

Fringe Benefit Profile

Iowa Lakes Corridor Region



IOWA LAKES CORRIDOR
DEVELOPMENT CORPORATION

BUENA VISTA, CLAY, DICKINSON & EMMET COUNTIES



“to foster, encourage, promote, assist or otherwise aid economic growth and development in the Iowa counties of Buena Vista, Clay, Dickinson, and Emmet.”

Released 2011

Iowa Workforce Development and its Board of Directors worked in partnership with the Employers' Council of Iowa to contact a random sample of local employers across all industrial classifications and employment ranges. Responding businesses provided information on fringe benefit packages offered in the Iowa Lakes Corridor that encompasses Buena Vista, Clay, Dickinson, and Emmet counties in Iowa. The information provides a detailed analysis of employer-provided benefits. This information will assist businesses, community leaders, and workers to make better informed decisions on expansion and retention initiatives, community development projects, and job offerings.

For the purposes of this report, businesses across the state of Iowa are grouped into the following industries, according to their corresponding North American Industry Classification System (NAICS) designation:

- Agriculture
- Arts, Entertainment, & Recreation
- Construction
- Education
- Finance & Insurance
- Food Services
- Government
- Healthcare/Social Services
- Information Services
- Management Services
- Manufacturing
- Personal Services
- Professional Services
- Real Estate
- Utilities
- Warehouse & Transportation
- Waste Management
- Wholesale & Retail Trade

In the Iowa Lakes Corridor, several industry classifications that did not have enough responses to be included in the industry breakouts section of this report. Those industry classifications are:

- Arts, Entertainment, & Recreation
- Management Services
- Utilities

This information is analyzed and compiled by

Regional Research & Analysis Bureau

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[Fringe Benefit Profile]

Benefit Overview

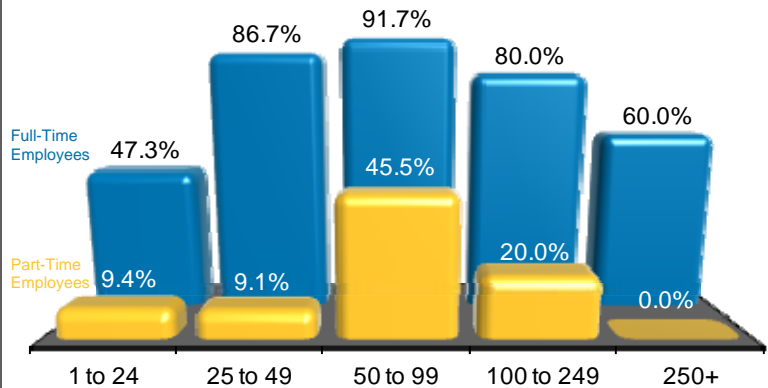
Over half (52.0%) of the employers located in the Iowa Lakes Corridor participated in the survey by providing input on the fringe benefits they offer (485 businesses were sent the survey, 252 provided responses). Results are detailed by four benefit category offerings - Insurance, Paid Leave, Retirement, and Additional Benefit Offerings - industry sector, and employment range amongst full-time and part-time employees.

- 63.5% of businesses with employees offer a fringe benefit package in addition to wage compensation
 - 8.4% offer benefit packages that are union negotiated
- The average hours worked to be considered full-time is 38 per week
 - 91.8% employ at least one full-time employee
 - 62.3% employ at least one part-time employee
 - 22.5% employ at least one temporary/seasonal employee

Insurance - Health/Medical

- 50.4% of employers offer a health/medical insurance plan in their total benefit packages
 - 99.2% offer health/medical insurance to full-time employees
 - 15.4% offer health/medical insurance to part-time employees
- 4.5% plan to begin offering a health/medical insurance plan within the next two years
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 18.9%
 - 39.0% of those who offer health/medical insurance plan to increase employee's contribution in the next year
- The majority of employers offer three types of medical insurance plans. The following represent those who are enrolled in a health/medical plan offered by the employer
 - 27.8% Traditional Indemnity Plan
 - 74.4% Preferred Provider Org. (PPO)
 - 2.2% Health Maintenance Org. (HMO)
 - 5.6% Undetermined Plan Type
- 11.4% offer health/medical insurance to retired employees
 - 85.7% cost share premiums for retirees coverage (not including family)
- 53.3% cost share premiums associated with health/medical insurance for full-time employee coverage (not including family)
- 66.7% cost share premiums associated with health/medical insurance for part-time employee coverage (not including family)

Percent of Employers Offering Health/Medical Insurance by Employment Size & Status



Insurance - Prescription Drugs

- 44.3% of employers offer prescription drug coverage in their total benefit packages

Full-Time Employees

- 99.1% of those employers offer a prescription drug coverage plan in their total benefit packages
 - 57.0% cost share premiums associated with prescription drug coverage

Part-Time Employees

- 16.7% of those employers offer a prescription drug coverage plan in their total benefit packages
 - 66.7% cost share premiums associated with prescription drug coverage

Insurance - Vision Coverage

- 16.0% of employers offer vision coverage in their total benefit packages

Full-Time Employees

92.3% of those offer vision coverage separate from their medical plan

- 41.0% offer a comprehensive plan that includes routine eye exams, contacts, and lenses/frames
- 25.6% offer a plan that covers routine eye exams
- 15.4% offer a plan that covers frames and lenses
- 15.4% offer a plan that covers contact lenses

Part-Time Employees

33.3% of those offer vision coverage separate from their medical plan

- 10.3% offer a comprehensive plan that includes routine eye exams, contacts, and lenses/frames
- 2.6% offer a plan that covers routine eye exams
- 0.0% offer a plan that covers frames and lenses
- 0.0% offer a plan that covers contact lenses

Insurance - Dental Coverage

- 22.1% of employers offer dental coverage in their total benefit packages

Full-Time Employees

94.5% of those offer dental coverage to full-time employees

- 40.7% offer a dental plan that is comprehensive (includes preventative, basic, major, and orthodontic coverage)
- 35.2% offer preventative coverage
- 40.7% offer basic coverage
- 18.5% offer major coverage
- 14.8% offer orthodontics coverage

Part-Time Employees

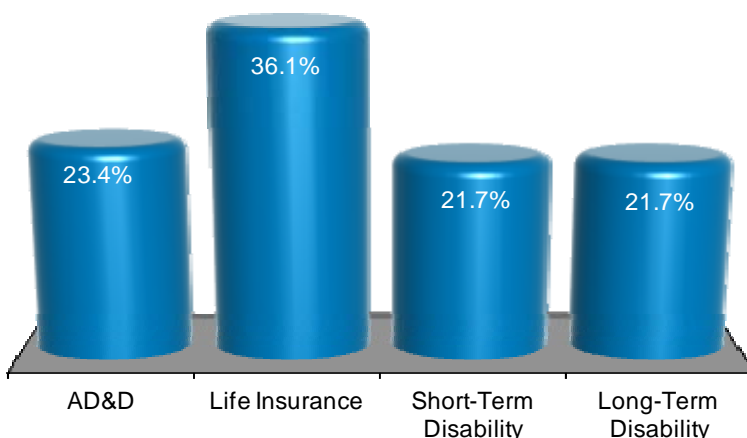
27.8% of those offer dental coverage to part-time employees

- 13.0% offer a dental plan that is comprehensive (includes preventative, basic, major, and orthodontic coverage)
- 3.7% offer preventative coverage
- 5.6% offer basic coverage
- 1.9% offer major coverage
- 0.0% offer orthodontics coverage

In some situations the employer offers two or more options (i.e.: basic and major, etc.)

