



# Comprehensive Review of Town Operations

EXHIBIT I: COMPILATION OF EMPLOYEE COMPENSATION AND BENEFIT DATA WITH BENCHMARKS

TOWN COUNCIL MEETING, MAY 8, 2018

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## BENCHMARK COMPENSATION STRUCTURES

The following table provides the various types of annual step, across the board, and/or performance based compensation structures employed among our peer organizations.

	Town of Palm Beach	West Palm Beach	Boca Raton	Jupiter	Palm Beach Gardens	Delray Beach
<b>FY18 Merit</b>	3% -7.5%	N/A	N/A	0% - 6%	N/A	0% to 5%
<b>FY18 Step</b>	N/A	Varies, IAFF & PBA (5% avg)*	N/A	N/A	N/A	Varies, IAFF (4.5% avg)
<b>FY18 Across-the-Board (also referred to as COLA)</b>	N/A	4%	4%	N/A	3% Non-Union & SEIU; 6% PBA; 2.5% IAFF*	N/A
<b>Over Max Lump Sum Policy</b>	No	Yes	No	Yes	Yes	Yes

## BENCHMARK LEAVE BENEFITS

The Town offers a variety of leave benefits that are common in the market, as follows: Vacation Leave, Sick Leave, Personal Leave, Exempt Leave, Bereavement Leave, and Holidays. These benefits were compared to the peer market benefits and included below. In 2006, the Town reduced the maximum accrual of vacation leave earned by employees; however, peers did not follow this practice and their benefits with respect to vacation leave accrual exceed the Town's benefit. However, the Town does offer other leave benefits such as 12 (versus 11) holidays, and personal leave (slightly greater than peers) that helps to balance the overall leave benefit package. While there are some variations among peer leave benefits, the Town's position overall is competitive with the market and any reductions would cause a misalignment with the market.

	Town of Palm Beach	West Palm Beach	Jupiter	Boca	PBG	Delray
<b>Vacation Leave</b>						
<b>Maximum Accrual</b> ( <i>_x number of hours accrued/yr</i> )	1x	2x	2x	360 hours	PTO Policy	- 288 hours - 432 Fire Rescue shift
<b>General Employees</b>	80 (0-4) 120 (5-9)	80 (0-5) 104 (6-10)	96 (0-4) 120 (5-9)	96 (0-5) 120 (5-10)	192 hrs/yr PTO includes vacation, sick, and personal time	96 (1-3) 112 (3-7)
<b>Hours Per Year (Years of Service)</b>	136 (10-14) 160 (15+)	120 (11-15) 144 (16-20) 160 (21+)	128 (10) 136 (11) 144 (12)	144 (10-15) 168 (15+)		128 (7-11) 144 (11+)

			152 (13) 160 (14+)			
<b>FR Shift</b>	256 (0-4) 280 (5-9) 304 (10-14) 352(15+)	144 (0 – 4) 157 (5 -9) 181 (10 – 14) 216 (15 – 19) 242 (20+)	n/a		184.8 hrs/yr PTO includes vacation, sick, and personal time	144 (1-3) 168 (3-7) 192 (7-11) 216 (11+)
<b>Police Shift:</b>	176 (0-4) 216 (5-9) 232 (10-14) 256 (15+)	104 (0-4) 136 (5-9) 160 (10-14) 168 (15-19) 176 (20+)	96 (0-4) 120 (5-9) 128 (10) 136 (11) 144 (12) 152 (13) 160 (14+)		192 hrs/yr PTO includes vacation, sick, and personal time	96 (1-3) 112 (3-7) 128 (7-11) 144 (11+)
<b>Sick Leave</b>						
<b>Sick Leave Accrual</b>	96 hrs/yr	96 hrs/yr (hired prior to 12/31/2012)  80 hrs/yr (hired on or after 1/1/2013)	96 hrs/yr	96 hrs/yr	192 hrs/yr PTO includes vacation, sick, and personal time	96 hrs/yr
<b>Maximum Accrual</b>	Hired prior to 4/9/2008: 1,600 hrs full-time 800 hrs part-time  Hired after 4/9/2008: 1,040 hrs full-time 500 hrs part-time	Prior to December 31, 2012 Max 960 hours  January 1, 2013 (Present) max 416 hours	No Maximum	960 hours > 960 are paid off annually at 50%		Maximum 1,120 hrs
<b>Other Leave</b>						
<b>Personal Leave</b>	24 hrs (36 hrs Fire Shift) Does not accrue or carry-over.	At the end of the last pay period of each payroll calendar year, an employee shall be provided a credit of personal leave for	8 hrs/fiscal year Does not accrue or carry-over.		192 hrs/yr PTO includes vacation, sick, and personal time	N/A

