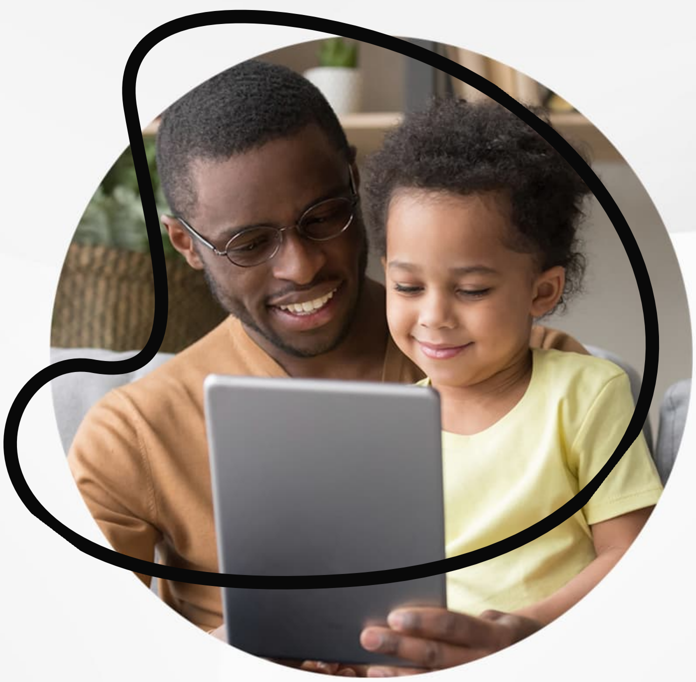
2026

CITY OF FRANKLIN

EMPLOYEE BENEFITS GUIDE



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BENEFITS AND ELIGIBILITY

At City of Franklin, we know our dedicated employees—YOU—are key to our overall success. Offering a comprehensive benefits package is an important part of your overall compensation. Each year we review our benefits package to ensure that we are providing you and your family with quality plan options at an affordable cost.

This Benefits Guide is designed to help you:

1. Better understand the benefits we offer so that you can choose the plans that are right for you and your family.
2. Know what to expect when you use your benefits (i.e., what your plan covers, how much you will pay, etc.).

Please take the time to carefully review your plan options and be sure to share this guide with your family members if they are or will be covered by any of the plans.

ELIGIBILITY

You are eligible to enroll in the City of Franklin benefits if you are a full-time employee working at least 37.5 hours per week. Your benefits are effective the first day of the month following your date of hire.

Covering Your Family Members

Many of the plans offer coverage for your eligible family members, including:

- Your spouse.
- Your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian).
- Your dependent children of any age who are physically or mentally unable to care for themselves.

Your benefits begin the first day of the month following your date of hire.

ENROLLMENT AND LIFE EVENTS

When to Sign Up for Benefits

New Employees

As a new employee, you must enroll in benefits within 30 days of your date of hire. If you do not enroll within 30 days, you will need to wait until the next open enrollment period to enroll.

Current Employees

Open enrollment is the only time during the year that you can change your benefits unless you experience a qualifying life event. During the open enrollment period, you can newly-enroll in coverage or make changes to your current elections.

If you wish to contribute pre-tax dollars to a flexible spending account in 2026, you must make a new election during open enrollment. FSA elections do not carry over from year to year.

At City of Franklin, open enrollment is typically held in October. Any changes you make during open enrollment become effective January 1.

Enroll Online

Benefits enrollment is completed online through Employee Navigator.

To complete your enrollment, you will need:

- Dates of birth and social security numbers for yourself as well as any family members you are enrolling.
- Proof of eligibility for your spouse and dependent children (e.g., marriage license, birth certificate).
- Log into **Employee Navigator** by **November 14th , 2025** to enroll or make changes

Employee Navigator:

https://www.employeenavigator.com/

Changing Your Benefits During the Year

As stated above, you cannot change your benefits during the year unless you experience a qualifying life event. The most common qualifying life events are:

- Marriage, legal separation, or divorce.
- Birth of a child (including adoption).
- Loss of other coverage (e.g., child turns 26 and loses coverage through parent's plan).

There are other, less common life events that allow you to change your benefits. Please contact Human Resources for a complete list of qualifying life events.

To request a benefits change, notify human resources within 30 days of the qualifying life event. Change requests submitted after 30 days cannot be accepted. Please note: You may need to provide proof of the event, such as a marriage certificate or record of birth.

CONTRIBUTIONS RATES

MEDICAL / Dental / Vision

Cost Per Paycheck (Bi-Weekly)	Plan 1 - $500	Plan 2 - $250
Employee Only	$17	$29
Employee + Spouse	$23	$46
Employee + Children	$20	$40
Employee + Family	$30	$62

Dental and vision contributions are bundled with medical contributions, all for one low premium!

The above contributions are inclusive of the $500 per year wellness credit. If you do not meet the criteria for the wellness credit, the contribution will increase by $19.23 per pay

If you and everyone covered under your medical plan are non-nicotine users, you will see a $5.00 credit toward your premium total per pay.

Medical Summary of Benefits:

Anthem SOB Plan 1:
https://issuu.com/docs/2eba68fcbc8cddc09f7302210acb0ed3

Anthem SOB Plan 2:
https://issuu.com/docs/d5acf2b693a7c0275246d86c81541faa

Dental Summary of Benefits:

https://issuu.com/docs/313baa9a29908ffd86a4f1178cb1b29e

Vision Summary of Benefits:

https://issuu.com/docs/e6c0f60ec0e24e002a34ca6c6c853749

MEDICAL

City of Franklin offers two medical insurance plans through Anthem. Please take the time to understand the features and differences of each plan so that you choose the coverage that is best for you and your family.

Choosing a Medical Plan

As you review your plan options, it may be helpful to consider the following questions:

- What is the cost to enroll in the plan? This is the amount you pay out of your paycheck.
- How much will you pay out of your pocket when you see your doctor or need other health care services?
- Do you prefer to pay more out of your paycheck each week, but less when you need health care? Or do you prefer to pay less out of your paycheck each week, but more when you need health care?
- Who are you covering, and what are their current medical needs, including prescription drugs taken regularly?

What is the cost to enroll?
How much will I pay?
Who am I covering?

MEDICAL

You will pay less out of your pocket when you choose an in- network provider. Locate an Anthem network provider at www.anthem.com. To call member services, please use the phone number listed on your medical ID card.

The table below summarizes the key features of the medical plans. The coinsurance amounts listed reflect the amount you pay for services. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	**Plan 1**		**Plan 2**	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Deductible (Individual/Family)	$500 / $1,500	$500 / $1,500	$250 / $750	$250 / $750
Coinsurance	20%	50%	20%	50%
Out-of-Pocket Max (Individual/Family)	$1,500 / $4,500	$1,500 / $4,500	$1,000 / $3,000	$1,000 / $3,000
Preventive Care	100% Covered	50% After Ded	100% Covered	50% After Ded
Physician Services				
Primary Care Physician	$20 Copay	50% After Ded	$20 Copay	50% After Ded
Specialist	$20 Copay	50% After Ded	$20 Copay	50% After Ded
Telemedicine	$10 Copay		$10 Copay	
Urgent Care	$20 Copay	50% After Ded	$20 Copay	50% After Ded
Lab/X-Ray				
Diagnostic Lab/X-Ray	20% After Ded	50% After Ded	20% After Ded	50% After Ded
High-Tech Services (MRI, CT, PET)	20% After Ded	50% After Ded	20% After Ded	50% After Ded
Hospital Services				
Inpatient	20% After Ded	50% After Ded	20% After Ded	50% After Ded
Outpatient	20% After Ded	50% After Ded	20% After Ded	50% After Ded
Emergency Room	20% (Ded Waived)	Same As In-Network	20% (Ded Waived)	Same As In-Network
Prescription Drugs				
Generic	$10 Copay	Greater of $45 or 50%	$10 Copay	Greater of $45 or 50%
Preferred Brand	$30 Copay		$30 Copay	
Non-Preferred Brand	$45 Copay		$45 Copay	
Mail Order (Up to a 90-Day Supply)	$20 / $60 / $90	Not Covered	$20 / $60 / $90	Not Covered

WHERE TO GO WHEN YOU NEED CARE

Know where to go for your health care.

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. Use the chart below to help you choose where to go for care. Locate an Anthem doctor or facility at www.anthem.com.

Medical Services	Cost	Wait Time	Appropriate For
Emergency Room	Highest $$$	Longest	Serious, life-threatening conditions and issues requiring immediate attention
Urgent Care	Medium $$	Moderate	Non-life-threatening but urgent situations
Telemedicine	Lower $	Shortest	Non-emergency conditions like allergies, flu, rash, or pink eye
Doctor's Office/PCP	Variable $	Appointment based	Preventive care, routine check-ups, managing chronic conditions

Save money and time by choosing the right place to go for your health care.

