



Title: 2023 Classification and Compensation Study

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Past Board action: [Res # 19-012](#) Adoption of MCWD Compensation Policy
[Res # 23-010](#) Contract with Baker Tilly to Conduct 2023 Compensation Study

MCWD Classification and Compensation Background:

Between 2017 and 2018 the Minnehaha Creek Watershed District (MCWD) completed a significant strategic plan and reorganization to align the District's operations around a refocused vision, mission and strategy. As part of the reorganization, the District conducted a classification and compensation study which was accepted and implemented in December 2018.

This 2018 work involved classifying positions internally using Baker Tilly's copyrighted job evaluation system known as the Systematic Analysis and Factor Evaluation (SAFE®), to ensure consistent and objective evaluation of MCWD positions relative to each other. Then, tying MCWD's compensation of these positions to the regional market, by collecting wage data from other public and private organizations deemed by the Board of Managers to be MCWD's peers competing in the marketplace for employee talent.

Complementing the acceptance of the Classification and Compensation Study, and to set forward direction, on January 10, 2019, the Board of Managers adopted a [compensation policy](#). This policy articulates MCWD's philosophy regarding employee compensation. The policy identified MCWD's people as its most important assets and that it was designed to:

- Support the recruitment and retention of talent necessary to achieve MCWD's mission
- Provide compensation that is competitive within the regional market
- Reflect MCWD's unique strategic priorities
- Provide internal equity through consistent evaluation of positions and pay
- Reward employees based on mission driven performance
- Maintain a pay plan that is clear and easy to communicate
- Comply with all laws and regulations

The compensation policy also outlines how the organization would administer and maintain its compensation plan. It delineates MCWD's compensation philosophy, placement for new hires, considerations for performance-based compensation, salary range penetration, and processes for reclassification of positions, and the annual maintenance of the MCWD pay plan through the annual budgeting process.

Finally, to remain market competitive, the policy recommends that a formal classification and compensation study be conducted every five years.

2023 Classification and Compensation Study:

Since 2023 marks the fifth year in administering the current pay plan, on January 26, 2023, the MCWD Board of Managers authorized the Administrator to execute a contract with Baker Tilly to complete a market compensation study and reevaluate MCWD's position classification system.

The scope of the 2023 Study of position classification and market compensation included the work outline below.

MCWD is currently at step five – briefing the MCWD Board of Managers on study findings and formulating recommendations for the 2024 pay plan and costs to implement the results.

At the June 22, 2023 Meeting, the Board of Managers will receive a briefing from Baker Tilly and the District Administrator on findings from the 2023 Classification and Compensation Study. Pending discussion and feedback, the results and recommendations will be synthesized into a final report for formal consideration and adoption.

2023 Classification and Compensation Study Scope:

1. Project Initiation and Data Collection
 - a. Meet with MCWD project team and gather all available data
 - i. Organizational charts, position descriptions, pay plan, etc.
2. Position Title and Description Review
 - a. Screen existing position titles and job descriptions to validate and ensure consistency
3. Position Evaluation and Classification Review
 - a. Use SAFE to review position evaluations and classification, making any necessary adjustments
4. Market Assessment of Compensation and Benefits
 - a. Complete a market survey of peer public and private organizations, and aggregate indices
5. Compensation Plan Development and Recommendations
 - a. Analyze options for an updated pay plan and formulate a recommended implementation plan
6. Final Report and Presentation
 - a. Synthesize methods, analysis, findings, recommendations and present to the MCWD Board

June 22, 2023 Board Briefing:

At the June 8, 2023 Operations and Programs Committee Meeting, the District Administrator provided a high level summary of study findings and initial options for cost to implement in the context of 2024 Budget planning.

At the June 22, 2023 Meeting, Baker Tilly and the District Administrator will provide the Board of Managers a more detailed briefing for discussion on:

1. Study methods
2. Findings from the market evaluation of employee wages and benefits.
3. A recommended 2024 MCWD Pay Plan
4. Potential costs to implement between 2023 and 2024

Next Steps:

Following the June 22, 2023 Meeting, Baker Tilly and the District Administrator will integrate the feedback provided into a final report and recommendations for consideration by the Board at the July 13, 2023 Meeting. Ultimately, pending adoption, the 2024 pay plan and recommendations for implementation will be integrated into the 2024 Budget by September 2023.

If there are questions in advance of the meeting, please contact James Wisker at Jwisker@minnehahacreek.org

Attachments:

1. DRAFT – Market Findings on Pay Plan Design and Employee Benefits

Executive Summary

Peer organizations identified for the market study were also asked to provide information related to their pay plan, paid time off, health benefits, and retirement benefits. Baker Tilly collected data from eight peer organizations. Three peer organizations completed the benefits portion of the market survey, and the other peer organizations provided 2023 benefits guidebooks and active personnel manuals. The peer data provided was matched by Baker Tilly.

