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Employee Benefits Survey Report
Lawrence, Kansas
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Purpose of the Study
The Lawrence Chamber of Commerce and the Lawrence City Commission requested this study. Its purpose is to provide area businesses with information about the benefit packages that major employers in Lawrence and Douglas County use to attract and retain employees.

In this report, a wide variety of benefits are systematically recorded and broken down by type of business and size of company. The information is reported in a way that provides complete information while protecting the confidentiality of the companies surveyed. Of the 102 businesses that were asked to respond to this telephone survey, 67 responded. In total, the businesses surveyed employ 7,810 people.

Thanks and appreciation are extended to all respondents, who patiently endured a long list of questions in cooperation with this survey.

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Methodology

Companies were selected for this survey according to several specific criteria. Initially, a complete listing of Lawrence companies was found in the Kansas Business Directory for 1996. Those with employment categories showing less than 10 employees were eliminated. (There was one company with 9 employees in the survey, indicating it decreased in size between the time the names were selected and the time the survey was taken.) This produced a list of over 600 companies within Lawrence. Various categories of companies were then eliminated as being outside the field of interest, such as those in the retail trades, all eating establishments, and all educational institutions, which reduced the list to 98. Four companies that moved into Lawrence after this initial list was established were added, yielding a list of 102 potential respondents. Human Resources people at 67 companies responded to the telephone survey.

Survey questions were intentionally open ended in many cases in anticipation of a wide variety of responses that could not be easily categorized in advance. This turned out to be true; the range of differences in some benefit categories was staggering. One such category, prescription drug costs, could not be categorized even after the survey.

Responses to the questions are presented as a percentage of those who responded. Unlike data presented in previous survey reports, it is not feasible to apply these results to the "employer population" at large, since the companies included in this survey represent too small and specialized a sample.

Data will be presented primarily in table form. An overall averaging is presented with details based on 1) the number of companies surveyed who offer the benefit, and 2) the numbers of employees who receive the benefit. Accompanying each table will be a descriptive sentence providing an example of how the data should be interpreted. Responses are then broken down into major industries as follows: a) manufacturing; b) wholesale and transportation; c) finance, insurance and real estate; and d) service industries, based on the Federal Standard Industrial Classification (SIC) codes under which the companies were listed. In many cases, companies are listed under several code categories. The one that was determined to best define the "primary" business was selected. There are two public (governmental) organizations included in the survey and their numbers are included in the "Overall" tally, but for confidentiality reasons they are not broken out as a separate category. Finally, a breakout by company size is provided, with a count of 100 employees used as the dividing point between smaller and larger companies.

On the pages following each major table, two graphs of the "overall" column distribution of responses are presented. The top one will show the distribution of company benefits based on the percent of companies that offer the benefit. The bottom one will show the distribution of company benefits weighted by the number of employees who receive the benefit.

A careful look at the explanations provided with the first of the major tables (Table 3a on page 4) will help the reader understand the conventions applied throughout the report.

The respondents from those companies surveyed will wonder about the commuting data that was collected during this survey. A rough count was made of the numbers of employees who come to work from outside Douglas County. It will be combined with figures gathered from Lawrence residents in the second Retail Preferences Survey, conducted last Christmas, which measured how many people go to work outside Douglas County. It will be released in a separate report later this year.

About the Report

The decision was made to present this report printed in landscape mode after the table format was resolved. The inclusion of the "company size" breakout necessitated a choice to either duplicate all of the tables or to widen the existing tables by two additional columns. We felt that the information is more easily comprehended and compared when the entire range of information on a given benefit is consolidated in a single location.

Companies Responding to the Survey

Table 1: Companies Responding to the Survey: Breakout Information	Overall	Manufac-turing	Wholesale / Trans-portation	Finance, Insurance, & Real Estate	Services	Less than 100 Empl's	More than 100 Empl's
Number of Companies	67	33	6	9	17	47	20
Percent of Companies	100%	49%	9%	13%	25%	70%	30%

The 67 companies surveyed accounted for 7,810 employees in Lawrence. The smallest company had 9 employees and the largest had over 1,000. Since not all benefits apply to all employees, the respondents were requested to provide information regarding the benefit package that covered the "core" employees of the business. For example, some companies provided one set of benefits for management or administrative staff, but the bulk of their employees, the ones that actually conduct the core business, have another. It is these core employees that are represented by the benefits surveyed and presented here, and who constitute 87% (6,785) of the total number of employees.

Table 2: Employee Counts	Overall	Mfrs	Whol/Tran	F I RE	Services	< 100	> 100
Total Employees in Survey	7810	4778	662	357	1412	1463	6334
Total Covered by Benefits Defined in Survey	6785	4079	627	286	1227	1277	5495
Range of Company Sizes	9-1000+	10-1000+	15-494	9-140	12-490	9-80	102-1000+
Range of Employees Covered	7-900+	10-900+	10-468	7-126	8-490	7-80	68-900+

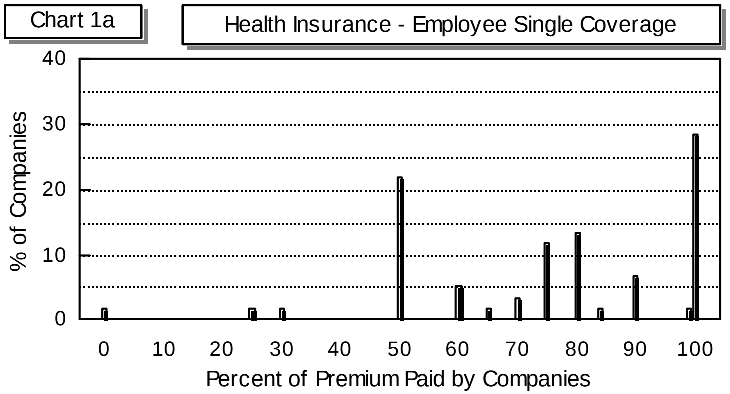
Benefits as a Percentage of Salary

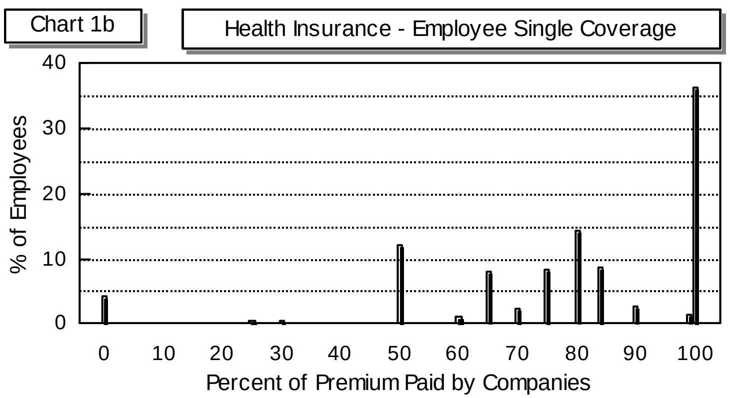
The first question of the survey sought to identify what percentage of salaries was made up of benefits. Responses received indicated that this number is not readily known, or is calculated in completely different ways, making comparisons impossible. Therefore, this measure has been dropped from the report.

Health Insurance Provided for the Employee (Single Coverage)

Table 3a: Health Insurance Provided for Employees (Single Coverage)	Overall	Mfrs	Whol/Tran	F I RE	Services	< 100	> 100
Companies Offering	97%	100%	100%	100%	88%	96%	100%
Average Portion of Premium Paid by Company	75%	72%	86%	74%	77%	75%	76%
Most Common Rates Paid by Companies (see Chart 1a)	100%	100% / 50%	100%	90% / 75%	100%	100% / 50%	100% / 50%
Percentage of Companies Paying Most Common Rates	28%	26% each	50%	29% each	43%	28% / 23%	30% / 18%
Employees Receiving	99%	100%	100%	100%	94%	95%	100%
Average Portion of Premium Paid Received by Covered Employees	79%	78%	95%	69%	71%	73%	80%
Most Common Rates Received by Employees (see Chart 1b)	100%	100%	100%	75%	65%	50% / 100%	100%
Percentage of Employees Receiving Most Common Rates	36%	38%	85%	40%	51%	28% / 24%	39%
Range of Coverage	0-100%	0-100%	50-100%	50-90%	30-100%	25-100	0-100

Please note the following information in the top half of the first data column of this table (labeled "Overall"): 97% of companies surveyed offer health insurance to their employees. Those who do not offer it seem to be ones that hire part-time people to conduct their core business. The companies offering this benefit pay, on average 75% of the premium for employee single coverage, with a rate of 100% paid being the most common. The 100% rate is paid by 28% of the companies. The reported low end of the range is 0%, which means that the company offers employees the advantages of a group plan, but pays none of the premium. This is not the same as not offering the benefit at all.





Continuing into the bottom half of the first column: of all of the employees covered by the benefits surveyed, 99% are provided health insurance by their companies and receive, on average, 79% of their premiums paid. The most common rate paid, once again, is 100%, which is enjoyed by 36% of employees.

