



Dear WFC Member,

Welcome to the 2018 WFC HR Benefits Survey results! Responses to this survey were received from 102 WFC retail members, representing a broad spectrum of flooring dealers across the country.

The WFC is excited about conducting this first ever member survey on employee benefits. As the labor market continues to tighten, benefits are often the deciding factor in a person's decision of where to work. It is important for you to know how you compare to others in our industry.

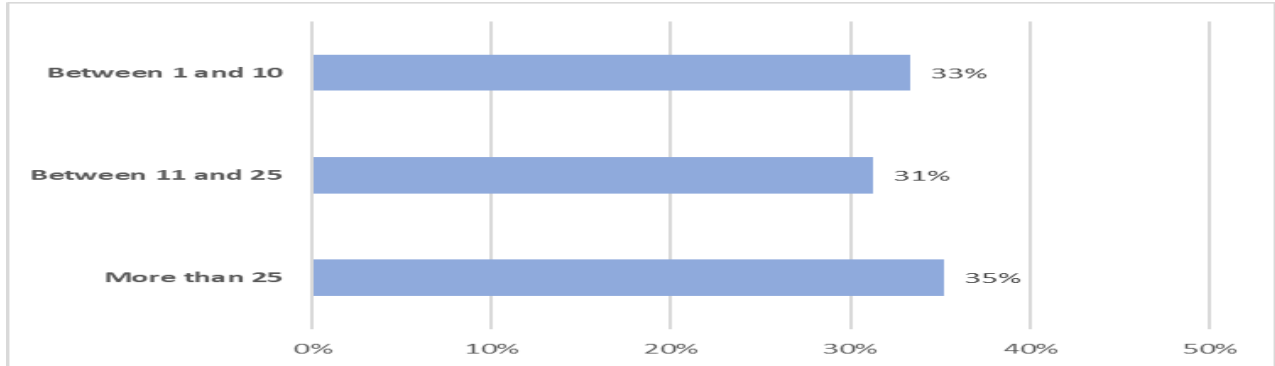
There is a lot you can learn from this survey, I hope you take some time to go through the results and see how what you're offering employees compares with others. You just may learn something!

The WFC has the resources available to help you with the things you need to improve your business. See our website, www.wfca.org for details, sales training opportunities, technology help, and other exclusive member benefits. Call or email us with questions or suggestions, our job is to help make you successful!

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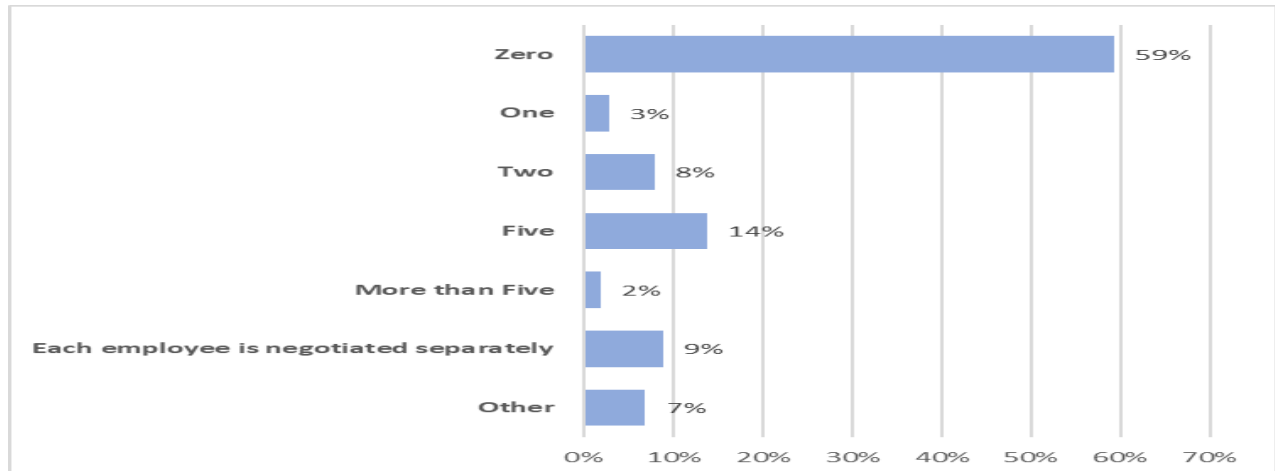


1. How many total employees are at your company?



This first section focused on paid time off for employees. For the purpose of this survey, we defined three different types of paid time. Vacation Time is time employees are normally allotted for being away from work to do as they choose. Paid Time Off (PTO), also sometimes called Personal Days, is also offered by some companies for employees to use for things like doctor appointments, school meetings, and other short duration events. Sick Days are also provided by some and are intended to cover illness of the employee or their immediate families. Regardless of what your company calls them, respondents were asked to use these definitions when answering these questions.

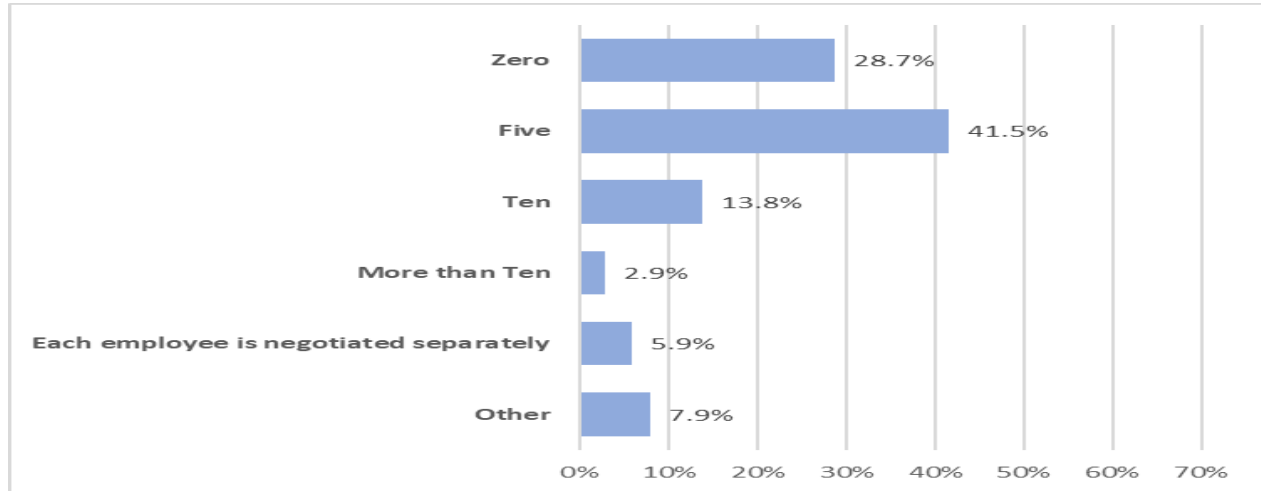
2. Within the first six months of employment, how many Vacation Days do you give new employees?



