



# City of Noblesville 2023 EMPLOYEE BENEFITS

## Medical, Dental, and Vision Insurance



The City of Noblesville offers health insurance benefits to all eligible employees. Premiums are deducted from 24 paychecks per year. The City contributes 80% towards the medical, dental, and vision insurance premiums.

Deductions	Medical		Dental		Vision	
	EMPLOYEE	CITY	EMPLOYEE	CITY	EMPLOYEE	CITY
Employee:	\$83.25	\$332.02	\$7.50	\$29.77	\$4.00	\$15.50
Employee + One:	\$191.00	\$763.75	\$15.75	\$62.46	\$5.00	\$19.38
Family:	\$233.50	\$933.80	\$23.50	\$93.66	\$6.50	\$26.04

### Medical Benefits

Office visit co-pay: \$40  
Urgent care co-pay: \$50  
Emergency room co-pay: \$175

### Prescriptions\*

Generic: \$25  
Preferred Brand: \$35  
Non-preferred Brand: \$50

### Vision

Eye exams: up to \$100  
Contacts: up to \$200  
Frames: up to \$130 /Lenses: \$130

### Dental

Preventative services: 100%  
Basic Services: 80%, Deductible \$50  
Major Services: 50%, Deductible \$50

### In-network benefits

#### Deductible:

\$400 individual / \$800 family

#### Out-of-pocket maximums:

\$900 individual / \$1,800 family

**\* Please reference the information provided under the Employee Health and Wellness Clinic regarding \$0 co-pay benefits.**

**To obtain additional information regarding the City's health insurance benefits, visit [CityofNoblesville.org](http://CityofNoblesville.org) under the Human Resources Department page.**

## Employee Health and Wellness Clinic



Eligible employees have access to the Riverview Health and Wellness Clinic which provides health and wellness services for employees and dependents enrolled in the city's medical plan. Many of the services provided are those obtained from a primary care physician.

All services at the Riverview Health and Wellness Clinic are provided at no cost to the employee, including clinical lab testing and certain formulary prescriptions. Visit [riverview.org/employerclinics](http://riverview.org/employerclinics) for more information or to schedule an online appointment.

## Flex Spending Accounts



Eligible employees may elect to contribute money into this account to pay for certain dependent care and out-of-pocket health care expenses. The elected amount is deducted pre-tax from 26 paychecks. Visit [ebcflex.com](http://ebcflex.com) for more information.

1. Dependent Care - Maximum Limit \$5,000
2. Unreimbursed Healthcare Expenses - Maximum Limit \$3,050

## Mental Health Counseling



### Ascension St. Vincent's Employee Assistance Program

Seven (7) Free Counseling Sessions:

- Work stress
- Emotional stress
- Marital and family conflicts
- Financial or legal problems
- Alcohol and drug abuse



24-hour crisis  
phone line  
**877-804-0210**

To schedule, call 317-338-4900

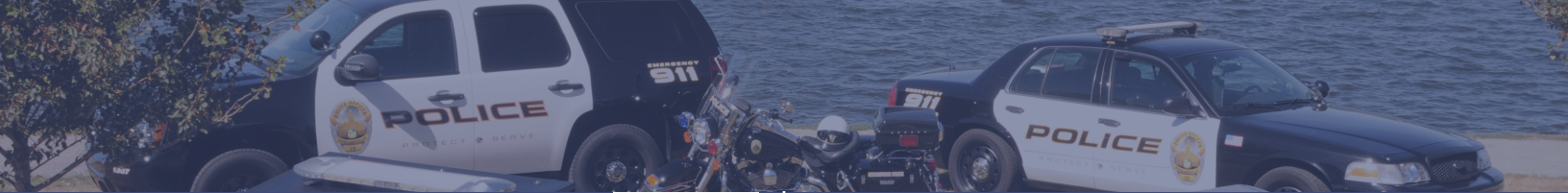
## Life Insurance



### City-Paid Life Insurance Policy

Eligible employees are provided a city-paid life insurance policy in the amount of \$50,000 with an Accidental Death & Dismemberment (AD&D) benefit.





## Voluntary Supplemental Benefits



Elected voluntary benefits are payroll deducted.

### Voluntary Term Life Policy

- Employee only and family coverage available.
- Policy amount may be up to five times an employee's annual salary.
- Accidental Death & Dismemberment (AD&D) coverage included.
- Premiums vary depending on age and income as well as participation of spouse and children.

### Short-Term Disability Insurance

- Income replacement of 60% of pre-disability earnings with a maximum weekly benefit of \$1,500.
- Payment begins on the 15th calendar day after an injury or illness.
- Employees may supplement the disability payment with benefit time to receive 100% pre-disability pay.
- Premiums vary depending on age and income.

### Long-Term Disability Insurance

- Income protection for disability leave longer than 180 days.
- Two plan options are available.
- Premiums vary depending on age and income.

### Critical Illness Insurance

- Provides a lump-sum payment if diagnosed with a covered serious illness.
- Premiums vary depending on age and tobacco use. Premiums are locked-in at the time of enrollment.

### Accident Insurance

- Provides a cash benefit in the event of a covered accident.
- Cash benefit paid directly to the employee.
- Premiums vary depending on the participation of a spouse or children.

## College Savings



### College Choice 529 Plan Direct Savings Plan

Employees may save and invest for their child(ren)'s college fund.

- Contributions are payroll deducted.
- Indiana taxpayers may receive a state income tax credit equal to 20% of their contributions to a CollegeChoice 529 account, up to \$1,000 per year.
- Visit: [collegechoicedirect.com](http://collegechoicedirect.com) for more information.

## City Hall Fitness Center

An onsite fitness facility is available 24/7 to employees and spouses at no cost.



## Indiana Public Retirement System



INPRS is a pension fund responsible for the pension assets for public employees in the State of Indiana. Visit [in.gov/inprs](http://in.gov/inprs) for more information.

PERF/Pension Deductions Mandatory	Employee Share/ After Tax (Annuity)	City Share (Pension)
Police Officers:	Per Pay \$138.40	Per Pay \$599.73

## 457(b) Deferred Compensation Plan



A city-sponsored retirement plan that offers employees an option of Roth and pre-taxed deductions.

Visit [newportgroup.com](http://newportgroup.com) to gain access to your account.

- City matching contribution of up to \$3,000.
- Employees are vested after one (1) year of full-time service.
- Employee may enroll at any time and change election amounts as needed.
- Contribution limits are set each year by the IRS, catch-up contributions are available for employees age 50 or older.

## Financial Wellness Program



### Dave Ramsey's SmartDollar Program - City Paid

Dave Ramsey's SmartDollar Program is an online city-paid, financial wellness benefit that consists of tools to teach employees how to budget, pay off debt, save for emergencies, and more!

It's 100% online, confidential, and self-paced. This benefit is free to employees. Visit [smartdollar.com/enroll/cityofnoblesville8097](http://smartdollar.com/enroll/cityofnoblesville8097) to log in or create an account.

## Contact Us

PHONE/TEXT: 317-776-6360

FAX: 317-770-2095

**Holly Ramon**  
HR Director  
[hramon@noblesville.in.us](mailto:hramon@noblesville.in.us)

**Kim Pottenger**  
HR Assistant Director  
[kpottenger@noblesville.in.us](mailto:kpottenger@noblesville.in.us)

**Erica Silence**  
HR Assistant  
[esilence@noblesville.in.us](mailto:esilence@noblesville.in.us)

**Christy Karl**  
HR Assistant  
[ckarl@noblesville.in.us](mailto:ckarl@noblesville.in.us)