

2011



Metropolitan Library System Benefits Survey



Following are the detailed responses to the questions included in the benefits portion of the compensation survey conducted in February and March, 2011. In addition, we have included for your consideration some points of analysis and/or recommendation as appropriate.

The following organizations participated in the benefits survey:

- Metropolitan Library System
- Albuquerque Bernalillo County Library System, NM
- Edmond Public Schools
- Fort Worth Library, TX
- Gwinnett County Public Library System, GA
- Houston Public Library, TX
- City of Jacksonville, FL (Jacksonville Public Library)
- Johnson County Library, KS
- Oklahoma City Community College
- Oklahoma City Government
- Saint Louis County Library, MO
- Sonic Corporation
- Tulsa City-County Library
- University of Oklahoma

Benefit Plan Questions

Benefits Overview

What is your total average cost of benefits as a percentage of salary? *This probably corresponds to the average overhead rate you normally add to each employee’s compensation for budgeting purposes.*

Employer	Response
City of Jacksonville	20
Saint Louis County Library	25
Johnson County Library	26
Oklahoma City Government	27
Houston Public Library	30
University of Oklahoma	33
Fort Worth Library	34
Oklahoma City Community College	35
Tulsa City-County Library	37
Gwinnett County Public Library System	38
Metropolitan Library System	41
Albuquerque Bernalillo County Library System	43

Analysis: *MLS’ total average cost of benefits is at the top of the market of the surveyed group. Please see the questions below for possible factors contributing to this finding.*

Do you have a Cafeteria Plan?

Employer	Response
City of Jacksonville	NO
Fort Worth Library	NO
Oklahoma City Community College	NO
Sonic Corporation	NO
Tulsa City-County Library	NO
Albuquerque Bernalillo County Library System	YES
Edmond Public Schools	YES

Gwinnett County Public Library System	YES
Houston Public Library	YES
Johnson County Library	YES
Metropolitan Library System	YES
Oklahoma City Government	YES
Saint Louis County Library	YES
University of Oklahoma	YES

Analysis: In the majority; at market.

Do you have Flexible Spending Accounts for: Health Expenses?

Employer	Response
Edmond Public Schools	NO
Tulsa City-County Library	NO
Albuquerque Bernalillo County Library System	YES
City of Jacksonville	YES
Fort Worth Library	YES
Gwinnett County Public Library System	YES
Houston Public Library	YES
Johnson County Library	YES
Metropolitan Library System	YES
Oklahoma City Community College	YES
Oklahoma City Government	YES
Saint Louis County Library	YES
Sonic Corporation	YES
University of Oklahoma	YES

Analysis: In the majority; at market.

Do you have Flexible Spending Accounts for: Dependent Care Expenses?

Employer	Response
City of Jacksonville	NA
Tulsa City-County Library	NO
Albuquerque Bernalillo County Library System	YES
Edmond Public Schools	YES
Fort Worth Library	YES
Gwinnett County Public Library System	YES
Houston Public Library	YES
Johnson County Library	YES
Metropolitan Library System	YES
Oklahoma City Community College	YES
Oklahoma City Government	YES
Saint Louis County Library	YES
Sonic Corporation	YES
University of Oklahoma	YES

Analysis: In the majority; at market.

Health & Welfare Benefits

Health Coverage. Please provide the following information regarding medical plans offered by your organization:

PPO: Preferred Provider Organization **HMO:** Health Maintenance Organization **POS:** Point of Service

Employer	Plan	Vendor	# of Participants	Employee-Only Coverage	Employee +1	Family Coverage	Employee-Only Coverage	Employee +1	Family Coverage
Metropolitan Library System	PPO	First Health PPO	196	\$736.23	NA	\$1,322.27	90%	NA	70%
Albuquerque Bernalillo County Library System	PPO	Presbyterian BC	NA	NA	NA	NA	NA	NA	NA
Albuquerque Bernalillo County Library System	HMO	Presbyterian BC	NA	NA	NA	NA	NA	NA	NA
City of Jacksonville	PPO	Aetna	NA	NA	NA	NA	NA	NA	NA
City of Jacksonville	HMO	Aetna	NA	NA	NA	NA	NA	NA	NA
City of Jacksonville	POS	Aetna	NA	NA	NA	NA	NA	NA	NA
City of Jacksonville	Other	NA	NA	NA	NA	NA	NA	NA	NA
Edmond Public Schools	PPO	OSEEGIB	1590	NA	NA	NA	NA	NA	NA
Edmond Public Schools	HMO	OSEEGIB	NA	NA	NA	NA	NA	NA	NA
Fort Worth Library	PPO	Aetna	5200	\$55.38	\$346.65	\$468.13	10%	30%	30%
Gwinnett County Public Library System	HMO	United Healthcare	103	\$434.16	\$998.58	\$1,302.50	75%	73%	78%
Gwinnett County Public Library System	Other	United Healthcare HRA	74	\$404.88	\$931.22	\$1,214.64	75%	73%	78%
Johnson County Library	PPO	BCBS of Kansas	534	\$499.55	\$999.11	\$1,537.02	89%	86%	89%
Johnson County Library	HMO	BCBS of Kansas	2270	\$529.28	\$1,058.54	\$1,628.45	85%	82%	86%
Johnson County Library	Other	BCBS of Kansas	42	\$444.6	\$889.21	\$1,391.17	96%	92%	92%
Oklahoma City Community College	HMO	Aetna	446	\$478.79		\$612.17	100%		
Oklahoma City Community College	POS	Aetna	38	\$608.76		\$777.64	79%		
Oklahoma City Government	PPO	BCBS	NA	\$610.19	\$1,152.01	\$1097.84	80%	80%	80%
Oklahoma City Government	HMO	PacifiCare of OK	NA	\$522.64	\$1,176.07	\$1,620.38	85%	85%	85%
Saint Louis County Library	PPO	Mercy Health Plans	385	\$479.92	NA	\$542.3	97%	NA	0

Employer	Plan	Vendor	# of Participants	Employee-Only Coverage	Employee +1	Family Coverage	Employee-Only Coverage	Employee +1	Family Coverage
Sonic Corporation	PPO	United Healthcare	NA	NA	NA	NA	NA	NA	NA
Tulsa City-County Library	PPO	Community Care	43	\$339.17	\$680.58	\$1,020.87	298.47	476.41	612.52
Tulsa City-County Library	HMO	Community Care	186	\$330.7	\$663.57	\$995.36	291.02	464.5	597.22
University of Oklahoma	PPO	BCBS OK	6336	\$433.7	\$1,040.86	\$1,279.40	100%	69%	66%
University of Oklahoma	HMO	BCBS OK	3193	\$426.34	\$1,023.22	\$1,257.70	100%	70%	68%
University of Oklahoma	Other	BCBS OK	191	\$417.16	\$1,001.2	\$1,230.62	100%	72%	69%

Analysis: *MLS offers one plan, while many others offer multiple plan choices for employees. Employees have mentioned during focus groups and in the employee survey that they would like to have additional health care choices. In addition, many other employers surveyed offer 3 plan options: employee, employee +1, and family, while MLS does not (no employee +1 option). Of the other PPO plans offered, and in fact of ALL other plans offered, MLS’ employee-only premium is the most expensive. MLS does have their dental plan premium bundled with their medical plan, however, this would not account for such a large difference. MLS’ family coverage is also high, but for this level of coverage there are other PPOs with higher premiums. In addition, the expense of MLS’ premium cannot be attributed to the percentage covered as at least one employer’s PPO covers 100%.*

For your plan(s) above, please provide the following:

