

Selected Municipal Employment Benefits Survey



MTAS Research and Information Center | January 2022¹

Survey Overview

- 18 Completed Surveys
- 32 Survey invitations sent²
- 4 started but not completed

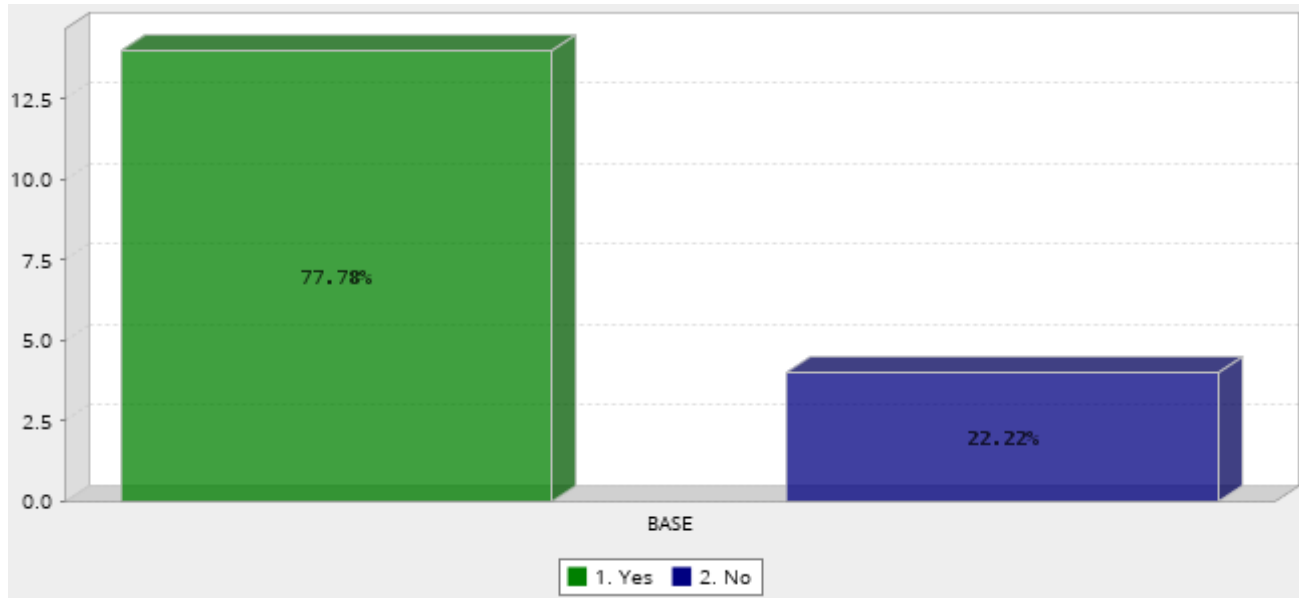
¹ Data for Chattanooga's data on pages 20 and 21 have been updated. March 13, 2023

² For complete list of municipalities invited to complete survey, see p. 29.

1. What percentage of the health insurance premiums do you cover for your employees?

Municipality	Health Insurance	Vision Insurance	Dental
	PERCENTAGE of Premium Cost Covered by City	PERCENTAGE of Premium Cost Covered by City	PERCENTAGE of Premium Cost Covered by City
Alcoa	90%	0	100%
Athens	100%	0	0
Bartlett	80%	0	80%
Bristol	75 -90% depending on incentive level and coverage level	Included in medical	56% for employee only, 20 - 30% on all other levels of coverage
Chattanooga	81%	0	0
Cleveland	100%	100%	100%
Collierville	85%	0	0
Crossville	100% of employee premium; 80% of family premium	100% of employee premium; 80% of family premium	100% of employee premium; 80% of family premium
Johnson City	80%	0	0
Kingsport	75%	0	0
Knoxville	83%	4%	77%
Maryville	85%	0%	25%
Mt. Juliet	Single-90% Family-80%	70%	70%
Sevierville	80%	Not offered	50%
Tullahoma	100% Employee Only; 80% Family	50% Employee Only and Family	50% Employee Only and Family
Winchester	65%	Not offered	Not offered

2. Do you offer a "flexible spending account" (FSA) to your employees?



	Count	Percent
Yes	14	77.78%
No	4	22.22%
Total	18	100%

3. Does the city make a contribution to the FSA? If so, please enter the dollar amount below.

Municipality	Contribution to FSA
Alcoa	No
Bartlett	No
Bristol	No
Chattanooga	No
Cleveland	No
Collierville	No
Crossville	No
Germantown	No
Jackson	No
Johnson City	No
Kingsport	No
Knoxville	Only if an employee waives city coverage, we deposit \$500 into an FSA
Maryville	No
Sevierville	No

