

CITY COLLEGES OF CHICAGO

2019 BENEFITS GUIDE

Part-Time Employee

Local 1708 PT Clerical Employees



Table of Contents

Eligibility.....	1
CCC Benefits Programs	1
Medical Plans	1
Employee Assistance Program (EAP)	2
Medical Benefits	3
Dental Plan	4
Vision Plan.....	5
Rates 2019 - Local 1708 Part Time Clerical.....	6
CCC Voluntary Employee-Paid Benefit Programs .	7
Flexible Spending Accounts.....	7
Transit Benefits	8
403(B) and 457(B) Retirement Savings Plans.....	9
2018 City Colleges of Chicago (CCC) 403(b) & 457(b) Plans Comparison	10
403(b) Investment Providers.....	11
457(b) Investment Providers	11
CCC Mandatory Benefit Program	12
State University Retirement System of Illinois (SURS) (Mandatory Participation)	12
Contact Information	13

Eligibility

As a part-time Local 1708 Clerical employee of City Colleges of Chicago (CCC), you may be eligible to participate in the CCC Benefits Programs outlined in this guide. **Employees are unable to enroll dependents in these programs. Please refer to your union contract for more details regarding eligibility.**

CCC Benefits Programs

Medical Plans

The purpose of City Colleges of Chicago's medical plans through Blue Cross Blue Shield (BCBS) is to provide plan participants affordable protection from catastrophic out-of-pocket medical expenses.

BlueAdvantage HMO

The BlueAdvantage HMO Plan offers you medical care from one of the largest HMO networks in Illinois. You are required to select a contracting medical group and primary care physician (PCP) to provide your care and must obtain a referral from your PCP to see a specialist. You can select a different PCP for each family member or change your PCP within the same medical group at any time. You will need a referral from your PCP to see a specialist.

It is important to note that if you receive care from another source without prior authorization from the HMO, your services will not be covered.

When a medical emergency occurs, call your PCP. Your medical group is available 24 hours a day, seven days a week to accept phone calls. If you are unable to call your PCP, go directly to the nearest hospital emergency room and notify your PCP as soon as possible. If you are admitted, someone must call your PCP immediately upon admission. Emergency care benefits are limited to the initial emergency treatment. To receive additional benefits, your PCP must provide or coordinate follow-up care.

To see if your current doctor is part of the BlueAdvantage HMO Plan network (Provider Finder®), or change to a new PCP in a different medical group, simply call (800) 892-2803 or visit www.bcbsil.com.

Employee Assistance Program (EAP)

City Colleges of Chicago offers a free Employee Assistance Program (EAP) to Non-Bargained For employees and their families. EAP services include consultation and support for everyday challenges of life that may affect your health, family life, or desire to excel at work. Below is a summary of services available:

Employee Assistance

- Toll-free telephone assessments and consultations
- Work and Life Services – Childcare and Eldercare, Financial, Legal and Identity Theft Prevention and Recovery
- Valuable Member Website

Consultation and Support

- 3 or 5 telephonic or web-video consultations per incident, per person, with a licensed clinician. EAP Services Available 24/7 through website or toll-free line.

Website: guidanceresources.com

Company Web ID: **MGR311**

Company Name: **BOARD**

Toll-free Line: **1-800-311-4327**

- Research-based well-being assessment
- Assessments for depression and alcohol/substance abuse
- Articles and tools for health and wellness
- Work-life resource and referral directory, online tools (interactive tools for taxes, personal finance, retirement, etc.)
- Articles and tips on a wide range of behavioral and emotional health issues, including anger management, grief and loss and family and relationships
- “Member Matters” – monthly e-newsletter
- Ask Our Expert
- Interactive e-learning versions of many of our popular training programs

To learn more about the Employee Assistance Program offered through ComPsych, please refer to the EAP section of the Benefits Department Website.

