



## EMPLOYMENT BENEFITS – Life Outside of Work

<b>Vacation Leave</b>	Up to 90 hours earned per year. Bonus vacation leave after 5, 10, and 20 years of service.
<b>Sick Leave</b>	Up to 67.5 hours earned per year. 1 day (7.5 hours) accrued every other month, and 1 additional day (7.5 hours) accrued every 4 months, on the personal day accrual pattern.
<b>Personal Leave</b>	Up to 22.5 hours earned per year.
<b>Holidays</b>	Twelve (12) holidays per year. View current holiday schedule at <a href="http://www.in.gov/spd/benefits/state-holidays">www.in.gov/spd/benefits/state-holidays</a> .
<b>Other Paid Leave</b>	Funeral Leave, Jury Duty Leave, and Military Leave.
<b>New Parent Leave</b>	Up to 150 hours of paid leave upon the birth of their child or upon placement of a child with the employee for adoption.
<b>Childbirth Recovery Leave</b>	Up to 6 or 8 weeks, depending upon the type of delivery.
<b>Community Service Leave</b>	Up to 15 hours. Promotes the direct involvement of State employees in public services in their communities through volunteer efforts.

## INSURANCE – For You and Your Family

<b>Health Insurance</b>	Visit the Employee Benefits Home ( <a href="http://www.in.gov/spd/benefits">www.in.gov/spd/benefits</a> ) for information about plans offered. These include two consumer-driven health plans (CDHPs) with an accompanying Health Savings Account (HSA) and one Preferred Provider Organization (Trad PPO) plan.
<b>Dental</b>	The state contributes to the premium, enabling all employees to participate in this plan.
<b>Vision</b>	The state contributes to the premium, enabling all employees to participate in this plan.
<b>Life Insurance</b>	Group term insurance is available up to 150% of salary. Supplemental plans are available as well as dependent life coverage.
<b>Short/Long Term Disability Benefits</b>	The state shares the cost for your participation in the disability plan.

## RETIREMENT PLANS – Helps You Plan for Your Future

<b>Public Employees Retirement Fund</b>	The State pays 100% of the cost. Individual accounts are maintained for each employee. Investment Options are available. Visit the INPRS website at <a href="http://www.in.gov/inprs">www.in.gov/inprs</a> .
<b>Deferred Compensation</b>	The Hoosier START 457 and 401(a) plans, like their private sector counterpart, the 401(k) plan, offer public employees an excellent way to save for their retirement through tax deferred contributions to their own individual accounts. Visit the Hoosier START website at <a href="http://www.in.gov/auditor/hoosierstart">www.in.gov/auditor/hoosierstart</a> .

## ADDITIONAL BENEFITS

<b>Automatic Deposit</b>	Direct deposit of payroll checks and state deposits to one's eligible Health Savings Account (HSA).
<b>Employee Assistance Program (EAP)</b>	Provides employee and family member support during difficult times either directly by phone or by referral to resources in the community. Learn more about the Employee Assistance Program at <a href="http://www.in.gov/spd/wellness/employee-assistance-program-eap">www.in.gov/spd/wellness/employee-assistance-program-eap</a> .
<b>Parking</b>	Free parking is available at most State facilities.



## PUBLIC SERVICE LOAN FORGIVENESS

Are you currently employed with or planning to pursue a career with a PUBLIC SERVICE organization?

You may qualify for forgiveness of any remaining balance on your eligible federal student loans thanks to the Public Service Loan Forgiveness (PSLF) Program.

About Public Service Loan Forgiveness:

- The purpose of the Public Service Loan Forgiveness Program is to encourage individuals to enter and continue working in public service jobs.
- You may qualify if you work full-time in a public service position and meet other eligibility requirements.
- This program is for Direct Loans only.
- Requires 120 separate, on-time, monthly qualifying payments and was just established in 2007, no borrower will be eligible for forgiveness until 2017.

Learn more about Public Service Loan Forgiveness (PSLF) Program at <https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service>.