

CITY COLLEGES OF CHICAGO

# 2019 BENEFITS GUIDE

## Full-Time Employee

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Local 399 and Local 73



# Table of Contents

<b>Eligibility.....</b>	<b>1</b>
<b>CCC Employer-Subsidized Benefits Programs .....</b>	<b>1</b>
Medical, Dental, and Vision Plans .....	1
<b>CCC Voluntary Employee-Paid Benefit Programs .</b>	<b>2</b>
Voluntary Disability Benefits (Employee-paid) .....	2
Transit Benefits (Employee-paid) .....	3
403(B) and 457(B) Retirement Savings Plans (Employee-paid Contributions) .....	4
2018 City Colleges of Chicago (CCC) 403(b) & 457(b) Plans Comparison .....	5
<b>CCC Mandatory Benefit Program .....</b>	<b>7</b>
State University Retirement System of Illinois (SURS) (Mandatory Participation) .....	7
<b>Contact Information .....</b>	<b>7</b>

## Eligibility

As a full-time employee of Local 73 or Local 399, you are eligible to participate in the CCC Benefits Programs outlined in this guide.

## CCC Employer-Subsidized Benefits Programs

### Medical, Dental, and Vision Plans

CCC contributes to your Union Trust to provide medical, dental and vision benefits. Employees may be responsible for a bi-weekly contribution. As outlined in your collective bargaining agreement, contact your local union representative for more information regarding enrollment into these plans. You may also reach out directly to them for assistance:

- Local 25 SEIU Welfare Fund – [www.seiu25.org](http://www.seiu25.org) – (312)233-8888
- Local 399 Welfare Fund – [www.iuoe399.org](http://www.iuoe399.org) – (312)372-9870

# CCC Voluntary Employee-Paid Benefit Programs

## Voluntary Disability Benefits (Employee-paid)

### Long Term Disability

The Long-Term Disability (LTD) benefit will provide you with 65% of your pre-disability monthly earnings when you are disabled due to an illness, injury or pregnancy for more than 90 days. The LTD benefit replaces a portion of your pre-disability monthly earnings, less other income you may receive from other sources during the same Disability (e.g., Social Security, Workers' Compensation, vacation pay, etc.). The amount of the LTD monthly benefit may not exceed \$8,000. If your monthly salary exceeds \$12,308.00, your LTD benefit will be limited to this maximum monthly benefit of \$8,000. LTD benefits begin after the end of the elimination period. The elimination period begins on the day you become disabled and is the length of time you must wait while being disabled before you are eligible to receive a benefit. Your elimination period for LTD is 90 days.

**The coverage offered to you through the Trust may be comparable in some instances. Please be sure to review your union plan prior to enrolling.**

The LTD program has exclusions for pre-existing conditions. At the time you submit a LTD claim, you must have been insured for 24 months. Additionally, there is a lookback period of 6 months prior to the date of your disability for treatment of your condition.

The LTD policy does not cover any Disability which results from or is caused or contributed to by:

- War, whether declared or undeclared, or act of war, insurrection, rebellion or terrorist act;
- Active participation in a riot;
- Intentionally self-inflicted injury or attempted suicide;
- Commission of or attempt to commit a felony.

Additionally, no payment will be made for a Disability caused or contributed to by any injury or sickness for which you are entitled to benefits under Workers' Compensation or a similar law.

For LTD, limited benefits apply for specific conditions. If you are disabled due to alcohol, drug or substance abuse or addiction or mental or nervous disorders, Prudential will limit your Disability benefits to a combined lifetime maximum of Disability for these conditions, for any and all of the above equal to the lesser of: 24 months; or the Maximum Benefit Period. If your LTD is due to alcohol, drug or substance addiction, Prudential requires you to participate in an alcohol, drug or substance addiction recovery program recommended by a physician. Prudential will end LTD benefit payments at the earliest of the period described above or the date you cease, refuse to participate, or complete such recovery program. Your LTD benefits will be limited as stated above for mental or nervous disorder or disease except for: schizophrenia; dementia; or organic brain disease. Other limitations or exclusions to your LTD coverage may apply. The cost, based on your age, will be divided by the number of pay periods between your first date of full-time hire and the plan year end. The premiums will be deducted on an after-tax basis in equal amounts each pay period.

