

2008 BENEFITS SURVEY

Municipalities and Utilities across the Nation

Draft Report for Discussion Purposes Only



Sponsored by:
CITY OF GAINESVILLE



Conducted by:
Lockton Companies, LLC

January 10, 2009

Three CityPlace Drive, Suite 900
St. Louis, MO 63141
(314) 432-0500
www.lockton.com



Table of Contents

	Section
About the Survey	1
Executive Summary	2
Participant Demographics	3
Health & Welfare Benefits	4
Wellness & Disease Management	5
Other Benefits	6
Retirement Benefits	7
Paid Time Off Programs	8
Work/Life Benefits & Other Perquisites	9
Power Score	10

About the Survey

The 2008 Benefits survey for national municipalities and utilities survey administered by Lockton Companies (Lockton) provides participants with current data to determine the competitive market place and industry trends. Lockton Companies maintains the data provided by organizations on a strictly confidential basis, and the survey results are distributed only to the respondents.

Lockton is an independent, privately owned, global insurance broker and human capital consulting firm. We have 3,700 associates in 49 offices located in North America, Europe, Latin America, and Asia Pacific. Lockton was founded in 1966 and is headquartered in Kansas City, Missouri. Our mission is to be the worldwide value and service leader in insurance brokerage, risk management and human capital consulting services. With over 15,000 clients and 95% retention rate, we live this mission through our service commitment.

SURVEY METHODOLOGY

Lockton developed the 2008 Benefits Survey in collaboration with the City of Gainesville and Gainesville Regional Utilities (Gainesville). Our consulting professionals met with the Project Committee from Gainesville to create and finalize the survey instrument. The Project Committee consisted of union representatives from the International Association of Fire Fighters (IAFF), Police Benevolent Association (PBA), and Communication Workers of America (CWA), several managers from various departments and the human resources and benefits team.

In an effort to attract the most participants for the survey, Lockton developed two survey tools which marketed municipalities and utilities separately. Survey participants were contacted prior to the distribution of the online survey tool and prior to the close of the survey. Lockton also offered a free survey report to survey respondents in return for their time and to show our appreciation for their efforts.

The survey was open for approximately six (6) weeks to allow respondents sufficient time to complete and submit their information. Respondents were contacted several times after the closing of the survey to verify information and gather missing data.

This survey report will provide Gainesville an overview of employee benefits offered to their peers in the national labor market to understand the competitiveness and design of their benefit package.



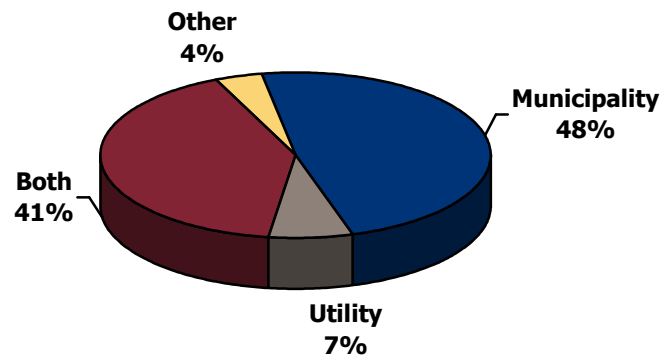
Executive Summary

The executive summary was designed to highlight key points found in the benefits survey that was of interest to the City of Gainesville. This section provides an overview of critical areas where detailed information may be found in the following sections of the report. Current industry trends were also provided to assist the City of Gainesville in the total review of current benefit practices.

PARTICIPANT DEMOGRAPHICS

Twenty-seven (27) organizations participated in the Benefits survey for national municipalities and utilities. Fifty (50) municipalities and forty-four (44) utilities were targeted for survey participation.

- ❖ Other is the University of Florida.



UNIONS

Seventy-eight percent (78%) of the respondents have a collective bargaining agreement.

The most common unions include the following:

- ❖ Fraternal Order of Police (FOP) – 19%
- ❖ Police Benevolent Association (PBA) – 19%
- ❖ International Association of Fire Fighters (IAFF) – 41%
- ❖ American Federation of State, County and Municipal Employees (AFSCME) – 22%

HEALTH & WELFARE BENEFIT PLANS

Typically health & welfare plans consists of

- ❖ Medical Plans,
- ❖ Prescription Drug Plan,
- ❖ Dental Plans, and
- ❖ Vision Plan.

Executive Summary

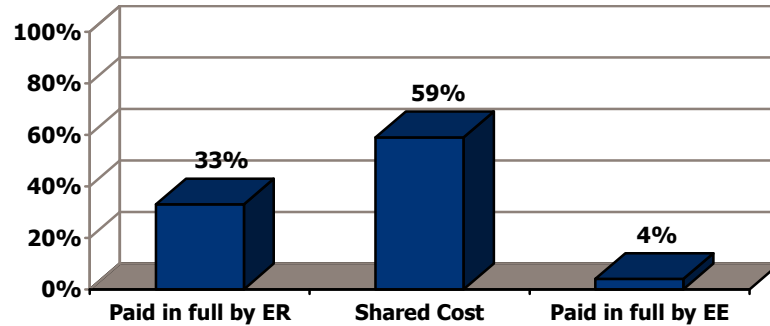
Medical Plans

All of the respondents have an employer sponsored medical plan for employees.

MOST PREVALENT MEDICAL PLAN (HMO, PPO, and POS Plans)

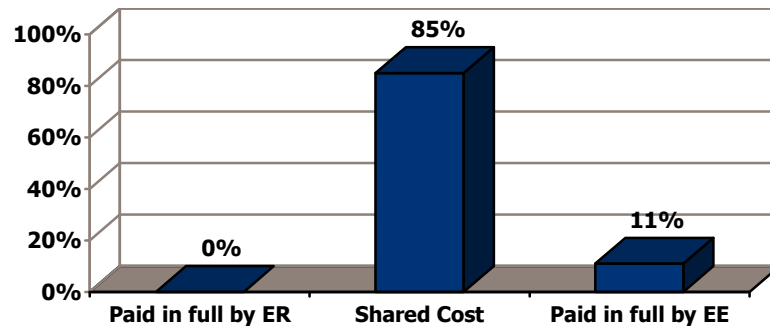
EMPLOYEE ONLY COVERAGE

- ❖ The median employer contribution is 92% of the total premium.
- ❖ Gainesville shares the cost and covers 90% of the premium.



EMPLOYEE PLUS FAMILY COVERAGE

- ❖ The median employer contribution is 68% of the total premium.
- ❖ Gainesville shares the costs and covers 66% of the premium.



MOST PREVALENT PPO MEDICAL PLAN - Median							
% of Employees Enrolled in Plan	Total Monthly Premium Costs		Employee Monthly Contribution		Employer Contribution as % of Total		
	Employee Only	Family (3 or more)	Employee Only	Family (3 or more)	Employee Only	Family (3 or more)	
PPO Plan – Prevalence 67%							
79%	\$458	\$1,225	\$50	\$310	89%	75%	
Gainesville BlueChoice PPO							
88%	\$299	\$837	\$30	\$288	90%	66%	



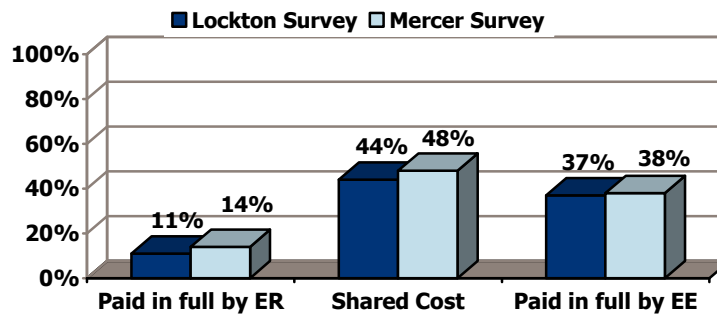
Executive Summary

MOST PREVALENT POST RETIREMENT MEDICAL PLAN (HMO, PPO, and POS Plans)

According to the Mercer National Survey of Employer Sponsored Health Plans 2007, among employers with 1,000 or more employees, coverage for pre-Medicare-eligible retirees decreased from 34% to 31%.

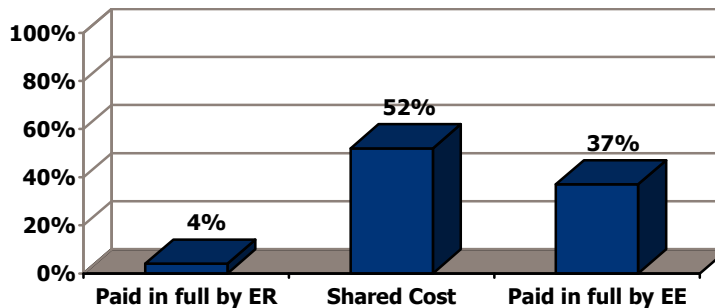
EMPLOYEE ONLY COVERAGE

- ❖ The median employer contribution is 51% of the total premium.
- ❖ Gainesville shares the cost and covers an average of 66% of the premium.



EMPLOYEE PLUS FAMILY COVERAGE

- ❖ The median employer contribution is 35% of the total premium.
- ❖ Gainesville shares the costs and covers an average of 28% of the premium.



POST RETIREMENT PPO MEDICAL PLAN – Median

% of Employees Enrolled in Plan	Total Monthly Premium Costs		Employee Monthly Contribution		Employer Contribution as % of Total	
	Employee Only	Family (3 or more)	Employee Only	Family (3 or more)	Employee Only	Family (3 or more)
PPO Plan – Prevalence 74%						
65%	\$481	\$1,174	\$170	\$602	65%	49%
Gainesville BlueChoice PPO						
88%	\$299	\$837	\$102	\$605	66%	28%

Executive Summary

MEDICARE

- ❖ Seventy percent (70%) of the respondents require retirees to enroll in Medicare when they become eligible for the benefit.
 - Enrollment in Medicare Part A and Part B is required by seventy-nine percent (79%) of the employers.

Prescription Drug Benefits

Ninety-six percent (96%) of the respondents have an employer sponsored prescription drug benefit.

- ❖ This benefit is typically included in the medical plan as reported by eighty-five percent (85%) of the respondents.
- ❖ **Gainesville shares the costs and includes it in the medical plan.**

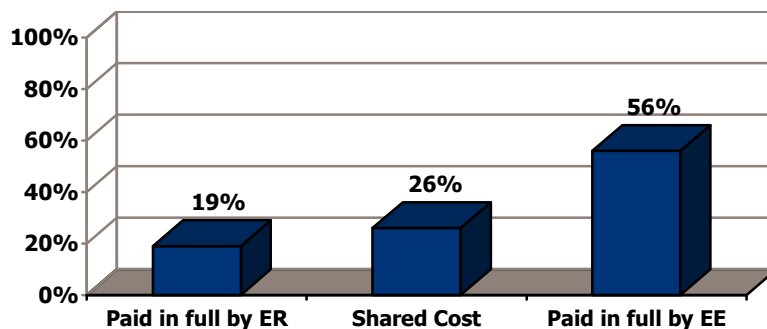
Dental Plans

Eighty-five percent (85%) of the respondents have an employer sponsored dental plan for employees.

On average, 78% of employers require employees to contribute 56% of the total premium cost of the dental plan for the employee-only coverage and 87% percent required a contribution of 59% of the total premium for family coverage, as reported in the Mercer National Survey of Employer-Sponsored Health Plans 2007.

EMPLOYEE ONLY COVERAGE

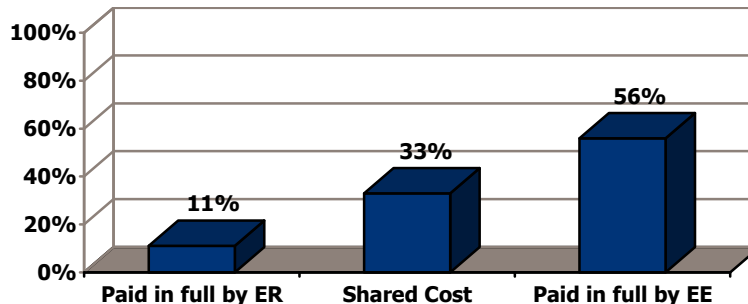
- ❖ Of those that contribute towards the cost of the dental plan, the median employer contribution is 92% of the total premium.
- ❖ **Gainesville has a voluntary dental plan.**



Executive Summary

EMPLOYEE PLUS FAMILY COVERAGE

- ❖ Of those that contribute towards the cost of the dental plan, the median employer contribution is 75% of the total premium.



Vision Plans

Fifty-nine percent (59%) of the respondents have an employer sponsored vision plan for employees.

Vision Insurance was provided by seventy-nine percent (79%) of the Government Sector participants in the 2008 Employee Benefits Survey conducted by the Society of Human Resource Management (SHRM).

EMPLOYEE ONLY COVERAGE

- ❖ Seven percent (7%) of the respondents pays the full premium costs.
- ❖ Seven percent (7%) of the respondents shares the costs of the premium.
- ❖ Fifty-two percent (52%) of the respondents have a voluntary vision plan.
- ❖ **Gainesville has a voluntary vision plan.**

EMPLOYEE PLUS FAMILY COVERAGE

- ❖ Seven percent (7%) of the respondents pays the full premium costs.
- ❖ Seven percent (7%) of the respondents shares the costs of the premium.

WELLNESS PROGRAMS

Seventy-four percent (74%) of the respondents have a formal health promotion or wellness program. Compared to the survey respondent's wellness program, Gainesville has the most creative and well structured program.

A robust and well utilized wellness program will provide a return on investment, but typically only the largest employers (20,000+ employees) are able to measure ROI. (Mercer National Survey of Employer Sponsored Health Plans 2007).

Executive Summary

RETIREMENT BENEFITS

According a Watson Wyatt survey, "Retirement Plan Design: Past, Present and Future" 40% of the organizations that responded have replaced their defined benefit plan with a defined contribution plan as their main retirement vehicle for new hires in the past 10 years.

(Source: Article written by 401khelpcenter.com, March 12 2008)

Defined Contribution Plans - 401K/401A

Twenty-two percent (22%) of the respondents have a 401K plan. The majority of those that provide the plan are utilities.

- ❖ The median employer contribution into the plan is 3.0% of pay.
- ❖ **Gainesville has a 401A plan. The plan provisions require the employee to contribute 5% and the employer to contribute of 10% of the employee's pay.**

Defined Benefit Plan – Pension

The following table highlights the median value for the pension plan of the survey respondents. For Police and Fire, the benefits were only calculated from Florida Municipalities. For the General Workforce, the calculations were derived from all respondents. However, the multiplier for Florida municipalities only, at the median, would be 2.38%.

	General Workforce	High Risk Employees	
		Police	Fire
Prevalence	96%	73%	73%
Median Multiplier	2.1%	3.0%	3.0%
Full Benefit – Min YOS	20	25	22.5
Minimum Age	58	50	50
Gainesville Multiplier	2.0%	2.6%	2.6%
Gainesville Full Benefit	20 YOS/ No Min Age	20 YOS/ No Min Age	20 YOS/ No Min Age

- ❖ **Although Gainesville employees are able to receive full pension benefits the earliest, after 20 years of service without a minimum age requirement, this may result in a lower benefit because years of service and/or final salary.**

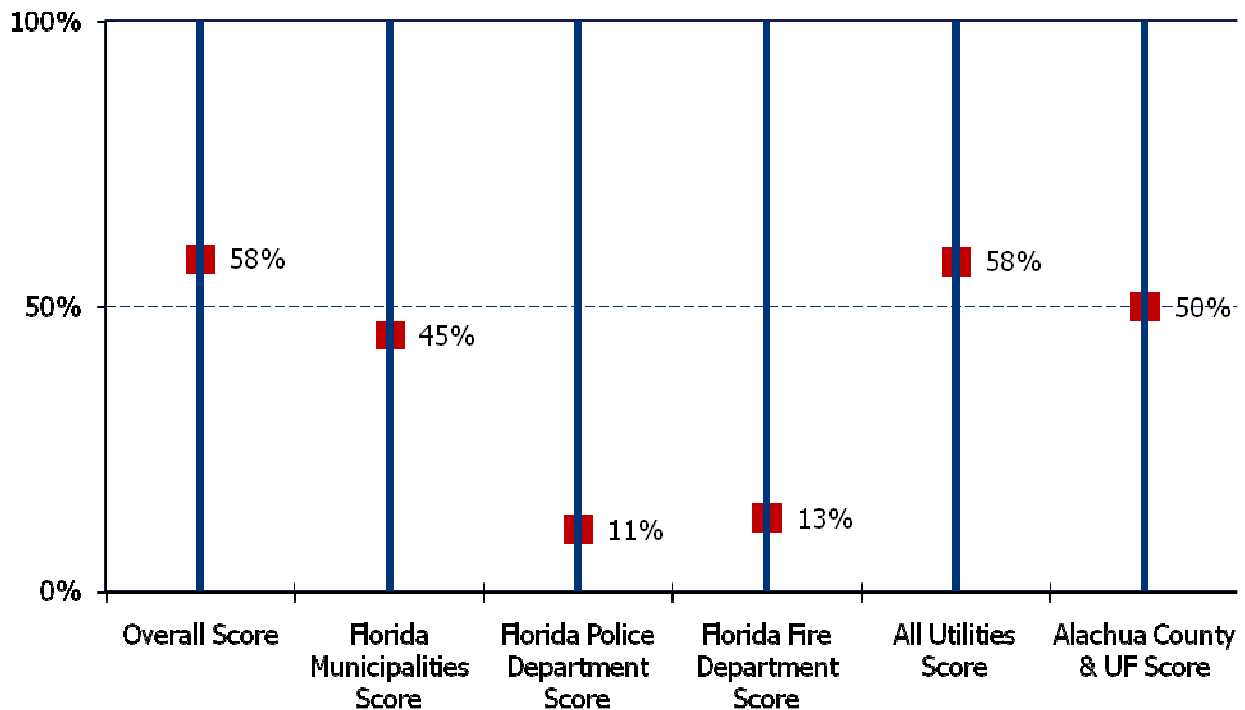
Executive Summary

SUMMARY OF RESULTS

After the collection of all critical components of employee benefits provided by the respondents, Lockton conducted a power score to analyze and rank the richness of the total employee benefit program.

Overall, Gainesville's benefit program, as a whole, ranked at the 58th percentile of all the survey respondents (Number 11 out of 25).

- ❖ Compared to only Florida municipalities, including University of Florida, Gainesville ranked 6 out of 10 (at the 45th percentile).
- ❖ Compared to only Florida police departments/sheriff's offices, including University of Florida, Gainesville ranked 9 out of 10 (at the 11th percentile).
- ❖ Compared to only Florida fire departments, excluding University of Florida, Gainesville ranked 8 out of 9 (at the 13th percentile).
- ❖ Compared to all utilities, Gainesville ranked 6 out of 13 (at the 58th percentile).
- ❖ Compared to Alachua County and the University of Florida, Gainesville ranked 2 out of 3 (at the 50th percentile).