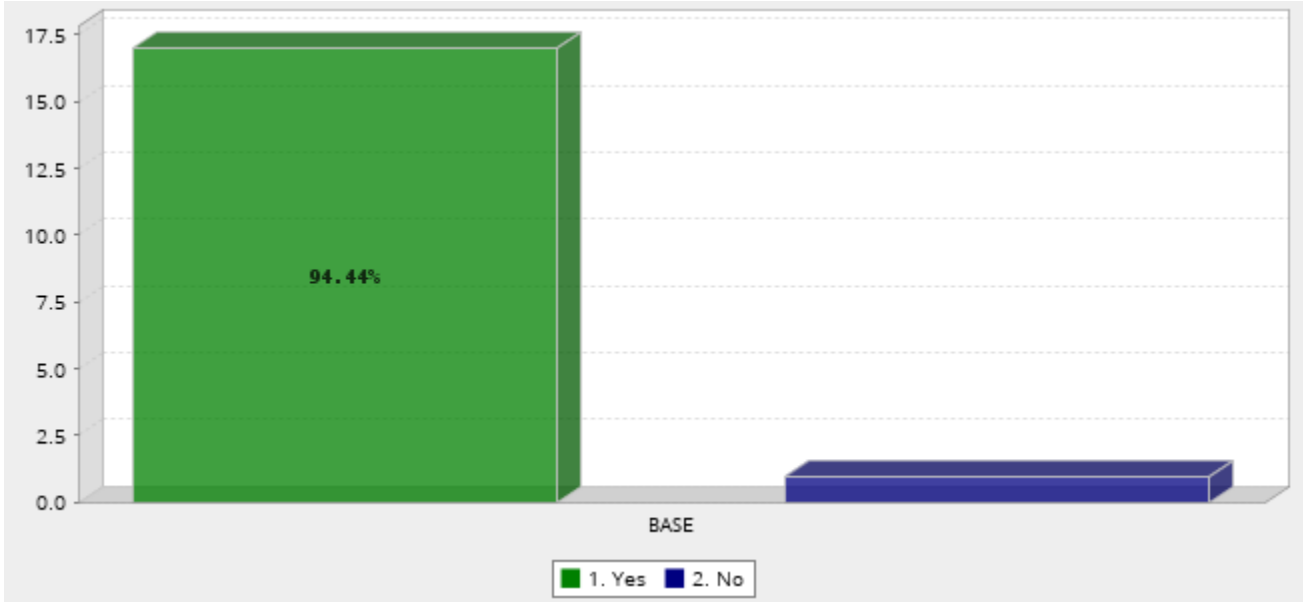
4. Do you offer life insurance to employees?

Answer	Count	Percent
Yes	18	100.00%
No	0	0.00%
Total	18	100%

5. Please provide these additional details on the life insurance options for employees:

Municipality	Can employees add additional life insurance?	Additional coverage for spouse and children offered?	Can the employee take the life insurance policy with them if they leave city employment?
Alcoa	Yes	Yes	No
Athens	No	No	Yes
Bartlett	Yes	Yes	Yes
Bristol	Yes	Yes	Supplemental - yes
Chattanooga	Yes	Yes	Yes
Cleveland	Yes	Yes	Yes
Collierville	Yes	Yes	Yes
Crossville	Yes	Yes	Yes
Germantown	No	No	Yes
Jackson	Yes	Yes	Yes
Johnson City	Yes	Yes	Yes
Kingsport	Yes	Yes	Yes
Knoxville	Yes	Yes	Yes
Maryville	Yes	Yes	Yes
Mt. Juliet	No - Paid by the City 2 X's Ann Salary	yes - pd by the City \$10K Sp, \$5K Dep.	No
Sevierville	Yes	Yes	Yes
Tullahoma	Yes	Yes	Yes
Winchester-	Yes	Yes	Yes

