

# Classification and Compensation Consulting for the City of Bloomington

Benefits Market Research Summary  
March 14, 2023

***DRAFT – For Internal City of Bloomington Use Only***





# Table of Contents

- 1. Executive Summary ..... 3**
- 2. Introduction..... 4**
- 3. Summary of Market Benefits..... 6**
- 4. Comparable Peer Benefits..... 10**
- 5. Conclusion ..... 11**
- Appendix A ..... 12**

# 1. Executive Summary

The City of Bloomington (the City) engaged Crowe, LLP (Crowe) to develop a strategy related to workforce classification and compensation. As a part of this strategy work, Crowe is providing a brief Benefits Market Research Summary (Summary) related to employee benefits. This document provides an overview of the types of benefits offered by other peer employers, as well as the types of benefits perceived to be most important to today's workforce. Analysis of the City's currently offered employee benefits was not within the scope of this engagement. Crowe's Summary does not include specific recommendations related to the City's benefits offerings.

To support development of this document Crowe reviewed several industry publications and research related to benefits. When available Crowe reviewed sources specific to the public sector.

The rest of this document summarizes recent U.S. market trends related to employer benefits and includes the following key takeaways:

1. **The COVID-19 pandemic greatly impacted views on benefit offerings.** Two examples of this are the rise of flexible work benefits and an increase in the importance of family care benefits. Between 2019 and 2022, flexible work benefits rose from 49 percent to 70 percent. During this same timeframe, the percentage of employers that viewed family care benefits as important to offer rose from 52 percent to 70 percent.<sup>1</sup>
2. **Healthcare and retirement benefits are critically important to most employees.** A study from the Life Insurance Marketing and Research Association (LIMRA<sup>2</sup>) found that employees prioritize medical benefits as one of the top five factors they look for in an employer.<sup>3</sup> Newer trends in healthcare benefits like mental health coverage and telehealth are also offered by increasing numbers of employers, highlighting that employee expectations for healthcare benefits may be changing.<sup>4</sup> Conversely, the 2022 Global Benefits Attitudes Survey reported that across all participants retirement benefits are the benefit employees want employers to most prioritize, and that the importance of retirement benefits to U.S. employees has increased in recent years. Between 2019 and 2022, the percentage of those surveyed who reported that retirement benefits were an "important reason to join" an organization increased from 36 percent to 47 percent.<sup>5</sup>
3. **Employees highly value paid leave, but employers are scaling back offerings.** According to Society for Human Resource Management's (SHRM's) 2022 survey, 82 percent of survey respondents ranked paid leave as very important and one of the primary benefits that organizations should offer.<sup>6</sup> Almost all employers provide paid vacation leave (99 percent) or paid sick leave (96 percent). 20 percent offer paid mental health days, in addition to regular sick leave. However, despite the importance to employees, employers appear to be reducing parental leave opportunities that had been expanded following peak pandemic months. Fewer

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<sup>1</sup> SHRM. 2022. "SHRM Releases 2022 Employee Benefits Survey." <https://www.shrm.org/hr-today/trends-and-forecasting/research-and-surveys/Pages/2022-Employee-Benefits-Survey.aspx>.

<sup>2</sup> LOMA (the Life Office Management Association) and LIMRA (Life Insurance Marketing and Research Association) are two entities under the single umbrella trade organization LL Global.

<sup>3</sup> LIMRA. 2022. "Employers Eye Insurance Benefits as a Way to Attract, Keep Talent." <https://www.limra.com/en/newsroom/industry-trends/2022/employers-eye-insurance-benefits-as-a-way-to-attract-keep-talent/>.

<sup>4</sup> SHRM. 2022. "SHRM Releases 2022 Employee Benefits Survey." <https://www.shrm.org/hr-today/trends-and-forecasting/research-and-surveys/Pages/2022-Employee-Benefits-Survey.aspx>.

