

FISCAL YEAR 2024-2025 WAGE & BENEFITS SURVEY

Palm Beach County Police
Benevolent Association, Inc.



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<i>Revised</i>	<i>Monday, October 5, 2020</i>
	<i>Monday, November 30, 2020</i>
	<i>Tuesday, January 26, 2021</i>
	<i>Thursday, September 19, 2024</i>
	<i>Thursday, October 24, 2024</i>
	<i>Monday, November 18, 2024</i>
	<i>Monday, November 25, 2024</i>

Agency	Contract Year Term	Wage Summary Starting & Top Out									
		Officer/Deputy		Sergeant		Lieutenant		Captain		Civilian/Dispatch	
<i>Atlantis</i>		<i>\$47,175.00</i>		<i>\$ 64,602.00</i>							
<i>Boca Raton</i>		<i>\$ 87,941.00</i>									
Boynton Beach	2025	\$ 73,000.00	\$ 114,417.00	\$ 115,740.00	\$ 137,418.00	N/A	N/A	\$ 142,695.00	\$ 151,257.00	N/A	N/A
Delray Beach	2024	\$ 61,222.60	\$ 105,573.00	\$ 107,671.40	\$ 132,527.77	\$ 129,628.00	\$ 146,931.00	\$ 106,766.40	\$ 170,788.80	\$ 51,355.20	\$ 82,160.00
FAU	2026	\$ 68,000.00	\$ 88,724.58	\$ 78,000.00	\$ 102,920.51						
Gulf Stream	2025	\$ 70,000.00	\$ 106,000.00	\$ 80,000.00	\$ 125,000.00			\$ 125,000.00	\$ 143,000.00		
Highland Beach	2026	\$ 72,450.00	\$ 98,594.00	\$ 100,136.00	\$ 114,272.00						
<i>Juno Beach</i>	2024	<i>\$ 60,480.00</i>									
Jupiter	2025	\$ 65,000.00	\$ 113,557.00	\$ 119,235.00	\$ 131,859.00						
Jupiter Island	2025	\$ 75,009.00	\$ 116,264.00	\$ 98,011.00	\$ 151,918.00					\$ 61,850.00	\$ 95,868.00
Lake Clarke Shores	2026	\$ 58,000.00	No Max								
Lantana	2026	\$ 68,582.00	\$ 114,509.00	\$ 86,954.00	\$ 131,686.00					\$ 57,685.00	\$ 91,083.00
<i>Manalapan</i>	2026										
MCSO	2025	\$ 62,154.16	\$ 102,255.02	\$ 85,948.19	\$ 116,330.59		\$ 143,389.10		\$ 156,045.62	\$ 61,140.80	\$ 94,849.47
North Palm Beach	2027	\$ 70,720.01	\$ 114,768.19	\$ 88,455.70	\$ 143,550.60						
<i>Ocean Ridge</i>		<i>\$ 54,500.00</i>	<i>\$ 94,000.00</i>	<i>\$ 72,000.00</i>	<i>\$ 104,000.00</i>						
<i>Palm Beach Gardens</i>	2025	<i>\$ 59,009.00</i>	<i>\$ 96,000.00</i>							<i>\$ 51,358.00</i>	<i>\$ 79,214.00</i>
Palm Beach School Police											
<i>Palm Springs</i>	2025	<i>\$ 52,263.00</i>	<i>\$ 87,032.00</i>	<i>\$ 61,130.00</i>	<i>\$ 97,865.00</i>	<i>\$ 71,504.00</i>	<i>\$ 110,073.00</i>	<i>\$ 76,980.00</i>			
<i>PBSO LE</i>	2027										
<i>PBSO CORR</i>	2027										
PBSO CIV	2027									\$ 61,848.00	\$ 110,000.00
<i>Riviera Beach</i>	2025	<i>\$ 64,020.00</i>									
<i>Sewall's Point</i>	2026										
<i>Stuart</i>	2024	<i>\$ 50,631.98</i>	<i>\$ 90,000.00</i>	<i>\$ 72,134.40</i>	<i>\$ 105,000.00</i>						
Tequesta	2025	\$ 66,532.86	\$ 114,280.77	\$ 90,311.33	\$ 141,960.51						
<i>West Palm Beach</i>	<i>2027</i>	<i>\$ 73,710.00</i>	<i>\$ 114,348.00</i>	<i>\$ 114,348.00</i>	<i>\$ 132,372.00</i>	<i>\$ 132,372.00</i>	<i>\$ 153,237.00</i>				

