



Hickok & Boardman
HR INTELLIGENCE



CHITTENDEN COUNTY RPC
Communities Planning Together

Summary Report and Findings
Prepared for the Chittenden County
Regional Planning Commission
November 4, 2019



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Scope of Services

The Chittenden County Regional Planning Commission (CCRPC) engaged Hickok & Boardman HR Intelligence (H&B) for the purpose of conducting a compensation market assessment, including:

- A classification and compensation analysis that includes a survey of wages and benefits for comparable RPCs and similar organizations, in Vermont and the Northeastern U.S, the State of Vermont, municipalities, and private sector employers.
- A classification and compensation analysis that addresses the issue of internal equity.
- An evaluation of, and recommendations related to the classification system, pay ranges, and benefits designed to be maintained on a long-term basis.
- Evaluate CCRPCs compensation philosophy and total rewards strategy as a driver of employee engagement and provide recommendations (if any).

In general, the study involved surveying the market of comparable organizations to determine rates of compensation and recommend adjustments to the specific wage ranges based upon a thorough market analysis.

Compensation and Total Rewards

Creating a high level of employee engagement is critical to an organization's success. Today's most successful employers engage employees through a mixture of total compensation and programs. This next-generation approach to total rewards begins with a fundamental shift in philosophy: treating your workforce programs as a portfolio of integrated investments with different yet complementary purposes and desired outcomes, rather than as a set of disparate plans that stand alone and don't relate to one another. This shift provides the foundation to take three steps essential to meeting cost and talent objectives:

- Accurately determine and "size" your total investment in workforce programs to ensure it's in line with financial realities and business needs.
- Improve your value-to-cost relationship by allocating your desired total investment across the portfolio in ways that drive the desired employee behaviors.
- Create a framework that adapts quickly and efficiently to changes in organizational priorities and workforce composition over time and across employee segments or business divisions.

CCRPC recognizes that strategic position classification and compensation planning is essential and a vital component of their total rewards program. The perception that compensation and wage ranges are fair in assignment of pay to individual positions lends credibility to the organization's approach to management of the organization. The existing wage ranges utilized by CCRPC represent a systematic, formalized approach to developing equitable job groupings and equitable compensation levels for all positions.

CCRPC recognizes that their compensation and total rewards programs must be reviewed on a regular basis to ensure that decisions regarding position requirements and compensation accurately reflect the organization's current needs, while continuing to maintain the integrity and relevance of the programs.

H&B has reviewed the most current job descriptions and compensation levels for the positions studied. Market data from several regions and industries has been provided for use in considering adjustments to pay ranges. The relationship between CCRPC and H&B has been a cooperative partnership to ensure success of the project.

Study Process

This project included the following steps:

- Organizational meetings with CCRPC personnel to discuss the goals and objectives of the study.
- A thorough job analysis process which involved reviewing position duties and responsibilities (essential functions), utilizing job descriptions and considering the organizational structure.
- Thorough market analysis using the H&B suite of compensation tools.
- Discussion with CCRPC personnel to review draft work products.
- Final preparation of summary report and findings with explanations of recommendations and methodology.

Data Source and Methodology

Hickok & Boardman HR Intelligence leverages PayFactors, a proprietary database with compensation market ranges for more than 5,000 benchmark jobs, to efficiently analyze data for relevant jobs and pay markets. PayFactors compensation data is developed using commercially available, reputable compensation surveys, each of which comply with generally accepted principles and practices of WorldatWork and U.S. Department of Justice compensation survey standards.

These 5,000+ jobs spanning 75+ job families and levels can be analyzed against the pay markets that matter to for the organization. With 158 industries, 28 organizational sizes (based on number of employees, annual revenue or assets) and 50,000+ U.S. geographic locations, you choose the most relevant combination of industry, size and location to meet organizational needs.

For the purposes of this project, the identified jobs were benchmarked analyzing the industry data provided and narrowing the pay markets based upon size of the organizations and

geographic regions. Specifically, each job was analyzed utilizing the following market parameters:

Industry	Organization Size	Region
Not-for-Profit, Association/Government	50-100 Employees	Burlington, VT
Not-for-Profit, Association/Government	100-200 Employees	Burlington, VT
Not-for-Profit, Association/Government	50-100 Employees	Bristol, CT
Not-for-Profit, Association/Government	50-100 Employees	Portland, ME
Not-for-Profit, Association/Government	50-100 Employees	Portsmouth, NH
Not-for-Profit, Association/Government	50-100 Employees	Taunton, MA
Not-for-Profit, Association/Government	50-100 Employees	Salem, OR
Not-for-Profit, Association/Government	50-100 Employees	Northeastern U.S.
Not-for-Profit, Association/Government	3,000-7,500 Employees	Vermont
Engineering	100-200 Employees	Vermont
Engineering	100-200 Employees	Northeastern U.S.

These markets were chosen as CCRPC competes for talent in different competitive markets depending upon the position.

Additionally, the following titles and corresponding data, was researched using [Bureau of Labor Statistics \(BLS\) salary survey](#) data from the May 2018 Metropolitan and Nonmetropolitan Area Occupational Employment and Wage Estimates, for the Northern Vermont nonmetropolitan area:

Title	Occupation Code	Employment per 1,000 jobs	Median hourly wage	Mean hourly wage	Annual mean wage
Civil Engineers	17-2051	3.512	\$35.52	\$36.98	\$76,920
Urban and Regional Planners	19-3051	0.583	\$29.71	\$31.40	\$65,320

Summary

The study included a review of 17 job titles, with analysis of job duties for each position, as well as the current salary structure.

The job evaluation process establishes the relative value of jobs within an organization, whereby positions are analyzed, measured, and compared against a common set of criteria in a systematic and objective manner. There may be several reasons for carrying out this process; 1. to establish the correct rank order or groupings of jobs, 2. to establish the relative distance between jobs within the ranking, and 3. to provide an objective measurement of job size for comparison with other jobs and enable salary comparisons to be made.

Job evaluation does not produce a rate of pay. Rather, it produces a general ranking of jobs in terms of “job content” around which a salary structure can be established. Similarly, the evaluation process does not measure an individual’s performance. The evaluation looks at the job, not the job holder; it assumes that the job is being performed to a fully acceptable standard and that all of the identified requirements of a job are being met.

1. **Market data for each job title can be found at Appendix A.** As previously mentioned, each position was benchmarked utilizing the market parameters identified above. This was done based on an assumption that for some positions your competitive market is local, while for others, a regional market comparison is useful when deciding the appropriate salary range to attract and retain talent.
2. **Identifying the appropriate range spread.** Generally speaking, the more senior a position within an organization, the larger the range spread. There is no hard and fast rule here, with the organization’s compensation philosophy impacting range width decisions. A general rule of thumb to consider: non-exempt – 40%; exempt – 50%; executive – 60%. These general guidelines should be considered in adjusting existing ranges.
3. **Determining Minimum and Maximum of Ranges.** To determine the Midpoint of the range, use either the median or average of the identified percentile for all positions included in the grade. If additional positions are added or removed, the Midpoint should be recalculated.

To calculate the minimum and maximum, use the following calculations (width = range spread):

- Minimum = Midpoint / (1 + (Width/2))
- Maximum = Minimum x (1 + Width)

Of critical importance in the process of reviewing jobs are the inherent job factors and the particular skills or quality of work required of the position. A thorough job analysis produces, in general, five kinds of basic information to aid in this process:

1. Information about the nature of work (e.g., essential functions and purpose/objective of the position)
2. The level of work (e.g., degree of complexity and accountability)
3. Job requirements (e.g., the knowledge, skills, abilities, and other special requirements/characteristics needed to perform the job)
4. Job qualifications (e.g., minimum education, training, and experience needed to qualify)
5. Working conditions (e.g., the psychological, emotional, and physical demands placed on employees by the work environment)

Setting the ranges of pay for jobs on the position hierarchy results in what is called a “pay structure.” When reviewing or developing pay rates, a number of decisions need to be made. For example, how should CCRPC’s pay level relate to the market? For what does CCRPC want to pay (i.e., job content, tenure, performance, cost of living, etc.)? How does CCRPC currently pay its employees? The resulting compensation philosophy and strategies should reflect pay policies, the market, internal job values, and the financial ability of CCRPC to pay at a given level. These are all questions that CCRPC should take into account when reviewing the current structure along with discussing any changes to the structure or positions.

Benefits Overview

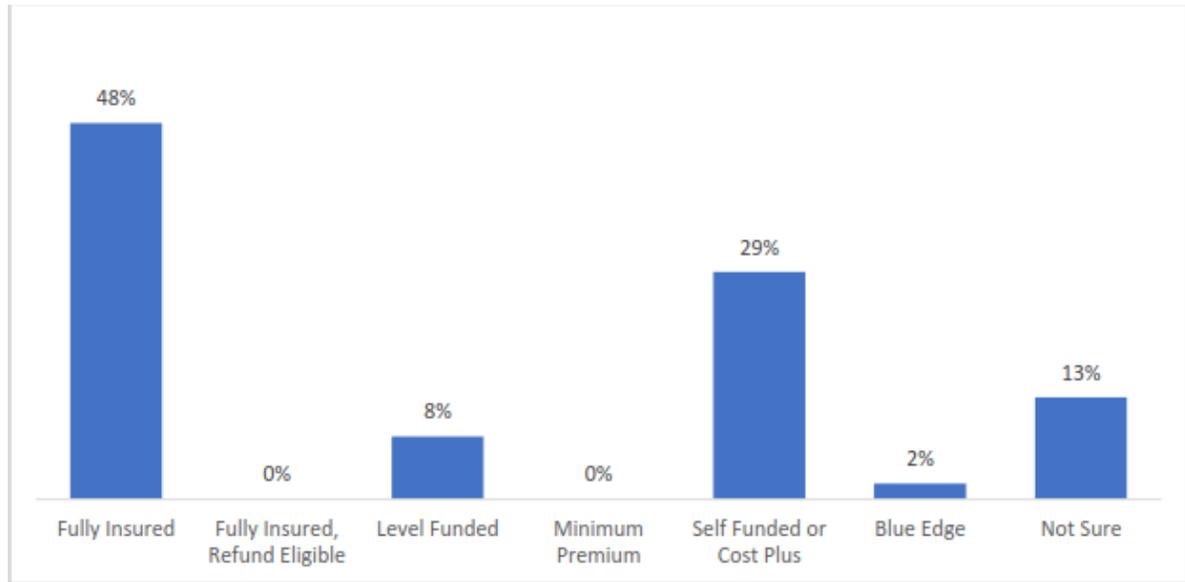
CCRPC offers a comprehensive benefits package which includes: medical, dental, life, long-term and short-term disability insurance. Additional benefits include a retirement plan through the Vermont Municipal Employees Retirement System, a wellness program, flexible work schedules/telecommuting, and subsidized public transportation. CCRPC provides a paid time off policy, with accrual amounts varying between 24-34 days per year based on tenure, paid holidays and 20 hours of paid leave for volunteer activities. Details of these benefits were provided by CCRPC and can be found at pages 24-36 of the *Administrative and Operating Policies and Procedures* manual. This comprehensive package is competitive within the Vermont market.

1. **Medical Plan.** As a general benchmark, the 2019 Vermont Benefits Survey¹ provides the following information which may be useful in assisting CCRPC evaluate their plan design: A detailed benchmarking of CCRPC’s plan design can be found at **Appendix B**. In total CCRP’s medical plan offering is more generous than the market average.

¹ Hickok and Boardman HR Intelligence, 2019 Vermont Employee Benefits Survey. The 2019 Vermont Employee Benefits Survey was conducted online between May and June 2019. A total of 79 Vermont and New England-based employers responded. Participants represent both for-profit and non-profit organizations. Roughly 29% of participants represented small businesses with fewer than 50 employees.

Distributions of Funding Arrangements

Please indicate the type of funding arrangement you utilize for your medical plan.





Medical Premium and COBRA Equivalent Rates

What are the monthly premium rates or COBRA equivalent rates for your medical plan?

All Employers

All Traditional Plans Combined, Excluding HDHPs	Average	Median	Highest	Lowest	Total Respondents
Single	\$689	\$705	\$991	\$437	42
Two-Person	\$1,370	\$1,415	\$1,983	\$875	41
Parent + Child(ren)	\$1,405	\$1,400	\$2,776	\$725	33
Family	\$1,934	\$1,950	\$2,776	\$1,192	41

High Deductible Health Plans	Average	Median	Highest	Lowest	Total Respondents
Single	\$602	\$599	\$812	\$403	37
Two-Person	\$1,146	\$1,132	\$1,507	\$766	37
Parent + Child(ren)	\$1,280	\$1,132	\$2,260	\$766	25
Family	\$1,671	\$1,672	\$2,260	\$1,149	37

Employers with Fewer than 50 Employees

All Traditional Plans Combined, Excluding HDHPs	Average	Median	Highest	Lowest	Total Respondents
Single	\$634	\$608	\$787	\$480	14
Two-Person	\$1,234	\$1,217	\$1,574	\$875	13
Parent + Child(ren)	\$1,223	\$1,174	\$1,519	\$913	11
Family	\$1,757	\$1,710	\$2,211	\$1,317	13

High Deductible Health Plans	Average	Median	Highest	Lowest	Total Respondents
Single	\$594	\$591	\$626	\$561	8
Two-Person	\$1,161	\$1,168	\$1,251	\$1,066	8
Parent + Child(ren)	\$1,126	\$1,127	\$1,207	\$1,066	7
Family	\$1,675	\$1,669	\$1,758	\$1,640	8



Employee Contributions, Monthly

How much do you require regular, full-time employees to contribute monthly to your medical plan?

All Employers					
All Traditional Plans, Excluding HDHPs	Average	Median	Highest	Lowest	Total Respondents
Single	\$147	\$145	\$413	\$0	28
Two-Person	\$341	\$317	\$886	\$88	28
Parent + Child(ren)	\$370	\$336	\$1,152	\$85	22
Family	\$494	\$453	\$1,267	\$169	28

High Deductible Health Plans	Average	Median	Highest	Lowest	Total Respondents
Single	\$95	\$92	\$271	\$0	46
Two Person	\$292	\$267	\$842	\$0	45
Parent + Child(ren)	\$302	\$252	\$802	\$44	31
Family	\$447	\$397	\$1,304	\$0	45

Contributions Regardless of Plan Type	Average	Median	Highest	Lowest	Total Respondents
Single	\$115	\$116	\$413	\$0	74
Two-Person	\$311	\$294	\$886	\$0	73
Parent + Child(ren)	\$330	\$313	\$1,152	\$44	53
Family	\$465	\$433	\$1,304	\$0	73

2. **Dental Plan.** The following information is helpful in reviewing CCRPC's dental program: A detailed benchmarking of CCRPC's plan design can be found at **Appendix B**. In total CCRP's dental plan offering is more generous than the market average.

Plan Design Highlights

Please answer the following questions about your dental plan.