Comments: They accumulate vacation based on hours worked
 They area 1.54 vacations days per 80 hour pay period in year 1.
 But we limit the use of this time off until the 6-month threshold has been met.

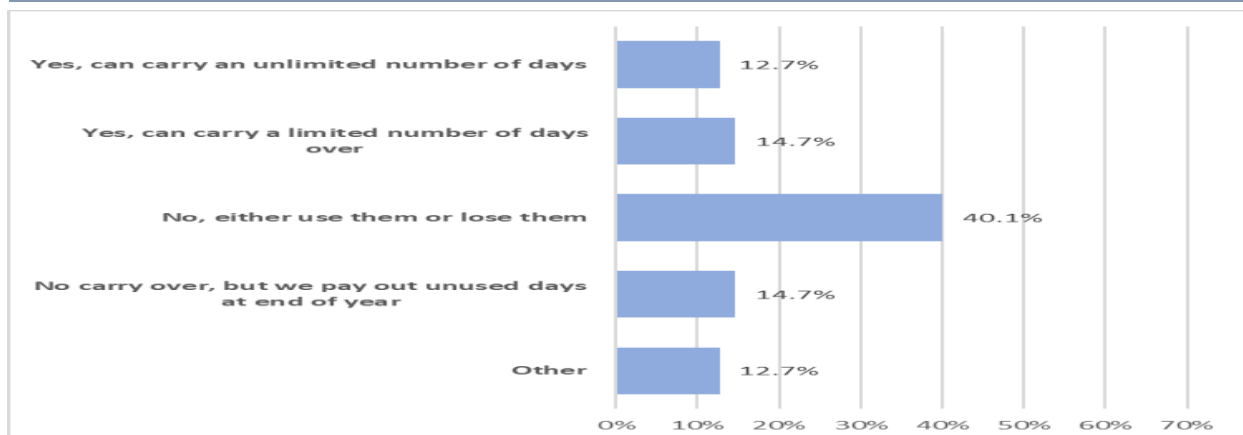


3. Within the first year of employment, how many Vacation Days do you give new employees?



Comments: They accumulate vacation based on hours worked
 Only full-time staff receives Vacation days.
 After 1 year of service - 1 week paid vacation
 After 5 years - 2 weeks paid vacation
 We do not have a formal vacation plan for employees. We try to be flexible and allow reasonable vacation time but any time away for our limited staff is difficult.
 After the first year, employee gets 1 week of vacation. After 5 years of employment, employee gets 2 weeks.

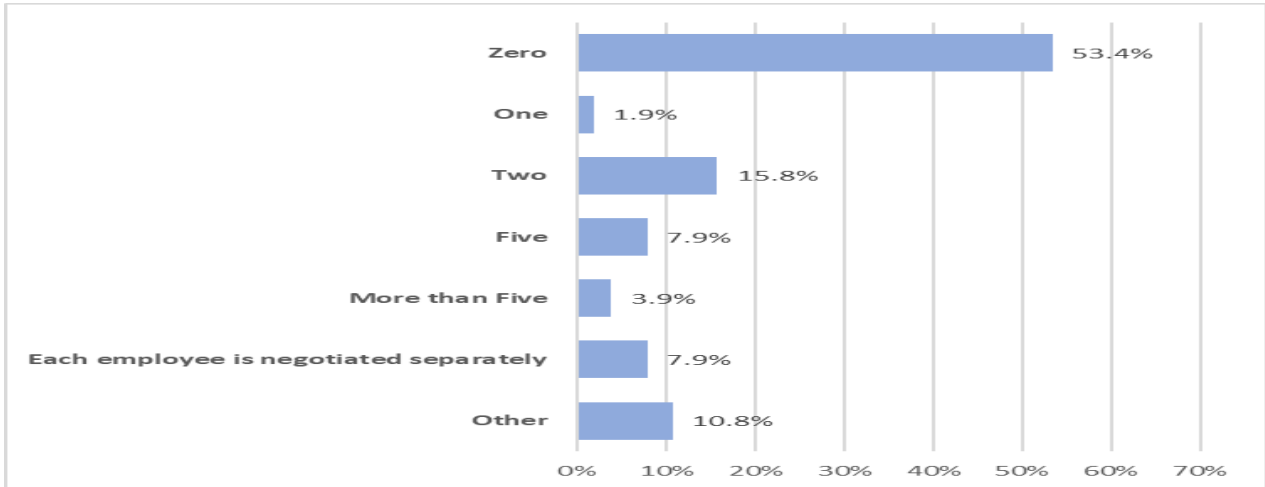
4. Are employees allowed to carry unused Vacation Days over?



