

This is a summary of the benefits offered by the City of Carmel/Carmel Fire Department. Many benefits described herein have significant eligibility standards and/or benefit limitations. 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. The Carme Fire Department compensation and benefits package is subject to change at any time.

PAY AND HOURS:

Entry level for a probationary firefighter is, approximately \$59,279.00

Scheduled hours are as follows:

- 1) For all Firefighters in administrative positions, the scheduled hours shall be 37.5 in a seven (7) day work period (75.0 hours bi-weekly).
- 2) For Firefighters who work a 24 hour shift, the scheduled hours shall be an average of 224 hours in a 28 day work period (112 hours bi-weekly).

The formula for calculating the hourly rate of pay shall be:

(bi-weekly base pay + specialty pay + 24 hour fire schedule pay
+ longevity pay)/hours scheduled in a regular work period.

The formula for calculating the overtime rate of pay shall be:

- 1) Fire Department non-exempt shift employees, 0.5 x hourly rate of pay for scheduled overtime from 212 – 224 hours, and 1.5 x hourly rate for scheduled overtime in excess of 224 hours and for all emergency call-outs, end-of-shift runs and work-related court appearances.
- 2) For all other Fire Department non-exempt employees, 1.0 x hourly rate of pay for 37.5 to 40.0 hours per week, and 1.5 x hourly rate of pay for hours in excess of 40.0.
- 3) Exempt employees shall earn compensatory time on an hour-for-hour basis for hours in excess of 40 per week.

SCHEDULE:

Sworn Shift Personnel (28 Day Schedule):

24 hours on duty – 24 hours off duty – 24 hours on duty – 24 hours off duty – 24 hours on duty - 4 days off ...

LONGEVITY:

All full-time employees shall receive two hundred twenty dollars (\$220.00) per year longevity pay for the first ten years of service and two hundred eighty dollars (\$280.00) per year for years eleven through twenty-five, in addition to all other forms of compensation. Longevity pay terms and conditions shall confirm to the City's current longevity ordinance as adopted by the Carmel Common Council.

HOLIDAYS:

Each year the Mayor shall declare a holiday schedule that shall determine the paid holidays of City employees. Each City employee who is required to work on a declared holiday, whether on a scheduled shift or emergency call-in basis, shall receive thirteen dollars (\$15.00) per hour premium pay for each hour actually worked on the holiday.

VACATION:

Vacation benefits for Sworn Shift Personnel shall be as follows:

- Completion of 1 year, shift personnel receive 5 duty days of vacation.
- Completion of 2 years, shift personnel receive 7 duty days of vacation.
- Completion of 3 years, shift personnel receive 9 duty days of vacation.
- Completion of 4 years, shift personnel receive 11 duty days of vacation.
- Completion of 5 years, shift personnel receive 14 duty days of vacation.
- Completion of 13 years, shift personnel receive 17 duty days of vacation.
- Completion of 20 years, shift personnel receive 18 duty days of vacation.

Shift Personnel may carry-over up to 3 unused 24 hour vacation days to the next calendar year, to be used within that year.

- **Emergency leave prior to completion of 1st year granted on a case by case basis.**

SICK LEAVE:

After 30 days of employment, a firefighter shall be allotted 30 days of sick leave for one (1) calendar year. A Firefighter must be sick or injured to qualify for sick leave. Unused sick leave will not be paid to Firefighters upon leaving the Department. Sick leave shall not be carried over into the next year.

FAMILY MAJOR MEDICAL/BEREAVEMENT LEAVE:

Up to three days (72.0 Hours) of paid leave per calendar year may be granted for a major illness or death that occurs in a Firefighter's immediate family.

Immediate Family: (Father/Mother, Husband/Wife, Brother/Sister, Child, Grandchild/Grandparent, Mother/Father-In-Law, Son/Daughter-In-Law, Sister/Brother-In-Law, Grandparent-In-Law, Step Parents, Step Children, Step Brother/Sister, Step Grandparent/Grandchildren) *In addition, a maximum of one (1) of the three bereavement days each year can be used for an aunt, uncle, cousin, niece or nephew (including step- or in-law relationship).*

An eligible firefighter must notify the Administrative Offices via his/her Battalion Chief of the illness or death and request the special leave.