Overall, Gainesville's employee benefit program is in-line with the current compensation philosophy approved by the City Commission, as reflected by the power score.

Participant Demographics

PARTICIPATING ORGANIZATIONS

The following organizations participated in the 2008 Benefits Survey for municipalities and utilities nationally.

- ❖ Alachua County BOCC
- ❖ Broward County Board of County Commissioners
- ❖ City of Austin
- ❖ City of Bloomington
- ❖ City of Cape Coral
- ❖ City of Clearwater
- ❖ City of Delray Beach
- ❖ City of Houston
- ❖ City of Jacksonville, FL
- ❖ City of Lakeland
- ❖ City of Mesa
- ❖ City of Miami Beach
- ❖ City of Phoenix
- ❖ City of Portland
- ❖ City of Seattle
- ❖ City of St. Petersburg
- ❖ City of Tallahassee
- ❖ City Utilities of Springfield, MO
- ❖ Clay Electric Cooperation
- ❖ Energy Services of Pensacola
- ❖ JEA
- ❖ Lansing Board of Water and Light
- ❖ Omaha Public Power District
- ❖ Otter Tail Power
- ❖ SMUD
- ❖ Unified Government of Athens Clark County
- ❖ University of Florida

Participant Demographics

INVITED ORGANIZATIONS

The following organizations were invited to participate in the Employee Benefits survey.

Local Florida Municipalities

- ❖ Alachua County
- ❖ Broward County
- ❖ City of Boca Raton
- ❖ City of Cape Coral
- ❖ City of Clearwater
- ❖ City of Coral Gables
- ❖ City of Coral Springs
- ❖ City of Daytona Beach
- ❖ City of Delray Beach
- ❖ City of Ft. Lauderdale
- ❖ City of Hialeah
- ❖ City of Lakeland
- ❖ City of Largo
- ❖ City of Miami Beach
- ❖ City of Miramar
- ❖ City of Ocala
- ❖ City of Orlando
- ❖ City of Pembroke Pines
- ❖ City of St. Petersburg
- ❖ City of Sunrise
- ❖ City of Tallahassee
- ❖ City of West Palm Beach
- ❖ Jacksonville County
- ❖ University of Florida

National Municipalities

- ❖ Ann Arbor, MI
- ❖ Athens, GA
- ❖ Austin, TX
- ❖ Baltimore, MD
- ❖ Bloomington, IN
- ❖ Burlington, VT
- ❖ Colorado Springs, CO
- ❖ Dallas, TX
- ❖ Denver, CO
- ❖ Fort Collins, CO
- ❖ Houston, TX
- ❖ Kansas City, MO
- ❖ Lansing, MI
- ❖ Long Beach, CA
- ❖ Madison, WI
- ❖ Milwaukee, WI
- ❖ Minneapolis, MN
- ❖ Phoenix, AZ
- ❖ Portland, OR
- ❖ Richmond, VA
- ❖ San Antonio, TX
- ❖ San Diego, CA
- ❖ San Jose, CA
- ❖ Seattle, WA
- ❖ Tuscaloosa, AL
- ❖ Virginia Beach, VA

Utilities

- ❖ AGL Resources
- ❖ Alabama Power
- ❖ Alagasco
- ❖ Ameren UE
- ❖ Arizona Public Service (APS)
- ❖ Atmos Energy
- ❖ Austin Electric Department
- ❖ City Public Service (CPS)
- ❖ Lansing Board of Water and Light
- ❖ Mesa Utilities Department
- ❖ Nashville Electric
- ❖ Nebraska Public Power District
- ❖ Ocala Electric Utility
- ❖ Omaha Public Power District
- ❖ Orlando Utilities Commission
- ❖ OtterTail Power Company

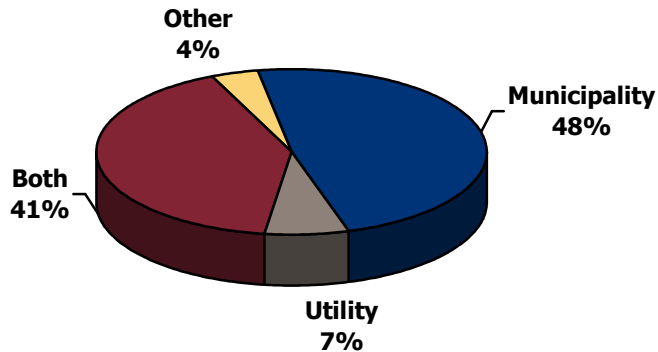
Participant Demographics

- ❖ City Utilities of Springfield
- ❖ City Water, Light & Power
- ❖ Clay Electric
- ❖ Clearwater Gas System
- ❖ DeKalb-Cherokee Gas
- ❖ Energy Services of Pensacola
- ❖ First Energy
- ❖ Florida Power & Light Company
- ❖ Florida Public Utilities Company
- ❖ Georgia Power
- ❖ JEA
- ❖ Knoxville Utility Board
- ❖ Laclede Gas Company
- ❖ Lakeland Electric
- ❖ PG&E Corporation
- ❖ Portland General Electric (PGE)
- ❖ Progress Energy
- ❖ Reliant Energy
- ❖ Sacramento Municipal Utility Division
- ❖ SCANA Corporation
- ❖ Seattle City Light
- ❖ Seminole Electric
- ❖ Southern California Gas Company
- ❖ Tallahassee - Your Own Utilities
- ❖ TECO Energy
- ❖ TXU Energy
- ❖ Virginia Electric
- ❖ Virginia Natural Gas

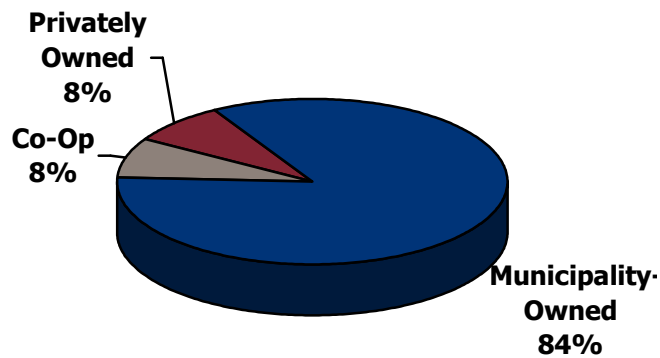
Participant Demographics

TYPES OF ORGANIZATIONS

Twenty-seven (27) surveys were received by the following types of organizations.

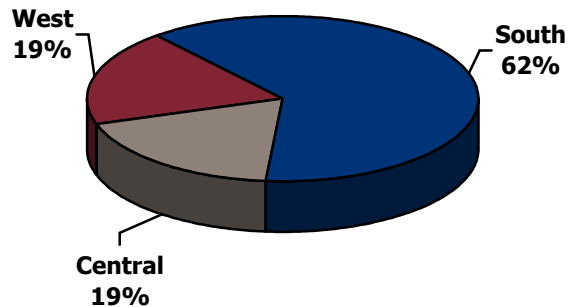


Of the Utilities, eighty-four percent (84%) are municipality-owned.



REGION

Forty-eight percent (48%) of the survey respondents were located in Florida.



Participant Demographics

DEMOGRAPHICS

The respondents were asked to report the following demographics for comparison purposes.

	2008 General Funds	2008 Operating Budget	2007 Revenue
Prevalence	63%	100%	85%
25th %ile	\$123,177,630	\$291,110,600	\$285,056,865
50th %ile	\$224,325,286	\$596,447,887	\$383,558,077
75th %ile	\$593,000,000	\$1,595,915,411	\$1,392,445,847
Gainesville	\$92,183,664	\$577,869,207	\$592,586,867

The respondents were asked to report the number of employees in the following breakouts for comparison purposes.

	Population Served	Total Number of Employees	Number of Full-time Employees	Number of Part-time Employees
Prevalence	89%	100%	96%	85%
25th %ile	118,750	1,399	1,122	20
50th %ile	201,715	2,256	2,017	98
75th %ile	610,631	6,031	5,468	407
Gainesville	117,000	2,079	2,041	38

Participant Demographics

ACTUAL DEMOGRAPHICS

The following table contains raw data from respondents for Gainesville to review.

Type	Name of Organization	State	Region	2008 General Funds	2008 Operating Budget	2007 Revenue	Population Served	Total Number of Employees
City	Alachua County BOCC	FL	South	\$124,427,972	\$173,695,383	\$242,254,032	227,000	2,110
City	Broward County BOCC	FL	South	NA	\$1,315,655,800	\$1,328,890,694	1,700,000	6,154
Both	City of Austin	TX	South	\$593,000,000	\$2,500,000,000	\$2,400,000,000	750,525	11,256
City	City of Bloomington	IN	Central	\$40,100,000	\$70,357,271	\$67,086,803	70,000	680
City	City of Cape Coral	FL	South	\$161,918,538	\$444,598,139	\$258,094,445	160,000	2,256
Both	City of Clearwater	FL	South	\$123,177,630	\$341,301,960	\$337,677,410	110,831	1,755
City	City of Delray Beach	FL	South	\$101,384,690	\$186,496,210	\$102,769,433	64,360	768
City	City of Houston	TX	South	\$1,755,988,706	\$3,712,896,056	NA	2,208,108	22,098
City	City of Jacksonville, FL	FL	South	\$1,007,759,655	\$1,876,175,022	\$1,777,419,184	850,000	8,000
Both	City of Lakeland	FL	South	\$56,258,933	\$596,447,887	\$493,563,128	93,428	2,653
Both	City of Mesa	AZ	West	\$340,900,000	\$985,555,000	NA	460,000	3,855
City	City of Miami Beach	FL	South	\$236,784,612	\$375,499,363	\$383,558,077	93,535	2,009
City	City of Phoenix	AZ	West	\$1,177,763,000	\$3,735,754,000	\$2,531,940,000	1,500,000	16,000
City	City of Portland	OR	West	\$492,511,185	\$3,000,000,000	\$2,307,830,317	562,690	5,908
City	City of Seattle	WA	West	NA	\$3,500,000,000	\$2,800,000,000	564,000	11,093
City	City of St. Petersburg	FL	South	\$224,325,286	\$589,494,000	\$329,858,000	253,369	3,355
Both	City of Tallahassee	FL	South	\$134,598,806	\$712,479,918	\$668,786,181	176,429	2,874
Both	City Utilities of Springfield, MO	MO	Central	NA	\$479,220,052	\$371,984,033	120,000	1,042
Utilities	Clay Electric Cooperation	FL	South	NA	\$334,221,200	\$311,210,730	161,386	442
Both	Energy Services of Pensacola	FL	South	NA	\$55,182,200	\$53,224,098	300,000	120
Both	JEA	FL	South	NA	\$1,280,857,000	\$1,456,001,000	NA	1,975
Both	Lansing Board of Water and Light	MI	Central	NA	\$248,000,000	\$258,903,000	155,000	720
Both	Omaha Public Power District	NE	Central	NA	\$632,675,000	\$750,253,000	NA	2,356
Utilities	Otter Tail Power	MN	Central	NA	\$32,500,000	\$323,158,000	129,342	714
Both	SMUD	CA	West	NA	\$1,013,628,000	\$1,190,358,000	1,424,415	2,200
City	Unified Government of Athens Clark County	GA	South	\$70,000,000	\$101,000,000	NA	115,000	1,828
Other	University of Florida	FL	South	\$615,659,767	\$2,708,089,517	NA	NA	22,000

Participant Demographics

UNIONS

Seventy-eight percent (78%) of the respondents have a union that represents their hourly employees.

- ❖ The median number of unions one organization may have is 4 different unions with 4 contracts.

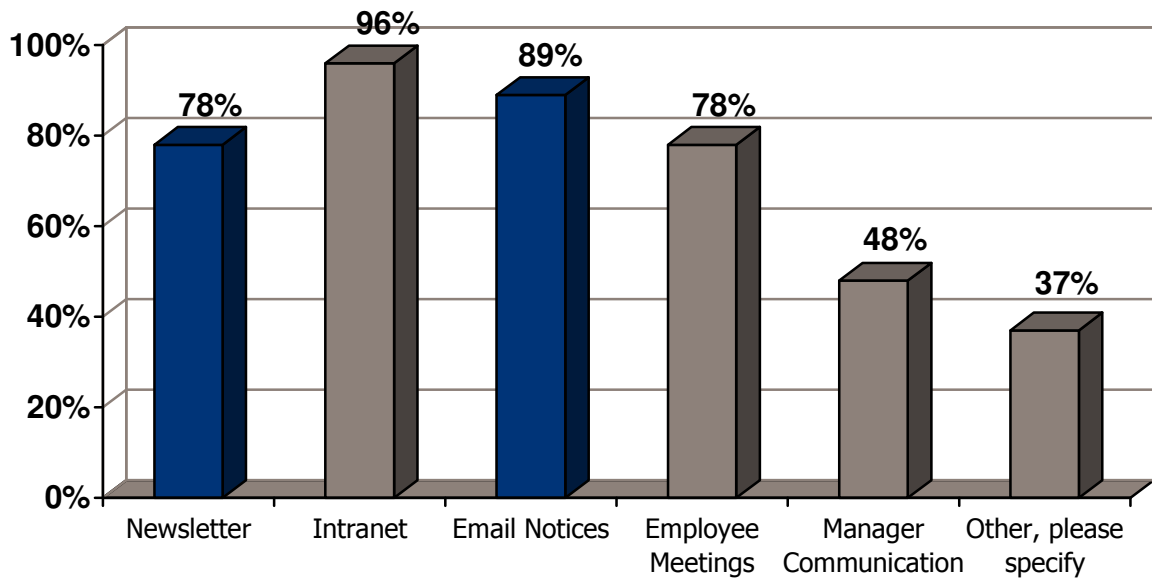
Union	Prevalence	Median		Prevalence of Unions which have contracts that regulate and define requirements for:		
		Length of Contract (Years)	% Employees Covered	Employer Contributions Levels/Amounts for Employee Only Medical Plan	Employer Contributions Levels/Amounts for Employee + Family Medical Plan	Medical Plan Design
Fraternal Order of Police (FOP)	19%	3	13%	11%	7%	4%
Police Benevolent Association (PBA)	19%	3	17%	7%	7%	4%
International Association of Fire Fighters (IAFF)	41%	3	10%	26%	15%	7%
Communication Workers of America (CWA)	7%	3	40%	4%	4%	4%
American Federation of State, County and Municipal Employees (AFSCME)	22%	3	15%	7%	7%	4%
International Brotherhood of Electrical Workers (IBEW)	19%	4	40%	15%	15%	11%
Local	26%	3	13%	11%	11%	7%
OTHER	33%	3	20%	22%	11%	7%

- ❖ Local unions are those typically found only in the local city or state.
- ❖ Other unions include: International Union of Painters and Allied Trade, National Conference of Firemen and Oilers, SEIU, Governments Supervisors Associations, Graduate Assistants United, and Laborer's International Union of North America.

Health & Welfare Benefits

EMPLOYEE BENEFITS COMMUNICATION

Lockton requested information regarding each respondent's communication process to determine the reliability and effectiveness of each communication medium. The prevalence of each method is shown in the chart below. **Gainesville uses those communication mediums highlighted grey.**



*Other consists primarily of payroll stuffers or home mailings.

- ❖ The most effective methods of communication as reported by twenty-six percent (26%) of the respondents are email notices and employee meetings.

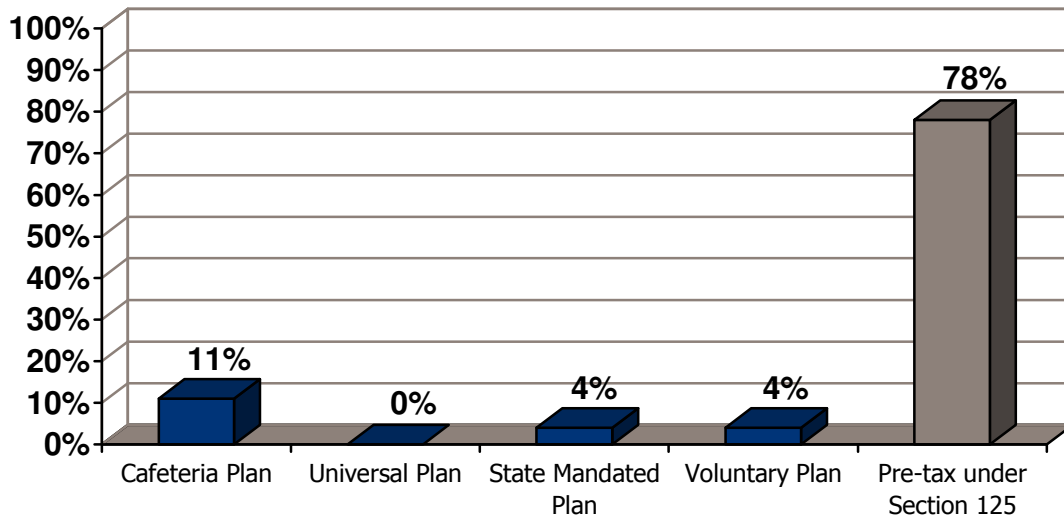
26% Email Notices
26% Employee Meetings
15% Intranet
11% Other
4% Manager Communication
4% Newsletter

Health & Welfare Benefits

BENEFIT STRUCTURE

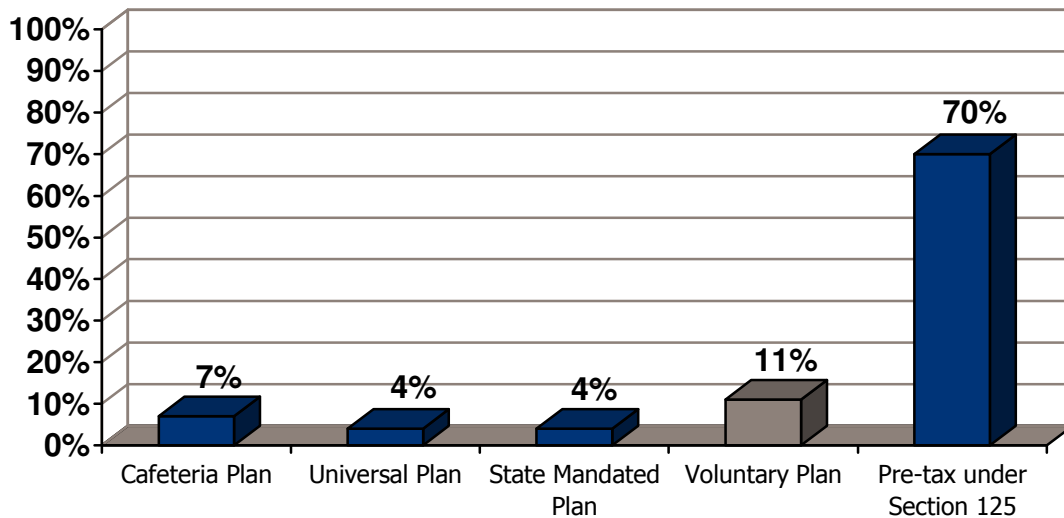
Lockton requested respondents provide medical and dental benefit structures to gain a better understanding of the organization. The prevalence of the medical plan structure is illustrated below. **Gainesville's medical plan is pre-tax under Section 125 as highlighted in grey.**

Medical Plan



The prevalence of the dental plan structure is illustrated below. **Gainesville's dental plan is a voluntary plan as highlighted in grey.**

Dental Plan



Health & Welfare Benefits

BENEFIT PROGRAM COSTS

Forty-eight percent (48%) of the respondents reported benefit costs as a percent of payroll. At the median, the total cost of benefits, including medical, FICA taxes, unemployment insurance, etc., is approximately 40% of payroll.

