



**FULL-TIME FACULTY
AND
PROFESSIONAL EMPLOYEES**

SUMMARY OF BENEFITS

HEALTH INSURANCE

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
MEDICAL PPO	The cost is shared between the College and the employee	Upon employment	A summary of the PPO medical benefits can be found in the Benefits Guide .
MEDICAL HMO	The cost is shared between the College and the employee	Upon employment	A summary of the HMO medical benefits can be found in the Benefits Guide .

DENTAL INSURANCE

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
DENTAL PPO	The cost is shared between the College and the employee	Upon employment	A summary of the PPO dental benefits can be found in the Benefits Guide .
DENTAL DMO	The cost is shared between the College and the employee	Upon employment	A summary of the HMO dental benefits can be found in the Benefits Guide .

VISION INSURANCE

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
VISION	The cost is shared between the College and the employee	Upon employment	A summary of the vision benefits can be found in the Benefits Guide .

EMPLOYEE ASSISTANCE PROGRAM

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
EMPLOYEE ASSISTANCE PROGRAM	The College	Upon employment	Northwestern Medicine provides services and referrals for employees and their covered dependents for problems related to individual, work, family, etc. Visit Northwestern Medicine EAP for additional information or call (888) 933-1327 to schedule an appointment.

LIFE INSURANCE

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
BASIC LIFE INSURANCE AND ACCIDENTAL DEATH & DISMEMBERMENT	The College	Upon employment	The College provides a \$50,000 basic term life insurance policy.
OPTIONAL LIFE INSURANCE AND ACCIDENTAL DEATH & DISMEMBERMENT	The Employee	Upon employment	Additional insurance may be applied for. Please contact the Benefits Department in Human Resources for information.

Benefits are subject to change

DISABILITY INSURANCE

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
LONG TERM DISABILITY STATE UNIVERSITIES RETIREMENT SYSTEM (SURS)	Included as part of the 8% contribution to SURS	The employee is eligible to receive this benefit after satisfying SURS requirements	SURS provides long term disability. See SURS for details.
LONG TERM DISABILITY VOLUNTARY	The Employee	Upon employment	Pays up to 65% of gross monthly earnings after the greater of a 90-day elimination period or the end of accumulated sick leave. Offset with SURS.

LONG TERM CARE INSURANCE

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
LONG TERM CARE	The Employee	Upon employment	Employees can purchase Long Term Care insurance for themselves, spouse, parents, in-laws or grandparents. For plan options and details, visit LTC/Eldercare .

BEREAVEMENT

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
BEREAVEMENT DAYS	The College	Upon employment	Up to 3 bereavement days per incident for the death of immediate family member. Immediate family is defined as parents, spouses, brothers, sisters, children, grandparents, grandchildren, parents-in-law, brothers-in-law, sisters-in-law, sons/daughters-in-law, aunts/uncles, nieces/nephews, unmarried partner/fiancé, step and half relatives that are specified within these familial relationships, any individual for whom employee has legal guardianship status. These are subtracted from sick leave. Please refer to the CODFA Agreement for specific information. Up to 7 additional days of unpaid leave may be allowed for the death of a child, or up to 6 weeks unpaid leave for the death of a second child.

