Section 5T: Yearly District Costs for Employee + Spouse + Child(ren) (Family) Insurance Coverage

Yearly District Costs for Employee + Spouse + Child(ren) (Family) Plans _____ 1018

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Yearly District Costs for Employee + Spouse + Child(ren) (Family) Plans

Self-Insured Plans for Certified Employees[259]

Employee + Spouse + Child(ren) (Family) Coverage

Districts were asked to provide the monthly insurance costs for employees and the district based on 12 months of insurance. The districts below are ranked on the yearly district insurance cost for employees enrolled on the employee + spouse + child(ren) insurance plan (i.e. family plan).

Ranking	District Name	Plan Name	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
1	Williamson County School District	CERTIFIED Cigna PPO--Fully Insured	$ 24,049.44	$ 3,768.96	$ 27,818.40
2	Hamilton County School District	CERTIFIED Blue Cross Blue Shield--FULLY INSURED	$ 20,424.60	$ 6,403.20	$ 26,827.80
3	Rutherford County School District	CERTIFIED OAP Deductible Plan--Fully Insured	$ 19,261.08	$ 3,399.00	$ 22,660.08
4	Hamilton County School District	CERTIFIED Cigna HMO--FULLY INSURED	$ 18,627.72	$ 6,403.20	$ 25,030.92
5	Sumner County School District	BCBS PPO Wellness Partnership--FULLY INSURED	$ 16,898.16	$ 3,720.00	$ 20,618.16
6	Rutherford County School District	CERTIFIED OAP Co-Pay Plan--Fully Insured	$ 16,757.76	$ 2,957.28	$ 19,715.04
7	Sumner County School District	CDHP Wellness Partnership--Fully Insured	$ 16,615.92	$ 2,340.00	$ 18,955.92
8	Sumner County School District	CDHP Wellness Standard--Fully Insured	$ 16,571.52	$ 1,860.00	$ 18,431.52
9	Sumner County School District	BCBS PPO Wellness Standard--Fully Insured	$ 16,521.12	$ 3,480.00	$ 20,001.12
10	Sumner County School District	BCBS Standard PPO P--Fully Insured	$ 16,301.52	$ 4,980.00	$ 21,281.52
11	Sumner County School District	BCBS Standard PPO S--Fully Insured	$ 16,272.60	$ 4,440.00	$ 20,712.60
12	Sumner County School District	CDHP Standard P--Fully Insured	$ 16,071.48	$ 3,540.00	$ 19,611.48
13	Sumner County School District	CDHP Standard S--Fully Insured	$ 16,026.96	$ 3,060.00	$ 19,086.96
14	Williamson County School District	CERTIFIED Cigna HSA High Deductible--Fully Insured	$ 14,803.08	$ 2,319.84	$ 17,122.92
15	Maryville School District	CERTIFIED PPO--Fully Insured	$ 14,278.44	$ 2,340.00	$ 16,618.44
16	Montgomery County School District	CERTIFED BCBS PPO--Fully Insured	$ 13,899.24	$ 2,453.04	$ 16,352.28
17	Maryville School District	CERTIFIED STANDARD--Fully Insured	$ 13,678.44	$ 2,940.00	$ 16,618.44
18	Rutherford County School District	CERTIFIED HRA Health Reimbursement--Fully Insured	$ 13,584.84	$ 714.96	$ 14,299.80
19	Davidson County School District	CERTIFIED Cigna Plus Plan--Fully-Insured	$ 13,521.00	$ 4,506.96	$ 18,027.96
20	Shelby County School District	CERTIFIED Cigna Choice Fund HRA	$ 12,672.60	$ 4,224.24	$ 16,896.84
21	Shelby County School District	CERTIFIED Cigna Basic	$ 12,460.44	$ 6,137.28	$ 18,597.72
22	Shelby County School District	CERTIFIED In Network Plus--Fully Insured	$ 12,129.12	$ 7,754.64	$ 19,883.76
23	Kingsport School District	CERTIFIED Meritan Partnership--FULLY INSURED	$ 11,809.20	$ 5,061.12	$ 16,870.32
24	Germantown School District	CERTIFIED Meritan/Aetna Basic--Fully Insured	$ 11,598.36	$ 6,179.64	$ 17,778.00

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25	Germantown School District	CERTIFIED Meritan/Aetna EPO--Fully Insured	$ 11,571.60	$ 7,184.04	$ 18,755.64
26	Germantown School District	CERTIFIED Meritan/Aetna HRA--Fully Insured	$ 11,330.52	$ 4,849.44	$ 16,179.96
27	Arlington School District	CERTIFIED Meritan/Aetna EPO--Fully Insured	$ 11,314.80	$ 7,543.20	$ 18,858.00
27	Bartlett School District	CERTIFIED Meritan/Aetna EPO--Fully Insured	$ 11,314.80	$ 7,543.20	$ 18,858.00
27	Collierville School District	CERTIFIED Meritan/Aetna EPO--Fully Insured	$ 11,314.80	$ 7,543.20	$ 18,858.00
27	Lakeland School District	CERTIFIED Meritan/Aetna EPO--Fully Insured	$ 11,314.80	$ 7,543.20	$ 18,858.00
27	Millington School District	CERTIFIED Meritan/Aetna EPO--Fully Insured	$ 11,314.80	$ 7,543.20	$ 18,858.00
32	Arlington School District	CERTIFIED Meritan/Aetna Basic--Fully Insured	$ 11,169.48	$ 6,365.04	$ 17,534.52
32	Bartlett School District	CERTIFIED Meritan/Aetna Basic--Fully Insured	$ 11,169.48	$ 6,365.04	$ 17,534.52
32	Collierville School District	CERTIFIED Meritan/Aetna Basic--Fully Insured	$ 11,169.48	$ 6,365.04	$ 17,534.52
32	Lakeland School District	CERTIFIED Meritan/Aetna Basic--Fully Insured	$ 11,169.48	$ 6,365.04	$ 17,534.52
32	Millington School District	CERTIFIED Meritan/Aetna Basic--Fully Insured	$ 11,169.48	$ 6,365.04	$ 17,534.52
37	Arlington School District	CERTIFIED Meritan/Aetna HRA--Fully Insured	$ 10,644.12	$ 4,849.44	$ 15,493.56
37	Bartlett School District	CERTIFIED Meritan/Aetna HRA--Fully Insured	$ 10,644.12	$ 4,849.44	$ 15,493.56
37	Collierville School District	CERTIFIED Meritan/Aetna HRA--Fully Insured	$ 10,644.12	$ 4,849.44	$ 15,493.56
37	Lakeland School District	CERTIFIED Meritan/Aetna HRA--Fully Insured	$ 10,644.12	$ 4,849.44	$ 15,493.56
37	Millington School District	CERTIFIED Meritan/Aetna HRA--Fully Insured	$ 10,644.12	$ 4,849.44	$ 15,493.56
42	Johnson City School District	CERTIFIED BCBS Network P--Fully Insured	$ 10,172.16	$ 5,226.00	$ 15,398.16
42	Johnson City School District	CERTIFIED BCBS Network S--Fully Insured	$ 10,172.16	$ 5,226.00	$ 15,398.16
44	Hamilton County School District	CERTIFIED Cigna High Deductible--FULLY INSURED	$ 9,416.04	$ 3,600.00	$ 13,016.04
45	Claiborne County School District	CERTIFIED Blue Cross Blue Shield--FULLY INSURED	$ 7,740.00	$ 4,296.00	$ 12,036.00
46	Kingsport School District	CERTIFIED Meritan Limited--FULLY INSURED	$ 6,997.68	$ 2,999.04	$ 9,996.72
46	Kingsport School District	CERTIFIED Meritan Standard--FULLY INSURED	$ 6,997.68	$ 4,605.60	$ 11,603.28
48	Wilson County School District	CERTIFIED Aetna Preferred Plan--Fully Insured	$ 6,615.00	$ 8,415.00	$ 15,030.00
49	Blount County School District	CERTIFIED Cigna Allegiance--Fully Insured	$ 6,600.00	$ 2,700.00	$ 9,300.00
		STATE AVERAGE:	**$ 12,818.15**		

SGIP Partnership Plans for Certified Employees[260]

Employee + Spouse + Child(ren) (Family) Coverage

Districts were asked to provide the monthly insurance costs for employees and the district based on 12 months of insurance. The districts below are ranked on the yearly district insurance cost for employees enrolled on the employee + spouse + child(ren) insurance plan (i.e. family plan).

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
1	West TN School for the Deaf--State Special School	$ 1,403.51	$ 308.09	82.00%	18.00%	$ 16,842.12	$ 3,697.08	$ 20,539.20
2	Robertson County School District	$ 1,265.26	$ 140.59	90.00%	10.00%	$ 15,183.12	$ 1,687.08	$ 16,870.20
3	Monroe County School District	$ 1,194.97	$ 210.88	85.00%	15.00%	$ 14,339.64	$ 2,530.56	$ 16,870.20
4	Union City School District	$ 1,187.38	$ 218.47	84.46%	15.54%	$ 14,248.56	$ 2,621.64	$ 16,870.20
5	Cumberland County School District	$ 1,173.34	$ 232.51	83.46%	16.54%	$ 14,080.08	$ 2,790.12	$ 16,870.20
6	Marshall County School District	$ 1,168.28	$ 237.59	83.10%	16.90%	$ 14,019.36	$ 2,851.08	$ 16,870.44
7	Campbell County School District	$ 1,152.80	$ 253.05	82.00%	18.00%	$ 13,833.60	$ 3,036.60	$ 16,870.20
8	Alvin C. York Institute-State Special School	$ 1,152.79	$ 252.60	82.03%	17.97%	$ 13,833.48	$ 3,031.20	$ 16,864.68
9	Achievement School District	$ 1,124.68	$ 281.17	80.00%	20.00%	$ 13,496.16	$ 3,374.04	$ 16,870.20
9	Moore County School District	$ 1,124.68	$ 281.17	80.00%	20.00%	$ 13,496.16	$ 3,374.04	$ 16,870.20
9	Putnam County School District	$ 1,124.68	$ 281.17	80.00%	20.00%	$ 13,496.16	$ 3,374.04	$ 16,870.20
9	Roane County School District	$ 1,124.68	$ 281.17	80.00%	20.00%	$ 13,496.16	$ 3,374.04	$ 16,870.20
9	Stewart County School District	$ 1,124.68	$ 281.17	80.00%	20.00%	$ 13,496.16	$ 3,374.04	$ 16,870.20
14	Alcoa School District	$ 1,117.51	$ 288.34	79.49%	20.51%	$ 13,410.12	$ 3,460.08	$ 16,870.20
15	Sweetwater School District	$ 1,096.57	$ 309.28	78.00%	22.00%	$ 13,158.84	$ 3,711.36	$ 16,870.20
16	Hawkins County School District	$ 1,068.45	$ 337.40	76.00%	24.00%	$ 12,821.40	$ 4,048.80	$ 16,870.20
17	Lauderdale County School District	$ 1,064.01	$ 341.84	75.68%	24.32%	$ 12,768.12	$ 4,102.08	$ 16,870.20
18	Dayton School District	$ 1,059.80	$ 346.05	75.38%	24.62%	$ 12,717.60	$ 4,152.60	$ 16,870.20
19	Morgan County School District	$ 1,054.39	$ 351.46	75.00%	25.00%	$ 12,652.68	$ 4,217.52	$ 16,870.20
19	Oneida School District	$ 1,054.39	$ 351.46	75.00%	25.00%	$ 12,652.68	$ 4,217.52	$ 16,870.20
19	Rogersville School District	$ 1,054.39	$ 351.46	75.00%	25.00%	$ 12,652.68	$ 4,217.52	$ 16,870.20
19	Tipton County School District	$ 1,054.39	$ 351.46	75.00%	25.00%	$ 12,652.68	$ 4,217.52	$ 16,870.20
23	Bledsoe County School District	$ 1,032.17	$ 373.68	73.42%	26.58%	$ 12,386.04	$ 4,484.16	$ 16,870.20
24	Humphreys County School District	$ 1,026.27	$ 379.58	73.00%	27.00%	$ 12,315.24	$ 4,554.96	$ 16,870.20
25	Marion County School District	$ 998.16	$ 407.69	71.00%	29.00%	$ 11,977.92	$ 4,892.28	$ 16,870.20

[260] (Tennessee Education Association, 2016)

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
26	Washington County School District	$ 992.03	$ 413.82	70.56%	29.44%	$ 11,904.36	$ 4,965.84	$ 16,870.20
27	Lenoir City School District	$ 984.10	$ 421.76	70.00%	30.00%	$ 11,809.20	$ 5,061.12	$ 16,870.32
27	Sullivan County School District	$ 984.10	$ 421.75	70.00%	30.00%	$ 11,809.20	$ 5,061.00	$ 16,870.20
29	Oak Ridge School District	$ 984.09	$ 421.76	70.00%	30.00%	$ 11,809.08	$ 5,061.12	$ 16,870.20
30	Meigs County School District	$ 967.63	$ 438.22	68.83%	31.17%	$ 11,611.56	$ 5,258.64	$ 16,870.20
31	Dyer County School District	$ 947.83	$ 458.02	67.42%	32.58%	$ 11,373.96	$ 5,496.24	$ 16,870.20
32	Coffee County School District	$ 941.92	$ 463.93	67.00%	33.00%	$ 11,303.04	$ 5,567.16	$ 16,870.20
32	Loudon County School District	$ 941.92	$ 463.93	67.00%	33.00%	$ 11,303.04	$ 5,567.16	$ 16,870.20
34	Unicoi County School District	$ 930.03	$ 475.82	66.15%	33.85%	$ 11,160.36	$ 5,709.84	$ 16,870.20
35	Benton County School District	$ 930.02	$ 475.83	66.15%	33.85%	$ 11,160.24	$ 5,709.96	$ 16,870.20
35	Etowah School District	$ 930.02	$ 475.83	66.15%	33.85%	$ 11,160.24	$ 5,709.96	$ 16,870.20
35	Hardin County School District	$ 930.02	$ 475.83	66.15%	33.85%	$ 11,160.24	$ 5,709.96	$ 16,870.20
35	Jefferson County School District	$ 930.02	$ 475.83	66.15%	33.85%	$ 11,160.24	$ 5,709.96	$ 16,870.20
35	Manchester School District	$ 930.02	$ 475.83	66.15%	33.85%	$ 11,160.24	$ 5,709.96	$ 16,870.20
35	Overton County School District	$ 930.02	$ 475.83	66.15%	33.85%	$ 11,160.24	$ 5,709.96	$ 16,870.20
35	Rhea County School District	$ 930.02	$ 475.83	66.15%	33.85%	$ 11,160.24	$ 5,709.96	$ 16,870.20
35	Smith County School District	$ 930.02	$ 475.83	66.15%	33.85%	$ 11,160.24	$ 5,709.96	$ 16,870.20
43	McMinn County School District	$ 929.46	$ 476.39	66.11%	33.89%	$ 11,153.52	$ 5,716.68	$ 16,870.20
44	Lawrence County School District	$ 929.03	$ 476.82	66.08%	33.92%	$ 11,148.36	$ 5,721.84	$ 16,870.20
45	Union County School District	$ 927.86	$ 477.99	66.00%	34.00%	$ 11,134.32	$ 5,735.88	$ 16,870.20
46	Haywood County School District	$ 924.85	$ 481.00	65.79%	34.21%	$ 11,098.20	$ 5,772.00	$ 16,870.20
47	McNairy County School District	$ 920.83	$ 485.02	65.50%	34.50%	$ 11,049.96	$ 5,820.24	$ 16,870.20
48	Cleveland School District	$ 913.80	$ 492.05	65.00%	35.00%	$ 10,965.60	$ 5,904.60	$ 16,870.20
48	Henderson County School District	$ 913.80	$ 492.05	65.00%	35.00%	$ 10,965.60	$ 5,904.60	$ 16,870.20
50	Grainger County School District	$ 907.63	$ 498.22	64.56%	35.44%	$ 10,891.56	$ 5,978.64	$ 16,870.20
51	Sequatchie County School District	$ 900.84	$ 505.01	64.08%	35.92%	$ 10,810.08	$ 6,060.12	$ 16,870.20
52	Greene County School District	$ 899.75	$ 506.10	64.00%	36.00%	$ 10,797.00	$ 6,073.20	$ 16,870.20
53	White County School District	$ 890.53	$ 515.32	63.34%	36.66%	$ 10,686.36	$ 6,183.84	$ 16,870.20
54	Grundy County School District	$ 887.20	$ 518.65	63.11%	36.89%	$ 10,646.40	$ 6,223.80	$ 16,870.20
55	Maury County School District	$ 886.77	$ 519.08	63.08%	36.92%	$ 10,641.24	$ 6,228.96	$ 16,870.20
55	Sevier County School District	$ 886.77	$ 519.07	63.08%	36.92%	$ 10,641.24	$ 6,228.84	$ 16,870.08
57	Cannon County School District	$ 885.69	$ 520.16	63.00%	37.00%	$ 10,628.28	$ 6,241.92	$ 16,870.20

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
58	Cheatham County School District	$ 881.89	$ 523.96	62.73%	37.27%	$ 10,582.68	$ 6,287.52	$ 16,870.20
59	Scott County School District	$ 877.63	$ 528.22	62.43%	37.57%	$ 10,531.56	$ 6,338.64	$ 16,870.20
60	Franklin County School District	$ 875.95	$ 529.90	62.31%	37.69%	$ 10,511.40	$ 6,358.80	$ 16,870.20
61	Tullahoma School District	$ 875.23	$ 530.62	62.26%	37.74%	$ 10,502.76	$ 6,367.44	$ 16,870.20
62	Weakley County School District	$ 865.14	$ 540.71	61.54%	38.46%	$ 10,381.68	$ 6,488.52	$ 16,870.20
63	Knox County School District	$ 864.60	$ 541.25	61.50%	38.50%	$ 10,375.20	$ 6,495.00	$ 16,870.20
64	Dyersburg School District	$ 858.98	$ 546.87	61.10%	38.90%	$ 10,307.76	$ 6,562.44	$ 16,870.20
65	Lincoln County School District	$ 857.82	$ 548.03	61.02%	38.98%	$ 10,293.84	$ 6,576.36	$ 16,870.20
66	McKenzie School District	$ 857.57	$ 548.28	61.00%	39.00%	$ 10,290.84	$ 6,579.36	$ 16,870.20
67	Athens School District	$ 850.00	$ 555.85	60.46%	39.54%	$ 10,200.00	$ 6,670.20	$ 16,870.20
68	Cocke County School District	$ 848.07	$ 557.78	60.32%	39.68%	$ 10,176.84	$ 6,693.36	$ 16,870.20
69	Lexington School District	$ 843.51	$ 562.34	60.00%	40.00%	$ 10,122.12	$ 6,748.08	$ 16,870.20
70	Humboldt School District	$ 843.49	$ 562.36	60.00%	40.00%	$ 10,121.88	$ 6,748.32	$ 16,870.20
71	Bedford County School District	$ 839.07	$ 566.78	59.68%	40.32%	$ 10,068.84	$ 6,801.36	$ 16,870.20
71	Fayetteville School District	$ 839.07	$ 566.78	59.68%	40.32%	$ 10,068.84	$ 6,801.36	$ 16,870.20
73	DeKalb County School District	$ 830.07	$ 575.78	59.04%	40.96%	$ 9,960.84	$ 6,909.36	$ 16,870.20
73	Lake County School District	$ 830.07	$ 575.78	59.04%	40.96%	$ 9,960.84	$ 6,909.36	$ 16,870.20
75	Henry County School District	$ 825.81	$ 580.04	58.74%	41.26%	$ 9,909.72	$ 6,960.48	$ 16,870.20
76	Anderson County School District	$ 824.30	$ 581.55	58.63%	41.37%	$ 9,891.60	$ 6,978.60	$ 16,870.20
77	Bradley County School District	$ 815.39	$ 590.46	58.00%	42.00%	$ 9,784.68	$ 7,085.52	$ 16,870.20
78	Hamblen County School District	$ 805.33	$ 600.52	57.28%	42.72%	$ 9,663.96	$ 7,206.24	$ 16,870.20
79	Elizabethton School District	$ 800.25	$ 605.60	56.92%	43.08%	$ 9,603.00	$ 7,267.20	$ 16,870.20
80	Franklin SSD	$ 797.34	$ 608.51	56.72%	43.28%	$ 9,568.08	$ 7,302.12	$ 16,870.20
81	Carroll County School District	$ 773.23	$ 632.62	55.00%	45.00%	$ 9,278.76	$ 7,591.44	$ 16,870.20
82	Gibson Co Sp Dist	$ 773.22	$ 632.63	55.00%	45.00%	$ 9,278.64	$ 7,591.56	$ 16,870.20
82	West Carroll Sp Dist	$ 773.22	$ 632.63	55.00%	45.00%	$ 9,278.64	$ 7,591.56	$ 16,870.20
84	Huntingdon School District	$ 757.63	$ 648.22	53.89%	46.11%	$ 9,091.56	$ 7,778.64	$ 16,870.20
85	Clay County School District	$ 749.09	$ 656.76	53.28%	46.72%	$ 8,989.08	$ 7,881.12	$ 16,870.20
86	Trenton School District	$ 747.63	$ 658.22	53.18%	46.82%	$ 8,971.56	$ 7,898.64	$ 16,870.20
87	Jackson County School District	$ 740.98	$ 664.88	52.71%	47.29%	$ 8,891.76	$ 7,978.56	$ 16,870.32
88	Bristol School District	$ 740.71	$ 665.14	52.69%	47.31%	$ 8,888.52	$ 7,981.68	$ 16,870.20
89	Lebanon School District	$ 736.35	$ 669.50	52.38%	47.62%	$ 8,836.20	$ 8,034.00	$ 16,870.20

