

MGT



Richmond
VERMONT

Draft Report
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Benefits Study

Submitted by:

RACHEL KING

PROJECT MANAGER

4320 WEST KENNEDY BLVD, SUITE 200
TAMPA, FLORIDA 33609

Richmond, VT

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EXECUTIVE SUMMARY

MGT is pleased to have had the opportunity to work with the Town of Richmond on this Benefits Study. Human resource management is a significant concern as governmental services continue to increase in cost and complexity, and the resources to fund local governments are constrained. Day-to-day operations present challenging administrative problems in planning, organizing, and directing human resource functions to achieve maximum efficiency and effectiveness in the delivery of municipal services. A well-designed and effectively managed benefits program enables the Town to attract top talent and retain employees, even in a competitive job market.

MGT understands the high expectations established in Richmond for service delivery and competitiveness in recruiting and retaining excellent employees. These factors have been considered in the analysis and reflected in the Study results.

A benefits study encompasses an in-depth evaluation of the advantages and positive outcomes associated with a program, policy, or initiative. The following is a brief overview of the process.

Benefits Market Survey

The following tasks were included in this component of the Study:

- Summarized and analyzed comparative benefit information obtained from the comparable communities. Displayed data for each community and summarized the data in table form.

Draft and Final Report Preparation

- A preliminary analysis of the data and was shared with the Town. Feedback from Town Administration was reviewed and incorporated into the recommendations.
- This draft report has been prepared by MGT and sent electronically to the Town.
- A presentation of these draft findings will be conducted, as requested.
- Once the presentation is made and review comments are returned by the Town a final report will be prepared and transmitted electronically.

MARKET DATA

The Town initiated this Study with the objective of assuring that its benefits are competitive. The following explains the market review and collection of benefit data.

Selection of Comparable Communities for Data Purposes

Selecting communities for the comparison group is an important element in a Benefits Study. When selecting communities to serve as comparables, it's important to choose ones that align closely with key characteristics of Richmond. For this Benefits Study, MGT worked with Town Administration and chose to survey the same communities as in the previous study. The full list of the twenty three (23) communities chosen is below:

Town of Huntington	Town of Berlin	Shelburne
Town of Williston	Bolton	South Burlington
Town of Hinesburg	Burlington	Underhill
Town of Milton	Charlotte	Waitsfield
Town of Cambridge	Colchester	Winooski
Town of Essex	Fairfax	
Town of Westford	Town of Georgia	
Town of Jericho	Morristown	
Town of Swanton	Northfield	

Selection of Benefits for Survey Purposes

When developing the benefits survey, it is important to select benefits that are relevant, comparable, and meaningful to both the organization and its employees. The benefits chosen should reflect the objectives of the organization, supporting employee satisfaction, retention, and productivity. When developing the benefits to survey, it's important to cover a wide enough range of benefits to provide useful data but remain focused to yield meaningful responses. Selecting well-aligned, relevant benefits ensures the survey accurately captures data that can guide effective benefits decisions. The following benefits were surveyed:

- 1) Health Insurance Provider, Plan, Deductible, and Employer Contribution
- 2) Opting Out
- 3) Health Savings Accounts (HSAs) and contribution(s)
- 4) Dental and Vision Contributions
- 5) Life Insurance
- 6) VMERS
- 7) Other Benefits
- 8) Leave and Vacation
- 9) Work-Life Balance & Flexibility
- 10) Bonuses

A copy of the Benefits Market Survey is provided in Appendix A.

Survey Distribution

After identifying the benefits to survey, the Consultants then prepared and distributed a market survey to the twenty three (23) comparable communities. Data was received for eighteen (18) of the twenty three (23) communities.

Table 1 is a summary of the market data.

It is important to make a few observations regarding Table 1.

- 1) The data is information that was available as of October 2024.
- 2) Data contained within Table 1 has been thoroughly reviewed.

Survey Findings

A review of the benefits offered in Richmond versus the comparable communities shows that the Town's benefits are competitive with the other entities surveyed. Below is an analysis of the survey data.

Health Insurance

Provider (MVP, BlueCross BlueShield, Other)

- Of the responding peers, six (6) peers offer BlueCross BlueShield. This insurance option is the most common choice. This could indicate that BlueCross BlueShield is favored for its network coverage, pricing, or benefits structure.
- Five (5) peers offer MVP, suggesting that MVP is competitive within the peer group and may appeal to organizational needs.
- Four (4) peers offer other insurance providers, which is the lowest in this comparison. This insurance option for provider may cater to different employee needs and preferences.

Richmond currently offers three (3) MVP plans to employees. **With five (5) peers offering MVP, Richmond is moderately competitive with peers.** Offering more than one (1) plan allows the ability to meet differing employee needs, especially in a competitive market. The Town can consider conducting a survey with current employees to assess their preferences regarding health insurance providers.

