:	3	5

How soon after hire may employee take personal day?

One to 30 days	13%	48%
One to three months	31%	33%
Three to six months	25%	5%
Six months to one year	6%	0%
After 1 year	25%	14%

BEREAVEMENT LEAVE

Percentage of companies offering paid bereavement leave	92%	92%
Average number of bereavement days offered annually	3	3
Typical number of bereavement days offered annually	3	3

How soon after hire is employee eligible?

One to 30 days	53%	71%
One to three months	24%	17%
Three to six months	14%	9%
Six months to year	5%	3%
After one year	3%	0%

COMPENSATION DURING JURY SERVICE

Percentage of companies that pay employees during jury service	67%	70%
Percentage of those that pay regular wages plus payment from court	29%	45%
Percentage of those that pay regular wages minus payment from court	71%	55%
Percentage where employee receives only payment from court	33%	30%

Four County Region Benefits: All Companies (continued)

Hourly

Salary

HEALTH RELATED BENEFITS

HEALTH INSURANCE OFFERED

Percentage of companies offering health insurance to employees	92%	90%
Percentage of those companies reporting as self-insured	66%	67%
Percentage of those companies reporting indemnity insurance	33%	33%
Percentage of those offering health insurance to families and children	95%	96%
Percentage of those companies that offer a single plan	48%	47%
Percentage of those companies that offer multiple plans	52%	53%
Percentage of those companies offering a standard plan	83%	84%
Percentage of those companies offering a high-deductible plans	52%	51%
Percentage of those companies offering only a high-deductible plan	16%	14%
Percentage of companies considering dropping health plan in coming year	5%	5%

HEALTH SAVINGS ACCOUNTS AND HEALTH REIMBURSEMENT PROGRAMS

Percentage of companies offering only HSA or HRA plans	17%	17%
Percentage of companies offering optional HSA or HRA plan	40%	43%
Percentage of companies with no HSA or HRA plan	43%	40%

Average company contribution to HSA/HRA account

For employee only plan	\$602.94	\$569.44
For family plan	\$1,370.59	\$1,294.44

Typical company contribution to HSA/HRA account

For employee only plan	\$0	\$0
For family plan	\$0	\$0

Average annual out of pocket limit with HSA/HRA plan

Average maximum annual out of pocket expense single	\$3,886.11	\$3,886.11
Average maximum annual out of pocket expense family	\$7,758.33	\$7,758.33

Typical annual out of pocket limit with HSA/HRA plan

Typical maximum annual out of pocket expense single	\$3,000	\$3,000
Typical maximum annual out of pocket expense family	\$6,000	\$6,000

WELLNESS INCENTIVE

Percentage of companies that offer a wellness incentive	53%	57%
Average amount that may be earned	\$292.50	\$310.59
Typical amount that may be earned	\$500.00	\$500.00

Four County Region Benefits: All Companies (continued)

Hourly

Salary

HEALTH INSURANCE COSTS AND BENEFITS

SELF-INSURED COMPANIES

Standard Plans

Percentage of self-insured companies offering a standard insurance plan	66%	66%
Percentage of those plans that offer family coverage	95%	92%

How soon after hire is employee eligible?

One to 30 days	16%	39%
One to three months	58%	47%
Three to six months	26%	13%
Six months to year	0%	0%
After one year	0%	0%

Average monthly premium paid by employee for:

Employee only coverage	\$111.82	\$113.77
Employee and spouse	\$250.71	\$261.66
Employee and child	\$239.22	\$265.49
Family	\$331.79	\$348.82

Average monthly cost paid by employer for each employee

Employee-only coverage	\$413.52	\$429.60
Employee and spouse	\$836.53	\$867.63
Employee and child	\$795.91	\$819.45
Family	\$1,120.36	\$1,165.38

Deductibles

Average annual deductible per person	\$977.14	\$994.29
Typical annual deductible per person	\$500.00	\$500.00
Average annual deductible per family	\$2,152.94	\$2,108.82
Typical annual deductible per family	\$1,000.00	\$1,000.00

Copays and Limits

Average percentage of costs covered by insurance	73%	71%
Typical percentage of costs covered by insurance	80%	80%
Average copay for physician office visit	\$20.00	\$20.74
Typical copay for physician office visit	\$25.00	\$25.00

Average out of pocket limit

Single coverage	\$2,806.00	\$2,926.43
Family Coverage	\$5,966.18	\$6,219.12

Typical out of pocket limit

Single coverage	\$3,000.00	\$6,000.00
Family Coverage	\$6,000.00	\$6,000.00

Four County Region Benefits: All Companies (continued)

Hourly

Salary

HEALTH INSURANCE COSTS AND BENEFITS (continued)

SELF-INSURED COMPANIES

High-Deductible Plan

Percentage of self-insured companies offering a high-deductible insurance plan	42%	42%
Percentage of those plans that offer family coverage	90%	90%

How soon after hire is employee eligible?

One to 30 days	21%	43%
One to three months	52%	43%
Three to six months	28%	14%
Six months to year	0%	0%
After one year	0%	0%

Average monthly premium paid by employee for:

Employee only coverage	\$84.29	\$78.11
Employee and spouse	\$180.41	\$178.82
Employee and child	\$169.46	\$160.08
Family	\$263.37	\$262.16

Average monthly cost paid by employer for each employee

Employee-only coverage	\$356.74	\$360.97
Employee and spouse	\$697.18	\$698.84
Employee and child	\$737.08	\$738.85
Family	\$1,009.42	\$1,010.69

Deductibles

Average annual deductible per person	\$2,341.38	\$2,335.71
Typical annual deductible per person	\$1,500.00	\$1,500.00
Average annual deductible per family	\$4,838.46	\$4,838.46
Typical annual deductible per family	\$3,000.00	\$3,000.00

Copays and Limits

Average percentage of costs covered by insurance	77%	75%
Typical percentage of costs covered by insurance	80%	80%
Average copay for physician office visit	\$8.96	\$7.83
Typical copay for physician office visit	\$0.00	\$0.00

Average out of pocket limit

Single coverage	\$4,334.48	\$4,266.79
Family Coverage	\$8,323.08	\$8,156.92

Typical out of pocket limit

Single coverage	\$5,000.00	\$6,000.00
Family Coverage	\$6,000.00	\$10,000.00

Four County Region Benefits: All Companies (continued)

Hourly

Salary

HEALTH INSURANCE COSTS AND BENEFITS (continued)

INDEMNITY-INSURED COMPANIES

Standard Plans

Percentage of indemnity insured companies offering a standard insurance plan **68** **68%**
 Percentage of those plans that offer family coverage 86% 86%

How soon after hire is employee eligible?

One to 30 days 29% 36%
 One to three months 36% 43%
 Three to six months 36% 21%
 Six months to year 0% 0%
 After one year 0% 0%

Average monthly premium paid by employee for:

Employee only coverage \$121.89 \$120.87
 Employee and spouse \$311.48 \$311.48
 Employee and child \$286.53 \$286.53
 Family \$390.69 \$385.19

Average monthly cost paid by employer for each employee

Employee-only coverage \$325.74 \$327.00
 Employee and spouse \$640.15 \$640.15
 Employee and child \$585.83 \$585.83
 Family \$879.72 \$886.12

Deductibles

Average annual deductible per person \$1,435.71 \$1,435.71
 Typical annual deductible per person \$600.00 \$600.00
 Average annual deductible per family \$3,850.00 \$3,850.00
 Typical annual deductible per family \$1,200.00 \$1,200.00

Copays and Limits

Average percentage of costs covered by insurance 73% 69%
 Typical percentage of costs covered by insurance 80% 80%
 Average copay for physician office visit \$25.36 \$25.36
 Typical copay for physician office visit \$20.00 \$20.00

Average out of pocket limit

Single coverage \$3,671.43 \$3,671.43
 Family Coverage \$8,108.33 \$13,358.33

Typical out of pocket limit

Single coverage \$3,000.00 \$3,000.00
 Family Coverage \$6000.00 \$6,000.00

Four County Region Benefits: All Companies (continued)

Hourly

Salary

HEALTH INSURANCE COSTS AND BENEFITS (continued)

INDEMNITY INSURED COMPANIES

High-Deductible Plan

Percentage of indemnity insured companies offering high-deductible insurance plan . 68%	68%
Percentage of those plans that offer family coverage	75% 75%

How soon after hire is employee eligible?

One to 30 days	25%	. . . . .	45%
One to three months	33%	. . . . .	36%
Three to six months	42%	. . . . .	18%
Six months to year	0%	. . . . .	0%
After one year	0%	. . . . .	0%

Average monthly premium paid by employee for:

Employee only coverage	\$111.73	. . . . .	\$97.66
Employee and spouse	\$188.61	. . . . .	\$181.91
Employee and child	\$218.57	. . . . .	\$211.87
Family	\$286.59	. . . . .	\$279.90

Average monthly cost paid by employer for each employee

Employee-only coverage	\$428.07	. . . . .	\$445.75
Employee and spouse	\$893.52	. . . . .	\$900.23
Employee and child	\$968.58	. . . . .	\$975.29
Family	\$1,310.66	. . . . .	\$1,317.37

Deductibles

Average annual deductible per person	\$2,416.67	. . . . .	\$2,409.09
Typical annual deductible per person	\$3,000.00	. . . . .	\$3,000.00
Average annual deductible per family	\$5,055.56	. . . . .	\$5,055.56
Typical annual deductible per family	\$6,000.00	. . . . .	\$6,000.00

Copays and Limits

Average percentage of costs covered by insurance	82%	. . . . .	77%
Typical percentage of costs covered by insurance	80%	. . . . .	80%
Average copay for physician office visit	\$15.42	. . . . .	\$13.64
Typical copay for physician office visit	\$0.00	. . . . .	\$0.00

Average out of pocket limit

Single coverage	\$4,616.67	. . . . .	\$4,470.00
Family Coverage	\$8,422.22	. . . . .	\$7,942.22

Typical out of pocket limit

Single coverage	\$5,000.00	. . . . .	\$5,000.00
Family Coverage	\$10,000.00	. . . . .	\$10,000.00

Four County Region Benefits: All Companies (continued)

Hourly

Salary

HEALTH INSURANCE COSTS AND BENEFITS (continued)

PRESCRIPTION DRUG BENEFIT

Percentage of all companies where insurance covers prescription drugs	100%	100%
Retail copay when paying dollars		
What is the average employee copay for retail generic?	\$11.06	\$11.06
What is the typical employee copay for retail generic?	\$10.00	\$10.00
What is the average employee copay for retail formulary?	\$34.52	\$34.64
What is the typical employee copay for retail formulary?	\$20.00	\$20.00
What is the average employee copay for retail non-formulary?	\$61.31	\$61.43
What is the typical employee copay for retail non-formulary?	\$60.00	\$60.00
Mail order copay when paying dollars		
What is the average employee copay for mail-order generic?	\$19.58	\$19.46
What is the typical employee copay for mail-order generic?	\$20.00	\$20.00
What is the average employee copay for mail-order formulary?	\$66.10	\$66.62
What is the typical employee copay for mail-order formulary?	\$60.00	\$60.00
What is the average employee copay for mail-order non-formulary?	\$123.21	\$123.87
What is the typical employee copay for mail-order nonformulary?	\$100.00	\$180.00
Retail copay when paying a percentage		
What is the average employee copay for retail generic?	19%	19%
What is the typical employee copay for retail generic?	10%	10%
What is the average employee copay for retail formulary?	26%	26%
What is the typical employee copay for retail formulary?	25%	25%
What is the average employee copay for retail non-formulary?	29%	29%
What is the typical employee copay for retail non-formulary?	60%	60%
Mail order copay when paying a percentage		
What is the average employee copay for mail-order generic?	20%	20%
What is the typical employee copay for mail-order generic?	30%	30%
What is the average employee copay for mail-order formulary?	25%	25%
What is the typical employee copay for mail-order formulary?	30%	30%
What is the average employee copay for mail-order non-formulary?	27%	27%
What is the typical employee copay for mail-order nonformulary?	30%	30%

Four County Region Benefits: All Companies (continued)

	Hourly	Salary
HEALTH INSURANCE COSTS AND BENEFITS <small>(continued)</small>		
DENTAL INSURANCE		
Percentage of all companies that offer a dental plan	78%	78%
Percentage of those plans that cover orthodontia	73%	73%
How soon after hire is employee eligible for coverage?		
One to 30 days after hire:	12%	37%
One to three months after hire	61%	47%
Three to six months after hire:	22%	14%
Six months to one year after hire:	0%	0%
After first year:	4%	2%
Deductibles and Limits		
Average annual deductible	\$117.84	\$117.84
Typical annual deductible	\$50.00	\$50.00
Average annual limit single coverage:	\$1,532	\$1,552
Typical annual limit single coverage	\$1,000	\$1,000
Average annual limit family coverage:	\$3,661	\$3,661
Typical annual limit family coverage	\$1,500	\$1,500
Premiums		
Average monthly premium paid by employee for		
Employee only coverage	\$13.63	\$13.67
Employee and spouse	\$27.14	\$27.70
Employee and child(ren)	\$33.85	\$34.01
Family	\$43.80	\$44.16
Average monthly premium paid by employer for		
Employee only coverage	\$17.80	\$17.80
Employee and spouse	\$30.11	\$29.85
Employee and child(ren)	\$33.97	\$33.52
Family	\$41.87	\$41.83
Typical monthly premium paid by employer for		
Employee only coverage	\$0.00	\$0.00
Employee and spouse	\$0.00	\$0.00
Employee and child(ren)	\$0.00	\$0.00
Family	\$0.00	\$0.00
Percentage of Costs Covered		
Average of preventive costs covered	97%	97%
Typical percentage of preventive costs covered	100%	100%
Average of basic costs covered	73%	73%
Typical percentage of basic costs covered	80%	80%
Average of major costs covered	53%	54%
Typical percentage of major costs covered	50%	50%

Four County Region Benefits: All Companies (continued)

Hourly

Salary

HEALTH INSURANCE COSTS AND BENEFITS (continued)

VISION INSURANCE

Percentage of all companies offering a separate vision plan.	60%	60%
Percentage of those plans that cover glasses/contacts	97%	95%
Percentage of those plans that cover LASIK or similar procedures	34%	34%

How soon after hire is employee eligible for coverage?