Insurance - Accidental Death & Dismemberment (AD&D), Life, Short-Term & Long-Term Disability

Percent of Employers Offering
AD&D, Life Insurance,
Short-term Disability & Long-Term Disability



AD&D:

Full-Time Employees

Coverage is determined by one of three methods

- 12.3% total annual salary
- 21.0% percent/specified number of annual salary
- 43.9% flat rate

Part-Time Employees

Coverage is determined by one of three methods

- 1.8% total annual salary
- 3.5% percent/specified number of annual salary
- 7.0% flat rate

Insurance - Accidental Death & Dismemberment (AD&D), Life, Short-Term & Long-Term Disability (Continued)

Life Insurance:

Full-Time Employees

Coverage is determined by one of three methods

- 8.0% total annual salary
- 17.0% percent/specified number of annual salary
- 50.0% flat rate

38.6% offer additional life insurance employees may purchase beyond coverage employer provides

Part-Time Employees

Coverage is determined by one of three methods

- 1.1% total annual salary
- 11.3% percent/specified number of annual salary
- 12.5% flat rate

10.2% offer additional life insurance employees may purchase beyond coverage employer provides

Short-Term Disability:

Full-Time Employees

52.8% have a waiting period prior to employees being able to utilize short-term disability

- Average waiting period is 26 days
- Average length of coverage is 16 weeks

Part-Time Employees

3.8% have a waiting period prior to employees being able to utilize short-term disability

- Average waiting period is 30 days
- Average length of coverage is 19 weeks

Long-Term Disability:

Full-Time Employees

71.1% use a percent of salary to determine coverage

- Average percent used to calculate the benefit - 59.6% of salary

Part-Time Employees

60.0% use a percent of salary to determine coverage

- Average percent used to calculate the benefit - 62.0% of salary

Paid Leave - Vacation

50.4% of employers offer paid vacations

- 100% of those offer to full-time employees
- 24.4% of those offer to part-time employees

Number of Days Earned by
Length of Service & Employment Status

Years of Employment	Full-Time Employees	Part-Time Employees
1 Year	6	5
5 Years	11	9
10 Years	14	12

Paid Leave - Sick

36.5% of employers offer paid sick leave

- 100% of those offer to full-time employees
- 22.5% of those offer to part-time employees

**Number of Days Earned by
Length of Service & Employment Status**

Years of Employment	Full-Time Employees	Part-Time Employees
1 Year	7	6
5 Years	9	8
10 Years	11	10

Paid Leave - Holidays

50.8% of employers offer paid holidays

- 100% of those offer to full-time employees
 - Average number of days given each year - 7
- 25.0% of those offer to part-time employees
 - Average number of days given each year - 5

Paid Leave - Personal Days/Floating Holidays

25.0% of employers offer personal days/floating holidays

- 98.4% of those offer to full-time employees
 - Average number of days given each year - 4
- 18.0% of those offer to part-time employees
 - Average number of days given each year - 2

Paid Leave - Personal-Time-Off (PTO)

(a lump sum/consolidated bank of paid time off that includes all paid leave offered by employer including vacation, sick, personal, and holidays versus offering each separately)

16.4% of employers offer PTO

- 95.0% of those offer to full-time employees
- 17.5% of those offer to part-time employees

**Number of Days Earned by
Length of Service & Employment Status**

Years of Employment	Full-Time Employees	Part-Time Employees
1 Year	18	6
5 Years	16	8
10 Years	26	10

Retirement/Pension Plans

39.3% of employers offer retirement/pension plans

- 100% of those offer to full-time employees
 - Average wait to be 100% vested - 5 years
- 32.3% of those offer to part-time employees
 - Average wait to be 100% vested - 4 years

Retirement/Pension Plans

(Continued)

Defined Contribution Plan

(a plan for contribution from one or both parties, i.e.: 401(k), Savings & Thrift, Deferred Profit Sharing, Deferred Compensation plans)

- 80.2% of those offer to full-time employees
- 20.8% of those offer to part-time employees

Defined Benefit Pension Plan

(a plan that uses a specific pre-determined formula to calculate an employee's future benefit, i.e.: Railroad Retirement, IPERS, etc.)

- 17.7% of those offer to full-time employees
- 4.2% of those offer to part-time employees

Additional Benefit Options

**Percent of Employers Offering
Additional Benefit Options**

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Childcare Assistance	2.0%	100%	20.0%
Company Discounts	23.0%	100%	32.1%
Concierge Service	0.4%	100%	100%
Employee Assistance Program	6.1%	100%	40.0%
Fitness Club Reimbursement	3.7%	100%	22.2%
Flex Spending Accounts	25.8%	100%	27.0%
Flexible Scheduling	20.9%	88.2%	45.1%
Hiring Bonuses	4.1%	100%	10.0%
Incentives/Rewards	18.0%	97.7%	34.1%
Shift Differential - 3rd Shift	5.3%	100%	46.2%
Shift Differential - Weekend	2.9%	100%	28.6%
Tuition Assistance	10.7%	100%	15.4%
Varried Shifts	8.6%	90.5%	42.9%

Notes:

[Industry - All Employment Ranges]

Agriculture

60.0% offer a benefit package in addition to wage compensation

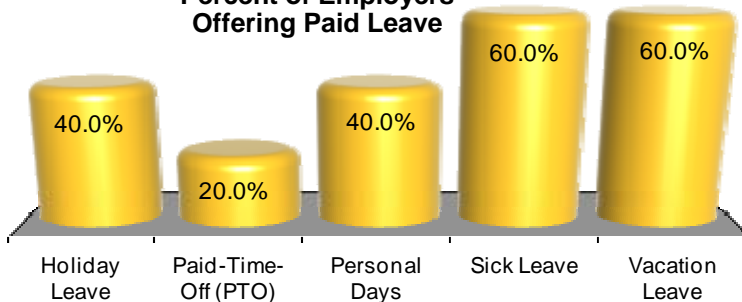
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 7.0%
 - 33.3% of businesses anticipate an increase in costs for medical insurance
 - 0.0% plan to increase employee's contribution in the next year
- 0.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	0.0%
Dental Coverage	0.0%
Life Insurance	20.0%
Long-Term Disability	20.0%
Medical	20.0%
Prescription Drugs	0.0%
Short-Term Disability	0.0%
Vision Insurance	0.0%

