

HARTSVILLE/TROUSDALE COUNTY METROPOLITAN GOVERNMENT

**PERSONNEL COMMITTEE**

*Bill Fergusson, Chair*  
*Richard Johnson Vice Chair*  
*Mary Ann Baker, Secretary*

*Shane Burton*  
*Rick Davis*  
*Coy Dickey*  
*Dwight Jewell*

*Amber Russell*  
*Gary Walsh Vickie*  
*Howard, HR*

SEPTEMBER 21, 2021 | 6:00 PM | TC COURTHOUSE

**Agenda**

1. Open Meeting
2. Attendance
3. Review Minutes from September 14, 2021
4. **Presentation**  
- Burris, Thompson & Associates on the Compensation Study and Benefits Review
5. Public Comments
6. Adjourn

# Employee/Personnel Committee

## Meeting Minutes

**September 14, 2021 – 6:00 P.M. – Trousdale County Courthouse – 2<sup>nd</sup> Floor**

**Present:** Bill Fergusson, Mary Ann Baker, Vickie Howard, Rick Davis, Coy Dickey, Dwight Jewell, and Shane Burton.

**Absent:** Richard Johnson, Amber Russell, and Gary Walsh.

**Others Present:** Mayor Stephen Chambers, Candice Hall, Rita Crowder, Shelly Brawner, Branden Bellar, René Pridemore, Matthew Batey, Mark Carman, and Kim Taylor.

Chairman Fergusson called the meeting to order at 6:06 P.M.

### Approval of Minutes

Coy Dickey made a motion to approve the minutes of the August 12, 2021 meeting. Seconded by Rick Davis.

**MOTION CARRIED**

### Discussion Items

- A. Whistleblower Policy – Mayor Chambers advised the committee that this policy is a requirement in order to receive American Rescue Act Funds which are Federal Funds.  
Dwight Jewell made a motion to approve this policy and forward to the County Commission, Seconded by Shane Burton.

**MOTION CARRIED**

- B. Proposed Changes to the Personnel Policy - The committee reviewed the following Cover, Contents, Section I, Section II, Section III and Section IV and discussed proposed changes in detail. *(No Motions for changes to be approved or denied were made, this meeting was discussion only on the proposed changes.)*

At that time Chairman Fergusson asked the committee if they would like to continue reviewing policy or discuss at a later meeting.

### Adjourn

Rick Davis made a motion to adjourn, seconded by Shane Burton and the meeting was adjourned.



# COMPENSATION STUDY

HARTSVILLE/TROUSDALE  
COUNTY GOVERNMENT

BURRIS, THOMPSON & ASSOCIATES | 615.500.7931



# SUMMARY OF FINDINGS & RECOMMENDATIONS

Burris, Thompson & Associates was engaged by the Hartsville/Trousdale County Metropolitan Government to complete a pay and classification study. This summary provides an overview of the process and methodology, findings of the study, and recommendations for the creation of a pay plan with salary grades and steps.

JULY 2021



# INTRODUCTION

## STUDY OBJECTIVES



- Ensure that the County’s pay practices are competitive in order to attract and retain the required talent to provide quality services to citizens.
- Ensure that employees are assigned to the appropriate job title and that their pay reflects the complexity and scope of their job responsibilities.
- Ensure that the County’s ability to pay is considered in compensation practices.
- Ensure pay is administered in a fair and equitable manner that is not unduly complicated.
- Provide a systematic basis for County Commissioners to evaluate and address pay funding or other pay related requests from elected officials and department heads.

## SALARY MARKET DATA



- **Job Analysis** – Reviewed job questionnaires completed by employees; interviewed elected officials/department heads; held employee focus group meeting.
- **Public Sector Data** – Burris, Thompson & Associates Salary Survey: collected data from 11 counties and cities.

Bedford County	Lafayette	Smith County
Cumberland County	Lebanon	Sumner County
Dickson	Macon County	Wilson County
Jackson County	Putnam County	

- **General Business/Industry Data** – for the Cookeville area as a comparable dataset, compiled from a nationally published database.

All salary data was projected to July 1, 2021.

## DESIRED MARKET POSITION

Burris, Thompson & Associates recommends that the County targets the **market median**, particularly in light of the lower-than-average benefit offerings provided to employees.