	Average	Median	Highest	Lowest	Total Respondents
Single Deductible	\$111	\$50	\$2,250	\$0	44
Family Deductible	\$304	\$150	\$4,500	\$0	44
Coverage for Preventive (Class A)	99%	100%	100%	80%	72
Coverage for Basic (Class B)	75%	80%	90%	70%	72
Coverage for Major (Class C)	51%	50%	80%	50%	72
Plan Year Maximum (For Class A, B, and C)	\$1,621	\$1,500	\$4,025	\$750	72
Coverage for Orthodontics (Class D)	54%	50%	100%	50%	55
Lifetime Maximum for Orthodontics	\$1,522	\$1,500	\$4,000	\$500	61

Premium Rates

What are your monthly premium rates for your dental plan?

	Average	Median	Highest	Lowest	Total Respondents
Single	\$41	\$40	\$78	\$4	72
Two-Person	\$77	\$77	\$160	\$8	72
Family	\$127	\$127	\$220	\$11	72

Employee Contributions, Monthly

How much do you require regular, full-time employees to contribute monthly to participate in your dental plan?

	Average	Median	Highest	Lowest	Total Respondents
Single	\$15	\$12	\$54	\$0	69
Two-Person	\$36	\$31	\$97	\$0	69
Family	\$64	\$52	\$172	\$0	69

3. Leave Practices. CCRPC provides a paid time off policy, with accrual amounts varying between 24-34 days per year based on tenure, paid holidays and 20 hours of paid leave for volunteer activities. These leave practices are in line with many public sector employers in that accrual amounts are based upon status (full-time/part-time, permanent/temp) and tenure. While the Paid Time Off (PTO) policy which combines annual and sick leave is not as common in public sector environments, it is considered a more modern and progressive leave practice, in that it provides employees flexibility as to the reason for leave usage. The 20 hours of paid leave for volunteer activities is generous. The following tables compare CCRPC’s PTO policy with the annual and sick leave policies of the State of Vermont and the City of Burlington, Vermont (hours were not converted to days due to the potential for lack of consistency in length of work days for different employers – some use 7.5 hour days, others 8 hour days):

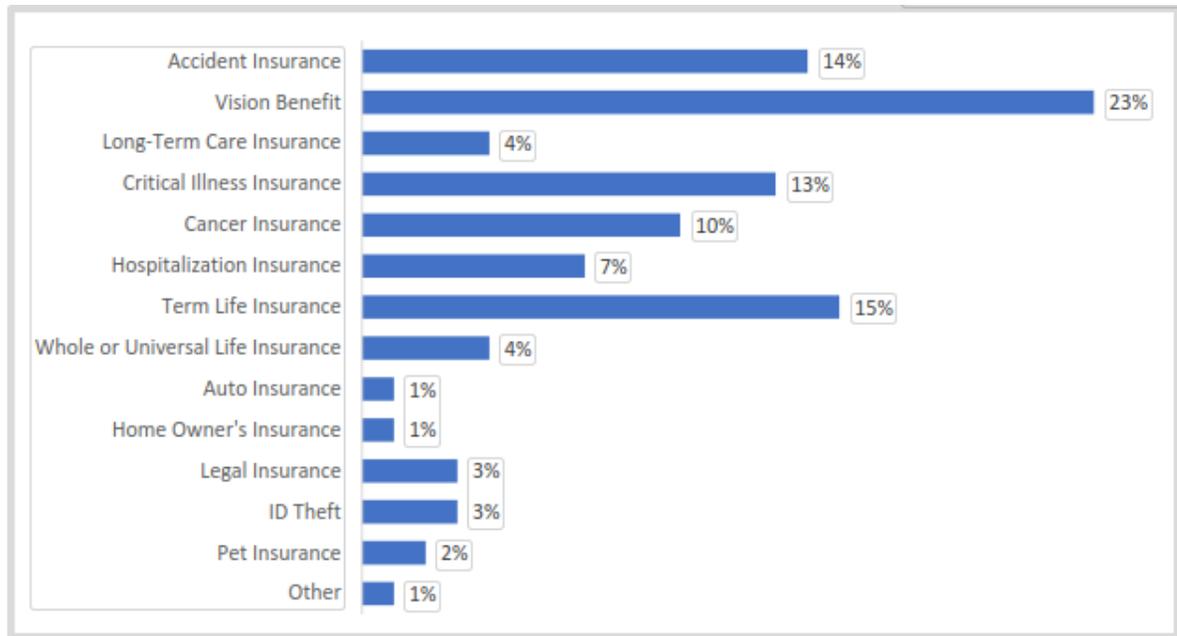
Years	CCRPC PTO (Days)	State of Vermont Annual Leave (Hours)	City of Burlington Annual Leave (Hours)
0-5	24	95.94	80
5-10	29	120.12	120
10-15	34	144.04	160
15-20	34	159.38	200
20-30	34	167.96	200
30+	34	191.88	200

Years	CCRPC PTO (Days)	State of Vermont Sick Leave (Hours)	City of Burlington Sick Leave (Hours)
0-5	24	95.94	80
5-10	29	120.12	80
10-20	34	144.04	80
20+	34	167.96	80

4. **Voluntary Benefits.** The following provides an overview of the voluntary benefits offered by Vermont employers. CCRPC offers many of these benefits and may wish to consider whether modifications are warranted given the practices in the marketplace.

Voluntary Benefits

Do you offer employees any of the following voluntary benefits?



Financial Assistance Benefits

Do you offer any of the following financial assistance benefits?



*Other included tuition reimbursement, student loan paydowns, charitable giving committee

Family-Friendly Benefits

Do you offer any of the following family-friendly benefits?



**Other included EAP, paid parental leave, onsite childcare*

CCRPC offers comprehensive benefits. In particular, the following benefits stand out in marketplace:

1. Paid commuter costs. While other organizations subsidize commuter costs, it is not the majority of businesses.
2. 20 hours of paid volunteer time. Paid volunteer time is a benefit that is increasing in popularity among organizations, and 20 hours is a generous benefit.
3. Educational Assistance. Educational assistance is offered by approximately 18% of Vermont employers, and is a benefit increasing in popularity. CCRPC's practices are ahead of the curve, with the scope of the benefit (75% of tuition costs, without a ceiling) being particularly generous.

The three benefits mentioned above set CCRPC apart and also align well with the core vision, mission and values of the organization. The value of the overall benefits package as well as any proposed modifications/additions should be considered in terms of their ability to attract, retain and engage CCRPC employees.

Findings and Recommendations

Overall Recommendations

- Adjust pay ranges consistent with the market analysis provided; see additional position specific analysis provided in table further in the document
- Address any identified individual wage gaps for individual employees
- Formally define and communicate CCRPC compensation philosophy throughout the organization
- Update CCRPC job descriptions using a consistent process and template
- Develop a communication plan and strategies to showcase CCRPC's total rewards program



- Consider a performance-based bonus structure based on individual and organization performance targets and achievement (does not build to base salary)
- Consider a discretionary bonus program to recognize and reward behaviors consistent with organization values, project-based work, innovation and creativity
- Conduct an employee engagement survey to determine which voluntary benefit offerings will most resonate with your employees and craft a strategy for delivery
- Begin to develop career path models and progression for newer, less senior employees as appropriate

Position Specific Analysis

Title	Wage Range	Incumbent Rate of Pay
Executive Director	Shift to the right	Low to market
Program Director	Consider Program Director III data and shift wage ranges to the right	Low to market
GIS Data & IT Manager	Shift to the right	Bumping up against current max due to experience.
Senior Planner	Slight shift to the right to bring up the min	Newly promoted SP may fall out of range. Develop a plan based on training/competency to get the individual back into range.
Senior Transportation Planner	Slight shift to the right to bring up the min	2/3 bumping up against current max due to experience.
Senior Transportation Planning Engineer	Slight shift to the right to bring up the min	
Transportation Planning Engineer	Shift to the right	Bumping up against current max due to experience.
Transportation Planner	Slight shift to the right to bring up the min	
Planner	Slight shift to the right to bring up the min	
Assistant Planner	Slight shift to the right to bring up the min	
Communications Manager	No adjustment necessary	
Senior Business Manager	Shift to the right	Low to market
Business Office Associate II	No adjustment needed	Well penetrated in range – presumably due to experience

Compensation Philosophy

CCRPC's compensation philosophy can be found on page 9 of the *Administrative and Operating Policies and Procedures* manual. This philosophy provides a detailed statement regarding the structure of the compensation system and the process by which compensation is adjusted but does not provide detail as to the purpose underlying the compensation system and the values that inform the structure. It is our recommendation that CCRPC consider the following sample philosophy statement as a template for its leadership team to develop an overarching compensation philosophy statement based on CCRPC vision, mission, values.

The philosophy behind the Chittenden County Regional Planning Commission's (CCRPC) compensation program is to provide an attractive, flexible and market-based total compensation program that is tied to performance and aligned with the goals of the organization. Our goal is for CCRPC to be competitive in recruiting and retaining employees through its high-quality total rewards practices.

Equally important, we view compensation practices as a means for communicating our goals and standards of performance and for motivating and rewarding employees in relation to their achievements.

CCRPC competes with several different businesses in the market. These businesses draw their key people from different segments of the marketplace. Determine if you want to go into who your primary competitors are and how you aim to be competitive and/or discuss the uniqueness of what you do and highly specialized/technical skillsets of a large number of your employees.

Thus, our compensation programs are designed with the flexibility to be competitive and motivational within the different marketplaces in which we compete for talent, while being subject to centralized design, approval and control.

Salaries Above Pay Range

Permitting individual base salaries to exceed the maximum of the wage range can create a situation in which the employee is priced out of the market for their skills and responsibilities. While it is important to recognize strong performance and experience, inflating an employee's base salary beyond the market may create inadvertent pressures on the organization in the situation of waning performance and engagement. As an alternative to increasing base salary above the max of the range, CCRPC may permit such employees to receive a one-time lump sum payment in the equivalent amount in lieu of any future pay increase that would take them beyond the maximum of the pay range.

In most instances, in the situation of an employee's salary falling above the upper limit of the appropriate wage range, we recommend an employer hold or freeze the employee's salary at the maximum of the wage range until the employee retires or separates from employment. This is the current CCRPC practice. If CCRPC faces different market pressures in the future, it may need to adjust this policy or create alternative wage ranges to address a gap or pressure in the market for specific titles.

CCRPC has a long-tenured workforce. Many CCRPC employees have extensive experience in their current positions as well as in their occupation. CCRPC faces the challenge of long-tenured employees bumping up against the maximum of pay ranges. CCRPC must consider whether it is in the best interest of the organization to allow employee salaries to exceed the maximum of the pay range, or to be creative with variable or incentive pay programs beyond base salary. We recommend the latter so as to not outpace the market, which may potentially create other unintended consequences. As a result of this market study, it is recommended that CCRPC adjust a number of the pay ranges. See table earlier in this document.

Wage Compression

Wage compression is an internal problem initiated by external market conditions and exacerbated by other factors. It can occur when 1. there are differences in pay between employees with differing skill sets and/or experience levels; 2. current employee pay raises don't keep up with increases in the market; 3. new hires are hired in levels similar to employees with several years' at CCRPC; or 4. in order to meet the supply and demand of some positions, individuals may be hired at a higher rate of pay than current employees. Any or all of these factors can be a part of the reason why compression is experienced by an organization.

Turnover and low morale are two major results that may occur due to the compression that exists in some pay rates of employees. Some of the factors that can be addressed to develop a strategy to decompress wages include: performance, tenure, education, and experience. CCRPC is not currently experiencing wage compression as defined above.

Vacancies

When a vacancy occurs, it is an important time to review the position. This may involve a job analysis, updating the position description, adjustment of the position's duties and responsibilities, reclassification, and reviewing the market data for the position before it is advertised.

Update and Maintenance of Compensation Structures

We encourage CCRPC to maintain and update the compensation structure as follows:

- Conduct regular position reviews to assure positions have current functional job descriptions based on job content. Job descriptions should be updated regularly to ensure accurate classification and compensation of incumbent employees and to assist with any future hires.
- Consider separating Planning positions from Engineering positions
- Conduct job analysis of new positions to properly assign the position to a salary range.
- Review positions to ensure internal equity in relation to other classifications.
- We typically advise organizations to conduct periodic market surveys (every 1-3 years) to ensure market competitiveness. CCRPC has significant longevity in its workforce and stability. Without market pressures such as frequent turnover or lack of applications for vacant positions – neither of which is a current issue for CCRPC, we are comfortable recommending a review of market data every 3-5 years.

Conclusion

CCRPC's wage structure is competitive within the labor market. This is evident in the data and analysis included in this report. H&B received sufficient data for this analysis and is confident in the market results. Similarly, CCRPC offers a comprehensive benefits package, the value of which should be highlighted to employees as part of a total rewards statement. Additionally, we recommend surveying employees to determine possible expansion of benefit offerings.

We recommend a market review be conducted every three years. This is appropriate unless CCRPC begins to experience challenges attracting talent and retaining talent, in which case a more frequent review of all or certain positions may be warranted. Any adjustments to pay ranges for positions should be viewed as one step in the ongoing development and maintenance of a total rewards program. Ensuring that job descriptions, salary, and benefits are reviewed regularly and have valid benchmarking methodologies will ensure competitiveness for CCRPC as an employer of choice.

Since the labor market is active and subject to constant change, it should not be expected that salary adjustments will remedy all salary concerns, nor will it eliminate the need for mature judgment in the administration of salaries. It does, however provide a framework to support CCRPC needs.

We appreciate the opportunity to work with you on this project and we are available if you have any questions or would like to continue your work in developing CCRPC's total rewards program.



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Thank You!