		every three hours of sick leave over the maximum.				
<b>Exempt Leave</b>	Exempt employees are awarded 32 hrs (48 hrs for Fire) per calendar year, granted upon request and approval by supervisor or dept. head. Does not accrue or carry over.	No	Maximum accrual is 60 hours; carries no cash value for payouts		Exempt employees are awarded 5 Administrative Days (40 hrs) per calendar year, granted upon request and approval by supervisor or dept. head. Does not accrue or carry over.	16-40 hours dependent upon position
<b>Bereavement Leave</b>	24 hrs for in-state, 40 hrs outside FL	3 days	3 days in state, 5 days out of state	3 days in state, 5 days out of state	Up to 3 days in state, 5 days out of state	3 days 5 days out of state
<b>Holidays/Calendar Year:</b> <b>Holidays Include:</b>	12 <ul style="list-style-type: none"> <li>• New Year’s Day</li> <li>• Martin Luther King Day</li> <li>• President’s Day</li> <li>• Memorial Day</li> <li>• Independence Day</li> <li>• Labor Day</li> <li>• Veteran’s Day</li> <li>• Thanksgiving Day</li> <li>• Day after Thanksgiving</li> <li>• Christmas Eve</li> <li>• Christmas Day</li> <li>• New Year’s Eve</li> </ul>	11 <ul style="list-style-type: none"> <li>• New Year’s Day</li> <li>• Martin Luther King Day</li> <li>• President’s Day</li> <li>• Memorial Day</li> <li>• Independence Day</li> <li>• Labor Day</li> <li>• Columbus Day</li> <li>• Veteran’s Day</li> <li>• Thanksgiving Day</li> <li>• Day after Thanksgiving</li> <li>• Christmas Day</li> </ul>	10 <ul style="list-style-type: none"> <li>• New Year’s Day</li> <li>• Martin Luther King Day</li> <li>• President’s Day</li> <li>• Memorial Day</li> <li>• Independence Day</li> <li>• Labor Day</li> <li>• Veteran’s Day</li> <li>• Thanksgiving Day</li> <li>• Christmas Eve</li> <li>• Christmas Day</li> </ul>	10 <ul style="list-style-type: none"> <li>• New Year’s Day</li> <li>• Martin Luther King Day</li> <li>• President’s Day</li> <li>• Memorial Day</li> <li>• Independence Day</li> <li>• Labor Day</li> <li>• Columbus Day</li> <li>• Veteran’s Day</li> <li>• Thanksgiving Day</li> <li>• Christmas Day</li> </ul>	11 <ul style="list-style-type: none"> <li>• New Year’s Day</li> <li>• Martin Luther King Day</li> <li>• President’s Day</li> <li>• Good Friday</li> <li>• Memorial Day</li> <li>• Independence Day</li> <li>• Labor Day</li> <li>• Veteran’s Day</li> <li>• Thanksgiving Day</li> <li>• Day after Thanksgiving</li> <li>• Christmas Day</li> </ul>	11 <ul style="list-style-type: none"> <li>• New Year’s Day</li> <li>• Martin Luther King Day</li> <li>• President’s Day</li> <li>• Memorial Day</li> <li>• Independence Day</li> <li>• Labor Day</li> <li>• Veteran’s Day</li> <li>• Thanksgiving Day</li> <li>• Day after Thanksgiving</li> <li>• Christmas Eve</li> <li>• Christmas Day</li> </ul>
<b>Floating Holidays:</b>	1	0	1 (Day after Thanksgiving)	3	1	1
<b>Jury Duty Leave</b>	Paid for every day of service.	Paid for every day of service.	Paid for every day of service.		Paid for every day of service	Paid for every day of service
<b>Describe any policy relative to receipt of jury duty leave:</b>	Proof of service required.	Proof of service required			Proof of service required	Proof of service required

## BENCHMARK TUITION REIMBURSEMENT

	Town of Palm Beach	West Palm Beach	Jupiter	Boca	PBG	Delray
<b>Tuition Reimbursement</b>	100% for A or B, 75% for C <i>(no reimbursement for graduate degree of C or lesser)</i>	100% for C or better	100% for A or B, 75% for C	100% if grade is consistent with the degree requirements	N/A	100% for C or better in AA/BA program. 100% for B or better in graduate program
<b>Ancillary Costs (Fees, books, etc.)</b>	Yes, covered per degree earned	Yes, up to \$250 for books and fees	No, only credits		N/A	Yes. 100% for books, supplies, and lab fees
<b>Capitation and/or Limit per Year or other</b>	None	6 credits per semester up to a max of 12 credits per year	5 courses per fiscal year, up to \$5,550		N/A	12 credits per fiscal year
<b>Rate Tuition is Reimbursed</b>	PBSC and FAU	FAU Rate	AA = \$101 per credit BA = \$201.29 per credit MA = \$369.82 per credit	State Rate		State Rate
<b>Repayment Service Obligation</b>	Less than 1 year: 100%	Less than 1 year: 100% More than 1 year but less than 2 years: 50%	Leaving 0-1 Years: AA/BA/MA = 100% Leaving 1-2 Years: AA/BA/MA = 75% Leaving 2-3 Years: BA/MA = 50% Leaving 3-4 Years: MA = 25%	Less than 1 year: 100%	NA	Less than 1 year: 100%
<b>Specified Exclusions</b>	None	Grants or funding that the employee does not have to repay is not reimbursed, only reimburse for actual expenses incurred.	Grants or funding that the employee does not have to repay is not reimbursed, only reimburse for actual expenses incurred.		NA	Grants or funding that the employee does not have to repay is not reimbursed, only reimburse for actual expenses incurred.

