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# 'Lindex' measures benefits in Iowa industries, districts

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## Lindex rankings

New comparative tool for employee benefits allows companies to determine how they stack up against their peers.

### LINDEX BY IOWA INDUSTRY SECTOR

Retail	57
Manufacturing	66
Health care	72
Other	76
Finance	78
Government/Education	78

### LINDEX BY IOWA CONGRESSIONAL DISTRICT

District 1	72
District 2	70
District 3	76
District 4	69

Source: Lindex

THE ZOOMER



Written by Victor Epstein

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Des Moines, finished first in the Benchmark rankings. They were distilled from data collected during the firm's annual survey of employer health care costs in Iowa.

Benchmark produced the rankings with a new analytical tool it created called the "Lindex," which eventually will allow companies to compare their individual benefits packages with other businesses at a detailed level. It also produces average scores for a variety of benefits by industry, company size and geographic location, which are available to the public.

Escalating health care costs are a big concern for both employers and their workers, because companies typically budget a single amount for employee compensation that includes both benefits and wages. When health care costs rise faster than expected, they can undermine raises and result in higher worker deductibles and co-pays.

The Lindex is the first comparative tool of its type for employee benefits in Iowa, according to benefits consultants.

Lindex scores range from zero to 100, with 100 representing an ideal in which employers have secured a comprehensive offering of the most-desired benefits at favorable premiums and little or no

If you're searching for a competitive employee benefits package, working in retail in Mason City may not be the way to go.

Retailers ranked last among Iowa's major industries in a new benefits index being released today by the David P. Lind Benchmark employee benefits research firm in Clive. The 4th Congressional District, which includes Mason City, trailed the state's three other districts in the geographic breakdown for best employee benefits.

The government/education sector and the 3rd Congressional District, which includes

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cost to their employees. Zero represents an employer providing no benefits to its workers.

Preliminary scores for Iowa, its congressional districts and industries are to be released today on the Lind website. The statewide average was 73.

Iowa's largest employers fared best in the Lindex. Companies with more than 1,000 workers had an average score of 84. Those with fewer than 10 workers averaged 55.

The function allowing executives and benefit consultants to create individual Lindex scores for individual companies will not be available online until the end of June, according to the research firm. Access to individual company scores will be restricted to that employer.

"It's a very interesting concept because decision-makers rarely want to get down into the weeds when it comes to their health care benefits, but they do want to know how they stack up," said consultant Brad Johnson of Benefit Staff LLC in Bettendorf.

Lind is best known for producing an annual survey of Iowa employer health care costs since 1999. His team interviewed 1,206 of the state's 108,000 employers with two workers or more in 2012 to determine their health care costs had increased 7 percent from the preceding year.

The average premium for employer-provided individual coverage has surged 154 percent to \$5,456 since 1999, according to Lind. Average premiums for Iowa family plans rose 146 percent to \$13,557 during the same period.

The Lindex also measures employee benefits for retirement, dental insurance, sick time, vacation, long-term disability insurance, flex spending, life insurance and holidays.

Stephen Gooding, president of the benefits division of Des Moines-based Reynolds & Reynolds Inc., said the Lindex could be a boon for benefits consultants. The 26-year veteran of the benefits sector said it would help employers who are looking to attract talent via generous benefits, as well as those who are looking to save money.

"It's an incredibly useful tool that allows consultants to more finely guide employers to the benefits package they need," he said. "You can dial in a 40-life manufacturing firm in Story County or Polk County, for example, and instantly look at how their benefit score compares."

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