6. Do you offer Accidental Death and Dismemberment insurance to employees?

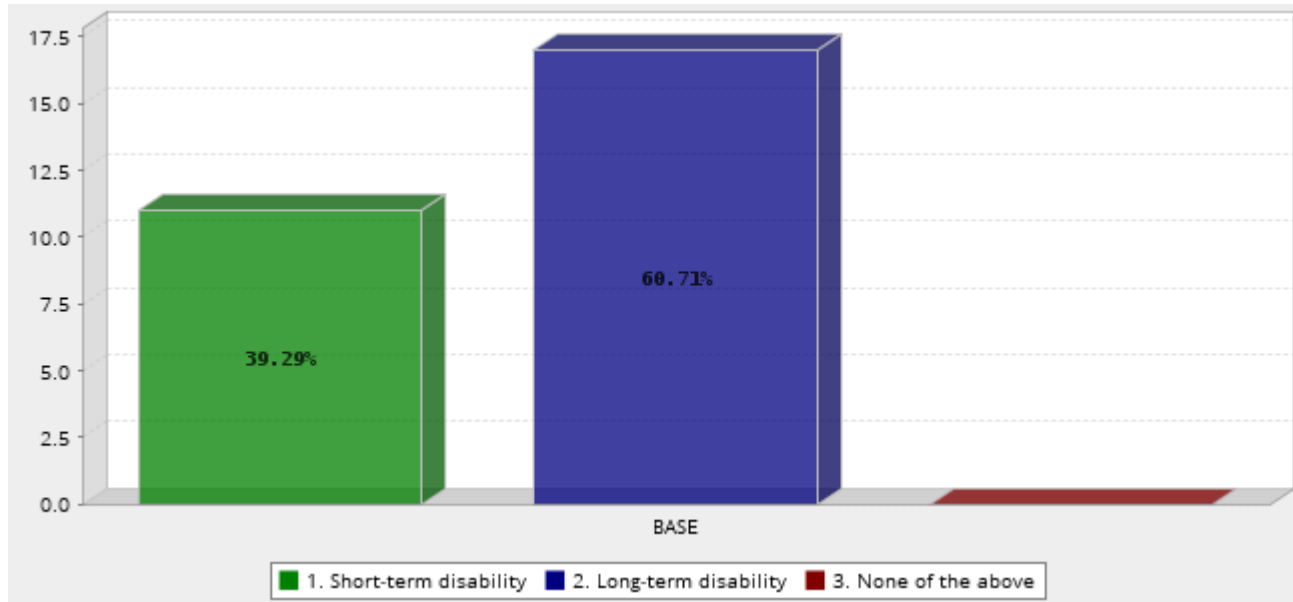


Answer	Count	Percent
Yes	17	94.44%
No	1	5.56%
Total	18	100%

7. Please provide additional details on the AD&D insurance offerings for employees:

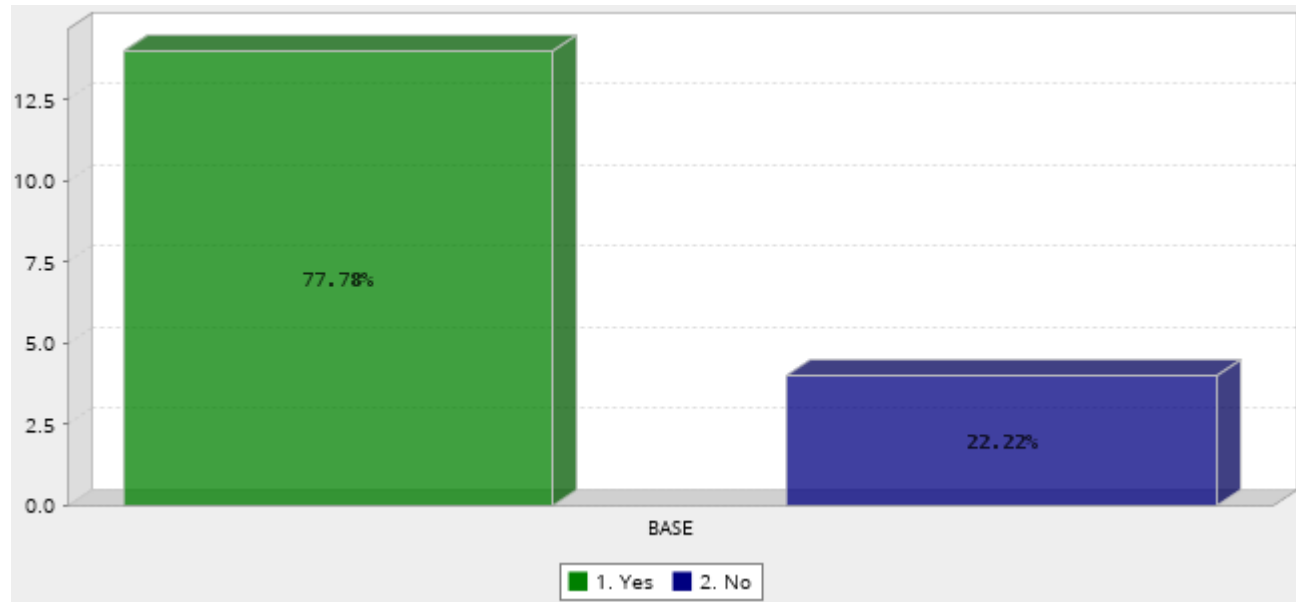
Municipality	Can employees add additional AD& D insurance?	Additional coverage for spouse and children offered?	Can the employee take the AD&D insurance policy with them if they leave city employment?
Alcoa	Yes - automatic	Yes - automatic	No
Athens	No	No	No
Bartlett	Not sure	Not sure	Not sure
Bristol	Yes	Yes	Supplemental - Yes; Group-No
Chattanooga	Yes	Yes	Yes
Cleveland	No	No	No
Collierville	Yes	Yes	Yes
Crossville	No	No	Yes
Germantown	No	No	Yes
Johnson City	No	No	Yes
Kingsport	No	No	No
Knoxville	No	No	No
Maryville	Yes	Yes	Yes
Mt. Juliet	No	No	No
Sevierville	Yes	Yes	Yes
Tullahoma	No	No	Yes
Winchester	Yes	Yes	Yes

8. Do you offer any disability insurance? Please indicate which you offer below:



Answer	Count	Percent
Short-term disability	11	39.29%
Long-term disability	17	60.71%
None of the above	0	0.00%
Total		100%

9. Do you offer any other insurance policies that employees can purchase at their own expense?



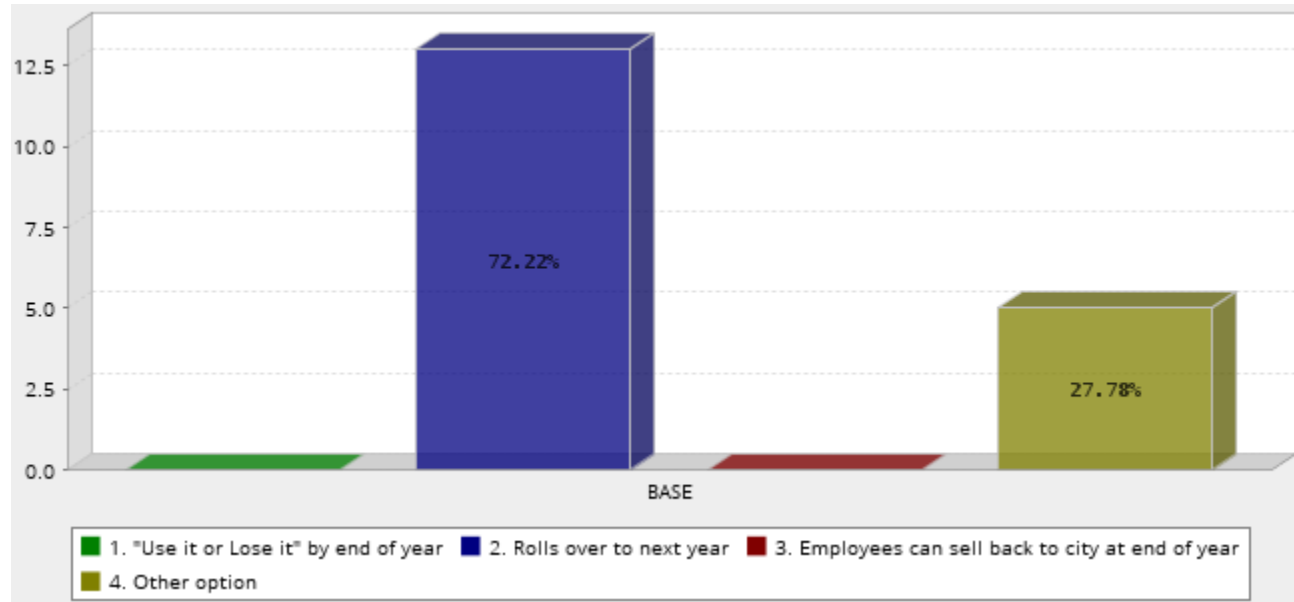
Answer	Count	Percent
Yes	14	77.78%
No	4	22.22%
Total	18	100%