<sup>5</sup> Willis Towers Watson, 2022. "The 2022 Global Benefits Attitudes Survey." <https://www.wtwco.com/en-US/Insights/2022/04/infographic-more-than-half-of-employees-open-to-leaving-employer>.

<sup>6</sup> SHRM. 2022. "SHRM Releases 2022 Employee Benefits Survey." <https://www.shrm.org/hr-today/trends-and-forecasting/research-and-surveys/Pages/2022-Employee-Benefits-Survey.aspx>.

organizations offered maternity and paternity leave in 2022 as compared to 2020.<sup>7</sup>

4. **Generational differences exist in benefit preferences.** Older generations highly value retirement benefits and focus on financial planning, whereas millennials and generation (Gen) X employees appear to more highly value certain “non-traditional” benefits, including benefits related to professional development programs, remote and flexible work options, and tuition assistance.

## 2. Introduction

The City of Bloomington (the City) engaged Crowe, LLP (Crowe) to develop a strategy related to workforce classification and compensation. As a part of this strategy work, Crowe is providing a brief overview of current market research and best practices related to employee benefits to support City decision making on whether to conduct further analysis on the City’s benefit offerings. The following document provides an overview of the types of benefits offered by other comparable employers, as well as the types of benefits perceived to be most important to today’s workforce. Analysis of the City’s currently offered employee benefits was not within the scope of this engagement. Crowe’s Summary does not include specific recommendations related to the City’s benefits offerings.

The labor market has experienced a series of significant shifts largely resulting from the global COVID-19 pandemic. This includes increased economic instability, rising inflation, changes in employment patterns (i.e., “the Great Resignation”), and evolution in employee compensation and benefit demands. As a result, employers, including those in the public sector, have struggled to balance competing priorities of containing labor and organizational costs while remaining competitive in a recently employee-driven job market.<sup>8</sup>

These labor market shifts have also impacted employer and employee preferences and priorities for benefit offerings. Today’s workforce values better work/life integration and career development opportunities just as much as wages and retirement plans.<sup>9</sup> Benefits (such as medical insurance and pensions) typically comprise a greater share of employee compensation in the public sector than they do for some private sector employees, and therefore benefits may be of particular importance to public sector employers and employees. Historically, state and local government employees may earn lower base salaries as compared to the private sector. However, the total compensation package, including base salary and additional employer provided benefits, is often viewed as one way to attract and retain a talented public sector workforce.<sup>10</sup>

This document summarizes some of these recent market trends related to employer benefits. To support development of this document Crowe reviewed several industry publications and research related to benefits. When available Crowe reviewed sources specific to the public sector. At times survey research presented conflicting information on the importance of certain benefits to employees – dissimilar viewpoints may be driven by differences in survey population (e.g., results were reported across all survey participants vs. for a certain generational group). For a listing of the resources used in this document, please refer to [Appendix A](#).

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<sup>7</sup> SHRM. 2022. “SHRM Releases 2022 Employee Benefits Survey.” <https://www.shrm.org/hr-today/trends-and-forecasting/research-and-surveys/Pages/2022-Employee-Benefits-Survey.aspx>.

<sup>8</sup> Mayer, Kathryn. “Benefits Trends to Watch in 2023: Cost Containment, Mental Health and More.” *SHRM*, Jan. 30, 2023. <https://www.shrm.org/resourcesandtools/hr-topics/benefits/pages/benefits-trends-to-watch-in-2023.aspx>.

<sup>9</sup> Potter, Anita. 2023. “Reimagining Employee Benefits of the Future.” <https://www.loma.org/en/news/marketfacts/2023/reimagining-employee-benefits-of-the-future/>.

<sup>10</sup> Keith A. Bender, & Heywood, J. 2010. “Out of Balance: Comparing Public and Private Sector Compensation Over 20 Years.” Center for State and Local Government Excellence. [https://www.slge.org/wp-content/uploads/2011/12/Out-of-Balance\\_FINAL-REPORT\\_10-183.pdf](https://www.slge.org/wp-content/uploads/2011/12/Out-of-Balance_FINAL-REPORT_10-183.pdf).

