

List of Tables

U.S. Results

Part 1: Pension and Retirement Plans

Table 1	Defined Benefit (DB) Pension Plan Offered	11
Table 2	DB Pension Plan Integrated With Social Security	11
Table 3	Types of DB Pension Plans Offered	12
Table 4	DB Plan Formulas Using Final Average Earnings	12
Table 5	DB Plan Formulas Using Flat Percent per Year of Service	13
Table 6	DB Plan Basis of Final Average Earnings	14
Table 7	Formulas for DB Plan Dollar Amount	14
Table 8	Monthly Flat Dollar Amount From DB Plan per Year of Service	15
Table 9	Defined Contribution (DC) Pension Plan Offered	15
Table 10	Types of DC Pension Plans Offered	16
Table 11	DC Plan Components Included in Definition of Compensation	16
Table 12	DC Plan Matching Contributions Offered	17
Table 13	DC Plan Formulas for Fixed Matching Contributions	17
Table 14	DC Plan Participant-Directed Investments	18

Part 2: Health Care Benefits

Table 15	Health Care Plans Offered	26
Table 16	Health Plan With Majority Enrolled	26
Table 17	Health Care Plan Funding	27
Table 18	Flexible Benefit Arrangements Offered	27
Table 19	In-Network Deductibles for Single Coverage (Salaried Employees)	28
Table 20	In-Network Deductibles for Single Coverage (Hourly Employees)	28
Table 21	In-Network Deductibles for Family Coverage (Salaried Employees)	29
Table 22	In-Network Deductibles for Family Coverage (Hourly Employees)	30
Table 23	Percentage of Premium Paid by Employees for Single Coverage (Salaried Employees)	31
Table 24	Percentage of Premium Paid by Employees/Participants for Single Coverage (Hourly Employees)	31
Table 25	Percentage of Premium Paid by Employees for Family Coverage (Salaried Employees)	32
Table 26	Percentage of Premium Paid by Employees/Participants for Family Coverage (Hourly Employees)	33
Table 27	Health Care Cost-Management Techniques/Tools	34
Table 28	Dental Plans Offered	35
Table 29	Dental Plan With Majority Enrolled	35
Table 30	Deductibles for Single Dental Coverage (Salaried Employees)	36
Table 31	Deductibles for Single Dental Coverage (Hourly Employees)	36
Table 32	Deductibles for Family Dental Coverage (Salaried Employees)	37

Table 33	Deductibles for Family Dental Coverage (Hourly Employees)	37
Table 34	Prescription Drug Benefits Offered	38
Table 35	Cost-Management Techniques/Tools for Prescription Drugs	38
Table 36	Other Health Benefits Offered	39
Table 37	Provisions to Alleviate Loss of Health Coverage (Multiemployer)	39

Part 3: Other Benefits

Table 38	Life Insurance Benefits Offered	47
Table 39	Methods of Calculating Life Insurance Benefits (Salaried Employees)	47
Table 40	Methods of Calculating Life Insurance Benefits (Hourly Employees)	47
Table 41	Life Insurance Formulas Using Multiple of Earnings (Salaried Employees)	48
Table 42	Life Insurance Formulas Using Multiple of Earnings (Hourly Employees)	48
Table 43	Flat Dollar Amounts for Life Insurance (Salaried Employees)	49
Table 44	Flat Dollar Amounts for Life Insurance (Hourly Employees)	49
Table 45	Voluntary (Employee-Pay-All) Benefits Offered	50
Table 46	Adoption Benefits Offered	50
Table 47	Number of Paid Holidays Offered	51
Table 48	Paid Holidays Offered	51
Table 49	Sick Leave and Disability Benefits Offered	52
Table 50	Short-Term Disability (STD) Service Periods for Eligibility	52
Table 51	STD Description of Elimination/Waiting Periods	53
Table 52	STD Elimination/Waiting Periods for Illness	53
Table 53	Calculation Formulas for STD Benefits	53
Table 54	STD Formulas Using Fixed Percent of Earnings	54
Table 55	STD Benefits Duration	54
Table 56	Long-Term Disability (LTD) Service Periods for Eligibility	55
Table 57	LTD Elimination/Waiting Periods	55
Table 58	Calculation Formulas for LTD Benefits	56
Table 59	LTD Formulas Using Fixed Percent of Earnings	56
Table 60	LTD Benefits Duration	57
Table 61	Self-Funding of Disability Benefits	57
Table 62	Other Types of Leave Provided	58
Table 63	Employee Benefit Costs as a Percentage of Payroll Costs	58