Plan (Platinum, Gold, Silver, Bronze):

- Of the responding peers, three (3) offer Silver. Of the three (3), two (2) are MVP and one (1) is BlueCross BlueShield. MVP is the leading provider among peers for Silver plans, suggesting that MVP is a popular choice for this tier of coverage.
- Three (3) peers offer Platinum. Of the three (3), two (2) are BlueCross BlueShield and one (1) is MVP. BlueCross BlueShield is the leading provider among peers for Platinum plans.
- Two (2) peers offer Gold. Of the two (2), one (1) is BlueCross BlueShield one (1) is MVP. The Gold plan category has a more balanced distribution between BlueCross BlueShield and MVP.
- One (1) peer offers Platinum and Silver MVP. This combination could indicate a strategic approach by this peer to cover multiple levels of care under MVP's offerings.
- No responding peers offer Bronze. The absence of Bronze plans among responding peers could indicate a potential gap in the market for lower-tier coverage options. This could be an option for employees who may prefer basic coverage.

Richmond currently offers the Gold and Silver, both MVP. Richmond also offers Platinum. By offering three (3) plan tiers, the Town demonstrates a commitment to meeting diverse employee needs and enhancing competitiveness in health insurance benefits. **Overall, Richmond is well-positioned with offerings and competitive with peers.**

Deductible (Standard or High):

Of the responding peers, five (5) offer a standard deductible, and five (5) peers offer a high deductible. The equal distribution suggests that there is a growing trend toward high deductible health plans (HDHPs) in the marketplace.

- Of the standard deductible, two (2) offer BlueCross BlueShield Platinum, two (2) offer other providers, and one (1) offers MVP Platinum. This suggests a balanced preference among some communities for these plans. The presence of two (2) peers offering "Other" plans indicates some flexibility in the market.
- Of the high deductible, one (1) offers MVP Silver, one (1) offers BlueCross BlueShield Silver, one (1) offers BlueCross BlueShield no plan specified, two (2) offer other. There is a mix of offerings among peers.
- Three (3) peers offer both a standard deductible and a high deductible. All three (3) of these peers are MVP plans, with one (1) being Silver, one (1) being Gold, and one (1) being Platinum and Silver.

Richmond currently offers two (2) high deductible plans. **By offering a high deductible plan, the Town is aligned well with the market with half of the responding communities who also provide this option.** This positions the Town competitively in a market where high deductible plans are becoming increasingly popular amongst employees.

Employer Premium Contribution:

- Of the responding peers, fifteen (15) contribute towards employee only premiums. Of the responding peers, eleven (11) contribute towards family premiums. Contribution amounts for both range from 84%-100%, with 90% and 100% being most common. This reflects a competitive market where employers aim to cover most if not all the employee only premium. One (1) peer contributes the full amount minus 1.5% gross pay. One (1) peer contributes a proportionate based on the ratio of work hours per week to 40 work hours per week. One (1) peer contributes 6.11% of an employee's base pay.
- Of the responding peers, one (1) contributes 88% for unions and non-union is the lesser of 10% of premium or 2% of base pay. For one (1) peer if an employee chooses a higher plan, the town will pay the cost of the standard plan.

Richmond contributes 90% of platinum. Then 100% of Silver and Gold with the difference between 90% of Platinum and 100% of Silver/Gold put into and HSA for employees on Silver/Gold. **The Town's contributions are highly competitive, particularly with the 100% coverage for Silver/Gold and the added HSA incentive, which go beyond typical peer practices.**

Opting Out:

- Of the responding peers, thirteen (13) offer a cash-in-lieu benefit for opting out of employee only health insurance. Peers offer anywhere from \$1,200 to \$6,600. Of the responding peers, eleven (11) offer a cash-in-lieu benefit for opting out of family health insurance. Peers offer anywhere from \$1,200 to \$7,000. This variation suggests different strategies and budgetary capabilities among communities.
- One (1) peer offers one third (1/3) of the insurance premium for the employees whose spouse has equal or better coverage through their employer. One (1) peer offers 50% of the single premium, equivalent to \$8,344.22. One (1) peer offers 70% the single premium, approximately \$10,000. One (1) peer offers 100% of the single premium, approximately \$17,189.16. One (1) peer offers no benefits for opting out.

Richmond offers \$2,500 for a single person who opts out of health insurance and \$5,000 for a person who would be on a two person or family plan who opts out. The variety of cash-in-lieu benefits reflects varying strategies and financial capacities among organizations. **By offering \$2,500 for individual opt-outs and \$5,000 for family opt-outs, Richmond not only meets the market average but also enhances its appeal to potential and current employees.**

Health Savings Account (HSA):

- Of the responding peers, eight (8) peers offer a HSA, seven (7) of the eight (8) contribute towards a HSA and two (2) do not offer a HSA. Contributions range from \$1,600 to \$4,200. Offering HSAs, particularly with employer contributions, can add to a benefits package. The two (2) peers that do not offer HSAs may be at a competitive disadvantage in the current market, as eight (8) peers are currently offering this benefit.

Richmond contributes the difference between the High Deductible Plan Premium and 90% of the Platinum Plan Premium into a Health Savings Account for employees. **The Town's decision to contribute towards an HSA aligns well with market trends and positions the Town favorably among peers, with the majority also offering HSAs.**

Dental Insurance

- Of the responding peers, fifteen (15) contribute towards employee only premiums, and thirteen (13) contribute towards family premiums. Contribution amounts for both range from 84%-100%, 100% being most common. Contribution amounts range from 84%-100%, 100% being most common. A significant number of peers (at least half) cover 100% of employee only and family premiums, indicating that full premium coverage is a competitive benchmark. One (1) peer contributes a proportionate based on the ratio of work hours per week to 40 work hours per week. One (1) peer does not contribute to employee only or family premiums.

