

City of Jonesboro
Market Benefits Study
January, 2009

Study Benefit Area	City	City	Medical Clinic	City	University	City	City	City	ACA	
									Little Rock Area 2008	
Avg. Pay Increase 2008	3%	3.00%	2.93%	3.00%	3.00%			2.34%	1.00%	3.72%
Avg. Pay Increase 2009	3%	None to date	n/a	-	2.00%	2.50%		3.00%	1.00%	3.49%
Salary Range Inc. 2008	0.5%	3% to max	0.00%	n/a	2.00%			0.00%	n/a	3.30%
Salary Range Inc. 2009	0.5%	None to date	n/a	-	200.00%	250.00%		0.00%	n/a	3.20%
Avg. Cost of Benefits - %	34%	-	28%	-	-	30%		25%	-	23%
Medical Prem. By Employee	30%	0	100%	29%	14%	0%		4%	7%	21%
Medical Prem. By Employer	70%	100%	0	71%	86%	100%		96%	93%	79%
Family Medical Prem. By Employee	30%	25%	100%	30%		PPO 37%		11.5%	28%	40%
Family Medical Prem. By Employer	70%	75%	0	70%		PPO 63%		88.5%	72%	60%
Medical Deductible - Employee \$	\$500	\$200/\$400	\$500/\$1,000	\$500	\$500	PPO \$500		\$500	\$500	\$552
Medical Deductible - Family \$	\$1,500	\$200/\$400	\$1000/\$2000	\$1,000	\$500	PPO \$800-\$1200		\$1,000	\$1,000	\$1,218
Medical Co-Pay %	20%	10%/50%	20%/30%	-	20%	20%		20%	20%	20%
Maximum Life Time Benefit	\$1MM	\$1MM	\$1MM	\$2MM	\$1MM	\$1MM		\$5MM	\$2MM	\$2.1MM
Dental Prem. By Employee	0%		100%	36%	-	0%		100%	21%	32%
Dental Prem. By Employer	100%		0%	64%	-	100%		-	79%	68%
Family Dental Prem. By Employee	68%		100%	33%	-	39%		100%	29%	53%
Family Dental Prem. By Employer	32%		0%	67%	-	61%		-	71%	47%
Dental Deductible - Employee \$	\$50	\$50	\$25	\$50	-	\$50		\$50	\$50	\$50
Dental Deductible - Family \$	\$150	\$50 each	n/a	\$150	-	\$50 each		\$50 (major only)	\$50 each	\$150
Dental Coverage % Basic Care	80%	90%	80%	100%	-	80%		80% prevention	80%	98%
Dental Coverage % Major Care	50%	90%	80%	80%	-	80%		50%	50%	50%
Dental Coverage % Ortho Care	50%	90%	50%	0%	-	\$1500 Lifetime		50% \$1000 Lifetime	50%	50%
Annual Coverage Limit \$	\$1,000	\$1000/\$750 Ortho	\$1500 pp Basic/Maj \$1000 Ortho lifetime	\$1500 Basic \$1500 Major	-	\$1500/year Major		\$1500 per person /yr Basic + Major	\$1,000	\$1-2.5K
Life Insurance	X	X	X	X	X	X		X	X	84%
Retirement Plan	X	X	X	-	X	401		X	X	89%
Retirement Health Plan Offered	X	X	-	X	-	-		X	X	52%
Section 125	X	X	X	X	X	X		X	X	94%
Health Savings Account (HSA)	X	X	-	X	-	-		X	-	17%
Holidays	11	11	8	12		11			11	9
Sick Days	12	20	0	12	X	12		12	12	8.9
Vacation Days 1 Year	10	10	11	12		10		10	10	10.5
Vacation Days 2 Years	10	10	16	12		10		12	10	11.5
Vacation Days 5 Years	15	15	21	12		10			15	14.5
Vacation Day 10 Years	15	15	21	12		15			16	17.5
Vacation Days 15 Years	20	18	26	12		20			20	19.5
Vacation Days 20 Years	20	22	26	17		20			20	21
Vacation Days 25 Years	20	22	26	17		20			22	21
Long Term Disability Insurance	X	X	X	X	X	X		X	-	87%
Long Term Care Insurance		-	X	-	X	X		-	-	27%
Vision Care Insurance	X	Part of Health	X	X	X	X		X	X	68%
Short Term Disability	X	-	X	-	X	-		X	X	64%
Continuing Education Benefit		Uniformed	-	-	X	-		-	-	72%
Employee Assistance Program EAP	X	Uniformed	X	X	X	X		X	-	59%
Personal Days	-	2	0	-	-	1		-	-	2.9
Employee/Employer Match	-	-	X	X	6% / 10%	10%		3% / 12%	-	