The **Market Rate** for each job is the average of the median **public sector** and the median **private sector** rates for the job. For department heads, population was taken into consideration to determine the **market rate**.

**Note: The Market Rate typically represents 5 to 7 years’ time in the job.**



# FINDINGS

## JOB TITLES

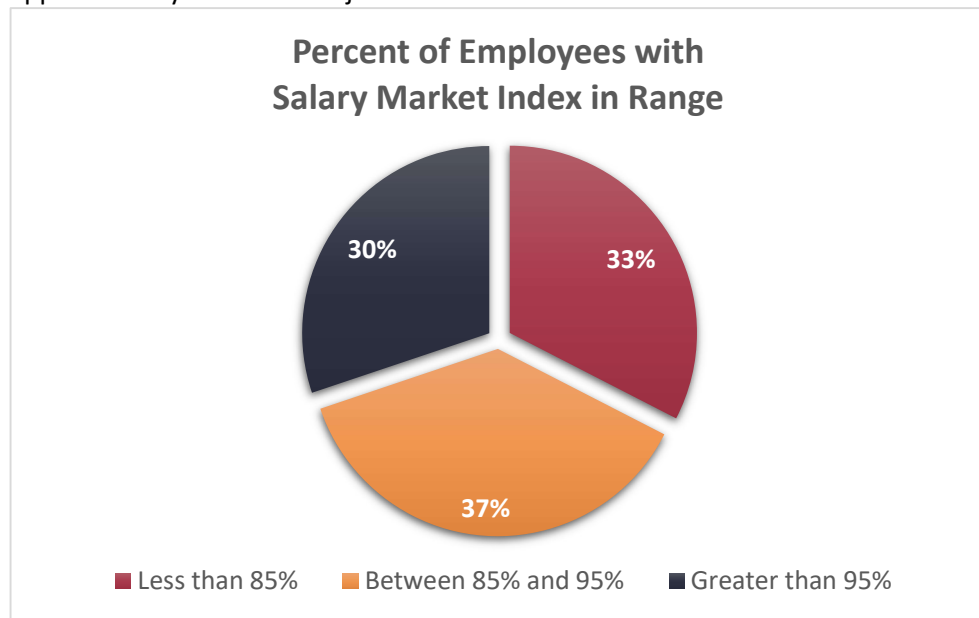


The majority of employees are in appropriate job titles. A few departments appear to use job titles generically rather than to acknowledge the distinction between differing job responsibilities. Improper classification of employees results in compensating too much for some positions or too little for others. While paying too little may seem like a cost savings, the result is often losing competent and talented individuals who choose to find appropriate compensation elsewhere.

## SALARY MARKET INDEX



Overall, actual **current** Hartsville/Trousdale County employee salaries were at approximately **89%** of their job Market Rate.



Employees with salaries below 85% of the job Market Rate are generally considered underpaid.



# RECOMMENDATIONS

## JOB CLASSIFICATIONS

Create separate job classifications in the following departments to differentiate between job and, in some instances, supervisory responsibilities:



### AMBULANCE / EMS

**Current Job:** Paramedic  
**New Classifications:** *Paramedic*  
*Shift Supervisor/Battalion Chief*

### JAIL

**Current Job:** Jailer / Guard  
**New Classifications:** *Corrections Officer 1*  
*Corrections Officer 1*

### WATER & SEWER

**Current Job:** Field Tech  
**New Classifications:** *Field Tech 1*  
*Field Tech 2*  
*Field Tech 3*  
*Crew Chief 1*  
*Crew Chief 2*  
*Water Plant Operator*  
*Wastewater Plant Operator*

**Current Job:** Operator  
**New Classifications:** *Chief Water Plant Operator*  
*Wastewater Plant Superintendent*

**Current Job:** Sewer Plant  
**New Classification:** *Wastewater Plant Operator*

**Current Job:** Superintendent  
**New Classifications:** *Water & Sewer Director*

## CREATE PAY PLAN

Create pay plan with 15 pay grades, each with 16 pay steps (see **Exhibit I**)

- Step 1 to Step 16 “spread” = 41%
- 11.65% difference between pay grades
- 2.35% difference between pay steps
- Jobs assigned to pay grade for which Step 8 most closely matches **Job Market Rate** (see **Exhibit II**)
- Add temporary *Phase-in Step*