One to 30 days	18%	45%
One to three months	55%	39%
Three to six months	26%	16%
Six months to one year.	0%	0%
After first year	0%	0%

Premiums and Costs

Average monthly premium paid by employee for:

Employee only coverage.	\$5.72	\$5.85
Employee and spouse.	\$10.71	\$11.31
Employee and child(ren)	\$15.23	\$15.66
Family	\$18.86	\$19.34

Average monthly premium paid by employer for

Employee only coverage.	\$4.98	\$4.79
Employee and spouse.	\$7.25	\$9.34
Employee and child(ren)	\$9.23	\$10.29
Family	\$14.17	\$13.33

Typical monthly premium paid by employer for

Employee only coverage.	\$0.00	\$0.00
Employee and spouse.	\$0.00	\$0.00
Employee and child(ren)	\$0.00	\$0.00
Family	\$0.00	\$0.00

Four County Region Benefits: All Companies (continued)

Hourly

Salary

FINANCIAL BENEFITS AND INCENTIVES

LIFE INSURANCE

Percentage of all companies offering life insurance	86%	87%
Percentage of those plans that pay a set amount	80%	60%
Percentage of those plans that pay a percentage of salary	31%	53%
How soon after hire is employee covered?		
One to 30 days	24%	45%
One to three months	41%	33%
Three to six months	26%	15%
Six months to one year	4%	2%
After 1 year	6%	5%

SHORT TERM DISABILITY

Percentage of all companies that offer a short-term disability benefit	67%	73%
Average percentage of wages employee receives while on short-term disability	58%	72%
Typical percentage of wages employee receives while on short-term disability	60%	60%
Average number of weeks employee receives payment	21	21
Typical number of weeks employee receives payment	26	26
How soon after hire is employee covered?		
One to 30 days	10%	33%
One to three months	31%	26%
Three to six months	38%	26%
Six months to one year	12%	9%
After first year	10%	7%

LONG TERM DISABILITY

Percentage of all companies that offer a long-term disability benefit	49%	71%
Average percentage of wages employee receives while on disability	57%	60%
Typical percentage of wages employee receives while on disability	60%	60%
Average age when employee no longer receives payment	64	64
Typical age when employee no longer receives payment	65	65
How soon after hire is employee covered?		
One to 30 days	13%	36%
One to three months	32%	27%
Three to six months	23%	13%
Six months to one year	6%	7%
After first year	26%	18%

Four County Region Benefits: All Companies (continued)

Hourly

Salary

FINANCIAL BENEFITS AND INCENTIVES (continued)

PROFIT SHARING

Percentage of companies offering profit sharing program	46%	49%
Percentage of programs that are team based	66%	61%
Percentage of programs that are individual based	41%	35%

How soon after hire is employee eligible?

One to 30 days	31%	39%
One to three months	10%	6%
Three to six months	24%	19%
Six months to one year	7%	6%
After 1 year	28%	29%

BONUS POOL

Percentage of companies whose employees participate in a bonus pool	14%	
Average amount each worker receives	\$6,164	\$12,000

SHIFT DIFFERENTIAL

Percentage of companies operating more than one shift	79%	
Percentage of those companies that pay a shift differential:	92%	
Average Second Shift Differential	48 Cents	
Typical Second Shift Differential	50 Cents	
Average Third Shift Differential	48 Cents	
Typical Third Shift Differential	50 Cents	

TUITION ASSISTANCE

Percentage of companies offering tuition assistance	56%	57%
Percentage that require classes be job related to receive tuition assistance	86%	89%
Average percent of tuition reimbursement	89%	87%
Typical percent of tuition reimbursement	100%	100%
Percentage of companies that offer in-house career development programs	60%	62%
Percentage of companies that offer off-site career development programs	54%	59%

Four County Region Benefits: All Companies (continued)

	Hourly	Salary
RETIREMENT		
COMPANY-FUNDED PENSION		
Percentage of companies that offer traditional pension plan	14%	13%
Percentage of companies where the employee also contributes	33%	38%
Average age when employee is eligible to receive benefits	58	58
Typical age when employee is eligible to receive benefits	65	65
401(K) AND SIMILAR PLANS		
Percentage of companies that offer a 401(k)/403(b) plan	84%	86%
Average percentage of wages an employee may contribute to fund	50%	50%
Typical percentage of wages an employee may contribute to fund	15%	15%
Percentage of companies where the employer contributes.	87%	89%
Average percentage of contribution the employer matches	16%	16%
Average percentage of contribution the employer matches	5%	5%
Average percentage of contribution the company matches 66% of the first 9%		
Percentage of companies where the match is guaranteed	78%	75%
Percentage of companies where the match is intended	24%	23%
How soon after hire is employee eligible to participate?		
One to 30 days	28%	35%
One to three months	15%	15%
Three to six months	17%	15%
Six months to a year.	9%	9%
After one year	30%	28%

Four County Region Benefits: All Companies (continued)

Hourly

Salary

WORKPLACE AND CAREER DEVELOPMENT

TRAINING

Percentage of companies offering training or career development programs	68%	68%
How soon after hire is employee eligible?		
One to 30 days	26%	35%
One to three months	16%	14%
Three to six months	19%	12%
Six months to one year	12%	12%
After 1 year	28%	28%

MENTORING

Percentage of companies with formal mentoring program	24%	27%
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ORIENTATION

Percentage of companies that offer orientation for new employees	63%	63%
Percentage of companies that offer orientation for current employees	17%	16%

WORKPLACE

Percentage of companies that offer these workplace benefits

Casual dress day (one per week)	11%	32%
Casual dress (every day)	49%	41%
Child day care services	0%	0%
Child care subsidy	0%	0%
Compressed work week	3%	3%
Discounted product purchases	35%	35%
Employee assistance programs	49%	37%
Emergency/sick child care	0%	2%
English as second language assistance	2%	2%
Fitness center membership subsidy	25%	25%
Fitness center on site	11%	11%
Flex time	5%	16%
Flexible spending account	43%	40%
Job sharing	2%	2%
Informal recognition program	41%	40%
Open communication policy	62%	62%
Scholarships-employees/spouses/children	24%	24%
Smoking cessation programs	49%	49%
Smoke-free work environment	75%	75%
Telecommuting	2%	11%
Transit subsidy	2%	0%
Wellness program, resources and information	46%	46%

CHANGES IN STAFFING ALL PARTICIPANTS

Preceding six months

Hiring

Percentage of companies that added workers in preceding six months **90%**

Total number of employees added in preceding six months 1453

Average number of employees added in preceding six months 25

Layoffs

Percentage of companies that laid off employees in preceding six months **3%**

Total number of employees laid off in preceding six months 40

Average number of employees laid off in preceding six months 20

In 2015

Hiring

Percentage of companies adding workers later in 2015 **57%**

Total anticipated increase later 2015 635

Average anticipated increase later in 2014 18

Layoffs

Percentage of companies expecting layoffs later in 2015 **2%**

Total anticipated layoffs later in 2015 11

Average anticipated layoffs later in 2015 11

No change

Percentage of companies anticipating neither hiring nor layoffs in 2015 41%

In 2016

Hiring

Percentage of companies adding workers in 2016 **43%**

Total anticipated increase in 2016 417

Average anticipated increase in 2016 15

Layoffs

Percentage of companies anticipating layoffs in 2016 **0%**

Total anticipated layoffs in 2016 0

Average anticipated layoff in 2016 0

No change

Percentage of companies anticipating no change in 2016 57%

Percentage of companies uncertain of change in 2016 0%

Pay Increases

Percentage of companies giving pay raises in preceding 12 months **90%**

Average raise given in preceding 12 months 4.40%

Typical raise given in preceding 12 months 3%

Percentage of companies planning pay raises in next 12 months **90%**

Average raise planned in next 12 months 3.60%

Typical increase planned in next 12 months 3%

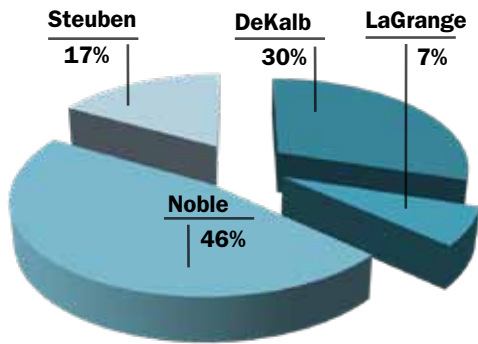
Four County Region Northeast Indiana

Wages and Benefits Large Participants*

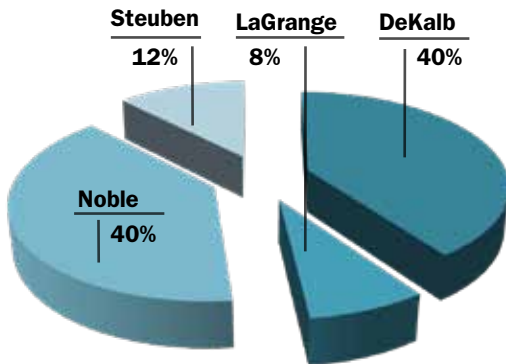
*Annual Sales of \$25 million or higher

2015

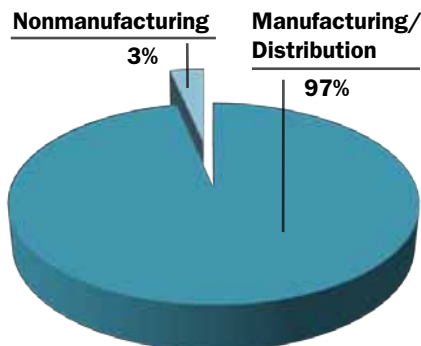
COUNTY SHARE OF LARGE EMPLOYERS IN SURVEY



COUNTY SHARE OF EMPLOYEES COVERED IN SURVEY



PARTICIPATION BY TYPE OF BUSINESS



PROFILE OF LARGE PARTICIPANTS

Large Participants

Number of all participants	63
Number of large* participants	30
(*Annual sales of \$25 million or higher)	
Number of small* participants	33
(*Annual sales less than \$25 million)	
Large Manufacturing/Distribution	29
Large Nonmanufacturing	1

Size

Total Annual Sales	\$4 billion
Average Annual Sales	\$132 million
Total Number of Employees	8,947
Average Number of Employees	289

Union Participation

Percentage of companies with union representation	13%
Percent of total reported workforce	8%
Where union members work	
Maintenance	6%
Office	9%
Production	81%
Transportation	3%

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Wages

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Four County Region Wages: Large Companies

	Number of Workers	Average Minimum Rate	Average Actual Rate	Average Maximum Rate
ADMINISTRATIVE				
General Manager/President	15	\$158,927.67	\$421,199.33	\$232,567.50
Chief Financial Officer	2	\$225,000.00	\$249,000.00	\$262,500.00
Director of Human Resources	1	*	*	*
FINANCE				
Chief Financial Manager	5	\$112,525.20	\$140,848.00	\$161,862.20
Controller	10	\$84,281.60	\$104,704.20	\$115,681.00
Credit Manager	1	*	*	*
Accountant	23	\$44,545.09	\$55,798.82	\$65,331.27
Accounts Payable/Receivable Clerk	16	\$13.84	\$16.88	\$18.76
Bill and/or Account Collector	16	\$12.72	\$15.01	\$17.64
Payroll Clerk	9	\$15.55	\$18.42	\$20.57
HUMAN RESOURCES				
Human Resources Manager	17	\$67,789.75	\$83,421.63	\$96,715.13
Benefits Specialist	3	\$53,271.33	\$58,933.33	\$72,102.67
HR Generalist	17	\$43,070.09	\$52,123.82	\$62,020.00
Training and Development Specialist	2	\$40,060.00	\$44,254.00	\$56,687.50
SALES AND CUSTOMER SERVICE				
Advertising/Marketing/Public Relations Manager	1	*	*	*
Sales Manager/Supervisor	8	\$81,186.60	\$95,583.80	\$108,832.40
Call Center Manager	2	\$61,802.50	\$73,337.00	\$78,502.50
Call Center Team Leader	1	*	*	*
Customer Service/Telephone Representative	35	\$15.63	\$19.15	\$21.93
Order and Billing Clerk	6	\$15.29	\$16.72	\$17.54
Sales Representative/Account Executive	6	\$62,333.33	\$69,583.33	\$83,333.33
OFFICE SUPPORT				
Office Manager	2	\$55,190.00	\$63,197.50	\$70,514.50
Executive Secretary/Administrative Assistant	12	\$35,879.00	\$44,509.60	\$50,229.90
Data Entry Clerk	37	\$13.66	\$16.31	\$17.17
Receptionist	13	\$12.75	\$14.92	\$16.46
Secretary	25	\$10.95	\$13.21	\$16.51

* Asterisks indicate not enough data to publish. See About the Data on Page 2.

Four County Region Wages: Large Companies (continued)

	Number of Workers	Average Minimum Rate	Average Actual Rate	Average Maximum Rate
TECHNICAL				
Chief Information Officer	1	*	*	*
Information Technology Manager	4	\$67,986.75	\$89,371.50	\$98,512.50
Engineering Manager	14	\$83,168.38	\$99,648.23	\$107,946.31
Chemical Engineer	2	\$48,466.50	\$54,750.00	\$83,789.50
Computer Programmer	7	\$48,419.33	\$64,067.00	\$77,368.33
Computer Support Specialist	6	\$18.53	\$20.83	\$24.76
Designer	3	*	*	*
Electrical Engineer	8	\$45,000.00	\$69,500.00	\$90,953.50
Electrical or Electronic Technician	21	\$19.00	\$25.42	\$26.89
Engineer (Not Otherwise Specified)	28	\$55,680.00	\$77,482.13	\$86,858.75
Graphic Designer	2	*	*	*
Industrial Engineer	2	\$60,966.50	\$71,116.00	\$87,789.50
Laboratory/Engineering Technician	31	\$17.05	\$19.61	\$21.34
Manufacturing Engineer	49	\$58,214.55	\$75,040.64	\$83,977.00
Mechanical Engineer	6	\$61,797.00	\$81,250.00	\$96,726.75
Quality Engineer	32	\$51,644.30	\$66,812.60	\$76,942.20
Network and Computer Systems Administrator	6	\$45,105.20	\$55,964.00	\$59,930.00
System Analyst	6	\$53,541.00	\$59,136.25	\$67,866.50
Technical Support Specialist	7	\$16.27	\$18.12	\$18.83
IT Support Specialist	4	\$15.33	\$19.48	\$22.38

PRODUCTION				
Operations/Plant Manager	22	\$91,113.13	\$107,281.73	\$129,953.40
Materials Manager	13	\$66,097.92	\$83,195.08	\$95,346.17
Production Manager/Foreman	94	\$77,936.65	\$94,853.47	\$82,203.76
Purchasing Manager	3	\$62,506.67	\$74,051.67	\$88,093.33
Buyer/Purchasing Agent	12	\$40,228.25	\$49,862.75	\$55,765.00
Quality Control Manager	18	\$64,319.50	\$80,058.50	\$91,510.38
Group Leader	100	\$17.02	\$19.43	\$20.89
Assembler, skilled	342	\$13.06	\$14.81	\$15.89
Assembler, unskilled	171	\$13.46	\$14.70	\$15.07
CNC Machinist	35	\$18.15	\$22.27	\$24.84
Cutting, Punching and/or Press Machine Operator	51	\$14.21	\$15.38	\$16.17
Drilling and/or Boring Machine Operator	1	*	*	*
Extruding and/or Drawing Machine Operator	76	\$15.99	\$17.99	\$19.24
Forging Machine Operator	7	\$17.34	\$18.97	\$19.08
General Laborer	2220	\$12.66	\$14.85	\$16.48
Grinding, Lapping, Polishing and Buffing Machine Tool Operator	5	*	*	*
Lathe and Turning Machine Tool Operator	27	\$20.25	\$21.71	\$22.92

* Asterisks indicate not enough data to publish. See About the Data on Page 2.
PRODUCTION continued on following page

Four County Region Wages: Large Companies (continued)

