



## HIGHLIGHTS OF EMPLOYEE BENEFITS

*The combination of State and University benefits that make up your total compensation package offer flexibility in meeting your personal needs and goals.*

### State Benefits Eligibility and Cost

Faculty and staff, working at least 50% of a normal work period for nine months or more, and eligible to participate in the State Universities Retirement System (SURS), may participate in State group insurance benefits. Coverage may be extended to eligible dependents, such as spouse or civil union partner and children.

The State of Illinois covers much of the cost of health and dental coverage, and all of the cost of vision and basic life insurance for most employees.

- Full-time employees (work 100% of a normal work period) pay a salary-based premium for health, dental, and dependent coverage, as well as the cost for any optional plans.
- Part-time employees (work 50-99% of a normal work period) also pay a portion of the State's cost for employee and dependent health and dental coverage in addition to full-time employee and dependent premiums.

### State Health Plans

A choice of plans lets you select the coverage that best meets your needs and those of your family.

- Quality Care Health Plan (QCHP): A traditional indemnity plan with a nation-wide provider network.
- Managed Care Plans: Depending on your location, you may have a choice of Health Maintenance Organizations (HMOs) or Open Access Plans (OAPs).

### State Dental Plan

The Quality Care Dental Plan (QCDP) offers the flexibility to select any dentist or select in-network providers for enhanced benefits.

### State Vision Care Plan

The Vision Care Plan includes partial coverage for eye exams, eyeglass lenses and frames, or contact lenses.

### State Flexible Spending Accounts

Pay eligible health care and/or dependent care expenses with pre-tax dollars.

- Medical Care Assistance Plan (MCAP): Contribute up to \$2,600 pre-tax per year for medical, dental, vision, and other eligible expenses not covered by your health care plan.
- Dependent Care Assistance Plan (DCAP): Contribute up to \$5,000 pre-tax per year per household for your dependent care expenses.

### State Term Life Insurance Plan

Basic coverage is provided to all benefits-eligible employees in an amount equal to your annual salary (up to \$50,000 is tax exempt). Additional life insurance up to eight times annual salary, and coverage for your spouse /civil union partner and children may be purchased.

### Optional AD&D Insurance

- State of Illinois Accidental Death & Dismemberment coverage of up to five times your annual salary may be purchased. Coverage includes travel assistance services.
- University plan coverage for yourself, spouse/civil union partner, and children, including travel assistance services.

### Faculty / Staff Assistance Services

Provides personal, professional, and confidential assistance to all faculty and staff, and their household members experiencing problems that interfere with work or well-being. Employee assistance services can help clarify issues, identify resources, and offer follow-up assistance as needed.

### Adoption Assistance Program

The State of Illinois Adoption Assistance program will reimburse eligible expenses up to \$1,500.

## Paid Time Off

The University provides a number of paid time off benefits. Your eligibility for and duration of leave will vary depending on your type of position, and/or years of service.

- Holidays - Nine designated holidays plus two additional floating holidays.
- Vacation - Academic Professional employees may earn up to 24 days per year. Civil Service employees may earn up to 28 days per year.
- Sick Leave - Time available to care for yourself, a member of your household or other eligible family members.
- Parental Leave - Up to two weeks per academic year, immediately following the birth, adoption, or foster placement of a child. This is in addition to any sick or vacation leave used.
- Bereavement Leave - Up to three days upon the death of a member of the employee's family, and an additional seven days upon the death of a child.

Other paid time off includes military duty, jury duty or to be a blood, blood platelet or organ donor. Contact Human Resources with questions.

## Tuition Benefits

Staff in trainee, apprentice, learner, provisional, or status appointments of 50% time or more; academic employees with an appointment of 25% time or more; and retirees are eligible for tuition waiver benefits. The value of undergraduate level tuition waivers for employees is not taxable. However, the value of graduate-level educational benefits exceeding \$5,250 in a calendar year is subject to employment taxes and must be reported as taxable wages on Form W-2. This taxation does not apply to qualified Teaching Assistants or Research Assistants.

Current employees with at least seven years of service can apply for a 50% tuition waiver for dependent children. The waiver may be available for up to four years at an Illinois state institution of higher education, depending on the employee's length of service and appointment status.

## State Universities Retirement System (SURS)

Participation is required for eligible employees. Your contribution, 8% of pensionable earnings, is automatically deducted on a pre-tax basis. An employer contribution varies depending on plan choice. Maximum pensionable earnings, retirement age, vesting, survivor benefit, and other provisions also vary by plan. See <http://www.surs.org> and select "New to SURS?" to view the three plan choices:

- Traditional Benefit Plan (Defined Benefit Plan)
- Portable Benefit Plan (Defined Benefit Plan)
- Self-Managed Plan (Defined Contribution Plan)

Employees eligible for SURS are not covered by federal Social Security; therefore no Social Security taxes are withheld from earnings. However, federal Medicare tax, which amounts to 1.45% of Medicare-eligible salary, will be withheld.

## Optional Supplemental Retirement Plans:

You may elect to direct part of your pay to investments intended to build a personal retirement fund. You can contribute up to IRS maximums in either or both plans.

- University Supplemental 403(b) Retirement Plan with pre-tax and post-tax (Roth) options.
- State 457 Deferred Compensation Plan with pre-tax and post-tax (Roth) options.

## Disability Income Plan

Basic disability benefits for University employees participating in SURS are provided through SURS.

## University Long Term Disability Plan

A voluntary supplemental plan may be purchased by State benefits-eligible employees.

## More Information

If you have questions about any of the benefit plans described, additional information can be found online at:

<https://hr.uillinois.edu/benefits>

## University Payroll and Benefits (UPB)

UPB is available to assist you with questions about healthcare, insurance and retirement plans.

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

Fax: 217-244-3135

Urbana: 217-265-6363 | Chicago: 312-996-7200 | Springfield: 217-206-7144

Customer Service Phone Hours: 9:00am to 4:00pm

*This brochure only briefly describes the employee benefits available at the University of Illinois. Complete information about eligibility, costs, and coverage may be obtained from UPB. If any differences exist between the information contained in this brochure and the official plan documents, the plan documents will govern. The benefits described may be changed, modified, or eliminated at any time. Receipt of this brochure is not a promise or guarantee of employment.*

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