

A BRIEF SUMMARY OF CIVIL SERVICE EMPLOYEE BENEFITS
SIU School of Medicine
June 2008

| BENEFITS | WHEN YOU ARE ELIGIBLE | WHAT YOU RECEIVE |
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| HEALTH INSURANCE (full-time) (part-time-hired to work 18.75 hours or more per week) | Effective first day of employment | State of Illinois insurance plans are offered with pre-tax premiums: <ul style="list-style-type: none"> • Quality Care Health Plan • Personal Care HMO • Health Alliance HMO • HMO Illinois (a BC/BS plan) • HealthLink OAP |
| DENTAL INSURANCE (full-time) (part-time-hired to work 18.75 hours or more per week) | Effective first day of employment | Administered by CompBenefits, Inc. for the State with pre-tax premiums Quality Care Dental Plan – Non PPO |
| VISION INSURANCE | Effective first day of employment | Administered by EyeMed for the State with no premium, anyone covered on health plan is eligible |
| LIFE INSURANCE (full-time) (part-time-hired to work 18.75 hours or more per week) | Effective first day of employment | State term life equaling employee's base annual salary provided at no cost – additional can be purchased – up to 8 times your annual salary. Optional employee life purchased is portable upon termination from the university Additional coverage available through University-sponsored term life |
| FAMILY LIFE INSURANCE (full-time) (part-time-hired to work 18.75 hours or more per week) | | State term life and University-sponsored term life are both available for spouse and dependents |
| RETIREMENT Full-time and part-time employees hired in a permanent and continuing position in which services are expected to be rendered for at least four (4) months | Mandatory 8% (tax-sheltered) employee contribution begins upon employment. There are 3 different SURS options available for employees to choose from for their retirement plan: Traditional, Portable and Self-Managed. Employee has 6 months to make an irrevocable election. Vested upon completion of 5 years of service | State Universities Retirement System (SURS) Eligible for retirement annuity benefit upon completion of 5 years of service and attaining the age of 62 or upon completion of 8 years of service and attaining the age of 55 Employees eligible for SURS will not contribute to Social Security, but will contribute 1.45% to Medicare |
| LONG TERM DISABILITY INSURANCE (full-time) (part-time-hired to work 18.75 hours or more per week) | SURS – 2 years after employment for medical; if accident immediately available LTD – 1 st of month following 60 days employment if elected | State University disability program – 50% of pay after 60 days and exhaustion of all sick benefits Optional Voluntary LTD – Prudential –66 2/3% or 16 2/3% of pay after 90 days and exhaustion of all sick benefits |

| BENEFITS | WHEN YOU ARE ELIGIBLE | WHAT YOU RECEIVE |
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| OPTIONAL TAX DEFERRED SAVINGS PLANS (all employees) | Tax Deferred Annuity and Deferred Compensation Plans - Upon employment. Flexible Spending Programs within 60 days of employment or during annual Benefit Choice Period. | Eligible to enroll in the Deferred Compensation Plan (457) or a tax deferred annuity plan (403B). List of approved companies and agents are available upon request. These plans allow for a reduction of \$15,000 in 2006, as individual long-term savings for retirement. Eligible to enroll in Flexible Spending Programs – save tax dollars for qualified out-of-pocket medical and dependent care expenses. |
| TUITION ASSISTANCE | Tuition waivers and /or tuition reimbursements are available to all employees. The amount of the waiver or reimbursement is dependent on the hours per week an employee is expected to work. Available for course that begins after date of hire. Tuition waivers at state supported universities are also available for children of current employees that have been employed 7 or more years. | Tuition waivers: Graduate or undergraduate tuition waivers are available to all civil service employees at state supported universities. Tuition Reimbursement: Available to employees who are enrolled at any other degree granting institution not covered by the tuition waiver program. |
| PAID TIME OFF (full-time) ----- (part-time) | <u>Use as you accrue -</u> Begin accruing upon hire – maximum accrual (carry over) is 2 years ----- <u>Use as you accrue -</u> Begin accruing upon hire – maximum accrual (carry over) is 2 years | 13 paid HOLIDAYS / year VACATION: Non-exempt – accrue 12 days / year Exempt – accrue 25 days / year Rate increases based on time in service |
| PAID SICK TIME full-time and part-time | <u>Use as you accrue –</u> Begin accruing upon hire - No maximum Use for personal illness, doctor visits and for illness of immediate family member | Accrue 12 days / year Does not increase based on time in service |
| LEAVES OF ABSENCE (full-time) (part-time) | After 1 year for FMLA. If qualified, Extended Sick Leave Benefit (ESLB) may be available after completion of probationary period. | Eligible employees can be granted a leave of absence for family/medical, medical, personal, educational or military reasons. |
| BEREAVEMENT LEAVE (full-time) (part-time) | Immediately upon employment | Up to 3 days to attend the funeral of an immediate family Up to 1 day to attend the funeral for relatives outside the immediate family |
| EMPLOYEE ASSISTANCE PROGRAM (all employees) | Immediately upon employment | Employees and covered family members may receive services 24 hours a day, 7 days a week through Magellan. |
| CREDIT UNION (all employees) | Immediately upon employment | Available: Memorial Health Systems Credit Union Credit Union 1 SIU Employee Credit Union |