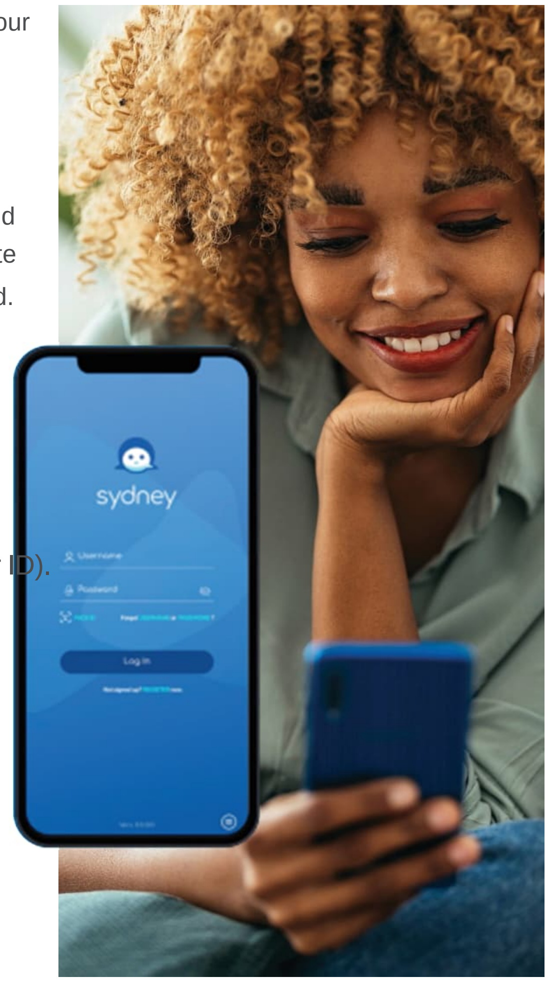
Register with us

for quick, secure, digital access to all your plan information

Keep on top of your health, dental, and vision benefits with 24/7 access to your plan details. Register on our Sydney[SM] Health app or through our website at **anthem.com/register** so your account is ready to use when you need it.

There is no cost, and it only takes a few minutes.

Once you're registered, you'll have one place you can go for all your plan and benefits information. You can review coverage and claims, find care, estimate cost of care, manage your prescriptions, and access your digital plan ID card.



Have your plan ID card ready to get started

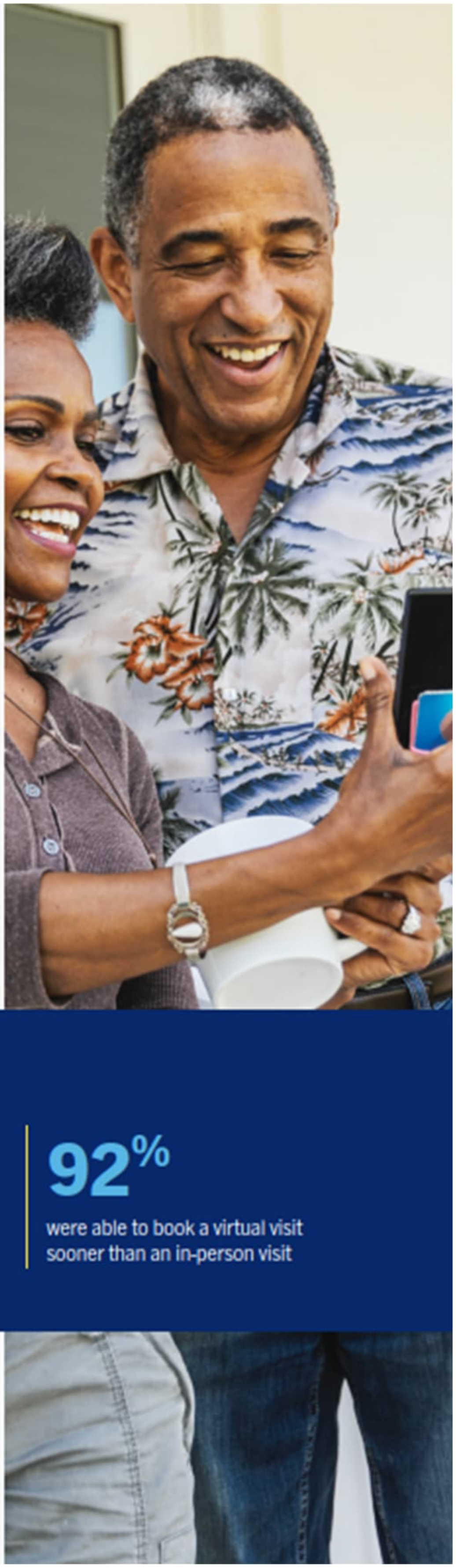
1. Download our free Sydney Health app and select **Register new account** *or* go to **anthem.com/register**.
2. Select your identification type (in most cases, this is your member ID).
3. Enter your plan ID number, full name, and date of birth.
4. Follow the one-time security prompt and create a username and password. (You'll use the same login information when you log in to either the app or website.)
5. Review your information to complete your registration.

Scan this QR code with your phone's camera to **download our Sydney Health app** today.

sydney

Download on the App Store

GET IT ON Google Play



Receive virtual care and support 24/7 with our Sydney Health app

Now you can connect more easily to the care you need through our **Sydney[SM] Health** mobile app. Have a video visit with a doctor on your mobile device or computer with a camera, 24/7.

Visit with a doctor for common health concerns

Doctors are available anytime, with no appointments or long wait times. They can help you with these types of conditions:

- COVID-19
- Flu
- Cold and fever
- Minor rashes
- Sore throat
- Headaches

During your video visit, the doctor will assess your condition, provide a treatment plan, and send prescriptions to the pharmacy of your choice, if needed.[1]

What people say about virtual care visits[2]

89% said the doctor they saw was professional and helpful

92% thought the doctor understood their concerns

92% were able to book a virtual visit sooner than an in-person visit

How to download our Sydney Health app:

sydney

App Store | Google Play

Scan the QR code with your phone's camera.

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The Anthem medical plans pay 100% of the cost of preventive care when it is provided by a network provider. Preventive care helps detect or prevent serious diseases and medical problems before they can become major.

Examples of preventive health services:

- Annual check-up
- Flu shot
- Mammogram
- Colonoscopy
- Vaccinations

Top 5 reasons to prioritize preventive care:

1. **Early detection:** Preventive care allows for the early detection of health issues before they become serious. Regular screenings can identify diseases like cancer, diabetes, and heart disease in their early stages when they are more manageable, and treatment outcomes are often more successful.
2. **Better health outcomes:** With routine preventive care, you are likely to experience better overall health outcomes. Regular check-ups can help maintain good health and prevent the onset of chronic diseases.
3. **Cost savings:** Preventive care can save you money in the long run. By catching health issues early, you can avoid the high costs associated with treating advanced diseases. It's often less expensive to prevent a disease than to treat it.
4. **Improved quality of life:** Regular preventive care can contribute to an improved quality of life. By maintaining good health and preventing disease, you can enjoy life more fully with less interruption due to illness.
5. **Increased lifespan:** Preventive care can lead to a longer, healthier life. By focusing on prevention, you can reduce the risk of premature death from preventable diseases.

Staying up to date on preventive care can save you money and help keep you feeling your best.

TRUE Rx

Welcome to a pharmacy benefits experience that puts you first!

If you enroll in medical coverage, you may save money on your medications when you use the True Rx pharmacy.

To learn how your medication will be covered, visit the True Rx website and click on Formularies under the member heading.

- A prescription drug formulary is a list that shows what tier level a medication will be covered under by the medical plan.
- Once you know the tier level of your medication, refer to the Benefits Guide for cost information.

Getting started is easy!

1. **Sign into the member portal.**
   Whether you are new to True Rx, or a long-time member, please visit the member portal and click on the "register now" button on the bottom right.
2. Download the latest version of the mobile app. Search "MyRxPlan" in the App Store or Google Play.
3. For mail order delivery, contact WB Rx Express at wbrxexpress.com/mail-order or call 833-391-0126.
4. Bring your insurance card to the pharmacy. Your pharmacist will need important information on your card to process prescriptions.

Please be aware that the medical plans do not cover Tier 4 specialty drugs. However, City of Franklin provides the SHARx advocacy program, which can help you save money on your high-cost specialty medications. See page 15 for more information about this program.

trueRx HEALTH STRATEGISTS | WB Rx EXPRESS

Medication Delivered to Your Door

Skip the pharmacy line and receive personalized care.

True Rx Health Strategists partners with WB Rx Express to deliver your prescriptions right to your door. With WB Rx Express, you can manage, refill, and get information about your medications with ease, while receiving exceptional service.

Like True Rx, WB Rx Express is a family-run pharmacy serving communities for decades. It's the place to go if you want personalized and friendly service that is convenient and accessible.