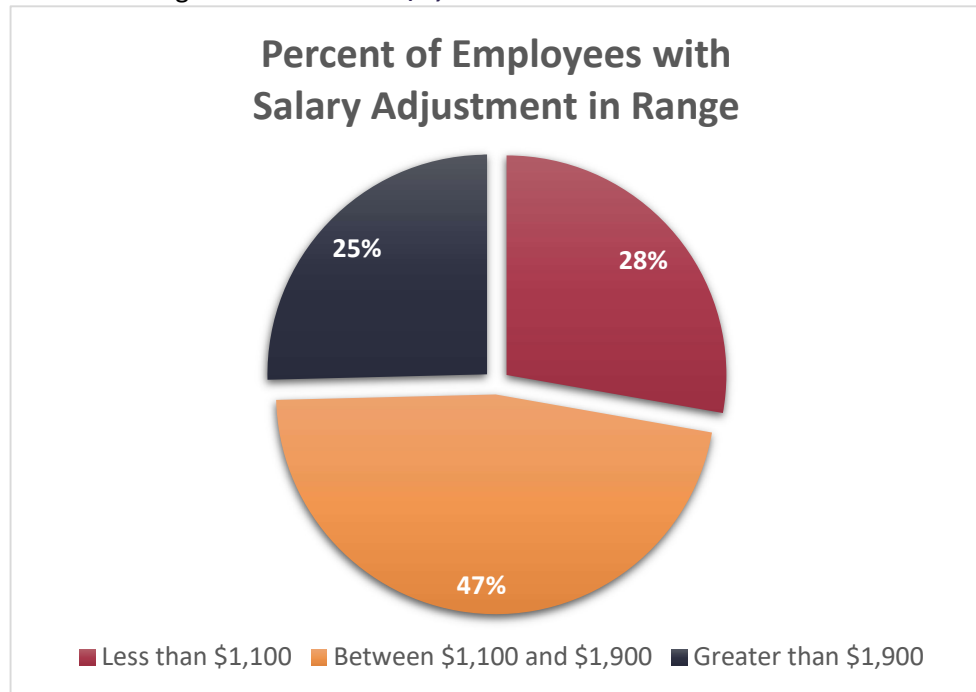


# RECOMMENDATIONS



## EMPLOYEE SALARY ADJUSTMENTS

- To Phase-in Step, *or*
- To Step closest to current pay rate but not less.
- General Increase – All employees move one step
- Average total increase is **\$1,869**



## COST



- Total 12-month cost = approximately \$236,000 (see Table on next page).
- Could phase in over 12 to 24 months.
- Going forward, all employees meeting performance expectations move one pay step each year.

# RESULTS

Overall average employee **Salary Market Index** will be **94%** of Market Rate

- 14% of employees < 85%
- 35% of employees > 95%

Department	Avg. Tenure in Job* (years)	Salary Market Index	To Phase-in Step Increase Amount	To Closest Step Increase Amount	General Increase Amount	Total Increase	New Salary Index
AMBULANCE/EMA	2.8	83%	\$ 17,274	\$ 6,997	\$ 12,882	\$ 37,153	89%
ANIMAL SHELTER	2.8	82%	842	100	891	1,833	86%
CIRCUIT COURT CLERK	4.2	94%	0	410	1,552	1,962	97%
CLERK AND MASTER	2.4	86%	0	700	676	1,376	90%
COUNTY CLERK	2.8	93%	0	697	725	1,422	98%
COUNTY MAYOR	6.3	96%	810	607	3,124	4,541	99%
DRUG TASK FORCE	17.3	103%	0	1,434	2,192	3,627	107%
JAIL	2.0	81%	25,060	3,055	14,416	42,531	87%
JUVENILE SERVICES	7.5	112%	0	169	798	967	115%
LIBRARY	7.9	83%	1,755	1,441	1,876	5,071	89%
PLANNING & ZONING	1.6	73%	8,066	0	1,665	9,731	84%
PUBLIC WORKS	3.8	91%	14,192	5,010	9,864	29,066	96%
REGISTER OF DEEDS	2.5	88%	0	264	415	680	92%
SENIOR CENTER/LITTER GRANT	7.8	94%	0	805	1,986	2,791	97%
SHERIFF	3.5	96%	0	14,329	23,797	38,126	100%
TAX ASSESSOR	6.6	83%	1,348	0	706	2,054	89%
TRUSTEE	4.6	79%	1,348	0	706	2,054	85%
URBAN SERVICES LAW	7.3	97%	0	2,498	4,777	7,276	100%
VETERAN SERVICES	4.9	61%	3,730	0	394	4,124	81%
WATER & SEWER	12.2	91%	10,895	9,877	18,400	39,171	95%
<b>TOTAL</b>	<b>5.3</b>	<b>88%</b>	<b>\$ 85,320</b>	<b>\$ 48,393</b>	<b>\$ 101,842</b>	<b>\$ 235,556</b>	<b>94%</b>

