

COLLEGE OF DUPAGE



ADMINISTRATORS SUMMARY OF BENEFITS

HEALTH INSURANCE

PROVIDER	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
BLUE CROSS BLUE SHIELD PPO*	The cost is shared between the College and the employee	Upon employment	C.O.D provides hospital and outpatient insurance benefits for employees. Employee and dependent coverage is available at cost to the employee. Please consult medical booklet for details.
HMO* HMO ILLINOIS	The cost is shared between the College and the employee	Upon employment	HMO Illinois (BC/BS), C.O.D. pays the same amount toward this plan as the college medical plan. The employee pays the difference in cost for self and dependent. See Human Resources for costs.
BLUE ADVANTAGE HMO*	The cost is shared between the College and the employee	Upon employment	Blue Advantage HMO (BC/BS), C.O.D. pays the same amount toward this plan as the college medical plan. The employee pays the difference in cost for self and dependent. See Human Resources for costs.

DENTAL PLANS

PROVIDER	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
BLUE CROSS/ BLUE SHIELD BLUE CARE*	The cost is shared between the College and the employee	6 month waiting period	Dental deductible is \$50 per calendar year per person then 80% on regular services and 50% on special with \$2,000 maximum per calendar year per person. Up to \$1,500 lifetime maximum for orthodontia. Dependent cost is included with medical coverage listed above. Please consult comprehensive dental plan booklet for details.
DMO* - FIRST COMMONWEALTH/ GUARDIAN	The cost is shared between the College and the employee	Upon employment	Dental Maintenance Organization limited to dentists listed in their directory. Co-pays/no deductible. Exam, x-rays, prophylaxis every 6 months at no charge. No waiting period.

VISION INSURANCE

PROVIDER	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
VISION SERVICE PLAN*	The cost is shared between the College and the employee	6 month waiting period if hired 11/1/94 or after	No deductible, coverage as described in handout. Dependents may be covered only if covered by medical/dental plan. Vision handouts are available in Human Resources.

LIFE INSURANCE

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
LIFE INSURANCE* (Optional Life Insurance)	The College	Upon employment	The College provides \$50,000 basic term life insurance policy. Additional insurance may be applied for up to \$750,000 for self (maximum 7 times annual salary), \$750,000 for spouse and up to \$10,000 for children. Benefit is paid to the beneficiary either in lump sum or annuity payments. Conversion option is available upon termination or retirement.
ACCIDENTAL DEATH & DISMEMBERMENT*	The College	Upon employment	AD&D is provided at an amount equal to life insurance carried by the employee. AD&D for spouse is also equal to the amount carried in life insurance.

DISABILITY

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
LONG TERM DISABILITY- SURS	The College	After 2 years of service if disability is due to illness none if due to accident.	State University Retirement System provides long term disability. Employee is eligible for LTD after 60 days of complete disability or after sick leave is exhausted. Pays 50% of basic compensation on date disability occurs, or 50% of average earnings from previous 24 months, whichever is greater. SURS booklets are available in Human Resources.
LONG TERM DISABILITY Optional*	Employee	Upon employment	Pays up to 65% of compensation after 90 day qualifying period or sick leave is exhausted. Offset with SURS, etc. See Human Resources for more information.

EMPLOYEE ASSISTANCE PROGRAM

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
EMPLOYEE ASSISTANCE PROGRAM*	The College	Upon employment	Central DuPage Hospital provides up to (8) free counseling sessions for employees and their covered dependents for problems related to individual, work, family, or marriage. Set up appointments by calling (630) 653-4218.

ELDER CARE SERVICES

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
<u>ELDER CARE SOLUTIONS*</u>	Employee Pays \$25.00 Copay	Upon benefited employment	Employees can contact Elder Care Solutions (630) 416-2140 to discuss options for care of elderly relatives. See Human Resources for details.

LONG TERM CARE

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
<u>LONG TERM CARE* UNUM</u>	Employee	Upon employment	Employees can purchase Long Term Care insurance for themselves, spouse, parents, parent-in-law, or grandparents through payroll deduction. Guaranteed coverage is for employee only/election of coverage must be made within first 31 days of employment. See brochure for plan options and details.

VACATION

YEARS OF COMPLETED SERVICE	DAYS ACCUMULATED	CARRYOVER
1 but less than 15	20	The accumulated number of days that may be carried over to the next fiscal year (as of June 30) is a maximum of 40 days.
15 but less than 20	21	
20 +	22	

BEREAVEMENT

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
BEREAVEMENT DAYS*	The College	Upon employment	Up to three bereavement days per incident for the death of a family member. These are subtracted from sick days. Family members include child, spouse, parent, sibling, stepchild, foster child, grandchild, stepparent, parent-in-law, grandparent, brothers-and/or sisters-in-law.

