

# TCRS Bridge Supplement and Leave Benefits: an MTAS Survey of Selected Municipalities and Counties in Tennessee

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A survey of selected municipalities and counties in Tennessee was conducted by MTAS and CTAS regarding TCRS participation, provision of the TCRS “bridge” supplement, and other general leave provisions. The first section of this report will summarize the municipal results, and the second section of this report will provide the county results summary.

## Municipal Results

The survey was sent to a total 109 municipal email addresses.

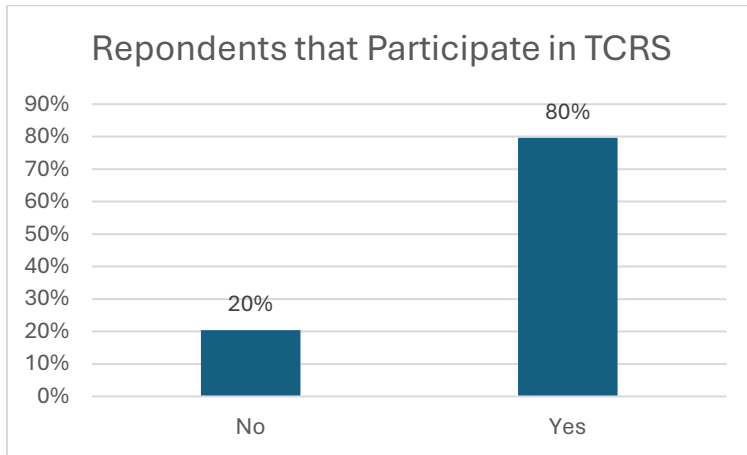
Of the total sent:

- 7 messages bounced
- 49 surveys were finished or partially finished
- 52 emails were unanswered
- 1 survey link expired (not completed in the timeframe allowed)

The survey received a 45% participation rate.

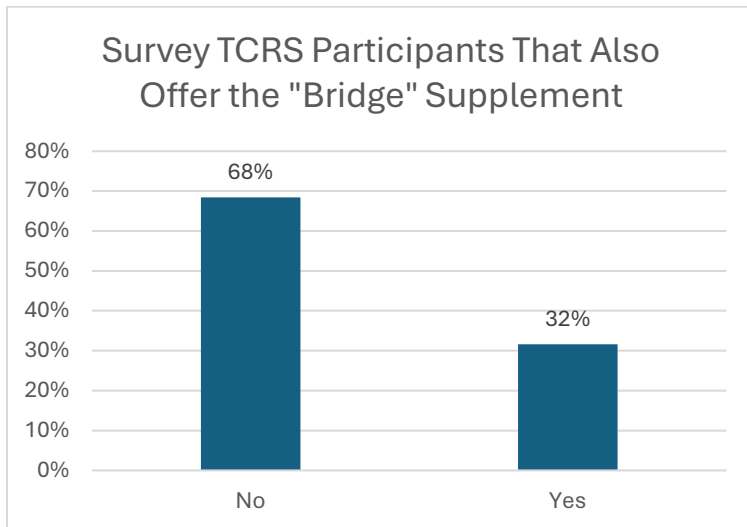
The survey was sent to email addresses from the MTAS City Directory and city websites for individuals in the role of human resources director.

**Q1. Does your municipality participate in the Tennessee Consolidated Retirement System?**    N=49    No=10    Yes=39



**Q2. T.C.A. 8-36-211 provides a supplemental bridge benefit for public safety employees. Does your municipality utilize the supplemental bridge for retiring public safety officers?**    N=38\*    No=26    Yes=12

\*One respondent indicated that they do participate in TCRS but did not respond regarding the "bridge" supplement question

