

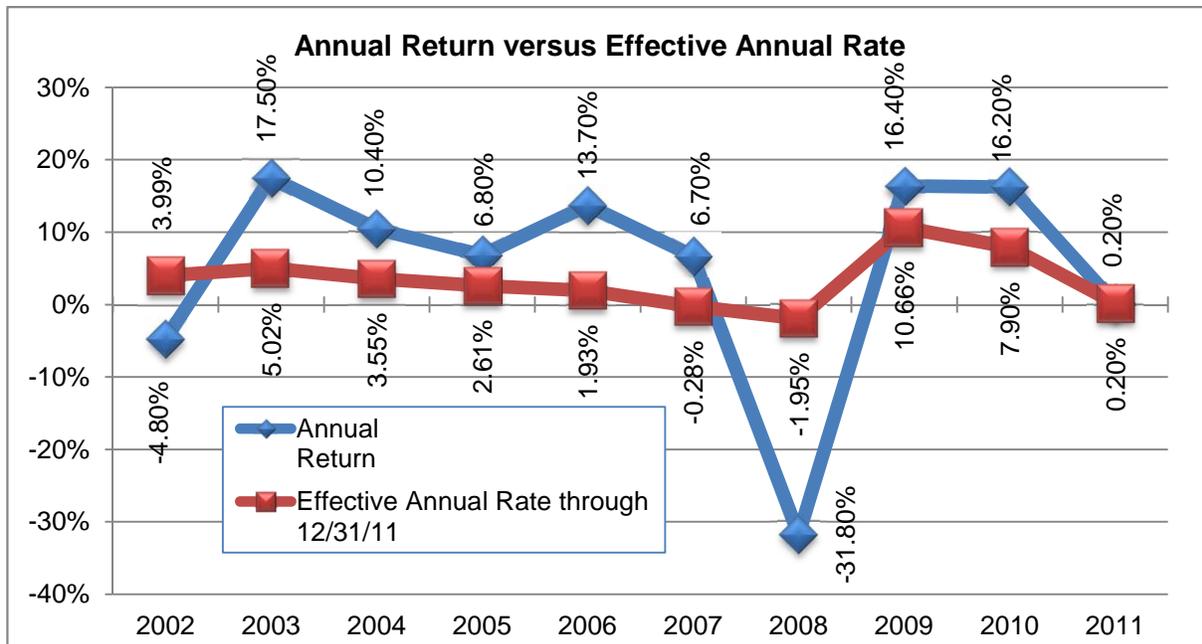
TABLE 9: DB Plan Interest Earnings¹

Calendar Year	Approximate Rate of Return
2002	(4.8%)
2003	17.5%
2004	10.4%
2005	6.8%
2006	13.7%
2007	6.7%
2008	(31.8%)
2009	16.4%
2010	16.2%
2011	0.2%

1. Source: November 9, 2012 Actuarial Valuation Report

**City of Rockville, Maryland
Historical Returns on Actuarial Value of Plan Assets**

Calendar Year	Annual Return	Effective Annual Rate through 12/31/11
2002	-4.80%	3.99%
2003	17.50%	5.02%
2004	10.40%	3.55%
2005	6.80%	2.61%
2006	13.70%	1.93%
2007	6.70%	-0.28%
2008	-31.80%	-1.95%
2009	16.40%	10.66%
2010	16.20%	7.90%
2011	0.20%	0.20%



* Years represent end of calendar year (i.e., 2011 reflects asset return from January 1 to December 31, 2011)

Information on the Definition of "Fund Balance" Including the Changes According to GASB 54

Background

Prior to GASB 54, the fund balance components included reserved, unreserved, designated, and undesignated. In accordance with GASB 54, the fund balance components include nonspendable, restricted, committed, assigned, and unassigned. According to the GFOA's publication on GASB 54, three considerations led to the replacement of the previous components of fund balance:

- 1) the previous terminology was not self-explanatory and frequently was misunderstood by financial statement users,
- 2) the previous components were often applied inconsistently in practice, and
- 3) some questioned whether the focus on availability for appropriation continued to best serve the needs of financial statement users.

Impact on City Policies and Reports

The City's Financial Management Policies prior to July 2012 referenced the City's "unreserved fund balance," while the policies as of July 2012 reference the new "unassigned fund balance." Unreserved is defined as the balance available for appropriation, while unassigned is defined as the portion of the fund balance that is not considered nonspendable, restricted, committed, or assigned.