As a further example of how to read these tables, please note the following in the bottom half of the Manufacturers column: All employees of manufacturing companies are offered health insurance coverage for themselves. Thirty-eight percent of them enjoy fully-paid coverage while, on average, 78% of the premiums are paid by the companies.

The distribution of the coverages described in this first "Overall" column in Table 3a are shown in these two charts. Please note that the top chart corresponds to the top portion of the table column, companies offering the benefit, and the bottom chart corresponds to the bottom of the column, employees receiving the benefit. This convention will be repeated throughout the report.

To highlight what these charts show, note in Chart 1a that the highest bar indicates that 28% of companies surveyed pay 100% of the employee single coverage health insurance premium. The second most common number is 50% of the premium, which is paid by approximately 22% of companies. There are several companies that pay rates in between 50% and 100%, but very few that pay less than 50%.

Chart 1b shows the same information from the point of view of the employees receiving the benefit. Note that 36% of all employees enjoy full coverage of their personal health insurance premiums. Also note that about 4% of all employees have none of their personal health insurance premiums paid. Both of these counts are higher than the proportionate number of companies offering the benefit, indicating that companies with larger numbers of employees offer these rates. Note also that about 12% of employees receive half of their personal health insurance premiums from their employers, which is lower than the 22% of companies that offer this benefit. This indicates that, in general, smaller companies are offering this rate.

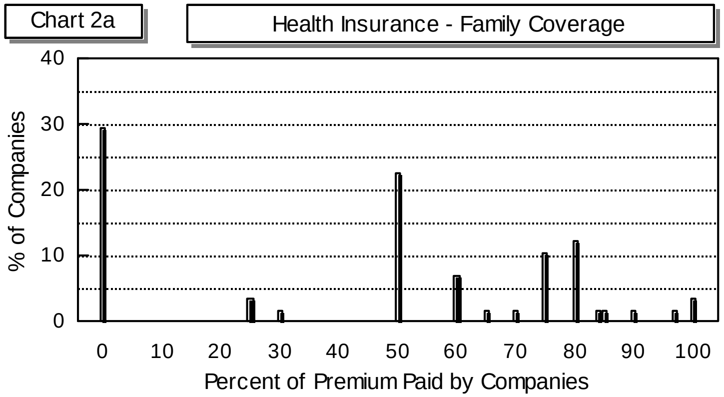
Charts that show comparatively lower percentages of employees receiving the benefit than companies offering the benefit indicate that, in general, it is the smaller companies that are offering that particular rate. Conversely, if the employee percentage is higher than the company percentage, then it may be interpreted that larger companies generally offer this rate. This is not to say, however, that <u>all</u> small or large companies fit these generalizations.

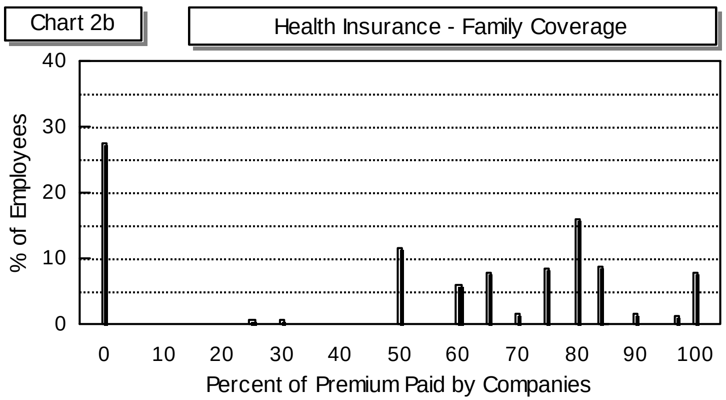
Health Insurance Provided for the Employee's Family

Table 3b: Health Insurance Provided for Family of Employee	Overall	Mfrs	Whol/Tran	F I RE	Services	< 100	> 100
Companies Offering	94%	100%	83%	100%	82%	92%	100%
Average Portion of Premium Paid by Company	46%	48%	40%	53%	35%	41%	58%
Most Common Rates Offered by Companies (see Chart 2a)	0% / 50%	50% / 0%	50% / 0%	75%	0%	0% / 50%	0% / 80%
Percentage of Companies Offering Most Common Rates	29% / 22%	26% each	40% each	29%	46%	32% / 27%	24% / 18%
Employees Receiving	99%	100%	98%	100%	94%	93%	100%
Average Portion of Premium Paid Received by Covered Employees	53%	46%	85%	53%	47%	44%	55%
Most Common Rates Received by Employees (see Chart 2b)	0%	0% / 80%	100%	75%	65%	50% / 0%	0%
Percentage of Employees Receiving Most Common Rates	27%	35% / 25%, respectively	76%	40%	51%	31% / 26%	28%
Range of Coverage	0-100%	0-100%	0-100%	0-80%	0-85%	0-100	0-100

Please note the following information in the top half of the first data column of this table (labeled "Overall"): Of the companies surveyed, 94% offer health insurance to cover the family of the employee. These companies pay, on average, 46% of the benefits, with a low of 0% and high of 100%. Of the companies that offer this, 29% pay none of the premium, which is the most common. This means that the company offers employees the advantages of a group plan for their families, but pays none of the premium. This is not the same as not offering the benefit at all. Twenty-two percent of companies pay 50% of the premium, which is the next most common figure. For the full distribution of these rates, see the top chart on the next page.

From the employee viewpoint, as shown in the bottom half of the first column, 99% of all employees covered by the benefits represented in this survey are offered health insurance for their families. On average, 53% of their premiums are paid by the companies. The most common rate, however, is 0%,





which accounts for 27% of covered employees. The full range of distribution of the premiums paid is shown in Chart 2b.

As a further example of how this table can be read, note the following: In the finance, insurance, and real estate field, 100% of the employees have health insurance provided for their families, with an average of 53% of the premiums paid by the employers. (The fact that 53% is the average rate paid by companies and also the average rate received by employees is coincidental.) The most common rate paid is 75% of the premium, which is offered by 29% of the companies and enjoyed by 40% of employees in this field. The range of possible amounts paid by employers runs from none to 80%.

The distribution of the coverages described in this first “Overall” column in Table 3b, are shown in these two charts. Please note that the top chart corresponds to the top portion of the table column, companies offering the benefit, and the bottom chart corresponds to the bottom of the column, employees receiving the benefit.

To highlight what these charts show, note in Chart 2a that the highest bar indicates that 29% of companies surveyed pay none of the employee’s family coverage health insurance premium. The second most common number is 50% of the premium, which is paid by approximately 22% of companies. There are several companies that pay rates greater than 50%, but very few that pay between 0% and 50%.

Chart 2b shows the same information from the point of view of the employees receiving the benefit. Note that only 8% of all employees enjoy full coverage of their family health insurance premiums. Also note that 27% of all employees have none of their family health insurance premiums paid.

Charts that show comparatively lower percentages of employees receiving the benefit than companies offering the benefit indicate that, in general, it is the smaller companies that are offering that particular rate. Conversely, if the employee percentage is higher than the company percentage, then it may be interpreted that larger companies generally offer this rate. This is not to say, however, that <u>all</u> small or large companies fit these generalizations.

Prescription Plans

Table 4: Prescription Plans	Overall		Mfrs	Whol/Tran	F I RE	Services		< 100	> 100
Offered by Company	88%		91%	100%	89%	77%		85%	95%
Received by covered employees	94%		93%	100%	98%	89%		86%	95%

Of the companies surveyed, 88% offer a prescription drug (Rx) plan as part of their health benefits, while 94% of employees are covered by a Rx plan.

Table 4 highlights the offering of Rx plans and should be read as follows: Of the companies in the services category, 77% offer their employees a prescription plan of some sort; of the employees who work in the services category, 89% are covered by a prescription plan of some sort. Note that the weighted average of the employees receiving the benefit is higher than the average of the number of companies offering the benefit. In this particular case, this means that companies with more employees are more likely to offer this benefit. In some other measures, the reverse is true, and will be evident when the figure for company offerings is larger than the figure representing that received by employees.

There are numerous methods used by companies to calculate the Rx costs that employees pay. There are a number of plans that have straight co-pay amounts. Of these, the average cost for a generic Rx is $8.16, while a brand name Rx averages $10.92. The most common costs for generic are $5 (49%) and $10 (16%) and for brand name Rx are $10 (49%) and $15 (22%). Some plans offer straight discounts from the full cost of the medication (25% <u>off</u> full price) while some approach it differently (25% <u>of</u> full price). Some have medical deductible amounts that have to be met before discounts apply, and some are a combination of a flat fee and percentage of costs.

Considering all of these differences, it is impossible to establish which, if any, of the plans offered is “usual or customary.” The fact that a plan is offered at all is sufficient for the purposes of this report. Differences in the benefit offerings between industry classifications and in regard to company size provide necessary information.