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
90	Warren County School District	$ 728.48	$ 677.37	51.82%	48.18%	$ 8,741.76	$ 8,128.44	$ 16,870.20
91	Milan School District	$ 725.00	$ 680.85	51.57%	48.43%	$ 8,700.00	$ 8,170.20	$ 16,870.20
92	Carter County School District	$ 724.87	$ 680.98	51.56%	48.44%	$ 8,698.44	$ 8,171.76	$ 16,870.20
93	Bradford School District	$ 724.63	$ 681.22	51.54%	48.46%	$ 8,695.56	$ 8,174.64	$ 16,870.20
94	Crockett County School District	$ 704.11	$ 701.74	50.08%	49.92%	$ 8,449.32	$ 8,420.88	$ 16,870.20
94	Paris School District	$ 704.11	$ 701.74	50.08%	49.92%	$ 8,449.32	$ 8,420.88	$ 16,870.20
96	Alamo School District	$ 702.93	$ 702.92	50.00%	50.00%	$ 8,435.16	$ 8,435.04	$ 16,870.20
96	Clinton School District	$ 702.93	$ 702.92	50.00%	50.00%	$ 8,435.16	$ 8,435.04	$ 16,870.20
98	Van Buren County School District	$ 702.92	$ 702.93	50.00%	50.00%	$ 8,435.04	$ 8,435.16	$ 16,870.20
99	Wayne County School District	$ 694.30	$ 711.55	49.39%	50.61%	$ 8,331.60	$ 8,538.60	$ 16,870.20
100	Madison County School District	$ 683.23	$ 722.62	48.60%	51.40%	$ 8,198.76	$ 8,671.44	$ 16,870.20
101	Decatur County School District	$ 682.63	$ 723.22	48.56%	51.44%	$ 8,191.56	$ 8,678.64	$ 16,870.20
101	Hollow Rock - Bruceton School District	$ 682.63	$ 723.22	48.56%	51.44%	$ 8,191.56	$ 8,678.64	$ 16,870.20
103	Lewis County School District	$ 680.19	$ 725.66	48.38%	51.62%	$ 8,162.28	$ 8,707.92	$ 16,870.20
104	Fentress County School District	$ 671.73	$ 734.12	47.78%	52.22%	$ 8,060.76	$ 8,809.44	$ 16,870.20
105	Bells School District	$ 659.12	$ 746.73	46.88%	53.12%	$ 7,909.44	$ 8,960.76	$ 16,870.20
105	Fayette County School District	$ 659.12	$ 746.73	46.88%	53.12%	$ 7,909.44	$ 8,960.76	$ 16,870.20
107	Greeneville School District	$ 655.71	$ 750.14	46.64%	53.36%	$ 7,868.52	$ 9,001.68	$ 16,870.20
108	Perry County School District	$ 652.63	$ 753.22	46.42%	53.58%	$ 7,831.56	$ 9,038.64	$ 16,870.20
109	Richard City School District	$ 640.96	$ 764.89	45.59%	54.41%	$ 7,691.52	$ 9,178.68	$ 16,870.20
110	Houston County School District	$ 636.14	$ 769.71	45.25%	54.75%	$ 7,633.68	$ 9,236.52	$ 16,870.20
111	Murfreesboro School District	$ 632.64	$ 773.21	45.00%	55.00%	$ 7,591.68	$ 9,278.52	$ 16,870.20
112	Chester County School District	$ 632.63	$ 773.22	45.00%	55.00%	$ 7,591.56	$ 9,278.64	$ 16,870.20
112	Dickson County School District	$ 632.63	$ 773.22	45.00%	55.00%	$ 7,591.56	$ 9,278.64	$ 16,870.20
112	Giles County School District	$ 632.63	$ 773.22	45.00%	55.00%	$ 7,591.56	$ 9,278.64	$ 16,870.20
112	Hancock County School District	$ 632.63	$ 773.22	45.00%	55.00%	$ 7,591.56	$ 9,278.64	$ 16,870.20
112	Hardeman County School District	$ 632.63	$ 773.22	45.00%	55.00%	$ 7,591.56	$ 9,278.64	$ 16,870.20
112	Pickett County School District	$ 632.63	$ 773.22	45.00%	55.00%	$ 7,591.56	$ 9,278.64	$ 16,870.20
112	South Carroll School District	$ 632.63	$ 773.22	45.00%	55.00%	$ 7,591.56	$ 9,278.64	$ 16,870.20
112	TN School for the Blind--State Special School	$ 632.63	$ 773.22	45.00%	55.00%	$ 7,591.56	$ 9,278.64	$ 16,870.20
112	Trousdale County School District	$ 632.63	$ 773.22	45.00%	55.00%	$ 7,591.56	$ 9,278.64	$ 16,870.20
121	Johnson County School District	$ 599.04	$ 806.76	42.61%	57.39%	$ 7,188.48	$ 9,681.12	$ 16,869.60

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
122	Hickman County School District	$ 566.67	$ 839.18	40.31%	59.69%	$ 6,800.04	$ 10,070.16	$ 16,870.20
	STATE AVERAGE:					**$ 10,409.50**		

SGIP Standard Plans for Certified Employees[261]

Employee + Spouse + Child(ren) (Family) Coverage

Districts were asked to provide the monthly insurance costs for employees and the district based on 12 months of insurance. The districts below are ranked on the yearly district insurance cost for employees enrolled on the employee + spouse + child(ren) insurance plan (i.e. family plan).

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
1	West TN School for the Deaf--State Special School	$ 1,403.51	$ 358.84	79.64%	20.36%	$ 16,842.12	$ 4,306.08	$ 21,148.20
2	Robertson County School District	$ 1,310.26	$ 145.59	90.00%	10.00%	$ 15,723.12	$ 1,747.08	$ 17,470.20
3	Monroe County School District	$ 1,237.47	$ 218.38	85.00%	15.00%	$ 14,849.64	$ 2,620.56	$ 17,470.20
4	Union City School District	$ 1,229.61	$ 226.24	84.46%	15.54%	$ 14,755.32	$ 2,714.88	$ 17,470.20
5	Campbell County School District	$ 1,193.80	$ 262.05	82.00%	18.00%	$ 14,325.60	$ 3,144.60	$ 17,470.20
6	Moore County School District	$ 1,174.68	$ 281.17	80.69%	19.31%	$ 14,096.16	$ 3,374.04	$ 17,470.20
7	Cumberland County School District	$ 1,173.34	$ 282.51	80.59%	19.41%	$ 14,080.08	$ 3,390.12	$ 17,470.20
8	Achievement School District	$ 1,164.68	$ 291.17	80.00%	20.00%	$ 13,976.16	$ 3,494.04	$ 17,470.20
8	Stewart County School District	$ 1,164.68	$ 291.17	80.00%	20.00%	$ 13,976.16	$ 3,494.04	$ 17,470.20
10	Marshall County School District	$ 1,161.77	$ 294.08	79.80%	20.20%	$ 13,941.24	$ 3,528.96	$ 17,470.20
11	Alvin C. York Institute-State Special School	$ 1,150.12	$ 305.73	79.00%	21.00%	$ 13,801.44	$ 3,668.76	$ 17,470.20
12	Putnam County School District	$ 1,124.68	$ 331.71	77.22%	22.78%	$ 13,496.16	$ 3,980.52	$ 17,476.68
12	Roane County School District	$ 1,124.68	$ 331.17	77.25%	22.75%	$ 13,496.16	$ 3,974.04	$ 17,470.20
14	Alcoa School District	$ 1,117.52	$ 338.33	76.76%	23.24%	$ 13,410.24	$ 4,059.96	$ 17,470.20
15	Hawkins County School District	$ 1,106.45	$ 349.40	76.00%	24.00%	$ 13,277.40	$ 4,192.80	$ 17,470.20
16	Dayton School District	$ 1,099.79	$ 356.06	75.54%	24.46%	$ 13,197.48	$ 4,272.72	$ 17,470.20
17	Sweetwater School District	$ 1,096.57	$ 359.28	75.32%	24.68%	$ 13,158.84	$ 4,311.36	$ 17,470.20
18	Morgan County School District	$ 1,091.89	$ 363.96	75.00%	25.00%	$ 13,102.68	$ 4,367.52	$ 17,470.20
18	Rogersville School District	$ 1,091.89	$ 363.96	75.00%	25.00%	$ 13,102.68	$ 4,367.52	$ 17,470.20
18	Tipton County School District	$ 1,091.89	$ 363.96	75.00%	25.00%	$ 13,102.68	$ 4,367.52	$ 17,470.20
21	Lauderdale County School District	$ 1,064.01	$ 391.84	73.09%	26.91%	$ 12,768.12	$ 4,702.08	$ 17,470.20
22	Oneida School District	$ 1,054.39	$ 351.46	75.00%	25.00%	$ 12,652.68	$ 4,217.52	$ 16,870.20
23	Marion County School District	$ 1,033.66	$ 422.19	71.00%	29.00%	$ 12,403.92	$ 5,066.28	$ 17,470.20
24	Bledsoe County School District	$ 1,032.17	$ 423.68	70.90%	29.10%	$ 12,386.04	$ 5,084.16	$ 17,470.20
25	Humphreys County School District	$ 1,026.27	$ 429.58	70.49%	29.51%	$ 12,315.24	$ 5,154.96	$ 17,470.20

[261] (Tennessee Education Association, 2016)

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
26	Oak Ridge School District	$ 1,019.09	$ 436.76	70.00%	30.00%	$ 12,229.08	$ 5,241.12	$ 17,470.20
27	Meigs County School District	$ 990.13	$ 465.72	68.01%	31.99%	$ 11,881.56	$ 5,588.64	$ 17,470.20
28	Lenoir City School District	$ 984.10	$ 471.76	67.60%	32.40%	$ 11,809.20	$ 5,661.12	$ 17,470.32
28	Sullivan County School District	$ 984.10	$ 471.75	67.60%	32.40%	$ 11,809.20	$ 5,661.00	$ 17,470.20
30	Washington County School District	$ 982.03	$ 473.82	67.45%	32.55%	$ 11,784.36	$ 5,685.84	$ 17,470.20
31	Dyer County School District	$ 981.53	$ 474.32	67.42%	32.58%	$ 11,778.36	$ 5,691.84	$ 17,470.20
32	Coffee County School District	$ 975.42	$ 480.43	67.00%	33.00%	$ 11,705.04	$ 5,765.16	$ 17,470.20
33	Unicoi County School District	$ 966.28	$ 489.57	66.37%	33.63%	$ 11,595.36	$ 5,874.84	$ 17,470.20
34	Hardin County School District	$ 966.27	$ 489.58	66.37%	33.63%	$ 11,595.24	$ 5,874.96	$ 17,470.20
34	Jefferson County School District	$ 966.27	$ 489.58	66.37%	33.63%	$ 11,595.24	$ 5,874.96	$ 17,470.20
34	Manchester School District	$ 966.27	$ 489.58	66.37%	33.63%	$ 11,595.24	$ 5,874.96	$ 17,470.20
34	Overton County School District	$ 966.27	$ 489.58	66.37%	33.63%	$ 11,595.24	$ 5,874.96	$ 17,470.20
34	Rhea County School District	$ 966.27	$ 489.58	66.37%	33.63%	$ 11,595.24	$ 5,874.96	$ 17,470.20
34	Smith County School District	$ 966.27	$ 489.58	66.37%	33.63%	$ 11,595.24	$ 5,874.96	$ 17,470.20
40	Union County School District	$ 960.86	$ 494.99	66.00%	34.00%	$ 11,530.32	$ 5,939.88	$ 17,470.20
41	Etowah School District	$ 958.02	$ 497.83	65.80%	34.20%	$ 11,496.24	$ 5,973.96	$ 17,470.20
42	McNairy County School District	$ 953.58	$ 502.27	65.50%	34.50%	$ 11,442.96	$ 6,027.24	$ 17,470.20
43	McMinn County School District	$ 951.96	$ 503.89	65.39%	34.61%	$ 11,423.52	$ 6,046.68	$ 17,470.20
44	Henderson County School District	$ 946.30	$ 509.55	65.00%	35.00%	$ 11,355.60	$ 6,114.60	$ 17,470.20
45	Loudon County School District	$ 941.92	$ 513.93	64.70%	35.30%	$ 11,303.04	$ 6,167.16	$ 17,470.20
46	Sequatchie County School District	$ 934.34	$ 521.51	64.18%	35.82%	$ 11,212.08	$ 6,258.12	$ 17,470.20
47	Grainger County School District	$ 930.13	$ 525.72	63.89%	36.11%	$ 11,161.56	$ 6,308.64	$ 17,470.20
48	Benton County School District	$ 930.02	$ 525.83	63.88%	36.12%	$ 11,160.24	$ 6,309.96	$ 17,470.20
49	Lawrence County School District	$ 929.03	$ 526.82	63.81%	36.19%	$ 11,148.36	$ 6,321.84	$ 17,470.20
50	Haywood County School District	$ 924.85	$ 531.00	63.53%	36.47%	$ 11,098.20	$ 6,372.00	$ 17,470.20
51	Maury County School District	$ 921.77	$ 534.08	63.31%	36.69%	$ 11,061.24	$ 6,408.96	$ 17,470.20
52	Sevier County School District	$ 921.02	$ 534.82	63.26%	36.74%	$ 11,052.24	$ 6,417.84	$ 17,470.08
53	Cannon County School District	$ 917.19	$ 538.66	63.00%	37.00%	$ 11,006.28	$ 6,463.92	$ 17,470.20
54	White County School District	$ 913.03	$ 542.82	62.71%	37.29%	$ 10,956.36	$ 6,513.84	$ 17,470.20
55	Grundy County School District	$ 909.70	$ 546.15	62.49%	37.51%	$ 10,916.40	$ 6,553.80	$ 17,470.20
56	Greene County School District	$ 899.75	$ 556.10	61.80%	38.20%	$ 10,797.00	$ 6,673.20	$ 17,470.20
57	Weakley County School District	$ 897.64	$ 558.21	61.66%	38.34%	$ 10,771.68	$ 6,698.52	$ 17,470.20

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
58	McKenzie School District	$ 888.07	$ 567.78	61.00%	39.00%	$ 10,656.84	$ 6,813.36	$ 17,470.20
59	Cheatham County School District	$ 881.89	$ 573.96	60.58%	39.42%	$ 10,582.68	$ 6,887.52	$ 17,470.20
60	Lincoln County School District	$ 880.32	$ 575.53	60.47%	39.53%	$ 10,563.84	$ 6,906.36	$ 17,470.20
61	Scott County School District	$ 877.63	$ 578.22	60.28%	39.72%	$ 10,531.56	$ 6,938.64	$ 17,470.20
62	Tullahoma School District	$ 875.23	$ 580.62	60.12%	39.88%	$ 10,502.76	$ 6,967.44	$ 17,470.20
63	Cleveland School District	$ 873.51	$ 582.34	60.00%	40.00%	$ 10,482.12	$ 6,988.08	$ 17,470.20
64	Dyersburg School District	$ 858.98	$ 596.87	59.00%	41.00%	$ 10,307.76	$ 7,162.44	$ 17,470.20
65	Athens School District	$ 850.00	$ 605.85	58.39%	41.61%	$ 10,200.00	$ 7,270.20	$ 17,470.20
66	Cocke County School District	$ 848.07	$ 607.78	58.25%	41.75%	$ 10,176.84	$ 7,293.36	$ 17,470.20
67	Anderson County School District	$ 846.80	$ 609.05	58.17%	41.83%	$ 10,161.60	$ 7,308.60	$ 17,470.20
68	Humboldt School District	$ 843.53	$ 612.32	57.94%	42.06%	$ 10,122.36	$ 7,347.84	$ 17,470.20
69	Lexington School District	$ 843.51	$ 612.34	57.94%	42.06%	$ 10,122.12	$ 7,348.08	$ 17,470.20
70	Bedford County School District	$ 839.07	$ 616.78	57.63%	42.37%	$ 10,068.84	$ 7,401.36	$ 17,470.20
70	Fayetteville School District	$ 839.07	$ 616.78	57.63%	42.37%	$ 10,068.84	$ 7,401.36	$ 17,470.20
72	DeKalb County School District	$ 830.07	$ 625.78	57.02%	42.98%	$ 9,960.84	$ 7,509.36	$ 17,470.20
72	Lake County School District	$ 830.07	$ 625.78	57.02%	42.98%	$ 9,960.84	$ 7,509.36	$ 17,470.20
74	Henry County School District	$ 825.81	$ 630.04	56.72%	43.28%	$ 9,909.72	$ 7,560.48	$ 17,470.20
75	Bradley County School District	$ 815.39	$ 640.46	56.01%	43.99%	$ 9,784.68	$ 7,685.52	$ 17,470.20
76	Hamblen County School District	$ 805.33	$ 650.52	55.32%	44.68%	$ 9,663.96	$ 7,806.24	$ 17,470.20
77	Carroll County School District	$ 800.73	$ 655.12	55.00%	45.00%	$ 9,608.76	$ 7,861.44	$ 17,470.20
78	Gibson Co Sp Dist	$ 800.72	$ 655.13	55.00%	45.00%	$ 9,608.64	$ 7,861.56	$ 17,470.20
78	West Carroll Sp Dist	$ 800.72	$ 655.13	55.00%	45.00%	$ 9,608.64	$ 7,861.56	$ 17,470.20
80	Elizabethton School District	$ 800.25	$ 655.60	54.97%	45.03%	$ 9,603.00	$ 7,867.20	$ 17,470.20
81	Franklin SSD	$ 797.34	$ 658.51	54.77%	45.23%	$ 9,568.08	$ 7,902.12	$ 17,470.20
82	Huntingdon School District	$ 780.13	$ 675.72	53.59%	46.41%	$ 9,361.56	$ 8,108.64	$ 17,470.20
83	Trenton School District	$ 770.13	$ 685.72	52.90%	47.10%	$ 9,241.56	$ 8,228.64	$ 17,470.20
84	Warren County School District	$ 750.95	$ 740.87	50.34%	49.66%	$ 9,011.40	$ 8,890.44	$ 17,901.84
85	Clay County School District	$ 749.09	$ 706.76	51.45%	48.55%	$ 8,989.08	$ 8,481.12	$ 17,470.20
86	Bradford School District	$ 747.13	$ 708.72	51.32%	48.68%	$ 8,965.56	$ 8,504.64	$ 17,470.20
87	Knox County School District	$ 745.40	$ 710.45	51.20%	48.80%	$ 8,944.80	$ 8,525.40	$ 17,470.20
88	Hollow Rock - Bruceton School District	$ 745.13	$ 750.72	49.81%	50.19%	$ 8,941.56	$ 9,008.64	$ 17,950.20
89	Jackson County School District	$ 740.98	$ 714.88	50.90%	49.10%	$ 8,891.76	$ 8,578.56	$ 17,470.32

