Joe Mobilia Dena Orlando Lawrence Stevens Cohort 3

ANALYSIS OF MARINE CORPS INTELLIGENCE EMPLOYEE BENEFITS PACKAGE

Ka-Bar Cohort 3 was tasked to research and evaluate benefits offered by the Marine Corps Intelligence Enterprise (MCI-E) to determine if they were competitive, adequate, and instrumental in the effort of MCI-E to become an "employer of choice." We were also tasked to determine the relative importance of benefits and to develop unique ideas to improve the benefits package and to determine if the MCI-E benefits offered aid in recruitment and/or retention. The team decided on a three part approach to address the issue: conduct a survey of the workforce, compare benefits plan offered by other federal agencies and private sector employers, and research innovative approaches to benefit plans.

Total Rewards

In the past twenty years, there has been a transformation of thought on what encompasses employee benefits and compensation plans. The concept of total rewards or total compensation began to emerge in the 1990's as a method to broaden the scope of the traditional employee benefits package. The total rewards concept incorporates more than just compensation and benefits; it takes a holistic approach to monetary and non-monetary elements provided by employers to employees. The total rewards concept has continued to evolve since the 1990s and has expanded to five key elements: compensation, benefits, worklife, performance and recognition, and development and career opportunities. This concept is designed around the core ideas of recruitment, retention and motivation of employees.

WorldatWork is a not-for-profit organization of Human Capital professionals focused on the issues of compensation, benefits, work-life and integrated total rewards to attract, motivate and retain a talented workforce. WorldatWork is the predominant source of information on the total rewards concept, although there are various manifestations of the total rewards/total compensation model. Total rewards is not only about compensation and

benefits - it's the sum of the tangible factors and addresses non-financial rewards, such as flexible work options, career development and work environment - not just salary, bonuses and benefits. ¹

Compensation is the pay provided to the employee including base salary and other pay such as shift pay. Benefits are typically health, pension, savings and retirement programs offered. The Work-life component is where the idea of total rewards or total compensation starts to deviate from traditional structures. This component includes alternative or flexible work schedules, paid time off, health and wellness, caring for dependents, and voluntary benefits. Paid time off (PTO) can include maternity leave, paternity leave, adoption leave and sabbaticals. The health and wellness can vary in programs from on-site fitness centers to onsite massages with the focus centered on programs that directly benefits the employees and thus the employers.

Performance and recognition component addresses two distinct but intertwined parts of this benefit - employee feedback and acknowledgment of their work. This component allows for both formal and informal avenues of approach, although it specifically addresses the implementation of the formalized programs such as spot awards and performance reviews. The final component of career development and opportunities includes diverse programs from tuition reimbursement to mentoring to succession planning. The concept of total rewards takes a holistic approach to benefits. Employers are able to offer more benefits, many as non-monetary benefits, that aid in the recruitment, motivation and retention of employees. Although today, most employees no longer join an organization and remain until retirement, a holistic approach to benefits may appeal to individuals throughout their career and provide the elements needed to retain critical workforce segments, such as intelligence analysts.

Our Survey

¹ WorldatWork. What is Total Rewards? Retrieved from http://www.worldatwork.org/totalrewards

Marine Corps Intelligence Enterprise is a blend of civilians, retired military and military personnel with diverse benefit and compensation needs which pose a challenge to our organization. Our initial assumptions were that we would receive a disparate set of results based on the uniqueness of the organization, and realized that we needed to reach out to Human Capital professionals to ensure our methodology was sound. In an interview with Mr. Patrick Nealon, a Director at Deloitte Consulting, LLP, whom specializes in total rewards for DoD agencies, he provided guidance and insight on both methodology and process for our survey. He advised us about how "critically important that the first outreach to the workforce be a good as possible." Mr. Nealon introduced us to the tools of Rewards Dialogue and Rewards Transformation, and he made several suggestions on how to improve our survey to ensure that we received valuable results with statistical meaning. Rewards Dialogue is a tool that is used to develop surveys based on the rewards transformation strategy.