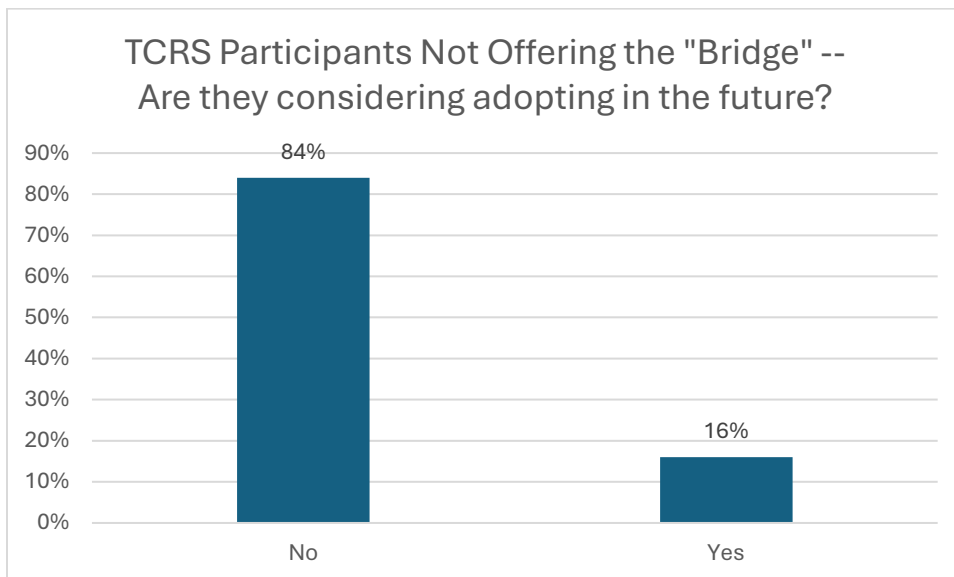


### For Municipalities Not Offering the “Bridge” Supplement

**Q10 What were your reasons for not adopting the “bridge” supplement?**

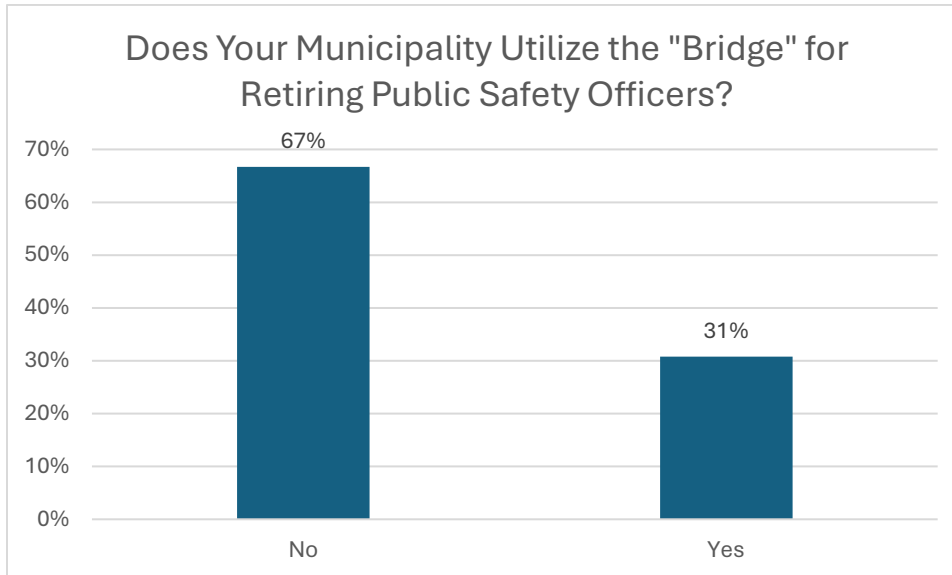
Response Category	Number of Responses in Category
Cost	14
Long term costs associated, being locked into the decision, and, while not required by the bridge, the perception and expectation of retirees that the employer would offer retiree medical insurance.	
I believe we will be adopting it soon but the overall cost was prohibitive at earlier times.	
Cost and concerns over forcing employees to retire due to the mandatory retirement age of 60	
Unaware/unfamiliar	2
Not sure—this was a decision made prior to me and other management	1
was viewed as “pushing” employees out before they were ready to retire	1
We are in the process of board approval to have a study done by TCRS	1

**Q11 Is your city currently considering adopting the “bridge” supplement in the future?**      N=25      No=21      Yes=4



## *Municipalities Offering the "Bridge"*

**Q2 T.C.A. 8-36-211 provides a supplemental bridge benefit for public safety employees. Does your municipality utilize the supplemental bridge for retiring public safety officers?** N=39 (that participate in TCRS) No=26 Yes=12



**Q3. When did you adopt the "bridge" supplement?**

- 2008
- July 1, 2019
- 2006
- 06/21/2016
- 2008
- 11/1/2005

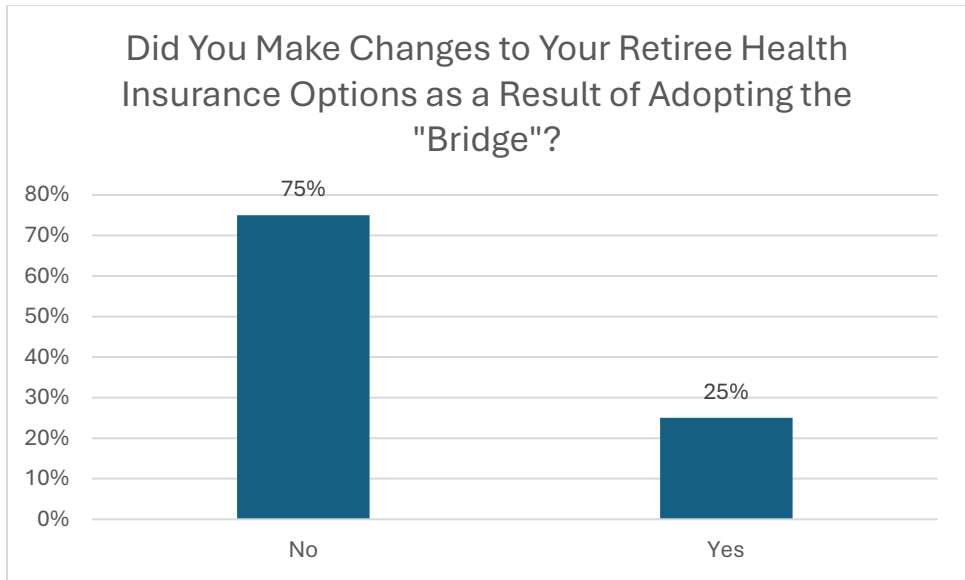
**Q4. What were your reasons for adopting the "bridge" supplement?**

- Assist Public Safety in their retirement by increasing their monthly amount received to bridge to Social Security Retirement.
- Retain public safety officers

**Q5. How many employees eligible for the bridge opt to take it and retire?**

- 33
- 30
- 95 (Fire and Policy only)
- 2 per year average

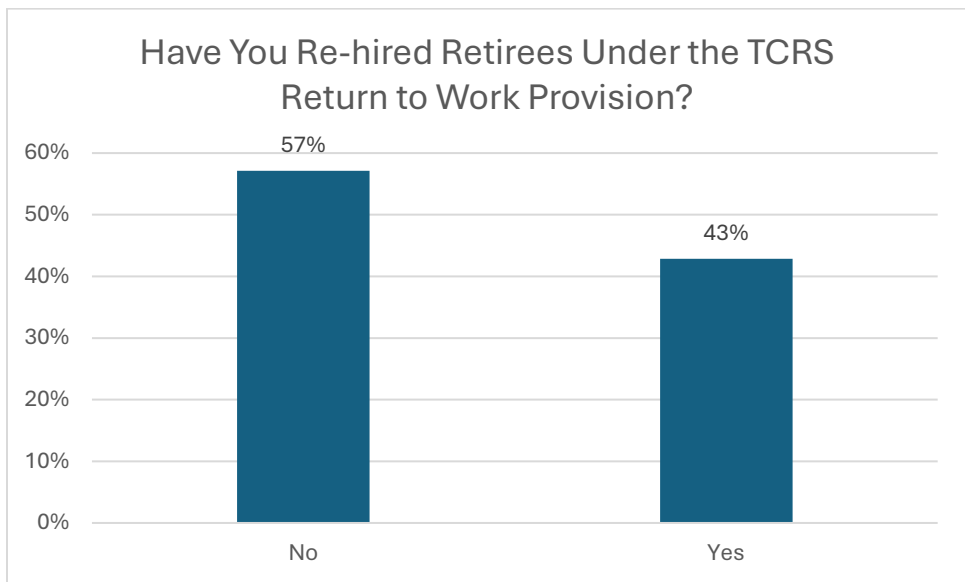
**Q6. Did you make changes to your retiree health insurance options as a result of implementing the bridge?** N=8                      No=6                      Yes=2



**Q7. What changes did you make to your retiree health insurance options as a result of adopting the "bridge"?**

- Employees can retire at 60 with 20 years of service and receive free health insurance until 65
- Eligible at age 55 if retiring with 15 years