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2019 Custom Benchmarking Report

CCRPC



Participating Companies

800 Response Marketing	Downs Rachlin Martin PLLC	Howard Center
A.N. Deringer, Inc	DR Power Equipment/Country Home Products	HRDMA
Age Well	Engelberth Construction	Hunger Mountain Co-op
ASIC North	Franklin Northeast Supervisory Union	Iroquois Manufacturing Co.
Bennington College	Gallagher, Flynn & Company, LLP	Isovolta, Inc.
BioTek Instruments, Inc.	Hallam-ICS	Joseph P. Carrara & Sons, Inc.
Burlington Housing Authority	Harbour Industries LLC	Koffee Kup Bakery
Burton Snowboards	Hazelett Corporation	Leahy Center for Lake Champlain, Inc.
Carris Reels	Hearthstone Quality Home Heating Products, Inc.	Liquid Measurement Systems, Inc.
City of South Burlington	Heritage Aviation	Logic Supply
Committee on Temporary Shelter	Heritage Family Credit Union	Middlebury College
Competitive Computing	Hickok & Boardman, Inc	Mikros Technologies
Co-operative Insurance Companies	Housewright Construction, Inc.	Mount Family Group, LTD
Critical Process Systems Group	Housing Vermont	Mount Snow Ski Resort



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Participating Companies

NG Advantage LLC	Primmer Piper Eggleston & Cramer PC	University of Vermont Medical Center
North Country Engineering	Spectrum Youth & Family Services	VELCO
Northern Gas Transport, Inc	Spherion Staffing	Vermont Federal Credit Union
Northfield Savings Bank	State of Vermont	Vermont League of Cities and Towns
Norwich University	Stern Center for Language and Learning	Vermont Mutual Insurance Group
Omega Optical, Inc.	SunCommon	Vermont Public Radio
Once Upon a Time Toys	The Bank of Bennington	Vermont Student Assistance Corporation
Onion River Cooperative	The Community College of Vermont	VSECU
Paul Frank + Collins P.C.	Tivoly, Inc.	Wake Robin Corporation
PC Construction Company	Twincraft, Inc.	Washington County Mental Health Services, Inc.
Peoples Trust Company	Union Bank	Wright and Morrissey Inc.
Pizzagalli Properties, LLC	Union Mutual	
Planned Parenthood of Northern New England	United Counseling Service	



2019 Medical Plan Details

Large Employers – High Deductible Plans

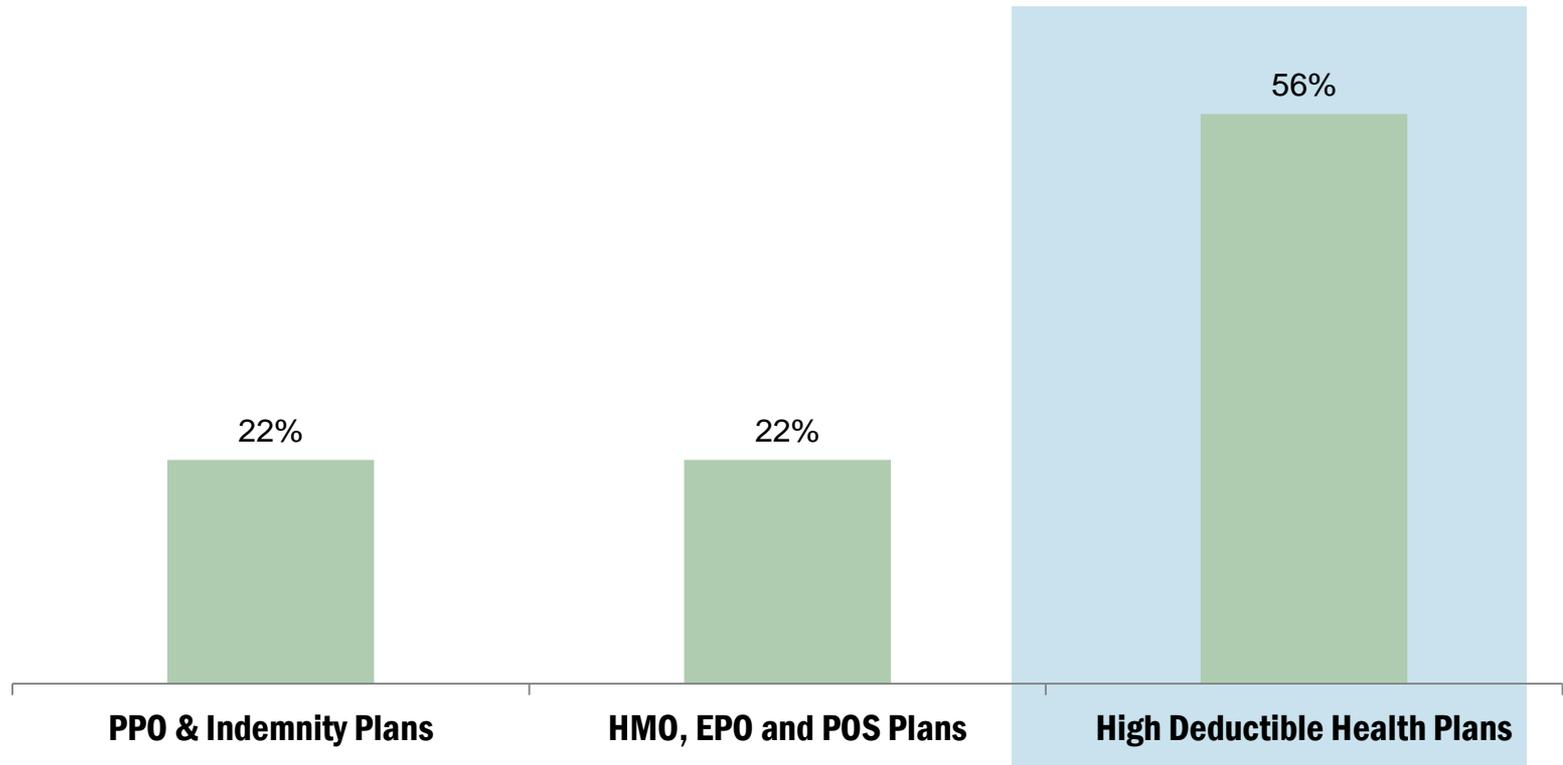
Vermont Average

CCRPC

Deductible (Single/Family)	\$2,825/ \$5,525	\$2,700 / \$5,400
Out-of-Pocket Maximum (Single/Family)	\$3,017/ \$6,116	\$2,700 / \$5,400
Monthly Premium Rate		
Single	\$602	\$584
Two Person	\$1,146	\$1,168
Family	\$1,671	\$1,640
Monthly Employee Contributions		
Single	\$95	\$88
Two Person	\$292	\$175
Family	\$447	\$246
Coinsurance Amounts	75%	100%
HSA Funding		
Single	\$1,295	\$2,700
Two Person	\$2,413	\$5,400
Family	\$2,423	\$5,400

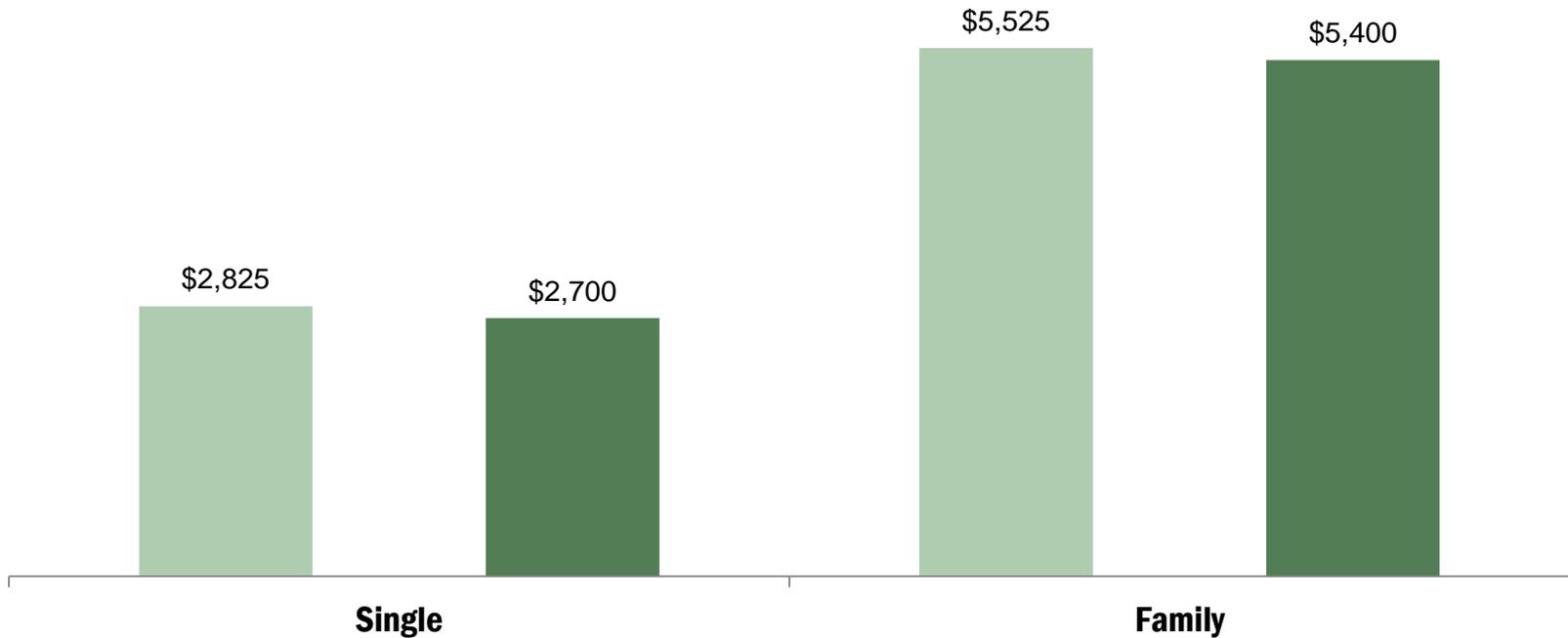


Health Plans Offered



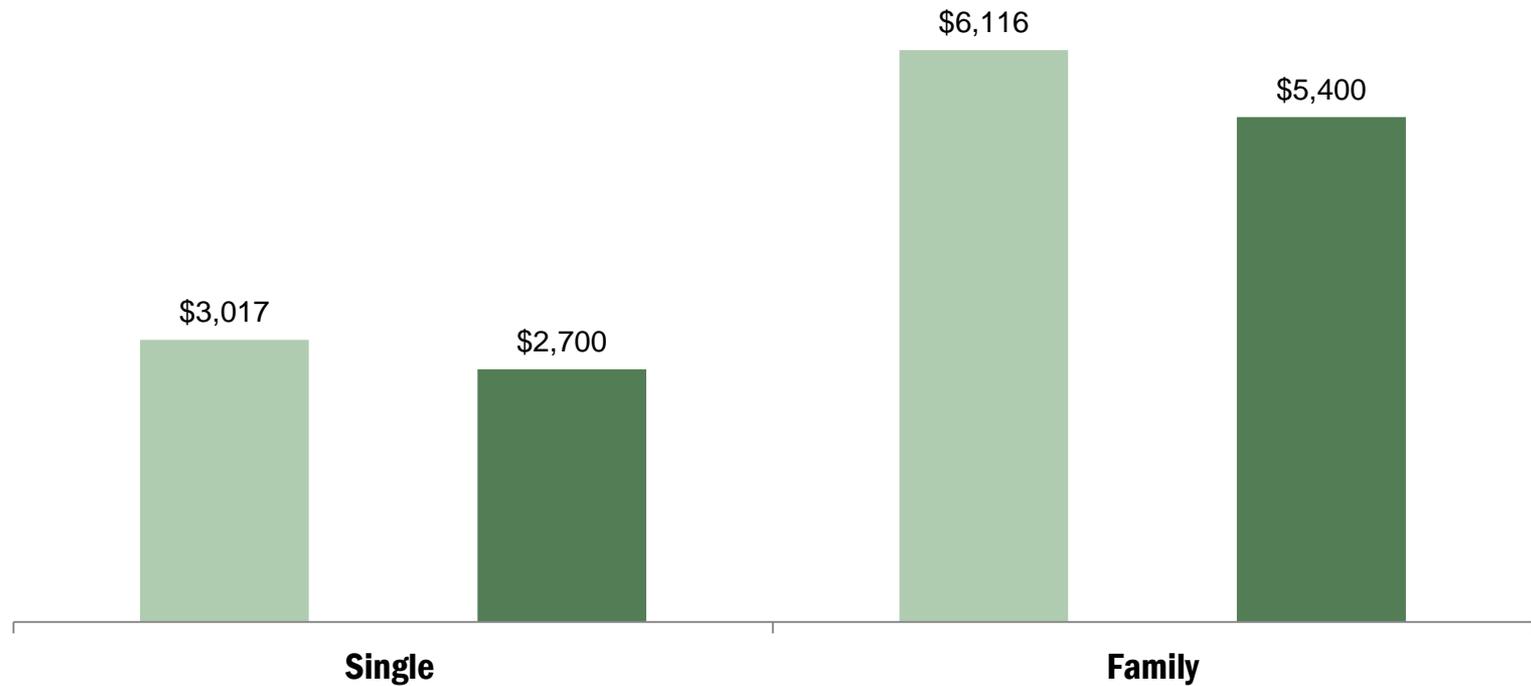


Average Single & Family Deductible - HDHP





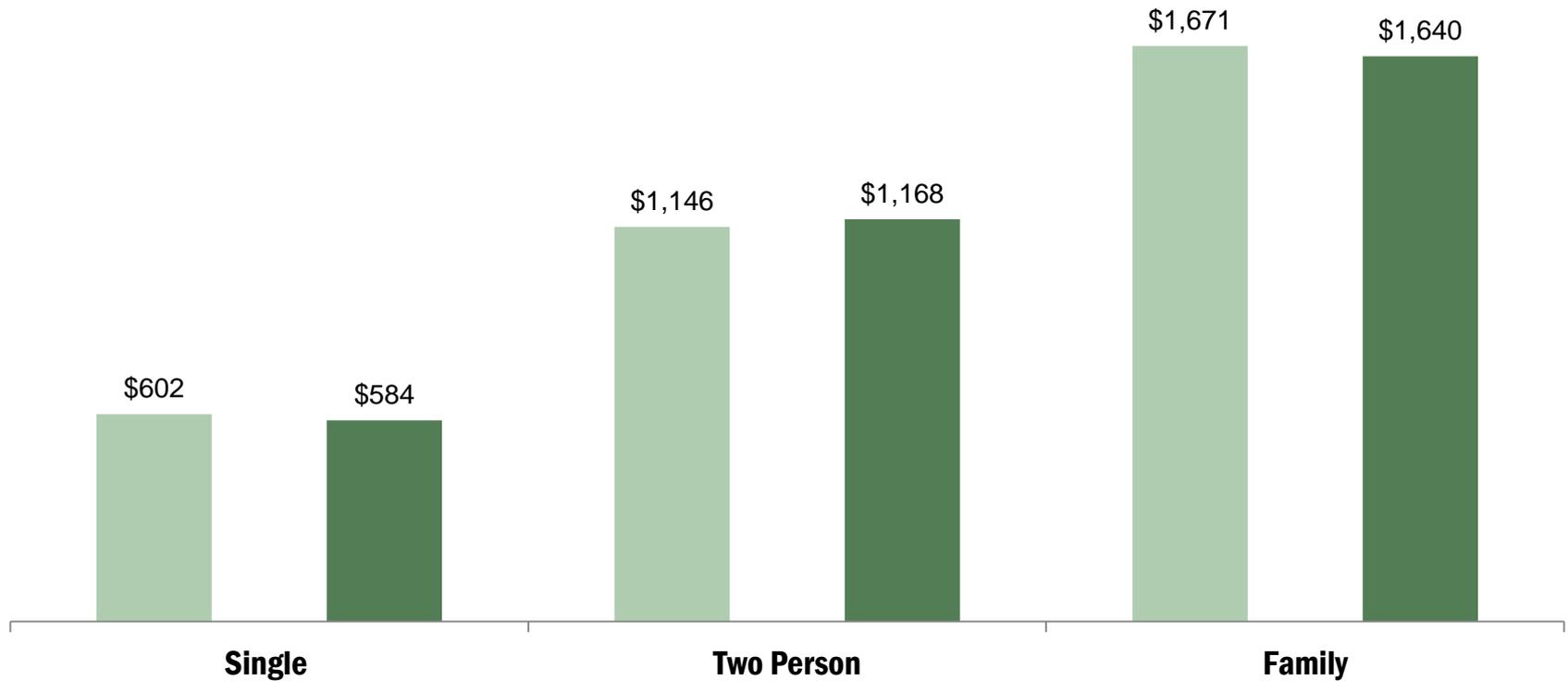
Average Annual Out-Of-Pocket Maximum – HDHP