Disability Coverage: Short-Term

Table 5a: Short-Term Disability	Overall	Mfrs	Whol/Tran	F I RE	Services	< 100	> 100
Companies Offering	57%	73%	33%	67%	29%	49%	75%
Average Portion of Costs Paid by Companies	93%	92%	88%	100%	86%	92%	93%
Most Common Percentage Paid by Companies (see Chart 3a)	100%	100%	100% / 75%	100%	100%	100%	100%
Percentage of Companies Paying Most Common Percentage	84%	87%	50% each	100%	60%	77%	93%
Employees Receiving	76%	89%	76%	74%	21%	45%	83%
Average Portion of Cost Payment Received by Covered Employees	94%	92%	99%	100%	97%	94%	94%
Most Common Percentage Received by Employees (see Chart 3b)	100%	100%	100%	100%	100%	100%	100%
Percentage of Employees Receiving Most Common Percentage	93%	92%	98%	100%	91%	85%	94%
Range of Coverage	0-100%	0-100%	75-100%	100-100%	50-100%	50-100	0-100

Please note the following information in the top half of the first data column of this table (labeled “Overall”): 57% of the companies surveyed have a Short- Term Disability plan of some sort. In general, the companies that offer them pay for 93% of the cost, although the range is 0% to 100% with 84% of companies offering plans paying all of the costs. Because of the way the question was framed, the definition of “costs” is not entirely clear. It was expected that it meant premiums for commercial disability insurance. However, it appears that in some cases, upon an official medical diagnosis of “disability,” companies simply carry employees on the payroll at a percentage of their salary rate, if not at full salary. In this case, the costs would be payroll and not premiums.

Additionally, the matter is complicated by some companies’ use of employee earned sick days as short-term disability days. After the data had been collected, a question was posed as to the number of companies who require that employees sick days be depleted <u>before</u> disability pay would

Chart 3a

Short-Term Disability Coverage

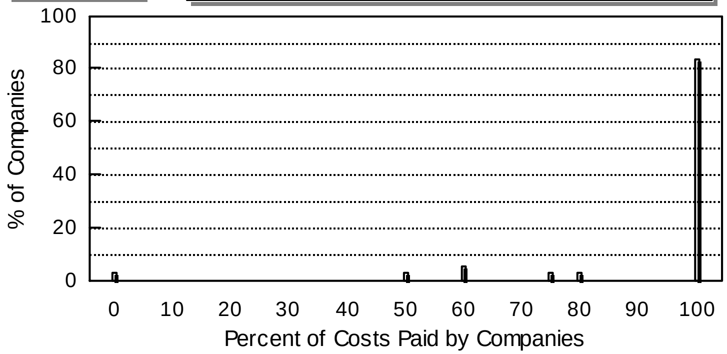
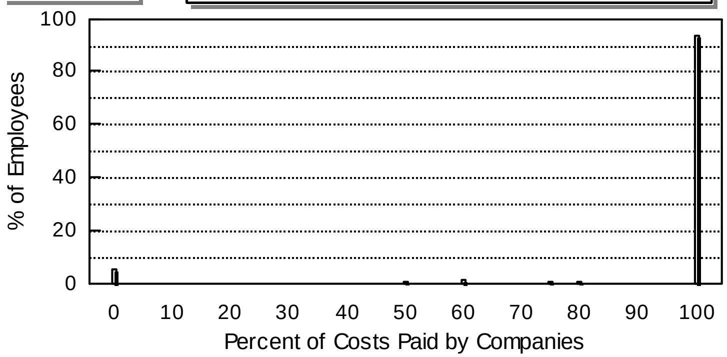


Chart 3b

Short-Term Disability Coverage



commence, or that the employees accrued sick days, are, in fact, the total of their potential disability benefit. (Sick day accrual analysis can be found on page 24.)

A review of the completed survey forms yielded some interesting facts. First, like the prescription plan analysis, it is not possible to discern any "usual or customary" way this benefit is administered. Second, many of the companies that seem to require sick days to be used as short-term disability time allow the accrual of unused sick days well beyond the number that could potentially be accumulated in a year. In these cases, the employee can use these days first for full pay. After that, a full pay or reduced pay provision applies. Of those companies who allow the carryover of sick days, the maximums allowed range from 4 weeks to 6 months to, in a few cases, an unlimited number of days.

An example of how to read this table follows: Only 45% of employees who work for companies with less than 100 employees are covered for short-term disabilities. Those who are covered, however, have 94% of the costs paid by the company. These costs may include the payment of disability insurance premiums or the simple continuation of pay by the company. The most common rate of coverage by companies is 100%. Eighty-five percent of the employees in these companies enjoy this full coverage.

The distribution of the coverages described in this first "Overall" column in Table 5a are shown in these two charts: 3a and 3b. Please note that the top chart corresponds to the top portion of the table column, companies offering the benefit, and the bottom chart corresponds to the bottom half of the column, employees receiving the benefit. The results shown in these particular charts make it prudent to reiterate that the results shown here are for those companies who report that they offer short term disability coverage of some sort and not all surveyed companies.

Disability Coverage: Long-Term

Table 5b: Long-Term Disability	Overall	Mfrs	Whol/Tran	F I RE	Services	< 100	> 100
Companies Offering	63%	61%	33%	78%	42%	47%	81%
Average Portion of Costs Paid by Companies	91%	92%	100%	86%	90%	89%	95%
Most Common Percentage Paid by Companies (see Chart 4a)	100%	100%	100%	100%	100%	100%	100%
Percentage of Companies Paying Most Common Percentage	82%	78%	100%	86%	80%	81%	83%
Employees Receiving	80%	93%	10%	100%	49%	58%	85%
Average Portion of Cost Payment Received by Covered Employees	94%	93%	100%	97%	97%	95%	94%
Most Common Percentage Received by Employees (see Chart 4b)	100%	100%	100%	100%	100%	100%	100%
Percentage of Employees Receiving Most Common Percentage	85%	81%	100%	97%	93%	91%	85%
Range of Coverage	0-100%	50-100%	100-100%	0-100%	50-100%	0-100	50-100

Please note the following information in the top half of the first data column of this table (labeled “Overall”): 63% have a Long-Term Disability plan. The average coverage paid by companies is 91% of the costs involved, with 82% of companies paying all of the costs. As with the short-term disability analysis (page 10), the definition of “costs” is not entirely clear, and may involve more than simply the premiums for commercial disability insurance. Also, like the short-term disability results, there is no usual or customary way to administer this benefit. The results presented here represent the figures reported by the companies and are subject to their own definitions of cost. With that thought in mind we continue with the explanation of Table 5b. Of the employees who work for the companies surveyed, 80% receive a long term disability benefit of some sort. The average percent of the cost of the benefit that they receive that is covered by the company is 94%. Full coverage is enjoyed by 85% of the employees who are covered by long term disability plans.

Chart 4a

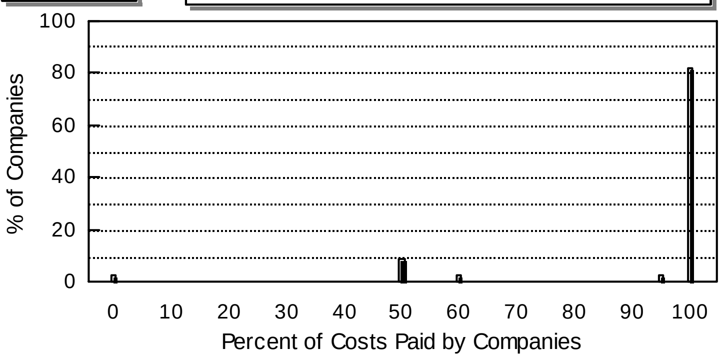
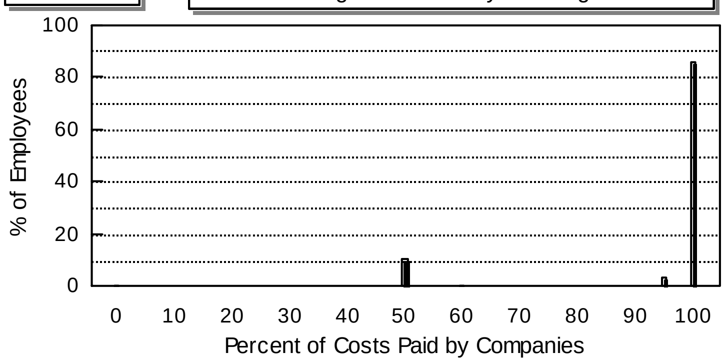


Chart 4b



An example of how to read this table follows: Only 61% of manufacturing companies offer long-term disability coverage to their employees. Those that do, however, pay 92% of the costs. These costs may include the payment of disability insurance premiums or the simple continuation of a portion of standard pay by the company. The most common rate of coverage, offered by 78% of these companies, is 100%.

The distribution of the coverages described in this first "Overall" column in Table 5b, are shown in these two charts. Please note that the top chart corresponds to the top portion of the table column, companies offering the benefit, and the bottom chart corresponds to the bottom half of the column, employees receiving the benefit. The results shown in these particular charts make it prudent to reiterate that the results shown here are for those companies who report that they offer long term disability coverage of some sort and not all surveyed companies.