10. How many annual leave hours can employees accrue in one year? Please enter the number of DAYS below.

Municipality	Number of Days Employees Can Accrue in One Year
Alcoa	1-5 yrs = 12 days 5-10 yrs = 18 days 10-15 yrs = 19 days 15+ yrs = 25 days
Athens	depends on length of employment, from 96 hours for 0-4 years up to 160 hours for 20+ years.
Bartlett	Employees with less than five (5) months of full-time service do not earn vacation. After serving five (5) months, employees shall earn vacation at the rate of one (1) day (8 hours) per month. No vacation may be taken until the employee has completed six (6) months of service. Fire Department shift employees shall earn 18 hours vacation per month after five months service. Employees with more than ten (10) years of continuous full time service but less than twenty (20) years of continuous service shall earn vacation at the rate of one and one-half (1 1/2) days (12 hours) per month. Fire Department shift employees with more than 10 years' service shall earn 27 hours per month vacation. Employees with more than twenty (20) years of continuous service shall earn vacation at the rate of two (2) days (16 hours) per month. Fire Department shift employees with more than 20 years' service shall earn 36 hours per month vacation.
Bristol	10.5 days for 0 - 5 years of service 13.5 days for 6 - 10 years of service 16.5 days for 11 - 15 years of service 21 days for 16 plus years of service
Chattanooga	Depends on years of service. For civilian; 0-10=216, 11-17=248, 18+=280. For sworn-day shift; 0-10=288, 11-18=328, 18+=360, Sworn 24 hour shift; 0-10=444, 11-17=516, 18+=576.
Cleveland	This varies depending on number of years of employment: 0-1=40; 1-5=80; 5-10=120; 10-15=140; 15-20=160; 20+=200

Collierville	10 days for employees with 1 year of service through 9 years of service 15 days for employees with 10 years of service through 19 years of service 20 days for employees with 20 years of service and greater
Crossville	Earned: Police 134 hours annually; Fire 156 hours annually; Regular 125 hours annually
Germantown	24 days (10 days of vacation)
Jackson	15 days
Kingsport	96
Knoxville	Years 1-3 - 10 days Years 3-7 - 15 days Years 7-12 - 20 days Years 12+ - 24 days
Maryville	0-5 Years: 10 days 6-13 Years: 15 Days 14+ Years: 21 Days
Mt. Juliet	Sick Time - 96hr; Vacation time Below: • 0-7 years of service accrues 0.84 days per month (10 days per year) • 8-14 years of service accrues 1.25 days per month (15 days per year) • 15+ years of service accrues 1.67 days per month (20 days per year) • The maximum amount of vacation leave that can be carried over is 10 weeks (400 hrs.)
Sevierville	Vacation Leave = 1st Year - 10 days, 2nd - 5th - 12 days, 6th - 10th - 15 days, 11th - 15th - 18 days, 16+ years - 20 days Sick Leave = 12 days
Tullahoma	5-20 vacation days based on years of service; number of "days" varies for shift personnel
Winchester	160

11. What is your policy regarding ACCRUED annual leave?



Answer	Count	Percent
"Use it or Lose it" by end of year	0	0.00%
Rolls over to next year	13	72.22%
Employees can sell back to city at end of year	0	0.00%
Other option	5	27.78%
Total	18	100%