\* Date in Job not available for Water & Sewer Department employees, average tenure shown based on date of Hire.

**EXHIBIT I**

**HARTSVILLE/TROUSDALE COUNTY METROPOLITAN GOVERNMENT  
PROPOSED PAY GRADE and STEP SCHEDULE**

Step Increase: 2.35%

Proposed Grade	Phase-in Step	STEP 1	STEP 2	STEP 3	STEP 4	STEP 5	STEP 6	STEP 7	STEP 8	STEP 9	STEP 10	STEP 11	STEP 12	STEP 13	STEP 14	STEP 15	STEP 16
15	\$ 38.85	\$ 39.76	\$ 40.69	\$ 41.65	\$ 42.63	\$ 43.63	\$ 44.66	\$ 45.71	\$ 46.78	\$ 47.88	\$ 49.00	\$ 50.16	\$ 51.33	\$ 52.54	\$ 53.78	\$ 55.04	\$ 56.13
									\$ 44.34								
14	\$ 34.79	\$ 35.61	\$ 36.45	\$ 37.30	\$ 38.18	\$ 39.08	\$ 40.00	\$ 40.94	\$ 41.90	\$ 42.88	\$ 43.89	\$ 44.92	\$ 45.98	\$ 47.06	\$ 48.16	\$ 49.30	\$ 50.27
									\$ 39.71								
13	\$ 31.16	\$ 31.90	\$ 32.64	\$ 33.41	\$ 34.20	\$ 35.00	\$ 35.82	\$ 36.66	\$ 37.53	\$ 38.41	\$ 39.31	\$ 40.23	\$ 41.18	\$ 42.15	\$ 43.14	\$ 44.15	\$ 45.03
									\$ 35.57								
12	\$ 27.91	\$ 28.57	\$ 29.24	\$ 29.93	\$ 30.63	\$ 31.35	\$ 32.09	\$ 32.84	\$ 33.61	\$ 34.40	\$ 35.21	\$ 36.04	\$ 36.88	\$ 37.75	\$ 38.64	\$ 39.55	\$ 40.33
									\$ 31.85								
11	\$ 25.00	\$ 25.59	\$ 26.19	\$ 26.80	\$ 27.43	\$ 28.08	\$ 28.74	\$ 29.41	\$ 30.10	\$ 30.81	\$ 31.54	\$ 32.28	\$ 33.03	\$ 33.81	\$ 34.61	\$ 35.42	\$ 36.12
									\$ 28.53								
10	\$ 22.39	\$ 22.92	\$ 23.45	\$ 24.01	\$ 24.57	\$ 25.15	\$ 25.74	\$ 26.34	\$ 26.96	\$ 27.60	\$ 28.24	\$ 28.91	\$ 29.59	\$ 30.28	\$ 30.99	\$ 31.72	\$ 32.35
									\$ 25.55								
9	\$ 20.05	\$ 20.53	\$ 21.01	\$ 21.50	\$ 22.01	\$ 22.52	\$ 23.05	\$ 23.59	\$ 24.15	\$ 24.72	\$ 25.30	\$ 25.89	\$ 26.50	\$ 27.12	\$ 27.76	\$ 28.41	\$ 28.98
									\$ 22.89								
8	\$ 17.96	\$ 18.38	\$ 18.82	\$ 19.26	\$ 19.71	\$ 20.17	\$ 20.65	\$ 21.13	\$ 21.63	\$ 22.14	\$ 22.66	\$ 23.19	\$ 23.74	\$ 24.29	\$ 24.86	\$ 25.45	\$ 25.95
									\$ 20.50								
7	\$ 16.09	\$ 16.47	\$ 16.85	\$ 17.25	\$ 17.65	\$ 18.07	\$ 18.49	\$ 18.93	\$ 19.37	\$ 19.83	\$ 20.29	\$ 20.77	\$ 21.26	\$ 21.76	\$ 22.27	\$ 22.79	\$ 23.25
									\$ 18.36								
6	\$ 14.41	\$ 14.75	\$ 15.09	\$ 15.45	\$ 15.81	\$ 16.18	\$ 16.56	\$ 16.95	\$ 17.35	\$ 17.76	\$ 18.18	\$ 18.60	\$ 19.04	\$ 19.49	\$ 19.95	\$ 20.41	\$ 20.82
									\$ 16.44								
5	\$ 12.90	\$ 13.21	\$ 13.52	\$ 13.84	\$ 14.16	\$ 14.49	\$ 14.84	\$ 15.18	\$ 15.54	\$ 15.91	\$ 16.28	\$ 16.66	\$ 17.05	\$ 17.45	\$ 17.86	\$ 18.28	\$ 18.65
									\$ 14.73								
4	\$ 11.56	\$ 11.83	\$ 12.11	\$ 12.39	\$ 12.68	\$ 12.98	\$ 13.29	\$ 13.60	\$ 13.92	\$ 14.25	\$ 14.58	\$ 14.92	\$ 15.27	\$ 15.63	\$ 16.00	\$ 16.38	\$ 16.70
									\$ 13.19								
3	\$ 10.35	\$ 10.60	\$ 10.84	\$ 11.10	\$ 11.36	\$ 11.63	\$ 11.90	\$ 12.18	\$ 12.47	\$ 12.76	\$ 13.06	\$ 13.37	\$ 13.68	\$ 14.00	\$ 14.33	\$ 14.67	\$ 14.96
									\$ 11.82								
2	\$ 9.27	\$ 9.49	\$ 9.71	\$ 9.94	\$ 10.18	\$ 10.41	\$ 10.66	\$ 10.91	\$ 11.17	\$ 11.43	\$ 11.70	\$ 11.97	\$ 12.25	\$ 12.54	\$ 12.84	\$ 13.14	\$ 13.40
									\$ 10.58								
1	\$ 8.30	\$ 8.50	\$ 8.70	\$ 8.90	\$ 9.11	\$ 9.33	\$ 9.55	\$ 9.77	\$ 10.00	\$ 10.24	\$ 10.48	\$ 10.72	\$ 10.97	\$ 11.23	\$ 11.50	\$ 11.77	\$ 12.00



