

Section 5C: District Costs for Employee + Spouse (2_Party) Insurance Coverage

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PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

District Costs for Employee + Spouse (2-Party) Insurance Coverage

Self-Insured Plans for Certified Staff⁸⁹

Employee + Spouse Coverage

Districts were asked to provide the monthly cost (based on 12 months) of insurance to the district and to the employee on the employee + spouse (2-party) plans. Districts below are ranked on the monthly district cost of insurance.

Ranking	District Name	Plan Name	District Cost	Employee Cost	District %	Employee %
1	Rutherford County School District	CERTIFIED OAP Deductible Plan--Fully Insured	\$ 1,162.36	\$ 205.12	85.00%	15.00%
2	Hamilton County School District	CERTIFIED Blue Cross Blue Shield--FULLY INSURED	\$ 1,058.67	\$ 488.24	68.44%	31.56%
3	Sumner County School District	BCBS PPO Wellness Partnership--FULLY INSURED	\$ 1,057.51	\$ 240.00	81.50%	18.50%
4	Sumner County School District	CDHP Wellness Partnership--Fully Insured	\$ 1,050.67	\$ 145.00	87.87%	12.13%
5	Sumner County School District	CDHP Wellness Standard--Fully Insured	\$ 1,036.98	\$ 115.00	90.02%	9.98%
6	Sumner County School District	BCBS PPO Wellness Standard--Fully Insured	\$ 1,030.08	\$ 220.00	82.40%	17.60%
7	Sumner County School District	BCBS Standard PPO P--Fully Insured	\$ 1,011.78	\$ 345.00	74.57%	25.43%
8	Rutherford County School District	CERTIFIED OAP Co-Pay Plan--Fully Insured	\$ 1,011.26	\$ 178.46	85.00%	15.00%
9	Sumner County School District	BCBS Standard PPO S--Fully Insured	\$ 1,009.35	\$ 300.00	77.09%	22.91%
10	Sumner County School District	CDHP Standard P--Fully Insured	\$ 1,005.37	\$ 245.00	80.41%	19.59%
11	Sumner County School District	CDHP Standard S--Fully Insured	\$ 991.60	\$ 215.00	82.18%	17.82%
12	Montgomery County School District	CERTIFIED BCBS PPO--Fully Insured	\$ 967.34	\$ 170.73	85.00%	15.00%
13	Maryville School District	CERTIFIED PPO--Fully Insured	\$ 868.65	\$ 170.00	83.63%	16.37%
14	Rutherford County School District	CERTIFIED HRA Health Reimbursement--Fully Insured	\$ 828.40	\$ 34.52	96.00%	4.00%
15	Maryville School District	CERTIFIED STANDARD--Fully Insured	\$ 818.65	\$ 220.00	78.82%	21.18%
16	Shelby County School District	CERTIFIED Cigna Choice Fund HRA	\$ 757.03	\$ 252.34	75.00%	25.00%
17	Shelby County School District	CERTIFIED Cigna Basic	\$ 744.35	\$ 366.62	67.00%	33.00%
18	Kingsport School District	CERTIFIED Meritan Partnership--FULLY INSURED	\$ 738.08	\$ 316.31	70.00%	30.00%
19	Shelby County School District	CERTIFIED In Network Plus--Fully Insured	\$ 724.56	\$ 463.24	61.00%	39.00%
20	Germantown School District	CERTIFIED Meritan/Aetna Basic--Fully Insured	\$ 692.85	\$ 369.16	65.24%	34.76%
21	Germantown School District	CERTIFIED Meritan/Aetna HRA--Fully Insured	\$ 676.85	\$ 289.69	70.03%	29.97%
22	Arlington School District	CERTIFIED Meritan/Aetna EPO--Fully Insured	\$ 675.91	\$ 450.61	60.00%	40.00%
22	Bartlett School District	CERTIFIED Meritan/Aetna EPO--Fully Insured	\$ 675.91	\$ 450.61	60.00%	40.00%
22	Collierville School District	CERTIFIED Meritan/Aetna EPO--Fully Insured	\$ 675.91	\$ 450.61	60.00%	40.00%

⁸⁹ (Tennessee Education Association, 2016)

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	Plan Name	District Cost	Employee Cost	District %	Employee %
22	Lakeland School District	CERTIFIED Meritan/Aetna EPO--Fully Insured	\$ 675.91	\$ 450.61	60.00%	40.00%
22	Millington School District	CERTIFIED Meritan/Aetna EPO--Fully Insured	\$ 675.91	\$ 450.61	60.00%	40.00%
27	Germantown School District	CERTIFIED Meritan/Aetna EPO--Fully Insured	\$ 671.26	\$ 429.15	61.00%	39.00%
28	Arlington School District	CERTIFIED Meritan/Aetna Basic--Fully Insured	\$ 667.24	\$ 380.23	63.70%	36.30%
28	Bartlett School District	CERTIFIED Meritan/Aetna Basic--Fully Insured	\$ 667.24	\$ 380.23	63.70%	36.30%
28	Collierville School District	CERTIFIED Meritan/Aetna Basic--Fully Insured	\$ 667.24	\$ 380.23	63.70%	36.30%
28	Lakeland School District	CERTIFIED Meritan/Aetna Basic--Fully Insured	\$ 667.24	\$ 380.23	63.70%	36.30%
28	Millington School District	CERTIFIED Meritan/Aetna Basic--Fully Insured	\$ 667.24	\$ 380.23	63.70%	36.30%
33	Claiborne County School District	CERTIFIED Blue Cross Blue Shield--FULLY INSURED	\$ 645.00	\$ 358.00	64.31%	35.69%
34	Arlington School District	CERTIFIED Meritan/Aetna HRA--Fully Insured	\$ 635.85	\$ 289.69	68.70%	31.30%
34	Bartlett School District	CERTIFIED Meritan/Aetna HRA--Fully Insured	\$ 635.85	\$ 289.69	68.70%	31.30%
34	Collierville School District	CERTIFIED Meritan/Aetna HRA--Fully Insured	\$ 635.85	\$ 289.69	68.70%	31.30%
34	Lakeland School District	CERTIFIED Meritan/Aetna HRA--Fully Insured	\$ 635.85	\$ 289.69	68.70%	31.30%
34	Millington School District	CERTIFIED Meritan/Aetna HRA--Fully Insured	\$ 635.85	\$ 289.69	68.70%	31.30%
39	Johnson City School District	CERTIFIED BCBS Network P--Fully Insured	\$ 556.79	\$ 310.84	64.17%	35.83%
39	Johnson City School District	CERTIFIED BCBS Network S--Fully Insured	\$ 556.79	\$ 310.84	64.17%	35.83%
41	Wilson County School District	CERTIFIED Aetna Preferred Plan--Fully Insured	\$ 551.25	\$ 701.25	44.01%	55.99%
42	Blount County School District	CERTIFIED Cigna Allegiance--Fully Insured	\$ 550.00	\$ 200.00	73.33%	26.67%
43	Kingsport School District	CERTIFIED Meritan Standard--FULLY INSURED	\$ 425.70	\$ 287.86	59.66%	40.34%
44	Kingsport School District	CERTIFIED Meritan Limited--FULLY INSURED	\$ 423.70	\$ 182.44	69.90%	30.10%
STATE AVERAGE:			\$ 761.77			

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

SGIP Partnership Plans for Certified Staff⁹⁰

Employee + Spouse Coverage

Districts were asked to provide the monthly cost (based on 12 months) of insurance to the district and to the employee on the employee + spouse (2-party) plans. Districts below are ranked on the monthly district cost of insurance.

Ranking	District Name	District Cost	Employee Cost	District %	Employee %
1	West TN School for the Deaf--State Special School	\$ 1,133.59	\$ 248.84	82.00%	18.00%
2	Cumberland County School District	\$ 1,015.19	\$ 39.20	96.28%	3.72%
3	Robertson County School District	\$ 948.95	\$ 105.44	90.00%	10.00%
4	Monroe County School District	\$ 896.23	\$ 158.16	85.00%	15.00%
5	Union City School District	\$ 890.54	\$ 163.85	84.46%	15.54%
6	Marshall County School District	\$ 883.58	\$ 170.81	83.80%	16.20%
7	Campbell County School District	\$ 864.60	\$ 189.79	82.00%	18.00%
8	Alvin C. York Institute-State Special School	\$ 864.59	\$ 189.80	82.00%	18.00%
9	Dayton School District	\$ 848.91	\$ 205.48	80.51%	19.49%
10	Achievement School District	\$ 843.51	\$ 210.88	80.00%	20.00%
10	Moore County School District	\$ 843.51	\$ 210.88	80.00%	20.00%
10	Putnam County School District	\$ 843.51	\$ 210.88	80.00%	20.00%
10	Roane County School District	\$ 843.51	\$ 210.88	80.00%	20.00%
10	Stewart County School District	\$ 843.51	\$ 210.88	80.00%	20.00%
15	Alcoa School District	\$ 836.05	\$ 218.34	79.29%	20.71%
16	Sweetwater School District	\$ 822.42	\$ 231.97	78.00%	22.00%
17	Hamblen County School District	\$ 805.33	\$ 249.06	76.38%	23.62%
18	Hawkins County School District	\$ 801.34	\$ 253.05	76.00%	24.00%
19	Lauderdale County School District	\$ 794.29	\$ 260.10	75.33%	24.67%
20	Morgan County School District	\$ 790.80	\$ 263.39	75.01%	24.99%
20	Rogersville School District	\$ 790.80	\$ 263.59	75.00%	25.00%
22	Oneida School District	\$ 790.79	\$ 263.60	75.00%	25.00%
22	Tipton County School District	\$ 790.79	\$ 263.60	75.00%	25.00%
24	Benton County School District	\$ 771.87	\$ 282.52	73.21%	26.79%
24	Hardin County School District	\$ 771.87	\$ 282.52	73.21%	26.79%
24	Jefferson County School District	\$ 771.87	\$ 282.52	73.21%	26.79%
24	Manchester School District	\$ 771.87	\$ 258.52	74.91%	25.09%

⁹⁰ (Tennessee Education Association, 2016)

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %
24	Overton County School District	\$ 771.87	\$ 282.52	73.21%	26.79%
24	Rhea County School District	\$ 771.87	\$ 282.52	73.21%	26.79%
24	Smith County School District	\$ 771.87	\$ 282.52	73.21%	26.79%
24	Unicoi County School District	\$ 771.87	\$ 282.52	73.21%	26.79%
32	Etowah School District	\$ 771.86	\$ 282.53	73.20%	26.80%
33	McMinn County School District	\$ 771.31	\$ 283.08	73.15%	26.85%
34	Bledsoe County School District	\$ 770.94	\$ 283.45	73.12%	26.88%
35	Humphreys County School District	\$ 769.70	\$ 284.69	73.00%	27.00%
36	Meigs County School District	\$ 764.48	\$ 289.91	72.50%	27.50%
37	Grainger County School District	\$ 749.47	\$ 304.92	71.08%	28.92%
38	Marion County School District	\$ 748.62	\$ 305.77	71.00%	29.00%
39	Maury County School District	\$ 746.19	\$ 308.20	70.77%	29.23%
40	Washington County School District	\$ 745.22	\$ 309.17	70.68%	29.32%
41	Lenoir City School District	\$ 738.08	\$ 316.31	70.00%	30.00%
42	Oak Ridge School District	\$ 738.07	\$ 316.32	70.00%	30.00%
42	Sullivan County School District	\$ 738.07	\$ 316.32	70.00%	30.00%
44	White County School District	\$ 732.37	\$ 322.02	69.46%	30.54%
45	Grundy County School District	\$ 729.05	\$ 325.34	69.14%	30.86%
46	Sevier County School District	\$ 728.62	\$ 325.96	69.09%	30.91%
47	Scott County School District	\$ 719.47	\$ 334.92	68.24%	31.76%
48	Franklin County School District	\$ 717.80	\$ 336.59	68.08%	31.92%
49	Dyer County School District	\$ 710.87	\$ 343.52	67.42%	32.58%
50	Coffee County School District	\$ 706.44	\$ 347.95	67.00%	33.00%
50	Loudon County School District	\$ 706.44	\$ 347.95	67.00%	33.00%
52	Haywood County School District	\$ 704.39	\$ 350.00	66.81%	33.19%
53	Athens School District	\$ 700.00	\$ 354.39	66.39%	33.61%
54	Union County School District	\$ 695.90	\$ 358.49	66.00%	34.00%
55	Elizabethton School District	\$ 694.81	\$ 359.58	65.90%	34.10%
56	Lawrence County School District	\$ 693.07	\$ 361.32	65.73%	34.27%
57	McNairy County School District	\$ 690.63	\$ 363.76	65.50%	34.50%
58	Weakley County School District	\$ 689.41	\$ 364.98	65.38%	34.62%
59	Cleveland School District	\$ 685.35	\$ 369.04	65.00%	35.00%
59	Henderson County School District	\$ 685.35	\$ 369.04	65.00%	35.00%
59	Lexington School District	\$ 685.35	\$ 369.04	65.00%	35.00%

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %
62	Greene County School District	\$ 679.80	\$ 374.59	64.47%	35.53%
63	Sequatchie County School District	\$ 675.63	\$ 378.76	64.08%	35.92%
64	Lincoln County School District	\$ 669.67	\$ 384.72	63.51%	36.49%
65	Tulahoma School District	\$ 668.00	\$ 386.30	63.36%	36.64%
66	Henry County School District	\$ 666.72	\$ 387.67	63.23%	36.77%
67	Anderson County School District	\$ 666.15	\$ 388.24	63.18%	36.82%
68	Cannon County School District	\$ 664.27	\$ 390.12	63.00%	37.00%
69	Greeneville School District	\$ 655.71	\$ 398.68	62.19%	37.81%
70	Knox County School District	\$ 651.61	\$ 402.78	61.80%	38.20%
71	Cheatham County School District	\$ 643.29	\$ 411.10	61.01%	38.99%
72	McKenzie School District	\$ 643.18	\$ 411.21	61.00%	39.00%
73	Dyersburg School District	\$ 639.92	\$ 414.47	60.69%	39.31%
74	Humboldt School District	\$ 632.63	\$ 421.76	60.00%	40.00%
75	Cocke County School District	\$ 632.33	\$ 422.06	59.97%	40.03%
76	Bedford County School District	\$ 625.59	\$ 428.80	59.33%	40.67%
76	Fayetteville School District	\$ 625.59	\$ 428.80	59.33%	40.67%
76	Franklin SSD	\$ 625.59	\$ 428.80	59.33%	40.67%
79	Carter County School District	\$ 619.43	\$ 434.96	58.75%	41.25%
80	DeKalb County School District	\$ 618.84	\$ 435.55	58.69%	41.31%
80	Lake County School District	\$ 618.84	\$ 435.55	58.69%	41.31%
82	Bradley County School District	\$ 611.55	\$ 442.84	58.00%	42.00%
83	Huntingdon School District	\$ 599.48	\$ 454.91	56.86%	43.14%
84	Johnson County School District	\$ 599.04	\$ 455.35	56.81%	43.19%
85	Trenton School District	\$ 589.48	\$ 464.91	55.91%	44.09%
86	Jackson County School District	\$ 582.82	\$ 471.57	55.28%	44.72%
87	Fentress County School District	\$ 580.31	\$ 474.08	55.04%	44.96%
88	Milan School District	\$ 580.00	\$ 474.39	55.01%	44.99%
89	Carroll County School District	\$ 579.91	\$ 474.48	55.00%	45.00%
89	Gibson Co Sp Dist	\$ 579.91	\$ 474.48	55.00%	45.00%
89	West Carroll Sp Dist	\$ 579.91	\$ 474.48	55.00%	45.00%
92	Warren County School District	\$ 570.32	\$ 484.07	54.09%	45.91%
93	Hickman County School District	\$ 566.67	\$ 487.72	53.74%	46.26%
94	Bradford School District	\$ 566.48	\$ 487.91	53.73%	46.27%
95	Lebanon School District	\$ 560.62	\$ 493.77	53.17%	46.83%

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %
96	Clay County School District	\$ 558.11	\$ 496.28	52.93%	47.07%
96	Paris School District	\$ 558.11	\$ 496.28	52.93%	47.07%
98	Bristol School District	\$ 540.71	\$ 513.68	51.28%	48.72%
98	Dickson County School District	\$ 540.71	\$ 513.68	51.28%	48.72%
98	Giles County School District	\$ 540.71	\$ 513.68	51.28%	48.72%
101	Wayne County School District	\$ 536.14	\$ 518.25	50.85%	49.15%
102	Clinton School District	\$ 532.63	\$ 421.76	55.81%	44.19%
103	Alamo School District	\$ 527.20	\$ 527.19	50.00%	50.00%
104	Van Buren County School District	\$ 527.19	\$ 527.20	50.00%	50.00%
105	Hollow Rock - Bruceton School District	\$ 524.48	\$ 529.91	49.74%	50.26%
106	Decatur County School District	\$ 524.47	\$ 529.92	49.74%	50.26%
107	Crockett County School District	\$ 524.37	\$ 530.02	49.73%	50.27%
107	Fayette County School District	\$ 524.37	\$ 530.02	49.73%	50.27%
109	Houston County School District	\$ 522.14	\$ 532.25	49.52%	50.48%
110	Lewis County School District	\$ 518.52	\$ 535.87	49.18%	50.82%
111	Madison County School District	\$ 514.73	\$ 539.66	48.82%	51.18%
112	Perry County School District	\$ 494.48	\$ 559.91	46.90%	53.10%
113	Bells School District	\$ 490.62	\$ 563.77	46.53%	53.47%
114	Hancock County School District	\$ 488.81	\$ 565.58	46.36%	53.64%
115	Richard City School District	\$ 482.81	\$ 571.58	45.79%	54.21%
116	Pickett County School District	\$ 474.49	\$ 579.90	45.00%	55.00%
117	Chester County School District	\$ 474.48	\$ 579.91	45.00%	55.00%
117	Hardeman County School District	\$ 474.48	\$ 579.91	45.00%	55.00%
117	South Carroll School District	\$ 474.48	\$ 579.92	45.00%	55.00%
117	TN School for the Blind--State Special School	\$ 474.48	\$ 579.91	45.00%	55.00%
117	Trousdale County School District	\$ 474.48	\$ 579.91	45.00%	55.00%
122	Murfreesboro School District	\$ 474.38	\$ 580.01	44.99%	55.01%
	STATE AVERAGE:	\$ 676.64			

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

SGIP Standard Plans for Certified Staff⁹¹

Employee + Spouse Coverage

Districts were asked to provide the monthly cost (based on 12 months) of insurance to the district and to the employee on the employee + spouse (2-party) plans. Districts below are ranked on the monthly district cost of insurance.