BOLD	PBA BARGAINING UNIT(S)
Green	PBSO Merged
Red	Other Union (FOP/IUPA)
No Bargaining Agent	
Italics	Info outdated
Teal	Impasse

** Note - Contract Year Term is the date of expiration of the Contract between the Parties; if there are ReOpeners during the contract that will be reflected as YYYY-R

Agency	Summary of Benefits Monetary Benefits					
	Step Plan	Merit Pay	OT Ex Duty	Assignment Pay	Clothing Allowance	Court Time
<i>Atlantis</i>						
<i>Boca Raton</i>	<i>10; 4 Sgt; 3 Lt</i>			<i>\$1,000 (Det, Tac, K9) FTO/PSO 5%-7.5%</i>	<i>\$1,300 annual uniform allowance. \$1,300 annual crash-free bonus.</i>	<i>3 hr minimum</i>
Boynton Beach	Officers 10 Sergeants 6 Captains 3	N/A	Officer \$50 Sergeant \$50 Holidays raised to premium rate	Det - 1 hr on call Tactical - 10% while activated Motors - 1 hr on call K-9 - 1 hr; Maints on RDOs FTO - 7% while training	\$1,600/year for plain clothes assignment	3 hr minimum
Delray Beach	12	N/A	FTO 1.5 hours OT per day	\$50-\$75	\$450 every 6 months for Investigative Unit	3 hr minimum
FAU	10	3%	1.5 per hour	7%; FTO - 2Hrs OT	\$1,100 annually	3 hours contract minimum
Gulf Stream	In Progress	N/A	Officer \$60/65/125 Sergeant \$60/65/125 \$5/hr admin fee	\$1,000/year Crime Scene \$1,500 FTO \$1,000 +5% EMT/Para \$1,500	Dry cleaning costs at 100% + 1 pair of boots/shoes per year @ \$125. All uniforms and equipment are provided.	
Highland Beach	Officers 10 Sergeants 4	4%	Officer \$70 Sergeant \$70	Det 5% FTO 1 hr OT	\$ 1,040.00	3 hr minimum
<i>Juno Beach</i>	<i>N/A</i>	<i>2% with Meets Standards</i>	<i>1.5/hr</i>	<i>Det 5% FTO 10%</i>	<i>\$35/pp; \$500 Inv Unit</i>	<i>3 hr minimum</i>
Jupiter	Officers 12 Sgts 5	N/A	\$60-\$69	2% - 5%	\$1,400	3 hr minimum; time and one half
Jupiter Island	N/A	N/A	1.5/hr		\$150/yr	2 hrs or the actual hours attended
Lake Clarke Shores	N/A	3-5% Annually	1.5/hr	FTO 3%	\$500/yr	3 hr minimum; time and one half
Lantana	12		\$45/hr / Special Days \$55 / hr	Det 10%; Motors 7%; FTO 7%	Clothing \$19.23/14 Day cycle; Shoe \$5.77/14 Day cycle	3 hr minimum at OT or Comp Time
<i>Manalapan</i>		3%	1.5/hr	<i>Add'l \$1/hr up to 84 hrs per/pay period</i>	<i>Uniforms & Dry cleaning provided \$125 shoe/yr</i>	<i>3 hr minimum</i>
MCSO	\$ 11.00	5%	\$42-\$56/hr	Detective \$300 FTO 6.5%	\$100 selected positions only	3 hr minimum