# BENEFITS REVIEW

HARTSVILLE/TROUSDALE  
COUNTY GOVERNMENT



# SUMMARY

Hartsville/Trousdale County in the northern part of middle Tennessee is one of only three counties in Tennessee with a consolidated city-county government in the state. It is Tennessee's smallest county by size and is located within an hour's drive of the state's capital, Nashville.

The estimated population of Trousdale County as of July 2019 was 11,012,<sup>[1]</sup> a 40% increase from the population in 2010.

Larger communities nearby (within about 25 miles) with which Hartsville/Trousdale County may have to compete to attract and retain its employees include Gallatin, Hendersonville, Mount Juliet, and Lebanon.

# FINDINGS



## HEALTH INSURANCE OPTIONS

- Networks:
  1. Blue Cross Blue Shield
  2. Cigna Local +
  3. Cigna Open Access
- Plan choices:
  1. Premier PPO
  2. Standard PPO
  3. Limited PPO
  4. Local CDHP/HSA

## HEALTH INSURANCE

According to a recent SHRM survey, the majority of employers identify healthcare as the most important benefit to the workforce, followed closely by retirement benefits. Costs of health insurance coverage for both employers and employees has increased considerably, twice as fast as workers' earnings and three times as fast as inflation since 2008.<sup>[2]</sup>

Per that same survey, 85% of organizations offer a Preferred Provider Organization (PPO) insurance plan, but High Deductible Health plans (HDHPs) linked with health savings accounts (HSAs) and health reimbursement arrangements (HRAs) continue to grow, with more than half (59%) of organizations reporting at least one HDHP offering. Healthcare spending accounts remain popular and are offered by approximately 68% of employers.<sup>[2]</sup>

Hartsville/Trousdale County (HTC) participates in the Tennessee State Group Insurance Program which provides employees with three different insurance carrier networks and four different health insurance plan options. For purposes of this report, we have limited our observations to the most popularly selected health plan for HTC employees, the Limited PPO, and the HDHP. Data for health insurance coverage comparing HTC to typical coverage provided by other employers is summarized in the Appendix.

