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

INSURANCE

Medical: All eligible employees have a choice between two self-insured health plans - A high deductible health plan (HDHP) or a preferred provider organization (PPO) health plan. Coverage begins on the 31st day of full-time employment. The City pays at least 80% of the insurance premium, depending on the plan. The employee's premium is withheld from his or her paycheck on a pre-tax basis. The medical plan is administered by Anthem (www.anthem.com).

Vision: The vision plan is available to all eligible employees through Vision Service Plan (VSP) (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: Eligible 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. The dental plan is administered by Anthem (www.anthem.com).

Life/Accidental Death and Dismemberment: The City provides a $20,000 term life/AD&D policy for all eligible employees. Benefits are provided through Unum (www.unum.com).

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

Long-Term Disability: Optional long-term disability is offered to all eligible 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).

RETIREMENT

Indiana Public Retirement System (INPRS aka PERF): All eligible employees must participate in INPRS (www.in.gov/inprs). An employee's INPRS 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 INPRS benefits.

Deferred Compensation: The City offers an optional deferred compensation (457) plan to all full-time and part-time employees. An employee may choose to defer up to the IRS maximum allowable amount each year on a pre-tax basis into his or her 457 account. Taxes are not due until the funds are withdrawn. Loans from the plan are prohibited, and withdrawals are only allowed when an employee experiences a qualifying unforeseeable emergency, as defined by the IRS. An employee may enroll, change or cease contributions at any time.

The City matches an employee's contributions up to 50%, depending on the length of service. The maximum City contribution per eligible employee is 50% of the current maximum contribution limit dictated by the IRS.

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PAID TIME OFF

A new full-time employee accrues 9.50 hours per pay period of Paid Time Off (PTO). With the exception of City-recognized holidays, the employee 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 used for any reason an employee needs time off. This includes vacation time, sick time and City-recognized holidays. With the exception of City-recognized holidays or 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 regular procedures.

Bereavement Leave: Up to three days (22.5 hours) of paid leave may be granted per calendar year for a death in an employee's immediate family. Up to one day (7.5 hours) of these three days may be used for the death of an employee's extended family member.

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, Memorial Day, Independence Day, Labor Day, Veterans Day, Thanksgiving (2 days) and Christmas (2 days). As noted above, an employee must use PTO for each of these paid holidays.

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

Primary Plus Employee Health Center: The Primary Plus Employee Health Center ("clinic") is open to all employees, retirees and dependents on the City's health insurance. 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 for clinic visits made during regularly-scheduled work hours.

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. 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

Medical and Dependent Care Flexible Spending Accounts (Flex): These flex accounts allow a full-time employee to set aside up to a certain amount of pre-tax dollars to pay eligible medical and dependent care expenses. An employee enrolled in the PPO health plan may elect one or both of these accounts, while an employee enrolled in the HDHP may only elect the dependent care flex account.

Wellness Program: The City's Wellness Program is managed by Virgin Pulse. It is a voluntary, annual program that allows eligible 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 IU Health EAP, 317-962-2622, ext. 2, or the UNUM Work-Life Balance Program, 800-854-1446 (www.lifebalance.net).

Gym Membership Discounts: The City provides discounted memberships at the Monon Center at Central Park (www.carmelclayparks.com) and at the YMCA of Greater Indianapolis (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. Contact Sue Wolfgang in Human Resources for further information or 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.