Zero Hassles—WB Rx Express Makes Medication Easy

WB Rx Express offers options to simplify your medication management:

- *Never miss a dose with WB DosePak!*
  Pharmacists sort your medications by day and time, making it easier for you take them exactly as prescribed.
- *Synchronized refills*
  Sync your medication fills to get them all at once.
- *Prescription autofill*
  Refills are automatically shipped before you run out.

Did You Know?

By ordering a mail order 90-day supply, stock up and enjoy savings for months to come.

- 98% PATIENT SATISFACTION
- 99.8% QUESTIONS RESOLVED IN ONE CALL
- 5 SECOND AVERAGE TIME TO ANSWER
- PRESCRIPTIONS SHIPPED IN 24 HOURS*
  *Average turnaround time

Get Started in Three Easy Steps

step
01

Go to wbrxexpress.com and click "Become a New Patient".

step
02

Complete the online form and click the red "Submit" button.

You can also set up your account by calling the pharmacy at 833-391-0126.

step
03

WB Rx Express will contact you within two business days to verify your account and medication information.

Kindly inform us at least 14 days in advance if you need a refill or wish to cancel your automatic refill.

Mail Order Medication Prices in the Member Portal

Mail order pricing is integrated with the True Rx member portal, truerx.myrxplan.com. Compare mail order pricing with retail pharmacies in your area.

Payment Options

WB Rx Express accepts MasterCard, Visa, Discover, and American Express.

Limitations of Mail Order

- Please use your local pharmacy for a 30-day or less supply of medication.
- Refill orders submitted prematurely may be delayed until the earliest allowable date for processing.
- For your safety, WB Rx Express does not dispense Schedule II controlled substances.
- WB Rx Express is not able to ship to California residents.

SHARx SPECIALTY PRESCRIPTION PROGRAM

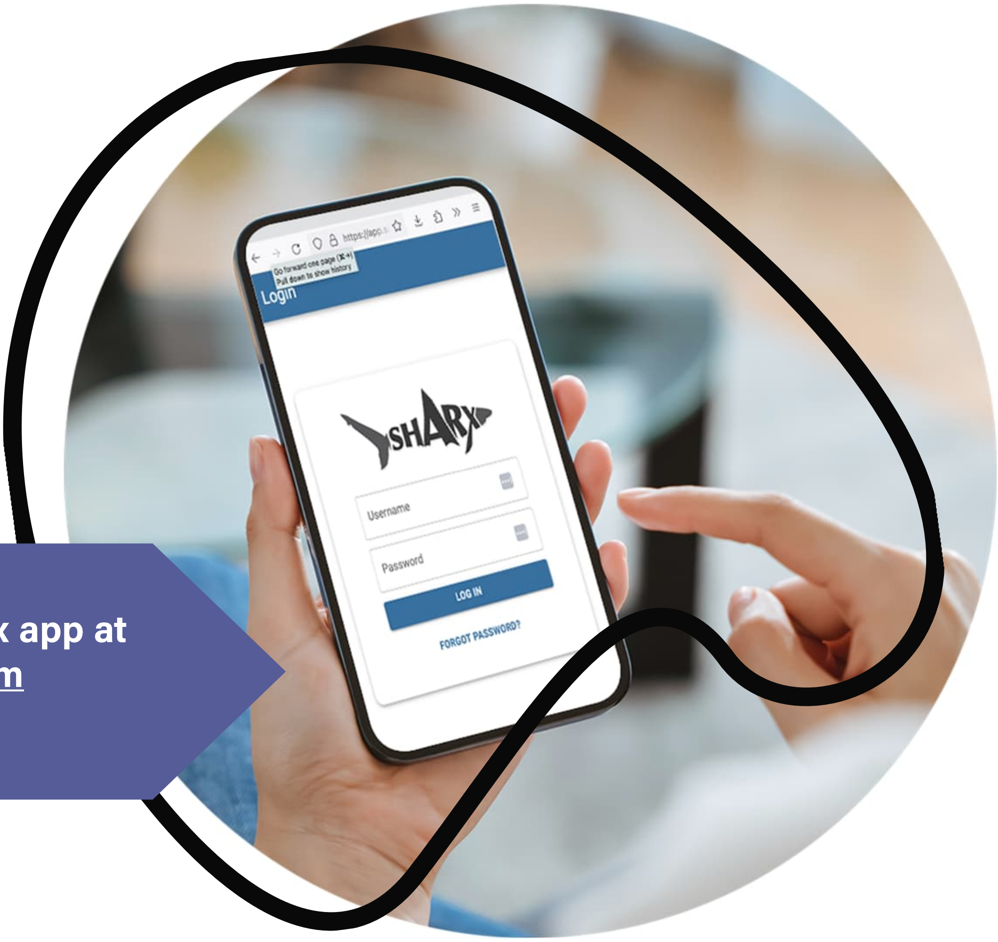
Attack prescription costs!

SHARx is a pharmacy advocacy program that works to save you money on your specialty prescription medications that are not covered by medical insurance. City of Franklin provides this program to all medical plan members at no additional cost.

Members often get their medications for FREE! For medications that are not available at no cost, SHARx helps members access these medications through the SHARx interactive portal at a very small fraction of the cost.

Getting started is easy!

1. Create an account.
2. Verify personal and prescription information.
3. Sign HIPAA form.



Try out the SHARx app at
app.sharxplan.com

A solution to reduce your health care costs.

High-Quality Surgical Services

Provides transparent, fixed, up-front pricing from surgeons at the top of their field while providing a personal patient experience.

Outpatient surgeries at discounted bundled pricing

- Premier team of surgeons located in state-of-the-art facility with the latest in operating room technology
- Located in Indianapolis off I-465
- The City will reimburse mileage (max. 240 round trip per appointment/procedure). Mileage paid at current IRS rate and mileage form must be completed.
- The City will also pay up to $100 for a hotel if needed for the day of procedure.

Outpatient surgeries available in the following categories:

- General
- Ear Nose Throat
- Spine
- Orthopedic
- Urology
- Gynecology
- Ophthalmology
- Pediatric Dental
- Podiatry
- Plastic Surgery
- GI

Additional information and full list of outpatient surgeries at www.wellbridgesurgical.com

DENTAL

City of Franklin offers dental insurance through Mutual of Omaha. This plan includes in and out-of-network benefits, which means you can choose any dentist that you would like. However, you will pay less out of your pocket when you choose an in-network dentist. Locate a Mutual of Omaha network dentist at www.MutualofOmaha.com .

The table below summarizes the key features of the dental plan. The coinsurance amounts listed reflect the amount you pay for services. Please refer to the official plan documents for additional information on coverage and exclusions.

Type of Service	In-Network	Out-of-Network
Calendar Year Deductible Single Family	 $50 $150	 $50 $150
Annual Dental Maximum per Person	$1,250	$1,250
Preventive Services Oral exams, cleanings, x-rays, sealants, fluoride, space maintainers, emergency palliative pain treatment	0%	0%
Basic Services Fillings, pin retention, simple extractions, removal of impacted teeth, general anesthesia, root canal, pulpotomy, pulp capping, scaling and root planning, gingivectomy, osseous surgery, soft tissue grafts	20%	20%
Major Services Crowns, bridges, dentures, implants, missing teeth	40%	40%
Orthodontia Children to Age 26 Lifetime Max per Individual	 50% $1,000	 50% $1,000

Click the QR/Link below to find a provider.

https://isu.pub/TtsQf9C

VISION

City of Franklin offers vision insurance through Mutual of Omaha. This plan allows you to choose any eye care provider. However, you will maximize the plan benefits when you choose an in-network provider. Locate a Mutual of Omaha network provider at www.MutualofOmaha.com .

The table below summarizes the key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

In-Network Vision Benefits		In-Network	Out-of-Network
Well Vision Exam	• One every calendar year	$10 copay	Up to $37
Frame	• When purchased as part of a complete pair of eyeglasses • Every other calendar year	$130	Up to $58
Lenses	• Single vision, lined bifocal, and lined trifocal lenses • Every calendar year	$25	$20 - $64

Lens Enhancements	• Standard progressive lenses
	• Premium progressive lenses
	    • Tier 1
	    • Tier 2
	    • Tier 3
	    • Tier 4
	
	• UV Coating
	• Tint
		$65
		
		$85
		$95
		$110
		$65 + 80% of charge less $120
		
		$0
		$0
			Up to $36
			
			Up to $36
			Up to $36
			Up to $36
			Up to $36
			
			Up to $12
			Up to $12

Contacts	• Discount applies to materials only	$130	Up to $104

Click the QR/Link below to find a provider.

https://isu.pub/sfSOqwY

HEALTH CARE FLEXIBLE SPENDING ACCOUNT

A health care flexible spending account (HCFSA) offers plan participants the ability to pay for common health expenses on a pre-tax basis and experience tax savings ranging from 25-40% on the dollars contributed to the plan. Flores offers service excellence and compliance support to simplify administration of FSA benefit plans for employers and provides a benefits experience plan participants will enjoy.

