



Understanding Other Post-Employment Benefits Reporting

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What's is OPEB?

- **Other Post-Employment Benefits**
 - Healthcare and other non-pension benefits offered to retirees
 - These benefits are separate from the normal pension offered by a governmental unit
- **OPEB reporting**
 - Reporting required by IC 36-1-8-17.5
 - Due January 31



Do I have an OPEB liability?

- If healthcare or other non-pension benefits are offered to retirees, a unit would have an OPEB liability
- Common examples include:
 - Medical insurance
 - Prescription drug
 - Dental
 - Vision
 - Life insurance
 - Long-term care benefits
 - Long-term disability benefits



Getting Started: Log-In

INDIANA
Gateway
for government units

An **Information for Indiana** Data Site

Home Report Builder Download Data Learn More **Local Officials: Login Here**

An Open Door into Local Government Finance

Gateway collects and provides access to information about how taxes and other public dollars are budgeted and spent by Indiana's local units of government.

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What's new

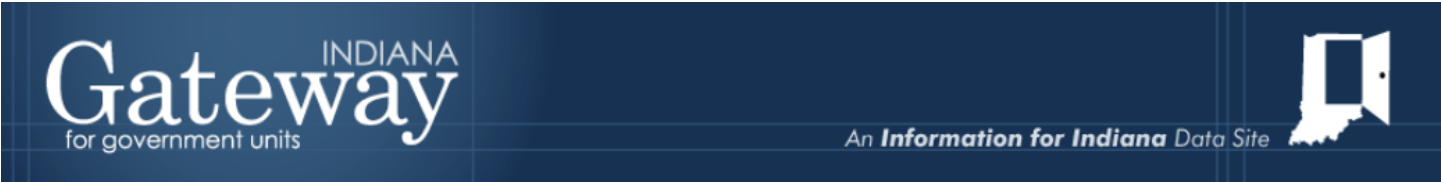
- [Property tax summaries](#) for Indiana and counties are now available.
- [View all reports available for a specific government unit.](#)

Popular reports

-  [Disbursements by Fund Report](#)
-  [Budget Estimate, Financial Statement and Tax Rate](#)
-  [Township Assistance Statistical Report](#)



Getting Started: Log-In



The Indiana Gateway for Government Units provides a central commons for local units to submit their financial forms to the State of Indiana.

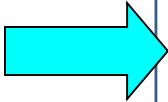
Authorized Personnel Login

User Name:

Password:

*After 5 failed attempts, account will be locked

[Forgot your password?](#)





Select Application

INDIANA Gateway
for government units

An **Information for Indiana** Data Site

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Welcome to the Indiana Gateway for Government Units

As an authorized user, you will have at least one application to use. Each of these applications enables a local unit to submit its required forms, reports or files to the appropriate state agency, which currently include **DLGF** (Department of Local Government Finance), **SBOA** (State Board of Accounts) and **IEERB** (Indiana Education Employment Relations Board).

Select Application



Budgets



Debt Management



Annual Financial Report



SB 131 Reporting for SWMDs



TIF Management



100R



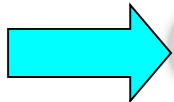
Property Files Upload



Economic Development Reporting



Other Post-Employment Benefits





Select Unit

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Department of
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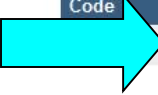
Select Unit

Select Unit from List

Currently Viewing Year:

Click a link below to select your unit.

Unit Code	Unit Name Link	Unit Type	Unit County
	Portland Civil City	City/Town	Jay





Unit Main Menu

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Department of Local Government Finance

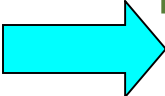
Select Unit > **Unit Main Menu**

Unit Main Menu - CITY OF PORTLAND

Select the options below to complete and view OPEB reportings for this unit.

User Guide: ?

OPEB Reporting Functions



Step 1: Initial Configurations
Declare full-time employees and any health insurance plans.

Step 2: Health Insurance Plans
Enter health insurance plan(s)

Step 3: Expenses
Figures into expenses paid in the last year.

Step 4: Liability
Figures into liability and unfunded liability.