Paid Leave: Percent of Employers Offering Paid Leave



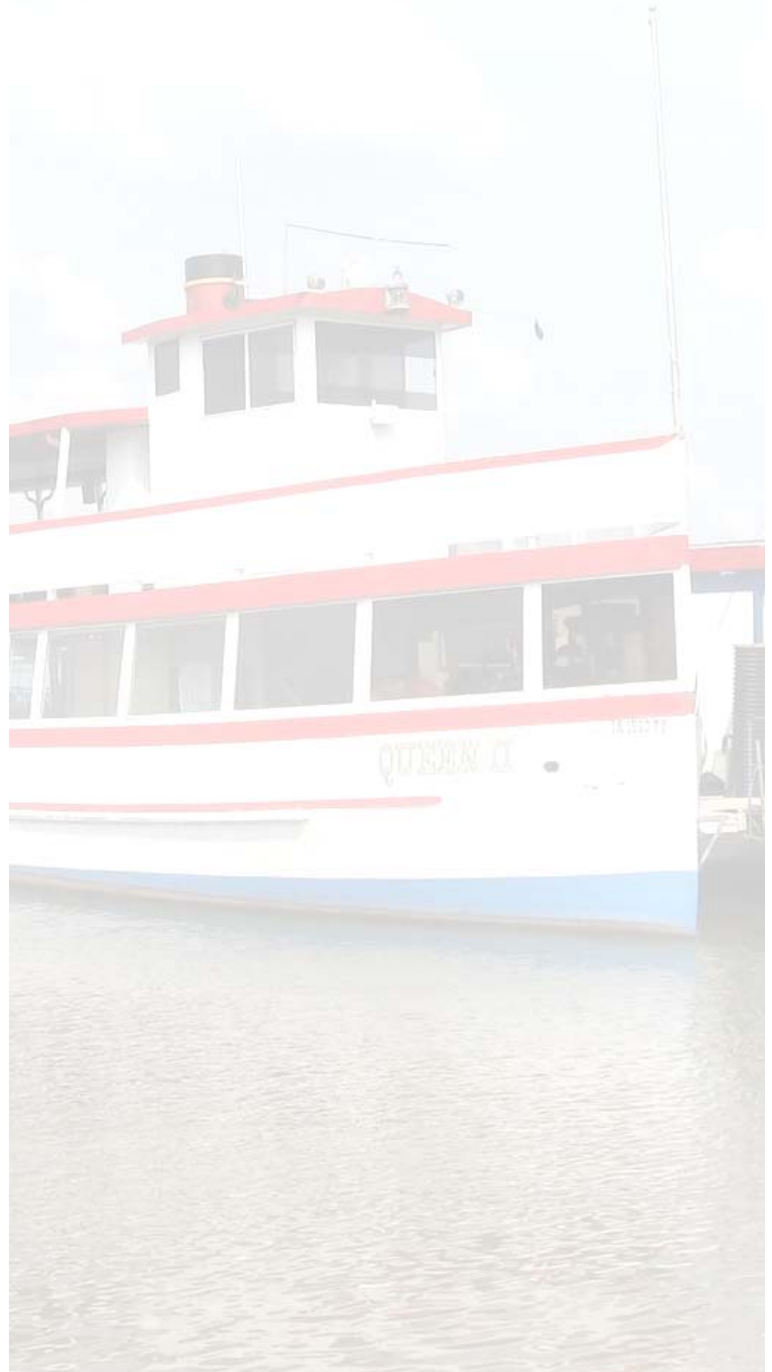
Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	20.0%	100%	100%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	0.0%	0.0%	0.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%	0.0%
Fitness Club Reimbursement	0.0%	0.0%	0.0%
Flex Spending Accounts	20.0%	100%	0.0%
Flexible Scheduling	40.0%	100%	0.0%
Hiring Bonuses	0.0%	0.0%	0.0%
Incentives/Rewards	40.0%	100%	0.0%
Shift Differential - 3rd Shift	0.0%	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%	0.0%
Tuition Assistance	0.0%	0.0%	0.0%
Varried Shifts	20.0%	100%	0.0%

Arts, Entertainment, & Recreation

Insufficient data to report benefit information.



Construction

55.6% offer a benefit package in addition to wage compensation

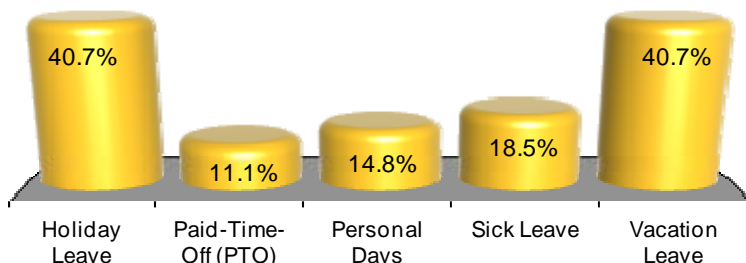
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 20.2%
 - 60.0% of businesses anticipate an increase in costs for medical insurance
 - 33.3% plan to increase employee's contribution in the next year
- 0.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	14.4%
Dental Coverage	7.4%
Life Insurance	14.8%
Long-Term Disability	11.1%
Medical	29.6%
Prescription Drugs	25.9%
Short-Term Disability	18.5%
Vision Insurance	3.7%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	33.3%	100%	22.2%
Childcare Assistance	3.7%	100%	0.0%
Company Discounts	11.1%	100%	33.3%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	3.7%	100%	0.0%
Fitness Club Reimbursement	0.0%	0.0%	0.0%
Flex Spending Accounts	14.8%	100%	0.0%
Flexible Scheduling	7.4%	50.0%	50.0%
Hiring Bonuses	0.0%	0.0%	0.0%
Incentives/Rewards	3.7%	100%	0.0%
Shift Differential - 3rd Shift	0.0%	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%	0.0%
Tuition Assistance	7.4%	100%	0.0%
Varried Shifts	0.0%	0.0%	0.0%

Education

85.7% offer a benefit package in addition to wage compensation

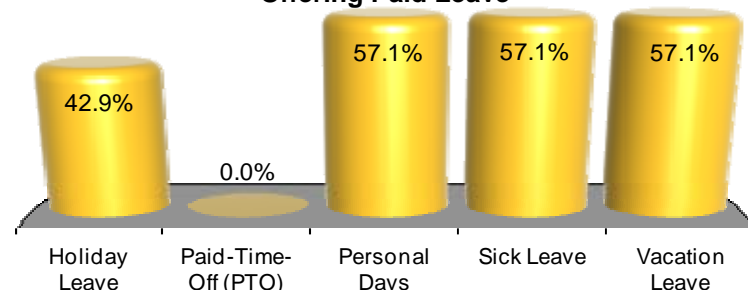
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 19.5%
 - 50.0% of businesses anticipate an increase in costs for medical insurance
 - 0.0% plan to increase employee's contribution in the next year
- 83.3% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	28.6%
Dental Coverage	14.3%
Life Insurance	42.9%
Long-Term Disability	57.1%
Medical	57.1%
Prescription Drugs	57.1%
Short-Term Disability	28.6%
Vision Insurance	42.9%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	42.9%	100%	33.3%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	0.0%	0.0%	0.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	14.3%	100%	0.0%
Fitness Club Reimbursement	0.0%	0.0%	0.0%
Flex Spending Accounts	42.9%	100%	33.3%
Flexible Scheduling	0.0%	0.0%	0.0%
Hiring Bonuses	0.0%	0.0%	0.0%
Incentives/Rewards	0.0%	0.0%	0.0%
Shift Differential - 3rd Shift	14.3%	100%	0.0%
Shift Differential - Weekend	0.0%	0.0%	0.0%
Tuition Assistance	14.3%	100%	0.0%
Varried Shifts	14.3%	100%	0.0%