HTC employees contribute **less** than the typical employee toward **employee only** coverage compared to the surveys. However, employee premiums for **family coverage** are 39% to 54% **higher** than the average.

Office visit co-pays and deductibles are slightly **higher** than the average. The 70%/30% coinsurance of these two plans falls short of the typical practice of 80%/20% coinsurance. Although it is noted HTC does offer another plan which provides the 80%/20% coinsurance coverage.

Over half (58%) of BTA's surveyed employers offering HDHP plans also contributed to employees' HSA or HRA accounts – an average of \$1,794 for individual coverage. HTC makes no contributions to an HSA account on behalf of its employees.

Overall, HTC's most popular (the Limited PPO) and HDHP plans are **less generous than** market practice. While employees contribute less toward premiums for individual coverage than is typical, out-of-pocket costs toward care are higher than the average.

The continuing trend in rising healthcare costs resulting in an approximately 40% increase in health insurance premiums over the past decade has left little



choice for employers but to pass on at least some of the cost increase to employees in the form of larger employee contributions. This movement is expected to continue for the foreseeable future. A more recent trend is the increasing prevalence of High Deductible Health Plans (HDHPs) paired with either a Health Savings Account (HSA) or Health Reimbursement Account (HRA). In 2020, 62% of companies offering health benefits offered one or more HDHP plans.<sup>[3]</sup>



## DENTAL INSURANCE OPTIONS

- Cigna Prepaid
- MetLife DPPO

## DENTAL INSURANCE

Dental coverage is provided by most employers – 97% of employers who provide health benefits provide dental insurance.<sup>[2]</sup> Four key types of dental benefit products are available in today’s market: dental Health Maintenance Organizations (DHMOs), dental Preferred Provider Organizations (DPPOs), dental indemnity plans, and discount dental plans. Today, 87% of all commercial dental policies are DPPOs.<sup>[4]</sup>

As a participant in the Tennessee State Group Insurance Program, HTC provides two options for its employees: Cigna Prepaid, a DHMO plan, and MetLife DPPO. Both provide routine cleanings and examinations at no charge with either copays (Cigna) or coinsurance (MetLife) for other services dependent upon the service required.

HTC’s plans compare favorably to plans offered by other employers.



## VISION INSURANCE OPTIONS

- Davis Vision Basic
- Davis Vision Extended

## VISION INSURANCE

Coverage for eye care typically is basic and limited to one eye exam per year, a pair of frames every other year, and lenses each year. Generally, the insured can opt for contact lenses instead of glasses. Participants may be eligible for a discount on Lasik/refractive surgery and even on hearing aids.

HTC, under the Tennessee State Group Insurance Program, provides both a basic and extended coverage plan for its employees. Under the extended plan, employees have an expanded selection of frames from which to choose and lower out of pocket costs for certain lens treatments and/or selections.

HTC’s plans compare favorably to plans offered by other employers.



## VACATION

HTC’s vacation leave policy would be viewed by most to be slightly less generous than typical practice (see table below).

YEARS SERVICE	DAYS EARNED		
	BENCHMARK	STATE/LOC GOV	HTC
1 Year	10	11	10
5 Years	10	14	10
7 Years	15	14	10
10 Years	15	17	15
12 Years	20	17	15
20 Years	25	21	15

HTC’s vacation accrual maximizes at 10 years with a total of **15** days per year. The majority of public sector employers (83%) have more generous policies providing **20** days per year, and 38% grant as many as 25 days.

Among public sector employers surveyed by BTA, the maximum number of unused vacation days that can be carried forward varies – 240 or 360 days probably the most typical. HTC does not allow employees to carry over unused vacation days. **Any unused vacation days are lost.** This provision is less generous than typical practice among public sector employers.