Comments: Have allowed some carry over under special circumstances....such as employee is pregnant and has not taken any during the year...saving for "maternity leave". Also have allowed it when someone knows they have a surgery coming up.
 Unless for scheduling purposes, management asks them to carry it over.
 They can carry over one year but beyond that we pay them out if they don't take. We have a CAP at which they cap out where they either need to use or be paid out. It is determined based on years worked.
 Only into the month of January with approval



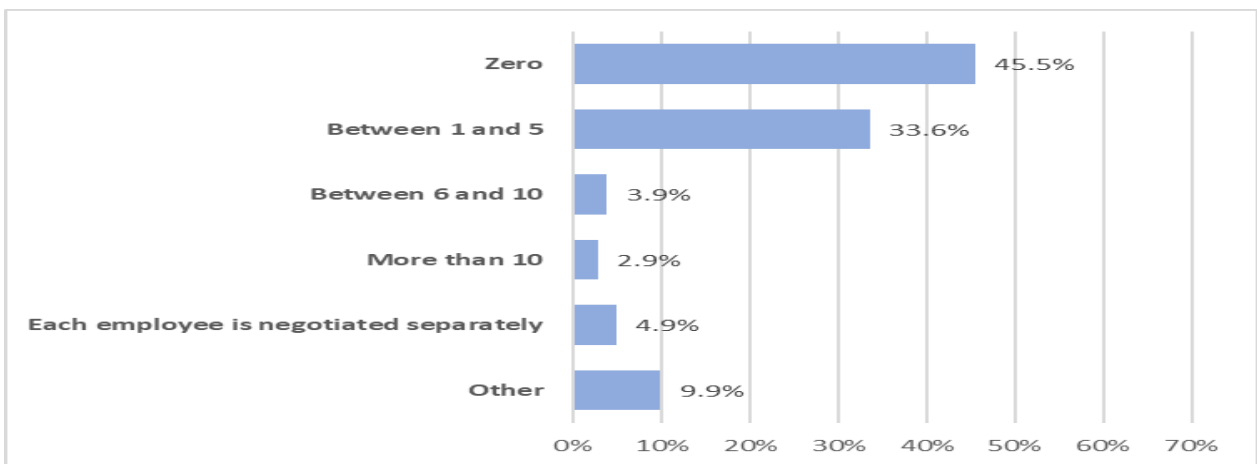
5. Within the first six months of employment, how many PTO Days do you give new employees?



Comments: We count PTO and vacation days as the same. we call it FTO (flex time off)
 1 day given on first day of employment; 3 more after 90 days.
 We don't have a PTO policy, we have vacation, holiday, COMP, and Sick. Sick days are city mandated 1 hours of sick for every 30 hours worked. 72 hours is the cap on sick days.

Employees are not paid by the company however they are allowed to take reasonable time off for personal needs.
 No difference between vacation and PTO
 We are clear on our policy of including PTO in the vacation benefit

6. Within the first year of employment, how many PTO Days do you give new employees?

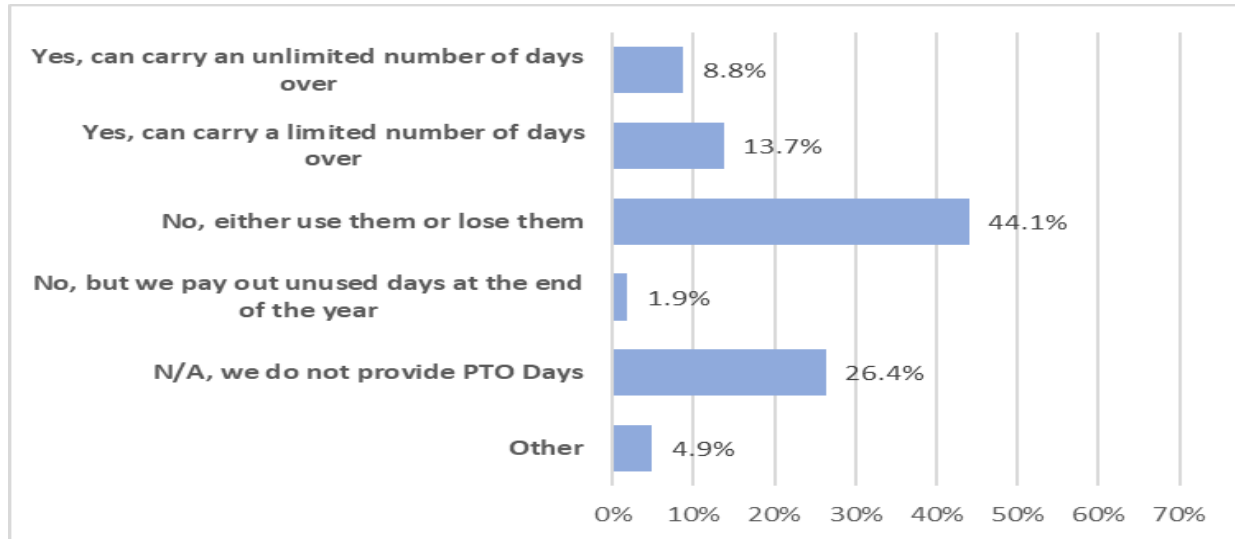


Comments: No difference between vacation and PTO
 3 days after 90 days. two weeks at one year anniversary.
 3 Personal/Sick and 5 Vacation and 6-8 Paid Holidays

Employees are not paid by the company however they are allowed to take reasonable time off for personal needs.