Agency	Summary of Benefits Monetary Benefits					
	Step Plan	Merit Pay	OT Ex Duty	Assignment Pay	Clothing Allowance	Court Time
North Palm Beach	12	N/A	\$60-80/hr	5%	\$100/mo cleaning \$750/year plain clothes	3 hr OT minimum 4 hr min in cert circumstances
Ocean Ridge		0%-5%	55/hr	Det 5%; FTO 5%	Replacement; \$125/yr shoes	3 hr minimum
Palm Beach Gardens			\$40-\$45/hr	All at 5% CTO 3%	1200\$ and 125\$ shoes	3 hr minimum
Palm Beach School Police						
Palm Springs	No	2%-4%	1.5/hr	Det \$75/mo Tac \$75/mo FTO 3 hrs comp Acting Supr. 5%	\$500 uniform cleaning; \$125 boots	3 hr minimum
PBSO LE	10 D/S; 7 Sgt; 4 Lt	10.00%	\$50-\$75/hr	5%		3 hr minimum
PBSO CORR						
PBSO CIV	10	4.50%	225 hours		N/A	3 hours at hourly rate
Riviera Beach					\$40 per pay period	3 hr minimum
Sewall's Point	19					
Stuart		\$750 / 3.1%	1.5/hr	5%; 1hr OT for FTO	200 Off.	Straight or OT
Tequesta	Officers 16 Sergeants 13	3%	Officers \$55-60 Sergeants \$60-65	5% EMT \$250 / month	Cleaning \$425 Boot \$200	3 hr minimum
West Palm Beach	Officers 10	N/A	Officers \$70 Sergeants \$80 Lieutenants \$90	Detective & Tactical \$1,430/year Motors \$75/pp FTO 5%	\$730/year	3 hr minimum

BOLD	PBA BARGAINING UNIT(S)
Green	PBSO Merged
Red	Other Union (FOP/IUPA)
No Bargaining Agent	
Italics	Info outdated

Agency	Summary of Benefits Extra Benefits				
	Bereavement Leave	Holidays	Sick Leave	Longevity	Vacation
<i>Atlantis</i>					
<i>Boca Raton</i>	<i>3days in state / 5days out</i>	<i>10/year</i>	<i>96 hours</i>	<i>10-15 yrs - \$1,500 15-over - \$2,000</i>	<i>96 hrs - 168 hrs based on yos</i>
Boynton Beach	3days in state / 5days out	11/year	96 hours	11-15 yrs \$750 16-20 yrs \$1,500 21+ yrs \$3,000	96 hrs-200 hrs base yos 60 hrs personal time/yr
Delray Beach	N/A	13 Day (104 hours)	96 - 144 hours	N/A	120 - 180 hours based on YOS
FAU	3 days	13/year	\$ 104.00	N/A	104-156 hrs based on YOS
Gulf Stream	36 hours when on 12 hour schedule	12/year	96 hours	None - 5% in base salary for previous year's experience at DOH	88 per year on year 1 plus 8 hours added per year
Highland Beach	5 days or 60 hrs	13 (12 hour days) or 156 hours	144 hours	5 yrs 2% of base pay, 10 yrs 2%, 15 yrs 3%, 20 yrs 4% and 5 yrs 2% of base pay, 10 yrs 2%, 15 yrs 3%, 20 yrs 4% and	5 yrs 2% of base pay, 10 yrs 2%, 15 yrs 3%, 20 yrs 4% and
<i>Juno Beach</i>	<i>3 days</i>	<i>11/year</i>	<i>N/A Falls under Vacation / PLT</i>	<i>N/A</i>	<i>156-160 hrs based on yos</i>
Jupiter	Yes	13/year		\$250-\$500 based on yos	96-160 based on yos
Jupiter Island	25.2 hrs	12/year	100.8 hrs	N/A	84-168 hrs based on yos
Lake Clarke Shores		11/year	12 days/yr	N/A	80-240 hrs based on yos
Lantana	3 days - less than 300 miles 5 days over 300 miles	12/year	96 hours	Prior to 10/1/05 \$100 per YOS after 3rd year	84-168 hrs based on yos
<i>Manalapan</i>	<i>3days in state / 5days out</i>	<i>10/year + 1/personal</i>	<i>84 hours + 0 use of sick leave for 6 mo gets 8 hr vac bonus</i>	<i>\$1250 to \$5000 base on yos</i>	<i>84-168 hrs based on yos</i>
MCSO	3 days in state/5 days out	10/year 2 personal days	96 hours	\$1,500 at yos; \$3,000 at 20 yos	Sliding scale
North Palm Beach	4 days immediate family/ 3 days for non-immidiate family	12/year	96 hours	N/A	(year bank) 0-3 96/192; 3-5 112/224; 5-9 128/256; 9-15 160/320; 15+ 192/384 One personal day
<i>Ocean Ridge</i>	<i>3days / 5days 180 mile radius</i>	<i>12/year</i>	<i>96 hours</i>	<i>\$500 - \$2,000 based on yos</i>	<i>86-166 hrs based on yos</i>
<i>Palm Beach Gardens</i>	<i>3days in state / 5days out</i>	<i>11/year</i>		<i>2% to 10% base on yos</i>	<i>16-640 hrs based on yos</i>

