



**2025**

**SWORN PERSONNEL BENEFIT PACKAGE**

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The information in this packet is based on Indiana Code, Carmel City Code, Carmel Fire Department Rules, and Local #4444 Contract. The information is summarized here for your convenience only. To the extent if this summary is in conflict with the terms of Indiana Code, Carmel City Code, Carmel Fire Department Rules, or Local #4444 Contract, the terms of those documents will prevail.

The Carmel Fire Department benefits package is subject to change at any time.

## COMPENSATION:

The following are the current positions within the Carmel Fire Department along with corresponding salaries based on a bi-weekly schedule.

### UP TO A MAXIMUM BI-WEEKLY SALARY

FIRE CHIEF	\$8,692.31
DEPUTY CHIEF	\$5,700.58
BATTALION CHIEF	\$5,412.12
EMS CHIEF	\$5,412.12
FIRE MARSHAL	\$5,412.12
SAFETY CHIEF	\$5,412.12
TRAINING CHIEF	\$5,412.12
COMMUNICATIONS CHIEF	\$5,412.12
APPARATUS AND MAINTENANCE CHIEF	\$5,412.12
PUBLIC EDUCATION OFFICER	\$4,835.19
DEPUTY FIRE MARSHAL	\$4,835.19
CAPTAIN	\$4,835.19
LIEUTENANT	\$4,450.58
ENGINEER	\$4,162.12
FIREFIGHTER	\$4,065.96
ACCREDITATION/BUDGET ADMINISTRATOR	\$3,922.27
MECHANIC I	\$3,044.73
COMMUNITY LIAISON OFFICER	\$3,044.73
OFFICE ADMINISTRATOR	\$2,825.27
AMBULANCE BILLING SPECIALIST	\$2,605.88
ADMINISTRATIVE ASSISTANT I	\$2,386.46
PART TIME/TEMPORARY	UP TO \$25.00 PER HOUR

\*See attached 2025 Pay Matrix for Fire Department positions.

A Firefighter shall be entitled an additional two dollars (\$2.00) per hour for each hour he or she is assigned to an ambulance, in addition to all other forms of compensation.

A Captain who fills in for a Battalion Chief shall receive three dollars (\$3.00) per hour ride-out pay, and a Firefighter who fills in for an Engineer, Lieutenant or Captain shall receive two dollars (\$2.00) per hour ride-out pay, in addition to all other forms of compensation. Officers filling in for other officers (except the Battalion Chief) are not eligible for ride-out pay.

### ADDITIONAL SPECIALTY PAY:

Paramedic	10% OF 15 Year Firefighter (\$10,571.50)
Public Information Officer	Up to \$3,500.00 per year
Engineer Technical Pay	Up to \$2,500.00 per year
Mechanic	Up to \$2,000.00 per year
Shift Investigator	Up to \$2,000.00 per year
Hazardous Materials	Up to \$2,000.00 per year
Rescue Technician	Up to \$2,000.00 per year
Special Duty Pay	Up to \$2,000.00 per year
Certified Ambulance Coder	Up to \$2,000.00 per year
SWAT Medic	Up to \$2,000.00 per year
Drone Pilot	Up to \$2,000.00 per year
Station Captain	Up to \$1,500.00 per year

Each Fire Department employee shall be entitled to receive no more than two (2) types of specialty pay at any given time. The employee shall receive the highest specialty pay for which he or she is eligible and one additional specialty. All specialty pay shall cease when an employee no longer performs the duties associated with the pay or no longer meets the qualifications for such pay, whether the change results from the decision/action of the City or of the employee.

The following specialty pays shall be paid in addition to two (2) other forms of annual specialty compensation listed above:

- PIO
- Special Duty Pay
- Station Captain
- Engineer

A Firefighter who demonstrates a specified level of fluency in an approved foreign language shall receive an additional two thousand dollars (\$2,000.00) per year, in addition to all other forms of compensation. All such pay must be approved by the Fire Chief and the Director of Human Resources. To continue receiving this compensation, the Firefighter is required to maintain fluency and may be periodically re-tested.

#### 24 HOUR FIRE SCHEDULE PAY:

(Paid to all Fire Department Personnel hired prior to January 1, 1999, and required to work a 24-hour shift)

Battalion Chief	Up to \$143.00 Bi-Weekly
Captain	Up to \$143.00 Bi-Weekly
Lieutenant	Up to \$136.00 Bi-Weekly
Engineer	Up to \$130.00 Bi-Weekly
Firefighter	Up to \$125.00 Bi-Weekly

#### HOURS AND PAY:

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)/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.

## **Voluntary WPE Pay**

Employees who voluntarily take the WPE twice per year (once every six (6) months) rather than the single mandatory evaluation shall receive an additional 24 hours of compensation at their hourly rate.