PRODUCTION <small>continued from previous page</small>	Number of Workers	Average Minimum Rate	Average Actual Rate	Average Maximum Rate
Manual Machinist	2	*	*	*
Mold Maker	6	*	*	*
Painting/Spraying Machine Operator	54	\$12.98	\$15.57	\$16.87
Plastic Processing Machine Operator	71	\$14.33	\$17.12	\$17.93
Printing Press Operator	135	\$18.52	\$22.34	\$25.29
Print Binding and Finishing	87	\$14.21	\$17.31	\$19.25
Production Control Worker	27	*	*	*
Quality Control Inspector/Tester	107	\$15.05	\$17.21	\$18.56
Sewing Machine Operator	11	*	*	*
Tool and Die Maker	48	\$19.37	\$22.27	\$24.88
Welder, Cutter, Solderer and/or Brazier	15	\$15.48	\$15.48	\$15.48
MAINTENANCE AND REPAIR				
Manager of Mechanics, Installers and Repairers	10	\$66,641.67	\$81,412.00	\$92,700.00
Maintenance Mechanic	48	\$16.86	\$21.54	\$24.55
Maintenance and Repair Worker	198	\$17.31	\$21.41	\$23.83
General Millwright	8	*	*	*
CONSTRUCTION				
Electrician	9	\$18.68	\$23.55	\$23.82
WAREHOUSING, DISTRIBUTION AND TRANSPORTATION				
Transportation, Storage and Distribution Manager	2	\$104,300.00	\$121,000.00	\$135,200.00
Supervisor/Manager of Material Movers	9	\$54,084.40	\$64,251.40	\$71,354.40
Inventory Control Coordinator	11	\$14.07	\$17.60	\$19.37
Driver, Truck Heavy and Tractor-Trailer	7	\$16.72	\$19.27	\$22.77
Driver, Truck Light or Delivery Services	5	\$13.00	\$14.34	\$16.50
Heavy Equipment/Forklift Operator	56	\$14.30	\$16.46	\$16.76
Shipping, Receiving and/or Traffic Clerk	97	\$15.07	\$17.55	\$18.84
Material Handler	174	\$14.18	\$16.52	\$17.24
Picker and Packer	61	\$14.23	\$15.94	\$16.75
Quality Monitor	53	\$14.02	\$16.25	\$16.76
Safety Technician	8	\$19.37	\$21.59	\$23.69
HOUSEKEEPING				
Housekeeper/Cleaner	37	\$12.41	\$14.36	\$15.62
Janitor	16	\$12.66	\$14.87	\$15.54

* Asterisks indicate not enough data to publish. See About the Data on Page 2.

Four County Region Benefits: Large Companies

Hourly

Salary

PAID TIME OFF

HOLIDAYS

Percentage of companies offering paid holidays	100%	100%
Typical number of paid holidays offered annually	11	11

Percentage of those companies offering these common holidays

New Year's Eve	70%	70%
New Year's Day	100%	100%
Martin Luther King Jr.	0%	0%
Lincoln's Birthday	0%	0%
President's Day	3%	3%
Washington's Birthday	0%	0%
Good Friday	60%	60%
Memorial Day	100%	100%
Independence Day	100%	100%
Labor Day	97%	97%
Columbus Day	3%	3%
Election Day	0%	0%
Floating Holiday	33%	33%
Veterans' Day	0%	0%
Thanksgiving Day	100%	100%
Day After Thanksgiving	90%	90%
Christmas Eve	77%	77%
Christmas Day	100%	100%
Other	23%	23%

COMBINED PAID TIME OFF

Percentage of companies that combine vacation, sick and personal days	3%	3%
Average number of PTO days offered first year	10	10
Typical number of PTO days offered first year	10	10
Average number of carryover days per year	2	2

How Paid Time Off is earned

Average number of years that must be worked to earn 5 days	First Year	First Year
Typical number of years that must be worked to earn 5 days	First Year	First Year
Average number of years that must be worked to earn 10 days	First Year	First Year
Typical number of years that must be worked to earn 10 days	First Year	First Year
Average number of years that must be worked to earn 15 days	5	4
Typical number of years that must be worked to earn 15 days	5	5
Average number of years that must be worked to earn 20 days (when offered)	0	0
Typical number of years that must be worked to earn 20 days (when offered)	0	0
Average number of years that must be worked to earn more than 20 days (when offered)	0	0
Typical number of years that must be worked to earn more than 20 days (when offered)	0	0

Four County Region Benefits: Large Companies (continued)

Hourly

Salary

PAID TIME OFF (continued)

ILLNESS DAYS

Percentage of companies that offer paid illness days	13%	33%
Average number of paid illness days offered annually	8	2
Typical number of paid illness days offered per year	10	5
Average maximum number of illness days that may be accumulated	12	13
Typical number of paid illness days that may be accumulated	20	5
How soon after hire is employee eligible?		
One to 30 days	50%	60%
One to three months	0%	30%
Three to six months	25%	10%
Six months to one year	25%	0%
After 1 year	0%	0%

VACATION

Percentage of all companies that offer paid vacation	97%	97%
How soon after hire may employee take paid vacation?		
One to 30 days	17%	45%
One to three months	3%	10%
Three to six months	7%	7%
Six months to one year	31%	24%
After 1 year	41%	14%

Number of days offered

Average number of paid vacation days offered in first year:	5	5
Typical number of vacation days offered in first year:	5	5

How vacation time is earned

Average number of years that must be worked to earn 5 days	First Year	First Year
Typical number of years that must be worked to earn 5 days	First Year	First Year
Average number of years that must be worked to earn 10 days	2	1
Typical number of years that must be worked to earn 10 days	1	1
Average number of years that must be worked to earn 15 days	7	5
Typical number of years that must be worked to earn 15 days	5	5
Average number of years that must be worked to earn 20 days (when offered)	14	13
Typical number of years that must be worked to earn 20 days (when offered)	15	10
Average number of years that must be worked to earn more than 20 days (when offered)	17	19
Typical number of years that must be worked to earn more than 20 days (when offered)	20	20

Four County Region Benefits: Large Companies (continued)

Hourly

Salary

PAID TIME OFF (continued)

PERSONAL DAYS

Percentage of companies offering paid personal days	13%	27%
Average number of personal days offered per year	6	6
Typical number of personal days offered in first year:	5	5

How soon after hire may employee take personal day?

One to 30 days	0%	63%
One to three months	50%	38%
Three to six months	25%	0%
Six months to one year	0%	0%
After 1 year	25%	0%

BEREAVEMENT LEAVE

Percentage of companies offering paid bereavement leave	97%	97%
Average number of bereavement days offered annually	3	3
Typical number of bereavement days offered annually	3	3

How soon after hire is employee eligible?		
One to 30 days	62%	86%
One to three months	21%	10%
Three to six months	14%	3%
Six months to year	3%	0%
After one year	0%	0%

COMPENSATION DURING JURY SERVICE

Percentage of companies that pay employees during jury service	90%	87%
Percentage of those that pay regular wages plus payment from court	33%	42%
Percentage of those that pay regular wages minus payment from court	67%	58%
Percentage where employee receives only payment from court	10%	13%

Four County Region Benefits: Large Companies (continued)

Hourly

Salary

HEALTH RELATED BENEFITS

HEALTH INSURANCE OFFERED

Percentage of companies offering health insurance to employees	100%	100%
Percentage of those companies reporting as self-insured	83%	83%
Percentage of those companies reporting indemnity insurance	17%	17%
Percentage of those offering health insurance to families and children	100%	100%
Percentage of those companies that offer a single plan	37%	37%
Percentage of those companies that offer multiple plans	63%	63%
Percentage of those companies offering a standard plan	90%	90%
Percentage of those companies offering a high-deductible plans	60%	60%
Percentage of those companies offering only a high-deductible plan	10%	10%
Percentage of companies considering dropping health plan in coming year	7%	7%

HEALTH SAVINGS AND HEALTH REIMBURSEMENT PROGRAMS

Percentage of companies offering only HSA or HRA plans	17%	17%
Percentage of companies offering optional HSA or HRA plan	40%	43%
Percentage of companies with no HSA or HRA plan	43%	40%

Average company contribution to HSA/HRA account

For employee only plan	\$602.94	\$569.44
For family plan	\$1,370.59	\$1,294.44

Typical company contribution to HSA/HRA account

For employee only plan	\$0	\$0
For family plan	\$0	\$0

Average annual out of pocket limit with HSA/HRA plan

Average maximum annual out of pocket expense single	\$3,886.11	\$3,886.11
Average maximum annual out of pocket expense family	\$7,758.33	\$7,758.33

Typical annual out of pocket limit with HSA/HRA plan

Typical maximum annual out of pocket expense single	\$3,000	\$3,000
Typical maximum annual out of pocket expense family	\$6,000	\$6,000

WELLNESS INCENTIVE

Percentage of companies that offer a wellness incentive	53%	57%
Average amount that may be earned	\$292.50	\$310.59
Typical amount that may be earned	\$500.00	\$500.00

Four County Region Benefits: Large Companies (continued)

Hourly

Salary

HEALTH INSURANCE COSTS AND BENEFITS

SELF-INSURED COMPANIES

Standard Plans

Percentage of self-insured companies offering a standard insurance plan	92%	92%
Percentage of those plans that offer family coverage	96%	92%

How soon after hire is employee eligible?

One to 30 days	16%	44%
One to three months	60%	48%
Three to six months	24%	8%
Six months to year	0%	0%
After one year	0%	0%

Average monthly premium paid by employee for:

Employee only coverage	\$112.98	\$111.95
Employee and spouse	\$251.48	\$259.58
Employee and child	\$239.29	\$277.09
Family	\$332.11	\$349.98

Average monthly cost paid by employer for each employee

Employee-only coverage	\$402.71	\$407.17
Employee and spouse	\$809.91	\$814.16
Employee and child	\$773.27	\$791.21
Family	\$1,071.96	\$1,098.07

Deductibles

Average annual deductible per person	\$986.96	\$1,013.04
Typical annual deductible per person	\$500.00	\$500.00
Average annual deductible per family	\$2,197.73	\$2,265.91
Typical annual deductible per family	\$1,000.00	\$1,000.00

Copays and Limits

Average percentage of costs covered by insurance	70%	69%
Typical percentage of costs covered by insurance	80%	80%
Average copay for physician office visit	\$18.41	\$19.55
Typical copay for physician office visit	\$25.00	\$25.00

Average out of pocket limit

Single coverage	\$2,814.13	\$2,998.91
Family Coverage	\$5,972.73	\$6,363.64

Typical out of pocket limit

Single coverage	\$1,500.00	\$1,500.00
Family Coverage	\$3,000.00	\$3,000.00

Four County Region Benefits: Large Companies (continued)

Hourly

Salary

HEALTH INSURANCE COSTS AND BENEFITS (continued)

SELF-INSURED COMPANIES

High-Deductible Plans

Percentage of self insured companies offering a high-deductible insurance plan	52%	52%
Percentage of those plans that offer family coverage	100%	100%

How soon after hire is employee eligible?

One to 30 days	22%	50%
One to three months	56%	44%
Three to six months	22%	6%
Six months to year	0%	0%
After one year	0%	0%

Average monthly premium paid by employee for:

Employee only coverage	\$76.11	\$75.70
Employee and spouse	\$167.95	\$165.65
Employee and child	\$165.00	\$151.44
Family	\$247.49	\$245.74

Average monthly cost paid by employer for each employee

Employee-only coverage	\$365.07	\$365.48
Employee and spouse	\$710.56	\$712.86
Employee and child	\$784.07	\$786.52
Family	\$1,068.37	\$1,070.13

Deductibles

Average annual deductible per person	\$2,080.56	\$2,080.56
Typical annual deductible per person	\$1,500.00	\$1,500.00
Average annual deductible per family	\$4,441.67	\$4,441.67
Typical annual deductible per family	\$3,500.00	\$300.00

Copays and Limits

Average percentage of costs covered by insurance	74%	74%
Typical percentage of costs covered by insurance	80%	80%
Average copay for physician office visit	\$3.21	\$3.21
Typical copay for physician office visit	\$0.00	\$0.00

Average out of pocket limit

Single coverage	\$4,077.78	\$4,078.89
Family Coverage	\$8,158.33	\$8,158.33

Typical out of pocket limit

Single coverage	\$3,000.00	\$3,000.00
Family Coverage	\$6,000.00	\$6,000.00

Four County Region Benefits: Large Companies (continued)

Hourly

Salary

HEALTH INSURANCE COSTS AND BENEFITS (continued)

INDEMNITY-INSURED COMPANIES

Standard Plans

Percentage of indemnity insured companies offering a standard insurance plan	80%	80%
Percentage of those plans that offer family coverage	80%	80%

How soon after hire is employee eligible?

One to 30 days	40%	60%
One to three months	20%	40%
Three to six months	40%	0%
Six months to year	0%	0%
After one year	0%	0%

Average monthly premium paid by employee for:

Employee only coverage	\$101.31	\$98.00
Employee and spouse	\$200.75	\$200.75
Employee and child	\$174.54	\$174.54
Family	\$291.86	\$276.76

Average monthly cost paid by employer for each employee

Employee-only coverage	\$408.83	\$412.94
Employee and spouse	\$953.67	\$953.67
Employee and child	\$837.28	\$837.28
Family	\$1,192.17	\$1,209.77

Deductibles

Average annual deductible per person	\$1,300.00	\$1,300.00
Typical annual deductible per person	\$500.00	\$500.00
Average annual deductible per family	\$3,225.00	\$3,225.00
Typical annual deductible per family	\$3,000.00	\$3,000.00

Copays and Limits

Average percentage of costs covered by insurance	89%	89%
Typical percentage of costs covered by insurance	80%	80%
Average copay for physician office visit	\$23.75	\$23.75
Typical copay for physician office visit	\$30.00	\$30.00

Average out of pocket limit

Single coverage	\$4,250.00	\$4,250.00
Family Coverage	\$8,500.00	\$8,500.00

Typical out of pocket limit

Single coverage	\$3,000.00	\$3,000.00
Family Coverage	\$10,000.00	\$10,000.00

Four County Region Benefits: Large Companies (continued)

Hourly

Salary

HEALTH INSURANCE COSTS AND BENEFITS (continued)

INDEMNITY INSURED COMPANIES

High-Deductible Plan

Percentage of indemnity insured companies offering high-deductible insurance plan 100%	100%	100%
Percentage of those plans that offer family coverage	100%	100%

How soon after hire is employee eligible?