SICK LEAVE and EXTENDED LEAVES

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
HEALTH (SICK) LEAVE*	The College	Upon employment	20 workdays of health leave per fiscal year. Maximum accrual is 300 days in addition to the current year accrual. Upon notice of retirement, sick time lost due to cap will be replaced.
HEALTH LEAVE BANK*	The College	Upon employment	Health Leave Bank allows up to a match of your accumulated sick time (maximum of 60 days) after sick leave is exhausted. Please contact Human Resources for more information. You may elect to participate each year by donating one day of sick leave.
EXTENDED HEALTH LEAVE*	Employee	Upon employment	Unpaid Health leave may be granted for up to one year. Employees may use all sick days accrued during this period. Service credit is accrued for up to one year while on leave. Medical/Dental coverage for self and dependents may be continued at employee's expense (current group rate) during leave.

SICK LEAVE and EXTENDED LEAVES (continued)

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
FMLA (FAMILY/ MEDICAL LEAVE ACT)*	The College	After 1 year of employment 1,250 hours or more	Up to 12 weeks of Unpaid Leave with benefits continued as an active employee. See Human Resources for Information.
PERSONAL LEAVE OF ABSENCE/ EDUCATIONAL*	Employee	Upon employment	Unpaid absence for personal or educational leave may be granted for up to one year without pay. Must apply in writing for prior approval. Medical/dental coverage for self and dependents may be continued at employee's expense (current group rate) during leave.
PERSONAL DAYS	The College	Upon employment	5 personal days allowed per fiscal year. Subtracted from sick time.
WELLNESS INCENTIVE BENEFIT*	The College	Upon employment	See Administrator's Guidebook. May earn \$10.00 credit per paycheck for 24 pay periods per year, plus additional \$10.00 per paycheck for 24 pays for spouse/domestic partner.

RETIREMENT and SAVINGS

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
SURS*	Employee contributes 8% of gross compensation	Upon employment	State University Retirement System (SURS). SURS retirement annuities are paid for life. You are eligible to receive a retirement annuity when you satisfy one of the following conditions: 1) age 55 with 8 years of service or 2) age 62 with 5 years. Death and survivors benefits for beneficiary are available. Tax sheltered. Choice of three retirement plans: Traditional, Portable, and Self Managed. SURS will send employee information.
RETIREMENT PLAN*	The College	Upon completion of 10 years of benefited service and SURS minimum requirement to receive annuity	Eligible Retiree age 55 reimbursed up to \$2200 for medical insurance coverage. Age 65 and over up to \$1200 a year. \$10,000 paid life insurance policy is also issued to retiree. Retirement incentives apply at 10, 15, and 20 years of service and SURS minimum retirement age.
SURS HEALTH INSURANCE FOR RETIREES	Employee	Upon employment	Mandatory .5% of gross deducted post tax to offset SURS Health Insurance available at Retirement.
MEDICARE	Employee	Upon employment	Employees hired after 4/86. 1.45% of gross is deducted from paycheck for Medicare.
INSURED DEATH BENEFITS	The College	Upon death of an employee	Upon death of any employee, C.O.D. pays for dependent medical insurance for up to two years, which applied toward COBRA continuation period, for dependents. \$1,000 lump sum and survivors benefits payable from SURS.

RETIREMENT and SAVINGS (continued)

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
403b PLANS*	Employee	Upon employment	Employees may arrange to have regular payroll deduction to participate. Yearly maximum applies. Employee may make changes twice a year. Additional deductions may be allowed. See plan for details.
457 PLANS*	Employee	Upon employment	Tax deferred compensation programs available in accordance with Section 457 of the Internal Revenue Code. Employees may arrange to have regular payroll deductions to participate in the program. Yearly maximum applies. Additional deductions may be allowed. See plan for details. Contact Human Resources for more details.
FLEXIBLE SPENDING* ACCOUNT	Employee	Six month waiting period	College of DuPage offers Flexible Spending through Medical Savings Account, or Dependent Care Account. Tax sheltered. See Human Resources for further information.

EDUCATION DEVELOPMENT AND TUITION WAIVER

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
TUITION SCHOLARSHIP*	The College	Upon employment	Employees and their income tax dependents, and retired full-time employees and their income tax dependents may take tuition free credit classes through the College. May register on or after the 20 th day of open registration for new and returning students for the Fall Semester, and on or after the 5 th day of open registration for new and returning students for the Spring and Summer Semesters. Fees up to \$50 per course are paid by COD.
EDUCATIONAL DEVELOPMENT PROGRAM & PROFESSIONAL DUES*	The College	Upon employment	Up to \$1850 per fiscal year is available for tuition reimbursement with prior approval. \$500 of that may be used for Professional Dues. Up to \$7400 in a 4-year period.