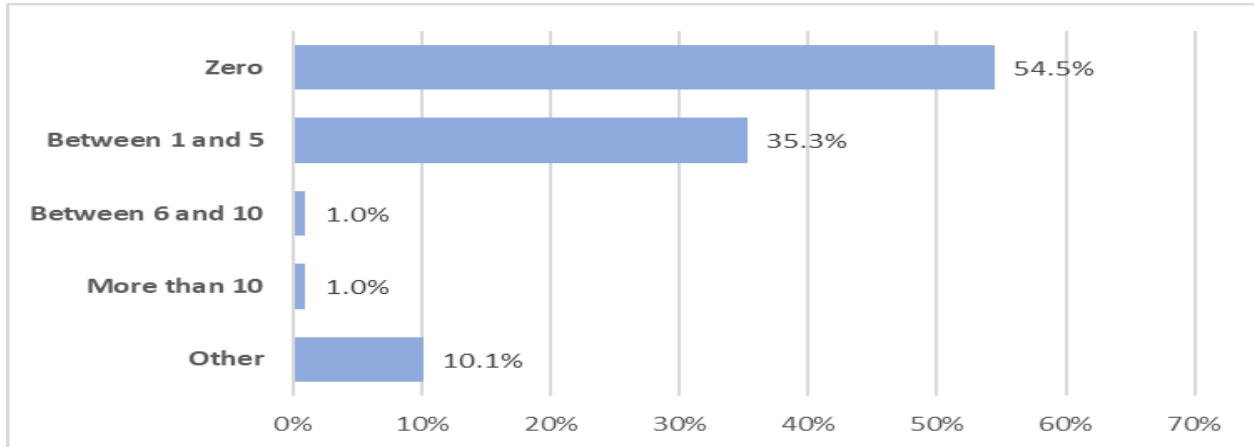


7. Are employees allowed to carry unused PTO Days over?





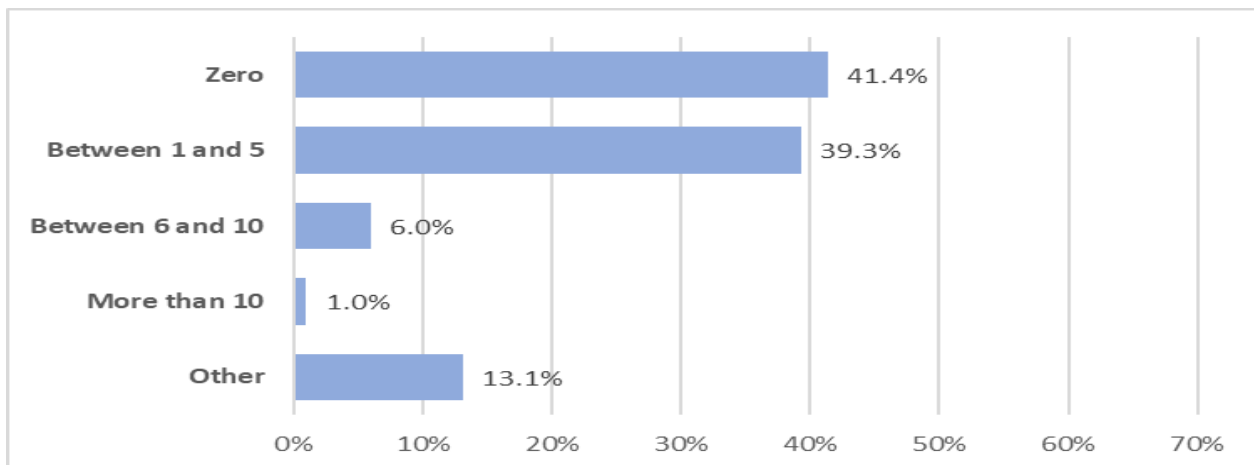
8. Within the first six months of employment, how many paid Sick Days do you give new employees?



Comments: Sales people on full commission don't make anything when they are not working
 Sick days and personal time days total 5 days
 PTO and sick days are one in the same

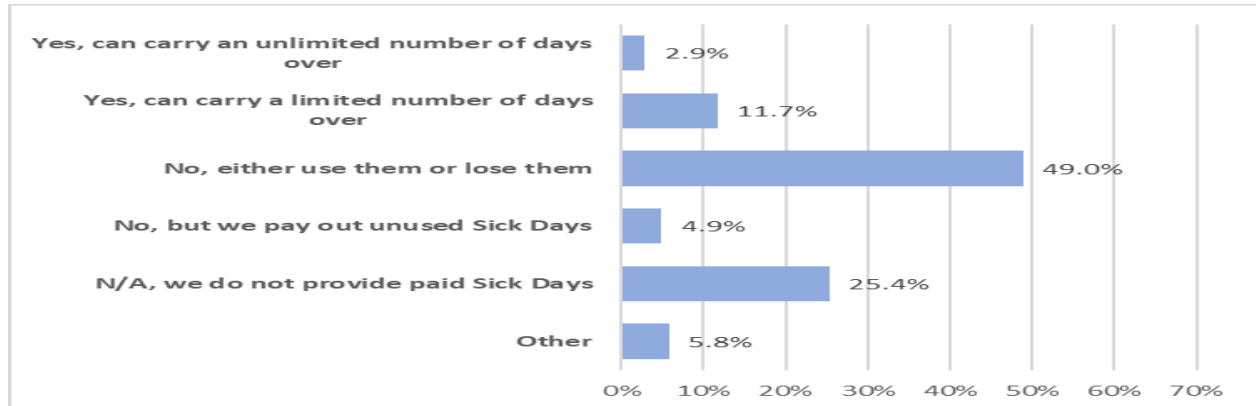
After 90 days, all employees are eligible for Sick Time. It's really a Sick/PTO category. Per US DOL law effective 7/1/17, employers must provide all employees 1 hour Sick for every 30 hours worked. We cap-out at 40 hours Sick/PTO time per year, so a full time person would reach 40 hours Sick/PTO eligibility after working 1200 hours (30 weeks). It is based on City Mandate 1 hour for every 30 hours worked.
 Employees are eligible for up to 5 sick days per year. After 30 days of employment they earn the sick days based upon 1 hour of paid sick leave per 40 hours of work with a maximum of 40 hours per year of which they are able to carry over 16 hours into the next calendar year
 1/2 day per month