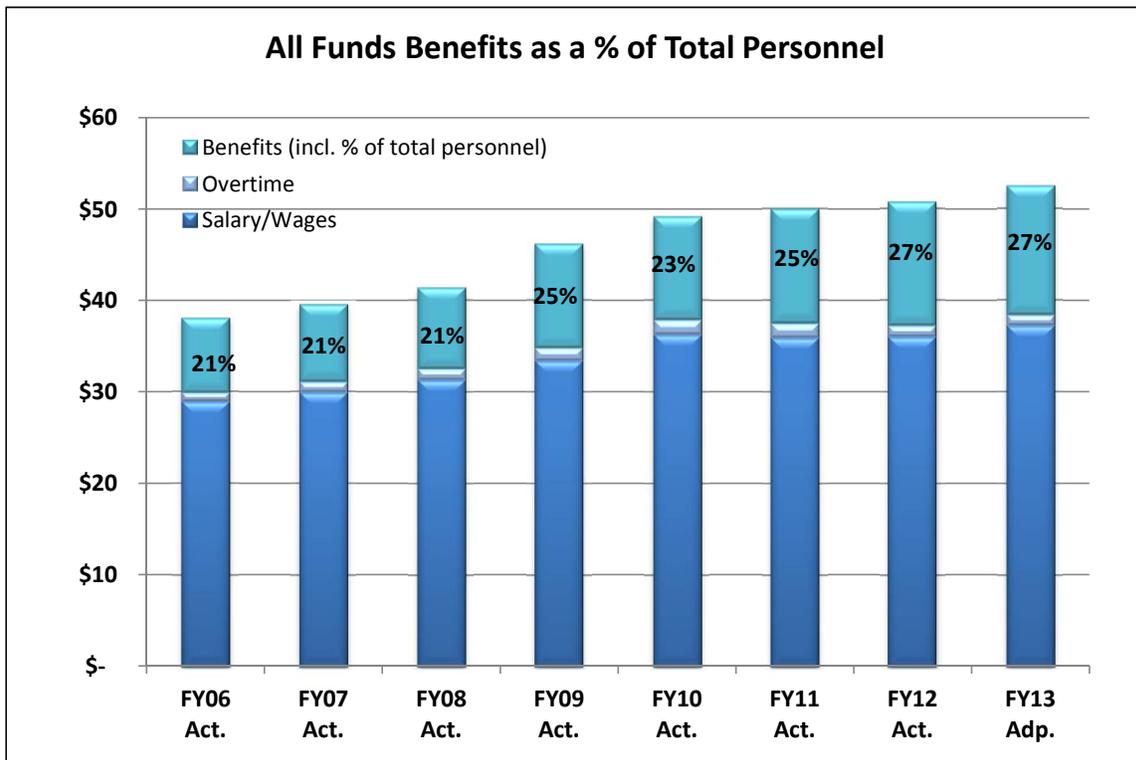
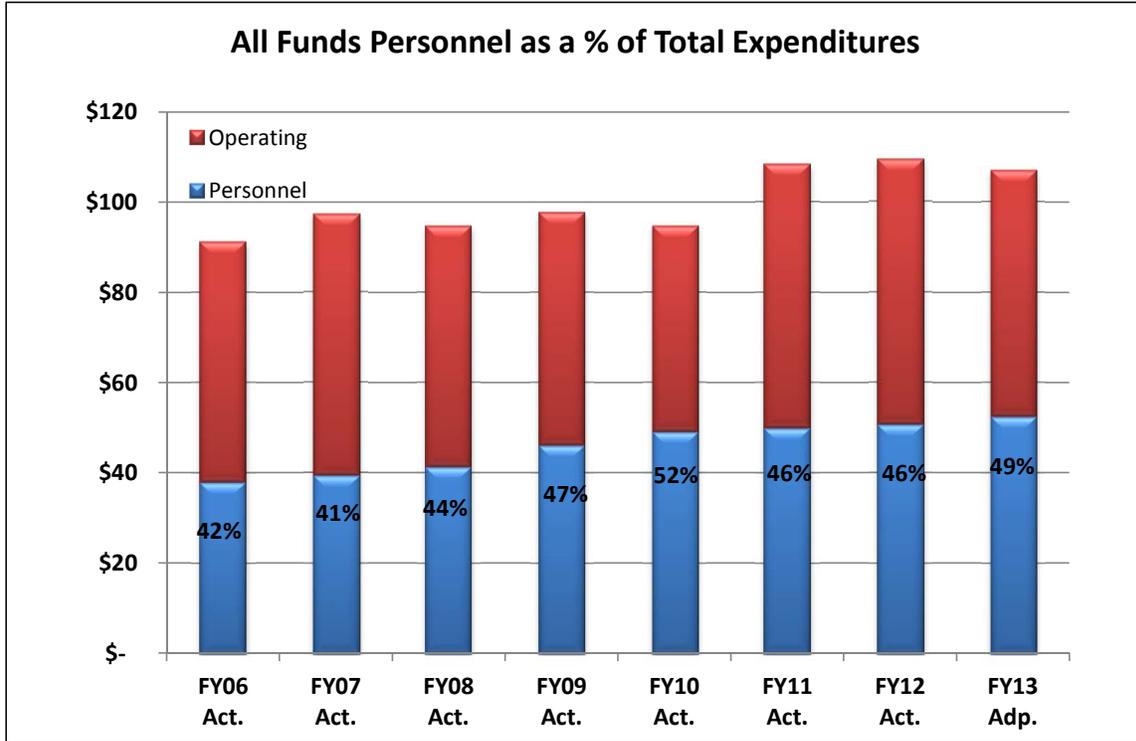
Prior to the 4th Quarter FY 2012 financial report, the quarterly reports included the total fund balance with an explanation of what portion was reserved for later appropriation (this explanation was either in the description preceding the fund balance calculation or in a footnote).

