

## Miscellaneous Benefits

### Adoption

- ◇ The State of Illinois program provides reimbursement for legal and court fees, adoption agency fees, medical exams for the child, immunizations for the child, and transportation costs for bringing the child to his/her adoptive parents.
- ◇ More information is located in the State of Illinois Benefits Handbook or you may contact the Adoption Information Center of Illinois at (800) 572-2390.

### Credit Union

- ◇ Membership in the credit union is open to everyone.

### Domestic Partner

- ◇ Certain University sponsored benefits are available to domestic partners of ISU employees.
- ◇ A health insurance premium reimbursement program is available through ISU.
- ◇ Effective July 1, 2006, same-sex domestic partners may be eligible for certain insurance coverage through the State Employees Group Insurance Program.
- ◇ For more information, please visit:  
[http://www.policy.ilstu.edu/fiscal/domestic\\_partner.htm](http://www.policy.ilstu.edu/fiscal/domestic_partner.htm)

### Educational/Sabbatical Leave

- ◇ Civil Service employees with at least two (2) years of university service may apply for an educational leave. Leaves may be granted with or without pay.
- ◇ Administrative Professional employees with at least five (5) years of service may apply for an educational leave. Leaves may be at 1/2 pay for up to one (1) year or at full pay for up to 1/2 year.
- ◇ Faculty members with at least five (5) years of service on a tenure/tenure-track appointment may apply for a sabbatical leave. Leaves may be at one-half (1/2) pay for 9 months or full pay for one (1) semester.

### Employee Assistance Program

- ◇ Active State employees and their eligible dependents covered under the State Employees Group Insurance Act may access this benefit.
- ◇ The EAP provides confidential assistance on a variety of concerns including: anger management, anxious feelings, conflict at work or home, domestic violence, elder care issues, family/parenting issues, feelings of worry or the blues, financial/debt management, grief/loss, problems with alcohol or drugs, and stress.
- ◇ Refer to your Benefits Choice Booklet for more information or call Magellan Behavioral Health EAP at (866) 659-3848.

### Paycheck Options

- ◇ Faculty/Administrative Personnel on contracts equal to or greater than 9 months and less than 12 months have the option of having their pay spread over 12 months. Employees have the option to have their paychecks deposited electronically to almost any financial institution in the country.
- ◇ Payroll deduction is possible for a variety of purposes (Tax Deferred Annuities, Credit Union, charitable donations, etc.). Deduction will be mailed to the appropriate institution on payday.

### Recreational Discounts

- ◇ Recreation Services offers recreational activities to employees and their families.

### Tuition Waiver, Dependent

- ◇ Children of Illinois State University employees are eligible for a 50% undergraduate tuition waiver at any state university in Illinois, including Illinois State University. Children must be under the age of 25 and the parent/employee must be employed 50% or more. Employees hired on or after January 1, 1999 must serve seven (7) years before becoming eligible for this benefit.
- ◇ Children of full-time (100%) employees hired before 1999 with three years of service and children of part-time (any percentage less than 100%) employees hired before 1999 with seven years of service are eligible for 50% tuition waivers **only** at Illinois State University. Children must be under 25. Employees must have continuous employment since that date.

### Tuition Waiver, Employee

- ◇ Full-time employees are eligible to take up to 8 hours during the fall, spring, and summer sessions.
- ◇ Civil Service employees may also attend any State University served by the State Universities Civil Service System.

### Wellness Program

- ◇ Health screenings, educational programs, and physical activity sessions are offered on a regular and recurring basis for all employees.

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## Benefits-in-Brief

*This brochure provides an overview of the benefits offered through Illinois State University. Please refer to [www.policy.ilstu.edu](http://www.policy.ilstu.edu) for more detailed information.*

### Insurance Benefits

#### Dental Insurance

- ◇ The Quality Care Dental Plan provides broad coverage of basic services. There are monthly premiums for employee and dependent coverage.
- ◇ You also have the option to waive dental coverage.

#### Disability Long-Term (SURS)

- ◇ Long-term disability coverage is provided immediately if disability is due to an accident. Coverage is provided after 2 years of State Universities Retirement System (SURS) participation for all other cases. Benefits begin 60 calendar days after the onset of disability or the termination of salary or sick leave, whichever is later.
- ◇ Participants are entitled to 50% of basic compensation or 50% of average earnings during the past 24 months. Benefits are payable until you receive payments equal to 50% of total earnings while a member of the retirement system. A supplement through Prudential Group Insurance is available for purchase.

#### Health Insurance

- ◇ Employees may choose from the Quality Care Health Plan, Managed Care Health Plan, or Open Access Plan.
- ◇ Quality Care has annual deductible and co-payments, after which most covered expenses are reimbursed at a percentage.
- ◇ Under the Managed Care (HMO) Health Plan, there are nominal charges for doctor's visits and prescription drugs. Most other expenses are paid at 100%.

#### Life Insurance

- ◇ Employees are covered in an amount equal to 100% of annual basic salary rounded to the next higher \$100.

#### Long-Term Care

- ◇ The State of Illinois and Metropolitan Life have partnered to provide State employees with a long-term care policy to help employees cope with the high cost of nursing home expenses. Employees, retirees, and family members are eligible.