If you purchased Voluntary Long Term Disability coverage, it ends on your last day of active employment. You may elect to continue your coverage with Prudential under a conversion option. Generally, you can convert your voluntary long term disability policy to an Individual Long Term Disability policy.

## CCC Voluntary Employee-Paid Benefit Programs

### Transit Benefits (Employee-paid)

#### Metra Card Program

The Regional Transportation Authority (RTA) METRA Prepaid MasterCard allows employees to use pre-tax dollars for commuting expenses for transportation on the METRA, CTA, Pace, South Shore Railroad, certain Amtrak routes and Chicago Water Taxi. Visit the RTA website for details. The IRS maximum amount is currently \$260/month.

All transit payroll deductions are pre-tax and the amount elected will be deducted from the first payroll check of each month. Your RTA Transit Benefit Prepaid MasterCard will be delivered to your home and your monthly pre-tax deduction amount will be loaded onto your card each month. You must activate your card online or by phone with the RTA prior to use.

#### CTA Ventra Card Program

All payroll deductions are pre-tax. The amount elected will be deducted from the first payroll check of each month. Amounts will be forwarded to Ventra and will be available for use on the 1st day of the following month. There are two enrollment options for the program:

- **Pay-Per-Use** – Choose from the following amounts: \$30, \$45, \$60, or \$80
- **30 Day Pass** – Get unlimited rides for 30 days for \$105

Your Ventra transit card has a balance that you maintain in an online account in the Ventra system. Fare transactions are deducted from your account each time the card is used on all CTA fare machines. If you lose your card, your account balance remains secure. Alert Ventra if your card is lost or stolen and order another card. For additional transit information and current fare rates, visit the Ventra website at [www.ventrachicago.com](http://www.ventrachicago.com).

The maximum amount allowed by the IRS for pre-tax commuting expenses is \$260 per month. If you are participating in multiple transit programs, your combined deductions cannot exceed the \$260 monthly contribution. For additional information and current fare rates visit RTA at [www.rtachicago.org](http://www.rtachicago.org), CTA at [www.transitchicago.com](http://www.transitchicago.com) or Metra at [www.metrarail.com](http://www.metrarail.com).

## CCC Voluntary Employee-Paid Benefit Programs

### 403(B) and 457(B) Retirement Savings Plans (Employee-paid Contributions)

CCC offers voluntary 403(b) and 457(b) retirement plans which are valuable tax-advantaged retirement savings plans. The salary deferrals you elect to contribute to the Plan are made before income tax is paid. Your contributions are allowed to grow tax-deferred until the money is withdrawn from the Plan. Once withdrawn, your contributions are taxable to you upon receipt. You select which investment provider you want your money invested in from the CCC 403(b)/457(b) investment providers.

If you elect to participate immediately in this Plan, your 403(b)/457(b) Salary Reduction Authorization Form must be submitted to TSA Consulting Group, the plan administrator. A copy of your signed 403(b)/457(b) account application must be attached to your authorization form that indicates that you have opened an account with one of the CCC investment providers.

You have the option to increase, decrease, discontinue or resume your salary deferral contributions to the Plan at any time. Investment provider changes may be made at any time.

Refer to the Retirement Savings Plans section of the Benefits Department Website for investment options.