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	District Yearly Cost	Employee Yearly Cost	Total Yearly Cost
1	West TN School for the Deaf--State Special School	\$ 1,133.59	\$ 248.84	82.00%	18.00%	\$ 13,603.08	\$ 2,986.08	\$ 16,589.16
2	Cumberland County School District	\$ 1,015.19	\$ 89.20	91.92%	8.08%	\$ 12,182.28	\$ 1,070.40	\$ 13,252.68
3	Monroe County School District	\$ 938.73	\$ 165.66	85.00%	15.00%	\$ 11,264.76	\$ 1,987.92	\$ 13,252.68
4	Robertson County School District	\$ 933.95	\$ 110.44	89.43%	10.57%	\$ 11,207.40	\$ 1,325.28	\$ 12,532.68
5	Union City School District	\$ 932.77	\$ 171.62	84.46%	15.54%	\$ 11,193.24	\$ 2,059.44	\$ 13,252.68
6	Campbell County School District	\$ 905.60	\$ 198.79	82.00%	18.00%	\$ 10,867.20	\$ 2,385.48	\$ 13,252.68
7	Moore County School District	\$ 893.51	\$ 210.88	80.91%	19.09%	\$ 10,722.12	\$ 2,530.56	\$ 13,252.68
8	Achievement School District	\$ 883.51	\$ 220.88	80.00%	20.00%	\$ 10,602.12	\$ 2,650.56	\$ 13,252.68
8	Stewart County School District	\$ 883.51	\$ 220.88	80.00%	20.00%	\$ 10,602.12	\$ 2,650.56	\$ 13,252.68
10	Dayton School District	\$ 880.91	\$ 223.48	79.76%	20.24%	\$ 10,570.92	\$ 2,681.76	\$ 13,252.68
11	Marshall County School District	\$ 877.99	\$ 226.40	79.50%	20.50%	\$ 10,535.88	\$ 2,716.80	\$ 13,252.68
12	Alvin C. York Institute-State Special School	\$ 872.46	\$ 231.93	79.00%	21.00%	\$ 10,469.52	\$ 2,783.16	\$ 13,252.68
13	Putnam County School District	\$ 843.51	\$ 260.88	76.38%	23.62%	\$ 10,122.12	\$ 3,130.56	\$ 13,252.68
13	Roane County School District	\$ 843.51	\$ 260.88	76.38%	23.62%	\$ 10,122.12	\$ 3,130.56	\$ 13,252.68
15	Hawkins County School District	\$ 839.34	\$ 265.05	76.00%	24.00%	\$ 10,072.08	\$ 3,180.60	\$ 13,252.68
16	Alcoa School District	\$ 836.06	\$ 268.33	75.70%	24.30%	\$ 10,032.72	\$ 3,219.96	\$ 13,252.68
17	Morgan County School District	\$ 828.30	\$ 276.09	75.00%	25.00%	\$ 9,939.60	\$ 3,313.08	\$ 13,252.68
17	Rogersville School District	\$ 828.30	\$ 276.09	75.00%	25.00%	\$ 9,939.60	\$ 3,313.08	\$ 13,252.68
19	Tipton County School District	\$ 828.29	\$ 276.10	75.00%	25.00%	\$ 9,939.48	\$ 3,313.20	\$ 13,252.68
20	Sweetwater School District	\$ 822.42	\$ 281.97	74.47%	25.53%	\$ 9,869.04	\$ 3,383.64	\$ 13,252.68
21	Hardin County School District	\$ 808.12	\$ 296.27	73.17%	26.83%	\$ 9,697.44	\$ 3,555.24	\$ 13,252.68
21	Jefferson County School District	\$ 808.12	\$ 296.27	73.17%	26.83%	\$ 9,697.44	\$ 3,555.24	\$ 13,252.68
21	Manchester School District	\$ 808.12	\$ 296.27	73.17%	26.83%	\$ 9,697.44	\$ 3,555.24	\$ 13,252.68
21	Overton County School District	\$ 808.12	\$ 296.27	73.17%	26.83%	\$ 9,697.44	\$ 3,555.24	\$ 13,252.68
21	Rhea County School District	\$ 808.12	\$ 296.27	73.17%	26.83%	\$ 9,697.44	\$ 3,555.24	\$ 13,252.68
21	Smith County School District	\$ 808.12	\$ 296.27	73.17%	26.83%	\$ 9,697.44	\$ 3,555.24	\$ 13,252.68

⁹¹ (Tennessee Education Association, 2016)

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	District Yearly Cost	Employee Yearly Cost	Total Yearly Cost
21	Unicoi County School District	\$ 808.12	\$ 296.27	73.17%	26.83%	\$ 9,697.44	\$ 3,555.24	\$ 13,252.68
28	Hamblen County School District	\$ 805.33	\$ 299.06	72.92%	27.08%	\$ 9,663.96	\$ 3,588.72	\$ 13,252.68
29	Etowah School District	\$ 794.36	\$ 310.03	71.93%	28.07%	\$ 9,532.32	\$ 3,720.36	\$ 13,252.68
30	Lauderdale County School District	\$ 794.29	\$ 310.10	71.92%	28.08%	\$ 9,531.48	\$ 3,721.20	\$ 13,252.68
31	McMinn County School District	\$ 793.81	\$ 310.58	71.88%	28.12%	\$ 9,525.72	\$ 3,726.96	\$ 13,252.68
32	Oneida School District	\$ 790.79	\$ 263.60	75.00%	25.00%	\$ 9,489.48	\$ 3,163.20	\$ 12,652.68
33	Meigs County School District	\$ 786.98	\$ 317.41	71.26%	28.74%	\$ 9,443.76	\$ 3,808.92	\$ 13,252.68
34	Marion County School District	\$ 784.12	\$ 320.27	71.00%	29.00%	\$ 9,409.44	\$ 3,843.24	\$ 13,252.68
35	Maury County School District	\$ 781.19	\$ 323.20	70.73%	29.27%	\$ 9,374.28	\$ 3,878.40	\$ 13,252.68
36	Oak Ridge School District	\$ 773.07	\$ 331.32	70.00%	30.00%	\$ 9,276.84	\$ 3,975.84	\$ 13,252.68
37	Grainger County School District	\$ 771.97	\$ 332.42	69.90%	30.10%	\$ 9,263.64	\$ 3,989.04	\$ 13,252.68
38	Benton County School District	\$ 771.87	\$ 332.52	69.89%	30.11%	\$ 9,262.44	\$ 3,990.24	\$ 13,252.68
39	Bledsoe County School District	\$ 770.94	\$ 333.45	69.81%	30.19%	\$ 9,251.28	\$ 4,001.40	\$ 13,252.68
40	Humphreys County School District	\$ 769.70	\$ 334.69	69.69%	30.31%	\$ 9,236.40	\$ 4,016.28	\$ 13,252.68
41	Sevier County School District	\$ 762.87	\$ 341.51	69.08%	30.92%	\$ 9,154.44	\$ 4,098.12	\$ 13,252.56
42	White County School District	\$ 754.87	\$ 349.52	68.35%	31.65%	\$ 9,058.44	\$ 4,194.24	\$ 13,252.68
43	Grundy County School District	\$ 751.54	\$ 352.85	68.05%	31.95%	\$ 9,018.48	\$ 4,234.20	\$ 13,252.68
44	Dyer County School District	\$ 744.59	\$ 359.80	67.42%	32.58%	\$ 8,935.08	\$ 4,317.60	\$ 13,252.68
45	Coffee County School District	\$ 739.94	\$ 364.45	67.00%	33.00%	\$ 8,879.28	\$ 4,373.40	\$ 13,252.68
46	Lenoir City School District	\$ 738.07	\$ 366.32	66.83%	33.17%	\$ 8,856.84	\$ 4,395.84	\$ 13,252.68
46	Sullivan County School District	\$ 738.07	\$ 366.32	66.83%	33.17%	\$ 8,856.84	\$ 4,395.84	\$ 13,252.68
48	Washington County School District	\$ 735.22	\$ 369.17	66.57%	33.43%	\$ 8,822.64	\$ 4,430.04	\$ 13,252.68
49	Union County School District	\$ 728.90	\$ 375.49	66.00%	34.00%	\$ 8,746.80	\$ 4,505.88	\$ 13,252.68
50	McNairy County School District	\$ 723.38	\$ 381.01	65.50%	34.50%	\$ 8,680.56	\$ 4,572.12	\$ 13,252.68
51	Lincoln County School District	\$ 722.17	\$ 382.22	65.39%	34.61%	\$ 8,666.04	\$ 4,586.64	\$ 13,252.68
52	Weakley County School District	\$ 721.91	\$ 382.48	65.37%	34.63%	\$ 8,662.92	\$ 4,589.76	\$ 13,252.68
53	Scott County School District	\$ 719.47	\$ 384.92	65.15%	34.85%	\$ 8,633.64	\$ 4,619.04	\$ 13,252.68
54	Henderson County School District	\$ 717.85	\$ 386.54	65.00%	35.00%	\$ 8,614.20	\$ 4,638.48	\$ 13,252.68
55	Franklin County School District	\$ 717.79	\$ 386.60	64.99%	35.01%	\$ 8,613.48	\$ 4,639.20	\$ 13,252.68
56	Sequatchie County School District	\$ 709.13	\$ 395.26	64.21%	35.79%	\$ 8,509.56	\$ 4,743.12	\$ 13,252.68
57	Loudon County School District	\$ 706.64	\$ 397.75	63.98%	36.02%	\$ 8,479.68	\$ 4,773.00	\$ 13,252.68
58	Haywood County School District	\$ 704.39	\$ 400.00	63.78%	36.22%	\$ 8,452.68	\$ 4,800.00	\$ 13,252.68
59	Athens School District	\$ 700.00	\$ 404.39	63.38%	36.62%	\$ 8,400.00	\$ 4,852.68	\$ 13,252.68

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	District Yearly Cost	Employee Yearly Cost	Total Yearly Cost
60	Cannon County School District	\$ 695.77	\$ 408.62	63.00%	37.00%	\$ 8,349.24	\$ 4,903.44	\$ 13,252.68
61	Elizabethton School District	\$ 694.81	\$ 409.58	62.91%	37.09%	\$ 8,337.72	\$ 4,914.96	\$ 13,252.68
62	Lawrence County School District	\$ 693.07	\$ 411.32	62.76%	37.24%	\$ 8,316.84	\$ 4,935.84	\$ 13,252.68
63	Anderson County School District	\$ 688.65	\$ 415.74	62.36%	37.64%	\$ 8,263.80	\$ 4,988.88	\$ 13,252.68
64	Lexington School District	\$ 685.35	\$ 419.04	62.06%	37.94%	\$ 8,224.20	\$ 5,028.48	\$ 13,252.68
65	Greeneville School District	\$ 675.71	\$ 428.68	61.18%	38.82%	\$ 8,108.52	\$ 5,144.16	\$ 13,252.68
66	Greene County School District	\$ 674.80	\$ 429.59	61.10%	38.90%	\$ 8,097.60	\$ 5,155.08	\$ 13,252.68
67	McKenzie School District	\$ 673.68	\$ 430.71	61.00%	39.00%	\$ 8,084.16	\$ 5,168.52	\$ 13,252.68
68	Tullahoma School District	\$ 668.00	\$ 436.39	60.49%	39.51%	\$ 8,016.00	\$ 5,236.68	\$ 13,252.68
69	Henry County School District	\$ 666.72	\$ 437.67	60.37%	39.63%	\$ 8,000.64	\$ 5,252.04	\$ 13,252.68
70	Cleveland School District	\$ 662.63	\$ 441.76	60.00%	40.00%	\$ 7,951.56	\$ 5,301.12	\$ 13,252.68
71	Cheatham County School District	\$ 643.29	\$ 461.10	58.25%	41.75%	\$ 7,719.48	\$ 5,533.20	\$ 13,252.68
72	Dyersburg School District	\$ 639.92	\$ 464.47	57.94%	42.06%	\$ 7,679.04	\$ 5,573.64	\$ 13,252.68
73	Carter County School District	\$ 634.43	\$ 469.96	57.45%	42.55%	\$ 7,613.16	\$ 5,639.52	\$ 13,252.68
74	Clinton School District	\$ 632.63	\$ 471.76	57.28%	42.72%	\$ 7,591.56	\$ 5,661.12	\$ 13,252.68
74	Humboldt School District	\$ 632.63	\$ 471.76	57.28%	42.72%	\$ 7,591.56	\$ 5,661.12	\$ 13,252.68
76	Cocke County School District	\$ 632.33	\$ 472.06	57.26%	42.74%	\$ 7,587.96	\$ 5,664.72	\$ 13,252.68
77	Bedford County School District	\$ 625.59	\$ 478.80	56.65%	43.35%	\$ 7,507.08	\$ 5,745.60	\$ 13,252.68
77	Fayetteville School District	\$ 625.59	\$ 478.80	56.65%	43.35%	\$ 7,507.08	\$ 5,745.60	\$ 13,252.68
77	Franklin SSD	\$ 625.59	\$ 478.80	56.65%	43.35%	\$ 7,507.08	\$ 5,745.60	\$ 13,252.68
80	Huntingdon School District	\$ 621.98	\$ 482.41	56.32%	43.68%	\$ 7,463.76	\$ 5,788.92	\$ 13,252.68
81	DeKalb County School District	\$ 618.84	\$ 485.55	56.03%	43.97%	\$ 7,426.08	\$ 5,826.60	\$ 13,252.68
81	Lake County School District	\$ 618.84	\$ 485.55	56.03%	43.97%	\$ 7,426.08	\$ 5,826.60	\$ 13,252.68
83	Trenton School District	\$ 611.98	\$ 492.41	55.41%	44.59%	\$ 7,343.76	\$ 5,908.92	\$ 13,252.68
84	Bradley County School District	\$ 611.55	\$ 492.84	55.37%	44.63%	\$ 7,338.60	\$ 5,914.08	\$ 13,252.68
85	Carroll County School District	\$ 607.41	\$ 496.98	55.00%	45.00%	\$ 7,288.92	\$ 5,963.76	\$ 13,252.68
85	Gibson Co Sp Dist	\$ 607.41	\$ 496.98	55.00%	45.00%	\$ 7,288.92	\$ 5,963.76	\$ 13,252.68
85	West Carroll Sp Dist	\$ 607.41	\$ 496.98	55.00%	45.00%	\$ 7,288.92	\$ 5,963.76	\$ 13,252.68
88	Johnson County School District	\$ 599.04	\$ 505.35	54.24%	45.76%	\$ 7,188.48	\$ 6,064.20	\$ 13,252.68
89	Warren County School District	\$ 592.82	\$ 511.57	53.68%	46.32%	\$ 7,113.84	\$ 6,138.84	\$ 13,252.68
90	Bradford School District	\$ 588.98	\$ 515.41	53.33%	46.67%	\$ 7,067.76	\$ 6,184.92	\$ 13,252.68
91	Jackson County School District	\$ 582.81	\$ 521.58	52.77%	47.23%	\$ 6,993.72	\$ 6,258.96	\$ 13,252.68
92	Milan School District	\$ 580.00	\$ 524.39	52.52%	47.48%	\$ 6,960.00	\$ 6,292.68	\$ 13,252.68

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	District Yearly Cost	Employee Yearly Cost	Total Yearly Cost
93	Fentress County School District	\$ 570.31	\$ 534.08	51.64%	48.36%	\$ 6,843.72	\$ 6,408.96	\$ 13,252.68
94	Hickman County School District	\$ 566.67	\$ 537.72	51.31%	48.69%	\$ 6,800.04	\$ 6,452.64	\$ 13,252.68
95	Knox County School District	\$ 566.55	\$ 537.84	51.30%	48.70%	\$ 6,798.60	\$ 6,454.08	\$ 13,252.68
96	Dickson County School District	\$ 565.71	\$ 538.68	51.22%	48.78%	\$ 6,788.52	\$ 6,464.16	\$ 13,252.68
97	Lebanon School District	\$ 560.62	\$ 543.77	50.76%	49.24%	\$ 6,727.44	\$ 6,525.24	\$ 13,252.68
98	Wayne County School District	\$ 558.64	\$ 545.75	50.58%	49.42%	\$ 6,703.68	\$ 6,549.00	\$ 13,252.68
99	Clay County School District	\$ 558.11	\$ 546.28	50.54%	49.46%	\$ 6,697.32	\$ 6,555.36	\$ 13,252.68
99	Paris School District	\$ 558.11	\$ 546.28	50.54%	49.46%	\$ 6,697.32	\$ 6,555.36	\$ 13,252.68
101	Alamo School District	\$ 552.20	\$ 552.19	50.00%	50.00%	\$ 6,626.40	\$ 6,626.28	\$ 13,252.68
102	Van Buren County School District	\$ 552.19	\$ 552.20	50.00%	50.00%	\$ 6,626.28	\$ 6,626.40	\$ 13,252.68
103	Hollow Rock - Bruceton School District	\$ 546.98	\$ 557.41	49.53%	50.47%	\$ 6,563.76	\$ 6,688.92	\$ 13,252.68
104	Decatur County School District	\$ 546.97	\$ 557.42	49.53%	50.47%	\$ 6,563.64	\$ 6,689.04	\$ 13,252.68
105	Lewis County School District	\$ 541.52	\$ 562.87	49.03%	50.97%	\$ 6,498.24	\$ 6,754.44	\$ 13,252.68
106	Bristol School District	\$ 540.71	\$ 563.68	48.96%	51.04%	\$ 6,488.52	\$ 6,764.16	\$ 13,252.68
106	Giles County School District	\$ 540.71	\$ 563.68	48.96%	51.04%	\$ 6,488.52	\$ 6,764.16	\$ 13,252.68
108	Crockett County School District	\$ 524.37	\$ 580.02	47.48%	52.52%	\$ 6,292.44	\$ 6,960.24	\$ 13,252.68
108	Fayette County School District	\$ 524.37	\$ 580.02	47.48%	52.52%	\$ 6,292.44	\$ 6,960.24	\$ 13,252.68
110	Madison County School District	\$ 521.09	\$ 583.30	47.18%	52.82%	\$ 6,253.08	\$ 6,999.60	\$ 13,252.68
111	Perry County School District	\$ 516.98	\$ 587.45	46.81%	53.19%	\$ 6,203.76	\$ 7,049.40	\$ 13,253.16
112	Richard City School District	\$ 505.31	\$ 599.08	45.75%	54.25%	\$ 6,063.72	\$ 7,188.96	\$ 13,252.68
113	Houston County School District	\$ 500.00	\$ 604.39	45.27%	54.73%	\$ 6,000.00	\$ 7,252.68	\$ 13,252.68
114	Pickett County School District	\$ 496.99	\$ 607.40	45.00%	55.00%	\$ 5,963.88	\$ 7,288.80	\$ 13,252.68
115	Bells School District	\$ 496.98	\$ 607.41	45.00%	55.00%	\$ 5,963.76	\$ 7,288.92	\$ 13,252.68
115	Chester County School District	\$ 496.98	\$ 607.41	45.00%	55.00%	\$ 5,963.76	\$ 7,288.92	\$ 13,252.68
115	Hancock County School District	\$ 496.98	\$ 607.41	45.00%	55.00%	\$ 5,963.76	\$ 7,288.92	\$ 13,252.68
115	Hardeman County School District	\$ 496.98	\$ 607.41	45.00%	55.00%	\$ 5,963.76	\$ 7,288.92	\$ 13,252.68
115	Murfreesboro School District	\$ 496.98	\$ 607.41	45.00%	55.00%	\$ 5,963.76	\$ 7,288.92	\$ 13,252.68
115	South Carroll School District	\$ 496.98	\$ 607.41	45.00%	55.00%	\$ 5,963.76	\$ 7,288.92	\$ 13,252.68
115	TN School for the Blind--State Special School	\$ 496.98	\$ 607.41	45.00%	55.00%	\$ 5,963.76	\$ 7,288.92	\$ 13,252.68
115	Trousdale County School District	\$ 496.98	\$ 607.41	45.00%	55.00%	\$ 5,963.76	\$ 7,288.92	\$ 13,252.68
	STATE AVERAGE:	\$ 691.92						

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

SGIP Limited Plans for Certified Staff⁹²

Employee + Spouse Coverage

Districts were asked to provide the monthly cost (based on 12 months) of insurance to the district and to the employee on the employee + spouse (2-party) plans. Districts below are ranked on the monthly district cost of insurance.

