

Rutherford County Occupational Wage and Benefits Survey

**Business and Economic Research Center
Jones College of Business
Middle Tennessee State University
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Sponsored by the Rutherford County Chamber of Commerce, the occupational wage and benefits survey documents wages and benefits offered by county employers for 2012. Data were collected by mail and website from June to August 2012. Forty-two employers responded to the survey, representing nearly 13,000 workers. Wages are reported for 48 occupations, with a minimum of three responses needed to report an occupation.

The following employers responded to the survey. The Chamber and the Business and Economic Research Center appreciate the participation of these employers.

- Adenus
- Alco Products
- Americold Logistics
- Backer EHP, Inc.
- Bridgestone/Firestone
- Carrier Corporation
- Chromalox
- Consumer Insurance Group
- EMD Music, Inc.
- Erwin Cole Enterprises
- Heritage Farms Dairy
- Hood Distribution
- Hot Topic
- Huskey Truss and Building Supply
- InterMetro Industries
- International Paper
- Lightning Source
- NHK Seating of America, Inc.
- Nifco American Corp.
- Nissan North America, Inc.
- Ohashi Technica U.S.A. Inc.
- Packaging Fulfillment
- Peery Construction LLC
- Perfect Equipment
- Rich Products Manufacturing Corp.
- S & S Distribution Inc.
- SEC, Inc.
- Setech Inc.
- Smith Design/Build Corp., Inc.
- Smyrna Air Center
- Smyrna/Rutherford County Airport Authority
- Sonoco Products
- Southeastern Technology Inc.
- Specialty Manufacturing
- Store Opening Solutions
- Taylor Farms Tennessee, Inc.
- Tennessee Farmers' Cooperative
- The Davis Group
- Trinidad/Benham Corporation
- United Stationers Supply Co.
- Walter Meier
- Wastequip-Holt
- Wolfe Industrial Inc.
- Yates Services

The following sections report the results from the wages by occupation portion of the survey. Wages by occupation are reported separately.

Sponsored by the Rutherford Chamber of Commerce, this questionnaire collects information about benefits and occupational wage rates prevalent among Rutherford County employers. The information you provide will be combined with that offered by other employers and released in summary form only; your individual responses will remain confidential with the Business and Economic Research Center. All the questions have to do with your operations in Rutherford County.

The first section has to do with general characteristics and benefits. The second section asks about wages and employment by occupation.

1. Number of employees in Rutherford County (employment by respondents):

Full-time	12,751
Part-time	267

2. Is your workforce represented by a union?

	<i>Number</i>	<i>Percent</i>
Yes	3	7.3
No	38	92.7

3. Do you require a physical exam prior to hiring?

	<i>Number</i>	<i>Percent</i>
Yes	11	26.8
No	30	73.2

4. Do you require drug and/or alcohol testing as a condition of employment?

	<i>Number</i>	<i>Percent</i>
Yes	29	70.7
No	7	17.1
It depends	5	12.2

5. Are you self-insuring for worker’s compensation?

	<i>Number</i>	<i>Percent</i>
Yes	17	45.9
No	20	54.1

6. As a percent of payroll, what do you spend for an employee’s mandatory benefits (unemployment insurance, worker’s compensation, FICA), and what do you spend for voluntary benefits (medical and dental plans, prescription plans, vision, and survivor benefits)? An approximate figure is fine.

Mandatory benefits as percent of payroll: _____%

Voluntary benefits as percent of payroll: _____%

(Insufficient responses to this question)

Medical, Health, and Dental Benefits

The next questions ask about your medical plan.

7. Does your company offer medical insurance benefits to:

Full-time workers?

	<i>Number</i>	<i>Percent</i>
Yes	38	92.7
No	3	7.3

Part-time workers?

	<i>Number</i>	<i>Percent</i>
Yes	3	8.3
No	33	91.7

8. What percentage of all your workers participate in single medical coverage, family medical coverage (spouse or spouse and children), choose not to participate in a medical plan, or are not covered by your medical plan?