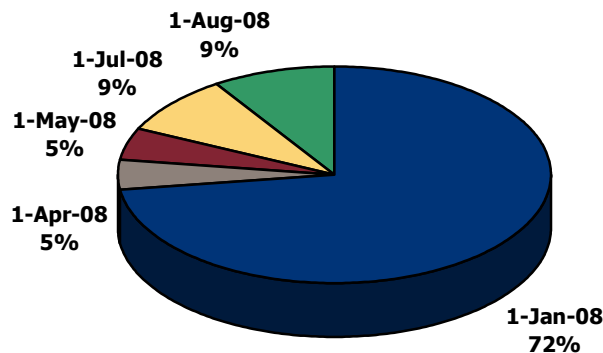
The following table illustrates the prevalence of responses and median costs as a percent of payroll.

	Insured benefits (health, dental, vision, life, disability, etc.)	Legally mandated (social security, worker's compensation, etc.)	Retirement and savings (401(k), pension, etc.)	Paid-time off (vacation, sick, personal, holidays, etc.)	Other (tuition reimbursement, professional organizations, etc.)
Prevalence	44%	37%	44%	30%	11%
Cost as % of Payroll	14%	8%	11%	13%	Not Reported
Gainesville	8%	10%	7%	9%	Less than 1%

- ❖ Paid time off was calculated various ways. Some of the methods are as follows:
 - Number of days per year (13 holidays, 10 vacation days, 5 sick days) divided by 260 workdays.
 - Added compensatory time, bereavement leave, workers comp leave to the list above.
 - Personal Leave and Holidays.
 - Percent of total payroll including overtime paid.

PREVALENCE OF PLAN YEAR

The majority of plan years begin January 1.



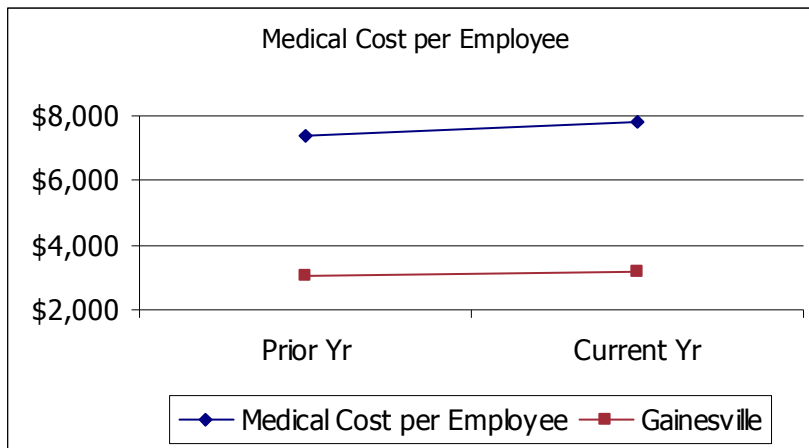
Health & Welfare Benefits

AVERAGE ENROLLMENT AND TOTAL ANNUAL PREMIUMS

Given total current year enrollment and total annual premium, the median medical cost per enrollee is \$8,781.

To determine the average increase since last year, Lockton requested current year and prior year enrollment and total premiums and calculated the average from the respondents that provided data for both plan years.

- ❖ As illustrated in the chart, average medical costs per enrollee have increased by approximately 6%, from \$7,357 to \$7,786. **Gainesville's medical plan costs have increased by approximately 5% from \$3,041 to \$3,182.**



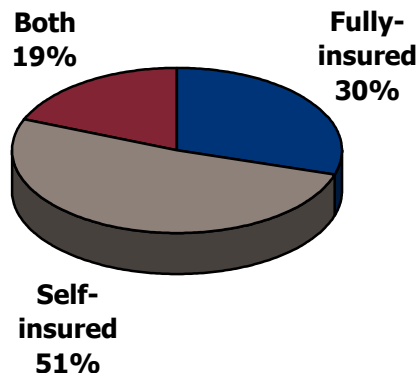
The following table shows median values for the programs' current year as reported by the respondents.

	Medical/ Rx Benefits Enrollment	Medical/ Rx Benefits Total Annual Premium	Dental Benefits Enrollment	Dental Benefits Total Annual Premium	Vision Benefits Enrollment	Vision Benefits Total Annual Premium
Median	2,292	\$21,000,000	1,817	\$1,478,541	1,798	\$131,198
Gainesville	4,902	\$15,599,000	1,087	\$556,537	454	\$64,102

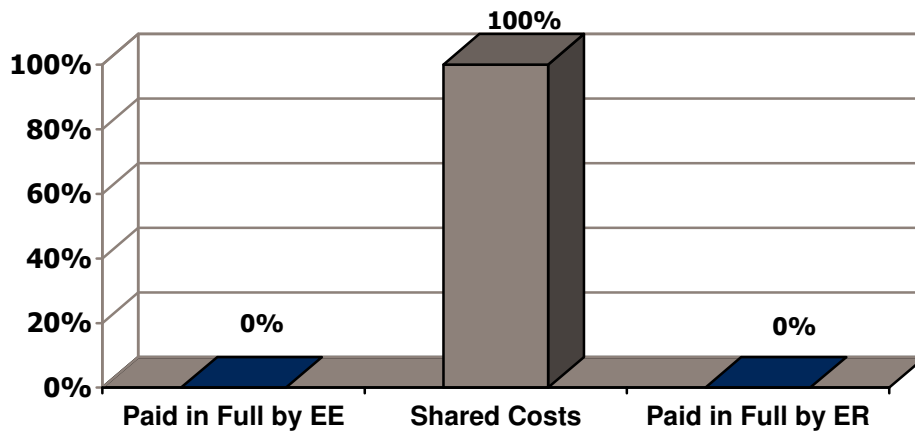
Health & Welfare Benefits

MEDICAL BENEFITS

The majority of respondents are self-insured. Nineteen percent (19%) of the respondents fully-insure one medical plan and self-insure another. **Gainesville is self-insured.**



The premium costs are shared with the employees of the organizations. **Gainesville's premium costs are shared with employees.**

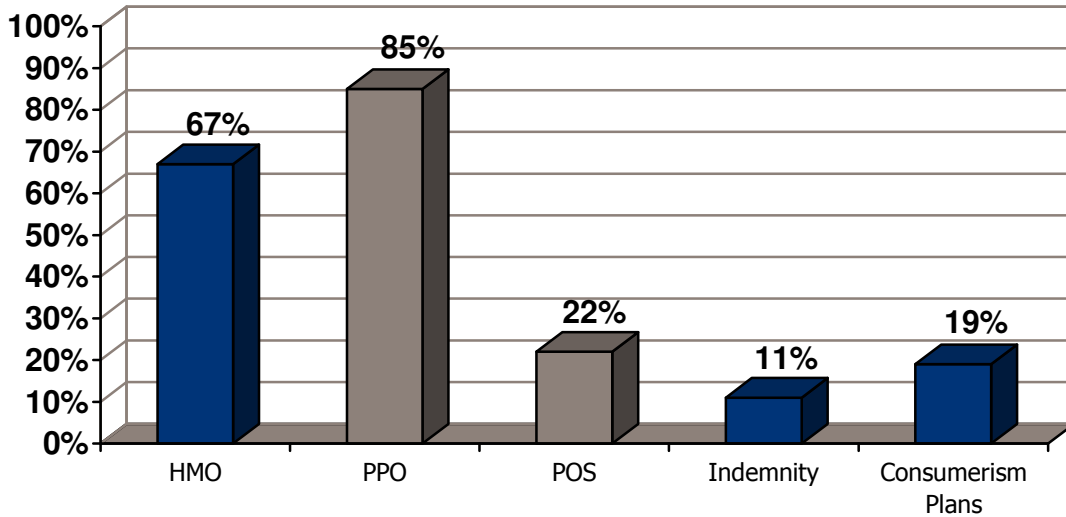


Eighty-one percent (81%) of the respondents reported the eligibility waiting period for medical benefits. Forty-four percent (44%) require employees to wait 30 days or more before eligibility for benefits begin. **Gainesville's employees receive medical benefits after 30 days of employment.**

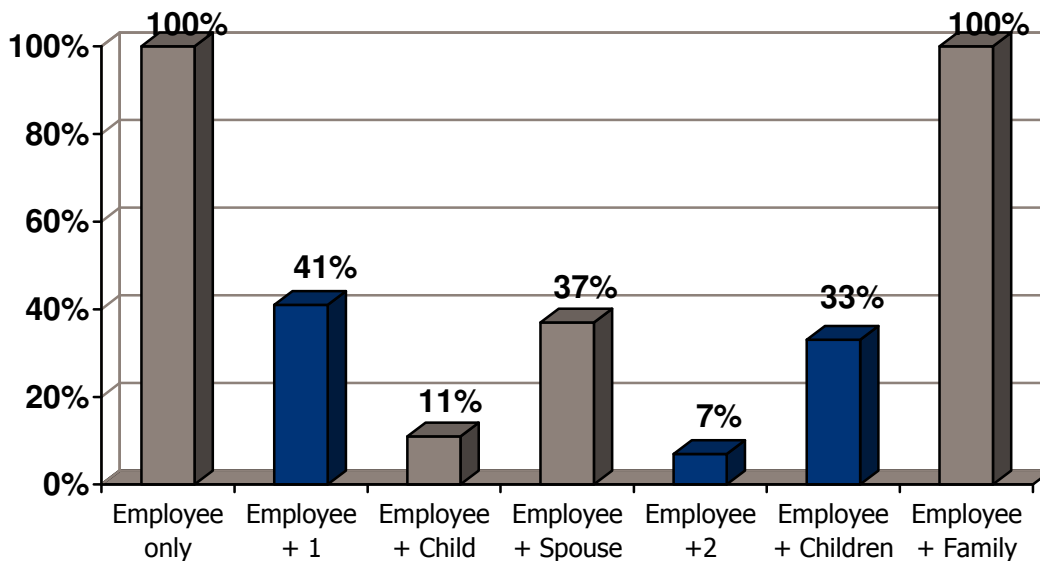
Health & Welfare Benefits

TYPES OF PLANS

- ❖ The prevalence of medical plan options is illustrated in the chart below.
 - Gainesville offers employees a choice of a PPO and a POS plan.



- ❖ All respondents reported the number of plan tiers. At the median, respondents reported having 3 tiers. The prevalence of all tiers is illustrated below.
 - Gainesville program is designed with the tiers highlighted in grey.

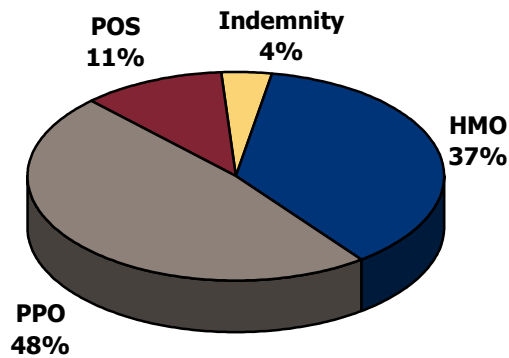


Health & Welfare Benefits

RICHEST MEDICAL PLAN

The following information was provided for the medical plan that provided the richest benefit to employees under each type of plan. For example, if an organization offered two PPOs, the respondent reported the PPO plan with the richest benefit.

Of all plans offered, the richest medical plan offered was the respondent's PPO Plan as reported by forty-eight percent (48%) of the respondents. **Gainesville reported the BlueOption POS as the richest medical plan.**



The following table illustrates the median and average plan costs for the richest medical plan offered.

	Total Monthly Premium Costs		Employee Monthly Contribution		Employer Contribution as % of Total	
	Employee Only	Family (3 or more)	Employee Only	Family (3 or more)	Employee Only	Family (3 or more)
HMO Plan – Prevalence 59%						
Median	\$412	\$1,152	\$34	\$328	92%	72%
Average	\$425	\$1,177	\$55	\$351	87%	70%
PPO Plan – Prevalence 81%						
Median	\$458	\$1,225	\$52	\$334	89%	73%
Average	\$494	\$1,254	\$83	\$412	83%	67%
POS Plan – Prevalence 19%						
Median	\$541	\$1,343	\$112	\$660	79%	51%
Average	\$524	\$1,459	\$117	\$597	78%	59%
Gainesville BlueOption POS						
Richest Plan	\$344	\$962	\$69	\$413	80%	57%

Health & Welfare Benefits

RICHEST PLAN DESIGN

The following chart illustrates the distribution of responses for the richest medical plan offered. **Gainesville's richest plan is the BlueOption POS Plan.**

Plan	Median % of Employees	
	Prevalence	Enrolled in Plan
PPO	48%	59%
HMO	37%	25%
Gainesville BlueOption POS		22%

Below are the medical plan designs.

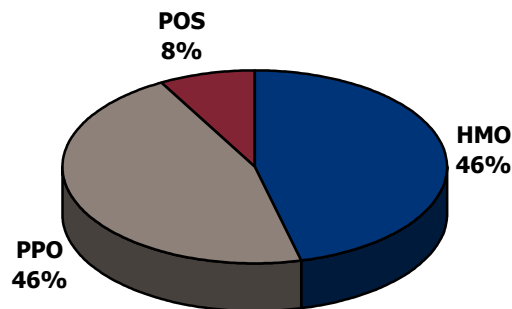
	Annual Deductible Single	Annual Deductible Family	EE Co-Insurance Single	EE Co-Insurance Family	Out-of-Pocket Maximum Single	Out-of-Pocket Maximum Family	Co-Pay Doctor Visit
In-Network Doctor							
PPO	\$225	\$450	10%	10%	\$1,500	\$3,250	\$15
HMO	\$0	\$0	0%	0%	\$1,050	\$2,100	\$20
Gainesville	\$500	\$1,500	20%	20%	\$3,000	\$6,000	\$15
Out-of-Network Doctor							
PPO	\$500	\$1,250	40%	40%	\$2,500	\$5,000	
HMO	NA	NA	NA	NA	NA	NA	
Gainesville	\$500	\$1,500	40%	40%	\$5,000	\$10,000	

Health & Welfare Benefits

MOST PREVALENT MEDICAL PLAN

The following information was provided for the most prevalent medical plan. For example, if an organization offered two PPOs, the respondent reported the PPO plan that the majority of employees were enrolled in.

Of all plans offered, the most prevalent medical plans offered were the HMO and PPO Plans as reported by forty-six percent (46%) of the respondents. **Gainesville reported the BlueChoice PPO as the most prevalent medical plan.**



The following tables illustrate the median and average plan costs for the most prevalent medical plan offered.

	Total Monthly Premium Costs		Employee Monthly Contribution		Employer Contribution as % of Total		
	Employee Only	Family (3 or more)	Employee Only	Family (3 or more)	Employee Only	Family (3 or more)	
HMO Plan – Prevalence 56%							
Median	\$400	\$1,151	\$20	\$370	95%	68%	
Average	\$407	\$1,121	\$40	\$336	90%	70%	
PPO Plan – Prevalence 67%							
Median	\$458	\$1,225	\$50	\$310	89%	75%	
Average	\$483	\$1,236	\$67	\$372	86%	70%	
POS Plan – Prevalence 22%							
Median	\$495	\$1,307	\$112	\$679	77%	48%	
Average	\$404	\$1,080	\$159	\$755	61%	30%	
Gainesville BlueChoice PPO							
Most Prevalent	\$299	\$837	\$30	\$288	90%	66%	

Health & Welfare Benefits

MOST PREVALENT PLAN DESIGN

The following chart illustrates the distribution of responses for the most prevalent medical plan offered.

Plan	Prevalence	Median % of Employees
		Enrolled in Plan
HMO	44%	78%
PPO	44%	74%
Gainesville BlueChoice PPO		88%

Below are the medical plan designs.

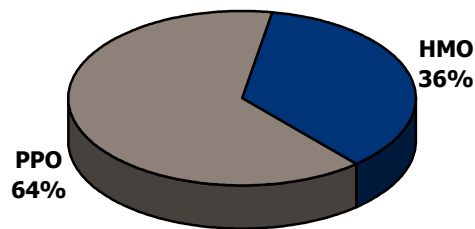
	Annual Deductible Single	Annual Deductible Family	EE Co-Insurance Single	EE Co-Insurance Family	Out-of-Pocket Maximum Single	Out-of-Pocket Maximum Family	Co-Pay Doctor Visit
In-Network Doctor							
HMO	\$0	\$0	0%	0%	\$1,500	\$3,000	\$18
PPO	\$200	\$450	20%	20%	\$1,900	\$4,000	\$15
Gainesville	\$750	\$2,250	20%	20%	\$2,750	\$8,250	\$20
Out-of-Network Doctor							
HMO	NA	NA	NA	NA	NA	NA	
PPO	\$500	\$1,425	40%	40%	\$3,500	\$6,500	
Gainesville	\$750	\$2,250	40%	40%	\$2,750	\$8,250	

Health & Welfare Benefits

POST RETIREMENT MEDICAL PLAN

The following information was provided for the most prevalent retirement medical plan for a retiree age 55 with 25 years of service. For example, if the premium costs for the retiree was different because of age and years of service, the respondents reported the cost for a retiree age 55 with 25 years of service in their organization.

Of all plans offered, the most prevalent retiree medical plan was the respondent's PPO Plan as reported by sixty-four percent (64%) of the respondents. **Gainesville reported the BlueChoice PPO as the most prevalent retiree medical plan.**



The following tables illustrate the median and average plan costs for the most prevalent post retiree medical plan offered.

	Total Monthly Premium Costs		Employee Monthly Contribution		Employer Contribution as % of Total	
	Employee Only	Family (3 or more)	Employee Only	Family (3 or more)	Employee Only	Family (3 or more)
HMO Plan – Prevalence 48%						
Median	\$428	\$1,201	\$226	\$645	47%	46%
Average	\$472	\$1,263	\$229	\$696	51%	45%
PPO Plan – Prevalence 74%						
Median	\$481	\$1,174	\$170	\$602	65%	49%
Average	\$504	\$1,231	\$213	\$619	58%	50%
POS Plan – Prevalence 19%						
Median	\$449	\$1,272	\$269	\$766	40%	40%
Average	\$459	\$1,219	\$272	\$882	41%	28%
Gainesville BlueChoice PPO						
Most Prevalent	\$299	\$837	\$102	\$605	66%	28%

Health & Welfare Benefits

POST RETIREMENT PLAN DESIGN

The following chart illustrates the distribution of responses for the most prevalent retiree medical plan offered.