**Q8. Under the TCRS return-to-work provision have you re-hired any retirees?**  
N=7 responses                      No=4                      Yes=3

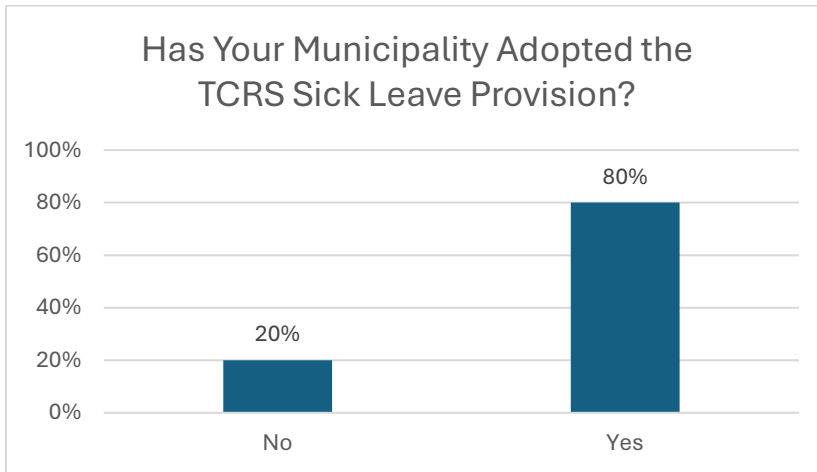


**Q9. Has your city adopted the TCRS sick leave provision?**

N=5 responses

No=1

Yes=4



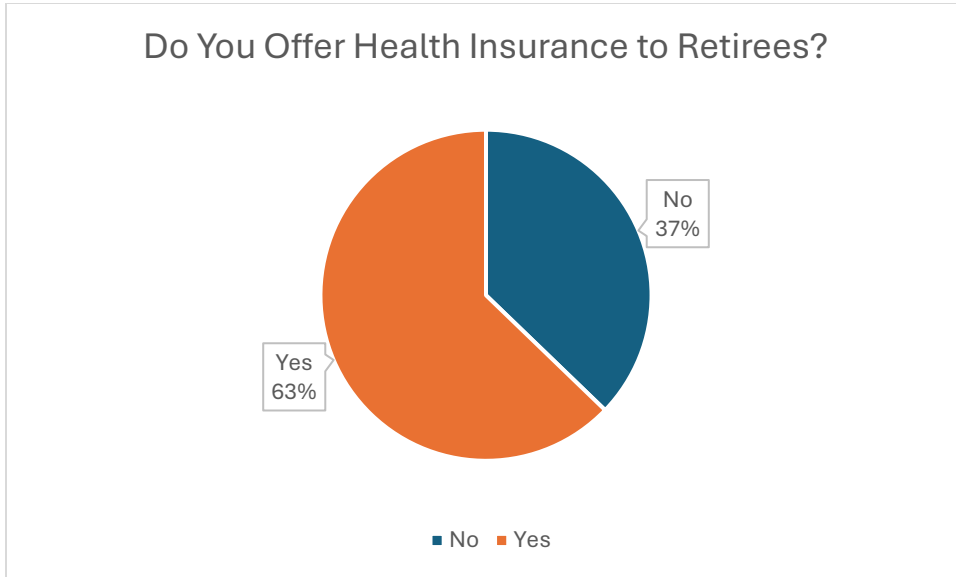
### *Other TCRS and Leave Benefits*

**Q12. Do you offer/provide health insurance to RETIREES?**

N=43

No=16

Yes=27

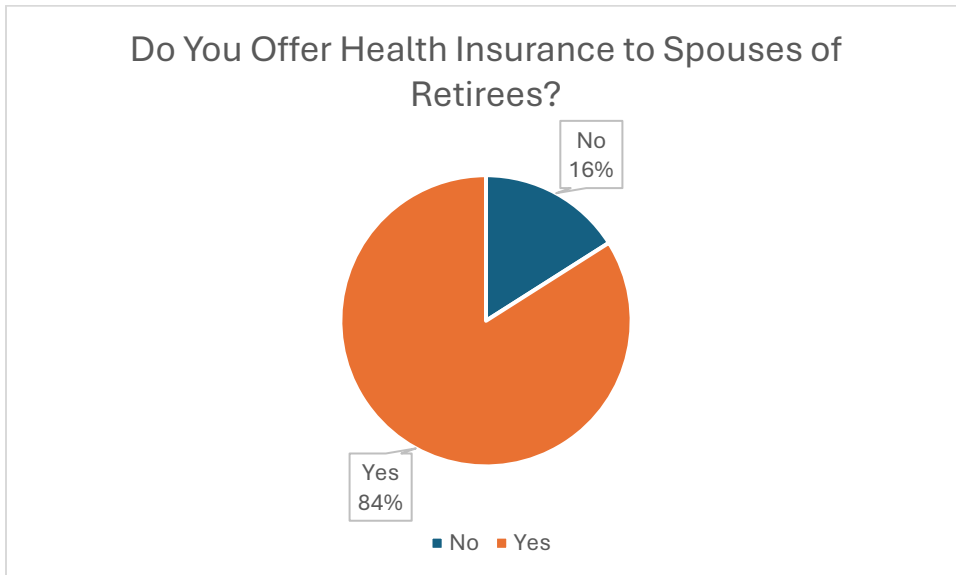


**Q13. Do you offer/provide health insurance to SPOUSES of retirees?**

N=25

No=4

Yes=21



**Q14. What are the eligibility requirements for health insurance for retirees?**

20 years of service and age 60-65
Employees who retired prior to January 1, 2012 are eligible to remain on Retiree Health Plan until death.
We provide a retirement HRA for retirees age 62 with 15 years of service. This reimbursement caps at \$20k per year in premium reimbursements
Must have been hired prior to 2018. 20 years service at age 60 or 30 years service at age 55.
30 years of service and 62 years of age
Hired before July 1, 2008 -AND- 30 years of service or 60 years of age (rate based on multiplier)
Must meet the requirements for a normal or early service pension to enroll in the medical, dental and/or vision benefits. Pension eligibility is dependent upon your age and years of service with Metro.
None
retire with 30 years of service to the City
62 with 20 years of service, employee health insurance free, family insurance at same cost as if working
As long as insurance allows up to 65
15 years of service
depends on years of service, starting at 10 and going up to 100% covered if they have 20+ years of service for pre-2006 employees. post 2006 employees are offered something else
15 or more years who retire at 62.
Be less than 65 years of age and work for the city for 10 years
Actively leave to retirement
Must meet minimums for plan participation prior to retirement, and not eligible for other health coverage or Medicare.
Public safety officer, must be 55, 15 years of service, enrolled in coverage 12 months before retiring
Employees must have 10 years of service with the City prior to retiring to be eligible for retiree health insurance. ParTNers for Health also has requirements, such as you must be insured with them for 3 years prior to retirement, which we follow.
On benefits at retirement and not eligible for Medicare
30 years of service in TCRS and 15 YOS with city OR 15 YOS with city and age 60



reach age 62 and have 10 years of service
60 YOS and age 60 or 30 yrs of continuous service for a 5% subsidy, age 55 with 20 yrs of continuous service for a 50% subsidy

