

Flexible Medical Spending Accounts

Survey Highlights:

- Flexible Medical Spending Accounts are employer-established benefit plans that allow employees to contribute funds, pre-tax, to an account for the purpose of paying medical expenses.
- By law, employees must forfeit any unspent funds from these accounts at the end of the year.
- The employee, employer or both may contribute to the account.



Colorado Employee Benefits Survey

Colorado Department of Labor and Employment

Labor Market Information for Colorado



This report answers the following questions:

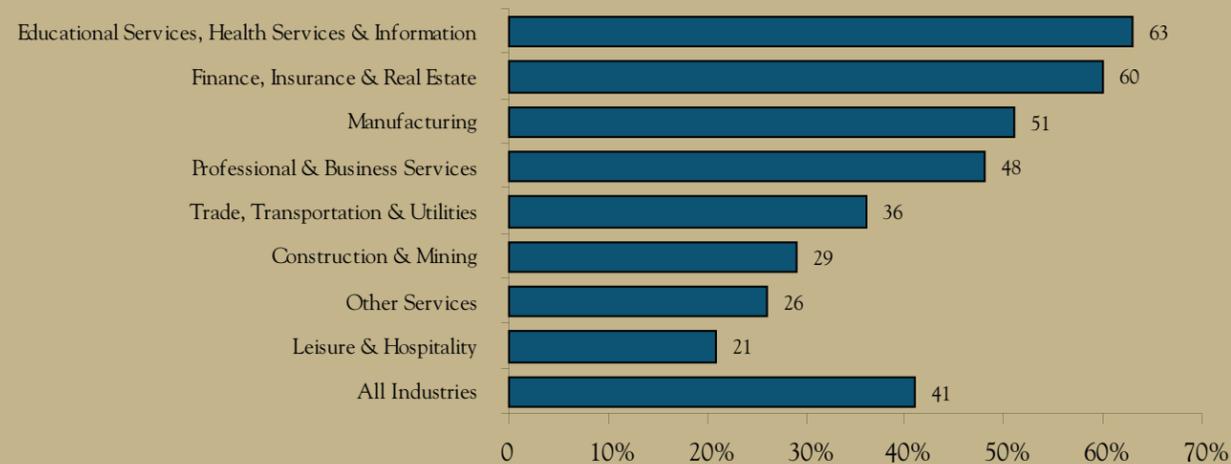
- What are the most frequently offered benefits to Colorado employees?
- Who pays medical insurance premiums - the employer, employee or both?
- How do individual and family health benefits vary across industries?
- How does business size or industry influence medical benefit options?

Medical costs impact the bottom line for many Colorado employers and employees. Nationally, medical benefits are available to 85% of full-time private sector workers, according to a March 2008 Bureau of Labor Statistics (BLS) survey. In Colorado, 79% of employers offer individual medical insurance to employees, and 80% of employed Coloradans work in full-time jobs.

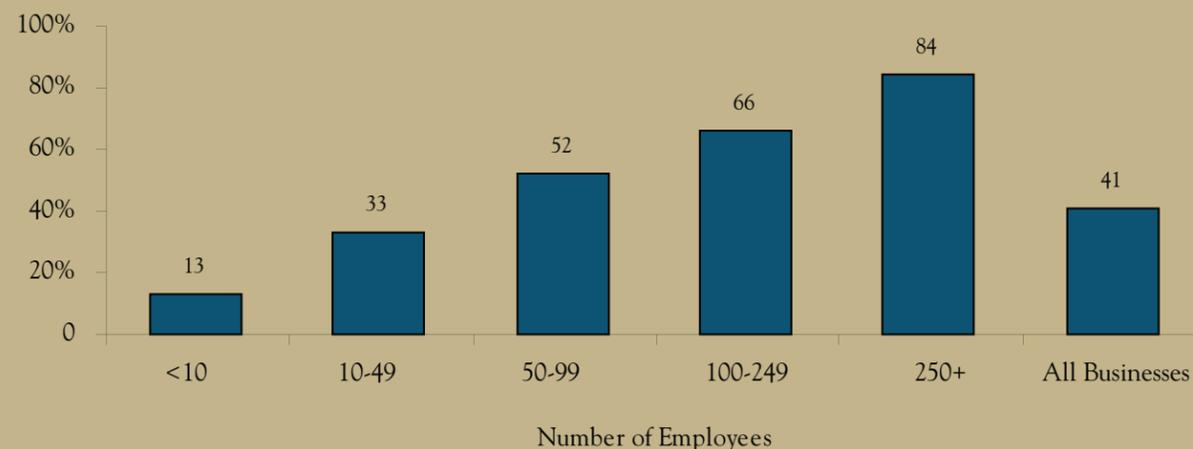
For the Colorado Employee Benefits Survey, employers were asked to provide information on individual and family medical, dental, vision, life and disability insurance; paid leave; and retirement plans. More than 3,000 surveys were mailed through 2008 to a randomly selected group of private sector employers in Colorado.