## 2018 City Colleges of Chicago (CCC) 403(b) & 457(b) Plans Comparison

403(b) and 457(b) Retirement Plans Same Plan Features	403(b) Plan and 457 Plan	
<b>Eligibility</b>	All full and part-time employees except student employees and work study employees.	
<b>Contributions</b>	You can contribute a specific dollar amount or up to 75% of your salary each pay period through bi-weekly pre-tax salary deferrals. You can contribute to both plans concurrently or to either plan individually in any order.	
<b>Basic Annual Contribution Limit</b>	\$18,500 per plan and \$37,000 for both plans combined. (The IRS determines the limit each calendar year.)	
<b>Age 50 Additional Annual Contribution Limit</b>	\$6,000 per plan and \$12,000 for both plans combined for employees who are over 50 years old or attain the age of 50 by December 31, 2018. (The IRS determines the limit each calendar year.)	
<b>Total Annual Basic and Age 50 Contribution Limits</b>	\$24,000 per plan and \$48,000 for both plans combined. (The IRS determines the limit each calendar year.)	
<b>Contribution Changes</b>	As a new participant, you can enroll in the Plan at any time. Your contributions will begin the first payroll after an account has been established with a CCC investment provider. If you are a current participant you can increase, decrease, resume or discontinue your contributions at any time.	
<b>Investment Provider Changes</b>	You can change your investment provider at any time. You can also transfer your account balance to another investment provider or change the allocation of your contributions among the investment options offered by your investment provider.	
403(b) and 457(b) Retirement Plans Different Plan Features	403(b) Plan	457(b) Plan
<b>Service-Based Catch-up Contributions</b>	<p>Employees with at least 15 years of consecutive service with City Colleges can contribute up to \$3,000 per year to a lifetime maximum of \$15,000. (Prior year contributions may limit this amount.)</p> <p>Employees can make this contribution and the age 50 additional contribution in the same year.</p>	<p>Employees within 3 years of Normal Retirement Age 65 can contribute up to 2 times the basic annual contribution limit, or up to \$37,000 for 2018. (Prior year contributions may limit this amount.)</p> <p>Employees can make the greater of this contribution or the age 50 additional contribution, but cannot do both in the same year.</p>
<b>Investment Providers</b>	You can invest your contributions with one of 7 investment providers shown on the next page.	You can invest your contributions with one of 4 investment providers shown on the next page.

## 403(b) Investment Providers

Provider	Plan	New Participants	Current Participants
<b>AIG/VALIC</b>	#01195	<a href="http://valic.com">valic.com</a>   Customer Service (800) 448-2542 Khai Le (312) 214-5496   Khai.Le@valic.com	<a href="http://valic.com">valic.com</a>   Customer Service (800) 448-2542 Khai Le (312) 214-5496   Khai.Le@valic.com
<b>Fidelity</b>	#50075	<a href="http://fidelity.com/atwork">fidelity.com/atwork</a>   Click on “resources” tab for forms Customer Service (800) 343-0860	<a href="http://fidelity.com/atwork">fidelity.com/atwork</a>   Click on “resources” tab for forms Customer Service (800) 343-0860
<b>Great American</b>	#OTC094	Charles Woodhouse (800) 556-0098 <a href="mailto:cwoodhouse@appreciationfinancial.com">cwoodhouse@appreciationfinancial.com</a>	Eddie Ruffin (773) 710-9464 <a href="mailto:Ebr5@sbcglobal.net">Ebr5@sbcglobal.net</a>
<b>Voya Financial</b>	#VT5590	<a href="http://ingretirementplans.com/enrollment">ingretirementplans.com/enrollment</a>	<a href="http://ingretirementplans.com">ingretirementplans.com</a> Customer Service (800) 873-9150 Jim Molster (630) 245-4038 James.Molster@voyafa.com
<b>MetLife Resources</b>	#1002017	Michael R. Miller Office: (630) 441-1016	Michael Bina Office: (630) 441-1008   Cell: (630) 991-6130
<b>The Legend Group</b>		<a href="http://legendgroup.com">legendgroup.com</a>   Customer Service (800) 835-2158 Don Wade, CFP (630) 586-9430 <a href="mailto:donaldwade@legendequities.com">donaldwade@legendequities.com</a>	<a href="http://legendgroup.com">legendgroup.com</a>   Customer Service (800) 835-2158 Don Wade, CFP (630) 586-9430 <a href="mailto:donaldwade@legendequities.com">donaldwade@legendequities.com</a>
<b>TIAA-CREF</b>	#365797	<a href="http://ttaa-cref.org">ttaa-cref.org</a>   Click on “Products and Services” Customer Service (800) 842-2888 or (800) 842-2273 Press 2 for new participants	<a href="http://ttaa-cref.org">ttaa-cref.org</a>   Click on “Products and Services” Customer Service (800) 842-2888 or (800) 842-2273 Press 1 for current participants