In general, charts that show comparatively lower percentages of employees receiving the benefit than companies offering the benefit indicate that, in general, it is the smaller companies that are offering that particular rate. Conversely, if the employee percentage is higher than the company percentage, then it may be interpreted that larger companies generally offer this rate. This is not to say, however, that <u>all</u> small or large companies fit these generalizations. In this case, the numbers are too close to indicate a difference.

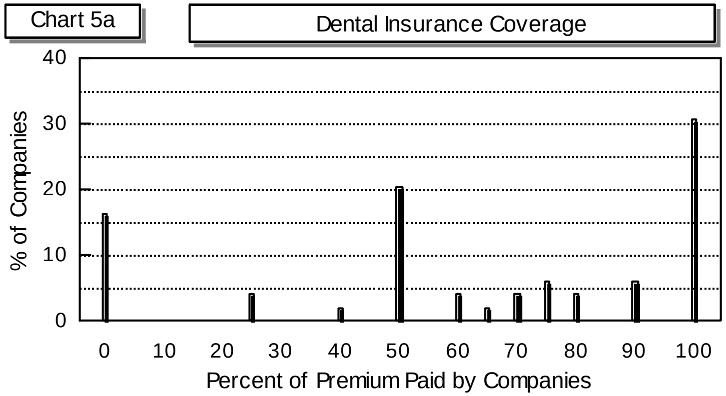
Dental Plans

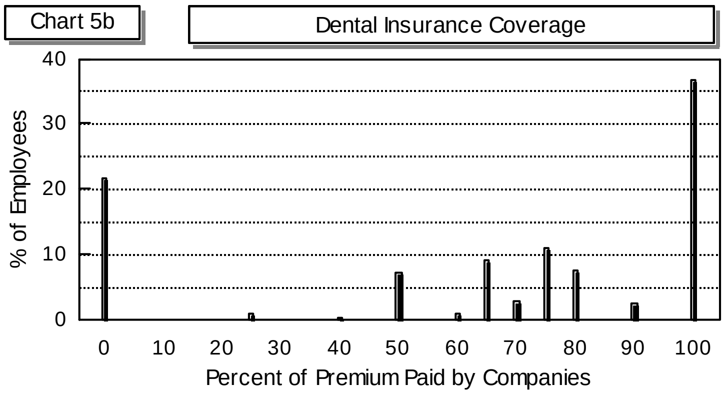
Table 6: Dental Plans	Overall	Mfrs	Whol/Tran	F I RE	Services	< 100	> 100
Offered by Company	78%	79%	67%	100%	65%	75%	85%
Average Percentage of Cost Paid by Companies	63%	53%	81%	63%	77%	63%	62%
Most Common Percentage Paid by Companies	100%	0% / 100%	100%	50%	100%	100% / 50%	100%
Percentage of Companies Paying Most Common Percentage	31%	24% each	50%	38%	60%	29% / 27%	33%
Received by Employees	85%	81%	92%	100%	84%	71%	89%
Average Percentage of Cost Paid by Companies	65%	60%	95%	37%	67%	57%	67%
Most Common Percentage Paid by Companies	100%	100%	100%	0%	65%	50% / 100%	100%
Percentage of Employees Receiving Most Common Percentage	37%	39%	90%	45%	58%	26% / 25%	39%
Range of Coverage	0-100%	0-100%	50-100%	0-100%	0-100%	0-100%	0-100%

Please note the following information in the top half of the first data column of this table (labeled “Overall”): 78% of companies have a Dental Plan, with the company paying 63% of the costs, on average, with 31% offering full coverage. In many cases, the dental insurance is a part of the health insurance plan and, therefore, is recorded at the same rate of coverage as the health insurance premium.

Continuing into the bottom half of the first column, of all of the employees covered by the benefits surveyed, 85% are provided a dental plan by their companies and receive, on average, 65% of their costs paid. The most common rate paid, once again, is 100%, which is enjoyed by 37% of employees.

As a further example of how to read these tables, please note the following: All employees of F.I.R.E. companies are offered a dental plan of some sort.





However, 45% of them have none of the costs of this coverage paid by their employers even though the average amount of the costs that employees in this field receive is 37%.

The distribution of the coverages described in this first "Overall" column in Table 6, are shown in these two charts. Please note that the top chart corresponds to the top portion of the table column, companies offering the benefit, and the bottom chart corresponds to the bottom of the column, employees receiving the benefit.

To highlight what these charts show, note in Chart 5a that the highest bar indicates that 31% of companies surveyed pay 100% of the costs of dental coverage for employees. The second most common number is 50% of the costs, which are paid by approximately 21% of companies. The rates paid by companies range from none to 100%.

Chart 5b shows the same information from the point of view of the employees receiving the benefit. Note that 37% of all employees enjoy full coverage of their dental plan. Also note that about 22% of all employees have none of the costs of their dental plans paid. Both of these counts are higher than the proportionate number of companies offering the benefit, indicating that companies with larger numbers of employees offer these rates. Note also that about 8% of employees receive half of the costs of their dental plans paid by their employers, which is lower than the 21% of companies that offer this benefit. This indicates that smaller companies offer this rate.

Charts that show comparatively lower percentages of employees receiving the benefit than companies offering the benefit indicate that, in general, it is the smaller companies that are offering that particular rate. Conversely, if the employee percentage is higher than the company percentage, then it may be interpreted that larger companies generally offer this rate. This is not to say, however, that <u>all</u> small or large companies fit these generalizations.

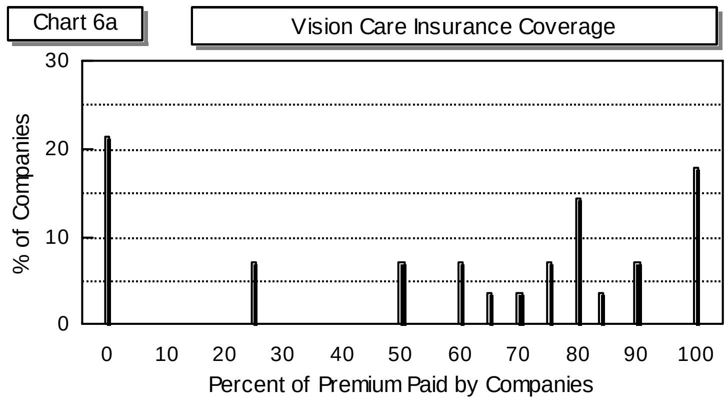
Vision Care Plans

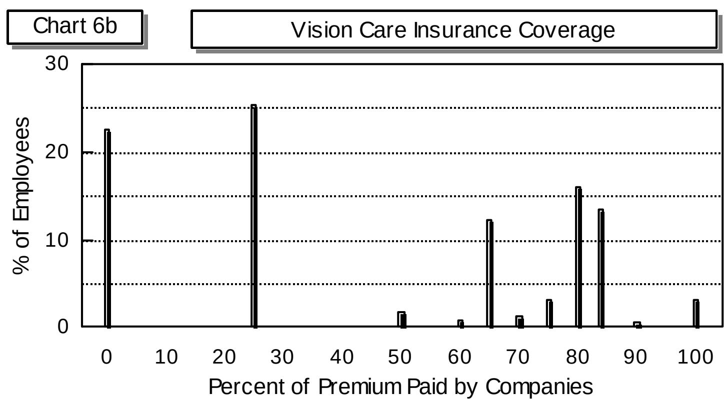
Table 7a: Vision Plan	Overall	Mfrs	Whol/Tran	F I RE	Services	< 100	> 100
Companies Offering	46%	52%	17%	67%	29%	43%	55%
Average Percentage of Cost Paid by Companies	59%	51%	50%	45%	88%	69%	37%
Most Common Percentage Paid by Companies	0%	0% / 80%	50%	0%	100%	100%	0%
Percentage of Companies Paying Most Common Percentage	21%	27% / 20%	100%	40%	60%	26%	44%
Employees Receiving	63%	67%	8%	92%	54%	51%	66%
Average Percentage of Cost Paid by Companies	47%	34%	50%	23%	71%	65%	43%
Most Common Percentage Paid by Companies	25%	25%	50%	0%	65%	75% / 100%	25%
Percentage of Company's Employees Receiving Most Common Percentage	25%	40%	100%	69%	75%	20% each	29%
Range of Coverage	0-100%	0-100%	50-50%	0-90%	65-100%	0-100%	0-84%

Please note the following information in the top half of the first data column of this table (labeled "Overall"): 46% of companies offer a vision plan, with the companies paying 59% of the costs, on average. In 21% of companies, none of the costs are covered. In some cases, vision care is a part of the health insurance plan and, therefore, is recorded at the same rate of coverage as the health insurance premium.

Continuing into the bottom half of the first column, of all of the employees covered by the benefits surveyed, 63% are provided a vision care plan by their companies and receive, on average, 47% of their costs paid. The most common rate paid is 25%, which is enjoyed by 25% of employees.

As a further example of how to read these tables, please note the following: 51% of employees of companies with less than 100 employees are offered a





vision care plan of some sort. Slightly over 20% of the employees have 75% of their costs paid by the companies and slightly under 20% have 100% of the costs paid. The average amount of the costs that are paid for employees in this field is 65%.