**Q15. How long can the retiree stay on the health insurance?**

until age 65
until death.
Until age 65 then they must go on Medicare
Ends at age 65.
until age 65
Until Medicare eligible
For life.
N/A
until eligible for Medicare
till age 65
Until 65
Until age 65
until medicare eligible
Until they are 65.
Until age 65
age 65 or eligible for Medicare
Through age 65 or Medicare eligibility or when offered other coverage through employer or spouse.
until 65 years of age
Retirees can stay on insurance for 7 years or until they reach age 65, whichever comes first.
until they reach medicare eligibility
Until 65
Until age 65- Medicare eligibility
Until age 65

**Q16. What percentage of the retiree health insurance premium is paid by your city/town?**

90%
70%
100% reimbursed by the Town but for coverage in the ACA.
100% for retiring employee; 80% for family
100%
Percent/Multiplier is based on total years. 30 yrs=100%, 25-29=75%, 20-24=50%, 15-19=25%
0
75%
N/A
100%
100% for employee only, 85% for families
0
70%
up to 100% based on years of service
75%
100% of standard plan and 80% of premium plan
est. 83%
Self-insured
80%, same as regular employees
50%
40%
50%
97% of employee portion and 0% of spouse portion
100
15 or 50 depending on age and YOS

**Q17. What is the maximum carryover for sick leave?**

720 hours
1440 hours
720 regular employees; 1080 firefighters
480 hours
no max.
720 hours
960
We do not have sick leave. Only PTO
No maximum
no maximum
Currently no max
1040
unlimited
Unlimited
no maximum
120 days
No maximum for sick leave
100%
no maximum
No cap
Unlimited
No max
960 hours
No limit
N/A
all is carried over toward retirement

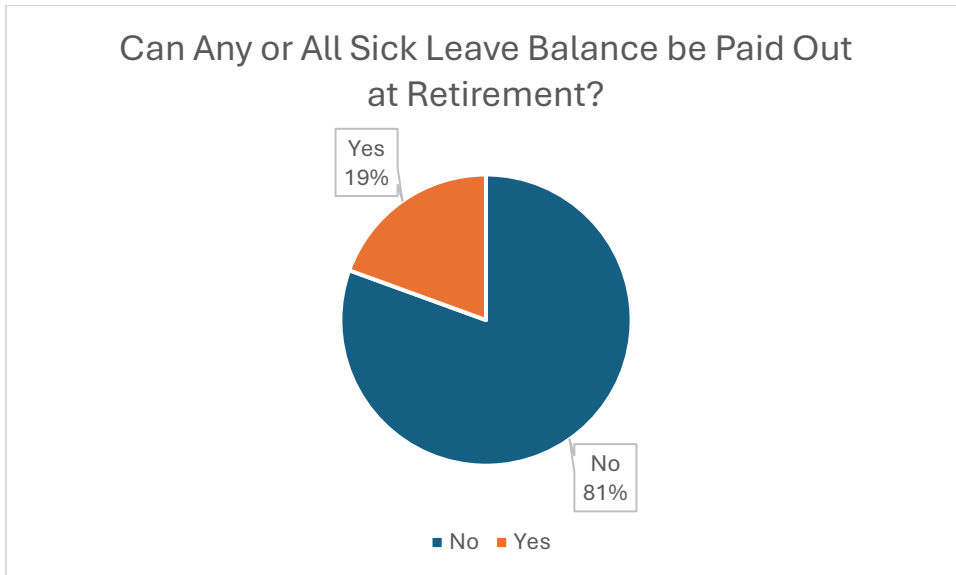
Depends on hire date. Unlimited or max of 1000 hours.
no limit
We do not have sick leave. We have general leave and emergency leave. Upon retirement, Emergency Leave is reported to the state as sick leave for TCRS service credit. Emergency Leave is accrued up to 480 hours. Any general leave that exceeds the carry over limit for the year rolls over into emergency leave. There is no carryover limit for emergency leave.
no maximum
No limit
100
no limit
720hrs
720 hours
960 hours

**Q18. Can any/all sick leave balance be paid out at retirement?**

N=36

No=29

Yes=7



**Q19. How much of the sick leave balance can be paid out at retirement?**

half bank
0
all
If an employee was hired before 1-1-1992, the employee has the option upon retirement to choose to be paid for up to sixty (60) days of accumulated sick leave or the employee may elect to add an unlimited number of accumulated sick days to their creditable service for pension benefit calculations for the legacy plan.
0
None but can go toward retirement in days
Sick leave is not paid out at retirement. It is certified to TCRS and calculated as service time.
not paid in cash
Hired before 9/1/1997, up to one-half of unused sick leave can be cashed out.
0
none
none
0
All sick leave balances roll into the TCRS.
0%
none
None
Unlimited
none
zero
None
zero. goes toward service time for retirement
Depends on hire date. Half of sick leave balance, half up to 600 hours max, or none.
sick leave is credited to service credit for retirement, sick leave is never paid out
None is paid out, it is reported to TCRS.

