

**A BRIEF SUMMARY OF EMPLOYEE BENEFITS
SIU School of Medicine**

BENEFITS	WHEN YOU ARE ELIGIBLE	WHAT YOU RECEIVE
PAID TIME OFF full-time and part-time (part-time is prorated)	Use as you accrue - Begin accruing vacation upon hire – maximum accrual is 2 years	13 paid holidays / year ----- VACATION: Non-exempt – see vacation chart Exempt – see vacation chart Rate increases based on service time
PAID SICK TIME full-time and part-time (part-time is prorated)	Begin accruing upon hire Use for personal illness, doctor visits and for illness of immediate family member	Civil Service - Accrue 12 days / year FA/PA with Term Appointment - Granted 43 days/year FA/PA with Continuing Appointment - Granted 43 days/year + Accrue 7.2 days/year
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 • Consumer Driven Health Plan • Aetna HMO • Aetna Open Access Plan • Health Alliance HMO • HMO Illinois (a BC/BS plan) • Blue Advantage HMO (a BC/BS plan) • HealthLink Open Access Plan
DENTAL INSURANCE (full-time) (part-time – hired to work 18.75 hours or more per week)	Effective first day of employment	Administered by Delta Dental for the State with pre-tax premiums: <ul style="list-style-type: none"> • Quality Care Dental Plan
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 annual salary. Optional employee life is portable upon termination from the university.
OPTIONAL LIFE INSURANCE (full-time) (part-time – hired to work 18.75 hours or more per week)	Available upon hire and during open enrollment periods	State term life and University-sponsored term life are both available for spouse and dependents
LONG TERM DISABILITY INSURANCE (full-time) (For Voluntary LTD, part-time – hired to work 18.75 hours or more per week)	SURS – payable 2 years after employment for medical; if accident immediately available VOLUNTARY LTD – payable 90 days after medical disability if elected	State Universities Retirement System (SURS) disability program – 50% Voluntary LTD (Prudential) – 66 2/3% or 16 2/3% SIU HC Faculty do not participate in Voluntary LTD
OPTIONAL TAX DEFERRED FLEXIBLE SPENDING ACCOUNTS	Flexible Spending Accounts Program eligibility within 60 days of employment, a qualifying event that makes you eligible, or during the annual Benefit Choice Period.	Pre-tax deductions to a Medical Care Assistance Plan (MCAP) and/or Dependent Care Assistance Plan (DCAP) that pays for IRS-approved expenses tax-free. A Health Savings Account (HSA) is available to those enrolled in the Consumer Driven Health Plan (high deductible plan)

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OPTIONAL TAX DEFERRED VOLUNTARY RETIREMENT ACCOUNTS (all employees)	Upon employment or throughout the year. <u>2020 Maximum:</u> Under Age 50: \$ 19,500 Age 50 or Over: \$ 26,000 You may defer the maximum to both tax codes (457b and 403b).	<u>State of Illinois Deferred Compensation Plan (DCP)</u> (Tax Code 457b): <ul style="list-style-type: none"> • Pre-tax Traditional • After-tax Roth <u>Tax Deferred Annuity</u> (Tax Code 403b) through the State Universities. List of approved 403b companies available in Benefit Services.
EDUCATIONAL GRANTS FOR EMPLOYEES	Tuition waivers and /or tuition reimbursements available to employees. The amount of the waiver or reimbursement is dependent on the hours per week an employee is expected to work. Available for courses that begin 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 civil service and Professional Administrative employees who are enrolled at any other degree-granting institution not covered by the tuition waiver program.
SERVICE AWARD BANQUET (all employees)	5 year anniversary increments	Off-site banquet Service award pin/gifts
JURY DUTY (all employees)	Immediately upon hire	Employees called for jury duty or subpoenaed will be granted a leave with pay. The employee will receive normal compensation during the time the employee is actually required to be present. Employee keeps jury duty pay.
LEAVES OF ABSENCE (full-time) (part-time)	After 1 year for FMLA. Extended Sick Leave Benefit available to qualified Civil Service employees who have completed their probationary period.	Eligible employees can be granted a leave of absence for themselves, qualified family members, personal, educational, or military reasons.
FUNERAL LEAVE (full-time) (part-time)	Immediately – bereavement leave rather than funeral leave	3 days immediate family 1 day for relatives outside the immediate family
EMPLOYEE ASSISTANCE PROGRAM (all employees)	Upon employment	Employees and covered family members may receive services 24 hours a day, 7 days a week through Magellan.
CREDIT UNION (all employees)	Upon employment	Available: Heartland Credit Union Credit Union 1 SIU Employee Credit Union