The distribution of the coverages described in this first "Overall" column in Table 7a, are shown in these two charts. Please note that the top chart corresponds to the top portion of the table column, companies offering the benefit, and the bottom chart corresponds to the bottom half of the column, employees receiving the benefit.

To highlight what these charts show, note in Chart 6a that the highest bar indicates that 21% of companies surveyed pay none of the costs of vision care for employees. The rates paid by companies vary widely and range from none to 100% of the costs.

Chart 6b shows the same information from the point of view of the employees receiving the benefit. Note that 25% of all employees have 25% of the costs of their vision plan paid by their companies. Also note that about 23% of all employees have none of the costs of these plans paid.

Most companies that provide some coverage for eye exams do so within the medical insurance plan. Others provide discounts on glasses through specific providers. In one case, a manufacturer provides free safety glasses to all employees. In all, 51% of the companies surveyed cover some portion of the costs of eye exams and 66% of employees receive this benefit. Note that these percentages are slightly higher than the the figures presented for those offering and receiving a formal vision plan.

Charts that show comparatively lower percentages of employees receiving the benefit than companies offering the benefit indicate that, in general, it is the smaller companies that are offering that particular rate. Conversely, if the employee percentage is higher than the company percentage, then it may be interpreted that larger companies generally offer this rate. This is not to say, however, that all small or large companies fit these generalizations.

Provision for Eye Exams

Table 7b: Coverage for Eye Exams	Overall	Mfrs	Whol/Tran	F I RE	Services	< 100	> 100
Companies Offering	51%	61%	17%	67%	29%	47%	60%
Employees Receiving	66%	73%	8%	92%	54%	52%	70%

Vacation Time Earned in General and After One Year on the Job

Table 8a: Vacation Days after 1 Year	Overall	Mfrs	Whol/Tran	F I RE	Services	< 100	> 100
Companies Offering	99%	100%	100%	100%	94%	98%	100%
Average number of days offered after 1 year on the job	8.1	7.6	5.8	10.1	8.4	7.9	8.6
Most common number of days offered after 1 year on the job	10	10 / 5	5	10	10 / 5	5 / 10	10
Percentage of companies offering the most common number	50%	49% / 46%	83%	89%	50% / 38%	46% / 44%	65%
Employees Receiving	99%	100%	100%	100%	98%	98%	100%
Average number of days received after 1 year on job	8.3	8.3	5.1	10.2	7.3	7.7	8.4
Most common number of days received after 1 year on the job	10	10	5	10	5	5	10
Percentage of employees receiving the most common number	51%	66%	98%	85%	55%	50%	53%
Range after 1 Year	4-13	4-12	5-10	10-11	5-12	5-13	4-13

Please note the following information in the top half of the first data column of this table (labeled “Overall”): 99% of the companies surveyed allowed employees to earn vacation benefits. This is another area in which companies have a wide variety of policies regarding when employees can actually take vacation days. In order to get figures that could be compared among companies, it was necessary to ignore the many policy differences and limit the responses to a basic numbers of days at the specified time periods. The 1-year and 10-year time periods were selected.

After one year on the job, the average number of days earned was 8, with a range of 4 to 13. The most common numbers of vacation days allowed are 10 (by 50% of companies) and 5 days (by 40% of companies). Differences between what is offered by companies and what is received by a weighted count of covered employees are minimal for this benefit with a singular exception. If you run a services company, you can happily report that half of

Chart 7a

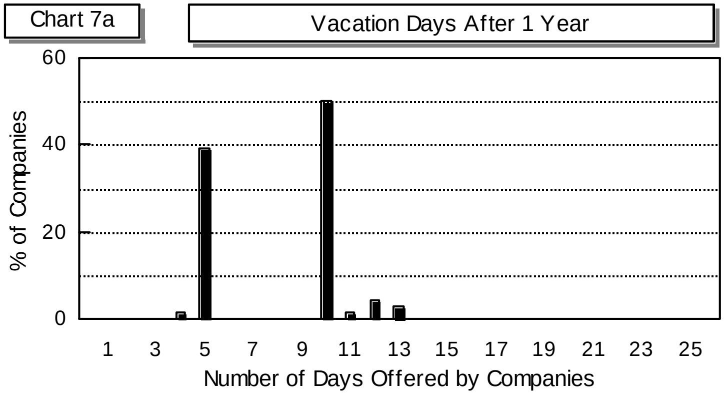
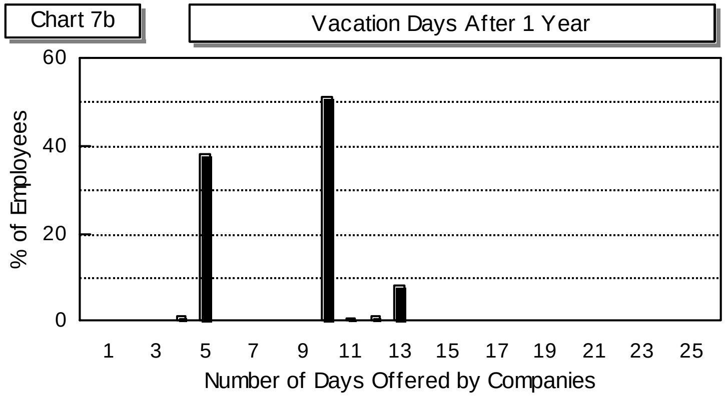


Chart 7b



your peer companies offer 10 days of vacation time after one year on the job. However, if you are a services employee, you must accept the fact that more than half of your peers earn only five days of vacation time after working for the company for one year. This is also shown in the lower average number of days received by employees (7.3) than offered by companies (8.4). The general implication of this is that companies with more employees offer the lower benefit.

The distribution of the coverages described in the “Overall” column in Table 8a, are shown in these two charts. Please note that the top chart corresponds to the top portion of the table column, companies offering the benefit, and the bottom chart corresponds to the bottom half of the column, employees receiving the benefit.

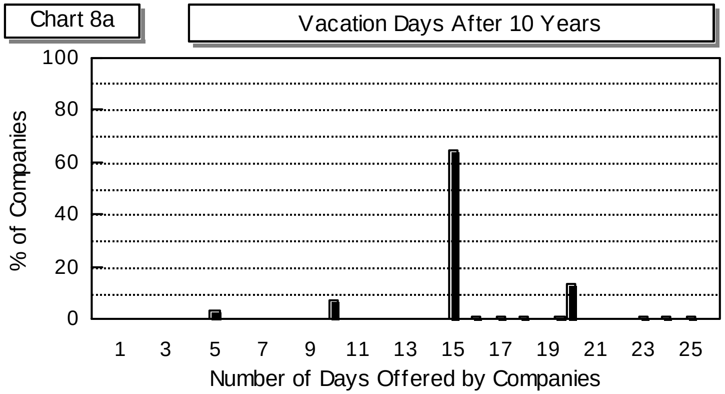
Charts that show comparatively lower percentages of employees receiving the benefit than companies offering the benefit indicate that, in general, it is the smaller companies that are offering that particular rate. Conversely, if the employee percentage is higher than the company percentage, then it may be interpreted that larger companies generally offer this rate. This is not to say, however, that <u>all</u> small or large companies fit these generalizations. In these particular charts, the differences are exceedingly small.

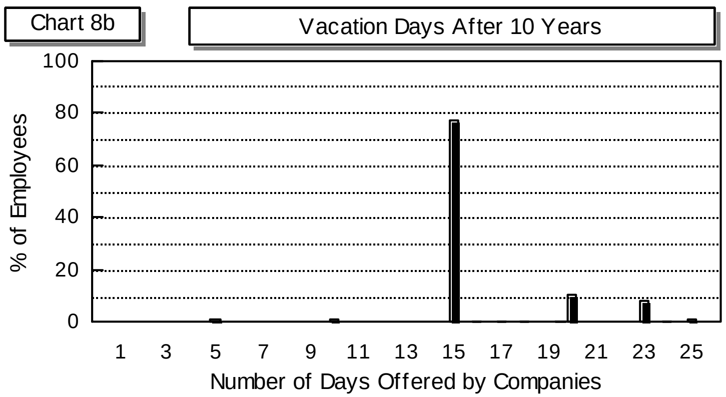
Vacation Time Earned After Ten Years on the Job

Table 8b: Vacation after 10 Years	Overall	Mfrs	Whol/Tran	F I RE	Services	< 100	> 100
Average number of days offered after 10 years on the job	15.6	14.9	14.2	16.2	16.3	15.1	16.7
Most common number of days offered after 10 years on the job	15	15	15	15	15 / 20	15	15
Percentage of companies offering the most common number	65%	84%	50%	67%	38% / 25%	60%	75%
Avg number of days received after 10 years on job	16.2	15.3	15.2	15.4	16.6	15.1	16.4
Most common number of days received after 10 years on the job	15	15	15	15	15	15	15
Percentage of employees receiving the most common number	77%	91%	88%	79%	58%	67%	80%
Range after 10 Years	5-25	5-20	10-20	15-20	5-25	5-24	15-25

Please note the following information in the top half of the first data column of this table (labeled "Overall"): After 10 years on the job, the average number of days earned was about 15½. The most common number of days earned was 15 days, offered by 65% of the companies. In the bottom half of this column, which shows the benefit received by all covered employees represented in the survey, the average amount of vacation earned after 10 years on the job is over 16 days. The most common number was still 15 days, enjoyed by 77% of all employees.