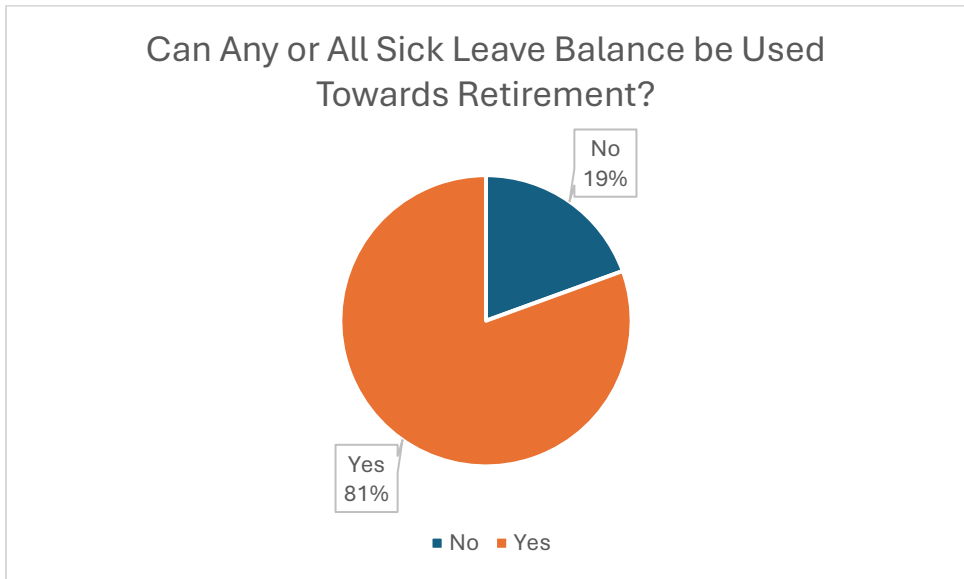
minimum balance required of 120 days and can be paid out for half
up to 720 hrs, payout will be half of the amount in their sick accrual at time of retirement but no more than 720 hours
none
720 hrs
Only those who were hired before March 18, 1991 receive any payment of accrued sick leave.
None

**Q20. Can any/all sick leave balance be used towards retirement?**

N=36

No=7

Yes=29



**Q21. What is your vacation leave accrual policy? Please upload a document here.**

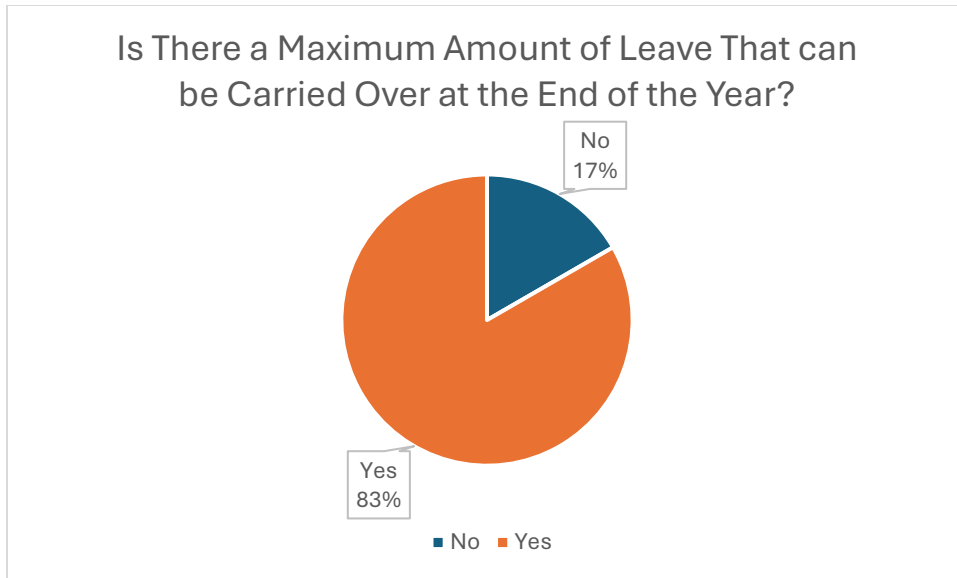
24 documents uploaded

**Q22. Is there a maximum amount of vacation leave that can be carried over at the end of the year?**

N=36

No=6

Yes=30



**Q23. What is the maximum amount of vacation leave that can be carried over at the end of the year? (Please indicate whether you are sharing hours or days in your response.)**

240 hours
480 hrs.
we do not allow any carryover
288 hours
0 days
480 hours is the max PTO
240 hours; 300 hours for Fire
36 days
Depending on Tier, up to total accrued days for the year can be carried over.
see attachment
Hours
240 hours
no more than 6 weeks at any time
Depends on years with the town.
400 hours

30 days max
Please see the attached table in the policy
2 weeks- no sharing
2 weeks
160, 129 for police personnel, 240 for police
see policy
hours
That depends on how long an employee has been with the City. It is 170 (238 for Fire station-based) hours for new employees, 340 (476 for Fire station-based) hours after 5 years, 510 (714 for Fire station-based) hours after 10 years, 680 (952 for Fire station-based) hours after 15 years, 850 (1,190 for Fire station-based) hours after 20 years, and 1,020 (1,428 for Fire station-based) hours after 25 years.
twice what they can accrue in a year (576 hours for 24-hour employees and 384 for all other employees)
200 hours
480hrs (720hrs firefighters)
the number of days they can accrue in a calendar year
40 hrs
360 hours
160 hours

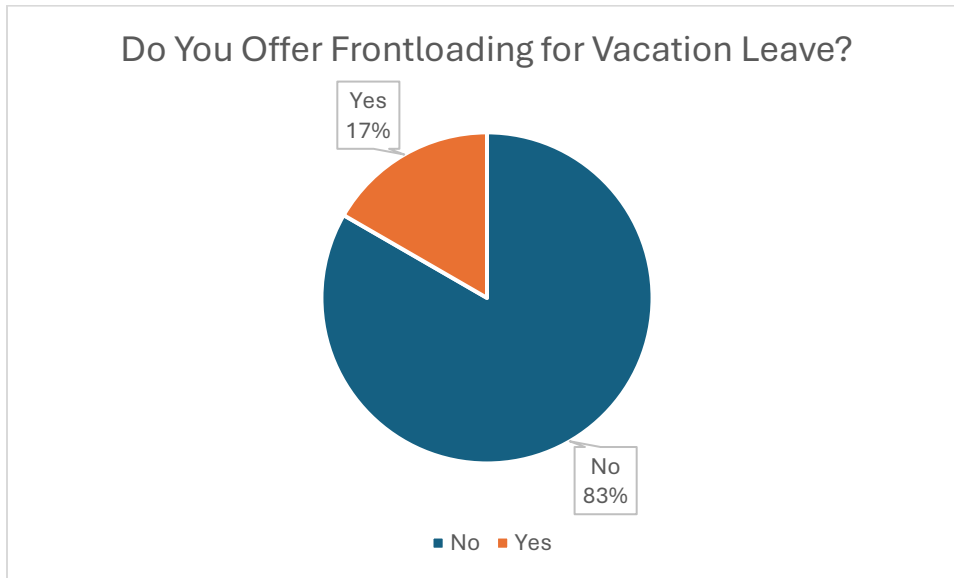


**Q25. Do you offer frontloading for vacation leave? (i.e., you make it available for employees to use from day one of employment)**