Richmond currently contributes 100% toward employee only and family coverage, meeting and exceeding some peers in the market.

Vision Insurance

- Of the responding peers, ten (10) contribute towards employee only premiums, and nine (9) contribute towards family premiums. Contribution amounts for both range from 84%-100%, with 100% being most common. A significant number of peers (at least half) cover 100% of employee only and family premiums, indicating that full premium coverage is a competitive benchmark. One (1) peer contributes a proportionate based on the ratio of work hours per week to 40 work hours per week. Three (3) peers do not contribute to employee only premiums and Four (4) peers do not contribute towards family premiums.

Richmond does not contribute to Vision; vision is 100% paid by the employees. Among peers, full coverage (100%) of both employee only and family premiums is common, setting a high benchmark in benefits competitiveness. **Peers offering 100% coverage set a competitive advantage that may appeal to potential and current employees.** Richmond could consider contributing a percentage of vision premiums to make the Town's benefits more attractive without fully matching peers' offerings.

Life Insurance

- Of the responding peers, eleven (11) offer life insurance and two (2) do not offer life insurance. Coverage options range from \$10,000 to \$100,000 or one (1) year's salary. Communities may choose varying coverage levels based on need, organizational size, and budget. Offering coverage that equates to one year's salary may be particularly appealing to employees, as it provides a more substantial safety net compared to fixed dollar amounts.

Richmond currently does not provide life insurance. Life insurance is often seen as a core financial safety net for employees and their families. **Not providing life insurance puts the Town at a disadvantage compared to peers.** Richmond could consider introducing a basic employer-

paid life insurance plan, which would align the Town with peer practices and enhance the benefits package.

VMERS

- Of the responding peers, seven (7) offer level B with a 7% contribution. This indicates a trend where a 7% contribution may be perceived as a standard or baseline level of support. Three (3) offer level C with a 8.75% contribution, these peers offer above-average support and may appeal to employees seeking more substantial benefits. One (1) offers level A with a 5.5% contribution, this is less competitive compared to others. One (1) offers level D with a 11.35% contribution, this is a significantly higher percentage than the other communities. One (1) offers DBC to union employees and some management employees while all others are offered DBB.

Richmond currently offers VMERS level B with a 7% contribution. **Richmond is competitive and aligns with peer offerings.**

Other Benefits

- Pet Insurance: One (1) peer offers Pet Insurance.
- Short-term Disability: Thirteen (13) peers offer Short-term Disability.
- Long-term Disability: Thirteen (13) peers offer Long-term Disability.
- Sick Leave Donation or Buy Back: Seven (7) peers offer Sick Leave Donation or Buy Back.
- Retirement Plans: Sixteen (16) peers offer Retirement Plans.
- PTO Banks: Two (2) peers offer PTO Banks.
- Education Assistance/Tuition Reimbursement Program: Four (4) peers offer Education Assistance/Tuition Reimbursement Program.
- Vehicle/Allowance: No peers offer Vehicle/Allowance.
- Cell/Allowance: Two (2) peers offer Cell/Allowance.
- Employee Assistance Program (EAP): Twelve (12) peers offer Employee Assistance Program (EAP).
- Paid Parental Leave: One (1) peer offers Paid Parental Leave.
- Childcare Assistance: No peers offer Childcare Assistance.
- Dependent Care Assistance: No peers offer Dependent Care Assistance.
- Adoption Assistance: No peers offer Adoption Assistance.
- Wellness Program: Four (4) peers offer Wellness Program.
- Fitness Center/ Gym Discounts: Four (4) peers offer Fitness Center/ Gym Discounts.
- PTO to volunteer: One (1) peer offers PTO to volunteer.
- Telemedicine: One (1) peer offers Telemedicine.
- Financial Planning Services: No peers offer Financial Planning Services.
- Student Loan Repayment Assistance: No peers offer Student Loan Repayment Assistance.

Sick Leave

- Six (6) peers offer twelve (12) days, which is the average in this comparison.
- Four (4) peers offer five (5) days, which is the minimum in this comparison.
- Two (2) peers offer ten (10) days, which is slightly below the average.
- Two (2) peers offer eighteen (18) days, which is the maximum in this comparison.
- One (1) peer offer fifteen (15) days, which is above the average.

There is a varying range of paid days off among peers. Offering between ten (10) to twelve (12) days of paid time off positions a community competitively within the market, while communities offering only five (5) days may find it challenging to attract and retain talent.

Richmond provides employees with twelve (12) hours of sick leave per month, totaling eighteen (18) days per year, aligning with the highest sick leave offering in this peer comparison. The policy allows for significant accumulation, with a cap of 480 hours, totaling eighty (80) days. **This places the Town at the top of the peer group in sick leave benefits, and positions Richmond as highly competitive.**

Holidays

- Seven (7) peers offer twelve (12) days, which is the average in this comparison.
- Three (3) peers offer eleven (11) days, which is slightly below the average.
- Three (3) peers offer fourteen (14) days, which is the maximum in this comparison.
- Two (2) peers offer ten (10) days, which is the minimum in this comparison.
- Two (2) peers offer thirteen (13) days, which is slightly above the average.