Pay Plan Design

- Seven (7) peers have adopted a formal pay plan. Two (2) peers have multiple pay plans, and five (5) peers utilize a single pay plan.
- Two (2) peers use an Open Grade pay plan system with minimums and maximums, three (3) peers use Grade and Step pay plans, one (1) peer uses a pay for performance plan and one (1) peer uses a merit-based pay plan.

Time Off

- Eight (8) peers' average number of annual paid holidays is 11.5 days, which is higher than Minnehaha Creek Watershed District's twelve holidays – these numbers are **not** inclusive of any floating holiday amounts.
- Five (5) peers provide 1 annual floating holiday, like **Minnehaha Creek Watershed District**.
- Eight (8) responding peers utilize a paid time off (PTO) model, while two (2) responding peers use a vacation – sick time off model like **Minnehaha Creek Watershed District**.
- When combining total leave time (vacation and sick for all peers), **Minnehaha Creek Watershed District** is overall comparable to market average.
- Seven (7) responding peers allow an average maximum of 59.13 accrued vacation, sick or PTO days, which is lower than **Minnehaha Creek Watershed Districts** annual allowed maximum of 30 accrued vacation and 90 accrued sick time off days.

Health Benefits

- Four (4) peers responded to having preferred provider organization health plans (PPO) and five (5) peers responded to having high deductible health plans (HDHP), like MCWD. There were insufficient responses for health maintenance organization plans (HMO).
- **Minnehaha Creek Watershed District's** HDHP provides higher percent employer contributions toward health benefit premiums than market average employer contributions while MCWD actual costs per employee are lower than market average.
- Like **Minnehaha Creek Watershed District**, six (6) peers offer life insurance policies. Said policies range from 1x employee salaries to fixed amounts.

Other Benefits

- Four (4) responding peers offer flexible work schedules with varying policies.
- Five (5) peers offer full and/or partial remote work schedules based on specific positions.
- None of the responding peers allow an organizational sabbatical.

Participating organizations include:

- City of Bloomington, MN*
- City of Edina, MN*
- City of Golden Valley, MN*
- City of St. Louis Park, MN*
- Hennepin County, MN*
- Carver County, MN
- Scott County, MN
- Three Rivers Park District, MN

* Indicates organization data was matched by Baker Tilly

Pay Plan Design

Organizations using an adopted pay plan

Number of Responses	Responses
7	All responding peers use an adopted pay plan <i>MCWD uses an adopted pay plan</i>

Year current pay plan was adopted – *insufficient responses*

Organizations using single or multiple pay plans

Number of Responses	Responses
7	Single (5) Multiple (2) <i>MCWD uses a single pay plan</i>

Type of system for the pay plan

Number of Responses	Responses
7	Grade & Step (3) Grades, No Steps (min & max only) (2) <i>MCWD uses a pay plan with grades, no steps (min and max only)</i>

Pay Plan and Benefits practices

Peer organizations identified for the market study were asked to provide information related to their pay plan, paid time off, health benefits, and retirement benefits.

Peer Pay Plan Design

Like **Minnehaha Creek Watershed District**, seven (7) peers have adopted a formal pay plan.

Two (2) peers use an Open Grade pay plan system with minimums and maximums like **Minnehaha Creek Watershed District**; three (3) peers use Grade and Step pay plans, one (1) peer uses a pay for performance plan and one (1) peer uses a merit based pay plan.

Open Plans (Grades, no steps)

	<u>Number of Responses</u>	<u>Least Reported</u>	<u>Most Reported</u>	<u>Average Reported</u>
# of Grades	6	18	27	23
% Between Grades	6	6%	9%	7.4%

MCWD's pay plan has 21 grades (however utilizes grades 5 – 21)

Step Plans (Grades and Steps)

	<u>Number of Responses</u>	<u>Least Reported</u>	<u>Most Reported</u>	<u>Average Reported</u>
# Steps per Grade	3	6	7	6.33
% Between Steps	3	3%	5%	4.3%

How pay increases are administered

<u>Number of Responses</u>	<u>Responses</u>
4	Merit or performance based (2) Annual wage or step increase (automatic) (1) Budget process or financial ability (1)