Plan	Prevalence	Median % of Employees
		Enrolled in Plan
PPO	59%	47%
HMO	33%	75%
Gainesville BlueChoice PPO		88%

Below are the medical plan designs.

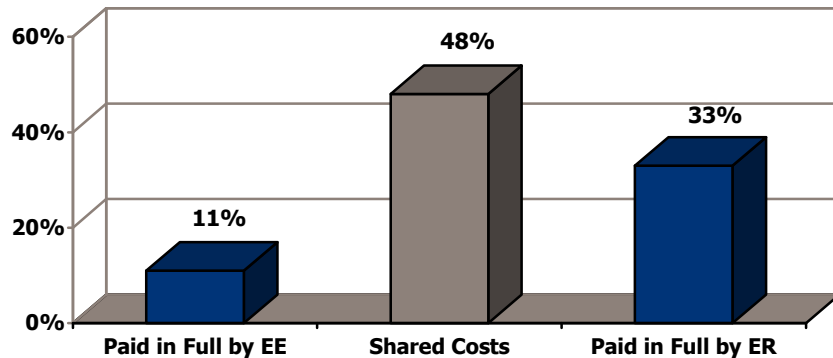
	Annual Deductible Single	Annual Deductible Family	EE Co-Insurance Single	EE Co-Insurance Family	Out-of-Pocket Maximum Single	Out-of-Pocket Maximum Family	Co-Pay Doctor Visit
In-Network Doctor							
PPO	\$275	\$450	20%	20%	\$1,800	\$4,000	\$15
HMO	\$0	\$0	0%	0%	\$1,500	\$3,000	\$15
Gainesville	\$750	\$2,250	20%	20%	\$2,750	\$8,250	\$20
Out-of-Network Doctor							
PPO	\$500	\$1,350	40%	40%	\$3,000	\$6,000	
HMO	N/A	N/A	N/A	N/A	N/A	N/A	
Gainesville	\$750	\$2,250	40%	40%	\$2,750	\$8,250	

Health & Welfare Benefits

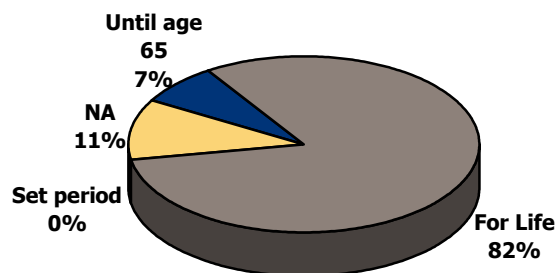
POST RETIREMENT PLAN PROVISIONS

Eighty-five percent (85%) of the respondents offer a post retirement medical plan.

- ❖ The costs of premiums are typically shared with the retiree as reported by the respondents. The median percentage of the cost paid by the employer is 35% of the medical premium.



- ❖ Forty-four percent (44%) of the respondents report the average percent of retirees enrolled in the employer medical program. At the median, 77% of retirees are enrolled in the employer medical program. **Gainesville has 79% of retirees enrolled in the medical plans.**
- ❖ The majority of respondents provide benefits for life. **Gainesville provides benefits for life.**

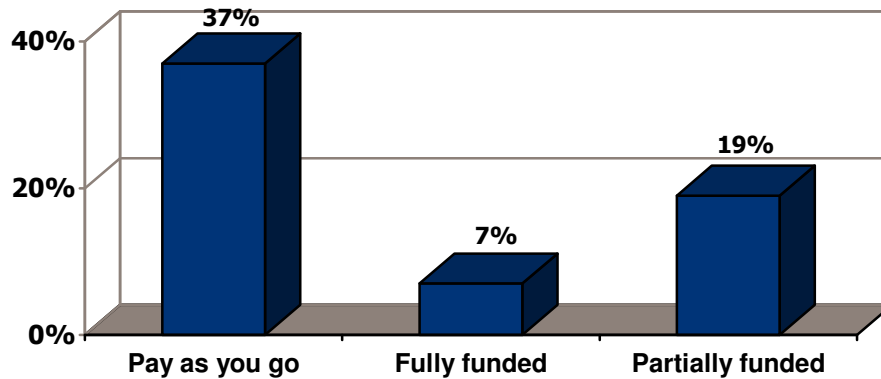


- ❖ Seventy percent (70%) of respondents require retirees to enroll in Medicare once eligible.
 - Of those that require enrollment in Medicare, seventy-nine percent (79%) require retirees to enroll in both Medicare Part A and B.
 - **Gainesville requires enrollment in Medicare Part A and B.**

Health & Welfare Benefits

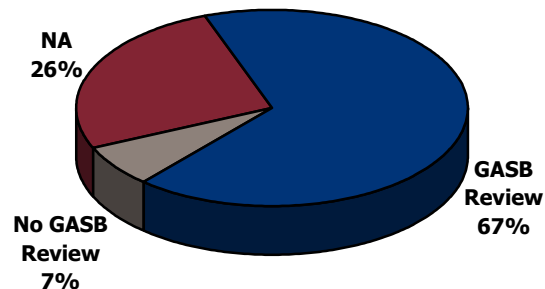
POST RETIREMENT PLAN FUNDING

According to sixty-three percent (63%) of the respondents, the organization determines funding for post retirement healthcare costs by one of the following.



In response to GASB, sixty-seven percent (67%) of the respondents have completed an actuarial valuation to determine its liabilities for other post employment benefits.

- ❖ This has resulted in a reduction of future post retirement benefits for forty-four percent (44%) of the organizations.
- ❖ **Gainesville has completed an actuarial valuation and will reduce future post retirement benefits.**



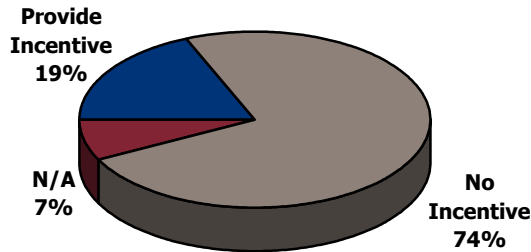
Only fifteen percent (15%) of the respondents offer a retiree health savings plan. This is an employer-sponsored health benefit created exclusively for public sector employees used for reimbursement of qualified healthcare expenses. **Gainesville offers a retiree health savings plan.**

Health & Welfare Benefits

MEDICAL BENEFIT OPTIONS

Nineteen percent (19%) of the respondents provide an incentive for employees to opt-out of the medical plan. **Gainesville does not provide an incentive for employees to opt-out.**

- ❖ The median amount given annually is \$2,400.

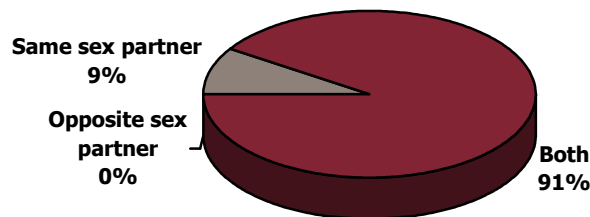


Some organizations have implemented the following provisions/option in the medical plan design. **Gainesville has not included these options in the plan design.**

	Prevalence
Employee Medical Plan Opt-Out Incentive	19%
Dependent Spousal Opt-Out Incentive	4%
Spousal Surcharge	11%
Non-Smoking Discount	7%

Forty-one percent (41%) of the respondents offer coverage for domestic partners. **Gainesville offers coverage for both types of domestic partners.**

- ❖ Domestic partners are further defined as the following.

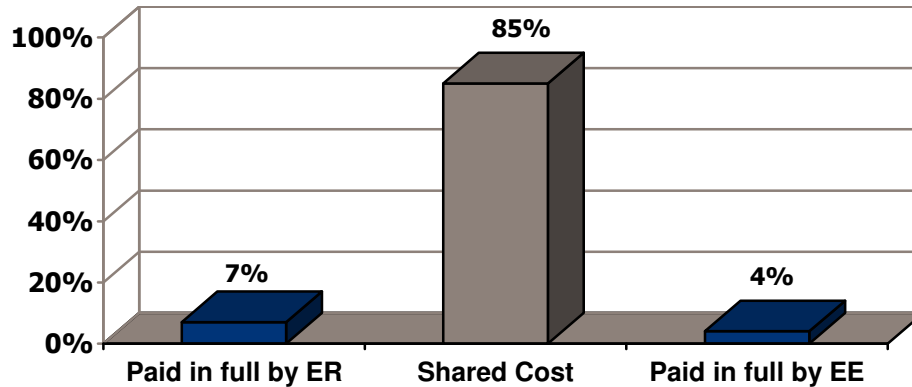


Health & Welfare Benefits

PRESCRIPTION DRUG BENEFITS

Ninety-six percent (96%) of the respondents provided information regarding their prescription drug benefits.

Prescription drug premium costs are distributed as follows. **Gainesville shares the costs of premiums with the employees.**



This benefit is typically available through the medical plan as reported by eighty-five percent (85%) of the respondents.

- ❖ On average, the maximum out-of-pocket expense is \$342.

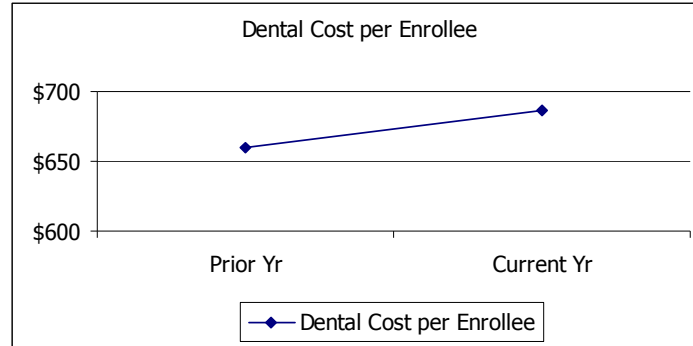
PRESCRIPTION DRUG CO-PAY

	Median Current Year Co-Pay			Median Prior Year Co-Pay		
	Non-Formulary or Non-Preferred or Tier 3	Formulary or Preferred or Tier 2	Generic or Tier 1	Non-Formulary or Non-Preferred or Tier 3	Formulary or Preferred or Tier 2	Generic or Tier 1
Retail	\$40	\$25	\$10	\$40	\$25	\$10
3-Month Mail Order	\$80	\$50	\$20	\$80	\$50	\$20
Gainesville Retail	\$50	\$30	\$15	\$50	\$30	\$15
Gainesville Mail Order	\$100	\$60	\$30	\$100	\$60	\$30

Health & Welfare Benefits

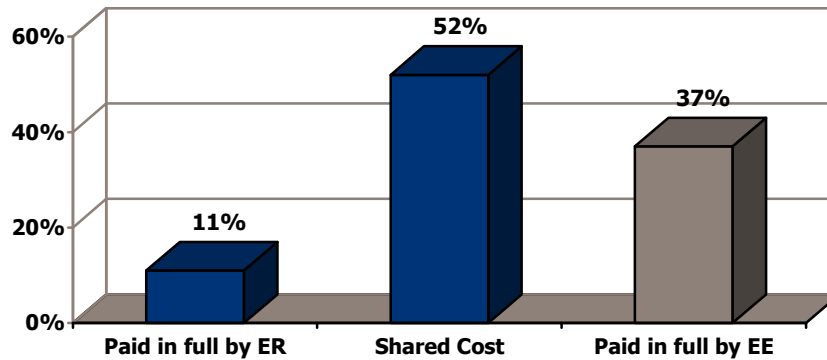
DENTAL BENEFITS

As illustrated in the chart, average dental costs per enrollee have increased by approximately 4%, from \$660 to \$686. **Gainesville's dental plan is a voluntary plan.**

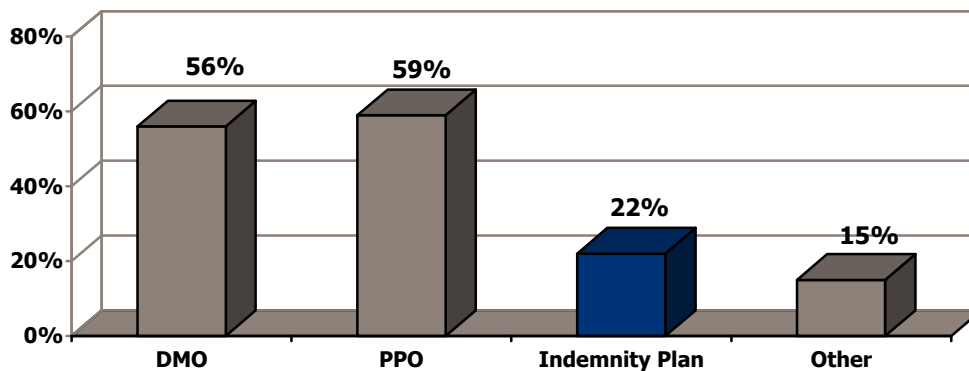


All of the respondents provided information regarding their dental benefits.

Dental benefit premium costs are distributed as follows. **Gainesville's employees pay 100% of the premiums.**



The prevalence of dental plans offered is as follows. **Gainesville provides employees those plans in grey.**



Health & Welfare Benefits

The following table illustrates the median and average plan costs for the Dental Plan.

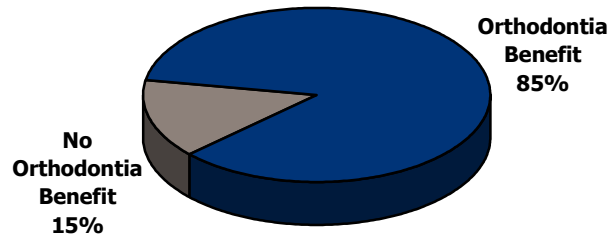
	Total Monthly Premium Costs		Employee Monthly Contribution		Employer Contribution as % of Total	
	Employee Only	Family (3 or more)	Employee Only	Family (3 or more)	Employee Only	Family (3 or more)
Dental DMO Plan – Prevalence 56%						
Median	\$14	\$25	\$9	\$16	40%	36%
Average	\$28	\$45	\$8	\$16	70%	64%
Dental PPO Plan – Prevalence 59%						
Median	\$27	\$56	\$19	\$34	29%	38%
Average	\$34	\$58	\$17	\$32	50%	44%
Dental Indemnity Plan – Prevalence 22%						
Median	\$26	\$55	\$12	\$31	55%	44%
Average	\$37	\$56	\$10	\$24	72%	57%
Other Dental Plans – Prevalence 15%						
Median	\$29	\$57	\$16	\$32	47%	44%
Average	\$30	\$62	\$14	\$28	52%	55%
Gainesville Dental Plans						
DMO	\$14	\$36	\$14	\$36	0%	0%
PPO	\$26	\$86	\$26	\$86	0%	0%
Other	\$18	\$71	\$18	\$71	0%	0%

Health & Welfare Benefits

DENTAL BENEFITS – PLAN DESIGN

Eighty-five percent (85%) of respondent's dental benefits contain an orthodontia benefit.

Gainesville's voluntary dental plan has an orthodontia benefit.



The orthodontia benefit plan designs are as follows. The average maximum benefit is \$1,692.

Gainesville plan has a maximum benefit of \$1,000.

Orthodontia Plan Design

50% to age 18

\$500 annual maximum

\$1,000 max

\$1,000 per person lifetime maximum

50% up to a maximum of \$1,000 only for children age 18 and under

\$1,500 lifeline

\$1,500 lifetime max, 50% of allowed charge

\$1,500 lifetime maximum for in-net and \$1,000 lifetime maximum for out of net

\$2,400 lifetime max; \$1,200 payable per year

80% up to \$4,000

50% up to \$2,000 or \$2,100 DPO Payable with \$50 deductible

\$1,500 max for children on PPO; \$1,800 copay for adults, \$1,000 copay for children on DMO

\$1,800 maximum on stand. Plan \$3,000 on Premium Plan

Sixty-three percent (63%) of respondent's orthodontia benefit covers adults. **Gainesville's voluntary orthodontia plan does not cover adults.**

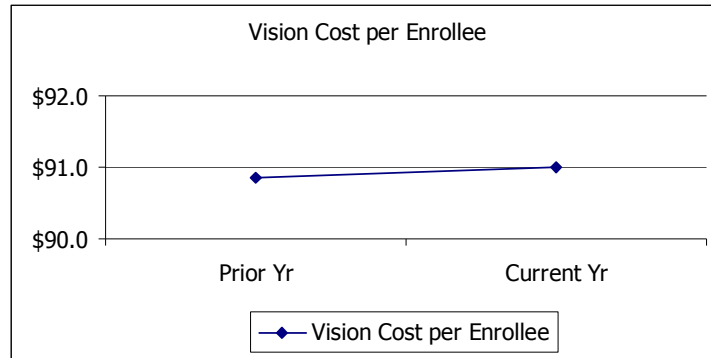
Eighty-five percent (85%) of respondent's orthodontia benefit covers children. **Gainesville's voluntary orthodontia plan covers children.**

Health & Welfare Benefits

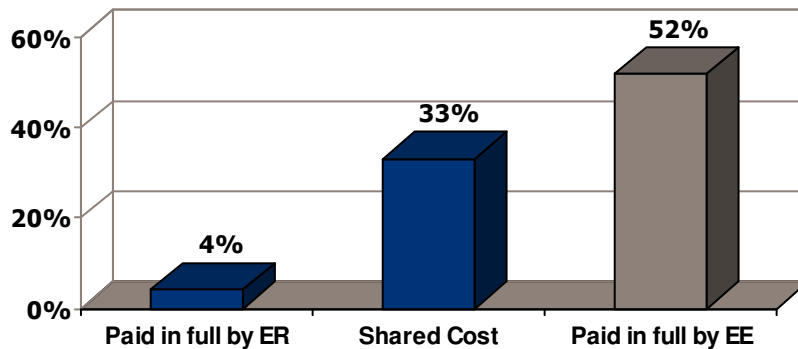
VISION BENEFITS

Fifty-nine percent (59%) of the respondents reported information for the vision plan.

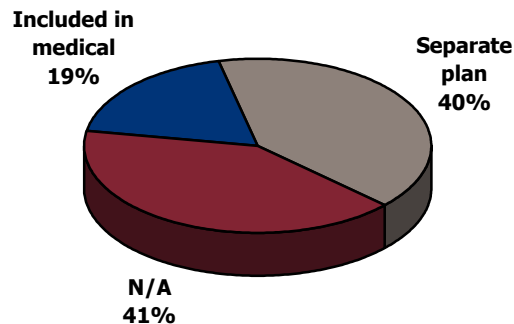
- ❖ As illustrated in the chart, average vision costs per enrollee have increased by approximately 0.1%, from \$90.9 to \$91.0. **Gainesville's vision plan is a voluntary plan with no employer contribution.**



Vision benefit premium costs are distributed as follows. **Gainesville's employees pay 100% of the premiums.**



Vision benefits are typically available through a plan outside of the medical plan as reported by forty percent (40%) of the respondents. **Gainesville's plan is separate from the medical plan.**



Health & Welfare Benefits

VISION BENEFITS

The following table illustrates the median and average plan costs and employer contribution for the Vision Plan.

