

# **Benefit Summary for Full-Time Public Safety Officer Positions**

All benefits outlined below are described in more detail in the Public Safety Officers' Collective Bargaining Agreement.

# Medical, Dental & Pharmacy Insurance

Parkland currently offers one health insurance plan option to full-time employees. The plan is a Qualified High Deductible Health Plan (QHDHP) with in-network deductibles of \$4,000 for single coverage and \$6,000 for family coverage. A separate deductible will apply for out of network providers. No monthly premium is charged for enrolling in the medical plan. Prescription benefits are included under the medical plan and are subject to the annual deductible.

A dental plan is offered separately to full-time employees. There is no cost for employee only coverage. A premium of \$4.50/month is charged for family coverage. Preventive services are covered at 100%, general services at 80% and major services and orthodontics are covered at 50%. There is a plan year maximum benefit of \$2,000 per person as well as a lifetime orthodontic benefit of \$2,000.

Schedules of benefits for both the medical and dental plans are available through Human Resources. Employees are not required to enroll in the Parkland College medical and/or dental plans and do have the opportunity to make enrollment changes during Open Enrollment each year or if a qualifying event occurs. Please refer to the Summary Plan Description for more information.

## Flexible Spending Account/Dependent Day Care Account

Parkland College provides full-time employees the opportunity to have pre-tax payroll deductions deposited into a Medical Flexible Spending Account (FSA) and/or a Dependent Day Care Account. Funds deducted for these accounts may only be reimbursed to the employee for eligible health or child care expenses as defined by the IRS. The annual maximum contribution for the Medical FSA is \$2,650 and the annual maximum contribution for the Dependent Day Care Account is \$5,000.

Enrollment in the Qualified High Deductible Health Plan may make an employee eligible to enroll in a Health Savings Account on an individual basis. Please see a Benefits Team member for more information.

## **Vision Insurance**

A voluntary vision plan is available for full-time employees pending fulfillment of the minimum enrollment requirements for the plan. This plan is completely voluntary and participating employees will pay 100% of premiums via payroll deduction.

## Life Insurance

Parkland provides twice the base salary in basic term life insurance benefits at no cost to the employee. This policy is double indemnity and has portability provisions if the employee separates from employment. During the first 30 days of employment the plan provides a guaranteed issue period where the employee may elect up to \$150,000 in supplemental coverage for themselves and \$100,000 in supplemental coverage for a spouse, no questions asked. Any coverage above those amounts or after the guaranteed issue period ends, will be subject to evidence of insurability. Child Optional Benefits can also be purchased in increments of \$2,500 to a maximum of \$10,000. Premium rates for supplemental coverage are available through Human Resources. Coverage is underwritten by Reliance Standard.

## Long-Term Disability Coverage

The disability plan pays 60% of base salary after a 90 day elimination period. Coverage is underwritten by the Reliance Standard. This plan is provided at no cost to benefit eligible, full-time employees.

#### State Universities Retirement System (SURS)

Eligible employees will be certified in the State Universities Retirement System (SURS). A mandatory contribution of 9.50% will be deducted from gross pay. New members to SURS must choose from one of three retirement options within **6 months** of their start date. This is a one time, lifetime, and irrevocable investment election. Failure to make an election within the 6 month time period will result in a default election to the Traditional plan. More detailed information will be provided by SURS soon after your start date. Information can also be found via their website at <u>www.surs.org</u>.

In addition to the 9.50% contribution to SURS, full-time community college employees in the State of Illinois also contribute .5% to the College Insurance Program for retirees.

Additional retirement savings options are available for employees via pre-tax payroll deductions to 403(b) and 457(b) plans as well as post-tax payroll deductions to a Roth 403(b). Account applications and salary reduction agreements are available in Human Resources. For additional information, schedule an appointment with the Benefits & Compensation Manager. There is no employer match for 403(b) or 457(b) contributions.

#### **Paid Time Off**

Public Safety Officers accrue sick, personal and vacation leave as defined under the collective bargaining agreement. Sick and personal leave are granted up front at the beginning of the fiscal year while vacation leave is accrued monthly.

Sick leave – 13 days per year, granted on July 1<sup>st</sup>. Employees starting mid-year will accrue a pro-rated amount for the remainder of the fiscal year. Sick leave is not subject to carryover limits.

Personal leave – 5 days per year, granted on July 1<sup>st</sup>. Employees starting mid-year will accrue a pro-rated amount for the remainder of the fiscal year. Personal leave not used by June 30<sup>th</sup> will roll to sick leave.

Vacation leave – New employees earn 9.34 hours per month (14 days per year) during their first year of employment. Vacation accrual increases to a maximum of 14.67 hours per month over a 15 year period. (Maximum vacation is 22 days per year.) Vacation leave is subject to carryover limits based on years of service.

Bereavement leave is available in the event of the death of a member of the employee's family. See the collective bargaining agreement for more information.

## **Miscellaneous Benefits**

- Domestic Partner benefits for same and opposite sex domestic partners.
- Wellness Reimbursement up to \$200 per fiscal year for the development of an individualized weight loss or smoking cessation program as needed by the employee.
- Employee Assistance Program that offers free, confidential counselling services for employees and members of their household.
- Payroll Direct Deposit
- Corporate Memberships at local fitness centers including The Fitness Center, Refinery and Mettler Center. Please contact these facilities directly for membership rates.
- Free use of Fitness Center on Parkland Campus via registration in the non-credit course for Fitness Center use and submission of a tuition waiver.
- Employee and Dependent Tuition Waivers for eligible Parkland courses.
- 14 paid holidays annually.
- Reduced work schedule during 8 week summer session with College closed on Fridays.