Employer		Plan Name	Deductible	Out-of-pocket maximum	Coinsurance percentage
Metropolitan Library System	Plan1	Metro Library System of OK County Employee Benefit Plan	(P) \$400-\$1,000; (NP) \$600-\$1,500	(P) \$3,000-\$7,500; (NP) \$4,000-\$10,000	(P) 80% ; (NP) 70%
Albuquerque Bernalillo County Library System	Plan1	Presbyterian	Unknown	Unknown	Unknown
Albuquerque Bernalillo County Library System	Plan2	Blue Cross	Unknown	Unknown	Unknown
Edmond Public Schools	Plan1	HealthChoice	\$500	\$2,800	
Edmond Public Schools	Plan2	Pacificare		\$2,500	
Gwinnett County Public Library System	Plan1	HMO	\$1,000	\$3,000	100% and 80%/ 20%
Gwinnett County Public Library System	Plan2	HRA	\$1,300	\$3,000	in network 85%/15%; out of network 60%/ 40%

Employer		Plan Name	Deductible	Out-of-pocket maximum	Coinsurance percentage
Johnson County Library	Plan1	Preferred Care Blue PPO	\$300 ind; \$600 fam	\$1,500 ind; \$3,000 fam	80%/ 60%
Johnson County Library	Plan2	Blue Care HMO			100%
Johnson County Library	Plan3	Blue Saver QHDHP	\$1,500 ind; \$3,000 fam	\$3,000 ind; \$6,000 fam	90%/ 60%
Oklahoma City Community College	Plan1	Aetna-HMO	\$100; \$200	unlimited	Covered
Oklahoma City Community College	Plan2	Aetna-POS	\$100; \$200	\$1,000,000	Covered
Oklahoma City Government	Plan1	Blue Cross Blue Shield	\$200 ind; \$400 family	Deductible + \$1,000	10%
Oklahoma City Government	Plan2	Pacificare of Oklahoma		\$1,500 ind; \$3,000 fam	
Saint Louis County Library	Plan1	Mercy Health Plans	\$1,000 ind; \$2,000 family	\$2,000-Network	0 –Network
Tulsa City-County Library	Plan1	Value Advantage 5-UC	\$2,500	\$500	20%
Tulsa City-County Library	Plan2	IDEA Plus Benefit Plan	\$2,500	\$500	20%
University of Oklahoma	Plan1	Blue Choice PPO	\$500 ind; \$1,000 fam	\$3,000 ind; \$6,000	20%
University of Oklahoma	Plan2	Blue Lincs HMO		\$2,000 ind; \$4,000 fam	
University of Oklahoma	Plan3	Blu Edge HCA	\$1,500 ind; \$3,000 fam	\$3,000 ind; \$6,000 fam	

Analysis: *MLS’ deductibles are comparable compared with other PPO plans. Out-of-pocket maximums are high compared with this group. Coinsurance is within market.*

Is your plan?

Employer	Is your health coverage plan...?
Houston Public Library	Fully Insured
Saint Louis County Library	Fully Insured
University of Oklahoma	Fully Insured
Fort Worth Library	Self-Funded

Employer	Is your health coverage plan...?
Gwinnett County Public Library System	Self-Funded
Johnson County Library	Self-Funded
Metropolitan Library System	Self-Funded
Oklahoma City Community College	Self-Funded
Oklahoma City Government	Self-Funded

Eligibility for Health Benefits

Employer	Indicate number of days before becoming benefits eligible (for Full-time employees)	Full-time is defined as how many hours per week?
Gwinnett County Public Library System	Immediately	40
Oklahoma City Community College	eligible on first day	40
Albuquerque Bernalillo County Library System	1	40
Edmond Public Schools	1st of month following hire date	6+
Fort Worth Library	1	40
Johnson County Library	1st of month following hire date	40
University of Oklahoma	1st of month following hire date	40
Oklahoma City Government	30	40
Saint Louis County Library	30	40
Sonic Corporation	30	40
Tulsa City-County Library	30	40
City of Jacksonville	90	40
Houston Public Library	90	40
Metropolitan Library System	90	40

Analysis: MLS is within the group requiring the longest waiting period (employees have raised this issue during the study). If possible, MLS may want to consider shortening this time period.

Employer	Are employees allowed to waive coverage?	If yes, are employees provided with cash in lieu of coverage?	If yes, how much money are they provided?
City of Jacksonville	NO	NO	
Edmond Public Schools	YES	YES	Support \$189.69, Certified \$69.71
Fort Worth Library	YES	NO	
Gwinnett County Public Library System	YES	NO	
Houston Public Library	YES	NO	
Johnson County Library	YES	YES	\$50 month
Metropolitan Library System	YES	YES	\$660 Annually
Oklahoma City Community College	YES	NO	
Oklahoma City Government	YES	NO	
Saint Louis County Library	YES	NO	
Sonic Corporation	YES	NO	
Tulsa City-County Library	YES	NO	
University of Oklahoma	YES	YES	\$50 month

Analysis: MLS is at the front-edge of the market with their provision of cash (and the dollar amount) in lieu of coverage as many other surveyed employers are not offering this benefit.

Employer	Is coverage available for opposite sex domestic partners?	Is coverage available for common law spouses?	Is coverage available for same sex domestic partners?	Is coverage available for part-time employees?	If yes to part-time employees, what is the minimum number of hours to be eligible?	If yes to part-time employees, what is the percent of cost paid by eligible part-time employee?	Are ineligible employees permitted to buy into your health insurance plan?
Metropolitan Library System	NO	YES	NO	NO			NO
Albuquerque Bernalillo County Library System	YES	YES	YES	YES	20 hrs/week	Same as full-time	NO
City of Jacksonville				NO			
Edmond Public Schools	YES	YES		YES	4 hours/week	50%	NO
Fort Worth Library	YES	YES	YES	YES	20 hours/week	30%	NO
Gwinnett County Public Library System	NO	NO	NO	YES	20 hrs/week	Same as full-time employees	NO
Houston Public Library	NO	NA	NO	YES	39+ hrs/week		
Johnson County Library	NO	YES	NO	YES	30 hrs/week	same as full-time	NO
Oklahoma City Community College							NO
Oklahoma City Government	NO	YES	NO	NO			NO
Saint Louis County Library	NO	NO	NO	NO			NO
Sonic Corporation	YES	YES	YES	YES	32 hrs/week		NO
Tulsa City-County Library	NO	NO	NO	YES	20 hrs/week	55%	NO
University of Oklahoma	NO	YES	NO	YES	20 hrs/week	varies by fte	NO

Analysis: many other systems and employers are providing health coverage for part-time employees at certain levels of employment (i.e., 20 hrs week). Also, it appears that organizations are trending towards coverage for same-sex domestic partners and MLS may want to consider this coverage.

Prescription Drug Coverage

Employer	Does your health plan include a prescription drug plan?	What is the employee co-pay (i.e., \$5, \$10, percent of cost, etc.)?	What incentives does the plan provide to encourage cost control?	Does your plan include an annual maximum benefit cap for prescription drugs?
Metropolitan Library System	YES	Retail/Generic 20% or \$10 min/\$100 max; Pref 30% or \$30 min/\$125 max; Non-P 35% or \$45 min/\$150 max; Mail 25% or \$75 min/\$100 max	Lower co-pay for generic equivalents than for brand name drugs, Specialty Drug Pharmacy, Out of pocket capped co-payments for use of generic equivalents, Mail order option for maintenance medications, Formulary	NO
Albuquerque Bernalillo County Library System	YES		Lower co-pay for generic equivalents than for brand name drugs	NO
City of Jacksonville	YES	Varies	Lower co-pay for generic equivalents than for brand name drugs	NA
Edmond Public Schools	YES	Varies by plan	Lower co-pay for generic equivalents than for brand name drugs, Out of pocket capped co-payments for use of generic equivalents, Mail order option for maintenance medications	NA
Fort Worth Library	YES	\$10 generic, \$30-\$50 for non-generic	Lower co-pay for generic equivalents than for brand name drugs	NO
Gwinnett County Public Library System	YES	HMO has 3 tiers: 1) \$20; 2) \$50 and 3) \$90.....the HRA does not have a co-pay	Lower co-pay for generic equivalents than for brand name drugs, Specialty Drug Pharmacy	NO
Johnson County Library	YES	\$5, \$25, \$40	Lower co-pay for generic equivalents than for brand name drugs, Specialty Drug Pharmacy, Mail order option for maintenance medications, Formulary	NO
Oklahoma City Community College	YES	\$15 \$35 \$60	Lower co-pay for generic equivalents than for brand name drugs, Mail order option for maintenance medications, Formulary	NO
Oklahoma City Government	YES	\$10 generic; \$25 brand	Lower co-pay for generic equivalents than for brand name drugs, Mail order option for maintenance medications, Formulary	NO