## SICK/PERSONAL LEAVE

Public sector employees typically accrue 12 days of sick leave per year – private sector employers generally offer considerably fewer days, on average 5 days per year. Most employers allow employees to accumulate unused sick days and carry them forward. There may be some limit to the number of unused sick days that can be accumulated. In the public sector, sixty, ninety or 180-day limits are not unusual – most have no limit. Private sector employers again are not so generous, on average allowing only a maximum of 30 days of sick leave to be accumulated.

Some Tennessee municipalities take advantage of the option of allowing unused sick days to be rolled into the TCRS retirement plan upon retirement.

A growing trend in the private sector, and with a number of public sector employers, is to combine vacation leave, sick leave, and personal days into a single policy called a “Paid Time Off” or PTO policy. The combined plan rarely provides an equivalent number of paid days off as its predecessor plans would have separately (if all vacation, sick, and personal days were used each year). However, recordkeeping is considered much simpler for the PTO plan as only one “bank” of days is necessary. Most employers, nearly 70%, allow employees to carry over unused days to the following year, and, unlike sick days, any earned, but unused days must be paid to the employee at termination.



HTC provides for accrual of one day of sick leave every month beginning with the first full month of employment as a full-time employee. Unused sick time can be carried over each year with no limit on the number of days accumulated. Unused sick days are rolled into the TCRS retirement plan upon retirement.

HTC’s sick leave policy matches market practice of the public sector and is more generous than typical practice among private sector employers.



## DISABILITY INSURANCE

Many municipalities rely on accumulated sick leave to provide short- and long-term disability income protection (i.e., they do not provide any other STD or LTD coverage). Thus, high limits on the number of days allowed to be rolled over are common (sixty, ninety, and 180 days as mentioned above). However, employees who regularly use all or most of their sick days each year end up with no disability income protection if the employer does not provide STD or LTD coverage. We identify this as a benefit package shortcoming.

HTC offers separate short- and long-term disability insurance as an employee paid option, but does not contribute to this benefit on behalf of employees. For those employees who are vested, TCRS provides disability benefits under the retirement plan based on the benefit calculation of the plan.



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from Social Pixels

## RETIREMENT PROGRAM

TCRS added a 401(k) defined contribution option to the retirement plan available to political subdivisions of the state. With the implementation of this feature, TCRS becomes a robust hybrid plan as it maintains the existing defined benefit plan while adding a flexible 401(k) plan option.

In the private sector, defined benefit plans have become very rare, only 15% of workers have access to this type of plan. Defined benefit plans are complex and costs to maintain and fund them have increased significantly due to legislation and the economic climate. Private sector employers find it easier and less costly to move to defined contribution 401(k) plans and, in 2020, 64% of private industry workers had access to a defined contribution plan through their employer<sup>6</sup>.

One advantage to the defined contribution plan is that the employer contribution is just that: defined. A defined benefit plan’s contribution is an actuarially determined annual contribution that is affected by interest rates and the fluctuation of investments in the plan’s trust account. In a defined contribution plan, the employer generally has a set matching contribution that is determined based on a maximum percentage of each employee’s pay that the employee contributes to the plan. In those plans that do offer a match, the contributions typically range from 3% to 6% of pay, with the average match in 2019 at 4.7% of pay<sup>7</sup>.

The retirement picture for public sector employees is somewhat opposite than their private sector counterparts. In the public sector, the defined benefit plan remains the plan of choice, with 86% of state and government workers having access to defined benefit plans in 2020. Only 37% have access to defined contribution plans. Among surveyed cities and counties in Tennessee, 68% participate in the TCRS 5% contributory plan and 29% participate in the non-contributory option. Only two of those surveyed have adopted the 401(k) option.

HTC participates in the Tennessee Consolidated Retirement System (TCRS) defined benefit plan. Employees contribute 5% of salary toward funding the plan. HTC’s contribution is actuarially determined and varies each year.



## BENEFITS EVALUATION

The competitiveness of HTC’s benefits package is summarized in the table below. Overall, HTC’s benefits package is less generous than the typical Tennessee municipality. The dental and vision insurance, sick leave, short-term disability, and retirement benefit policies are programs are equivalent with the average offerings. However, health care is more costly (other than the individual employee premium), the vacation policy is less generous, and there is no long-term disability available to employees.