Palm Beach School Police	3 Days	6/year	16/year	N/A	20 hours
<i>Palm Springs</i>	<i>3 Days</i>	<i>13/year</i>	<i>Personal Leave time</i>		<i>Personal Leave time</i>
<i>PBSO LE</i>	<i>4days in state / 5days out</i>	<i>13/year</i>	<i>8 hours per month</i>	<i>16 hrs - 104 hrs based on yos</i>	<i>96 hrs py + longevity</i>
<i>PBSO CORR</i>					
PBSO CIV	4 days in state; 5 days out of state	15 (13 observed; 2 floating)	96 hours per year	10+ 5%; 15+ 7.5% 20+ 10%	96 hours per year
<i>Riviera Beach</i>	<i>3days in state / 5days out</i>	<i>12/year and 1.5 for birthday if working</i>	<i>1 day per month</i>		<i>6 days - 21 days based on yos</i>
<i>Sewall's Point</i>					
<i>Stuart</i>	<i>7 days</i>	<i>8/year</i>	<i>PTO base</i>		<i>160-280 hrs based on yos</i>
Tequesta	24 hours	13/year	96 hrs per year	\$750-\$1,250 based on yos	80-160 hrs based on yos
West Palm Beach	40 hours	12/year	95 hrs per year (\$3.69 per pay period)	\$ -	year 1-4=104 hours, 5-9=136, 10-14=160 15-19=168, 20+ years=176

BOLD	PBA BARGAINING UNIT(S)
Green	PBSO Merged
Red	Other Union (FOP/IUPA)
No Bargaining Agent	
Italics	Info outdated

