

Cost of Benefits as a Percent of Salary

12/11/06

Benefit	UDFCD	ACWWA	ECCV	Arapco	SEMSWA	
					"Average" Employee	Transition Staff
Medical Ins	11.79%			16.81%	14.97%	12.26%
Dental Ins	1.83%			2.18%	1.48%	1.15%
Vision Ins	0.00%			0.00%	0.22%	0.35%
Basic Life/ADD	0.21%			0.20%	0.29%	0.55%
Short Term Disability	0.00%			0.00%	0.24%	0.25%
Long Term Disability	0.66%			0.41%	0.40%	0.41%
Dependent Life Ins	0.00%			0.00%	0.00%	0.14%
Flex Spending Acct	0.13%			0.00%	0.18%	0.18%
Retirement:						
SS or SSRP	6.20%	12.40%	6.20%	6.20%	6.20%	6.20%
401(a) & 457	6.00%	5.00%	9.00%	6.50%	8.80%	8.80%
Retirement Sub Total	12.20%	17.40%	15.20%	12.70%	15.00%	15.00%
SS Medicare	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%
Tution reimbursement	1.88%			2.67%	1.83%	1.83%
Total Cost of Cash Benefits	30.15%	35.00%	38.50%	36.42%	36.06%	33.57%
Non-cash: Days per year						
Vacation	15			18	18	18
Sick	12			12	12	12
Holiday & Personal days	12			12	12	12
Maternity/Paternity/Bereavement	0			0	0	0
Total Holiday/Personal Days	39	0	0	42	42	42
Average salary	\$79,800			\$45,000	\$65,450	\$65,450

Assumptions:

Employer costs based on an "average" employee

"Average" employee: 40 yrs old, 10 yr of service, employee + family benefit insurance option

This tends to make the insurance percentages higher because in fact some employees opt for employee only or employee plus spouse coverage which is less cost.

Notes:

The total cost of cash benefits for ACWWA and ECCV are from Board Member Weidmann.

We are trying to get the other numbers from ACWWA and will update this table when the information is received.