Canadian Results

Part 1: Pension and Retirement Plans

Table 64	Defined Benefit (DB) Pension Plan Offered	62
Table 65	DB Pension Plan Integrated With Canada/Quebec Pension Plan	62
Table 66	Types of DB Pension Plans Offered	62
Table 67	DB Plan Formulas Using Final Average Earnings	63
Table 68	DB Plan Formulas Using Flat Percent per Year of Service	63
Table 69	DB Plan Basis of Final Average Earnings	64
Table 70	Monthly Flat Dollar Amount From DB Plan per Year of Service	64
Table 71	Defined Contribution (DC) Pension Plan Offered	65
Table 72	Types of DC Pension Plans Offered	65
Table 73	DC Plan Components Included in Definition of Compensation	65
Table 74	DC Plan Matching Contributions Offered	66
Table 75	DC Plan Maximum Matching Contributions	66
Table 76	DC Plan Participant-Directed Investments	66

Part 2: Health Care Benefits

Table 77	Extended Health Care Plan Offered	72
Table 78	Extended Health Care Plan Funding	72
Table 79	Flexible Benefit Arrangements Offered	72
Table 80	Deductibles for Single Coverage (Salaried Employees)	73
Table 81	Deductibles for Single Coverage (Hourly Employees)	74
Table 82	Deductibles for Family Coverage (Salaried Employees)	75
Table 83	Deductibles for Family Coverage (Hourly Employees)	76
Table 84	Percentage of Premium Paid by Employees for Single Coverage (Salaried Employees)	77
Table 85	Percentage of Premium Paid by Employees/Participants for Single Coverage (Hourly Employees)	77
Table 86	Percentage of Premium Paid by Employees for Family Coverage (Salaried Employees)	78
Table 87	Percentage of Premium Paid by Employees/Participants for Family Coverage (Hourly Employees)	78
Table 88	Health Care Cost-Management Techniques/Tools	79
Table 89	Dental Plan Offered	79
Table 90	Deductibles for Single Dental Coverage (Salaried Employees)	80
Table 91	Deductibles for Single Dental Coverage (Hourly Employees)	80
Table 92	Deductibles for Family Dental Coverage (Salaried Employees)	81
Table 93	Deductibles for Family Dental Coverage (Hourly Employees)	81
Table 94	Prescription Drug Benefits Offered	82
Table 95	Cost-Management Techniques/Tools for Prescription Drugs	82
Table 96	Other Health Benefits Offered	83
Table 97	Provisions to Alleviate Loss of Health Coverage (Multiemployer)	83

Part 3: Other Benefits

Table 98	Life Insurance Benefits Offered	89
Table 99	Methods of Calculating Life Insurance Benefits (Salaried Employees)	89
Table 100	Methods of Calculating Life Insurance Benefits (Hourly Employees)	89
Table 101	Life Insurance Formulas Using Multiple of Earnings (Salaried Employees)	90
Table 102	Life Insurance Formulas Using Multiple of Earnings (Hourly Employees)	90
Table 103	Flat Dollar Amounts for Life Insurance (Salaried Employees)	91
Table 104	Flat Dollar Amounts for Life Insurance (Hourly Employees)	91
Table 105	Voluntary (Employee-Pay-All) Benefits Offered	92
Table 106	Number of Paid Holidays Offered	92
Table 107	Paid Holidays Offered	93
Table 108	Sick Leave and Disability Benefits Offered	93
Table 109	Short-Term Disability (STD) Service Periods for Eligibility	94
Table 110	STD Description of Elimination/Waiting Periods	94
Table 111	STD Elimination/Waiting Periods for Illness	95
Table 112	STD Integrated With Employment Insurance	95
Table 113	STD Meets Employment Insurance Premium- Reduction Requirements	95
Table 114	Calculation Formulas for STD Benefits	96
Table 115	STD Formulas Using Fixed Percent of Earnings.....	96
Table 116	STD Benefits Duration	97
Table 117	Long-Term Disability (LTD) Service Periods for Eligibility	97
Table 118	LTD Elimination/Waiting Periods	98
Table 119	Calculation Formulas for LTD Benefits	98
Table 120	LTD Formulas Using Fixed Percent of Earnings	98
Table 121	LTD Benefits Duration	99
Table 122	Self-Funding of Disability Benefits	99
Table 123	Other Types of Leave Provided	100
Table 124	Employee Benefit Costs as a Percentage of Payroll Costs	100