9. Within the first year of employment, how many paid Sick Days do you give new employees?



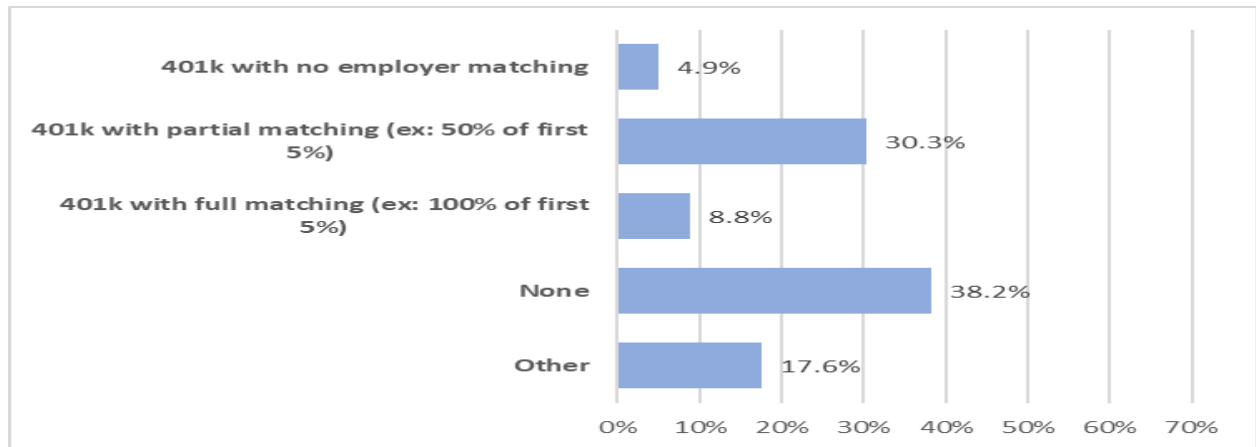


10. Are employees allowed to carry unused Sick Days over?



Comments: Under special circumstances are allowed to carry over sick time.
 No difference between vacation and PTO
 Up to 72 hours can be carried over.
 Even though our employees do not carry sick leave over to the next year our company does make exceptions on a individual basis.

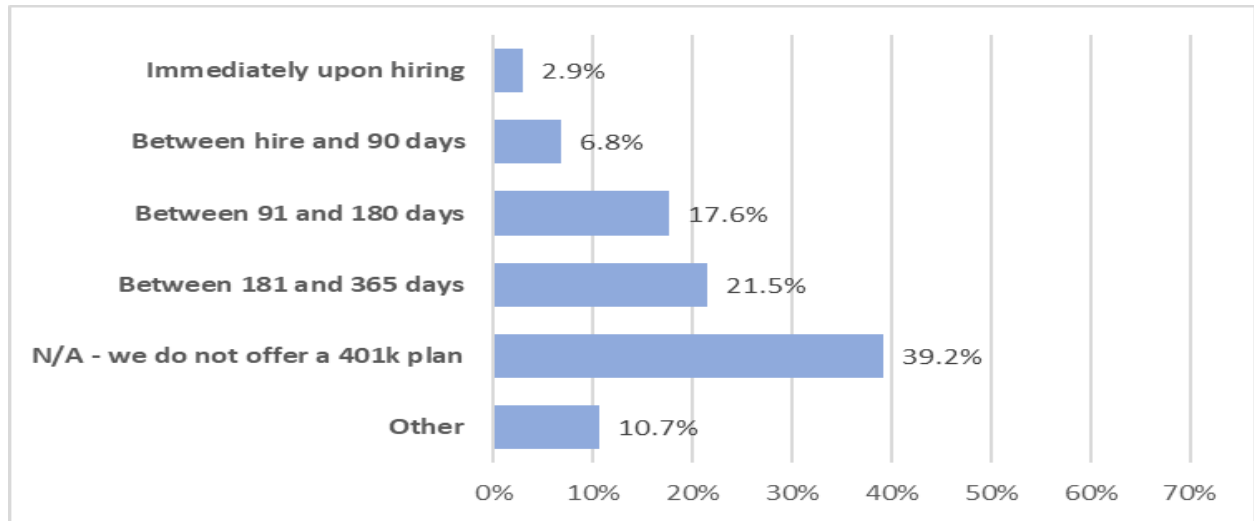
11. What type of 401k package does your company offer?



Comments: Matching first 3%
 Match up to 100 each month
 50% matched up to 4% so 2% is matched.
 We match up to 3% total pay
 We contribute up to 3% of their pay if they do the same.
 Up to 3% of gross pay
 3% match
 Employer matches first 3%
 Simple IRA, matching up to 3%
 80% of the first 5%
 100% first 3%



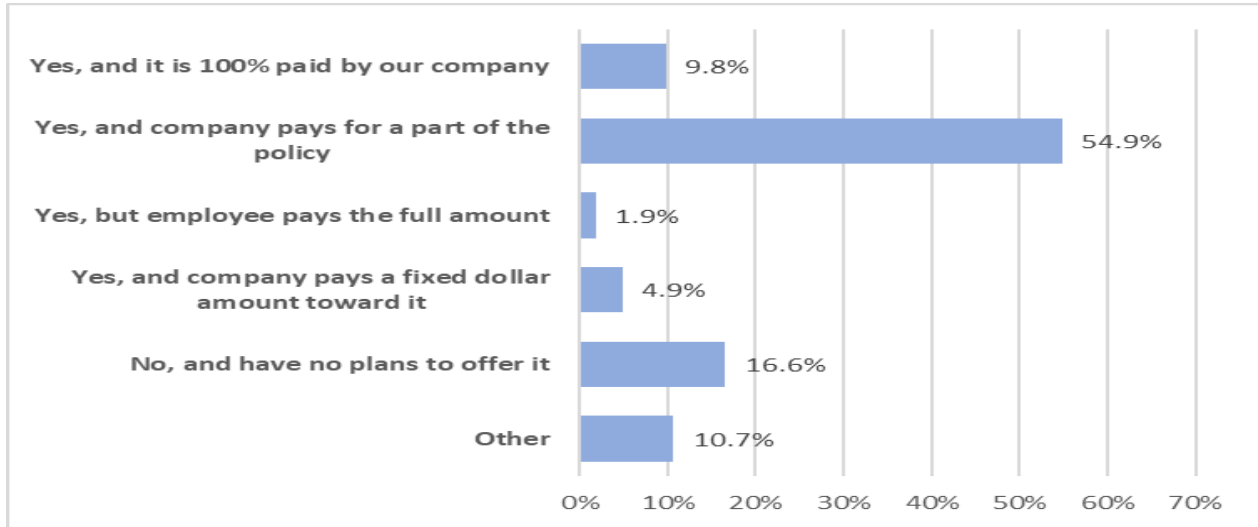
12. For your 401k, when does an employee become eligible to participate?