## BENCHMARK INCENTIVE PAYMENTS

Incentives provide compensation to certain job classifications based on the duties performed.

	Town of Palm Beach	West Palm Beach	Jupiter	Boca	PBG	Delray
<b>Cell Phone</b>						
Basic (no data)	\$600.28	\$300/year	\$300/year			\$300/year stipend voice
Basic + Data	\$1,200.55	\$600/year	\$1020/year Based on business needs			\$540/year stipend voice/data
<b>Construction/Inspector Certifications</b>	\$750/cert Max: \$4,500	No	\$250/cert Max: \$750 in each position held			
<b>Call Back Pay</b>	Min 4 hours		Min 2 hours			Minimum 2 hours
<b>Clothing Allowance</b>	\$250-\$500 Select positions	Police: \$650 cleaning allowance  Fire: \$950 uniform cleaning allowance	\$500 annual cleaning allowing for Chief, Deputy Chief, Captains, Majors, Sergeants, Police Officers  All other uniforms purchased by Town  Boot allowance of \$150 for Service Workers (Parks and Public Works)			N/A
<b>Tool Allowance (for Mechanics)</b>	\$500	\$300.00 Fleet Mechanic, Emergency Vehicle Mechanic, HVAC Mechanic, Street Lighting Technician, Fleet Preventive Maintenance Technician, Tire Repair Worker, Facility Maintenance	\$250 for mechanics			N/A
<b>Fire Rescue:</b>						
<b>Community Education Officer</b>	\$1,200				n/a, part of life safety fire inspector duties	

<b>Field Training Officer</b>	\$2,000				n/a performed as special project appointed by Chief	Step Trainer 2hrOT/24hr
<b>Public Information Officer</b>	\$1,200				n/a performed by one of the Deputy Fire Chiefs	EMS Supv. \$1/hour
<b>Self Cont. Breathing App</b>	\$1,200				n/a performed as special project appointed by Chief	40hour shift \$1/hour
<b>Station Commander</b>	\$2,400				n/a Captain serves as Station Commander	
<b>Boots</b>	\$100				Part of uniforms, IAFF CBA Article 21	
<b>EMT/Medic (Ocean Rescue)</b>	\$1,800				n/a	\$1/hr EMT – OR Lifeguard
<b>AS Degree</b>	\$600 state reimbursed				State Program Amount	
<b>BS Degree</b>	\$1,320 state reimbursed	\$600 state reimburse			State Program Amount 1,320	
<b>Fire - Other</b>						
<b>Police</b>						
<b>BA/BS Degree</b>	\$720 state reimbursed		\$720 state reimbursed		State Program Amount	\$2 per hour
<b>AA/AS Degree</b>	\$360 state reimbursed		\$360 state reimbursed		State Program Amount	\$1 per hour
<b>Max for Degrees</b>	\$1,560 state reimbursed		\$1,560 state reimbursed		State Program Amount	
<b>Motorcycle</b>	\$2,200				5% assignment pay calculated on base salary	
<b>FTO - Sworn</b>	\$5,000				3% assignment pay calculated on base salary	
<b>FTO - Sergeant</b>	\$3,000				5% assignment pay calculated on base salary	
<b>Shoe Allowances</b>	\$100	\$80			\$125 per year	
<b>Police – Other:</b>					See PBA CBA Articles 3, 25, 32 (5), 42, 43,	Career Officer program: \$.50 per hour each step Shift diff: \$.75 per hour for shifts after 5pm Language incentive: \$.43 per hour.



## BENCHMARK EXECUTIVE BENEFITS

Incentives and allowances provided in annual amounts to select executive positions.

	Town of Palm Beach	West Palm Beach	Jupiter	Boca	PBG	Delray										
<b>Insurance</b>	<ul style="list-style-type: none"> <li>• Health: 100% of HMO premium rate for ee and dependents</li> <li>• Dental: 100% of premium for ee and dependents</li> <li>• Stipend provided to Department Directors, Assistant Director, Division Manager, Police Captain (and above), Fire Battalion Chief (and above) level positions to cover this expense.</li> </ul>	Health: 100% paid for employee and eligible dependents  Dental: 100% paid for employee and eligible dependents			N/A	N/A										
<b>Car Allowance</b>	\$5,400/year for Department Directors (excluding public safety with take home cars)	\$6,000 to City Administrator, Deputy City Administrator, Assistant City Administrator and City Attorney			N/A	\$220 or \$110 depending on position										
<b>Adjusted Leave Banks</b>	<table border="1"> <thead> <tr> <th>Hrs/Yr</th> <th>Max</th> </tr> </thead> <tbody> <tr> <td>0-4 Years</td> <td>120</td> </tr> <tr> <td>5-9 Years</td> <td>136</td> </tr> <tr> <td>10-14 Years</td> <td>160</td> </tr> <tr> <td>15+ Years</td> <td>200</td> </tr> </tbody> </table>	Hrs/Yr	Max	0-4 Years	120	5-9 Years	136	10-14 Years	160	15+ Years	200	No			N/A	N/A
Hrs/Yr	Max															
0-4 Years	120															
5-9 Years	136															
10-14 Years	160															
15+ Years	200															
<b>Other</b>	No	No		Yes, enhanced retirement plan	No											

## BENCHMARK LONGEVITY AND/OR BONUS COMPENSATION

As part of the historical cost saving efforts made in the Town, the Longevity Compensation program was closed to new hires as of October 1, 2004, and any employees hired prior to that date were grandfathered and continue to receive the benefit. In the market, this is no longer a benefit offered to new hires. Following the Town's action in 2004, peers acted in a similar manner and either froze or grandfathered employees into this benefit.