PLAN FEATURES:

- An assigned account manager
- Per pay period reconciliation of contributions for accounting integrity with flexible funding options
- Daily quality assurance audits
- Employer web portal for real-time participant updates and on demand reporting
- Participant web portal for claims filing and online account management
- Debit card and claims reimbursement included with direct deposit option
- e-Status notification system to notify participants of claim and account status
- Flores Mobile app for mobile claims filing and account details
- Employer FICA savings on participant contributions
- Standard plan documents provided
- Annual Non-Discrimination Testing Included

ALLOWABLE EXPENSES INCLUDE*:

- Co-payments, deductibles and other out of pocket expenses related to medically necessary services
- Prescriptions
- Dental and vision services
- Over-the-counter medications and supplies
- Menstrual care items

** Enrollment in a healthcare FSA will impact HSA eligibility unless the healthcare FSA is limited to dental, vision, and post-deductible expenses.*

FROM OUR CLIENTS: THE FLORES DIFFERENCE

"We have HRA, FSA and COBRA with Flores. I just wanted to let you know how pleased we are, working with Katlin on our account. When I call in with any questions or issues, Katlin is very knowledgeable and always so helpful. I feel very comfortable and confident with her as our Account rep. I wish we had other Accounts reps as professional as her. "

- Amy McNeil, HR Generalist, Graystone Eye -

FloresHR

floresHR.com 800.532.3327

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

The dependent care flexible spending account (DCFSA) offers plan participants the opportunity to realize significant tax savings, ranging from 25-40%, on expenses incurred for the care of qualified dependents. The Flores easy claim filing process delivers reimbursement funds quickly to optimize the participant experience while the signature Flores e-Status system keeps participants informed of claim and reimbursement activity.

PLAN FEATURES:

- An assigned account manager
- Per pay period reconciliation of contributions for accounting integrity
- Weekly balance reports to the employer
- Daily quality assurance audits
- Employer web portal for real-time participant updates and on demand reporting
- Participant web portal for claims filing and online account management
- Easy dependent care reimbursement process with direct deposit option
- Daily claims reimbursements
- e-Status notification system to notify participants of claim and account status
- Claims filing and balance reminders to participants
- Flores Mobile app for mobile claims filing
- Employer FICA savings on participant contributions

FROM A PARTICIPANT: SERVICE EXPERIENCE

"Thank you for the rapid correspondence and clear communication. Excellent customer service and professionalism...Once again pinnacle service."

- Dependent Care FSA Participant Feedback to an Account Manager -

To request a proposal or obtain more information about Flores' FSA administration services, please contact your business development partner via email or by phone at (800) 532-3327.

Table of Limits

The limits presented below are set by the government and updated on a yearly basis. Please note that your plan may have specific limitations. Please check your company's plan documents.

Limit Type	2025	2026
Flexible Spending Accounts (FSAs)		
Healthcare FSA Plan Year Maximum	$3,300	$3,400
Healthcare FSA Carryover Maximum	$660	$680
Dependent Care FSA Annual Maximum – Single or Married Filing Jointly	$5,000	$7,500
Dependent Care FSA Annual Maximum – Married Filing Separately	$2,500	$3,750
Medical Mileage Rate to Obtain Medical Care (Reimbursable by a Healthcare FSA)	$.21/mile	Not yet released
Commuter Benefits – Monthly		
Parking	$325	$340
Transit	$325	$340
Health Savings Accounts (HSAs)		
Annual HSA Contribution Limit – Employee Only	$4,300	$4,400
Annual HSA Contribution Limit – Family	$8,550	$8,750
Annual HSA Contribution Limit – Age 55+ Catch-Up	$1,000	$1,000
Minimum Annual HDHP Deductible – Employee Only	$1,650	$1,700
Minimum Annual HDHP Deductible – Family	$3,300	$3,400
Plan Out-of-Pocket Max for HSA Eligibility – Employee Only	$8,300	$8,500
Plan Out-of-Pocket Max for HSA Eligibility – Family	$16,600	$17,000

samaritan fund program

Giving the Peace of Mind to Heal

The Samaritan Fund Program sources funds from Samaritan Sponsors to pay for all medical expenses for individuals with serious medical conditions with high-cost treatments.

"You are our guardian angel.... We are now not on edge, not stressed. Now we can focus on medical care and actually enjoy time with our daughter instead of stressing about the financial piece...
Thank you, Thank you, Thank you"

\- **PARTICIPANT**

SCAN TO APPLY

866-764-9290 | samaritanfundprogram.com
service@samaritanfundprogram.com

HOW IT WORKS

- If you have a serious medical condition with high cost treatment, electronically submit a confidential Medical Insurance Release form.
- A Samaritan Fund Program Representative reaches out to explain the program, answer questions, and gather your information.
- If approved a personalized Samaritan Fund Program offer is issued.
- If you wish to accept you will sign and submit your offer letter.
- Your account is set up and we issue your debit card for medical expenses.
- Enjoy the Peace of Mind to Heal and submit your feedback on your Samaritan Fund Program experience.

WELLNESS PROGRAM

Your Wellness Journey

In addition to your already low-cost medical plans, the City of Franklin wants to partner with you to prioritize your health by having wellness initiatives in place to support your wellness journey. Life is easier when you are feeling healthy

Wellness Committee

There is a wellness committee in place, dedicated to giving you resources to help you on your wellness journey. Do not hesitate to reach out to your department representative or Rachael Thompson, Wellness Coordinator.

Wellness Credit

Getting your wellness credit is easy.

1. Make sure you get a yearly physical at either the PMR clinic or your personal physician. Confirmation of your physical must be turned into payroll by December of each year, sooner is better. Due to scheduling conflict issues, you must have your physical scheduled by September 30th and actually have it completed no later then December but earlier in the year is helpful.
2. Watch one EAP webinar per year. Webinars are scheduled monthly, and an email is sent to all staff with the title and how to register for the session.

Doing both above will qualify you for the low Anthem premiums. If you do not satisfy both wellness requirements, your healthcare premiums will be increased by $19.23 per pay totaling $500 per year of additional premiums.

In addition to above, if you and everyone on your health insurance are non-smokers/non-nicotine users you will receive an additional $5.00 off your premium deductions.

EAP

The Employee Assistance Program (EAP) runs through Franciscan Health. Employees on the health insurance plan and anyone residing in their household may utilize up to 6 free visits a year of professional counseling sessions with a licensed therapist.

PMR

This is our most popular wellness benefit. PMR is a free clinic sponsored and supported by the City of Franklin for all employees and families covered under Anthem Healthcare. Unlimited free Doctor visits and free prescription medications are available through the PMR Clinic located in Johnson Memorial Hospital. If you decide to get your yearly physical at PMR, your time spent in your appointment, and your follow up appointment is considered paid time. You will receive a monthly newsletter from the clinic giving you many updates including prize incentives to get your physicals scheduled early in the year.

EMPLOYEE ASSISTANCE PROGRAM

City of Franklin provides you and your household family members with an employee assistance program (EAP) at no cost to you. The EAP is a valuable resource that can help you identify and resolve many workplace, family, social, economic, and mental health issues.

This is a confidential program available 24 hours a day, 7 days a week, to help you and your family members handle the stresses involved with everyday issues and/or crisis situations.

- Services are accessible through toll-free phone calls and online access.
- Each member can receive up to **SIX** free face-to-face counseling sessions, per incident, per year.
- No personal information is ever shared with City of Franklin.

The free EAP can support you.