One to 30 days	40%	60%
One to three months	20%	40%
Three to six months	40%	0%
Six months to year	0%	0%
After one year	0%	0%

Average monthly premium paid by employee for:

Employee only coverage	\$96.88	\$93.59
Employee and spouse	\$178.63	\$166.57
Employee and child	\$244.94	\$232.89
Family	\$307.65	\$295.59

Average monthly cost paid by employer for each employee

Employee-only coverage	\$531.06	\$534.35
Employee and spouse	\$1,019.31	\$1,031.39
Employee and child	\$1,182.88	\$1,194.96
Family	\$1,620.33	\$1,632.42

Deductibles

Average annual deductible per person \$2,300.00 \$2,300.00

Typical annual deductible per person	\$3,000.00	\$3,000.00
Average annual deductible per family	\$5,100.00	\$5,100.00
Typical annual deductible per family	\$6,000.00	\$6,000.00

Copays and Limits

Average percentage of costs covered by insurance	80%	80%
Typical percentage of costs covered by insurance	80%	80%
Average copay for physician office visit	\$9.00	\$9.00
Typical copay for physician office visit	\$0.00	\$0.00

Average out of pocket limit

Single coverage	\$3,900.00	\$3,904.00
Family Coverage	\$7,800.00	\$7,800.00

Typical out of pocket limit

Single coverage	\$3,750.00	\$3,750.00
Family Coverage	\$7,500.00	\$7,500.00

Four County Region Benefits: Large Companies (continued)

Hourly

Salary

HEALTH INSURANCE COSTS AND BENEFITS (continued)

PRESCRIPTION DRUG BENEFIT

Percentage of all companies where insurance covers prescription drugs **100%** **100%**

Retail copay when paying dollars

What is the average employee copay for retail generic?	\$10.40	. . . . .	\$10.40
What is the typical employee copay for retail generic?	\$10.00	. . . . .	\$10.00
What is the average employee copay for retail formulary?	\$35.24	. . . . .	\$35.48
What is the typical employee copay for retail formulary?	\$20.00	. . . . .	\$20.00
What is the average employee copay for retail non-formulary?	\$59.05	. . . . .	\$59.29
What is the typical employee copay for retail non-formulary?	\$60.00	. . . . .	\$60.00

Mail order copay when paying dollars

What is the average employee copay for mail-order generic?	\$20.89	. . . . .	\$20.64
What is the typical employee copay for mail-order generic?	\$20.00	. . . . .	\$20.00
What is the average employee copay for mail-order formulary?	\$71.00	. . . . .	\$72.00
What is the typical employee copay for mail-order formulary?	\$60.00	. . . . .	\$60.00
What is the average employee copay for mail-order non-formulary?	\$126.60	. . . . .	\$127.85
What is the typical employee copay for mail-order nonformulary?	\$100.00	. . . . .	\$180.00

Retail copay when paying a percentage

What is the average employee copay for retail generic?	20%	. . . . .	20%
What is the typical employee copay for retail generic?	10%	. . . . .	10%
What is the average employee copay for retail formulary?	28%	. . . . .	28%
What is the typical employee copay for retail formulary?	25%	. . . . .	25%
What is the average employee copay for retail non-formulary?	30%	. . . . .	30%
What is the typical employee copay for retail non-formulary?	60%	. . . . .	60%

Mail order copay when paying a percentage

What is the average employee copay for mail-order generic?	20%	. . . . .	20%
What is the typical employee copay for mail-order generic?	30%	. . . . .	30%
What is the average employee copay for mail-order formulary?	28%	. . . . .	28%
What is the typical employee copay for mail-order formulary?	30%	. . . . .	30%
What is the average employee copay for mail-order non-formulary?	30%	. . . . .	30%
What is the typical employee copay for mail-order nonformulary?	30%	. . . . .	30%

Four County Region Benefits: Large Companies (continued)

Hourly

Salary

HEALTH INSURANCE COSTS AND BENEFITS (continued)

DENTAL INSURANCE

Percentage of all companies that offer a dental plan	90%	90%
Percentage of those plans that cover orthodontia	85%	85%

How soon after hire is employee eligible for coverage?

One to 30 days after hire:	15%	44%
One to three months after hire	63%	44%
Three to six months after hire:	15%	7%
Six months to one year after hire:	0%	0%
After first year:	7%	4%

Deductibles and Limits

Average annual deductible	\$41.67	\$41.67
Typical annual deductible	\$50.00	\$50.00
Average annual limit single coverage:	\$1,307	\$1,344
Typical annual limit single coverage	\$1,000	\$1,000
Average annual limit family coverage:	\$1,663	\$1,663
Typical annual limit family coverage	\$1,500	\$1,500

Premiums

Average monthly premium paid by employee for

Employee only coverage	\$14.65	\$14.73
Employee and spouse	\$26.85	\$27.85
Employee and child(ren)	\$35.77	\$35.97
Family	\$44.46	\$45.07

Average monthly premium paid by employer for

Employee only coverage	\$16.18	\$16.17
Employee and spouse	\$34.02	\$33.41
Employee and child(ren)	\$39.36	\$38.35
Family	\$48.28	\$48.22

Typical monthly premium paid by employer for

Employee only coverage	\$0.00	\$0.00
Employee and spouse	\$0.00	\$0.00
Employee and child(ren)	\$0.00	\$0.00
Family	\$0.00	\$0.00

Percentage of Costs Covered

Average of preventive costs covered	97%	97%
Typical percentage of preventive costs covered	100%	100%
Average of basic costs covered	71%	71%
Typical percentage of basic costs covered	80%	80%
Average of major costs covered	54%	54%
Typical percentage of major costs covered	50%	50%

Four County Region Benefits: Large Companies (continued)

Hourly

Salary

HEALTH INSURANCE COSTS AND BENEFITS (continued)

VISION INSURANCE

Percentage of all companies offering a separate vision plan.	70%	70%
Percentage of those plans that cover glasses/contacts	100%	95%
Percentage of those plans that cover LASIK or similar procedures	29%	29%

How soon after hire is employee eligible for coverage?

One to 30 days	24%	52%
One to three months	57%	43%
Three to six months	19%	5%
Six months to one year.	0%	0%
After first year	0%	0%

Premiums and Costs

Average monthly premium paid by employee for:

Employee only coverage.	\$5.01	\$5.18
Employee and spouse.	\$9.36	\$10.36
Employee and child(ren)	\$15.75	\$16.47
Family	\$18.35	\$19.14

Average monthly premium paid by employer for

Employee only coverage.	\$6.79	\$6.47
Employee and spouse.	\$9.70	\$13.04
Employee and child(ren)	\$12.19	\$13.79
Family	\$19.53	\$18.14

Typical monthly premium paid by employer for

Employee only coverage.	\$0.00	\$0.00
Employee and spouse.	\$0.00	\$0.00
Employee and child(ren)	\$0.00	\$0.00
Family	\$0.00	\$0.00

Four County Region Benefits: Large Companies (continued)

Hourly

Salary

FINANCIAL BENEFITS AND INCENTIVES

LIFE INSURANCE

Percentage of all large companies offering life insurance	97%	100%
Percentage of those plans that pay a set amount	79%	53%
Percentage of those plans that pay a percentage of salary	34%	63%

How soon after hire is employee covered?

One to 30 days	28%	57%
One to three months	48%	37%
Three to six months	21%	7%
Six months to one year	3%	0%
After 1 year	0%	0%

SHORT TERM DISABILITY

Percentage of all large companies that offer a short-term disability benefit	77%	87%
Average percentage of wages employee receives while on short-term disability	62%	80%
Typical percentage of wages employee receives while on short-term disability	60%	100%
Average number of weeks employee receives payment	23	22
Typical number of weeks employee receives payment	26	26

How soon after hire is employee covered?

One to 30 days	17%	46%
One to three months	22%	19%
Three to six months	43%	27%
Six months to one year	9%	4%
After first year	9%	4%

LONG TERM DISABILITY

Percentage of all companies that offer a long-term disability benefit	50%	90%
Average percentage of wages employee receives while on disability	56%	63%
Typical percentage of wages employee receives while on disability	60%	60%
Average age when employee no longer receives payment	62	61
Typical age when employee no longer receives payment	65	65

How soon after hire is employee covered?

One to 30 days	27%	48%
One to three months	27%	22%
Three to six months	20%	11%
Six months to one year	7%	7%
After first year	20%	11%

Four County Region Benefits: Large Companies (continued)

Hourly

Salary

FINANCIAL BENEFITS AND INCENTIVES (continued)

PROFIT SHARING

Percentage of companies offering profit sharing program	53%	57%
Percentage of programs that are team based	63%	59%
Percentage of programs that are individual based	38%	24%

How soon after hire is employee eligible?

One to 30 days	44%	47%
One to three months	6%	6%
Three to six months	13%	12%
Six months to one year	13%	12%
After 1 year	25%	24%

BONUS POOL

Percentage of companies whose employees participate in a bonus pool	17%	
Average amount each worker receives	\$9,538	\$20,333

SHIFT DIFFERENTIAL

Percentage of companies operating more than one shift	94%
Percentage of those companies that pay a shift differential:.	97%
Average Second Shift Differential	30 Cents
Typical Second Shift Differential	35 Cents
Average Third Shift Differential	36 Cents
Typical Third Shift Differential	30 Cents

TUITION ASSISTANCE

Percentage of companies offering tuition assistance	73%	73%
Percentage that require classes be job related to receive tuition assistance	91%	95%
Average percent of tuition reimbursement	90%	90%
Typical percent of tuition reimbursement	100%	100%
Percentage of companies that offer in-house career development programs	73%	77%
Percentage of companies that offer off-site career development programs	67%	73%

Four County Region Benefits: Large Companies (continued)

	Hourly	Salary
RETIREMENT		
COMPANY-FUNDED PENSION		
Percentage of companies that offer traditional pension plan	20%	17%
Percentage of companies where the employee also contributes	17%	20%
Average age when employee is eligible to receive benefits	55	55
Typical age when employee is eligible to receive benefits	55	55
401(K) AND SIMILAR PLANS		
Percentage of companies that offer a 401(k)/403(b) plan	90%	93%
Average percentage of wages an employee may contribute to fund	55%	55%
Typical percentage of wages an employee may contribute to fund	15%	15%
Percentage of companies where the employer contributes.	89%	93%
Average percentage of contribution the employer matches	20%	19%
Typical percentage of contribution the employer matches	5%	5%
Typical percentage of wages an employee may contribute to fund	5%	6%
Average percentage of contribution the company matches 68% of the first 12%		
Percentage of companies where the match is guaranteed	83%	77%
Percentage of companies where the match is intended	25%	23%
How soon after hire is employee eligible to participate?		
One to 30 days	41%	50%
One to three months	19%	18%
Three to six months	19%	18%
Six months to a year.	7%	7%
After one year	15%	11%

Four County Region Benefits: Large Companies (continued)

Hourly

Salary

WORKPLACE AND CAREER DEVELOPMENT

TRAINING

Percentage of companies offering training or career development programs	80%	80%
How soon after hire is employee eligible?		
One to 30 days	13%	25%
One to three months	21%	21%
Three to six months	25%	13%
Six months to one year	21%	12%
After 1 year	21%	21%

MENTORING

Percentage of companies with formal mentoring program	37%	40%
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ORIENTATION

Percentage of companies that offer orientation for new employees	80%	80%
Percentage of companies that offer orientation for current employees	20%	17%

WORKPLACE

Percentage of companies that offer these workplace benefits

Casual dress day (one per week)	13%	47%
Casual dress (every day)	57%	40%
Child day care services	0%	0%
Child care subsidy	0%	0%
Compressed work week	7%	7%
Discounted product purchases	53%	53%
Employee assistance programs	77%	37%
Emergency/sick child care	0%	3%
English as second language assistance	3%	3%
Fitness center membership subsidy	47%	47%
Fitness center on site	13%	13%
Flex time	3%	23%
Flexible spending account	60%	60%
Informal recognition program	63%	60%
Open communication policy	83%	83%
Scholarships-employees/spouses/children	37%	37%
Smoking cessation programs	67%	67%
Smoke-free work environment	87%	87%
Telecommuting	0%	10%
Transit subsidy	3%	0%
Tutoring-employees/spouses/children	0%	0%
Wellness program, resources and information	73%	73%

CHANGES IN STAFFING LARGE PARTICIPANTS**Preceding six months****Hiring**

Percentage of companies that added workers in preceding six months	97%
Total number of employees added in preceding six months	1123
Average number of employees added in preceding six months	39

Layoffs

Percentage of companies that laid off employees in preceding six months	3%
Total number of employees laid off in preceding six months	30
Average number of employees laid off in preceding six months	30

In 2015**Hiring**

Percentage of companies adding workers later in 2015	57%
Total anticipated increase later 2015	494
Average anticipated increase later in 2014	29

Layoffs

Percentage of companies expecting layoffs later in 2015	3%
Total anticipated layoffs later in 2015	11
Average anticipated layoffs later in 2015	11

No change

Percentage of companies anticipating neither hiring nor layoffs in 2015	40%
Percentage of companies uncertain of change in 2015	0%

In 2016**Hiring**

Percentage of companies adding workers in 2016	90%
Total anticipated increase in 2016	417
Average anticipated increase in 2016	15

Layoffs

Percentage of companies anticipating layoffs in 2016	0%
Total anticipated layoffs in 2016	0
Average anticipated layoff in 2016	0

No change

Percentage of companies anticipating no change in 2016	67%
Percentage of companies uncertain of change in 2016	0%

Pay Increases

Percentage of companies giving pay raises in preceding 12 months	87%
Average raise given in preceding 12 months	4%
Typical raise given in preceding 12 months	2%

Percentage of companies planning pay raises in next 12 months	87%
Average raise planned in next 12 months	3.08%
Typical increase planned in next 12 months	3%

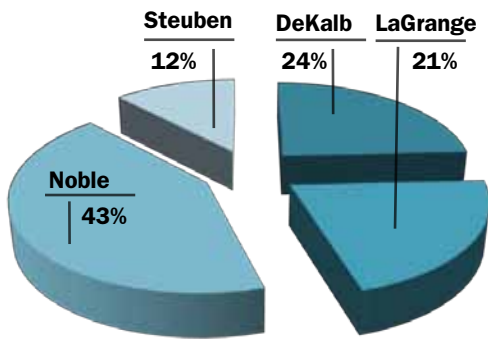
Four County Region Northeast Indiana

Wages and Benefits Small Participants*

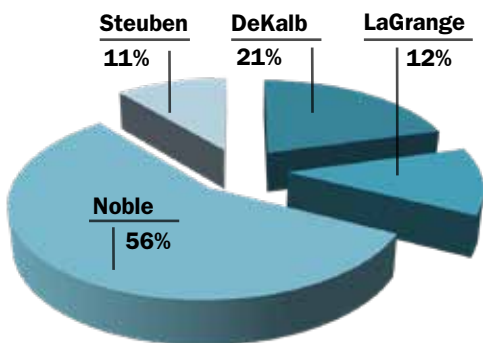
* Annual Sales less than \$25 million

2015

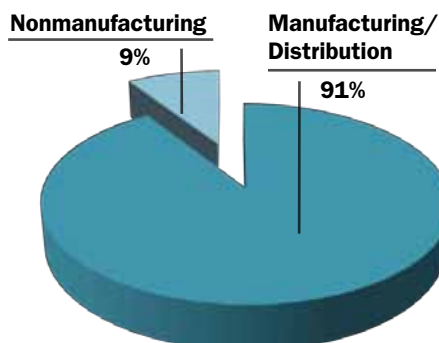
COUNTY SHARE OF EMPLOYERS PARTICIPATING IN SURVEY



COUNTY SHARE OF EMPLOYEES COVERED IN SURVEY



PARTICIPATION BY TYPE OF BUSINESS



PROFILE OF SMALL PARTICIPANTS

Small Participants

Number of all participants	63
Number of small* participants	33
	(*Annual sales less than \$25 million)
Number of large* participants	30
	(*Annual sales of \$25 million or higher)
Small Manufacturing/Distribution	30
Small Nonmanufacturing	3

