

EMPLOYMENT BENEFITS – Life Outside of Work

Vacation Leave	Up to 90 hours earned per year. Bonus vacation leave after 5, 10, and 20 years of service
Sick Leave	Up to 67.5 hours earned per year.
Personal Leave	Up to 22.5 hours earned per year.
Holidays	Twelve (12) holidays per year. View current holiday schedule at www.in.gov/spd/benefits/state-holidays/ .
Other Paid Leave	Funeral Leave, Jury Duty Leave, and Military Leave
Family Leave	Up to 12 weeks of unpaid leave per year for family care, adoption, or childbirth.
Community Service Leave	Promotes the direct involvement of State employees in public services in their Communities through volunteer efforts.

INSURANCE- For You and Your Family

Health Insurance	Visit the Employee Benefits Home (www.in.gov/spd/benefits) 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.
Dental	The state contributes to the premium, enabling all employees to participate in this plan.
Vision	The state contributes to the premium, enabling all employees to participate in this plan.
Life Insurance	Group term insurance is available up to 150% of salary. Supplemental plans are available as well as dependent life coverage.
Short/Long Term Disability Benefits	The state shares the cost for your participation in the disability plan.

RETIREMENT PLANS- Helps You Plan for Your Future

Public Employees Retirement Fund	The State pays 100% of the cost. Individual accounts are maintained for each employee. Investment Options are available. Visit the INPRS website at www.in.gov/inprs .
Deferred Compensation	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 www.in.gov/auditor/hoosierstart .

ADDITIONAL BENEFITS

Automatic Deposit	Direct deposit of payroll checks and state deposits to one's eligible Health Savings Account (HSA)
Employee Assistance Program (EAP)	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 www.in.gov/spd/wellness/employee-assistance-program-eap .
Parking	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 www.myfedloan.org click on *Loan Forgiveness* under Manage Accounts.