Call 24/7 at:
317-528-7900 or 800-963-0060

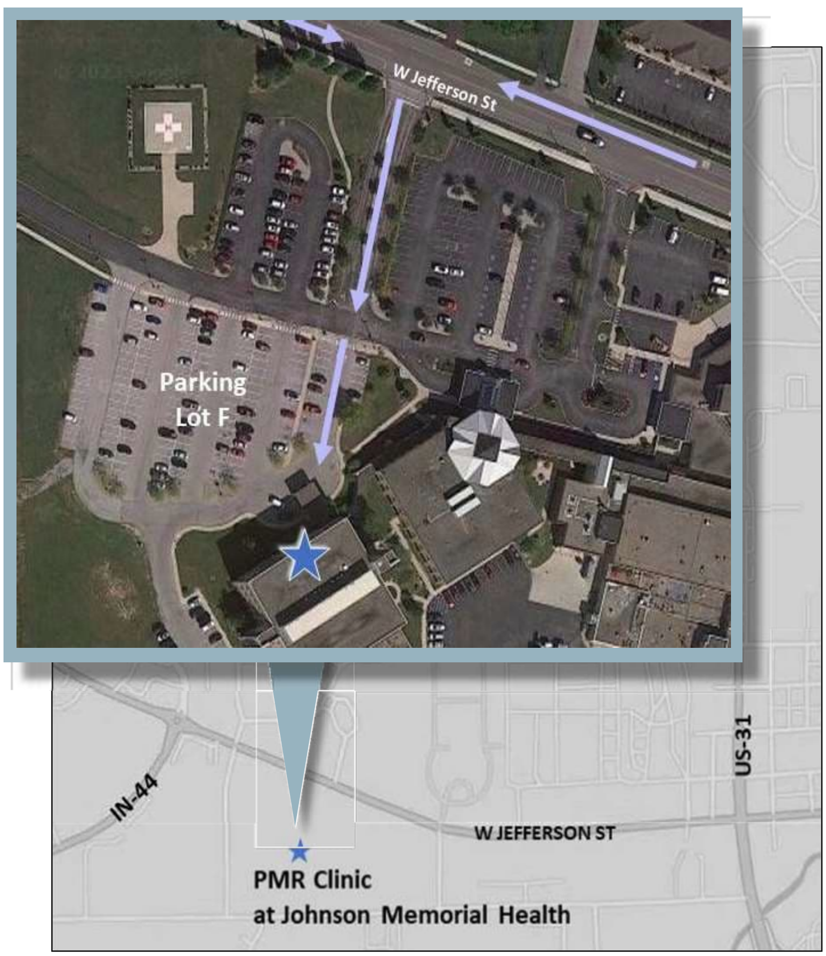
Visit **www.FranciscanEAP.org**

PMR HEALTHCARE SINCE 2005

JOHNSON MEMORIAL HEALTH

Make the Most of Your Benefits!

Your employer values you and your hard work. That's why the City of Franklin has invested in your family's long-term health! Eligible health plan members have FREE, unlimited access to services at the PMR Clinic at Johnson Memorial Health, a private medical clinic that was designed to handle the majority of your healthcare needs.



CONVENIENT ACCESS WHEN YOU NEED IT

The PMR Clinic at Johnson Memorial Health is conveniently located at:
1159 W Jefferson St
Suite 101

There is plenty of parking directly in front of the clinic in Parking Lot F and a covered area for easy drop off at the front door.

The Clinic offers early appointments for more accessibility. It is closed daily from 12-1pm for lunch.

HOURS

Mon	8:00am – 5:00pm
Tue	7:00am – 3:30pm
Wed	8:00am – 5:00pm
Thu	7:00am – 3:30pm
Fri	8:00am – 5:00pm

THE MEDICAL CARE YOUR FAMILY NEEDS

The PMR Clinic at Johnson Memorial Health can handle the vast majority of the medical issues you're used to visiting an urgent care or another primary care doctor for. Some examples of what you have access to include:

Service Description	Available for $0?
Unlimited Patient Appointments	✓
Episodic Care • Treatment for colds, flus, ear infections, and other sickness • Treatment for rashes, cuts, bruises, and bumps	✓
Primary Care • Root cause medicine—focusing on long term health • Ongoing treatment for illnesses/injuries like high blood pressure, diabetes, asthma, vitamin deficiency, etc. • Creating personalized health plans	✓
Preventative Care • Wellness visits • Immunizations (like TDAP shots) • The PMR 1-2-3-6 Program	✓
Chronic Disease Management	✓
Nutrition & Dietary Care • Exercise and diet support; Weight loss assistance	✓
Support making lifestyle changes (i.e., smoking cessation)	✓
Minor Procedures (call for details, example: laceration repair)	✓
Physicals • Comprehensive annual physicals • School/sports physicals	✓
Prescriptions	✓
Laboratory/Diagnostic Services	✓
Occupational Healthcare & Testing (When Required by Hagadone)	✓
Access to a personal patient portal: • Secure online messaging with your care team • Schedule visits & view upcoming appointments • Review your patient records • Request medication refills	✓

Wondering if a specific medical service is included? Other clinic questions?
Check out the 'Frequently Asked Questions' on the clinic website.
Or feel free to give us a call or send us an email today!
Call: 317-346-7970
E-Mail: pmrjmh@pmrhealthcare.com

LIFE INSURANCE

Life and accidental death and dismemberment (AD&D) insurance provides financial protection for those who depend on you for financial support.

Basic Life and AD&D Insurance

City of Franklin provides you with basic life and AD&D insurance at no cost to you.

- **Employee Life insurance benefit:** $20,000. Reduction: 35% at age 65; 50% at age 70.
- **Employee AD&D insurance benefit:** $20,000.

Basic Life Summary of Benefits:

https://issuu.com/docs/49e76181a1ca7457e9b68bc94327dd42

Don't forget to update your beneficiaries!

DISABILITY INSURANCE

Disability insurance can help you meet your financial needs if you become unable to work due to an illness or injury.

Short-Term Disability Insurance—PAID BY City of Franklin

City of Franklin provides short-term disability (STD) insurance through Mutual of Omaha to all benefits-eligible employees at no cost. Benefits will be reduced by other income, including state-mandated STD plans.

- **Benefit:** 75% of pre-disability earnings.
- **Elimination period:** 7 days.
- **Benefit duration:** Up to 26 weeks.

Long-Term Disability Insurance—PAID BY City of Franklin

City of Franklin provides long-term disability (LTD) insurance through Mutual of Omaha to all benefits-eligible employees at no cost. LTD insurance is designed to help you meet your financial needs if your disability extend beyond the STD period.

- **Benefit:** 60% of base monthly pay up to $2,500.
- **Elimination period:** 180 days.
- **Benefit duration:** Social security normal retirement age.

STD Summary of Benefits:

https://issuu.com/docs/6a0ada95e579d11ae71223014c943fe9

LTD Summary of Benefits:

https://issuu.com/docs/797d3f360b85f765cfddd31d0e2effa9

LIFE INSURANCE

Life and accidental death and dismemberment (AD&D) insurance provides financial protection for those who depend on you for financial support.

Supplemental Life and AD&D Insurance

Depending on your personal situation, basic life and AD&D insurance might not be enough coverage for your needs. City of Franklin provides you the option to purchase additional life and AD&D insurance at group rates through Mutual of Omaha. You may also purchase coverage for your spouse and eligible children. You must purchase additional coverage for yourself in order to purchase coverage for your spouse and/or child(ren).

Coverage options:

- **Employee:** $10,000 increments up to $500,000; guarantee issue: $100,000.
- **Spouse:** $5,000 increments up to 100% of the employee coverage amount up to $250,000; guarantee issue: $25,000; Spouse termination age: 70 years old.
- **Dependent children:** $1,000 increments up to 100% of the employee coverage amount up to $10,000: guarantee issue: $10,000; Birth to Age 26.

Supplemental life rates are based on age. Benefits will reduce to 35% at 70; 50% at 75; 65% at 80; 75% at 85

If you purchase life and AD&D insurance when you are first eligible to enroll, you may purchase up to the guaranteed issue amounts without completing a statement of health (evidence of insurability).

If you do not enroll when first eligible and choose to enroll during a future open enrollment period, you will be required to submit evidence of insurability for any amount of coverage. Coverage will not take effect until approved by Mutual of Omaha.

Supplemental Life Summary of Benefits:

https://issuu.com/docs/ef8cc6b6b4cfceb77c279d9ff80baff7

Supplemental Life Rate Table:

https://issuu.com/docs/e7277e3963f4b65e06994441d84b4b58

IDENTITY THEFT:
https://issuu.com/docs/cfe20cd943bf55537035d825814661dd

TRAVEL ASSISTANCE:
https://issuu.com/docs/52392c490c1b21cdc55e5b20d1956925

HEARING DISCOUNT PROGRAM:
https://issuu.com/docs/fcf3cab7ab6e5b275521e21145732e17

Scan the QR code or click the link to see details on the additional programs offered by Mutual of Omaha

ACCIDENT PROTECTION

You have the option to enroll in accident insurance through Mutual of Omaha. This plan provides financial protection to you and your family members in cases of unexpected illness or injury—and can fill in gaps not covered by health insurance. You may purchase coverage for yourself, your spouse, and your dependent children under the age of 26.

This plan pays cash benefits that can be used for any expenses, including copays and deductibles, mortgage payments, groceries, utility bills, and day care. The money is yours to use—however you would like.

Accident Insurance

- Pays you a cash benefit if you or a covered family member is injured in an accident.

Bi-Weekly Accident Payroll Deductions	
Employee	$5.82
Employee + Spouse	$14.12
Employee + Child(ren)	$14.12
Employee + Family	$15.25

Accident Summary of Benefits:

https://issuu.com/docs/bbdc16bc45a4dd8fe1f44edeb7e36a70

RETIREMENT INCOME

INDIANA PUBLIC RETIREMENT SYSTEM -INPRS

INPRS is a state-run agency that manages retirement benefits and funds for public sector employees and officials in Indiana. INPRS provides and manages pension and retirement funds to be able to provide retirement and death and disability benefits to Indiana's public servants and their beneficiaries.