City of Bloomington Benefits Overview

The following section summarizes the City's current benefits per the City website and as outlined by the Human Resources Department to Crowe in February 2023. This list is not exhaustive but focuses on key benefits available to City employees.<sup>11</sup>

**Health and Life Insurance**

- The City of Bloomington currently provides a range of benefits to employees including, medical, dental, disability, and life insurance. Employees can elect to receive subsidized premiums for health, vision, and dental insurance premiums which are available on their first day of employment. Employees also receive life, accidental death, and long-term disability insurance at no cost.

**Paid Time Off**

- City employees receive 13 paid holidays per year. They may earn up to 4 weeks (160 hours) of Paid Time Off in their first year of employment, and up to 5 weeks (200 hours) in their second year of employment. Unused PTO may be carried over into the next calendar year with Department approval.

**Deferred Compensation and Pension**

- City employees can participate in deferred compensation and employer paid pension plans in which the City contributes 14.2% of employee's regular salary to their Indiana Public Retirement System retirement fund. A member of the Indiana Public Retirement System may become eligible for normal retirement at age 65 with 10 years creditable service or age 60 with 15 years creditable service. There is also early retirement eligibility.

**Other Benefits**

- Among other benefits City employees receive tuition assistance, access to Wellness Programs, Parental Leave, and free Bloomington Transit rides. At the start of 2023, the City also provided new benefits including a \$1,000 bonus, a 5% cost of living adjustment, COVID-19 vaccine discounts on health insurance premiums, medical travel expense reimbursements, a new deferred compensation annual subsidy of up to \$780, CDL training, and up to six weeks of paid parental leave.

<sup>11</sup> City of Bloomington. 2022. "City as "Employer of Choice" Launches New 2023 Employee Benefits and Adds Two Pilot Programs: Parental Leave and CDL Training." <https://bloomington.in.gov/news/2022/12/21/5437>.

### 3. Summary of Market Benefits

Research acknowledges the challenges of public sector employers to match market-driven private sector salaries due to budget and policy constraints. While public employers may have less flexibility with salaries and wages, they tend to have strong employer-provided benefits packages. Public and private sector benefits typically include pension plans to encourage longer employment tenure, 401(K)/403(b) retirement savings accounts, health insurance, life insurance policies, paid time off, and other supplemental health benefits.<sup>12</sup>

The following sections outline available market research and summarize recent trends in these benefit areas: (1) Healthcare Benefits, (2) Retirement and Savings Benefits; (3) Leave Benefits, and (4) Work Flexibility/Mobility, and (5) Professional Development Benefits.

#### 1. Healthcare Benefits

As compared to other types of benefits, healthcare continues to be one of the primary and most important benefit for employers and employees. A study from the Life Insurance Marketing and Research Association (LIMRA) found that **employees prioritize medical benefits as one of the top five factors they look for in an employer.**<sup>13</sup> Similarly, the Society for Human Resources Management's (SHRM) 2022 Employee Benefits Survey highlighted that **employers view healthcare benefits as the most important type of benefit that an organization should offer employees,** with nearly all participating organizations indicating that they offer some type of health care plan to their employees.<sup>14</sup> In addition to this, SHRM's survey found that 63% of employers offer medical flexible spending accounts and 57% offer health savings accounts.