Employer	Does your health plan include a prescription drug plan?	What is the employee co-pay (i.e., \$5, \$10, percent of cost, etc.)?	What incentives does the plan provide to encourage cost control?	Does your plan include an annual maximum benefit cap for prescription drugs?
Saint Louis County Library	YES	\$10 \$30 \$50	Lower co-pay for generic equivalents than for brand name drugs, Mail order option for maintenance medications, Formulary	NO
Sonic Corporation	YES	\$7- \$35 copay	Lower co-pay for generic equivalents than for brand name drugs, Specialty Drug Pharmacy, Out of pocket capped co-payments for use of generic equivalents ,Mail order option for maintenance medications, Formulary	NO
Tulsa City-County Library	YES	\$10	Lower co-pay for generic equivalents than for brand name drugs, Specialty Drug Pharmacy, Mail order option for maintenance medications, Formulary	YES
University of Oklahoma	YES	\$15 \$25 \$40	Mail order option for maintenance medications, Formulary	NO

Analysis: Most prescription plans within the surveyed group offer tiered levels of coverage depending on the type of drug (generic, etc.) however, MLS has 4 levels, the most in the surveyed group. This may decrease plan costs but may also be confusing for employees. MLS is within the market group in the types of incentives used to encourage cost control.

Vision Insurance.

Employer	Do you offer an optional vision plan to employees?	If yes, check all benefits provided by the plan:	If Other, please describe:
Metropolitan Library System	YES	Discounted eye examinations, Discounted vision correction surgery, Discounted prescription eye glasses, Discounted contact lens	
Albuquerque Bernalillo County Library System	YES	Discounted eye examinations, Discounted prescription eye glasses, Discounted contact lens	
City of Jacksonville	YES		
Edmond Public Schools	YES	Discounted eye examinations, Discounted vision correction surgery, Discounted prescription eye glasses, Discounted contact lens	Varies by plan
Fort Worth Library	NO		

Employer	Do you offer an optional vision plan to employees?	If yes, check all benefits provided by the plan:	If Other, please describe:
Gwinnett County Public Library System	YES	Discounted eye examinations, Discounted prescription eye glasses, Discounted contact lens	
Johnson County Library	YES	Discounted vision correction surgery, Discounted prescription eye glasses, Discounted contact lens	\$10 copy for routine eye exam
Oklahoma City Community College	NO		
Oklahoma City Government	YES	Discounted eye examinations, Discounted vision correction surgery, Discounted prescription eye glasses, Discounted contact lens	
Saint Louis County Library	YES	Discounted eye examinations, Discounted prescription eye glasses, Discounted contact lens	
Sonic Corporation	YES	Discounted eye examinations, Discounted vision correction surgery, Discounted prescription eye glasses, Discounted contact lens	
Tulsa City-County Library	YES	Discounted eye examinations, Discounted prescription eye glasses, Discounted contact lens	
University of Oklahoma	YES	Discounted eye examinations, Discounted vision correction surgery, Discounted prescription eye glasses, Discounted contact lens	

Analysis: MLS is at market for vision plan benefits.

Dental Insurance Coverage. Please provide the following information regarding those dental plans offered by your organization:

Employer		Vendor	# of Participants	Employee-Only Coverage	Employee +1	Family Coverage	Employee-Only Coverage	Employee +1	Family Coverage
Metropolitan Library System	Other	Indemnity	196	Bundled w/Med		Bundled w/Med	90%		30%
Albuquerque Bernalillo County Library System	PPO	Delta							
Edmond Public Schools	Fee	OSEEGIB							
Edmond Public Schools	PPO	OSEEGIB							
Fort Worth Library	Fee	Delta	4,800	\$9.36	\$18.06	\$25	50%	50%	50%
Gwinnett County Public Library System	Fee	Cigna	41	\$20.8	\$37.98	\$56.23	100%		
Gwinnett County Public Library System	PPO	United Concordia	194	\$24.13	\$47.7	\$64.41	100%		
Johnson County Library	PPO	Delta Dental of KS	2,601	\$34	\$67	\$87			
Oklahoma City Community College	Fee	Delta	501	\$31.94	\$31.9	\$54.22	100%		
Oklahoma City Government	Fee	Blue Cross Blue Shield Low		\$26.46	\$52.92	\$84.66	60%	30%	20%
Oklahoma City Government	PPO	Blue Cross Blue Shield High		\$39	\$78	\$124.80	41%	20%	13%
Saint Louis County Library	Fee	Delta Dental of Missouri	\$385	\$32.31	n a	\$57.22	100%	n a	0
Sonic Corporation	Other	Delta Dental							
Tulsa City-County Library	PPO	Delta Insurance Company		\$22.16	\$71.03	\$71.03	12.85	32.67	32.67
Tulsa City-County Library	Other	Delta Insurance Company		\$32.79	\$105.16	\$105.16	16.72	42.06	42.06

Employer		Vendor	# of Participants	Employee-Only Coverage	Employee +1	Family Coverage	Employee-Only Coverage	Employee +1	Family Coverage
University of Oklahoma	PPO	Delta Dental of OK	\$60.06	\$7.77	\$12.29	\$19.81	100%	37%	40%

Employer	If Other, please describe:
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Gwinnett County Public Library System The employee only coverage is paid at 100%. If they have any dependents, they pay the difference between the 2 plans.

***Analysis:** As mentioned above with the health plan detail, MLS’ dental plan is bundled with its medical plan; however, based on the costs of dental plans provided above, this would not account for the large difference in medical premium at the employee-only level. MLS’ dental plan is at the top end of the market for the percentage covered.*

For your plan(s) above, please provide the following:

Employer	Plan Name		Deductible	Maximum benefit
Metropolitan Library System	Plan1	Same As Medical	\$50/\$250	\$2,000
Albuquerque Bernalillo County Library System	Plan1	Delta Dental	Unknown	Unknown
Edmond Public Schools	Plan1	Delta-PPO	\$25	\$2,500
Edmond Public Schools	Plan2	Cigna Dental		No Max
Gwinnett County Public Library System	Plan1	Cigna		
Gwinnett County Public Library System	Plan2	United Concordia	\$50 per person/ \$150 per family	\$1,000
Johnson County Library	Plan1	Delta Dental of KS Premier	\$50 ind / \$100 fam	\$1,500 per covered member
Oklahoma City Community College	Plan1	Delta	\$50/ \$150	\$1,000 per year person
Oklahoma City Government	Plan1	BCBS Low	\$50 ind / \$150 family	\$1,000 per participant
Oklahoma City Government	Plan2	BCBS High	\$50 ind / \$150 Family	\$1,500 per participant

Employer	Plan Name	Deductible	Maximum benefit	
Saint Louis County Library	Plan1	Delta Dental of Missouri	\$50	\$1,000
Sonic Corporation	Plan1	Delta Dental		
Tulsa City-County Library	Plan1	TCCL Group Dental Plan	\$50	\$2,000
Tulsa City-County Library	Plan2	TCCL Group Dental Plan	\$50	\$2,000
University of Oklahoma	Plan1	Delta Basic	\$50 / \$100	\$1,000
University of Oklahoma	Plan2	Delta Alternate	\$25 / \$75	\$2,000

Analysis: MLS’ dental plan deductibles and out-of-pocket maxes are within market.