There are four phases to the rewards transformation approach: analyze, develop, implement and monitor. The survey was designed to gather baseline rewards data (step 6) in the analyze phase. We felt that we had identified the critical workforce segments and stakeholders, knew that there were issues with the current rewards programs, and wanted to start to dialogue. Our focus was the analyze phase only as it became quickly apparent that the scope of total rewards transformation was beyond the reaches of our capstone project and timeline.

Rewards transformation methodology

Analyze	Develop	Implement	Monitor	
	Rewards Tra	nsformation		
Analyze Business, Talent and Rewards Strategies	Develop Rewards Program Design Options	Implement Rewards Program Changes	Monitor Rewards Program Strategy and ROI Metrics	
Identify Critical Workforce Segments	Test Rewards Program Design Changes	Communicate Rewards Program Changes	Gather Ongoing Rewards Dialogue Data	
Evaluate Current Rewards Programs	Design Rewards Dialogue	Implement Rewards Dialogue	Analyze Ongoing Rewards Dialogue Data	
Develop Rewards Dialogue Approach	Finalize Rewards Program Design		Monitor Rewards Dialogue	
Determine Rewards Dialogue Stakeholders	Finalize Rewards Program Strategy and ROI Metrics			
Gather Baseline Rewards Data				
Analyze Baseline Rewards Data				
Develop Rewards Program Strategy and ROI Metrics				
	Project Management	t, Value, and People		

Deloitte.

The survey consists of 22 questions (Appendix A) with additional space for comments. The question asked ranged from demographics to benefits to awards. We asked participants to suggest other benefits and to be imaginative. Appendix B contains comments received from the workforce. We received approval to conduct the survey and its release from both Ms. Dolan and Ms. Harman within the enterprise. A deadline was established for the return of completed surveys either electronically or hard copy to maintain anonymity.

Nine personal interviews were conducted in order to validate the survey. The interview feedback resulted in similar responses with one notable exception. Most of those interviewed stated that it was more important to have a satisfying working environment than to have great benefits. The most common responses were: a need for a challenging and well-understood mission, a supportive, trusting and competent boss, and the respect of other agencies. The commute to the work site was also a popular answer with respondents.

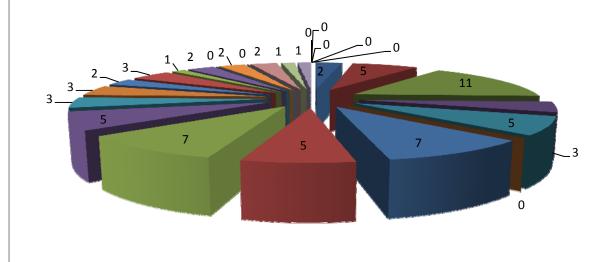
Survey Results

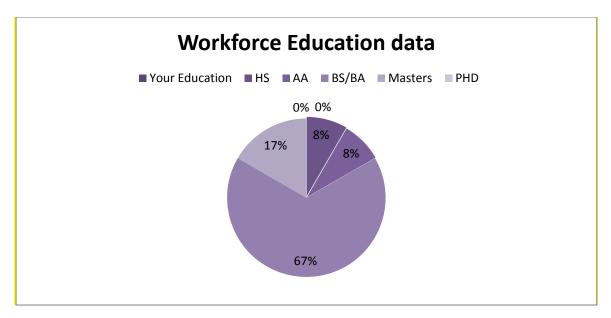
The results of this survey were taken from a random sampling of approximately 40 Marine Corps Intelligence Enterprise (MCI-E) employees. The purpose of the survey was to identify and differentiate the benefits desired by the MCI-E employees whom are members of the Federal Employees Retirement System (FERS). While the survey asked many questions – after analyzing the data, several answers not having a profound impact, were not included in the overall summary report.