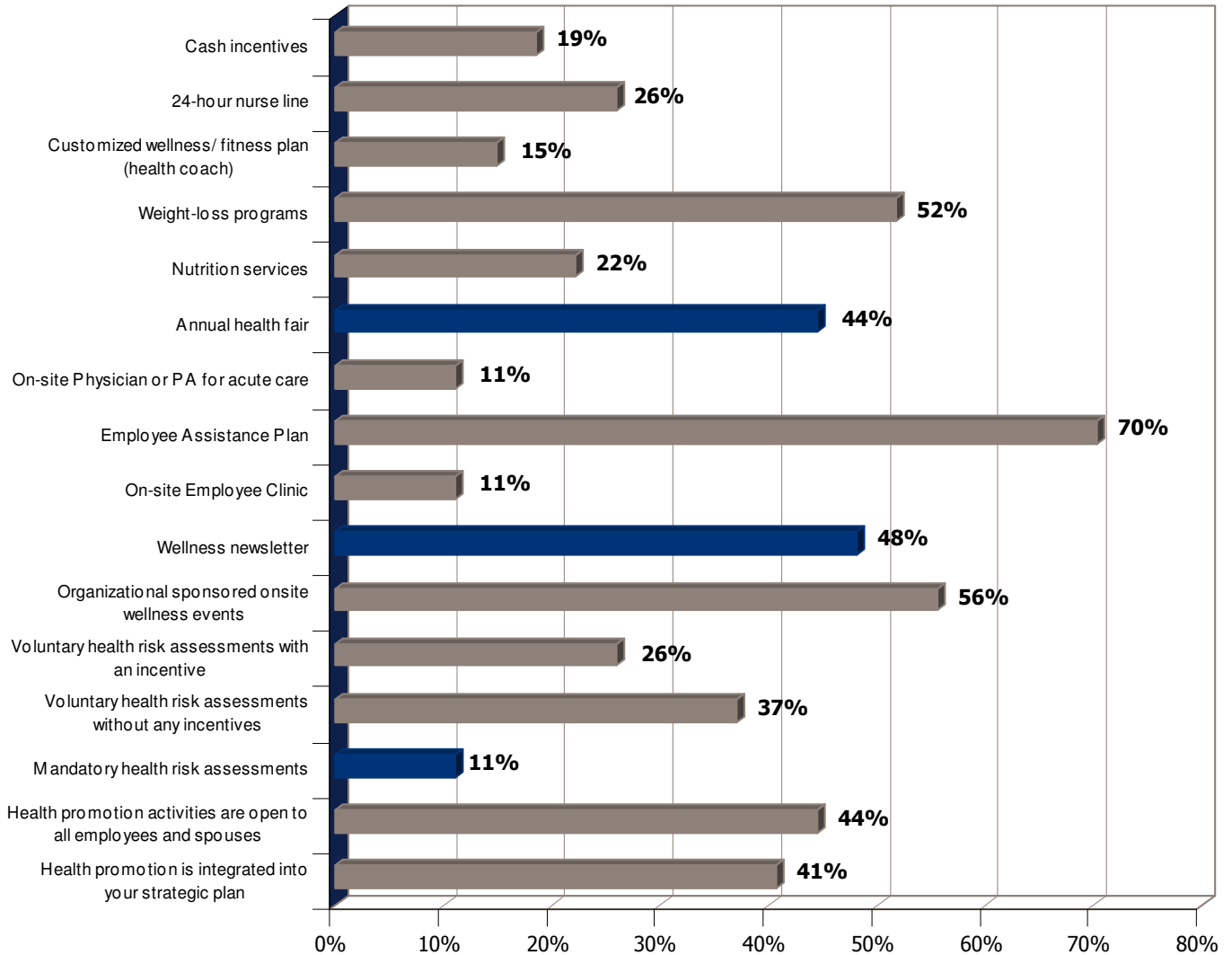
	Total Monthly Premium Costs		Employee Monthly Contribution		Employer Contribution as % of Total	
	Employee Only	Family (3 or more)	Employee Only	Family (3 or more)	Employee Only	Family (3 or more)
Vision Plan – Prevalence 64%						
Median	\$7	\$19	\$6	\$19	8%	0%
Average	\$7	\$18	\$5	\$16	26%	13%
Gainesville Vision Plan						
Plan Costs	\$7	\$18	\$7	\$18	0%	0%

Wellness and Disease Management

WELLNESS PROGRAMS

Seventy-four percent (74%) of the respondents have a formal wellness program. **Gainesville has a formal wellness program with the following components highlighted in grey.**

Prevalence of Components Applied to the Wellness Program



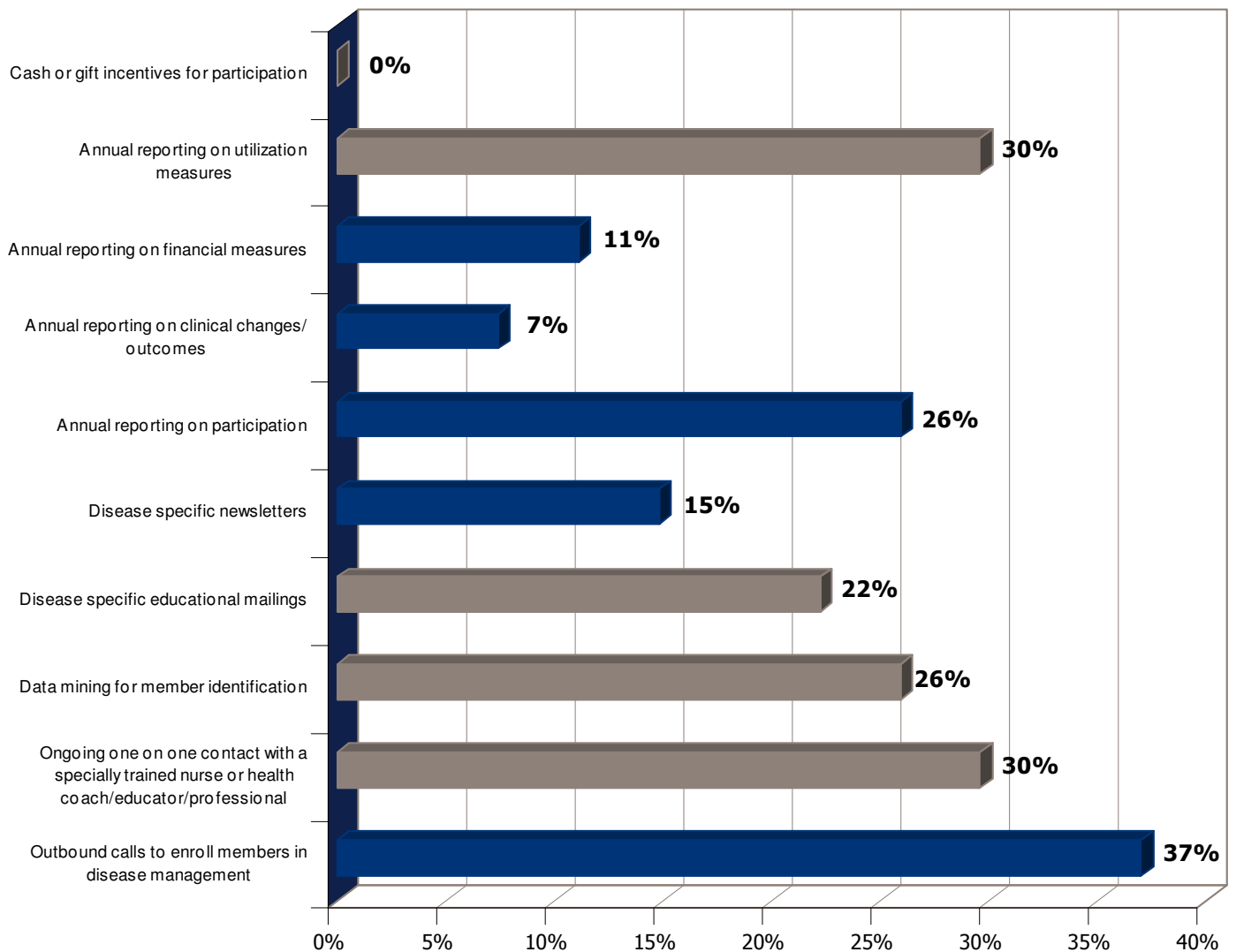
Wellness and Disease Management

DISEASE MANAGEMENT PROGRAMS

Forty-four percent (44%) of the respondents have a formal disease management program.

Gainesville has a formal disease management program with the following components highlighted in grey.

Prevalence of Components Applied to the Disease Management Program

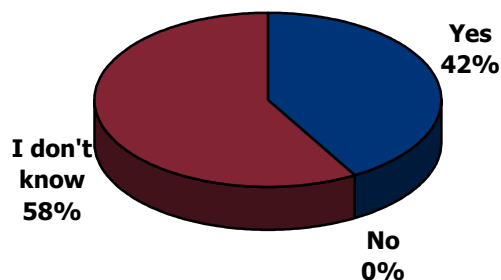


Wellness and Disease Management

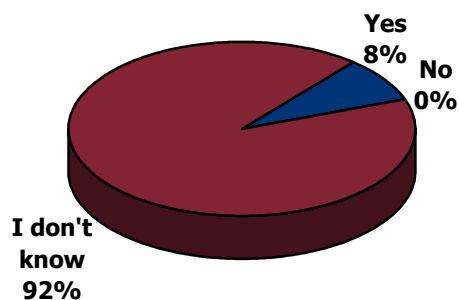
DISEASE MANAGEMENT

Of those with a formal disease management program,

- ❖ Forty-two percent (42%) reported that the initiatives are having a positive impact on the employees. **Gainesville's plan is also having a positive impact on their employees.**



- ❖ Eight percent (8%) reported that the initiatives are having a positive impact on the organization's bottom line. **Gainesville does not know the impact on their bottom line.**

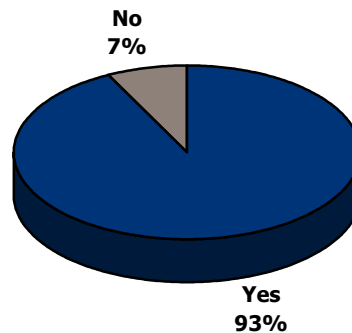


- ❖ Eighty-three percent (83%) do not measure their participation rate. **Gainesville's participation rate is 5%.**

Other Benefits

FLEXIBLE SPENDING ACCOUNTS

Ninety-three percent (93%) of the respondents have flexible spending accounts.

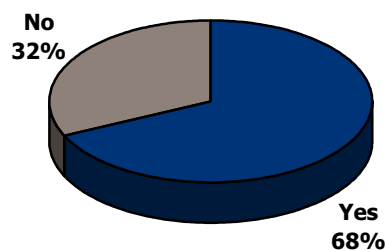


The following table illustrates the minimum and maximum amounts employees may contribute to the spending accounts.

	Medical Spending Account		Dependent Care Spending Account	
	Minimum Amount	Maximum Amount	Minimum Amount	Maximum Amount
Median	\$100	\$5,000	\$80	\$5,000
Average	\$94	\$4,519	\$110	\$5,000
Gainesville	\$520	\$7,800	\$520	\$5,000

Of those with a plan, all of them cover over-the-counter medication.

Sixty-eight percent (68%) of flexible spending plans have a 2.5 month grace period.

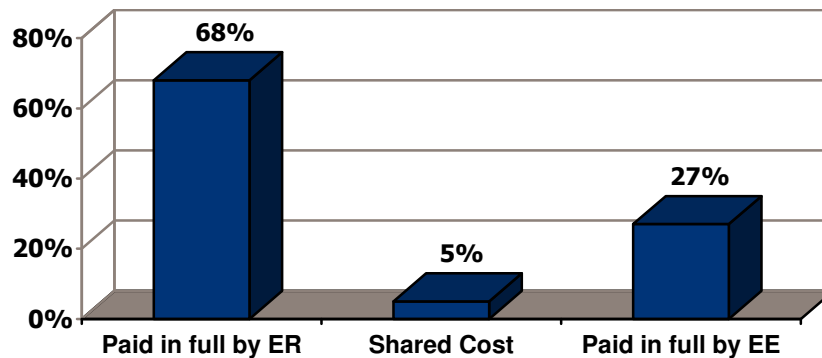


Other Benefits

LONG-TERM DISABILITY

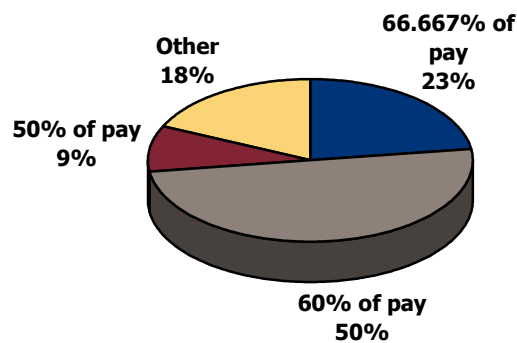
Eighty-one percent (81%) of the respondents have a long-term disability benefit.

- ❖ Of those that have a long-term disability benefit, the plan contributions are typically paid in full by the employer as reported by sixty-eight percent (68%) of the respondents. **Gainesville's LTD benefit is the same as the disability pension plan.**



Of those with a plan, the plan covers the following percent of pay.

- ❖ The average of other is 52% of pay.



To gain a better understanding of the long term disability benefit, the following questions were asked.

	What is the percent Employer paid?	What is the monthly waiting period?	What is the maximum monthly benefit?
Median	55%	3	\$6,000
Average	53%	4	\$6,944

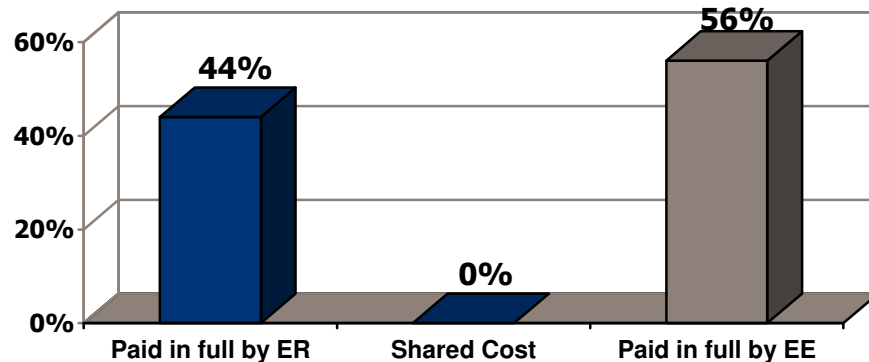
Other Benefits

SHORT-TERM DISABILITY

Thirty-three percent (33%) of the respondents have a short-term disability benefit.

Of those that have a short-term disability benefit, the plan contributions are as follows.

Gainesville's benefit is paid in full by the employee.

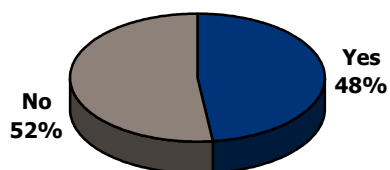


To gain a better understanding of the short-term disability benefit, the following questions were asked.

	What is the percent Employer paid?	What is the maximum monthly benefit?
Median	0%	\$60
Average	44%	\$276
Gainesville	0%	\$5,000

DISABILITY PENSION PLAN

Forty-eight percent (48%) of the respondents have a disability pension plan.



Of those that have this plan,

- ❖ The average percent of final pension payable is 52%. **Gainesville pays 42%.**

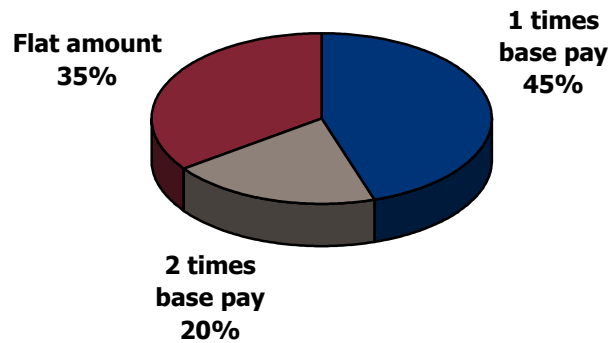
Other Benefits

100% EMPLOYER PAID LIFE INSURANCE

Eighty-one percent (81%) of the respondents offer employees a life insurance policy.

Of those that provide employees a life insurance policy, the level of benefit is as follows.

Gainesville's provides employees a policy of 2 times base pay.



The following chart illustrates the flat amount and maximum benefit at the median and average as reported by the respondents.

	Flat amount	What is the maximum benefit?
Median	\$10,000	\$150,000
Average	\$16,250	\$198,500
Gainesville		\$50,000

100% EMPLOYER PAID DEPENDENT LIFE INSURANCE

Eleven percent (11%) of the respondents offer employees a dependent life insurance policy.

Gainesville does not provide a dependent life insurance benefit.

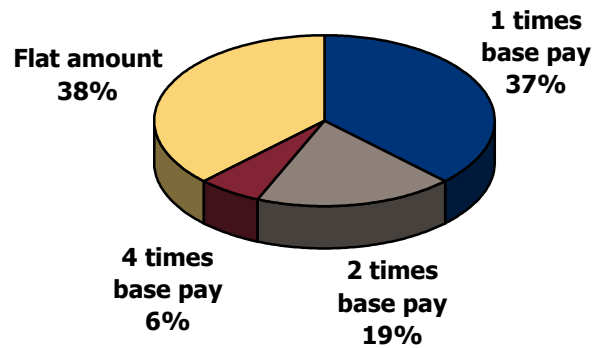
	Flat amount	What is the maximum benefit?
Median	\$10,000	\$50,000
Average	\$10,000	\$103,333

Other Benefits

100% EMPLOYER PAID ACCIDENTAL DEATH & DISMEMBERMENT

Sixty-seven percent (67%) of the respondents have an accidental death & dismemberment benefit.

Of those that provide employees an accidental death & dismemberment benefit, the level of benefit is as follows. **Gainesville does not provide this benefit.**



The following chart illustrates the flat amount and maximum benefit at the median and average as reported by the respondents.