Other types of healthcare benefits are also rising in popularity. SHRM's latest Employee Benefits Survey found that "employers offering mental health coverage in 2022 hit a new high of 91 percent since the COVID-19 pandemic", and benefits such as telehealth, telemedicine, and mental health coverage showed upward movement.<sup>15</sup> Research from LIMRA also indicates that more employers are considering adding other new insurance options such as disability, vision care, dental, and life insurance to their benefits offerings.<sup>16</sup>

Market research also highlights rising healthcare costs and the response of employers. A report from Mercer found that "U.S. employers expect medical plan costs per employee to rise 5.6 percent on average in 2023."<sup>17</sup> To combat these costs, some large employers (those with 500 or more employees responding to Mercer's survey) are considering increasing employees' premium costs, while others are looking to absorb premium increases in order to maintain employee appeal.<sup>18</sup> Other employer strategies to contain healthcare costs include increasing plan deductibles and offering wellness and/or disease management programs.<sup>19</sup>

<sup>12</sup> MissionSquare Research Institute. February 2023. "Examining the Financial Wellbeing of the U.S. Public Service Workforce." <https://slqe.org/wp-content/uploads/2023/01/financial-wellbeing-us-public-service-workforce.pdf>. Pg. 3.

<sup>13</sup> LIMRA. 2022. "Employers Eye Insurance Benefits as a Way to Attract, Keep Talent." <https://www.limra.com/en/newsroom/industry-trends/2022/employers-eye-insurance-benefits-as-a-way-to-attract-keep-talent/>.

<sup>14</sup> SHRM. 2022. "Employee Benefits Survey Executive Summary." [https://shrm-res.cloudinary.com/image/upload/v1654193525/Membership%202022/Employee\\_Benefits\\_Survey\\_-\\_Executive\\_Summary\\_-\\_FINAL.pdf](https://shrm-res.cloudinary.com/image/upload/v1654193525/Membership%202022/Employee_Benefits_Survey_-_Executive_Summary_-_FINAL.pdf). Pg. 5.

<sup>15</sup> SHRM. 2022. "SHRM Releases 2022 Employee Benefits Survey." <https://www.shrm.org/hr-today/trends-and-forecasting/research-and-surveys/Pages/2022-Employee-Benefits-Survey.aspx>.

<sup>16</sup> LIMRA. 2022. "Employers Eye Insurance Benefits as a Way to Attract, Keep Talent." <https://www.limra.com/en/newsroom/industry-trends/2022/employers-eye-insurance-benefits-as-a-way-to-attract-keep-talent/>.

<sup>17</sup> Miller, Stephen. Aug 2022. "Medical Plan Costs Expected to See Bigger Rise in 2023." *SHRM* <https://www.shrm.org/ResourcesAndTools/hr-topics/benefits/pages/health-plan-costs-expected-to-rise-in-2023.aspx>.

<sup>18</sup> Mayer, Kathryn. "Benefits Trends to Watch in 2023: Cost Containment, Mental Health and More." *SHRM*, Jan. 30, 2023. <https://www.shrm.org/resourcesandtools/hr-topics/benefits/pages/benefits-trends-to-watch-in-2023.aspx>.

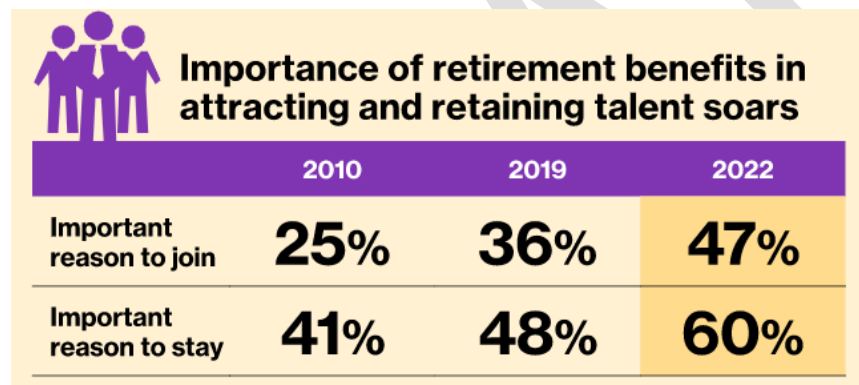
<sup>19</sup> Mayer, Kathryn. "Benefits Trends to Watch in 2023: Cost Containment, Mental Health and More." *SHRM*, Jan. 30, 2023. <https://www.shrm.org/resourcesandtools/hr-topics/benefits/pages/benefits-trends-to-watch-in-2023.aspx>.