Size

Total Annual Sales	\$397 million
Average Annual Sales	\$12 million
Total Number of Employees	2,452
Average Number of Employees	74

Union Participation

Percentage of companies with union representation	0%
Percent of total reported workforce	0%
Where union members work	
Office	0%
Production	0%
Maintenance	0%
Transportation	0%

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Four County Region Wages: Small Companies

	Number of Workers	Average Minimum Rate	Average Actual Rate	Average Maximum Rate
ADMINISTRATIVE				
General Manager/President	37	\$89,753.93 . . .	\$105,452.68	\$125,171.43
FINANCE				
Chief Financial Manager	2	\$112,500.00 . . .	\$119,700.00	\$145,000.00
Controller	9	\$76,737.89 . . .	\$84,154.44	\$92,645.22
Credit Manager	2	\$44,000.00 . . .	\$45,500.00	\$44,100.00
Accountant	7	\$49,000.00 . . .	\$62,000.00	\$73,000.00
Accounts Payable/Receivable Clerk	21	\$12.42	\$15.70	\$17.99
Bill and/or Account Collector	2	\$16.00	\$19.00	\$21.00
Payroll Clerk	6	\$12.33	\$15.00	\$17.08
HUMAN RESOURCES				
Human Resources Manager	14	\$51,085.07 . . .	\$62,429.29	\$70,315.93
HR Generalist	7	\$30,463.87 . . .	\$35,269.77	\$45,532.00
Training and Development Specialist	*	*	*	*
SALES AND CUSTOMER SERVICE				
Advertising/Marketing/Public Relations Manager	4	\$55,370.00 . . .	\$59,120.00	\$62,870.00
Sales Manager/Supervisor	13	\$57,264.20 . . .	\$74,239.00	\$90,000.00
Customer Service/Telephone Representative	16	\$13.87	\$16.85	\$20.24
Order and Billing Clerk	9	\$12.62	\$14.83	\$16.23
Product Specialist	6	\$33,404.33 . . .	\$41,468.33	\$48,360.00
Sales Representative/Account Executive	22	\$50,284.00 . . .	\$65,397.20	\$82,750.00
OFFICE SUPPORT				
Office Manager	7	\$31,723.43 . . .	\$38,866.29	\$43,580.57
Executive Secretary/Administrative Assistant	2	\$42,500.00 . . .	\$54,000.00	\$57,500.00
Data Entry Clerk	9	\$12.15	\$14.63	\$16.15
File Clerk	2	\$12.25	\$13.75	\$14.75
Receptionist	3	\$12.33	\$13.12	\$15.67
Secretary	4	\$12.83	\$14.50	\$16.83

* Asterisks indicate not enough data to publish. See About the Data on Page 2.

Four County Region Wages: Small Companies (continued)

	Number of Workers	Average Minimum Rate	Average Actual Rate	Average Maximum Rate
TECHNICAL				
Engineering Manager	16	\$66,456.07	\$77,452.67	\$87,287.13
Information Technology Manager	4	\$50,115.00	\$52,066.75	\$58,975.00
CAD Technician	11	\$14.97	\$17.04	\$19.64
Chemical Engineer	3	\$64,500.00	\$71,000.00	\$77,000.00
Computer Support Specialist	2	\$14.65	\$17.24	\$21.00
Designer	3	\$22.27	\$23.88	\$26.35
Electrical Engineer	4	\$58,500.00	\$76,000.00	\$87,500.00
Electrical or Electronic Technician	*	*	*	*
Engineer (Not Otherwise Specified)	15	\$59,333.97	\$68,734.52	\$76,485.00
Estimator	2	\$18.32	\$21.72	\$24.91
Graphic Designer	*	*	*	*
Industrial Engineer	2	\$62,500.00	\$76,250.00	\$81,500.00
Laboratory/Engineering Technician	15	\$12.84	\$15.51	\$19.67
Manufacturing Engineer	26	\$53,028.10	\$67,115.20	\$78,235.50
Materials Engineer	*	*	*	*
Mechanical Engineer	10	\$55,651.20	\$64,075.00	\$71,860.00
Quality Engineer	12	\$52,604.43	\$61,369.29	\$69,336.43
Network and Computer Systems Administrator	2	\$45,070.50	\$50,000.00	\$55,047.50
System Analyst	*	*	*	*
Technical Support Specialist	2	\$23.43	\$31.18	\$34.00
IT Support Specialist	*	*	*	*
PRODUCTION				
Operations/Plant Manager	22	\$67,113.75	\$79,619.11	\$89,836.00
Materials Manager	7	\$54,938.50	\$73,878.33	\$82,625.83
Production Manager/Foreman	62	\$44,194.57	\$52,672.66	\$66,651.87
Purchasing Manager	7	\$51,922.57	\$60,057.10	\$73,559.29
Buyer/Purchasing Agent	9	\$37,799.17	\$44,352.67	\$52,251.17
Quality Control Manager	14	\$55,761.55	\$65,356.30	\$73,606.71
Group Leader	84	\$15.90	\$18.94	\$21.42
Assembler, skilled	9	\$15.07	\$16.22	\$17.95
Assembler, unskilled	59	\$9.92	\$12.27	\$14.99
CNC Machinist	79	\$15.81	\$19.53	\$21.94
CNC Operator	439	\$13.25	\$15.17	\$17.57
Cutting, Punching and/or Press Machine Operator	117	\$10.46	\$13.17	\$16.86
Drilling and/or Boring Machine Operator	*	*	*	*
Extruding and/or Drawing Machine Operator	30	\$13.27	\$17.00	\$19.97

* Asterisks indicate not enough data to publish. See About the Data on Page 2.

PRODUCTION continued on following page

Four County Region Wages: Small Companies (continued)

PRODUCTION <small>continued from previous page</small>	Number of Workers	Average Minimum Rate	Average Actual Rate	Average Maximum Rate
General Laborer	257	\$10.69	\$12.51	\$15.22
Grinding, Lapping, Polishing and Buffing Machine Tool Operator	37	\$12.33	\$16.21	\$20.83
Lathe and Turning Machine Tool Operator	4	\$15.13	\$17.13	\$20.13
Manual Machinist	6	\$14.25	\$16.75	\$19.75
Mold Maker	9	\$16.67	\$16.92	\$19.00
Painting/Spraying Machine Operator	29	\$10.25	\$14.77	\$18.77
Plastic Processing Machine Operator	*	*	*	*
Quality Control Inspector/Tester	68	\$12.56	\$14.54	\$16.78
Sewing Machine Operator	*	*	*	*
Tool and Die Maker	35	\$21.08	\$23.49	\$26.32
Welder, Cutter, Solderer and/or Brazier	65	\$15.28	\$18.29	\$21.60
Woodworking Specialist	*	*	*	*
MAINTENANCE AND REPAIR				
Manager of Mechanics, Installers and Repairers	12	\$50,503.78	\$56,933.04	\$63,077.27
Maintenance Mechanic	43	\$16.17	\$20.62	\$22.14
Maintenance and Repair Worker	32	\$16.74	\$18.58	\$20.43
General Millwright	*	*	*	*
CONSTRUCTION				
Construction Manager	*	*	*	*
Carpenter	*	*	*	*
Construction Laborer	6	\$15.63	\$19.18	\$21.68
WAREHOUSING, DISTRIBUTION AND TRANSPORTATION				
Transportation, Storage and Distribution Manager	2	\$57,180.00	\$61,180.00	\$64,680.00
Driver, Truck Heavy and Tractor-Trailer	6	\$15.13	\$17.00	\$18.63
Driver, Truck Light or Delivery Services	7	\$13.50	\$14.88	\$17.25
Driver/Sales Worker	*	*	*	*
Heavy Equipment/Forklift Operator	*	*	*	*
Inventory Control Coordinator	*	*	*	*
Shipping, Receiving and/or Traffic Clerk	23	\$12.41	\$14.98	\$17.05
Material Handler	55	\$12.85	\$15.83	\$17.48
Picker and Packer	9	\$9.74	\$14.68	\$19.61
Safety Technician	*	*	*	*
HOUSEKEEPING				
Housekeeper/Cleaner	8	\$14.83	\$15.83	\$15.83
Janitor	8	\$11.49	\$12.69	\$14.97

* Asterisks indicate not enough data to publish. See About the Data on Page 2.

Four County Region Benefits: Small Companies

Hourly

Salary

PAID TIME OFF

HOLIDAYS

Percentage of companies offering paid holidays	94%	94%
Typical number of paid holidays offered annually	10	10

Percentage of those companies offering these common holidays

New Year's Eve	35%	42%
New Year's Day	100%	100%
Martin Luther King Jr.	3%	0%
Lincoln's Birthday	0%	0%
President's Day	0%	0%
Washington's Birthday	0%	0%
Good Friday	45%	45%
Memorial Day	100%	100%
Independence Day	100%	100%
Labor Day	100%	100%
Columbus Day	0%	0%
Election Day	0%	0%
Floating Holiday	32%	32%
Veterans' Day	3%	3%
Thanksgiving Day	100%	100%
Day After Thanksgiving	77%	81%
Christmas Eve	68%	71%
Christmas Day	100%	100%
Other	3%	3%

COMBINED PAID TIME OFF

Percentage of companies that combine vacation, sick and personal days	9%	9%
Average number of PTO days offered first year	5	5
Typical number of PTO days offered first year	5	5
Average number of carryover days per year	3	3

How Paid Time Off is earned

Average number of years that must be worked to earn 5 days	First Year	First Year
Typical number of years that must be worked to earn 5 days	First Year	First Year
Average number of years that must be worked to earn 10 days	1	1
Typical number of years that must be worked to earn 10 days	1	1
Average number of years that must be worked to earn 15 days	4	4
Typical number of years that must be worked to earn 15 days	5	5
Average number of years that must be worked to earn 20 days (when offered)	5	5
Typical number of years that must be worked to earn 20 days (when offered)	10	10
Average number of years that must be worked to earn more than 20 days (when offered)	6	6
Typical number of years that must be worked to earn more than 20 days (when offered)	6	6

Four County Region Benefits: Small Companies (continued)

Hourly

Salary

PAID TIME OFF (continued)

ILLNESS DAYS

Percentage of companies that offer paid illness days	9%	12%
Average number of paid illness days offered annually	9	2
Typical number of paid illness days offered per year	4	4
Average maximum number of illness days that may be accumulated	9	7
Typical number of paid illness days that may be accumulated	4	4
How soon after hire is employee eligible?		
One to 30 days	67%	75%
One to three months	0%	0%
Three to six months	33%	25%
Six months to one year	0%	0%
After 1 year	0%	0%

VACATION

Percentage of all companies that offer paid vacation	88%	85%
How soon after hire may employee take paid vacation?		
One to 30 days	14%	32%
One to three months	0%	0%
Three to six months	7%	7%
Six months to one year	17%	21%
After 1 year	62%	39%
Number of days offered		
Average number of paid vacation days offered in first year:	5	5
Typical number of vacation days offered in first year:	5	5
How vacation time is earned		
Average number of years that must be worked to earn 5 days	First Year	First Year
Typical number of years that must be worked to earn 5 days	First Year	First Year
Average number of years that must be worked to earn 10 days	3	2
Typical number of years that must be worked to earn 10 days	2	2
Average number of years that must be worked to earn 15 days	8	7
Typical number of years that must be worked to earn 15 days	10	5
Average number of years that must be worked to earn 20 days (when offered)	17	17
Typical number of years that must be worked to earn 20 days (when offered)	15	15
Average number of years that must be worked to earn more than 20 days (when offered)	27	27
Typical number of years that must be worked to earn more than 20 days (when offered)	30	30

Four County Region Benefits: Small Companies (continued)

Hourly

Salary

PAID TIME OFF (continued)

PERSONAL DAYS

Percentage of companies offering paid personal days	36%	39%
Average number of personal days offered per year	4	4
Typical number of personal days offered in first year:	3	5

How soon after hire may employee take personal day?

One to 30 days	17%	38%
One to three months	25%	31%
Three to six months	25%	8%
Six months to one year	8%	0%
After 1 year	25%	23%

BEREAVEMENT LEAVE

Percentage of companies offering paid bereavement leave	88%	88%
Average number of bereavement days offered annually	3	3
Typical number of bereavement days offered annually	3	3

How soon after hire is employee eligible?

One to 30 days	45%	55%
One to three months	28%	24%
Three to six months	14%	14%
Six months to year	7%	7%
After one year	7%	0%

COMPENSATION DURING JURY SERVICE

Percentage of companies that pay employees during jury service	45%	55%
Percentage of those that pay regular wages plus payment from court	20%	50%
Percentage of those that pay regular wages minus payment from court	80%	50%
Percentage where employee receives only payment from court	55%	45%

Four County Region Benefits: Small Companies (continued)

Hourly

Salary

HEALTH RELATED BENEFITS

HEALTH INSURANCE OFFERED

Percentage of companies offering health insurance to employees	85%	82%
Percentage of those companies reporting as self-insured	46%	48%
Percentage of those companies reporting indemnity insurance	50%	52%
Percentage of those offering health insurance to families and children	89%	93%
Percentage of those companies that offer a single plan	61%	59%
Percentage of those companies that offer multiple plans	39%	41%
Percentage of those companies offering a standard plan	75%	78%
Percentage of those companies offering a high-deductible plans	43%	41%
Percentage of those companies offering only a high-deductible plan	21%	19%
Percentage of companies considering dropping health plan in coming year	4%	4%

HEALTH SAVINGS ACCOUNTS AND HEALTH REIMBURSEMENT PROGRAMS

Percentage of companies offering only HSA or HRA plans	18%	19%
Percentage of companies offering optional HSA or HRA plan	11%	11%
Percentage of companies with no HSA or HRA plan	71%	70%

Average company contribution to HSA/HRA account

For employee only plan	\$656.25	\$656.25
For family plan	\$1,065.63	\$1,065.63

Typical company contribution to HSA/HRA account

For employee only plan	\$1,000	\$1,000
For family plan	\$1,000	\$1,000

Average annual out of pocket limit with HSA/HRA plan		
Average maximum annual out of pocket expense single	\$3,493.75	\$3,493.75
Average maximum annual out of pocket expense family	\$6,856.25	\$6,856.25

Typical annual out of pocket limit with HSA/HRA plan		
Typical maximum annual out of pocket expense single	\$3,000	\$3,000
Typical maximum annual out of pocket expense family	\$6,000	\$6,000

WELLNESS INCENTIVE

Percentage of companies that offer a wellness incentive	21%	22%
Average amount that may be earned	\$606.38	\$606.38
Typical amount that may be earned	\$300.00	\$300.00

Four County Region Benefits: Small Companies (continued)

Hourly

Salary

HEALTH INSURANCE COSTS AND BENEFITS

SELF-INSURED COMPANIES

Standard Plans

Percentage of self-insured companies offering a standard insurance plan	92%	92%
Percentage of those plans that offer family coverage	92%	92%

How soon after hire is employee eligible?