## **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 ...

### **Staff personnel work on a 7-day Schedule:**

Monday – Friday 8:00 a.m. to 4:30 p.m. (All other schedules must be pre-approved by Fire Chief and/or his designee)

## **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 fifteen dollars (\$15.00) per hour premium pay for each hour worked on the holiday.

## **VACATION:**

Vacation benefits for Sworn Shift Personnel shall be as follows:

- Completion of Recruit Academy, shift personnel receive 4 duty days of vacation
- Completion of 1 year, shift personnel receive 6 duty days of vacation.
- Completion of 2 years, shift personnel receive 8 duty days of vacation.
- Completion of 3 years, shift personnel receive 10 duty days of vacation.
- Completion of 4 years, shift personnel receive 12 duty days of vacation.
- Completion of 5 years, shift personnel receive 15 duty days of vacation.
- Completion of 10 years, shift personnel receive 17 duty days of vacation.
- Completion of 15 years, shift personnel receive 18 duty days of vacation.
- Completion of 20 years, shift personnel receive 19 duty days of vacation.
- Completion of 25 years, shift personnel receive 20 duty days of vacation\*

Vacation benefits for Administrative Sworn Personnel shall be as follows:

- Completion of 1 year, administrative personnel receive 14 vacation days.
- Completion of 5 years, administrative personnel receive 20 vacation days.
- Completion of 10 years, administrative personnel receive 22 vacation days.
- Completion of 15 years, administrative personnel receive 26 vacation days.
- Completion of 20 years, administrative personnel receive 30 vacation days.
- Completion of 25 years, administrative personnel receive 33 vacation days\*

\*Employees shall receive an additional vacation day (24 or 7.5 hours) upon completion of twenty-five (25) years of service. (see pg.14 section 9 in union contract)

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

Administrative Personnel may carry over up to 75.0 vacation hours to the next calendar year, to be used within that year. (Additional details in CFD Rules)

## **VACATION BUY BACK:**

Pursuant to the schedule set forth below, an employee may request each year that the city buy back his or her accrued but unused vacation time. The City, in its sole discretion, may elect on an annual basis to buy back such vacation time. Additional details in CFD Rules and Local #4444 Contract.

### **Sworn Shift Personnel:**

1-5 years of service	Maximum of two full shifts (48 hours) eligible for buyback
6-12 years of service	Maximum of three full shifts (72 hours) eligible for buyback
13+ years of service	Maximum of four full shifts (96 hours) eligible for buyback

### **Sworn Administrative Personnel:**

1-5 years of service	Maximum of three full shifts (22.5 hours) eligible for buyback
6-12 years of service	Maximum of five full shifts (37.5 hours) eligible for buyback
13+ years of service	Maximum of six full shifts (45 hours) eligible for buyback

Any employee who has been suspended from the Department for disciplinary reasons or any employee who has used five (5) or more sick days in the calendar year to which the buyback applies shall be disqualified from this benefit.

## **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.

DEPENDENT CARE: Up to 2 days (48.0 hours) of sick time annually may be used for unexpected care and treatment for a dependent. This time must be taken in increments of four (4), six (6), or seven and one half (7.5) hours. This time does not increase the amount of sick time afforded to an employee.

INCENTIVE PAY: Sworn Firefighter's are eligible for the following sick leave incentive pay, based on the amount of sick leave used in a calendar year: On duty injury sick leave will not be counted against eligible incentive hours.

<u>Sick Leave Used</u>	<u>Incentive Pay</u>
None	24 hours
Equivalent of one (1) shift (or any portion thereof)	20 hours
Equivalent of two (2) shifts (or one shift plus any portion of a second shift)	12 hours
Equivalent of three (3) shifts (or two shifts plus any portion of a third shift)	8 hours
Equivalent of four (4) shifts (or three shifts plus any portion of a fourth shift)	4 hours

For additional information, see CFD Rules and Local #4444 Contract.

### **SPECIAL LEAVE/BEREAVEMENT LEAVE:**

Up to three days (72.0 Hours Sworn Shift Personnel - 22.5 Hours Administrative Sworn Personnel) of paid leave per calendar year may be requested 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, Stepparents, 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)

### **CLOTHING ALLOWANCE:**

#### **UNIFORMS:**

Department issued uniforms shall be purchased and disbursed through the Department Quartermaster system.

#### **SAFETY GEAR:**

The Department furnishes fire safety gear.

### **DEFERRED COMPENSATION:**

The City of Carmel has established a deferred compensation (457) plan that is funded solely by employee contributions. Effective January 1, 2000, the City shall match certain contributions of full-time and part-time employees to the extent such contributions are allowed by law. All City matching contributions will be deposited to a 401(a)-retirement plan and will be vested immediately upon deposit.