SHRM's survey found that an increasing number of employers are also turning to voluntary benefits as a strategy to contain costs while attracting employees. Benefit programs such as life insurance, disability income, accident and supplemental health insurance are seen as valuable and may help "fill the gap left by core health plans."<sup>20</sup>

## 2. Retirement and Savings Benefits

Research suggests that employers and employees alike recognize the importance of offering competitive retirement benefits. According to the 2022 Global Benefits Attitudes Survey, across all survey participants **retirement benefits are the most important benefit employees want employers to prioritize**, with the importance of retirement benefits to U.S. employees increasing in recent years. These survey results reflect attitudes across all participants and were not broken down by generation. Between 2019 and 2022, the percentage of those surveyed who reported that retirement benefits were an "important reason to join" an organization increased from 36 percent to 47 percent. Similarly, the percentage of those surveyed who reported that retirement benefits are an "important reason to stay" increased from 48 percent to 60 percent.<sup>21</sup>

Figure 1: Changing Importance of Retirement Benefits to Employees Over Time



Source: 2022 Global Benefits Attitudes Survey

Many employers offer employer-sponsored retirement and savings benefits as part of their overall benefits package. These benefits may be more common and impactful for public sector employees as they offer provide additional opportunities for financial advancement when base salaries and wages may be less competitive when compared to private sector peers.<sup>22</sup>

In 2020, 92% of state and local government employees had access to retirement benefits, according to a MissionSquare Research Institute survey.<sup>23</sup> In many cases, public sector employers are automatically enrolled in retirement plans at a default contribution rate, although employees can always opt out of these programs.<sup>24</sup>

<sup>20</sup> Mayer, Kathryn. "Benefits Trends to Watch in 2023: Cost Containment, Mental Health and More." *SHRM*, Jan. 30, 2023. <https://www.shrm.org/resourcesandtools/hr-topics/benefits/pages/benefits-trends-to-watch-in-2023.aspx>.

<sup>21</sup> Willis Towers Watson, 2022. "The 2022 Global Benefits Attitudes Survey." <https://www.wtwco.com/en-US/Insights/2022/04/infographic-more-than-half-of-employees-open-to-leaving-employer>.

<sup>22</sup> MissionSquare Research Institute. February 2023. "Examining the Financial Wellbeing of the U.S. Public Service Workforce." <https://slqe.org/wp-content/uploads/2023/01/financial-wellbeing-us-public-service-workforce.pdf>. Pg. 3.

<sup>23</sup> MissionSquare Research Institute. February 2023. "Examining the Financial Wellbeing of the U.S. Public Service Workforce." <https://slqe.org/wp-content/uploads/2023/01/financial-wellbeing-us-public-service-workforce.pdf>. Pg. 5.

<sup>24</sup> MissionSquare Research Institute. February 2023. "Examining the Financial Wellbeing of the U.S. Public Service Workforce." <https://slqe.org/wp-content/uploads/2023/01/financial-wellbeing-us-public-service-workforce.pdf>. Pg. 5.

### 3. Time Off and Leave Benefits

According to SHRM's survey, 82 percent of survey respondents ranked paid leave benefits as very important and considered paid leave one of the primary benefits that organizations should offer.<sup>25</sup> Almost all employers provide some paid vacation leave (99 percent) or paid sick leave (96 percent), and 20 percent offer paid mental health days in addition to regular sick leave.<sup>26</sup>

Conversely, the number of organizations offering parental leave benefits has decreased within the same period. In response to the COVID-19 pandemic many organizations increased or added parental leave benefits to their overall compensation package; however, as operations for some organizations return to pre-pandemic norms, employers appear to be scaling back these offerings. Between 2020 and 2022, the number of organizations providing paid maternity leave decreased from 53 percent to 35 percent and the number offering paid paternity leave decreased from 44 percent to 27 percent.<sup>27</sup>