The Town implemented a bonus program in place of longevity for new hires, eligible after a five-year waiting period, in order to remain competitive in the market since peers did not take the same action to eliminate longevity at that time. The original bonus program was based on years of service and performance. In 2011, a Florida State Statute was enacted that required any bonus program, if offered, in a municipality to be based exclusively on

performance. In order to maintain compliance with state statute, the Town’s program was changed eliminating the years of service incremental component and based the program on performance. Additionally, existing collective bargaining agreements with police and fire also amended the benefit to those members eliminating the longevity and providing the performance bonus program to all members, regardless of hire date. The current program complies with state statute and is available to new hires after a five-year waiting period.

	Town of Palm Beach	West Palm Beach	Jupiter	Boca	PBG	Delray
<b>Longevity Frozen Benefit</b>	None	None	Still uses longevity	Still uses longevity	PBA & IAFF 10/1/12, and 9/30/11 for SEIU and Non-Union.	
<b>Longevity Grandfathered</b>	Effective 10/1/04 <i>(excluding positions covered currently or prior by collective bargaining agreement)</i>	Effective 09/30/09				
<b>Bonus Program</b>	Yes	No	No	No	No	No

## BENCHMARK INSURANCE BENEFITS

	Town of Palm Beach	West Palm Beach	Jupiter	Boca	Palm Beach Gardens	Delray
<b><u>Insurance Lives Covered:</u> <i>(includes dependents)</i></b>						
• <b>Active Employees</b>	719 (279 EEs, 440 Dep)	Non Responsive	814 (343 EEs, 471 dep)	Non Responsive	Active lives 1,155	2385 (778 EEs, 1,607 Dep)
• <b>Retirees</b>	238 (157 retirees, 81 dep)		17 (14 retirees, 3 dep)		Retirees lives 83	174 (74 Retirees, 100 dep)
<b>Who is your insurance broker?</b>	Willis of Florida	Gehring Group	Gehring Group; currently out to bid for March 1 2018 contract date	Non Responsive	Gallagher Benefit Services, Inc	Non Responsive
<b>HEALTH AND DENTAL BENEFITS</b>						
<b>What types of Health plans do you offer?</b>	HMO (Open Access), POS, PPO	Base OAPIN High Deductible Health Plan (HDHP) and Buy-	HMO and HSA	Non Responsive	HMO, PPO and HDHP	Two Open Access HMO Plan

	Town of Palm Beach	West Palm Beach	Jupiter	Boca	Palm Beach Gardens	Delray
		Up OAPIN High Deductible Health Plan (HDHP)				High Deductible PPO with a City Funded HRA
<b>What is the total monthly premium for the lowest Health insurance benefit offered, single/employee coverage?</b>	\$418.31 for HMO Plan	\$543.10	\$649.50 for employee only HSA Plan	Non Responsive	\$491.47 for HMO Employee coverage	\$401.84
<b>What health insurance carrier do you use?</b>	Florida Blue	Cigna	Cigna	Non Responsive	Florida Blue	United Healthcare
<b>Is your insurance program fully-insured or self-funded?</b>	Self-Insured	Self-insured	Partially self-insured; catastrophic coverage for claims over \$100k	Non Responsive	Self-Insured	<b>Self-Insured</b>
<b>If self-funded what is your fixed per employee TPA cost?</b>	\$49.97	Non Responsive	\$66.17	Non Responsive	\$45.32	Non responsive
<b>Do you offer a wellness benefit? If so, describe.</b>	Employee has the option to participate in a 3-step program that includes a biometric screening, completion of a personal health assessment and tobacco-free affidavit. Upon completion, employees receive a 12% discount on their premiums.	Non Responsive	Wellness program with wellness initiatives and challenges; No defined wellness benefit but opportunities to win prizes	Non Responsive	Various voluntary wellness incentives. Looking into additional options now.	2- Step program that includes a biometric screening, completion of a personal health assessment. Upon completion, employees receive discounted premiums.
<b>Do you offer Telemedicine Services? If yes,</b>	Teladoc	No	No	Non Responsive	Yes Carehere Services	Yes