Finance & Insurance

63.6% offer a benefit package in addition to wage compensation

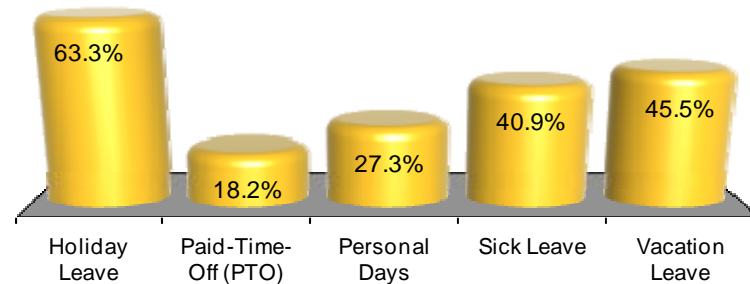
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 19.0%
 - 85.7% of businesses anticipate an increase in costs for medical insurance
 - 35.7% plan to increase employee's contribution in the next year
- 35.7% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	40.9%
Dental Coverage	40.9%
Life Insurance	50.0%
Long-Term Disability	40.9%
Medical	63.6%
Prescription Drugs	63.6%
Short-Term Disability	27.3%
Vision Insurance	22.7%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	50.0%	100%	63.6%
Childcare Assistance	4.5%	100%	0.0%
Company Discounts	27.3%	100%	50.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	18.2%	100%	75.0%
Fitness Club Reimbursement	13.6%	100%	33.3%
Flex Spending Accounts	59.1%	100%	53.8%
Flexible Scheduling	31.8%	85.7%	42.9%
Hiring Bonuses	13.6%	100%	0.0%
Incentives/Rewards	36.4%	100%	37.5%
Shift Differential - 3rd Shift	0.0%	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%	0.0%
Tuition Assistance	27.3%	100%	16.7%
Varried Shifts	9.1%	100%	50.0%

Food Services

23.1% offer a benefit package in addition to wage compensation

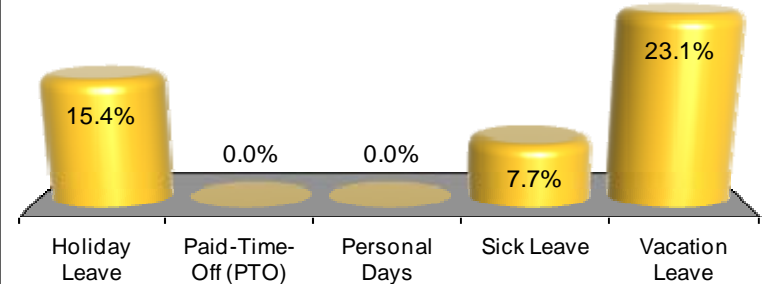
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 4.5%
 - 66.7% of businesses anticipate an increase in costs for medical insurance
 - 33.3% plan to increase employee's contribution in the next year
- 0.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	0.0%
Dental Coverage	0.0%
Life Insurance	0.0%
Long-Term Disability	0.0%
Medical	23.1%
Prescription Drugs	23.1%
Short-Term Disability	0.0%
Vision Insurance	0.0%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	15.4%	100%	0.0%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	7.7%	100%	100%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%	0.0%
Fitness Club Reimbursement	0.0%	0.0%	0.0%
Flex Spending Accounts	15.4%	100%	50.0%
Flexible Scheduling	7.7%	100%	0.0%
Hiring Bonuses	0.0%	0.0%	0.0%
Incentives/Rewards	7.7%	100%	100%
Shift Differential - 3rd Shift	0.0%	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%	0.0%
Tuition Assistance	0.0%	0.0%	0.0%
Varried Shifts	7.7%	100%	0.0%

Government

100% offer a benefit package in addition to wage compensation

Insurance:

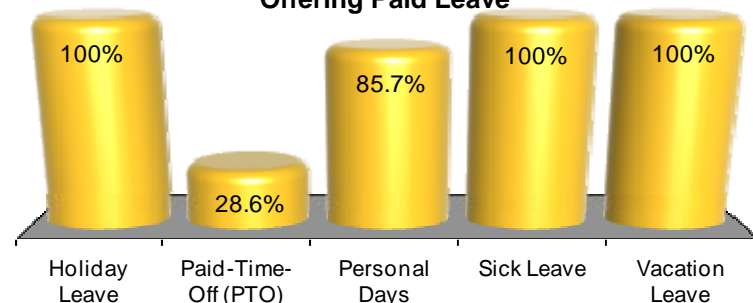
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 15.3%
 - 100% of businesses anticipate an increase in costs for medical insurance
 - 57.1% plan to increase employee's contribution in the next year
- 42.9% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	42.9%
Dental Coverage	28.6%
Life Insurance	100%
Long-Term Disability	14.3%
Medical	85.7%
Prescription Drugs	85.7%
Short-Term Disability	28.6%
Vision Insurance	14.3%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	85.7%	100%	50.0%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	0.0%	0.0%	0.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	14.3%	100%	0.0%
Fitness Club Reimbursement	0.0%	0.0%	0.0%
Flex Spending Accounts	57.1%	100%	25.0%
Flexible Scheduling	42.9%	33.3%	100%
Hiring Bonuses	0.0%	0.0%	0.0%
Incentives/Rewards	0.0%	0.0%	0.0%
Shift Differential - 3rd Shift	0.0%	0.0%	0.0%
Shift Differential - Weekend	28.6%	100%	0.0%
Tuition Assistance	28.6%	100%	0.0%
Varried Shifts	14.3%	100%	0.0%

Healthcare/Social Services

70.6% offer a benefit package in addition to wage compensation

Insurance:

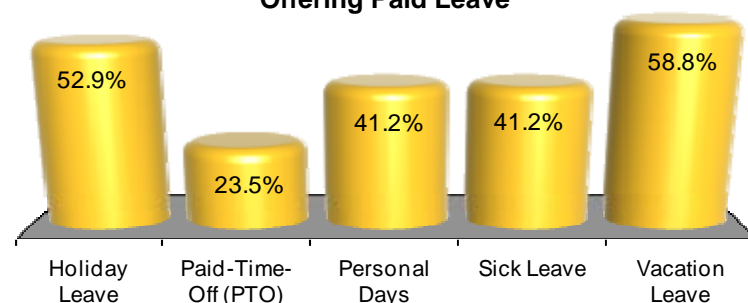
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 29.2%
 - 66.7% of businesses anticipate an increase in costs for medical insurance
 - 41.7% plan to increase employee's contribution in the next year
- 0.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	23.5%
Dental Coverage	41.2%
Life Insurance	41.2%
Long-Term Disability	23.5%
Medical	41.2%
Prescription Drugs	35.3%
Short-Term Disability	11.8%
Vision Insurance	17.6%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	64.7%	100%	63.6%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	35.3%	100%	33.3%
Concierge Service	5.9%	100%	100%
Employee Assistance Program	17.6%	100%	100%
Fitness Club Reimbursement	5.9%	100%	100%
Flex Spending Accounts	35.3%	100%	66.7%
Flexible Scheduling	17.6%	100%	100%
Hiring Bonuses	5.9%	100%	100%
Incentives/Rewards	29.4%	80.0%	40.0%
Shift Differential - 3rd Shift	29.4%	100%	100%
Shift Differential - Weekend	17.6%	100%	66.7%
Tuition Assistance	17.6%	100%	100%
Varried Shifts	29.4%	100%	100%