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
90	Bristol School District	$ 740.71	$ 715.14	50.88%	49.12%	$ 8,888.52	$ 8,581.68	$ 17,470.20
91	Carter County School District	$ 739.87	$ 715.98	50.82%	49.18%	$ 8,878.44	$ 8,591.76	$ 17,470.20
92	Lebanon School District	$ 736.35	$ 719.50	50.58%	49.42%	$ 8,836.20	$ 8,634.00	$ 17,470.20
93	Alamo School District	$ 727.93	$ 727.92	50.00%	50.00%	$ 8,735.16	$ 8,735.04	$ 17,470.20
94	Van Buren County School District	$ 727.92	$ 727.93	50.00%	50.00%	$ 8,735.04	$ 8,735.16	$ 17,470.20
95	Milan School District	$ 725.00	$ 730.85	49.80%	50.20%	$ 8,700.00	$ 8,770.20	$ 17,470.20
96	Wayne County School District	$ 716.80	$ 739.05	49.24%	50.76%	$ 8,601.60	$ 8,868.60	$ 17,470.20
97	Decatur County School District	$ 705.13	$ 750.72	48.43%	51.57%	$ 8,461.56	$ 9,008.64	$ 17,470.20
98	Crockett County School District	$ 704.11	$ 751.74	48.36%	51.64%	$ 8,449.32	$ 9,020.88	$ 17,470.20
98	Paris School District	$ 704.11	$ 751.74	48.36%	51.64%	$ 8,449.32	$ 9,020.88	$ 17,470.20
100	Lewis County School District	$ 703.19	$ 752.66	48.30%	51.70%	$ 8,438.28	$ 9,031.92	$ 17,470.20
101	Clinton School District	$ 702.93	$ 752.92	48.28%	51.72%	$ 8,435.16	$ 9,035.04	$ 17,470.20
102	Madison County School District	$ 683.23	$ 772.62	46.93%	53.07%	$ 8,198.76	$ 9,271.44	$ 17,470.20
103	Greeneville School District	$ 675.71	$ 780.14	46.41%	53.59%	$ 8,108.52	$ 9,361.68	$ 17,470.20
104	Perry County School District	$ 675.13	$ 780.72	46.37%	53.63%	$ 8,101.56	$ 9,368.64	$ 17,470.20
105	Richard City School District	$ 663.46	$ 792.39	45.57%	54.43%	$ 7,961.52	$ 9,508.68	$ 17,470.20
106	Fentress County School District	$ 661.73	$ 791.12	45.55%	54.45%	$ 7,940.76	$ 9,493.44	$ 17,434.20
107	Bells School District	$ 659.12	$ 796.73	45.27%	54.73%	$ 7,909.44	$ 9,560.76	$ 17,470.20
107	Fayette County School District	$ 659.12	$ 796.76	45.27%	54.73%	$ 7,909.44	$ 9,561.12	$ 17,470.56
109	Houston County School District	$ 655.15	$ 800.70	45.00%	55.00%	$ 7,861.80	$ 9,608.40	$ 17,470.20
110	Murfreesboro School District	$ 655.14	$ 800.71	45.00%	55.00%	$ 7,861.68	$ 9,608.52	$ 17,470.20
111	Chester County School District	$ 655.13	$ 800.72	45.00%	55.00%	$ 7,861.56	$ 9,608.64	$ 17,470.20
111	Dickson County School District	$ 655.13	$ 800.72	45.00%	55.00%	$ 7,861.56	$ 9,608.64	$ 17,470.20
111	Giles County School District	$ 655.13	$ 800.72	45.00%	55.00%	$ 7,861.56	$ 9,608.64	$ 17,470.20
111	Hancock County School District	$ 655.13	$ 800.72	45.00%	55.00%	$ 7,861.56	$ 9,608.64	$ 17,470.20
111	Hardeman County School District	$ 655.13	$ 800.72	45.00%	55.00%	$ 7,861.56	$ 9,608.64	$ 17,470.20
111	Pickett County School District	$ 655.13	$ 800.72	45.00%	55.00%	$ 7,861.56	$ 9,608.64	$ 17,470.20
111	South Carroll School District	$ 655.13	$ 800.72	45.00%	55.00%	$ 7,861.56	$ 9,608.64	$ 17,470.20
111	TN School for the Blind--State Special School	$ 655.13	$ 800.72	45.00%	55.00%	$ 7,861.56	$ 9,608.64	$ 17,470.20
111	Trousdale County School District	$ 655.13	$ 800.72	45.00%	55.00%	$ 7,861.56	$ 9,608.64	$ 17,470.20
120	Johnson County School District	$ 599.04	$ 856.81	41.15%	58.85%	$ 7,188.48	$ 10,281.72	$ 17,470.20
121	Franklin County School District	$ 579.90	$ 875.95	39.83%	60.17%	$ 6,958.80	$ 10,511.40	$ 17,470.20

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
122	Hickman County School District	$ 566.67	$ 899.18	38.66%	61.34%	$ 6,800.04	$ 10,790.16	$ 17,590.20
	STATE AVERAGE:					**$ 10,562.54**		

SGIP Limited Plans for Certified Employees[262]

Employee + Spouse + Child(ren) (Family) Coverage

Districts were asked to provide the monthly insurance costs for employees and the district based on 12 months of insurance. The districts below are ranked on the yearly district insurance cost for employees enrolled on the employee + spouse + child(ren) insurance plan (i.e. family plan).

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
1	West TN School for the Deaf--State Special School	$ 1,403.51	$ 212.00	86.88%	13.12%	$ 16,842.12	$ 2,544.00	$ 19,386.12
2	Putnam County School District	$ 996.66	$ 179.95	84.71%	15.29%	$ 11,959.92	$ 2,159.40	$ 14,119.32
3	Manchester School District	$ 899.75	$ 304.53	74.71%	25.29%	$ 10,797.00	$ 3,654.36	$ 14,451.36
4	Cocke County School District	$ 848.07	$ 51.68	94.26%	5.74%	$ 10,176.84	$ 620.16	$ 10,797.00
5	Humboldt School District	$ 843.53	$ 56.22	93.75%	6.25%	$ 10,122.36	$ 674.64	$ 10,797.00
6	Lauderdale County School District	$ 809.78	$ 89.97	90.00%	10.00%	$ 9,717.36	$ 1,079.64	$ 10,797.00
7	Robertson County School District	$ 809.77	$ 89.98	90.00%	10.00%	$ 9,717.24	$ 1,079.76	$ 10,797.00
8	Hamblen County School District	$ 805.33	$ 94.42	89.51%	10.49%	$ 9,663.96	$ 1,133.04	$ 10,797.00
9	Alvin C. York Institute-State Special School	$ 782.78	$ 116.97	87.00%	13.00%	$ 9,393.36	$ 1,403.64	$ 10,797.00
10	Monroe County School District	$ 764.79	$ 134.96	85.00%	15.00%	$ 9,177.48	$ 1,619.52	$ 10,797.00
11	Union City School District	$ 759.93	$ 139.82	84.46%	15.54%	$ 9,119.16	$ 1,677.84	$ 10,797.00
12	Cumberland County School District	$ 750.95	$ 148.80	83.46%	16.54%	$ 9,011.40	$ 1,785.60	$ 10,797.00
13	Marshall County School District	$ 747.69	$ 152.06	83.10%	16.90%	$ 8,972.28	$ 1,824.72	$ 10,797.00
14	Bristol School District	$ 740.71	$ 159.04	82.32%	17.68%	$ 8,888.52	$ 1,908.48	$ 10,797.00
15	Campbell County School District	$ 737.80	$ 161.95	82.00%	18.00%	$ 8,853.60	$ 1,943.40	$ 10,797.00
16	Lebanon School District	$ 736.35	$ 163.40	81.84%	18.16%	$ 8,836.20	$ 1,960.80	$ 10,797.00
17	Achievement School District	$ 719.80	$ 179.95	80.00%	20.00%	$ 8,637.60	$ 2,159.40	$ 10,797.00
17	Cheatham County School District	$ 719.80	$ 179.95	80.00%	20.00%	$ 8,637.60	$ 2,159.40	$ 10,797.00
17	Moore County School District	$ 719.80	$ 179.95	80.00%	20.00%	$ 8,637.60	$ 2,159.40	$ 10,797.00
17	Roane County School District	$ 719.80	$ 179.95	80.00%	20.00%	$ 8,637.60	$ 2,159.40	$ 10,797.00
17	Stewart County School District	$ 719.80	$ 179.95	80.00%	20.00%	$ 8,637.60	$ 2,159.40	$ 10,797.00
17	Tullahoma School District	$ 719.80	$ 179.95	80.00%	20.00%	$ 8,637.60	$ 2,159.40	$ 10,797.00
23	Crockett County School District	$ 704.11	$ 195.64	78.26%	21.74%	$ 8,449.32	$ 2,347.68	$ 10,797.00
24	Sweetwater School District	$ 701.81	$ 197.94	78.00%	22.00%	$ 8,421.72	$ 2,375.28	$ 10,797.00
25	Hawkins County School District	$ 683.81	$ 215.94	76.00%	24.00%	$ 8,205.72	$ 2,591.28	$ 10,797.00

[262] (Tennessee Education Association, 2016)

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
26	Grainger County School District	$ 679.88	$ 219.87	75.56%	24.44%	$ 8,158.56	$ 2,638.44	$ 10,797.00
27	Dayton School District	$ 678.27	$ 221.48	75.38%	24.62%	$ 8,139.24	$ 2,657.76	$ 10,797.00
28	Morgan County School District	$ 674.82	$ 224.93	75.00%	25.00%	$ 8,097.84	$ 2,699.16	$ 10,797.00
28	Rogersville School District	$ 674.82	$ 224.93	75.00%	25.00%	$ 8,097.84	$ 2,699.16	$ 10,797.00
30	Oneida School District	$ 674.81	$ 224.94	75.00%	25.00%	$ 8,097.72	$ 2,699.28	$ 10,797.00
30	Sullivan County School District	$ 674.81	$ 224.94	75.00%	25.00%	$ 8,097.72	$ 2,699.28	$ 10,797.00
30	Tipton County School District	$ 674.81	$ 224.94	75.00%	25.00%	$ 8,097.72	$ 2,699.28	$ 10,797.00
30	Trousdale County School District	$ 674.81	$ 224.94	75.00%	25.00%	$ 8,097.72	$ 2,699.28	$ 10,797.00
34	Lawrence County School District	$ 674.80	$ 224.95	75.00%	25.00%	$ 8,097.60	$ 2,699.40	$ 10,797.00
35	Bledsoe County School District	$ 674.75	$ 225.00	74.99%	25.01%	$ 8,097.00	$ 2,700.00	$ 10,797.00
36	Alcoa School District	$ 664.75	$ 235.00	73.88%	26.12%	$ 7,977.00	$ 2,820.00	$ 10,797.00
37	White County School District	$ 662.78	$ 236.97	73.66%	26.34%	$ 7,953.36	$ 2,843.64	$ 10,797.00
38	Grundy County School District	$ 659.46	$ 240.29	73.29%	26.71%	$ 7,913.52	$ 2,883.48	$ 10,797.00
39	Greeneville School District	$ 655.71	$ 244.04	72.88%	27.12%	$ 7,868.52	$ 2,928.48	$ 10,797.00
40	Scott County School District	$ 649.89	$ 249.86	72.23%	27.77%	$ 7,798.68	$ 2,998.32	$ 10,797.00
41	Marion County School District	$ 638.83	$ 260.92	71.00%	29.00%	$ 7,665.96	$ 3,131.04	$ 10,797.00
42	Carter County School District	$ 636.78	$ 475.47	57.25%	42.75%	$ 7,641.36	$ 5,705.64	$ 13,347.00
43	Lincoln County School District	$ 630.08	$ 269.67	70.03%	29.97%	$ 7,560.96	$ 3,236.04	$ 10,797.00
44	Washington County School District	$ 630.05	$ 269.70	70.03%	29.97%	$ 7,560.60	$ 3,236.40	$ 10,797.00
45	Meigs County School District	$ 629.89	$ 296.86	67.97%	32.03%	$ 7,558.68	$ 3,562.32	$ 11,121.00
46	Lenoir City School District	$ 629.84	$ 269.91	70.00%	30.00%	$ 7,558.08	$ 3,238.92	$ 10,797.00
47	Dyersburg School District	$ 629.82	$ 269.93	70.00%	30.00%	$ 7,557.84	$ 3,239.16	$ 10,797.00
47	Knox County School District	$ 629.82	$ 269.93	70.00%	30.00%	$ 7,557.84	$ 3,239.16	$ 10,797.00
47	Oak Ridge School District	$ 629.82	$ 269.93	70.00%	30.00%	$ 7,557.84	$ 3,239.16	$ 10,797.00
50	Humphreys County School District	$ 629.80	$ 269.95	70.00%	30.00%	$ 7,557.60	$ 3,239.40	$ 10,797.00
51	Athens School District	$ 610.00	$ 289.75	67.80%	32.20%	$ 7,320.00	$ 3,477.00	$ 10,797.00
52	Dyer County School District	$ 606.61	$ 293.14	67.42%	32.58%	$ 7,279.32	$ 3,517.68	$ 10,797.00
53	Coffee County School District	$ 602.83	$ 296.92	67.00%	33.00%	$ 7,233.96	$ 3,563.04	$ 10,797.00
53	Loudon County School District	$ 602.83	$ 296.92	67.00%	33.00%	$ 7,233.96	$ 3,563.04	$ 10,797.00
55	Anderson County School District	$ 596.56	$ 303.19	66.30%	33.70%	$ 7,158.72	$ 3,638.28	$ 10,797.00
56	Benton County School District	$ 595.22	$ 304.53	66.15%	33.85%	$ 7,142.64	$ 3,654.36	$ 10,797.00
56	Etowah School District	$ 595.22	$ 304.53	66.15%	33.85%	$ 7,142.64	$ 3,654.36	$ 10,797.00

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
56	Franklin County School District	$ 595.22	$ 304.53	66.15%	33.85%	$ 7,142.64	$ 3,654.36	$ 10,797.00
56	Hardin County School District	$ 595.22	$ 304.53	66.15%	33.85%	$ 7,142.64	$ 3,654.36	$ 10,797.00
56	Jefferson County School District	$ 595.22	$ 304.53	66.15%	33.85%	$ 7,142.64	$ 3,654.36	$ 10,797.00
56	Overton County School District	$ 595.22	$ 304.53	66.15%	33.85%	$ 7,142.64	$ 3,654.36	$ 10,797.00
56	Rhea County School District	$ 595.22	$ 304.53	66.15%	33.85%	$ 7,142.64	$ 3,654.36	$ 10,797.00
56	Smith County School District	$ 595.22	$ 304.53	66.15%	33.85%	$ 7,142.64	$ 3,654.36	$ 10,797.00
56	Unicoi County School District	$ 595.22	$ 304.53	66.15%	33.85%	$ 7,142.64	$ 3,654.36	$ 10,797.00
65	McMinn County School District	$ 594.66	$ 305.09	66.09%	33.91%	$ 7,135.92	$ 3,661.08	$ 10,797.00
66	Union County School District	$ 593.84	$ 305.91	66.00%	34.00%	$ 7,126.08	$ 3,670.92	$ 10,797.00
67	McNairy County School District	$ 589.34	$ 310.41	65.50%	34.50%	$ 7,072.08	$ 3,724.92	$ 10,797.00
68	Bedford County School District	$ 584.84	$ 314.91	65.00%	35.00%	$ 7,018.08	$ 3,778.92	$ 10,797.00
68	Cleveland School District	$ 584.84	$ 314.91	65.00%	35.00%	$ 7,018.08	$ 3,778.92	$ 10,797.00
68	Fayetteville School District	$ 584.84	$ 314.91	65.00%	35.00%	$ 7,018.08	$ 3,778.92	$ 10,797.00
68	Franklin SSD	$ 584.84	$ 314.91	65.00%	35.00%	$ 7,018.08	$ 3,778.92	$ 10,797.00
68	Henderson County School District	$ 584.84	$ 314.91	65.00%	35.00%	$ 7,018.08	$ 3,778.92	$ 10,797.00
73	Sequatchie County School District	$ 583.76	$ 315.99	64.88%	35.12%	$ 7,005.12	$ 3,791.88	$ 10,797.00
74	DeKalb County School District	$ 575.84	$ 323.91	64.00%	36.00%	$ 6,910.08	$ 3,886.92	$ 10,797.00
74	Greene County School District	$ 575.84	$ 323.91	64.00%	36.00%	$ 6,910.08	$ 3,886.92	$ 10,797.00
74	Lake County School District	$ 575.84	$ 323.91	64.00%	36.00%	$ 6,910.08	$ 3,886.92	$ 10,797.00
77	Sevier County School District	$ 567.55	$ 332.20	63.08%	36.92%	$ 6,810.60	$ 3,986.40	$ 10,797.00
78	Maury County School District	$ 567.53	$ 332.22	63.08%	36.92%	$ 6,810.36	$ 3,986.64	$ 10,797.00
79	Cannon County School District	$ 566.84	$ 332.91	63.00%	37.00%	$ 6,802.08	$ 3,994.92	$ 10,797.00
80	Hickman County School District	$ 566.67	$ 333.08	62.98%	37.02%	$ 6,800.04	$ 3,996.96	$ 10,797.00
81	Weakley County School District	$ 553.69	$ 346.06	61.54%	38.46%	$ 6,644.28	$ 4,152.72	$ 10,797.00
82	McKenzie School District	$ 548.85	$ 350.70	61.01%	38.99%	$ 6,586.20	$ 4,208.40	$ 10,794.60
83	Elizabethton School District	$ 540.71	$ 359.04	60.10%	39.90%	$ 6,488.52	$ 4,308.48	$ 10,797.00
83	Giles County School District	$ 540.71	$ 359.04	60.10%	39.90%	$ 6,488.52	$ 4,308.48	$ 10,797.00
85	Lexington School District	$ 539.85	$ 359.90	60.00%	40.00%	$ 6,478.20	$ 4,318.80	$ 10,797.00
86	Clay County School District	$ 536.95	$ 362.80	59.68%	40.32%	$ 6,443.40	$ 4,353.60	$ 10,797.00
87	Hancock County School District	$ 530.48	$ 369.27	58.96%	41.04%	$ 6,365.76	$ 4,431.24	$ 10,797.00
88	Houston County School District	$ 529.89	$ 369.86	58.89%	41.11%	$ 6,358.68	$ 4,438.32	$ 10,797.00
88	Huntingdon School District	$ 529.89	$ 369.86	58.89%	41.11%	$ 6,358.68	$ 4,438.32	$ 10,797.00