Medical Benefits	
Medical Benefit Highlights	HMO BlueAdvantage
Annual Deductible	
Individual	None
Family	None
Annual Out-of-Pocket Maximum	
Individual	\$1,500
Family	\$3,000
Lifetime Maximum Benefit (per person)	
	Unlimited
Preventive Care Services (No co-payment, deductible or co-insurance)	
	100%
Physician Services	
Office Visit, Primary Care Physician	100% (after \$25 copay)
Office Visit, Specialist Physician	100% (after \$35 copay)
Hospital Services	
Inpatient or Outpatient	100% (after \$300 copay)*
Emergency Room Visit	100% (after \$200 copay)
*There is no copay for outpatient preventive endoscopic surgical procedures such as colonoscopies.	
Mental Health Services	
Inpatient	100% (after \$300 copay)
Outpatient	100% (after \$25 copay)
Chemical Dependency Services	
Inpatient	100% (after \$300 copay)
Outpatient	100% (after \$25 copay)
Other Covered Services (e.g., physical therapy, home health care)	
	100% (after \$25 copay/visit)
Prescription Drugs Retail (30 day supply)	
Generic Copay	\$20
Brand Formulary Copay	\$30
Brand Non-Formulary Copay	\$45**
Mail-Order (90 day supply)	
Generic Copay	\$40
Brand Formulary Copay	\$60
Brand Non-Formulary Copay	\$90**
**If you choose a non-formulary drug when a generic is available, you pay the cost difference between them in addition to the copay.	

This sheet only highlights the benefit plans. For additional information, contact the District Office of Human Resources, Benefits Division.

Dental Plan

The purpose of City Colleges of Chicago's dental plan is to provide affordable protection from large out-of-pocket dental expenses and encourage preventive care. CCC pays approximately 85% of your monthly premium for dental plan coverage. You may go to the dentist of your choice or to a provider in the BCBS Blue Care dental network. To see if your current dentist is in the BlueCross BlueShield Blue Care Dental network or to find a network dentist, search the Provider Locator at www.bcbsil.com, or call (855) 557-5488. You may choose different dental providers for each family member.

Program Basics	Contracting Provider*	Non-Contracting Provider*
Benefit Period Maximum		\$1,500 per calendar year
Deductible Applies to all covered dental services, except for Oral Exams, Cleanings, and X-Rays		\$10 per person per calendar year
Dependent Coverage		Up to age 26
Services	Contracting Provider*	Non-Contracting Provider*
Diagnostic & Preventive Services Dental exams Cleanings (2 visits per calendar year) X-rays	100% of Maximum Allowance No Deductible	100% of Usual and Customary No Deductible
Miscellaneous Services Fluoride treatment Space maintainers Sealants for children up to age 19 Emergency Care (Relief of pain)	100% of Maximum Allowance No Deductible	100% of Usual and Customary No Deductible
Restorative Services Routine fillings (amalgams and resins) Pin retention Simple extractions	80% of Maximum Allowance After Deductible	80% of Usual and Customary After Deductible
General Services Intravenous sedation General anesthesia Reline/rebase of dentures Repair of bridges and dentures	80% of Maximum Allowance After Deductible	80% of Usual and Customary After Deductible
Endodontic Services Root canals Pulp caps Apicoectomy/apexification	80% of Maximum Allowance After Deductible	80% of Usual and Customary After Deductible
Periodontic Services Scaling and root planing Gingivectomy/gingivoplasty Osseous surgery	80% of Maximum Allowance After Deductible	80% of Usual and Customary After Deductible
Oral Surgery Services Surgical extractions, including complete bony impactions Alveoloplasty Vestibuloplasty	80% of Maximum Allowance After Deductible	80% of Usual and Customary After Deductible
Crowns, Veneers, Inlays/Onlays Services Dental implants Crowns, including stainless steel inlays/onlays Repairs and replacement of Veneers after 60 months Prefabricated posts and cores Repair and recementation of crown, inlays/onlays	80% of Maximum Allowance After Deductible	80% of Usual and Customary After Deductible
Prosthetic Services Bridges, dentures Addition of tooth or clasp	80% of Maximum Allowance After Deductible	80% of Usual and Customary After Deductible
Orthodontics Coverage for adults and for eligible dependent children to age 26	50% Orthodontia – Separate Lifetime Maximum of \$2,000 for Adults and Children	50% Orthodontia – Separate Lifetime Maximum of \$2,000 for Adults and Children

* **Schedule of Maximum Allowances:** Contracting providers have agreed to accept the Schedule of Maximum Allowances as payment in full for covered services. Non-contracting providers do not accept the Schedule of Maximum Allowances as payment in full. For services received from a non-contracting provider, member will be liable for the difference between the dentist's charge and covered benefits.