N=36

No=30

Yes=6



**Q26. How does the frontloading for vacation leave work?**

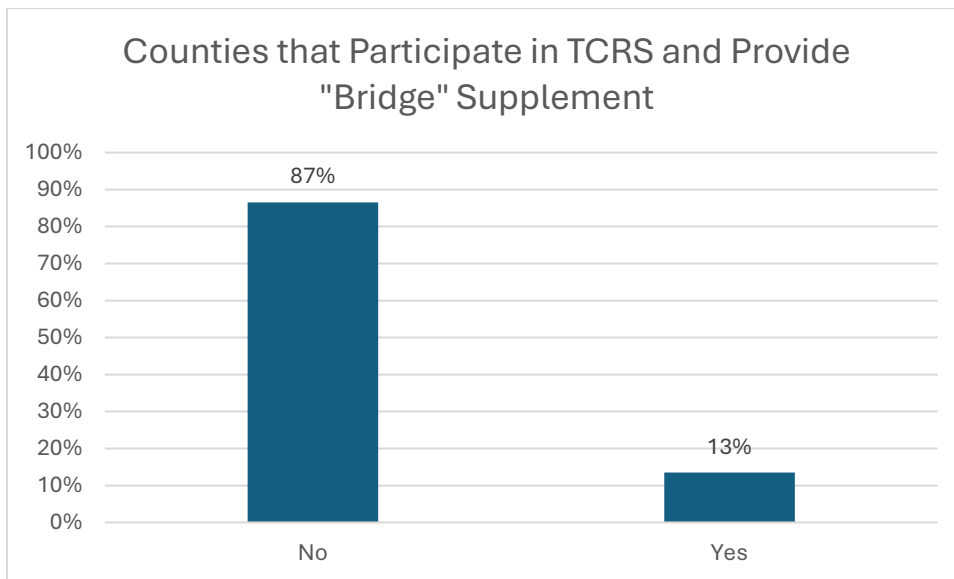
For hard-to-fill recruitments. Vacation can be frontloaded as a hiring incentive. Otherwise, not loaded.
for department head positions - two weeks upfront
employees can start using vacation and sick time as soon as it is accrued
good
In very rare situations and mostly during the negotiations of higher level executive employees.
Employees accrue leave every pay check (paid biweekly). They can begin to use this leave as soon as they earn it, as long as it is approved through the normal approval process.

## County Results

The survey was sent to all 95 counties in the state. 52 completed surveys were received. The survey showed a 54% participation rate amongst the counties in Tennessee.

**Q2. 100% of the responding counties participate in the Tennessee Consolidated Retirement System. N=52**

**Q3. Does your county utilize the supplemental bridge for retiring public safety officers? N=52 No=45 Yes=7**



### *For Counties not Adopting the Bridge Supplement*

Q11-Q12.

Q11. What were your reasons for not adopting the "bridge" supplement?	Q12. Is your county currently considering adopting the "bridge" supplement in the future?
	Yes
	No
	No
Unknown	Yes
Cost	No
	No
Budget	Yes
Unknown	No

Financial reasons	No
Funding	No
Budget	No
Don't know	No
unknown	No
has not come up	No
Age	No
	No
Unknown	No
Commission didn't approve	Yes
	No
N/A	No
County has not approved it yet	Yes
Our county is currently 410K, however we have TCRS employees that were grandfathered in	No
	No
Unknown	Yes
The initial cost of implementing with past retirees	No
Funding	Yes
Trying to get TCRS for employees other than elected officials.	No
money	Yes
Unknown	No
	No
Cost	No
Prior to me taking office. Hasn't come across my desk since I entered.	No
Unknown, unless it is a cost situation	No
not offered	No
Cost and commitment	Yes
Not sure but I am going to contact our rep to get more information regarding this option	No
The cost	No
	No
Funding	No
	No

***For Counties Adopting the Bridge Supplement***

**Q4-Q7. (N=7)**

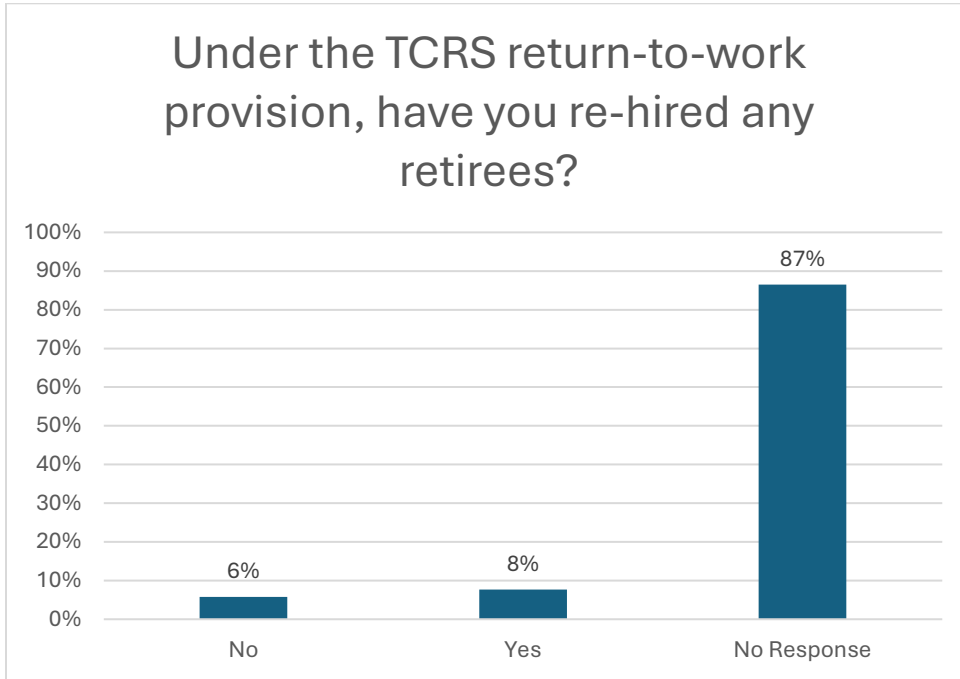
Q4. When did you adopt the "bridge" supplement?	Q5. What were your reasons for adopting the "bridge" supplement?	Q6. How many employees eligible for the "bridge" supplement end up opting to take it and then retire?	Q7. Did you make changes to your retiree health insurance options as a result of implementing the bridge?
2023	Better retirement percentage	3 so far	No
2008	To allow officers to retire with a reasonable plan.	We have only had 4 take advantage of this plan.	No
2017	Better retirement option.	225	No
6/12/2017 for POST certified. 12/13/21 for TCI certified.	Recruitment/Retention/Better retirement benefit for our Public Safety Staff.	When we adopted it, roughly 14 had to retire under the mandatory retirement provision. More have retired due to the age requirement, than under the 25/55 eligibility.	No
2012	To be able to acquire and keep high quality Deputies	Approximately 70%	No
2022	As a benefit for our employees	115	No

