



## ***City of Carmel, Indiana*** **CIVILIAN BENEFITS-AT-A-GLANCE**

### **INSURANCE**

**Medical:** The City offers a self-insured preferred provider organization (PPO) health plan to all full-time employees. Two plan options are available. Coverage begins 31 days after hire. The City pays 75% or more of the insurance premium. The employee portion is withheld from the employee's paycheck on a pre-tax basis. The Plan is administered by Benefit Administrative Systems (BAS) ([www.benadmsys.com](http://www.benadmsys.com)) and utilizes the Sagamore provider network ([www.sagamorehn.com](http://www.sagamorehn.com)).

**Vision:** The vision plan is offered to all full-time employees through Vision Service Plan (VSP) ([www.vsp.com](http://www.vsp.com)), which has its own network of providers. Vision coverage is included with the health insurance plan, and is not available separately.

**Dental:** Full-time employees can enroll in the dental plan in conjunction with or separately from the medical plan. The City pays 75% of the premium. There is no dental network—the employee is free to choose the dentist of his or her choice.

**Life/Accidental Death and Dismemberment:** The City provides a \$20,000 term life/AD&D policy for all full-time employees. Benefits are provided through Unum ([www.unum.com](http://www.unum.com)).

**Short-Term Disability:** The City provides short-term disability insurance for all full-time civilian employees. Benefits, equal to 60% of the employee's regular weekly salary, begin 15 days after a qualifying injury or illness, and may continue for up to 15 weeks. Benefits are provided through Unum ([www.unum.com](http://www.unum.com)).

**Long-Term Disability:** Optional long-term disability is offered to all full-time civilian employees at the employee's expense. Benefits, equal to 60% of the employee's regular monthly salary, begin after 15 weeks and may continue until the employee reaches age 65. Benefits are provided through Unum ([www.unum.com](http://www.unum.com)).

### **RETIREMENT**

**Public Employees' Retirement Fund (PERF):** All full-time employees must participate in PERF ([www.in.gov/perf/public](http://www.in.gov/perf/public)). An employee's PERF benefit has two parts: an annuity savings account and a defined benefit pension. The annuity is vested immediately, but an employee must have 10 years of creditable service to be vested for pension purposes. The City funds both PERF benefits.

**Deferred Compensation:** The City offers an optional deferred compensation (457) plan to full-time and part-time employees. Four (4) plan options are available. An employee may choose to defer up to \$16,500 per year on a pre-tax basis into the plan of his or her choice. Taxes are not due until the funds are withdrawn. No withdrawals are allowed while employed by the City, unless the employee experiences a qualifying unforeseeable emergency. An employee may enroll at any time, and cease contributions at any time.

The City will match up to 50% of an employee's contributions, depending on the length of service. Matching will begin at 10% after one year of service, 20% after two years and so on, up to 50% after five years. The City's matching contribution is limited to \$7,750 annually.

# **CIVILIAN BENEFITS-AT-A-GLANCE (page 2)**

## **PAID TIME OFF**

Beginning with his or her first full pay period, a new full-time employee will accrue 6.75 hours per pay period of Paid Time Off (PTO), but will not be entitled to use any accrued leave until he or she has completed three months of full-time employment. The amount of time accrued each pay period increases as an employee reaches 6, 13 and 21 years of service with the City.

PTO is to be used for any reason an employee needs time away from work (vacation, illness, care for an ill family member, etc.). With the exception of an unexpected illness, the employee is required to provide advance notice to his or her supervisor of the need to take time off, in a manner consistent with that department's procedures.

The PTO year runs from the first day of the 14<sup>th</sup> payroll period through the last day of the 13<sup>th</sup> payroll period of the following year. A maximum of 150 PTO hours can be carried over from year to year, with hours in excess of 150 going into the employee's Sick Leave Bank. Hours from the Sick Leave Bank can be used only when an employee's PTO balance is 75 hours or less, and only in the case of the employee's own illness (unless a family member's illness falls under the Family and Medical Leave Policy).

**Bereavement Leave:** Up to three days (22.5 hours) of paid leave may be granted per calendar year for a death that occurs in a full-time employee's immediate family.

**Holidays:** Paid holidays for full-time employees may vary from year to year, but generally include New Year's Day, Martin Luther King, Jr. Day, Primary Election Day, Memorial Day, Independence Day, Labor Day, General Election Day, Veteran's Day, Thanksgiving (2 days) and Christmas (2 days).

*Some employees may be required to work on holidays. Special provisions regarding pay and/or alternative time off apply to those who must work on holidays.*

## **OTHER**

**Medical and Dependent Care Reimbursement Account:** The City has a Section 125 Plan, which allows a full-time employee to set aside pre-tax dollars to pay eligible medical and dependent care expenses. Current annual limits are \$5,000 for dependent care and \$3,000 for medical expenses. There is no cost to the employee to participate in this plan. Participation may be elected or declined on an annual basis. Reimbursement accounts are administered by Benefit Administrative Systems ([www.benadmsys.com](http://www.benadmsys.com)).

**Wellness Program:** The City's Wellness Program is managed by CHC Wellness. It is a voluntary, annual program that allows full-time employees to receive a discount on their health insurance premiums by participating in wellness activities throughout the year.

**Employee Assistance Program:** Confidential, short-term counseling is available for employees and their immediate family members. These benefits are fully paid by the City, and are provided through St. Vincent Stress Center, 317-338-4800 ([www.mentalhealth.stvincent.org](http://www.mentalhealth.stvincent.org)), or the UNUM Work-Life Balance Program, 800-854-1446 ([www.lifebalance.net](http://www.lifebalance.net)).

**Gym Membership Discounts:** The City provides discounted memberships at the Monon Center at Central Park ([www.carmelclayparks.com](http://www.carmelclayparks.com)) and at the YMCA of Greater Indianapolis ([www.indymca.org](http://www.indymca.org)).

*This is a summary of the benefits offered by the City of Carmel. Many benefits described herein have significant eligibility standards and/or benefit limitations. See a Human Resources representative for details. If any portion of this summary conflicts with any provision of federal, state or local law, code, ordinance, order, rule or regulation, the terms of such law, code, ordinance, order, rule or regulation shall prevail. This summary does not constitute a promise by the City to continue providing the benefits described, nor does it constitute an expressed or implied contract of employment.*