It is in this category that the Range figures at the bottom of the table really stand out. There is a wide variation in the number of vacation days offered after 10 years on the job. Note that the low end of 5 days is practiced in the manufacturing and service industries, but not in the Wholesale/Transportation or F.I.R.E. industries. In addition, it can be seen that it is only practiced by companies with fewer than 100 employees. Please keep in mind that this includes only companies that responded to the survey. There may be others within the defined field of interest that could not be reached that would give a different impression.





The distribution of the coverages described in the “Overall” column in Table 8b, are shown in these two charts. Please note that the top chart corresponds to the top portion of the table column, companies offering the benefit, and the bottom chart corresponds to the bottom half of the column, employees receiving the benefit.

To highlight what these charts show, note in Chart 8a that the highest bar indicates that 65% of companies surveyed offer employees 15 days of vacation after 10 years on the job. The second most common number is 20 days, which is offered by approximately 13% of companies. The range of the number of days offered by companies is 5 to 25.

Chart 8b shows the same information from the point of view of the employees receiving the benefit. Note that 77% of all employees enjoy 15 days of vacation after 10 years on the job. On this particular set of charts, some very small figures register as bumps on the horizontal axis. On the bottom chart, some are so small they do not even do that. The existence of these figures has been verified. For example, the number of employees earning 17 vacation days in a year represents 0.3% of all employees represented in this count.

Charts that show comparatively lower percentages of employees receiving the benefit than companies offering the benefit indicate that, in general, it is the smaller companies that are offering that particular rate. Conversely, if the employee percentage is higher than the company percentage, then it may be interpreted that larger companies generally offer this rate. This is not to say, however, that all small or large companies fit these generalizations. With the very small numbers shown in these charts, keep in mind that the number of companies represented in the top chart is 66, so a single company shows on the chart as 1.5% of companies surveyed (1 out of 66). The total number of employees represented in the bottom chart is 6,726, so that a single company’s employees may be, in fact, too small to show.

Company Paid Holidays

Table 9: Paid Holidays	Overall	Mfrs	Whol/Tran	F I RE	Services	< 100	> 100
Percentage of Companies Offering	97%	100%	100%	100%	88%	96%	100%
Average number of days offered by companies	8.4	8.1	7.3	9.9	8.4	7.8	9.7
Most common number offered by companies	10	6 / 7	6	10	10 / 9	6 / 10	10
Percent of companies offering most common number	28%	27% / 24%	33%	56%	33% / 27%	27% / 20%	45%
Percentage of Employees Receiving	99%	100%	100%	100%	97%	97%	100%
Average number of days received by employees	9.4	9.7	9.3	9.7	9.1	7.7	9.7
Most common number received by employees	10	10 / 11	10	10	10	6 / 7	10
Percentage of employees receiving most common number	37%	27% each	75%	58%	61%	29% / 26%	42%
Range	5-15	5-15	5-10	8-11	6-10	5-15	6-12

Please note the following information in the top half of the first data column of this table (labeled “Overall”): The average number of paid holidays offered, by those companies offering them, is between 8 and 9 per year, with a range of 5 to 15 days. (One small service company does not offer paid holidays to the core employees, due to their part-time status.) Although the most common number mentioned was 10 days, reported by 28% of companies, more informative facts are that 39% of the companies offer between 6 and 7 days per year, and 36% of the companies offer between 9 and 10 days per year. This will be more clearly shown in the charts below. Consideration of the ranges are necessary because in some years, a holiday falls on a weekend. The responses received were, for example, “6 or 7, depending on the year.”

Continuing to the bottom half of the “Overall” column, based on the number of employees who receive this benefit, the average number of paid holidays they receive is between 9 and 10. The most common number reported, once again, was 10 holidays, but it is reported by 37% of employees,

Chart 9a

Paid Holidays per Year

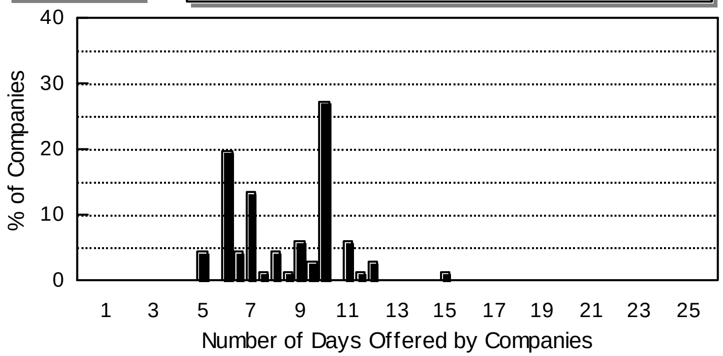
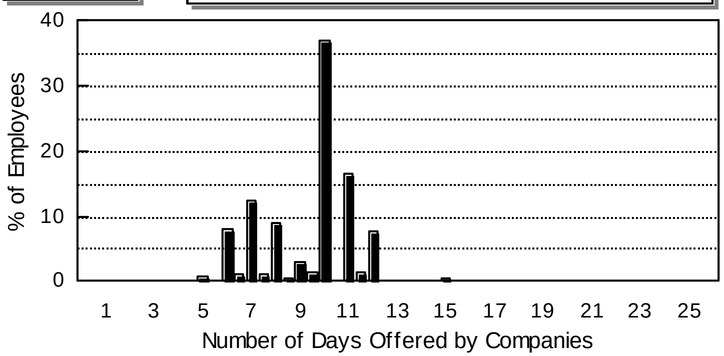


Chart 9b

Paid Holidays per Year



significantly higher than the 28% of companies who offer this rate. This indicates that companies with proportionately more employees are more likely to offer this rate.

The distribution of the coverages described in the "Overall" column in Table 9, are shown in these two charts. Please note that the top chart corresponds to the top portion of the table column, companies offering the benefit, and the bottom chart corresponds to the bottom half of the column, employees receiving the benefit.

To highlight what these charts show, note in Chart 9a that the highest bar indicates the 28% of companies surveyed that offer employees 10 paid holidays per year. The range of the number of days offered by companies is 5 to 15 days.

Chart 9b shows the same information from the point of view of the employees receiving the benefit. Note that 37% of all employees enjoy 10 paid holidays per year. Half-day measures, such as 9.5, should be considered as the previously noted "between 9 and 10 days" and combined with the 9 and the 10 bar for a more complete interpretation of the results.

To further illustrate this point, consider once again the ranges of days that are offered by companies depending on the intrusion of weekends. Only 21% of employees receive between 6 and 7 paid holidays per year, as opposed to the 39% of companies that reported offering that amount. And 41% of employees receive between 9 and 10 days per year, in comparison to the 36% of the companies that offer that higher rate.

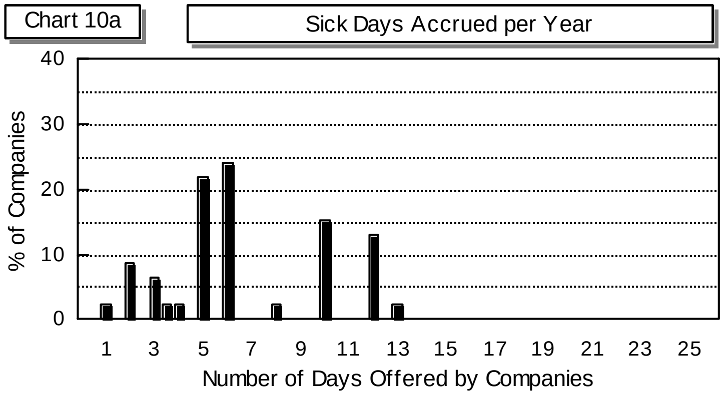
Figures that show comparatively lower percentages of employees receiving the benefit than companies offering the benefit indicate that, in general, it is the smaller companies that are offering that particular rate. Conversely, if the employee percentage is higher than the company percentage, then it may be interpreted that larger companies generally offer this rate. This is not to say, however, that <u>all</u> small or large companies fit these generalizations.

