

# Summary of Benefits

*Your Benefits. Your Choice. Your FORUM.*

## **FORUM CREDIT UNION**

Thank you for your interest in employment with FORUM Credit Union! The following outline provides general information regarding our employee benefit programs.

Full-time employment status is 32 hours or more per week and part-time employment status is 20 to 31 hours per week.



**FORUM CREDIT UNION**

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Benefit	Details
<b>Health Insurance</b> Full and Part-time <a href="http://www.anthem.com">www.anthem.com</a>	<u>Available to full-time employees:</u> <ul style="list-style-type: none"> <li>• <b>Healthy Lifestyle Plans 1 and 2</b> offer low cost health insurance with a high deductible and the option to open a Health Savings Account.</li> <li>• FORUM pays the majority of the cost for full-time employees.</li> </ul> <u>Available to part-time employees:</u> <ul style="list-style-type: none"> <li>• <b>Healthy Lifestyle Plan 2</b> offers low cost health insurance with a high deductible and the option to open a Health Savings Account.</li> <li>• FORUM pays over half the cost for part-time employees.</li> </ul>
<b>Dental Insurance</b> Full and Part-time <a href="http://www.anthem.com">www.anthem.com</a>	<ul style="list-style-type: none"> <li>• The choice of <b>Basic</b> or <b>Premium</b> coverage is offered to employees.</li> <li>• Coverage includes preventative, basic and major services, and orthodontics.</li> </ul>
<b>Vision Insurance</b> Full and Part-time <a href="http://www.vsp.com">www.vsp.com</a>	<ul style="list-style-type: none"> <li>• Employees electing medical coverage will also receive vision coverage at no cost or vision may be purchased separately.</li> </ul>
<b>Section 125 Plan</b> Full and Part-time <a href="http://www.we-r-flex.com">www.we-r-flex.com</a>	<ul style="list-style-type: none"> <li>• Employees may elect to have an amount deducted from their pay on a pre-tax basis for either a medical reimbursement or dependent care reimbursement account.</li> </ul>
<b>Health Savings Account</b> Full and Part-time <a href="http://www.forumcu.com">www.forumcu.com</a>	<ul style="list-style-type: none"> <li>• Employees may elect to have an amount deducted from their pay on a pre-tax basis for qualified healthcare expenses.</li> <li>• Account setup and monthly maintenance fees are waived for employees. HSAs are portable and the funds in the account accrue interest.</li> </ul>
<b>Employee Assistance Program</b> St. Vincent Stress Center	<ul style="list-style-type: none"> <li>• Employees may receive short-term counseling to assist with problems that may interfere with an individual's ability to perform his/her job. Benefit is provided at no cost to full-time employees.</li> </ul>
<b>Disability and Life Insurance</b> Full-time <a href="http://www.lfg.com">www.lfg.com</a>	<ul style="list-style-type: none"> <li>• Group Term Life, Short-Term Disability, and Long-Term Disability provided at no cost to full-time employees.</li> <li>• Supplemental Life – available for purchase at Group Term rates via payroll deduction for self, spouse and children.</li> </ul>
<b>Life Insurance</b> Part-time <a href="http://www.lfg.com">www.lfg.com</a>	<ul style="list-style-type: none"> <li>• Group Term Life provided at no cost to part-time employees.</li> <li>• Supplemental Life – available for purchase at Group Term rates via payroll deduction for self, spouse and children.</li> </ul>
<b>401(k) Plan</b> Full and Part-time	<ul style="list-style-type: none"> <li>• Valuable tool to invest for the future and help ensure a comfortable, secure retirement.</li> <li>• FORUM offers a match on employee contributions and matching contributions are immediately 100% vested.</li> </ul>
<b>Vacation</b> Full-time	<ul style="list-style-type: none"> <li>• One week vacation (40 hours) earned the first of the month following six months of employment; and then each January 1 thereafter.</li> </ul>

<b>Benefit</b>	<b>Details</b>
<b>Paid Time Off (PTO)</b> Full and Part-time	<ul style="list-style-type: none"> <li>• Accrues from date of employment based on hours worked each pay period. Accrual rate is based on length of service.</li> <li>• Employees may earn up to 13 PTO days within first year of employment.</li> </ul>
<b>Holidays</b> Full and Part-time	<ul style="list-style-type: none"> <li>• FORUM observes nine national holidays, including: New Year's Day, Martin Luther King Day, Presidents' Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veteran's Day, Thanksgiving, ½ day Christmas Eve, and Christmas Day.</li> </ul>
<b>Tuition Assistance</b> Full-time	Available to full-time employees after six full months of employment: <ul style="list-style-type: none"> <li>• FORUM offers reimbursement of 100% of books and tuition for business related courses with annual maximum benefit based on degree level.</li> </ul>
<b>Health Club Reimbursement/ Fitness Center</b> Full and Part-time	<ul style="list-style-type: none"> <li>• FORUM's corporate Headquarters building includes a fitness center that is open to all FORUM employees and a registered guest free of charge.</li> <li>• Employees that do not work at Headquarters or the Fishers branch are eligible to receive \$200 annually toward a membership of monthly dues to a health/fitness facility.</li> </ul>
<b>Home Mortgage Loan</b> Full and Part-time	<ul style="list-style-type: none"> <li>• Employees are eligible for a special discount on FORUM mortgage loans 0.125% discount off of the current market rate.</li> <li>• Closings costs are waived for refinance of existing mortgage loan.</li> </ul>
<b>Free Checking Account</b> Full and Part-time	<ul style="list-style-type: none"> <li>• Employees receive a checking account free of service fees and free checks.</li> <li>• Employees are eligible for the Cash Rewards checking account without maintaining the \$1,500 minimum balance.</li> </ul>
<b>Miscellaneous Discounts</b>	<ul style="list-style-type: none"> <li>• FORUM offers a variety of discounts for merchants in the Indianapolis area, including: restaurants, apartment communities, wireless plans, salons, membership clubs, and many more!</li> </ul>