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
90	Henry County School District	$ 528.52	$ 371.23	58.74%	41.26%	$ 6,342.24	$ 4,454.76	$ 10,797.00
91	Bradley County School District	$ 521.85	$ 377.90	58.00%	42.00%	$ 6,262.20	$ 4,534.80	$ 10,797.00
92	Trenton School District	$ 519.89	$ 379.86	57.78%	42.22%	$ 6,238.68	$ 4,558.32	$ 10,797.00
93	Jackson County School District	$ 513.24	$ 386.51	57.04%	42.96%	$ 6,158.88	$ 4,638.12	$ 10,797.00
94	Murfreesboro School District	$ 507.83	$ 391.92	56.44%	43.56%	$ 6,093.96	$ 4,703.04	$ 10,797.00
95	Warren County School District	$ 500.73	$ 399.02	55.65%	44.35%	$ 6,008.76	$ 4,788.24	$ 10,797.00
96	Bradford School District	$ 496.89	$ 402.86	55.23%	44.77%	$ 5,962.68	$ 4,834.32	$ 10,797.00
97	Carroll County School District	$ 494.87	$ 404.88	55.00%	45.00%	$ 5,938.44	$ 4,858.56	$ 10,797.00
98	Gibson Co Sp Dist	$ 494.86	$ 404.89	55.00%	45.00%	$ 5,938.32	$ 4,858.68	$ 10,797.00
98	Hardeman County School District	$ 494.86	$ 404.89	55.00%	45.00%	$ 5,938.32	$ 4,858.68	$ 10,797.00
98	West Carroll Sp Dist	$ 494.86	$ 404.89	55.00%	45.00%	$ 5,938.32	$ 4,858.68	$ 10,797.00
101	Haywood County School District	$ 494.75	$ 405.00	54.99%	45.01%	$ 5,937.00	$ 4,860.00	$ 10,797.00
102	Fentress County School District	$ 467.87	$ 431.88	52.00%	48.00%	$ 5,614.44	$ 5,182.56	$ 10,797.00
103	Milan School District	$ 467.00	$ 432.75	51.90%	48.10%	$ 5,604.00	$ 5,193.00	$ 10,797.00
104	Decatur County School District	$ 454.89	$ 444.86	50.56%	49.44%	$ 5,458.68	$ 5,338.32	$ 10,797.00
104	Hollow Rock - Bruceton School District	$ 454.89	$ 444.86	50.56%	49.44%	$ 5,458.68	$ 5,338.32	$ 10,797.00
106	Alamo School District	$ 449.88	$ 449.87	50.00%	50.00%	$ 5,398.56	$ 5,398.44	$ 10,797.00
106	Clinton School District	$ 449.88	$ 449.87	50.00%	50.00%	$ 5,398.56	$ 5,398.44	$ 10,797.00
108	Paris School District	$ 449.87	$ 449.88	50.00%	50.00%	$ 5,398.44	$ 5,398.56	$ 10,797.00
108	Van Buren County School District	$ 449.87	$ 449.88	50.00%	50.00%	$ 5,398.44	$ 5,398.56	$ 10,797.00
110	Lewis County School District	$ 447.39	$ 452.36	49.72%	50.28%	$ 5,368.68	$ 5,428.32	$ 10,797.00
111	Madison County School District	$ 429.00	$ 470.75	47.68%	52.32%	$ 5,148.00	$ 5,649.00	$ 10,797.00
112	Perry County School District	$ 424.89	$ 474.86	47.22%	52.78%	$ 5,098.68	$ 5,698.32	$ 10,797.00
113	Richard City School District	$ 413.22	$ 486.53	45.93%	54.07%	$ 4,958.64	$ 5,838.36	$ 10,797.00
114	Bells School District	$ 404.89	$ 494.86	45.00%	55.00%	$ 4,858.68	$ 5,938.32	$ 10,797.00
114	Chester County School District	$ 404.89	$ 494.86	45.00%	55.00%	$ 4,858.68	$ 5,938.32	$ 10,797.00
114	Dickson County School District	$ 404.89	$ 494.86	45.00%	55.00%	$ 4,858.68	$ 5,938.32	$ 10,797.00
114	Fayette County School District	$ 404.89	$ 494.86	45.00%	55.00%	$ 4,858.68	$ 5,938.32	$ 10,797.00
114	Pickett County School District	$ 404.89	$ 494.86	45.00%	55.00%	$ 4,858.68	$ 5,938.32	$ 10,797.00
114	South Carroll School District	$ 404.89	$ 494.86	45.00%	55.00%	$ 4,858.68	$ 5,938.32	$ 10,797.00
114	TN School for the Blind--State Special School	$ 404.89	$ 494.86	45.00%	55.00%	$ 4,858.68	$ 5,938.32	$ 10,797.00
114	Wayne County School District	$ 404.89	$ 494.86	45.00%	55.00%	$ 4,858.68	$ 5,938.32	$ 10,797.00

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
122	Johnson County School District	$ 404.39	$ 495.36	44.94%	55.06%	$ 4,852.68	$ 5,944.32	$ 10,797.00
	STATE AVERAGE:					**$ 7,257.43**		

SGIP CDHP Plans for Certified Employees[263]

Employee + Spouse + Child(ren) (Family) Coverage

Districts were asked to provide the monthly insurance costs for employees and the district based on 12 months of insurance. The districts below are ranked on the yearly district insurance cost for employees enrolled on the employee + spouse + child(ren) insurance plan (i.e. family plan).

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
1	West TN School for the Deaf--State Special School	$ 1,403.51	$ 212.00	86.88%	13.12%	$ 16,842.12	$ 2,544.00	$ 19,386.12
2	Cocke County School District	$ 834.75	$ -	100.00%	0.00%	$ 10,017.00	$ -	$ 10,017.00
2	Humboldt School District	$ 834.75	$ -	100.00%	0.00%	$ 10,017.00	$ -	$ 10,017.00
2	Oneida School District	$ 834.75	$ -	100.00%	0.00%	$ 10,017.00	$ -	$ 10,017.00
2	Tullahoma School District	$ 834.75	$ -	100.00%	0.00%	$ 10,017.00	$ -	$ 10,017.00
6	Hamblen County School District	$ 805.33	$ 29.42	96.48%	3.52%	$ 9,663.96	$ 353.04	$ 10,017.00
7	Lauderdale County School District	$ 751.28	$ 83.47	90.00%	10.00%	$ 9,015.36	$ 1,001.64	$ 10,017.00
8	Robertson County School District	$ 751.27	$ 83.48	90.00%	10.00%	$ 9,015.24	$ 1,001.76	$ 10,017.00
9	Grainger County School District	$ 750.63	$ 84.12	89.92%	10.08%	$ 9,007.56	$ 1,009.44	$ 10,017.00
10	Bristol School District	$ 740.71	$ 159.04	82.32%	17.68%	$ 8,888.52	$ 1,908.48	$ 10,797.00
11	Lebanon School District	$ 736.35	$ 98.40	88.21%	11.79%	$ 8,836.20	$ 1,180.80	$ 10,017.00
12	Alvin C. York Institute-State Special School	$ 726.23	$ 108.52	87.00%	13.00%	$ 8,714.76	$ 1,302.24	$ 10,017.00
13	Monroe County School District	$ 709.54	$ 125.21	85.00%	15.00%	$ 8,514.48	$ 1,502.52	$ 10,017.00
14	Union City School District	$ 705.03	$ 129.72	84.46%	15.54%	$ 8,460.36	$ 1,556.64	$ 10,017.00
15	Cumberland County School District	$ 696.70	$ 138.05	83.46%	16.54%	$ 8,360.40	$ 1,656.60	$ 10,017.00
16	Sweetwater School District	$ 695.63	$ 196.77	77.95%	22.05%	$ 8,347.56	$ 2,361.24	$ 10,708.80
17	Marshall County School District	$ 692.84	$ 141.91	83.00%	17.00%	$ 8,314.08	$ 1,702.92	$ 10,017.00
18	Campbell County School District	$ 684.50	$ 150.25	82.00%	18.00%	$ 8,214.00	$ 1,803.00	$ 10,017.00
19	Achievement School District	$ 667.80	$ 166.95	80.00%	20.00%	$ 8,013.60	$ 2,003.40	$ 10,017.00
19	Bledsoe County School District	$ 667.80	$ 166.95	80.00%	20.00%	$ 8,013.60	$ 2,003.40	$ 10,017.00
19	Cheatham County School District	$ 667.80	$ 166.95	80.00%	20.00%	$ 8,013.60	$ 2,003.40	$ 10,017.00
19	Moore County School District	$ 667.80	$ 166.95	80.00%	20.00%	$ 8,013.60	$ 2,003.40	$ 10,017.00
19	Putnam County School District	$ 667.80	$ 166.95	80.00%	20.00%	$ 8,013.60	$ 2,003.40	$ 10,017.00
19	Roane County School District	$ 667.80	$ 166.95	80.00%	20.00%	$ 8,013.60	$ 2,003.40	$ 10,017.00
25	Hawkins County School District	$ 634.41	$ 200.34	76.00%	24.00%	$ 7,612.92	$ 2,404.08	$ 10,017.00

[263] (Tennessee Education Association, 2016)

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
26	White County School District	$ 633.53	$ 201.22	75.89%	24.11%	$ 7,602.36	$ 2,414.64	$ 10,017.00
27	Grundy County School District	$ 630.21	$ 204.54	75.50%	24.50%	$ 7,562.52	$ 2,454.48	$ 10,017.00
28	Dayton School District	$ 629.27	$ 205.48	75.38%	24.62%	$ 7,551.24	$ 2,465.76	$ 10,017.00
29	Lawrence County School District	$ 626.07	$ 208.68	75.00%	25.00%	$ 7,512.84	$ 2,504.16	$ 10,017.00
29	Morgan County School District	$ 626.07	$ 208.68	75.00%	25.00%	$ 7,512.84	$ 2,504.16	$ 10,017.00
29	Rogersville School District	$ 626.07	$ 208.68	75.00%	25.00%	$ 7,512.84	$ 2,504.16	$ 10,017.00
32	Sullivan County School District	$ 626.06	$ 208.69	75.00%	25.00%	$ 7,512.72	$ 2,504.28	$ 10,017.00
32	Tipton County School District	$ 626.06	$ 208.69	75.00%	25.00%	$ 7,512.72	$ 2,504.28	$ 10,017.00
34	Scott County School District	$ 620.64	$ 214.11	74.35%	25.65%	$ 7,447.68	$ 2,569.32	$ 10,017.00
35	Athens School District	$ 610.00	$ 224.75	73.08%	26.92%	$ 7,320.00	$ 2,697.00	$ 10,017.00
36	Greeneville School District	$ 608.34	$ 226.41	72.88%	27.12%	$ 7,300.08	$ 2,716.92	$ 10,017.00
37	Alcoa School District	$ 599.75	$ 235.00	71.85%	28.15%	$ 7,197.00	$ 2,820.00	$ 10,017.00
38	Marion County School District	$ 592.68	$ 242.07	71.00%	29.00%	$ 7,112.16	$ 2,904.84	$ 10,017.00
39	Meigs County School District	$ 590.64	$ 244.11	70.76%	29.24%	$ 7,087.68	$ 2,929.32	$ 10,017.00
40	Washington County School District	$ 584.65	$ 250.10	70.04%	29.96%	$ 7,015.80	$ 3,001.20	$ 10,017.00
41	Lincoln County School District	$ 584.57	$ 250.18	70.03%	29.97%	$ 7,014.84	$ 3,002.16	$ 10,017.00
42	Lenoir City School District	$ 584.34	$ 250.41	70.00%	30.00%	$ 7,012.08	$ 3,004.92	$ 10,017.00
43	Dyersburg School District	$ 584.32	$ 250.43	70.00%	30.00%	$ 7,011.84	$ 3,005.16	$ 10,017.00
43	Humphreys County School District	$ 584.32	$ 250.43	70.00%	30.00%	$ 7,011.84	$ 3,005.16	$ 10,017.00
43	Oak Ridge School District	$ 584.32	$ 250.43	70.00%	30.00%	$ 7,011.84	$ 3,005.16	$ 10,017.00
46	Anderson County School District	$ 567.31	$ 267.44	67.96%	32.04%	$ 6,807.72	$ 3,209.28	$ 10,017.00
47	Hickman County School District	$ 566.67	$ 268.08	67.88%	32.12%	$ 6,800.04	$ 3,216.96	$ 10,017.00
48	Knox County School District	$ 564.82	$ 269.93	67.66%	32.34%	$ 6,777.84	$ 3,239.16	$ 10,017.00
50	Dyer County School District	$ 562.79	$ 271.96	67.42%	32.58%	$ 6,753.48	$ 3,263.52	$ 10,017.00
51	Coffee County School District	$ 559.28	$ 275.47	67.00%	33.00%	$ 6,711.36	$ 3,305.64	$ 10,017.00
51	Loudon County School District	$ 559.28	$ 275.47	67.00%	33.00%	$ 6,711.36	$ 3,305.64	$ 10,017.00
53	Carter County School District	$ 553.53	$ 281.22	66.31%	33.69%	$ 6,642.36	$ 3,374.64	$ 10,017.00
54	Benton County School District	$ 552.22	$ 282.53	66.15%	33.85%	$ 6,626.64	$ 3,390.36	$ 10,017.00
54	Franklin County School District	$ 552.22	$ 282.53	66.15%	33.85%	$ 6,626.64	$ 3,390.36	$ 10,017.00
54	Hardin County School District	$ 552.22	$ 282.53	66.15%	33.85%	$ 6,626.64	$ 3,390.36	$ 10,017.00
54	Jefferson County School District	$ 552.22	$ 282.53	66.15%	33.85%	$ 6,626.64	$ 3,390.36	$ 10,017.00
54	Manchester School District	$ 552.22	$ 282.53	66.15%	33.85%	$ 6,626.64	$ 3,390.36	$ 10,017.00

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
54	Overton County School District	$ 552.22	$ 282.53	66.15%	33.85%	$ 6,626.64	$ 3,390.36	$ 10,017.00
54	Rhea County School District	$ 552.22	$ 282.53	66.15%	33.85%	$ 6,626.64	$ 3,390.36	$ 10,017.00
54	Smith County School District	$ 552.22	$ 282.53	66.15%	33.85%	$ 6,626.64	$ 3,390.36	$ 10,017.00
54	Unicoi County School District	$ 552.22	$ 282.53	66.15%	33.85%	$ 6,626.64	$ 3,390.36	$ 10,017.00
63	McMinn County School District	$ 551.66	$ 283.09	66.09%	33.91%	$ 6,619.92	$ 3,397.08	$ 10,017.00
64	Etowah School District	$ 550.94	$ 283.81	66.00%	34.00%	$ 6,611.28	$ 3,405.72	$ 10,017.00
64	Union County School District	$ 550.94	$ 283.81	66.00%	34.00%	$ 6,611.28	$ 3,405.72	$ 10,017.00
66	McNairy County School District	$ 546.75	$ 288.00	65.50%	34.50%	$ 6,561.00	$ 3,456.00	$ 10,017.00
67	Bedford County School District	$ 542.59	$ 292.16	65.00%	35.00%	$ 6,511.08	$ 3,505.92	$ 10,017.00
67	Cleveland School District	$ 542.59	$ 292.16	65.00%	35.00%	$ 6,511.08	$ 3,505.92	$ 10,017.00
67	Franklin SSD	$ 542.59	$ 292.16	65.00%	35.00%	$ 6,511.08	$ 3,505.92	$ 10,017.00
67	Henderson County School District	$ 542.59	$ 292.16	65.00%	35.00%	$ 6,511.08	$ 3,505.92	$ 10,017.00
71	Sequatchie County School District	$ 541.59	$ 293.16	64.88%	35.12%	$ 6,499.08	$ 3,517.92	$ 10,017.00
72	Elizabethton School District	$ 540.71	$ 294.04	64.78%	35.22%	$ 6,488.52	$ 3,528.48	$ 10,017.00
72	Giles County School District	$ 540.71	$ 294.04	64.78%	35.22%	$ 6,488.52	$ 3,528.48	$ 10,017.00
74	DeKalb County School District	$ 534.24	$ 300.51	64.00%	36.00%	$ 6,410.88	$ 3,606.12	$ 10,017.00
74	Greene County School District	$ 534.24	$ 300.51	64.00%	36.00%	$ 6,410.88	$ 3,606.12	$ 10,017.00
74	Lake County School District	$ 534.24	$ 300.51	64.00%	36.00%	$ 6,410.88	$ 3,606.12	$ 10,017.00
77	Maury County School District	$ 526.53	$ 308.22	63.08%	36.92%	$ 6,318.36	$ 3,698.64	$ 10,017.00
78	Sevier County School District	$ 525.90	$ 308.85	63.00%	37.00%	$ 6,310.80	$ 3,706.20	$ 10,017.00
79	Cannon County School District	$ 525.89	$ 308.86	63.00%	37.00%	$ 6,310.68	$ 3,706.32	$ 10,017.00
80	Weakley County School District	$ 513.69	$ 321.06	61.54%	38.46%	$ 6,164.28	$ 3,852.72	$ 10,017.00
81	McKenzie School District	$ 509.20	$ 325.55	61.00%	39.00%	$ 6,110.40	$ 3,906.60	$ 10,017.00
82	Lexington School District	$ 500.85	$ 333.90	60.00%	40.00%	$ 6,010.20	$ 4,006.80	$ 10,017.00
83	Huntingdon School District	$ 500.64	$ 334.11	59.97%	40.03%	$ 6,007.68	$ 4,009.32	$ 10,017.00
84	Houston County School District	$ 491.61	$ 343.14	58.89%	41.11%	$ 5,899.32	$ 4,117.68	$ 10,017.00
85	Trenton School District	$ 490.64	$ 344.11	58.78%	41.22%	$ 5,887.68	$ 4,129.32	$ 10,017.00
86	Henry County School District	$ 490.33	$ 344.42	58.74%	41.26%	$ 5,883.96	$ 4,133.04	$ 10,017.00
87	Hancock County School District	$ 488.82	$ 345.93	58.56%	41.44%	$ 5,865.84	$ 4,151.16	$ 10,017.00
88	Jackson County School District	$ 483.98	$ 350.77	57.98%	42.02%	$ 5,807.76	$ 4,209.24	$ 10,017.00
89	Warren County School District	$ 471.48	$ 363.27	56.48%	43.52%	$ 5,657.76	$ 4,359.24	$ 10,017.00
90	Bradford School District	$ 467.64	$ 367.11	56.02%	43.98%	$ 5,611.68	$ 4,405.32	$ 10,017.00

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
91	Lewis County School District	$ 459.24	$ 375.51	55.02%	44.98%	$ 5,510.88	$ 4,506.12	$ 10,017.00
92	Carroll County School District	$ 459.13	$ 375.62	55.00%	45.00%	$ 5,509.56	$ 4,507.44	$ 10,017.00
93	Gibson Co Sp Dist	$ 459.11	$ 375.64	55.00%	45.00%	$ 5,509.32	$ 4,507.68	$ 10,017.00
93	Haywood County School District	$ 459.11	$ 375.64	55.00%	45.00%	$ 5,509.32	$ 4,507.68	$ 10,017.00
93	West Carroll Sp Dist	$ 459.11	$ 375.64	55.00%	45.00%	$ 5,509.32	$ 4,507.68	$ 10,017.00
96	Murfreesboro School District	$ 447.81	$ 386.94	53.65%	46.35%	$ 5,373.72	$ 4,643.28	$ 10,017.00
97	Milan School District	$ 433.26	$ 401.49	51.90%	48.10%	$ 5,199.12	$ 4,817.88	$ 10,017.00
98	Hardeman County School District	$ 429.86	$ 404.89	51.50%	48.50%	$ 5,158.32	$ 4,858.68	$ 10,017.00
99	Decatur County School District	$ 425.63	$ 409.12	50.99%	49.01%	$ 5,107.56	$ 4,909.44	$ 10,017.00
99	Hollow Rock - Bruceton School District	$ 425.63	$ 409.12	50.99%	49.01%	$ 5,107.56	$ 4,909.44	$ 10,017.00
101	Alamo School District	$ 417.38	$ 417.37	50.00%	50.00%	$ 5,008.56	$ 5,008.44	$ 10,017.00
101	Clinton School District	$ 417.38	$ 417.37	50.00%	50.00%	$ 5,008.56	$ 5,008.44	$ 10,017.00
101	Crockett County School District	$ 417.38	$ 417.37	50.00%	50.00%	$ 5,008.56	$ 5,008.44	$ 10,017.00
101	Fayetteville School District	$ 417.38	$ 417.37	50.00%	50.00%	$ 5,008.56	$ 5,008.44	$ 10,017.00
105	Paris School District	$ 417.37	$ 417.38	50.00%	50.00%	$ 5,008.44	$ 5,008.56	$ 10,017.00
105	Van Buren County School District	$ 417.37	$ 417.38	50.00%	50.00%	$ 5,008.44	$ 5,008.56	$ 10,017.00
107	Johnson County School District	$ 404.39	$ 430.36	48.44%	51.56%	$ 4,852.68	$ 5,164.32	$ 10,017.00
108	Madison County School District	$ 398.01	$ 436.74	47.68%	52.32%	$ 4,776.12	$ 5,240.88	$ 10,017.00
109	Perry County School District	$ 395.64	$ 439.11	47.40%	52.60%	$ 4,747.68	$ 5,269.32	$ 10,017.00
110	Richard City School District	$ 375.65	$ 459.10	45.00%	55.00%	$ 4,507.80	$ 5,509.20	$ 10,017.00
111	Bells School District	$ 375.64	$ 459.11	45.00%	55.00%	$ 4,507.68	$ 5,509.32	$ 10,017.00
111	Chester County School District	$ 375.64	$ 459.11	45.00%	55.00%	$ 4,507.68	$ 5,509.32	$ 10,017.00
111	Dickson County School District	$ 375.64	$ 459.11	45.00%	55.00%	$ 4,507.68	$ 5,509.32	$ 10,017.00
111	Fayette County School District	$ 375.64	$ 459.11	45.00%	55.00%	$ 4,507.68	$ 5,509.32	$ 10,017.00
111	TN School for the Blind--State Special School	$ 375.64	$ 459.11	45.00%	55.00%	$ 4,507.68	$ 5,509.32	$ 10,017.00
111	Wayne County School District	$ 375.64	$ 459.11	45.00%	55.00%	$ 4,507.68	$ 5,509.32	$ 10,017.00
117	Pickett County School District	$ 375.63	$ 459.12	45.00%	55.00%	$ 4,507.56	$ 5,509.44	$ 10,017.00
117	Trousdale County School District	$ 375.63	$ 459.12	45.00%	55.00%	$ 4,507.56	$ 5,509.44	$ 10,017.00
	STATE AVERAGE:					**$ 6,770.24**		

SGIP Self-Insured Plans for Classified Employees[264]

Employee + Spouse + Child(ren) (Family) Coverage

Districts were asked to provide the monthly insurance costs for employees and the district based on 12 months of insurance. The districts below are ranked on the yearly district insurance cost for employees enrolled on the employee + spouse + child(ren) insurance plan (i.e. family plan).