Information Services

80.0% offer a benefit package in addition to wage compensation

Insurance:

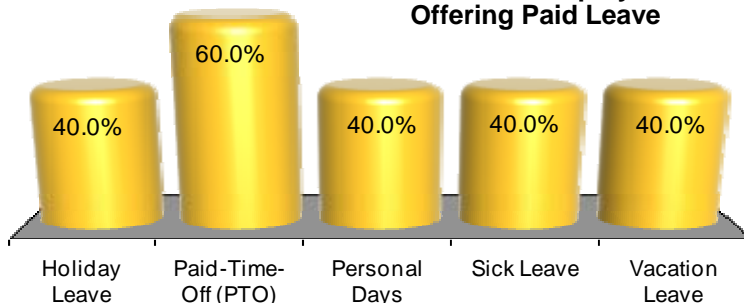
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 28.3%
 - 100% of businesses anticipate an increase in costs for medical insurance
 - 25.0% plan to increase employee's contribution in the next year
- 0.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	20.0%
Dental Coverage	40.0%
Life Insurance	60.0%
Long-Term Disability	40.0%
Medical	80.0%
Prescription Drugs	60.0%
Short-Term Disability	40.0%
Vision Insurance	40.0%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	0.0%	0.0%	0.0%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	60.0%	100%	0.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	20.0%	100%	0.0%
Fitness Club Reimbursement	0.0%	0.0%	0.0%
Flex Spending Accounts	60.0%	100%	0.0%
Flexible Scheduling	20.0%	100%	33.3%
Hiring Bonuses	20.0%	100.0%	0.0%
Incentives/Rewards	0.0%	0.0%	0.0%
Shift Differential - 3rd Shift	20.0%	100%	100%
Shift Differential - Weekend	0.0%	0.0%	0.0%
Tuition Assistance	20.0%	100%	0.0%
Varried Shifts	0.0%	0.0%	0.0%

Management Services

Insufficient data to report benefit information.



Manufacturing

83.3% offer a benefit package in addition to wage compensation

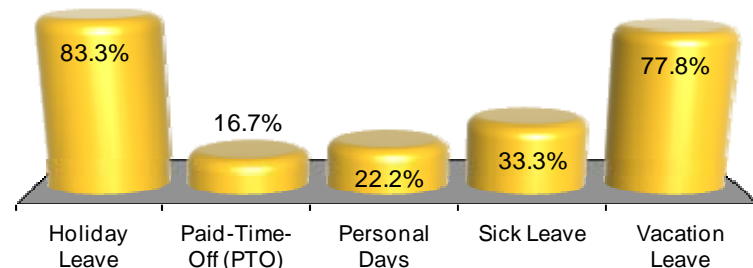
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 17.6%
 - 80.0% of businesses anticipate an increase in costs for medical insurance
 - 26.7% plan to increase employee's contribution in the next year
- 0.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	22.2%
Dental Coverage	27.8%
Life Insurance	33.3%
Long-Term Disability	5.6%
Medical	66.7%
Prescription Drugs	61.1%
Short-Term Disability	22.2%
Vision Insurance	5.6%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	50.0%	100%	33.3%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	5.6%	100%	0.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%	0.0%
Fitness Club Reimbursement	0.0%	0.0%	0.0%
Flex Spending Accounts	11.1%	100%	0.0%
Flexible Scheduling	11.1%	50.0%	50.0%
Hiring Bonuses	5.6%	100%	0.0%
Incentives/Rewards	16.7%	100%	66.7%
Shift Differential - 3rd Shift	11.1%	100%	0.0%
Shift Differential - Weekend	0.0%	0.0%	0.0%
Tuition Assistance	11.1%	100%	0.0%
Varried Shifts	16.7%	66.7%	66.7%

Personal Services

55.6% offer a benefit package in addition to wage compensation

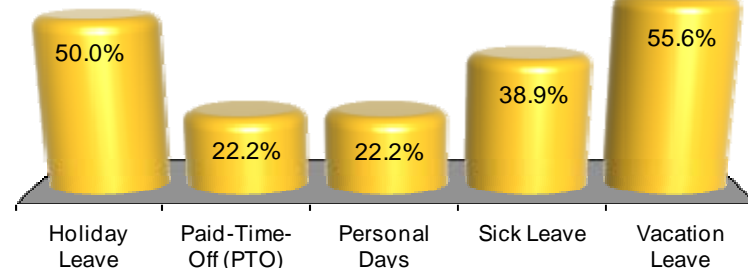
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 10.0%
 - 50.0% of businesses anticipate an increase in costs for medical insurance
 - 30.0% plan to increase employee's contribution in the next year
- 0.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	11.1%
Dental Coverage	5.6%
Life Insurance	16.7%
Long-Term Disability	16.7%
Medical	38.9%
Prescription Drugs	22.2%
Short-Term Disability	16.7%
Vision Insurance	5.6%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	11.1%	100%	0.0%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	27.8%	100%	20.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	5.6%	100%	0.0%
Fitness Club Reimbursement	0.0%	0.0%	0.0%
Flex Spending Accounts	5.6%	100%	0.0%
Flexible Scheduling	27.8%	100%	40.0%
Hiring Bonuses	0.0%	0.0%	0.0%
Incentives/Rewards	16.7%	100%	33.3%
Shift Differential - 3rd Shift	5.6%	100%	0.0%
Shift Differential - Weekend	5.6%	100%	0.0%
Tuition Assistance	11.1%	100%	0.0%
Varried Shifts	11.1%	100%	0.0%

Professional Services

64.0% offer a benefit package in addition to wage compensation

Insurance:

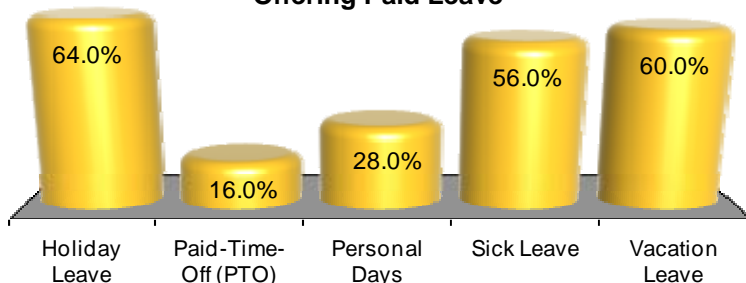
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 14.6%
 - 68.8% of businesses anticipate an increase in costs for medical insurance
 - 25.0% plan to increase employee's contribution in the next year
- 12.5% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	28.0%
Dental Coverage	20.0%
Life Insurance	44.0%
Long-Term Disability	24.0%
Medical	52.0%
Prescription Drugs	32.0%
Short-Term Disability	24.0%
Vision Insurance	24.0%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	48.0%	100%	16.7%
Childcare Assistance	4.0%	100%	0.0%
Company Discounts	28.0%	100%	14.3%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	8.0%	100%	0.0%
Fitness Club Reimbursement	8.0%	100%	0.0%
Flex Spending Accounts	28.0%	100%	14.3%
Flexible Scheduling	36.0%	100%	33.3%
Hiring Bonuses	12.0%	100%	0.0%
Incentives/Rewards	24.0%	100%	0.0%
Shift Differential - 3rd Shift	0.0%	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%	0.0%
Tuition Assistance	12.0%	100%	0.0%
Varried Shifts	4.0%	100%	0.0%