Comments: Immediately for SEP plan
Can enroll after 90 days. We don't match until employee hits one year anniversary.
After the first full year they are eligible.
After one year of employment
After 2 years
After first year in which annual salary was more than \$5,000 per plan rules



13. Do you offer group Health Insurance to employees?

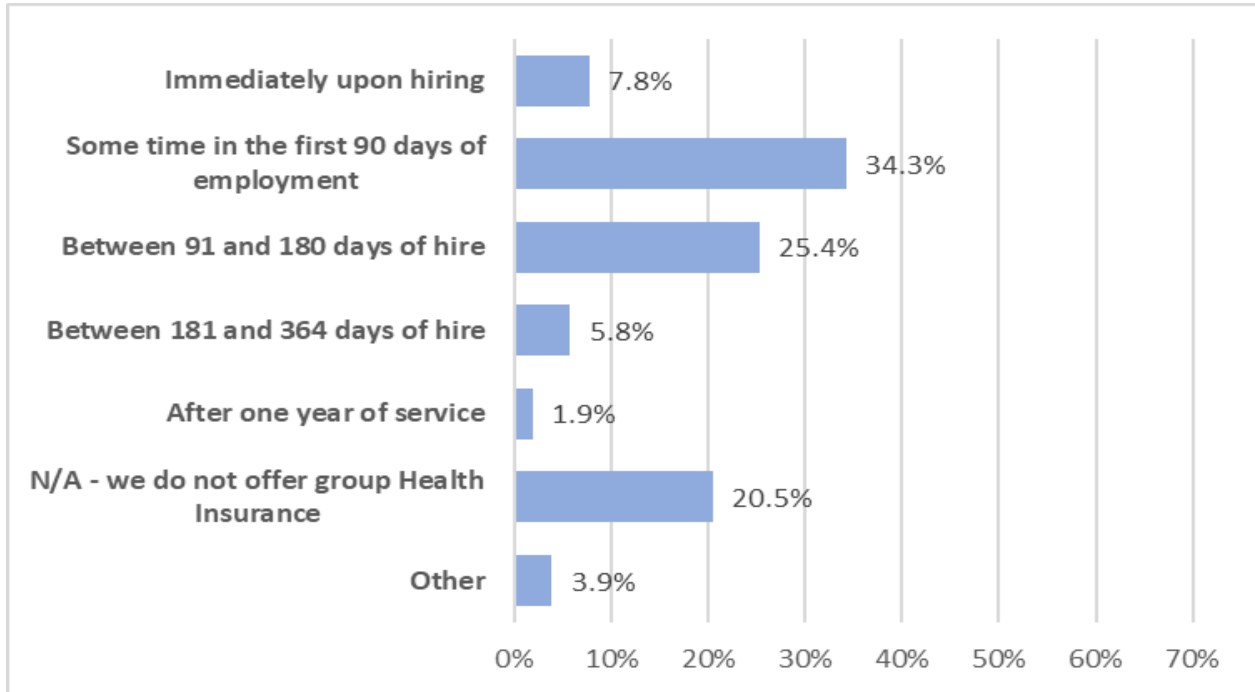


Comments:

- We offer a base plan that covers the employees cost at 100%
- There are 2 buy up options that the employee pays the difference in premium between the plan they choose and the base plan
- Pay 100% for employee and family
- We don't have a large enough group to offer a plan due to Obama care rules
- Yes for the employee we offer Medical/Dental/Vision. The employee who chooses to participate has a pre tax 115.00 month cost. They will pay for their spouse, partner, or family per rate.
- Company pays 75%
- If we can take advantage of the new options offering group plans thru trade associations.
- Company pays 70%
- Plan #1 High deductible- company pays 100%
- Plan #2 \$3500 deductible - company pays fixed dollar amount.
- Company also provides a voluntary HRA plan at no charge which reduces the deductible amounts to all participants who enroll.
- 75% up to \$600 amonth
- It varies, 80 percent did not need it and took more pay. 20 percent use payment towards their own insurance
- We offer a \$400 / mo stipend earmarked for health insurance