MCWD administers pay increases through merit or performance ratings

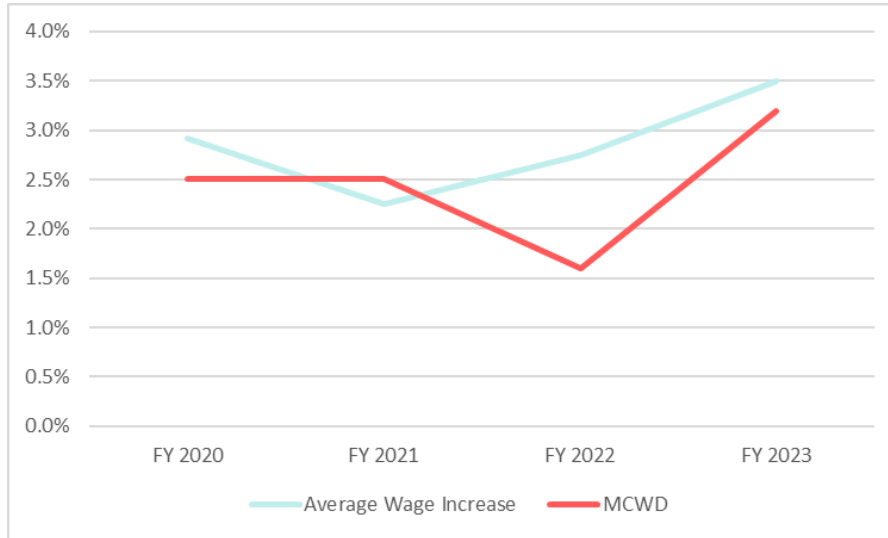
For open plans, six (6) peers have an average of 23 grades, similar to **Minnehaha Creek Watershed District's** 21 grades.

For grade and step plans, on average, peers have 6 steps in their pay plans with an average of 4.3% between steps.

Pay increases

Reporting peers administer pay increases through a variety of measures with two (2) peers responding increases are administered through merit or performance based measures, like **Minnehaha Creek Watershed District.**

Average Organization-wide & Cost of Living Adjustments (COLA) - (3 responses)



Average annual wage adjustment

Like **Minnehaha Creek Watershed District**, three (3) responding peers provide a COLA and/or organization-wide increase each fiscal year (FY). **Minnehaha Creek Watershed District's** annual wage adjustments have been below market average for FYs 2020, 2022, and 2023. **MCWD's** wage adjustment for 2021 was 0.25% higher than market average.

How organizations adjust pay structure

<u>Number of Responses</u>	<u>Responses</u>
3	Budget process or financial ability (1) Annual internal review / adjustment (1) Other (please explain) (1)
<i>MCWD adjusts their pay structure through annual internal review / adjustment and a compensation study</i>	

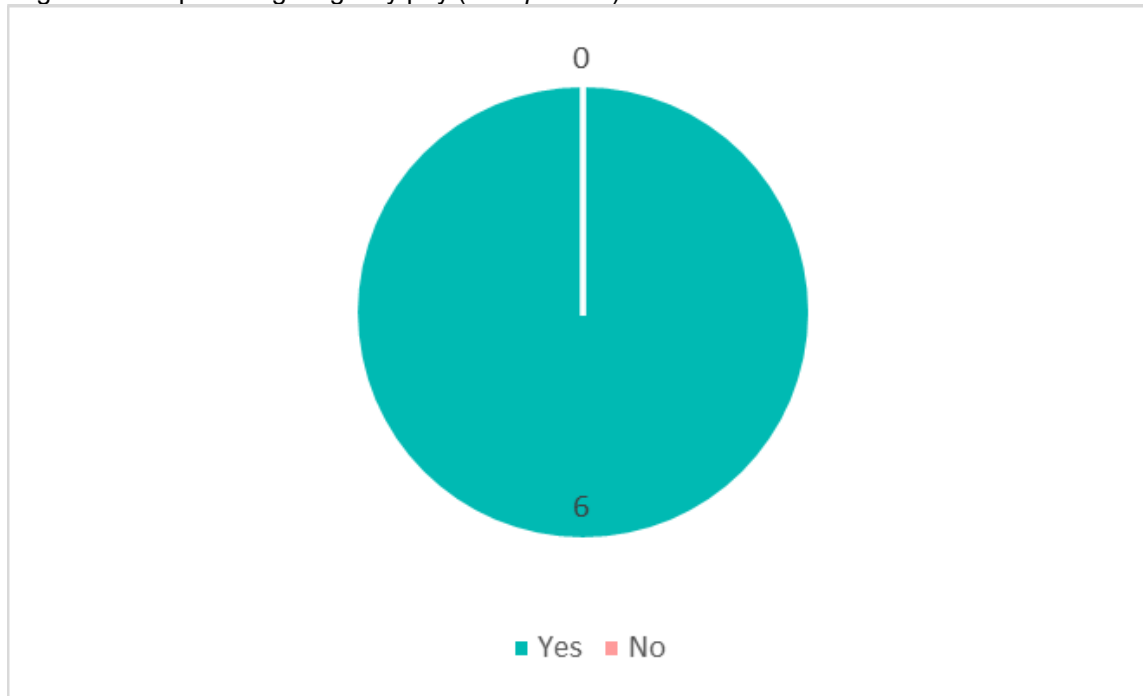
Adjusting pay structures

One (1) responding peer adjusts their pay structures using more than one strategy, like **Minnehaha Creek Watershed District**.

Frequency organizations adjust their pay structure

<u>Number of Responses</u>	<u>Responses</u>
3	Annually (2) Sporadically (1)
<i>MCWD adjusts their pay structure annually</i>	

Organizations providing longevity pay (6 responses)



Longevity pay

Six (6) responding peers provide longevity pay with varying policies.