Real Estate

40.0% offer a benefit package in addition to wage compensation

Insurance:

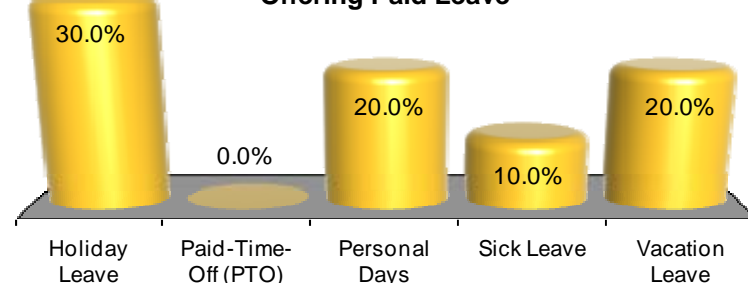
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 12.5%
 - 50.0% of businesses anticipate an increase in costs for medical insurance
 - 25.0% plan to increase employee's contribution in the next year
- 0.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	20.0%
Dental Coverage	20.0%
Life Insurance	20.0%
Long-Term Disability	20.0%
Medical	30.0%
Prescription Drugs	30.0%
Short-Term Disability	20.0%
Vision Insurance	20.0%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	30.0%	100%	0.0%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	0.0%	0.0%	0.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%	0.0%
Fitness Club Reimbursement	10.0%	100%	0.0%
Flex Spending Accounts	10.0%	100%	0.0%
Flexible Scheduling	10.0%	100%	0.0%
Hiring Bonuses	0.0%	0.0%	0.0%
Incentives/Rewards	10.0%	100%	0.0%
Shift Differential - 3rd Shift	10.0%	100%	0.0%
Shift Differential - Weekend	0.0%	0.0%	0.0%
Tuition Assistance	10.0%	100%	0.0%
Varried Shifts	0.0%	0.0%	0.0%

Utilities

Insufficient data to report benefit information.

Warehouse & Transportation

69.2% offer a benefit package in addition to wage compensation

Insurance:

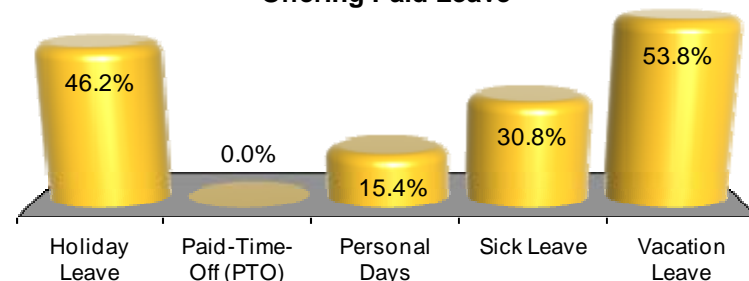
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 18.0%
 - 77.8% of businesses anticipate an increase in costs for medical insurance
 - 22.2% plan to increase employee's contribution in the next year
- 0.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	46.2%
Dental Coverage	38.5%
Life Insurance	46.2%
Long-Term Disability	30.8%
Medical	69.2%
Prescription Drugs	61.5%
Short-Term Disability	38.5%
Vision Insurance	23.1%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	30.8%	100%	100%
Childcare Assistance	7.7%	100%	0.0%
Company Discounts	7.7%	100%	0.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%	0.0%
Fitness Club Reimbursement	0.0%	0.0%	0.0%
Flex Spending Accounts	15.4%	100%	50.0%
Flexible Scheduling	15.4%	100%	0.0%
Hiring Bonuses	0.0%	0.0%	0.0%
Incentives/Rewards	7.7%	100%	0.0%
Shift Differential - 3rd Shift	0.0%	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%	0.0%
Tuition Assistance	0.0%	0.0%	0.0%
Varied Shifts	0.0%	0.0%	0.0%

Waste Management

55.6% offer a benefit package in addition to wage compensation

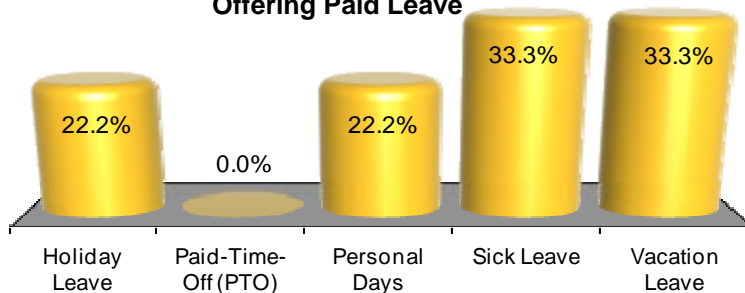
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 13.0%
 - 100% of businesses anticipate an increase in costs for medical insurance
 - 60.0% plan to increase employee's contribution in the next year
- 0.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	11.1%
Dental Coverage	22.2%
Life Insurance	22.2%
Long-Term Disability	0.0%
Medical	55.6%
Prescription Drugs	44.4%
Short-Term Disability	11.1%
Vision Insurance	22.2%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	33.3%	100%	0.0%
Childcare Assistance	11.1%	100%	0.0%
Company Discounts	33.3%	100%	33.3%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%	0.0%
Fitness Club Reimbursement	0.0%	0.0%	0.0%
Flex Spending Accounts	11.1%	100%	0.0%
Flexible Scheduling	11.1%	100%	100%
Hiring Bonuses	0.0%	0.0%	0.0%
Incentives/Rewards	33.3%	100%	33.3%
Shift Differential - 3rd Shift	0.0%	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%	0.0%
Tuition Assistance	0.0%	0.0%	0.0%
Varried Shifts	11.1%	0.0%	100%

Wholesale & Retail Trade

66.7% offer a benefit package in addition to wage compensation

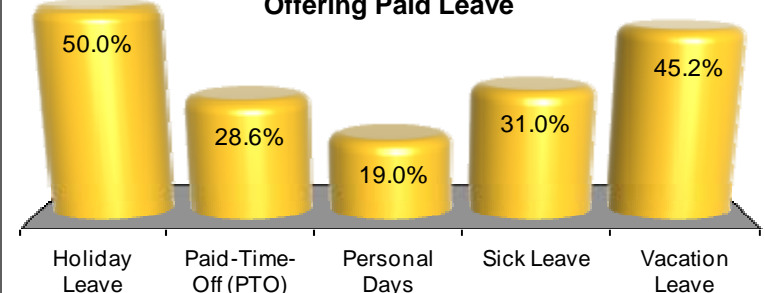
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 18.5%
 - 67.9% of businesses anticipate an increase in costs for medical insurance
 - 39.3% plan to increase employee's contribution in the next year
- 0.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	26.2%
Dental Coverage	23.8%
Life Insurance	45.2%
Long-Term Disability	26.2%
Medical	57.1%
Prescription Drugs	57.1%
Short-Term Disability	28.6%
Vision Insurance	21.4%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	45.2%	100%	15.8%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	45.2%	100%	42.1%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%	0.0%
Fitness Club Reimbursement	2.4%	100%	0.0%
Flex Spending Accounts	28.6%	100%	0.0%
Flexible Scheduling	28.6%	91.7%	50.0%
Hiring Bonuses	2.4%	100%	0.0%
Incentives/Rewards	23.8%	100%	50.0%
Shift Differential - 3rd Shift	2.4%	100%	0.0%
Shift Differential - Weekend	0.0%	0.0%	0.0%
Tuition Assistance	4.8%	100%	0.0%
Varried Shifts	2.4%	100%	0.0%

