



# **FRATERNAL ORDER OF POLICE (FOP)**

## **SUMMARY OF BENEFITS**

## HEALTH INSURANCE

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
MEDICAL PPO	The cost is shared between the College and the employee	Upon employment	A summary of the PPO medical benefits can be found in the <a href="#">Benefits Guide</a> .
MEDICAL HMO	The cost is shared between the College and the employee	Upon employment	A summary of the HMO medical benefits can be found in the <a href="#">Benefits Guide</a> .

## DENTAL INSURANCE

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
DENTAL PPO	The cost is shared between the College and the employee	Upon employment	A summary of the PPO dental benefits can be found in the <a href="#">Benefits Guide</a> .
DENTAL DMO	The cost is shared between the College and the employee	Upon employment	A summary of the HMO dental benefits can be found in the <a href="#">Benefits Guide</a> .

## VISION INSURANCE

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
VISION	The cost is shared between the College and the employee	Upon employment	A summary of the vision benefits can be found in the <a href="#">Benefits Guide</a> .

## EMPLOYEE ASSISTANCE PROGRAM

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
EMPLOYEE ASSISTANCE PROGRAM	The College	Upon employment	<a href="#">Northwestern Medicine</a> provides services and referrals for employees and their covered dependents for problems related to individual, work, family, etc. Visit <a href="#">Northwestern Medicine EAP</a> for additional information or call (888) 933-1327 to schedule an appointment.

*Benefits are subject to change*

## LIFE INSURANCE

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
<b>BASIC LIFE INSURANCE AND ACCIDENTAL DEATH &amp; DISMEMBERMENT</b>	The College	Upon employment	The College provides a \$30,000 basic term life insurance policy.
<b>OPTIONAL LIFE INSURANCE AND ACCIDENTAL DEATH &amp; DISMEMBERMENT</b>	The Employee	Upon employment	Additional insurance may be applied for. Please contact the Benefits Department in Human Resources for information.

## DISABILITY INSURANCE

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
<b>LONG TERM DISABILITY STATE UNIVERSITIES RETIREMENT SYSTEM (SURS)</b>	Included as part of the 8% contribution to SURS	The employee is eligible to receive this benefit after satisfying SURS requirements	SURS provides long term disability. See <a href="#">SURS</a> for details.
<b>LONG TERM DISABILITY VOLUNTARY</b>	The Employee	Upon employment	Pays up to 65% of gross monthly earnings after the greater of a 90-day elimination period or the end of accumulated sick leave. Offset with SURS.

## LONG TERM CARE INSURANCE

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
<b>LONG TERM CARE</b>	The Employee	Upon employment	Employees can purchase Long Term Care insurance for themselves, spouse, parents, in-laws or grandparents. For plan options and details, visit <a href="#">LTC/Eldercare</a> .

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## VACATION

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
VACATION	The College	After the first 120 days of employment	Vacation is accrued each payroll period based on time worked (up to 40 work hours per week) according to the years of service below; requests for vacation must be pre-approved. With written approval, maximum accumulation as of June 30 each year is limited to 2 years' worth of vacation days, not to exceed 40 days (320 hours). Up to 3 days may be used each fiscal year for emergencies without prior approval. Refer to the <a href="#">FOP Agreement</a> for complete details.

YEARS OF CONTINUOUS BENEFITED SERVICE	VACATION DAYS PER YEAR
less than 5 years	13
5 years, but less than 10 years	18
10 years, but less than 15 years	23
15-16	24
17 or more	25

## HOLIDAYS

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
HOLIDAYS	The College	Upon employment  Floating holiday available after 120 days of benefited employment	11 holidays plus 4 floating; New Year's Eve Day, New Year's Day, Martin Luther King Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day & Friday after, Christmas Eve Day, Christmas Day, and 4 additional floating holidays. Please refer to the <a href="#">FOP Agreement</a> for specific information.