Pay Practices

Advancing between pay ranges

	<u>Number of Responses</u>	<u>Responses</u>	<u>MCWD</u>
Minimum % increase with promotion	6	Yes (3) No (3)	Yes
Vacancy required prior to promotion	5	Yes (3) No (2)	
Minimum % increase with reclass to higher grade	5	Yes (2) No (3)	Yes
Allow employees to negotiate salary upon promotion	4	Yes (3) No (1)	
Promotional pay increases automatic upon specific achievement	7	Yes (4) No (3)	

New hire employee compensation

	<u>Number of Responses</u>	<u>Responses</u>
New hire employees receive pay rate above starting minimum	7	Yes (6) No (1)
New hire employees allowed to negotiate paid time off accruals	7	Yes (2) No (5)

Determination of starting rate above minimum

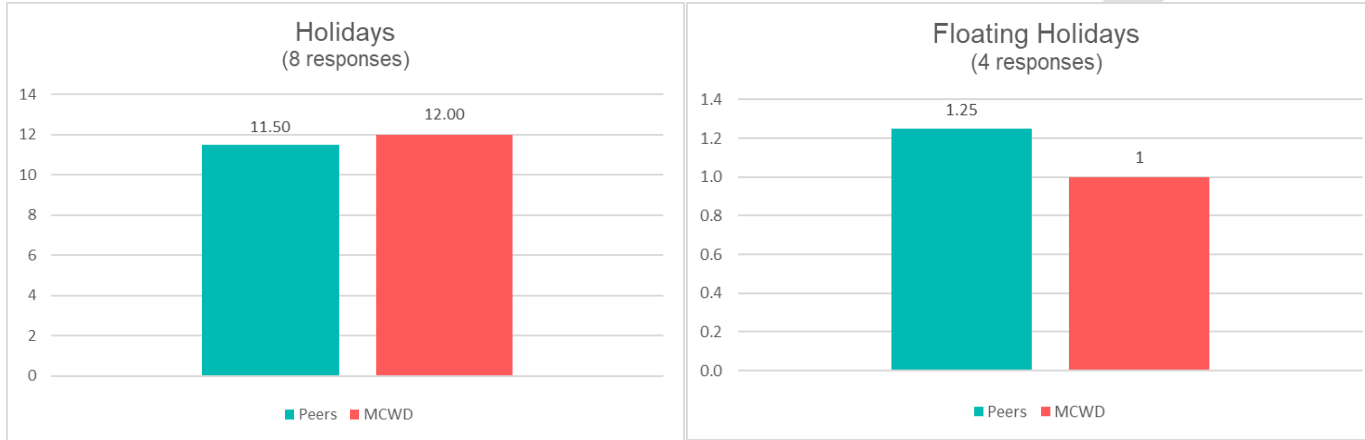
Peers allowing new hires to receive a pay rate above starting minimum consider the following factors: management discretion, years of related experience, difficulty of recruitment, management discretion, and additional education.

New hire time off accruals

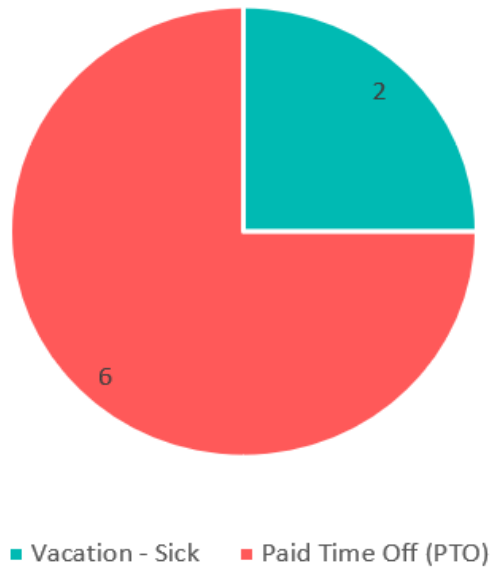
The two (2) peers allowing new hires to negotiate paid time off accruals will either front load a time off balance or base the negotiated accrual rate on market and experience.

Time off

Number of paid holidays per year (*holiday excludes any separate floating holiday*)



Vacation / Sick, Paid Time-Off (PTO) – (8 responses)



Time off

Eight (8) responding peers utilize a paid time off (PTO) model, while two (2) responding peers use a vacation – sick time off model like **Minnehaha Creek Watershed District**.