Starting with the 4th Quarter FY 2012 report, the fund balance explanation includes a line "less adjustments" that contains the nonspendable, restricted, committed, and/or assigned components. Since the terminology in the Financial Management Policies is now consistent with the CAFR, there should be transparency of where staff is getting the fund balance component numbers.

Looking back at the last several years, if the General Fund fund balances were recalculated under the new definition, there would have been at least a 19 percent reserve prior to FY 2012.

History of Personnel Costs, FY06 - FY13

The first graph below shows the breakdown across all funds between personnel and operating expenditures, with personnel shown as a percentage of total expenditures. The graph on the bottom shows the breakdown within the personnel category of salary, overtime, and benefits, with benefits shown as a percentage of total personnel costs.



FY13 Total Employee Compensation by Class

The table below shows the total compensation for a hypothetical employee from each of the four major employee classification scales; it also shows the City's cost and the employee's cost of each of the benefits the employee receives. This table assumes that the hypothetical employees have been with the City for ten years (average length of tenure of current City employees), are 45 years old (average age of current City employees), are in a position in the middle of their pay scale, and elect family health and dental coverage.

Scale	Administrative		Police		Union		Senior Staff	
Salary	\$64,929		\$71,972		\$44,181		\$132,032	
Benefits	City Cost	Employee Cost	City Cost	Employee Cost	City Cost	Employee Cost	City Cost	Employee Cost
Paid Vacation	5,694	-	6,311	-	3,874	-	11,578	-
Paid Sick Leave	3,746	-	4,152	-	2,549	-	7,617	-
Paid Holidays	2,497	-	2,768	-	1,699	-	5,078	-
<i>Subtotal Paid Time Off</i>	<i>11,937</i>	<i>-</i>	<i>13,232</i>	<i>-</i>	<i>8,122</i>	<i>-</i>	<i>24,273</i>	<i>-</i>
Car Allowance	-	-	-	-	-	-	5,400	-
Cell Phone Allowance	540	-	540	-	540	-	540	-
Meal/Shoe Allowance	-	-	-	-	300	-	-	-
Parc-it Allowance	840	-	840	-	840	-	-	-
<i>Subtotal Allowances</i>	<i>1,380</i>	<i>-</i>	<i>1,380</i>	<i>-</i>	<i>1,680</i>	<i>-</i>	<i>5,940</i>	<i>-</i>
Sr. Staff Retirement	-	-	-	-	-	-	13,203	-
Defined Benefit Retirement	7,597	649	11,803	6,118	5,169	-	15,448	1,320
Thrift Retirement	1,623	3,246	-	-	1,105	2,209	3,301	6,602
Retiree Health Contribution	1,149	-	1,274	-	782	-	2,337	-
FICA	4,026	4,026	4,462	4,462	2,739	2,739	8,186	8,186
Medicare	941	941	1,044	1,044	641	641	1,914	1,914
<i>Subtotal Retirement</i>	<i>15,336</i>	<i>8,863</i>	<i>18,583</i>	<i>11,623</i>	<i>10,435</i>	<i>5,589</i>	<i>44,389</i>	<i>18,022</i>
Health Insurance	12,518	3,266	12,518	3,266	12,518	3,266	12,518	3,266
Life Insurance	318	770	353	770	216	770	647	770
Dental Insurance	394	96	394	96	394	96	394	96
IPP Program	740	-	820	-	504	-	1,505	-
Workers Comp Insurance	1,662	-	1,842	-	1,131	-	3,380	-
Unemployment Insurance	130	-	144	-	88	-	264	-
<i>Subtotal Insurance</i>	<i>15,762</i>	<i>4,132</i>	<i>16,071</i>	<i>4,132</i>	<i>14,851</i>	<i>4,132</i>	<i>18,708</i>	<i>4,132</i>
Total Benefit Cost	44,415	12,995	49,266	15,755	35,089	9,721	93,310	22,154
% Benefit Share	77.4%	22.6%	75.8%	24.2%	78.3%	21.7%	80.8%	19.2%
Total Compensation	\$109,343		\$121,238		\$79,270		\$225,342	
Benefits as a % of Total Comp	40.6%		40.6%		44.3%		41.4%	

FY12 Total Employee Compensation by Class

The table below shows the total compensation for a hypothetical employee from each of the four major employee classification scales; it also shows the City's cost and the employee's cost of each of the benefits the employee receives. This table assumes that the hypothetical employees have been with the City for ten years (average length of tenure of current City employees), are 45 years old (average age of current City employees), are in a position in the middle of their pay scale, and elect family health and dental coverage.

