**Section 903.90 Employee Relations and Welfare**

a) Pensions and Insurance Benefits for Employees

1) Include:

A) Cost of retirement insurance.

B) Payments or appropriations to funds irrevocably devoted to the payment of pensions or other employees' benefits.

C) Pensions or other retirement allowances.

D) Accident, health and hospitalization insurance for employees.

E) Group life insurance for employees.

F) Worker's compensation insurance.

G) Payments to or on behalf of employees under self-insurance.

H) Any other Insurance for the benefit of employees.

2) Exclude:

A) Cost of insurance on lives of employees when the company is the beneficiary, (such cost shall not appear among expenses, but shall be charged to surplus).

B) Payments or appropriations to pension funds not irrevocably devoted to the payment of pensions or other employees' benefits (such payments or appropriations shall not appear among expenses).

C) Items includible in Real Estate Expenses.

D) All other types of insurance premiums.

b) All Other

1) Include:

Cost of:

A) Advertising-help wanted.

B) Training and welfare of employees.

C) Physical examinations of employees or applicants for employment.

D) Character or credit reports on employees or applicants for employment.

E) Gatherings, outings and entertainment for employees.

F) Visiting nurse service for or on behalf of employees.

G) Medical and hospital bills for employees (not covered by 903.90(a)).

H) Direct payments, other than salaries, to employees for injury and sickness (not covered by Section 903.90(a)).

I) Supper money.

J) Donations to or on behalf of employees.

K) Food and catering for employees.

2) Exclude:

A) Salaries, bonus, overtime, contingent, pay while on leave, dismissal allowances, pay while training and other compensation of employees (see Salaries).

B) Items includible in Real Estate Expenses.

C) Cost of house organs and similar publications (see Advertising, and Printing and Stationery).