Total Time Off Comparison (8 responses)				
Years of Service	MCWD	Least Reported	Most Reported	Average Reported
0 to 1 year	19	10	24	20
1 year	19	12	24	20
2 years	19	12	24	20
3 years	21	12	24	20
4 years	21	12	24	20
5 years	24	12	29	21
6 years	24	15	29	24
7 years	24	15	29	24
8 years	29	15	29	24
9 years	29	18	29	24
10 years	29	18	29	25
11 years	29	18	32	26
12 years	29	18	32	27
13 years	29	20	32	28
14 years	29	20	33	28
15 years	29	20	34	29
16 years	29	20	34	29
17 years	29	20	34	29
18 years	29	20	34	30
19 years	29	23	34	30
20 years	29	23	37	31
21 years	29	23	37	31
22 years	29	23	37	31
23 years	29	23	37	31
24 years	29	23	37	31
25 years	29	23	37	32
25+ years	29	23	37	32

Total time off comparison (vacation and sick combined together for those peers with vacation-sick models)

Most of the responding peers utilize a paid time off model. Therefore, in order to provide a comparison of total time off, the two vacation-sick time off peers (as well as **MCWD**) have been combined together.

Red signifies **Minnehaha Creek Watershed District** is below market average for total time off accrual based on the specified years of service.

Overall, **Minnehaha Creek Watershed District's** total time off structure is comparable to market averages. **MCWD** falls slightly below market average years 0 – 2 and 18 – 25+.

Provide separate time-off accruals for *exempt* employees

<u>Number of Responses</u>	<u>Responses</u>
8	Yes (1) No (7)

Maximum accrual of Vacation or PTO days

<u>Number of Responses</u>	<u>Least Reported</u>	<u>Most Reported</u>	<u>Average Reported</u>
7	36	87.5	59.375
<i>MCWD allows an annual maximum of 30 accrued vacation days and 90 accrued sick days</i>			

Organizations allowing vacation / PTO carryover

<u>Number of Responses</u>	<u>Responses</u>
8	All responding peers allow carryover of unused vacation / PTO

Number of carryover days allowed

<u>Number of Responses</u>	<u>Least Reported</u>	<u>Most Reported</u>	<u>Average Reported</u>
8	15.63	60	45.13
<i>MCWD allows 30 vacation days to be carried over</i>			

Organizations allowing cash-out of unused vacation / PTO days

<u>Number of Responses</u>	<u>Responses</u>
7	Yes (7) No (1)

Maximum accrual of vacation, sick or PTO days

Seven (7) responding peers allow an average maximum of 59.375 accrued vacation, sick, or PTO days, which is lower than **Minnehaha Creek Watershed Districts** annual allowed maximum of 30 accrued vacation days and 90 accrued sick days. Two (2) responding peers allow an annual maximum accrual of 2x the accrual rate based on years of service and one (1) peer allows unlimited accrual.

Vacation / PTO carryover

Eight (8) responding peers allow an average of 45.13 days for annual time off carryover. Two (2) responding peers allow 2x the maximum annual accrual, which is based on years of service and one (1) peer allows an unlimited number of carryover days.

Number of cash-out days allowed

	<u>Number of Responses</u>	<u>Least Reported</u>	<u>Most Reported</u>	<u>Average Reported</u>
Year End	6	0	5	1.67
Termination	6	6	60	42
Retirement	6	6	60	42

At year end, MCWD allows the monetary value of days over 40 to be deposited into a 457 plan. MCWD allows balance cash-out at termination or retirement.

Cash-out days allowed

Three (3) peers allow employees to cash-out days at year end, but employees must maintain a specific number of vacation days before eligibility. Five (5) peers allow cash-out of the balance upon termination or retirement.

Annual sick days provided & annual sick day accruals – *insufficient responses*

Organizations allowing sick days carryover – *insufficient responses*

Number of carryover days allowed – *insufficient responses*

Organizations allowing cash-out of unused sick days – *insufficient responses*

Number of cash-out days allowed – *insufficient responses*

(Sick leave data continued on next page)

Organizations providing a sick leave bank to employees

<u>Number of Responses</u>	<u>Responses</u>
4	Yes (2) No (2)
<i>MCWD provides a sick leave bank to employees</i>	

Organizations allowing employees to donate leave

<u>Number of Responses</u>	<u>Responses</u>
6	Yes (3) No (3)
<i>MCWD allows employees to donate leave</i>	

Maximum number of days employees can *donate* to other employees and *receive* from sick leave donations

	<u>Number of Responses</u>	<u>Least Reported</u>	<u>Most Reported</u>	<u>Average Reported</u>
Donation maximum	3	2	10	5.67
Maximum receive	3	20	60	40
<i>MCWD allows employees to donate a maximum of 10 days and allows employees to receive a maximum of 130.5 days</i>				

Health Benefits

Four (4) peers responded to having preferred provider organization health plans (PPO) and five (5) peers responded to having high deductible health plans (HDHP). There were insufficient responses for health maintenance organization plans (HMO).

Preferred Provider Organization (PPO)

	<u>Number of Responses</u>	<u>Least Reported</u>	<u>Most Reported</u>	<u>Average Reported</u>
Employee-only monthly premium	4	\$721.24	\$926.50	\$832.11
% paid by employer	4	89%	99%	93.8%
Employee + family monthly premium	4	\$2,163.65	\$2,594.00	\$2,360.30
% paid by employer	4	58%	75%	66%

Insufficient responses for overall deductible and out-of-pocket limits.