The city will match employee contributions to the levels listed below:

- a. No match in the 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 employees' contributions or \$11,750.

For additional information, see Section 2-48 of the Carmel City Code.

## HEALTH INSURANCE:

The City offers two health insurance plans to eligible employees. There is no age limit for active employees; however, retirees and their spouses can generally stay on the plan to age 65. Contact Human Resources for additional details.

Plan A: High-deductible plan

Plan B: PPO plan

### 2025 BI-WEEKLY EMPLOYEE PREMIUM FOR HEALTH/VISION/DENTAL COVERAGE

	PPO	HDHP1	HDHP2
Employee Only	96.00	59.00	39.00
Employee/Spouse	221.00	135.00	90.00
Employee/Child(ren)	203.00	124.00	83.00
Employee/Family	332.00	202.00	135.00

Additional information available from Human Resources:

[City of Carmel- Human Resources](#)

Or City Code Sec. 2-42 [Carmel City Code](#)

### RETIREE HEALTH INSURANCE: (Applies to those hired prior to 10/3/16 only)

The City shall contribute 50% of the monthly employee-spouse premium for retirees who have 20 years of active service with the City, plus an additional 1% for each additional six months of service, up to a maximum of 75% of the employee only or employee-spouse premium, as applicable provided that the City's insurance premium contribution shall not exceed \$900 per month or \$10,800 per year. Coverage for other eligible dependents may be continued at the retiree's expense. Details regarding retiree insurance are set forth in the City of Carmel Guidelines for Payment of Retiree Insurance Premiums, as amended from time to time. The Common Council shall review the amount and the terms of retiree insurance contributions no less frequently than every four years during the year of the general election of City officials.

For an employee who dies in the line of duty, the city will contribute 100% of the monthly spouse and dependent (if applicable) medical and dental premiums.

A disabled employee must qualify for a PERF disability benefit before he or she becomes eligible for the City's benefit. The City will contribute to a disabled employee's insurance premiums according to the formula found in City Code Section 2-42.

For more details on retiree health insurance please contact Human Resources or City Code Sec. 2-42.

## LIFE INSURANCE:

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

\$400,000/ In the Accidental Death Benefit is currently paid by The Heroes Club



\$448,575/ In the Line-of-duty Death is currently paid by the Federal Government

\$12,000/ Basic Life is currently paid by State of Indiana (lifetime benefit)

\$225,000/ In the Line-of-duty Death is currently paid by State of Indiana

## **PUBLIC EMPLOYEES' RETIREMENT FUND (INPRS):**

### 1977 Pension Fund:

All full-time sworn employees of the City are required to be a member of the Police Officers' and Firefighters' Pension and Disability Fund (or a successor fund) on the first day of hire. Two separate and distinct contributions are made to INPRS on behalf of sworn employees.

(1) *Employer contribution.* A percentage of a master firefighter base pay (including 25 years of longevity pay), such percentage to be designated annually by INPRS, is deposited into the pension fund on behalf of each employee. These payments are not credited to an individual employee's account. Employees must meet service and/or age requirements to be eligible for an INPRS pension.

(2) *Employee contribution.* An amount equal to 6% of a master firefighter base pay (including 25 years of longevity pay) shall be deposited into an annuity account for each eligible employee. The city may elect to pay any or all of the employee contribution. INPRS shall produce periodic statements for each annuity account.

2025 Employer Assessment = 17.5%

2025 Employee Assessment = 6%

### **2025 Contributions are as follows:**

**City of Carmel Contribution = 21%**

**City of Carmel Employee Contribution = 2.5%**

Current pension benefits are 52% of 15-year Firefighter salary plus 25 years of longevity with a 1% increase each 6 months for 32 years or 76% of a 15-year Firefighter's salary plus 25 years of longevity.

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 or Carmel City Code 2-47 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.*

## **TUITION REIMBURSEMENT:**

The city sponsors a tuition reimbursement program for full-time employees who are employed by the City both on the year prior to the beginning of the course for which tuition reimbursement is requested and at the time the final request for reimbursement is made. To be eligible for tuition reimbursement the employee cannot have been subject

to disciplinary probation, demotion, or suspension within the 90 calendar days immediately prior to the beginning date of the course for which tuition reimbursement is requested.

The city offers tuition reimbursement for courses offered through a degree-granting institution that is accredited by the Higher Learning Commission of the North Central Association of Colleges and Schools or an equivalent regional accreditor, as recognized by the United States Department of Education and the Council on Higher Education Accreditation.

There will be no more than two courses in progress at any given time and applications must be submitted before the course commences.

Courses must maintain or improve job-related skills and be related to the employee's current position or potential career path within the City of Carmel.