BENEFITS PROGRAM RATING	
BENEFIT	RATING
Health Insurance	3
Dental Insurance	5
Vision Insurance	5
Vacation	3
Sick/Personal Leave	5
Short-Term Disability	4
Long-Term Disability	3
Retirement	5
<b>Overall</b>	<b>4.5</b>

*Benefits rated on 1 to 9 scale with 5 indicating comparable to typical employer, 1 = one of the least generous employers, and 9 = one of the most generous employers.*



# METHODOLOGY

Hartsville/Trousdale County health insurance, dental, vision, vacation, sick leave, disability, and retirement benefits were compared to market data for all U.S. employers (KFF) and to BTA's 2020 Public Sector Benefits Practices survey. The BTA Benefits Practices survey includes data from 41 municipalities from Tennessee, southern Kentucky, and northern Alabama. Where appropriate, data from the survey was segregated to exclude all non-Tennessee participants. Statistical data regarding typical participation, plan types and coverages was pulled from a number of sources as referenced below.

## REFERENCES

- 1 United States Census Bureau, *Quick Facts*. [census.gov](https://www.census.gov) Retrieved March 15, 2021.
- 2 SHRM Employee Benefits 2019. Society of Human Resource Management. June 2019.
- 3 Employer Health Benefits 2020 Annual Survey. KFF. [kff.org](https://www.kff.org) October 2020.
- 4 Industry Overview. [whydental.org](https://www.whydental.org) Retrieved March 16, 2021.
- 5 United States Bureau of Labor Statistics, National Compensation Survey: Employee Benefits in the United States, March 2017. [bls.gov](https://www.bls.gov) Retrieved March 16, 2021.
- 6 United States Bureau of Labor Statistics, National Compensation Survey. [bls.gov](https://www.bls.gov) Retrieved March 23, 2021.
- 7 Adamczyk, Alicia (2019-06-10) "*The average employer 401(k) match is at an all-time high – see how yours compares.*" CNBC Retrieved March 23, 2021.

## APPENDIX

### HEALTH INSURANCE MARKET COMPARISON

PLAN FEATURE	MOST POPULAR PLAN			HDHP with HSA/HRA		
	Trousdale	Benchmark	KFF	Trousdale	Benchmark	KFF
<b>EMPLOYEE PREMIUMS:</b>						
Bi-weekly amounts:						
<b>Employee Only Coverage</b> <sup>1</sup>	\$0.00 - \$20.00	\$31.35	\$54.58	\$0.00	\$18.90	\$40.81
<b>Family Coverage</b> (Employee + Spouse + Children)	\$433.00 – \$473.00	\$223.55	\$231.42	\$363.50 - \$403.50	\$220.57	\$186.62
<b>HEALTH PLAN PROVISIONS:</b>						
<b>Office Visit Co-Pay</b> <sup>2</sup> Primary Care Physician	\$35	\$28	\$26	30% coinsurance subject to deductible	\$30 <sup>3</sup>	\$28
<b>Deductible</b>						
Individual	\$1,800	\$1,641	\$1,204	\$2,000	\$2,775	\$2,303
Family	\$3,600	\$3,534	\$2,716	\$4,000	\$5,783	\$4,552
<b>Coinsurance</b> (Hospitalization)	70%/30%	82.4%/17.6%	80%/20%	70%/30%	80%/20%	80%/20%
<b>HSA/HRA Plan</b> Employer Contribution?	N/A	35% of non HDHP plans	8% <sup>4</sup>	None	58% that offer HDHP	20% <sup>5</sup>
Employer Avg. Annual Contribution to HSA/HRA (Employee Only)	N/A	\$1,006	HRA: \$1,276	\$0.00	\$1,794	HSA: \$550

1 Twenty-nine percent of respondents provide employee coverage at no cost to the employee.

2 Nearly a third of our respondents (32%) do not implement cost sharing with the employee until after the deductible is met.

3 It is more common for participants in HDHP plans to have coinsurance (62%) than copayments for office visits once the deductible is met.

4 Among companies offering health benefits, 8% offer a plan with an HRA option. In the KFF study, these plans had a minimum deductible of \$1,000 single/\$2,000 family.

5 Among companies offering health benefits, 20% offer an HSA-qualified HDHP.