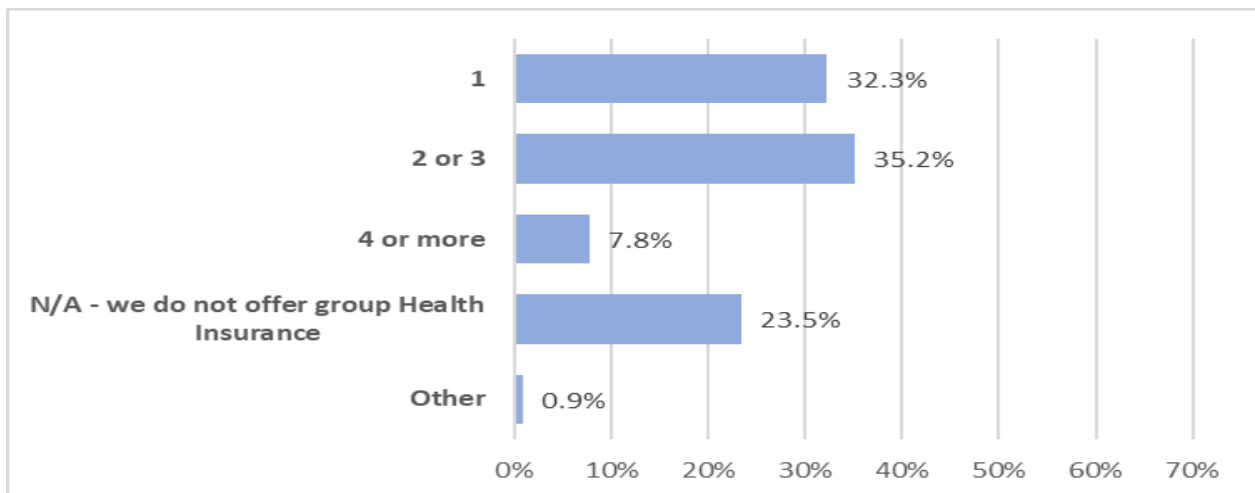


14. For group Health Insurance, when does a new employee become eligible?



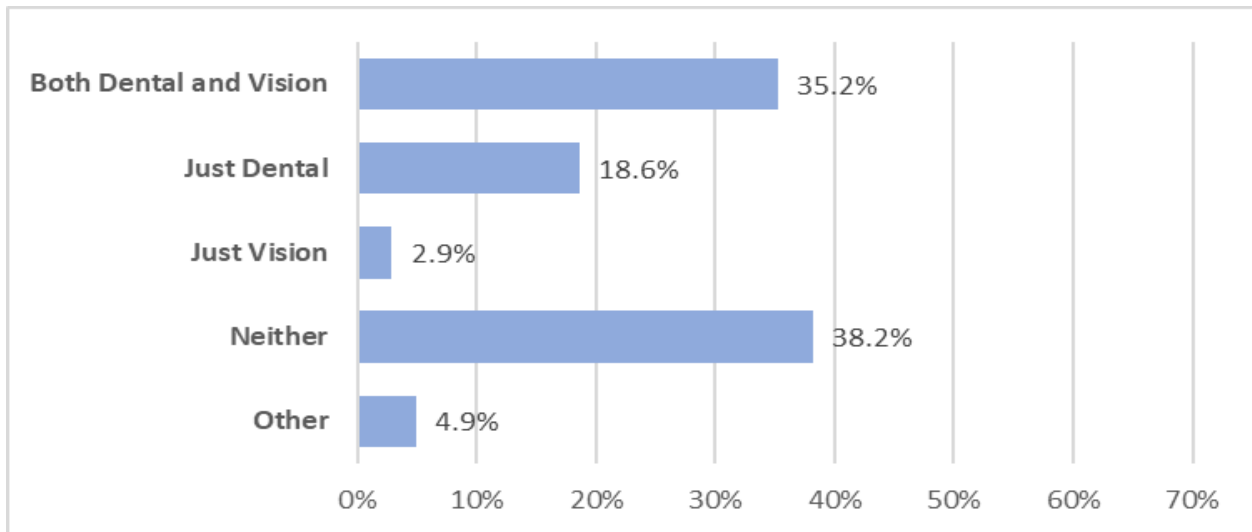
Comments: Plan to offer after 90 days
First of the month after 60 days
I think it is now after 60 days, beginning of month.

15. For group Health Insurance, how many options do you offer employees?



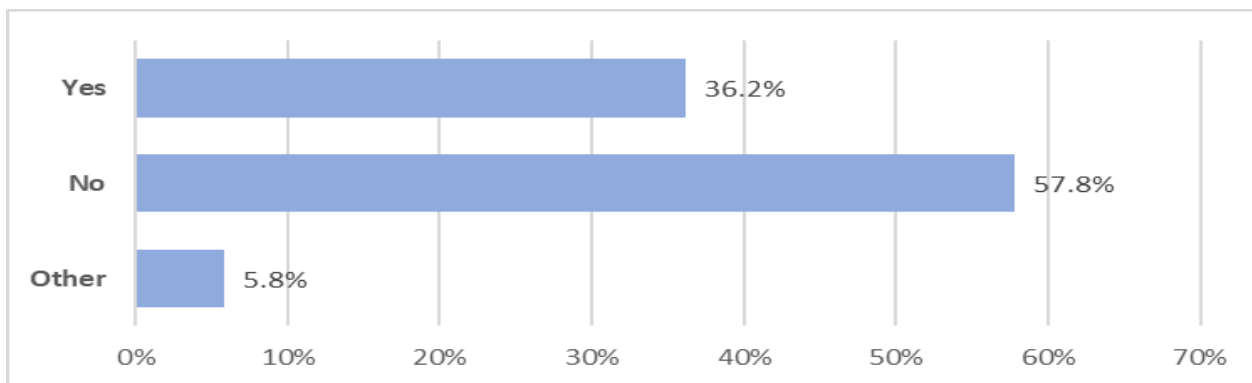


16. Do you offer Dental and Vision insurance?



Comments: We offer Voluntary Dental and Vision (Employee pays the premium)
We offer Aflac and the employees choose the coverage they want. Sometimes they choose, dental, vision, accident, etc. We pay a maximum of \$50.00 of their Aflac coverage.
We do not cover any portion of this expense. The employee pays the whole thing.

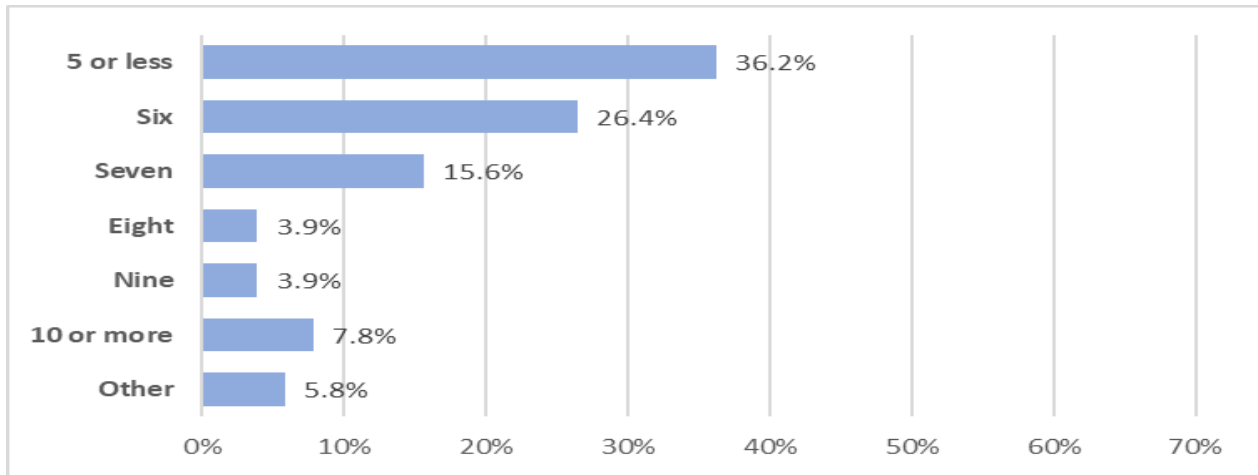
17. Do you offer group Disability Insurance?