	<i>Percent</i>
Single coverage	31.4
Family coverage	39.4
Don’t participate	17.4
Not covered	11.7

9. What types of medical plans are offered by your company (check all that apply)?

	<i>Number</i>	<i>Percent</i>
PPO	1	2.4
PPO	33	80.5
HMO	6	14.6
Self-insuring	1	2.4
Other	2	4.9

10. What types of plan is most often chosen by your employees (check ONE)?

	<i>Number</i>	<i>Percent</i>
PPO	4	10.0
PPO	28	70.0
HMO	2	5.0
Self-insuring	2	5.0
Other	4	10.0

11. For your most often chosen plan, what is your typical employee share and employer share of the monthly premium for your medical plan? (average)

<i>Plan Coverage</i>	<i>Employee Share (\$)</i>	<i>Employer Share (\$)</i>
Employee only	109	468
Employee + Spouse	261	615
Employee + Spouse + Children	315	651

12. Again for your most often chosen plan, what is the typical annual deductible and the typical annual maximum out-of-pocket expense for your medical plan? (average)

<i>Plan Coverage</i>	<i>Deductible (\$)</i>	<i>Maximum out-of-pocket (\$)</i>
Employee only	1,011	3,082
Employee + Spouse	1,741	5,844
Employee + Spouse + Children	1,776	5,787

13. For the following benefits, check “Yes,” you offer the benefit, or “No,” you do not offer the benefit.

Percent that offer:

Prescription drug program coverage	90.2
Mail-order prescription program	79.5
Chiropractic insurance	69.2
Mental health coverage (EAP)	85.0
Accidental death and dismemberment insurance (AD&D)	85.7
Vision insurance	67.5
Medical flexible spending accounts	52.5
Contraceptive insurance	48.6
Health savings accounts (HSAs)	45.0
Group life insurance	81.0
Long-term care insurance	34.1
Retiree health care coverage	12.2

14. Do you offer dental insurance for full-time employees?

	<i>Number</i>	<i>Percent</i>
Yes	37	90.2
No	4	9.8

15. If “Yes,” what is the annual deductible and maximum annual benefit (\$)?

	<i>Mean</i>	<i>Median</i>
Annual deductible amount	92	50
Maximum annual benefit	1,225	1,500

16. If you offer a dental plan, what is your typical copay for (percent of allowable charge):

	<i>Mean</i>	<i>Median</i>
Routine cleaning (adult)	67.5	100.0
Tooth extraction (adult)	60.0	80.0
Root canal therapy (adult)	54.7	50.0

17. Do you offer orthodontic coverage?

	<i>Responses</i>	<i>Percent</i>
Yes	23	59.0
No	16	41.0

18. If “Yes,” what percent of this expense does your orthodontic coverage pay?

Percent	49
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19. If you offer prescription drug coverage, what is typical the copay (\$) for:

	<i>Mean</i>	<i>Median</i>
A generic drug	11.59	10.00
A non-generic drug	40.89	40.00

20. If you offer group life insurance, is coverage offered for employee only, employee + spouse, or employee + spouse + children (check one)?

	Percent
Employee only	37.1
Employee + spouse	0.0
Employee + spouse + children	62.9

21. How much of the premium does the employee pay for employee only life insurance coverage? ____%

<i>Mean</i>	<i>Median</i>
25.34	0.00

22. How much coverage is offered? A specific amount, or depends on salary (check one)?

	<i>Percent</i>
A specific amount	40.6
Mean	\$51,154
Median	\$25,000
Depends on salary	59.4

**23. Do you offer short-term or long-term disability insurance for your full-time employees?
(check all that apply)**

	<i>Percent</i>
Short-term disability insurance	
Hourly employees	69.8
Salaried employees	67.4
Coverage not offered	16.3
Long-term disability insurance	
Hourly employees	51.2
Salaried employees	58.1
Coverage not offered	23.3

24. How many weeks after absence from work does disability insurance begin to pay benefits?

<i>Weeks of absence from work</i>	<i>Mean</i>	<i>Median</i>
Short-term disability	2.4	1.0
Long-term disability	22.5	26.0

25. What portion of the employee’s salary is typically paid by disability benefits when benefits begin?

<i>Percent of salary</i>	<i>Mean</i>	<i>Median</i>
Short-term disability	62.2	60.0
Long-term disability	59.0	60.0

Leave Benefits

Leave benefits include paid and unpaid time off work for an assortment of reasons including vacation, holidays, sickness, and personal time.