Scale	Administrative		Police		Union		Senior Staff	
Salary	\$63,656		\$70,561		\$43,314		\$130,724	
Benefits	City Cost	Employee Cost	City Cost	Employee Cost	City Cost	Employee Cost	City Cost	Employee Cost
Paid Vacation	5,582	-	6,188	-	3,798	-	11,463	-
Paid Sick Leave	3,672	-	4,071	-	2,499	-	7,542	-
Paid Holidays	2,448	-	2,714	-	1,666	-	5,028	-
<i>Subtotal Paid Time Off</i>	<i>11,703</i>	<i>-</i>	<i>12,972</i>	<i>-</i>	<i>7,963</i>	<i>-</i>	<i>24,033</i>	<i>-</i>
Car Allowance	-	-	-	-	-	-	5,400	-
Cell Phone Allowance	540	-	540	-	540	-	540	-
Meal/Shoe Allowance	-	-	-	-	300	-	-	-
Parc-it Allowance	840	-	840	-	840	-	-	-
<i>Subtotal Allowances</i>	<i>1,380</i>	<i>-</i>	<i>1,380</i>	<i>-</i>	<i>1,680</i>	<i>-</i>	<i>5,940</i>	<i>-</i>
Sr. Staff Retirement	-	-	-	-	-	-	13,072	-
Defined Benefit Retirement	5,409	637	15,922	5,998	3,681	-	11,108	1,307
Thrift Retirement	1,591	3,183	-	-	1,083	2,166	3,268	6,536
Retiree Health Contribution	1,666	-	1,847	-	1,134	-	3,422	-
FICA	3,947	3,947	4,375	4,375	2,685	2,685	8,105	8,105
Medicare	923	923	1,023	1,023	628	628	1,895	1,895
<i>Subtotal Retirement</i>	<i>13,537</i>	<i>8,689</i>	<i>23,167</i>	<i>11,396</i>	<i>9,211</i>	<i>5,479</i>	<i>40,872</i>	<i>17,844</i>
Health Insurance	12,213	3,266	12,213	3,266	12,213	3,266	12,213	3,266
Life Insurance	191	770	212	770	130	770	392	770
Dental Insurance	384	96	384	96	384	96	384	96
IPP Program	803	-	890	-	546	-	1,649	-
Workers Comp Insurance	2,073	-	2,297	-	1,410	-	4,256	-
Unemployment Insurance	51	-	57	-	35	-	105	-
<i>Subtotal Insurance</i>	<i>15,714</i>	<i>4,132</i>	<i>16,052</i>	<i>4,132</i>	<i>14,718</i>	<i>4,132</i>	<i>18,999</i>	<i>4,132</i>
Total Benefit Cost	42,334	12,821	53,572	15,527	33,572	9,611	89,844	21,976
% Benefit Share	76.8%	23.2%	77.5%	22.5%	77.7%	22.3%	80.3%	19.7%
Total Compensation	\$105,989		\$124,133		\$76,886		\$220,568	
Benefits as a % of Total Comp	39.9%		43.2%		43.7%		40.7%	

FY11 Total Employee Compensation by Class

The table below shows the total compensation for a hypothetical employee from each of the four major employee classification scales; it also shows the City's cost and the employee's cost of each of the benefits the employee receives. This table assumes that the hypothetical employees have been with the City for ten years (average length of tenure of current City employees), are 45 years old (average age of current City employees), are in a position in the middle of their pay scale, and elect family health and dental coverage.