Step 5: Assets
Figures into assets and contributions to asset fund.

Final Step: Submission
Manage the OPEB submission status for this unit.



Step 1: Editing the Page

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Home About Account Settings Help Logout

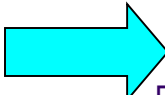
Department of Local Government Finance

Select Unit > OPEB Menu > Step 1

Step 1 - CITY OF PORTLAND

Step 1 collects initial data that affects which information is requested in the remainder of this report.

Step 1 | [Step 2 >>>](#)



[Click here to make changes to the form](#) Last Saved:

Does the unit offer health insurance?

YES

NO

Are retirees allowed insurance under the health plan(s) currently offered to employees?

YES

NO

Does the unit currently offer any Other Post-Employment Benefits?

YES

NO



Information Icons

- Throughout this report, hover over the **blue “i” icons** to receive more information about certain questions and/or fields.
- **Example** on Step 1:

Does the unit currently offer any Other Post-Employment Benefits?

YES

NO



These are benefits to non-active employees that typically include: medical, prescription drug, dental, vision, hearing, life insurance, long-term care benefits, and long-term disability benefits.



Units Without OPEB

Save Figures


Last Saved: 1/3/2014 10:57:03 AM

Does the unit offer health insurance?

- YES
- NO

Are retirees allowed insurance under the health plan(s) currently offered to employees? 

- YES
- NO

Does the unit currently offer any Other Post-Employment Benefits? 

- YES
- NO

These are benefits to non-active employees that typically include: medical, prescription drug, dental, vision, hearing, life insurance, long-term care benefits, and long-term disability benefits.

Has the unit completed an actuarial valuation of OPEB liability in the last five years?

- YES, figures entered as completed from actuarial valuation.
- NO, figures entered as estimates.



Units Without OPEB

>>>No figures to report. Skip to submission >>>




[Click here to make changes to the form](#)


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Does the unit offer health insurance?

- YES
- NO

Are retirees allowed insurance under the health plan(s) currently offered to employees? 

- YES
- NO

Does the unit currently offer any Other Post-Employment Benefits? 

- YES
- NO

Has the unit completed an actuarial valuation of OPEB liability in the last five years?

- YES, figures entered as completed from actuarial valuation.
- NO, figures entered as estimates.



Units Without OPEB

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[Select Unit](#) > [OPEB Menu](#) > [Submission](#)

Submission - CITY OF PORTLAND

Manage the submission status for this unit.

This form has not been submitted

Form Signature

I hereby acknowledge that the submission of this document through the Gateway password and PIN system constitutes an "electronic signature" as defined in IC 5-24-2-2. This submission is intended to, and hereby does, constitute authentication and approval of the submitted document as required by the Indiana Code. The information reported is accurately represented and is without intentional misrepresentations.

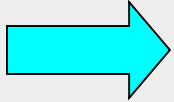
I understand that this electronic signature takes the place of my handwritten signature and accomplishes the same purposes as would my handwritten signature in the same circumstance. I further acknowledge that this electronic signature has the same force and effect as my handwritten signature and can and will be used for all lawful purposes. I affirm that I have the real and apparent authority to electronically sign and submit this document on behalf of the unit.

NAME

TITLE

SIGNATURE/PIN

DATE

 **SIGN AND SUBMIT FORM**



Step 1: Units With OPEB

[Select Unit](#) > [OPEB Menu](#) > **Step 1**

Step 1 - CITY OF PORTLAND

Step 1 collects initial data that affects which information is requested in the remainder of this report.

Step 1 | [Step 2 >>>](#)

Save Figures

Cancel

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Does the unit offer health insurance?

- YES
 NO

How many employees are eligible to receive health insurance?

45

How many employees are receiving health insurance?

42

Are retirees allowed insurance under the health plan(s) currently offered to employees?

- YES
 NO

Most units are required to offer eligible retirees the option to purchase insurance at the group rate under IC 5-10-8-2.6 and IC 20-28-9-20.





Step 1: Initial Configurations

Has the unit completed an actuarial valuation of OPEB liability in the last five years?