For additional Labor Market Information go to:
www.coworkforce.com/lmigateway

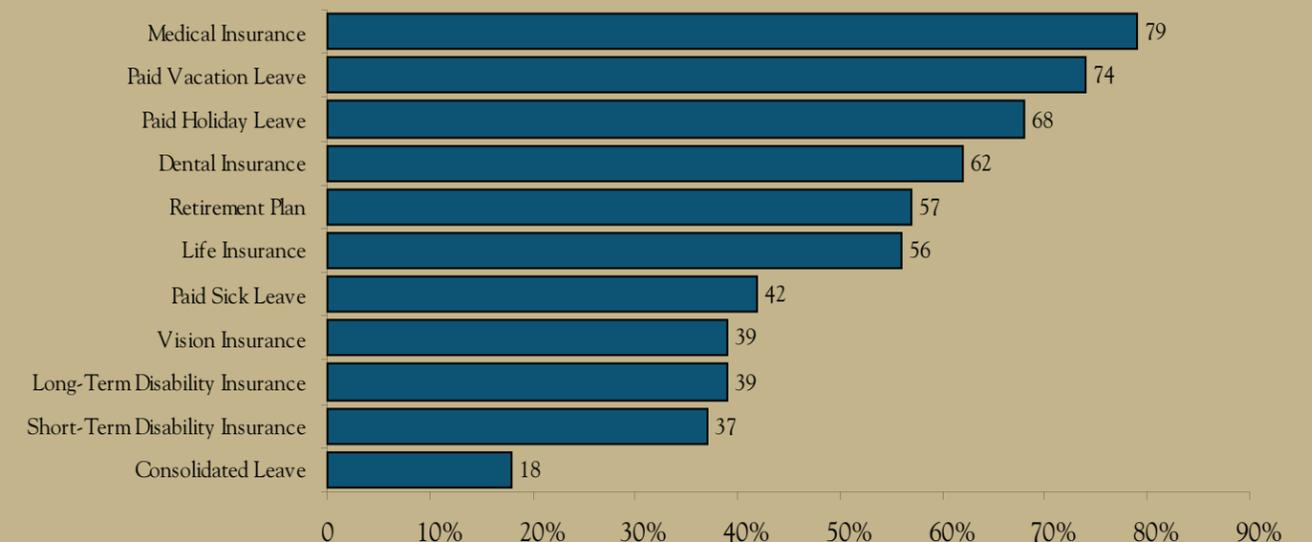
Percent of Employers Offering Flexible Medical Spending Accounts by Industry



Percent of Employers Offering Flexible Medical Spending Accounts by Business Size



Percent of Employers Offering Benefits by Type



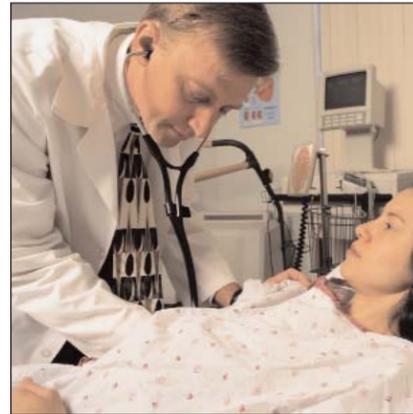
www.coworkforce.com/LMI Gateway

Where Colorado's Labor Market Information Works for You!

Individual Health Benefits

Survey Highlights:

- Just 50% of businesses with less than 10 employees make medical insurance available to employees, compared to at least 80% of employers in every other size class.
- Nearly all large employers offer dental insurance to their full-time employees (99% of companies with 250 or more employees, and 90% of companies with 100-249 workers).
- Overall, 39% of businesses offer vision insurance to their employees. As the number of workers in a given company increases, so does the likelihood that vision insurance will be offered.