Scale	Administrative		Police		Union		Senior Staff	
Salary	\$63,026		\$69,862		\$42,885		\$129,430	
Benefits	City Cost	Employee Cost	City Cost	Employee Cost	City Cost	Employee Cost	City Cost	Employee Cost
Paid Vacation	5,527	-	6,126	-	3,761	-	11,350	-
Paid Sick Leave	3,636	-	4,030	-	2,474	-	7,467	-
Paid Holidays	2,424	-	2,687	-	1,649	-	4,978	-
<i>Subtotal Paid Time Off</i>	<i>11,587</i>	<i>-</i>	<i>12,844</i>	<i>-</i>	<i>7,884</i>	<i>-</i>	<i>23,795</i>	<i>-</i>
Car Allowance	-	-	-	-	-	-	5,400	-
Cell Phone Allowance	540	-	540	-	540	-	540	-
Meal/Shoe Allowance	-	-	-	-	300	-	-	-
Parc-it Allowance	840	-	840	-	840	-	-	-
<i>Subtotal Allowances</i>	<i>1,380</i>	<i>-</i>	<i>1,380</i>	<i>-</i>	<i>1,680</i>	<i>-</i>	<i>5,940</i>	<i>-</i>
Sr. Staff Retirement	-	-	-	-	-	-	12,943	-
Defined Benefit Retirement	6,026	630	8,671	5,938	4,100	-	12,375	1,294
Thrift Retirement	1,576	3,151	-	-	1,072	2,144	3,236	6,472
Retiree Health Contribution	600	-	665	-	408	-	1,232	-
FICA	3,908	3,908	4,331	4,331	2,659	2,659	8,025	8,025
Medicare	914	914	1,013	1,013	622	622	1,877	1,877
<i>Subtotal Retirement</i>	<i>13,023</i>	<i>8,603</i>	<i>14,680</i>	<i>11,283</i>	<i>8,862</i>	<i>5,425</i>	<i>39,688</i>	<i>17,667</i>
Health Insurance	11,595	3,415	11,595	3,415	11,595	3,415	11,595	3,415
Life Insurance	347	813	384	813	236	813	712	813
Dental Insurance	384	96	384	96	384	96	384	96
IPP Program	775	-	859	-	527	-	1,592	-
Workers Comp Insurance	1,616	-	1,792	-	1,100	-	3,319	-
Unemployment Insurance	69	-	76	-	47	-	141	-
<i>Subtotal Insurance</i>	<i>14,786</i>	<i>4,323</i>	<i>15,091</i>	<i>4,323</i>	<i>13,889</i>	<i>4,323</i>	<i>17,743</i>	<i>4,323</i>
Total Benefit Cost	40,776	12,926	43,995	15,606	32,315	9,748	87,166	21,990
% Benefit Share	75.9%	24.1%	73.8%	26.2%	76.8%	23.2%	79.9%	20.1%
Total Compensation	\$103,802		\$113,856		\$75,200		\$216,596	
Benefits as a % of Total Comp	39.3%		38.6%		43.0%		40.2%	

FY10 Total Employee Compensation by Class

The table below shows the total compensation for a hypothetical employee from each of the four major employee classification scales; it also shows the City's cost and the employee's cost of each of the benefits the employee receives. This table assumes that the hypothetical employees have been with the City for ten years (average length of tenure of current City employees), are 45 years old (average age of current City employees), are in a position in the middle of their pay scale, and elect family health and dental coverage.

Scale	Administrative		Police		Union		Senior Staff	
Salary	\$63,026		\$69,862		\$42,885		\$129,430	
Benefits	City Cost	Employee Cost	City Cost	Employee Cost	City Cost	Employee Cost	City Cost	Employee Cost
Paid Vacation	5,527	-	6,126	-	3,761	-	11,350	-
Paid Sick Leave	3,636	-	4,030	-	2,474	-	7,467	-
Paid Holidays	2,424	-	2,687	-	1,649	-	4,978	-
<i>Subtotal Paid Time Off</i>	<i>11,587</i>	<i>-</i>	<i>12,844</i>	<i>-</i>	<i>7,884</i>	<i>-</i>	<i>23,795</i>	<i>-</i>
Car Allowance	-	-	-	-	-	-	5,400	-
Cell Phone Allowance	540	-	540	-	540	-	540	-
Meal/Shoe Allowance	-	-	-	-	300	-	-	-
Parc-it Allowance	840	-	840	-	840	-	-	-
<i>Subtotal Allowances</i>	<i>1,380</i>	<i>-</i>	<i>1,380</i>	<i>-</i>	<i>1,680</i>	<i>-</i>	<i>5,940</i>	<i>-</i>
Sr. Staff Retirement	-	-	-	-	-	-	12,943	-
Defined Benefit Retirement	4,240	630	6,656	5,938	2,885	-	8,708	1,294
Thrift Retirement	1,576	3,151	-	-	1,072	2,144	3,236	6,472
Retiree Health Contribution	433	-	480	-	295	-	890	-
FICA	3,908	3,908	4,331	4,331	2,659	2,659	8,025	8,025
Medicare	914	914	1,013	1,013	622	622	1,877	1,877
<i>Subtotal Retirement</i>	<i>11,070</i>	<i>8,603</i>	<i>12,480</i>	<i>11,283</i>	<i>7,533</i>	<i>5,425</i>	<i>35,677</i>	<i>17,667</i>
Health Insurance	10,390	3,133	10,390	3,133	10,390	3,133	10,390	3,133
Life Insurance	347	813	384	813	236	813	712	813
Dental Insurance	384	96	384	96	384	96	384	96
IPP Program	670	-	742	-	456	-	1,375	-
Workers Comp Insurance	1,983	-	2,199	-	1,350	-	4,073	-
Unemployment Insurance	124	-	137	-	84	-	254	-
<i>Subtotal Insurance</i>	<i>13,898</i>	<i>4,041</i>	<i>14,236</i>	<i>4,041</i>	<i>12,899</i>	<i>4,041</i>	<i>17,189</i>	<i>4,041</i>
Total Benefit Cost	37,935	12,644	40,941	15,324	29,996	9,466	82,601	21,708
% Benefit Share	75.0%	25.0%	72.8%	27.2%	76.0%	24.0%	79.2%	20.8%
Total Compensation	\$100,961		\$110,802		\$72,881		\$212,031	
Benefits as a % of Total Comp	37.6%		36.9%		41.2%		39.0%	

FY09 Total Employee Compensation by Class

The table below shows the total compensation for a hypothetical employee from each of the four major employee classification scales; it also shows the City's cost and the employee's cost of each of the benefits the employee receives. This table assumes that the hypothetical employees have been with the City for ten years (average length of tenure of current City employees), are 45 years old (average age of current City employees), are in a position in the middle of their pay scale, and elect family health and dental coverage.

