BASIC TERM LIFE INSURANCE PLAN
Provided by the State of Illinois to all benefits-eligible employees at no cost in an amount equal to their annual salary.

VOLUNTARY TERM LIFE INSURANCE / AD&D
Additional life insurance and Accidental Death & Dismemberment (AD&D) Insurance is available through the State and University plans.

State of Illinois Plan
• Additional life insurance up to eight times your annual salary, and life insurance for your spouse and/or children.
• AD&D Insurance equal to five times your annual salary. (Spouse and child AD&D Insurance is not available.)

University Plan
• Additional term life insurance for yourself, your spouse, and/or your children.
• A separate AD&D plan for yourself, your spouse, and/or your children.

VOLUNTARY LONG TERM CARE
Optional coverage is available for eligible employees and their spouse, parents, parents-in-law, and for retirees.

TUITION BENEFITS
Employees 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. For children of current employees with at least seven years of service, a 50% tuition waiver may be available for up to four years at an Illinois state institution of higher education, depending on employee’s length of service and appointment status.

FACULTY / STAFF ASSISTANCE PROGRAM
Provides personal, professional, and confidential assistance to all faculty, staff, academic professionals, and their household members who are experiencing problems that interfere with their ability to work or their well being. The assistance program is available to help clarify issues, identify resources, and offer follow-up assistance as needed.

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

If you have questions about any of the benefit plans described, additional information can be found at the following website:
https://nessie.uihr.uiuc.edu/cf/benefits/index.cfm?Item_id=1

More comprehensive information about each benefit plan can be found in the individual plan booklets and brochures that are available upon request. Additionally, the UPB Benefits Service Center on your campus is available to review the programs with you and to answer your specific questions.
The University of Illinois values the health and financial security of every employee. A comprehensive set of State of Illinois and University group benefit programs are provided with enrollment options intended to offer flexibility - in both plan selection and level of coverage - to maximize the value of your benefits.

WHO IS ELIGIBLE FOR BENEFITS?

- University employees with an appointment of 50% time or more for at least nine months, and eligible for participation in the State Universities Retirement System (SURS).
- When applicable, dependent children of employees up to age 19, or through age 23, if full-time students.

MEDICAL 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.
- Managed Care Plan: Depending on your location, you may have a choice of Health Maintenance Organizations (HMO) or an Open Access Plan (OAP).

DENTAL PLAN

You and your dependents enrolled in any of the health plans are eligible for dental coverage. The Quality Care Dental Plan (QCDP) offers the flexibility to select any dentist.

VISION CARE PLAN

You and your dependents enrolled in any of the health plans are automatically provided this benefit at no cost. The Vision Care Plan includes partial coverage for eye exams, eyeglass lenses and frames, or contact lenses.

DOMESTIC PARTNER INSURANCE BENEFIT

Benefits-eligible employees in same-sex domestic partnerships may enroll a domestic partner in the State Group Insurance plans.

FLEXIBLE SPENDING ACCOUNTS

Save tax dollars while reducing your out-of-pocket expenses - pay eligible health care and dependent care expenses with pre-tax dollars.

- Medical Care Assistance Plan: Contribute up to $5,000 pre-tax dollars per year for medical, dental, vision, and other eligible expenses not covered by your health care plan.
- Dependent Care Assistance Plan: Contribute up to $5,000 pre-tax dollars per year per household for the expenses of caring for your dependents.

PAID TIME OFF

The University of Illinois understands your time away from the job is important to you and provides the following paid time off benefits (eligibility for each benefit will vary depending on your type of position & appointment):

- Holidays - Generally nine paid holidays each fiscal year and two additional floating holidays.
- Vacation - Vacation time varies based on your type of position and years of service. Academic Professional employees may earn up to 24 days per year. Staff employees may earn up to 28 days per year, depending on length of service.
- Sick Leave - Time available for yourself or to care for a member of your household. Amount of sick leave will depend on your type of position appointment.
- 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. Paid time off is also available for military duty, jury duty or to be a blood, blood platelet or organ donor.

RETIREMENT PLAN – STATE UNIVERSITIES RETIREMENT SYSTEM (SURS)

Participation is required for eligible employees. Your contribution - 8% of gross earnings - is automatically deducted from your paycheck on a pre-tax basis. SURS offers three retirement plan choices:

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

Note: U of I employees eligible for SURS are not covered by federal Social Security; consequently no Social Security taxes are withheld from earnings. However, persons hired on or after April 1, 1986, are subject to withholding of the federal Medicare tax, which amounts to 1.45% of Medicare-eligible salary.

OPTIONAL SUPPLEMENTAL RETIREMENT PLANS

You may elect to direct part of your pay to investments intended to build a personal retirement fund.

- University Supplemental 403(b) Retirement Plan with pre-tax and post-tax (Roth) options, includes fixed and variable annuity accounts and mutual funds.
- 457(b) Deferred Compensation Plan (pre-tax only), which includes a guaranteed interest account and several individual mutual funds.

U.S. SAVINGS BONDS

Series I or Series EE Savings Bonds are available through the convenience of post-tax payroll deduction.

DISABILITY INCOME PLAN

Basic disability benefits for University employees are provided through SURS.

VOLUNTARY SUPPLEMENTAL LONG TERM DISABILITY PLAN

An optional supplemental plan may be purchased by benefits-eligible employees.

ADOPTION ASSISTANCE

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