	Town of Palm Beach	West Palm Beach	Jupiter	Boca	Palm Beach Gardens	Delray
<b>answer the questions below:</b>						
<b>What is the per employee cost?</b>	\$2/employee	N/A	N/A	Non Responsive	\$0	Included in United Healthcare
<b>Are dependents included?</b>	Yes	N/A	N/A	Non Responsive	Yes	Yes
<b>What is the copay?</b>	\$0	N/A	N/A	Non Responsive	Not provided	\$40 in HMO Coinsurance in PPO
<b>What types of Dental plans do you offer</b>	PPO	DHMO and PPO	DHMO and PPO	Non Responsive	PPO	DHMO and PPO
<b>What dental insurance carrier do you use?</b>	Humana	Cigna	Cigna	Non Responsive	Ameritas	MetLife
<b>What is the total monthly premium for the lowest Dental insurance offered, single/employee coverage?</b>	\$41.74	\$11.21	\$15.38 for employee only DHMO	Non Responsive	\$23.16	\$10.42
<b>Is your dental insurance fully-insured or self-funded?</b>	Self-funded	Non-Responsive	Fully-insured	Non Responsive	Self-insured	Fully Insured
<b>If self-funded what is your fixed per person TPA cost?</b>	\$4.00/employee	Non-Responsive	N/A	Non Responsive	Non Responsive	N/A
<b>Percentage of the health and dental insurance premium paid by Employer:</b>						
<b>Employee/Single Health coverage</b>	HMO = 100% Employee pays difference to buy up to POS or PPO	95%	HMO – 71% HAS – 80%	Non Responsive	HMO, PPO, HDHP 100% covered by Employer	Funded by HRA
<b>Dependents Health Coverage</b>	HMO = 75% Employee pays difference to buy up to POS or PPO	75%		Non Responsive	HMO = 90% PPO = 85% HDHP = 95%	Funded by HRA
<b>Employee/Single Dental</b>	100%	100%		Non Responsive	100%	Non Responsive

	Town of Palm Beach	West Palm Beach	Jupiter	Boca	Palm Beach Gardens	Delray
<b>Dependent Dental Coverage</b>	0%	70%		Non Responsive	100%	Non Responsive
<b>ANCILLARY BENEFITS</b>						
<b>LTD</b>	66 <sup>2</sup> / <sub>3</sub> % of the monthly salary, up to \$9,000 per month; 180 calendar day benefit waiting period  Benefit provided at no cost to employee	60% of basic monthly Earnings up to \$5,000 per month; 90 calendar day benefit waiting period  Benefit provided at no cost to employee	60% of base salary up to \$10,000 per month; 180 day waiting period  Benefit provided at no cost to employee	Non Responsive	<u>General and SEIU/FPSU Employees</u> 60% of monthly earnings to a maximum of \$5,000/month; 180 calendar day benefit waiting period ; This benefit is paid for by the City  <u>Law Enforcement and Firefighters</u> 60% of monthly earnings to a maximum of \$1,500/month; Voluntary benefit paid for by the employee	60% of salary paid for duration of disability; two-year maximum benefit for mental illness, alcoholism and drug abuse; 60 calendar day benefit waiting period  Benefit provided at no cost to employee
<b>Short Term Disability</b>	66 <sup>2</sup> / <sub>3</sub> % of weekly earnings, up to a maximum of \$1,000; Benefit waiting period is 14 days.  Employee Paid	Not offered	AFLAC and ALLSTATE available to employee as supplemental insurance.  Employee paid	Non Responsive	60% of employee's salary; Benefit waiting period is 7 days for General and SEIU/FPSU employees/14 days for Police PBA and Fire IAFF  Benefit provided at no cost to employee	60% of employee's salary; Benefit waiting period is 7 days; maximum benefit period of 8 weeks.

	Town of Palm Beach	West Palm Beach	Jupiter	Boca	Palm Beach Gardens	Delray
<b>Basic Life with AD&amp;D</b>	<p>1 times Annual earnings, rounded to the next highest \$1,000, minimum of \$20,000 and a maximum of \$100,000.</p> <p>Provided at no cost to employee</p>	<p><u>Police, Fire and Full time non-union employees:</u> 1 times annual earnings, rounded to the next higher \$1,000, to a maximum of \$100,000</p> <p><u>Full Time union employees:</u> 1 times annual earnings plus \$25,000, rounded to the next higher \$1,000, to a maximum of \$100,000</p> <p><u>Management in Class 1:</u> 1 times annual earnings plus \$100,000, rounded to the next higher \$1,000, to a maximum of \$250,000</p> <p><u>Management in Class 2:</u> 1 times annual earnings plus \$50,000, rounded to the next higher \$1,000, to a maximum of \$250,000</p>	<p>2 times annual salary up to a maximum benefit of \$100,000.</p> <p>Provided at no cost to employee</p> <p>\$200k for Town Manager</p>	<p>2 times annual salary up to a maximum benefit of \$100,000.</p> <p>Provided at no cost to employee</p>	<p>Two times annual earnings up to a maximum of \$100,000.</p> <p>Provided at no cost to employee</p>	<p>Assistant City Attorneys, Police Legal Advisors, Assistant Department Heads, Division Heads, Battalion Chiefs, and Police Lieutenants earning \$75,000 or more annually - \$100,000; Assistant City Attorneys, Police Legal Advisors, Assistant Department Heads, Division Heads, Battalion Chiefs, and Police Lieutenants earning less than \$75,000 - \$75,000; All other active employees earning \$60,000 or more annually - \$75,000; All other employees earning \$40,000 but less than \$60,000 - \$60,000; All other employees earning less than \$40,000 annually - \$50,000</p> <p>Benefit provided at no cost to employee</p>