	Flat amount	What is the maximum benefit?
Median	\$25,000	\$160,000
Average	\$53,439	\$215,200

Retirement Benefits

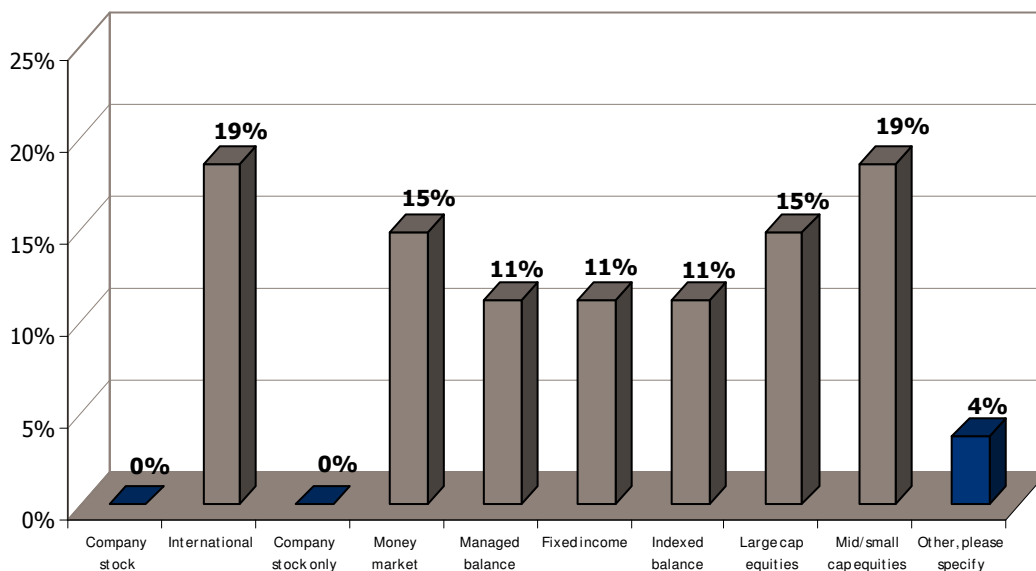
401(k)/401(A)

Twenty-two percent (22%) of the respondents have a 401(k) retirement plan outside of the state plan. **Gainesville offers a 401(a) retirement plan to Charter Officers and Senior Managers. This retirement vehicle has been defined as a supplemental retirement plan for future employees.**

Of those that provide a 401(k) plan, the majority of the respondents provide a matching contribution based on the employee's contribution to the plan.

- ❖ The median contribution is 3.0% of pay up to a maximum of 5.0% of pay.
Gainesville has a 401A plan. The plan provisions require the employee to contribute 5% and the employer to contribute of 10% of the employee's pay.

Investment Options Offered



On average, eighty-seven percent (87%) of the employees in the organization are participating in the 401(k) plan and average employee contribution is 8% of pay. **Approximately 10% of Gainesville employees participate in the 401(a) plan.**

403(B)

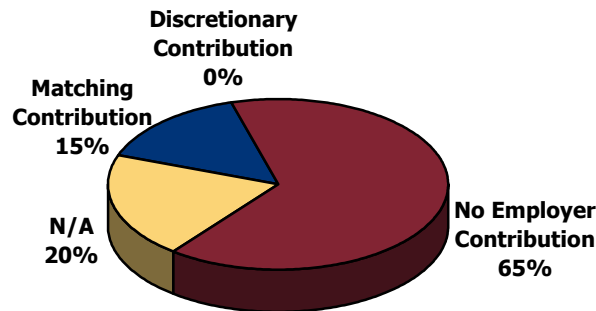
Only seven percent (7%) of the respondents have a 403(b) retirement plan outside of the state plan. **Gainesville does not have a 403(b) retirement plan.**

Retirement Benefits

457(B)

Eighty-five percent (85%) of the respondents have a 457(b) retirement plan outside of the state plan. **Gainesville has a 457(b) retirement plan.**

Of those that provide a 457(b) plan, the majority of the respondents do not contribute to the plan.



PENSION PLAN – GENERAL WORKFORCE

Ninety-six percent (96%) of the respondents have a pension plan for the general workforce. The following table displays the respondents' calculation the benefit.

- ❖ Although Gainesville employees are able to receive full pension benefits the earliest, after 20 years of service without a minimum age requirement, this may result in a lower benefit because years of service and/or final salary.

City	Vesting	Years of Service for normal retirement	Minimum age required for normal retirement	Formula for normal retirement	Multiplier (for an employee that starts work today)	How is the salary calculated for the equation
Gainesville	5	20	none	YOS x salary x 2%	2.00%	High three years
Alachua County BOCC	6	36	62	1.6% x YOS x AFC (age 62 or 30 YOS) 1.63% x YOS x AFC (age 62 or 31 YOS) 1.65% x YOS x AFC (age 64 or 32 YOS) 1.68% x YOS x AFC (age 65 or 33 or more YOS)	1.60%	Average of the 5 highest fiscal years of earnings highest 36 consecutive months out of the last 10 years
Athens-Clarke County	10	10	55	1.85% x final average earnings x years of credited service	1.85%	
Broward County	6	30	62	YOS x salary x 1.6%	1.60%	High five years

Retirement Benefits

City	Vesting	Years of Service for normal retirement	Minimum age required for normal retirement	Formula for normal retirement	Multiplier (for an employee that starts work today)	How is the salary calculated for the equation
Gainesville	5	20	none	YOS x salary x 2%	2.00%	High three years
City of Cape Coral	10	25	60	If less than 20 YOS = YOS x Average Final Compensation x 2.5%, If more than 20 YOS, First 20 years = YOS x AFC x 2.6% and years above 20 = YOS x AFC x 2.75%	2.50%	Best 5 of the last 10 years
City of Seattle	5	20	52	YOS x final avg salary x 2%	2.00%	High two years
City Utilities of Springfield, MO	5	5	60	YOS x Final Average Salary x 2%	2.00%	Average of highest 36 consecutive months within the last 120 months
Clay Electric Cooperative	5	30	62	YOS x salary x 1.6	1.60%	High 5 of Last 10
Clearwater	10	20	55	YOS x salary x 2.75%	2.75%	High 5 yrs of last 10 yrs.
Delray Beach	5	10	60	salary x 2.5% x YOS	2.50%	Highest two years
Houston	5	5	62	Up to 20 YOS x 2.5% plus YOS over 20 x 3.25%	2.50%	Highest three years
Jacksonville	5	20	55	YOS x salary x 2.5%	2.50%	High three years in last 10 yrs of employment
JEA	5	20	55	YOS x salary x 2.5%	2.50%	High three years
Lakeland	10	30	62	YOS x 2.66 x AMS (Average Monthly Salary)	2.66%	Highest five years
Lansing Board of Water & Light	7	10	65	Base wage X 1.8%	1.80%	High single base
Mesa, Arizona	Immediately	10	62	YOS X avg salary x multiplier 0-19.99 yrs of svc 2.1% 20 - 24.99 yrs of svc 2.15% 25 - 29.99 yrs of svc 2.2% 30+ yrs of svc 2.3%	2.10%	If hired prior to 1/1/1984- use either highest 36 or 60 months over the last 10 years whichever is higher. If hired after 12/31/1983- highest 36 months over the last 10 years.
Miami Beach	5	20	50	YOS x 3% x salary	3.00%	Highest two years
Omaha Nebraska - OPPD	5 years of continuous svc (Min of 1,000 hours each year).	10	50	Avg salary for highest consecutive 18 months x 2.25% x YOS	2.25%	highest 18 consecutive months
Otter Tail (Fergus Falls)	5	30	62	The sum of 38% of final average earnings plus 18% of final average earnings in excess of covered compensation multiplied by number of years of service up to 30 divided by 30 equals pension benefit	NA	Final average earnings is the average of the highest 30 consecutive months salary during the past 10 years

Retirement Benefits

City	Vesting	Years of Service for normal retirement	Minimum age required for normal retirement	Formula for normal retirement	Multiplier (for an employee that starts work today)	How is the salary calculated for the equation
Gainesville	5	20	none	YOS x salary x 2%	2.00%	High three years
Pensacola	6	30	62	YOS x % value x Average Final Compensation (age 62 or 30 years 1.60%; age 63 or 31 years 1.63%; age 64 or 32 years 1.65%; age 65 or 33 years 1.68%)	1.60%	5 highest fiscal years
Portland, OR	5	30	58	YOS x final avg salary x 1.5%	1.50%	High 3 years. If number of years is < 3, then final average salary = average salary per year earned in the years worked.
St. Petersburg	5	30	51	YOS x 2% x Salary	2.00%	Highest five years
Tallahassee	5	30	none	YOS x 2.25% x AMC	2.25%	high three consecutive years
UF-FRS Pension Plan	6	30	62	YOS x salary x 1.6%	1.60%	Average of high 5 years

Clarification was request from all respondents; however, the following did not complete the request and only provided data in the original survey.

- ❖ City of Austin – 3.0%
- ❖ City of Bloomington – NA
- ❖ City of Phoenix – 2.0%
- ❖ SMUD – 3.0%

Of those that provide it, ninety-six percent (96%) calculate benefits using final average earnings.

- ❖ The median multiplier of FAE (final average earnings) is 2.1% of pay. **Gainesville's benefit is 2.0% of pay.**
 - The median multiplier is 2.18% from all municipalities.
 - The median multiplier is 2.38% from all Florida municipalities.

Final Average Earnings include the following:

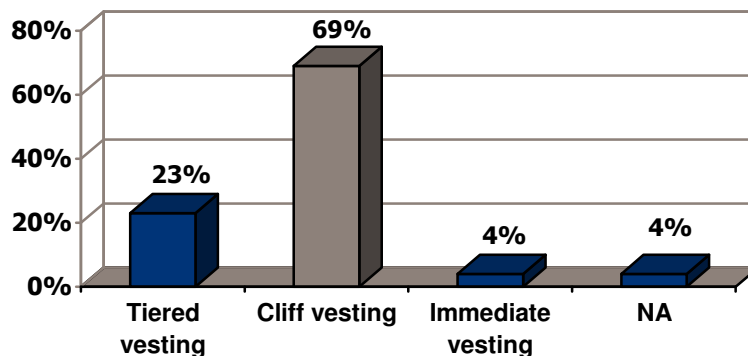
Base salary	Overtime	Certification pay	Specialty pay	Longevity incentive	Other
100%	8%	12%	19%	15%	4%

Retirement Benefits

PENSION PLAN – GENERAL WORKFORCE (CONT'D)

The majority of respondents have a cliff vesting schedule. **Gainesville's pension plan follows a cliff vesting schedule and vests after 5 years.**

- ❖ For those that follow a tiered vesting schedule, the average vesting period is 5.3 years.
- ❖ For those that follow a cliff vesting schedule, the average vesting period is 6.5 years.

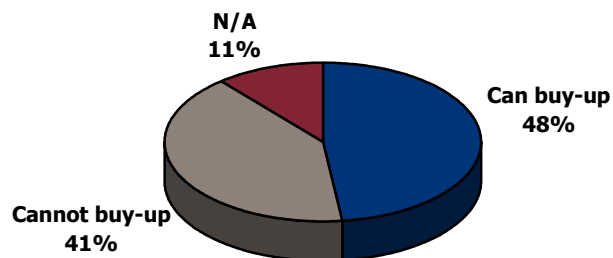


Based on the vesting schedule, a full benefit maybe received after a median age of 58.

Min years of service vary based on 5 to 30 years of service, where the median is 20 YOS.

Gainesville employees receive full benefits after 20 years of service.

Fifty percent (50%) of respondents allow employees to increase contributions into the pension plan by buying military or prior public safety time or to “buy-up” into the plan. **Gainesville allows employees to “buy-up” for military time.**



Only one organization allowed employees to contribute additional money into the pension plan to increase their multiplier. **Gainesville does not allow employees to contribute additional money into the pension plan to increase their multiplier.**

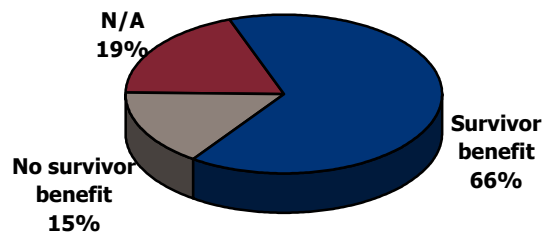
Retirement Benefits

PENSION PLAN – GENERAL WORKFORCE (CONT'D)

Employee and employer contributions to the pension plan are shown below.

	Employee Contribution	Employer Contribution
Prevalence	73%	54%
Median	6.7%	13.0%
Average	5.1%	19.6%
Gainesville	5.0%	6.2%

Sixty-five percent (65%) of the respondents offer a survivor benefits plan. The median benefit reduction is 25%. **Gainesville offers a survivor benefit with a reduction of 33%.**



Twenty-two percent (22%) of the respondents reported using a cost of living adjustment (COLA). The average COLA was 2.6%. **Gainesville uses a COLA of 2.0%.**

- ❖ The COLA was determined by annual CPI and applied yearly.

PENSION PLAN – NON-HIGH RISK UNION

Only three the respondents reported having a separate pension plan for the non-high risk union workers, but these are all Utilities. The general workforce and non-high risk union plans were the same given the following provisions:

- ❖ Multiplier by percentage of FAE
- ❖ Vesting schedule
- ❖ Buy-up provision maybe allowed
- ❖ No contribution to increase multiplier allowed

Retirement Benefits

PENSION PLAN – POLICE DEPARTMENT (FLORIDA ONLY)

All of the respondents reported their pension plan for police department personnel.

Of those that provide it, ninety-one percent (91%) calculate benefits from final average earnings.

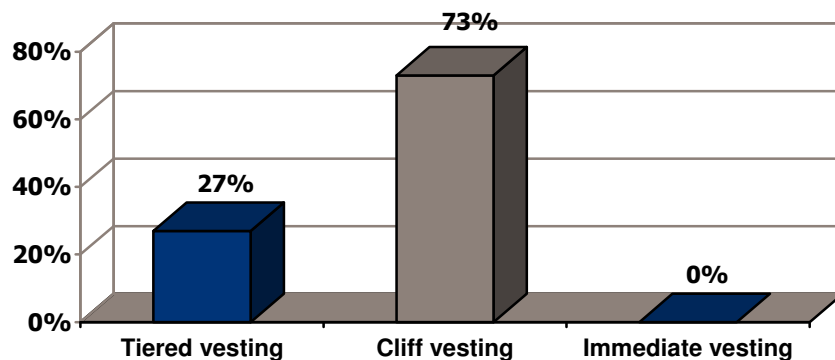
- ❖ The median multiplier of FAE (final average earnings) is 3.0%. **Gainesville’s benefit is 2.6% of pay.**

Final average earnings include the following:

Base salary	Overtime	Certification pay	Specialty pay	Longevity incentive	Other
100%	36%	18%	36%	45%	9%

Seventy-three percent (73%) of respondents use a cliff vesting schedule. **Gainesville’s pension plan follows a cliff vesting schedule and vests after 10 years.**

- ❖ For those that follow a tiered vesting schedule, the average vesting period is 6.7 years.
- ❖ For those that follow a cliff vesting schedule, the average vesting period is 10.0 years.



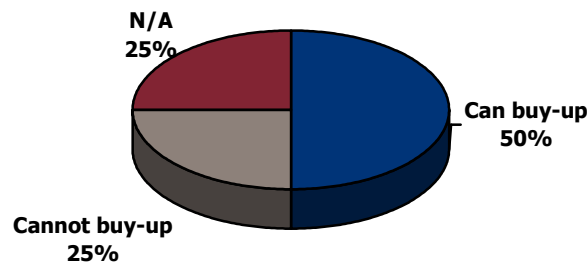
Full benefits can be received after a median of 25 years of service or 55 years of age. **Gainesville employees receive full benefits after 20 years of service with no minimum age criteria.**

Retirement Benefits

PENSION PLAN – POLICE DEPARTMENT (FLORIDA ONLY, CONT'D)

Eighty-two percent (82%) of respondents allow employees to increase contributions into the pension plan by buying military or prior public safety time or to “buy-up” into the plan.

Gainesville allows police personnel to “buy-up.”



Eighteen percent (18%) of the respondents allow employees to contribute additional money into the pension plan to increase their multiplier. **Gainesville does not allow police personnel to contribute additional money into the pension plan to increase their multiplier.**

Employee and employer contributions to the pension plan are shown below.

	Employee Contribution	Employer Contribution
Prevalence	100%	73%
Median	7.0%	20.9%
Average	6.7%	19.6%
Gainesville	7.5%	17.15%

All of the respondents reported using a cost of living adjustment (COLA). The median COLA was 2.5%. **Gainesville uses a COLA of 2.0%.**

- ❖ The COLA was determined by CPI and applied annually as reported by the majority of organizations.
- ❖ One respondent reported that COLA only applies on October 1 after the member is retired for a year.

Eighty-two percent (82%) of the respondents offer survivor benefits. The average benefit reduction is 12.0%. **Gainesville offers a survivor benefit with a zero reduction.**

Retirement Benefits

PENSION PLAN – FIRE DEPARTMENT (FLORIDA ONLY)

Ninety-one percent (91%) of the respondents reported their pension plan for fire department personnel.

Of those that provide it, ninety percent (90%) calculate benefits from final average earnings.

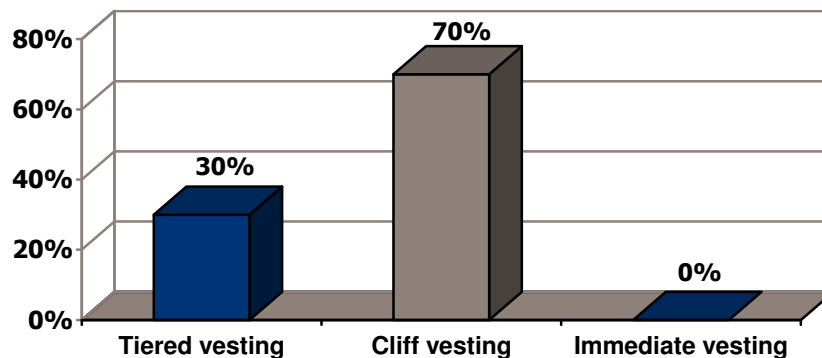
- ❖ The median multiplier of FAE (final average earnings) is 3.0%. **Gainesville’s benefit is 2.6% of pay.**

Final average earnings include the following:

Base salary	Overtime	Certification pay	Specialty pay	Longevity incentive	Other
100%	40%	30%	30%	40%	10%

Seventy percent (70%) of respondents use a cliff vesting schedule. **Gainesville’s pension plan follows a cliff vesting schedule and vests after 10 years.**

- ❖ For those that follow a tiered vesting schedule, the average vesting period is 6.7 years.
- ❖ For those that follow a cliff vesting schedule, the average vesting period is 10.0 years.

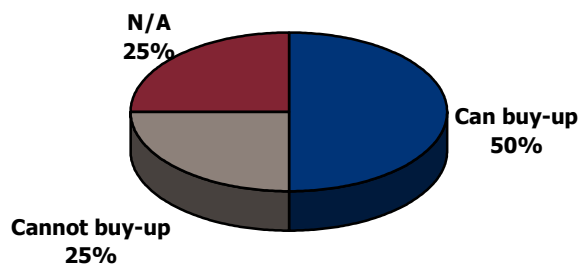


Full benefits can be received after a median of 25 years of service or 50 years of age. **Gainesville employees receive full benefits after 20 years of service without a minimum age criteria.**

Retirement Benefits

PENSION PLAN – FIRE DEPARTMENT (FLORIDA ONLY, CONT'D)

Eighty percent (80%) of respondents allow employees to increase contributions into the pension plan by buying military or prior public safety time or to “buy-up” into the plan. **Gainesville allows fire personnel to “buy-up.”**



Twenty percent (20%) of the respondents allow employees to contribute additional money into the pension plan to increase their multiplier. **Gainesville does not allow fire personnel to contribute additional money into the pension plan to increase their multiplier.**

Employee and employer contributions to the pension plan are shown below.