Scale	Administrative		Police		Union		Senior Staff	
Salary	\$59,766		\$66,230		\$40,768		\$125,356	
Benefits	City Cost	Employee Cost	City Cost	Employee Cost	City Cost	Employee Cost	City Cost	Employee Cost
Paid Vacation	5,241	-	5,808	-	3,575	-	10,993	-
Paid Sick Leave	3,448	-	3,821	-	2,352	-	7,232	-
Paid Holidays	2,299	-	2,547	-	1,568	-	4,821	-
<i>Subtotal Paid Time Off</i>	<i>10,988</i>	<i>-</i>	<i>12,176</i>	<i>-</i>	<i>7,495</i>	<i>-</i>	<i>23,046</i>	<i>-</i>
Car Allowance	-	-	-	-	-	-	5,400	-
Cell Phone Allowance	540	-	540	-	540	-	540	-
Meal/Shoe Allowance	-	-	-	-	300	-	-	-
Parc-it Allowance	840	-	840	-	840	-	-	-
<i>Subtotal Allowances</i>	<i>1,380</i>	<i>-</i>	<i>1,380</i>	<i>-</i>	<i>1,680</i>	<i>-</i>	<i>5,940</i>	<i>-</i>
Sr. Staff Retirement	-	-	-	-	-	-	12,536	-
Defined Benefit Retirement	3,337	598	5,718	5,630	2,276	-	6,998	1,254
Thrift Retirement	1,494	2,988	-	-	1,019	2,038	3,134	6,268
Retiree Health Contribution	2,506	-	2,777	-	1,710	-	5,257	-
FICA	3,705	3,705	4,106	4,106	2,528	2,528	7,772	7,772
Medicare	867	867	960	960	591	591	1,818	1,818
<i>Subtotal Retirement</i>	<i>11,909</i>	<i>8,158</i>	<i>13,562</i>	<i>10,696</i>	<i>8,123</i>	<i>5,157</i>	<i>37,515</i>	<i>17,111</i>
Health Insurance	9,572	2,518	9,572	2,518	9,572	2,518	9,572	2,518
Life Insurance	329	813	364	813	224	813	689	813
Dental Insurance	365	91	365	91	365	91	365	91
IPP Program	609	-	675	-	415	-	1,277	-
Workers Comp Insurance	1,671	-	1,852	-	1,140	-	3,505	-
Unemployment Insurance	98	-	108	-	67	-	205	-
<i>Subtotal Insurance</i>	<i>12,643</i>	<i>3,422</i>	<i>12,936</i>	<i>3,422</i>	<i>11,783</i>	<i>3,422</i>	<i>15,614</i>	<i>3,422</i>
Total Benefit Cost	36,920	11,580	40,054	14,118	29,081	8,579	82,115	20,533
% Benefit Share	76.1%	23.9%	73.9%	26.1%	77.2%	22.8%	80.0%	20.0%
Total Compensation	\$96,686		\$106,283		\$69,849		\$207,471	
Benefits as a % of Total Comp	38.2%		37.7%		41.6%		39.6%	

FY08 Total Employee Compensation by Class

The table below shows the total compensation for a hypothetical employee from each of the four major employee classification scales; it also shows the City's cost and the employee's cost of each of the benefits the employee receives. This table assumes that the hypothetical employees have been with the City for ten years (average length of tenure of current City employees), are 45 years old (average age of current City employees), are in a position in the middle of their pay scale, and elect family health and dental coverage.