Ranking	District Name	Plan Name	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
1	Williamson County School District	CLASSIFIED Cigna PPO--Fully Insured	$ 24,049.44	$ 3,768.96	$ 27,818.40
2	Hamilton County School District	CLASSIFIED Blue Cross Blue Shield--FULLY INSURED	$ 20,424.60	$ 6,403.20	$ 26,827.80
3	Rutherford County School District	CLASSIFIED OAP Deductible Plan--Fully Insured	$ 19,261.08	$ 3,399.00	$ 22,660.08
4	Hamilton County School District	CLASSIFIED Cigna HMO--FULLY INSURED	$ 18,627.72	$ 6,403.20	$ 25,030.92
5	Rutherford County School District	CLASSIFIEDOAP Co-Pay Plan--Fully Insured	$ 16,757.76	$ 2,957.28	$ 19,715.04
6	Williamson County School District	CLASSIFIED Cigna HSA High Deductible--Fully Insured	$ 14,803.08	$ 2,319.84	$ 17,122.92
7	Davidson County School District	CLASSIFIED Metro BCBS--Fully-Insured	$ 14,328.00	$ 4,776.00	$ 19,104.00
8	Maryville School District	CLASSIFED PPO--Fully Insured	$ 14,278.44	$ 2,340.00	$ 16,618.44
9	Montgomery County School District	CLASSIFIED BCBS PPO 7.5 or more hours--Fully Insured	$ 13,899.24	$ 2,453.04	$ 16,352.28
10	Maryville School District	CLASSIFIED STANDARD--Fully Insured	$ 13,678.44	$ 2,940.00	$ 16,618.44
11	Rutherford County School District	CLASSIFIED HRA Health Reimbursement--Fully Insured	$ 13,584.84	$ 714.96	$ 14,299.80
12	Montgomery County School District	CLASSIFIED BCBS PPO 7 hours --Fully Insured	$ 13,081.92	$ 3,270.36	$ 16,352.28
13	Shelby County School District	CLASSIFIED Cigna Choice Fund HRA	$ 12,672.60	$ 4,224.24	$ 16,896.84
14	Shelby County School District	CLASSIFIED Cigna Basic	$ 12,460.44	$ 6,137.28	$ 18,597.72
15	Montgomery County School District	CLASSIFIED BCBS PPO 6.5 or less hours--Fully Insured	$ 12,264.24	$ 4,088.04	$ 16,352.28
17	Shelby County School District	CLASSIFIED In Network Plus--Fully Insured	$ 12,129.12	$ 7,754.64	$ 19,883.76
18	Kingsport School District	CLASSIFIED Meritan Partnership--FULLY INSURED	$ 11,809.20	$ 5,061.12	$ 16,870.32
19	Germantown School District	CLASSIFIED Meritan/Aetna Basic--Fully Insured	$ 11,598.36	$ 6,179.64	$ 17,778.00
20	Germantown School District	CLASSIFIED Meritan/Aetna EPO--Fully Insured	$ 11,571.60	$ 7,184.04	$ 18,755.64
21	Germantown School District	CLASSIFIED Meritan/Aetna HRA--Full Insured	$ 11,330.52	$ 4,849.44	$ 16,179.96
22	Arlington School District	CLASSIFIED Meritan/Aetna EPO--Fully Insured	$ 11,314.80	$ 7,543.20	$ 18,858.00
22	Bartlett School District	CLASSIFIED Meritan/Aetna EPO--Fully Insured	$ 11,314.80	$ 7,543.20	$ 18,858.00
22	Collierville School District	CLASSIFIED Meritan/Aetna EPO--Fully Insured	$ 11,314.80	$ 7,543.20	$ 18,858.00
22	Lakeland School District	CLASSIFIED Meritan/Aetna EPO--Fully Insured	$ 11,314.80	$ 7,543.20	$ 18,858.00
22	Millington School District	CLASSIFIED Meritan/Aetna EPO--Fully Insured	$ 11,314.80	$ 7,543.20	$ 18,858.00

[264] (Tennessee Education Association, 2016)

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	Plan Name	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
27	Arlington School District	CLASSIFIED Meritan/Aetna Basic--Fully Insured	$ 11,169.48	$ 6,365.04	$ 17,534.52
27	Bartlett School District	CLASSIFIED Meritan/Aetna Basic--Fully Insured	$ 11,169.48	$ 6,365.04	$ 17,534.52
27	Collierville School District	CLASSIFIED Meritan/Aetna Basic--Fully Insured	$ 11,169.48	$ 6,365.04	$ 17,534.52
27	Lakeland School District	CLASSIFIED Meritan/Aetna Basic--Fully Insured	$ 11,169.48	$ 6,365.04	$ 17,534.52
27	Millington School District	CLASSIFIED Meritan/Aetna Basic--Fully Insured	$ 11,169.48	$ 6,365.04	$ 17,534.52
32	Arlington School District	CLASSIFIED Meritan/Aetna HRA--Fully Insured	$ 10,644.12	$ 4,849.44	$ 15,493.56
32	Bartlett School District	CLASSIFIED Meritan/Aetna HRA--Fully Insured	$ 10,644.12	$ 4,849.44	$ 15,493.56
32	Collierville School District	CLASSIFIED Meritan/Aetna HRA--Fully Insured	$ 10,644.12	$ 4,849.44	$ 15,493.56
32	Lakeland School District	CLASSIFIED Meritan/Aetna HRA--Full Insured	$ 10,644.12	$ 4,849.44	$ 15,493.56
32	Millington School District	CLASSIFIED Meritan/Aetna HRA--Fully Insured	$ 10,644.12	$ 4,849.44	$ 15,493.56
37	Johnson City School District	CLASSIFIED BCBS Network P--Fully Insured	$ 10,172.16	$ 5,226.00	$ 15,398.16
37	Johnson City School District	CLASSIFIED BCBS Network S--Fully Insured	$ 10,172.16	$ 5,226.00	$ 15,398.16
39	Hamilton County School District	CLASSIFIED Cigna High Deductible--FULLY INSURED	$ 9,416.04	$ 3,600.00	$ 13,016.04
40	Claiborne County School District	CLASSIFIED Blue Cross Blue Shield--FULLY INSURED	$ 7,583.64	$ 4,955.28	$ 12,538.92
41	Kingsport School District	CLASSIFIED Meritan Limited--FULLY INSURED	$ 6,997.68	$ 2,999.04	$ 9,996.72
41	Kingsport School District	CLASSIFIED Meritan Standard--FULLY INSURED	$ 6,997.68	$ 4,605.60	$ 11,603.28
43	Wilson County School District	CLASSIFIED Aetna Preferred Plan--Fully Insured	$ 6,615.00	$ 8,415.00	$ 15,030.00
44	Blount County School District	CLASSIFED Cigna Allegiance-Fully Insured	$ 6,600.00	$ 2,700.00	$ 9,300.00
		STATE AVERAGE:	**$ 12,158.30**		

SGIP Partnership Plans for Classified Employees[265]

Employee + Spouse + Child(ren) (Family) Coverage

Districts were asked to provide the monthly insurance costs for employees and the district based on 12 months of insurance. The districts below are ranked on the yearly district insurance cost for employees enrolled on the employee + spouse + child(ren) insurance plan (i.e. family plan).

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
1	Robertson County School District	$ 1,265.26	$ 140.59	90.00%	10.00%	$ 15,183.12	$ 1,687.08	$ 16,870.20
2	Monroe County School District	$ 1,194.97	$ 210.88	85.00%	15.00%	$ 14,339.64	$ 2,530.56	$ 16,870.20
3	Union City School District	$ 1,187.38	$ 218.47	84.46%	15.54%	$ 14,248.56	$ 2,621.64	$ 16,870.20
4	Marshall County School District	$ 1,168.28	$ 237.59	83.10%	16.90%	$ 14,019.36	$ 2,851.08	$ 16,870.44
5	Alvin C. York Institute-State Special School	$ 1,152.79	$ 252.60	82.03%	17.97%	$ 13,833.48	$ 3,031.20	$ 16,864.68
6	Campbell County School District	$ 1,152.80	$ 253.05	82.00%	18.00%	$ 13,833.60	$ 3,036.60	$ 16,870.20
7	Achievement School District	$ 1,124.68	$ 281.17	80.00%	20.00%	$ 13,496.16	$ 3,374.04	$ 16,870.20
7	Moore County School District	$ 1,124.68	$ 281.17	80.00%	20.00%	$ 13,496.16	$ 3,374.04	$ 16,870.20
7	Putnam County School District	$ 1,124.68	$ 281.17	80.00%	20.00%	$ 13,496.16	$ 3,374.04	$ 16,870.20
7	Roane County School District	$ 1,124.68	$ 281.17	80.00%	20.00%	$ 13,496.16	$ 3,374.04	$ 16,870.20
7	Stewart County School District	$ 1,124.68	$ 281.17	80.00%	20.00%	$ 13,496.16	$ 3,374.04	$ 16,870.20
12	Alcoa School District	$ 1,117.51	$ 288.34	79.49%	20.51%	$ 13,410.12	$ 3,460.08	$ 16,870.20
13	Sweetwater School District	$ 1,096.57	$ 309.28	78.00%	22.00%	$ 13,158.84	$ 3,711.36	$ 16,870.20
14	Hawkins County School District	$ 1,068.45	$ 337.40	76.00%	24.00%	$ 12,821.40	$ 4,048.80	$ 16,870.20
15	Lauderdale County School District	$ 1,064.01	$ 341.84	75.68%	24.32%	$ 12,768.12	$ 4,102.08	$ 16,870.20
16	Morgan County School District	$ 1,054.39	$ 351.46	75.00%	25.00%	$ 12,652.68	$ 4,217.52	$ 16,870.20
16	Oneida School District	$ 1,054.39	$ 351.46	75.00%	25.00%	$ 12,652.68	$ 4,217.52	$ 16,870.20
16	Rogersville School District	$ 1,054.39	$ 351.46	75.00%	25.00%	$ 12,652.68	$ 4,217.52	$ 16,870.20
16	Tipton County School District	$ 1,054.39	$ 351.46	75.00%	25.00%	$ 12,652.68	$ 4,217.52	$ 16,870.20
20	Bledsoe County School District	$ 1,032.17	$ 373.68	73.42%	26.58%	$ 12,386.04	$ 4,484.16	$ 16,870.20
21	Marion County School District	$ 998.16	$ 407.69	71.00%	29.00%	$ 11,977.92	$ 4,892.28	$ 16,870.20
22	Washington County School District	$ 992.03	$ 413.82	70.56%	29.44%	$ 11,904.36	$ 4,965.84	$ 16,870.20
23	Sullivan County School District	$ 984.10	$ 421.75	70.00%	30.00%	$ 11,809.20	$ 5,061.00	$ 16,870.20
24	Oak Ridge School District	$ 984.09	$ 421.76	70.00%	30.00%	$ 11,809.08	$ 5,061.12	$ 16,870.20
25	Meigs County School District	$ 967.63	$ 438.22	68.83%	31.17%	$ 11,611.56	$ 5,258.64	$ 16,870.20

[265] (Tennessee Education Association, 2016)

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
26	Dyer County School District	$ 947.83	$ 458.02	67.42%	32.58%	$ 11,373.96	$ 5,496.24	$ 16,870.20
27	Coffee County School District	$ 941.92	$ 463.93	67.00%	33.00%	$ 11,303.04	$ 5,567.16	$ 16,870.20
27	Loudon County School District	$ 941.92	$ 463.93	67.00%	33.00%	$ 11,303.04	$ 5,567.16	$ 16,870.20
29	Unicoi County School District	$ 930.03	$ 475.82	66.15%	33.85%	$ 11,160.36	$ 5,709.84	$ 16,870.20
30	Benton County School District	$ 930.02	$ 475.83	66.15%	33.85%	$ 11,160.24	$ 5,709.96	$ 16,870.20
30	Jefferson County School District	$ 930.02	$ 475.83	66.15%	33.85%	$ 11,160.24	$ 5,709.96	$ 16,870.20
30	Manchester School District	$ 930.02	$ 475.83	66.15%	33.85%	$ 11,160.24	$ 5,709.96	$ 16,870.20
33	McMinn County School District	$ 929.46	$ 476.39	66.11%	33.89%	$ 11,153.52	$ 5,716.68	$ 16,870.20
34	Lawrence County School District	$ 929.03	$ 476.82	66.08%	33.92%	$ 11,148.36	$ 5,721.84	$ 16,870.20
35	Haywood County School District	$ 924.85	$ 481.00	65.79%	34.21%	$ 11,098.20	$ 5,772.00	$ 16,870.20
36	McNairy County School District	$ 920.83	$ 485.02	65.50%	34.50%	$ 11,049.96	$ 5,820.24	$ 16,870.20
37	Lenoir City School District	$ 913.82	$ 492.04	65.00%	35.00%	$ 10,965.84	$ 5,904.48	$ 16,870.32
38	Cleveland School District	$ 913.80	$ 492.05	65.00%	35.00%	$ 10,965.60	$ 5,904.60	$ 16,870.20
38	Henderson County School District	$ 913.80	$ 492.05	65.00%	35.00%	$ 10,965.60	$ 5,904.60	$ 16,870.20
40	Sequatchie County School District	$ 900.84	$ 505.01	64.08%	35.92%	$ 10,810.08	$ 6,060.12	$ 16,870.20
41	Greene County School District	$ 899.75	$ 506.10	64.00%	36.00%	$ 10,797.00	$ 6,073.20	$ 16,870.20
42	Sevier County School District	$ 886.77	$ 519.07	63.08%	36.92%	$ 10,641.24	$ 6,228.84	$ 16,870.08
43	Maury County School District	$ 886.77	$ 519.08	63.08%	36.92%	$ 10,641.24	$ 6,228.96	$ 16,870.20
44	Cannon County School District	$ 885.69	$ 520.16	63.00%	37.00%	$ 10,628.28	$ 6,241.92	$ 16,870.20
45	Cheatham County School District	$ 881.89	$ 523.96	62.73%	37.27%	$ 10,582.68	$ 6,287.52	$ 16,870.20
46	Tullahoma School District	$ 875.23	$ 530.62	62.26%	37.74%	$ 10,502.76	$ 6,367.44	$ 16,870.20
47	Weakley County School District	$ 865.14	$ 540.71	61.54%	38.46%	$ 10,381.68	$ 6,488.52	$ 16,870.20
48	Knox County School District	$ 864.60	$ 541.25	61.50%	38.50%	$ 10,375.20	$ 6,495.00	$ 16,870.20
49	Dyersburg School District	$ 858.98	$ 546.87	61.10%	38.90%	$ 10,307.76	$ 6,562.44	$ 16,870.20
50	McKenzie School District	$ 857.57	$ 548.28	61.00%	39.00%	$ 10,290.84	$ 6,579.36	$ 16,870.20
51	Athens School District	$ 850.00	$ 555.85	60.46%	39.54%	$ 10,200.00	$ 6,670.20	$ 16,870.20
52	Cocke County School District	$ 848.07	$ 557.78	60.32%	39.68%	$ 10,176.84	$ 6,693.36	$ 16,870.20
53	Humboldt School District	$ 843.49	$ 562.36	60.00%	40.00%	$ 10,121.88	$ 6,748.32	$ 16,870.20
54	Bedford County School District	$ 839.07	$ 566.78	59.68%	40.32%	$ 10,068.84	$ 6,801.36	$ 16,870.20
54	Fayetteville School District	$ 839.07	$ 566.78	59.68%	40.32%	$ 10,068.84	$ 6,801.36	$ 16,870.20
56	DeKalb County School District	$ 830.07	$ 575.78	59.04%	40.96%	$ 9,960.84	$ 6,909.36	$ 16,870.20
56	Lake County School District	$ 830.07	$ 575.78	59.04%	40.96%	$ 9,960.84	$ 6,909.36	$ 16,870.20

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
58	Henry County School District	$ 825.81	$ 580.04	58.74%	41.26%	$ 9,909.72	$ 6,960.48	$ 16,870.20
59	Anderson County School District	$ 824.30	$ 581.55	58.63%	41.37%	$ 9,891.60	$ 6,978.60	$ 16,870.20
60	Bradley County School District	$ 815.39	$ 590.46	58.00%	42.00%	$ 9,784.68	$ 7,085.52	$ 16,870.20
61	Lexington School District	$ 920.20	$ 668.00	57.94%	42.06%	$ 11,042.40	$ 8,016.00	$ 19,058.40
62	Hamblen County School District	$ 805.33	$ 600.52	57.28%	42.72%	$ 9,663.96	$ 7,206.24	$ 16,870.20
63	Elizabethton School District	$ 800.25	$ 605.60	56.92%	43.08%	$ 9,603.00	$ 7,267.20	$ 16,870.20
64	Franklin SSD	$ 797.34	$ 608.51	56.72%	43.28%	$ 9,568.08	$ 7,302.12	$ 16,870.20
65	Fentress County School District	$ 794.09	$ 611.76	56.48%	43.52%	$ 9,529.08	$ 7,341.12	$ 16,870.20
66	Carroll County School District	$ 773.23	$ 632.62	55.00%	45.00%	$ 9,278.76	$ 7,591.44	$ 16,870.20
67	Gibson Co Sp Dist	$ 773.22	$ 632.63	55.00%	45.00%	$ 9,278.64	$ 7,591.56	$ 16,870.20
67	West Carroll Sp Dist	$ 773.22	$ 632.63	55.00%	45.00%	$ 9,278.64	$ 7,591.56	$ 16,870.20
69	Huntingdon School District	$ 757.63	$ 648.22	53.89%	46.11%	$ 9,091.56	$ 7,778.64	$ 16,870.20
70	Clay County School District	$ 749.09	$ 656.76	53.28%	46.72%	$ 8,989.08	$ 7,881.12	$ 16,870.20
71	Trenton School District	$ 747.63	$ 658.22	53.18%	46.82%	$ 8,971.56	$ 7,898.64	$ 16,870.20
72	Jackson County School District	$ 740.98	$ 664.88	52.71%	47.29%	$ 8,891.76	$ 7,978.56	$ 16,870.32
73	Bristol School District	$ 740.71	$ 665.14	52.69%	47.31%	$ 8,888.52	$ 7,981.68	$ 16,870.20
74	Lebanon School District	$ 736.35	$ 669.50	52.38%	47.62%	$ 8,836.20	$ 8,034.00	$ 16,870.20
75	Milan School District	$ 725.00	$ 680.85	51.57%	48.43%	$ 8,700.00	$ 8,170.20	$ 16,870.20
76	Carter County School District	$ 724.87	$ 680.98	51.56%	48.44%	$ 8,698.44	$ 8,171.76	$ 16,870.20
77	Bradford School District	$ 724.63	$ 681.22	51.54%	48.46%	$ 8,695.56	$ 8,174.64	$ 16,870.20
78	Crockett County School District	$ 704.11	$ 701.74	50.08%	49.92%	$ 8,449.32	$ 8,420.88	$ 16,870.20
78	Paris School District	$ 704.11	$ 701.74	50.08%	49.92%	$ 8,449.32	$ 8,420.88	$ 16,870.20
80	Alamo School District	$ 702.93	$ 702.92	50.00%	50.00%	$ 8,435.16	$ 8,435.04	$ 16,870.20
80	Clinton School District	$ 702.93	$ 702.92	50.00%	50.00%	$ 8,435.16	$ 8,435.04	$ 16,870.20
82	Madison County School District	$ 683.23	$ 722.62	48.60%	51.40%	$ 8,198.76	$ 8,671.44	$ 16,870.20
83	Decatur County School District	$ 682.63	$ 723.22	48.56%	51.44%	$ 8,191.56	$ 8,678.64	$ 16,870.20
84	Lewis County School District	$ 680.19	$ 725.66	48.38%	51.62%	$ 8,162.28	$ 8,707.92	$ 16,870.20
85	Bells School District	$ 659.12	$ 746.73	46.88%	53.12%	$ 7,909.44	$ 8,960.76	$ 16,870.20
85	Fayette County School District	$ 659.12	$ 746.73	46.88%	53.12%	$ 7,909.44	$ 8,960.76	$ 16,870.20
87	Greeneville School District	$ 655.71	$ 750.14	46.64%	53.36%	$ 7,868.52	$ 9,001.68	$ 16,870.20
88	Houston County School District	$ 636.14	$ 769.71	45.25%	54.75%	$ 7,633.68	$ 9,236.52	$ 16,870.20
89	Murfreesboro School District	$ 632.64	$ 773.21	45.00%	55.00%	$ 7,591.68	$ 9,278.52	$ 16,870.20