- YES, figures entered as completed from actuarial valuation.
- NO, figures entered as estimates.

What company completed the unit's actuarial valuation?

ABC's LLC.

When was the unit's actuarial valuation completed?

12/01/2012

What time period did the actuarial valuation review?

Starting 01/01/2012 Ending 11/30/2012

Have the benefits options offered changed substantially since the actuarial valuation was completed?

- YES
- NO

Each unit must report, for the preceding year, its: OPEB liability, unfunded OPEB liability, OPEB assets, OPEB contributions and OPEB expenses and expenditures.

Would you like to enter supporting figures from your OPEB actuarial valuation?

- YES
- NO, I would only like to report the main five statutory data points for my unit



Step 2: Adding Plans

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Select Unit > OPEB Menu > Step 2

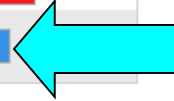
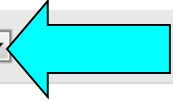
Step 2 - CITY OF PORTLAND

Step 2 collects insurance plan costs and enrollment for those offered to current employees and retirees.

<<< Step 1 | Step 2 | Step 3 >>>

This page saves upon actions taken (add/update)

Plan Type	Plan Name	Action
Health Insurance	Anthem Blue Cross CDHP	Edit Delete
Health Insurance	Anthem Blue Cross PPO	Edit Delete
Dental Insurance	Delta Dental PPO	Edit Delete
Vision Insurance	Delta Vision	Add



Select a plan to view/add/edit tiers below

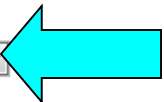
Health Insurance - Anthem Blue Cross CDHP



Step 2: Plan Cost/Enrollment Data

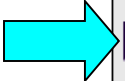
Select a plan to view/add/edit tiers below

Health Insurance - Anthem Blue Cross CDHP



Tiers

Tier Name	Total Annual Premium Cost per Employee	Current Employees	Retirees	Enrollees	Action
Example Individual Plan	10000	<div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid gray; padding: 2px;">Employer Paid portion of premiums</div> <div style="border: 1px solid gray; padding: 2px;">8000</div> </div> <div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid gray; padding: 2px;">Individual Paid portion of premium</div> <div style="border: 1px solid gray; padding: 2px;">2000</div> </div>	<div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid gray; padding: 2px;">Employer Paid portion of premiums</div> <div style="border: 1px solid gray; padding: 2px;">0</div> </div> <div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid gray; padding: 2px;">Individual Paid portion of premium</div> <div style="border: 1px solid gray; padding: 2px;">10000</div> </div>	<div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid gray; padding: 2px;">Employees</div> <div style="border: 1px solid gray; padding: 2px;">20</div> </div> <div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid gray; padding: 2px;">Retirees</div> <div style="border: 1px solid gray; padding: 2px;">3</div> </div>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid gray; padding: 2px; background-color: yellow;">Edit</div> <div style="border: 1px solid gray; padding: 2px; background-color: red; color: white;">Delete</div> </div>
<div style="border: 1px solid gray; padding: 2px; width: 100%;">Example Family Plan</div>	<div style="border: 1px solid gray; padding: 2px; width: 100%;">15000</div>	<div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid gray; padding: 2px;">Employer Paid portion of premiums</div> <div style="border: 1px solid gray; padding: 2px; width: 100px; text-align: center;">11000</div> </div> <div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid gray; padding: 2px;">Individual Paid portion of premium</div> <div style="border: 1px solid gray; padding: 2px; width: 100px; text-align: center;">4000</div> </div>	<div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid gray; padding: 2px;">Employer Paid portion of premiums</div> <div style="border: 1px solid gray; padding: 2px; width: 100px; text-align: center;">0</div> </div> <div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid gray; padding: 2px;">Individual Paid portion of premium</div> <div style="border: 1px solid gray; padding: 2px; width: 100px; text-align: center;">15000</div> </div>	<div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid gray; padding: 2px;">Employees</div> <div style="border: 1px solid gray; padding: 2px; width: 100px; text-align: center;">7</div> </div> <div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid gray; padding: 2px;">Retirees</div> <div style="border: 1px solid gray; padding: 2px; width: 100px; text-align: center;">0</div> </div>	<div style="border: 1px solid gray; padding: 2px; background-color: blue; color: white; width: 100px; text-align: center;">Add</div>





Step 3: Expenses


Step 3 summarizes the expenses incurred in the last calendar year for retirees' other post-employment benefits.