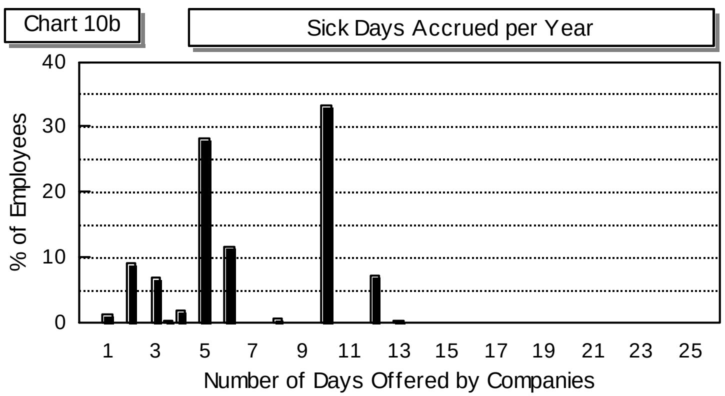
Sick Days Accrued

Table 10: Sick Days	Overall	Mfrs	Whol/Tran	F I RE	Services	< 100	> 100
Companies Offering	76%	73%	33%	100%	82%	77%	75%
Average Number of days accrued per year	6.6	5.6	5.5	6.5	7.9	6.7	6.4
Most common number of days accrued per year offered by companies	6 / 5	5	5 / 6	6	12 / 5	6	5
Percentage of companies offering most common number	24% / 22%	23%	50% each	50%	25% each	28%	36%
Employees Receiving	78%	70%	83%	100%	91%	78%	78%
Average Number of days accrued per year	6.8	6.9	5.1	5.3	6.4	6.7	6.9
Most common number of days accrued per year received by employees	10 / 5	10	5	6	5	6	10
Percentage of employees receiving most common number	33% / 28%	42%	90%	70%	60%	30%	37%
Range	1-13	2-12	5-6	1-12	3.5-12	1-13	2-12

Please note the following information in the top half of the first data column of this table (labeled "Overall"): 76% of the companies surveyed allow the accrual of sick days. The average was 6.6 days per year, with a range of 1 to 13. The most frequent responses were 6 days (24%) and 5 days (22%). This is yet another benefit category which is governed by a wide variety of administrative policies.

Continuing to the bottom of the "Overall" column, based on the number of employees who receive this benefit, the average number of sick days they can accrue is 6.8. The most common number reported was 10 days, affecting 33% of employees, followed closely by 5 days, affecting 28% of employees.





As a further example of how to read these tables, please note the following: In the Wholesale/Transportation field, 33% of companies offer the benefit of sick days to their employees. Half allow 5 days and half allow 6 days, for an average of 5.5 days per year. However, from the employees point of view, 83% enjoy the sick days benefit, with 90% of those with the benefit receiving the 5 days per year rate.

Some companies allow sick days to be banked. Forty percent of the companies allowed the maximum number of sick days accrued to exceed 20 days, with a high range of 130 days. Sixteen percent, or 7 companies, set no maximum number of sick days that can be accrued. Use of accrued sick days is a factor in short-term disability benefits. Please refer to the section on page 10 of this report on short-term disability benefits, if you haven't already done so.

The distribution of the coverages described in the "Overall" column in Table 10, are shown in these two charts. Please note that the top chart corresponds to the top portion of the table column, companies offering the benefit, and the bottom chart corresponds to the bottom half of the column, employees receiving the benefit.

To highlight what these charts show, note in Chart 10a that the highest bar indicates the 24% of companies surveyed that allow the accrual of 6 sick days per year. The range of the number of days offered by companies is 1 to 13 days. Half-day figures are the result of calculations necessary when the amount of time accrued is reported in numbers of hours per pay period. Chart 10b shows the same information from the point of view of the employees receiving the benefit. Note that 33% of all employees enjoy accruing 10 sick days per year.

Charts that show comparatively lower percentages of employees receiving the benefit than companies offering the benefit indicate that, in general, it is the smaller companies that are offering that particular rate. Conversely, if the employee percentage is higher than the company percentage, then it may be interpreted that larger companies generally offer this rate. This is not to say, however, that <u>all</u> small or large companies fit these generalizations. These differences are especially noticeable in this category. Note the differences shown in these charts in the percentages at most of the number ranges. Indications are that larger companies tend to offer 5 or 10 day rates while smaller companies tend to offer 6 and 12 day rates.

Maternity Leave and Dependent Care Policies

Table 11: Maternity Leave	Overall		Mfrs	Whol/Tran	F I RE	Services		< 100	> 100
Companies Offering	81%		85%	67%	100%	65%		75%	95%
Employees Receiving	92%		91%	96%	100%	87%		79%	95%

The Federally-mandated Family Medical Leave Act sets certain guidelines regarding the handling of maternity and paternity leave. Of the companies surveyed, 81% of companies reported offering these benefits as required by law, with 3 companies proudly stating their policies went beyond the minimum legal requirements. Some companies were not required to comply due to their small size, and some were not sure if they had a policy or not because the issue had never come up. Of the employees represented here, 92% are covered by these benefits, verifying that the larger companies are providing them and the smaller ones may not be required to do so.

Dependent Care

Twenty of the companies surveyed employ over 100 people each and account for 6,334 employees in total. Given that fact, it is curious to note that there is very little acknowledgment of a need for dependent care. This area represents a large cause of anxiety among employees with young children and a significant expense. No one, large or small, provides dependent care on-site. One company of 50 employees provides a referral service, one company of 13 employees reimburses a portion of the fees, and one company of just under 500 employees has arranged discounts with a local provider.

Seventeen companies, or 25%, enable employees to use “Flexible Spending Accounts,” or “125 plans” for child care services. Flexible spending accounts allow employees to set aside pre-tax dollars for specific expenses, such as child care and medical expenses. Table 12 below shows that 37% offer these flexible spending accounts in some form, but some companies limit their use to medical-related expenses. The proportional number of employees that receive this benefit is lower than the percentage of companies offering it, indicating that smaller companies are generally providing it more frequently than larger companies.

Flexible Spending Accounts (125 Plans)

Table 12: Flexible Spending Accts	Overall		Mfrs	Whol/Tran	F I RE	Services		< 100	> 100
Companies Offering	37%		30%	100%	33%	18%		21%	35%
Employees Receiving	24%		31%	100%	39%	46%		34%	37%

Company Pensions / 401(K) / IRA Plans

Table 13: Pension/401(K) Plans	Overall	Mfrs	Whol/Tran	F I RE	Services	< 100	> 100
Companies Offering Pension Plan	33%	36%	33%	67%	0%	23%	55%
Companies Offering 401(K)/IRA Plan	73%	76%	83%	78%	59%	68%	85%
Of those offering 401(K)/IRA Plans, Companies making Matching Contributions	88%	92%	100%	71%	80%	88%	88%
Employees with Pension Plan Benefit	55%	60%	77%	88%	0%	22%	63%
Employees with 401(K)/IRA Plan Benefit	89%	93%	98%	82%	69%	75%	93%
Of those with 401(K)/IRA Plans, Employees with Company making Matching Contributions	91%	87%	100%	73%	96%	90%	91%

Please note the following information in the top half of the first data column of this table (labeled "Overall"): 33% (22) of the companies responding to the survey offer a defined-benefit pension plan, while 73% offer a 401(K) plan (48 companies) or an IRA plan (1 company). Sixteen of the 23 companies that provide a pension plan offer a 401(K) plan in addition to the pension plan. Thirty two companies offer a 401(K) plan as the pension plan. In 88% of the 401(K) plans offered, contributions are matched by the company. (One manufacturing company matches employee contributions to an IRA, instead, but this has been calculated here as part of the 401(K) category.) Twelve companies (18% of all responding to the survey) offer no plan at all.

Continuing to the bottom half of the "Overall" column, 55% of all employees represented by the companies surveyed enjoy a defined-benefit pension plan. A full 89% receive a 401(K) or IRA plan, with 91% of those with a 401(K) or IRA plan receiving matching contributions from their companies.

Categories that show comparatively lower percentages of employees receiving the benefit than companies offering the benefit indicate that, in general, it is the smaller companies that are offering that particular benefit. Conversely, if the employee percentage is higher than the company percentage, then it may be interpreted that larger companies generally offer this benefit. This is not to say, however, that all small or large companies fit these generalizations.

Life Insurance, Bonuses, Discounts, etc.

Table 14a: Companies Offering	Overall	Mfrs	Whol/Tran	F I RE	Services	< 100	> 100
Life Insurance	88%	85%	83%	100%	88%	83%	100%
Profit Sharing	37%	36%	33%	56%	35%	38%	35%
Bonus Programs	48%	36%	33%	56%	71%	51%	40%
Education Reimbursed	58%	58%	33%	100%	47%	51%	75%
Discounted Services or Merchandise	55%	58%	33%	89%	41%	53%	60%
Suggestion Rewards	30%	24%	17%	44%	31%	26%	40%
Casual Dress Allowed	93%	97%	83%	78%	100%	92%	95%
Casual Dress Daily	63%	79%	67%	0%*	65%	55%	80%

* 44% of FIRE companies offer a casual dress benefit on Fridays.

These two facing pages hold information regarding a variety of benefits. Table 14a above shows the breakout of these benefits from the point of view of the proportion of companies that offer them. Table 14b below shows the breakout based on the number of employees who receive these benefits.

Of all companies responding to the survey, 88% offer a life insurance plan to their employees while 98% of employees represented in this study receive this benefit. Thirty-seven percent of companies have a formal profit sharing plan, other than the 401(K) plan, which covers 45% of all employees. Forty-eight percent have a formal bonus program, with 80% of them tied to job performance. However, only 30% of employees are included in these programs. Thirty-nine companies (58%) reimburse employees for formal education, with 28 companies requiring the classes be related to the job or business. Others provide professional seminars or correspondence courses for employee advancement. And some, while not endorsing a formal policy, approve reimbursements on a case-by-case basis. These 39 companies account for 71% of the benefit-covered employees in the survey.