	Employee Contribution	Employer Contribution
Prevalence	90%	70%
Median	7.0%	20.9%
Average	7.1%	23.8%
Gainesville	7.5%	17.15%

Eighty percent (80%) of the respondents reported using a cost of living adjustment (COLA). The median COLA was 2.8%. **Gainesville uses a COLA of 2.0%.**

- ❖ The COLA was not determined by a specific source but was applied annually as reported by the majority of organizations.
- ❖ One respondent reported that COLA only applies on October 1 after the member is retired for a year.

Eighty percent (80%) of the respondents offer survivor benefits. The average benefit reduction is 13.8%. **Gainesville offers a survivor benefit with a zero reduction.**

Retirement Benefits

DEFERRED RETIREMENT OPTION PROGRAM (DROP)

Thirty-seven percent (37%) of the respondents have a deferred retirement option program (DROP). **Gainesville has a deferred retirement option program.**

The respondents provided the earliest age and/or years of services at which an employee could enter the program. The table displays that information at the median and average.

	Minimum Age to Enter	Minimum Years of Service to Enter
Prevalence	70%	90%
Median	62	30
Average	57	23
General Workforce		27
Police & Fire		25

The respondents provided the maximum age and/or years that the employee was allowed to stay in the program. The table displays that information at the median and average.

	Maximum Years allowed in Program	Maximum Age allowed in Program
Prevalence	80%	10%
Median	5	67
Average	5	67
Gainesville	5	

Retirement Benefits

RETIREMENT SAVINGS ACCOUNT (RSA)

An RSA is a type of retirement plan account that is envisioned to replace all three different types of Individual Retirement Accounts. It is a consolidation of three types of current IRAs into a single, dedicated, single-purpose retirement savings account. Individuals would be allowed to contribute up to \$5,000 per year into the accounts without being subject to income restrictions. Contributions to the accounts would be nondeductible, but earnings would accumulate tax-free, and qualified distributions would be excluded from gross income.

None of the respondents have a retirement savings account. **Gainesville does not have a retirement savings account program for employees.**

Paid Time Off Programs

The average hours in a standard week and workday are provided below

	Standard Workweek	Standard Workday
Prevalence	96%	93%
Median	40.0	8
Average	39.9	8
Gainesville	40.0	8

On average, employees must work 100 days before they are eligible for paid time off. **Gainesville employees receive paid time off benefits immediately.**

Thirty-three percent (33%) of the organizations offered paid time off where employees are able to use take off a day without disclosing the reason.

As employees reach the following years of service, the median number of days for each type of paid day off is granted as follows.

Years of Service	General Workforce Median Days Offs			
	Vacation	Sick	Personal	PTO
	56%	56%	26%	7%
1 year	10	12	3	20
5 years	15	12	3	23
10 years	18	12	3	26
15 years	20	12	3	29
20 years	25	12	3	32
25 years	25	12	3	35

Gainesville Actual Days Off			
Vacation	Sick	Personal	PTO
GENERAL WORKFORCE			
NA	NA	0	20
NA	NA	0	25
17	12	0	28
19	12	0	30
23	12	0	33
24	12	0	35

Years of Service	Police Department – Florida only Median Hours Offs			
	Vacation	Sick	Personal	PTO
1 year	96	96	8	NA
5 years	116	96	8	NA
10 years	140	96	8	NA
15 years	152	96	8	NA
20 years	168	96	8	NA
25 years	168	96	8	NA

Gainesville Police Department Actual Hours Off			
Vacation	Sick	Personal	PTO
80	50	30	NA
100	100	30	NA
120	100	30	NA
140	100	30	NA
170	100	30	NA
180	100	30	NA

Paid Time Off Programs

Years of Service	Fire Department – Florida only Median Hours Offs				Gainesville Fire Department Actual Hours Off			
	Vacation	Sick	Personal	PTO	Vacation	Sick	Personal	PTO
1 year	144	144	24	NA	120	144	0	NA
5 years	168	144	24	NA	144	144	0	NA
10 years	196	144	24	NA	168	144	0	NA
15 years	240	144	24	NA	192	144	0	NA
20 years	264	144	24	NA	240	144	0	NA
25 years	264	144	24	NA	240	144	0	NA

KELLY DAYS

In addition to the accrual above, Gainesville's Fire Department receives one (1) Kelley day for every 14th shift. On average, this equates to 192 hours off per year.

HOLIDAYS

The median number of holidays given each year is 10 days with 1 floating holiday. **Gainesville recognizes 10 holidays.**

The median number of holidays given each year to the Police Department and Fire Department is 10 days with 1 floating holiday. **The Police and Fire Department receive 12 Holidays per year.**

- ❖ Thirty-seven percent (37%) of the respondents compensate employees time-and-a-half for working holidays.
- ❖ Nineteen percent (19%) of the respondents compensate employees double-time for working holidays.

PAID TIME OFF POLICIES

Eighty-one percent (81%) of the respondents have policies that provide for carry-over of unused days from year to year.

- ❖ Of those, thirty-two percent (32%) of the respondents reported that an unlimited number of sick hours may be carried over.

	Maximum Carry Over Hours			
	Vacation Hours	Sick Hours	Personal Hours	PTO Hours
Median	324	1488	0	NA
Gainesville	240	Unlimited		280

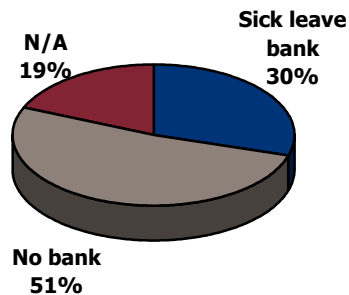
Paid Time Off Programs

Fifty-two percent (52%) of the organizations pay employees for unused paid time off.

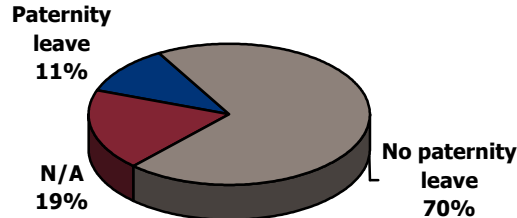
- ❖ Of those, fifty-seven percent (57%) pay for all unused vacation upon termination.
- ❖ Forty-three percent (43%) pay for some of unused sick leave.
- ❖ **Gainesville pays employees up to a maximum of 40 PTO hours.**

Thirty percent (30%) of the respondents offer a “Sick Leave Bank.” **Gainesville has a sick leave bank program.**

- ❖ The minimum number of hours an employee must reserve in his/her own bank is 12 hours, on average. The maximum deposit is 6 hours.

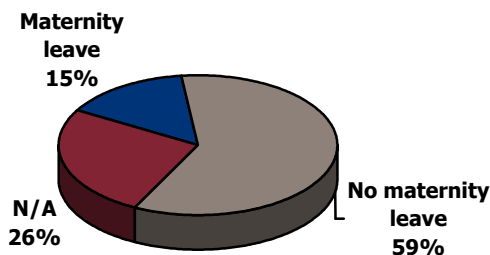


Eleven percent (11%) of the organizations have a paid paternity leave policy. **Gainesville does not have a paid paternity leave program.**



Fifteen percent (15%) of the organizations have a paid maternity leave policy that is in addition to short term disability or the paid time off program. **Gainesville does not have a paid maternity leave program.**

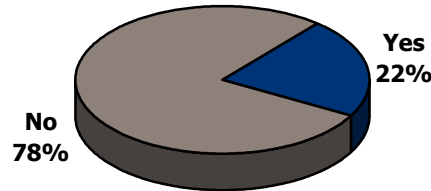
- ❖ On average, the paid maternity leave policy provides an additional 53 paid days off.



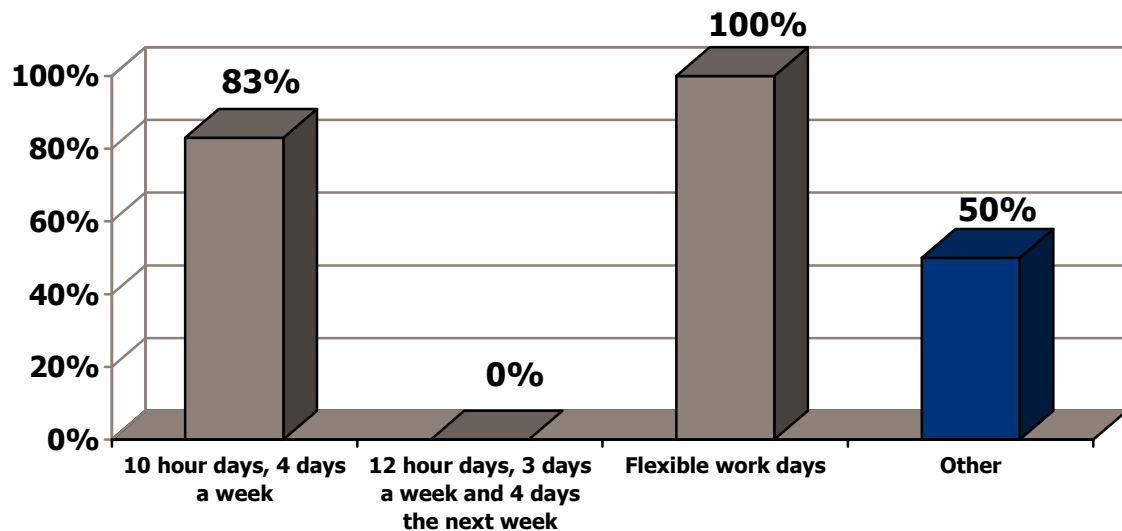
Work/Life Benefits & Other Perquisites

FLEX-TIME

Twenty-two percent (22%) of the respondents have a formal flex-time program (available to all departments, except first responders, and consistent throughout). **Gainesville has a formal program.**



Of those that have a formal program, the prevalence of schedule options is as follows. **Gainesville has those work schedules highlighted in grey.**

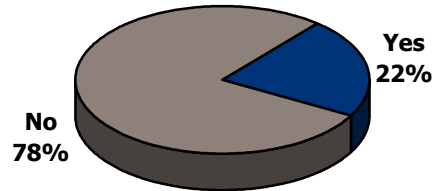


Respondents listed other as a 9/80 schedule. In a two week period, the employee works nine (9) hours a day for nine (9) days, and will receive one day off every two weeks.

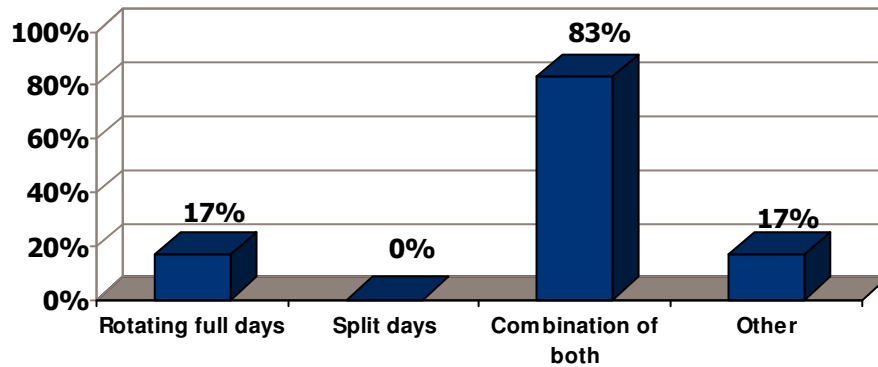
Work/Life Benefits & Other Perquisites

JOB SHARING

Twenty-two percent (22%) of the respondents have a formal job sharing program. **Gainesville does not have a formal program.**

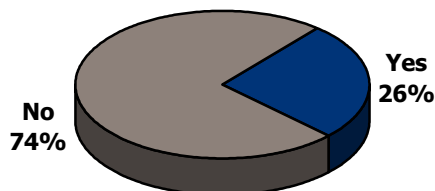


Of those that have a formal program, the prevalence of shift options is as follows.



TELECOMMUTING PROGRAM

Twenty-six percent (26%) of the respondents have a formal telecommuting program. **Gainesville has a formal telecommuting program.**

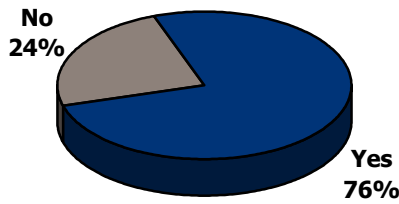


Work/Life Benefits & Other Perquisites

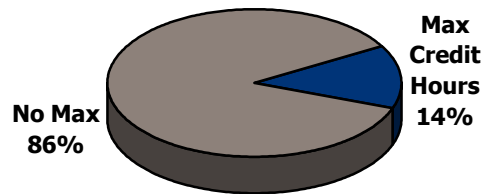
TUITION REIMBURSEMENT

On average, the annual maximum tuition reimbursement is \$2,678, as reported by seventy-eight percent (78%) of the respondents. **Gainesville has a tuition reimbursement program.**

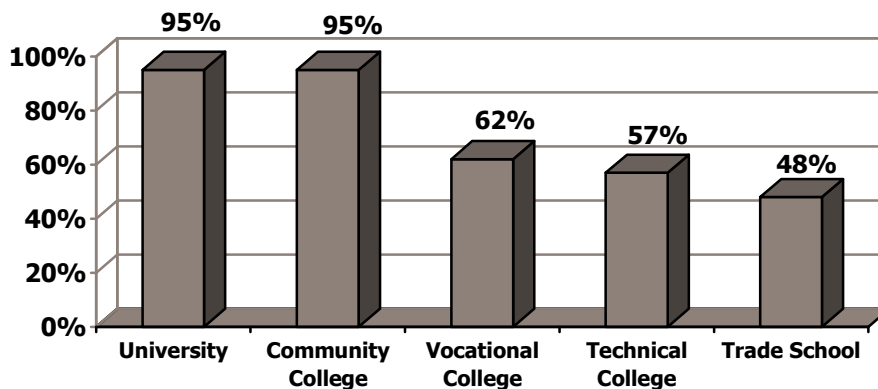
Seventy-six percent (76%) of the respondents require that courses be relevant to the employees' job responsibilities. **Gainesville will allow employees to take non-relevant classes, if they are within a degree program.**



On average, the maximum number of credit hours that can be taken in a year is 10 hours as reported by fourteen percent (14%) of the respondents. **Gainesville has a policy limiting credit hours per year.**



The types of institutions that qualify under the respondents' reimbursement policy are as follows. **Gainesville reimburses employees that attend all of the following institutions, as long as it is an accredited institution and the employee receives college credit for the courses.**

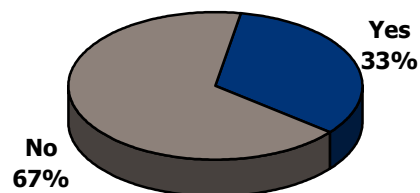


Work/Life Benefits & Other Perquisites

CERTIFICATION REIMBURSEMENT

Thirty-three percent (33%) of the respondents reimburse employees for obtaining certifications or licenses relevant for the job. **Gainesville does not reimburse employees for obtaining certifications or licenses.**

- ❖ The annual maximum reimbursement is \$1,700, on average.



Of those that reimburse employees, eighty-nine percent (89%) reimburse employees for maintaining the certification or license.

EMPLOYEE IN-HOUSE DISCOUNT PROGRAM

Thirty-three percent (33%) of the respondents have access to a golf course. **Gainesville has a golf course, but does not provide employee discounts.**

- ❖ Of those, thirty-three percent (33%) give employee discounts.

Fifteen percent (15%) of the respondents have access to a day care or day care services. **Gainesville does not have day care services, and does not provide employee discounts.**

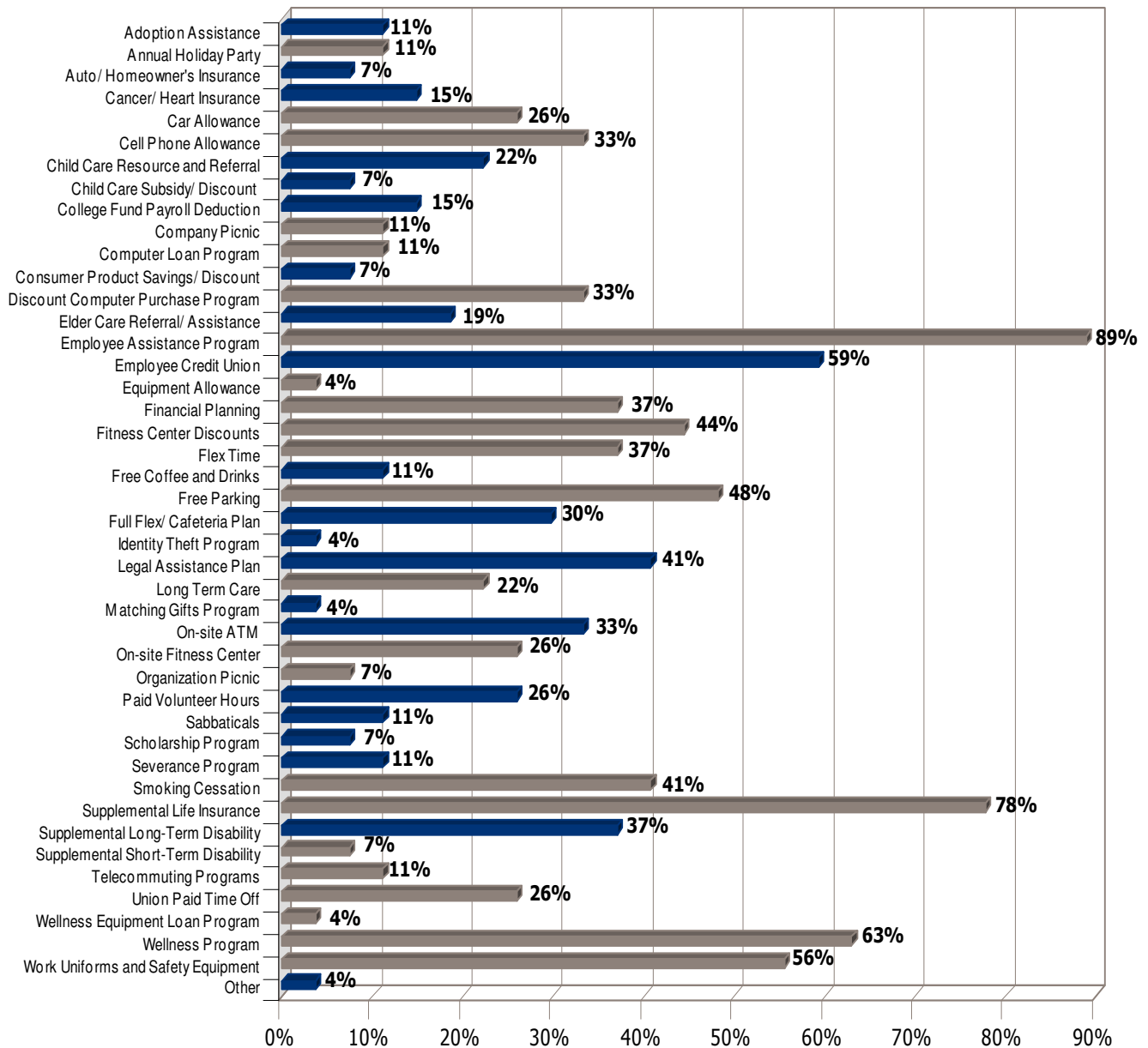
- ❖ Of those, twenty-five percent (25%) give employee discounts.