	Town of Palm Beach	West Palm Beach	Jupiter	Boca	Palm Beach Gardens	Delray
		Benefit provided at no cost to employee				
<b>Accidental Death &amp; Dismemberment (AD&amp;D)</b>	Pays in addition to, and in an amount equal to, the Basic Term Life Insurance benefit when death occurs as a result of an accident	Pays in addition to, and in an amount equal to, the Basic Term Life Insurance benefit when death occurs as a result of an accident	Pays in addition to, and in an amount equal to, the Basic Term Life Insurance benefit when death occurs as a result of an accident	Pays in addition to, and in an amount equal to, the Basic Term Life Insurance benefit when death occurs as a result of an accident	Pays in addition to, and in an amount equal to, the Basic Term Life Insurance benefit when death occurs as a result of an accident	Paid in addition to, and in an amount equal to, the Basic Term Life Insurance benefit when death occurs as a result of an accident
<b>Employee Supplemental Life Insurance</b>	\$10,000 increments, up to \$300,000; Guaranteed amount for New Hires up to \$100,000; Employee paid; Age banded.	Non Responsive	Increments of \$10,000 not to exceed the lesser of 5x EE's annual salary, max of \$500,000; Employee paid and age banded	Non Responsive	2x salary up to \$100,000	May elect 1 to 5 times their annual salary; Employee paid Age banded
<b>Employee Supplemental Life Insurance</b>	\$5,000 increments, up to \$150,000; Coverage may not to exceed 100% of employee's basic and supplemental total coverage; Guaranteed amount for New Hires up to \$25,000; Employee paid; Age banded.	Non Responsive	Increments of \$5,000 to a max of \$100,000; Employee paid and age banded	Non Responsive	\$5,000 on spouse 100% Employer paid	May elect \$5,000 to \$250,000 100% employee paid Age banded
<b>Child Supplemental Life Insurance</b>	\$10,000 per child; Children age 14 days to 6 months receive \$1,000; Employee paid.	Non Responsive	\$10,000 per child; Employee paid \$1.31 per month – premium covers all children	Non Responsive	\$5,000 per child 100% Employer paid	\$10,000 per child Employee paid \$1.80 per month
<b>Vision</b>	National Vision Administrators 100% Employee Paid	EyeMed 100% Employer Paid	Cigna 100% employee paid	Non Responsive	Superior 100% employee paid	EyeMed 100% employee paid

	Town of Palm Beach	West Palm Beach	Jupiter	Boca	Palm Beach Gardens	Delray
<b>Flexible Spending</b>	Healthcare FSA with \$2,600 maximum  Dependent Care FSA with 5,000 maximum	Healthcare FSA with \$2,600 maximum  Dependent Care FSA with \$5,000 maximum	Available benefit. Details not provided in the benefits summary	Healthcare FSA with \$2,650 maximum  Dependent Care FSA with 5,000 maximum	Healthcare FSA with \$2,600 maximum  Dependent Care FSA with 5,000 maximum	Healthcare FSA with \$2,600 maximum  Dependent Care FSA with \$5,000 maximum
<b>Supplemental Accident/Injury (e.g AFLAC or similar)</b>	None	Non Responsive	AFLAC and Allstate	Non Responsive	AFLAC	-Allstate = Group Accident and Supplemental Health -Trustmark = Disability, Critical Illness, Universal Life
<b>Retirement Health Savings</b>	Employee hired after 10/1/2009 contribute as follows: 1-9 YOS is 1% 10+ YOS is 2% Upon separation, 50% of accrued eligible sick leave is contributed to RHSP account	Non Responsive	Not offered	Non Responsive	Not offered	Not offered