Additional details in CFD Rules.

CATASTROPHIC MEDICAL LEAVE:

Sworn Firefighters shall automatically be enrolled in the Catastrophic Medical Leave Bank for catastrophic illness, injury or incapacitation. An appointed Administrative Board will review requests for withdrawal. (Additional details in CFD Rules)

DEFERRED COMPENSATION:

The City of Carmel offers full-time and part-time employees an optional deferred compensation (457(b)) plan that is funded solely by employee contributions. Effective January 1, 2000, began matching employee contributions as outlined below. Matching contributions are deposited to a 401(a) account in the employee's name, and are vested immediately. .

The City will match employee contributions at the levels listed below:

- a. No match in first year of employment with the City
- b. 10% match after 1 full calendar year of employment with the City
- c. 20% match after 2 full calendar years of employment with the City
- d. 30% match after 3 full calendar years of employment with the City
- e. 40% match after 4 full calendar years of employment with the City
- f. 50% match after 5 full calendar years of employment with the City

The level of matching contributions by the City shall not exceed the lesser of 50% of the employee's contributions in any year.

INSURANCE:

MEDICAL: The City offers all full-time employees a choice of two medical plans, a PPO and a High Deductible Health Plan (HDHP). Coverage begins the 31st day of employment. The City pays 75% or more of the insurance premium depending on the coverage elected. The employee portion is withheld from the employee's paycheck on a pre-tax basis. The City is self-insured and uses the Anthem provider network.

HEALTH SAVINGS ACCOUNT (HSA): This account is available to an employee enrolled in the City's HDHP. It allows an employee to make pre-tax contributions through payroll deposit that can be used to pay for qualified medical expenses. The City also makes a contribution. Any unused balance is carried over from year to year, even into retirement. The funds remain untaxed as long as they are used for qualified medical expenses.

VISION: The vision plan is offered to all full-time employees through Vision Services Plan (VSP) which utilizes a network of providers (www.vsp.com). Vision coverage is included when opting for medical coverage.

DENTAL: Full-time employees can enroll in the dental plan in conjunction with or separately from the medical plan. The City pays 75% or more of the premium. There is no dental network.

PRIMARY PLUS EMPLOYEE HEALTH CENTER: The Primary Plus Employee Health Center ("clinic") is open to all employees, retirees and dependents covered by the City's health insurance plan. There is no cost to the employee for office visits, labs or medications provided by the clinic, and employees are not required to use PTO, sick or vacation time for clinic visits of two hours or less made during regularly-scheduled work hours.

LIFE INSURANCE:

\$20,000 Life/Accidental Death and Dismemberment is paid by the City for all full-time employees.

\$250,000/ In the Line-of-duty Death is currently paid by The Heroes Club

\$359,316/ In the Line-of-duty Death is currently paid by the Federal Government

\$12,000/ Basic Life is currently paid by State of Indiana (Immediate pay-out upon death)

\$162,000/ In the Line-of-duty Death is currently paid by State of Indiana

RETIREMENT:1977 Pension Fund:

Acceptance into the Public Employee's Retirement Fund is required as a condition of employment. Contributions are based on a 1st Class Firefighters Salary plus 20 years of longevity. An employee shall contribute 6% and the City shall contribute 19.5%, in return for the receipt of applicable retirement benefits once age and service requirements are reached. The City may opt to pay a portion of the employee contribution.

Current pension benefits are 50% of 1st Class Firefighter salary plus 20 years of longevity (\$5,000.00) with a 1% increase each 6 months for 32 years or 74% of a 1st Class Firefighter's salary.

Must be 52 years of age to collect full benefits

or

7% reduction of benefit at age 51

14% reduction of benefit at age 50

Refer to Indiana Code 36-8, for additional retiree benefits.

All employee pension contributions are deducted on a pre-taxed basis.

Additional information and questions may be directed to the Fire Pension Secretary.

SAFETY GEAR:

The Department furnishes all fire safety gear.

UNIFORMS:

Department issued uniforms shall be purchased and disbursed through CFD's quartermaster.