Richmond currently offers twelve (12) paid holidays. **Twelve (12) paid holidays are consistent with the average across peers, providing a balance.**

Personal Days

- Four (4) peers offer two (2) days, which is the average in this comparison.
- Three (3) peers offer zero (0) days, which is the minimum in this comparison.
- One (1) peer offers one (1) day, which is slightly below the average.
- One (1) peer offers two (2) days for all employees except Fire Department which only receive one (1) day.
- One (1) peer offers three (3) days, which is slightly above the average.
- One (1) peer offers four (4) days, which is above the average.
- One (1) peer offers five (5) days, which is slightly above the average.
- One (1) peer offers eleven (11) days, which is the maximum in this comparison.

Richmond currently offers two (2) personal days aligning with the average among peers. Increasing the number of personal days could enhance overall employee satisfaction and position the Town more favorably in the market.

Vacation

At 1 year of service, Richmond offers ten (10) days per year. **Richmond is comparable to its peers in the number of days offered.**

- Seven (7) peers offer ten (10) days, which is the average in this comparison.
- Two (2) peers offer fifteen (15) days, which is above the average.
- Two (2) peers offer eighteen (18) days, which is the maximum in this comparison.
- One (1) peer offers five (5) days, which is the minimum in this comparison.
- One (1) peer offer six (6) days, which is below the average.
- One (1) peer offer seven (7) days, which is below the average.
- One (1) peer offer eleven (11) days, which is slightly above the average.
- One (1) peer offer twelve (12) days, which is above the average.
- One (1) peer offer twelve and a half (12.5) days, which is above the average.
- One (1) peer offers six (6) to days non-union, five (5) days for Fire Department and twelve (12) days for Police Department.

At 5 years of service, Richmond offers fifteen (15) days per year. **Richmond is comparable to its peers in the number of days offered.**

- Five (5) peers offer fifteen (15) days, which is the average in this comparison.
- Three (3) peers offer ten (10) days, which is below the average.
- Two (2) peers offer eighteen (18) days, which is above the average.
- One (1) peer offers five (5) days, which is the minimum in this comparison.
- One (1) peer offers sixteen (16) days, which is above the average.
- One (1) peer offers seventeen (17) days, which is above the average.
- One (1) peer offers seventeen and a half (17.5) days, which is above the average.
- One (1) peer offers twenty (20) days, which is above the average.
- One (1) peer offers twenty one (21) days, which is above the average.
- One (1) peer offers twenty three (23) days, which is the maximum in this comparison.
- One (1) peer offers twelve (12) to days non-union, eight (8) days for Fire Department and sixteen (16) days for Police Department.

At 10 years of service, Richmond offers twenty (20) days per year. **The Town is comparable to the peer average, but slightly below other peers. Suggesting a moderate adjustment could bring the Town closer to the other peer standards.**

- Four (4) peers offer fifteen (15) days, and Four (4) peers offer twenty (20) days, which are both comparative as the average.
- Three (3) peers offer twenty five (25) days, which is above the average.
- One (1) peer offers ten (10) days, which is the minimum in this comparison.
- One (1) peer offers seventeen (17) days, which is in line with the average.
- One (1) peer offers twenty two and a half (22.5) days, which is above the average.

- One (1) peer offers twenty three (23) days, which is above the average.
- One (1) peer offers twenty four (24) days, which is above the average.
- One (1) peer offers twenty eight (28) days, which is the maximum in this comparison.
- One (1) peer offers sixteen (16) to days non-union, eight (8) days for Fire Department and sixteen (16) days for Police Department.

At 15 years of service, Richmond offers twenty (20) days per year. **The Town is comparable to the peer average, but slightly below other peers. Suggesting a moderate adjustment could bring the Town closer to the other peer standards.**

- Seven (7) peers offer twenty (20) days, which is the average.
- Two (2) peers offer fifteen (15) days, which is the minimum in this comparison.
- Two (2) peers offer twenty five (25) days, which is above the average.
- One (1) peer offers twenty two (22) days, which is above the average.
- One (1) peer offers twenty two and a half (22.5) days, which is above the average.
- One (1) peer offers twenty three (23) days, which is above the average.
- One (1) peer offers twenty seven (27) days, which is above the average.
- One (1) peer offers thirty (30) days, which is above the average.
- One peer offers thirty three (33) days, which is the maximum in this comparison.
- One (1) peer offers twenty (20) to days non-union, eight and a quarter (8.25) days for Fire Department and twenty one (21) days for Police Department.

At 20 years of service, Richmond offers twenty (20) days per year. **The Town is comparable to the peer average, but below other peers. Suggesting an adjustment could bring the Town closer to the other peer standards.**

- Seven (7) peers offer twenty (20) days, which is the average and the minimum in this comparison.
- Three (3) peers offer twenty five (25) days, which is above the average.
- Two (2) peers offer twenty seven (27) days, which is above the average.
- One (1) peer offers twenty two (22) days, which is above the average.
- One (1) peer offers twenty three (23) days, which is above the average.
- One (1) peer offers twenty seven and a half (27.5) days, which is above the average.
- One (1) peer offers thirty (30) days, which is above the average.
- One peer offers thirty three (33) days, which is the maximum in this comparison.
- One (1) peer offers twenty (20) to days non-union, eight and three quarters (8.75) days for Fire Department and twenty one (21) days for Police Department.