[<<< Step 2](#) | [Step 3](#) | [Step 4 >>>](#)

Save Figures

Cancel

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Expenditures paid by unit for retiree benefits in the last year 


1000

Examples include expenditures paid by the unit for a retirees health care premiums or other premiums.

Total number of retirees currently receiving any other post-employment benefits


5

Estimated additional expenditures from higher healthcare premiums for current employees due to retirees in the

insurance group 

15000

Please report an estimate of the higher premims paid for current employees because of the retirees in your insurance pool. If you have no current retirees, this number will be zero.

Expenses paid in the last year 

Total (As estimated by the unit)

Total (As calculated in the actuarial valuation)

16000

Total represents expenses paid directly for current retirees and expenses incurred through higher premiums for current employees. Typically, the sum of the first and third question above.



Step 4: Liability

[Select Unit](#) > [OPEB Menu](#) > **Step 4**

Step 4 - CITY OF PORTLAND

Step 4 reports factors that affect the overall OPEB liability. This step also collects the total liability, as estimated by the unit or actuarial consultant.

[<<< Step 3](#) | [Step 4](#) | [Step 5 >>>](#)

Save Figures

Cancel

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How many employees have retired in the last two years?

3

Of the employees that retired in the last two years, how many of the employees continued health insurance coverage into retirement?

2

Is medical insurance coverage offered to retirees or spouses over the age of 65?

YES

NO

How many of your current retirees currently purchasing insurance through your unit are under the age of 65?

5



Step 4: Liability

What is the approximate average age of current active employees?

Fire & Police:

All other employees:

What is the approximate average length of service of current active employees?


How many current employees have more than 20 years of eligible service?

What is the estimated expected employee retirement age for the typical employee?

Fire & Police:

All Other Employees:

This field represents the total outstanding OPEB liability from all current and former employees. If the unit has not contracted for an actuarial valuation, the Department will accept the unit's best estimate.

Liability 

Total (As estimated by the unit)

Total (As calculated in the actuarial valuation)

Unfunded Liability 

Total (As estimated by the unit)

Total (As calculated in the actuarial valuation)

The unfunded liability equals the total liability minus any assets designated to paying the liability.



Step 5: Assets

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[Select Unit](#) > [OPEB Menu](#) > **Step 5**

Step 5 - CITY OF PORTLAND

Step 5 collects information regarding the funding of retiree benefits.

[<<< Step 4](#) | [Step 5](#) | [Submission >>>](#)

Save Figures **Cancel** **Last Saved: 1/3/2014 3:53:51 PM**

Are retiree benefits being funded with assets designated for retirees?

YES

NO

Current value of Assets in Saving for future OPEB liability:

Contributions made in 2013 to this Asset Fund:



Final Step: Submission

[Select Unit](#) > [OPEB Menu](#) > [Submission](#)

Submission - CITY OF PORTLAND

Manage the submission status for this unit.

This form has not been submitted

Form Signature

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NAME

TITLE

SIGNATURE/PIN



DATE





Final Step: Submission

[Select Unit](#) > [OPEB Menu](#) > **Submission**

Submission - CITY OF PORTLAND

Manage the submission status for this unit.

This form has been submitted

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NAME

Steve McQueen

TITLE

Clerk-Treasurer

SIGNATURE/PIN



DATE

1/3/2014 4:14:51 PM



Gateway Resources

- User Guide

http://www.in.gov/dlgf/files/OPEB_User_Guide.pdf

- Information Icons 



Contact the Department

- **Ryan Burke**
 - E-mail: gateway@dlgf.in.gov
- **Geoff Kuester**
 - E-mail: gkuester@dlgf.in.gov
- **Telephone: 317.232.3777**
- **Web site: www.in.gov/dlgf**
 - “Contact Us”
www.in.gov/dlgf/2338.htm.