Benefits are subject to change

SICK LEAVE and EXTENDED LEAVES

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
SICK LEAVE	The College	Upon employment	20 workdays of sick leave per fiscal year. Maximum accrual is 300 days in addition to the current year accrual. Up to 10 days per year can be used for illness in immediate family. Immediate family is defined for the purpose of paid family leave as dependent children, spouse, sibling, parent, mother-in-law, father-in-law, grandchild, grandparent, or stepparent. Please refer to the CODFA Agreement for specific information.
HEALTH LEAVE BANK	The College	6 months after enrollment	Health Leave Bank allows a match up to the employee's accumulated sick leave (maximum of 60 days) at the beginning of each fiscal year (7/1) after paid leave is exhausted. Refer to the Employee Portal (insideCOD) for specific guidelines.
EXTENDED HEALTH LEAVE	The Employee	Upon employment	Unpaid Health Leave may be granted for up to 1 year. Employees may use all sick leave accrued during this period. Service credit is accrued for up to 1 year while on leave. Medical/Dental coverage for self and dependents may be continued at employee's expense (current group rate) during leave.
FAMILY MEDICAL LEAVE ACT (FMLA)	The College	After 1 year of employment and 1,250 hours or more	Up to 12 weeks of unpaid leave with benefits continued as an active employee. Contact Human Resources for FMLA paperwork and information.
PERSONAL LEAVE OF ABSENCE/EDUCATIONAL	The Employee	Upon employment	Unpaid absence for personal or educational leave may be granted for up to 1 year without pay. Must apply in writing and receive prior approval. Medical/Dental coverage for self and dependents may be continued at employee's expense (current group rate) during leave.
SABBATICAL	The College	After 6 years of service	Sabbatical Leave may be granted with 6 or more years of service. Faculty will receive 50% of normal salary. Fringe benefits will be continued during the leave commensurate with the amount regularly received on full salary.

Benefits are subject to change

SICK LEAVE and EXTENDED LEAVES (continued)

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
ONE SEMESTER LEAVE	The College	After 6 years of service	Special non-teaching assignment of up to 1 semester (or equivalent) may be granted to tenured faculty with 6 years of continuous service.
PERSONAL DAYS	The College	Upon employment	5 personal days allowed per fiscal year. Subtracted from sick leave.
RELIGIOUS HOLIDAYS	The College	Upon employment	Personal Leave may be used for observance of religious holidays, 1 day per religious holiday, up to 2 paid days per academic year. Personal Leave used for religious holidays is subtracted from sick leave.

Benefits are subject to change

RETIREMENT and SAVINGS

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
SURS	Employee contributes 8% of gross compensation	Upon employment	Employee is eligible to receive a retirement benefit after satisfying certain SURS age and length of service requirements. SURS will send the employee information.
COLLEGE OF DUPAGE RETIREMENT BENEFITS	The College	Upon completion of 10 years of benefited consecutive service with COD and SURS minimum requirement to receive retirement benefit	Benefit eligible retiree is reimbursed up to \$2200 for medical insurance premiums up to age 65; age 65 and over up to \$1200 a year. \$10,000 paid life insurance policy is also issued to retiree for 5 years post-retirement. Full-Time Faculty retirees and their eligible dependents may take credit classes at the College, paying 1/2 of in-district rate plus all fees. May register on or after the registration date for employees as published by the COD Registration Office.
SURS/RETIREE HEALTH INSURANCE	The Employee	Upon employment	Mandatory .5% of gross deducted post-tax to offset SURS Health Insurance available at retirement.
MEDICARE	The Employee	Upon employment	Employees hired after 4/86 have 1.45% of gross compensation withheld for Medicare.
403b AND 457 PLANS	The Employee	Upon employment	Contributions are voluntary and made through payroll deductions. Visit the Plan Administrator website VALIC for additional information. New enrollments call (888) 569-7055. Current participants call (800) 448-2542.
FLEXIBLE SPENDING ACCOUNT	The Employee	Upon employment	The College offers Flexible Spending Accounts (pre-tax) for medical and dependent care expenses.
WELLNESS INCENTIVE	The College	Upon employment	Faculty members may participate in College-wide wellness offerings. May receive up to \$240, separate from the Faculty Development fund, towards membership at COD Fitness Center, any COD Physical Education class, or any non-COD gym membership upon presenting proof of membership.. Please refer to the CODFA Agreement for specific information.