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## SICK LEAVE and EXTENDED LEAVES

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
<b>SICK LEAVE (PAID HEALTH LEAVE)</b>	The College	Upon employment	16 workdays (128 hours) of sick leave per fiscal year. Maximum carryover is 300 days including current year accrual. Up to 8 days per year can be used for illness in immediate family. Immediate family is defined for the purpose of paid family leave as employee's child, stepchild, spouse, domestic partner, sibling, parent, mother-in-law, father-in-law, grandchild, grandparent or step-parent. Sick leave days are prorated for newly eligible employees. Please refer to the <a href="#">FOP Agreement</a> for specific information.
<b>HEALTH LEAVE BANK</b>	The College	6 months after enrollment	Health Leave Bank allows a match up to the employee's accumulated sick leave (maximum of 60 days (480 hours)) after paid leave is exhausted. Refer to the Employee Portal ( <a href="#">insideCOD</a> ) for specific guidelines.
<b>FAMILY MEDICAL LEAVE ACT (FMLA)</b>	The College	After 1 year of employment and 1,250 hours or more	Up to 12 weeks of unpaid leave with benefits continued as an active employee. Contact Human Resources for FMLA paperwork and information.
<b>PERSONAL LEAVE OF ABSENCE</b>	The Employee	After 1 year of employment	Unpaid absence for personal or educational leave may be granted for up to 1 year without pay. Must apply in writing and receive prior approval. Medical/Dental coverage for self and dependents may be continued at employee's expense (current group rate) during leave.

## BEREAVEMENT

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
<b>BEREAVEMENT DAYS</b>	The College	Upon employment	Up to 3 bereavement days (24 hours) per fiscal year for the death of a family member. Family members include: child, spouse, ex-spouse (if there are children from marriage), parent, co-parent sibling, step-child, foster child, grandchild, step-parent, parent-in-law, grandparent, brothers- and sisters-in-law (including those of spouse). These are subtracted from sick leave. Please refer to the <a href="#">FOP Agreement</a> for specific information. Up to 5 additional days of unpaid leave may be allowed for the death of a child, or up to 6 weeks unpaid leave for the death of a second child. Employees may substitute accrued vacation for these days of unpaid leave.

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## RETIREMENT and SAVINGS

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
<b>SURS</b>	All eligible employees will contribute 8% of gross compensation to the State Universities Retirement Plan pre-tax, except for sworn Peace Officers who will contribute 9.5%. SURS benefits are based upon date of hire and length of service. Specific information on SURS* benefit provisions is available through SURS.	Upon employment	Employee is eligible to receive a retirement benefit after satisfying certain SURS age and length of service requirements. SURS will send the employee information.
<b>COLLEGE OF DUPAGE RETIREMENT BENEFITS</b>	The College	Upon completion of 10 years of benefited consecutive service with COD and SURS minimum requirement to receive retirement benefit	Benefit eligible retiree is reimbursed up to \$2200 for medical insurance premiums for the earlier of 5 years or age 65. \$10,000 paid life insurance policy for 5 years post-retirement. Retirees who were regularly scheduled to work 30 or more hours per week and their eligible dependents may take credit classes through the College, paying 1/2 of the in-district rate plus all fees. May register on or after the registration date for employees as published by the COD Registration Office.
<b>SURS/RETIREE HEALTH INSURANCE</b>	The Employee	Upon benefited employment	Mandatory .5% of gross deducted post-tax to offset SURS Health Insurance available at retirement.
<b>MEDICARE</b>	The Employee	Upon employment	Employees hired after 4/86 have 1.45% of gross compensation withheld for Medicare.
<b>403b AND 457 PLANS</b>	The Employee	Upon employment	Contributions are voluntary and made through payroll deductions. Visit the Plan Administrator website <a href="#">VALIC</a> for additional information. New enrollments call (888) 569-7055. Current participants call (800) 448-2542.
<b>FLEXIBLE SPENDING ACCOUNT</b>	The Employee	Upon employment	The College offers Flexible Spending Accounts (pre-tax) for medical and dependent care expenses.