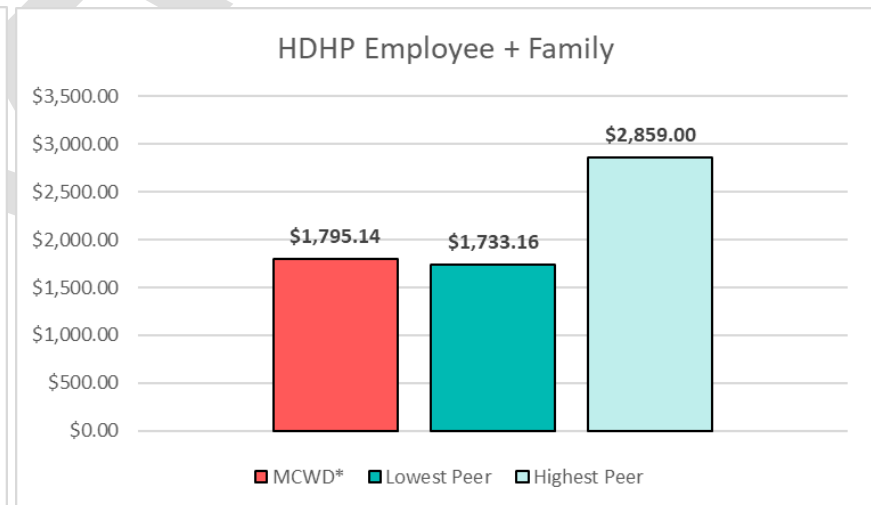
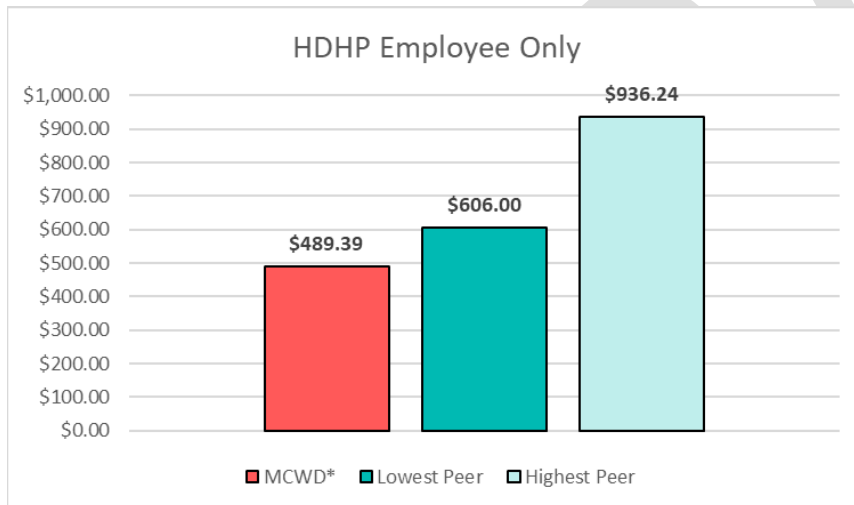
Health Maintenance Organization (HMO) – insufficient responses

High Deductible Health Plans (HDHP)

	<u>Number of Responses</u>	<u>Least Reported</u>	<u>Most Reported</u>	<u>Average Reported</u>	<u>MCWD</u>
Employee-only monthly premium	5	\$606.00	\$936.24	\$790.42	\$489.39*
% paid by <u>employer</u>	5	82%	100%	95.7%	100%
<u>Employer</u> contribution to HSA and/or VEBA	3	\$600.00	\$2,500.00	\$1,833.33	
Employee + family monthly premium	5	\$1,733.16	\$2,859.00	\$2,200.05	\$1,795.14
% paid by <u>employer</u>	5	69%	96%	81%	100%
<u>Employer</u> contribution to HSA and/or VEBA	3	\$1,200.00	\$3,500.00	\$2,366.67	

*MCWD's medical premiums are age-banded and based on current, average premium rates

Insufficient responses for overall deductible and out-of-pocket limits.



Participation policies

	<u>Number of Responses</u>	<u>Responses</u>
Organizations requiring 100% participation of all regular full-time employees	6	None of the responding peers require 100% participation
Organizations providing compensation to employees not participating	5	Yes (2) No (3)

Prescription drug coverage

	<u>Number of Responses</u>	<u>Responses</u>
Organizations providing prescription drug coverage	6	All respondents provide prescription drug coverage
Coverage separate from health insurance	6	All respondent's coverage is separate from health insurance

(health benefit premium data continued on next page)