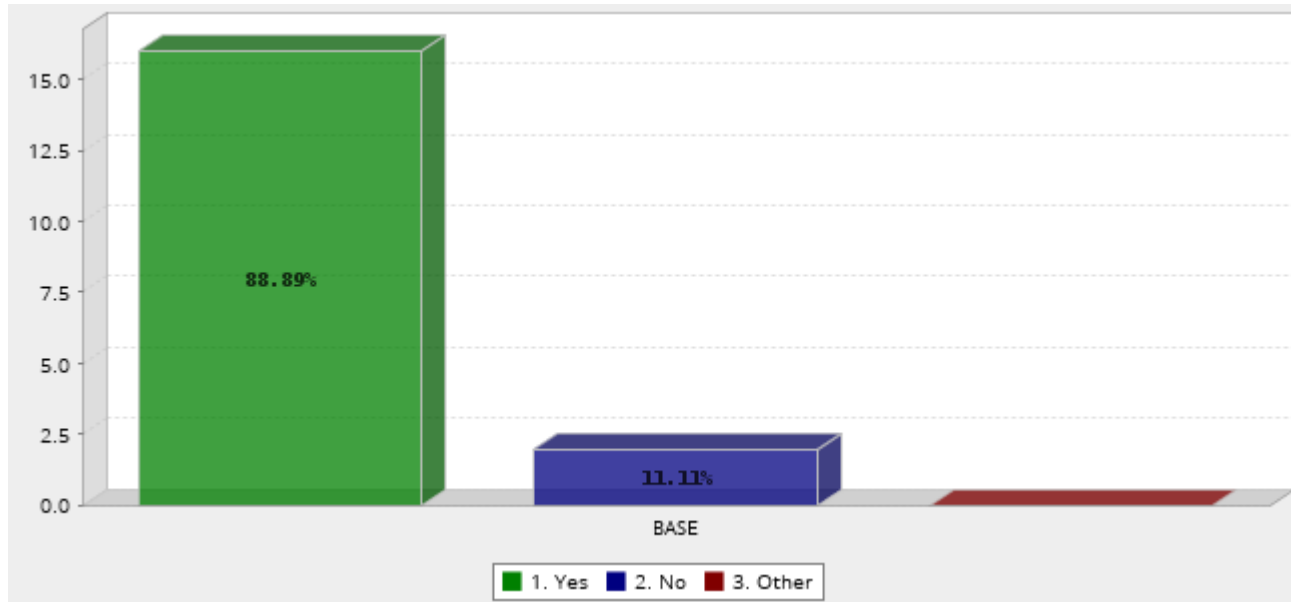
12. “Other” Comments Policy regarding ACCRUED annual leave

Municipality	Comment
Alcoa	Employees can roll 5 days more than accrued rate & has option to sell back up to 80hrs as long as they have take at least 80 hrs
Bristol	Rolls into next year but caps at either 320 or 240 depending on your year of hire
Tullahoma	Vacation up to 2 years accrual at anniversary date.
Winchester	Employees can cash out 40 hours per year; can only accrue 240 hours before losing if not used

13. Can employees sell their accrued annual leave back at RETIREMENT or VOLUNTARY SEPARATION?

Answer	Count	Percent
Sell back at retirement	0	0.00%
Sell back at voluntary separation	0	0.00%
Both	0	0.00%
None of the above	0	0.00%
Total	0	100%

14. Do you offer sick leave to employees?



Answer	Count	Percent
Yes	16	88.89%
No	2	11.11%
Other	0	0.00%
Total	18	100%

15. What paid holidays do you provide? Please list all below:

Municipality	Holidays Provided
Alcoa	New Year's Day Martin Luther King Day Good Friday Memorial Day Independence Day Labor Day Thanksgiving Day Day After Thanksgiving Day Christmas Eve Christmas Day Floating Holiday that City Mgr designates (normally either around 4th of July or New Years Eve)
Athens	New Year's Day, MLK Day, Good Friday, Memorial Day, Independence Day, Labor Day, Veterans Day, Thanksgiving Day, Day after Thanksgiving, Christmas Eve, Christmas Day, and one Floating holiday that must be used during the fiscal year, July 1 to June 30.
Bartlett	New Year's Day Martin Luther King's Birthday Good Friday Memorial Day Independence Day Labor Day Veterans Day Thanksgiving Day Day after Thanksgiving Christmas Eve Christmas Day
Bristol	12
Chattanooga	New year's day, MLK day, good Friday, memorial day, Juneteenth, 4th of July, labor day, veteran's day, thanksgiving, day after thanksgiving, Christmas eve, Christmas day.
Cleveland	New Years, ML King Day, President's Day, Good Friday, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day & Day After, Christmas Eve, Christmas
Collierville	New Year's Day, Martin Luther King's Birthday, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving Day, Christmas Eve, Christmas Day, Personal Day
Crossville	New Year Day, Martin Luther King, Jr., President's Day, Memorial Day, 4th of July, Labor Day, Columbus Day, Veteran's Day, Thanksgiving Day, day after Thanksgiving, Christmas Eve, Christmas Day, New Year Eve

Municipality	Holidays Provided
Germantown	11
Jackson	New Year's Day, Dr. MLK' Birthday, Presidents' Day, Good Friday, Memorial Day, Juneteenth, Independence Day, Labor Day, Veterans' Day, Thanksgiving Day, Day after Thanksgiving, Christmas Eve an Christmas Day
Johnson City	New Year's Day, MLK, Memorial Day, July 4th, Labor Day, Thanksgiving and day after, Christmas eve and day, two flexible days - birthday can be taken one or after employee's birthday and floating holiday (President's Day, Easter or Veteran's Day) but city allows any day to be taken as long as its on or after President's Day
Kingsport	New Years Day, Martin Luther King, Good Friday, Memorial Day, July 4th, Labor Day, Thanksgiving, Day after Thanksgiving, Christmas Eve, Christmas Day
Knoxville	New Year's Day January 1 Martin Luther King Birthday Third Monday in January Good Friday Friday Preceding Easter Sunday Memorial Day Last Monday in May Independence Day July 4 Labor Day First Monday in September Thanksgiving Day and observance of Veteran's Day Fourth Thursday and Friday in November Christmas Eve & Christmas Day December 24 & 25
Maryville	New Years Day, Martin Luther King Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, Christmas Day and 1 floating Holiday (usually an extra day around Christmas)
Mt. Juliet	HOLIDAYS: In effect immediately after hire. New Year's Day Martin Luther King, Jr. Day Labor Day President's Day Veteran's Day Good Friday Thanksgiving and Day after Memorial Day Christmas Eve and Christmas Day Independence Day Employee's Birthday (eligible after 6 months of service)
Sevierville	New Year's Day Labor Day Martin Luther King, Jr. Veteran's Day Presidents' Day Thanksgiving Day Good Friday Day after Thanksgiving Memorial Day Christmas Day Independence Day Floating Holiday

Municipality	Holidays Provided
Tulahoma	9 Holidays (New Year's Day, Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving and day after, Christmas eve and Christmas day.
Winchester	New Year's Day, MLK Jr. Day, President's Day, Good Friday, Memorial Day, Independence Day, Labor Day, Veteran's Day, Thanksgiving Day, Thanksgiving Day +1, Christmas Eve, Christmas Day, Christmas + 1

16. Do you have any additional details related to your city’s practices regarding leave or holidays that you’d like to share?