The City of Franklin offers PERF for eligible Civilian employees and 1977 Fund for eligible Merit employees.

Civilian PERF is a Hybrid plan, which means there is a component of it that is 100% Employer paid and a component of it that is 100% Employee paid. INPRS determines each year, what the Employer will contribute to the fund each pay period. The employee must contribute 3% of their gross pay and may elect to contribute up to 10% more. Age plus years of service will determine an employee's retirement date under PERF. The employee must be in the PEFR plan for 10 years to be fully vested in the amount contributed from the Employer. The employee is always 100% vested in their own invested money. Once the employee qualifies for retirement, they will choose how they want their funds distributed and also choose how to pay their beneficiaries upon the employee's death.

Merit 1977 Fund is a pension fund designed for Merit employees to include, Police Officers, School Resource Officers and Fire Fighters. Merit employees must contribute 6% of their salary to the fund and the City of Franklin contributes toward the fund at the rate determined by INPRS. Full pension benefits are paid out when the employee is age 52 with 20 years of service. The employee will earn 52% of the base salary but can earn up to 75% by adding 1% for every 6 months of active service over 20 years. There are options for disability retirement and a lump sum death benefit if a Merit employees were to die in the line of duty.

In the pages to follow you will see more information about each of the plans along with contact info.

457b Voluntary Retirement Plan. 457b plans are popular because they allow an employee to save beyond the annual limits of other retirement options. The contribution limit for 2026 is $24,500 for those under 50. For those over 50 there is a catchup contribution of $7,500. The other popular advantage allows employees to take their money out without the 10% early withdrawal penalty before age 59 ½ .

We allow two vendors to represent their 457b products to our employees. The plan design is the same. The differences are typically the investment options, fees and customer service. The 457b plan allows for contribution to be both pretax and/or post tax, Roth. There is the option to have one outstanding loan as well.

PUBLIC EMPLOYEES' RETIREMENT FUND
HYBRID PLAN

PERF HYBRID AT A GLANCE

	Defined Benefit	Defined Contribution (DC) Account
Vesting	10 years of PERF and/or TRF-covered service years for specified elected positions	Immediate
Contributions	- The employer pays 100%. - The INPRS Board of Trustees determines the employer contribution rate annually. - No member contributions.	Mandatory 3% of gross wages paid by: - Employer, or - Employee, or - Shared by both employee and employer. Voluntary Contributions[1] The employee can elect to make additional post-tax contributions.
Investment Options	Members do not direct the investment of the Defined Benefit.	Member can choose from 8 funds: - Stable Value Fund - Money Market Fund - Fixed Income Fund - Inflation-Linked Fixed Income Fund - Large Cap Equity Index Fund - Small/Mid Cap Equity Fund - International Equity Fund - Target Date Funds
Eligibility for Retirement Benefit	- Age 65 with 10 years of service. - Age 60 with 15 years of service. - At age 55 if age and creditable service total at least 85 ("Rule of 85"). - Early retirement with reduced benefits between ages 50-59 with 15 years of service. - Age 65 with 20 years of service.[2] - Special provisions for certain elected officials.	Automatic eligibility to withdraw DC balance once member separates from service.[3] *Members separated from service may retire with the PERF Hybrid Plan and continue to work in a non-INPRS covered position if they meet age and service requirements.*
Eligibility for Disability Benefit	- Qualified for Social Security disability benefits and provided proof of qualification. - Received a salary from a PERF-covered position within 30 days of the termination date. - Minimum of 5 years of service.	Automatic eligibility to withdraw DC balance if receiving a disability benefit.
Account Statements	Members receive PERF Annual Member Statements (AMS) by mail. The AMS includes an estimated annual defined benefit amount, years of service, and DC account investment information. Members can choose to have the AMS sent via email every year. Copies are also available from the member's online account at myINPRSretirement.org.	Quarterly member statements are provided online and/or mailed by INPRS.

[1]Go to the PERF Hybrid Member Handbook for more on voluntary contributions.
[2]Actively employed members who have completed at least 20 years of service may apply for retirement benefits at age 65, remain actively employed, and receive monthly benefits.
[3]Certain restrictions may apply if the member is vested in a pension benefit.

INPRS
INDIANA PUBLIC RETIREMENT SYSTEM

7/1/2024

PUBLIC EMPLOYEES' RETIREMENT FUND
HYBRID PLAN

PERF HYBRID AT A GLANCE

	Defined Benefit	Defined Contribution (DC) Account
Withdrawals	None – members are not eligible for the Defined Benefit until they reach age and service requirements and separate from employment.	Members who are NOT separated from service may take a DC withdrawal if: • the member is at least age 59½ AND age & service eligible for full retirement benefits; or the member is working in non PERF Hybrid position, is at least age 59½, AND age & service eligible for full retirement benefits. Members who are disabled or separated from service: • may leave the DC account invested in INPRS or receive a distribution, or • may roll over the DC account to a qualified plan or other eligible retirement accounts.
Income and Options at Retirement	The monthly lifetime benefit amount is determined by: 1. Age 2. Years of service 3. Average annual compensation (Final Average Salary) based on 20 quarters 4. Multiplier of 1.1 percent (.011) ❖ Benefit amount is taxable as ordinary income ❖ Survivor options are available The monthly benefit amount is affected by the payment option election made at retirement. ➢ Any Cost of Living Adjustment (COLA) must first be approved by the Indiana General Assembly.	Member chooses the form of payment. • May choose monthly payment for the lifetime benefit • May defer payment until RMD (required minimum distribution) age • May choose direct payment or rollover distribution ➢ The amount of distribution is determined by account balance, taxes withheld, and distribution option chosen.
Beneficiaries	Monthly payment • Following the death of a retired member under applicable payment options. • Following the death of an active member based on eligibility.	Balance payment • Receives the total accumulated amount after the death of an active member or retired member who elected to defer payment. • Receives remainder of the accumulated amount per retirement payment options chosen by the member.

FOR YOUR BENEFIT

This handout is an overview of the PERF Hybrid plan provisions. Complete details are available in the PERF Hybrid plan member handbook. You may read it or print your copy from the INPRS website. You may also request a copy in writing or by calling our toll-free number, (844) GO-INPRS or 844-464-6777.

Keep your name, address, and beneficiary choices current. Visit your online account at myINPRSretirement.org to make changes. Without a current address, INPRS can't reach you when you may be retirement eligible. INPRS can pay 6 months of retroactive pension benefits only. INPRS can pay death benefits to designated beneficiaries on file. Don't let death benefits go to the wrong person.

Every attempt has been made to verify that the information in this publication is correct and up-to-date. Published content does not constitute legal advice. If a conflict arises between the information contained in this publication and the law, the applicable law shall apply.

1977 FUND AT A GLANCE

1977 POLICE OFFICERS' & FIREFIGHTERS' RETIREMENT FUND

Member Eligibility and Participation

Membership in the 1977 Fund is mandatory if:

- You are a full-time, fully paid police officer, or
- You are a full-time, fully paid firefighter (does not include volunteer firefighters),
- Your employer participates in the Fund, and
- You were hired or rehired after April 30, 1977.

To become a member of the 1977 Fund, a police officer, school resource officer (SRO), or firefighter **must**:

- Pass the required statewide baseline test and the local board's mental examinations, and
- Firefighters, school resource officers, and police officers must be less than 40 years of age, or
- Be a veteran with 20 years of armed forces service with a maximum age of 40 years and 6 months.

➢ An SRO rehired by a school corporation or charter school that participates in the 1977 Fund, after June 30, 2024, and is a member of the 1977 Fund will remain a member of the fund per IC 36-8-8-3(g).

Contributions

- Employee pays 6% of certified first-class officer salary, deducted from each pay period. Employer pays a contribution rate determined annually by the INPRS Board of Trustees.

Eligibility for Retirement Pension Benefit

For a full, unreduced pension benefit, you must be:

- Age 52 with at least 20 years of service credit in 1977 Fund.

Retirements after 06/30/2019: pension benefit is 52% of the base salary for your department. You will receive another 1% of the base salary for each 6 months of active service over 20 years. The most you can receive is 12 years, making the maximum annual benefit 76% of the annual salary at the time of your separation from service.

For early retirement with a reduced benefit:

- Age 50 with at least 20 years of service credit in 1977 Fund

Your pension benefit is reduced for each month of benefit payments prior to age 52. The reduced percentage rate is actuarially calculated & approved by the INPRS Board of Trustees.

➢ The 1977 Fund has a mandatory retirement age of 70.