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	District Yearly Cost	Employee Yearly Cost	Total Yearly Cost
1	West TN School for the Deaf--State Special School	\$ 1,133.59	\$ 170.50	86.93%	13.07%	\$ 13,603.08	\$ 2,046.00	\$ 15,649.08
2	Putnam County School District	\$ 739.38	\$ 134.96	84.56%	15.44%	\$ 8,872.56	\$ 1,619.52	\$ 10,492.08
3	Hamblen County School District	\$ 674.81	\$ -	100.00%	0.00%	\$ 8,097.72	\$ -	\$ 8,097.72
4	Greeneville School District	\$ 655.71	\$ 19.10	97.17%	2.83%	\$ 7,868.52	\$ 229.20	\$ 8,097.72
5	Cumberland County School District	\$ 649.72	\$ 25.09	96.28%	3.72%	\$ 7,796.64	\$ 301.08	\$ 8,097.72
6	Humboldt School District	\$ 632.63	\$ 42.18	93.75%	6.25%	\$ 7,591.56	\$ 506.16	\$ 8,097.72
7	Cocke County School District	\$ 632.33	\$ 42.48	93.70%	6.30%	\$ 7,587.96	\$ 509.76	\$ 8,097.72
8	Lauderdale County School District	\$ 607.33	\$ 67.48	90.00%	10.00%	\$ 7,287.96	\$ 809.76	\$ 8,097.72
8	Robertson County School District	\$ 607.33	\$ 67.48	90.00%	10.00%	\$ 7,287.96	\$ 809.76	\$ 8,097.72
10	Alvin C. York Institute-State Special School	\$ 587.08	\$ 87.73	87.00%	13.00%	\$ 7,044.96	\$ 1,052.76	\$ 8,097.72
11	Grainger County School District	\$ 578.66	\$ 96.15	85.75%	14.25%	\$ 6,943.92	\$ 1,153.80	\$ 8,097.72
12	Monroe County School District	\$ 576.59	\$ 98.22	85.44%	14.56%	\$ 6,919.08	\$ 1,178.64	\$ 8,097.72
13	Union City School District	\$ 569.94	\$ 104.87	84.46%	15.54%	\$ 6,839.28	\$ 1,258.44	\$ 8,097.72
14	Hickman County School District	\$ 566.67	\$ 108.14	83.97%	16.03%	\$ 6,800.04	\$ 1,297.68	\$ 8,097.72
15	Marshall County School District	\$ 565.49	\$ 109.32	83.80%	16.20%	\$ 6,785.88	\$ 1,311.84	\$ 8,097.72
16	Carter County School District	\$ 561.64	\$ 300.13	65.17%	34.83%	\$ 6,739.68	\$ 3,601.56	\$ 10,341.24
17	White County School District	\$ 561.56	\$ 113.25	83.22%	16.78%	\$ 6,738.72	\$ 1,359.00	\$ 8,097.72
18	Lebanon School District	\$ 560.62	\$ 114.19	83.08%	16.92%	\$ 6,727.44	\$ 1,370.28	\$ 8,097.72
19	Grundy County School District	\$ 558.23	\$ 116.58	82.72%	17.28%	\$ 6,698.76	\$ 1,398.96	\$ 8,097.72
20	Campbell County School District	\$ 553.34	\$ 121.47	82.00%	18.00%	\$ 6,640.08	\$ 1,457.64	\$ 8,097.72
21	Scott County School District	\$ 548.66	\$ 126.15	81.31%	18.69%	\$ 6,583.92	\$ 1,513.80	\$ 8,097.72
22	Dayton School District	\$ 543.21	\$ 131.60	80.50%	19.50%	\$ 6,518.52	\$ 1,579.20	\$ 8,097.72
23	Bristol School District	\$ 540.71	\$ 134.10	80.13%	19.87%	\$ 6,488.52	\$ 1,609.20	\$ 8,097.72
23	Elizabethton School District	\$ 540.71	\$ 134.10	80.13%	19.87%	\$ 6,488.52	\$ 1,609.20	\$ 8,097.72
23	Giles County School District	\$ 540.71	\$ 134.10	80.13%	19.87%	\$ 6,488.52	\$ 1,609.20	\$ 8,097.72
26	Achievement School District	\$ 539.85	\$ 134.96	80.00%	20.00%	\$ 6,478.20	\$ 1,619.52	\$ 8,097.72

⁹² (Tennessee Education Association, 2016)

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	District Yearly Cost	Employee Yearly Cost	Total Yearly Cost
26	Cheatham County School District	\$ 539.85	\$ 134.96	80.00%	20.00%	\$ 6,478.20	\$ 1,619.52	\$ 8,097.72
26	Moore County School District	\$ 539.85	\$ 134.96	80.00%	20.00%	\$ 6,478.20	\$ 1,619.52	\$ 8,097.72
26	Roane County School District	\$ 539.85	\$ 134.96	80.00%	20.00%	\$ 6,478.20	\$ 1,619.52	\$ 8,097.72
26	Stewart County School District	\$ 539.85	\$ 134.96	80.00%	20.00%	\$ 6,478.20	\$ 1,619.52	\$ 8,097.72
26	Tullahoma School District	\$ 539.85	\$ 134.96	80.00%	20.00%	\$ 6,478.20	\$ 1,619.52	\$ 8,097.72
32	Lincoln County School District	\$ 528.85	\$ 145.96	78.37%	21.63%	\$ 6,346.20	\$ 1,751.52	\$ 8,097.72
33	Sweetwater School District	\$ 526.35	\$ 148.46	78.00%	22.00%	\$ 6,316.20	\$ 1,781.52	\$ 8,097.72
34	Crockett County School District	\$ 524.37	\$ 150.44	77.71%	22.29%	\$ 6,292.44	\$ 1,805.28	\$ 8,097.72
35	Hawkins County School District	\$ 512.86	\$ 161.95	76.00%	24.00%	\$ 6,154.32	\$ 1,943.40	\$ 8,097.72
36	Athens School District	\$ 510.00	\$ 164.81	75.58%	24.42%	\$ 6,120.00	\$ 1,977.72	\$ 8,097.72
37	Lawrence County School District	\$ 506.11	\$ 168.70	75.00%	25.00%	\$ 6,073.32	\$ 2,024.40	\$ 8,097.72
37	Morgan County School District	\$ 506.11	\$ 168.70	75.00%	25.00%	\$ 6,073.32	\$ 2,024.40	\$ 8,097.72
37	Oneida School District	\$ 506.11	\$ 168.70	75.00%	25.00%	\$ 6,073.32	\$ 2,024.40	\$ 8,097.72
37	Rogersville School District	\$ 506.11	\$ 168.70	75.00%	25.00%	\$ 6,073.32	\$ 2,024.40	\$ 8,097.72
37	Sullivan County School District	\$ 506.11	\$ 168.70	75.00%	25.00%	\$ 6,073.32	\$ 2,024.40	\$ 8,097.72
37	Tipton County School District	\$ 506.11	\$ 168.70	75.00%	25.00%	\$ 6,073.32	\$ 2,024.40	\$ 8,097.72
37	Trousdale County School District	\$ 506.11	\$ 168.70	75.00%	25.00%	\$ 6,073.32	\$ 2,024.40	\$ 8,097.72
44	Bledsoe County School District	\$ 506.06	\$ 168.75	74.99%	25.01%	\$ 6,072.72	\$ 2,025.00	\$ 8,097.72
45	Alcoa School District	\$ 499.81	\$ 175.00	74.07%	25.93%	\$ 5,997.72	\$ 2,100.00	\$ 8,097.72
46	Anderson County School District	\$ 495.33	\$ 179.48	73.40%	26.60%	\$ 5,943.96	\$ 2,153.76	\$ 8,097.72
47	Benton County School District	\$ 494.00	\$ 180.81	73.21%	26.79%	\$ 5,928.00	\$ 2,169.72	\$ 8,097.72
47	Franklin County School District	\$ 494.00	\$ 180.81	73.21%	26.79%	\$ 5,928.00	\$ 2,169.72	\$ 8,097.72
47	Jefferson County School District	\$ 494.00	\$ 180.81	73.21%	26.79%	\$ 5,928.00	\$ 2,169.72	\$ 8,097.72
47	Rhea County School District	\$ 494.00	\$ 180.81	73.21%	26.79%	\$ 5,928.00	\$ 2,169.72	\$ 8,097.72
47	Smith County School District	\$ 494.00	\$ 180.81	73.21%	26.79%	\$ 5,928.00	\$ 2,169.72	\$ 8,097.72
52	Etowah School District	\$ 493.99	\$ 180.82	73.20%	26.80%	\$ 5,927.88	\$ 2,169.84	\$ 8,097.72
52	Hardin County School District	\$ 493.99	\$ 180.82	73.20%	26.80%	\$ 5,927.88	\$ 2,169.84	\$ 8,097.72
52	Manchester School District	\$ 493.99	\$ 180.82	73.20%	26.80%	\$ 5,927.88	\$ 2,169.84	\$ 8,097.72
52	Overton County School District	\$ 493.99	\$ 180.82	73.20%	26.80%	\$ 5,927.88	\$ 2,169.84	\$ 8,097.72
52	Unicoi County School District	\$ 493.99	\$ 180.82	73.20%	26.80%	\$ 5,927.88	\$ 2,169.84	\$ 8,097.72
57	Meigs County School District	\$ 493.66	\$ 181.15	73.16%	26.84%	\$ 5,923.92	\$ 2,173.80	\$ 8,097.72
58	McMinn County School District	\$ 493.43	\$ 181.38	73.12%	26.88%	\$ 5,921.16	\$ 2,176.56	\$ 8,097.72
59	Hancock County School District	\$ 488.81	\$ 186.00	72.44%	27.56%	\$ 5,865.72	\$ 2,232.00	\$ 8,097.72

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	District Yearly Cost	Employee Yearly Cost	Total Yearly Cost
60	Marion County School District	\$ 479.12	\$ 195.69	71.00%	29.00%	\$ 5,749.44	\$ 2,348.28	\$ 8,097.72
61	Maury County School District	\$ 477.56	\$ 197.25	70.77%	29.23%	\$ 5,730.72	\$ 2,367.00	\$ 8,097.72
62	Washington County School District	\$ 472.54	\$ 202.27	70.03%	29.97%	\$ 5,670.48	\$ 2,427.24	\$ 8,097.72
63	Lenoir City School District	\$ 472.38	\$ 202.43	70.00%	30.00%	\$ 5,668.56	\$ 2,429.16	\$ 8,097.72
64	Dyersburg School District	\$ 472.37	\$ 202.44	70.00%	30.00%	\$ 5,668.44	\$ 2,429.28	\$ 8,097.72
64	Humphreys County School District	\$ 472.37	\$ 202.44	70.00%	30.00%	\$ 5,668.44	\$ 2,429.28	\$ 8,097.72
64	Knox County School District	\$ 472.37	\$ 202.44	70.00%	30.00%	\$ 5,668.44	\$ 2,429.28	\$ 8,097.72
64	Oak Ridge School District	\$ 472.37	\$ 202.44	70.00%	30.00%	\$ 5,668.44	\$ 2,429.28	\$ 8,097.72
68	Sevier County School District	\$ 466.33	\$ 208.48	69.11%	30.89%	\$ 5,595.96	\$ 2,501.76	\$ 8,097.72
69	Dyer County School District	\$ 454.97	\$ 219.84	67.42%	32.58%	\$ 5,459.64	\$ 2,638.08	\$ 8,097.72
70	Coffee County School District	\$ 452.12	\$ 222.69	67.00%	33.00%	\$ 5,425.44	\$ 2,672.28	\$ 8,097.72
70	Loudon County School District	\$ 452.12	\$ 222.69	67.00%	33.00%	\$ 5,425.44	\$ 2,672.28	\$ 8,097.72
72	Murfreesboro School District	\$ 447.81	\$ 227.00	66.36%	33.64%	\$ 5,373.72	\$ 2,724.00	\$ 8,097.72
73	Union County School District	\$ 445.37	\$ 229.44	66.00%	34.00%	\$ 5,344.44	\$ 2,753.28	\$ 8,097.72
74	McNairy County School District	\$ 442.00	\$ 232.81	65.50%	34.50%	\$ 5,304.00	\$ 2,793.72	\$ 8,097.72
75	Weakley County School District	\$ 441.22	\$ 233.59	65.38%	34.62%	\$ 5,294.64	\$ 2,803.08	\$ 8,097.72
76	Bedford County School District	\$ 438.63	\$ 236.18	65.00%	35.00%	\$ 5,263.56	\$ 2,834.16	\$ 8,097.72
76	Cleveland School District	\$ 438.63	\$ 236.18	65.00%	35.00%	\$ 5,263.56	\$ 2,834.16	\$ 8,097.72
76	Fayetteville School District	\$ 438.63	\$ 236.18	65.00%	35.00%	\$ 5,263.56	\$ 2,834.16	\$ 8,097.72
76	Franklin SSD	\$ 438.63	\$ 236.18	65.00%	35.00%	\$ 5,263.56	\$ 2,834.16	\$ 8,097.72
76	Henderson County School District	\$ 438.63	\$ 236.18	65.00%	35.00%	\$ 5,263.56	\$ 2,834.16	\$ 8,097.72
76	Lexington School District	\$ 438.63	\$ 236.18	65.00%	35.00%	\$ 5,263.56	\$ 2,834.16	\$ 8,097.72
82	Sequatchie County School District	\$ 437.21	\$ 237.60	64.79%	35.21%	\$ 5,246.52	\$ 2,851.20	\$ 8,097.72
83	Greene County School District	\$ 431.89	\$ 242.92	64.00%	36.00%	\$ 5,182.68	\$ 2,915.04	\$ 8,097.72
84	DeKalb County School District	\$ 431.88	\$ 242.93	64.00%	36.00%	\$ 5,182.56	\$ 2,915.16	\$ 8,097.72
84	Lake County School District	\$ 431.88	\$ 242.93	64.00%	36.00%	\$ 5,182.56	\$ 2,915.16	\$ 8,097.72
86	Fentress County School District	\$ 431.87	\$ 242.94	64.00%	36.00%	\$ 5,182.44	\$ 2,915.28	\$ 8,097.72
87	Houston County School District	\$ 428.66	\$ 246.15	63.52%	36.48%	\$ 5,143.92	\$ 2,953.80	\$ 8,097.72
87	Huntingdon School District	\$ 428.66	\$ 246.15	63.52%	36.48%	\$ 5,143.92	\$ 2,953.80	\$ 8,097.72
89	Henry County School District	\$ 426.70	\$ 248.11	63.23%	36.77%	\$ 5,120.40	\$ 2,977.32	\$ 8,097.72
90	Cannon County School District	\$ 425.13	\$ 249.68	63.00%	37.00%	\$ 5,101.56	\$ 2,996.16	\$ 8,097.72
91	Trenton School District	\$ 418.66	\$ 256.15	62.04%	37.96%	\$ 5,023.92	\$ 3,073.80	\$ 8,097.72
92	Jackson County School District	\$ 412.00	\$ 262.81	61.05%	38.95%	\$ 4,944.00	\$ 3,153.72	\$ 8,097.72

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	District Yearly Cost	Employee Yearly Cost	Total Yearly Cost
93	McKenzie School District	\$ 411.63	\$ 263.18	61.00%	39.00%	\$ 4,939.56	\$ 3,158.16	\$ 8,097.72
94	Clinton School District	\$ 404.89	\$ 269.92	60.00%	40.00%	\$ 4,858.68	\$ 3,239.04	\$ 8,097.72
95	Johnson County School District	\$ 404.39	\$ 270.42	59.93%	40.07%	\$ 4,852.68	\$ 3,245.04	\$ 8,097.72
96	Warren County School District	\$ 399.51	\$ 275.30	59.20%	40.80%	\$ 4,794.12	\$ 3,303.60	\$ 8,097.72
97	Bradford School District	\$ 395.66	\$ 279.15	58.63%	41.37%	\$ 4,747.92	\$ 3,349.80	\$ 8,097.72
98	Bradley County School District	\$ 391.39	\$ 283.42	58.00%	42.00%	\$ 4,696.68	\$ 3,401.04	\$ 8,097.72
99	Milan School District	\$ 377.00	\$ 297.81	55.87%	44.13%	\$ 4,524.00	\$ 3,573.72	\$ 8,097.72
100	Carroll County School District	\$ 371.15	\$ 303.66	55.00%	45.00%	\$ 4,453.80	\$ 3,643.92	\$ 8,097.72
100	Gibson Co Sp Dist	\$ 371.15	\$ 303.66	55.00%	45.00%	\$ 4,453.80	\$ 3,643.92	\$ 8,097.72
100	Hardeman County School District	\$ 371.15	\$ 303.66	55.00%	45.00%	\$ 4,453.80	\$ 3,643.92	\$ 8,097.72
100	Paris School District	\$ 371.15	\$ 303.66	55.00%	45.00%	\$ 4,453.80	\$ 3,643.92	\$ 8,097.72
100	West Carroll Sp Dist	\$ 371.15	\$ 303.66	55.00%	45.00%	\$ 4,453.80	\$ 3,643.92	\$ 8,097.72
105	Haywood County School District	\$ 370.81	\$ 304.00	54.95%	45.05%	\$ 4,449.72	\$ 3,648.00	\$ 8,097.72
106	Decatur County School District	\$ 353.67	\$ 321.14	52.41%	47.59%	\$ 4,244.04	\$ 3,853.68	\$ 8,097.72
107	Hollow Rock - Bruceton School District	\$ 353.66	\$ 321.15	52.41%	47.59%	\$ 4,243.92	\$ 3,853.80	\$ 8,097.72
108	Dickson County School District	\$ 346.06	\$ 328.75	51.28%	48.72%	\$ 4,152.72	\$ 3,945.00	\$ 8,097.72
109	Lewis County School District	\$ 343.91	\$ 330.90	50.96%	49.04%	\$ 4,126.92	\$ 3,970.80	\$ 8,097.72
110	Fayette County School District	\$ 337.41	\$ 337.40	50.00%	50.00%	\$ 4,048.92	\$ 4,048.80	\$ 8,097.72
111	Van Buren County School District	\$ 337.40	\$ 337.41	50.00%	50.00%	\$ 4,048.80	\$ 4,048.92	\$ 8,097.72
112	Madison County School District	\$ 327.77	\$ 347.04	48.57%	51.43%	\$ 3,933.24	\$ 4,164.48	\$ 8,097.72
113	Perry County School District	\$ 323.66	\$ 351.15	47.96%	52.04%	\$ 3,883.92	\$ 4,213.80	\$ 8,097.72
114	Richard City School District	\$ 311.99	\$ 362.82	46.23%	53.77%	\$ 3,743.88	\$ 4,353.84	\$ 8,097.72
115	Pickett County School District	\$ 303.67	\$ 371.14	45.00%	55.00%	\$ 3,644.04	\$ 4,453.68	\$ 8,097.72
116	Bells School District	\$ 303.66	\$ 371.15	45.00%	55.00%	\$ 3,643.92	\$ 4,453.80	\$ 8,097.72
116	Chester County School District	\$ 303.66	\$ 371.15	45.00%	55.00%	\$ 3,643.92	\$ 4,453.80	\$ 8,097.72
116	South Carroll School District	\$ 303.66	\$ 371.15	45.00%	55.00%	\$ 3,643.92	\$ 4,453.80	\$ 8,097.72
116	TN School for the Blind--State Special School	\$ 303.66	\$ 371.15	45.00%	55.00%	\$ 3,643.92	\$ 4,453.80	\$ 8,097.72
116	Wayne County School District	\$ 303.66	\$ 371.15	45.00%	55.00%	\$ 3,643.92	\$ 4,453.80	\$ 8,097.72
121	Clay County School District	\$ 271.15	\$ 303.66	47.17%	52.83%	\$ 3,253.80	\$ 3,643.92	\$ 6,897.72
122	Alamo School District	\$ 237.41	\$ 337.40	41.30%	58.70%	\$ 2,848.92	\$ 4,048.80	\$ 6,897.72
	STATE AVERAGE:	\$ 472.91						

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

SGIP CDHP Plans for Certified Staff⁹³

Employee + Spouse Coverage

Districts were asked to provide the monthly cost (based on 12 months) of insurance to the district and to the employee on the employee + spouse (2-party) plans. Districts below are ranked on the monthly district cost of insurance.