Municipality	Comment
Jackson	The employees get 5 bonus days once they have been employed with the City of Jackson for 15 years.
Johnson City	No caps on sick leave accrual. Vacation leave has maximum accrual limits based on years of service: up to 10 years - 160 hours; 11 - 15 years - 240 hours; 16 - 20 years - 272 hours; and 20+ years - 320 hours.
Kingsport	Pay holiday if on leave of absence
Maryville	Sick Leave can carryover and accumulate up to 1200 hours (150 Days)
Sevierville	When a holiday falls on a Saturday, the preceding Friday shall be observed as a holiday. When a holiday falls on a Sunday, the following Monday shall be observed as a holiday.
Tullahoma	2 Personal days after 30 days of employment, use it or lose it by end of fiscal year.

17. What retirement options do you offer and what are the contributions from employees and the city?

Defined Contribution Retirement Option

Municipality	Defined Contribution	
	Employee Contribution (Percentage)	City Contribution (Percentage)
Athens	mandatory 3%, voluntary up to 4%	match up to 7%
Bartlett	5%	5%
Chattanooga	x	0
Cleveland	0	x
Collierville	x	x
Crossville	5% minimum	5% minimum with 8% max match
Johnson City	5%	5%
Kingsport	5%	5%
Knoxville	x	0
Maryville	100%	0
Mt. Juliet	100%	0
Winchester	x	x

Defined Benefit Retirement Option

Municipality	Defined Benefits	
	Employee Contribution (Percentage)	City Contribution (Percentage)
Bartlett	4%	14%
Chattanooga	Varies	Varies
Collierville	0% or 5%	ARC (Typically 12% of payroll)
Germantown	5%	5%
Knoxville	x	
Winchester	x	x

TCRS, 401K, 403B, 457

Municipality	TCRS		401K		403B		457	
	Employee Contrib. %	City Contrib. %	Employee Contrib. %	City Contrib. %	Employee Contrib. %	City Contrib. %	Employee Contrib. %	City Contrib. %
Alcoa	0	100%	volunteer up to IRS limits	3% if hired prior 1/1/2015; 5% if hired 1/1/2015 & after				
Athens							2%, 4%	50% match, 1% or 2%
Bartlett							100%	0
Bristol	We offer TCRS - your date of hire determines if you							

Municipality	TCRS		401K		403B		457	
	Employee Contrib. %	City Contrib. %	Employee Contrib. %	City Contrib. %	Employee Contrib. %	City Contrib. %	Employee Contrib. %	City Contrib. %
	are a non-contributory legacy employee, a contributory legacy employee or hybrid - see response on #18. We also offer the bridge benefit for PSO.							
Chattanooga	0	0	0	0	0	0	Limited to IRS rules	0
Cleveland		x	x		x		x	
Collierville	x	x	x	x	x	x	IRS Limits	0%
Germantown							100%	0
Jackson	0	100%						
Johnson City							3%	3%
Kingsport	0	100%					1%-95%	up to 3%
Knoxville							x	
Maryville	5%	11+% - varies every year					100%	0%
Mt. Juliet		100%					100%	
Sevierville	5%	2%						
Tullahoma	5%	6.27%					Optional	0% (5% for grandfather)

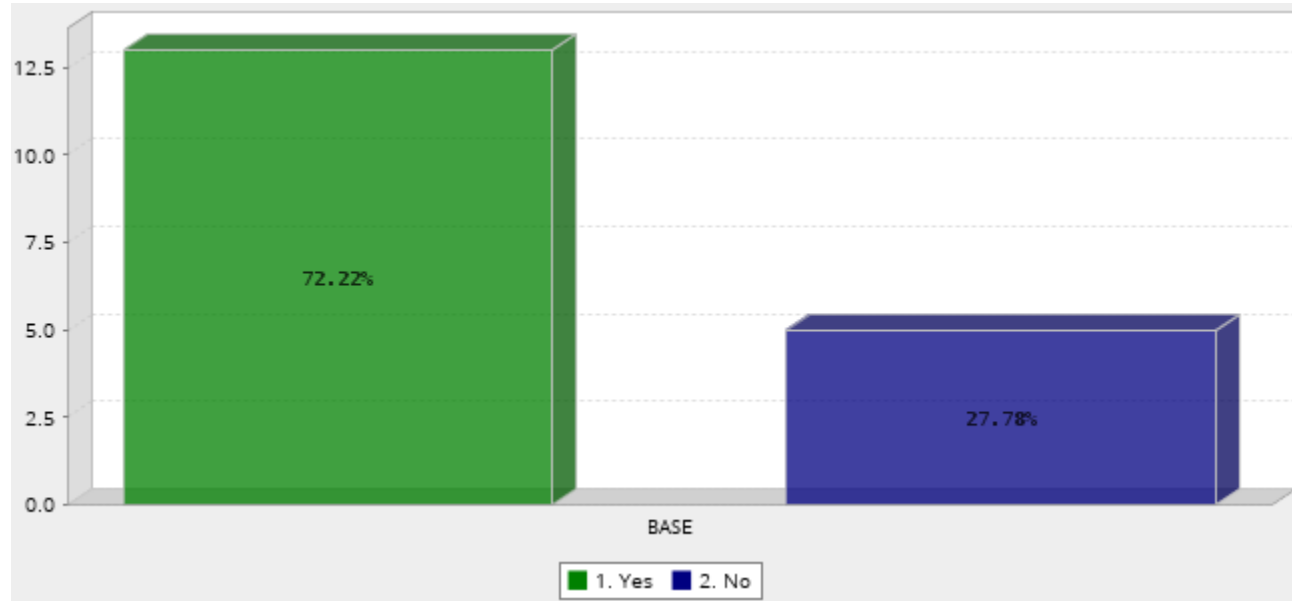
Municipality	TCRS		401K		403B		457	
	Employee Contrib. %	City Contrib. %	Employee Contrib. %	City Contrib. %	Employee Contrib. %	City Contrib. %	Employee Contrib. %	City Contrib. %
								ed plans if not participating in TCRS)
Winchester	x	x	x	x	x	x	3%	8%