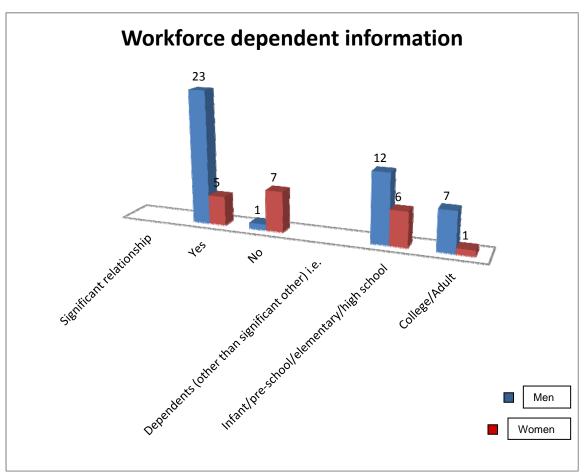
Looking at the federal and industrial sector benefit packages without the cost comparison the employee does not get a fair estimate of the true potential value of the Federal Government benefit package. Though the industrial sector benefits seem to provide more than the federal benefits, a closer look at the available federal benefits show the federal sector benefits can "outweigh" the Industrial sector options. The survey results are depicted below, as well as in Appendix C.

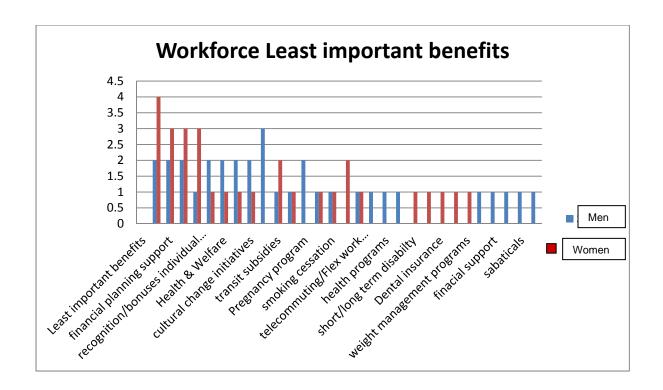
Top Benefits - All genders and all ages

- Most important benefits
- Telecommute/Flex work schedule
- medical coverage
- paid vacation/Pay for time not worked
- recognition/bonuses individual performance based incentives
- Retirement plan (TSP or 401K)
- learning opportunties
- Health & Wellness
- Monetary compensation
- life insurance
- advancement opportunities
- short-term disability
- Legally required/Mandated benefits









The one benefit rated highest amongst women was the "Flex Work Schedule." This benefit was equally as important with men as was the "Paid-time off/vacation" benefit.

Medical coverage, recognition/bonuses were the next benefits that rated highest amongst both men and women. Recognition, retirement plans, and monetary compensation were listed as most desired aspects of available to male employees. Women identified the need for recognition and retirement plans.

The significance of this survey clearly points our MCI-E employees' desire for both tangible and intangible benefits. The relevance of this survey does not adequately reflect thoughts of all MCI-E employees, however we recommend the MCI-E Human Capital Division consider these results and be encouraged to initiate a more thorough survey.

Plan Comparisons

Employees completing the survey were provided with general benefits derived from a list of standard benefits provided by WorldatWork. The completed surveys were compared to

the DoN legally mandated and optional benefits² and against the most common industrial companies (L3³, ManTech⁴, Mitre⁵, BAE⁶ and SAIC⁷) whom are our main competitors when attempting to hire personnel for the MCI-E.

The results of the benefits comparison conclude most of the industrial sector companies benefit packages were equal to that offered by the standard federal benefit package. What is difficult to establish is a cost comparison. However, if one looks at the extended and optional plans offered by the federal government, the total value can be more beneficial to employees. This may not mean much to the majority of federal employees – but if a tailored (a la carte) benefit package is offered, the MCI-E might be able to attract future employees looking for better package deals, if cost value can be identified.

Conclusions

After analyzing the data provided from the surveys, we discovered that there is not a consistent correlation between any given demographic and the benefits they desire. There are some generalities that can be drawn but designing a benefits package to target a particular demographic is probably not possible. Our sample data set was limited and could not provide significant results to influence Human Capital to initiate immediate actions. However, Human Capital should consider these results to develop a plan of action to resurvey the work force. We came to the realization that society has changed dramatically since federal benefits packages were developed, however the federal benefits package has changed very little. People today often chose to remain single, or to not have children.