Post-Retirement Benefits

Employer	Do you provide Retiree Health Insurance	How many years are required for eligibility?	Is Medicare required, if applicable?
Metropolitan Library System	YES	After age 50 w/20 years or age 62 w/5 yrs; age 65 w/5 yrs	YES
Albuquerque Bernalillo County Library System	YES	5	NA
City of Jacksonville	YES	20+ yrs; 55 yrs of age	NA
Edmond Public Schools	YES	10 yrs	YES
Fort Worth Library	YES	5 yrs	NO
Gwinnett County Public Library System	YES	at least 10 yrs	YES
Johnson County Library	YES	10 yrs	NO
Oklahoma City Community College	YES	5 yrs	YES
Oklahoma City Government	YES	normal retirement age	NA
Saint Louis County Library	YES		NO
Tulsa City-County Library	YES	rule of 80	YES
University of Oklahoma	YES	Varies	YES

Analysis: Assuming participants reported their years of service at retirement age (not age 50), MLS is within market for this benefit.

Please provide the following information regarding those (retirement) medical plans offered by your organization:

PPO: Preferred Provider Organization **HMO:** Health Maintenance Organization **POS:** Point of Service

Employer		Vendor	Employee-Only Coverage	Employee +1	Family Coverage	Employee-Only Coverage	Employee +1	Family Coverage
Metropolitan Library System	PPO	First Health PPO - Medicare Primary	\$298.26		\$821.25	0		0
Metropolitan Library System	Other	First Health PPO - w o Medicare	\$736.23		\$1,322.27			
Fort Worth Library	PPO	Aetna	\$370.88	\$621.74	\$869.09	50%	50%	50%
Johnson County Library	PPO	BCBS of KC	\$515.07	\$1,030.16	\$1,586.69			
Johnson County Library	HMO	BCBS of KC	\$545.40	\$1,090.78	\$1,679.95			
Johnson County Library	Other	BCBS of KC	\$459.02	\$918.06	\$1,437.92			
Oklahoma City Community Clg	HMO	Aetna	\$388.10	\$612.17				
Oklahoma City Community Clg	POS	Aetna	\$608.76	\$777.64				
Oklahoma City Government	PPO	Blue Cross Blue Shield 65	\$1,146.46	\$2,218.12	\$3,021.89	66%	66%	66%
Oklahoma City Government	HMO	Pacificare of Oklahoma	\$933.39	\$2,100.11	\$2,893.4	66%	66%	66%
Oklahoma City Government	POS	Secure Horizons(medicare eligible only)	\$358.93	\$717.86	NA	66%	66%	NA
Oklahoma City Government	Other	BCBS	\$474.32	\$900.14	\$1,219.51	66%	66%	66%
Saint Louis County Library	PPO	Mercy Health Plans-Pre-65 Insurance	\$479.92	n a	\$1,022.22		n a	
Saint Louis County Library	Other	Anthem Blue Cross-Post65 Medicare Supplement	\$230.64	\$461.28	n a			n a
Tulsa City-County Library	PPO	Community Care	\$345.95	\$694.19	\$1,040.40			
Tulsa City-County Library	HMO	Community Care	\$337.31	\$676.84	\$1,015.27			
University of Oklahoma	PPO	BCBS OK	\$654.52	\$1,426.36	\$1,872.32	654.52	654.52	654.52
University of Oklahoma	HMO	BCBS OK	\$655.66	\$1,419.54	\$1,851.37	655.66	655.66	655.66
University of Oklahoma	Other	BCBS OK	\$311.33	\$622.66	\$1,054.06	311.33	311.33	311.33

Analysis: MLS’ Medicare plan premium is low; however, MLS’ reported percentage of coverage is 0, which would explain the low premium. In addition, as with the employee medical plans, MLS does not offer the employee +1 level of coverage.

Employer	If Other, please describe:
Gwinnett County Public Library System	All provided under a third party vendor.
Johnson County Library	Retiree health coverage for pre-65 retirees only
University of Oklahoma	Indemnity w Part D

For your retiree medical plan(s) above, please provide the following:

Employer		Plan Name	Deductible	Out-of-pocket maximum	Coinsurance percentage
Metropolitan Library System	Plan 1	Metro Library System of OK County Employee Benefit Plan	(P) \$400-\$1,000; (NP) \$600-\$1,500	(P) \$3,000-\$7,500; (NP) \$4,000-\$10,000	(P) 80% ; (NP) 70%
Albuquerque Bernalillo County Library System	Plan1	Blue Cross	Unknown	Unknown	Unknown
Johnson County Library	Plan1	Preferred Care Blue PPO	\$300 ind / \$600 fam	\$1,500 ind / \$3,000 fam	80% / 60%
Johnson County Library	Plan2	Blue Care HMO	n a	n a	100%
Johnson County Library	Plan3	Blue Saver QHDHP	\$1,500 ind / \$3,000 fam	\$3,000 ind / \$6,000 fam	90% / 60%
Oklahoma City Community College	Plan1	Aetna HMO	\$100 / \$200	unlimited	covered
Oklahoma City Community College	Plan2	Aetna POS	\$100 / \$200	\$1,000,000	covered
Saint Louis County Library	Plan1	Mercy Health Plans-Pre-65 Insurance	\$1,000 / \$2,000-family	\$2,000-Network	0% -Network
Saint Louis County Library	Plan2	Anthem Blue Cross-Medicare Supplement			
Tulsa City-County Library	Plan1	Value Advantage 5-UC	\$2,500	\$1,000	20%
Tulsa City-County Library	Plan2	IDEA Plus Benefit Plan	\$2,500	\$1,000	20%
University of Oklahoma	Plan1	Blue Choice PPO	\$500 / \$1,000	\$3,000 / \$6,000	20%
University of Oklahoma	Plan2	Blue Lincs HMO		\$2,000 / \$4,000	
University of Oklahoma	Plan3	Indemnity		\$3,000 / \$6,000	20%

Employer	Please provide any relevant policies or documentation on post-retirement benefits provided.
Metropolitan Library System	Retirees have access to the same benefit plan as Active employees.

Johnson County Library for non-medicare eligible retirees only with minimum of 10 years of service.

Analysis: MLS is competitive with the market for their retiree medical plan.

Life Insurance

Employer	Do you offer employee group term life insurance?	If yes, please specify flat dollar amount	Or, please specify multiple(s) of salary	Is there a cap?	If so, what is the cap?	Indicate the employer contribution	If yes to partial premium, what percent?	Do employees have an option for additional elective coverage
Metropolitan Library System	YES		1.5x	YES	\$100,000	Employer pays full premium for basic level of coverage		NO
Albuquerque Bernalillo County Library System	YES		Unknown	YES	\$50,000	Employer pays full premium for basic level of coverage		YES
Edmond Public Schools	YES	\$24,000	None	YES	\$240,000	Employer pays full premium for basic level of coverage		YES
Fort Worth Library	YES	\$10,000		YES	\$10,000	Employer pays full premium for basic level of coverage		NO
Gwinnett County Public Library System	YES		1-9 times salary	YES	\$500,000	Employer pays full premium for basic level of coverage		YES
Johnson County Library	YES		.5x	YES	\$150,000	Employer pays full premium for basic level of coverage		YES
Oklahoma City Community College	YES		2x	YES	\$250,000	Employer pays full premium for basic level of coverage		YES
Oklahoma City Government	YES	10,000 in basic life insurance	1x, 2x, 3x annual salary for voluntary life	YES	\$500,000	Employer pays full premium for basic level of coverage		YES
Saint Louis County Library	YES		1x	YES	\$25,000	Employer pays full premium for basic level of coverage		YES

Employer	Do you offer employee group term life insurance?	If yes, please specify flat dollar amount	Or, please specify multiple(s) of salary	Is there a cap?	If so, what is the cap?	Indicate the employer contribution	If yes to partial premium, what percent?	Do employees have an option for additional elective coverage
Sonic Corporation	YES		2x-4x	YES		Employer pays full premium for basic level of coverage		YES
Tulsa City-County Library	YES	N A	.5X	YES	.5X	Employer pays full premium for basic level of coverage		YES
University of Oklahoma	YES		1.5	YES	4 times salary	Employer pays full premium for basic level of coverage		YES

Analysis: MLS is within the market for the life insurance benefit though at the lower end of the surveyed group. Other employers’ salary multiples are higher, as are their caps for allowable benefits. Almost all other surveyed employers allow employees to purchase additional elective coverage, a benefit MLS may want to consider.