### 4. Work Flexibility/ Mobility

Some employees ranked flexible work schedules and wellness programs as more important than healthcare benefits like life insurance, disability, and other supplemental health benefits.<sup>28</sup> Market research highlights the growing trend of work location flexibility and hybrid (virtual/in-person) work arrangements. A study from SHRM found that 63 percent of employers offer hybrid work options to their employees, and 62 percent provide a subsidy or reimbursement for at-home work equipment, which provides \$891 on average to employees.<sup>29</sup> Between 2019 and 2022, the percentage of employers who viewed offering flexible work benefits as important rose from 49 percent to 70 percent.<sup>30</sup> Employees cite improved work-life balance, increased efficiency, and control over work hours / work location as key benefits to flexible and/or hybrid work arrangements.<sup>31</sup>

### 5. Professional Development Benefits

Certain generational groups such as millennials and Gen X prioritize access to career advancement resources such as professional development programs. They also desire benefits such as tuition assistance, according to findings from HUB International.<sup>32</sup> This is also supported by a study from SHRM which found that the number of employers that cover opportunities to develop new skills increased slightly in 2021 from 75 percent to 78 percent. This same study also found that 48 percent of employers offer undergraduate or graduate tuition assistance benefits.<sup>33</sup>

<sup>25</sup> SHRM. 2022. "SHRM Releases 2022 Employee Benefits Survey." <https://www.shrm.org/about-shrm/press-room/press-releases/pages/shrm-releases-2022-employee-benefits-survey--healthcare-retirement-savings-and-leave-benefits-emerge-as-the-top-ranked-be.aspx>.

<sup>26</sup> SHRM. 2022. "SHRM Releases 2022 Employee Benefits Survey." <https://www.shrm.org/hr-today/trends-and-forecasting/research-and-surveys/Pages/2022-Employee-Benefits-Survey.aspx>.

<sup>27</sup> SHRM. 2022. "SHRM Releases 2022 Employee Benefits Survey." <https://www.shrm.org/hr-today/trends-and-forecasting/research-and-surveys/Pages/2022-Employee-Benefits-Survey.aspx>.

<sup>28</sup> Potter, Anita. "Reimagining Employee Benefits of the Future". LOMA. <https://www.loma.org/en/news/marketfacts/2023/reimagining-employee-benefits-of-the-future/>.

<sup>29</sup> SHRM. 2022. "SHRM Releases 2022 Employee Benefits Survey." <https://www.shrm.org/hr-today/trends-and-forecasting/research-and-surveys/Pages/2022-Employee-Benefits-Survey.aspx>.

<sup>30</sup> SHRM. 2022. "SHRM Releases 2022 Employee Benefits Survey." <https://www.shrm.org/hr-today/trends-and-forecasting/research-and-surveys/Pages/2022-Employee-Benefits-Survey.aspx>.

<sup>31</sup> Wigert, Ben and Jessica White. 2022. Gallup. "The Advantages and Challenges of Hybrid Work." <https://www.gallup.com/workplace/398135/advantages-challenges-hybrid-work.aspx>.

<sup>32</sup> HUB International. 2022. "A Guide to Employee Benefits Administration". <https://www.hubinternational.com/blog/2022/01/a-guide-to-employee-benefits-administration/>.

<sup>33</sup> SHRM. 2022. "SHRM Releases 2022 Employee Benefits Survey." <https://www.shrm.org/hr-today/trends-and-forecasting/research-and-surveys/Pages/2022-Employee-Benefits-Survey.aspx>.



### Differences in Importance of Benefits to Employees vs. Employers

Research from LIMRA highlights differences between employee and employer views on the importance of certain benefits. See Table 1 below. This Table demonstrates key differences in the importance of benefits like paid time off, career advancement to employees as compared to employers. For example, both employers and employees rank medical insurance and paid time off as highly important, but employees find many non-traditional benefits like flexible work schedules, career advancement opportunities, and wellness programs to be more important than employers.