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	District Yearly Cost	Employee Yearly Cost	Total Yearly Cost
1	West TN School for the Deaf--State Special School	\$ 1,133.59	\$ 170.50	86.93%	13.07%	\$ 13,603.08	\$ 2,046.00	\$ 15,649.08
2	Warren County School District	\$ 677.57	\$ 248.49	73.17%	26.83%	\$ 8,130.84	\$ 2,981.88	\$ 11,112.72
3	Cocke County School District	\$ 626.06	\$ -	100.00%	0.00%	\$ 7,512.72	\$ -	\$ 7,512.72
3	Hamblen County School District	\$ 626.06	\$ -	100.00%	0.00%	\$ 7,512.72	\$ -	\$ 7,512.72
3	Humboldt School District	\$ 626.06	\$ -	100.00%	0.00%	\$ 7,512.72	\$ -	\$ 7,512.72
3	Manchester School District	\$ 626.06	\$ 167.75	78.87%	21.13%	\$ 7,512.72	\$ 2,013.00	\$ 9,525.72
3	Oneida School District	\$ 626.06	\$ -	100.00%	0.00%	\$ 7,512.72	\$ -	\$ 7,512.72
3	Tullahoma School District	\$ 626.06	\$ -	100.00%	0.00%	\$ 7,512.72	\$ -	\$ 7,512.72
9	Greeneville School District	\$ 608.34	\$ 17.72	97.17%	2.83%	\$ 7,300.08	\$ 212.64	\$ 7,512.72
10	Cumberland County School District	\$ 602.79	\$ 23.27	96.28%	3.72%	\$ 7,233.48	\$ 279.24	\$ 7,512.72
11	Hickman County School District	\$ 566.67	\$ 59.39	90.51%	9.49%	\$ 6,800.04	\$ 712.68	\$ 7,512.72
12	Lauderdale County School District	\$ 563.45	\$ 62.61	90.00%	10.00%	\$ 6,761.40	\$ 751.32	\$ 7,512.72
13	Lebanon School District	\$ 560.62	\$ 65.44	89.55%	10.45%	\$ 6,727.44	\$ 785.28	\$ 7,512.72
14	Robertson County School District	\$ 560.45	\$ 65.61	89.52%	10.48%	\$ 6,725.40	\$ 787.32	\$ 7,512.72
15	Grainger County School District	\$ 556.72	\$ 69.34	88.92%	11.08%	\$ 6,680.64	\$ 832.08	\$ 7,512.72
16	Alvin C. York Institute-State Special School	\$ 544.67	\$ 81.39	87.00%	13.00%	\$ 6,536.04	\$ 976.68	\$ 7,512.72
17	Bristol School District	\$ 540.71	\$ 134.10	80.13%	19.87%	\$ 6,488.52	\$ 1,609.20	\$ 8,097.72
17	Elizabethton School District	\$ 540.71	\$ 85.35	86.37%	13.63%	\$ 6,488.52	\$ 1,024.20	\$ 7,512.72
17	Giles County School District	\$ 540.71	\$ 85.35	86.37%	13.63%	\$ 6,488.52	\$ 1,024.20	\$ 7,512.72
20	White County School District	\$ 539.62	\$ 86.44	86.19%	13.81%	\$ 6,475.44	\$ 1,037.28	\$ 7,512.72
21	Grundy County School District	\$ 536.30	\$ 89.76	85.66%	14.34%	\$ 6,435.60	\$ 1,077.12	\$ 7,512.72
22	Monroe County School District	\$ 532.15	\$ 93.91	85.00%	15.00%	\$ 6,385.80	\$ 1,126.92	\$ 7,512.72
23	Union City School District	\$ 528.77	\$ 97.29	84.46%	15.54%	\$ 6,345.24	\$ 1,167.48	\$ 7,512.72
24	Scott County School District	\$ 526.73	\$ 99.33	84.13%	15.87%	\$ 6,320.76	\$ 1,191.96	\$ 7,512.72
25	Marshall County School District	\$ 519.63	\$ 106.43	83.00%	17.00%	\$ 6,235.56	\$ 1,277.16	\$ 7,512.72
26	Campbell County School District	\$ 513.37	\$ 112.69	82.00%	18.00%	\$ 6,160.44	\$ 1,352.28	\$ 7,512.72

⁹³ (Tennessee Education Association, 2016)

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	District Yearly Cost	Employee Yearly Cost	Total Yearly Cost
27	Athens School District	\$ 510.00	\$ 116.06	81.46%	18.54%	\$ 6,120.00	\$ 1,392.72	\$ 7,512.72
28	Dayton School District	\$ 504.06	\$ 122.00	80.51%	19.49%	\$ 6,048.72	\$ 1,464.00	\$ 7,512.72
29	Achievement School District	\$ 500.85	\$ 125.21	80.00%	20.00%	\$ 6,010.20	\$ 1,502.52	\$ 7,512.72
29	Bledsoe County School District	\$ 500.85	\$ 125.21	80.00%	20.00%	\$ 6,010.20	\$ 1,502.52	\$ 7,512.72
29	Cheatham County School District	\$ 500.85	\$ 125.21	80.00%	20.00%	\$ 6,010.20	\$ 1,502.52	\$ 7,512.72
29	Moore County School District	\$ 500.85	\$ 125.21	80.00%	20.00%	\$ 6,010.20	\$ 1,502.52	\$ 7,512.72
29	Putnam County School District	\$ 500.85	\$ 125.21	80.00%	20.00%	\$ 6,010.20	\$ 1,502.52	\$ 7,512.72
29	Roane County School District	\$ 500.85	\$ 125.21	80.00%	20.00%	\$ 6,010.20	\$ 1,502.52	\$ 7,512.72
35	Carter County School District	\$ 490.93	\$ 135.13	78.42%	21.58%	\$ 5,891.16	\$ 1,621.56	\$ 7,512.72
36	Lincoln County School District	\$ 490.66	\$ 135.40	78.37%	21.63%	\$ 5,887.92	\$ 1,624.80	\$ 7,512.72
37	Hancock County School District	\$ 488.82	\$ 137.24	78.08%	21.92%	\$ 5,865.84	\$ 1,646.88	\$ 7,512.72
38	Sweetwater School District	\$ 478.49	\$ 147.57	76.43%	23.57%	\$ 5,741.88	\$ 1,770.84	\$ 7,512.72
39	Hawkins County School District	\$ 475.81	\$ 150.25	76.00%	24.00%	\$ 5,709.72	\$ 1,803.00	\$ 7,512.72
40	Anderson County School District	\$ 473.40	\$ 152.66	75.62%	24.38%	\$ 5,680.80	\$ 1,831.92	\$ 7,512.72
41	Morgan County School District	\$ 469.55	\$ 156.51	75.00%	25.00%	\$ 5,634.60	\$ 1,878.12	\$ 7,512.72
41	Rogersville School District	\$ 469.55	\$ 156.51	75.00%	25.00%	\$ 5,634.60	\$ 1,878.12	\$ 7,512.72
41	Sullivan County School District	\$ 469.55	\$ 156.51	75.00%	25.00%	\$ 5,634.60	\$ 1,878.12	\$ 7,512.72
41	Tipton County School District	\$ 469.55	\$ 156.52	75.00%	25.00%	\$ 5,634.60	\$ 1,878.24	\$ 7,512.84
45	Lawrence County School District	\$ 469.54	\$ 156.52	75.00%	25.00%	\$ 5,634.48	\$ 1,878.24	\$ 7,512.72
46	Meigs County School District	\$ 461.73	\$ 164.33	73.75%	26.25%	\$ 5,540.76	\$ 1,971.96	\$ 7,512.72
47	Benton County School District	\$ 458.31	\$ 167.75	73.21%	26.79%	\$ 5,499.72	\$ 2,013.00	\$ 7,512.72
47	Franklin County School District	\$ 458.31	\$ 167.75	73.21%	26.79%	\$ 5,499.72	\$ 2,013.00	\$ 7,512.72
47	Hardin County School District	\$ 458.31	\$ 167.75	73.21%	26.79%	\$ 5,499.72	\$ 2,013.00	\$ 7,512.72
47	Jefferson County School District	\$ 458.31	\$ 167.75	73.21%	26.79%	\$ 5,499.72	\$ 2,013.00	\$ 7,512.72
47	Overton County School District	\$ 458.31	\$ 167.75	73.21%	26.79%	\$ 5,499.72	\$ 2,013.00	\$ 7,512.72
47	Rhea County School District	\$ 458.31	\$ 167.75	73.21%	26.79%	\$ 5,499.72	\$ 2,013.00	\$ 7,512.72
47	Smith County School District	\$ 458.31	\$ 167.75	73.21%	26.79%	\$ 5,499.72	\$ 2,013.00	\$ 7,512.72
47	Unicoi County School District	\$ 458.31	\$ 167.75	73.21%	26.79%	\$ 5,499.72	\$ 2,013.00	\$ 7,512.72
55	McMinn County School District	\$ 457.75	\$ 168.31	73.12%	26.88%	\$ 5,493.00	\$ 2,019.72	\$ 7,512.72
56	Etowah School District	\$ 457.02	\$ 169.04	73.00%	27.00%	\$ 5,484.24	\$ 2,028.48	\$ 7,512.72
57	Alcoa School District	\$ 451.06	\$ 175.00	72.05%	27.95%	\$ 5,412.72	\$ 2,100.00	\$ 7,512.72
58	Murfreesboro School District	\$ 447.81	\$ 178.25	71.53%	28.47%	\$ 5,373.72	\$ 2,139.00	\$ 7,512.72
59	Marion County School District	\$ 444.51	\$ 181.55	71.00%	29.00%	\$ 5,334.12	\$ 2,178.60	\$ 7,512.72

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	District Yearly Cost	Employee Yearly Cost	Total Yearly Cost
60	Maury County School District	\$ 443.06	\$ 183.00	70.77%	29.23%	\$ 5,316.72	\$ 2,196.00	\$ 7,512.72
61	Sevier County School District	\$ 438.25	\$ 187.81	70.00%	30.00%	\$ 5,259.00	\$ 2,253.72	\$ 7,512.72
62	Dyersburg School District	\$ 438.24	\$ 187.82	70.00%	30.00%	\$ 5,258.88	\$ 2,253.84	\$ 7,512.72
62	Lenoir City School District	\$ 438.24	\$ 187.82	70.00%	30.00%	\$ 5,258.88	\$ 2,253.84	\$ 7,512.72
62	Oak Ridge School District	\$ 438.24	\$ 187.82	70.00%	30.00%	\$ 5,258.88	\$ 2,253.84	\$ 7,512.72
65	Humphreys County School District	\$ 438.23	\$ 187.83	70.00%	30.00%	\$ 5,258.76	\$ 2,253.96	\$ 7,512.72
66	Knox County School District	\$ 422.62	\$ 203.44	67.50%	32.50%	\$ 5,071.44	\$ 2,441.28	\$ 7,512.72
67	Dyer County School District	\$ 422.10	\$ 203.96	67.42%	32.58%	\$ 5,065.20	\$ 2,447.52	\$ 7,512.72
68	Coffee County School District	\$ 419.46	\$ 206.60	67.00%	33.00%	\$ 5,033.52	\$ 2,479.20	\$ 7,512.72
68	Loudon County School District	\$ 419.46	\$ 206.60	67.00%	33.00%	\$ 5,033.52	\$ 2,479.20	\$ 7,512.72
70	Washington County School District	\$ 418.34	\$ 187.72	69.03%	30.97%	\$ 5,020.08	\$ 2,252.64	\$ 7,272.72
71	Union County School District	\$ 413.20	\$ 212.86	66.00%	34.00%	\$ 4,958.40	\$ 2,554.32	\$ 7,512.72
72	McNairy County School District	\$ 410.06	\$ 216.00	65.50%	34.50%	\$ 4,920.72	\$ 2,592.00	\$ 7,512.72
73	Weakley County School District	\$ 409.35	\$ 216.71	65.39%	34.61%	\$ 4,912.20	\$ 2,600.52	\$ 7,512.72
74	Bedford County School District	\$ 406.94	\$ 219.12	65.00%	35.00%	\$ 4,883.28	\$ 2,629.44	\$ 7,512.72
74	Cleveland School District	\$ 406.94	\$ 219.12	65.00%	35.00%	\$ 4,883.28	\$ 2,629.44	\$ 7,512.72
74	Franklin SSD	\$ 406.94	\$ 219.12	65.00%	35.00%	\$ 4,883.28	\$ 2,629.44	\$ 7,512.72
74	Henderson County School District	\$ 406.94	\$ 219.12	65.00%	35.00%	\$ 4,883.28	\$ 2,629.44	\$ 7,512.72
74	Lexington School District	\$ 406.94	\$ 219.12	65.00%	35.00%	\$ 4,883.28	\$ 2,629.44	\$ 7,512.72
79	Huntingdon School District	\$ 406.73	\$ 219.33	64.97%	35.03%	\$ 4,880.76	\$ 2,631.96	\$ 7,512.72
80	Sequatchie County School District	\$ 405.62	\$ 220.44	64.79%	35.21%	\$ 4,867.44	\$ 2,645.28	\$ 7,512.72
81	Johnson County School District	\$ 404.39	\$ 221.67	64.59%	35.41%	\$ 4,852.68	\$ 2,660.04	\$ 7,512.72
82	DeKalb County School District	\$ 400.68	\$ 225.38	64.00%	36.00%	\$ 4,808.16	\$ 2,704.56	\$ 7,512.72
82	Lake County School District	\$ 400.68	\$ 225.38	64.00%	36.00%	\$ 4,808.16	\$ 2,704.56	\$ 7,512.72
84	Greene County School District	\$ 400.67	\$ 225.39	64.00%	36.00%	\$ 4,808.04	\$ 2,704.68	\$ 7,512.72
85	Houston County School District	\$ 397.69	\$ 228.37	63.52%	36.48%	\$ 4,772.28	\$ 2,740.44	\$ 7,512.72
86	Trenton School District	\$ 396.73	\$ 229.33	63.37%	36.63%	\$ 4,760.76	\$ 2,751.96	\$ 7,512.72
87	Henry County School District	\$ 395.86	\$ 230.20	63.23%	36.77%	\$ 4,750.32	\$ 2,762.40	\$ 7,512.72
88	Cannon County School District	\$ 394.42	\$ 231.64	63.00%	37.00%	\$ 4,733.04	\$ 2,779.68	\$ 7,512.72
89	Jackson County School District	\$ 390.06	\$ 236.00	62.30%	37.70%	\$ 4,680.72	\$ 2,832.00	\$ 7,512.72
90	McKenzie School District	\$ 381.90	\$ 244.16	61.00%	39.00%	\$ 4,582.80	\$ 2,929.92	\$ 7,512.72
91	Clinton School District	\$ 375.64	\$ 250.42	60.00%	40.00%	\$ 4,507.68	\$ 3,005.04	\$ 7,512.72
92	Bradford School District	\$ 373.73	\$ 252.33	59.70%	40.30%	\$ 4,484.76	\$ 3,027.96	\$ 7,512.72

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	District Yearly Cost	Employee Yearly Cost	Total Yearly Cost
93	Lewis County School District	\$ 363.24	\$ 262.82	58.02%	41.98%	\$ 4,358.88	\$ 3,153.84	\$ 7,512.72
94	Milan School District	\$ 349.76	\$ 276.30	55.87%	44.13%	\$ 4,197.12	\$ 3,315.60	\$ 7,512.72
95	Carroll County School District	\$ 344.34	\$ 281.72	55.00%	45.00%	\$ 4,132.08	\$ 3,380.64	\$ 7,512.72
95	Paris School District	\$ 344.34	\$ 281.72	55.00%	45.00%	\$ 4,132.08	\$ 3,380.64	\$ 7,512.72
97	Gibson Co Sp Dist	\$ 344.33	\$ 281.73	55.00%	45.00%	\$ 4,131.96	\$ 3,380.76	\$ 7,512.72
97	West Carroll Sp Dist	\$ 344.33	\$ 281.73	55.00%	45.00%	\$ 4,131.96	\$ 3,380.76	\$ 7,512.72
99	Haywood County School District	\$ 344.32	\$ 281.74	55.00%	45.00%	\$ 4,131.84	\$ 3,380.88	\$ 7,512.72
100	Decatur County School District	\$ 331.72	\$ 294.34	52.99%	47.01%	\$ 3,980.64	\$ 3,532.08	\$ 7,512.72
100	Hollow Rock - Bruceton School District	\$ 331.72	\$ 294.34	52.99%	47.01%	\$ 3,980.64	\$ 3,532.08	\$ 7,512.72
102	Hardeman County School District	\$ 322.40	\$ 303.66	51.50%	48.50%	\$ 3,868.80	\$ 3,643.92	\$ 7,512.72
103	Dickson County School District	\$ 321.06	\$ 305.00	51.28%	48.72%	\$ 3,852.72	\$ 3,660.00	\$ 7,512.72
104	Alamo School District	\$ 313.03	\$ 313.03	50.00%	50.00%	\$ 3,756.36	\$ 3,756.36	\$ 7,512.72
104	Crockett County School District	\$ 313.03	\$ 313.03	50.00%	50.00%	\$ 3,756.36	\$ 3,756.36	\$ 7,512.72
104	Fayette County School District	\$ 313.03	\$ 313.03	50.00%	50.00%	\$ 3,756.36	\$ 3,756.36	\$ 7,512.72
104	Fayetteville School District	\$ 313.03	\$ 313.03	50.00%	50.00%	\$ 3,756.36	\$ 3,756.36	\$ 7,512.72
104	Van Buren County School District	\$ 313.03	\$ 313.03	50.00%	50.00%	\$ 3,756.36	\$ 3,756.36	\$ 7,512.72
109	Madison County School District	\$ 304.09	\$ 321.97	48.57%	51.43%	\$ 3,649.08	\$ 3,863.64	\$ 7,512.72
110	Perry County School District	\$ 301.73	\$ 324.33	48.20%	51.80%	\$ 3,620.76	\$ 3,891.96	\$ 7,512.72
111	Richard City School District	\$ 281.76	\$ 344.30	45.01%	54.99%	\$ 3,381.12	\$ 4,131.60	\$ 7,512.72
112	TN School for the Blind--State Special School	\$ 281.73	\$ 344.33	45.00%	55.00%	\$ 3,380.76	\$ 4,131.96	\$ 7,512.72
113	Bells School District	\$ 281.72	\$ 344.34	45.00%	55.00%	\$ 3,380.64	\$ 4,132.08	\$ 7,512.72
113	Chester County School District	\$ 281.72	\$ 344.34	45.00%	55.00%	\$ 3,380.64	\$ 4,132.08	\$ 7,512.72
113	Pickett County School District	\$ 281.72	\$ 344.34	45.00%	55.00%	\$ 3,380.64	\$ 4,132.08	\$ 7,512.72
113	Trousdale County School District	\$ 281.72	\$ 344.34	45.00%	55.00%	\$ 3,380.64	\$ 4,132.08	\$ 7,512.72
113	Wayne County School District	\$ 281.72	\$ 344.34	45.00%	55.00%	\$ 3,380.64	\$ 4,132.08	\$ 7,512.72
	STATE AVERAGE:	\$ 448.84						

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Self-Insured Plans for Classified Employees⁹⁴

Employee + Spouse Coverage

Districts were asked to provide the monthly cost (based on 12 months) of insurance to the district and to the employee on the employee + spouse (2-party) plans. Districts below are ranked on the monthly district cost of insurance.