Scale	Administrative		Police		Union		Senior Staff	
Salary	\$56,690		\$62,804		\$38,711		\$121,410	
Benefits	City Cost	Employee Cost	City Cost	Employee Cost	City Cost	Employee Cost	City Cost	Employee Cost
Paid Vacation	4,971	-	5,507	-	3,395	-	10,647	-
Paid Sick Leave	3,271	-	3,623	-	2,233	-	7,004	-
Paid Holidays	2,180	-	2,416	-	1,489	-	4,670	-
<i>Subtotal Paid Time Off</i>	<i>10,422</i>	<i>-</i>	<i>11,546</i>	<i>-</i>	<i>7,117</i>	<i>-</i>	<i>22,321</i>	<i>-</i>
Car Allowance	-	-	-	-	-	-	5,400	-
Cell Phone Allowance*	-	-	-	-	-	-	-	-
Meal/Shoe Allowance	-	-	-	-	300	-	-	-
Parc-it Allowance	840	-	840	-	840	-	-	-
<i>Subtotal Allowances</i>	<i>840</i>	<i>-</i>	<i>840</i>	<i>-</i>	<i>1,140</i>	<i>-</i>	<i>5,400</i>	<i>-</i>
Sr. Staff Retirement	-	-	-	-	-	-	12,141	-
Defined Benefit Retirement	2,676	567	4,790	5,338	1,828	-	5,732	1,214
Thrift Retirement	1,417	2,835	-	-	968	1,936	3,035	6,071
Retiree Health Contribution*	-	-	-	-	-	-	-	-
FICA	3,515	3,515	3,894	3,894	2,400	2,400	7,527	7,527
Medicare	822	822	911	911	561	561	1,760	1,760
<i>Subtotal Retirement</i>	<i>8,430</i>	<i>7,738</i>	<i>9,594</i>	<i>10,143</i>	<i>5,757</i>	<i>4,897</i>	<i>30,196</i>	<i>16,572</i>
Health Insurance	9,697	2,424	9,697	2,424	9,697	2,424	9,697	2,424
Life Insurance	312	813	345	813	213	813	668	813
Dental Insurance	346	87	346	87	346	87	346	87
IPP Program	506	-	561	-	346	-	1,084	-
Workers Comp Insurance	1,646	-	1,824	-	1,124	-	3,525	-
Unemployment Insurance	101	-	112	-	69	-	216	-
<i>Subtotal Insurance</i>	<i>12,607</i>	<i>3,323</i>	<i>12,884</i>	<i>3,323</i>	<i>11,793</i>	<i>3,323</i>	<i>15,535</i>	<i>3,323</i>
Total Benefit Cost	32,300	11,061	34,864	13,466	25,807	8,220	73,452	19,896
% Benefit Share	74.5%	25.5%	72.1%	27.9%	75.8%	24.2%	78.7%	21.3%
Total Compensation	\$88,990		\$97,668		\$64,518		\$194,862	
Benefits as a % of Total Comp	36.3%		35.7%		40.0%		37.7%	

Note: Cell phone allowances and retiree health contributions began in FY09.

FY07 Total Employee Compensation by Class

The table below shows the total compensation for a hypothetical employee from each of the four major employee classification scales; it also shows the City's cost and the employee's cost of each of the benefits the employee receives. This table assumes that the hypothetical employees have been with the City for ten years (average length of tenure of current City employees), are 45 years old (average age of current City employees), are in a position in the middle of their pay scale, and elect family health and dental coverage.

Scale	Administrative		Police		Union		Senior Staff	
Salary	\$55,308		\$61,272		\$37,139		\$118,449	
Benefits	City Cost	Employee Cost	City Cost	Employee Cost	City Cost	Employee Cost	City Cost	Employee Cost
Paid Vacation	4,850	-	5,373	-	3,257	-	10,387	-
Paid Sick Leave	3,191	-	3,535	-	2,143	-	6,834	-
Paid Holidays	2,127	-	2,357	-	1,428	-	4,556	-
<i>Subtotal Paid Time Off</i>	<i>10,168</i>	<i>-</i>	<i>11,265</i>	<i>-</i>	<i>6,828</i>	<i>-</i>	<i>21,776</i>	<i>-</i>
Car Allowance	-	-	-	-	-	-	5,400	-
Cell Phone Allowance*	-	-	-	-	-	-	-	-
Meal/Shoe Allowance	-	-	-	-	300	-	-	-
Parc-it Allowance	840	-	840	-	840	-	-	-
<i>Subtotal Allowances</i>	<i>840</i>	<i>-</i>	<i>840</i>	<i>-</i>	<i>1,140</i>	<i>-</i>	<i>5,400</i>	<i>-</i>
Sr. Staff Retirement	-	-	-	-	-	-	11,845	-
Defined Benefit Retirement	2,791	553	4,886	5,208	1,874	-	5,978	1,184
Thrift Retirement	1,383	2,765	-	-	928	1,857	2,961	5,922
Retiree Health Contribution*	-	-	-	-	-	-	-	-
FICA	3,429	3,429	3,799	3,799	2,303	2,303	7,344	7,344
Medicare	802	802	888	888	539	539	1,718	1,718
<i>Subtotal Retirement</i>	<i>8,405</i>	<i>7,549</i>	<i>9,573</i>	<i>9,895</i>	<i>5,644</i>	<i>4,698</i>	<i>29,845</i>	<i>16,168</i>
Health Insurance	9,173	2,293	9,173	2,293	9,173	2,293	9,173	2,293
Life Insurance	304	813	337	813	204	813	651	813
Dental Insurance	336	84	336	84	336	84	336	84
IPP Program	477	-	529	-	321	-	1,022	-
Workers Comp Insurance	1,664	-	1,844	-	1,118	-	3,564	-
Unemployment Insurance	56	-	62	-	38	-	120	-
<i>Subtotal Insurance</i>	<i>12,011</i>	<i>3,190</i>	<i>12,281</i>	<i>3,190</i>	<i>11,189</i>	<i>3,190</i>	<i>14,868</i>	<i>3,190</i>
Total Benefit Cost	31,424	10,739	33,959	13,085	24,801	7,888	71,889	19,358
% Benefit Share	74.5%	25.5%	72.2%	27.8%	75.9%	24.1%	78.8%	21.2%
Total Compensation	\$86,732		\$95,231		\$61,940		\$190,338	
Benefits as a % of Total Comp	36.2%		35.7%		40.0%		37.8%	