**Table 1: Importance of Non-Insurance Benefits to Employees vs. Employers**

	Important to Employees	Important to Employers	Difference
Paid time off	62%	46%	16%
Career advancement opportunities	46%	21%	25%
Flexible work schedules	46%	39%	7%
Paid parental leave	39%	27%	12%
Mental health resources/programs	37%	24%	13%
Health wellness program	34%	16%	18%
Emergency savings benefit	28%	9%	19%
Employee assistance program	27%	14%	13%
Financial wellness program	26%	10%	16%
Identity theft protection	24%	8%	16%
Caregiving benefits/elder care assistance	24%	10%	14%
Student loan assistance/repayment	19%	6%	13%
Legal services plan	16%	6%	10%

*Employee data represents the percent of employees who say it is "very important" to have the benefit available, regardless of whether the benefit is currently available to you at work.*

*Employer data represents the percent of employers who believe they must offer the benefit to attract employees.*

*Source: Closing the Gap: Understanding Employee Priorities in the New World of Work, LIMRA, 2022.*

Source: LOMA's "Reimagining Employee Benefits of the Future"

## 4. Comparable Peer Benefits

The following table provides a high-level comparison between City of Bloomington benefits and select peer employers.

**Table 2: City of Bloomington Benefits Compared to Peers**

	Healthcare	Life, Disability, Accidental	Retirement/Savings	Paid Time Off	Other Benefits
City of Bloomington (Indiana)	United Healthcare Medical plans, Dental Prescription, Vision, Health savings account, Flexible spending account	Short Term Disability, Voluntary Term Life	457(b) Deferred Compensation Account, Indiana Public Retirement System Account (City contributes 14.2%)	Eligible employees receive 13 paid holidays per year and may earn up to 4 weeks (160 hours) of paid time off in their first year of employment and five weeks (200 hours) in their second year	Tuition Assistance, Employee Assistance Plan, Wellness Programs, Parental Leave, CDL Training, COVID-19 vaccine discounts, Free Bloomington Transit rides
Indiana University <sup>34</sup>	Anthem Medical plans, Dental Prescription, Vision, Health savings account, Flexible spending account	Group Life, Supplemental Life, Long Term Disability, Accidental Death, and Dismemberment	403(b) Supplemental Retirement – IU contributes 10% of base salary each pay period	10 paid holidays, 30 paid days off each year (36 days after 5 years of work)	Tuition Assistance, Child/Elder care, Employee Assistance Program, Telehealth, Wellness Programs, 24hr Nurse Line
City of West Lafayette <sup>35</sup> (Indiana)	United Healthcare Medical plans, Dental, Prescription, Vision, Health savings account, Flexible Spending account	Short-Term Disability, Group Critical Illness, Life insurance, Accidental Death and Dismemberment, Long Term Disability, Group	Indiana Public Retirement Statement Deferred Compensation Plan (the City will match 50% of a participant's contribution percentage, up to a maximum of 3%)	Unknown/ information not located in our research	College Savings Plan, Employee Assistance Program, Telehealth therapy, Wellness Programs, Mental Health programs, Cancer Insurance, LegalShield, Pet Insurance
Monroe County (Indiana) <sup>36</sup>	Anthem BlueCross BlueShield, Prescription, Dental, Vision, Health Savings account, Flexible Spending account	Accident, Critical Illness, Voluntary Term Life, Short and Long-Term Disability	457(b) Deferred Compensation, Public Employee's Retirement Fund (the County contributes 3%)	1 week vacation leave after 6 months of employment, 2 weeks after 1 year, and 3 weeks after 5 years of employment, 1 day of sick leave accrued each month	Pre-paid Legal Services and Identity Theft Protection, Longevity pay
Crane Naval Base <sup>37</sup>	Federal Employees Health Benefits Program, Medical, Dental, Vision, Health Savings Account, Flexible Spending account	Group Life, Federal Long Term Care Insurance, Basic Life	Federal Employees Retirement System plan including a Basic Benefit Plan, Social Security, and Thrift Savings Plan – employer contributes up to 1% of base pay	10 paid holidays, 13 days of sick leave per year, 13 days of vacation leave for 0-3 years of service, 20 vacation days for 3-15 years of service, 26 vacation days for 15 or more years of service, parental leave up to 12 weeks	Flexible work schedule and compressed work schedules, Telework, Family Leave Policy, Military Leave, Wellness Programs