18. Do you have any additional details related to your city's retirement options that you'd like to share?

Municipality	Comment
Alcoa	TCRS Legacy if hired prior to 1/1/2015 TCRS Hybrid if hired on 1/1/2015 or after
Bristol	We offer TCRS - your date of hire determines if you are a non-contributory legacy employee, a contributory legacy employee or hybrid. Legacy contributory employees and hybrid employees contribute a mandatory 5% into their defined benefit. City contributions for FY2022 were: Legacy (both contributory and non-contributory = 18.02 % for general employees and 21.52% for PSO. and for Hybrid the City Contribution was 1.97% for general employees and 2.81 % for PSO. The City also contributes 5% into a 401k for Hybrid employees.
Chattanooga	Sworn employees are participants of their own defined benefit retirement plan.
Johnson City	The 5% contribution from the employee and city are mandatory. The city will match an additional employee contribution up to 3%. The total contribution is up to 16% - 8% employee and 8% city.
Kingsport	Employees do not like the mandatory 5% contribution
Mt. Juliet	TCRS has a 5% buy-up for retirement benefit which the City Elected to have that implemented since the City pays the total contribution for the employee. The 457(b) retirement plan is 100% paid by the employee pre-taxed.

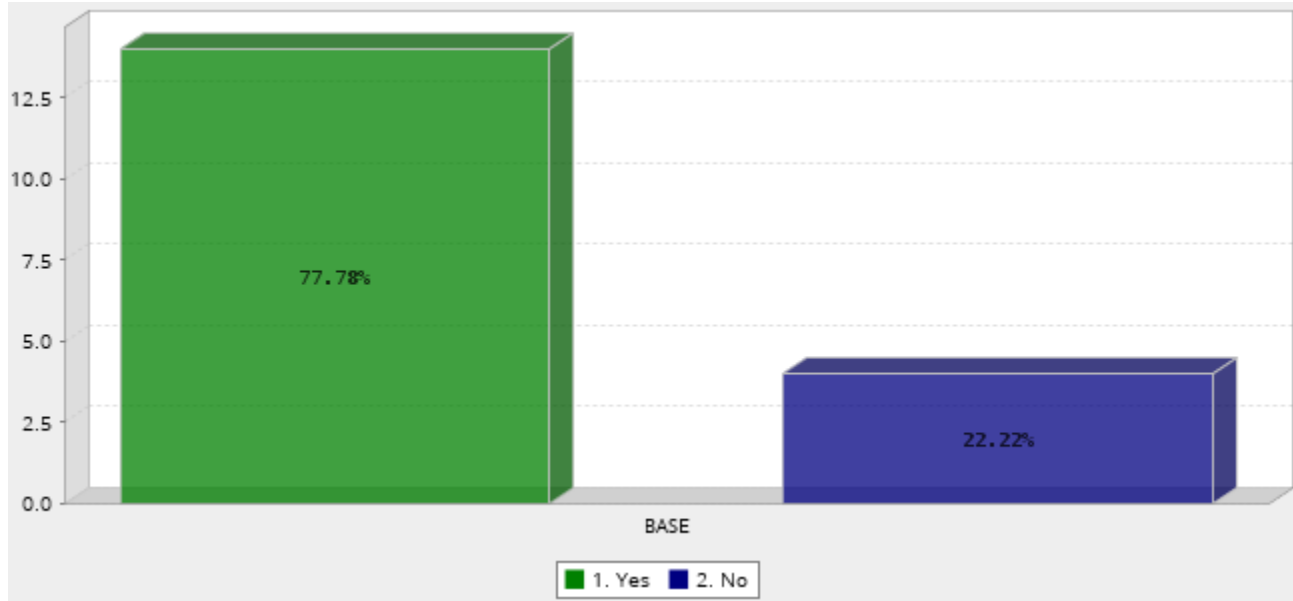
Winchester Minimum employee contribution 3% for City to match 8%