At 25 years of service, Richmond offers twenty (20) days per year. **The Town is comparable to the peer average, but below other peers. Suggesting an adjustment of 2-5 days could bring the Town closer to the other peer standards.**

- Five (5) peers offer twenty (20) days, and five (5) peers offer twenty five (25) days, which are both comparative as the average.

- Two (2) peers offer twenty seven (27) days, which is above the average.
- One (1) peer offers twenty two (22) days, which is in line with the average.
- One (1) peer offers twenty three (23) days, which is in line with the average.
- One (1) peer offers twenty seven and a half (27.5) days, which is above the average.
- One (1) peer offers thirty (30) days, which is above the average.
- One peer offers thirty three (33) days, which is the maximum in this comparison.
- One (1) peer offers twenty (20) to days non-union, eight and three quarters (8.75) days for Fire Department and twenty one (21) days for Police Department.

Work-life Balance

Of the responding peers, nine (9) offer flexible work options and two (2) do not offer these options. Of the Nine (9) peers, four (4) peers offer on occasion or on a case by case basis. One (1) peer allows remote work up to 3 days a week for positions that have the capacity to be performed remotely. With nine (9) out of eleven (11) peers offering flexible work options, it indicates a growing trend among communities to accommodate varying employee needs and preferences regarding work arrangements.

Bonuses

Of the responding peers, four (4) offer bonuses and five (5) do not offer bonuses. Of the four (4) that offer bonuses:

- One (1) peer offers bonuses for the Road Foreman.
- One (1) peer offers bonuses to American Federation of State, County, and Municipal Employees (AFSCME, a union). For years 1-3 it is \$25 per year. Year 4 it is \$200 per year, and year 5 it is \$400 per year. It then increases by \$25 each subsequent year.
- One (1) peer does not give bonuses consistently, but they have done it as a one-off in the past.

Appendix B contains tables summarizing the detailed data related to the benefits survey.

Appreciation

MGT has appreciated the opportunity to work with the Town of Richmond on this Benefits Study. A special thank you to the Town Administration for all the information provided to allow for the analysis and the amount of work and support dedicated to the project.

APPENDIX A



INTRO BLOCK

Town of Richmond, VT Benefits Survey

The Town of Richmond, Vermont has contracted with MGT to conduct a Benefits Survey to evaluate the competitiveness of their benefits offerings in the current market.

As an identified peer organization, we ask that you please respond to this survey designed to collect benefit information. This survey should take no more than 20 minutes to complete.

As a token of gratitude for completing the survey, we will provide you with the results at the conclusion of the study.

**Please complete this survey by
Friday, October 18th.**

Thank you for your participation in this important study!

DECLINING PARTICIPATION

If you decide to decline to participate in this survey after reviewing the questions, please return to this page and select the option below to decline participation. Once the option below is selected, please click NEXT to submit your response.

You will not be able to return to this survey after submitting this option.

If you do not have time to participate but would still like to receive the results, you can email your benefits information to rking@mgt.us.

If you would like to decline participating in this survey, please enter your entity name to the right to ensure you do not receive further outreach.

PLEASE NOTE:

Your entries will be saved after you advance through each page. You can revisit your responses as many times as you feel necessary prior to final submission.

DO NOT work on your survey in multiple browser tabs.

Survey responses are recorded in real-time as you click the "Next" and "Back" buttons in the survey; working from more than one browser tab containing your survey link **may result in the loss of data you have entered.**

If you have any technical questions or issues with this survey, please contact:

Rachel King, at rking@mgt.us

Organization:

Name and Title of Person Completing the Survey:

Email Address:

Benefit Information

Benefit Information:

Please answer the following questions regarding your benefit options. If a question is not applicable, please indicate "n/a". For Health, Dental, Vision and Life Insurance: Please indicate the percentage (%) paid for each category, if applicable.

Health Insurance: Which insurance company does your agency offer Health Insurance plan(s) through?

- MVP
- BlueCross BlueShield

Other

Health Insurance: What type of Health Insurance plan(s) does your agency offer? (select all that apply)

Platinum

Gold

Silver

Bronze

Health Insurance: Does your agency's Health Insurance plan(s) have a Standard or High Deductible?

Standard

High Deductible

Health Insurance Coverage: Please indicate the percentage of the total monthly premium that is paid by your agency for your health insurance option (ex: employer 90%, employee 10%):

Health Insurance - Employee Only Coverage

Health Insurance - Family Coverage

Other (please describe):

Opt Out: What benefits does your agency offer to employees who opt out of health insurance (ex: cash-in-lieu of benefits)?

Declining Employee Coverage

Declining Family Coverage

Health Savings Account: Do you offer a HSA and if so, does your agency make any contributions to an HSA on behalf of the employee? If yes, please describe:

Dental and Vision Insurance Coverage: Please indicate the percentage of the total monthly premium that is paid by your agency for each coverage option (ex: employer 90%, employee 10%):

Dental Insurance - Employee Only Coverage

Dental Insurance - Family Coverage

Vision Insurance - Employee Only Coverage

Vision Insurance - Family Coverage

Life Insurance: Do you offer life insurance? If yes, please list the amount of coverage offered and paid for by your agency.

VMERS Contribution: What level is your organization on for Vermont State Municipal Retirement System (VMERS)

and what are the employee and employer contribution amounts?