Comments: We work with an Aflac Representative
Aflac paid by employee pre tax
It is available through our payroll company
Employees pay into state disability and they can also purchase a policy through Aflac.
26 weeks 75% of pay
AFLAC
Aflac is available to all employees. However, they are responsible for the full expense.

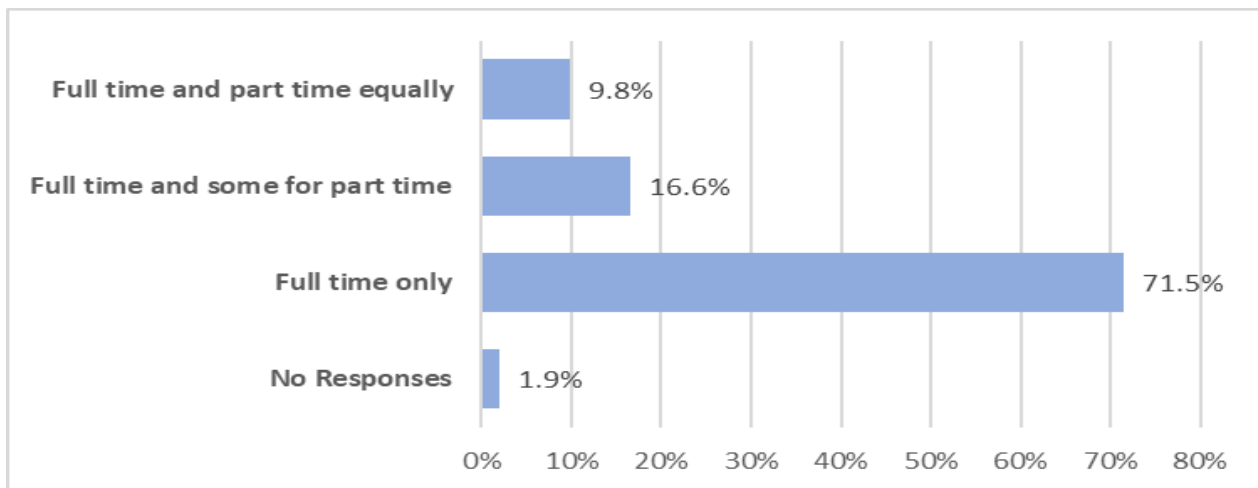


18. How many paid holidays do you provide?



Comments: Plus Saturdays on three day weekends if it makes sense
 Only full-time staff receives Holiday pay.
 Most employees are also given holiday pay for the Friday after Thanksgiving. This is decided on a yearly basis.
 Must work the day before and the day after the holiday or the benefit is lost

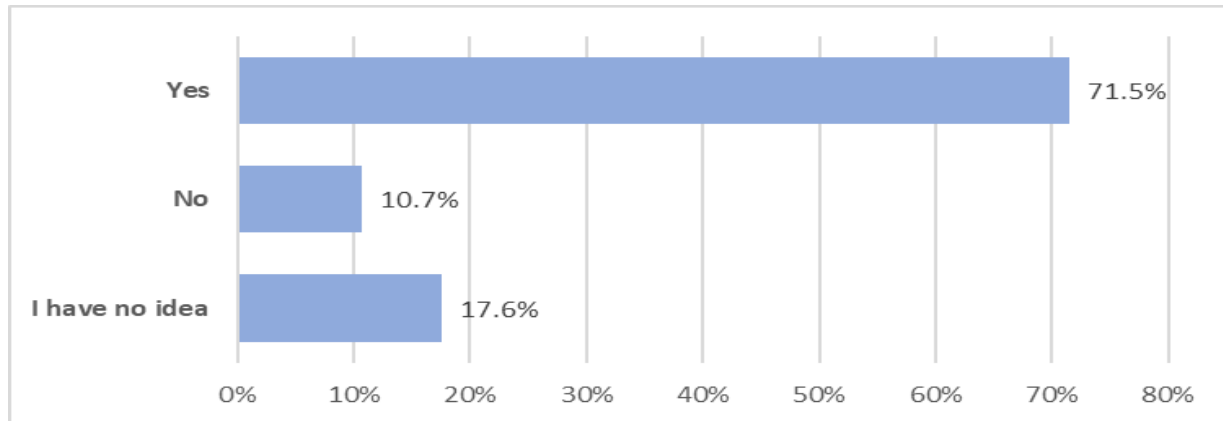
19. Do you offer benefits to both full time and part time employees?



Comments: Unless they work over 32 hours
 We only have Full Time employees.
 401K for part-time employees
 We don't employ part-time persons



20. Do you feel as though your benefits package is competitive with other businesses in your area?



Comments: Probably not competitive, but we are working towards adding more benefits. Health insurance is in the near future and then after that, possibly a 401(k)
I thought so, but I have not researched the market to see what other employers are doing. It would be nice to see what the market is bringing.
I feel that we are doing the best we can for our size business. There is always room for improvement.
We have a lot of growing before we can offer better benefits to employees.