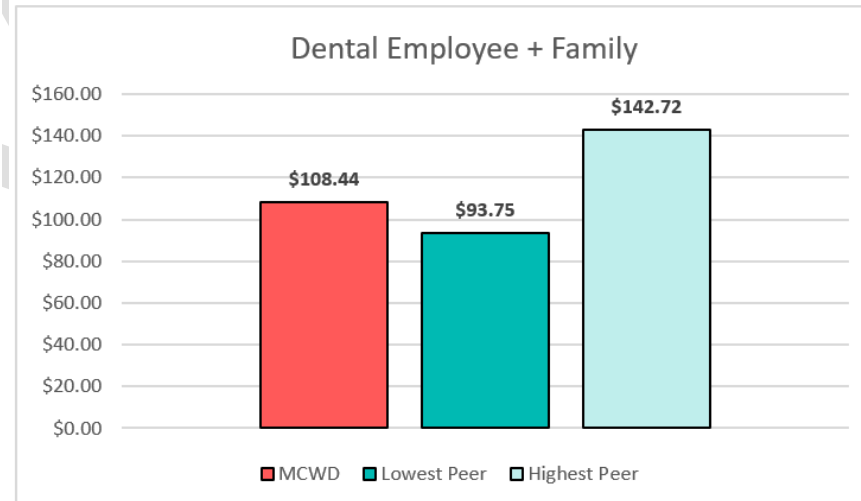
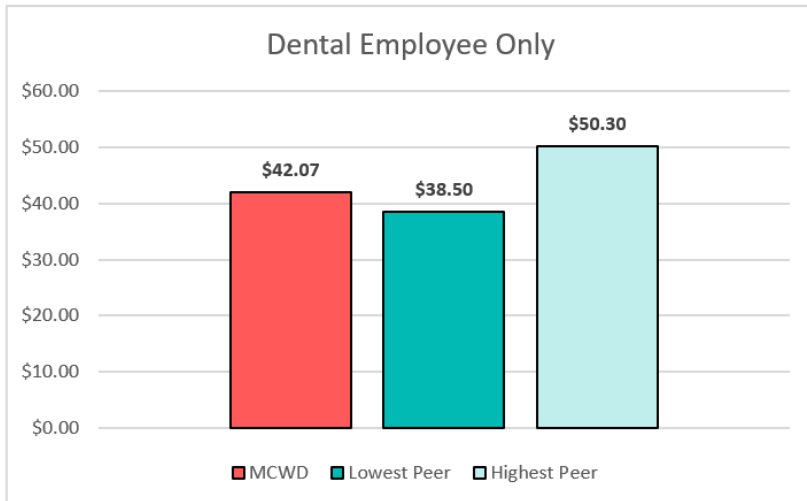
Dental insurance coverage – six (6) responding peers outlined dental insurance is separate from health plans.

	<u>Number of Responses</u>	<u>Least Reported</u>	<u>Most Reported</u>	<u>Average Reported</u>	<u>MCWD</u>
Organizations providing dental insurance coverage	7	All respondents offer dental insurance coverage to employees			Yes
Coverage is separate from health insurance	7		Yes (6) No (1)		Yes
Employee-only monthly premium	6	\$38.50	\$50.30	\$44.01	\$42.07
% paid by employer	4	60%	100%	90%	100%
Employee + family monthly premium	6	\$93.75	\$142.72	\$119.41	\$108.44
% paid by employer	4	30%	72%	52.5%	100%

Dental premiums

The peer average monthly premium cost for employee only dental insurance is \$44.01. One (1) peer pays 60% of the premium and three (3) peers pay 100% of the monthly premium.

The peer average monthly premium cost for family dental insurance is \$119.41. Five (5) peers pay 30 - 72% of the monthly premium.



Vision Insurance - four (4) responding peers outlined vision insurance is separate from health plans.

	<u>Number of Responses</u>	<u>Least Reported</u>	<u>Most Reported</u>	<u>Average Reported</u>
Organizations providing vision insurance coverage	6		Yes (5) No (1)	
Coverage is separate from health insurance	5		Yes (4) No (1)	
Employee-only monthly premium	4	\$3.93	\$6.49	\$5.28
% paid by employer	3	0%	80%	26.7%
Employee + family monthly premium	4	\$11.57	\$16.87	\$14.75
% paid by employer	3	0%	73%	24.3%

*MCWD's vision coverage is included with health plans

Vision premiums

The peer average monthly premium cost for employee only vision insurance is \$5.28. One (1) peer pays 80% of the premium and two (2) peers do not contribute to the premium.

The peer average monthly premium cost for family vision insurance is \$14.75. One (1) peer pays 73% of the premium and two (2) peers do not contribute to the premium.