■ Employers ■ CCRPC



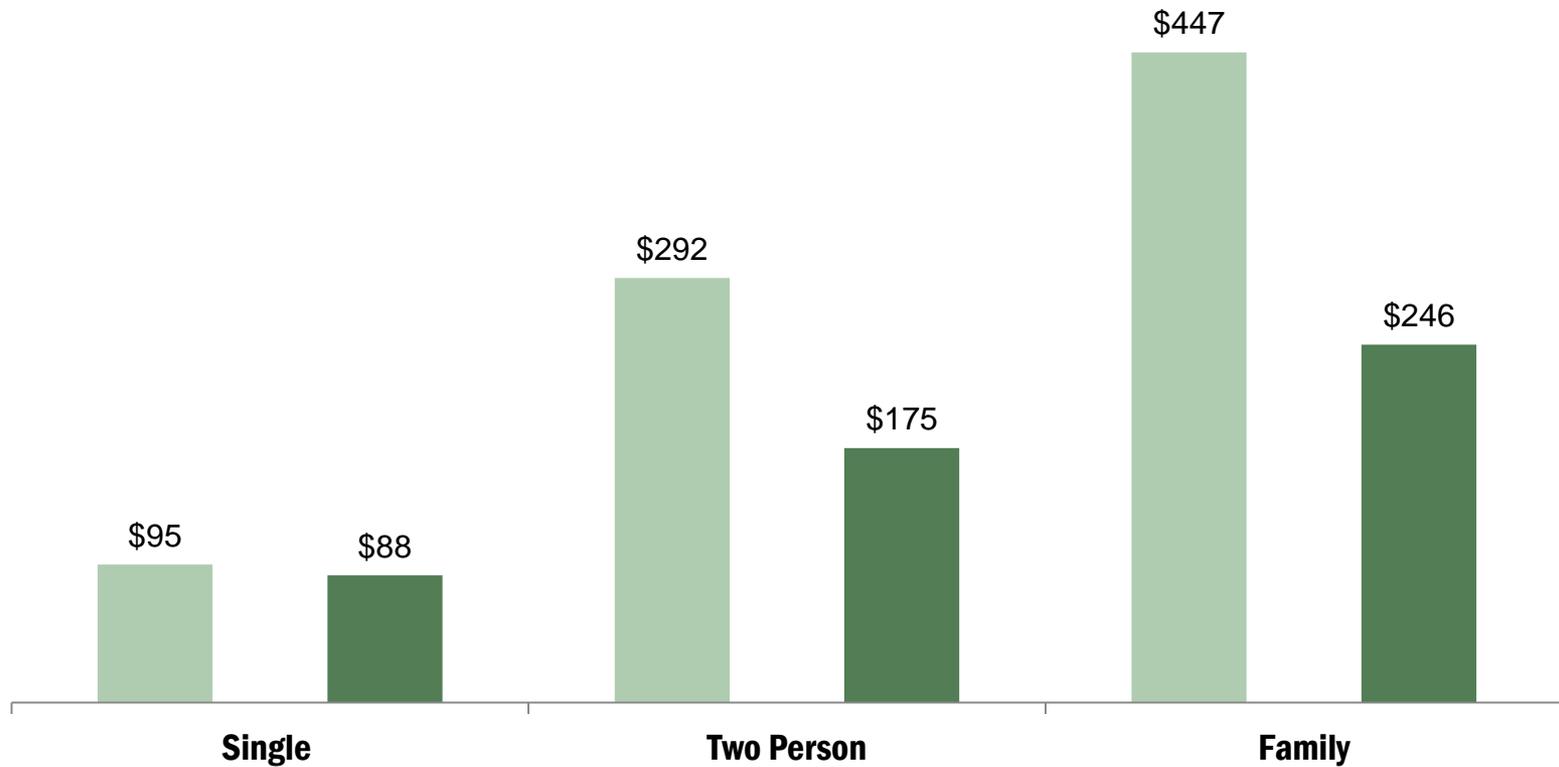
Average Monthly Premium Rate - HDHP



■ Employers ■ CCRPC



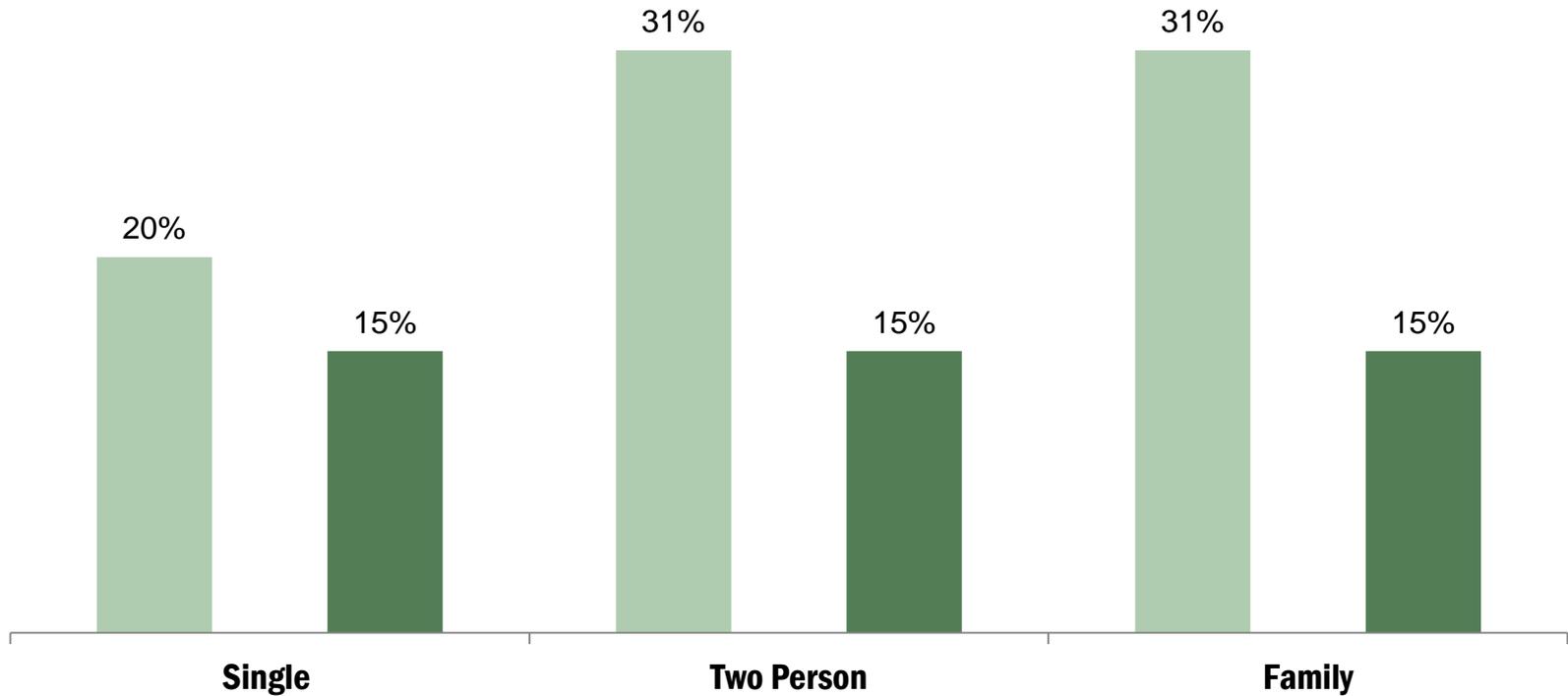
Average Monthly Employee Contribution Amounts - HDHP



■ Employers ■ CCRPC



Average Monthly Employee Contribution , as a % Premium - HDHP



■ Employers ■ CCRPC

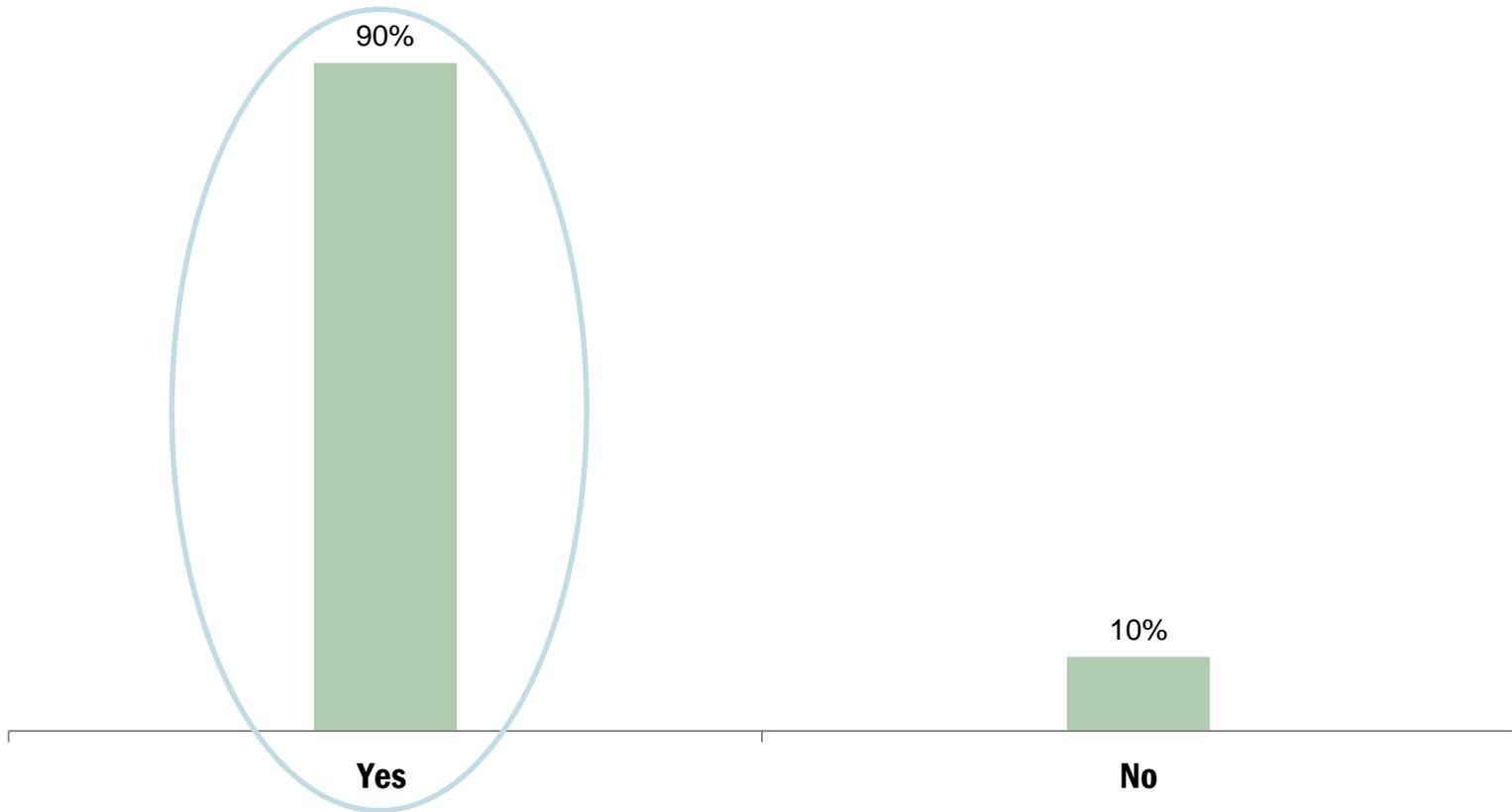


2019 Dental Plan Details

All Employers – Dental Plans	Vermont Average	CCRPC
Deductible (Single / Family)	\$111 / \$304	\$100 / \$300
Class A Coverage (Preventive)	99%	100%
Class B Coverage (Basic)	75%	80%
Class C Coverage (Major)	51%	50%
Class D Coverage (Orthodontics)	54%	50%
Plan Year Maximum (Class A, B, C)	\$1,621	\$2,000
Lifetime Maximum for Orthodontic Coverage	\$1,522	\$1,500
Monthly Premium Rate		
Single	\$41	\$50
Two Person	\$77	\$92
Family	\$127	\$162
Monthly Employee Contributions		
Single	\$15	\$0
Two Person	\$36	\$0
Family	\$64	\$0