² http://www.change-career-with-purpose.com/us-navy-civilian-employment.html

³ http://www.l-3com.com/careers/benefits.aspx

⁴ http://www.mantech.com/careers/benefits.asp

⁵ http://www.mitre.org/employment/benefits.html

 $^{^{6}\,\}underline{\text{http://www.uniteddefense.com/career/index.htm}}$

⁷ http://benefitspd.saic.com/

Research shows there are approximately 13.7 million single parents in the United States today, and those parents are responsible for raising 21.8 million children (approximately 26% of children under 21 in the U.S. today). Divorce is common. The divorce rate in America for first marriage, vs second or third marriage 50% percent of first marriages, 67% of second and 74% of third marriages end in divorce. People often have significant relationships without marrying and several generations may live in the same household. It is estimated that working, "sandwiched couples" represent 9%-13% of American households. Given the tendency for many couples to delay becoming parents until their 30s or even 40s, and the increased longevity of the grandparent generation, a small but significant number of dual income families face the challenge of providing care to both generations. ¹⁰

Stephen Mason, PhD, writing in Psychology Today states that with more children going to college and the associated cost of that education is causing children to stay at home longer. He states that this causes a change in the brain from grey matter to white matter; learning to focusing. In other words, children are being conditioned to accept staying with parents as a norm. This all means that a standard benefits package that was adequate for the lifestyle of the past is no longer adequate. A benefits package must be as dynamic as modern society—"different strokes for different folks."

After research we discovered that a few companies offer a flexible (a al carte) benefits package as an alternative compared to a traditional benefit package. Employees are given a certain amount of "benefit credit" which they can apply to a list of benefits. Each benefit is given a cost and employees are free to choose the benefits they desire up to the amount of "benefit credit" given to that employee.

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⁸ U.S. Census Bureau in November, 2009

⁹ Jennifer Baker of the Forest Institute of Professional Psychology in Springfield, Missouri

¹⁰ Ann C. Crouter, Center for Work and Family Research Pennsylvania State University

¹¹ Still Living with Your Parents? Retrieved from http://www.psychologytoday.com/

We believe that the federal government should consider a similar arrangement to become an innovative employer not just be a competitive employer. An a la carte benefit package will provide the flexibility desired by today's work force. Most federal agencies are governed by Title X or Title V programs and the benefits are defined by Office of Personnel management (OPM), so in order to make any sweeping changes to benefits, the laws administering those benefit programs would have to change. We also know that laws can change and who better to lead an innovative change then the Marine Corps.

Recommendations

Although benefit information is available on OPM's website, many MCI-E employees still seem to lack knowledge of the benefits available to them and/or the policies guiding those benefits. There exists a need to increase awareness of our benefits - perhaps through periodic surveys, brown bag sessions, "FYI" quarterly emails, SharePoint or a Human Capital coordinator. Comments received on our survey specifically recommend brown bag sessions to effectively communicate benefit information. The EBIS website is not user-friendly and is cumbersome to navigate.

Human Capital should review on-boarding procedures for benefits and compensation awareness. Survey comments suggest we emulate the on-boarding program at Defense Intelligence Agency (DIA). Other suggestions were to initiate a dialogue through both input and feedback from the MCI-E workforce and continue to evaluate total rewards offered and their relative importance to the workforce.

Human Capital should consider the potential for expanded marketing strategies geared toward specific critical workforce segments by highlighting the benefits and compensation provided by MCI-E. As a smaller command, MCI-E needs to play to its strengths, such as training opportunities to keep pace with rapid advancements in technology. A total rewards strategy can continue to keep MCI-E a desired place to work.

It is also recommended that a study be undertaken to determine a total compensation package to meet the needs of the enterprise. Such a study would take a significant effort and is beyond the capacity of a Ka-Bar cohort, and should be handled by the professionals in Human Capital whom possess the technical expertise needed to complete a study.

Human Capital should provide more information on a standard benefit package otherwise the MCI-E could be losing out on the retention of employees or the hiring of new personnel. Salary is only part of the financial picture. The total compensation package that comes with a job offer is a combination of salary and benefits. "Your starting salary is very important, but it is not the whole story. With so many benefits being offered, you need to calculate the value of the total compensation package to get a true picture of the financial offer." 12

¹² How to evaluate benefit packages by Susan Morris, CLS (NCA)

Appendix A

MARINE CORPS INTELLIGENCE ENTERPRISE (MCI-E) BENEFITS SURVEY

In order to improve retention and recruitment, the MCI-E desires to create a working environment that encourages employees and potential employees to consider the MCI-E an employer of choice. To assist in achieving that goal, cohort 3 of the Ka-Bar leadership development course has been tasked with researching what benefits are available compared to companies in the civilian sector, what benefits employees' value and what additional benefits they would like to see offered.