Level:

Contribution Amount:

Other: Please select any additional benefits offered by your organization. (Select all that apply)

- Pet Insurance
- Short-term Disability
- Long-term Disability
- Sick Leave Donation or Buy Back
- Retirement Plans
- PTO Banks
- Education Assistance/Tuition Reimbursement Program
- Vehicle/Allowance
- Cell/Allowance
- Employee Assistance Program (EAP)
- Paid Parental Leave
- Childcare Assistance
- Dependent Care Assistance
- Adoption Assistance
- Wellness Program

- Fitness Center/ Gym Discounts
- PTO to volunteer
- Telemedicine
- Financial Planning Services
- Student Loan Repayment Assistance

Paid Time Off: Please indicate the maximum number of days granted to employees for each of the areas below. For vacation time, input the number of days allotted at each milestone year of service.

Sick Days	<input type="text"/>
Holiday Days	<input type="text"/>
Personal Days	<input type="text"/>
Vacation at 1 Year	<input type="text"/>
Vacation at 5 Years	<input type="text"/>
Vacation at 10 Years	<input type="text"/>

Vacation at 15 Years

Vacation at 20 Years

Vacation at 25 Years

Work-Life Balance & Flexibility: Do you offer flexible work options (e.g., remote work, flexible hours)?

Bonuses: Does your agency offer bonuses, if yes what are the amounts and frequency?

SUBMISSION BLOCK

SURVEY SUBMISSION

When you have completed your survey, please select "**SUBMIT AS FINAL**" below and click the "**Next**" button to submit your survey responses.

If you wish to edit or review any of your responses, you may go back to previous questions by using the "**Back**" button.

Thank you for your participation! In appreciation for your assistance, you will receive a summary of the survey results when the Study is complete.

SUBMIT AS FINAL

Powered by Qualtrics

APPENDIX B

Comparable Community	Health - Provider			Health - Plan				Health - Deductible	
	MVP	BlueCross BlueShield	Other	Platinum	Gold	Silver	Bronze	Standard	High Deductible
Town of Huntington		X		X				X	
Town of Williston	X					X			X
Town of Hinesburg	X			X		X		X	X
Town of Milton			X						X
Town of Cambridge		X				X			X
Town of Essex	X				X			X	X
Town of Westford	X					X		X	X
Town of Jericho		X		X				X	
Town of Swanton	X			X				X	
Town of Berlin			X					X	
Burlington			X					X	
Charlotte		X							X
Fairfax		X			X				
Town of Georgia									
Shelburne									
South Burlington			X						X
Underhill									
Winooski		X							

Comparable Community	Health - Employee Only	Health - Family	Health - Other
	Employer Percentage	Employer Percentage	Employer Percentage
Town of Huntington	93%	93%	n/a
Town of Williston	90%	90%	unions 88%, non-union, lesser of 10% of premium or 2% of base pay
Town of Hinesburg	85% for platinum, 95% for silver HDHP	85% for platinum, 95% for silver HDHP	n/a
Town of Milton	Full minus 1.5% gross pay	Full minus 1.5% gross pay	n/a
Town of Cambridge	100%	100%	n/a
Town of Essex	88%	88%	n/a
Town of Westford	100%	0%	n/a
Town of Jericho	90%	90%	n/a
Town of Swanton	84%	84%	n/a
Town of Berlin	100%	100%	If employee chooses a higher plan, the town will pay the cost of the standard plan
Burlington	6.11% of an employee's base pay. The contribution rate paid by the employee is the same regardless of the number of people on the plan.	6.11% of an employee's base pay. The contribution rate paid by the employee is the same regardless of the number of people on the plan.	n/a
Charlotte	90%		
Fairfax	95%		
Town of Georgia	100%		
Shelburne	The Town will pay a proportionate share of the cost of the benefit programs based on the ratio of work hours per week to 40 work hours per week. The employee is responsible for the balance.	The Town will pay a proportionate share of the cost of the benefit programs based on the ratio of work hours per week to 40 work hours per week. The employee is responsible for the balance.	
South Burlington			
Underhill			
Winooski			

Opting Out		
Comparable Community	Declining Employee Coverage	Declining Family Coverage
Town of Huntington	\$3,000	\$3,000
Town of Williston	\$6,000-\$6,600	\$6,000-\$6,600
Town of Hinesburg	70% the single person platinum premium	70% the single person platinum premium
Town of Milton	\$4,500	\$7,000
Town of Cambridge	50% of the single premium paid at the end of each month	50% of the single premium paid at the end of each month
Town of Essex	\$2,312.34 per year, the town pays 20% of the Towns cost of the plan if an employee does not elect coverage	\$6,497.69 per year, we pay 20% of the Towns cost of the plan if an employee does not elect coverage
Town of Westford	Cash-in-lieu	n/a
Town of Jericho	100% of single plan	100% of single plan
Town of Swanton	None	None
Town of Berlin	\$180/month	
Burlington		
Charlotte		
Fairfax	The Town will pay the deductible of the health care plan through a health reimbursement arrangement and will offer a buy-out to employees not electing to take the health care plan equal to the deductible of the Gold CDHP plan they would be eligible for as determined by their certificate of health insurance coverage. Additionally, for those employees opting into the Town's health care plans, the Town also provides \$1000 per employee each calendar year in a health reimbursement arrangement for health care and wellness including but not limited to dental plans or work, vision plans, or other medical expenses not covered by the health insurance.	The Town will pay the deductible of the health care plan through a health reimbursement arrangement and will offer a buy-out to employees not electing to take the health care plan equal to the deductible of the Gold CDHP plan they would be eligible for as determined by their certificate of health insurance coverage. Additionally, for those employees opting into the Town's health care plans, the Town also provides \$1000 per employee each calendar year in a health reimbursement arrangement for health care and wellness including but not limited to dental plans or work, vision plans, or other medical expenses not covered by the health insurance.
Town of Georgia		
Shelburne	Cash value of 1/3 of the insurance premium for the employees whose spouse has equal or better coverage through their employer.	Cash value of 1/3 of the insurance premium for the employees whose spouse has equal or better coverage through their employer.
South Burlington	Employees who elect to opt out of the medical insurance will receive a stipend per month, less withholdings, provided they demonstrate they are covered by another health plan.	Employees who elect to opt out of the medical insurance will receive a stipend per month, less withholdings, provided they demonstrate they are covered by another health plan.
Underhill		
Winooski	Employees choosing opt-out will receive \$100.00 per month, subject to ordinary income taxes.	Employees choosing opt-out will receive \$100.00 per month, subject to ordinary income taxes.