19. Do you have a wellness program for employees?



Answer	Count	Percent
Yes	13	72.22%
No	5	27.78%
Total	18	100%

20. Do you offer tuition reimbursement?

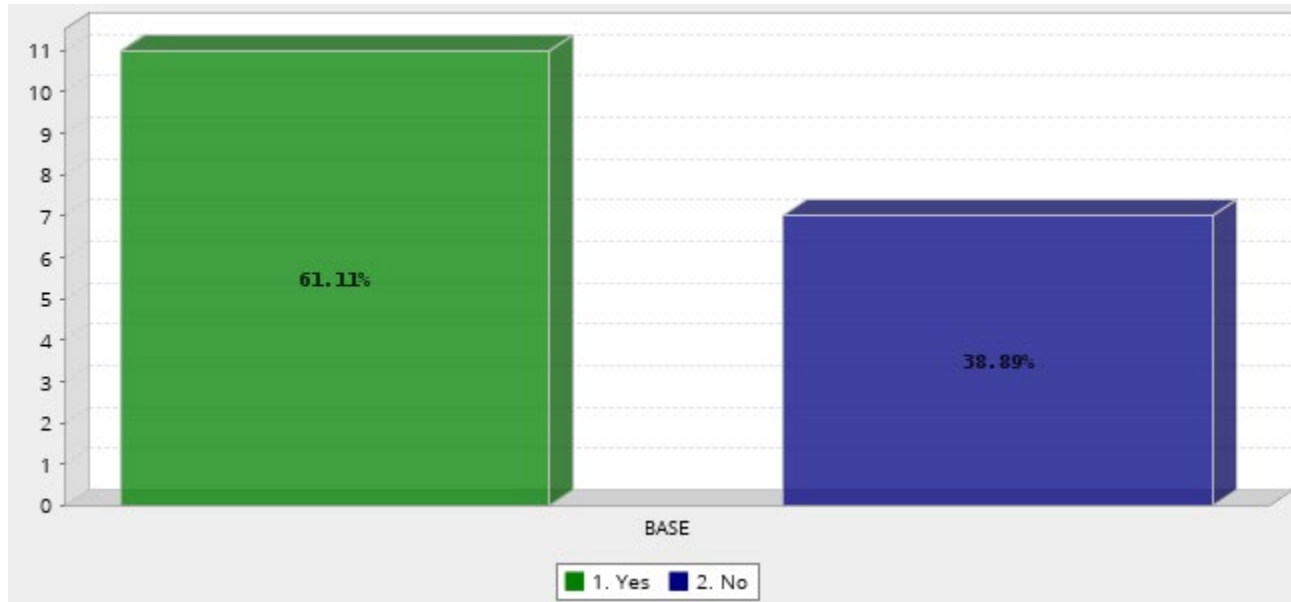


Answer	Count	Percent
Yes	14	77.78%
No	4	22.22%
Total	18	100%

21. Do you offer any other education/training/school related reimbursement? If so, please describe below.

Municipality	Comment
Bartlett	Yes, approved by Director, HR & Mayor.
Bristol	Yes
Chattanooga	Reimbursements for professional courses and training vary by department.
Germantown	Position related certifications are covered by the City.
Johnson City	Educational Incentive program to prepare employees for future promotional and leadership opportunities within the organization- \$2,500 one-time payment for employees who obtain a bachelor's or master's degree. City manager, assistant city managers and department heads are not eligible.
Maryville	This is departmentally based on department and position certification and training requirements
Mt. Juliet	Training is paid up front for all approved Training requisitions. This can include Officer Post Training and Firefighters EMT certification. Also, for Development classes. The City also pays for any Certification renewals required for Professional Associations.

22. Do you offer longevity pay? (Rewarding employees for years of service)



Answer	Count	Percent
Yes	11	61.11%
No	7	38.89%
Total	18	100%

23. Do you offer any other benefits that have not been covered so far? Ex. gym memberships, community center availability, etc.)

Municipality	Comment
Athens	Police/fire have gym memberships
Bartlett	Discount at City Recreation Center.
Bristol	We offer a near site employee clinic where employees and their dependents on the health plan can receive care and generic drugs at zero co-pay. We contribute \$1000 (single coverage) and \$2000 (all other) annually into a HRA for employees to use for in network deductibles and co-pays. Offer 6 free visits per calendar year under the employee assistance program.
Chattanooga	We have an onsite clinic, onsite pharmacy and onsite fitness center
Cleveland	We have City-owned gym that is available to employees, spouses, and children 14+ (with signed waivers) that is available 24/7
Collierville	Reduced cost gym membership, free local theater(stage) tickets
Germantown	Free membership to the Germantown Athletic Club
Jackson	The City will pay up to \$264.00 on a gym membership
Kingsport	Reimburse 50% of single rate gym member provided employee attends 25 times per quarter. Aquatic membership free for employee, discounted for family members
Maryville	We have a FREE on-site full-service gym available to our employees and their eligible dependents which is open 24/7.
Mt. Juliet	Community Center facilities/gym at the City Park. Also, Employee Assistance Program is paid for all employees and their families. This can include many different issues such as Legal Advice and forms to Financial help and training. They also do monthly Webinars.
Tullahoma	Employee Assistance Program, free access to community center and indoor pool

Cities Invited to Complete Survey

Municipality	Completed Survey
Alcoa	x
Athens	x
Bartlett	x
Brentwood	
Bristol	x
Chattanooga	x
Clarksville	
Cleveland	x
Collierville	x
Columbia	
Cookeville	
Crossville	x
Franklin	
Gallatin	
Germantown	x
Goodlettsville	
Hendersonville	
Jackson	x
Johnson City	x
Kingsport	x
Knoxville	x
Maryville	x
Morristown	
Mt. Juliet	x
Murfreesboro	
Oak Ridge	
Pigeon Forge	
Sevierville	x

Spring Hill	
Tullahoma	x
White House	
Winchester	x