This survey was developed to assist in that research. Please complete the survey and return by 11 Mar 11 to Larry Stevens (HQMC), Dena Orlando (GID Swain annex) or Joe Mobilia (WTD Gen Davis bldg). You can choose to provide electronically.

Recognizing that personal relationship often have an impact on employee decisions, it is requested that you ask your significant other what they think would cause them to encourage you to remain employed by the MCI.

Inank you for your assistance with trying to make the MCI a better place to work.							
Demographic data							
AGE <25// 26 - 35// 35-45 //// 46 - 55// >55							
Gender							
Job Series							
Significant relationship (e.g. Married) Y N							

Dependents at home Y N
Infant-preschool /elementary-high school /college /Adult
Is your household covered by someone else's health & wellness benefits? Y N
Education (mark highest) HS// AA// Bachelors// Masters// PHD
Military Experience - 1 – 5 yrs// 6 – 20 yrs// >20 yrs//
Active reservist// active-duty retired// reserve retired
Other retired income/benefits? Y N
Is the MCI your first job? Y N
How many years have you been in the MCI?
How many other employers have you had?
How many years in the IC?
From the list provided, please list in the order of importance three of the benefits MOST important to you (most important first). Also provide why it is important.
From the list provided, please list in the order of importance three of the benefits LEAST important to you (least important first). Also provide why it is important.

What benefits have you seen or heard about that other employers offer that you would like to see at the MCI. Please list the employer that offers that benefit if you know.
What benefits would like to see offered at the MCI? – Be <i>imaginative</i> !!! e.g. Job sharing, activities coordinator, carpool coordinator, family days, Health and wellness advisor, etc.
What MCI polices would you like to see developed or changed – including the work schedule policy – and what would those changes be?
During FY 10, did you receive a monetary, non-monetary reward or both?
What is your opinion of the DCIPS bonus program? How did you like the way it was implemented for FY 10? How would you improve it?

PLEASE ADD AND COMMENTS OR QUESTIONS YOU THINK WOULD IMPROVE TI	HIS SURVEY
TELASE ASS AND CONTINUENTS ON QUESTIONS FOO THINK WOOLD IN NOVE A	

Your Total Rewards Inventory

To get a comprehensive view of your organization's value proposition, simply check off the rewards your organization currently provides.