Forty-four percent (44%) of the respondents have their own utility. **Gainesville owns a utility, but does not provide employee discounts.**

- ❖ Of those, twenty-five percent (25%) give employee discounts.

Work/Life Benefits & Other Perquisites

Prevalence of Work/Life Benefits & Other Perquisites Gainesville offers those programs in grey



Power Score – Executive Summary

METHODOLOGY

Lockton Companies was retained by the City of Gainesville to conduct a benefits benchmarking survey. A list of survey participants to target was developed by the organizations project team. These organizations were contacted to gather benchmarking data in the National labor market for municipalities and utilities. In all, twenty-seven (27) municipalities and utility companies responded to the survey.

The benefits survey requested respondents provide the following information:

- ❖ Benefit programs offered, cost sharing and plan design;
- ❖ Post retirement medical benefits;
- ❖ Retirement plan contribution information and/or benefit calculations;
- ❖ Work/Life programs offered; and
- ❖ Paid time off programs.

Lockton Companies developed a “Power Score” based on our analysis of overall benefits plan design; employer cost sharing; and work/life programs offered.

The intent of this report is to review the data analysis and report our findings. Further discussion will need to take place in order to formulate recommendations.

SUMMARY OF RESULTS

Overall, Gainesville benefit components as a whole ranked at the 58th percentile of all the survey respondents (Number 11 out of 25).

- ❖ Compared to only Florida municipalities, including University of Florida, Gainesville ranked 6 out of 10.

Power Score – Executive Summary

- ❖ The following key will allow the City of Gainesville to determine the peer company/municipality on the power score.

Co. #	Municipality/ Utility
1	City of Phoenix
2	City of Portland
3	City of Seattle
4	City of Mesa
6	City of Cape Coral
7	City of St. Petersburg
8	City of Clearwater
9	City of Gainesville
10	City of Lakeland
11	City of Delray Beach
12	Unified Government of Athens Clark County
13	City of Houston
14	Broward County Board of County Commissioners
15	City of Miami Beach
18	SMUD
19	JEA
20	City Utilities of Springfield, MO
21	Clay Electric Cooperation
22	Otter Tail Power
23	Lansing Board of Water and Light
24	City of Austin
25	Energy Services of Pensacola
26	Omaha Public Power District
27	Alachua County BOCC
28	University of Florida

The following organizations were removed from the power score ranking system due to insufficient data reported by the respondent.

- ❖ City of Bloomington
- ❖ City of Tallahassee
- ❖ City of Jacksonville

Power Score – All Participants

Power Score (1 = best, 25 = worst)

Scoring Category	Weighting	Co. 23	Co. 24	Co. 18	Co. 8	Co. 19	Co. 11	Co. 28	Co. 2	Co. 13	Co. 14	Co. 9	Co. 4	Co. 15	Co. 6	Co. 10	Co. 27	Co. 20	Co. 3	Co. 22	Co. 26	Co. 7	Co. 1	Co. 21	Co. 12	Co. 25
Most Prevalent Medical Plan	30.0%																									
Medical Cost-Employee	15.0%	9	1	9	1	1	1	16	9	13	1	13	22	24	1	19	17	1	12	17	20	23	20	1	25	13
Medical Cost-Family	10.0%	1	15	1	12	19	13	5	1	7	10	15	14	18	19	17	11	22	23	4	6	9	7	23	23	19
Medical Plan Design	5.0%	1	8	21	18	9	15	5	4	22	15	19	23	13	20	6	2	11	7	15	3	12	13	9	24	25
Most Prevalent Retiree Medical	10.0%																									
Medical Cost-Employee	5.0%	1	5	1	17	4	6	17	17	10	17	13	12	17	1	16	17	17	17	14	6	15	6	11	9	17
Medical Cost-Family	3.5%	1	8	2	17	7	6	17	17	10	17	15	3	17	11	13	17	17	17	16	4	12	4	14	8	17
Medical Plan Design	1.5%	1	13	6	21	12	16	8	4	23	19	20	15	16	9	7	2	10	14	22	3	11	16	5	24	25
Retirement Plans	25.0%																									
DC Plan ER Contrib.	5.0%	6	6	6	6	6	6	6	6	6	6	1	6	6	6	6	6	2	6	5	6	6	6	4	3	6
DB Mult of Pay	20.0%	18	1	1	4	6	6	19	24	6	19	12	11	1	6	5	19	12	12	25	10	12	12	19	17	19
Paid Time Off	20.0%																									
Vacation, Sick, Personal, & Holiday	20.0%	1	16	17	3	17	20	3	5	10	6	10	2	10	20	10	6	14	17	8	20	8	24	25	15	20
Work Life Initiatives	10.0%																									
Flex time, Tuition Reimb., Uniforms, etc.	10.0%	5	2	3	16	14	11	3	11	16	14	1	16	9	23	20	13	20	8	6	25	24	16	7	10	20
Dental Plan	5.0%																									
Dental Cost-Employee	2.5%	1	1	3	13	13	13	13	6	13	13	13	7	11	13	13	8	13	3	9	10	13	3	25	13	12
Dental Cost-Family	2.5%	1	9	2	13	13	13	13	4	13	13	13	5	10	13	13	11	13	2	7	8	13	6	25	13	12
Benefits Total	100.0%	6.25	6.93	7.04	7.96	10.08	10.20	10.37	10.61	10.70	10.98	11.08	11.58	11.66	12.07	12.16	12.30	12.45	13.13	13.14	13.49	13.64	14.36	14.97	16.54	17.62
FINAL RANKING	100%	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25



Power Score – Local Peers

Power Score (1 = best, 10 = worst)

Scoring Category	Weighting	Co. 8	Co. 28	Co. 11	Co. 14	Co. 27	Co. 9	Co. 15	Co. 10	Co. 6	Co. 7
Most Prevalent Medical Plan		30.0%									
Medical Cost- Employee	15.0%	1	6	1	1	7	5	10	8	1	9
Medical Cost- Family	10.0%	5	1	6	3	4	7	9	8	10	2
Medical Plan Design	5.0%	8	2	5	7	1	8	4	3	10	5
Most Prevalent Retiree Medical Plan		10.0%									
Medical Cost- Employee	5.0%	6	6	2	6	6	3	6	5	1	4
Medical Cost- Family	3.5%	6	6	1	6	6	5	6	4	2	3
Medical Plan Design	1.5%	9	2	6	8	1	10	6	3	4	5
Retirement Plans		25.0%									
DC Plan ER Contrb.	5.0%	2	2	2	2	2	1	2	2	2	2
DB Plan Mult. Of Pay	20.0%	2	8	4	8	8	6	1	3	4	6
Paid Time Off		20.0%									
Vacation, Sick, Personal, & Holiday	20.0%	1	1	9	3	3	6	6	6	9	5
Work Life Initiatives		10.0%									
Flex time, Tuition Reimb., Uniforms, etc.	10.0%	7	2	4	6	5	1	3	8	9	10
Dental Plan		5.0%									
Dental Cost- Employee	2.5%	3	3	3	3	1	3	2	3	3	3
Dental Cost- Family	2.5%	3	3	3	3	2	3	1	3	3	3
Benefits Total	100.0%	3.245	3.890	4.475	4.480	4.900	5.025	5.075	5.435	5.580	5.630
FINAL RANKING	100%	1	2	3	4	5	6	7	8	9	10



Power Score – Police

Power Score (1 = best, 10 = worst)

Scoring Category	Weighting	Co. 28	Co. 11	Co. 27	Co. 14	Co. 6	Co. 8	Co. 7	Co. 15	Co. 9	Co. 10
Most Prevalent Medical Plan		30.0%									
Medical Cost- Employee	15.0%	6	1	7	1	1	1	9	10	5	8
Medical Cost- Family	10.0%	1	6	4	3	10	5	2	9	7	8
Medical Plan Design	5.0%	2	5	1	7	10	8	5	4	8	3
Most Prevalent Retiree Medical Plan		10.0%									
Medical Cost- Employee	5.0%	6	2	6	6	1	6	4	6	3	5
Medical Cost- Family	3.5%	6	1	6	6	2	6	3	6	5	4
Medical Plan Design	1.5%	2	7	1	8	4	8	5	6	10	3
Retirement Plans		25.0%									
DB Plan Mult. Of Pay	25.0%	2	2	2	2	1	8	2	2	10	9
Paid Time Off		20.0%									
Vacation, Sick, Personal, & Holiday	20.0%	1	7	3	7	5	3	7	6	2	7
Work Life Initiatives		10.0%									
Flex time, Tuition Reimb., Uniforms, etc.	10.0%	2	4	5	6	9	7	10	3	1	8
Dental Plan		5.0%									
Dental Cost- Employee	2.5%	3	3	1	3	3	3	3	2	3	3
Dental Cost- Family	2.5%	3	3	2	3	3	3	3	1	3	3
Benefits Total	100.0%	2.69	3.69	3.70	4.08	4.13	5.13	5.23	5.28	5.48	7.19
FINAL RANKING	100%	1	2	3	4	5	6	7	8	9	10

Power Score – Fire

Power Score (1 = best, 9 = worst)

Scoring Category	Weighting	Co. 27	Co. 11	Co. 14	Co. 7	Co. 8	Co. 15	Co. 6	Co. 9	Co. 10
Most Prevalent Medical Plan		30.0%								
Medical Cost- Employee	15.0%	6	1	1	8	1	9	1	5	7
Medical Cost- Family	10.0%	3	5	2	1	4	8	9	6	7
Medical Plan Design	5.0%	1	4	4	4	8	3	9	7	2
Most Prevalent Retiree Medical Plan		10.0%								
Medical Cost- Employee	5.0%	6	2	6	4	6	6	1	3	5
Medical Cost- Family	3.5%	6	1	6	3	6	6	2	5	4
Medical Plan Design	1.5%	1	5	7	4	8	5	3	8	2
Retirement Plans		25.0%								
DB Plan Mult. Of Pay	25.0%	2	2	2	2	7	2	1	9	8
Paid Time Off		20.0%								
Vacation, Sick, Personal, & Holiday	20.0%	2	7	8	3	1	4	9	6	4
Work Life Initiatives		10.0%								
Flex time, Tuition Reimb., Uniforms, etc.	10.0%	4	3	5	9	6	2	8	1	7
Dental Plan		5.0%								
Dental Cost- Employee	2.5%	1	3	3	3	3	2	3	3	3
Dental Cost- Family	2.5%	2	3	3	3	3	1	3	3	3
Benefits Total	100.0%	3.15	3.41	3.92	4.02	4.28	4.46	4.67	5.85	5.92
FINAL RANKING	100%	1	2	3	4	5	6	7	8	9

University of Florida removed from this power score due to the insufficient data.

Power Score – Utilities

Power Score (1 = best, 13 = worst)

Scoring Category	Weighting	Co. 24	Co. 23	Co. 18	Co. 8	Co. 19	Co. 9	Co. 4	Co. 10	Co. 20	Co. 22	Co. 26	Co. 21	Co. 25
Most Prevalent Medical Plan	30.0%													
Medical Cost- Employee	15.0%	1	6	6	1	1	8	13	11	1	10	12	1	8
Medical Cost- Family	10.0%	7	1	1	5	10	7	6	9	12	3	4	13	10
Medical Plan Design	5.0%	3	1	10	11	5	9	12	3	7	8	2	6	13
Most Prevalent Retiree Medical Plan	10.0%													
Medical Cost- Employee	5.0%	4	1	1	11	3	8	7	10	11	9	5	6	11
Medical Cost- Family	3.5%	6	1	2	11	5	9	3	7	11	10	4	8	11
Medical Plan Design	1.5%	6	1	3	12	7	10	9	5	8	11	2	4	13
Retirement Plans	25.0%													
DC Plan ER Contrb.	5.0%	7	7	5	7	7	1	7	7	2	4	5	3	7
DB Plan Mult. of Pay	20.0%	1	10	1	3	5	8	7	4	8	13	6	11	11
Paid Time Off	20.0%													
Vacation, Sick, Personal, & Holiday	20.0%	8	1	9	3	9	5	2	5	7	4	11	13	11
Work Life Initiatives	10.0%													
Flex time, Tuition Reimb., Uniforms, etc.	10.0%	2	4	3	8	7	1	8	10	10	5	13	6	10
Dental Plan	5.0%													
Dental Cost- Employee	2.5%	1	1	3	8	8	8	4	8	8	5	6	13	7
Dental Cost- Family	2.5%	6	1	2	8	8	8	3	8	8	4	5	13	7
Benefits Total	100.0%	4.03	4.15	4.34	5.07	6.08	6.37	6.87	7.07	7.26	7.49	7.95	8.59	10.08
FINAL RANKING	100%	1	2	3	4	5	6	7	8	9	10	11	12	13

Power Score – Alachua County & University of Florida

Power Score (1 = best, 3 = worst)

Scoring Category	Weighting	Co. 28	Co. 9	Co. 27
Most Prevalent Medical Plan	30.0%			
Medical Cost- Employee	15.0%	2	1	3
Medical Cost- Family	10.0%	1	3	2
Medical Plan Design	5.0%	2	3	1
Most Prevalent Retiree Medical Plan	10.0%			
Medical Cost- Employee	5.0%	2	1	2
Medical Cost- Family	3.5%	2	1	2
Medical Plan Design	1.5%	2	3	1
Retirement Plans	25.0%			
DC Plan ER Contrb.	5.0%	2	1	2
DB Plan Mult. of Pay	20.0%	2	1	2
Paid Time Off	20.0%			
Vacation, Sick, Personal, & Holiday	20.0%	1	3	2
Work Life Initiatives	10.0%			
Flex time, Tuition Reimb., Uniforms, etc.	10.0%	2	1	3
Dental Plan	5.0%			
Dental Cost- Employee	2.5%	3	3	1
Dental Cost- Family	2.5%	3	3	1
Benefits Total	100.0%	1.750	1.830	2.135
FINAL RANKING	100%	1	2	3

Power Score – Metrics and Definitions

To calculate the overall score for each benefit component measured, Lockton evaluated the employer contribution to each of the following plans. Each component was weighted based on the importance or perceived value of the plan.

- ❖ Most Prevalent Medical Plan
- ❖ Most Prevalent Retiree Medical Plan
- ❖ Retirement Plans
- ❖ Paid Time Off Plans
- ❖ Work Life Initiatives and Perquisites
- ❖ Dental Plan

MOST PREVALENT MEDICAL PLAN

This is the section that reviews the medical plan a majority of employees are enrolled. The average percentage of employees enrolled in the most prevalent plan is 74%.

Medical Cost - Employee - The ranking of this component was determined by reviewing the employer contribution to the plan as a percent of the total premium. The peer organization that contributed the most to the total premium was given a ranking score of 1. If two or more organizations provided the same percentage of the total premium, the ranking score was the same.

Medical Cost – Family - The ranking of this component was determined by reviewing the employer contribution to the plan as a percent of the total premium. The peer organization that contributed the most to the total premium was given a ranking score of 1. If two or more organizations provided the same percentage of the total premium, the ranking score was the same.

Medical Plan Design - The ranking of this component was determined by reviewing the coinsurance, annual deductible, primary care physician (PCP) co-pay with an in-network provider of the most prevalent plan, and prescription drug costs. The plan with the highest co-insurance rate, lowest annual deductible, PCP and prescription drug co-pays was given the highest ranking, where PPO and POS plans were ranked higher over HMO plans. This is due to the fact that traditionally, a PPO and POS plans provide a larger network of doctors and have little or no restrictions over the plan participant.

Power Score – Metrics and Definitions

MOST PREVALENT RETIREE MEDICAL PLAN

This is the section that reviews the medical plan a majority of retirees age 55 with 25 years of service are enrolled. The average percentage of retirees enrolled in the most prevalent plan is 69%.

Medical Cost - Employee - The ranking of this component was determined by reviewing the employer contribution to the plan as a percent of the total premium. The peer organization that contributed the most to the total premium was given a ranking score of 1. If two or more organizations provided the same percentage of the total premium, the ranking score was the same.

Medical Cost – Family - The ranking of this component was determined by reviewing the employer contribution to the plan as a percent of the total premium. The peer organization that contributed the most to the total premium was given a ranking score of 1. If two or more organizations provided the same percentage of the total premium, the ranking score was the same.

Medical Plan Design - The ranking of this component was determined by reviewing the coinsurance, annual deductible, primary care physician (PCP) co-pay with an in-network provider of the most prevalent plan, and prescription drug costs. The plan with the highest co-insurance rate, lowest annual deductible, PCP and prescription drug co-pays was given the highest ranking, where PPO and POS plans were ranked higher over HMO plans. This is due to the fact that traditionally, a PPO and POS plans provide a larger network of doctors and have little or no restrictions over the plan participant.

RETIREMENT PLANS

This is the section that reviews retirement plans offered to employees.

DB Plan Mult. Of Pay - The ranking of this component was determined by reviewing the defined benefit plan (outside of the state plan) multiplier of Final Average Earnings (FAE) or Career Average Earnings (CAE). The peer organization with the highest multiplier of pay was given a ranking score of 1. If two or more organizations provided the same multiplier of pay, the ranking score was the same.

Power Score – Metrics and Definitions

Pension benefits contain multiple components that make it difficult to evaluate. The benefit calculation could not be evaluated by reviewing years of service and/or age because some plans may be contingent upon certain factors that others were not. Therefore, the only quantitative method for reviewing the pension benefit was the multiplier of pay.

DC Plan ER Contrib. - The ranking of this component was determined by reviewing the defined contribution plan (401K or 403B) employer contribution to the plan. The peer organization with the highest contribution as a percent of pay was given a ranking score of 1. If two or more organizations provided the same employer contribution as a percent of pay, the ranking score was the same.

PAID TIME OFF PROGRAM

This section reviews the total number of days off provided to employees with five (5) years of service. The total ranking is determined by the total number of days off, which include vacation, sick, personal, holiday and floating holidays for the general workforce.

WORK/LIFE INITIATIVES AND PERQUISITES

This section reviews the number of work/life programs or perquisites that one employer may offer to assist them in the recruiting or retention process. The soft benefits in this section are tallied and totaled to determine the peer organization that provides the most attractive work place.

DENTAL PLAN

This section reviews the richest dental plan provided to employees. The highest ranking is given to the organization that contributes the most to the total premium for employee only and employee plus family.