[Employment Range - All Industries]

1-24 Employees

56.9% offer a benefit package in addition to wage compensation

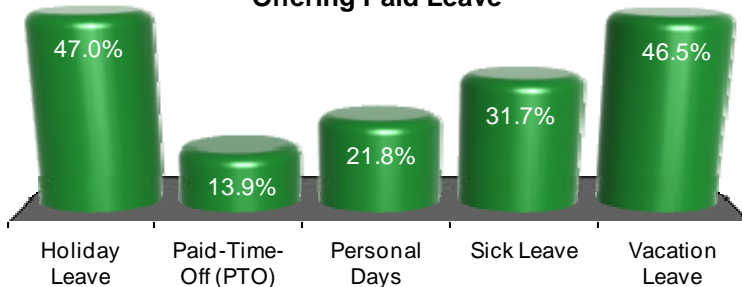
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 17.7%
 - 68.7% of businesses anticipate an increase in costs for medical insurance
 - 28.7% plan to increase employee's contribution in the next year
- 3.5% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	17.8%
Dental Coverage	14.4%
Life Insurance	28.2%
Long-Term Disability	15.3%
Medical	43.6%
Prescription Drugs	37.1%
Short-Term Disability	17.3%
Vision Insurance	11.9%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	34.2%	100%	20.3%
Childcare Assistance	1.5%	100%	0.0%
Company Discounts	20.3%	100%	22.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	4.5%	100%	11.1%
Fitness Club Reimbursement	3.0%	100%	0.0%
Flex Spending Accounts	17.8%	100%	11.1%
Flexible Scheduling	19.8%	92.5%	35.0%
Hiring Bonuses	2.0%	100%	0.0%
Incentives/Rewards	16.3%	97.0%	30.3%
Shift Differential - 3rd Shift	2.0%	100%	0.0%
Shift Differential - Weekend	2.0%	100%	0.0%
Tuition Assistance	8.4%	100%	5.9%
Varried Shifts	5.0%	90.0%	20.0%

25-49 Employees

93.3% offer a benefit package in addition to wage compensation

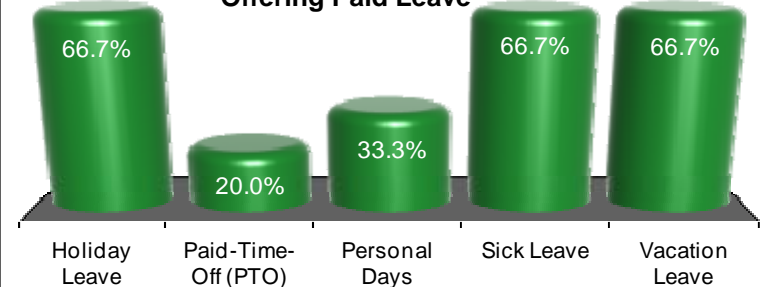
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 13.6%
 - 85.7% of businesses anticipate an increase in costs for medical insurance
 - 57.1% plan to increase employee's contribution in the next year
- 21.4% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	53.3%
Dental Coverage	46.7%
Life Insurance	80.0%
Long-Term Disability	46.7%
Medical	86.7%
Prescription Drugs	73.3%
Short-Term Disability	46.7%
Vision Insurance	26.7%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	60.0%	100%	44.4%
Childcare Assistance	13.3%	100%	0.0%
Company Discounts	40.0%	100%	50.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	0.0%	0.0%	0.0%
Fitness Club Reimbursement	6.7%	100%	0.0%
Flex Spending Accounts	60.0%	100%	44.4%
Flexible Scheduling	20.0%	100%	33.3%
Hiring Bonuses	13.3%	100%	0.0%
Incentives/Rewards	26.7%	100%	0.0%
Shift Differential - 3rd Shift	6.7%	100%	100%
Shift Differential - Weekend	0.0%	0.0%	0.0%
Tuition Assistance	13.3%	100%	0.0%
Varried Shifts	6.7%	100%	0.0%

50-99 Employees

91.7% offer a benefit package in addition to wage compensation

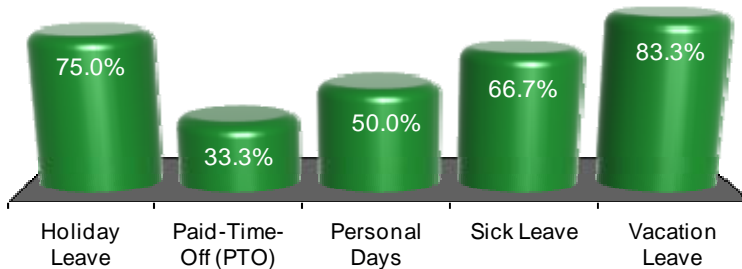
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 22.6%
 - 90.9% of businesses anticipate an increase in costs for medical insurance
 - 27.3% plan to increase employee's contribution in the next year
- 36.4% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	41.7%
Dental Coverage	83.3%
Life Insurance	83.3%
Long-Term Disability	41.7%
Medical	91.7%
Prescription Drugs	91.7%
Short-Term Disability	41.7%
Vision Insurance	50.0%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	66.7%	100%	75.0%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	16.7%	100%	0.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	16.7%	100%	100%
Fitness Club Reimbursement	0.0%	0.0%	0.0%
Flex Spending Accounts	50.0%	100%	50.0%
Flexible Scheduling	25.0%	33.3%	100%
Hiring Bonuses	8.3%	100%	0.0%
Incentives/Rewards	8.3%	100%	100%
Shift Differential - 3rd Shift	33.3%	100%	50.0%
Shift Differential - Weekend	8.3%	100%	0.0%
Tuition Assistance	25.0%	100%	33.3%
Varried Shifts	50.0%	83.3%	66.7%

100-249 Employees

100% offer a benefit package in addition to wage compensation

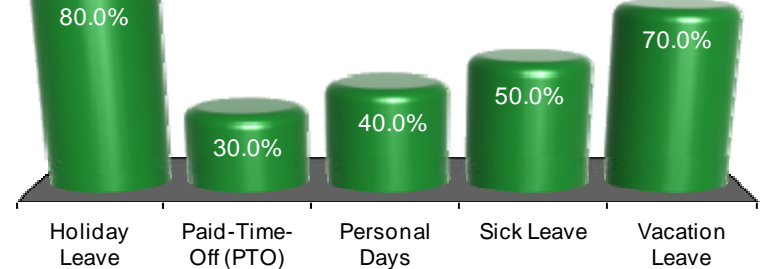
Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 17.8%
 - 80.0% of businesses anticipate an increase in costs for medical insurance
 - 40.0% plan to increase employee's contribution in the next year
- 20.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	60.0%
Dental Coverage	60.0%
Life Insurance	60.0%
Long-Term Disability	70.0%
Medical	80.0%
Prescription Drugs	80.0%
Short-Term Disability	50.0%
Vision Insurance	40.0%