Compensation	Benefits	Work-Life		Performance & Recognition	Development & Career Opportunities
Salary Pay Hourly Pay Piece Rate Pay Premium Pay Shift Differential Pay Weekend/Holiday Pay On-call Pay Hazard pay Bi-Lingual Pay Skill-Based Pay Variable Pay Commissions Team-Based Pay Hring Bonus Hiring Bonus Project Completion Bonus Incentive Pay Short-term: Profit Sharing Individual Performance Based Incentives Performance Sharing Incentives Long-term: Restricted Stock Performance Sharing Incentives Completion Bonus Completion Com	Legally Required/Mandated Unemployment Insurance Worker's Compensation Insurance Medicare State Disability Insurance (if applicable) Health & Welfare Medical Plan Dental Plan Prescription Drug Plan Flexible Spending Accounts (FSAs) Health Reimbursement Accounts (HSAs) Health Savings Accounts (HSAs) Health Savings Accounts (HSAs) Septembursement Counts (HSAs) Health Savings Counts (HSAs) Health Savings Counts (HSAs) Health Savings Counts (HSAs) Mental Health Plan Life Insurance Spouse/Dependent Life Insurance Short-Term/Long-Term Disability Insurance Retirement Defined Benefit Plan Defined Contribution Plan Profit Sharing Plan Hybrid Plan Pay for Time Not Worked Vacation Holiday Sick Leave Bereavement Leave Leaves of Absence (Military, Personal, Medical, Family Medical)	Workplace Flexibility/ Atternative Work Arrangements Flex-Time Flexible Schedules Telecommuting Alternative Work Sites Compressed Workweek Job Sharing Part-time Employment Seasonal Schedules Paid and Unpaid Time Off Maternity/Paternity Leave Adoption Leave Sabbaticals Health and Wellness Employee Assistance Programs On-site Fitness Facilities Discounted Fitness Club Rates Dreventative Care Programs Weight Management Programs Weight Management Programs Voluntary Immunization Clinics Wellness Initiatives Health Screenings Nutritional Counseling On-Site Nurse Business Travel Health Services Occupational Health Programs Disability Management Return to Work Programs Reproductive Health / Pregnancy Programs Community Imvolvement Community Imvolvement Community State Programs Matching Gift Programs Matching Gift Programs Shared Leave Programs	Caring for Dependents Dependent Care Reimbursement Accounts Dependent Care Travel-Related Expense Reimbursement Dependent Care Travel-Related Expense Reimbursement Dependent Care Referral and Resource Services Dependent Care Discount Programs or Vouchers Emergency Dependent Care Services On-site Caregiver Support Groups On-site Caregiver Support Groups Adoption Assistance Services After-School Care Programs College/Scholarship Information Scholarships Mother's Privacy Rooms Summer Camps and Activities Financial Support Financial Planning Services and Education Adoption Reimbursement Transit Subsidies Savings Bonds Voluntary Benefits Long Term Care Auto/Home Insurance Det Insurance Legal Insurance Identity Theft Insurance Employee Discounts Concierge Services Transit Passes Parking Culture Change Initiatives Work Redesign Team Effectiveness Diversity/Inclusion Initiatives Ummen's Advancement Initiatives Ummen's Advancement	Performance Manager/Employee 1:1 Meetings Performance Reviews Project Completion/ Team Evaluations Performance Planning/ Goal Setting Sessions Recognition Service Awards Retirement Awards Peer Recognition Awards Spot Awards Managerial Recognition Programs Organization-wide Recognition Programs Exceeding Performance Awards Appreciation Luncheons, Outings, Formal Events Goal-Specific Awards Quality, Efficiency, Cost-Savings, Productivity, Safety) Employee Suggestion Programs	Learning Opportunities Tuition Reimbursement Tuition Discounts Corporate Universities New Technology Training Attendance at Outside Seminars and Conferences Access to Virtual Learning, Podcasts, Webinars Self-Development Toole Coaching/Mentoring Leadership Training Exposure to Resident Experts Access to Information Networks Formal or Informal Mentoring Programs Advancement Opportunities Internation Overseas Assignments Internal Job Postings Job Advancement/ Promotion Career Ladders and Pathways Succession Planning On/Off Ramps through Career Lifecycle Job Rotations

www.worldatwork.org WorldatWork.

Appendix B

Additional needs and comments identified during the survey:

- 1- More flex schedules
- 2- Rewards other than monetary
- 3- Interactive workshops, cooperative projects, involvement with actual intelligence work
- 4- Gym memberships
- 5- Sabbatical with or without pay for 30 day period of time for health reasons or real relaxation
- 6- We need a sick leave pool for those in a catastrophic sickness, but I believe this is beyond the MCI realm of influence.
- 7- Tuition assistance or more importantly a full-time paid sabbatical to attend graduate school full time with a contractual payback in the years you will remain with the organization
- 8- Imaginative benefits cost money, even suggesting them is a waste of time. Cut out frivolous BS and/or training classes.
- 9- Establish a policy for telecommuting/telework and flex work schedule.
- 10- A thorough command climate survey of the MCI would be interesting. That would include the effectiveness and efficiency of USMC intel Organizations (RadBn, Intel Bn, Intel Dept, MCIA and intel support organizations, MCSC, MCIS) as well as morale of the employees
- 11- I would like to see the birthday care come back signed by the DIRINT; MCIA would send a Birthday card signed by the CO. I still have the cards that were sent to me. Although a small token, it felt good to see it.
- 12- A Christmas celebration somewhere else besides the office.
- 13- A spring or summer mental health day. This is a day where everyone has to report to work for a mental health break or team building exercise this can be making teams to play softball, a nature hike, a tour to a battlefield. This can also encourage teambuilding and a day out of the office. Many offices do it as well. The cost is minimal.
- 14- Get fit club or office. Offer for people to sign up and list their goals by a set period of time. This can be open to Marines and civilians alike. People may pair up to workout, walk or whatever activity is chosen in his/her three hours a week. Winner or winning team gets a day off award.
- 15- The clothing policy is a joke
- 16- The recent changes to the work schedule policy were a very positive improvement
- 17- The challenge here is: what are the current policies?

