

SalarySurveyOnline.com's Executive Summary Briefing on Benefits

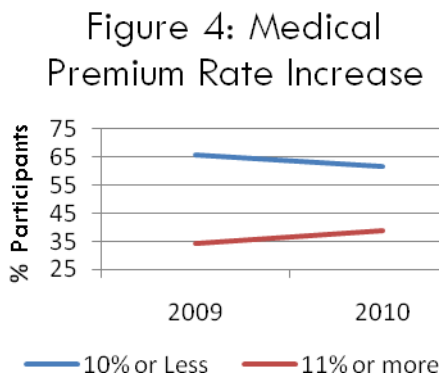
Since 2001, Effective Resources, Inc. has been providing salary, wage, and benefit data for major metropolitan areas in the Southeast. We are pleased to present our tenth annual survey for the State of Florida and its major metropolitan regions via *SalarySurveyOnline.com*. Our surveys are developed by professionals for professionals. The survey is an invaluable source of information for employers of all sizes, business owners, Human Resource professionals, and educational institutions with graduating seniors.

Wage and salary data is provided for hundreds of jobs in a variety of easy-to-use breakouts including Industry, Region, Company Size by Employees, and Company Size by Sales/Assets. The survey also contains comprehensive benefits sections with details for medical premium increases, life insurance and disability plans, medical out-of-pocket costs, 401(k) matching, vacation and sick time, and other important issues facing today's employers.

The following Executive Summary provides an overview of this year's survey results.

BENEFITS (Figure 4 and Figure 5)

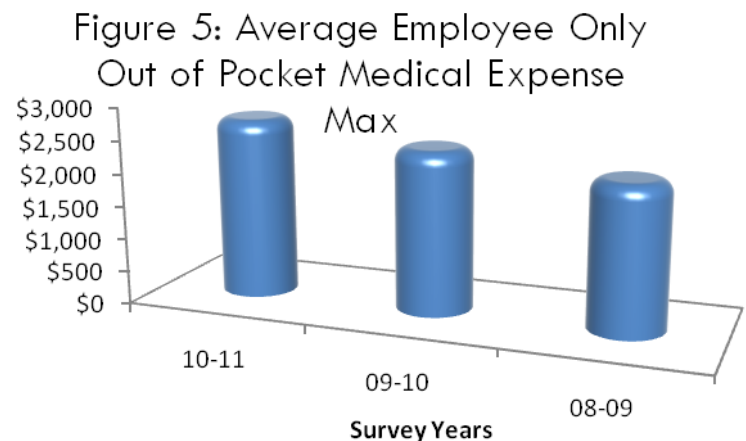
As the uncertainty of federal health insurance reform started to lift, employers didn't rush to overhaul benefits this year. There was good news for 61.4 percent of employers in the form of medical insurance premium rate increases of 10 percent or less. Last year, 65.8 percent of employers reported a premium increase of 10 percent or less. Conversely, however, 38.6 percent of employers have gotten hit with high premium increases of 11 percent or more and this is up considerably from 34.2 percent last year. Can this be the beginning of the affects of reform? Time will tell.



increase in 09-10 and a big rate increase again this year by \$781.91 to a total average of \$5843.90. Employees are obviously carrying much more of the medical expense burden.

The employee's portion of the medical premium for employee only and family coverage hasn't varied by more than +/- 2 percent over

Employee average annual out-of-pocket expenses for employee only coverage has increased by \$280.74 this year to \$2746.35. After a few years of decreases in family out-of-pocket expenses, we had a large jump in 08-09, small



the last seven years. This year is the second 'down' year in a row with the employee paying 23.7 percent for employee only and 43.6 percent for family coverage.

Accessing Survey Results

The surveys at *SalarySurveyOnline.com* are excellent support tools for your benchmarking, planning and budgeting processes. Our surveys afford you the ability to review benefits and compare your pay rates with others of similar size, industry and geographic region so you can make informed decisions.

Survey results are available in a variety of formats to suit your work style and priced to fit the tightest budget. Be sure to check out the new Customized Market Analysis format which enables you to set your own parameters for data by selecting specific companies, industry, company size, and more, to see only the data that is relevant to your company.

To review the surveys available and/or purchase the results, go to www.SalarySurveyOnline.com or call us at (800) 288-6044 during normal business hours. Be sure to use this referral code when ordering online: **74-9901**

Our managing firm, Effective Resources, Inc., also provides consulting services in Affirmative Action plan preparation, compensation planning, performance management, incentive plan design, market pricing, employee opinion surveys, and other analytically-demanding projects.