Deferred Retirement Option Plan (DROP)

1977 Fund members must be eligible for an unreduced pension benefit to select the DROP option. Under DROP, members may continue to work and earn a salary while accumulating a DROP benefit payable in one lump sum or 3 annual installments. Also, you will get a monthly pension benefit equal to your DROP frozen benefit.

- The percentage used for DROP is based on the DROP entry date.
- If you entered DROP AFTER June 30, 2024, your DROP retirement date cannot be less than 12 months and not more than 60 months after the DROP entry date.
- **You cannot exit, then re-enter DROP.**
- **The DROP may be entered only once.**

If you entered DROP prior to July 1, 2024, and have not exited, you may extend your DROP retirement date up to 60 months after your DROP entry date. You must notify your employer within 30 days of making this election if you make this change.

INPRS
INDIANA PUBLIC RETIREMENT SYSTEM

1977 POLICE OFFICERS' & FIREFIGHTERS' RETIREMENT FUND

2/1/2025

1977 FUND AT A GLANCE

Beneficiary

Eligible beneficiaries for members of the 1977 Fund are set by statute in IC 36-8-8-13.9 and IC 36-8-8-14.1. However, you may designate one or more beneficiaries to receive your member contribution balance plus interest (rate determined by the INPRS Board) if you die before:

1. receiving a retirement pension benefit, or
2. receiving a disability benefit, or
3. a survivor entitled to receive a benefit, or
4. INPRS distributing your member contributions.

If you fail to designate a beneficiary, your contributions plus interest will be paid to your estate.

Survivor Benefits

Survivors of active, vested inactive, and retired members (non-line of duty):

- If you are an active and vested member at the time of death, your designated beneficiary or estate will receive a one-time lump sum benefit of $12,000.
  1. Spouse will receive a lifetime monthly benefit that equals 70% of your monthly benefit. The benefit is calculated as if you were receiving benefits at age 52 with 20 years of service. If you have more than 20 years, the benefit will increase 1% for each 6 months of additional service.
  2. Each surviving child will receive a monthly benefit that equals 20% of your monthly benefit until the child reaches age 18, or until age 23 if the child is enrolled in and attends a secondary school, or the child is no longer a full-time student at an accredited college or university.
  3. If no surviving spouse or children, surviving parent(s) will receive a lifetime benefit that equals 50% of your monthly benefit.

If you are an inactive member with less than 20 years of active service and you die, there is **no** survivor benefit payable. The $12,000 death benefit is **not** payable to inactive non-vested members.

Active members who die **in the line of duty** after July 1, 2020:

- One-time lump sum death benefit of $225,000.
  1. Spouse will receive a lifetime monthly benefit that equals 100% of your monthly benefit. The benefit is calculated as if you were receiving benefits at age 52 with 20 years of service. If you have more than 20 years, the benefit will increase 1% for each 6 months of additional service.
  2. Each surviving child will receive a monthly benefit that equals 20% of your monthly benefit until the child reaches age 18, or until age 23 if the child is enrolled in and attends a secondary school, or the child is no longer a full-time student at an accredited college or university.
  3. If no surviving spouse or children, surviving parent(s) will receive a lifetime benefit that equals 50% of your monthly benefit.

Withdrawals Before Retirement

If you separate from service in a 1977 Fund-covered position for a reason other than death or disability prior to completing 20 years of active service, you may apply for a distribution of your contributions plus interest. The interest rate is specified by the INPRS Board of Trustees.

FOR YOUR BENEFIT

This handout is an overview of the 1977 Fund plan provisions. Complete details are available in the 1977 Police Officers' and Firefighters' member handbook. You may read it or print your copy from the INPRS website. You may also request a copy in writing or by calling our toll-free number, (844) GO-INPRS or 844-464-6777.

It is your responsibility to keep your name, address, and beneficiary choices current. Visit your online account at myINPRSretirement.org to make changes.

Every attempt has been made to verify that the information in this publication is correct and up-to-date. Published content does not constitute legal advice. If a conflict arises between the information contained in this publication and the law, the applicable law shall apply.

457b Retirement Plans

Enrollment eligibility anytime

What is a 457b Retirement plan?

457b plans are tax-deferred retirement savings programs provided to those who work in state and local government agencies and certain non-profit and church or church related organizations. These plans offer an employee an additional avenue for retirement savings that have tax deferred advantages.

What are the advantages of choosing a 457 Retirement plan?

- There is flexibility to contribute to a 457b alongside other IRS regulated retirement plans to maximize your contribution savings.
- The ability to withdraw funds before age 59 ½ without a 10% penalty if you were to leave your job. (You will owe taxes on any withdrawal made at the time the withdrawal is made)
- Two plan contribution types are available.
  -**Roth contributions** or after-tax contributions. You contribute funds after taxes are taken out of your payceck. Contributions grow tax free and are withdrawn tax free.
  -**Pre-tax contributions** are not taxed upfront, but are taxed upon distribution. Since this type of contribution is taxed after the deduction has been taken out of your pay, you paycheck is taxed on a lesser amount resulting in less payroll taxes and a larger paycheck.
- Reduction of current tax bill. Taxes are deferred at both the state and federal levels today until you withdraw the money at a later date.
- Compound Investments. No matter how large or small your contribution is to the 457b, the money you invest will continue to compound as long as it remains in the savings plan.

The City of Franklin currently allows two Vendors to offer their 457b product to our employees for consideration. Below you will find the holding companies and the Vendor names and contact information to reach out to for additional information and enrollment options.

1. **Liberty National –MDCS, Broker Owen Atkinson – (317) 833-7881**
2. **METLIFE– Broker, Shuck's Financial Services, Todd Shuck – (317) 738-4314**

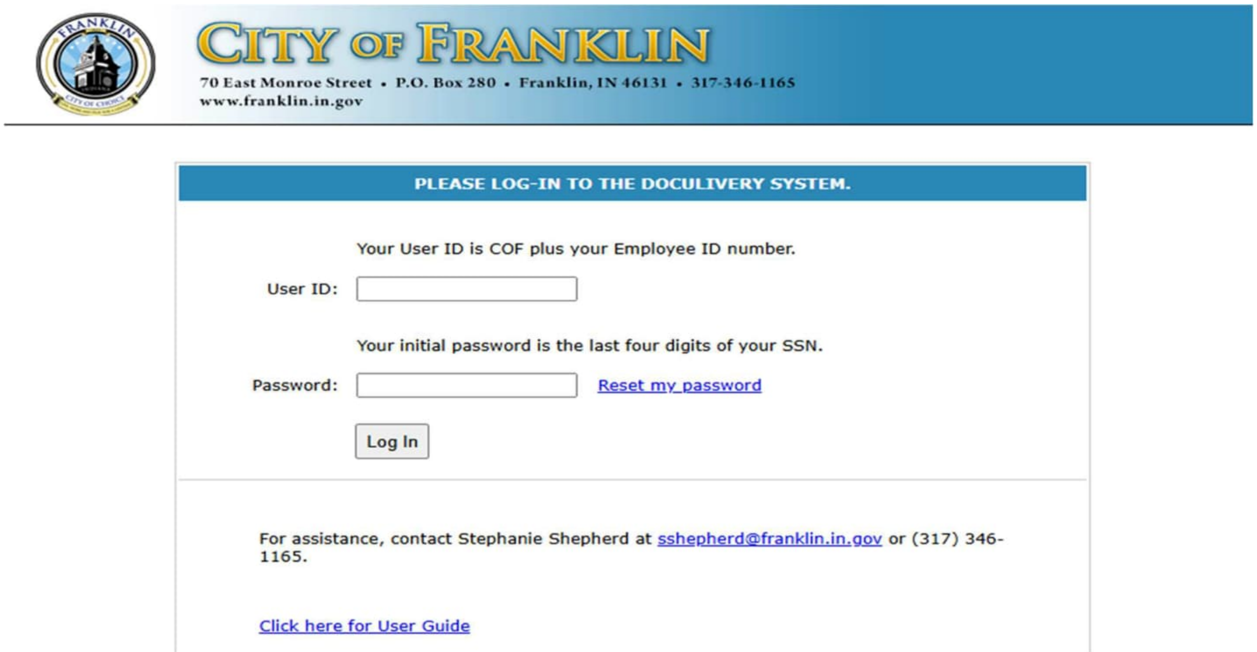
Not all plans have the same investment choices. Reach out the Brokers above to get more information.