- 18- I'd really like to see more communication from human capital. More regular brown bags would be welcomed as well. I would also like to see regular briefings on benefits. I have had one but have forgotten much, and I'm sure there have been changes. I would like to see more non-work activities happy hour or seasonal get together outside of the SCIF.
- 19- Carpool, job sharing, and on-site lunch/break areas. I also think rotational job assignments where employees can work 6 months to a year in something they would like to investigate or "try out" would be benefit moral.
- 20- The recent schedule policy change is a good thing. No changes. I also really like the fitness policy.
- 21- More spot awards and recognition of the workforce accomplishments. The ALL HANDS used to announce awards, promotions, and recognize accomplishments.
- 22- Work schedule policy. I would like to work flex schedule where I could come in at noon until 8pm.
- 23- (1) Remove RDO's. (2) Have MCIE operate 7 days a week by separating weekend. (3) A properly staffed HC section to support employees and not the Command Element.
- 24- RDO flexibility it takes an act of god to move an RDO temporarily. Supervisors should have authority to grant a one-pay-period change of RDO's at least for work purposes (e.g. due date falls on an RDO, so with employee consent, supervisor can move the RDO within pay period rather than having to approve comp time.
- 25- better on-boarding similar to DIA
- 26- senior analyst track
- 27- Sick leave bank instead of relying on donated leave on a per person basis, create a bank which members donate a small amount of leave each year to, and can draw from upon in an emergency when sick leave runs out. Have heard of this at other IC agencies.
- 28- More communication and feedback for strategic vision, and branch/personnel performance in helping to achieve the vision/mission.
- 29- None, not listed, but am interested in scholarships, project completion bonus and managerial recognition program
- 30- Require SUPERVISOR TRAINING!
- 31- recognized promotion track
- 32- financial planning

Appendix C

Top desired benefits by age groups and gender

- Men >55 (five men completed the survey):
 - Retirement plan
 - Medical coverage
 - Recognition and bonus incentives
 - Monetary compensation
 - Paid vacation/time off
 - Flex spending account

Women >55 (zero women available to complete the survey):

Top desired benefits by age groups and gender

- Men 46-55 (three men completed the survey):
 - Telecommute/Flex work schedule
 - Medical coverage
 - Health and Wellness
 - Learning opportunities
 - Paid vacation/time off
- Men 36-45 (eleven men completed the survey):
 - Medical coverage
 - Learning opportunities
 - Paid vacation/time off
 - Retirement plan
 - Monetary compensation

- Women 46-55 (one woman completed the survey):
 - Telecommute/Flex work schedule
 - Learning opportunities
- Women 36-45 (six women completed the survey):
 - Telecommute/Flex work schedule
 - Medical coverage
 - Paid vacation/time off
 - Retirement plan

Top desired benefits by age groups and gender

- Men 26-35 (five men completed the survey):
 - Medical coverage
 - Learning opportunities
 - Flex spending account
 - Health and Wellness
 - Monetary compensation
 - Recognition and bonus incentives
- Men <25 (one man completed the survey):
 - Paid vacation/time off
 - Medical coverage
 - Monetary compensation
 - Learning opportunities

- Women 26-35 (seven women completed the survey):
 - Telecommute/Flex work schedule
 - Paid vacation/time off
 - Medical coverage
 - Retirement plan
 - Monetary compensation
- Women <25 (one woman completed the survey):
 - Telecommute/Flex work schedule
 - Paid vacation/time off
 - Medical coverage
 - Retirement plan
 - Monetary compensation

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