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
90	Chester County School District	$ 632.63	$ 773.22	45.00%	55.00%	$ 7,591.56	$ 9,278.64	$ 16,870.20
90	Dickson County School District	$ 632.63	$ 773.22	45.00%	55.00%	$ 7,591.56	$ 9,278.64	$ 16,870.20
90	Giles County School District	$ 632.63	$ 773.22	45.00%	55.00%	$ 7,591.56	$ 9,278.64	$ 16,870.20
90	Hancock County School District	$ 632.63	$ 773.22	45.00%	55.00%	$ 7,591.56	$ 9,278.64	$ 16,870.20
90	Hardeman County School District	$ 632.63	$ 773.22	45.00%	55.00%	$ 7,591.56	$ 9,278.64	$ 16,870.20
90	Pickett County School District	$ 632.63	$ 773.22	45.00%	55.00%	$ 7,591.56	$ 9,278.64	$ 16,870.20
90	South Carroll School District	$ 632.63	$ 773.22	45.00%	55.00%	$ 7,591.56	$ 9,278.64	$ 16,870.20
90	TN School for the Blind--State Special School	$ 632.63	$ 773.22	45.00%	55.00%	$ 7,591.56	$ 9,278.64	$ 16,870.20
90	Trousdale County School District	$ 632.63	$ 773.22	45.00%	55.00%	$ 7,591.56	$ 9,278.64	$ 16,870.20
99	Johnson County School District	$ 599.04	$ 806.76	42.61%	57.39%	$ 7,188.48	$ 9,681.12	$ 16,869.60
100	Hickman County School District	$ 566.67	$ 839.18	40.31%	59.69%	$ 6,800.04	$ 10,070.16	$ 16,870.20
101	Cumberland County School District	$ 540.71	$ 865.14	38.46%	61.54%	$ 6,488.52	$ 10,381.68	$ 16,870.20
101	Etowah School District	$ 540.71	$ 865.14	38.46%	61.54%	$ 6,488.52	$ 10,381.68	$ 16,870.20
101	Hardin County School District	$ 540.71	$ 865.14	38.46%	61.54%	$ 6,488.52	$ 10,381.68	$ 16,870.20
101	Rhea County School District	$ 540.71	$ 865.14	38.46%	61.54%	$ 6,488.52	$ 10,381.68	$ 16,870.20
105	Franklin County School District	$ 486.64	$ 919.21	34.62%	65.38%	$ 5,839.68	$ 11,030.52	$ 16,870.20
106	Lincoln County School District	$ 455.79	$ 950.06	32.42%	67.58%	$ 5,469.48	$ 11,400.72	$ 16,870.20
107	Dayton School District	$ 346.05	$ 1,059.80	24.62%	75.38%	$ 4,152.60	$ 12,717.60	$ 16,870.20
108	Overton County School District	$ 323.33	$ 1,082.52	23.00%	77.00%	$ 3,879.96	$ 12,990.24	$ 16,870.20
109	White County School District	$ 306.56	$ 1,099.29	21.81%	78.19%	$ 3,678.72	$ 13,191.48	$ 16,870.20
110	Perry County School District	$ 300.00	$ 1,105.85	21.34%	78.66%	$ 3,600.00	$ 13,270.20	$ 16,870.20
111	Van Buren County School District	$ 291.67	$ 1,114.18	20.75%	79.25%	$ 3,500.04	$ 13,370.16	$ 16,870.20
112	Grainger County School District	$ 275.00	$ 1,130.85	19.56%	80.44%	$ 3,300.00	$ 13,570.20	$ 16,870.20
113	Warren County School District	$ 251.57	$ 1,154.28	17.89%	82.11%	$ 3,018.84	$ 13,851.36	$ 16,870.20
114	Scott County School District	$ 245.00	$ 1,160.85	17.43%	82.57%	$ 2,940.00	$ 13,930.20	$ 16,870.20
115	Richard City School District	$ 140.59	$ 1,265.77	10.00%	90.00%	$ 1,687.08	$ 15,189.24	$ 16,876.32
116	Union County School District	$ 100.00	$ 1,305.85	7.11%	92.89%	$ 1,200.00	$ 15,670.20	$ 16,870.20
117	Hollow Rock - Bruceton School District	$ 50.00	$ 1,004.39	4.74%	95.26%	$ 600.00	$ 12,052.68	$ 12,652.68
118	Smith County School District	$ 54.17	$ 1,351.68	3.85%	96.15%	$ 650.04	$ 16,220.16	$ 16,870.20
119	Wayne County School District	$ 32.76	$ 1,373.09	2.33%	97.67%	$ 393.12	$ 16,477.08	$ 16,870.20
	STATE AVERAGE:					**$ 9,291.54**		

SGIP Standard Plans for Classified Employees[266]

Employee + Spouse + Child(ren) (Family) Coverage

Districts were asked to provide the monthly insurance costs for employees and the district based on 12 months of insurance. The districts below are ranked on the yearly district insurance cost for employees enrolled on the employee + spouse + child(ren) insurance plan (i.e. family plan).

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
1	Robertson County School District	$ 1,310.26	$ 145.59	90.00%	10.00%	$ 15,723.12	$ 1,747.08	$ 17,470.20
2	Monroe County School District	$ 1,237.47	$ 218.38	85.00%	15.00%	$ 14,849.64	$ 2,620.56	$ 17,470.20
3	Union City School District	$ 1,229.61	$ 226.24	84.46%	15.54%	$ 14,755.32	$ 2,714.88	$ 17,470.20
4	Campbell County School District	$ 1,193.80	$ 262.05	82.00%	18.00%	$ 14,325.60	$ 3,144.60	$ 17,470.20
5	Moore County School District	$ 1,174.68	$ 281.17	80.69%	19.31%	$ 14,096.16	$ 3,374.04	$ 17,470.20
6	Achievement School District	$ 1,164.68	$ 291.17	80.00%	20.00%	$ 13,976.16	$ 3,494.04	$ 17,470.20
6	Stewart County School District	$ 1,164.68	$ 291.17	80.00%	20.00%	$ 13,976.16	$ 3,494.04	$ 17,470.20
8	Marshall County School District	$ 1,161.77	$ 294.08	79.80%	20.20%	$ 13,941.24	$ 3,528.96	$ 17,470.20
9	Alvin C. York Institute-State Special School	$ 1,150.12	$ 305.73	79.00%	21.00%	$ 13,801.44	$ 3,668.76	$ 17,470.20
10	Roane County School District	$ 1,124.68	$ 331.17	77.25%	22.75%	$ 13,496.16	$ 3,974.04	$ 17,470.20
11	Putnam County School District	$ 1,124.68	$ 331.71	77.22%	22.78%	$ 13,496.16	$ 3,980.52	$ 17,476.68
12	Alcoa School District	$ 1,117.52	$ 338.33	76.76%	23.24%	$ 13,410.24	$ 4,059.96	$ 17,470.20
13	Hawkins County School District	$ 1,106.45	$ 349.40	76.00%	24.00%	$ 13,277.40	$ 4,192.80	$ 17,470.20
14	Sweetwater School District	$ 1,096.57	$ 359.28	75.32%	24.68%	$ 13,158.84	$ 4,311.36	$ 17,470.20
15	Oneida School District	$ 1,054.39	$ 351.46	75.00%	25.00%	$ 12,652.68	$ 4,217.52	$ 16,870.20
16	Morgan County School District	$ 1,091.89	$ 363.96	75.00%	25.00%	$ 13,102.68	$ 4,367.52	$ 17,470.20
16	Rogersville School District	$ 1,091.89	$ 363.96	75.00%	25.00%	$ 13,102.68	$ 4,367.52	$ 17,470.20
16	Tipton County School District	$ 1,091.89	$ 363.96	75.00%	25.00%	$ 13,102.68	$ 4,367.52	$ 17,470.20
19	Lauderdale County School District	$ 1,064.01	$ 391.84	73.09%	26.91%	$ 12,768.12	$ 4,702.08	$ 17,470.20
20	Marion County School District	$ 1,033.66	$ 422.19	71.00%	29.00%	$ 12,403.92	$ 5,066.28	$ 17,470.20
21	Bledsoe County School District	$ 1,032.17	$ 423.68	70.90%	29.10%	$ 12,386.04	$ 5,084.16	$ 17,470.20
22	Oak Ridge School District	$ 1,019.09	$ 436.76	70.00%	30.00%	$ 12,229.08	$ 5,241.12	$ 17,470.20
23	Meigs County School District	$ 990.13	$ 465.72	68.01%	31.99%	$ 11,881.56	$ 5,588.64	$ 17,470.20
24	Sullivan County School District	$ 984.10	$ 471.75	67.60%	32.40%	$ 11,809.20	$ 5,661.00	$ 17,470.20
25	Washington County School District	$ 982.03	$ 473.82	67.45%	32.55%	$ 11,784.36	$ 5,685.84	$ 17,470.20

[266] (Tennessee Education Association, 2016)

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
26	Dyer County School District	$ 981.53	$ 474.32	67.42%	32.58%	$ 11,778.36	$ 5,691.84	$ 17,470.20
27	Coffee County School District	$ 975.42	$ 480.43	67.00%	33.00%	$ 11,705.04	$ 5,765.16	$ 17,470.20
28	Unicoi County School District	$ 966.28	$ 489.57	66.37%	33.63%	$ 11,595.36	$ 5,874.84	$ 17,470.20
29	Jefferson County School District	$ 966.27	$ 489.58	66.37%	33.63%	$ 11,595.24	$ 5,874.96	$ 17,470.20
29	Manchester School District	$ 966.27	$ 489.58	66.37%	33.63%	$ 11,595.24	$ 5,874.96	$ 17,470.20
31	McNairy County School District	$ 953.58	$ 502.27	65.50%	34.50%	$ 11,442.96	$ 6,027.24	$ 17,470.20
32	McMinn County School District	$ 951.96	$ 503.89	65.39%	34.61%	$ 11,423.52	$ 6,046.68	$ 17,470.20
33	Henderson County School District	$ 946.30	$ 509.55	65.00%	35.00%	$ 11,355.60	$ 6,114.60	$ 17,470.20
34	Loudon County School District	$ 941.92	$ 513.93	64.70%	35.30%	$ 11,303.04	$ 6,167.16	$ 17,470.20
35	Sequatchie County School District	$ 934.34	$ 521.51	64.18%	35.82%	$ 11,212.08	$ 6,258.12	$ 17,470.20
36	Benton County School District	$ 930.02	$ 525.83	63.88%	36.12%	$ 11,160.24	$ 6,309.96	$ 17,470.20
37	Lawrence County School District	$ 929.03	$ 526.82	63.81%	36.19%	$ 11,148.36	$ 6,321.84	$ 17,470.20
38	Haywood County School District	$ 924.85	$ 531.00	63.53%	36.47%	$ 11,098.20	$ 6,372.00	$ 17,470.20
39	Maury County School District	$ 921.77	$ 534.08	63.31%	36.69%	$ 11,061.24	$ 6,408.96	$ 17,470.20
40	Sevier County School District	$ 921.02	$ 534.82	63.26%	36.74%	$ 11,052.24	$ 6,417.84	$ 17,470.08
41	Cannon County School District	$ 917.19	$ 538.66	63.00%	37.00%	$ 11,006.28	$ 6,463.92	$ 17,470.20
42	Lenoir City School District	$ 913.82	$ 542.04	62.77%	37.23%	$ 10,965.84	$ 6,504.48	$ 17,470.32
43	Greene County School District	$ 899.75	$ 556.10	61.80%	38.20%	$ 10,797.00	$ 6,673.20	$ 17,470.20
44	Weakley County School District	$ 897.64	$ 558.21	61.66%	38.34%	$ 10,771.68	$ 6,698.52	$ 17,470.20
45	McKenzie School District	$ 888.07	$ 567.78	61.00%	39.00%	$ 10,656.84	$ 6,813.36	$ 17,470.20
46	Cheatham County School District	$ 881.89	$ 573.96	60.58%	39.42%	$ 10,582.68	$ 6,887.52	$ 17,470.20
47	Tullahoma School District	$ 875.23	$ 580.62	60.12%	39.88%	$ 10,502.76	$ 6,967.44	$ 17,470.20
48	Lexington School District	$ 920.20	$ 613.46	60.00%	40.00%	$ 11,042.40	$ 7,361.52	$ 18,403.92
49	Cleveland School District	$ 873.51	$ 582.34	60.00%	40.00%	$ 10,482.12	$ 6,988.08	$ 17,470.20
50	Dyersburg School District	$ 858.98	$ 596.87	59.00%	41.00%	$ 10,307.76	$ 7,162.44	$ 17,470.20
51	Athens School District	$ 850.00	$ 605.85	58.39%	41.61%	$ 10,200.00	$ 7,270.20	$ 17,470.20
52	Cocke County School District	$ 848.07	$ 607.78	58.25%	41.75%	$ 10,176.84	$ 7,293.36	$ 17,470.20
53	Anderson County School District	$ 846.80	$ 609.05	58.17%	41.83%	$ 10,161.60	$ 7,308.60	$ 17,470.20
54	Humboldt School District	$ 843.53	$ 612.32	57.94%	42.06%	$ 10,122.36	$ 7,347.84	$ 17,470.20
55	Bedford County School District	$ 839.07	$ 616.78	57.63%	42.37%	$ 10,068.84	$ 7,401.36	$ 17,470.20
55	Fayetteville School District	$ 839.07	$ 616.78	57.63%	42.37%	$ 10,068.84	$ 7,401.36	$ 17,470.20
57	DeKalb County School District	$ 830.07	$ 625.78	57.02%	42.98%	$ 9,960.84	$ 7,509.36	$ 17,470.20

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
57	Lake County School District	$ 830.07	$ 625.78	57.02%	42.98%	$ 9,960.84	$ 7,509.36	$ 17,470.20
59	Henry County School District	$ 825.81	$ 630.04	56.72%	43.28%	$ 9,909.72	$ 7,560.48	$ 17,470.20
60	Bradley County School District	$ 815.39	$ 640.46	56.01%	43.99%	$ 9,784.68	$ 7,685.52	$ 17,470.20
61	Hamblen County School District	$ 805.33	$ 650.52	55.32%	44.68%	$ 9,663.96	$ 7,806.24	$ 17,470.20
62	Carroll County School District	$ 800.73	$ 655.12	55.00%	45.00%	$ 9,608.76	$ 7,861.44	$ 17,470.20
63	Gibson Co Sp Dist	$ 800.72	$ 655.13	55.00%	45.00%	$ 9,608.64	$ 7,861.56	$ 17,470.20
63	West Carroll Sp Dist	$ 800.72	$ 655.13	55.00%	45.00%	$ 9,608.64	$ 7,861.56	$ 17,470.20
65	Elizabethton School District	$ 800.25	$ 655.60	54.97%	45.03%	$ 9,603.00	$ 7,867.20	$ 17,470.20
66	Franklin SSD	$ 797.34	$ 658.51	54.77%	45.23%	$ 9,568.08	$ 7,902.12	$ 17,470.20
67	Fentress County School District	$ 794.09	$ 661.76	54.54%	45.46%	$ 9,529.08	$ 7,941.12	$ 17,470.20
68	Huntingdon School District	$ 780.13	$ 675.72	53.59%	46.41%	$ 9,361.56	$ 8,108.64	$ 17,470.20
69	Trenton School District	$ 770.13	$ 685.72	52.90%	47.10%	$ 9,241.56	$ 8,228.64	$ 17,470.20
70	Clay County School District	$ 749.09	$ 706.76	51.45%	48.55%	$ 8,989.08	$ 8,481.12	$ 17,470.20
71	Bradford School District	$ 747.13	$ 708.72	51.32%	48.68%	$ 8,965.56	$ 8,504.64	$ 17,470.20
72	Knox County School District	$ 745.40	$ 710.45	51.20%	48.80%	$ 8,944.80	$ 8,525.40	$ 17,470.20
73	Jackson County School District	$ 740.98	$ 714.88	50.90%	49.10%	$ 8,891.76	$ 8,578.56	$ 17,470.32
74	Bristol School District	$ 740.71	$ 715.14	50.88%	49.12%	$ 8,888.52	$ 8,581.68	$ 17,470.20
75	Carter County School District	$ 739.87	$ 715.98	50.82%	49.18%	$ 8,878.44	$ 8,591.76	$ 17,470.20
76	Lebanon School District	$ 736.35	$ 719.50	50.58%	49.42%	$ 8,836.20	$ 8,634.00	$ 17,470.20
77	Alamo School District	$ 727.93	$ 727.92	50.00%	50.00%	$ 8,735.16	$ 8,735.04	$ 17,470.20
78	Milan School District	$ 725.00	$ 730.85	49.80%	50.20%	$ 8,700.00	$ 8,770.20	$ 17,470.20
79	Decatur County School District	$ 705.13	$ 750.72	48.43%	51.57%	$ 8,461.56	$ 9,008.64	$ 17,470.20
80	Crockett County School District	$ 704.11	$ 751.74	48.36%	51.64%	$ 8,449.32	$ 9,020.88	$ 17,470.20
80	Paris School District	$ 704.11	$ 751.74	48.36%	51.64%	$ 8,449.32	$ 9,020.88	$ 17,470.20
82	Lewis County School District	$ 703.19	$ 752.66	48.30%	51.70%	$ 8,438.28	$ 9,031.92	$ 17,470.20
83	Clinton School District	$ 702.93	$ 752.92	48.28%	51.72%	$ 8,435.16	$ 9,035.04	$ 17,470.20
84	Madison County School District	$ 683.23	$ 772.62	46.93%	53.07%	$ 8,198.76	$ 9,271.44	$ 17,470.20
85	Greeneville School District	$ 675.71	$ 780.14	46.41%	53.59%	$ 8,108.52	$ 9,361.68	$ 17,470.20
86	Bells School District	$ 659.12	$ 796.73	45.27%	54.73%	$ 7,909.44	$ 9,560.76	$ 17,470.20
87	Fayette County School District	$ 659.12	$ 796.76	45.27%	54.73%	$ 7,909.44	$ 9,561.12	$ 17,470.56
88	Houston County School District	$ 655.15	$ 800.70	45.00%	55.00%	$ 7,861.80	$ 9,608.40	$ 17,470.20
89	Murfreesboro School District	$ 655.14	$ 800.71	45.00%	55.00%	$ 7,861.68	$ 9,608.52	$ 17,470.20