Disability Insurance

Employer	Do you offer Long Term Disability Insurance?	Is coverage provided to replace a percentage of Basic Monthly Earnings or a flat dollar?	If percentage of Basic Monthly Earnings, what is the percentage?	If flat dollar, what is the amount?	After how many days of continuous disability does benefit coverage begin?	What is the duration of the Long Term Disability benefit?	Does the employer pay full cost of the premium?	If no, what is the percentage paid by the employer?	Are benefits reduced by other income benefits received (such as Social Security Disability, retirement, workers' compensation)?	Are premiums paid with after-tax dollars?
Metropolitan Library System	YES	Replace a percentage of Basic Monthly Earnings	60%		90	Age 65 or SS retirement age, as applicable	YES		YES	NA
Albuquerque Bernalillo County Library System	NO	NA	Unknown		120	Unknown	NO		NA	NO
Edmond Public Schools	YES	Replace a percentage of Basic Monthly Earnings	60%		6 months	24 weeks	YES		YES	NO
Fort Worth Library	YES	Replace a percentage of Basic Monthly Earnings	60%		90	until age 65	NO	0	YES	YES

Employer	Do you offer Long Term Disability Insurance?	Is coverage provided to replace a percentage of Basic Monthly Earnings or a flat dollar?	If percentage of Basic Monthly Earnings, what is the percentage?	If flat dollar, what is the amount?	After how many days of continuous disability does benefit coverage begin ?	What is the duration of the Long Term Disability benefit?	Does the employer pay full cost of the premium?	If no, what is the percentage paid by the employer?	Are benefits reduced by other income benefits received (such as Social Security Disability, retirement, workers' compensation)?	Are premiums paid with after-tax dollars?
Gwinnett County Public Library System	YES	Replace a percentage of Basic Monthly Earnings	60%		181 days	no longer disabled, or reaches age 65.	YES		NA	YES
Johnson County Library	YES	Replace a percentage of Basic Monthly Earnings	60%		180	to normal retiree age	YES		YES	NO
Oklahoma City Community College	YES	Replace a percentage of Basic Monthly Earnings	60%		60	6 months	YES		YES	YES
Oklahoma City Government	YES	Replace a percentage of Basic Monthly Earnings	60%		begin on 181st day of disability	up to normal social security retirement age	YES		YES	NA
Saint Louis County Library	YES	Replace a percentage of Basic Monthly Earnings	60%		90	Age 65	YES		YES	NO
Sonic Corporation	YES	Replace a percentage of Basic Monthly Earnings	70%							
Tulsa City-County Library	YES	Replace a percentage of Basic Monthly Earnings	50%		180	to age 65	YES		YES	NO
University of Oklahoma	YES	Replace a percentage of Basic Monthly Earnings	Varies by plan option		180	Varies by age	NO		YES	YES

Analysis: MLS has a very competitive long-term disability plan with coverage beginning after 90 days of continuous disability (most others begin coverage at 180 days).

Short Term Disability

Employer	Do you offer Long Term Disability Insurance?	Is coverage provided to replace a percentage of Basic Monthly Earnings or a flat dollar?	If percentage of Basic Monthly Earnings, what is the percentage?	If flat dollar, what is the amount?	After how many days of continuous disability does benefit coverage begin?	What is the duration of the Long Term Disability benefit?	Does the employer pay full cost of the premium?	If no, what is the percentage paid by the employer?	Are benefits reduced by other income benefits received (such as Social Security Disability, retirement, workers' compensation)?	Are premiums paid with after-tax dollars?
Metropolitan Library System	YES	Replace a percentage of Basic Monthly Earnings	Max 65%; \$300 min monthly benefit		Other	14 day Elimination Period accident sickness	NO	0	YES	YES
Albuquerque Bernalillo County Library System	YES	NA			Other	120	NO		NA	NA
Edmond Public Schools	YES	Replace a percentage of Basic Monthly Earnings	60%		Other	15 days accident, 21 days illness	YES		YES	NO
Fort Worth Library	NO									
Gwinnett County Public Library System	YES	Replace a percentage of Basic Monthly Earnings	60% of weekly earnings.		Other	7 day wait or 30 day wait, however, the employee has to exhaust all sick leave before this takes place.	NO	none paid by employer	YES	YES
Johnson County Library	YES	Replace a percentage of Basic Monthly Earnings	60%		Other	14 calendar days	NO		YES	YES
Oklahoma City Community College	NO									
Oklahoma City Government	NO									
Saint Louis County Library	NO									
Sonic Corporation	YES									
Tulsa City-County Library	NO	NA								

Analysis: MLS’ short-term disability benefit is also competitive, with 65% of basic monthly earnings replaced (most others surveyed replace earnings at 60%).

Employer	Do you offer Long-Term Care Insurance	Does the employer pay full cost of the premium?	If no, what is the percentage paid by the employer?	Are premiums paid with after-tax dollars?
Metropolitan Library System	YES	YES		NA
Albuquerque Bernalillo County Library System	YES	YES		NO
Edmond Public Schools	NO			
Fort Worth Library	NO			
Gwinnett County Public Library System	YES	NO	none paid	YES
Johnson County Library	NO			
Oklahoma City Community College	NO	NA		
Oklahoma City Government	NO			
Saint Louis County Library	NO			
Sonic Corporation	NO			
Tulsa City-County Library	NO			
University of Oklahoma	YES	NO		YES

Analysis: MLS leads the market with provision of a long-term care insurance benefit and employer-paid premiums.

Other Types of Insurance

Employer	Please indicate any other types of insurance that you offer to employees.	If other please specify
Albuquerque Bernalillo County Library System	Supplemental health accident insurance, Cancer insurance, Auto insurance, Critical illness insurance	
Edmond Public Schools	Cancer insurance	
Gwinnett County Public Library System	Critical illness insurance, Other	Legal Assistance
Oklahoma City Community College	Cancer insurance	

Employer	Please indicate any other types of insurance that you offer to employees.	If other please specify
Oklahoma City Government	Cancer insurance	American Fidelity Assurance Company
Sonic Corporation	Cancer insurance	
Tulsa City-County Library	Other	Accidental Death Dismemberment

Analysis: No other types of insurance offered by MLS are listed, but MLS does offer a transplant policy as part of their medical plan. The Library could consider offering access to cancer policies or other specialized benefits if desired by employees.