Comparable Community	Health - HSA		Dental - Employee Only	Dental - Family	Vision - Employee Only	Vision - Family
	Do you offer an HSA?	If yes, do you make contributions on behalf of the employee?	Employer Percentage	Employer Percentage	Employer Percentage	Employer Percentage
Town of Huntington	Yes	\$1,600	100%	100%	100%	100%
Town of Williston	n/a		100%	100%	0%	0%
Town of Hinesburg	Yes	HSA is paired with HDHP and employer contributes \$2,100/\$4,200	100%	100%	100%	100%
Town of Milton	Yes	Depends on if non-represented/AFSCME union or NEPBA union	100%	100%	100%	100%
Town of Cambridge	Yes	No	100%	100%	100%	100%
Town of Essex	Yes	Yes for the gold plan, the Town funds 90% of the deductible via the HSA. The contributions are given in two installments, one in January and one in June.	100%	100%	100%	100%
Town of Westford	Yes	Yes through MVP's Silver HDHP the Town contributes. The Town currently doesn't have any employees enrolled in this plan option.	100%	0%	100%	0%
Town of Jericho	n/a		100%	90%		
Town of Swanton	No		84%	84%	84%	84%
Town of Berlin	No		100%	100%	100%	100%
Burlington			There are no contributions for full-time employees.	There are no contributions for full-time employees.	0%	0%
Charlotte			100%	100%	90%	The Town pays a percentage of the Eye-Med Vision Plan for all eligible employees and their dependents at the same percentage rates as health insurance.
Fairfax					n/a	n/a
Town of Georgia			100%			
Shelburne			The Town will pay a proportionate share of the cost of the benefit programs based on the ratio of work hours per week to 40 work hours per week. The employee is responsible for the balance.	The Town will pay a proportionate share of the cost of the benefit programs based on the ratio of work hours per week to 40 work hours per week. The employee is responsible for the balance.	The Town will pay a proportionate share of the cost of the benefit programs based on the ratio of work hours per week to 40 work hours per week. The employee is responsible for the balance.	The Town will pay a proportionate share of the cost of the benefit programs based on the ratio of work hours per week to 40 work hours per week. The employee is responsible for the balance.
South Burlington	Yes	The City offers a Health Savings Plan (HSA) contribution to all employees who participate in the City's medical insurance program. City contribution amounts will be approved yearly by the City Manager.	100%	100%	0%	0%
Underhill			100%	100%	n/a	n/a
Winooski	Yes	The City will provide a standard amount toward the premium and a Health Reimbursement Account (HRA) that employees may use toward out of pocket expenses.				

Life Insurance - Employee			VMERS Contribution Level	
Comparable Community	Do you offer a Life Insurance?	Amount of Employee Coverage	Level	Contribution Amount
Town of Huntington	Yes		B	7%
Town of Williston	Yes	\$50k non union, \$100k FD & PD	DBC- union & some mgmt, DBB all others	follow VMERS annual percents
Town of Hinesburg	n/a		B	7%
Town of Milton	Yes	non rep = 3x annual pay rounded to next \$1k. Unions = 2x annual pay rounded up	B= AFSCME, C=non-rep, D= NEPBA	B=7%, C=8.75%, D=11.35%
Town of Cambridge	No		N/A	
Town of Essex	Yes	\$100,000 in Life and AD&D, this is 100% Town paid.	VMERS C	8.75%
Town of Westford	No		N/A	
Town of Jericho	Yes	90% of 1 year salary	B	7%
Town of Swanton	Yes	1 year salary equivalent 100% employer	B	7%
Town of Berlin	Yes	1 year salary equivalent 100% employer	B	7.25%
Burlington		For Non-Union and AFSCME employees, coverage equals two times the employee's annual salary up to a maximum of \$50,000. For employees in BPOA and IBEW, coverage is equal to two times the employee's annual salary to a maximum of \$100,000. For employees in BFFA, coverage is equal to two times the employee's annual salary to a maximum of \$150,000. Employees who are Non-Union and AFSCME have access to additional, supplemental life insurance that they may purchase from The Standard, through a payroll deduction. Additional Life may be purchased in \$20,000 increments from \$20,000 to \$100,000.		
Charlotte	n/a			
Fairfax	Yes		B	7%
Town of Georgia				
Shelburne				
South Burlington	Yes	The City provides Life and Accidental Death and Dismemberment (AD&D) benefits to all eligible full-time employees at no cost to the employee.		
Underhill	Yes	Each policy pays a flat \$10,000 life and \$10,000 ADD. The Town pays 100% of the premium.	C	8.75%
Winooski	Yes	One (1X) times the annual salary of life insurance.	A	5.5%

