



## 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 coverage, a premium for 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 nationwide network allows treatment from any doctor or licensed practitioner. However, you will receive the highest benefit when using an in-network provider/facility.
- Managed Care Plans: Depending on your location, you may have a choice of Health Maintenance Organizations (HMO) or Open Access Plans (OAP).
- Consumer Driven Health Plan (CDHP): A high-deductible plan as defined by the IRS. You may choose any provider or hospital for medical services, however, you will experience lower out-of-pocket costs when receiving services from a CDHP in-network provider.
- Health Savings Account (HSA) – Companion to CHDP enrollment only.

### 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 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 \$3,200 pre-tax per year for medical, dental, vision, and other eligible expenses not paid by health, dental or vision insurance.
- 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.
- University plan coverage for yourself, spouse/civil union partner, and children.

### Faculty / Staff Assistance Services

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

### 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 - Twelve designated holidays plus floating holidays.

- Vacation Leave - Academic Professional employees may earn up to 24 days per year. Civil Service employees may earn up to 28 days per year.
- Sick Leave – Leave earned and available to care for yourself, a member of your household or other eligible family members.
- Parental Leave - Up to six weeks per academic year, following the birth of a child, or upon the initial placement of a child under 18 years of age for adoption or foster care, or the legal adoption of a child under 18 years of age. This is in addition to other paid or unpaid leave used and/or approved.
- Bereavement Leave - Up to five days upon the death of an immediate family member and one day for other eligible family members. Additional leave may be available.

Other paid time off, if eligible, includes but is not limited to: Military, Jury Duty, Disability, Blood/Blood Platelet Donor, Organ/Bone Marrow Donor, Paid Leave for All Workers and Sabbatical. 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 [surs.org](https://surs.org) and select “New to SURS?” to view the three plan choices:

- Traditional Benefit Plan (Defined Benefit)
- Portable Benefit Plan (Defined Benefit)
- Retirement Savings Plan (Defined Contribution)

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 any of the plans if you meet the eligibility requirements. The State Deferred Comp Plan and the SURS Deferred Comp Plan are both 457 Plans, so they have a single, combined IRS limit.

- University Supplemental 403(b) Retirement Plan with pre-tax and Roth (after-tax) options.
- State Deferred Compensation 457 Plan with pre-tax and Roth (after-tax) options.
- SURS Deferred Compensation 457 Plan with pre-tax and Roth (after-tax) options, available to SURS-eligible employees. New SURS-eligible employees are automatically enrolled.

### 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.

### Adoption Benefit Program

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

### More Information

If you have questions about any of the benefit plans described, additional information can be found at: [hr.uillinois.edu/benefits](https://hr.uillinois.edu/benefits).

### University Payroll & Benefits (UPB)

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

Create a service ticket: [UPB Service Portal](https://upb.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 Central Time

*This brochure only briefly describes the benefits available to University of Illinois System employees. 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.*

This publication may be available in an alternative format upon request. Please contact System Human Resources at [SystemHRServices@uillinois.edu](mailto:SystemHRServices@uillinois.edu) or 217-333-2600.