Miscellaneous Health Care Benefits

Please indicate any other employer-paid health care benefits you generally offer in addition to those listed above

Employer	Please indicate any other benefits you offer in addition to those covered above.	If Other, please specify:
Metropolitan Library System	Disease Management, Employee Assistance Program, Well baby program, Health screening programs (blood pressure, cholesterol, prostate screening), Wellness program, resources and information, Work/life newsletter or column	
Albuquerque Bernalillo County Library System	Smoking cessation program, Stress reduction program, Employee Assistance Program, Health screening programs (blood pressure, cholesterol, prostate screening), Weight loss program, Work/life newsletter or column	
Fort Worth Library	Smoking cessation program, Stress reduction program, Employee Assistance Program, Health screening programs (blood pressure, cholesterol, prostate screening), Wellness program, resources and information, Weight loss program, On-Site Vaccinations	
Gwinnett County Public Library System	Employee Assistance Program	
Johnson County Library	CPR Training/First Aid, Smoking cessation program, Disease Management, Employee Assistance Program, Health screening programs (blood pressure, cholesterol, prostate screening), Wellness program, resources and information, Weight loss program	health and wellness fair, on-site health coach, on-site personal trainer, on-site dietician, on-site fitness classes, on-site vaccinations, on-site fitness center

Employer	Please indicate any other benefits you offer in addition to those covered above.	If Other, please specify:
Oklahoma City Community College	Employee Assistance Program, Wellness program, resources and information, On-site fitness center or membership	
Oklahoma City Government	Employee Assistance Program, Health screening programs (blood pressure, cholesterol, prostate screening)	
Saint Louis County Library	Employee Assistance Program	
Sonic Corporation	Smoking cessation program, Disease Management, Employee Assistance Program, Well baby program, Health screening programs (blood pressure, cholesterol, prostate screening), Wellness program, resources and information, Weight loss program	
Tulsa City-County Library	Employee Assistance Program	
University of Oklahoma	Smoking cessation program, Disease Management, Employee Assistance Program, Health screening programs (blood pressure, cholesterol, prostate screening), Wellness program, resources and information, Weight loss program, On-site fitness center or membership	

Analysis: *MLS is well within market with the additional health/welfare benefits provided to employees.*

Retirement Plans

Defined benefit (pension) plan?

Employer	Do you have a defined benefit (pension) plan?	What is the vesting period for full time employees?	Does the Employee contribute?	How many years of service must an employee accrue for full (normal) retirement benefits?	And, at what age must the employee be for full (normal) retirement benefits?	What is the formula used to calculate the benefit?	If flat benefit per month/year of service, how much?	If flat percentage per year of service, what percentage?	If other, please describe	How do you calculate earnings for pension purposes? (i.e., highest 3 in 10 years, last five, etc.)	If the employee leaves prior to retirement, is the?
Metropolitan Library System	YES	Cliff (immediate) vesting at 5 years, with one-year eligibility	YES	NA	65	Flat percentage per year of service		2.5%	Normal retirement - 2.5% of avg yrly comp x years of credited service to max of 32 yrs	Five highest years	NO
Albuquerque Bernalillo County Library System	YES	Cliff (immediate) vesting at 5 years, with one-year eligibility	YES		N A	NA				Highest 3 consecutive yrs	YES
City of Jacksonville	YES	Cliff (immediate) vesting at 5 years, with one-year eligibility	YES	20	55	Other			2.5% per years of service	highest 3	YES
Edmond Public Schools	YES	Cliff (immediate) vesting at 5 years, with one-year eligibility	NO		62	Flat percentage per year of service		7.5269%			YES
Fort Worth Library	YES	Cliff (immediate) vesting at 5 years, with one-year eligibility	YES	age plus service = 80	50	NA				high 3 of last 5	YES
Gwinnett County Public Library System	YES		YES	10	60	Other			Looks at years of service and the 24 highest consecutive months of salary.	24 highest consecutive months of salary.	NO
Johnson County Library	YES	Cliff (immediate) vesting at 5 years, with one-year eligibility	YES	depends on age	depends on years of service	Flat benefit per month/year of service	final avg salary x yrs of service x 1.75			highest 3 in 5 years	YES
Oklahoma City Community College	YES	Cliff (immediate) vesting at 5 years, with one-year eligibility	YES		65	Other			College pays 8.35% and 100% of employees contribution which is currently 7% of salary. This doesn't make sense.	last five years	YES

Employer	Do you have a defined benefit (pension) plan?	What is the vesting period for full time employees?	Does the Employee contribute?	How many years of service must an employee accrue for full (normal) retirement benefits?	And, at what age must the employee be for full (normal) retirement benefits?	What is the formula used to calculate the benefit?	If flat benefit per month/year of service, how much?	If flat percentage per year of service, what percentage?	If other, please describe	How do you calculate earnings for pension purposes? (i.e., highest 3 in 10 years, last five, etc.)	If the employee leaves prior to retirement, is the?
Oklahoma City Government	YES	Cliff (immediate) vesting at 5 years, with one-year eligibility	YES	25	65	Other			benefit is based on credited years of service and average final compensation.	highest 36 months compensation	YES
Saint Louis County Library	YES	Cliff (immediate) vesting at 5 years, with one-year eligibility	NO		65	Other			average monthly salary of last five years of service times .0160	last five years	YES
Tulsa City-County Library	YES	Cliff (immediate) vesting at 5 years, with one-year eligibility	YES	rule of 80	55	Other			2.35 Your final average earnings Your years and months of credited service up to 35 years	highest paid 30 months out of the last 60	YES
University of Oklahoma	YES		YES			Other			Years of service credit x 2 x average total comp for 5 highest paid years	Average of 5 highest	YES

Analysis: MLS is competitive with its defined benefit plan, including the employee contribution and calculation used for pension earnings.

Defined contribution plan?

Employer	Do you have a defined contribution plan?	What type of Defined Contribution Plan do you offer?	If other, please describe:	When do employees become eligible to participate in the plan?	If other, please describe:	For plans with matching contribution, describe the matching formula: What percent is provided by employer?	For what percent saved by employee?	Can employees add additional money to their retirement plan?	Up to what amount?
Metropolitan Library System	YES	Other	Governmental plan described in IRC 414(d) and satisfying the requirements of 401(a).	On first day		10%	4% or 6%	NO	
Albuquerque Bernalillo County Library System	YES	Employee contributory plan (401(k),403(b))		On first day				YES	\$15,000
City of Jacksonville	YES	Other	401A	On first day					
Edmond Public Schools	YES	Employee contributory plan (401(k),403(b))		On first day				NO	
Fort Worth Library	YES	Employee contributory plan (401(k),403(b))		On first day				NO	
Gwinnett County Public Library System	YES	Employee contributory plan (401(k),403(b))		On first day				YES	Per federal guidelines
Johnson County Library	YES	Other	457(b)	On first day		NA	NA	YES	IRS contribution limits
Oklahoma City Community College	YES	Employee contributory plan (401(k),403(b))		Other	Exempt employees: eligible on first dayNon-exempt employees: eligible after 90 days.	4.5%	1.5%	YES	\$16,500
Oklahoma City Government	NO	No Answer		No Answer				NA	
Saint Louis County Library	NO	No Answer		On first day					

Employer	Do you have a defined contribution plan?	What type of Defined Contribution Plan do you offer?	If other, please describe:	When do employees become eligible to participate in the plan?	If other, please describe:	For plans with matching contribution, describe the matching formula: What percent is provided by employer?	For what percent saved by employee?	Can employees add additional money to their retirement plan?	Up to what amount?
Sonic Corporation	YES	Employee contributory plan (401(k),403(b))		Other	90 days				

University of Oklahoma YES Employee contributory plan (401(k),403(b)) Other 1st of mo following completion of forms YES \$16,500

Analysis: MLS is competitive with the defined contribution plans offered (2); only one employer listed offers matching.

Deferred compensation plan (457)?