Ranking	District Name	Plan Name	District Cost	Employee Cost	District %	Employee %
1	Williamson County School District	CLASSIFIED Cigna PPO--Fully Insured	\$ 1,405.88	\$ 164.52	89.52%	10.48%
2	Rutherford County School District	CLASSIFIED OAP Deductible Plan--Fully Insured	\$ 1,162.36	\$ 205.12	85.00%	15.00%
3	Hamilton County School District	CLASSIFIED Blue Cross Blue Shield--FULLY INSURED	\$ 1,058.67	\$ 488.24	68.44%	31.56%
4	Rutherford County School District	CLASSIFIED OAP Co-Pay Plan--Fully Insured	\$ 1,011.26	\$ 178.46	85.00%	15.00%
5	Montgomery County School District	CLASSIFIED BCBS PPO 7.5 or more hours--Fully Insured	\$ 967.34	\$ 170.73	85.00%	15.00%
6	Montgomery County School District	CLASSIFIED BCBS PPO 7 hours --Fully Insured	\$ 910.45	\$ 227.62	80.00%	20.00%
7	Maryville School District	CLASSIFIED PPO--Fully Insured	\$ 868.65	\$ 170.00	83.63%	16.37%
8	Montgomery County School District	CLASSIFIED BCBS PPO 6.5 or less hours--Fully Insured	\$ 853.54	\$ 284.53	75.00%	25.00%
9	Rutherford County School District	CLASSIFIED HRA Health Reimbursement--Fully Insured	\$ 828.40	\$ 34.52	96.00%	4.00%
10	Maryville School District	CLASSIFIED STANDARD--Fully Insured	\$ 818.65	\$ 220.00	78.82%	21.18%
11	Shelby County School District	CLASSIFIED Cigna Choice Fund HRA	\$ 757.03	\$ 252.34	75.00%	25.00%
12	Shelby County School District	CLASSIFIED Cigna Basic	\$ 744.35	\$ 366.62	67.00%	33.00%
13	Kingsport School District	CLASSIFIED Meritan Partnership--FULLY INSURED	\$ 738.08	\$ 316.31	70.00%	30.00%
14	Shelby County School District	CLASSIFIED In Network Plus--Fully Insured	\$ 724.56	\$ 463.24	61.00%	39.00%
15	Germantown School District	CLASSIFIED Meritan/Aetna Basic--Fully Insured	\$ 692.85	\$ 369.16	65.24%	34.76%
16	Germantown School District	CLASSIFIED Meritan/Aetna EPO--Fully Insured	\$ 691.26	\$ 429.15	61.70%	38.30%
17	Germantown School District	CLASSIFIED Meritan/Aetna HRA--Full Insured	\$ 676.85	\$ 289.69	70.03%	29.97%
18	Arlington School District	CLASSIFIED Meritan/Aetna EPO--Fully Insured	\$ 675.91	\$ 450.61	60.00%	40.00%
18	Bartlett School District	CLASSIFIED Meritan/Aetna EPO--Fully Insured	\$ 675.91	\$ 450.61	60.00%	40.00%
18	Collierville School District	CLASSIFIED Meritan/Aetna EPO--Fully Insured	\$ 675.91	\$ 450.61	60.00%	40.00%
18	Lakeland School District	CLASSIFIED Meritan/Aetna EPO--Fully Insured	\$ 675.91	\$ 450.61	60.00%	40.00%
18	Millington School District	CLASSIFIED Meritan/Aetna EPO--Fully Insured	\$ 675.91	\$ 450.61	60.00%	40.00%
23	Arlington School District	CLASSIFIED Meritan/Aetna Basic--Fully Insured	\$ 667.24	\$ 380.23	63.70%	36.30%
23	Bartlett School District	CLASSIFIED Meritan/Aetna Basic--Fully Insured	\$ 667.24	\$ 380.23	63.70%	36.30%
23	Collierville School District	CLASSIFIED Meritan/Aetna Basic--Fully Insured	\$ 667.24	\$ 380.23	63.70%	36.30%
23	Lakeland School District	CLASSIFIED Meritan/Aetna Basic--Fully Insured	\$ 667.24	\$ 380.23	63.70%	36.30%

⁹⁴ (Tennessee Education Association, 2016)

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	Plan Name	District Cost	Employee Cost	District %	Employee %
23	Millington School District	CLASSIFIED Meritan/Aetna Basic--Fully Insured	\$ 667.24	\$ 380.23	63.70%	36.30%
28	Arlington School District	CLASSIFIED Meritan/Aetna HRA--Fully Insured	\$ 635.85	\$ 289.69	68.70%	31.30%
28	Bartlett School District	CLASSIFIED Meritan/Aetna HRA--Fully Insured	\$ 635.85	\$ 289.69	68.70%	31.30%
28	Collierville School District	CLASSIFIED Meritan/Aetna HRA--Fully Insured	\$ 635.85	\$ 289.69	68.70%	31.30%
28	Lakeland School District	CLASSIFIED Meritan/Aetna HRA--Full Insured	\$ 635.85	\$ 289.69	68.70%	31.30%
28	Millington School District	CLASSIFIED Meritan/Aetna HRA--Fully Insured	\$ 635.85	\$ 289.69	68.70%	31.30%
33	Johnson City School District	CLASSIFIED BCBS Network P--Fully Insured	\$ 556.79	\$ 310.84	64.17%	35.83%
33	Johnson City School District	CLASSIFIED BCBS Network S--Fully Insured	\$ 556.79	\$ 310.84	64.17%	35.83%
35	Wilson County School District	CLASSIFIED Aetna Preferred Plan--Fully Insured	\$ 551.25	\$ 701.25	44.01%	55.99%
36	Blount County School District	CLASSIFIED Cigna Allegiance-Fully Insured	\$ 550.00	\$ 200.00	73.33%	26.67%
37	Davidson County School District	CLASSIFIED Metro BCBS--Fully-Insured	\$ 495.00	\$ 165.00	75.00%	25.00%
38	Kingsport School District	CLASSIFIED Meritan Standard--FULLY INSURED	\$ 425.70	\$ 287.86	59.66%	40.34%
39	Kingsport School District	CLASSIFIED Meritan Limited--FULLY INSURED	\$ 423.70	\$ 182.44	69.90%	30.10%
40	Claiborne County School District	CLASSIFIED Blue Cross Blue Shield--FULLY INSURED	\$ 116.34	\$ -	100.00%	0.00%
STATE AVERAGE:			\$ 712.02			

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

SGIP Partnership Plans for Classified Employees⁹⁵

Employee + Spouse Coverage

Districts were asked to provide the monthly cost (based on 12 months) of insurance to the district and to the employee on the employee + spouse (2-party) plans. Districts below are ranked on the monthly district cost of insurance.

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	District Yearly Cost	Employee Yearly Cost	Total Yearly Cost
1	Robertson County School District	\$ 948.95	\$ 105.44	90.00%	10.00%	\$ 11,387.40	\$ 1,265.28	\$ 12,652.68
2	Monroe County School District	\$ 896.23	\$ 158.16	85.00%	15.00%	\$ 10,754.76	\$ 1,897.92	\$ 12,652.68
3	Union City School District	\$ 890.54	\$ 163.85	84.46%	15.54%	\$ 10,686.48	\$ 1,966.20	\$ 12,652.68
4	Marshall County School District	\$ 883.58	\$ 170.81	83.80%	16.20%	\$ 10,602.96	\$ 2,049.72	\$ 12,652.68
5	Campbell County School District	\$ 864.60	\$ 189.79	82.00%	18.00%	\$ 10,375.20	\$ 2,277.48	\$ 12,652.68
6	Alvin C. York Institute-State Special School	\$ 864.59	\$ 189.80	82.00%	18.00%	\$ 10,375.08	\$ 2,277.60	\$ 12,652.68
7	Achievement School District	\$ 843.51	\$ 210.88	80.00%	20.00%	\$ 10,122.12	\$ 2,530.56	\$ 12,652.68
7	Moore County School District	\$ 843.51	\$ 210.88	80.00%	20.00%	\$ 10,122.12	\$ 2,530.56	\$ 12,652.68
7	Putnam County School District	\$ 843.51	\$ 210.88	80.00%	20.00%	\$ 10,122.12	\$ 2,530.56	\$ 12,652.68
7	Roane County School District	\$ 843.51	\$ 210.88	80.00%	20.00%	\$ 10,122.12	\$ 2,530.56	\$ 12,652.68
7	Stewart County School District	\$ 843.51	\$ 210.88	80.00%	20.00%	\$ 10,122.12	\$ 2,530.56	\$ 12,652.68
12	Alcoa School District	\$ 836.05	\$ 218.34	79.29%	20.71%	\$ 10,032.60	\$ 2,620.08	\$ 12,652.68
13	Sweetwater School District	\$ 822.42	\$ 231.97	78.00%	22.00%	\$ 9,869.04	\$ 2,783.64	\$ 12,652.68
14	Hamblen County School District	\$ 805.33	\$ 249.06	76.38%	23.62%	\$ 9,663.96	\$ 2,988.72	\$ 12,652.68
15	Hawkins County School District	\$ 801.34	\$ 253.05	76.00%	24.00%	\$ 9,616.08	\$ 3,036.60	\$ 12,652.68
16	Lauderdale County School District	\$ 794.29	\$ 260.10	75.33%	24.67%	\$ 9,531.48	\$ 3,121.20	\$ 12,652.68
17	Morgan County School District	\$ 790.80	\$ 263.39	75.01%	24.99%	\$ 9,489.60	\$ 3,160.68	\$ 12,650.28
17	Rogersville School District	\$ 790.80	\$ 263.59	75.00%	25.00%	\$ 9,489.60	\$ 3,163.08	\$ 12,652.68
19	Oneida School District	\$ 790.79	\$ 263.60	75.00%	25.00%	\$ 9,489.48	\$ 3,163.20	\$ 12,652.68
19	Tipton County School District	\$ 790.79	\$ 263.60	75.00%	25.00%	\$ 9,489.48	\$ 3,163.20	\$ 12,652.68
21	Benton County School District	\$ 771.87	\$ 282.52	73.21%	26.79%	\$ 9,262.44	\$ 3,390.24	\$ 12,652.68
21	Jefferson County School District	\$ 771.87	\$ 282.52	73.21%	26.79%	\$ 9,262.44	\$ 3,390.24	\$ 12,652.68
21	Manchester School District	\$ 771.87	\$ 258.52	74.91%	25.09%	\$ 9,262.44	\$ 3,102.24	\$ 12,364.68
21	Unicoi County School District	\$ 771.87	\$ 282.52	73.21%	26.79%	\$ 9,262.44	\$ 3,390.24	\$ 12,652.68
25	McMinn County School District	\$ 771.31	\$ 283.08	73.15%	26.85%	\$ 9,255.72	\$ 3,396.96	\$ 12,652.68
26	Bledsoe County School District	\$ 770.94	\$ 283.45	73.12%	26.88%	\$ 9,251.28	\$ 3,401.40	\$ 12,652.68

⁹⁵ (Tennessee Education Association, 2016)

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	District Yearly Cost	Employee Yearly Cost	Total Yearly Cost
27	Meigs County School District	\$ 764.48	\$ 289.91	72.50%	27.50%	\$ 9,173.76	\$ 3,478.92	\$ 12,652.68
28	Marion County School District	\$ 748.62	\$ 305.77	71.00%	29.00%	\$ 8,983.44	\$ 3,669.24	\$ 12,652.68
29	Lexington School District	\$ 747.66	\$ 457.13	62.06%	37.94%	\$ 8,971.92	\$ 5,485.56	\$ 14,457.48
30	Mauzy County School District	\$ 746.19	\$ 308.20	70.77%	29.23%	\$ 8,954.28	\$ 3,698.40	\$ 12,652.68
31	Washington County School District	\$ 745.22	\$ 309.17	70.68%	29.32%	\$ 8,942.64	\$ 3,710.04	\$ 12,652.68
32	Oak Ridge School District	\$ 738.07	\$ 316.32	70.00%	30.00%	\$ 8,856.84	\$ 3,795.84	\$ 12,652.68
32	Sullivan County School District	\$ 738.07	\$ 316.32	70.00%	30.00%	\$ 8,856.84	\$ 3,795.84	\$ 12,652.68
34	Sevier County School District	\$ 728.62	\$ 325.96	69.09%	30.91%	\$ 8,743.44	\$ 3,911.52	\$ 12,654.96
35	Dyer County School District	\$ 710.87	\$ 343.52	67.42%	32.58%	\$ 8,530.44	\$ 4,122.24	\$ 12,652.68
36	Coffee County School District	\$ 706.44	\$ 347.95	67.00%	33.00%	\$ 8,477.28	\$ 4,175.40	\$ 12,652.68
36	Loudon County School District	\$ 706.44	\$ 347.95	67.00%	33.00%	\$ 8,477.28	\$ 4,175.40	\$ 12,652.68
38	Haywood County School District	\$ 704.39	\$ 350.00	66.81%	33.19%	\$ 8,452.68	\$ 4,200.00	\$ 12,652.68
39	Athens School District	\$ 700.00	\$ 354.39	66.39%	33.61%	\$ 8,400.00	\$ 4,252.68	\$ 12,652.68
40	Elizabethton School District	\$ 694.81	\$ 359.58	65.90%	34.10%	\$ 8,337.72	\$ 4,314.96	\$ 12,652.68
41	Lawrence County School District	\$ 693.07	\$ 361.32	65.73%	34.27%	\$ 8,316.84	\$ 4,335.84	\$ 12,652.68
42	McNairy County School District	\$ 690.63	\$ 363.76	65.50%	34.50%	\$ 8,287.56	\$ 4,365.12	\$ 12,652.68
43	Weakley County School District	\$ 689.41	\$ 364.98	65.38%	34.62%	\$ 8,272.92	\$ 4,379.76	\$ 12,652.68
44	Lenoir City School District	\$ 685.36	\$ 369.03	65.00%	35.00%	\$ 8,224.32	\$ 4,428.36	\$ 12,652.68
45	Cleveland School District	\$ 685.35	\$ 369.04	65.00%	35.00%	\$ 8,224.20	\$ 4,428.48	\$ 12,652.68
45	Henderson County School District	\$ 685.35	\$ 369.04	65.00%	35.00%	\$ 8,224.20	\$ 4,428.48	\$ 12,652.68
47	Greene County School District	\$ 679.80	\$ 374.59	64.47%	35.53%	\$ 8,157.60	\$ 4,495.08	\$ 12,652.68
48	Sequatchie County School District	\$ 675.63	\$ 378.76	64.08%	35.92%	\$ 8,107.56	\$ 4,545.12	\$ 12,652.68
49	Tullahoma School District	\$ 668.00	\$ 386.30	63.36%	36.64%	\$ 8,016.00	\$ 4,635.60	\$ 12,651.60
50	Henry County School District	\$ 666.72	\$ 387.67	63.23%	36.77%	\$ 8,000.64	\$ 4,652.04	\$ 12,652.68
51	Anderson County School District	\$ 666.15	\$ 388.24	63.18%	36.82%	\$ 7,993.80	\$ 4,658.88	\$ 12,652.68
52	Cannon County School District	\$ 664.27	\$ 390.12	63.00%	37.00%	\$ 7,971.24	\$ 4,681.44	\$ 12,652.68
53	Fentress County School District	\$ 659.33	\$ 395.06	62.53%	37.47%	\$ 7,911.96	\$ 4,740.72	\$ 12,652.68
54	Greeneville School District	\$ 655.71	\$ 398.68	62.19%	37.81%	\$ 7,868.52	\$ 4,784.16	\$ 12,652.68
55	Knox County School District	\$ 651.61	\$ 402.78	61.80%	38.20%	\$ 7,819.32	\$ 4,833.36	\$ 12,652.68
56	Cheatham County School District	\$ 643.29	\$ 411.10	61.01%	38.99%	\$ 7,719.48	\$ 4,933.20	\$ 12,652.68
57	McKenzie School District	\$ 643.18	\$ 411.21	61.00%	39.00%	\$ 7,718.16	\$ 4,934.52	\$ 12,652.68
58	Dyersburg School District	\$ 639.92	\$ 414.47	60.69%	39.31%	\$ 7,679.04	\$ 4,973.64	\$ 12,652.68
59	Humboldt School District	\$ 632.63	\$ 421.76	60.00%	40.00%	\$ 7,591.56	\$ 5,061.12	\$ 12,652.68

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	District Yearly Cost	Employee Yearly Cost	Total Yearly Cost
60	Cocke County School District	\$ 632.33	\$ 422.06	59.97%	40.03%	\$ 7,587.96	\$ 5,064.72	\$ 12,652.68
61	Bedford County School District	\$ 625.59	\$ 428.80	59.33%	40.67%	\$ 7,507.08	\$ 5,145.60	\$ 12,652.68
61	Fayetteville School District	\$ 625.59	\$ 428.80	59.33%	40.67%	\$ 7,507.08	\$ 5,145.60	\$ 12,652.68
61	Franklin SSD	\$ 625.59	\$ 428.80	59.33%	40.67%	\$ 7,507.08	\$ 5,145.60	\$ 12,652.68
64	Carter County School District	\$ 619.43	\$ 434.96	58.75%	41.25%	\$ 7,433.16	\$ 5,219.52	\$ 12,652.68
65	DeKalb County School District	\$ 618.84	\$ 435.55	58.69%	41.31%	\$ 7,426.08	\$ 5,226.60	\$ 12,652.68
65	Lake County School District	\$ 618.84	\$ 435.55	58.69%	41.31%	\$ 7,426.08	\$ 5,226.60	\$ 12,652.68
67	Bradley County School District	\$ 611.55	\$ 442.84	58.00%	42.00%	\$ 7,338.60	\$ 5,314.08	\$ 12,652.68
68	Huntingdon School District	\$ 599.48	\$ 454.91	56.86%	43.14%	\$ 7,193.76	\$ 5,458.92	\$ 12,652.68
69	Johnson County School District	\$ 599.04	\$ 455.35	56.81%	43.19%	\$ 7,188.48	\$ 5,464.20	\$ 12,652.68
70	Trenton School District	\$ 589.48	\$ 464.91	55.91%	44.09%	\$ 7,073.76	\$ 5,578.92	\$ 12,652.68
71	Jackson County School District	\$ 582.82	\$ 471.57	55.28%	44.72%	\$ 6,993.84	\$ 5,658.84	\$ 12,652.68
72	Milan School District	\$ 580.00	\$ 474.39	55.01%	44.99%	\$ 6,960.00	\$ 5,692.68	\$ 12,652.68
73	Carroll County School District	\$ 579.91	\$ 474.48	55.00%	45.00%	\$ 6,958.92	\$ 5,693.76	\$ 12,652.68
73	Gibson Co Sp Dist	\$ 579.91	\$ 474.48	55.00%	45.00%	\$ 6,958.92	\$ 5,693.76	\$ 12,652.68
73	West Carroll Sp Dist	\$ 579.91	\$ 474.48	55.00%	45.00%	\$ 6,958.92	\$ 5,693.76	\$ 12,652.68
76	Hickman County School District	\$ 566.67	\$ 487.72	53.74%	46.26%	\$ 6,800.04	\$ 5,852.64	\$ 12,652.68
77	Bradford School District	\$ 566.48	\$ 487.91	53.73%	46.27%	\$ 6,797.76	\$ 5,854.92	\$ 12,652.68
78	Lebanon School District	\$ 560.62	\$ 493.77	53.17%	46.83%	\$ 6,727.44	\$ 5,925.24	\$ 12,652.68
79	Clay County School District	\$ 558.11	\$ 496.28	52.93%	47.07%	\$ 6,697.32	\$ 5,955.36	\$ 12,652.68
79	Paris School District	\$ 558.11	\$ 496.28	52.93%	47.07%	\$ 6,697.32	\$ 5,955.36	\$ 12,652.68
81	Bristol School District	\$ 540.71	\$ 513.68	51.28%	48.72%	\$ 6,488.52	\$ 6,164.16	\$ 12,652.68
81	Cumberland County School District	\$ 540.71	\$ 513.68	51.28%	48.72%	\$ 6,488.52	\$ 6,164.16	\$ 12,652.68
81	Dickson County School District	\$ 540.71	\$ 513.68	51.28%	48.72%	\$ 6,488.52	\$ 6,164.16	\$ 12,652.68
81	Etowah School District	\$ 540.71	\$ 513.68	51.28%	48.72%	\$ 6,488.52	\$ 6,164.16	\$ 12,652.68
81	Giles County School District	\$ 540.71	\$ 513.68	51.28%	48.72%	\$ 6,488.52	\$ 6,164.16	\$ 12,652.68
81	Hardin County School District	\$ 540.71	\$ 513.68	51.28%	48.72%	\$ 6,488.52	\$ 6,164.16	\$ 12,652.68
81	Rhea County School District	\$ 540.71	\$ 513.68	51.28%	48.72%	\$ 6,488.52	\$ 6,164.16	\$ 12,652.68
88	Clinton School District	\$ 532.63	\$ 421.76	55.81%	44.19%	\$ 6,391.56	\$ 5,061.12	\$ 11,452.68
89	Alamo School District	\$ 527.20	\$ 527.19	50.00%	50.00%	\$ 6,326.40	\$ 6,326.28	\$ 12,652.68
90	Decatur County School District	\$ 524.47	\$ 529.92	49.74%	50.26%	\$ 6,293.64	\$ 6,359.04	\$ 12,652.68
91	Crockett County School District	\$ 524.37	\$ 530.02	49.73%	50.27%	\$ 6,292.44	\$ 6,360.24	\$ 12,652.68
91	Fayette County School District	\$ 524.37	\$ 530.02	49.73%	50.27%	\$ 6,292.44	\$ 6,360.24	\$ 12,652.68

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	District Yearly Cost	Employee Yearly Cost	Total Yearly Cost
93	Houston County School District	\$ 522.14	\$ 532.25	49.52%	50.48%	\$ 6,265.68	\$ 6,387.00	\$ 12,652.68
94	Lewis County School District	\$ 518.52	\$ 535.87	49.18%	50.82%	\$ 6,222.24	\$ 6,430.44	\$ 12,652.68
95	Madison County School District	\$ 514.73	\$ 539.66	48.82%	51.18%	\$ 6,176.76	\$ 6,475.92	\$ 12,652.68
96	Bells School District	\$ 490.62	\$ 563.77	46.53%	53.47%	\$ 5,887.44	\$ 6,765.24	\$ 12,652.68
97	Hancock County School District	\$ 488.81	\$ 565.58	46.36%	53.64%	\$ 5,865.72	\$ 6,786.96	\$ 12,652.68
98	Franklin County School District	\$ 486.64	\$ 567.75	46.15%	53.85%	\$ 5,839.68	\$ 6,813.00	\$ 12,652.68
99	Pickett County School District	\$ 474.49	\$ 579.90	45.00%	55.00%	\$ 5,693.88	\$ 6,958.80	\$ 12,652.68
100	Chester County School District	\$ 474.48	\$ 579.91	45.00%	55.00%	\$ 5,693.76	\$ 6,958.92	\$ 12,652.68
100	Hardeman County School District	\$ 474.48	\$ 579.91	45.00%	55.00%	\$ 5,693.76	\$ 6,958.92	\$ 12,652.68
100	South Carroll School District	\$ 474.48	\$ 579.92	45.00%	55.00%	\$ 5,693.76	\$ 6,959.04	\$ 12,652.80
100	TN School for the Blind--State Special School	\$ 474.48	\$ 579.91	45.00%	55.00%	\$ 5,693.76	\$ 6,958.92	\$ 12,652.68
100	Trousdale County School District	\$ 474.48	\$ 579.91	45.00%	55.00%	\$ 5,693.76	\$ 6,958.92	\$ 12,652.68
105	Murfreesboro School District	\$ 474.38	\$ 580.01	44.99%	55.01%	\$ 5,692.56	\$ 6,960.12	\$ 12,652.68
106	Lincoln County School District	\$ 455.79	\$ 598.60	43.23%	56.77%	\$ 5,469.48	\$ 7,183.20	\$ 12,652.68
107	Overton County School District	\$ 323.33	\$ 731.06	30.67%	69.33%	\$ 3,879.96	\$ 8,772.72	\$ 12,652.68
108	White County School District	\$ 306.56	\$ 747.83	29.07%	70.93%	\$ 3,678.72	\$ 8,973.96	\$ 12,652.68
109	Van Buren County School District	\$ 291.67	\$ 762.72	27.66%	72.34%	\$ 3,500.04	\$ 9,152.64	\$ 12,652.68
110	Grainger County School District	\$ 275.00	\$ 779.39	26.08%	73.92%	\$ 3,300.00	\$ 9,352.68	\$ 12,652.68
111	Warren County School District	\$ 251.57	\$ 802.82	23.86%	76.14%	\$ 3,018.84	\$ 9,633.84	\$ 12,652.68
112	Perry County School District	\$ 250.00	\$ 804.39	23.71%	76.29%	\$ 3,000.00	\$ 9,652.68	\$ 12,652.68
113	Scott County School District	\$ 245.00	\$ 809.39	23.24%	76.76%	\$ 2,940.00	\$ 9,712.68	\$ 12,652.68
114	Dayton School District	\$ 205.45	\$ 848.94	19.49%	80.51%	\$ 2,465.40	\$ 10,187.28	\$ 12,652.68
115	Richard City School District	\$ 105.44	\$ 948.95	10.00%	90.00%	\$ 1,265.28	\$ 11,387.40	\$ 12,652.68
116	Union County School District	\$ 100.00	\$ 954.39	9.48%	90.52%	\$ 1,200.00	\$ 11,452.68	\$ 12,652.68
117	Smith County School District	\$ 54.17	\$ 1,000.22	5.14%	94.86%	\$ 650.04	\$ 12,002.64	\$ 12,652.68
118	Hollow Rock - Bruceton School District	\$ 50.00	\$ 842.18	5.60%	94.40%	\$ 600.00	\$ 10,106.16	\$ 10,706.16
119	Wayne County School District	\$ 32.76	\$ 1,021.63	3.11%	96.89%	\$ 393.12	\$ 12,259.56	\$ 12,652.68
	STATE AVERAGE:	\$ 608.90						

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

SGIP Standard Plans for Classified Employees⁹⁶

Employee + Spouse Coverage

Districts were asked to provide the monthly cost (based on 12 months) of insurance to the district and to the employee on the employee + spouse (2-party) plans. Districts below are ranked on the monthly district cost of insurance.