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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 Cashier's Office.
WITNESS DUTY	The College	Upon employment	Up to 2 days leave with pay may be granted for witness duty when subpoenaed for judicial proceedings. Any witness duty pay is turned into the Cashier's Office.
MILITARY SERVICE PHYSICAL EXAMS	The College	Upon employment	1 day leave with pay will be granted for a physical examination required for military duty.
RESERVE UNITS	The cost is shared between the Employee and the College	Upon employment	When summoned for duty in a reserve unit, the College will pay the employee the difference between military pay and the College pay, not to exceed 10 days. After 10 days, leave without pay is granted.
FREE CHECK CASHING	The College	Upon employment	Employees may cash personal checks up to \$50 (at no charge) at the Cashiers Office. Must have employee ID.
DIRECT DEPOSIT	N/A	Upon employment	Employee paychecks are directly deposited into the employee's designated account. Complete the direct deposit form and attach a voided check or deposit ticket. Contact the Payroll Department for more information.
LIBRARY	The College	Upon employment	Use of the College Library requires an employee ID.
BOOKSTORE AND GREENHOUSE	The College	Upon employment	Employees receive a 10% discount at the campus bookstore and a 10% discount at the greenhouse with an employee ID.
ATHLETIC FACILITIES	The cost is shared between the Employee and the College	Upon employment	Employees receive discounted membership rates to the Chaparral Fitness Center in the Physical Education Building. Contact the Fitness Center for information.
EMPLOYEE DISCOUNT PROGRAM	The Employee	Upon employment	A detailed list of discounts available to employees is on insideCOD .

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EDUCATIONAL DEVELOPMENT and TUITION WAIVER

BENEFIT	WHO PAYS	ELIGIBILITY	BENEFITS RECEIVED
TUITION WAIVER	The cost is shared between the Employee and the College	Upon employment	Employees and their income tax dependents may take credit classes through the College with reduced tuition. Employees pay 1/3 of in-district rates plus all fees. Employees and dependents may register on or after the registration date for employees as published by the COD Registration Office. Prior to dependents registering, the Tuition Waiver Dependent Verification Form (available on insideCOD/Forms Library) must be completed each calendar year.
TUITION REIMBURSEMENT AND EDUCATIONAL/PROFESSIONAL DEVELOPMENT	The College	Upon employment	Up to \$1850 (or \$2090 if the \$240 Wellness Credit is transferred) per fiscal year is available for tuition reimbursement with <i>prior approval</i> . Of the \$1850 or \$2090, any portion per year may be used to reimburse pre-approved travel related expenses in accordance with College travel policies. The Professional Development Form, (available on insideCOD/Forms Library) must be completed.

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BENEFITS DIRECTORY

Blue Cross Blue Shield of Illinois PPOs		Blue Cross Blue Shield of Illinois
Customer Service	(800) 458-6024	NOTE:
Pre-Authorization Medical Pre-Authorization Mental Health/Substance Abuse	(800) 635-1928 (800) 851-7498	THESE PHONE NUMBERS ARE
Provider Locator	(800) 810-2583	ON THE BACK OF YOUR
24/7 Nurseline	(800) 299-0274	BCBS CARD
Pharmacy Program (Prime) Prime Mail Order Services	(877) 794-3574 (800) 423-1973	Prime Therapeutics
Blue Cross Blue Shield & Blue Advantage HMO		Blue Cross Blue Shield of Illinois
Customer Service	(800) 892-2803	NOTE: THESE PHONE NUMBERS ARE ON THE BACK
Substance Abuse	(800) 346-3986	OF YOUR BCBS CARD
Pharmacy Program (Prime) Prime Mail Order Services	(877) 794-3574 (800) 423-1973	Prime Therapeutics
Delta Dental of Illinois PPO Delta Dental – DeltaCare HMO	(800) 323-1743 (800) 942-3772	Delta Dental
Employee Assistance Program (EAP)	(888) 933-1327	Northwestern Medicine EAP Employee Assistance Program
Flexible Spending/Health Savings Accounts	(800) 669-3539	Navia Benefits Company Code: CDP
403b/457 Plans: VALIC	New enrollments: (888) 569-7055 Current participants: (800) 448-2542	VALIC
Reliance Standard (Long term disability and life insurance)	(800) 351-7500	Reliance Standard
Social Security Administration	(800) 772-1213	Social Security Administration
State Universities Retirement System (SURS)	(800) 275-7877	SURS
Long Term Care and Elder Care	(800) 485-2318	LTC/Eldercare
Vision Service Plan	(800) 877-7195	VSP

Contact the Benefits Department with Questions:

Phone: 630-942-3030

Email: benefits@cod.edu