**Q8. No responses.**

### *Other TCRS and Leave Benefits*

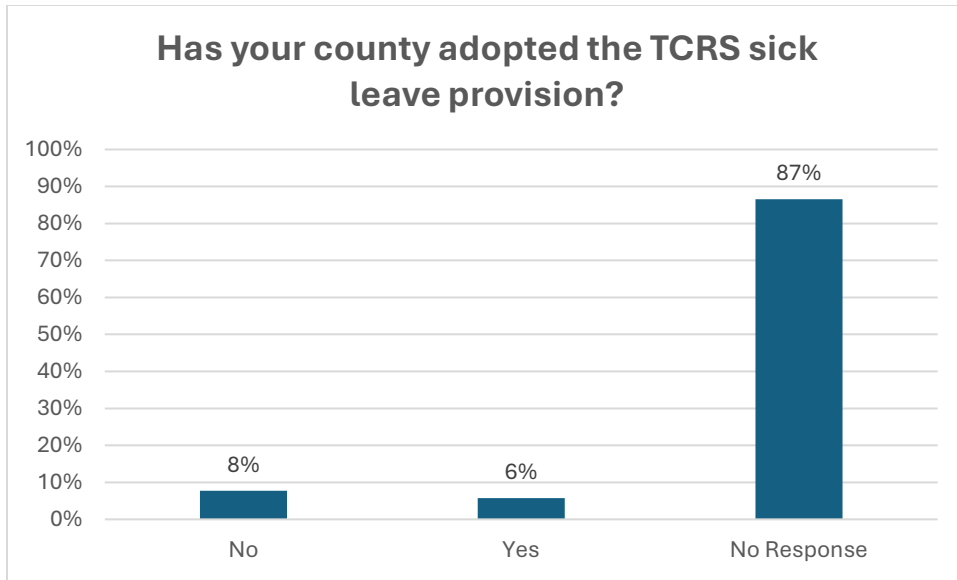
**Q9. Under the TCRS return-to-work provision, have you re-hired any retirees?**

N=52      No=3      Yes=4      No response=45



**Q10. Has your county adopted the TCRS sick leave provision?**

N=52      No=4      Yes=3      No response=45



Q13-Q17.

Q13. Do you offer/provide health insurance to RETIREES?	Q14. Do you offer/provide health insurance to SPOUSES of retirees?	Q15. What are the eligibility requirements for health insurance for retirees?	Q16. How long can the retiree stay on the health insurance?	Q17. What percentage of the retiree health insurance premium is paid by your county?
Yes	No	30 years service regardless of age	until 65	
Yes	No	30 years of service with Cumberland County	Until Medicare begins	100%
Yes	No	Retired age 62 to 64	Until 65	50%
Yes	Yes	30 years or age 60	65	100%
Yes	No	20 years of service to the county	Till 65	70%
Yes	No	30 years of service		
Yes				
Yes				
Yes	Yes	Montgomery County Employees who have served 20 years are eligible to continue benefits.	Ten years or until they reach age 65.	Eighty percent.
Yes	No			80
Yes	No	age and length of service	not sure	unknown
Yes	No	Employment last 10 years of service with Putnam County	Age 62	80 %

Yes	Yes	under 65 and you pay your premiums	age 65	none
Yes	Yes	Retire w/30 years	Indefinitely	
Yes				
Yes	Yes	30 years of service at any age or 10 years of service at age 60	Medicare eligible	Scale on years of service, 30 years of service 90%, 25 to 29 years of service 80%, 20-24 years of service 70%, 15 to 19 years of service 60%, 10-14 years of service 50%
Yes	No	There are several different categories, based on hire date.	until 65 and then the county will pay for the supplement	100%

**Q18. What is the maximum carryover for sick leave?**

60 days
no cap set
unlimited
Unknown
All
There is no maximum carryover
No Maximum
Unlimited
Unlimited
Unlimited
Unlimited
0%
0
no limit
no maximum
No cap
25 days
280
80 hours



unlimited
Unlimited
Unlimited
60 Days
There is no cap on the amount of sick leave and employee can earn.
No cap
none
2080 hours
No max
12 months
No maximum
no carryover currently
unlimited
None
don't have a maximum
No maximum
Unlimited
56 Hours
unlimited

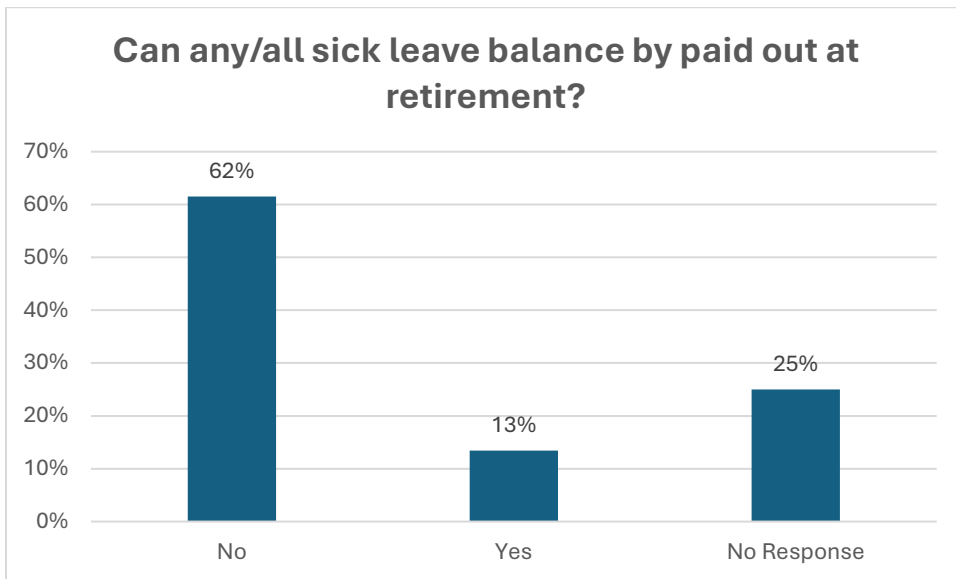
**Q19. Can any/all sick leave balance be paid out at retirement?**