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	District Yearly Cost	Employee Yearly Cost	Total Yearly Cost
1	Monroe County School District	\$ 938.73	\$ 165.66	85.00%	15.00%	\$ 11,264.76	\$ 1,987.92	\$ 13,252.68
2	Robertson County School District	\$ 933.95	\$ 110.44	89.43%	10.57%	\$ 11,207.40	\$ 1,325.28	\$ 12,532.68
3	Union City School District	\$ 932.77	\$ 171.62	84.46%	15.54%	\$ 11,193.24	\$ 2,059.44	\$ 13,252.68
4	Campbell County School District	\$ 905.60	\$ 198.79	82.00%	18.00%	\$ 10,867.20	\$ 2,385.48	\$ 13,252.68
5	Moore County School District	\$ 893.51	\$ 210.88	80.91%	19.09%	\$ 10,722.12	\$ 2,530.56	\$ 13,252.68
6	Achievement School District	\$ 883.51	\$ 220.88	80.00%	20.00%	\$ 10,602.12	\$ 2,650.56	\$ 13,252.68
6	Stewart County School District	\$ 883.51	\$ 220.88	80.00%	20.00%	\$ 10,602.12	\$ 2,650.56	\$ 13,252.68
8	Marshall County School District	\$ 877.99	\$ 226.40	79.50%	20.50%	\$ 10,535.88	\$ 2,716.80	\$ 13,252.68
9	Alvin C. York Institute-State Special School	\$ 872.46	\$ 231.93	79.00%	21.00%	\$ 10,469.52	\$ 2,783.16	\$ 13,252.68
10	Putnam County School District	\$ 843.51	\$ 260.88	76.38%	23.62%	\$ 10,122.12	\$ 3,130.56	\$ 13,252.68
10	Roane County School District	\$ 843.51	\$ 260.88	76.38%	23.62%	\$ 10,122.12	\$ 3,130.56	\$ 13,252.68
12	Hawkins County School District	\$ 839.34	\$ 265.05	76.00%	24.00%	\$ 10,072.08	\$ 3,180.60	\$ 13,252.68
13	Alcoa School District	\$ 836.06	\$ 268.33	75.70%	24.30%	\$ 10,032.72	\$ 3,219.96	\$ 13,252.68
14	Morgan County School District	\$ 828.30	\$ 276.09	75.00%	25.00%	\$ 9,939.60	\$ 3,313.08	\$ 13,252.68
14	Rogersville School District	\$ 828.30	\$ 276.09	75.00%	25.00%	\$ 9,939.60	\$ 3,313.08	\$ 13,252.68
16	Tipton County School District	\$ 828.29	\$ 276.10	75.00%	25.00%	\$ 9,939.48	\$ 3,313.20	\$ 13,252.68
17	Sweetwater School District	\$ 822.42	\$ 281.97	74.47%	25.53%	\$ 9,869.04	\$ 3,383.64	\$ 13,252.68
18	Jefferson County School District	\$ 808.12	\$ 296.27	73.17%	26.83%	\$ 9,697.44	\$ 3,555.24	\$ 13,252.68
18	Manchester School District	\$ 808.12	\$ 296.27	73.17%	26.83%	\$ 9,697.44	\$ 3,555.24	\$ 13,252.68
18	Unicoi County School District	\$ 808.12	\$ 296.27	73.17%	26.83%	\$ 9,697.44	\$ 3,555.24	\$ 13,252.68
21	Hamblen County School District	\$ 805.33	\$ 299.06	72.92%	27.08%	\$ 9,663.96	\$ 3,588.72	\$ 13,252.68
22	Lauderdale County School District	\$ 794.29	\$ 310.10	71.92%	28.08%	\$ 9,531.48	\$ 3,721.20	\$ 13,252.68
23	McMinn County School District	\$ 793.81	\$ 310.58	71.88%	28.12%	\$ 9,525.72	\$ 3,726.96	\$ 13,252.68
24	Oneida School District	\$ 790.79	\$ 263.60	75.00%	25.00%	\$ 9,489.48	\$ 3,163.20	\$ 12,652.68
25	Meigs County School District	\$ 786.98	\$ 317.41	71.26%	28.74%	\$ 9,443.76	\$ 3,808.92	\$ 13,252.68
26	Marion County School District	\$ 784.12	\$ 320.27	71.00%	29.00%	\$ 9,409.44	\$ 3,843.24	\$ 13,252.68

⁹⁶ (Tennessee Education Association, 2016)

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	District Yearly Cost	Employee Yearly Cost	Total Yearly Cost
27	Maury County School District	\$ 781.19	\$ 323.20	70.73%	29.27%	\$ 9,374.28	\$ 3,878.40	\$ 13,252.68
28	Oak Ridge School District	\$ 773.07	\$ 331.32	70.00%	30.00%	\$ 9,276.84	\$ 3,975.84	\$ 13,252.68
29	Benton County School District	\$ 771.87	\$ 332.52	69.89%	30.11%	\$ 9,262.44	\$ 3,990.24	\$ 13,252.68
30	Bledsoe County School District	\$ 770.94	\$ 333.45	69.81%	30.19%	\$ 9,251.28	\$ 4,001.40	\$ 13,252.68
31	Sevier County School District	\$ 762.87	\$ 341.51	69.08%	30.92%	\$ 9,154.44	\$ 4,098.12	\$ 13,252.56
32	Lexington School District	\$ 747.66	\$ 402.59	65.00%	35.00%	\$ 8,971.92	\$ 4,831.08	\$ 13,803.00
33	Dyer County School District	\$ 744.59	\$ 359.80	67.42%	32.58%	\$ 8,935.08	\$ 4,317.60	\$ 13,252.68
34	Coffee County School District	\$ 739.94	\$ 364.45	67.00%	33.00%	\$ 8,879.28	\$ 4,373.40	\$ 13,252.68
35	Sullivan County School District	\$ 738.07	\$ 366.32	66.83%	33.17%	\$ 8,856.84	\$ 4,395.84	\$ 13,252.68
36	Washington County School District	\$ 735.22	\$ 369.17	66.57%	33.43%	\$ 8,822.64	\$ 4,430.04	\$ 13,252.68
37	McNairy County School District	\$ 723.38	\$ 381.01	65.50%	34.50%	\$ 8,680.56	\$ 4,572.12	\$ 13,252.68
38	Weakley County School District	\$ 721.91	\$ 382.48	65.37%	34.63%	\$ 8,662.92	\$ 4,589.76	\$ 13,252.68
39	Henderson County School District	\$ 717.85	\$ 386.54	65.00%	35.00%	\$ 8,614.20	\$ 4,638.48	\$ 13,252.68
40	Sequatchie County School District	\$ 709.13	\$ 395.26	64.21%	35.79%	\$ 8,509.56	\$ 4,743.12	\$ 13,252.68
41	Loudon County School District	\$ 706.64	\$ 397.75	63.98%	36.02%	\$ 8,479.68	\$ 4,773.00	\$ 13,252.68
42	Haywood County School District	\$ 704.39	\$ 400.00	63.78%	36.22%	\$ 8,452.68	\$ 4,800.00	\$ 13,252.68
43	Athens School District	\$ 700.00	\$ 404.39	63.38%	36.62%	\$ 8,400.00	\$ 4,852.68	\$ 13,252.68
44	Cannon County School District	\$ 695.77	\$ 408.62	63.00%	37.00%	\$ 8,349.24	\$ 4,903.44	\$ 13,252.68
45	Elizabethton School District	\$ 694.81	\$ 409.58	62.91%	37.09%	\$ 8,337.72	\$ 4,914.96	\$ 13,252.68
46	Lawrence County School District	\$ 693.07	\$ 411.32	62.76%	37.24%	\$ 8,316.84	\$ 4,935.84	\$ 13,252.68
47	Anderson County School District	\$ 688.65	\$ 415.74	62.36%	37.64%	\$ 8,263.80	\$ 4,988.88	\$ 13,252.68
48	Lenoir City School District	\$ 685.35	\$ 419.04	62.06%	37.94%	\$ 8,224.20	\$ 5,028.48	\$ 13,252.68
49	Greeneville School District	\$ 675.71	\$ 428.68	61.18%	38.82%	\$ 8,108.52	\$ 5,144.16	\$ 13,252.68
50	Greene County School District	\$ 674.80	\$ 429.59	61.10%	38.90%	\$ 8,097.60	\$ 5,155.08	\$ 13,252.68
51	McKenzie School District	\$ 673.68	\$ 430.71	61.00%	39.00%	\$ 8,084.16	\$ 5,168.52	\$ 13,252.68
52	Tullahoma School District	\$ 668.00	\$ 436.39	60.49%	39.51%	\$ 8,016.00	\$ 5,236.68	\$ 13,252.68
53	Henry County School District	\$ 666.72	\$ 437.67	60.37%	39.63%	\$ 8,000.64	\$ 5,252.04	\$ 13,252.68
54	Cleveland School District	\$ 662.63	\$ 441.76	60.00%	40.00%	\$ 7,951.56	\$ 5,301.12	\$ 13,252.68
55	Fentress County School District	\$ 659.33	\$ 445.06	59.70%	40.30%	\$ 7,911.96	\$ 5,340.72	\$ 13,252.68
56	Cheatham County School District	\$ 643.29	\$ 461.10	58.25%	41.75%	\$ 7,719.48	\$ 5,533.20	\$ 13,252.68
57	Dyersburg School District	\$ 639.92	\$ 464.47	57.94%	42.06%	\$ 7,679.04	\$ 5,573.64	\$ 13,252.68
58	Carter County School District	\$ 634.43	\$ 469.96	57.45%	42.55%	\$ 7,613.16	\$ 5,639.52	\$ 13,252.68
59	Clinton School District	\$ 632.63	\$ 471.76	57.28%	42.72%	\$ 7,591.56	\$ 5,661.12	\$ 13,252.68

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	District Yearly Cost	Employee Yearly Cost	Total Yearly Cost
59	Humboldt School District	\$ 632.63	\$ 471.76	57.28%	42.72%	\$ 7,591.56	\$ 5,661.12	\$ 13,252.68
61	Cocke County School District	\$ 632.33	\$ 472.06	57.26%	42.74%	\$ 7,587.96	\$ 5,664.72	\$ 13,252.68
62	Bedford County School District	\$ 625.59	\$ 478.80	56.65%	43.35%	\$ 7,507.08	\$ 5,745.60	\$ 13,252.68
62	Fayetteville School District	\$ 625.59	\$ 478.80	56.65%	43.35%	\$ 7,507.08	\$ 5,745.60	\$ 13,252.68
62	Franklin SSD	\$ 625.59	\$ 478.80	56.65%	43.35%	\$ 7,507.08	\$ 5,745.60	\$ 13,252.68
65	Huntingdon School District	\$ 621.98	\$ 482.41	56.32%	43.68%	\$ 7,463.76	\$ 5,788.92	\$ 13,252.68
66	DeKalb County School District	\$ 618.84	\$ 485.55	56.03%	43.97%	\$ 7,426.08	\$ 5,826.60	\$ 13,252.68
66	Lake County School District	\$ 618.84	\$ 485.55	56.03%	43.97%	\$ 7,426.08	\$ 5,826.60	\$ 13,252.68
68	Trenton School District	\$ 611.98	\$ 492.41	55.41%	44.59%	\$ 7,343.76	\$ 5,908.92	\$ 13,252.68
69	Bradley County School District	\$ 611.55	\$ 492.84	55.37%	44.63%	\$ 7,338.60	\$ 5,914.08	\$ 13,252.68
70	Carroll County School District	\$ 607.41	\$ 496.98	55.00%	45.00%	\$ 7,288.92	\$ 5,963.76	\$ 13,252.68
70	Gibson Co Sp Dist	\$ 607.41	\$ 496.98	55.00%	45.00%	\$ 7,288.92	\$ 5,963.76	\$ 13,252.68
70	West Carroll Sp Dist	\$ 607.41	\$ 496.98	55.00%	45.00%	\$ 7,288.92	\$ 5,963.76	\$ 13,252.68
73	Johnson County School District	\$ 599.04	\$ 505.35	54.24%	45.76%	\$ 7,188.48	\$ 6,064.20	\$ 13,252.68
74	Bradford School District	\$ 588.98	\$ 515.41	53.33%	46.67%	\$ 7,067.76	\$ 6,184.92	\$ 13,252.68
75	Jackson County School District	\$ 582.81	\$ 521.58	52.77%	47.23%	\$ 6,993.72	\$ 6,258.96	\$ 13,252.68
76	Milan School District	\$ 580.00	\$ 524.39	52.52%	47.48%	\$ 6,960.00	\$ 6,292.68	\$ 13,252.68
77	Hickman County School District	\$ 566.67	\$ 537.72	51.31%	48.69%	\$ 6,800.04	\$ 6,452.64	\$ 13,252.68
78	Knox County School District	\$ 566.55	\$ 537.84	51.30%	48.70%	\$ 6,798.60	\$ 6,454.08	\$ 13,252.68
79	Dickson County School District	\$ 565.71	\$ 538.68	51.22%	48.78%	\$ 6,788.52	\$ 6,464.16	\$ 13,252.68
79	Hardin County School District	\$ 565.71	\$ 538.68	51.22%	48.78%	\$ 6,788.52	\$ 6,464.16	\$ 13,252.68
79	Rhea County School District	\$ 565.71	\$ 538.68	51.22%	48.78%	\$ 6,788.52	\$ 6,464.16	\$ 13,252.68
82	Lebanon School District	\$ 560.62	\$ 543.77	50.76%	49.24%	\$ 6,727.44	\$ 6,525.24	\$ 13,252.68
83	Clay County School District	\$ 558.11	\$ 546.28	50.54%	49.46%	\$ 6,697.32	\$ 6,555.36	\$ 13,252.68
83	Paris School District	\$ 558.11	\$ 546.28	50.54%	49.46%	\$ 6,697.32	\$ 6,555.36	\$ 13,252.68
85	Alamo School District	\$ 552.20	\$ 552.19	50.00%	50.00%	\$ 6,626.40	\$ 6,626.28	\$ 13,252.68
86	Decatur County School District	\$ 546.97	\$ 557.42	49.53%	50.47%	\$ 6,563.64	\$ 6,689.04	\$ 13,252.68
87	Lewis County School District	\$ 541.52	\$ 562.87	49.03%	50.97%	\$ 6,498.24	\$ 6,754.44	\$ 13,252.68
88	Bristol School District	\$ 540.71	\$ 563.68	48.96%	51.04%	\$ 6,488.52	\$ 6,764.16	\$ 13,252.68
88	Cumberland County School District	\$ 540.71	\$ 535.68	50.23%	49.77%	\$ 6,488.52	\$ 6,428.16	\$ 12,916.68
88	Etowah School District	\$ 540.71	\$ 563.68	48.96%	51.04%	\$ 6,488.52	\$ 6,764.16	\$ 13,252.68
88	Giles County School District	\$ 540.71	\$ 563.68	48.96%	51.04%	\$ 6,488.52	\$ 6,764.16	\$ 13,252.68
92	Crockett County School District	\$ 524.37	\$ 580.02	47.48%	52.52%	\$ 6,292.44	\$ 6,960.24	\$ 13,252.68

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	District Yearly Cost	Employee Yearly Cost	Total Yearly Cost
92	Fayette County School District	\$ 524.37	\$ 580.02	47.48%	52.52%	\$ 6,292.44	\$ 6,960.24	\$ 13,252.68
94	Madison County School District	\$ 521.09	\$ 583.30	47.18%	52.82%	\$ 6,253.08	\$ 6,999.60	\$ 13,252.68
95	Houston County School District	\$ 500.00	\$ 604.39	45.27%	54.73%	\$ 6,000.00	\$ 7,252.68	\$ 13,252.68
96	Pickett County School District	\$ 496.99	\$ 607.40	45.00%	55.00%	\$ 5,963.88	\$ 7,288.80	\$ 13,252.68
97	Bells School District	\$ 496.98	\$ 607.41	45.00%	55.00%	\$ 5,963.76	\$ 7,288.92	\$ 13,252.68
97	Chester County School District	\$ 496.98	\$ 607.41	45.00%	55.00%	\$ 5,963.76	\$ 7,288.92	\$ 13,252.68
97	Hancock County School District	\$ 496.98	\$ 607.41	45.00%	55.00%	\$ 5,963.76	\$ 7,288.92	\$ 13,252.68
97	Hardeman County School District	\$ 496.98	\$ 607.41	45.00%	55.00%	\$ 5,963.76	\$ 7,288.92	\$ 13,252.68
97	Murfreesboro School District	\$ 496.98	\$ 607.41	45.00%	55.00%	\$ 5,963.76	\$ 7,288.92	\$ 13,252.68
97	South Carroll School District	\$ 496.98	\$ 607.41	45.00%	55.00%	\$ 5,963.76	\$ 7,288.92	\$ 13,252.68
97	TN School for the Blind--State Special School	\$ 496.98	\$ 607.41	45.00%	55.00%	\$ 5,963.76	\$ 7,288.92	\$ 13,252.68
97	Trousdale County School District	\$ 496.98	\$ 607.41	45.00%	55.00%	\$ 5,963.76	\$ 7,288.92	\$ 13,252.68
105	Franklin County School District	\$ 486.64	\$ 617.75	44.06%	55.94%	\$ 5,839.68	\$ 7,413.00	\$ 13,252.68
106	Lincoln County School District	\$ 455.79	\$ 648.60	41.27%	58.73%	\$ 5,469.48	\$ 7,783.20	\$ 13,252.68
107	Overton County School District	\$ 323.33	\$ 781.06	29.28%	70.72%	\$ 3,879.96	\$ 9,372.72	\$ 13,252.68
108	White County School District	\$ 306.56	\$ 797.83	27.76%	72.24%	\$ 3,678.72	\$ 9,573.96	\$ 13,252.68
109	Van Buren County School District	\$ 291.67	\$ 812.72	26.41%	73.59%	\$ 3,500.04	\$ 9,752.64	\$ 13,252.68
110	Grainger County School District	\$ 275.00	\$ 829.39	24.90%	75.10%	\$ 3,300.00	\$ 9,952.68	\$ 13,252.68
111	Warren County School District	\$ 251.57	\$ 852.82	22.78%	77.22%	\$ 3,018.84	\$ 10,233.84	\$ 13,252.68
112	Perry County School District	\$ 250.00	\$ 854.39	22.64%	77.36%	\$ 3,000.00	\$ 10,252.68	\$ 13,252.68
113	Scott County School District	\$ 245.00	\$ 859.39	22.18%	77.82%	\$ 2,940.00	\$ 10,312.68	\$ 13,252.68
114	Dayton School District	\$ 223.48	\$ 880.91	20.24%	79.76%	\$ 2,681.76	\$ 10,570.92	\$ 13,252.68
115	Richard City School District	\$ 110.44	\$ 993.95	10.00%	90.00%	\$ 1,325.28	\$ 11,927.40	\$ 13,252.68
116	Union County School District	\$ 100.00	\$ 1,004.39	9.05%	90.95%	\$ 1,200.00	\$ 12,052.68	\$ 13,252.68
117	Smith County School District	\$ 54.17	\$ 1,050.22	4.90%	95.10%	\$ 650.04	\$ 12,602.64	\$ 13,252.68
118	Hollow Rock - Bruceton School District	\$ 50.00	\$ 1,054.39	4.53%	95.47%	\$ 600.00	\$ 12,652.68	\$ 13,252.68
119	Wayne County School District	\$ 32.76	\$ 1,071.63	2.97%	97.03%	\$ 393.12	\$ 12,859.56	\$ 13,252.68
STATE AVERAGE:		\$ 621.15						

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

SGIP Limited Plans for Classified Employees⁹⁷

Employee + Spouse Coverage

Districts were asked to provide the monthly cost (based on 12 months) of insurance to the district and to the employee on the employee + spouse (2-party) plans. Districts below are ranked on the monthly district cost of insurance.