One to 30 days	15%	31%
One to three months	54%	46%
Three to six months	31%	23%
Six months to year	0%	0%
After one year	0%	0%

Average monthly premium paid by employee for:

Employee only coverage	\$109.59	\$117.26
Employee and spouse	\$249.50	\$265.11
Employee and child	\$239.11	\$246.15
Family	\$331.25	\$346.87

Average monthly cost paid by employer for each employee

Employee-only coverage	\$434.24	\$472.59
Employee and spouse	\$878.67	\$956.75
Employee and child	\$833.64	\$868.88
Family	\$1,205.07	\$1,283.16

Deductibles

Average annual deductible per person	\$958.33	\$958.33
Typical annual deductible per person	\$500.00	\$500.00
Average annual deductible per family	\$2,070.83	\$1,820.83
Typical annual deductible per family	\$1,000.00	\$1,000.00

Copays and Limits

Average percentage of costs covered by insurance	80%	75%
Typical percentage of costs covered by insurance	80%	80%
Average copay for physician office visit	\$22.92	\$22.92
Typical copay for physician office visit	\$25.00	\$25.00

Average out of pocket limit

Single coverage	\$2,787.50	\$2,787.50
Family Coverage	\$5,954.17	\$5,954.17

Typical out of pocket limit

Single coverage	\$2,000.00	\$2,000.00
Family Coverage	\$4,000.00	\$4,000.00

Four County Region Benefits: Small Companies (continued)

Hourly

Salary

HEALTH INSURANCE COSTS AND BENEFITS (continued)

SELF-INSURED COMPANIES

High-Deductible Plan

Percentage of self insured companies offering a high-deductible insurance plan	23%	23%
Percentage of those plans that offer family coverage	73%	73%

How soon after hire is employee eligible?

One to 30 days	18%	30%
One to three months	45%	40%
Three to six months	36%	30%
Six months to year	0%	0%
After one year	0%	0%

Average monthly premium paid by employee for:

Employee only coverage	\$97.67	\$82.44
Employee and spouse	\$208.44	\$208.44
Employee and child	\$179.50	\$179.50
Family	\$299.10	\$299.10

Average monthly cost paid by employer for each employee

Employee-only coverage	\$341.76	\$351.95
Employee and spouse	\$662.78	\$662.78
Employee and child	\$616.26	\$616.26
Family	\$857.83	\$857.83

Deductibles

Average annual deductible per person	\$2,768.18	\$2,795.00
Typical annual deductible per person	\$3,000.00	\$3,000.00
Average annual deductible per family	\$5,731.25	\$5,731.25
Typical annual deductible per family	\$6,000.00	\$6,000.00
\$300.00		

Copays and Limits

Average percentage of costs covered by insurance	84%	79%
Typical percentage of costs covered by insurance	80%	80%
Average copay for physician office visit	\$17.00	\$15.00
Typical copay for physician office visit	\$0.00	\$0.00

Average out of pocket limit

Single coverage	\$4,754.55	\$4,605.00
Family Coverage	\$8,693.75	\$8,153.75

Typical out of pocket limit

Single coverage	\$5,000.00	\$5,000.00
Family Coverage	\$10,000.00	\$10,000.00

Four County Region Benefits: Small Companies (continued)

Hourly

Salary

HEALTH INSURANCE COSTS AND BENEFITS (continued)

INDEMNITY-INSURED COMPANIES

Standard Plans

Percentage of indemnity insured companies offering a standard insurance plan 64% 64%

Percentage of those plans that offer family coverage 89% 89%

How soon after hire is employee eligible?

One to 30 days 22% 22%

One to three months 44% 44%

Three to six months 33% 33%

Six months to year 0% 0%

After one year 0% 0%

Average monthly premium paid by employee for:

Employee only coverage \$131.04 \$131.04

Employee and spouse \$358.94 \$358.94

Employee and child \$334.52 \$334.52

Family \$447.16 \$447.16

Average monthly cost paid by employer for each employee

Employee-only coverage \$288.81 \$288.81

Employee and spouse \$505.78 \$505.78

Employee and child \$478.06 \$478.06

Family \$701.17 \$701.17

Deductibles

Average annual deductible per person \$1,490.00 \$1,490.00

Typical annual deductible per person \$500.00 \$500.00

Average annual deductible per family \$4,162.50 \$4,162.50

Typical annual deductible per family \$2,000.00 \$2,000.00

Copays and Limits

Average percentage of costs covered by insurance 67% 62%

Typical percentage of costs covered by insurance 80% 80%

Average copay for physician office visit \$26.00 \$26.00

Typical copay for physician office visit \$30.00 \$30.00

Average out of pocket limit

Single coverage \$3,440.00 \$3,440.00

Family Coverage \$7,912.50 \$15,787.50

Typical out of pocket limit

Single coverage \$2,000.00 \$2,000.00

Family Coverage \$4,000.00 \$4,000.00

Four County Region Benefits: Small Companies (continued)

Hourly

Salary

HEALTH INSURANCE COSTS AND BENEFITS (continued)

INDEMNITY INSURED COMPANIES

High-Deductible Plan

Percentage of small indemnity insured companies with high deductible plans	57%	57%
Percentage of those plans that offer family coverage	86%	86%

How soon after hire is employee eligible?

One to 30 days	20%	20%
One to three months	60%	60%
Three to six months	20%	20%
Six months to year	0%	0%
After one year	0%	0%

Average monthly premium paid by employee for:

Employee only coverage	\$125.99	\$132.82
Employee and spouse	\$287.74	\$304.83
Employee and child	\$331.11	\$348.20
Family	\$455.62	\$473.08

Average monthly cost paid by employer for each employee

Employee-only coverage	\$371.61	\$371.61
Employee and spouse	\$660.81	\$660.81
Employee and child	\$694.30	\$694.30
Family	\$959.11	\$959.11

Deductibles

Average annual deductible per person	\$3,250.00	\$3,250.00
Typical annual deductible per person	\$3,000.00	\$3,000.00
Average annual deductible per family	\$6,500.00	\$6,500.00
Typical annual deductible per family	6,000.00	\$6,000.00

Copays and Limits

Average percentage of costs covered by insurance	55%	55%
Typical percentage of costs covered by insurance	80%	80%
Average copay	\$15.00	\$15.00
Typical copay	\$0.00	\$0.00

Average out of pocket limit

Single coverage	\$4,250.00	\$4,250.00
Family Coverage	\$8,750.00	\$8,750.00

Typical out of pocket limit

Single coverage	\$3,000	\$7,000
Family Coverage	\$12,500	\$12,500

Four County Region Benefits: Small Companies (continued)

Hourly

Salary

HEALTH INSURANCE COSTS AND BENEFITS (continued)

PRESCRIPTION DRUG BENEFIT

Percentage of all companies where insurance covers prescription drugs **100%** **100%**

Retail copay when paying dollars

What is the average employee copay for retail generic?	\$11.68	.....	\$11.68
What is the typical employee copay for retail generic?	\$10.00	.....	\$10.00
What is the average employee copay for retail formulary?	\$33.81	.....	\$33.81
What is the typical employee copay for retail formulary?	\$20.00	.....	\$20.00
What is the average employee copay for retail non-formulary?	\$63.57	.....	\$63.57
What is the typical employee copay for retail non-formulary?	\$60.00	.....	\$60.00

Mail order copay when paying dollars

What is the average employee copay for mail-order generic?	\$18.21	.....	\$18.21
What is the typical employee copay for mail-order generic?	\$20.00	.....	\$20.00
What is the average employee copay for mail-order formulary?	\$60.95	.....	\$60.95
What is the typical employee copay for mail-order formulary?	\$60.00	.....	\$60.00
What is the average employee copay for mail-order non-formulary?	\$119.44	.....	\$119.44
What is the typical employee copay for mail-order nonformulary?	\$100.00	.....	\$180.00

Retail copay when paying a percentage

What is the average employee copay for retail generic?	17%	.....	17%
What is the typical employee copay for retail generic?	10%	.....	10%
What is the average employee copay for retail formulary?	23%	.....	23%
What is the typical employee copay for retail formulary?	25%	.....	25%
What is the average employee copay for retail non-formulary?	27%	.....	27%
What is the typical employee copay for retail non-formulary?	60%	.....	60%

Mail order copay when paying a percentage

What is the average employee copay for mail-order generic?	20%	.....	20%
What is the typical employee copay for mail-order generic?	30%	.....	30%
What is the average employee copay for mail-order formulary?	20%	.....	20%
What is the typical employee copay for mail-order formulary?	30%	.....	30%
What is the average employee copay for mail-order non-formulary?	20%	.....	20%
What is the typical employee copay for mail-order nonformulary?	30%	.....	30%

Four County Region Benefits: Small Companies (continued)

Hourly

Salary

HEALTH INSURANCE COSTS AND BENEFITS (continued)

DENTAL INSURANCE

Percentage of all companies that offer a dental plan	67%	67%
Percentage of those plans that cover orthodontia	59%	59%

How soon after hire is employee eligible for coverage?

One to 30 days after hire:	9%	27%
One to three months after hire	59%	50%
Three to six months after hire:	32%	23%
Six months to one year after hire:	0%	0%
After first year:	0%	0%

Deductibles and Limits

Average annual deductible	\$211.32	\$211.32
Typical annual deductible	\$50.00	\$50.00
Average annual limit single coverage:	\$1,807	\$1,807
Typical annual limit single coverage	\$1,000	\$1,000
Average annual limit family coverage:	\$6,114	\$6,114
Typical annual limit family coverage	\$1,500	\$1,500

Premiums

Average monthly premium paid by employee for

Employee only coverage	\$12.21	\$12.21
Employee and spouse	\$27.50	\$27.50
Employee and child(ren)	\$31.40	\$31.40
Family	\$42.82	\$42.82

Average monthly premium paid by employer for

Employee only coverage	\$20.14	\$20.14
Employee and spouse	\$24.73	\$24.73
Employee and child(ren)	\$26.55	\$26.58
Family	\$32.66	\$32.66

Typical monthly premium paid by employer for

Employee only coverage	\$0.00	\$0.00
Employee and spouse	\$0.00	\$0.00
Employee and child(ren)	\$0.00	\$0.00
Family	\$0.00	\$0.00

Percentage of Costs Covered

Average of preventive costs covered	98%	98%
Typical percentage of preventive costs covered	100%	100%
Average of basic costs covered	74%	74%
Typical percentage of basic costs covered	80%	80%
Average of major costs covered	53%	54%
Typical percentage of major costs covered	50%	50%

Four County Region Benefits: Small Companies (continued)

Hourly

Salary

HEALTH INSURANCE COSTS AND BENEFITS (continued)

VISION INSURANCE

Percentage of all companies offering a separate vision plan.	52%	52%
Percentage of those plans that cover glasses/contacts	94%	94%
Percentage of those plans that cover LASIK or similar procedures	41%	41%

How soon after hire is employee eligible for coverage?

One to 30 days	12%	35%
One to three months	53%	35%
Three to six months	35%	29%
Six months to one year.	0%	0%
After first year	0%	0%

Premiums and Costs

Average monthly premium paid by employee for:

Employee only coverage.	\$6.79	\$6.79
Employee and spouse.	\$12.66	\$12.66
Employee and child(ren)	\$14.49	\$14.49
Family	\$19.63	\$19.63

Average monthly premium paid by employer for

Employee only coverage.	\$2.27	\$2.27
Employee and spouse.	\$3.79	\$3.79
Employee and child(ren)	\$5.05	\$5.05
Family	\$6.12	\$6.12

Typical monthly premium paid by employer for

Employee only coverage.	\$0.00	\$0.00
Employee and spouse.	\$0.00	\$0.00
Employee and child(ren)	\$0.00	\$0.00
Family	\$0.00	\$0.00

Four County Region Benefits: Small Companies (continued)

Hourly

Salary

FINANCIAL BENEFITS AND INCENTIVES

LIFE INSURANCE

Percentage of small companies offering life insurance	76%	76%
Percentage of those plans that pay a set amount	80%	68%
Percentage of those plans that pay a percentage of salary	28%	40%

How soon after hire is employee covered?

One to 30 days	20%	32%
One to three months	32%	28%
Three to six months	32%	24%
Six months to one year	4%	4%
After 1 year	12%	12%

SHORT TERM DISABILITY

Percentage of small companies that offer a short-term disability benefit	58%	61%
Average percentage of wages employee receives while on short-term disability	52%	60%
Typical percentage of wages employee receives while on short-term disability	60%	60%
Average number of weeks employee receives payment	19	20
Typical number of weeks employee receives payment	26	26

How soon after hire is employee covered?

One to 30 days	0%	15%
One to three months	42%	35%
Three to six months	32%	25%
Six months to one year	16%	15%
After first year	11%	10%

LONG TERM DISABILITY

Percentage of all companies that offer a long-term disability benefit	48%	55%
Average percentage of wages employee receives while on disability	57%	57%
Typical percentage of wages employee receives while on disability	60%	60%
Average age when employee no longer receives payment	67	67
Typical age when employee no longer receives payment	65	65

How soon after hire is employee covered?

One to 30 days	0%	17%
One to three months	38%	33%
Three to six months	25%	17%
Six months to one year	6%	6%
After first year	31%	28%

Four County Region Benefits: Small Companies (continued)

Hourly

Salary

FINANCIAL BENEFITS AND INCENTIVES (continued)

PROFIT SHARING

Percentage of companies offering profit sharing program	39%	42%
Percentage of programs that are team based	69%	64%
Percentage of programs that are individual based	46%	50%
How soon after hire is employee eligible?		
One to 30 days	15%	29%
One to three months	15%	7%
Three to six months	38%	29%
Six months to one year	0%	0%
After 1 year	31%	36%

BONUS POOL

Percentage of companies whose employees participate in a bonus pool	12%	
Average amount each worker receives	\$1,667	\$5,750

SHIFT DIFFERENTIAL

Percentage of companies operating more than one shift	67%
Percentage of those companies that pay a shift differential:	91%
Average Second Shift Differential	59 Cents
Typical Second Shift Differential	50 Cents
Average Third Shift Differential	65 Cents
Typical Third Shift Differential	50 Cents

TUITION ASSISTANCE

Percentage of companies offering tuition assistance	39%	42%
Percentage that require classes be job related to receive tuition assistance	77%	79%
Average percent of tuition reimbursement	88%	83%
Typical percent of tuition reimbursement	100%	100%
Percentage of companies that offer in-house career development programs	48%	48%
Percentage of companies that offer off-site career development programs	42%	45%

Four County Region Benefits: Small Companies (continued)

Hourly

Salary

RETIREMENT

COMPANY-FUNDED PENSION

Percentage of companies that offer traditional pension plan	9%	. . . . .	9%
Percentage of companies where the employee also contributes	67%	. . . . .	67%
Average age when employee is eligible to receive benefits	64	. . . . .	64
Typical age when employee is eligible to receive benefits	65	. . . . .	65

401(K) AND SIMILAR PLANS

Percentage of companies that offer a 401(k)/403(b) plan	79%	. . . . .	79%
Average percentage of wages an employee may contribute to fund	45%	. . . . .	45%
Typical percentage of wages an employee may contribute to fund	15%	. . . . .	15%
Percentage of companies where the employer contributes.	85%	. . . . .	85%
Average percentage of contribution the employer matches	13%	. . . . .	13%
Typical percentage of contribution the employer matches	3%	. . . . .	3%
Typical percentage of wages an employee may contribute to fund	5%	. . . . .	6%
Average percentage of contribution the company matches 64% of the first 6%			
Percentage of companies where the match is guaranteed	73%	. . . . .	73%
Percentage of companies where the match is intended	23%	. . . . .	23%

How soon after hire is employee eligible to participate?