<sup>34</sup> Indiana University. "Overview of Benefits for Full-Time (75 percent FTE and Above) Employees." <https://hr.iu.edu/benefits/neweeo/prof-index.html>.

<sup>35</sup> City of West Lafayette. "2023 City of West Lafayette Employee Benefit Guide." <https://assets.americanfidelity.com/media/fuifhbn1/city-of-west-lafayette-benefit-guide.pdf>.

<sup>36</sup> Monroe County Indiana Employee Benefits.

<https://www.co.monroe.in.us/topic/index.php?topicid=11&structureid=63#:~:text=The%20County%20offers%20an%20automatic,for%20all%20full%2Dtime%20employees>.

<sup>37</sup> Naval Surface Warfare Center Crane Division. "Employee Benefits."

[https://www.navsea.navy.mil/Portals/103/Documents/NSWC\\_Crane/HR/Benefits%20Pages%20from%20Crane%20Recruiting%20Booklet%202020%20MR.pdf?ver=i7O1waU\\_pQ\\_mC2v3flyFhlw%3d%3d](https://www.navsea.navy.mil/Portals/103/Documents/NSWC_Crane/HR/Benefits%20Pages%20from%20Crane%20Recruiting%20Booklet%202020%20MR.pdf?ver=i7O1waU_pQ_mC2v3flyFhlw%3d%3d).

## 5. Conclusion

As noted above, analysis of the City's currently offered employee benefits was not within the scope of this engagement. Based on this Summary and the supporting high level market research, the City of Bloomington's benefits package appears to contain elements valued by today's workforce and consistent with the peers summarized in the [Comparable Peer Benefits](#) section of this document, although the specific offerings within each benefit category often differ (e.g., the amounts of retirement contributions or paid time off). This market summary may assist the City in determining whether to further analyze the existing benefits offerings in a separate benefits assessment.

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## Appendix A

Industry and other publications cited within this Summary are listed in alphabetical order below.

1. City of Bloomington. 2022. "City as "Employer of Choice" Launches New 2023 Employee Benefits and Adds Two Pilot Programs: Parental Leave and CDL Training."  
<https://bloomington.in.gov/news/2022/12/21/5437>.
2. City of West Lafayette. "2023 City of West Lafayette Employee Benefit Guide."  
<https://assets.americanfidelity.com/media/fuifhbn1/city-of-west-lafayette-benefit-guide.pdf>.
3. HUB International. 2022. "A Guide to Employee Benefits Administration."  
<https://www.hubinternational.com/blog/2022/01/a-guide-to-employee-benefits-administration/>.
4. Indiana University. "Overview of Benefits for Full-Time (75 percent FTE and Above) Employees."  
<https://hr.iu.edu/benefits/neweeo/prof-index.html>.
5. Keith A. Bender, & Heywood, J. 2010. "Out of Balance: Comparing Public and Private Sector Compensation Over 20 Years." Center for State and Local Government Excellence. [https://www.slge.org/wp-content/uploads/2011/12/Out-of-Balance\\_FINAL-REPORT\\_10-183.pdf](https://www.slge.org/wp-content/uploads/2011/12/Out-of-Balance_FINAL-REPORT_10-183.pdf).
6. LIMRA. 2022. "Employers Eye Insurance Benefits as a Way to Attract, Keep Talent."  
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