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 Finance Office.
WITNESS DUTY	The College	Upon employment	Up to two days leave with pay may be granted for witness duty when subpoenaed for judicial proceedings.
MILITARY SERVICE PHYSICAL EXAMS	Employee/College	Upon employment	Leave without pay will be granted for military duty. One day's leave with pay will be granted for a physical examination for military duty.

MISCELLANEOUS (continued)

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
RESERVE UNITS	Employee	Upon employment	When summoned for duty in a reserve unit, the College will pay employee the difference between military pay and College pay not to exceed ten days. After ten days, leave without pay is granted.
CREDIT UNION	Employee	Upon employment	DuPage Credit Union is available to employees for saving and loans. Employees may arrange to have regular payroll deductions for the credit union. Contact the Credit Union at ext. 2050.
FREE CHECK CASHING	The College	Upon employment	Employees may cash checks up to \$50 at Cashiers with no charge. Must have employee ID.
DIRECT DEPOSIT*	N/A	Upon employment	Employees will have their paychecks directly deposited into their savings or checking account. Complete form as indicated and attach a voided check or deposit ticket.
LIBRARY	The College	Upon employment	Use of the College library requires an I.D. Card.
BOOKSTORE/ PLANT SHOP	The College	Upon employment	Employees receive a 10% discount at the campus bookstore and 15% discount at the plant shop with COD ID.
ATHLETIC FACILITIES	Employee/College	Upon employment	Employees and their families may use the college athletics facilities during certain hours. Requires a minimal fee and a separate ID card. Please contact Physical Education Department for schedules.
LIABILITY INSURANCE	The College	Upon employment	C.O.D carries liability insurance on its Board members and employees in accordance with provision for indemnity insurance outlines in Chapter 122, Section 103-29 of the Illinois Community College Act. Protects against death, bodily injury and property damage claims and suits including defense for acts within the scope of employment.
UNEMPLOYMENT	The College	Upon employment	Unemployment insurance is provided in accordance with applicable Illinois law.
WORKER'S COMPENSATION	The College	Upon employment	This provides medical, disability, and death benefits for employees when they are injured on the job, or illness due to employment, within the scope of employment. You must contact Health Services or Public Safety to report an injury or incident within 24 hours. Applicable bills are sent to Human Resources.
HOLIDAYS *	The College	Upon employment	10 designated holidays; one floating: New Years Eve Day, New Years Day, Martin Luther King Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day & Friday After, Christmas Eve Day, Christmas Day. 3 additional days between Christmas Day and New Years Eve Day.

MISCELLANEOUS (continued)

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
RELIGIOUS HOLIDAYS	The College	Upon employment	Personal leave may be used for observance of religious holidays, one day per religious holiday, up to 2 paid days per academic year. Employee agrees to make up the equivalent hours.

*SUBJECT TO CHANGE / See plan document for details

BENEFITS DIRECTORY OF PHONE NUMBERS

Assurant (Long Term Disability)	1-800-283-3636	www.assurantemployeebenefits.com
Blue Cross Blue Shield PPO		www.bcbsil.com
Customer Service	1-800-327-8497	
Medical Services Advisory	1-800-232-7108	
Prescription (mail order)	1-800-423-1973	
Blue Care Dental	1-800-367-6401	
Central DuPage Business Health (physicals)	630-539-5246	www.cdh.org (click on Locations)
Documentation Administration Corp. (FSA)	630-773-2228	www.bbp-dac.com (click on DAC)
Drug Card	630-420-3900	www.drugcard-inc.com (members)
Elder Care Solutions	630-416-2140	www.eldercaresolutions.com
Employee Assistance Program (EAP)	630-653-4218	www.cdh.org/ClinicalServices.aspx?id=9292
First Commonwealth/Guardian (DMO)	866-494-4542	http://www.guardianlife.com/employeebenefits
Health and Special Services (COD)	630-942-2154	www.cod.edu/service1/health/health%5Fcenter.htm
HMO Illinois & HMO Blue Advantage (BC/BS)	1-800-892-2803	www.bcbsil.com
Social Security Administration	1-800-772-1213	www.ssa.gov
State University Retirement System (SURS)	1-800-275-7877	www.surs.org
UNUM Long Term Care	1-800-227-4165	www.unum.com
Vision Service Plan	1-800-877-7195	www.vsp.com

BENEFIT QUESTIONS: Contact Sue Benton (630-942-2427) or Gail Conidi (630-942-4272)