Comparable Community	Other																			
	Pet Insurance	Short-term Disability	Long-term Disability	Sick Leave Donation or Buy Back	Retirement Plans	PTO Banks	Education Assistance/Tuition Reimbursement Programs	Vehicle/Allowance	Cell/Allowance	Employee Assistance Program (EAP)	Paid Parental Leave	Childcare Assistance	Dependent Care Assistance	Adoption Assistance	Wellness Program	Fitness Center/Gym Discounts	PTO to volunteer	Telemedicine	Financial Planning Services	Student Loan Repayment Assistance
Town of Huntington		X	X		X															
Town of Williston			X	X	X		X		X											
Town of Hinesburg		X	X		X			X												
Town of Milton		X	X	X	X		X		X					X						
Town of Cambridge		X	X		X															
Town of Essex	X	X	X	X	X				X	X				X	X					
Town of Westford		X	X	X	X				X											
Town of Jericho		X	X		X				X											
Town of Swanton		X		X	X															
Town of Berlin		X	X		X				X						X					
Burlington					X		X		X					X	X		X			
Charlotte					X	X														
Fairfax		X	X		X			X	X											
Town of Georgia																				
Shelburne				X					X											
South Burlington		X	X	X	X				X					X						
Underhill		X	X		X				X											
Winooski		X	X		X	X	X		X						X	X				

Comparable Community	Sick Leave	Holidays	Personal Days	Vacation					
	Number of sick days granted to employees per year	Number of holidays granted per year	Number of personal days granted to employees per year	At (1) Year of Service	At (5) Years of Service	At (10) Years of Service	At (15) Years of Service	At (20) Years of Service	At (25) Years of Services
Town of Huntington	5	10	4	10	15	20	20	20	20
Town of Williston	18 days PD & non-union, 13 days FD union	12	2 days all but FD, FD union 1 day	0-1 6 days non-union, FD 5 days (25 hrs.), PD 12 days	12 days non-union, FD 8 days (24 hr. days), PD 16 days	16 days non-union & PD, FD 8 days (24 hr. days)	20 days non-union, PD 21, FD 8.25 (24 hr. days)	20 days non-union, PD 21, FD 8.75 (24 hr. days)	20 days non-union, PD 21, FD 8.75 (24 hr. days)
Town of Hinesburg	12	14	0	11	21	25	27	27	27
Town of Milton	12	12	2	10	17	17	22	22	22
Town of Cambridge	5	11	2	5	5	10	15	20	25
Town of Essex	15	14	2	15	20	25	25	27	27
Town of Westford	10	11	0	10	15	20	20	25	25
Town of Jericho			11	7	18	25	25	25	25
Town of Swanton	12	13	None	10	15	15	20	20	25
Town of Berlin	12	10	3	6	10	20	20	20	20
Burlington	10	12	1	10	10	15	20	25	25
Charlotte	12	12	2	10	15	20	20	20	20
Fairfax		11		18	23	28	33	33	33
Town of Georgia	5	12		10	10	15	15	20	20
Shelburne	12 days for 1-4 years of service, 5+ years is 18 days	12		12	16	23	23	23	23
South Burlington	18	12		12.5	17.5	22.5	22.5	27.5	27.5
Underhill	Personal days can be used for sick time	13	5	15	15	15	20	20	20
Winooski	5	14		18	18	24	30	30	30

Work-Life Balance & Flexibility		Bonuses
Comparable Community	Do you offer flexible work options (e.g., remote work, flexible hours)?	Does your agency offer bonuses, if yes what are the amounts and frequency?
Town of Huntington	No	Yes, for the Road Foreman
Town of Williston	Yes, but it is limited as the majority of jobs require employees to be present	n/a
Town of Hinesburg	Yes	Not generally
Town of Milton	Rarely, on a case by case basis	No
Town of Cambridge	No	No
Town of Essex	Yes, remote work up to 3 days a week for position that have the capacity to be performed remotely, must be approved by dept head and Town Manager. Flex hours are considered on a case by case basis.	We offer longevity bonuses to AFSCME. Years 1-3 it is \$25 per year, year 4 it jumps to \$200, year 5 it jumps to \$400 and then it increases by \$25 each subsequent year. i.e. year 30 is \$1,150.
Town of Westford	Yes, for some positions	Not consistently, but we have done it as a one-off in the past
Town of Jericho	Yes, but only on occasion	n/a
Town of Swanton	Comp time	No
Town of Berlin	Yes, remote work & flexible hours	No
Burlington	n/a	n/a
Charlotte	n/a	n/a
Fairfax	n/a	n/a
Town of Georgia	n/a	n/a
Shelburne	N/A	n/a
South Burlington	Yes, flextime and remote work	n/a
Underhill	n/a	Yes
Winooski	n/a	n/a