Agency	Summary of Benefits Miscellaneous Benefits			
	Take Home Vehicle	Sick Payout	Career Path	Tuition Reimbursement
<i>Atlantis</i>				
<i>Boca Raton</i>	<i>Yes</i>	<i>Over 960; % based on days used</i>		<i>A - 100%; B - 75%; C - 50%</i>
Boynton Beach	Yes - 60 mile radius, no personal use	80 hrs annually	Career 1 4% Career 2 7%	Yes
Delray Beach	Yes, to and from work (Broward & Palm Beach only)	80 hours per year 0-5 YOS 0%; 5-1 YOS 25%; 10-15 YOS 50%; 20+ YOS 100%	5 Step program \$0.50 per hour per step	N/A
FAU	Yes; to and from work with small errands	25% after 10 YOS	N/A	Grant covered for FAU with grades
Gulf Stream	N/A	32 hous bonus annually is sick leave is not used. Employee keeps sick hours.	N/A	100% + \$2,000 additional for AA or AS and \$4,000 for BA or BS as incentive
Highland Beach	Expected on 03/2025	2 or more years 50% payout upon separation	N/A	100% of approved tuition cost per course (C or better).
<i>Juno Beach</i>	<i>After 2 yos or \$3,000 per year</i>	<i>156 hrs - 273hrs based on yos</i>	<i>N/A</i>	<i>A - 100%; B - 75%; C - 25%</i>
Jupiter	Yes; work related only	30%-50% based on yos		A-B - 100%; C - 75%; D - 0%
Jupiter Island	Sgts/ Corporals only	100.8 hrs y	Yes	Up to \$2,500/yr
Lake Clarke Shores	N/A	50% of remaining unused time	N/A	N/A
Lantana	Starting 2025/2026 CBA	Yes		Yes
<i>Manalapan</i>			<i>N/A</i>	<i>A:100% B:75% C:50%</i>
MCSO	Yes	25% - 50% based on YOS	N/A	\$3,600/year Associate or Bachelor; \$5,000 Master or Doctorate
North Palm Beach	Yes No personal use	0-7 yos 50% up to 240 hrs; 7+ 75% up to 480 hrs	N/A	Yes
<i>Ocean Ridge</i>	<i>No</i>	<i>1/4 of unused leave time max of 160 hrs</i>	<i>No</i>	<i>A- 100%; B - 75%; C - 50% Maximum of \$2,500/FY</i>
<i>Palm Beach Gardens</i>				
Palm Beach School Police	Yes; Cannot live in Broward or Miami-Dade		4% per step	Certain college courses if approved will be paid for.
<i>Palm Springs</i>	<i>After 1 yos; No personal use</i>			<i>\$2,000/year; A-100%; B-75%; C-50%</i>

<i>PBSO LE</i>	<i>LE: Yes</i> <i>Corrections: Only Lts</i>	<i>100% of the first 480 hours at current rate of pay and 50% of the remaining hours at current rate of pay, not to exceed 1200 hours based on yos</i>	<i>Career Deputy I (6) Years - Career Deputy IV (18) Years</i>	<i>Yes: BA or AA \$5000 py</i>
<i>PBSO CORR</i>				
PBSO CIV	Section Managers	Greater than 5-10 = 50% Greater than 10-25 = 100% of first 480 and 50% of remaining	N/A	Max of \$5,000 per member per calendar year
<i>Riviera Beach</i>				<i>24 credits py</i>
<i>Sewall's Point</i>				
<i>Stuart</i>	<i>Business Only</i>	<i>Upon separation</i>	<i>Yes</i>	<i>Yes</i>
Tequesta	No	25%-50% based on yos	Yes	Yes
West Palm Beach	Yes, within 40 miles of city limits	50% up to max of 960 hours		yes. job related up to 12 semester hours."C" or above

BOLD	PBA BARGAINING UNIT(S)
Green	PBSO Merged
Red	Other Union (FOP/IUPA)
No Bargaining Agent	
<i>Italics</i>	<i>Info outdated</i>