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	District Yearly Cost	Employee Yearly Cost	Total Yearly Cost
1	Putnam County School District	\$ 739.38	\$ 134.96	84.56%	15.44%	\$ 8,872.56	\$ 1,619.52	\$ 10,492.08
2	Hamblen County School District	\$ 674.81	\$ -	100.00%	0.00%	\$ 8,097.72	\$ -	\$ 8,097.72
3	Greeneville School District	\$ 655.71	\$ 19.10	97.17%	2.83%	\$ 7,868.52	\$ 229.20	\$ 8,097.72
4	Humboldt School District	\$ 632.63	\$ 42.18	93.75%	6.25%	\$ 7,591.56	\$ 506.16	\$ 8,097.72
5	Cocke County School District	\$ 632.33	\$ 42.48	93.70%	6.30%	\$ 7,587.96	\$ 509.76	\$ 8,097.72
6	Lauderdale County School District	\$ 607.33	\$ 67.48	90.00%	10.00%	\$ 7,287.96	\$ 809.76	\$ 8,097.72
6	Robertson County School District	\$ 607.33	\$ 67.48	90.00%	10.00%	\$ 7,287.96	\$ 809.76	\$ 8,097.72
8	Alvin C. York Institute-State Special School	\$ 587.08	\$ 87.73	87.00%	13.00%	\$ 7,044.96	\$ 1,052.76	\$ 8,097.72
9	Monroe County School District	\$ 576.59	\$ 98.22	85.44%	14.56%	\$ 6,919.08	\$ 1,178.64	\$ 8,097.72
10	Union City School District	\$ 569.94	\$ 104.87	84.46%	15.54%	\$ 6,839.28	\$ 1,258.44	\$ 8,097.72
11	Hickman County School District	\$ 566.67	\$ 108.14	83.97%	16.03%	\$ 6,800.04	\$ 1,297.68	\$ 8,097.72
12	Marshall County School District	\$ 565.49	\$ 109.32	83.80%	16.20%	\$ 6,785.88	\$ 1,311.84	\$ 8,097.72
13	Carter County School District	\$ 561.64	\$ 300.13	65.17%	34.83%	\$ 6,739.68	\$ 3,601.56	\$ 10,341.24
14	Lebanon School District	\$ 560.62	\$ 114.19	83.08%	16.92%	\$ 6,727.44	\$ 1,370.28	\$ 8,097.72
15	Campbell County School District	\$ 553.34	\$ 121.47	82.00%	18.00%	\$ 6,640.08	\$ 1,457.64	\$ 8,097.72
16	Bristol School District	\$ 540.71	\$ 134.10	80.13%	19.87%	\$ 6,488.52	\$ 1,609.20	\$ 8,097.72
16	Elizabethton School District	\$ 540.71	\$ 134.10	80.13%	19.87%	\$ 6,488.52	\$ 1,609.20	\$ 8,097.72
16	Giles County School District	\$ 540.71	\$ 134.10	80.13%	19.87%	\$ 6,488.52	\$ 1,609.20	\$ 8,097.72
19	Achievement School District	\$ 539.85	\$ 134.96	80.00%	20.00%	\$ 6,478.20	\$ 1,619.52	\$ 8,097.72
19	Cheatham County School District	\$ 539.85	\$ 134.96	80.00%	20.00%	\$ 6,478.20	\$ 1,619.52	\$ 8,097.72
19	Moore County School District	\$ 539.85	\$ 134.96	80.00%	20.00%	\$ 6,478.20	\$ 1,619.52	\$ 8,097.72
19	Roane County School District	\$ 539.85	\$ 134.96	80.00%	20.00%	\$ 6,478.20	\$ 1,619.52	\$ 8,097.72
19	Stewart County School District	\$ 539.85	\$ 134.96	80.00%	20.00%	\$ 6,478.20	\$ 1,619.52	\$ 8,097.72
19	Tullahoma School District	\$ 539.85	\$ 134.96	80.00%	20.00%	\$ 6,478.20	\$ 1,619.52	\$ 8,097.72
25	Sweetwater School District	\$ 526.35	\$ 148.46	78.00%	22.00%	\$ 6,316.20	\$ 1,781.52	\$ 8,097.72
26	Crockett County School District	\$ 524.37	\$ 150.44	77.71%	22.29%	\$ 6,292.44	\$ 1,805.28	\$ 8,097.72

⁹⁷ (Tennessee Education Association, 2016)

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	District Yearly Cost	Employee Yearly Cost	Total Yearly Cost
27	Hawkins County School District	\$ 512.86	\$ 161.95	76.00%	24.00%	\$ 6,154.32	\$ 1,943.40	\$ 8,097.72
28	Athens School District	\$ 510.00	\$ 164.81	75.58%	24.42%	\$ 6,120.00	\$ 1,977.72	\$ 8,097.72
29	Lawrence County School District	\$ 506.11	\$ 168.70	75.00%	25.00%	\$ 6,073.32	\$ 2,024.40	\$ 8,097.72
29	Morgan County School District	\$ 506.11	\$ 168.70	75.00%	25.00%	\$ 6,073.32	\$ 2,024.40	\$ 8,097.72
29	Oneida School District	\$ 506.11	\$ 168.70	75.00%	25.00%	\$ 6,073.32	\$ 2,024.40	\$ 8,097.72
29	Rogersville School District	\$ 506.11	\$ 168.70	75.00%	25.00%	\$ 6,073.32	\$ 2,024.40	\$ 8,097.72
29	Sullivan County School District	\$ 506.11	\$ 168.70	75.00%	25.00%	\$ 6,073.32	\$ 2,024.40	\$ 8,097.72
29	Tipton County School District	\$ 506.11	\$ 168.70	75.00%	25.00%	\$ 6,073.32	\$ 2,024.40	\$ 8,097.72
29	Trousdale County School District	\$ 506.11	\$ 168.70	75.00%	25.00%	\$ 6,073.32	\$ 2,024.40	\$ 8,097.72
36	Bledsoe County School District	\$ 506.06	\$ 168.75	74.99%	25.01%	\$ 6,072.72	\$ 2,025.00	\$ 8,097.72
37	Alcoa School District	\$ 499.81	\$ 175.00	74.07%	25.93%	\$ 5,997.72	\$ 2,100.00	\$ 8,097.72
38	Anderson County School District	\$ 495.33	\$ 179.48	73.40%	26.60%	\$ 5,943.96	\$ 2,153.76	\$ 8,097.72
39	Benton County School District	\$ 494.00	\$ 180.81	73.21%	26.79%	\$ 5,928.00	\$ 2,169.72	\$ 8,097.72
39	Jefferson County School District	\$ 494.00	\$ 180.81	73.21%	26.79%	\$ 5,928.00	\$ 2,169.72	\$ 8,097.72
41	Manchester School District	\$ 493.99	\$ 180.82	73.20%	26.80%	\$ 5,927.88	\$ 2,169.84	\$ 8,097.72
41	Unicoi County School District	\$ 493.99	\$ 180.82	73.20%	26.80%	\$ 5,927.88	\$ 2,169.84	\$ 8,097.72
43	Meigs County School District	\$ 493.66	\$ 181.15	73.16%	26.84%	\$ 5,923.92	\$ 2,173.80	\$ 8,097.72
44	McMinn County School District	\$ 493.43	\$ 181.38	73.12%	26.88%	\$ 5,921.16	\$ 2,176.56	\$ 8,097.72
45	Hancock County School District	\$ 488.81	\$ 186.00	72.44%	27.56%	\$ 5,865.72	\$ 2,232.00	\$ 8,097.72
46	Marion County School District	\$ 479.12	\$ 195.69	71.00%	29.00%	\$ 5,749.44	\$ 2,348.28	\$ 8,097.72
47	Lexington School District	\$ 478.50	\$ 257.66	65.00%	35.00%	\$ 5,742.00	\$ 3,091.92	\$ 8,833.92
48	Maury County School District	\$ 477.56	\$ 197.25	70.77%	29.23%	\$ 5,730.72	\$ 2,367.00	\$ 8,097.72
49	Washington County School District	\$ 472.54	\$ 202.27	70.03%	29.97%	\$ 5,670.48	\$ 2,427.24	\$ 8,097.72
50	Dyersburg School District	\$ 472.37	\$ 202.44	70.00%	30.00%	\$ 5,668.44	\$ 2,429.28	\$ 8,097.72
50	Fentress County School District	\$ 472.37	\$ 202.44	70.00%	30.00%	\$ 5,668.44	\$ 2,429.28	\$ 8,097.72
50	Knox County School District	\$ 472.37	\$ 202.44	70.00%	30.00%	\$ 5,668.44	\$ 2,429.28	\$ 8,097.72
50	Oak Ridge School District	\$ 472.37	\$ 202.44	70.00%	30.00%	\$ 5,668.44	\$ 2,429.28	\$ 8,097.72
54	Sevier County School District	\$ 466.33	\$ 208.48	69.11%	30.89%	\$ 5,595.96	\$ 2,501.76	\$ 8,097.72
55	Lincoln County School District	\$ 455.79	\$ 219.02	67.54%	32.46%	\$ 5,469.48	\$ 2,628.24	\$ 8,097.72
56	Dyer County School District	\$ 454.97	\$ 219.84	67.42%	32.58%	\$ 5,459.64	\$ 2,638.08	\$ 8,097.72
57	Coffee County School District	\$ 452.12	\$ 222.69	67.00%	33.00%	\$ 5,425.44	\$ 2,672.28	\$ 8,097.72
57	Loudon County School District	\$ 452.12	\$ 222.69	67.00%	33.00%	\$ 5,425.44	\$ 2,672.28	\$ 8,097.72
59	Murfreesboro School District	\$ 447.81	\$ 227.00	66.36%	33.64%	\$ 5,373.72	\$ 2,724.00	\$ 8,097.72

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	District Yearly Cost	Employee Yearly Cost	Total Yearly Cost
60	McNairy County School District	\$ 442.00	\$ 232.81	65.50%	34.50%	\$ 5,304.00	\$ 2,793.72	\$ 8,097.72
61	Weakley County School District	\$ 441.22	\$ 233.59	65.38%	34.62%	\$ 5,294.64	\$ 2,803.08	\$ 8,097.72
62	Lenoir City School District	\$ 438.64	\$ 236.17	65.00%	35.00%	\$ 5,263.68	\$ 2,834.04	\$ 8,097.72
63	Bedford County School District	\$ 438.63	\$ 236.18	65.00%	35.00%	\$ 5,263.56	\$ 2,834.16	\$ 8,097.72
63	Cleveland School District	\$ 438.63	\$ 236.18	65.00%	35.00%	\$ 5,263.56	\$ 2,834.16	\$ 8,097.72
63	Fayetteville School District	\$ 438.63	\$ 236.18	65.00%	35.00%	\$ 5,263.56	\$ 2,834.16	\$ 8,097.72
63	Franklin SSD	\$ 438.63	\$ 236.18	65.00%	35.00%	\$ 5,263.56	\$ 2,834.16	\$ 8,097.72
63	Henderson County School District	\$ 438.63	\$ 236.18	65.00%	35.00%	\$ 5,263.56	\$ 2,834.16	\$ 8,097.72
68	Sequatchie County School District	\$ 437.21	\$ 237.60	64.79%	35.21%	\$ 5,246.52	\$ 2,851.20	\$ 8,097.72
69	Greene County School District	\$ 431.89	\$ 242.92	64.00%	36.00%	\$ 5,182.68	\$ 2,915.04	\$ 8,097.72
70	DeKalb County School District	\$ 431.88	\$ 242.93	64.00%	36.00%	\$ 5,182.56	\$ 2,915.16	\$ 8,097.72
70	Lake County School District	\$ 431.88	\$ 242.93	64.00%	36.00%	\$ 5,182.56	\$ 2,915.16	\$ 8,097.72
72	Houston County School District	\$ 428.66	\$ 246.15	63.52%	36.48%	\$ 5,143.92	\$ 2,953.80	\$ 8,097.72
72	Huntingdon School District	\$ 428.66	\$ 246.15	63.52%	36.48%	\$ 5,143.92	\$ 2,953.80	\$ 8,097.72
74	Henry County School District	\$ 426.70	\$ 248.11	63.23%	36.77%	\$ 5,120.40	\$ 2,977.32	\$ 8,097.72
75	Cannon County School District	\$ 425.13	\$ 249.68	63.00%	37.00%	\$ 5,101.56	\$ 2,996.16	\$ 8,097.72
76	Trenton School District	\$ 418.66	\$ 256.15	62.04%	37.96%	\$ 5,023.92	\$ 3,073.80	\$ 8,097.72
77	Jackson County School District	\$ 412.00	\$ 262.81	61.05%	38.95%	\$ 4,944.00	\$ 3,153.72	\$ 8,097.72
78	McKenzie School District	\$ 411.63	\$ 263.18	61.00%	39.00%	\$ 4,939.56	\$ 3,158.16	\$ 8,097.72
79	Clinton School District	\$ 404.89	\$ 269.92	60.00%	40.00%	\$ 4,858.68	\$ 3,239.04	\$ 8,097.72
80	Johnson County School District	\$ 404.39	\$ 270.42	59.93%	40.07%	\$ 4,852.68	\$ 3,245.04	\$ 8,097.72
81	Bradford School District	\$ 395.66	\$ 279.15	58.63%	41.37%	\$ 4,747.92	\$ 3,349.80	\$ 8,097.72
82	Bradley County School District	\$ 391.39	\$ 283.42	58.00%	42.00%	\$ 4,696.68	\$ 3,401.04	\$ 8,097.72
83	Milan School District	\$ 377.00	\$ 297.81	55.87%	44.13%	\$ 4,524.00	\$ 3,573.72	\$ 8,097.72
84	Carroll County School District	\$ 371.15	\$ 303.66	55.00%	45.00%	\$ 4,453.80	\$ 3,643.92	\$ 8,097.72
84	Gibson Co Sp Dist	\$ 371.15	\$ 303.66	55.00%	45.00%	\$ 4,453.80	\$ 3,643.92	\$ 8,097.72
84	Hardeman County School District	\$ 371.15	\$ 303.66	55.00%	45.00%	\$ 4,453.80	\$ 3,643.92	\$ 8,097.72
84	Paris School District	\$ 371.15	\$ 303.66	55.00%	45.00%	\$ 4,453.80	\$ 3,643.92	\$ 8,097.72
84	West Carroll Sp Dist	\$ 371.15	\$ 303.66	55.00%	45.00%	\$ 4,453.80	\$ 3,643.92	\$ 8,097.72
89	Haywood County School District	\$ 370.81	\$ 304.00	54.95%	45.05%	\$ 4,449.72	\$ 3,648.00	\$ 8,097.72
90	Decatur County School District	\$ 353.67	\$ 321.14	52.41%	47.59%	\$ 4,244.04	\$ 3,853.68	\$ 8,097.72
91	Cumberland County School District	\$ 346.06	\$ 328.75	51.28%	48.72%	\$ 4,152.72	\$ 3,945.00	\$ 8,097.72
91	Dickson County School District	\$ 346.06	\$ 328.75	51.28%	48.72%	\$ 4,152.72	\$ 3,945.00	\$ 8,097.72

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	District Yearly Cost	Employee Yearly Cost	Total Yearly Cost
91	Etowah School District	\$ 346.06	\$ 328.75	51.28%	48.72%	\$ 4,152.72	\$ 3,945.00	\$ 8,097.72
91	Franklin County School District	\$ 346.06	\$ 328.75	51.28%	48.72%	\$ 4,152.72	\$ 3,945.00	\$ 8,097.72
91	Hardin County School District	\$ 346.06	\$ 328.75	51.28%	48.72%	\$ 4,152.72	\$ 3,945.00	\$ 8,097.72
91	Rhea County School District	\$ 346.06	\$ 328.75	51.28%	48.72%	\$ 4,152.72	\$ 3,945.00	\$ 8,097.72
97	Lewis County School District	\$ 343.91	\$ 330.90	50.96%	49.04%	\$ 4,126.92	\$ 3,970.80	\$ 8,097.72
98	Fayette County School District	\$ 337.41	\$ 337.40	50.00%	50.00%	\$ 4,048.92	\$ 4,048.80	\$ 8,097.72
99	Madison County School District	\$ 327.77	\$ 347.04	48.57%	51.43%	\$ 3,933.24	\$ 4,164.48	\$ 8,097.72
100	Perry County School District	\$ 323.66	\$ 351.15	47.96%	52.04%	\$ 3,883.92	\$ 4,213.80	\$ 8,097.72
101	Overton County School District	\$ 323.33	\$ 351.48	47.91%	52.09%	\$ 3,879.96	\$ 4,217.76	\$ 8,097.72
102	White County School District	\$ 306.56	\$ 368.25	45.43%	54.57%	\$ 3,678.72	\$ 4,419.00	\$ 8,097.72
103	Pickett County School District	\$ 303.67	\$ 371.14	45.00%	55.00%	\$ 3,644.04	\$ 4,453.68	\$ 8,097.72
104	Bells School District	\$ 303.66	\$ 371.15	45.00%	55.00%	\$ 3,643.92	\$ 4,453.80	\$ 8,097.72
104	Chester County School District	\$ 303.66	\$ 371.15	45.00%	55.00%	\$ 3,643.92	\$ 4,453.80	\$ 8,097.72
104	South Carroll School District	\$ 303.66	\$ 371.15	45.00%	55.00%	\$ 3,643.92	\$ 4,453.80	\$ 8,097.72
104	TN School for the Blind--State Special School	\$ 303.66	\$ 371.15	45.00%	55.00%	\$ 3,643.92	\$ 4,453.80	\$ 8,097.72
104	Wayne County School District	\$ 303.66	\$ 371.15	45.00%	55.00%	\$ 3,643.92	\$ 4,453.80	\$ 8,097.72
109	Van Buren County School District	\$ 291.67	\$ 383.14	43.22%	56.78%	\$ 3,500.04	\$ 4,597.68	\$ 8,097.72
110	Grainger County School District	\$ 275.00	\$ 399.81	40.75%	59.25%	\$ 3,300.00	\$ 4,797.72	\$ 8,097.72
111	Clay County School District	\$ 271.15	\$ 303.66	47.17%	52.83%	\$ 3,253.80	\$ 3,643.92	\$ 6,897.72
112	Warren County School District	\$ 251.57	\$ 423.24	37.28%	62.72%	\$ 3,018.84	\$ 5,078.88	\$ 8,097.72
113	Scott County School District	\$ 245.00	\$ 429.81	36.31%	63.69%	\$ 2,940.00	\$ 5,157.72	\$ 8,097.72
114	Alamo School District	\$ 237.41	\$ 337.40	41.30%	58.70%	\$ 2,848.92	\$ 4,048.80	\$ 6,897.72
115	Dayton School District	\$ 131.50	\$ 543.31	19.49%	80.51%	\$ 1,578.00	\$ 6,519.72	\$ 8,097.72
116	Union County School District	\$ 100.00	\$ 574.81	14.82%	85.18%	\$ 1,200.00	\$ 6,897.72	\$ 8,097.72
117	Richard City School District	\$ 67.48	\$ 607.33	10.00%	90.00%	\$ 809.76	\$ 7,287.96	\$ 8,097.72
118	Smith County School District	\$ 54.17	\$ 620.64	8.03%	91.97%	\$ 650.04	\$ 7,447.68	\$ 8,097.72
119	Hollow Rock - Bruceton School District	\$ 50.00	\$ 624.81	7.41%	92.59%	\$ 600.00	\$ 7,497.72	\$ 8,097.72
	STATE AVERAGE:	\$ 433.92						

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

SGIP CDHP Plans for Classified Employees⁹⁸

Employee + Spouse Coverage

Districts were asked to provide the monthly cost (based on 12 months) of insurance to the district and to the employee on the employee + spouse (2-party) plans. Districts below are ranked on the monthly district cost of insurance.