Employer	Do you have a deferred compensation plan (457)?	If yes, please briefly describe your plan:
Metropolitan Library System	YES	Voluntary - the Library does not contribute
Albuquerque Bernalillo County Library System	YES	3 outside vendors available to choose from
Gwinnett County Public Library System	YES	Completely voluntary. offered through 3rd party and administered using federal guidelines
Johnson County Library	YES	see above
Oklahoma City Government	YES	Employees are offered a choice of two voluntary deferred compensation programs administered by ICMA Retirement Corp and Nationwide Retirement Solutions, Inc.
Saint Louis County Library	YES	Employees can contribute through pre-tax payroll deduction to this plan
University of Oklahoma	YES	Distribution at age 701 2 or retirement, whichever is later

Analysis: MLS is competitive in offering employees access to voluntary deferred comp plans.

Leave

Employer	Paid Time Off: Do you have a Paid Time Off (PTO) policy that combines vacation, sick, personal days and holidays into one bank?	How many hours of Paid Time Off do employees accrue per year?
Metropolitan Library System	NO	
Albuquerque Bernalillo County Library System	NO	
City of Jacksonville	YES	varies typical 21 days
Edmond Public Schools	NO	
Fort Worth Library	NO	
Gwinnett County Public Library System	YES	Depends on length of service and FT or PT status: Full-time 0-5 yrs=13 days; FT 6-7 yrs=15 days; FT 8-20 yrs=20 days; FT over 20 yrs=25 days. Part-time 0-5 yrs=6.5 days; PT 6-7 yrs=7.5 days; PT 8-20 yrs=10 days; PT over 20 yrs=12.5 days.
Johnson County Library	NO	
Oklahoma City Government	NO	
Saint Louis County Library	NO	
Sonic Corporation	NO	
Tulsa City-County Library	NO	
University of Oklahoma	YES	Varies by length of service

Analysis: Several employers have moved to PTO plans, though not a majority of the survey participants. MLS is within market in not offering such a plan; however, it may be worth considering such a plan as it may alleviate some of the perceived (or real) abuse of the doctor/dental and sick leave benefits.

Sick Leave

Employer	Per Pay Period	Per Mo.	Annually	Some other time frame (please specify)
Metropolitan Library System		10		
Albuquerque Bernalillo County Library System	3.7		96.2	
Edmond Public Schools			9-12 contract days in hourly increments	

Employer	Per Pay Period	Per Mo.	Annually	Some other time frame (please specify)
Fort Worth Library	5.2			
Gwinnett County Public Library System	0.05			
Johnson County Library	4	8	96	
Oklahoma City Community College		8 hours		
Oklahoma City Government	5			
Saint Louis County Library	3.7	8	96	n a
Tulsa City-County Library	8	8	96	

Analysis: MLS leads the market in sick leave hours accrued at 120 annually. Given concern with doctor/dental leave voiced by employees during the project, this may be an area for consideration and/or consider moving to a PTO plan to consolidate leave and encourage employees to be responsible for their own leave use.

Is sick leave accrued?

Employer	Is sick leave accrued?	What is the maximum amount of sick leave that can be accrued and carried over?	May employees convert sick leave to vacation hours within any one calendar year?	If yes, what is the minimum accrual that must remain after the conversion is made?	If yes, how is the conversion made? (e.g., 60 sick leave hours may be converted to 30 vacation hours)	Do you pay for unused sick leave?	If so, at what rate?	Under what circumstances sick leave may be used:	Is unused sick leave paid out to the employee upon retirement?	Is sick leave paid out to the employee upon retirement?	If yes, at what rate?	Do you offer specified leave time for doctor or dental appointments that the employee may take without charging the time against accrued leave?	If yes, how many hours may employees take per appointment?
Metropolitan Library System	YES	960	NO			NO		Employee's own illness	NO	NO			Up to 3 hours.
Albuquerque Bernalillo County Library System	YES	1,200 hours	YES	300 hrs	Depends on yrs of service. Can be 3 to 1, 2 to 1, or 1 to 1	NO		Dependent's doctor's appointments	YES	YES	1 to 1		2 hrs for physical exam for clerical and management staff.
Edmond Public Schools	YES	120	NO			YES	Days over 110 are paid at 35 a day	Dependent's doctor's appointments	NO	NO			Yes, employees use their sick leave. Teachers use either a full day or half day. Support employees can take by the hour.
Fort Worth Library	YES	unlimited	NO			NO		Employee's own illness	YES	YES	rate at time of retirement		

Metropolitan Library System
Compensation and Benefits Survey

Gwinnett County Public Library System	YES	720	NO			NO		Employee's own illness	NO	NO	We do allow retirees to transfer over their unused sick leave towards the retirement system.		We do not offer this.
Johnson County Library	YES	unlimited	NO			YES	20% of accrued time at current rate of pay at separation	Dependent's doctor's appointments	YES	YES	20% of accrued time at current rate of pay at separation		No.
Oklahoma City Community College	YES	45 days	NO			NO		Employee's own illness	NO	NO	Sick leave can also be used for doctors appointments for employee and dependents.		
Oklahoma City Government	YES	2000 hours	YES	40 hours	40 hours sick leave may be converted to 40 hours vacation leave	NO		Employee's own illness	YES	YES	50 of sick leave balance		No
Saint Louis County Library		720 hours	NO			NO		Employee's own illness	NO	YES	Employees will be credited a maximum of 4 months sick leave credit in their monthly pension calculation		no
Tulsa City-County Library	YES	120 days	YES	120 days	2 sick days to 1 vacation day	NO		Dependent's doctor's appointments	NO	NO			No

Analysis: MLS is competitive for sick leave accrual. Approximately ½ of organizations surveyed provide some payout for sick leave at retirement, therefore MLS is within market by not providing this benefit.

Leave Bank

Employer	Do you have a leave bank which allows employees to donate unused accrued time off to another employee?	If yes, what is the minimum number of sick leave hours the employee must accrue before they can be donated?	If yes, what is the minimum number of vacation leave hours the employee must accrue before they can be donated?	If yes, what is the maximum number of sick leave hours the employee can donate annually?	If yes, what is the maximum number of vacation leave hours the employee can donate annually?	What is the maximum number of donated hours that an employee may receive	For what purposes may employees accept donated leave?	Who approves the donation of leave?
Albuquerque Bernalillo County Library System	YES	300 hrs	500 hrs	Any amount	Any amount	Any amount	Their own illness	Dept Dir and Chief Administrative Officer

Employer	Do you have a leave bank which allows employees to donate unused accrued time off to another employee?	If yes, what is the minimum number of sick leave hours the employee must accrue before they can be donated?	If yes, what is the minimum number of vacation leave hours the employee must accrue before they can be donated?	If yes, what is the maximum number of sick leave hours the employee can donate annually?	If yes, what is the maximum number of vacation leave hours the employee can donate annually?	What is the maximum number of donated hours that an employee may receive	For what purposes may employees accept donated leave?	Who approves the donation of leave?
Edmond Public Schools	YES	13 days	N A	10 days	N A	60 days	Employee or house hold member experiencing a severe or extraordinary illness or injury.	Committe of 3
Fort Worth Library	YES	na, cannot donate sick leave	80	80	unlimited	240	illness	HR
Gwinnett County Public Library System	NO							
Johnson County Library	YES	96		must keep 1 yrs accrual (96 hrs)	as much as they want	as much as needed for 6 months	catastrophic or extreme illness or injury	Shared Leave committee
Oklahoma City Community College	NO							
Oklahoma City Government	YES	130	NA	24	NA	12 weeks	FMLA qualifying condition and all other available leave has been exhausted.	Department Head
Saint Louis County Library	YES	N A		N A	any number	240	If they have a catastrophic condition and they are out of their own accrued time.	Manager, Human Resources
Tulsa City-County Library	NO							
University of Oklahoma	YES	N A	N A	N A	Balance must be 50 of annual PTO accrual		Life threatening or catastrophic health condition	Shared Leave Committee

Analysis: MLS does not offer a leave bank benefit. Though employees often express a desire to have this benefit it is extremely complex to administer, including decisions about how much leave can be donated, under what circumstances, and at what hourly rate the leave can be used by those it is donated to. If desired we can conduct additional follow-up with survey participants offering this benefit to obtain more detail about their leave bank benefits and how they work.