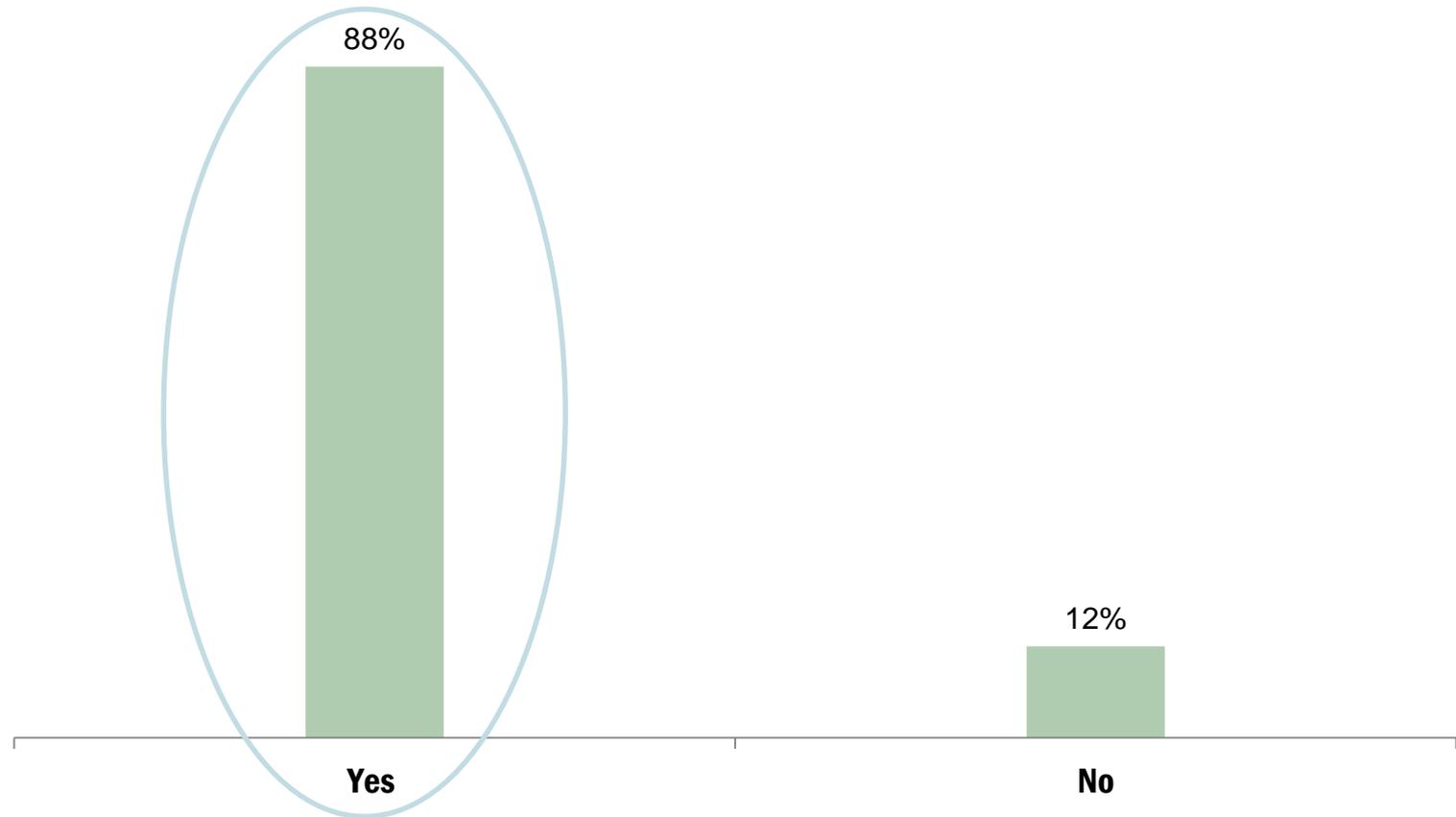


Percentage of Employers Offering Dental Plans





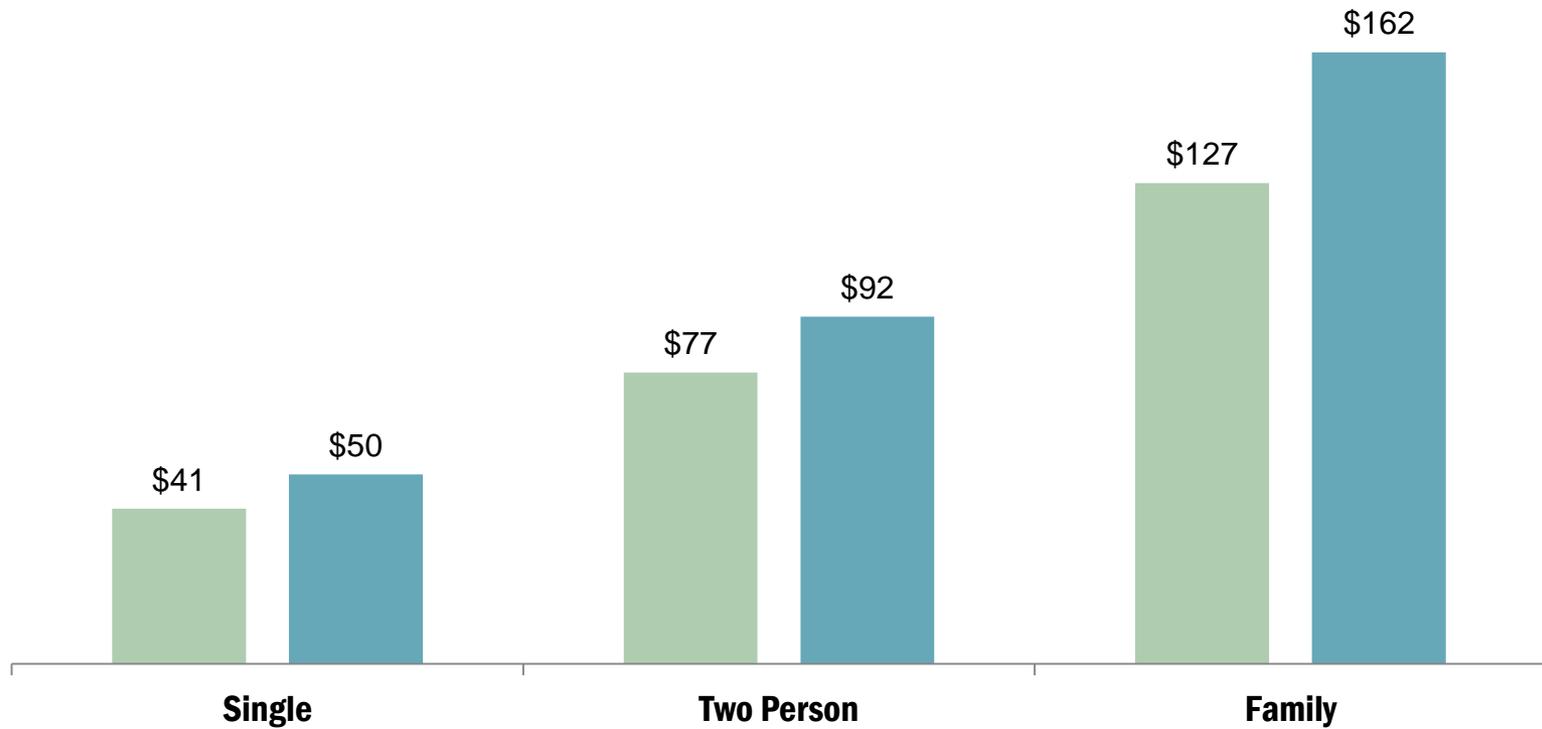
Percentage of Employers Offering Class D (Orthodontic) Coverage



■ Employers ■ CCRPC

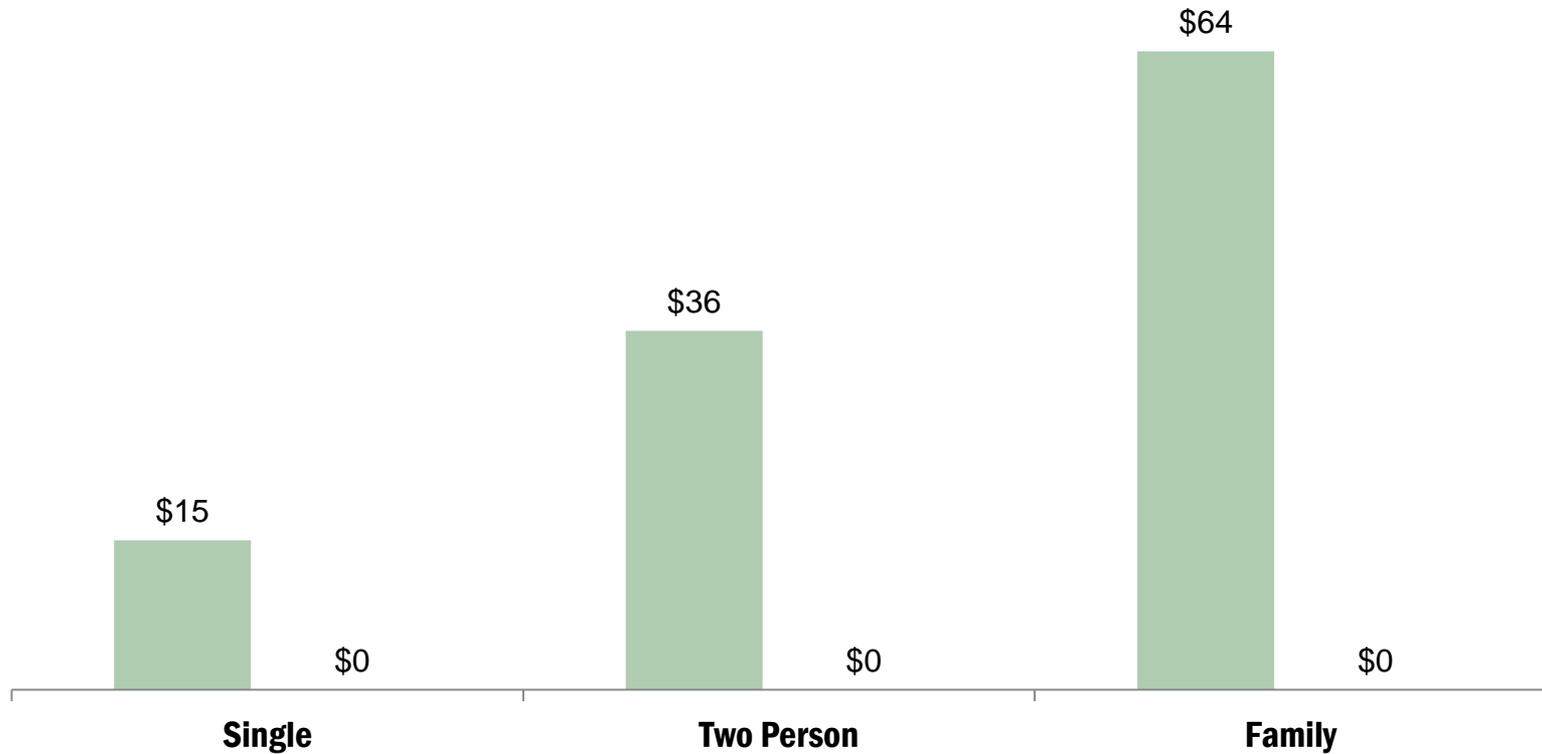


Average Monthly Premium Rates





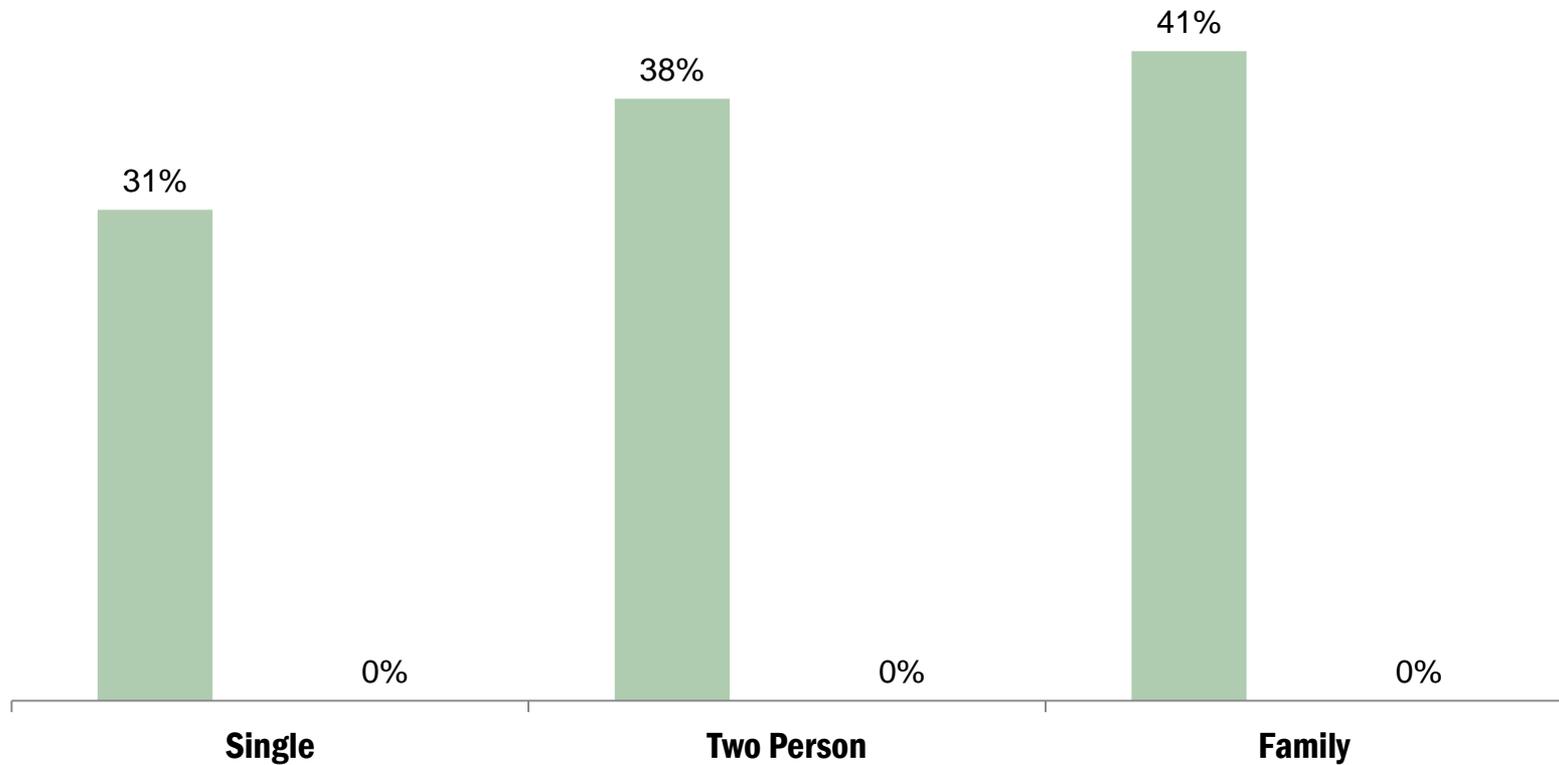
Average Monthly Employee Contribution Amounts



■ Employers ■ CCRPC



Average Monthly Employee Contributions as a % of Premium



■ Employers ■ CCRPC



2019 Short Term Disability Plan Design

All Employers

Vermont Average

CCRPC

Elimination Period

For Accident

7 Days

8 Days

For Illness

7 Days

8 Days

Income Replacement

60% and 66 2/3%
(88% of employers)

60%

Maximum Weekly Benefit Amount

\$1,251

\$500

Maximum Benefit Period

26 Weeks

26 Weeks

Plan Funding

100% Employer Funded
(87% of employers)

100% Employer Funded

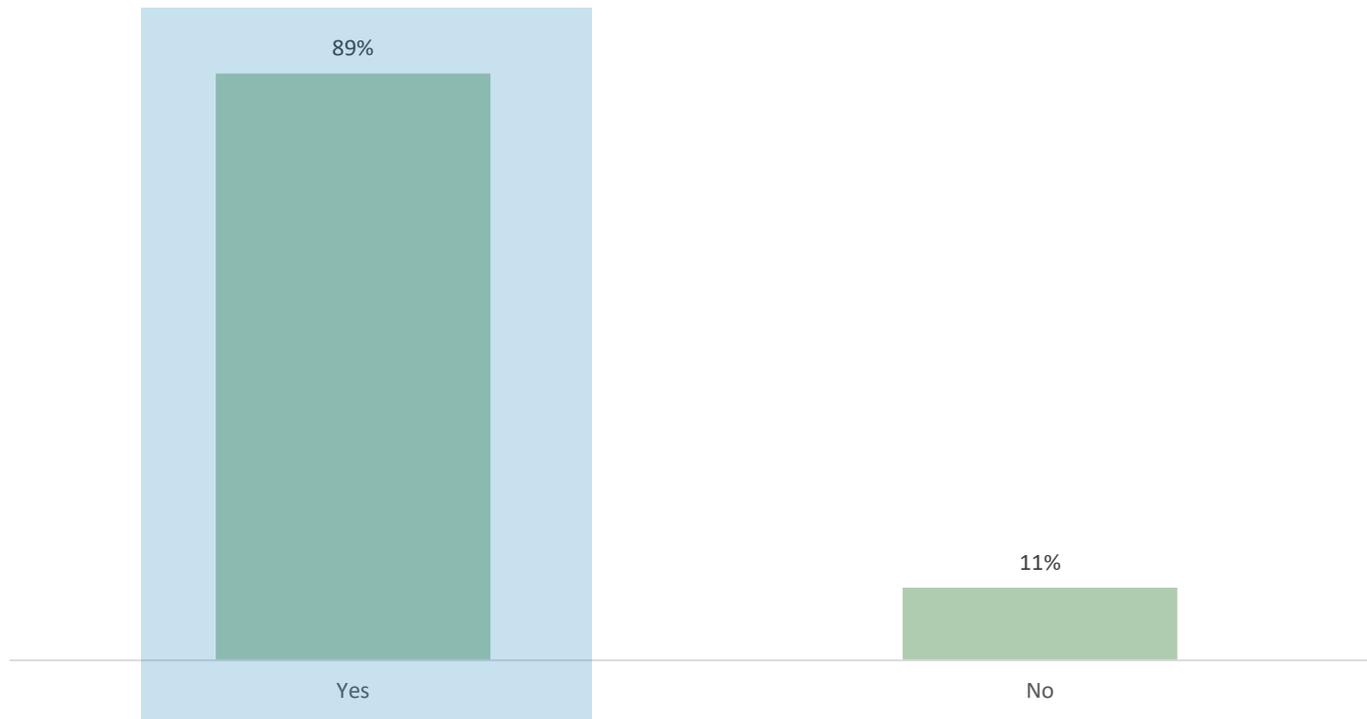
Rate (per \$10)