Agency	Retirement Benefits Plan Type / Perks				
	FRS/DB /DC	Normal / Early Retirement	Disability	DROP	COLA
<i>Atlantis</i>					
<i>Boca Raton</i>	<i>DB</i>	<i>20 yos or age 55</i>		<i>5 yr max</i>	<i>2%</i>
Boynton Beach	DB	20 yos	66 2/3	8 years	N/A
Delray Beach	DB	20-25 yos or age 55	Yes	5 Year	1%
FAU	FRS		Long & Short term	Yes	No
Gulf Stream	401(K)	Vesting at 5 years	N/A	N/A	Varies but usually 3% or greater
Highland Beach	FRS				
<i>Juno Beach</i>	<i>FRS</i>				
Jupiter	Town PO Pension Fund	Age + yos = 70 Early=50 yoa and 10 yos from original date of hire	Yes	Min 5 yr Max 8 yr	N/A
Jupiter Island	DC	65	Up to one year	N/A	N/A
Lake Clarke Shores	401(K)	6 yos to be vested		N/A	
Lantana	DB	10 years vested, employee may retire at age 50	LOD 42% AFC; Non Duty 25% AFC	5 years	Drop prior to 2017 max 2.5% based on CPI; after 2017, max 1% based on CPI
<i>Manalapan</i>					
MCSO	FRS			Yes	
North Palm Beach	DB	52 yoa w/ 25 yos or 55 Early 50 yoa	Yes	5 years	Based on CPI up to 3%
<i>Ocean Ridge</i>	<i>FRS</i>		<i>Short & Long Term</i>		
<i>Palm Beach Gardens</i>		<i>20+ out at 60% or 25 yos at 75% or 52 yoa w/ 10 yos</i>		<i>5 years</i>	
Palm Beach School Police	FRS	60 YOA or 8 years vested service	Buy In	8 years	N/A
<i>Palm Springs</i>	<i>FRS/§185</i>				
<i>PBSO LE</i>	<i>FRS</i>		<i>W/C</i>	<i>Yes</i>	<i>3%</i>
<i>PBSO CORR</i>					
PBSO CIV	FRS	62 years or 30 YOS	60%		Year 1=4.5% Year 2=5.5% Year 3=6%
<i>Riviera Beach</i>		<i>20 yos - full; 10 yos at 50 yoa for early</i>		<i>Min 10 years vested</i>	
<i>Sewall's Point</i>					
<i>Stuart</i>	<i>FRS</i>		<i>W/C</i>		
Tequesta		52 yoa		5 years	No

West Palm Beach	DB	3% multiplier up to max of 75%. Effective 10/1/2026 multiplier will be 3.2%, max 80%	Yes	Up to 5 years	per CBA. 3% 2025-2026, 3% 2026-2027
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BOLD	PBA BARGAINING UNIT(S)
Green	PBSO Merged
Red	Other Union (FOP/IUPA)
No Bargaining Agent	
Italics	Info outdated

Agency	Retirement Benefits Contribution Rates and Accruals			
	Benefit Accrual Rate	AFC	Member Contributions	Agency Contributions
<i>Atlantis</i>	3%		3%	
<i>Boca Raton</i>				
Boynton Beach	3.5% DOH before 10/1/15 3% DOH after 10/1/15		9.5%; 3% yrs 6-8 of DROP	\$7,136,079
Delray Beach	3%	5 of 10 years; No OT; No details	9% prior to 2015 10% after 2015	
FAU	3%		3%	3%
Gulf Stream	N/A	N/A	8%	\$20.74
Highland Beach	3%	Salary & OT		
<i>Juno Beach</i>				
Jupiter	Accrued benefit accumulates in DROP w/ interest credited at the lesser of plan returns or 1% less than the assumed rate of return on Plan assets with a floor of 2%	Non-Town OT Details are not pensionable	10% inc yrs in DROP; 2.75% multiplier x average of 5 best consecutive yos in last 10 yos.	
Jupiter Island	N/A	N/A	457(b)	10% +5% match
Lake Clarke Shores			2%	9%
Lantana	3%	Highest 5 of last 10 yos	8%	0%
<i>Manalapan</i>				
MCSO			3%	
North Palm Beach	3%	Salary; incentive pay; 300 hours of OT	10%	
<i>Ocean Ridge</i>				
Palm Beach Gardens	3% multiplier	75% max of base salary average of last 5 yos	8.60%	8.70%
Palm Beach School Police			3%	
<i>Palm Springs</i>				
<i>PBSO LE</i>			3%	
<i>PBSO CORR</i>				
PBSO CIV		Salary, OT and up to 500 hours vacation	3%	
<i>Riviera Beach</i>			8%	3%
<i>Sewall's Point</i>				
<i>Stuart</i>		Salary	3%	19.82%
Tequesta			6%	

West Palm Beach	3%	Average best of 3 yrs salary and OT	11%	
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BOLD	PBA BARGAINING UNIT(S)
Green	PBSO Merged
Red	Other Union (FOP/IUPA)
No Bargaining Agent	
Italics	Info outdated