N=52

No=32

Yes=7

No response=13



**Q20. How much of the sick leave balance can be paid out at retirement?**

0
All
All of it from my understanding.
All accrued sick time can be used at time of retirement. 20 days of accrued sick time equals one month that can be carried over for retirement.
None
none
0
0
none
none
0
None
280
all
0
None
Sick leave calculated in retirement
0
Any unused sick leave can be converted into years of service in TCRS.
none
rolls over to retirement
unknown
50%
none
None. It's added as time.
80 hours
none
None
all
0
All will be transferred to retirement
None
0

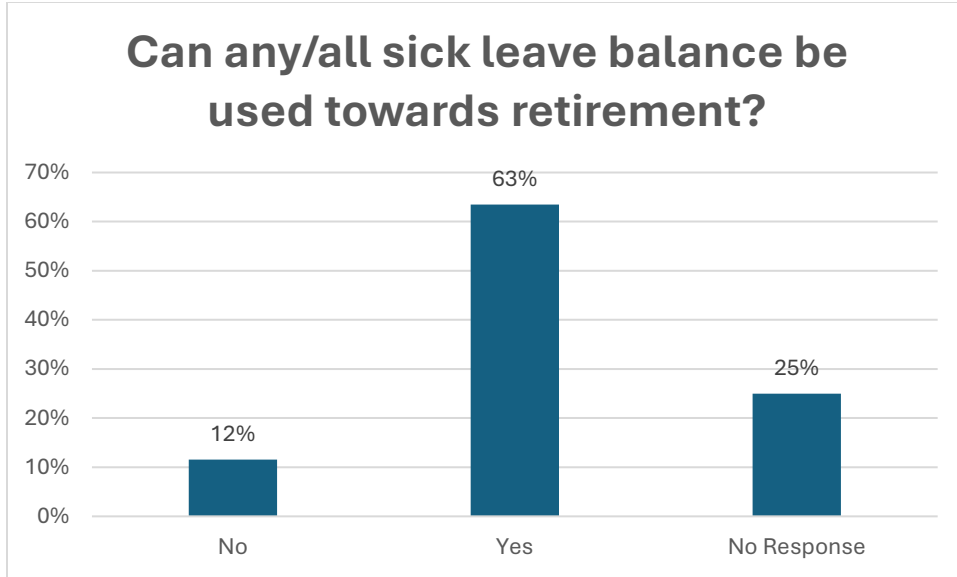
**Q21. Can any/all sick leave balance be used towards retirement?**

N=52

No=6

Yes=33

No response=13



**Q22. Vacation leave accrual policy.**

10 policy documents provided.

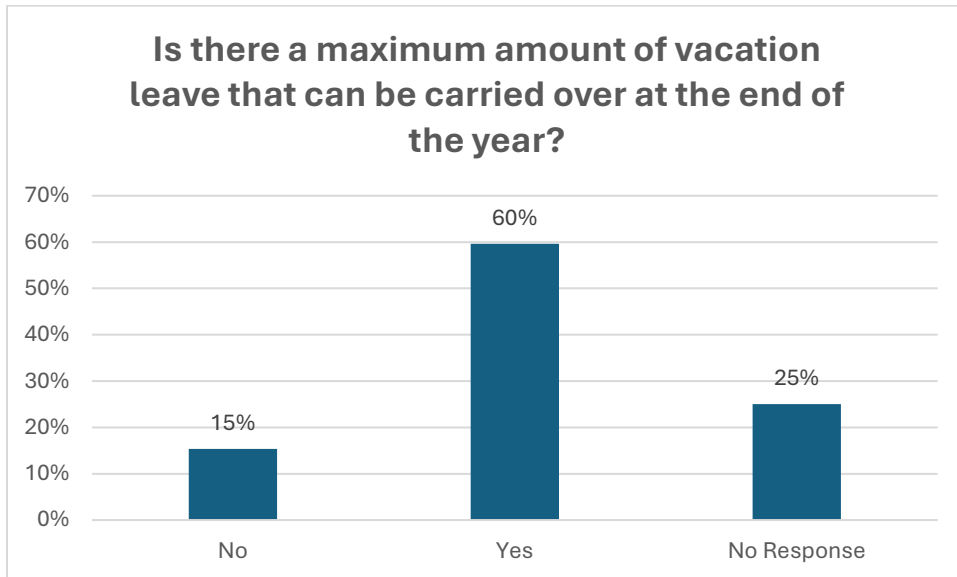
**Q23. Is there a maximum amount of vacation leave that can be carried over at the end of the year?**

N=52

No=8

Yes=31

No response=13



Q24-Q25.

Q24. What is the maximum amount of vacation leave that can be carried over at the end of the year? (Please indicate whether you are sharing hours or days in your response.)	Q25. What is the maximum amount?
30 days	30 days
0	0
96 hours	96 hours
Our vacation time turns over to sick leave.	Any left.
170 hours of PTO	
40 hours	40 hours
15 days	15 days
160 hours	
one years worth of vacation time	192 hours
96 hours	no maximum dollar amount
	280
120 hours	120 hours
175 Hours	175 Hours
20 Days	25 Days
30 days max carryover each month, no sharing	30 days
For 40 hour employees 240 hours is the maximum amount of annual leave. For 43 hour employees 258 hours is the maximum that can be earned.	240 hours for 40 hour employees (civilian employees)/258 hours for 43 hour employees (public safety).
5 days	5 days
360 hours	360 hours
no carryover	160 hours
260	260
240 hours	240 hours
0	180
15	15
Depends on Tenure	360 Hours
See policy attached	See policy attached