One to 30 days	15%	. . . . .	19%
One to three months	12%	. . . . .	12%
Three to six months	15%	. . . . .	12%
Six months to a year.	12%	. . . . .	12%
After one year	46%	. . . . .	46%

Four County Region Benefits: Small Companies (continued)

Hourly

Salary

WORKPLACE AND CAREER DEVELOPMENT

TRAINING

Percentage of companies offering training or career development programs	58%	58%
How soon after hire is employee eligible?		
One to 30 days	42%	47%
One to three months	11%	5%
Three to six months	11%	11%
Six months to one year	0%	12%
After 1 year	37%	37%

MENTORING

Percentage of companies with formal mentoring program	12%	15%
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ORIENTATION

Percentage of companies that offer orientation for new employees	48%	48%
Percentage of companies that offer orientation for current employees	15%	15%

WORKPLACE

Percentage of companies that offer these workplace benefits		
Casual dress day (one per week)	9%	18%
Casual dress (every day)	42%	42%
Child day care services	0%	0%
Child care subsidy	0%	0%
Compressed work week	0%	0%
Discounted product purchases	18%	18%
Employee assistance programs	24%	37%
Emergency/sick child care	0%	0%
English as second language assistance	0%	0%
Fitness center membership subsidy	6%	6%
Fitness center on site	9%	9%
Flex time	6%	9%
Flexible spending account	27%	21%
Job sharing	3%	3%
Informal recognition program	21%	21%
Open communication policy	42%	42%
Scholarships-employees/spouses/children	12%	12%
Smoking cessation programs	33%	33%
Smoke-free work environment	64%	64%
Telecommuting	3%	12%
Transit subsidy	0%	0%
Wellness program, resources and information	21%	21%

CHANGES IN STAFFING SMALL PARTICIPANTS**Preceding six months****Hiring**

Percentage of companies that added workers in preceding six months 85%

Total number of employees added in preceding six months330

Average number of employees added in preceding six months12

Layoffs

Percentage of companies that laid off employees in preceding six months3%

Total number of employees laid off in preceding six months10

Average number of employees laid off in preceding six months10

In 2015**Hiring**

Percentage of companies adding workers later in 2015 58%

Total anticipated increase later 2015141

Average anticipated increase later in 20147

Layoffs

Percentage of companies expecting layoffs later in 2015 0%

Total anticipated layoffs later in 20150

Average anticipated layoffs later in 20150

No change

Percentage of companies anticipating neither hiring nor layoffs in 201542%

Percentage of companies uncertain of change in 20150%

In 2016**Hiring**

Percentage of companies adding workers in 2016 52%

Total anticipated increase in 2016127

Average anticipated increase in 20167

Layoffs

Percentage of companies anticipating layoffs in 2016 0%

Total anticipated layoffs in 20160

Average anticipated layoff in 20160

No change

Percentage of companies anticipating no change in 201648%

Percentage of companies uncertain of change in 20160%

Pay Increases

Percentage of companies giving pay raises in preceding 12 months 94%

Average raise given in preceding 12 months 4.74%

Typical raise given in preceding 12 months 3%

Percentage of companies planning pay raises in next 12 months 94%

Average raise planned in next 12 months 4.03%

Typical increase planned in next 12 months 3%

Four County Region Northeast Indiana

Supplemental Reports 2014

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Employer Workforce Assessments

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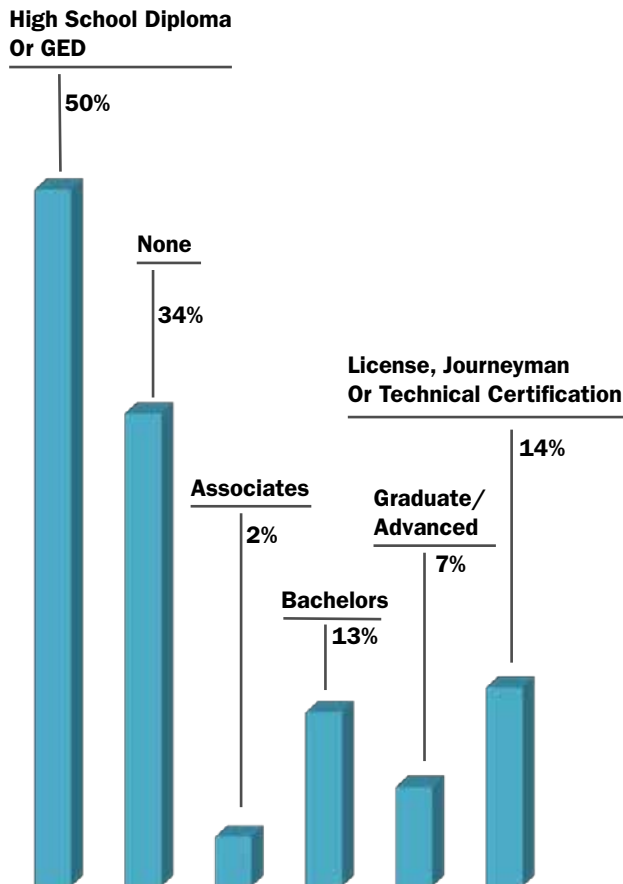
Definitions of Job Titles Used in this Report.	70, 71
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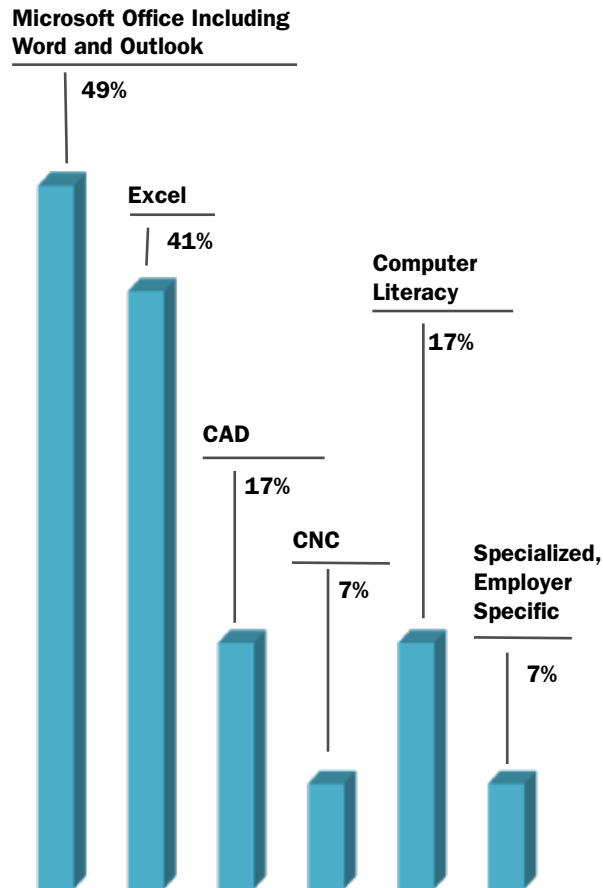
Four County Region Profile

EMPLOYER WORKFORCE ASSESSMENT

What degrees or certifications do you require or prefer workers to possess?



What are the most needed software or technology skills workers must possess?



About These Pages

The data on these two pages show results of the workforce section of our survey. Participating employers told us about the skills most needed in their organizations, which positions are most difficult to fill, which skills are critical to succeeding on the job and required levels of education. The charts show the most common answers and the percentage of employers who expressed them.

Four County Region Profile

EMPLOYER WORKFORCE ASSESSMENT

What are the most critical skills workers must possess to ensure success in the workplace?

Work ethic/attendance	45%
Work in teams	9%
CNC programmer or operator	14%
Quality	30%
Communications	13%
Welding	11%
Use measuring tools	7%
Industry or job experience	5%
Computer literacy	9%
English literacy	4%
Math literacy	6%
Customer service	4%
Sales	4%
Mechanical	4%
Specialized trade	4%

What skills are the most difficult to find?

Work ethic/attendance	35%
Work in teams	13%
CNC programmer or operator	13%
Specialized trade	13%
Use measuring tools	10%
Maintenance	10%
Engineers	8%
Employer-specific technology or equipment	8%
Quality	5%
Communications	5%
Welding	5%
Painting	5%
Mechanical	4%
Mathematics	3%

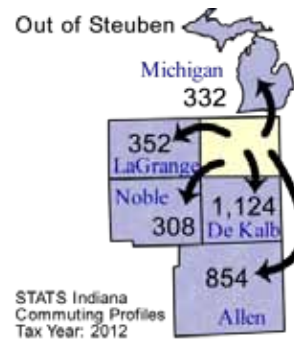
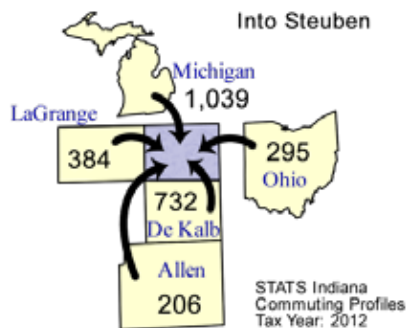
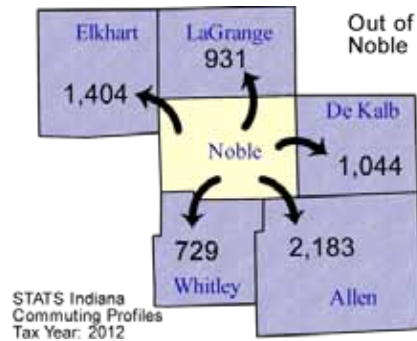
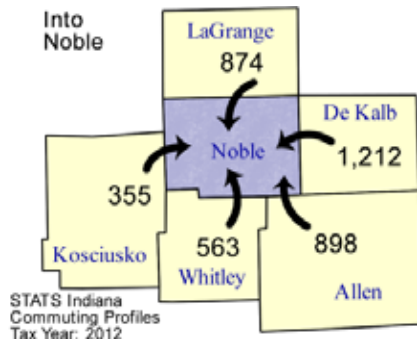
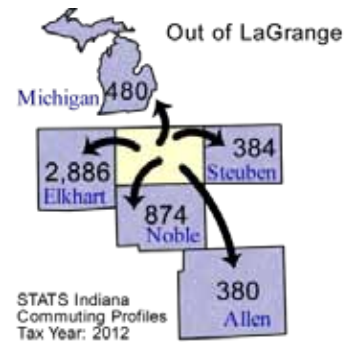
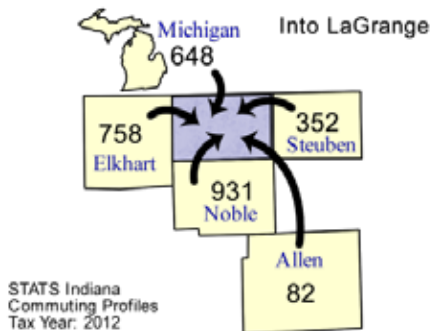
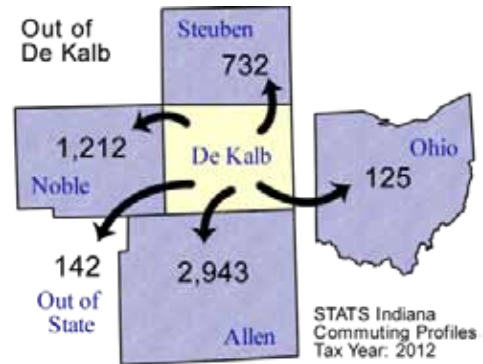
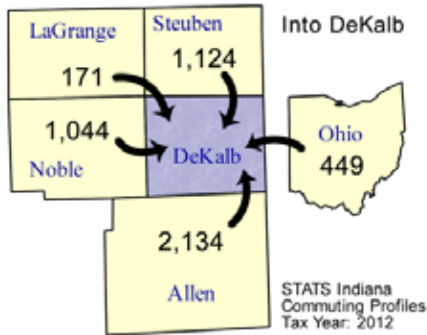
What positions are most difficult to fill?

Maintenance	26%
Production	18%
Material handling	14%
CNC programmer or operator	12%
Engineers	12%
General laborer	6%
Supervisors	6%
Welding	4%
Quality inspector	2%
Drivers	2%
No difficulty	4%

* Percentage of survey participants citing each particular skill or position

Four County Region Profile

WORKFORCE COMMUTING PATTERNS



Note: These figures are provided to give a summary of commuting patterns, not employment patterns, and will not match labor force or employment numbers from sources like the Bureau of Labor Statistics.

Source: IBRC, using Indiana Department of Revenue data

Four County Region Profile

POPULATION AND EDUCATIONAL ATTAINMENT

	DeKalb	LaGrange	Noble	Steuben	Four County Region
2014 Population Estimates	42,383	38,436	47,618	34,308	3162,745
Total Population 25 and Older	28,008	21,310	31,307	23,071	103,696
Educational Attainment 2013					
Total High School or Higher	24,216	13,425	26,020	20,381	84,042
Percent High School or Higher	86.5%	63.0%	83.1%	88.3%	81.0%
Total Bachelors or Higher	4,596	2,114	4,473	4,355	15,538
Percent Bachelors or Higher	16.4%	9.9%	14.3%	18.9%	15.0%

Source: U.S. Census Bureau, 2013 ACS 3-year estimates

LABOR FORCE AND INDUSTRY SECTORS

	DeKalb	LaGrange	Noble	Steuben	Four County Region
2014 Labor Force Estimates	21,229	18,154	23,104	19,930	82,417
Employed	20,099	17,328	21,879	18,924	78,230
Unemployed	1,130	826	1,225	1,006	4,187
Unemployment Rate	5.3%	4.5%	5.3%	5.0%	5.1%

Employment by Industry Sector 2013

Total Employment	20,055	12,421	17,663	15,064	65,203
Total Private Employment	18,055	11,069	15,755	13,501	58,380
Agriculture, Fishing, Hunting	81	194	162	80	517
Mining	14	D	14	D	37
Construction	630	406	401	448	1,885
Manufacturing	7,925	5,731	8,496	4,789	26,941
Wholesale Trade	1,225	650	387	249	2,511
Retail Trade	1,415	1,071	1,420	2,078	5,984
Transportation & Warehousing	866	122	235	538	1,761
Utilities	39	57	55	63	214
Information	90	28	238	81	437
Finance & Insurance	298	266	249	172	985
Real Estate, Rental, Leasing	105	68	78	88	339
Professional & Tech Services	487	181	171	208	1,047
Management of Companies	362	31	35	D	438
Admin & Waste Management	928	70	867	860	2,725
Educational Services	58	37	206	548	849
Health Care & Social Services	1,623	835	1,212	1,276	4,946
Arts, Entertain & Recreation	181	19	58	91	349
Accommodation & Food Services	1,260	1,015	1,048	1,514	4,837
Other Services	469	287	423	400	1,579
Federal, State & Local Government	2,000	1,352	1,908	1,563	6,823

Source: EMSI, 2015.1 Class of Worker- QCEW

Job Title Descriptions

ADMINISTRATIVE

General Manager/President: Plans, directs or coordinates the operations of companies. Duties and responsibilities include formulating policies, managing daily operations and planning the use of material and human resources. Includes owners and managers who head small business establishments whose duties are primarily managerial.