Agency	Insurance Benefits Providers & Coverage					
	Provider	Coverage (see chart below)	Health Dental Vision	HMO Rates	PPO Rates	POS/Other Rates
<i>Atlantis</i>		<i>EF</i>	<i>HDV</i>		<i>E 100% / EF 13%</i>	
<i>Boca Raton</i>		<i>E</i>	<i>HDV</i>			
Boynton Beach	Aetna	E	H	\$64.09	E 100%	\$207.84
Delray Beach	Cigna	E/E1/EF	HDV	\$0.00-\$404.49	\$26.04-\$310.00	
FAU	Multi Fla Blue; Aetna; AvMed; UHC; Capital Health Plan	E/E1/E2/EF	HDV	\$50-180	\$50-180	
Gulf Stream	Florida Blue	E/E1/E2/EF	HDV		\$0.00-\$2252.19	
Highland Beach	Florida Blue	E/E1/E2/EF	HDV	\$0.00	\$56	
<i>Juno Beach</i>	<i>Florida Blue</i>	<i>E/E1/E2/EF</i>	<i>HDV</i>	<i>\$659.31</i>		
Jupiter						
Jupiter Island	Blue Cross/Blue Shield	E/E1/E2/EF	HDV		\$124.70	
Lake Clarke Shores	Florida Blue	E/E1/E2/EF	HDV	Employer pays anything over \$900		
Lantana	United HealthCare	E/E1/E2/EF	HDV	0 Employee \$273-\$449	0 Employee \$230-\$378	\$30.76 - \$551.71
<i>Manalapan</i>						
MCSO	Florida Blue	E/EF	HDV	\$ -	\$218.84	\$ 155.09
North Palm Beach	Cigna	E/E1/EF	HDV	\$64.40	\$0	N/A
<i>Ocean Ridge</i>	<i>Florida Blue</i>	<i>E</i>	<i>HDV</i>			
<i>Palm Beach Gardens</i>						
Palm Beach School Police	Self Insured					\$50 per month into annuity if insurance is declined
<i>Palm Springs</i>	<i>Humana</i>	<i>E/EF</i>	<i>HDV</i>			
<i>PBSO LE</i>	<i>Cigna</i>	<i>E/E1/E2/EF</i>	<i>HDV</i>	<i>\$37.47</i>	<i>\$60.50</i>	<i>\$95.75</i>
<i>PBSO CORR</i>	<i>Cigna</i>					
PBSO CIV	Cigna					
<i>Riviera Beach</i>						
<i>Sewall's Point</i>						
<i>Stuart</i>						
Tequesta						

West Palm Beach	Cigna	E/E1/EF	5%-25%			
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BOLD	PBA BARGAINING UNIT(S)
Green	PBSO Merged
Red	Other Union (FOP/IUPA)
No Bargaining Agent	
Italics	Info outdated

Coverage Codes	
E	Employee Only
E1	Employee + 1
E2	Employee +2
EF	Family
EC	Children

Definitions

***AFC** = Average Final Compensation*

***AMC** = Average Monthly Compensation*

***CPI** = Consumer Price Index*

***DB** = Defined Benefit: plan in which an employer/sponsor promises a specified monthly benefit on retirement that is predetermined by a formula based on the employee's earnings history, tenure of service and age, rather than depending directly on individual investment returns.*

***DC** = Defined Contribution: plan in which the amount of the employer's annual contribution is specified.[1] Individual accounts are set up for participants and benefits are based on the amounts credited to these accounts (through employer contributions and, if applicable, employee contributions) plus any investment earnings on the money in the account.*

***ECI** = Employment Cost Index: The Employment Cost Index (ECI) measures the change in the cost of labor, free from the influence of employment shifts among occupations and industries.*

***FRS** = Florida Retirement System: The FRS Investment Plan is a defined contribution retirement plan qualified under Section 401(a) of the Internal Revenue Code. This means that employee and employer contributions are made to each member's account under the Plan. These contributions are set by state law based on retirement membership class, as described in this Plan document.*

***FY** = Fiscal Year*

***YOA** = Years of Age*

***YOS** = Years of Service*