Other Health Benefits

Life Insurance

	<u>Number of Responses</u>	<u>Responses</u>
Organizations providing life insurance	6	All responding respondents offer life insurance
Life insurance benefit provided by employer to employees	5	One (1) peer offers 1x employee's salary Four (4) peers offer varying policies with fixed amounts from \$20,000 - \$50,000
Total monthly premium cost		<i>Insufficient Responses</i>
% of premium employer paid	5	All respondents pay 100% of the life insurance premium
<i>MCWD provides a \$50,000 life insurance policy to employees</i>		
	<u>Number of Responses</u>	<u>Responses</u>
Organizations providing AD&D insurance?	4	Yes (4)
% paid by employer	4	Respondents pay an average of 75% of the AD&D premium
<i>MCWD provides AD&D insurance and pays 100% of the premium</i>		

Short-Term, Long-Term Disability Insurance

	<u>Number of Responses</u>	<u>Least Reported</u>	<u>Most Reported</u>	<u>Average Reported</u>
Provide short-term disability	6	All responding peers provide short-term disability		
% of employee base pay provided	5	60%	66.7%	61.2%
% paid by employer	5	0%	100%	33.3%
Provide long-term disability	6	All responding peers provide short-term disability		
% of employee base pay provided	5	60%	66%	61.2%
% paid by employer	5	All responding peers pay 100% of the premium for long-term disability		
<i>MCWD offers short-term and long-term disability and pays 100% of the premiums</i>				

Parental leave (maternity, paternity, adoption or foster leave)

	<u>Number of Responses</u>	<u>Responses</u>
Do you provide paid parental leave?	7	Yes (6) No (1)
Parental leave separate from FMLA and short-term disability	5	Yes (2) No (3)
Time allowed for parental leave	3	2 - 15 weeks
% of salary provided during leave	3	All respondents provide 100% of salary during leave
<i>MCWD does not provide paid parental leave but does offer FMLA and short-term disability.</i>		

FMLA

	<u>Number of Responses</u>	<u>Responses</u>
Offer Family Medical Leave Act (FMLA) benefits	8	All respondents offer FMLA benefits
Using paid vacation or sick leave concurrent to FMLA benefits	7	Required (5) Voluntary (2)
Using short term disability concurrent to FMLA	7	Required (4) Voluntary (3)
<i>MCWD offers FMLA benefits and requires use of paid time off and short-term disability concurrent to FMLA benefits</i>		

Tuition Assistance Reimbursement

	<u>Number of Responses</u>	<u>Responses</u>
Offer Tuition Assistance Reimbursement	8	All respondents offer tuition assistance reimbursement
Amount allowed per employee	7	1. \$750.00 - \$5,250.00 2. IRS on-taxable limit 3. 50% of total costs
Required length of employment to be eligible		<i>Insufficient Responses</i>
How reimbursement is calculated	7	All peers pay a percentage of reimbursement dependent on grade level achieved
Required repayment program	7	Yes (2) No (5)
<i>MCWD reimburses tuition for employees who have been employed a minimum of 120 days and achieve a minimum B grade</i>		

Flexible & Remote Work

	<u>Number of Responses</u>	<u>Responses</u>
Offer flexible work schedule	8	Yes (4) No (4)
Offer remote work (full or partial)	5	Full (1) Partial (4)
Policies	3	<ol style="list-style-type: none"> 1. Telework, flexible work schedule, and job sharing (one full time position split between two individuals) 2. Flexible work schedules based on position, employee performance, and conduct 3. Most flexible work arrangements made on case-by-case basis 4. Telework employees required to provide their own safe work environment free from distractions and hazards
<i>MCWD allows remote work</i>		

Organization sabbatical

<u>Number of Responses</u>	<u>Responses</u>
8	None of the responding peers allow an organizational sabbatical

Retirement

Defined Benefit Plans

Organizations contributing to Social Security

<u>Number of Responses</u>	<u>Responses</u>
8	All responding peers contribute to Social Security

Defined Benefit Pension Plans

	<u>Number of Responses</u>	<u>Responses</u>
Plan Name	8	All responding peers use Public Employees Retirement Association (PERA)
Employee contributions required	8	All respondents require employee contributions
% of employee salary required	8	Respondents require employees to contribute an average of 6.5% of their salary
Maximum employer match of employee contributions	8	Maximum employer match of employee contributions 7.5% of employee salaries
# of years to be considered “vested”	8	All responding peers require 5 years of service to be considered vested in the pension plan
% of employee salary guaranteed	8	All responding peers reported the program guarantees 100% of employee salaries
Employee groups eligible	8	All respondents reported all employees are eligible

Defined Contribution (401k) Retirement Plans – *insufficient responses*

Deferred Compensation (457) Retirement Plans

Plan Name	<u>Number of Responses</u>	<u>Responses</u>
	7	1) Empower 2) Nationwide 3) MissionSquare 4) MN Deferred Compensation 5) VOYA 6) MC 7) Fidelity 8) TIAA CREF <i>*six (6) peer offers more than one plan</i>
Maximum employee contributions allowed	3	All respondents all employees to contribute the IRS maximum
Maximum employer contribution	4	None of the responding peers match employee contributions to a 457-retirement plan

Retirees insurance

Group health insurance available to retirees	<u>Number of Responses</u>	<u>Responses</u>
% paid by employer	8	All respondents have group health insurance available to retirees Six (6) peers do not contribute to retiree insurance premiums and one (1) peer contributes to premiums based on the retiree's years of service