# BENCHMARK RETIREMENT PLANS

## GENERAL EMPLOYEE RETIREMENT BENEFITS MARKET COMPARISON

	Palm Beach	West Palm Beach	Boca Raton	Jupiter	Palm Beach Gardens	Delray Beach	FRS DB Plan	FRS DC Plan
Union Group	No	Yes	Yes		Yes - SEIU & NonUnion	SEIU, OBA		
FY18 #FTE Benefit Group	215		540 as of 09/30/15				N/A	N/A
Defined Benefit Plans:								
Funding Ratio as of: __	73.5% as of 09/30/15	N/A	90.64% as of 09/30/15	See FRS	See FRS	98.1% As of 09/30/15	84.3% as of 01/01/17	
Return Assumption	7.4% dropping by .1% to 7%	N/A		See FRS	See FRS	7.25%	7.6%	
Wage Assumption	3.25% dropping by .25% to 2.75%	N/A		See FRS	See FRS	4.4%-7.2%	3.25%	
Vesting Period	10 Years	N/A	10 Years	See FRS	See FRS	50% after 5 years plus 10% each additional year	8 years	
Age Benefit Eligible	62 and 10 years	N/A	Age 65; or Age 55 w/ 20 yrs; or Age 53 w/ 30 yrs; or Rule of 68 – age & service = 68, min 50 age /15 yrs	See FRS	See FRS	Hired on/before 10/05/10: Age 62 and 10 years, or 30 years regardless of age. Hired after 10/05/10: Age 65 and 10 years	Age 65 with at least 8 years of service or have 33 years of service regardless of age	
DB Multiplier	1.7%	N/A	1.75%; or 1.5% under Rule of 68	See FRS	See FRS	2.5% with max of 75% or option of 3% with maximum benefit of 90%. Employees have to pay an additional 3.45% for this benefit..	<ul style="list-style-type: none"> <li>•Age 65 or up to 33 yrs svc: 1.60%</li> <li>•Age 66 or with 34 yrs svc: 1.63%</li> <li>•Age 67 or with 35 yrs svc: 1.65%</li> <li>•Age 68 or with 36+ yrs svc: 1.68%</li> </ul>	

DB Employee Contribution	3.5%	N/A	6%	See FRS	See FRS	3.05% unless employee chooses higher benefit then 6.5%	3%	
COLA	No	N/A	Yes, each odd number year	See FRS	See FRS		Each July 1 after retirement, Pension Plan members will earn a 3% COLA for all service prior to July 1, 2011. Any retirement service earned on or after July 1, 2011 will not be subject to a COLA	
Pension Obligation Bonds	No	N/A		See FRS	See FRS			
Defined Contribution Plans:								
DC Employee Contribution	3.0% Mand.; Up to 2% Optional	7.5%	N/A	See FRS	See FRS	Optional		3%
DC Employer Contribution	3.0% Mand.; Up to 2% Match	6.5%, increasing to 7.5% as of the 6 <sup>th</sup> year of service	N/A	See FRS	See FRS	Up to 3% match for key employees		3.3%
Vesting Period	10 Years	None	N/A	See FRS	See FRS	N/A		1 year
Age Benefit Eligible	Per IRS (59 ½)	Per IRS	N/A	See FRS	See FRS	Per IRS		Per IRS

## POLICE OFFICER RETIREMENT BENEFITS MARKET COMPARISON

	Palm Beach	West Palm Beach	Boca Raton	Jupiter	Palm Beach Gardens	Delray Beach	FRS DB Plan	FRS DC Plan
Union Group?	No	Yes	Yes	Yes	Yes	Yes		
FY18 #FTE	70	221	No response	100	78		N/A	N/A
Benefit Group								
Retirees as of FY16 CAFR		248		64	75	246 (police and Fire)		
Defined Benefit Plans:								
Funding Ratio as of: __	68.6% as of 09/30/16	81%	74.58% As of 10/1/16	85% fiduciary net position	75.71% fiduciary net position	63.89% As of 10/1/15	84.3% as of 01/01/17	
Return Assumption	7.4% dropping by .1% to 7%	8%	7.95%	7.5%	6.9% Lowering it by .1% until 6.5%	7.65%	7.6%	
Wage Assumption	3.25% dropping by .25% to 2.75%	5%	2.92% for UAAL; 4.0% for city funding requirements	5-12.27%	3-4.5%	0-3.7%	3.25%	
Vesting Period	10 years	10 years	10 years	10 years	10 years	10 years	8 years	
Age Benefit Eligible	56	25 or more years' service; age 50 and 20 years; or age 55 and 10 years	20 yrs svc; or Age 55 & 10 yrs.	55 with 10 years of service or 25 years	59 with 10 years of service	55 and 10 years of service of 25 years regardless of age.	<ul style="list-style-type: none"> <li>• Age 60 or older and 1 or more years of combined Pension Plan and Investment Plan service; or</li> <li>• Age 57 or older and 30 or more years of Special Risk and military service; or</li> <li>• Any age and 30 or more years of Special Risk service</li> </ul>	
DB Multiplier	2.75%	2.68% service after 09/30/2011;	3.5%	2.75% plus supplemental benefit of the lesser of	2.75 to max of 75% plus monthly supplemental benefit of \$12.50	2.5% up to 20 years then 3% in excess of 20 years to max of	3% Special Risk Class	

		3.0% service between 03/31/1987-09/30/2011		\$150 per month or the greater of \$30 or \$5 times credited service	per year of service.	\$108,000. Optional 3.5% to max of 87.5% for additional 3% contribution.		
DB Employee Contribution	8-12%; Current 10.09%	11%	10.2%	10%	8.6%	9%	3%	
COLA	No	3% annually after age 65		3%	None	1% per year	Each July 1 after retirement, Pension Plan members will earn a 3% COLA for all service prior to July 1, 2011. Any retirement service earned on or after July 1, 2011 will not be subject to a COLA	
Pension Obligation Bonds	No	Yes \$50 Million in 2016	No	No	No	No	No	
Defined Contribution Plans:								
DC Employee Contribution		N/A	N/A	N/A	N/A	N/A		3%
DC Employer Contribution		N/A	N/A	N/A	N/A	N/A		11%
Vesting Period		N/A	N/A	N/A	N/A	N/A		1 year