\$0.36

\$0.36

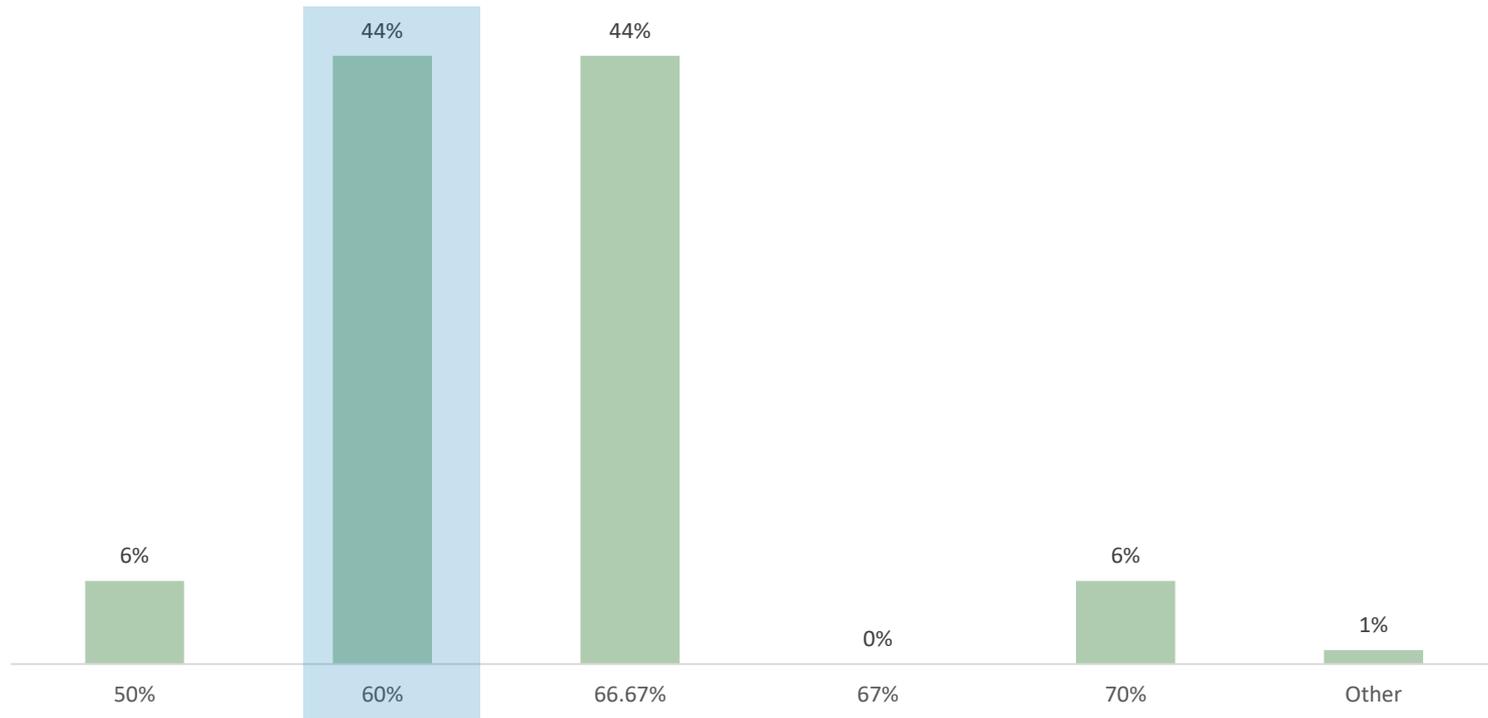


Percentage of Employers Offering Short Term Disability Coverage





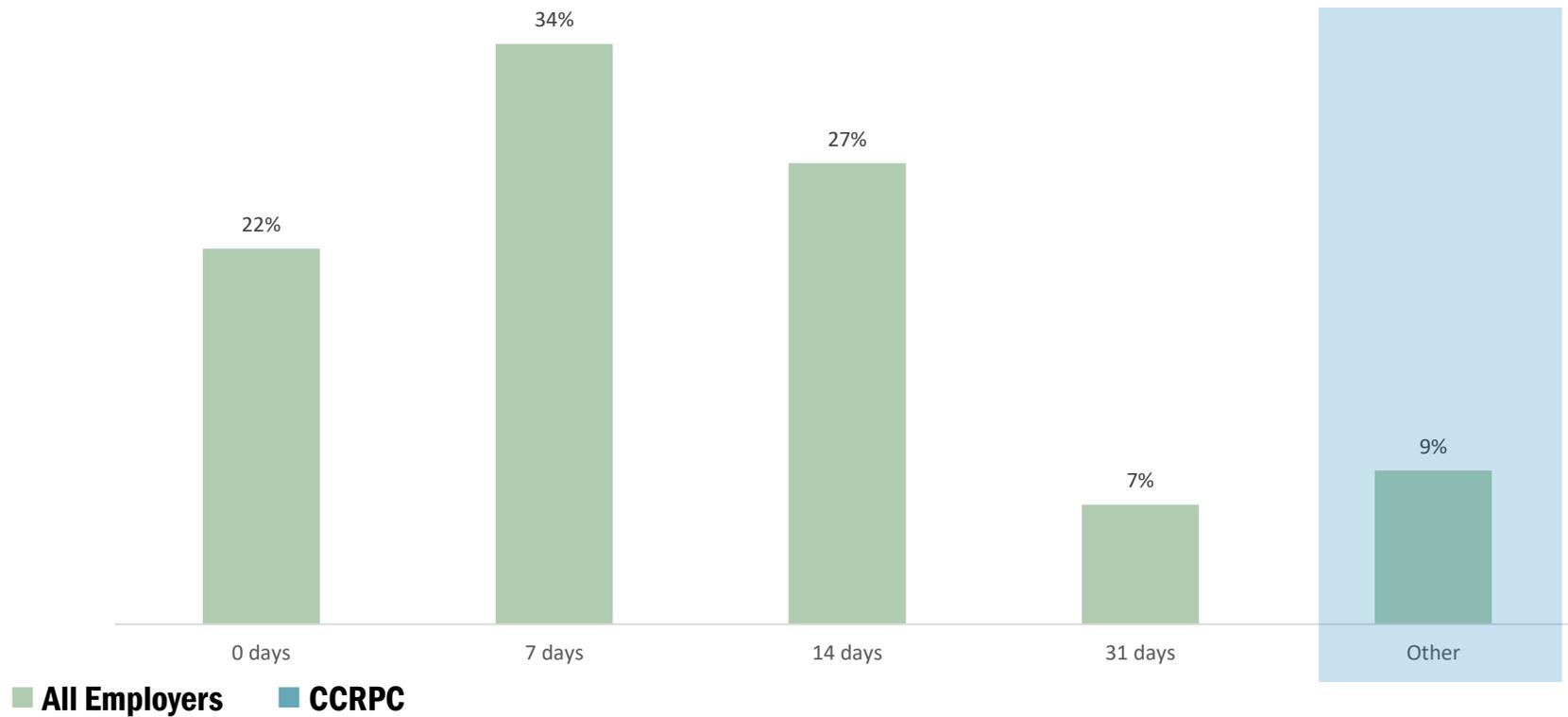
Distribution of Income Replacement for STD Plans