## 457(b) Investment Providers

Provider	Plan	New Participants	Current Participants
<b>AIG/VALIC</b>	#01195	<a href="http://valic.com">valic.com</a>   Customer Service (800) 448-2542 Khai Le (312) 214-5496   Khai.Le@valic.com	<a href="http://valic.com">valic.com</a>   Customer Service (800) 448-2542 Khai Le (312) 214-5496   Khai.Le@valic.com
<b>Fidelity</b>	#84758	<a href="http://fidelity.com/atwork">fidelity.com/atwork</a>   Click on “resources” tab for forms Customer Service (800) 343-0860	<a href="http://fidelity.com/atwork">fidelity.com/atwork</a>   Click on “resources” tab for forms Customer Service (800) 343-0860
<b>The Legend Group</b>		<a href="http://legendgroup.com">legendgroup.com</a>   Customer Service (800) 835-2158 Don Wade, CFP (630) 586-9430 <a href="mailto:donaldwade@legendequities.com">donaldwade@legendequities.com</a>	<a href="http://legendgroup.com">legendgroup.com</a>   Customer Service (800) 835-2158 Don Wade, CFP (630) 586-9430 <a href="mailto:donaldwade@legendequities.com">donaldwade@legendequities.com</a>
<b>TIAA-CREF</b>	#403542	<a href="http://ttaa-cref.org">ttaa-cref.org</a>   Click on “Products and Services” Customer Service (800) 842-2888 or (800) 842-2273 Press 2 for new participants	<a href="http://ttaa-cref.org">ttaa-cref.org</a>   Click on “Products and Services” Customer Service (800) 842-2888 or (800) 842-2273 Press 1 for current participants

Administrative services for the 403(b) and 457(b) Plans are provided by TSA Consulting Group (TSACG). For plan details, read the 403(b) Plan Information and/or 457(b) Plan Information. To help decide which plan might be right for you based on your personal savings goals and objectives, read this side-by-side comparison chart. You can contribute to either plan individually or both plans concurrently.



# CCC Mandatory Benefit Program

## State University Retirement System of Illinois (SURS) (Mandatory Participation)

The State Universities Retirement System of Illinois (SURS) provides retirement, disability, death, and survivor plans to eligible SURS participants and annuitants.

CCC employees will not pay into Social Security and are not eligible for Social Security coverage based on their employment while at City Colleges.

New members of SURS must choose from 3 retirement plans within the 6 months of the date SURS receives your employment certification. If you do not make a plan choice within this time frame, you will automatically be permanently enrolled in the Traditional Benefit Plan. Your plan choice is an irrevocable, one-time decision that cannot be changed at a later date.

If you have at least 5 years of service, you qualify to receive your retirement benefit in the form of an annuity. If you have less than 5 years of service, you always are vested in your employee contributions made to SURS. SURS will send you your SURS Enrollment kit soon after your first day of employment.

For additional information, you may contact SURS at 800-275-7877 or [www.surs.org](http://www.surs.org)

## Contact Information

Employee Benefits Contact Information		
If you need assistance please contact the District Office of Human Resources, Benefits Division:		
Phone	Email	Address
(312) 553-2895	<a href="mailto:benefits@ccc.edu">benefits@ccc.edu</a>	3901 South State Street, Chicago, Illinois 60609

### Benefits Contact information

Plan	Customer Service Number	Address	Website
Prudential (Life Insurance and Voluntary Disability)	(877) 697-7888		<a href="http://www.prudential.com/mybenefits">www.prudential.com/mybenefits</a>
State University Retirement System (SURS)	(800) 275-7877 <i>Toll-Free</i> (217) 378-8800 <i>Direct Dial</i>	SURS P.O. Box 2710 Champaign, IL 61825-2710	<a href="http://www.SURS.org">www.SURS.org</a>
TSA Retirement Investments	(888) 796-3786	TSA Consulting Group P.O. Box 4037 Ft. Walton Beach, FL 32549	<a href="http://www.tsacg.com">www.tsacg.com</a>