26. What percentage of your workers are presently eligible to receive any leave benefits?

	<i>Percent</i>
Full-time workers	85.3
Part-time workers	20.8

27. Do you provide paid holiday leave for full-time workers?

	<i>Number</i>	<i>Percent</i>
Yes	36	92.3
No	3	7.7

28. If yes, how many days must an employee work to be eligible for holiday pay? ___ days

	<i>Working days for eligibility</i>	
Mean		47.4
Median		30.0

29. How many days of holiday leave are offered per year to full-time employees? ___ days

	<i>Days for holiday leave</i>	
Mean		8.7
Median		8.5

30. Do you provide paid holiday leave for part-time workers?

	<i>Number</i>	<i>Percent</i>
Yes	9	24.3
Yes, depending on weeks worked	4	10.8
No	24	64.9

31. Do you provide paid vacation leave for full-time employees?

	<i>Number</i>	<i>Percent</i>
Yes	36	97.3
No	1	2.7

32. Do you provide paid vacation leave for part-time employees?

	<i>Number</i>	<i>Percent</i>
Yes	10	27.8
No	26	72.2

33. Does your organization combine vacation, sick, and personal leave?

	<i>Number</i>	<i>Percent</i>
Yes	12	31.6
No	26	68.4

If 'Yes', treat combined vacation/sick/personal leave as vacation time in Questions 34-36.

34. How many months of work is required to qualify for one week of vacation time?

	<i>Mean</i>	<i>Median</i>
Hourly workers	10.3	9.0
Salaried workers	8.3	6.0

35. How many years of work is required to qualify for two weeks of vacation time?

	<i>Mean</i>	<i>Median</i>
Hourly workers	3.6	2.0
Salaried workers	2.8	1.0

36. How many years of work is required to qualify for four weeks of vacation time?

	<i>Mean</i>	<i>Median</i>
Hourly workers	20.6	15.0
Salaried workers	19.9	15.0

37. Do you provide paid sick leave for full-time workers?

	<i>Number</i>	<i>Percent</i>
Yes	16	44.4
No	11	30.6
Yes, but vacation and sick leave are combined	9	25.0

38. Do you provide paid sick leave for part-time workers?

	<i>Number</i>	<i>Percent</i>
Yes	6	17.1
No	12	34.3
Yes, but vacation and sick leave are combined	17	48.6

Retirement Benefits

39. Do you offer any of the following retirement benefits (check all that apply)?

	<i>Number</i>	<i>Percent</i>
Defined contribution retirement plan	31	73.8
Defined benefit retirement plan (pension)	6	14.3
Retirement preparation planning advice	8	19.0

40. If you have a defined contribution plan, who contributes?

	<i>Number</i>	<i>Percent</i>
Employee only	6	18.8
Employee and employer	26	81.3

41. How does an employee become vested in your defined contribution plan, if you have one?

	<i>Number</i>	<i>Percent</i>
Immediately	11	34.4
Gradual vesting	8	25.0
Vesting after a specific number of years of service	13	40.6

42. If you have a defined benefit plan (pension), who contributes?

	<i>Number</i>	<i>Percent</i>
Employee only	3	25.0
Employee and employer	9	75.0

43. How does an employee become vested in your defined benefit plan, if you have one?

	<i>Number</i>	<i>Percent</i>
Immediately	4	33.3
Gradual vesting	1	8.3
Vesting after a specific number of years of service	7	58.3