■ All Employers ■ CCRPC

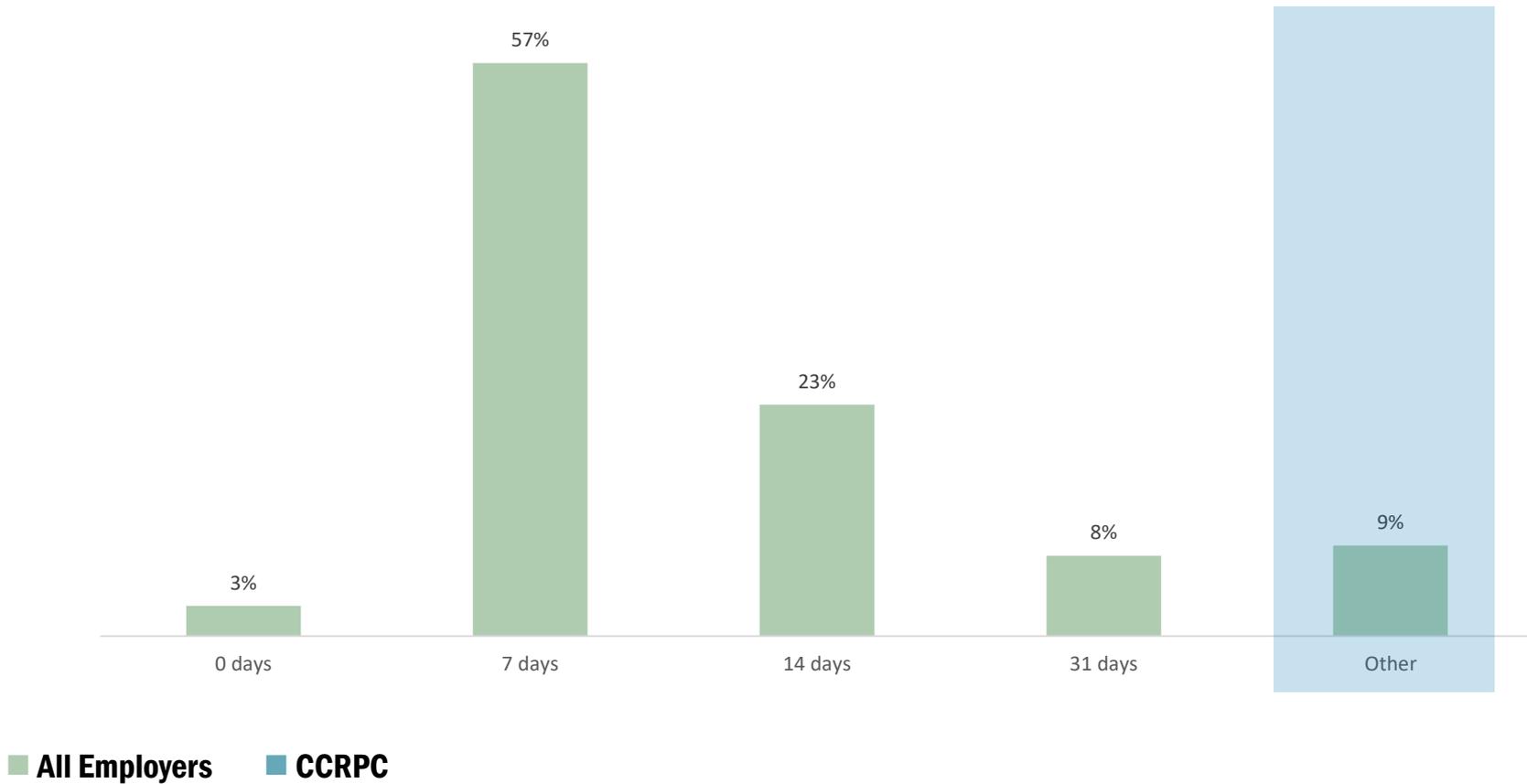


Distribution of Elimination Period for STD Plans - Accident



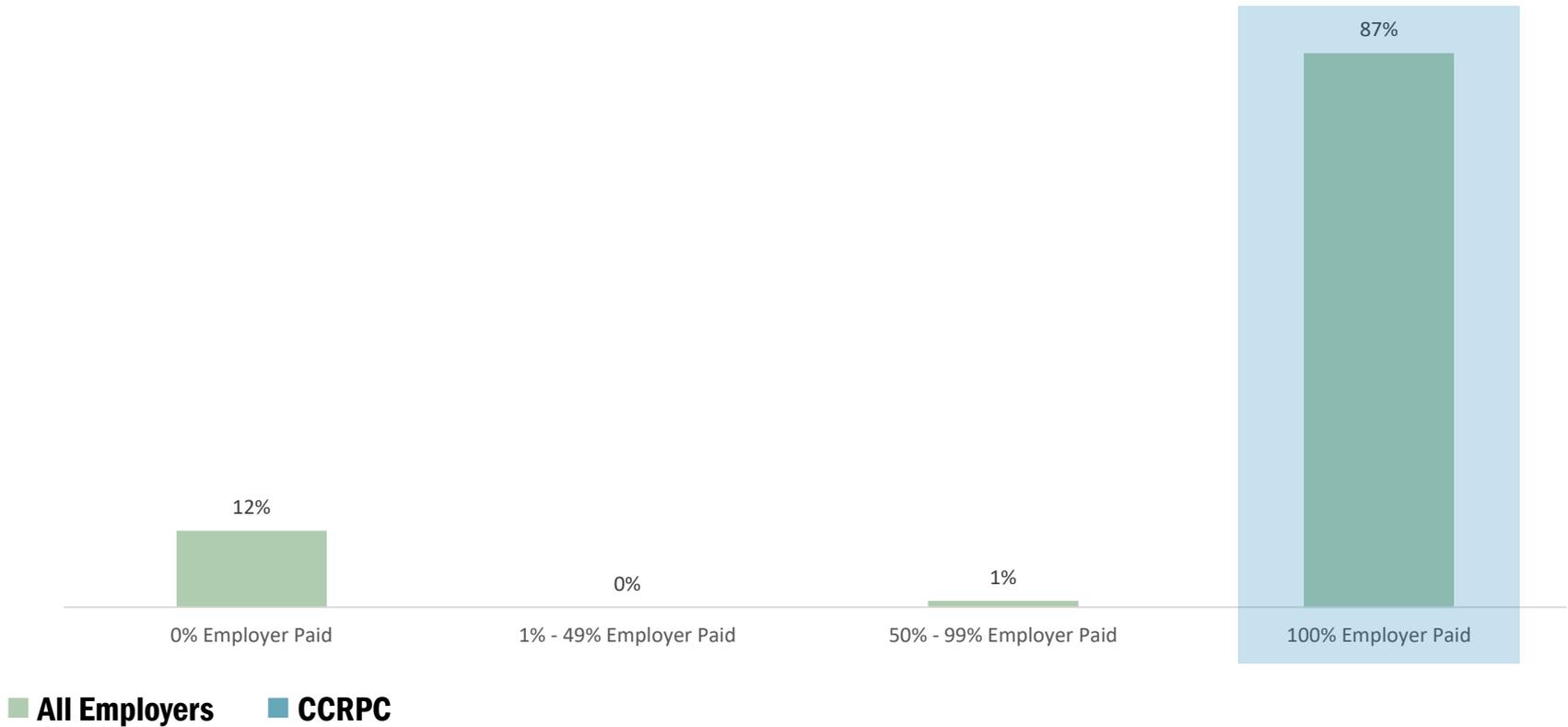


Distribution of Elimination Period for STD Plans - Illness





Funding of STD Plans



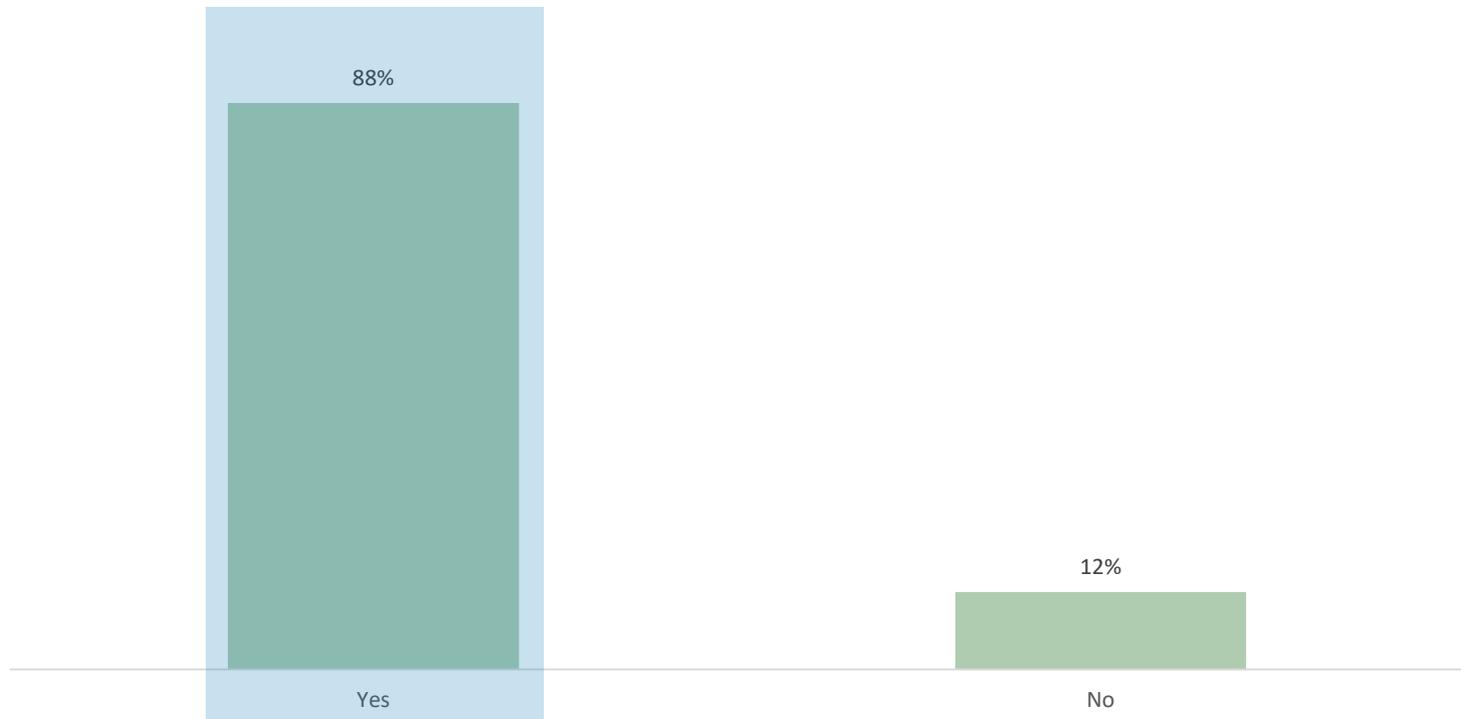


2019 Long Term Disability Plan Design

All Employers	Vermont Average	CCRPC
Elimination Period	135 Days	180 Days
Income Replacement	60% and 66 2/3% (91% of employers)	60%
Monthly Maximum Benefit	\$7,330	\$6,000
Plan Funding	100% Employer Funded (89% of employers)	100% Employer Funded
Rate (per \$100)	\$0.37	\$0.22

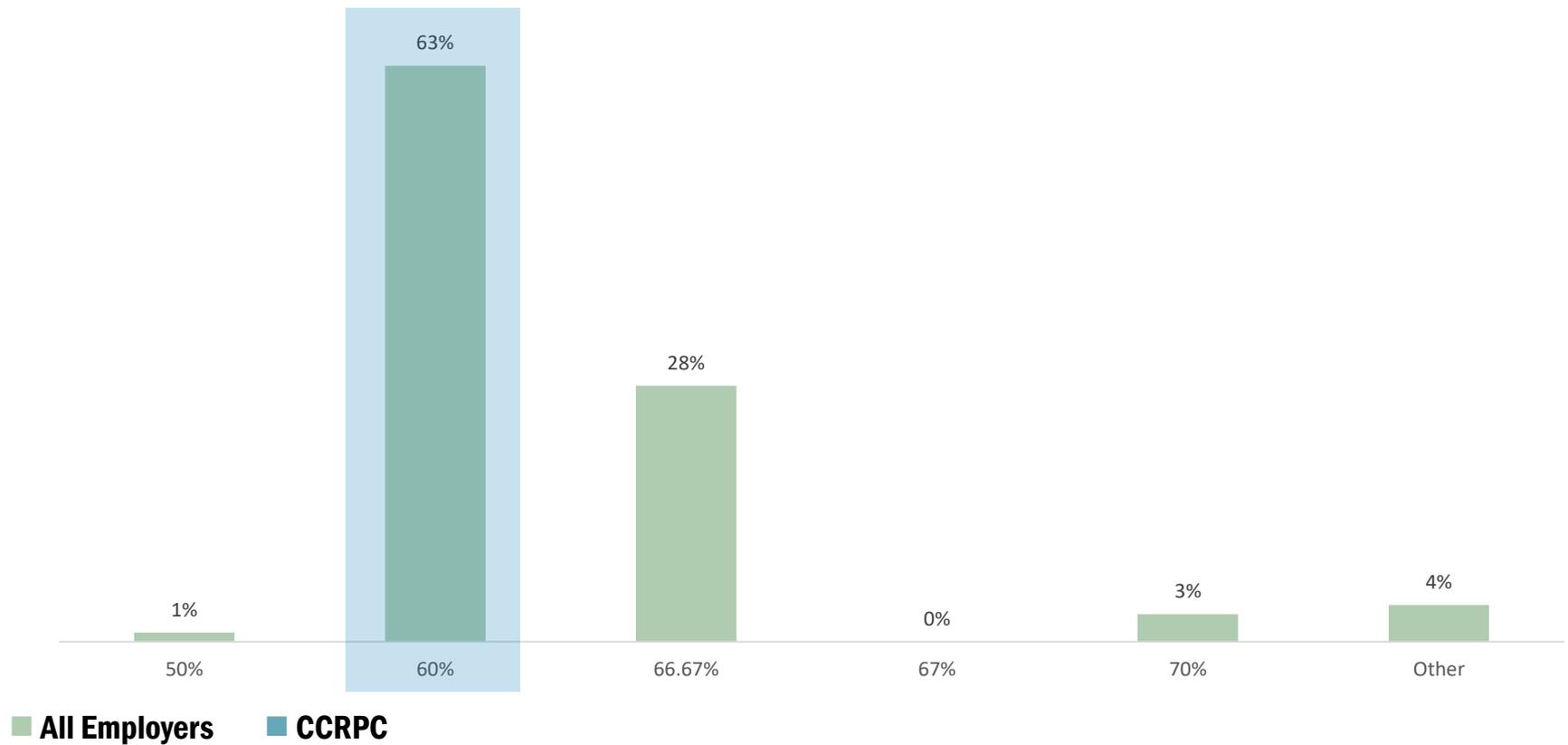


Percentage of Employers Offering Long Term Disability Coverage



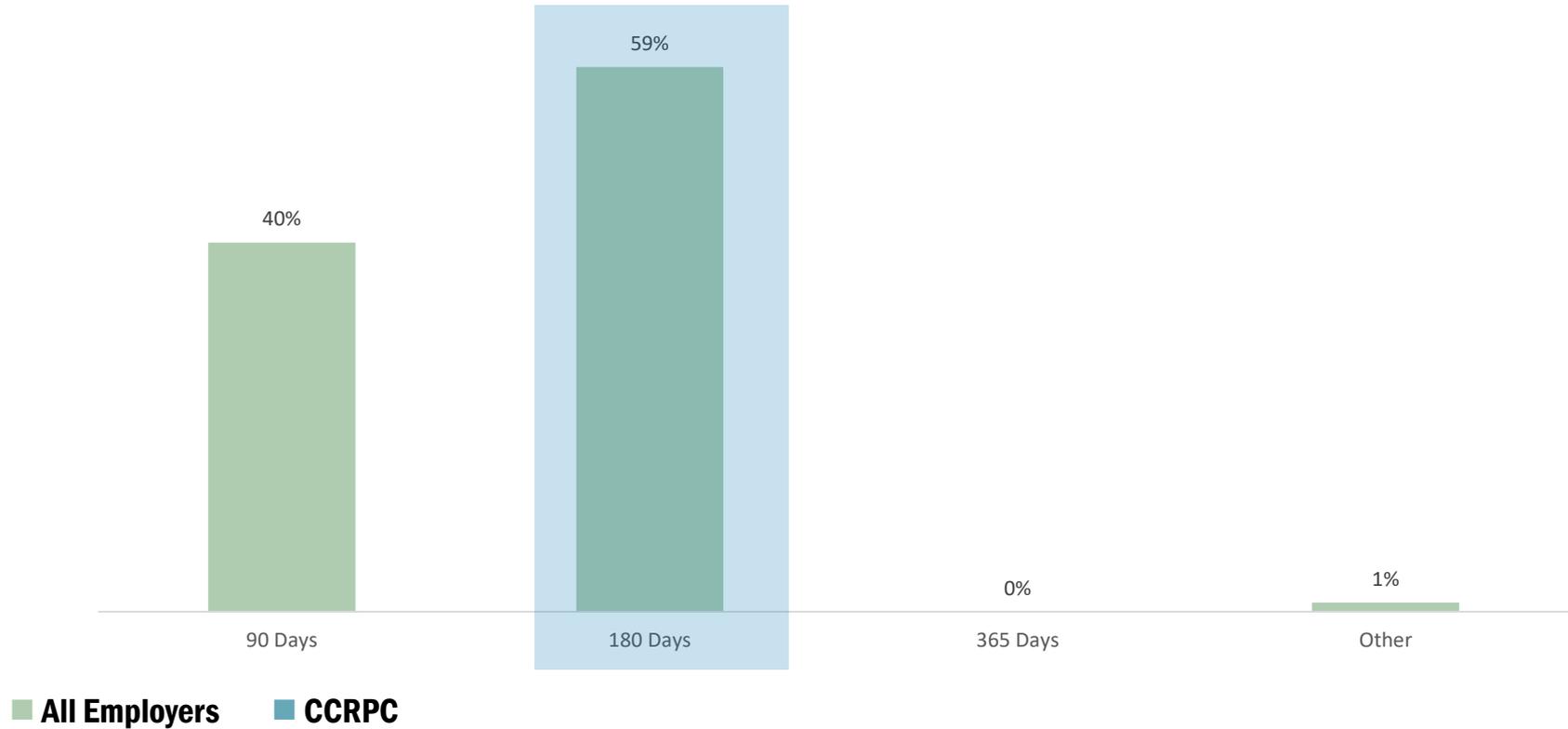


Distribution of Income Replacement for LTD Plans



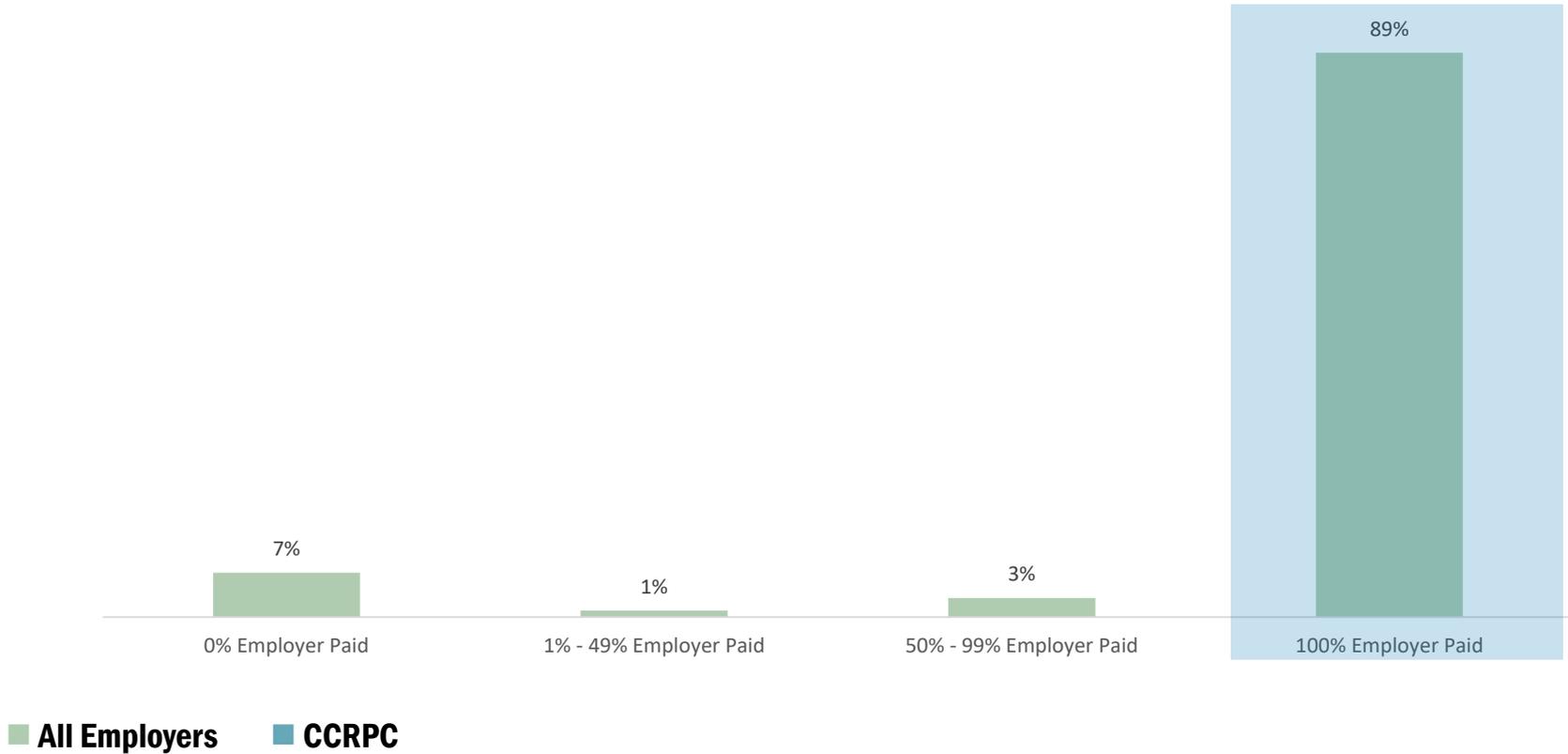


Distribution of Elimination Period for LTD Plans





Funding of LTD Plans





2019 Life Insurance Plan Design

All Employers

Vermont Average

CCRPC

Benefit Schedule

Multiple of Salary
(70% of employers)