The following web site is a great resource and offers guidance on questions to ask a Vendor including questions about penalties and fees as well as investment choices offered. Reach out to both of the Vendors listed above to get answers to guide you to the Vendor which has a product closest to your needs.

https://www.investor.gov/additional-resources/retirement-toolkit/employer-sponsored-plans/403b-and-457b-plans

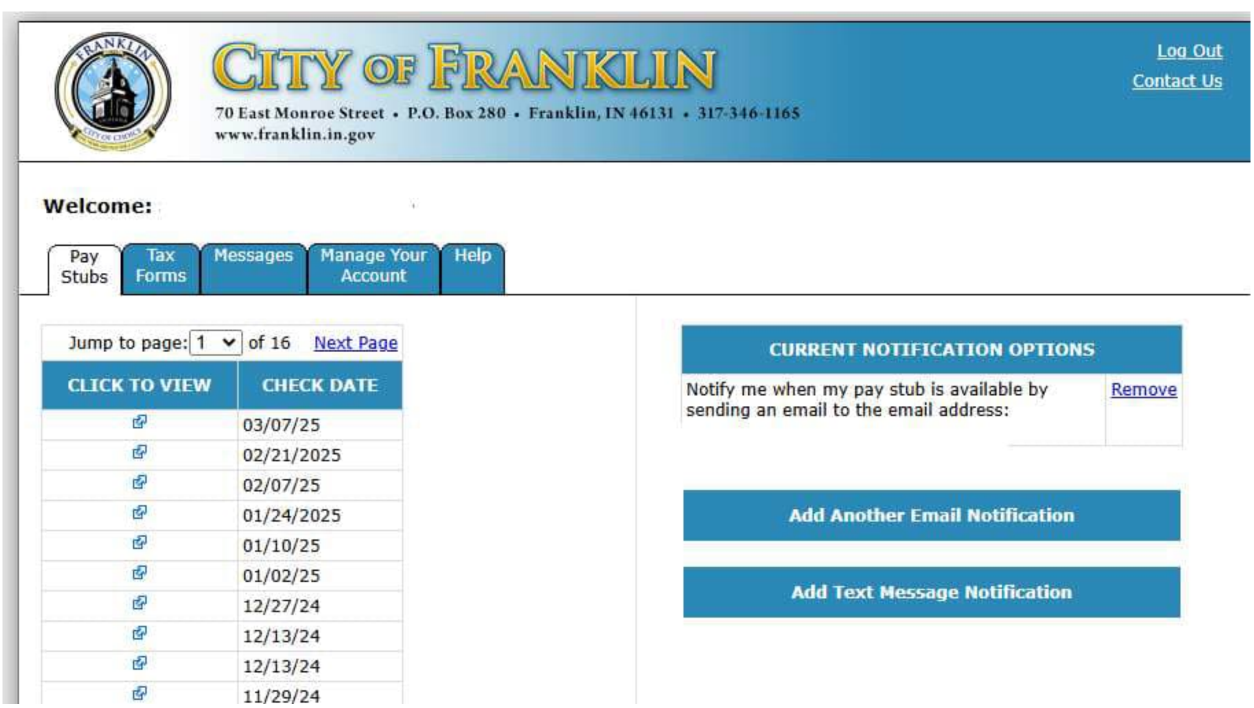
DOCULIVERY

On-Line Payroll Voucher Website: www.doculivery.com/franklin



Log-in: COF…. followed by Employee ID #

Password: (Last 4 SS#) You can reset password after initial sign in.



CITY OF FRANKLIN			
2026 PAY PERIODS - HOURLY			
	BEGINNING	ENDING	PAYDATE
1	12/20/2025	1/2/2026	1/9/2026
2	1/3/2026	1/16/2026	1/23/2026
3	1/17/2026	1/30/2026	2/6/2026
4	1/31/2026	2/13/2026	2/20/2026
5	2/14/2026	2/27/2026	3/6/2026
6	2/28/2026	3/13/2026	3/20/2026
7	3/14/2026	3/27/2026	4/3/2026
8	3/28/2026	4/10/2026	4/17/2026
9	4/11/2026	4/24/2026	5/1/2026
10	4/25/2026	5/8/2026	5/15/2026
11	5/9/2026	5/22/2026	5/29/2026
12	5/23/2026	6/5/2026	6/12/2026
13	6/6/2026	6/19/2026	6/26/2026
14	6/20/2026	7/3/2026	7/10/2026
15	7/4/2026	7/17/2026	7/24/2026
16	7/18/2026	7/31/2026	8/7/2026
17	8/1/2026	8/14/2026	8/21/2026
18	8/15/2026	8/28/2026	9/4/2026
19	8/29/2026	9/11/2026	9/18/2026
20	9/12/2026	9/25/2026	10/2/2026
21	9/26/2026	10/9/2026	10/16/2026
22	10/10/2026	10/23/2026	10/30/2026
23	10/24/2026	11/6/2026	11/13/2026
24	11/7/2026	11/20/2026	11/27/2026
25	11/21/2026	12/4/2026	12/11/2026
26	12/5/2026	12/18/2026	12/25/2026

CITY OF FRANKLIN			
2026 PAY PERIODS - SALARIED			
	BEGINNING	ENDING	PAYDATE
1	12/27/2025	1/9/2026	1/9/2026
2	1/10/2026	1/23/2026	1/23/2026
3	1/24/2026	2/6/2026	2/6/2026
4	2/7/2026	2/20/2026	2/20/2026
5	2/21/2026	3/6/2026	3/6/2026
6	3/7/2026	3/20/2026	3/20/2026
7	3/21/2026	4/3/2026	4/3/2026
8	4/4/2026	4/17/2026	4/17/2026
9	4/18/2026	5/1/2026	5/1/2026
10	5/2/2026	5/15/2026	5/15/2026
11	5/16/2026	5/29/2026	5/29/2026
12	5/30/2026	6/12/2026	6/12/2026
13	6/13/2026	6/26/2026	6/26/2026
14	6/27/2026	7/10/2026	7/10/2026
15	7/11/2026	7/24/2026	7/24/2026
16	7/25/2026	8/7/2026	8/7/2026
17	8/8/2026	8/21/2026	8/21/2026
18	8/22/2026	9/4/2026	9/4/2026
19	9/5/2026	9/18/2026	9/18/2026
20	9/19/2026	10/2/2026	10/2/2026
21	10/3/2026	10/16/2026	10/16/2026
22	10/17/2026	10/30/2026	10/30/2026
23	10/31/2026	11/13/2026	11/13/2026
24	11/14/2026	11/27/2026	11/27/2026
25	11/28/2026	12/11/2026	12/11/2026
26	12/12/2026	12/25/2026	12/25/2026

City of Franklin
2026 Holiday Schedule

New Year’s Day	Thursday	January 1, 2026
Martin Luther King, Jr. Day	Monday	January 19, 2026
Presidents’ Day	Monday	February 16, 2026
Good Friday	Friday	April 3, 2026
Memorial Day	Monday	May 25, 2026
Independence Day	Friday	July 3, 2026
Labor Day	Monday	September 7, 2026
Columbus Day	Monday	October 12, 2026
Veterans Day	Wednesday	November 11, 2026
Thanksgiving	Thursday	November 26, 2026
	Friday	November 27, 2026
Christmas Eve	Thursday	December 24, 2026
Christmas Day	Friday	December 25, 2026

IMPORTANT CONTACT INFORMATION

CARRIER CONTACT INFO	PHONE NUMBER	WEBSITE
Medical — Anthem	833-578-4441	www.Anthem.com
Dental — Mutual of Omaha	800-655-5142	www.MutualofOmaha.com
Vision — Mutual of Omaha	800-655-5142	www.MutualofOmaha.com
Prescriptions— TrueRx SHARx	 866-921-4047 314-451-3555	 www.truerx.com www.sharxplan.com
Flexible Spending Accounts — FloresHR	800-532-3327	www.floresHR.com
Employee Assistance Program — Franciscan	800-963-0060	www.FranciscanEAP.org
Group Life Insurance — Mutual of Omaha	800-655-5142	www.MutualofOmaha.com
Voluntary Life Insurance – Mutual of Omaha	800-655-5142	www.MutualofOmaha.com
Short Term Disability – Mutual of Omaha	800-655-5142	www.MutualofOmaha.com
Long Term Disability – Mutual of Omaha	800-655-5142	www.MutualofOmaha.com
Voluntary Accident - Mutual of Omaha	800-655-5142	www.MutualofOmaha.com
Retirement – INPRS	844-464-6777	www.inprs.in.gov

City of Franklin Human Resources – Donna Trisler
P 317.346.1163 | **E** dtrisler@franklin.in.gov

Annual Notices:
https://issuu.com/docs/fa9dde58669194d247dc2af65183264b

Please refer to the official plan documents for more complete descriptions of the benefit plans. In the event of any inconsistencies or discrepancies between the information provided in this guide and the official plan documents, the official plan documents will prevail. City of Franklin reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time without notice, including making changes to comply with and exercise its options under applicable laws. The authority to make such changes rests with the Plan Administrator. To view the summary plan descriptions and certificates of coverage, you may request a no-cost printed copy of the summary plan description and other official plan or program documents from Human Resources.