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
90	Chester County School District	$ 655.13	$ 800.72	45.00%	55.00%	$ 7,861.56	$ 9,608.64	$ 17,470.20
90	Dickson County School District	$ 655.13	$ 800.72	45.00%	55.00%	$ 7,861.56	$ 9,608.64	$ 17,470.20
90	Giles County School District	$ 655.13	$ 800.72	45.00%	55.00%	$ 7,861.56	$ 9,608.64	$ 17,470.20
90	Hancock County School District	$ 655.13	$ 800.72	45.00%	55.00%	$ 7,861.56	$ 9,608.64	$ 17,470.20
90	Hardeman County School District	$ 655.13	$ 800.72	45.00%	55.00%	$ 7,861.56	$ 9,608.64	$ 17,470.20
90	Pickett County School District	$ 655.13	$ 800.72	45.00%	55.00%	$ 7,861.56	$ 9,608.64	$ 17,470.20
90	South Carroll School District	$ 655.13	$ 800.72	45.00%	55.00%	$ 7,861.56	$ 9,608.64	$ 17,470.20
90	TN School for the Blind--State Special School	$ 655.13	$ 800.72	45.00%	55.00%	$ 7,861.56	$ 9,608.64	$ 17,470.20
90	Trousdale County School District	$ 655.13	$ 800.72	45.00%	55.00%	$ 7,861.56	$ 9,608.64	$ 17,470.20
99	Johnson County School District	$ 599.04	$ 856.81	41.15%	58.85%	$ 7,188.48	$ 10,281.72	$ 17,470.20
100	Hardin County School District	$ 565.71	$ 890.14	38.86%	61.14%	$ 6,788.52	$ 10,681.68	$ 17,470.20
100	Rhea County School District	$ 565.71	$ 890.14	38.86%	61.14%	$ 6,788.52	$ 10,681.68	$ 17,470.20
102	Hickman County School District	$ 566.67	$ 899.18	38.66%	61.34%	$ 6,800.04	$ 10,790.16	$ 17,590.20
103	Cumberland County School District	$ 540.71	$ 915.14	37.14%	62.86%	$ 6,488.52	$ 10,981.68	$ 17,470.20
103	Etowah School District	$ 540.71	$ 915.14	37.14%	62.86%	$ 6,488.52	$ 10,981.68	$ 17,470.20
105	Franklin County School District	$ 486.64	$ 969.21	33.43%	66.57%	$ 5,839.68	$ 11,630.52	$ 17,470.20
106	Lincoln County School District	$ 455.79	$ 1,000.06	31.31%	68.69%	$ 5,469.48	$ 12,000.72	$ 17,470.20
107	Overton County School District	$ 323.33	$ 1,132.52	22.21%	77.79%	$ 3,879.96	$ 13,590.24	$ 17,470.20
108	Dayton School District	$ 306.06	$ 1,099.79	21.77%	78.23%	$ 3,672.72	$ 13,197.48	$ 16,870.20
109	White County School District	$ 306.56	$ 1,149.29	21.06%	78.94%	$ 3,678.72	$ 13,791.48	$ 17,470.20
110	Perry County School District	$ 300.00	$ 1,155.85	20.61%	79.39%	$ 3,600.00	$ 13,870.20	$ 17,470.20
111	Van Buren County School District	$ 291.67	$ 1,164.18	20.03%	79.97%	$ 3,500.04	$ 13,970.16	$ 17,470.20
112	Grainger County School District	$ 275.00	$ 1,180.85	18.89%	81.11%	$ 3,300.00	$ 14,170.20	$ 17,470.20
113	Warren County School District	$ 251.57	$ 1,204.28	17.28%	82.72%	$ 3,018.84	$ 14,451.36	$ 17,470.20
114	Scott County School District	$ 245.00	$ 1,210.85	16.83%	83.17%	$ 2,940.00	$ 14,530.20	$ 17,470.20
115	Richard City School District	$ 145.59	$ 1,310.27	10.00%	90.00%	$ 1,747.08	$ 15,723.24	$ 17,470.32
116	Union County School District	$ 100.00	$ 1,355.85	6.87%	93.13%	$ 1,200.00	$ 16,270.20	$ 17,470.20
117	Smith County School District	$ 54.17	$ 1,401.68	3.72%	96.28%	$ 650.04	$ 16,820.16	$ 17,470.20
118	Hollow Rock - Bruceton School District	$ 50.00	$ 1,405.85	3.43%	96.57%	$ 600.00	$ 16,870.20	$ 17,470.20
119	Wayne County School District	$ 32.76	$ 1,423.09	2.25%	97.75%	$ 393.12	$ 17,077.08	$ 17,470.20
	STATE AVERAGE:					**$ 9,429.04**		

SGIP Limited Plans for Classified Employees[267]

Employee + Spouse + Child(ren) (Family) Coverage

Districts were asked to provide the monthly insurance costs for employees and the district based on 12 months of insurance. The districts below are ranked on the yearly district insurance cost for employees enrolled on the employee + spouse + child(ren) insurance plan (i.e. family plan).

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
1	Putnam County School District	$ 996.66	$ 179.95	84.71%	15.29%	$ 11,959.92	$ 2,159.40	$ 14,119.32
2	Manchester School District	$ 899.75	$ 304.53	74.71%	25.29%	$ 10,797.00	$ 3,654.36	$ 14,451.36
3	Cocke County School District	$ 848.07	$ 51.68	94.26%	5.74%	$ 10,176.84	$ 620.16	$ 10,797.00
4	Humboldt School District	$ 843.53	$ 56.22	93.75%	6.25%	$ 10,122.36	$ 674.64	$ 10,797.00
5	Lauderdale County School District	$ 809.78	$ 89.97	90.00%	10.00%	$ 9,717.36	$ 1,079.64	$ 10,797.00
6	Robertson County School District	$ 809.77	$ 89.98	90.00%	10.00%	$ 9,717.24	$ 1,079.76	$ 10,797.00
7	Hamblen County School District	$ 805.33	$ 94.42	89.51%	10.49%	$ 9,663.96	$ 1,133.04	$ 10,797.00
8	Alvin C. York Institute-State Special School	$ 782.78	$ 116.97	87.00%	13.00%	$ 9,393.36	$ 1,403.64	$ 10,797.00
9	Monroe County School District	$ 764.79	$ 134.96	85.00%	15.00%	$ 9,177.48	$ 1,619.52	$ 10,797.00
10	Union City School District	$ 759.93	$ 139.82	84.46%	15.54%	$ 9,119.16	$ 1,677.84	$ 10,797.00
11	Marshall County School District	$ 747.69	$ 152.06	83.10%	16.90%	$ 8,972.28	$ 1,824.72	$ 10,797.00
12	Bristol School District	$ 740.71	$ 159.04	82.32%	17.68%	$ 8,888.52	$ 1,908.48	$ 10,797.00
13	Campbell County School District	$ 737.80	$ 161.95	82.00%	18.00%	$ 8,853.60	$ 1,943.40	$ 10,797.00
14	Lebanon School District	$ 736.35	$ 163.40	81.84%	18.16%	$ 8,836.20	$ 1,960.80	$ 10,797.00
15	Achievement School District	$ 719.80	$ 179.95	80.00%	20.00%	$ 8,637.60	$ 2,159.40	$ 10,797.00
15	Cheatham County School District	$ 719.80	$ 179.95	80.00%	20.00%	$ 8,637.60	$ 2,159.40	$ 10,797.00
15	Moore County School District	$ 719.80	$ 179.95	80.00%	20.00%	$ 8,637.60	$ 2,159.40	$ 10,797.00
15	Roane County School District	$ 719.80	$ 179.95	80.00%	20.00%	$ 8,637.60	$ 2,159.40	$ 10,797.00
15	Stewart County School District	$ 719.80	$ 179.95	80.00%	20.00%	$ 8,637.60	$ 2,159.40	$ 10,797.00
15	Tullahoma School District	$ 719.80	$ 179.95	80.00%	20.00%	$ 8,637.60	$ 2,159.40	$ 10,797.00
21	Crockett County School District	$ 704.11	$ 195.64	78.26%	21.74%	$ 8,449.32	$ 2,347.68	$ 10,797.00
22	Sweetwater School District	$ 701.81	$ 197.94	78.00%	22.00%	$ 8,421.72	$ 2,375.28	$ 10,797.00
23	Hawkins County School District	$ 683.81	$ 215.94	76.00%	24.00%	$ 8,205.72	$ 2,591.28	$ 10,797.00
24	Morgan County School District	$ 674.82	$ 224.93	75.00%	25.00%	$ 8,097.84	$ 2,699.16	$ 10,797.00
24	Rogersville School District	$ 674.82	$ 224.93	75.00%	25.00%	$ 8,097.84	$ 2,699.16	$ 10,797.00

[267] (Tennessee Education Association, 2016)

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
26	Oneida School District	$ 674.81	$ 224.94	75.00%	25.00%	$ 8,097.72	$ 2,699.28	$ 10,797.00
26	Sullivan County School District	$ 674.81	$ 224.94	75.00%	25.00%	$ 8,097.72	$ 2,699.28	$ 10,797.00
26	Tipton County School District	$ 674.81	$ 224.94	75.00%	25.00%	$ 8,097.72	$ 2,699.28	$ 10,797.00
26	Trousdale County School District	$ 674.81	$ 224.94	75.00%	25.00%	$ 8,097.72	$ 2,699.28	$ 10,797.00
30	Lawrence County School District	$ 674.80	$ 224.95	75.00%	25.00%	$ 8,097.60	$ 2,699.40	$ 10,797.00
31	Bledsoe County School District	$ 674.75	$ 225.00	74.99%	25.01%	$ 8,097.00	$ 2,700.00	$ 10,797.00
32	Alcoa School District	$ 664.75	$ 235.00	73.88%	26.12%	$ 7,977.00	$ 2,820.00	$ 10,797.00
33	Greeneville School District	$ 655.71	$ 244.04	72.88%	27.12%	$ 7,868.52	$ 2,928.48	$ 10,797.00
34	Marion County School District	$ 638.83	$ 260.92	71.00%	29.00%	$ 7,665.96	$ 3,131.04	$ 10,797.00
35	Carter County School District	$ 636.78	$ 475.47	57.25%	42.75%	$ 7,641.36	$ 5,705.64	$ 13,347.00
36	Washington County School District	$ 630.05	$ 269.70	70.03%	29.97%	$ 7,560.60	$ 3,236.40	$ 10,797.00
37	Meigs County School District	$ 629.89	$ 296.86	67.97%	32.03%	$ 7,558.68	$ 3,562.32	$ 11,121.00
38	Dyersburg School District	$ 629.82	$ 269.93	70.00%	30.00%	$ 7,557.84	$ 3,239.16	$ 10,797.00
38	Knox County School District	$ 629.82	$ 269.93	70.00%	30.00%	$ 7,557.84	$ 3,239.16	$ 10,797.00
38	Oak Ridge School District	$ 629.82	$ 269.93	70.00%	30.00%	$ 7,557.84	$ 3,239.16	$ 10,797.00
41	Athens School District	$ 610.00	$ 289.75	67.80%	32.20%	$ 7,320.00	$ 3,477.00	$ 10,797.00
42	Dyer County School District	$ 606.61	$ 293.14	67.42%	32.58%	$ 7,279.32	$ 3,517.68	$ 10,797.00
43	Coffee County School District	$ 602.83	$ 296.92	67.00%	33.00%	$ 7,233.96	$ 3,563.04	$ 10,797.00
43	Loudon County School District	$ 602.83	$ 296.92	67.00%	33.00%	$ 7,233.96	$ 3,563.04	$ 10,797.00
45	Anderson County School District	$ 596.56	$ 303.19	66.30%	33.70%	$ 7,158.72	$ 3,638.28	$ 10,797.00
46	Benton County School District	$ 595.22	$ 304.53	66.15%	33.85%	$ 7,142.64	$ 3,654.36	$ 10,797.00
46	Jefferson County School District	$ 595.22	$ 304.53	66.15%	33.85%	$ 7,142.64	$ 3,654.36	$ 10,797.00
46	Unicoi County School District	$ 595.22	$ 304.53	66.15%	33.85%	$ 7,142.64	$ 3,654.36	$ 10,797.00
49	McMinn County School District	$ 594.66	$ 305.09	66.09%	33.91%	$ 7,135.92	$ 3,661.08	$ 10,797.00
50	McNairy County School District	$ 589.34	$ 310.41	65.50%	34.50%	$ 7,072.08	$ 3,724.92	$ 10,797.00
51	Lexington School District	$ 588.93	$ 392.62	60.00%	40.00%	$ 7,067.16	$ 4,711.44	$ 11,778.60
52	Bedford County School District	$ 584.84	$ 314.91	65.00%	35.00%	$ 7,018.08	$ 3,778.92	$ 10,797.00
52	Cleveland School District	$ 584.84	$ 314.91	65.00%	35.00%	$ 7,018.08	$ 3,778.92	$ 10,797.00
52	Fayetteville School District	$ 584.84	$ 314.91	65.00%	35.00%	$ 7,018.08	$ 3,778.92	$ 10,797.00
52	Franklin SSD	$ 584.84	$ 314.91	65.00%	35.00%	$ 7,018.08	$ 3,778.92	$ 10,797.00
52	Henderson County School District	$ 584.84	$ 314.91	65.00%	35.00%	$ 7,018.08	$ 3,778.92	$ 10,797.00
52	Lenoir City School District	$ 584.84	$ 314.91	65.00%	35.00%	$ 7,018.08	$ 3,778.92	$ 10,797.00

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
58	Sequatchie County School District	$ 583.76	$ 315.99	64.88%	35.12%	$ 7,005.12	$ 3,791.88	$ 10,797.00
59	DeKalb County School District	$ 575.84	$ 323.91	64.00%	36.00%	$ 6,910.08	$ 3,886.92	$ 10,797.00
59	Greene County School District	$ 575.84	$ 323.91	64.00%	36.00%	$ 6,910.08	$ 3,886.92	$ 10,797.00
59	Lake County School District	$ 575.84	$ 323.91	64.00%	36.00%	$ 6,910.08	$ 3,886.92	$ 10,797.00
62	Sevier County School District	$ 567.55	$ 332.20	63.08%	36.92%	$ 6,810.60	$ 3,986.40	$ 10,797.00
63	Maury County School District	$ 567.53	$ 332.22	63.08%	36.92%	$ 6,810.36	$ 3,986.64	$ 10,797.00
64	Cannon County School District	$ 566.84	$ 332.91	63.00%	37.00%	$ 6,802.08	$ 3,994.92	$ 10,797.00
65	Hickman County School District	$ 566.67	$ 333.08	62.98%	37.02%	$ 6,800.04	$ 3,996.96	$ 10,797.00
66	Weakley County School District	$ 553.69	$ 346.06	61.54%	38.46%	$ 6,644.28	$ 4,152.72	$ 10,797.00
67	McKenzie School District	$ 548.85	$ 350.70	61.01%	38.99%	$ 6,586.20	$ 4,208.40	$ 10,794.60
68	Elizabethton School District	$ 540.71	$ 359.04	60.10%	39.90%	$ 6,488.52	$ 4,308.48	$ 10,797.00
68	Giles County School District	$ 540.71	$ 359.04	60.10%	39.90%	$ 6,488.52	$ 4,308.48	$ 10,797.00
70	Fentress County School District	$ 539.85	$ 359.90	60.00%	40.00%	$ 6,478.20	$ 4,318.80	$ 10,797.00
71	Clay County School District	$ 536.95	$ 362.80	59.68%	40.32%	$ 6,443.40	$ 4,353.60	$ 10,797.00
72	Hancock County School District	$ 530.48	$ 369.27	58.96%	41.04%	$ 6,365.76	$ 4,431.24	$ 10,797.00
73	Houston County School District	$ 529.89	$ 369.86	58.89%	41.11%	$ 6,358.68	$ 4,438.32	$ 10,797.00
73	Huntingdon School District	$ 529.89	$ 369.86	58.89%	41.11%	$ 6,358.68	$ 4,438.32	$ 10,797.00
75	Henry County School District	$ 528.52	$ 371.23	58.74%	41.26%	$ 6,342.24	$ 4,454.76	$ 10,797.00
76	Bradley County School District	$ 521.85	$ 377.90	58.00%	42.00%	$ 6,262.20	$ 4,534.80	$ 10,797.00
77	Trenton School District	$ 519.89	$ 379.86	57.78%	42.22%	$ 6,238.68	$ 4,558.32	$ 10,797.00
78	Jackson County School District	$ 513.24	$ 386.51	57.04%	42.96%	$ 6,158.88	$ 4,638.12	$ 10,797.00
79	Murfreesboro School District	$ 507.83	$ 391.92	56.44%	43.56%	$ 6,093.96	$ 4,703.04	$ 10,797.00
80	Bradford School District	$ 496.89	$ 402.86	55.23%	44.77%	$ 5,962.68	$ 4,834.32	$ 10,797.00
81	Carroll County School District	$ 494.87	$ 404.88	55.00%	45.00%	$ 5,938.44	$ 4,858.56	$ 10,797.00
82	Gibson Co Sp Dist	$ 494.86	$ 404.89	55.00%	45.00%	$ 5,938.32	$ 4,858.68	$ 10,797.00
82	Hardeman County School District	$ 494.86	$ 404.89	55.00%	45.00%	$ 5,938.32	$ 4,858.68	$ 10,797.00
82	West Carroll Sp Dist	$ 494.86	$ 404.89	55.00%	45.00%	$ 5,938.32	$ 4,858.68	$ 10,797.00
85	Haywood County School District	$ 494.75	$ 405.00	54.99%	45.01%	$ 5,937.00	$ 4,860.00	$ 10,797.00
86	Milan School District	$ 467.00	$ 432.75	51.90%	48.10%	$ 5,604.00	$ 5,193.00	$ 10,797.00
87	Lincoln County School District	$ 455.79	$ 443.96	50.66%	49.34%	$ 5,469.48	$ 5,327.52	$ 10,797.00
88	Decatur County School District	$ 454.89	$ 444.86	50.56%	49.44%	$ 5,458.68	$ 5,338.32	$ 10,797.00
89	Alamo School District	$ 449.88	$ 449.87	50.00%	50.00%	$ 5,398.56	$ 5,398.44	$ 10,797.00

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
89	Clinton School District	$ 449.88	$ 449.87	50.00%	50.00%	$ 5,398.56	$ 5,398.44	$ 10,797.00
91	Paris School District	$ 449.87	$ 449.88	50.00%	50.00%	$ 5,398.44	$ 5,398.56	$ 10,797.00
92	Lewis County School District	$ 447.39	$ 452.36	49.72%	50.28%	$ 5,368.68	$ 5,428.32	$ 10,797.00
93	Madison County School District	$ 429.00	$ 470.75	47.68%	52.32%	$ 5,148.00	$ 5,649.00	$ 10,797.00
94	Perry County School District	$ 424.89	$ 474.86	47.22%	52.78%	$ 5,098.68	$ 5,698.32	$ 10,797.00
95	Bells School District	$ 404.89	$ 494.86	45.00%	55.00%	$ 4,858.68	$ 5,938.32	$ 10,797.00
95	Chester County School District	$ 404.89	$ 494.86	45.00%	55.00%	$ 4,858.68	$ 5,938.32	$ 10,797.00
95	Dickson County School District	$ 404.89	$ 494.86	45.00%	55.00%	$ 4,858.68	$ 5,938.32	$ 10,797.00
95	Fayette County School District	$ 404.89	$ 494.86	45.00%	55.00%	$ 4,858.68	$ 5,938.32	$ 10,797.00
95	Pickett County School District	$ 404.89	$ 494.86	45.00%	55.00%	$ 4,858.68	$ 5,938.32	$ 10,797.00
95	South Carroll School District	$ 404.89	$ 494.86	45.00%	55.00%	$ 4,858.68	$ 5,938.32	$ 10,797.00
95	TN School for the Blind--State Special School	$ 404.89	$ 494.86	45.00%	55.00%	$ 4,858.68	$ 5,938.32	$ 10,797.00
95	Wayne County School District	$ 404.89	$ 494.86	45.00%	55.00%	$ 4,858.68	$ 5,938.32	$ 10,797.00
103	Johnson County School District	$ 404.39	$ 495.36	44.94%	55.06%	$ 4,852.68	$ 5,944.32	$ 10,797.00
104	Cumberland County School District	$ 346.06	$ 553.69	38.46%	61.54%	$ 4,152.72	$ 6,644.28	$ 10,797.00
104	Etowah School District	$ 346.06	$ 553.69	38.46%	61.54%	$ 4,152.72	$ 6,644.28	$ 10,797.00
104	Franklin County School District	$ 346.06	$ 553.69	38.46%	61.54%	$ 4,152.72	$ 6,644.28	$ 10,797.00
104	Hardin County School District	$ 346.06	$ 553.69	38.46%	61.54%	$ 4,152.72	$ 6,644.28	$ 10,797.00
104	Rhea County School District	$ 346.06	$ 553.69	38.46%	61.54%	$ 4,152.72	$ 6,644.28	$ 10,797.00
109	Overton County School District	$ 323.33	$ 576.42	35.94%	64.06%	$ 3,879.96	$ 6,917.04	$ 10,797.00
110	White County School District	$ 306.56	$ 593.19	34.07%	65.93%	$ 3,678.72	$ 7,118.28	$ 10,797.00
111	Van Buren County School District	$ 291.67	$ 608.08	32.42%	67.58%	$ 3,500.04	$ 7,296.96	$ 10,797.00
112	Grainger County School District	$ 275.00	$ 624.75	30.56%	69.44%	$ 3,300.00	$ 7,497.00	$ 10,797.00
113	Warren County School District	$ 251.57	$ 648.18	27.96%	72.04%	$ 3,018.84	$ 7,778.16	$ 10,797.00
114	Scott County School District	$ 245.00	$ 654.75	27.23%	72.77%	$ 2,940.00	$ 7,857.00	$ 10,797.00
115	Dayton School District	$ 221.48	$ 678.27	24.62%	75.38%	$ 2,657.76	$ 8,139.24	$ 10,797.00
116	Union County School District	$ 100.00	$ 799.75	11.11%	88.89%	$ 1,200.00	$ 9,597.00	$ 10,797.00
117	Richard City School District	$ 89.98	$ 809.77	10.00%	90.00%	$ 1,079.76	$ 9,717.24	$ 10,797.00
118	Smith County School District	$ 54.17	$ 845.58	6.02%	93.98%	$ 650.04	$ 10,146.96	$ 10,797.00
119	Hollow Rock - Bruceton School District	$ 50.00	$ 849.75	5.56%	94.44%	$ 600.00	$ 10,197.00	$ 10,797.00
	STATE AVERAGE:					**$ 6,607.69**		

SGIP CDHP Plans for Classified Employees[268]

Employee + Spouse + Child(ren) (Family) Coverage

Districts were asked to provide the monthly insurance costs for employees and the district based on 12 months of insurance. The districts below are ranked on the yearly district insurance cost for employees enrolled on the employee + spouse + child(ren) insurance plan (i.e. family plan).