FINANCE

Chief Financial Manager: Plans, directs, and coordinates accounting, investing, banking, insurance, securities, and other financial activities of a branch, office, or department of an establishment.

Controller: Overall responsibility for managing and directing the corporation's accounting and tax functions. Responsible for all internal and external financial reporting, all internal control and accounting, all tax preparation and reporting functions.

Credit Manager: Establishes credit guidelines, extends credit to new customers and oversees collections.

Accountant: Responsibilities may include analyzing data, formulating budgets, preparing financial statements, compiling information for reports and evaluating general accounting systems.

Accounts Payable/Receivable Clerk: Prepares and maintains records of financial transactions related to bills due and incoming payments.

Bill / Account Collector: Locates and notifies customers of delinquent accounts by mail, telephone or personal visit to solicit payment. Duties include receiving payments and posting amounts to customer accounts; preparing statements to credit department if customer fails to respond; and keeping records of collection and status of accounts.

Payroll Clerk: Performs duties related to the preparation of time cards or work logs, computation of paychecks and the maintenance of payroll records.

HUMAN RESOURCES

Human Resources Manager: Areas of responsibility may include recruitment, selection, training, compensation and compliance.

Benefits Specialist: Responsible for administration of pension and savings plans, retirement calculations, computerized database development, report generation, assisting in coordination of group benefits programs and specializing in group insurance, pensions and cash compensation programs.

HR Generalist: Administers human resource policies and procedures that cover two or more functional areas. Collects and analyzes human resource data and then makes recommendations to management.

Recruitment Specialist: Recruits and places workers.

Training and Development Specialist: Conducts training and development programs for employees.

SALES & CUSTOMER SERVICE

Advertising/Marketing/Public Relations Manager: Directs overall marketing policy and strategy, determines demand for products and services, identifies potential customers and directs publicity programs. Oversees account, creative and media-service departments.

Sales Manager/Supervisor: Directs sales program, maintains contact with dealers and distributors, and directs sales representatives. Coordinates sales distributions by establishing sales territories, quotas and goals and establishes training programs for sales representatives.

Call Center Manager: This position is responsible for the overall daily operation of the Call Center. Duties include staff supervision, training, forecasting and

monitoring sales and call volumes. Managers may also be responsible for all technology issues/upgrades and using technology to meet the sales goals of the Call Center.

Customer Service/Telephone Representative: Primarily responsible for responding to inbound phone calls. Assist customers over the telephone or via the Internet in making product decisions, resolving service issues and general sales. Responsible for entering all customer orders and service issues into the computer.

Product specialist: Combines sales, marketing and technical skills to design, promote and sell a product for an organization. These professionals are involved with a product's entire life cycle -- from conception to completion -- to ensure optimal sales results for an organization's profitability.

Sales Representative/Account Executive: Markets company products and services, takes orders and resolves problems. Has an in-depth knowledge of customers' organization and demands. Acts as a solutions provider and has an ongoing, long-term relationship with a defined customer base. Maintains quality assurance with, and introduces new products and services to customer base. Can be either based as "inside" or "outside" representative.

OFFICE SUPPORT

Office Manager: Supervises and coordinates the activities of clerical and administrative support workers.

Executive Secretary / Administrative Assistant: Provides high-level administrative support by conducting research, preparing statistical reports, handling information requests and performing clerical functions such as preparing correspondence, receiving visitors, arranging conference calls and scheduling meetings. May also train and supervise lower-level clerical staff.

Data Entry Clerk: Operates data entry equipment to record and/or verify data from source documents. Corrects errors. Follows a generally standardized pattern of operations.

File Clerk: Files correspondence, cards, invoices, receipts and other records in alphabetical or numerical order or according to the filing system used. Locates and removes material from file when requested.

Mail Clerk: Distributes and collects incoming mail and processes outgoing mail. Responsibilities include determining, affixing and recording postage on registered mail and packages.

Receptionist: Answers telephone calls and personal inquiries, directs calls and visitors to appropriate parties and performs basic clerical tasks. May operate a switchboard.

Secretary: Performs routine clerical and administrative functions such as shorthand, dictation, typing, scheduling appointments, handling travel arrangements, answering routine correspondence and telephone calls.

TECHNICAL

Engineering Manager: Plans, directs or coordinates activities in such fields as architecture and engineering or research and development in these fields.

Information Technology Manager: Plans, directs or coordinates activities in such fields as electronic data processing, information systems, systems analysis and computer programming.

CAD Technician: Creates, modifies and maintains various technical drawings including construction renovation blueprints, special project drawings, etc. Works from sketches, prints or verbal instructions in accordance with established standards. May perform field verifications.

Computer Operator: Loads equipment, starts and operates computer and executes runs. Oversees the continuous operation of the electronic/data process facilities.

Computer Programmer: Converts project specifications and statements of problems and procedures to detailed logical flow charts for coding into computer language. Develops and writes computer programs to store, locate and retrieve specific documents, data and information. May program web sites.

Computer Support Specialist: Provides technical assistance to computer system users. Answers questions or resolves computer problems for clients in person, via telephone or from remote locations. May provide assistance concerning the use of computer hardware and software, including printing, installation, word processing software, electronic mail and operating systems.

Designer: Develops and designs manufactured products, such as cars, home appliances and children's toys. Combines artistic talent with research on product use, marketing and materials to create the most functional and appealing product design.

Estimator: Analyzes blueprints, specifications, proposals and other documentation to prepare time, cost and labor estimates for products, projects or services applying knowledge of specialized methodologies, techniques, principles or processes. Reviews data, prepares itemized lists, computes cost factors, prepares estimates and consults with clients, vendors or other individuals.

Graphic Designer: Designs or creates graphics to meet specific commercial or promotional needs, such as packaging, displays or logos. May use a variety of mediums to achieve artistic or decorative effects.

Laboratory/Engineering Technician: Performs assembly of gas turbine fuel controls and components in accordance with all applicable procedures. Conducts acceptance testing of numerous control systems per test specifications and proficient in several programs/processes. Alters test equipment requiring knowledge of electronic/mechanical theory pertinent to the applicable work. Analyzes and troubleshoots complex engineering data. Recognizes and resolves control and test issues beyond those specified in a test plan. Configures test set-ups for engineering investigations and document test status on a daily basis or as required by program.

Manufacturing Engineer: Establishes standards for manufacturing operations in order to reduce and control costs.

Mechanical Engineer: Performs engineering duties in planning and designing tools, engines, machines and other mechanically functioning equipment. Oversees installation, operation, maintenance and repair of such equipment as centralized heat, gas, water and steam systems.

Network & Computer Systems Administrator: Installs, configures and supports an organization's local area network (LAN), wide area network (WAN) and Internet system or a segment of a network system. Maintains network hardware and software. Monitors network to ensure network availability to all system users and performs necessary maintenance to support network availability.

System Analyst: Analyzes problems, prepares specifications and proposes appropriate data processing procedures to resolve problems.

Technical Support Specialist: Uses knowledge and skills to solve computer problems and enable computer technology to meet organization's needs.

Job Title Descriptions

PRODUCTION

Operations/Plant Manager: Plans, directs or coordinates the work activities and resources necessary for manufacturing products in accordance with cost, quality and quantity specifications.

Materials Manager: Areas of responsibility may include purchasing, shipping, receiving and warehousing of raw materials.

Production Manager/Foreman: Supervises line work such as assembly, warehousing or shipping and receiving. Plans and assigns work, recommends tools and methods and assists in problem resolution.

Purchasing Manager: Plans, directs or coordinates the activities of buyers, purchasing officers and related workers involved in purchasing materials, products and services. Areas of responsibility may include selection of vendors, insuring quality of supplies and services and acceptability of prices.

Quality Control Manager: Areas of responsibility may include auditing and evaluating quality controls and insuring established standards of quality.

Assembler: Assembles, adjusts, and fits parts of production or completes products using tools. May vary from simple and repetitive tasks to those requiring great precision.

Buyer/Purchasing Agent: Purchases materials, supplies or services and negotiates prices. Also establish and maintain relationship with vendors.

CNC Machinist: Sets up and operates a variety of CNC machine tools to produce precision parts and instruments. Includes precision instrument makers who fabricate, modify or repair mechanical instruments. May also fabricate and modify parts to make or repair machine tools or maintain machines, applying knowledge of mechanics, shop mathematics, metal properties, layout and machining procedures.

CNC Operator: Operates computer-controlled machines or robots to perform one or more machine functions on metal or plastic work pieces.

Cutting, Punching and Press Machine Operator: Sets up, operates or tends machines to saw, cut, shear, slit, punch, crimp, notch, bend or straighten metal or plastic material.

General Laborer: Performs manual or physical duties as requested, requiring limited skill or training.

Grinding, Lapping, Polishing and Buffing Machine Tool Operator: Set up, operate or tend grinding and related tools that remove excess material or burrs from surfaces, sharpen edges or corners, or buff, hone or polish metal or plastic work pieces.

Lathe and Turning Machine Tool Operator: Sets up, operates or tends lathe and turning machines to turn, bore, thread, form or face metal or plastic materials, such as wire, rod or bar stock.

Manual Machinist: Sets up and operates a variety of machine tools to produce precision parts and instruments. Includes precision instrument makers who fabricate, modify or repair mechanical instruments. May also fabricate and modify parts to make or repair machine tools or maintain industrial machines, applying knowledge of mechanics, shop mathematics, metal properties, layout and machining procedures.

Mold Maker: Sets up, operates or tends metal or plastic molding, casting or coremaking machines to mold or cast metal or thermoplastic parts or products.

Painting/Spraying Machine Operator: Sets up, operates or tends machines to coat or paint any of a wide variety of products.

Plastic Processing Machine Operator: Sets up and operates production related plastic processing machinery to produce quality parts.

Production Control Worker: Coordinates and expedites the flow of work and materials within or between departments of an establishment according to production schedules. Duties include reviewing and distributing production, work and shipment schedules; conferring with department supervisors to determine progress of work and completion dates; and compiling reports on progress of work, inventory levels, costs and production problems.

Printing Press Operator: Sets up and operates large, high volume commercial printing presses.

Print Binding/Finishing: Bind books and other publications or finish printed products by hand or machine. May set up binding and finishing machines.

Quality Control Inspector/Tester: Inspects, tests, sorts, samples or weighs non agricultural raw materials or processed, machined, fabricated or assembled parts or products for defects, wear and deviations from specifications. May use precision measuring instruments and complex test equipment.

Tool & Die Maker: Analyzes specifications, lays out metal stock, sets up and operates machine tools and fits and assembles parts to make and repair dies, cutting tools, jigs, fixtures, gauges, machinists' hand tools and die try outs.

Welder, Cutter, Solderer & Brazier: Uses hand-welding, flame-cutting, hand soldering or brazing equipment to weld or join metal components or to fill holes, indentations or seams of fabricated metal products.

Woodworking Specialist: Works in a woodworking shop engaged in tasks such as wood furniture manufacturing.

MAINTENANCE & REPAIR

Manager of Mechanics, Installers & Repairers: Supervises and coordinates the activities of mechanics, installers and repairers.

Maintenance Mechanic: Diagnoses malfunctions, orders replacement parts and insures maintenance, repair and smooth functioning of the machinery and equipment.

Maintenance & Repair Worker: Keeps machines, mechanical equipment or the structure of an establishment in repair.

CONSTRUCTION

Construction Manager: Directly supervises and coordinates activities of construction or extraction workers.

Electrician: Installs, maintains and repairs electrical wiring, equipment and fixtures.

Plumber, Pipefitter & Steamfitter: Assemble, install, alters and repairs pipelines or pipe systems that carry water, steam, air or other liquids or gases.

WAREHOUSING, TRANSPORTATION AND DISTRIBUTION

Warehousing, Transportation and Distribution Manager: Plans, directs or coordinates transportation, storage or distribution activities in accordance with governmental policies and regulations. Includes logistics managers.

Supervisor/Manager of Material Movers: Supervises and coordinates the activities of helpers, laborers or material movers.

Driver, Truck Heavy and Tractor-Trailer: Drives a tractor-trailer combination or a truck with a capacity of at least 26,000 GVW, to transport and deliver goods, livestock or materials in liquid, loose or packaged form. May be required to unload truck. May require use of automated routing equipment. Requires commercial drivers' license.

Driver, Truck Light or Delivery Services: Drives a truck or van with a capacity of under 26,000 GVW,

primarily to deliver or pick up merchandise or to deliver packages within a specified area. May require use of automatic routing or location software. May load and unload truck.

Driver/Sales Worker: Picks up and drops off packages and materials within a defined region or urban area. Most commonly they transport merchandise from a distribution center to businesses or households.

Heavy Equipment/Forklift Operator: Uses machinery to transport various objects, including goods around a warehouse and off of and onto trucks, railcars and other means of transportation. Also move materials at construction sites and in mines.

Inventory Control Coordinator: Analyzes and coordinates an organization's supply chain. Manages how a product is acquired, distributed, allocated and delivered. Also known as logistician.

Material Handler: Manually moves freight, stock or other materials or performs other unskilled general labor.

Picker and Packer: Packs by hand a wide variety of products and materials.

Shipping, Receiving & Traffic Clerk: Verifies and keeps records on incoming and outgoing shipments. Prepares items for shipment. Duties include assembling, addressing, stamping and shipping merchandise or material; receiving, unpacking, verifying and recording incoming merchandise or material; and arranging for the transportation of products.

Quality Monitor: Verifies that materials and finished products meet quality standards before distribution.

Safety Technician: Ensures safety rules and regulations are communicated and enforced. Maintains documentation of procedures.

MEDICAL PROFESSIONALS

Medical Assistant: Performs administrative and certain clinical duties under the direction of physician. Administrative duties may include scheduling appointments, maintaining medical records, billing and coding for insurance purposes. Clinical duties may include taking and recording vital signs and medical histories, preparing patients for examination, drawing blood and administering medications as directed by physicians.

Medical Technician: Examines and analyzes body fluids, tissue and cells. May perform routine or complex tests and procedures. Interprets results and relays them to physicians.

Nurse, Registered: Assesses patient health problems and needs, develops and implements nursing care plans and maintains medical records. Administers nursing care to ill, injured, convalescent or disabled patients. May advise patients on health maintenance and disease prevention or provide case management. Licensing or registration required.

Nurse Manager/Unit Director: Plans and implements the overall nursing policies, procedures and services for a unit and/or shift. Generally manages nurses and clinical technicians. Relies on experience and judgement to plan and accomplish goals. Typically reports to an executive.

HOUSEKEEPING

Housekeeper/Cleaner: Follows established procedures for cleaning and straightening rooms and disinfecting or sterilizing equipment and supplies.

Janitor: Performs cleaning and custodial activities in order to maintain the clean and orderly condition of the workplace.

Not all positions are listed. Some occupation descriptions were prepared by the Bureau of Labor Statistics:
<http://www.bls.gov/ncs/ocs/sp/ocbl0758.pdf>

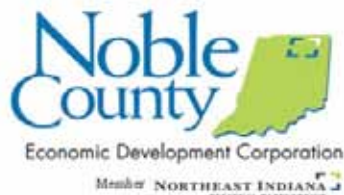
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