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## MISCELLANEOUS

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
JURY DUTY	The College	Upon employment	Employees continue to collect their regular salary while on jury duty, but not in addition to jury pay. Jury pay is turned into the Cashier's Office.
WITNESS DUTY	The College	Upon employment	Up to 2 days (16 hours) leave with pay may be granted for witness duty when subpoenaed for judicial proceedings. Any witness duty pay is turned into the Cashier's Office.
MILITARY SERVICE PHYSICAL EXAMS	The College	Upon employment	1 day (8 hours) leave with pay will be granted for a physical examination required for military duty.
RESERVE UNITS	The cost is shared between the Employee and the College	Upon employment	When summoned for duty in a reserve unit, the College will pay the employee the difference between military pay and the College pay, not to exceed 10 days. After 10 days, leave without pay is granted.
FREE CHECK CASHING	The College	Upon employment	Employees may cash personal checks up to \$50 (at no charge) at the Cashiers Office. Must have employee ID.
DIRECT DEPOSIT	N/A	Upon employment	Employee paychecks are directly deposited into the employee's designated account. Complete the direct deposit form and attach a voided check or deposit ticket. Contact the Payroll Department for more information.
LIBRARY	The College	Upon employment	Use of the College Library requires an employee ID.
BOOKSTORE AND GREENHOUSE	The College	Upon employment	Employees receive a 10% discount at the campus bookstore and a 10% discount at the greenhouse with an employee ID.
ATHLETIC FACILITIES	The cost is shared between the Employee and the College	Upon employment	Employees receive discounted membership rates to the Chaparral Fitness Center in the Physical Education Building. Contact the Fitness Center for information.
EMPLOYEE DISCOUNT PROGRAM	The Employee	Upon employment	A detailed list of discounts available to employees is on <a href="#">insideCOD</a> .

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## EDUCATIONAL DEVELOPMENT and TUITION WAIVER

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
TUITION WAIVER	The cost is shared between the Employee and the College	Upon employment	Employees and their income tax dependents may take credit classes through the College with reduced tuition. Employees pay 1/3 of in-district rates plus all fees. Employees and dependents may register on or after the registration date for employees as published by the COD Registration Office. Prior to dependents registering, the Tuition Waiver Dependent Verification Form, (available on <a href="#">insideCOD/Forms Library</a> ) must be completed each calendar year.
TUITION REIMBURSEMENT AND EDUCATIONAL/PROFESSIONAL DEVELOPMENT	The College	After a 180 day probationary period	Up to \$1700 per fiscal year is available for tuition reimbursement with <b><i>prior approval</i></b> . Of the \$1700, up to \$240 may be used for membership in the College's fitness center. The Professional Development Form, (available on <a href="#">insideCOD/Forms Library</a> ) must be completed.

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## BENEFITS DIRECTORY

Blue Cross Blue Shield of Illinois PPOs		<a href="#">Blue Cross Blue Shield of Illinois</a>
Customer Service	(800) 458-6024	<b>NOTE:</b>
Pre-Authorization Medical Pre-Authorization Mental Health/Substance Abuse	(800) 635-1928 (800) 851-7498	<b>THESE PHONE NUMBERS ARE</b>
Provider Locator	(800) 810-2583	<b>ON THE BACK OF YOUR</b>
24/7 Nurseline	(800) 299-0274	<b><u>BCBS CARD</u></b>
Pharmacy Program (Prime) Prime Mail Order Services	(877) 794-3574 (800) 423-1973	<a href="#">Prime Therapeutics</a>
Blue Cross Blue Shield & Blue Advantage HMO		<a href="#">Blue Cross Blue Shield of Illinois</a>
Customer Service	(800) 892-2803	<b>NOTE: THESE PHONE NUMBERS ARE ON THE BACK</b>
Substance Abuse	(800) 346-3986	<b><u>OF YOUR BCBS CARD</u></b>
Pharmacy Program (Prime) Prime Mail Order Services	(877) 794-3574 (800) 423-1973	<a href="#">Prime Therapeutics</a>
Delta Dental of Illinois PPO Delta Dental – DeltaCare HMO	(800) 323-1743 (800) 942-3772	<a href="#">Delta Dental</a>
Employee Assistance Program (EAP)	(888) 933-1327	<a href="#">Northwestern Medicine EAP</a> Employee Assistance Program
Flexible Spending/Health Savings Accounts	(888) 868-3539	<a href="#">Ameriflex - HSA</a> <a href="#">Ameriflex - FSA</a>
403b/457 Plans: VALIC	New enrollments: (888) 569-7055 Current participants: (800) 448-2542	<a href="#">VALIC</a>
Reliance Standard (Long term disability and life insurance)	(800) 351-7500	<a href="#">Reliance Standard</a>
Social Security Administration	(800) 772-1213	<a href="#">Social Security Administration</a>
State Universities Retirement System (SURS)	(800) 275-7877	<a href="#">SURS</a>
Long Term Care and Elder Care	(800) 485-2318	<a href="#">LTC/Eldercare</a>
Vision Service Plan	(800) 877-7195	<a href="#">VSP</a>

**Contact the Benefits Department with Questions:**

Phone: 630-942-3030

Email: [benefits@cod.edu](mailto:benefits@cod.edu)