## Optional Life Insurance

- ◇ Employees may purchase additional life insurance from the State in increments of 1 to 4 times the basic amount without medical certification and 5-8 times with medical certification, up to a maximum of \$3,000,000.
- ◇ Employees may also purchase AD&D insurance, spouse life insurance, or child life insurance.

## Supplemental Life Insurance

- ◇ Additional coverage up to \$250,000 may be purchased through ReliaStar (TriTerm) Life Insurance Company.
- ◇ New employees qualify for \$50,000 coverage without medical underwriting.
- ◇ Employees may also purchase up to \$95,000 for spouse life coverage or \$10,000 for child life coverage.

## Paid Time-Off Benefits

### Bereavement Leave

- ◇ Up to three (3) days paid time off for death of a husband, wife, domestic partner, mother, father, step-father, step-mother, brother, sister, son, daughter, mother-in-law, father-in-law, grandparents, or grandchildren.
- ◇ One (1) day for an aunt, uncle, niece, nephew, brother-in-law, sister-in-law, son-in-law, daughter-in-law, or cousin (within the first degree).
- ◇ Also note that unless specifically indicated, the deceased person must be a direct relation of the employee, and not that of a spouse.

### Extended Illness

- ◇ Full-time Civil Service staff may be eligible for up to twenty (20) days of extended illness leave each benefit year for their own illness or injury related to major medical problems.
- ◇ Full-time Academic employees may be eligible for up to twenty (20) days of non-accumulative sick leave each benefit year.

### Holidays

- ◇ Employees who follow the administrative calendar are eligible for paid time-off on holidays falling within their contract year.
- ◇ The following holidays are observed: New Year's Day, Martin Luther King Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day, and four (4) Floating Holidays. (Note: Does not pertain to craft employees.)

### Jury Duty/Subpoenaed Witness

- ◇ Time off at regular rate of pay may be granted for jury duty and as a subpoenaed witness in cases not initiated by the employee.

## Military Leave

- ◇ Military leave is available for eligible employees in accordance with State and Federal law. Contact Human Resources for specific information.

## Sick Leave

- ◇ Most appointment types earn 1 day per month (including tenure/tenure track faculty). No maximum accumulation.
- ◇ One-half of unused sick leave earned between January 1, 1984 and December 31, 1997 is payable at termination or retirement at the employee's rate of pay at that time. Other unused sick leave may be converted into additional SURS service credit at retirement.
- ◇ Effective July 1, 1999, full-time non-tenure track faculty members began to earn one day of accumulative sick leave per month after 6 consecutive semesters of employment at 100% FTE.

## Sick Leave Bank

- ◇ Employees may contribute sick leave to the University's Sick Leave Bank to provide additional sick leave benefits to those who run out of benefits due to catastrophic illness for an employee, their spouse, child, or parents.

## Vacation

- ◇ Full-time Civil Service employees earn vacation on the basis of percent of appointment and length of service.
- ◇ Employees may accumulate vacation equal to the amount earned in 2 years of service.

Yrs. of Service	Exempt	Non-Exempt
1-3	25 days	12 days
4-6	26 days	15 days
7-9	27 days	18 days
10-14	28 days	21 days
15+	28 days	25 days

- ◇ Academic employees on 12-month continuing contracts earn 2 days per month. The maximum accrual is 56 days. Academic employees following the academic calendar do not earn vacation, but are paid for days when school is not in session during their contract period.

## Retirement Benefits

### Medicare

- ◇ Employees hired after April 1, 1986 contribute to the Medicare part of Social Security (1.45%).

## Retirement (SURS)

- ◇ Choice among two defined benefit plans and one defined contribution plan. **Decision must be made within 6 months after hire or employee is automatically enrolled in Traditional SURS.**
- ◇ The Defined Benefit plans have the same formula: Monthly average of 4 highest consecutive years of pay x 2.2% x years of service = Monthly Annuity.
- ◇ Under the Self-Managed plan, employees have the choice of 40 different investment funds.
- ◇ Ineligible employees include those who have less than a 4-month contract/appointment or who are non-US citizens and are not resident aliens for tax purposes as determined by the Office of the Comptroller.

## Social Security

- ◇ Employees not eligible for retirement coverage through the State Universities Retirement System will be covered by Social Security.

## Tax Savings Options

### Bright Start

- ◇ The State of Illinois sponsors a college savings plan (IRS section 529 plan) which helps State employees save for the college education of their children.
- ◇ Contributions are exempt from state income tax. Earnings are exempt from both federal and state income tax.

### Tax Deferred Compensation

- ◇ The State of Illinois sponsors a deferred compensation plan (457) in addition to the State Universities Retirement System (SURS). There is also an option to participate in a 403(b) plan.
- ◇ Deferred Comp (an IRS section 457 plan) is a supplemental savings program that offers a way to build savings for your future. For more information please visit [www.state.il.us/cms/employee/defcom](http://www.state.il.us/cms/employee/defcom)
- ◇ Employees participating in the 403(b) plan may contribute up to the maximum IRS annual elective deferral limit.

### Dependent Care Assistance Plan

- ◇ Permits active employees to pay for allowable child care expenses with tax-free dollars.

### Medical Care Assistance Plan

- ◇ Permits active employees to pay for certain medical expenses with tax-free dollars (deductibles, co-insurance, and any other health care expense allowed under IRS).