Note: Cell phone allowances and retiree health contributions began in FY09.

FY06 Total Employee Compensation by Class

The table below shows the total compensation for a hypothetical employee from each of the four major employee classification scales; it also shows the City's cost and the employee's cost of each of the benefits the employee receives. This table assumes that the hypothetical employees have been with the City for ten years (average length of tenure of current City employees), are 45 years old (average age of current City employees), are in a position in the middle of their pay scale, and elect family health and dental coverage.

Scale	Administrative		Police		Union		Senior Staff	
Salary	\$53,959		\$59,778		\$36,233		\$115,560	
Benefits	City Cost	Employee Cost	City Cost	Employee Cost	City Cost	Employee Cost	City Cost	Employee Cost
Paid Vacation	4,732	-	5,242	-	3,177	-	10,134	-
Paid Sick Leave	3,113	-	3,449	-	2,090	-	6,667	-
Paid Holidays	2,075	-	2,299	-	1,394	-	4,445	-
<i>Subtotal Paid Time Off</i>	<i>9,920</i>	<i>-</i>	<i>10,990</i>	<i>-</i>	<i>6,661</i>	<i>-</i>	<i>21,245</i>	<i>-</i>
Car Allowance*	-	-	-	-	-	-	-	-
Cell Phone Allowance*	-	-	-	-	-	-	-	-
Meal/Shoe Allowance	-	-	-	-	300	-	-	-
Parc-it Allowance	840	-	840	-	840	-	-	-
<i>Subtotal Allowances</i>	<i>840</i>	<i>-</i>	<i>840</i>	<i>-</i>	<i>1,140</i>	<i>-</i>	<i>-</i>	<i>-</i>
Sr. Staff Retirement	-	-	-	-	-	-	11,556	-
Defined Benefit Retirement	2,793	540	4,822	5,081	1,876	-	5,982	1,156
Thrift Retirement	1,349	2,698	-	-	906	1,812	2,889	5,778
Retiree Health Contribution*	-	-	-	-	-	-	-	-
FICA	3,345	3,345	3,706	3,706	2,246	2,246	7,165	7,165
Medicare	782	782	867	867	525	525	1,676	1,676
<i>Subtotal Retirement</i>	<i>8,270</i>	<i>7,365</i>	<i>9,395</i>	<i>9,654</i>	<i>5,553</i>	<i>4,583</i>	<i>29,268</i>	<i>15,774</i>
Health Insurance	8,389	2,097	8,389	2,097	8,389	2,097	8,389	2,097
Life Insurance	297	813	329	813	199	813	636	813
Dental Insurance	327	82	327	82	327	82	327	82
IPP Program	550	-	610	-	369	-	1,178	-
Workers Comp Insurance	2,272	-	2,517	-	1,526	-	4,865	-
Unemployment Insurance	25	-	27	-	17	-	53	-
<i>Subtotal Insurance</i>	<i>11,859</i>	<i>2,991</i>	<i>12,198</i>	<i>2,991</i>	<i>10,826</i>	<i>2,991</i>	<i>15,448</i>	<i>2,991</i>
Total Benefit Cost	30,889	10,357	33,423	12,645	24,181	7,575	65,961	18,765
% Benefit Share	74.9%	25.1%	72.6%	27.4%	76.1%	23.9%	77.9%	22.1%
Total Compensation	\$84,848		\$93,200		\$60,414		\$181,520	
Benefits as a % of Total Comp	36.4%		35.9%		40.0%		36.3%	

Note: Car allowances began in FY07, and cell phone allowances and retiree health contributions began in FY09.

Notes:

(*) Employees also have a Defined Contribution Plan which the City matches 50 cents for every \$1.00.

(**) Plan amended on April 1, 1996 to increase % per year from 1% to 1.2%. Administrative Employee contribution's increased by 1% to pay for the increase. Union employees elected not to increase the pension benefit.

(***) Police employees are eligible for full retirement at 25 years of service with no penalty.

(****) Plan amended on April 1, 2004 to increase % per year from 2% to 2.25%.