Flat Amount

Flat Benefit Amount

\$33,737

**\$50,000 with an overall
maximum of \$200,000**

Plan Funding

100% Employer Funded
(94% of employers)

100% Employer Funded

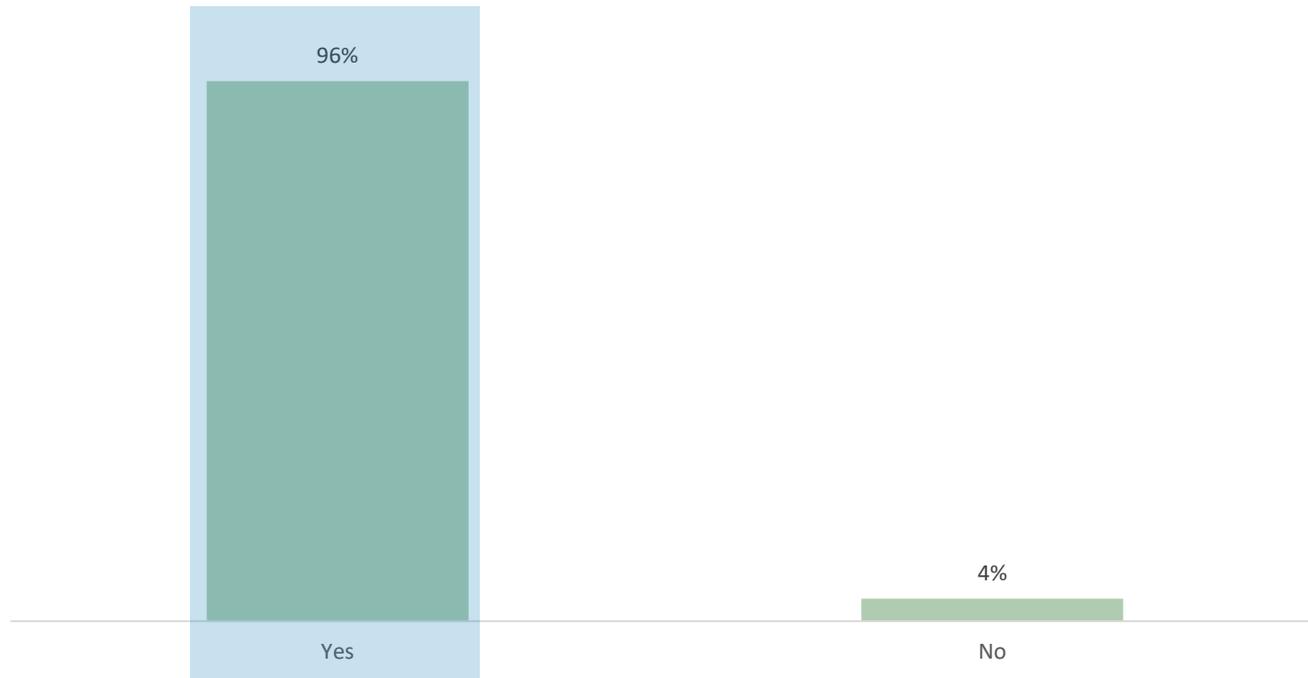
Rate per \$1,000 (Life/AD&D)

\$0.18 / \$0.04

\$0.198 / \$0.035



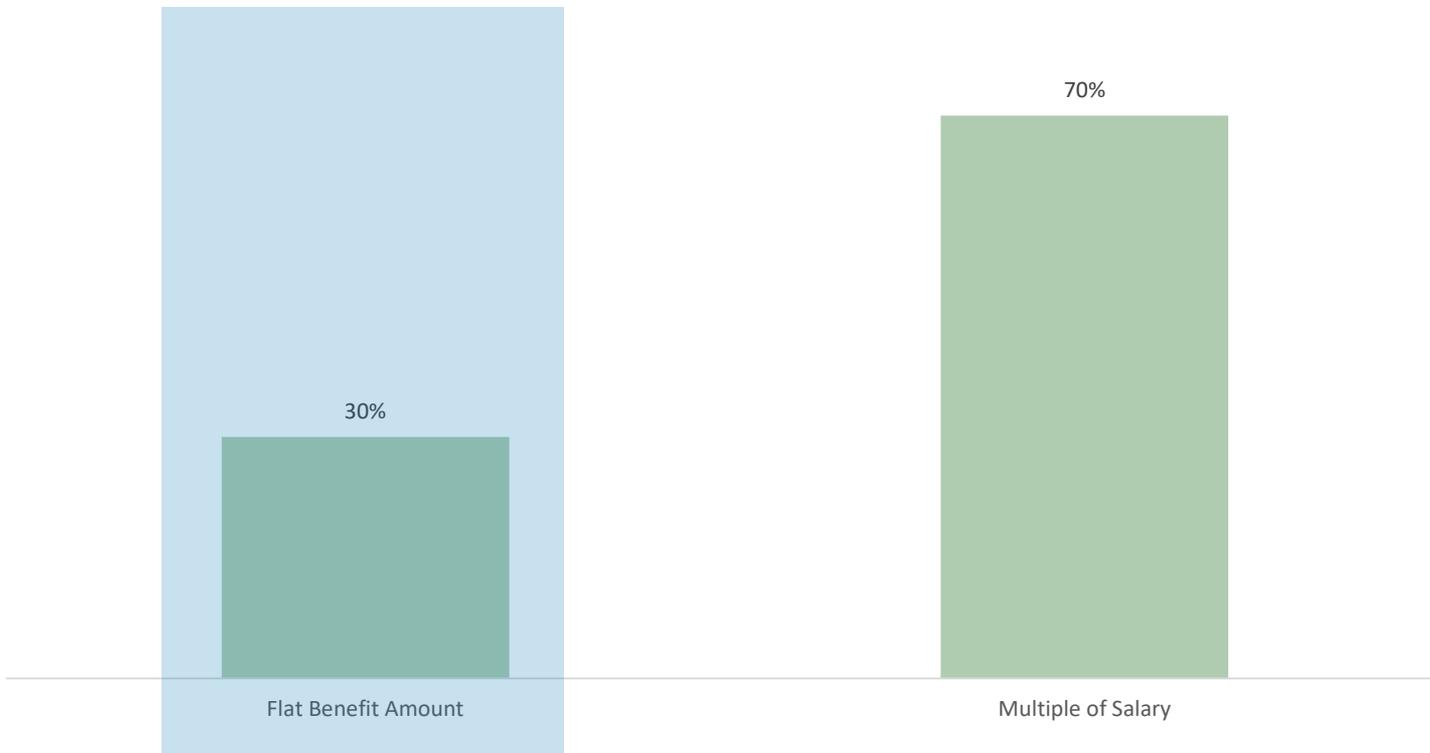
Percentage of Employers Offering a Life Insurance Benefit



■ All Employers ■ CCRPC

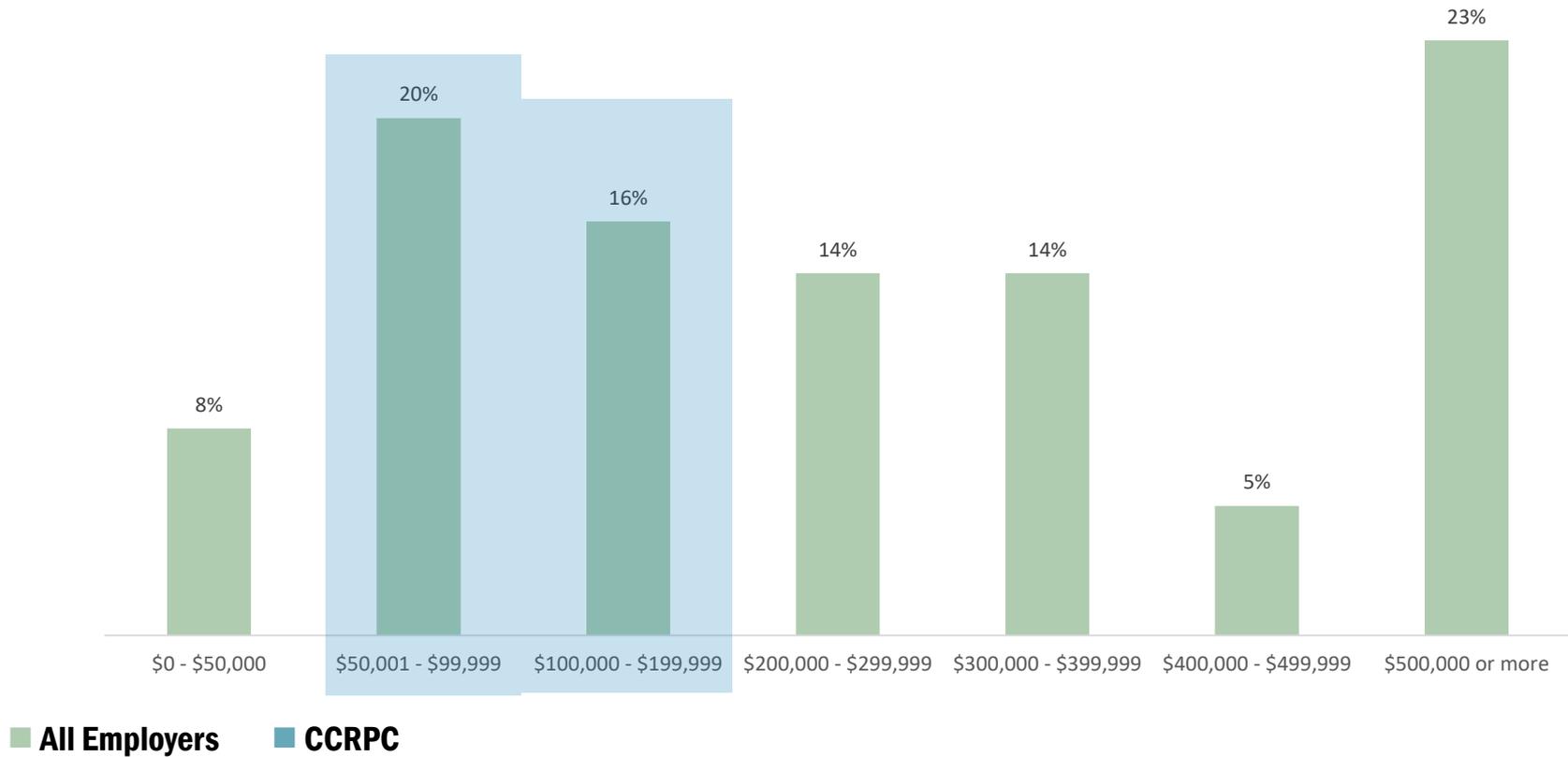


Flat Benefit vs. Multiple of Salary



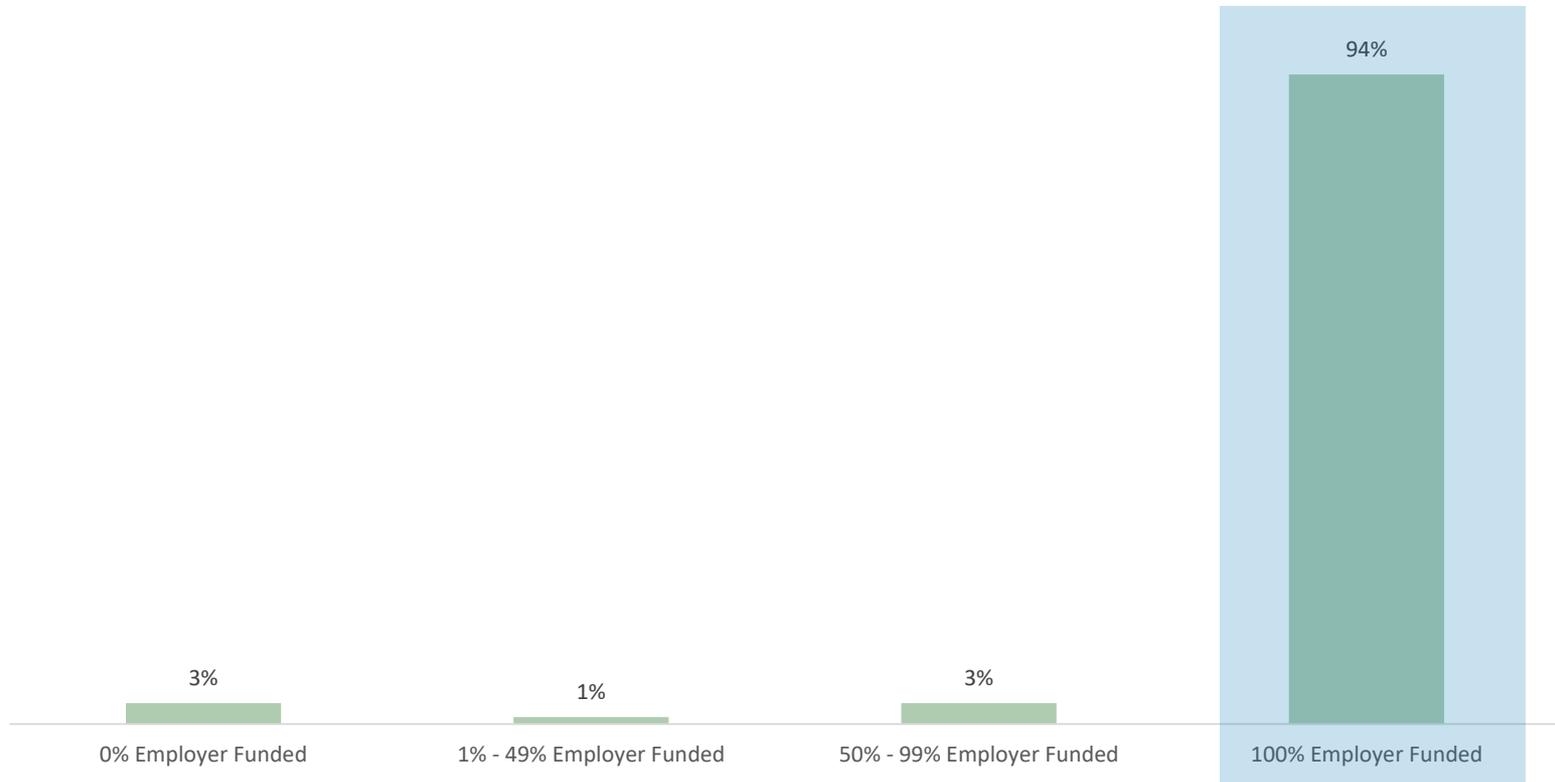


Maximum Life Insurance Benefit Amount, Flat Benefit





Funding of Life Insurance Plans



■ All Employers ■ CCRPC