Alternative Work Schedules

Employer	Do you allow flextime	If so, what does your plan provide?	Do you allow employees to work from home?	Personal days provided per year:	Holiday days provided per year to full-time employees:
Metropolitan Library System	NO		NO	NO	11
Albuquerque Bernalillo County Library System	YES	Depends upon union contract (we have 7)	NO	1 (Birthday)	10
City of Jacksonville	NA			YES	12
Edmond Public Schools	NO		NO		None Paid
Fort Worth Library	YES	flexible, determined by department	YES	YES	8
Gwinnett County Public Library System	YES	We allow staff to change their start and end times and also allow to telework.	YES	NA	12
Johnson County Library	YES	depends on department and their business needs	NO	NA	9
Oklahoma City Community College	NO				17
Oklahoma City Government	NO		NO	NA	10
Saint Louis County Library	NO		NO	n a	10
Sonic Corporation	YES				8
Tulsa City-County Library	NO		NO	NO	11
University of Oklahoma	YES		NO	N A	11

Analysis: It appears there is some trend toward flextime in the other surveyed library systems and is a benefit that could be considered in certain areas/departments of MLS (or run as a pilot program in a few test departments). Paid holidays include MLS’ 2 floating holidays and MLS is competitive with this benefit.

Annual leave.

Employer	Years of Service	Non-Exempt Hours	Exempt Hours
Metropolitan Library System	1st	96	96
Metropolitan Library System	6th	120	120
Metropolitan Library System	11th	160	160
Metropolitan Library System	16th	200	200
Albuquerque Bernalillo County Library System	1st	100	100
Albuquerque Bernalillo County Library System	6th	120	120
Albuquerque Bernalillo County Library System	11th	Unknown	
Albuquerque Bernalillo County Library System	16th	Unknown	
City of Jacksonville	1st		
City of Jacksonville	6th		
City of Jacksonville	11th		
City of Jacksonville	16th		
Edmond Public Schools	1st	0 - 4 years will receive 10 days vacation	
Edmond Public Schools	6th	5 - 14 years will receive 15 days vacation	
Edmond Public Schools	11th	15+ years will receive 18 days vacation	
Edmond Public Schools	16th		
Fort Worth Library	1st	120	120
Fort Worth Library	6th	136	136
Fort Worth Library	11th	136	136
Fort Worth Library	16th	160	160
Gwinnett County Public Library System	1st	13 days for FT (104 hrs); 6.5 days for PT	same

Employer	Years of Service	Non-Exempt Hours	Exempt Hours
Gwinnett County Public Library System	6th	15 days for FT; 7.5 days for PT	same
Gwinnett County Public Library System	11th	20 days for FT; 10 days for PT	same
Gwinnett County Public Library System	16th	same as 11th	same as 11th
Johnson County Public Library	1st	96	96
Johnson County Public Library	6th	120	120
Johnson County Public Library	11th	132	132
Johnson County Public Library	16th	162	162
Oklahoma City Community College	1st	192	192
Oklahoma City Community College	6th	240	240
Oklahoma City Community College	11th	288	288
Oklahoma City Community College	16th	336	336
Oklahoma City Government	1st	96.2	96.2
Oklahoma City Government	6th	111.8	111.8
Oklahoma City Government	11th	137.8	137.8
Oklahoma City Government	16th	161.2	161.2
Saint Louis County Library	1st	3.0 will check – obviously not annual	6.16
Saint Louis County Library	6th	4.62	6.16
Saint Louis County Library	11th	4.62	6.16
Saint Louis County Library	16th	6.16	6.77
Tulsa City-County Library System	1st	80	80
Tulsa City-County Library System	6th	120	120
Tulsa City-County Library System	11th	160	160

Employer	Years of Service	Non-Exempt Hours	Exempt Hours
Tulsa City-County Library System	16th	160	160
University of Oklahoma	1st	16	216
University of Oklahoma	6th	240	240
University of Oklahoma	11th	264	264
University of Oklahoma	16th	264	264

Analysis: MLS is competitive to slightly below market at entry-level vacation earnings; MLS leads the market at 16+ year earnings.

Are part-time employees eligible for leave benefits?

Employer	Are part-time employees eligible for leave benefits?	If yes, what is the minimum number of hours worked per week to be eligible?
Metropolitan Library System	YES	20 hours after 3 years of continuous service.
Albuquerque Bernalillo County Library System	YES	20
City of Jacksonville	YES	
Edmond Public Schools	YES	5 hours
Fort Worth Library	YES	20
Gwinnett County Public Library System	YES	20
Houston Public Library		
Johnson County Library	YES	20
Oklahoma City Community College	NO	
Oklahoma City Government	NO	
Saint Louis County Library	NO	
Sonic Corporation	YES	
Tulsa City-County Library	YES	20
University of Oklahoma	YES	All part-time leave is prorated based on fte

Analysis: The 3 years of continuous service required by MLS in order to be eligible for part-time leave benefits may be excessive (and was mentioned by employees during the project), though this question was not asked directly. We can follow-up with participants if desired.

Miscellaneous Benefits

Employer	Please indicate any other benefits you offer in addition to those covered above.	If Other, please specify:
Metropolitan Library System	Educational assistance for employee, Clothing/uniform allowance, Paid parking or transit subsidy, Credit union membership	
Albuquerque Bernalillo County Library System	Entertainment discounts (e.g., (tickets), Educational assistance for employee, Legal assistance, Pre-paid legal insurance, Credit union membership	
Edmond Public Schools	NONE	
Fort Worth Library	Legal assistance, Credit union membership	
Gwinnett County Public Library System	Educational assistance for employee, Credit union membership	
Johnson County Library	Entertainment discounts (e.g., (tickets), Educational assistance for employee, Casual dress, Legal assistance, Clothing/uniform allowance	
Oklahoma City Community College	Educational assistance for employee, Childcare center or consortium	
Oklahoma City Government	Paid parking or transit subsidy	
Saint Louis County Library	Educational assistance for employee, Casual dress, Credit union membership	
Sonic Corporation	Educational assistance for employee, Casual dress, On site subsidized cafeteria, Compressed workweek	
Tulsa City-County Library	Educational assistance for employee, Cell phone for off-hours use, Clothing/uniform allowance, Paid parking or transit subsidy, Computer for off-hours use, Credit union membership, Other (please describe)	Specific position may receive some benefits not available to all employees. Accidental Death Dismemberment.

Employer	Please indicate any other benefits you offer in addition to those covered above.	If Other, please specify:
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University of Oklahoma	Entertainment discounts (e.g., (tickets), Educational assistance for employee, Scholarships for employee dependents, Credit union membership	
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Analysis: *MLS is competitive with the additional/miscellaneous benefits offered.*

Benefit Cost Management

Employer	With the dramatic increases in benefit costs over the last few years, what, if anything, has your organization instituted to manage this trend?	Comments/Questions:
Metropolitan Library System	Plan design changes. Started a Wellness Program and disease management program.	

Albuquerque Bernalillo County Library System	Every fiscal year employees pay higher % for their benefits than the prior year.	
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Fort Worth Library	increased premiums paid by employees, increased co-pays	
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Gwinnett County Public Library System	Nothing.	For Sick Leave question - Under what circumstances sick leave may be used: It would not allow me to choose all options, which is the case for us.
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Houston Public Library		
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Johnson County Library	Change in co-pays, disease management program, wellness programs,	
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Tulsa City-County Library	We have an improved safety program. We have increased insurance deductibles, but not out of pocket expenses. (The library pays the difference between deductible and out of pocket expenses.)	
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