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	District Yearly Cost	Employee Yearly Cost	Total Yearly Cost
1	Cocke County School District	\$ 626.06	\$ -	100.00%	0.00%	\$ 7,512.72	\$ -	\$ 7,512.72
1	Hamblen County School District	\$ 626.06	\$ -	100.00%	0.00%	\$ 7,512.72	\$ -	\$ 7,512.72
1	Humboldt School District	\$ 626.06	\$ -	100.00%	0.00%	\$ 7,512.72	\$ -	\$ 7,512.72
1	Manchester School District	\$ 626.06	\$ 167.75	78.87%	21.13%	\$ 7,512.72	\$ 2,013.00	\$ 9,525.72
1	Oneida School District	\$ 626.06	\$ -	100.00%	0.00%	\$ 7,512.72	\$ -	\$ 7,512.72
1	Tullahoma School District	\$ 626.06	\$ -	100.00%	0.00%	\$ 7,512.72	\$ -	\$ 7,512.72
7	Greeneville School District	\$ 608.34	\$ 17.72	97.17%	2.83%	\$ 7,300.08	\$ 212.64	\$ 7,512.72
8	Hickman County School District	\$ 566.67	\$ 59.39	90.51%	9.49%	\$ 6,800.04	\$ 712.68	\$ 7,512.72
9	Lauderdale County School District	\$ 563.45	\$ 62.61	90.00%	10.00%	\$ 6,761.40	\$ 751.32	\$ 7,512.72
10	Lebanon School District	\$ 560.62	\$ 65.44	89.55%	10.45%	\$ 6,727.44	\$ 785.28	\$ 7,512.72
11	Robertson County School District	\$ 560.45	\$ 65.61	89.52%	10.48%	\$ 6,725.40	\$ 787.32	\$ 7,512.72
12	Alvin C. York Institute-State Special School	\$ 544.67	\$ 81.39	87.00%	13.00%	\$ 6,536.04	\$ 976.68	\$ 7,512.72
13	Bristol School District	\$ 540.71	\$ 134.10	80.13%	19.87%	\$ 6,488.52	\$ 1,609.20	\$ 8,097.72
13	Elizabethton School District	\$ 540.71	\$ 85.35	86.37%	13.63%	\$ 6,488.52	\$ 1,024.20	\$ 7,512.72
13	Giles County School District	\$ 540.71	\$ 85.35	86.37%	13.63%	\$ 6,488.52	\$ 1,024.20	\$ 7,512.72
16	Monroe County School District	\$ 532.15	\$ 93.91	85.00%	15.00%	\$ 6,385.80	\$ 1,126.92	\$ 7,512.72
17	Union City School District	\$ 528.77	\$ 97.29	84.46%	15.54%	\$ 6,345.24	\$ 1,167.48	\$ 7,512.72
18	Marshall County School District	\$ 519.63	\$ 106.43	83.00%	17.00%	\$ 6,235.56	\$ 1,277.16	\$ 7,512.72
19	Campbell County School District	\$ 513.37	\$ 112.69	82.00%	18.00%	\$ 6,160.44	\$ 1,352.28	\$ 7,512.72
20	Athens School District	\$ 510.00	\$ 116.06	81.46%	18.54%	\$ 6,120.00	\$ 1,392.72	\$ 7,512.72
21	Achievement School District	\$ 500.85	\$ 125.21	80.00%	20.00%	\$ 6,010.20	\$ 1,502.52	\$ 7,512.72
21	Bledsoe County School District	\$ 500.85	\$ 125.21	80.00%	20.00%	\$ 6,010.20	\$ 1,502.52	\$ 7,512.72
21	Cheatham County School District	\$ 500.85	\$ 125.21	80.00%	20.00%	\$ 6,010.20	\$ 1,502.52	\$ 7,512.72
21	Moore County School District	\$ 500.85	\$ 125.21	80.00%	20.00%	\$ 6,010.20	\$ 1,502.52	\$ 7,512.72
21	Putnam County School District	\$ 500.85	\$ 125.21	80.00%	20.00%	\$ 6,010.20	\$ 1,502.52	\$ 7,512.72
21	Roane County School District	\$ 500.85	\$ 125.21	80.00%	20.00%	\$ 6,010.20	\$ 1,502.52	\$ 7,512.72

⁹⁸ (Tennessee Education Association, 2016)

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	District Yearly Cost	Employee Yearly Cost	Total Yearly Cost
27	Carter County School District	\$ 490.93	\$ 135.13	78.42%	21.58%	\$ 5,891.16	\$ 1,621.56	\$ 7,512.72
28	Hancock County School District	\$ 488.82	\$ 137.24	78.08%	21.92%	\$ 5,865.84	\$ 1,646.88	\$ 7,512.72
29	Sweetwater School District	\$ 478.49	\$ 147.57	76.43%	23.57%	\$ 5,741.88	\$ 1,770.84	\$ 7,512.72
30	Hawkins County School District	\$ 475.81	\$ 150.25	76.00%	24.00%	\$ 5,709.72	\$ 1,803.00	\$ 7,512.72
31	Anderson County School District	\$ 473.40	\$ 152.66	75.62%	24.38%	\$ 5,680.80	\$ 1,831.92	\$ 7,512.72
32	Morgan County School District	\$ 469.55	\$ 156.51	75.00%	25.00%	\$ 5,634.60	\$ 1,878.12	\$ 7,512.72
32	Rogersville School District	\$ 469.55	\$ 156.51	75.00%	25.00%	\$ 5,634.60	\$ 1,878.12	\$ 7,512.72
32	Sullivan County School District	\$ 469.55	\$ 156.51	75.00%	25.00%	\$ 5,634.60	\$ 1,878.12	\$ 7,512.72
32	Tipton County School District	\$ 469.55	\$ 156.52	75.00%	25.00%	\$ 5,634.60	\$ 1,878.24	\$ 7,512.84
36	Lawrence County School District	\$ 469.54	\$ 156.52	75.00%	25.00%	\$ 5,634.48	\$ 1,878.24	\$ 7,512.72
37	Meigs County School District	\$ 461.73	\$ 164.33	73.75%	26.25%	\$ 5,540.76	\$ 1,971.96	\$ 7,512.72
38	Benton County School District	\$ 458.31	\$ 167.75	73.21%	26.79%	\$ 5,499.72	\$ 2,013.00	\$ 7,512.72
38	Jefferson County School District	\$ 458.31	\$ 167.75	73.21%	26.79%	\$ 5,499.72	\$ 2,013.00	\$ 7,512.72
38	Unicoi County School District	\$ 458.31	\$ 167.75	73.21%	26.79%	\$ 5,499.72	\$ 2,013.00	\$ 7,512.72
41	McMinn County School District	\$ 457.75	\$ 168.31	73.12%	26.88%	\$ 5,493.00	\$ 2,019.72	\$ 7,512.72
42	Alcoa School District	\$ 451.06	\$ 175.00	72.05%	27.95%	\$ 5,412.72	\$ 2,100.00	\$ 7,512.72
43	Murfreesboro School District	\$ 447.81	\$ 178.25	71.53%	28.47%	\$ 5,373.72	\$ 2,139.00	\$ 7,512.72
44	Lincoln County School District	\$ 446.57	\$ 179.49	71.33%	28.67%	\$ 5,358.84	\$ 2,153.88	\$ 7,512.72
45	Marion County School District	\$ 444.51	\$ 181.55	71.00%	29.00%	\$ 5,334.12	\$ 2,178.60	\$ 7,512.72
46	Lexington School District	\$ 443.77	\$ 239.04	64.99%	35.01%	\$ 5,325.24	\$ 2,868.48	\$ 8,193.72
47	Maury County School District	\$ 443.06	\$ 183.00	70.77%	29.23%	\$ 5,316.72	\$ 2,196.00	\$ 7,512.72
48	Sevier County School District	\$ 438.25	\$ 187.81	70.00%	30.00%	\$ 5,259.00	\$ 2,253.72	\$ 7,512.72
49	Dyersburg School District	\$ 438.24	\$ 187.82	70.00%	30.00%	\$ 5,258.88	\$ 2,253.84	\$ 7,512.72
49	Oak Ridge School District	\$ 438.24	\$ 187.82	70.00%	30.00%	\$ 5,258.88	\$ 2,253.84	\$ 7,512.72
51	Knox County School District	\$ 422.62	\$ 203.44	67.50%	32.50%	\$ 5,071.44	\$ 2,441.28	\$ 7,512.72
52	Dyer County School District	\$ 422.10	\$ 203.96	67.42%	32.58%	\$ 5,065.20	\$ 2,447.52	\$ 7,512.72
53	Coffee County School District	\$ 419.46	\$ 206.60	67.00%	33.00%	\$ 5,033.52	\$ 2,479.20	\$ 7,512.72
53	Loudon County School District	\$ 419.46	\$ 206.60	67.00%	33.00%	\$ 5,033.52	\$ 2,479.20	\$ 7,512.72
55	Washington County School District	\$ 418.34	\$ 187.72	69.03%	30.97%	\$ 5,020.08	\$ 2,252.64	\$ 7,272.72
56	McNairy County School District	\$ 410.06	\$ 216.00	65.50%	34.50%	\$ 4,920.72	\$ 2,592.00	\$ 7,512.72
57	Weakley County School District	\$ 409.35	\$ 216.71	65.39%	34.61%	\$ 4,912.20	\$ 2,600.52	\$ 7,512.72
58	Bedford County School District	\$ 406.94	\$ 219.12	65.00%	35.00%	\$ 4,883.28	\$ 2,629.44	\$ 7,512.72
58	Cleveland School District	\$ 406.94	\$ 219.12	65.00%	35.00%	\$ 4,883.28	\$ 2,629.44	\$ 7,512.72

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	District Yearly Cost	Employee Yearly Cost	Total Yearly Cost
58	Franklin SSD	\$ 406.94	\$ 219.12	65.00%	35.00%	\$ 4,883.28	\$ 2,629.44	\$ 7,512.72
58	Henderson County School District	\$ 406.94	\$ 219.12	65.00%	35.00%	\$ 4,883.28	\$ 2,629.44	\$ 7,512.72
58	Lenoir City School District	\$ 406.94	\$ 219.12	65.00%	35.00%	\$ 4,883.28	\$ 2,629.44	\$ 7,512.72
63	Huntingdon School District	\$ 406.73	\$ 219.33	64.97%	35.03%	\$ 4,880.76	\$ 2,631.96	\$ 7,512.72
64	Sequatchie County School District	\$ 405.62	\$ 220.44	64.79%	35.21%	\$ 4,867.44	\$ 2,645.28	\$ 7,512.72
65	Johnson County School District	\$ 404.39	\$ 221.67	64.59%	35.41%	\$ 4,852.68	\$ 2,660.04	\$ 7,512.72
66	DeKalb County School District	\$ 400.68	\$ 225.38	64.00%	36.00%	\$ 4,808.16	\$ 2,704.56	\$ 7,512.72
66	Lake County School District	\$ 400.68	\$ 225.38	64.00%	36.00%	\$ 4,808.16	\$ 2,704.56	\$ 7,512.72
68	Greene County School District	\$ 400.67	\$ 225.39	64.00%	36.00%	\$ 4,808.04	\$ 2,704.68	\$ 7,512.72
69	Houston County School District	\$ 397.69	\$ 228.37	63.52%	36.48%	\$ 4,772.28	\$ 2,740.44	\$ 7,512.72
70	Trenton School District	\$ 396.73	\$ 229.33	63.37%	36.63%	\$ 4,760.76	\$ 2,751.96	\$ 7,512.72
71	Henry County School District	\$ 395.86	\$ 230.20	63.23%	36.77%	\$ 4,750.32	\$ 2,762.40	\$ 7,512.72
72	Cannon County School District	\$ 394.42	\$ 231.64	63.00%	37.00%	\$ 4,733.04	\$ 2,779.68	\$ 7,512.72
73	Jackson County School District	\$ 390.06	\$ 236.00	62.30%	37.70%	\$ 4,680.72	\$ 2,832.00	\$ 7,512.72
74	McKenzie School District	\$ 381.90	\$ 244.16	61.00%	39.00%	\$ 4,582.80	\$ 2,929.92	\$ 7,512.72
75	Clinton School District	\$ 375.64	\$ 250.42	60.00%	40.00%	\$ 4,507.68	\$ 3,005.04	\$ 7,512.72
76	Bradford School District	\$ 373.73	\$ 252.33	59.70%	40.30%	\$ 4,484.76	\$ 3,027.96	\$ 7,512.72
77	Lewis County School District	\$ 363.24	\$ 262.82	58.02%	41.98%	\$ 4,358.88	\$ 3,153.84	\$ 7,512.72
78	Milan School District	\$ 349.76	\$ 276.30	55.87%	44.13%	\$ 4,197.12	\$ 3,315.60	\$ 7,512.72
79	Carroll County School District	\$ 344.34	\$ 281.72	55.00%	45.00%	\$ 4,132.08	\$ 3,380.64	\$ 7,512.72
79	Paris School District	\$ 344.34	\$ 281.72	55.00%	45.00%	\$ 4,132.08	\$ 3,380.64	\$ 7,512.72
81	Gibson Co Sp Dist	\$ 344.33	\$ 281.73	55.00%	45.00%	\$ 4,131.96	\$ 3,380.76	\$ 7,512.72
81	West Carroll Sp Dist	\$ 344.33	\$ 281.73	55.00%	45.00%	\$ 4,131.96	\$ 3,380.76	\$ 7,512.72
83	Haywood County School District	\$ 344.32	\$ 281.74	55.00%	45.00%	\$ 4,131.84	\$ 3,380.88	\$ 7,512.72
84	Decatur County School District	\$ 331.72	\$ 294.34	52.99%	47.01%	\$ 3,980.64	\$ 3,532.08	\$ 7,512.72
85	Overton County School District	\$ 323.33	\$ 302.73	51.65%	48.35%	\$ 3,879.96	\$ 3,632.76	\$ 7,512.72
86	Hardeman County School District	\$ 322.40	\$ 303.66	51.50%	48.50%	\$ 3,868.80	\$ 3,643.92	\$ 7,512.72
87	Cumberland County School District	\$ 321.06	\$ 305.00	51.28%	48.72%	\$ 3,852.72	\$ 3,660.00	\$ 7,512.72
87	Dickson County School District	\$ 321.06	\$ 305.00	51.28%	48.72%	\$ 3,852.72	\$ 3,660.00	\$ 7,512.72
87	Etowah School District	\$ 321.06	\$ 305.00	51.28%	48.72%	\$ 3,852.72	\$ 3,660.00	\$ 7,512.72
87	Franklin County School District	\$ 321.06	\$ 305.00	51.28%	48.72%	\$ 3,852.72	\$ 3,660.00	\$ 7,512.72
87	Hardin County School District	\$ 321.06	\$ 305.00	51.28%	48.72%	\$ 3,852.72	\$ 3,660.00	\$ 7,512.72
87	Rhea County School District	\$ 321.06	\$ 305.00	51.28%	48.72%	\$ 3,852.72	\$ 3,660.00	\$ 7,512.72

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	District Yearly Cost	Employee Yearly Cost	Total Yearly Cost
93	Alamo School District	\$ 313.03	\$ 313.03	50.00%	50.00%	\$ 3,756.36	\$ 3,756.36	\$ 7,512.72
93	Crockett County School District	\$ 313.03	\$ 313.03	50.00%	50.00%	\$ 3,756.36	\$ 3,756.36	\$ 7,512.72
93	Fayette County School District	\$ 313.03	\$ 313.03	50.00%	50.00%	\$ 3,756.36	\$ 3,756.36	\$ 7,512.72
93	Fayetteville School District	\$ 313.03	\$ 313.03	50.00%	50.00%	\$ 3,756.36	\$ 3,756.36	\$ 7,512.72
97	White County School District	\$ 306.56	\$ 319.50	48.97%	51.03%	\$ 3,678.72	\$ 3,834.00	\$ 7,512.72
98	Madison County School District	\$ 304.09	\$ 321.97	48.57%	51.43%	\$ 3,649.08	\$ 3,863.64	\$ 7,512.72
99	Van Buren County School District	\$ 291.67	\$ 334.39	46.59%	53.41%	\$ 3,500.04	\$ 4,012.68	\$ 7,512.72
100	TN School for the Blind--State Special School	\$ 281.73	\$ 344.33	45.00%	55.00%	\$ 3,380.76	\$ 4,131.96	\$ 7,512.72
101	Bells School District	\$ 281.72	\$ 344.34	45.00%	55.00%	\$ 3,380.64	\$ 4,132.08	\$ 7,512.72
101	Chester County School District	\$ 281.72	\$ 344.34	45.00%	55.00%	\$ 3,380.64	\$ 4,132.08	\$ 7,512.72
101	Pickett County School District	\$ 281.72	\$ 344.34	45.00%	55.00%	\$ 3,380.64	\$ 4,132.08	\$ 7,512.72
101	Trousdale County School District	\$ 281.72	\$ 344.34	45.00%	55.00%	\$ 3,380.64	\$ 4,132.08	\$ 7,512.72
101	Wayne County School District	\$ 281.72	\$ 344.34	45.00%	55.00%	\$ 3,380.64	\$ 4,132.08	\$ 7,512.72
106	Grainger County School District	\$ 275.00	\$ 351.06	43.93%	56.07%	\$ 3,300.00	\$ 4,212.72	\$ 7,512.72
107	Warren County School District	\$ 251.57	\$ 274.49	47.82%	52.18%	\$ 3,018.84	\$ 3,293.88	\$ 6,312.72
108	Perry County School District	\$ 250.00	\$ 376.06	39.93%	60.07%	\$ 3,000.00	\$ 4,512.72	\$ 7,512.72
109	Scott County School District	\$ 245.00	\$ 381.06	39.13%	60.87%	\$ 2,940.00	\$ 4,572.72	\$ 7,512.72
110	Dayton School District	\$ 122.00	\$ 504.06	19.49%	80.51%	\$ 1,464.00	\$ 6,048.72	\$ 7,512.72
111	Union County School District	\$ 100.00	\$ 526.06	15.97%	84.03%	\$ 1,200.00	\$ 6,312.72	\$ 7,512.72
112	Richard City School District	\$ 62.60	\$ 563.46	10.00%	90.00%	\$ 751.20	\$ 6,761.52	\$ 7,512.72
113	Smith County School District	\$ 54.17	\$ 571.89	8.65%	91.35%	\$ 650.04	\$ 6,862.68	\$ 7,512.72
114	Hollow Rock - Bruceston School District	\$ 50.00	\$ 576.06	7.99%	92.01%	\$ 600.00	\$ 6,912.72	\$ 7,512.72
STATE AVERAGE:		\$ 407.96						