Paid Leave: Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	70.0%	100%	85.7%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	50.0%	100%	100%
Concierge Service	10.0%	100%	100%
Employee Assistance Program	20.0%	100%	100%
Fitness Club Reimbursement	20.0%	100%	100%
Flex Spending Accounts	100.0%	100%	60.0%
Flexible Scheduling	40.0%	75.0%	100%
Hiring Bonuses	30.0%	100%	33.3%
Incentives/Rewards	50.0%	100%	80.0%
Shift Differential - 3rd Shift	20.0%	100%	100%
Shift Differential - Weekend	10.0%	100%	100%
Tuition Assistance	30.0%	100%	66.7%
Varried Shifts	20.0%	100%	100%

250 + Employees

61.1% offer a benefit package in addition to wage compensation

Insurance:

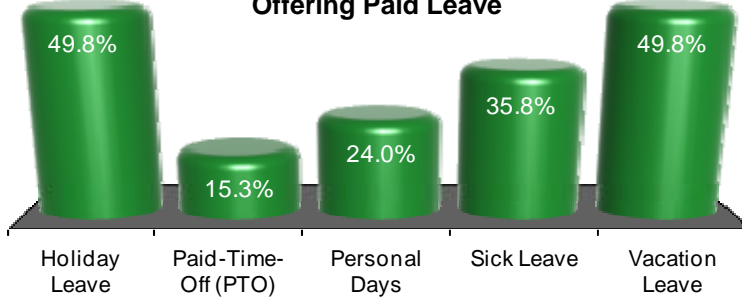
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 17.4%
 - 72.1% of businesses anticipate an increase in costs for medical insurance
 - 31.4% plan to increase employee's contribution in the next year
- 7.9% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	21.4%
Dental Coverage	20.1%
Life Insurance	34.5%
Long-Term Disability	18.8%
Medical	48.9%
Prescription Drugs	42.4%
Short-Term Disability	20.5%
Vision Insurance	14.8%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	37.6%	100%	27.9%
Childcare Assistance	2.2%	100%	0.0%
Company Discounts	21.4%	100%	24.5%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	4.8%	100%	27.3%
Fitness Club Reimbursement	3.1%	100%	0.0%
Flex Spending Accounts	22.3%	100%	21.6%
Flexible Scheduling	20.1%	89.1%	39.1%
Hiring Bonuses	3.1%	100%	0.0%
Incentives/Rewards	16.6%	97.4%	28.9%
Shift Differential - 3rd Shift	3.9%	100%	33.3%
Shift Differential - Weekend	2.2%	100%	0.0%
Tuition Assistance	9.6%	100%	9.1%
Varried Shifts	7.4%	88.2%	35.3%

Notes:

Industry Clusters

Advanced Manufacturing

100% offer a benefit package in addition to wage compensation

Insurance:

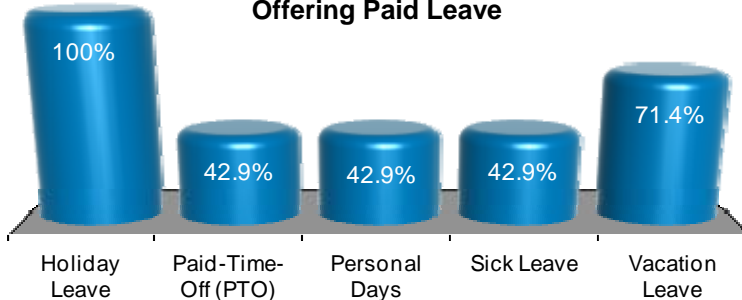
- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 24.7%
 - 100% of businesses anticipate an increase in costs for medical insurance
 - 42.9% plan to increase employee's contribution in the next year
- 0.0% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	42.9%
Dental Coverage	42.9%
Life Insurance	57.1%
Long-Term Disability	14.3%
Medical	100%
Prescription Drugs	100%
Short-Term Disability	57.1%
Vision Insurance	42.9%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	71.4%	100%	40.0%
Childcare Assistance	14.3%	100%	0.0%
Company Discounts	14.3%	100%	0.0%
Concierge Service	0.0%	0.0%	0.0%
Employee Assistance Program	14.3%	100%	0.0%
Fitness Club Reimbursement	0.0%	0.0%	0.0%
Flex Spending Accounts	28.6%	100%	0.0%
Flexible Scheduling	14.3%	100%	0.0%
Hiring Bonuses	14.3%	100%	0.0%
Incentives/Rewards	28.6%	100%	50.0%
Shift Differential - 3rd Shift	0.0%	0.0%	0.0%
Shift Differential - Weekend	0.0%	0.0%	0.0%
Tuition Assistance	42.9%	100%	0.0%
Varried Shifts	14.3%	100%	0.0%

Bioscience

100% offer a benefit package in addition to wage compensation

Insurance:

- Employers were asked what percent of total payroll is applied toward providing health/medical insurance
 - Average is 15.8%
 - 87.5% of businesses anticipate an increase in costs for medical insurance
 - 37.5% plan to increase employee's contribution in the next year
- 12.5% offer health/medical insurance to retired employees

Percent of Employers Offering Insurance Options

Fringe Benefit	% Offered to Employees
AD&D	62.5%
Dental Coverage	50.0%
Life Insurance	50.0%
Long-Term Disability	37.5%
Medical	87.5%
Prescription Drugs	75.0%
Short-Term Disability	25.0%
Vision Insurance	25.0%

Paid Leave:

Percent of Employers Offering Paid Leave



Additional Benefit Offerings:

Percent of Employers Offering Additional Benefits & Employment Status Breakdown

Additional Benefit	All Employees	Full-Time Employees	Part-Time Employees
Retirement	87.5%	100%	57.1%
Childcare Assistance	0.0%	0.0%	0.0%
Company Discounts	50.0%	100%	25.0%
Concierge Service	12.5%	100%	100%
Employee Assistance Program	37.5%	100%	66.7%
Fitness Club Reimbursement	25.0%	100%	50.0%
Flex Spending Accounts	50.0%	100%	25.0%
Flexible Scheduling	50.0%	100%	25.0%
Hiring Bonuses	12.5%	100%	0.0%
Incentives/Rewards	25.0%	100%	0.0%
Shift Differential - 3rd Shift	37.5%	100%	66.7%
Shift Differential - Weekend	12.5%	100%	100%
Tuition Assistance	25.0%	100%	50.0%
Varried Shifts	50.0%	100%	50.0%

***Insufficient data to report
benefit information.***



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BUENA VISTA, CLAY, DICKINSON & EMMET COUNTIES



For more information regarding the Iowa Lakes Corridor Fringe Benefit Survey, contact:

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