Fifty-five percent of the companies surveyed offer discounted merchandise or services to their employees. In the case of manufacturers, this is primarily for their own products. In F.I.R.E. companies, it is comprised of discounted cost of banking and insurance services. Some companies provide discounts at local health clubs or movie and theater establishments, while three provide company stock options. These benefits are enjoyed by 66% of employees. Only 30% of companies provide monetary rewards for employee suggestions that are adopted, but almost half (46%) of all employees have this opportunity.

Casual attire is the rule in Lawrence, with 93% of companies allowing casual dress days to some degree, and 97% of all employees enjoying this benefit. For 63% of companies, and 84% of employees, every day is casual day. The most restrictive dress codes seem to apply only to the F.I.R.E. companies, who only allow casual dress on Fridays (and Saturdays). Two companies require core employees to wear work uniforms.

As usual, categories that show comparatively lower percentages of employees receiving the benefit than companies offering the benefit indicate that, in general, it is the smaller companies that are offering that particular benefit. Conversely, if the employee percentage is higher than the company percentage, then it may be interpreted that larger companies generally offer this benefit. This is not to say, however, that all small or large companies fit these generalizations.

Table 14b: Employees Receiving	Overall	Mfrs	Whol/Tran	F I RE	Services	< 100	> 100
Life Insurance	98%	98%	98%	100%	94%	87%	100%
Profit Sharing	45%	44%	80%	33%	56%	37%	47%
Bonus Programs	30%	30%	4%	56%	49%	43%	27%
Education Reimbursed	71%	74%	7%	100%	74%	45%	77%
Discounted Services or Merchandise	66%	67%	77%	94%	39%	51%	70%
Suggestion Rewards	46%	46%	75%	14%	14%	19%	52%
Casual Dress Allowed	97%	97%	98%	76%	100%	92%	98%
Casual Dress Daily	84%	93%	92%	0%*	63%	58%	90%

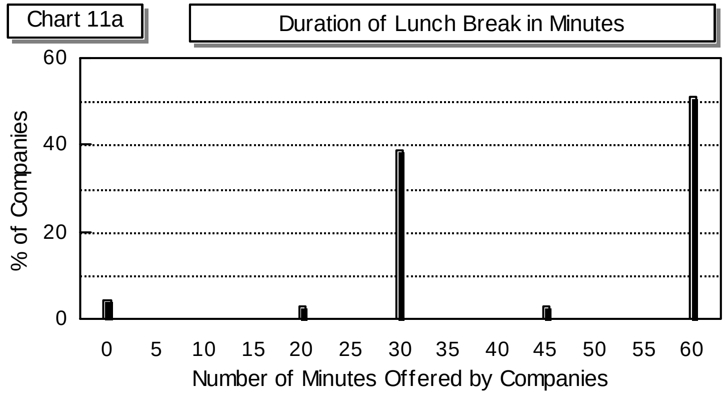
* 55% of FIRE employees enjoy a casual dress benefit on Fridays.

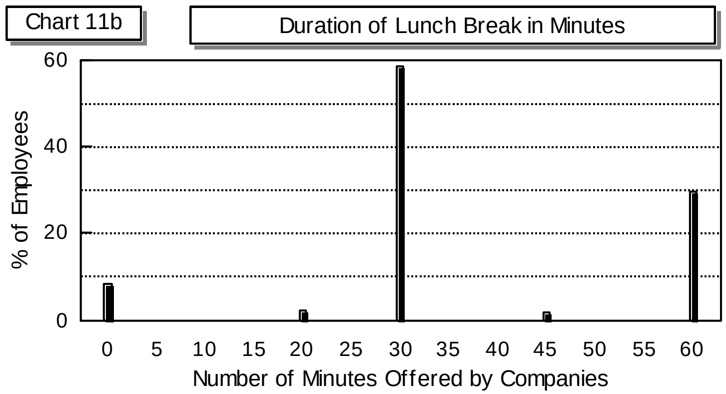
Duration of the Employee's Lunch Break

Table 15: Lunch Break Duration	Overall	Mfrs	Whol/Tran	F I RE	Services	< 100	> 100
Average Time in Minutes Offered by Company	44	41	45	55	44	48	36
Most common number offered by companies	60	30	30 / 60	60	60	60	30
Percentage of companies offering most common number	51%	55%	50% each	78%	65%	62%	65%
Average Time in Minutes Received by Employees	37	35	33	44	30	47	34
Most common number received by employees	30	30	30	30 / 60	60 / none	60	30
Percentage of employees receiving most common number	58%	77%	91%	44% / 41%	47% / 46%	56%	65%
Range in Minutes	0-60	20-60	30-60	30-60	0-60	0-60	0-60

The duration of the employee lunch break has much more variety than expected. Fifty-one percent of companies offer up to an hour, although in some cases, office employees get an hour and production workers get 30 minutes. Thirty-nine percent offer only 30 minute lunch breaks. There are also some that offer no lunch, but provide three paid breaks, and some that actually provide lunch during 20 or 30 minute breaks. In some cases, employees are permitted to take a full 60 minutes, but can opt to take a shorter lunch break and finish work earlier. In these cases, the maximum allowed 60 minutes was recorded as the benefit offered.

Please note the following information in the top half of the first data column of this table (labeled "Overall"): The average length of time allowed for lunch breaks is 44 minutes, with a range of 0 to 60. The most common figure allowed is 60 minutes, offered by 51% of companies. Continuing to the bottom half of the "Overall" column, based on the number of employees who receive this benefit, the average length of the lunch break enjoyed by employees is 37 minutes, with 30 minute times being the most common, affecting 58% of employees.





The distribution of the coverages described in the "Overall" column in Table 15, are shown in these two charts. Please note that the top chart corresponds to the top portion of the table column, companies offering the benefit, and the bottom chart corresponds to the bottom half of the column, employees receiving the benefit.

To highlight what these charts show, note in Chart 11a that the highest bar indicates the 51% of companies surveyed that allow 60 minutes for lunch breaks. The range of the number of minutes offered by companies is 0 to 60. Chart 11b shows the same information from the point of view of the employees receiving the benefit. Note that 58% of all employees have lunch breaks of 30 minutes in duration.

Charts that show comparatively lower percentages of employees receiving the benefit than companies offering the benefit indicate that, in general, it is the smaller companies that are offering that particular rate. Conversely, if the employee percentage is higher than the company percentage, then it may be interpreted that larger companies generally offer this rate. This is not to say, however, that all small or large companies fit these generalizations.

Labor Unions

Four labor unions were represented in the collection of companies surveyed, accounting for a total of 638 employees out of the 6,785 (9.4%) covered by the benefits presented and 8.7% of the total number of employees included in the survey. All are in the Manufacturing category.

Telecommuting Practices

There are only three companies that currently employ someone who telecommutes, that is, works from home rather than travelling to the company location, other than field sales people. In each case, there is only one employee involved. The few who have had a single telecommuting employee in the past have discontinued the practice, concluding that it did not work well for them. One employee telecommuted only during a short medical disability interval.

Appendix

List of Participating Companies

Allen Press
Allied Signal & Aerospace Co.
Ameri-Com Direct
Art & Sign, Inc.
Astor Universal
Bank IV Kansas
Brahler Products, Inc.
Brown Cargo Van, Inc.
Capital Federal Savings
Carrousel Trading Co.
Century Homes Co.
Commerce Bank
Copy Company
Davol
Douglas County Bank
E & E Display Group
Emprise Bank
Environmental Management
Farmer's Coop Association
Farmland Industries
First Bank
FMC Corp
Garage Door Group
Golf Course Superintendents
Hallmark Cards, Inc.
Heinz Pet Products
Horizon Systems, Inc.
Jayhawk Bowling Supply
Journal-World
Kantel
Kantronics
Kinedyne Corp
K-Mart Distribution
Knight Enterprises, Inc.
Kohlman Systems Research, Inc.
KU Credit Union
Lasergraphics, Inc.
Lawrence Paper Company
Lawrence Printing Service
Lawrence Technologies
Martin-Logan
Maupintour Travel Service
McDonald Beverage, Inc.
Mercantile Bank
Meseraull Printing, Inc.
Miller-Freeman
Microtech Computer
Midwest Graphics, Inc.
Midwest Superconductivity, Inc.
Netopia, Inc. (Farallon Computing)
Oread Laboratories, Inc.
Packer Plastics, Inc.
Pines International, Inc.
Prairie Graphics
Professional Services Industries, Inc.
Pro-Print, Inc.
Pur-O-Zone, Inc.
Reliable Environmental Management
Reuter Pipe Organ Company
Student Loan Marketing Association
Scanning America, Inc.
Screen-it Graphics
Standard Beverage Corp.
University National Bank
US Food Safety Inspection Service
Westheffer Company
Woodward Publications