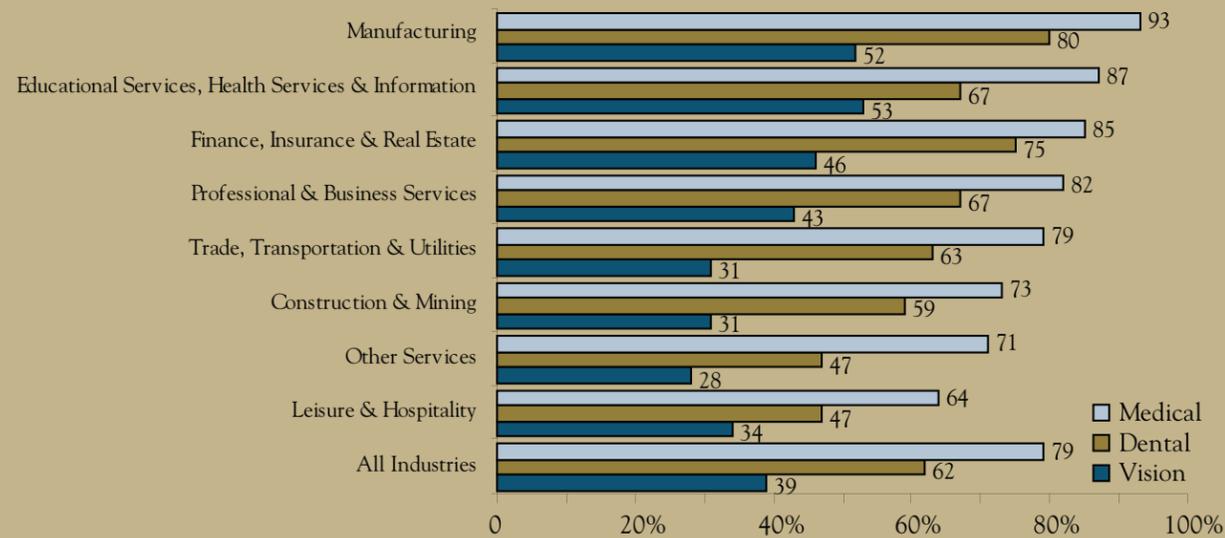
Family Health Benefits

Survey Highlights:

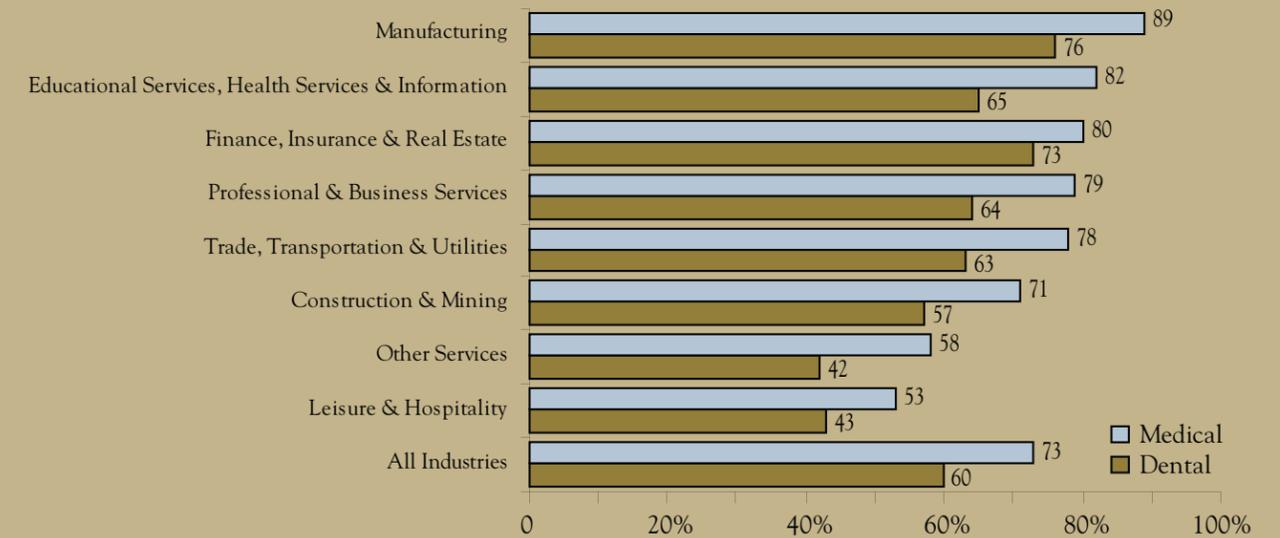
- On the whole, 73% of Colorado employers offer family medical insurance, covering the employee and his/her dependents.
- 60% offer family dental insurance to full-time employees.
- 39% of employers with fewer than 10 employees offer family medical insurance. The proportion jumps to 95% in establishments with between 100-249 workers and 99% for those with 250 or more employees.
- More than 90% of companies with 100 or more workers offer family dental insurance, while just 23% of businesses with fewer than 10 employees make this benefit available.



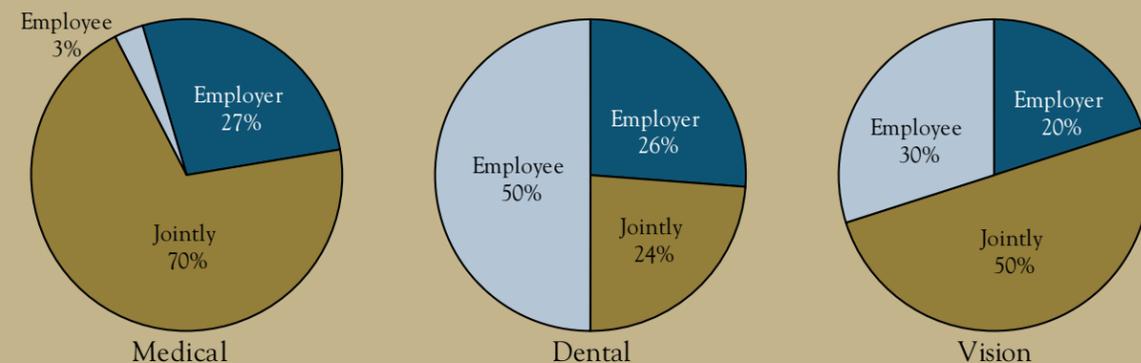
Percent of Employers Offering Individual Insurance by Industry



Percent of Employers Offering Family Insurance by Industry



Contributors to Individual Insurance Premium



Contributors to Family Insurance Premium