Reimbursement amounts shall be:

- a) Eighty percent (80%) of the full cost of the course for a final grade no lower than "B-".
- b) Fifty percent (50%) of the full cost of the course for a final grade no higher than "C+" and no lower than "C-" or "Pass" in a Pass/Fail course.
- c) No reimbursement for a final grade lower than "C-" or a "Fail," regardless of circumstances.
- d) No reimbursement for an "Incomplete" (until the coursework is complete) or for a withdrawal, regardless of circumstances; and
- e) No reimbursement for audited courses.

Tuition reimbursement applies to course tuition, books, distance education fees and content-specific fees (e.g., lab fees, program fees, technology fees, fees required for supplies and materials, etc.)

Enrollment and admission fees, orientation fees, campus fees, student activity fees, library fees, parking fees, student health fees, student union fees, athletic fees, graduation fees and other fees not directly related to a particular course do not qualify for reimbursement.

Combined tuition reimbursement payments for courses ending in any given year shall not exceed \$6,500.00 per employee.

The employee is responsible for paying all taxes due on tuition reimbursement benefits. Any reimbursement in excess of the maximum amount established by federal law (\$5,250 as of 2025) shall be reported on the employee's W-2 form as taxable income.

***Please refer to Carmel City Code 2-58 for more details. (Requests for this program are based on available budgeted funds)***

	2025	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
Firefighter	Current	68,662	71,409	74,155	76,902	79,648	82,395	82,395	82,395	82,395	85,433	85,433	85,433	85,433	85,433	85,433
	w/Longevity	68,662	71,659	74,655	77,652	80,648	83,645	83,895	84,145	84,395	87,683	87,933	88,243	88,553	88,863	89,173
	<b>Approved New</b>	<b>72,000</b>	<b>73,440</b>	<b>75,643</b>	<b>78,669</b>	<b>82,602</b>	<b>85,080</b>	<b>87,633</b>	<b>89,386</b>	<b>91,173</b>	<b>94,820</b>	<b>96,717</b>	<b>98,651</b>	<b>100,624</b>	<b>102,636</b>	<b>105,715</b>
Engineer (+\$2,500)	Current					85,001	87,932	87,932	87,932	87,932	87,932	87,932	87,932	87,932	87,932	87,932
	w/Longevity					86,001	89,182	89,432	89,682	89,932	90,182	90,432	90,742	91,052	91,362	91,672
	<b>Approved New</b>					<b>85,102</b>	<b>87,580</b>	<b>90,133</b>	<b>91,886</b>	<b>93,673</b>	<b>97,320</b>	<b>99,217</b>	<b>101,151</b>	<b>103,124</b>	<b>105,136</b>	<b>108,215</b>
Lieutenant (+\$10,000 to Firefighter)	Current					95,705	99,009	99,009	99,009	99,009	99,009	99,009	99,009	99,009	99,009	99,009
	w/Longevity					96,705	100,259	100,509	100,759	101,009	101,259	101,509	101,819	102,129	102,439	102,749
	<b>Approved New</b>					<b>92,602</b>	<b>95,080</b>	<b>97,633</b>	<b>99,386</b>	<b>101,173</b>	<b>104,820</b>	<b>106,717</b>	<b>108,651</b>	<b>110,624</b>	<b>112,636</b>	<b>115,715</b>
Captain (+\$10,000)	Current								104,547	104,547	104,547	104,547	104,547	104,547	104,547	104,547
	w/Longevity								106,297	106,547	106,797	107,047	107,357	107,667	107,977	108,287
	<b>Approved New</b>								<b>109,386</b>	<b>111,173</b>	<b>114,820</b>	<b>116,717</b>	<b>118,651</b>	<b>120,624</b>	<b>122,636</b>	<b>125,715</b>
Bn/Div Chief (+\$15,000)	Current									121,164	121,164	121,164	121,164	121,164	121,164	121,164
	w/Longevity									123,164	123,414	123,664	123,974	124,284	124,594	124,904
	<b>Approved New</b>									<b>126,173</b>	<b>129,820</b>	<b>131,717</b>	<b>133,651</b>	<b>135,624</b>	<b>137,636</b>	<b>140,715</b>
Deputy Chief (+\$7,500)	Current										132,240	132,240	132,240	132,240	132,240	132,240
	w/Longevity										134,490	134,740	135,050	135,360	135,670	135,980
	<b>Approved New</b>										<b>137,320</b>	<b>139,217</b>	<b>141,151</b>	<b>143,124</b>	<b>145,136</b>	<b>148,215</b>
	For years 16 through 25, Carmel Firefighters will receive longevity pay increases of \$500 per year. Master firefighter salary with longevity pay at 25 years is \$110,715.															