## FIREFIGHTER RETIREMENT BENEFITS MARKET COMPARISON

	Palm Beach	West Palm Beach	Boca Raton	Jupiter	Palm Beach Gardens	Delray Beach	FRS DB Plan	FRS DC Plan
Union Group?	Yes	No	Yes	N/A – County Fire				
FY18 #FTE Benefit Group	70	190			96		N/A	N/A
Retirees as of FY16 CAFR		194			38	246		
<b>Defined Benefit Plans:</b>								
Funding Ratio as of: September 30, 2016	62.6% as of 09/30/15	71%	78.97% as of 10/1/16		78.41% Fiduciary net position		84.3% as of 01/01/17	
Return Assumption	7.4% dropping by .1% to 7%	8%	7.95%		7.45%	8%	7.6%	
Wage Assumption	3.25% dropping by .25% to 2.75%	5.0% to 5.5% including inflation	2.92% for UAAL; 4.0% for city funding requirements		2.5%	5%-6.25%	3.25%	
Vesting Period	10 years	10 years	10 years		10 years	10 years	8 years	
Age Benefit Eligible	56	Age 50 and 15 years; or age 55 and 10 years; or 26 years regardless of age	20 yrs svc; or Age 55 & 10 yrs.		52 with 10 years of service or 25 years of service regardless of age	55 and 10 years of service of 20 years regardless of age.	<ul style="list-style-type: none"> <li>• Age 60 or older and 1 or more years of combined Pension Plan and Investment Plan service; or</li> <li>• Age 57 or older and 30 or more years of Special Risk and military service; or</li> <li>Any age and 30 or more years of Special Risk service</li> </ul>	
DB Multiplier	2.75%	3% on and after 05/13/12; 4% for service	3.4%		3% to max of 75%	3% max benefit \$100k increased at 2% per year.	3% Special Risk Class	

		prior to 05/13/12						
DB Employee Contribution	8-12%; Currently 10. _%	13.1%	10.2%		6%	9%	3%	
COLA	No	1.17% per year if aggregate gains from all sources do not limit it.	Yes		1% at ag 53, 2% at age 54 and 3% for age 55 or greater	1% Per year	Each July 1 after retirement, Pension Plan members will earn a 3% COLA for all service prior to July 1, 2011. Any retirement service earned on or after July 1, 2011 will not be subject to a COLA	
Pension Obligation Bonds	No		No		No	NO	No	
Defined Contribution Plans:								
DC Employee Contribution								3%
DC Employer Contribution								11%
Vesting Period								1 year

## EXECUTIVE RETIREMENT BENEFITS MARKET COMPARISON

	Palm Beach	West Palm Beach	Boca Raton	Jupiter	Palm Beach Gardens	Delray Beach	FRS DB Plan	FRS DC Plan
Union Group?	N/A						N/A	N/A
FY18 #FTE Benefit Group	N/A				FRS		N/A	N/A
Defined Benefit Plans:								
Funding Ratio as of: __	N/A	N/A	73.83 as of 10/1/15	N/A	N/A	N/A		N/A
Return Assumption	N/A	N/A	7.5% as of 10/1/15	N/A	N/A	N/A		N/A
Wage Assumption	N/A	N/A		N/A	N/A	N/A		N/A
Vesting Period	N/A	N/A	6 years	N/A	N/A	N/A		N/A
Age Benefit Eligible	N/A	N/A	65 and 6; or 55 and 10	N/A	N/A	N/A		N/A
DB Multiplier	N/A	N/A	See Below	N/A	N/A	N/A		N/A
DB Employee Contribution	N/A	N/A	11%	N/A	N/A	N/A	3%	N/A
COLA	N/A	N/A	Yes	N/A	N/A	N/A		N/A
Pension Obligation Bonds	N/A	N/A	No	N/A	N/A	N/A		N/A
Defined Contribution Plans:								
DC Employee Contribution	N/A	7.5%	N/A	N/A	N/A	N/A		3%
DC Employer Contribution	N/A	6.5% increasing to 7.5% after six year	N/A	N/A	N/A	N/A		4.67%
Vesting Period	N/A	None	N/A	N/A	N/A	N/A		1 year

Boca/Executive: "Accrued benefit" shall mean a monthly annuity benefit equal to the percentage of average final compensation corresponding to the division as provided herein, multiplied by benefit service, payable in the standard benefit form beginning at the normal retirement date. "Average final compensation" shall mean one-twelfth ( 1/12 ) of the arithmetic average of annual compensation paid for the highest 130 pay periods within the last 260 pay periods of vesting service which yield the highest average, or such shorter period if less than 130 pay periods, so that compensation may be counted up to the actual date of termination. Notwithstanding the foregoing, for a division 4 member, "average final compensation" shall mean one-twelfth ( 1/12 ) of the arithmetic average of annual compensation paid for the highest 52 pay periods within the last 260 pay periods of vesting service which yield the highest average, or such shorter period if vesting service is less than 52 pay periods, so that compensation may be counted up to the actual date of terminatio