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
1	Cocke County School District	$ 834.75	$ -	100.00%	0.00%	$ 10,017.00	$ -	$ 10,017.00
1	Humboldt School District	$ 834.75	$ -	100.00%	0.00%	$ 10,017.00	$ -	$ 10,017.00
1	Oneida School District	$ 834.75	$ -	100.00%	0.00%	$ 10,017.00	$ -	$ 10,017.00
1	Tullahoma School District	$ 834.75	$ -	100.00%	0.00%	$ 10,017.00	$ -	$ 10,017.00
5	Hamblen County School District	$ 805.33	$ 29.42	96.48%	3.52%	$ 9,663.96	$ 353.04	$ 10,017.00
6	Lauderdale County School District	$ 751.28	$ 83.47	90.00%	10.00%	$ 9,015.36	$ 1,001.64	$ 10,017.00
7	Robertson County School District	$ 751.27	$ 83.48	90.00%	10.00%	$ 9,015.24	$ 1,001.76	$ 10,017.00
8	Lebanon School District	$ 736.35	$ 98.40	88.21%	11.79%	$ 8,836.20	$ 1,180.80	$ 10,017.00
9	Alvin C. York Institute-State Special School	$ 726.23	$ 108.52	87.00%	13.00%	$ 8,714.76	$ 1,302.24	$ 10,017.00
10	Monroe County School District	$ 709.54	$ 125.21	85.00%	15.00%	$ 8,514.48	$ 1,502.52	$ 10,017.00
11	Union City School District	$ 705.03	$ 129.72	84.46%	15.54%	$ 8,460.36	$ 1,556.64	$ 10,017.00
12	Marshall County School District	$ 692.84	$ 141.91	83.00%	17.00%	$ 8,314.08	$ 1,702.92	$ 10,017.00
13	Bristol School District	$ 740.71	$ 159.04	82.32%	17.68%	$ 8,888.52	$ 1,908.48	$ 10,797.00
14	Campbell County School District	$ 684.50	$ 150.25	82.00%	18.00%	$ 8,214.00	$ 1,803.00	$ 10,017.00
15	Achievement School District	$ 667.80	$ 166.95	80.00%	20.00%	$ 8,013.60	$ 2,003.40	$ 10,017.00
15	Bledsoe County School District	$ 667.80	$ 166.95	80.00%	20.00%	$ 8,013.60	$ 2,003.40	$ 10,017.00
15	Cheatham County School District	$ 667.80	$ 166.95	80.00%	20.00%	$ 8,013.60	$ 2,003.40	$ 10,017.00
15	Moore County School District	$ 667.80	$ 166.95	80.00%	20.00%	$ 8,013.60	$ 2,003.40	$ 10,017.00
15	Putnam County School District	$ 667.80	$ 166.95	80.00%	20.00%	$ 8,013.60	$ 2,003.40	$ 10,017.00
15	Roane County School District	$ 667.80	$ 166.95	80.00%	20.00%	$ 8,013.60	$ 2,003.40	$ 10,017.00
21	Sweetwater School District	$ 695.63	$ 196.77	77.95%	22.05%	$ 8,347.56	$ 2,361.24	$ 10,708.80
22	Hawkins County School District	$ 634.41	$ 200.34	76.00%	24.00%	$ 7,612.92	$ 2,404.08	$ 10,017.00
23	Lawrence County School District	$ 626.07	$ 208.68	75.00%	25.00%	$ 7,512.84	$ 2,504.16	$ 10,017.00
23	Morgan County School District	$ 626.07	$ 208.68	75.00%	25.00%	$ 7,512.84	$ 2,504.16	$ 10,017.00
23	Rogersville School District	$ 626.07	$ 208.68	75.00%	25.00%	$ 7,512.84	$ 2,504.16	$ 10,017.00

[268] (Tennessee Education Association, 2016)

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
26	Sullivan County School District	$ 626.06	$ 208.69	75.00%	25.00%	$ 7,512.72	$ 2,504.28	$ 10,017.00
26	Tipton County School District	$ 626.06	$ 208.69	75.00%	25.00%	$ 7,512.72	$ 2,504.28	$ 10,017.00
28	Athens School District	$ 610.00	$ 224.75	73.08%	26.92%	$ 7,320.00	$ 2,697.00	$ 10,017.00
29	Greeneville School District	$ 608.34	$ 226.41	72.88%	27.12%	$ 7,300.08	$ 2,716.92	$ 10,017.00
30	Alcoa School District	$ 599.75	$ 235.00	71.85%	28.15%	$ 7,197.00	$ 2,820.00	$ 10,017.00
31	Marion County School District	$ 592.68	$ 242.07	71.00%	29.00%	$ 7,112.16	$ 2,904.84	$ 10,017.00
32	Meigs County School District	$ 590.64	$ 244.11	70.76%	29.24%	$ 7,087.68	$ 2,929.32	$ 10,017.00
33	Washington County School District	$ 584.65	$ 250.10	70.04%	29.96%	$ 7,015.80	$ 3,001.20	$ 10,017.00
34	Dyersburg School District	$ 584.32	$ 250.43	70.00%	30.00%	$ 7,011.84	$ 3,005.16	$ 10,017.00
34	Oak Ridge School District	$ 584.32	$ 250.43	70.00%	30.00%	$ 7,011.84	$ 3,005.16	$ 10,017.00
36	Anderson County School District	$ 567.31	$ 267.44	67.96%	32.04%	$ 6,807.72	$ 3,209.28	$ 10,017.00
37	Hickman County School District	$ 566.67	$ 268.08	67.88%	32.12%	$ 6,800.04	$ 3,216.96	$ 10,017.00
38	Knox County School District	$ 564.82	$ 269.93	67.66%	32.34%	$ 6,777.84	$ 3,239.16	$ 10,017.00
39	Dyer County School District	$ 562.79	$ 271.96	67.42%	32.58%	$ 6,753.48	$ 3,263.52	$ 10,017.00
40	Coffee County School District	$ 559.28	$ 275.47	67.00%	33.00%	$ 6,711.36	$ 3,305.64	$ 10,017.00
40	Loudon County School District	$ 559.28	$ 275.47	67.00%	33.00%	$ 6,711.36	$ 3,305.64	$ 10,017.00
42	Carter County School District	$ 553.53	$ 281.22	66.31%	33.69%	$ 6,642.36	$ 3,374.64	$ 10,017.00
43	Benton County School District	$ 552.22	$ 282.53	66.15%	33.85%	$ 6,626.64	$ 3,390.36	$ 10,017.00
43	Jefferson County School District	$ 552.22	$ 282.53	66.15%	33.85%	$ 6,626.64	$ 3,390.36	$ 10,017.00
43	Manchester School District	$ 552.22	$ 282.53	66.15%	33.85%	$ 6,626.64	$ 3,390.36	$ 10,017.00
43	Unicoi County School District	$ 552.22	$ 282.53	66.15%	33.85%	$ 6,626.64	$ 3,390.36	$ 10,017.00
47	McMinn County School District	$ 551.66	$ 283.09	66.09%	33.91%	$ 6,619.92	$ 3,397.08	$ 10,017.00
48	McNairy County School District	$ 546.75	$ 288.00	65.50%	34.50%	$ 6,561.00	$ 3,456.00	$ 10,017.00
49	Lenoir City School District	$ 542.60	$ 292.15	65.00%	35.00%	$ 6,511.20	$ 3,505.80	$ 10,017.00
50	Bedford County School District	$ 542.59	$ 292.16	65.00%	35.00%	$ 6,511.08	$ 3,505.92	$ 10,017.00
50	Cleveland School District	$ 542.59	$ 292.16	65.00%	35.00%	$ 6,511.08	$ 3,505.92	$ 10,017.00
50	Franklin SSD	$ 542.59	$ 292.16	65.00%	35.00%	$ 6,511.08	$ 3,505.92	$ 10,017.00
50	Henderson County School District	$ 542.59	$ 292.16	65.00%	35.00%	$ 6,511.08	$ 3,505.92	$ 10,017.00
54	Sequatchie County School District	$ 541.59	$ 293.16	64.88%	35.12%	$ 6,499.08	$ 3,517.92	$ 10,017.00
55	Elizabethton School District	$ 540.71	$ 294.04	64.78%	35.22%	$ 6,488.52	$ 3,528.48	$ 10,017.00
55	Giles County School District	$ 540.71	$ 294.04	64.78%	35.22%	$ 6,488.52	$ 3,528.48	$ 10,017.00
57	DeKalb County School District	$ 534.24	$ 300.51	64.00%	36.00%	$ 6,410.88	$ 3,606.12	$ 10,017.00

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
57	Greene County School District	$ 534.24	$ 300.51	64.00%	36.00%	$ 6,410.88	$ 3,606.12	$ 10,017.00
57	Lake County School District	$ 534.24	$ 300.51	64.00%	36.00%	$ 6,410.88	$ 3,606.12	$ 10,017.00
60	Maury County School District	$ 526.53	$ 308.22	63.08%	36.92%	$ 6,318.36	$ 3,698.64	$ 10,017.00
61	Sevier County School District	$ 525.90	$ 308.85	63.00%	37.00%	$ 6,310.80	$ 3,706.20	$ 10,017.00
62	Cannon County School District	$ 525.89	$ 308.86	63.00%	37.00%	$ 6,310.68	$ 3,706.32	$ 10,017.00
63	Weakley County School District	$ 513.69	$ 321.06	61.54%	38.46%	$ 6,164.28	$ 3,852.72	$ 10,017.00
64	McKenzie School District	$ 509.20	$ 325.55	61.00%	39.00%	$ 6,110.40	$ 3,906.60	$ 10,017.00
65	Lexington School District	$ 546.38	$ 364.26	60.00%	40.00%	$ 6,556.56	$ 4,371.12	$ 10,927.68
66	Huntingdon School District	$ 500.64	$ 334.11	59.97%	40.03%	$ 6,007.68	$ 4,009.32	$ 10,017.00
67	Houston County School District	$ 491.61	$ 343.14	58.89%	41.11%	$ 5,899.32	$ 4,117.68	$ 10,017.00
68	Trenton School District	$ 490.64	$ 344.11	58.78%	41.22%	$ 5,887.68	$ 4,129.32	$ 10,017.00
69	Henry County School District	$ 490.33	$ 344.42	58.74%	41.26%	$ 5,883.96	$ 4,133.04	$ 10,017.00
70	Hancock County School District	$ 488.82	$ 345.93	58.56%	41.44%	$ 5,865.84	$ 4,151.16	$ 10,017.00
71	Jackson County School District	$ 483.98	$ 350.77	57.98%	42.02%	$ 5,807.76	$ 4,209.24	$ 10,017.00
72	Bradford School District	$ 467.64	$ 367.11	56.02%	43.98%	$ 5,611.68	$ 4,405.32	$ 10,017.00
73	Lewis County School District	$ 459.24	$ 375.51	55.02%	44.98%	$ 5,510.88	$ 4,506.12	$ 10,017.00
74	Carroll County School District	$ 459.13	$ 375.62	55.00%	45.00%	$ 5,509.56	$ 4,507.44	$ 10,017.00
75	Gibson Co Sp Dist	$ 459.11	$ 375.64	55.00%	45.00%	$ 5,509.32	$ 4,507.68	$ 10,017.00
75	Haywood County School District	$ 459.11	$ 375.64	55.00%	45.00%	$ 5,509.32	$ 4,507.68	$ 10,017.00
75	West Carroll Sp Dist	$ 459.11	$ 375.64	55.00%	45.00%	$ 5,509.32	$ 4,507.68	$ 10,017.00
78	Murfreesboro School District	$ 447.81	$ 386.94	53.65%	46.35%	$ 5,373.72	$ 4,643.28	$ 10,017.00
79	Lincoln County School District	$ 446.57	$ 388.18	53.50%	46.50%	$ 5,358.84	$ 4,658.16	$ 10,017.00
80	Milan School District	$ 433.26	$ 401.49	51.90%	48.10%	$ 5,199.12	$ 4,817.88	$ 10,017.00
81	Hardeman County School District	$ 429.86	$ 404.89	51.50%	48.50%	$ 5,158.32	$ 4,858.68	$ 10,017.00
82	Decatur County School District	$ 425.63	$ 409.12	50.99%	49.01%	$ 5,107.56	$ 4,909.44	$ 10,017.00
83	Alamo School District	$ 417.38	$ 417.37	50.00%	50.00%	$ 5,008.56	$ 5,008.44	$ 10,017.00
83	Clinton School District	$ 417.38	$ 417.37	50.00%	50.00%	$ 5,008.56	$ 5,008.44	$ 10,017.00
83	Crockett County School District	$ 417.38	$ 417.37	50.00%	50.00%	$ 5,008.56	$ 5,008.44	$ 10,017.00
83	Fayetteville School District	$ 417.38	$ 417.37	50.00%	50.00%	$ 5,008.56	$ 5,008.44	$ 10,017.00
87	Paris School District	$ 417.37	$ 417.38	50.00%	50.00%	$ 5,008.44	$ 5,008.56	$ 10,017.00
88	Johnson County School District	$ 404.39	$ 430.36	48.44%	51.56%	$ 4,852.68	$ 5,164.32	$ 10,017.00
89	Madison County School District	$ 398.01	$ 436.74	47.68%	52.32%	$ 4,776.12	$ 5,240.88	$ 10,017.00

PROFILE AND RANKINGS OF TENNESSEE SCHOOLS

Ranking	District Name	District Cost	Employee Cost	District %	Employee %	Yearly District Cost	Yearly Employee Cost	Total Yearly Cost
90	Bells School District	$ 375.64	$ 459.11	45.00%	55.00%	$ 4,507.68	$ 5,509.32	$ 10,017.00
90	Chester County School District	$ 375.64	$ 459.11	45.00%	55.00%	$ 4,507.68	$ 5,509.32	$ 10,017.00
90	Dickson County School District	$ 375.64	$ 459.11	45.00%	55.00%	$ 4,507.68	$ 5,509.32	$ 10,017.00
90	Fayette County School District	$ 375.64	$ 459.11	45.00%	55.00%	$ 4,507.68	$ 5,509.32	$ 10,017.00
90	TN School for the Blind--State Special School	$ 375.64	$ 459.11	45.00%	55.00%	$ 4,507.68	$ 5,509.32	$ 10,017.00
90	Wayne County School District	$ 375.64	$ 459.11	45.00%	55.00%	$ 4,507.68	$ 5,509.32	$ 10,017.00
96	Pickett County School District	$ 375.63	$ 459.12	45.00%	55.00%	$ 4,507.56	$ 5,509.44	$ 10,017.00
96	Trousdale County School District	$ 375.63	$ 459.12	45.00%	55.00%	$ 4,507.56	$ 5,509.44	$ 10,017.00
98	Overton County School District	$ 323.33	$ 511.42	38.73%	61.27%	$ 3,879.96	$ 6,137.04	$ 10,017.00
99	Cumberland County School District	$ 321.06	$ 513.69	38.46%	61.54%	$ 3,852.72	$ 6,164.28	$ 10,017.00
99	Etowah School District	$ 321.06	$ 513.69	38.46%	61.54%	$ 3,852.72	$ 6,164.28	$ 10,017.00
99	Franklin County School District	$ 321.06	$ 513.69	38.46%	61.54%	$ 3,852.72	$ 6,164.28	$ 10,017.00
99	Hardin County School District	$ 321.06	$ 513.69	38.46%	61.54%	$ 3,852.72	$ 6,164.28	$ 10,017.00
99	Rhea County School District	$ 321.06	$ 513.69	38.46%	61.54%	$ 3,852.72	$ 6,164.28	$ 10,017.00
104	White County School District	$ 306.56	$ 528.19	36.72%	63.28%	$ 3,678.72	$ 6,338.28	$ 10,017.00
105	Perry County School District	$ 300.00	$ 534.75	35.94%	64.06%	$ 3,600.00	$ 6,417.00	$ 10,017.00
106	Van Buren County School District	$ 291.67	$ 543.08	34.94%	65.06%	$ 3,500.04	$ 6,516.96	$ 10,017.00
107	Grainger County School District	$ 275.00	$ 559.75	32.94%	67.06%	$ 3,300.00	$ 6,717.00	$ 10,017.00
108	Warren County School District	$ 251.57	$ 583.18	30.14%	69.86%	$ 3,018.84	$ 6,998.16	$ 10,017.00
109	Scott County School District	$ 245.00	$ 589.75	29.35%	70.65%	$ 2,940.00	$ 7,077.00	$ 10,017.00
110	Dayton School District	$ 205.48	$ 629.27	24.62%	75.38%	$ 2,465.76	$ 7,551.24	$ 10,017.00
111	Union County School District	$ 100.00	$ 734.75	11.98%	88.02%	$ 1,200.00	$ 8,817.00	$ 10,017.00
112	Richard City School District	$ 83.40	$ 751.35	9.99%	90.01%	$ 1,000.80	$ 9,016.20	$ 10,017.00
113	Smith County School District	$ 54.17	$ 780.58	6.49%	93.51%	$ 650.04	$ 9,366.96	$ 10,017.00
114	Hollow Rock - Bruceton School District	$ 50.00	$ 784.75	5.99%	94.01%	$ 600.00	$ 9,417.00	$ 10,017.00
	STATE AVERAGE:					**$ 6,112.59**		