For more info, visit bcbsil.com or contact Customers Service Center, toll free at (855) 557-5488, Monday through Friday, 8 a.m. to 6 p.m.
A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

Vision Plan

The purpose of City Colleges of Chicago's vision plan is to provide affordable protection from large out-of-pocket vision expenses and encourage preventive care. CCC pays approximately 85% of your monthly premium for vision plan coverage. The Vision Service Plan (VSP) offers you flexibility in choosing your vision provider. You may choose between a VSP provider or an out-of-network provider. Benefits are better if you select a VSP in-network provider. The plan benefits include examinations and lenses every 12 months, and frames every 24 months. There is an individual \$10 copayment each calendar year for all covered services.

Benefit	Description	Copay
Your Coverage with a VSP Doctor		
WellVision Exam	<ul style="list-style-type: none"> • Focuses on your eyes and overall wellness • Every 12 months 	\$10 for exam and glasses
Prescription Glasses		
Frame	<ul style="list-style-type: none"> • \$120 allowance for a wide selection of frames • 20% off amount over your allowance • Every 24 months 	Combined with Exam
Lenses	<ul style="list-style-type: none"> • Single vision, lined bifocal, and lined trifocal lenses • Polycarbonate lenses for dependent children • Every 12 months 	Combined with Exam
Lens Options	<ul style="list-style-type: none"> • Tints/Photochromic lenses • Standard progressive lenses • Premium progressive lenses • Custom progressive lenses • Average 35-40% off other lens options • Every 12 months 	\$0 \$50 \$80 - \$90 \$120 - \$160
Contacts (Instead of Glasses)	<ul style="list-style-type: none"> • \$300 allowance for contacts and contact lens exam (fitting and evaluation) • 15% off contact lens exam (fitting and evaluation) • Every 12 months 	\$0
Additional Coverage	<ul style="list-style-type: none"> • Diabetic Eyecare Plus Program 	
Extra Savings and Discounts	<p>Glasses and Sunglasses</p> <ul style="list-style-type: none"> • 30% off additional glasses and sunglasses, including lens options, from the same VSP doctor on the same day as your WellVision Exam. Or get 20% off from any VSP doctor within 12 months of your last WellVision Exam. <p>Laser Vision Correction</p> <ul style="list-style-type: none"> • Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities. 	

Your Coverage with Other Providers

Visit vsp.com for details if you plan to see a provider other than a VSP doctor.

Exam – Up to \$35
 Frame – Up to \$40
 Single Vision Lenses – Up to \$30
 Lined Bifocal Lenses – Up to \$40

Lined Trifocal Lenses – Up to \$50
 Progressive Lenses – Up to \$50
 Contacts – Up to \$105
 Tints – Up to \$5

VSP guarantees coverage from VSP doctors only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail.

Rates 2019 - Local 1708 Part Time Clerical

	Semi Monthly Contribution	Total Monthly Cost
BCBS Blue Advantage HMO	\$ 246.81	\$ 529.61
Dental	\$ 18.95	\$ 37.90
Vision	\$ 3.49	\$ 6.98

CCC Voluntary Employee-Paid Benefit Programs

Flexible Spending Accounts

The Health and Dependent Care Flexible Spending Account Plans (FSA) help you save money on your out-of-pocket family health and child care expenses. FSA accounts are exempt from federal income taxes, state income taxes and Medicare taxes. When you use the money in your FSA accounts, you avoid paying taxes on those dollars. As a result, you gain substantial tax savings by using the FSA accounts.

Please be advised that the IRS requires that any unused year-end account balances must be forfeited. However, FSA expenses incurred during the 2-1/2 month “grace period” following the plan year can be reimbursed from your previous year’s FSA balances. The deadline for submitting 2018 claims will be March 31, 2019. Claims for the 2018 plan year must be incurred by March 15, 2019 and submitted by March 31, 2019.

Determine your annual Health and Dependent Care FSA account contributions by calculating your expected expenses. The maximum contributions you can elect are \$2,650 for the Health FSA and \$5,000 for the Dependent Care FSA. Your contribution amounts will be divided by the number of pay periods in the plan year and will be deducted on a pre-tax basis in equal amounts each pay period.

Benefit Express Debit Card: You can use a debit card for all of your eligible health care expenses. The Benefit Express Debit Card makes it easy for you to spend the money in your tax-advantaged FSA by enabling you to pay for eligible health care expenses directly. Make sure you keep a record of your purchases in the event that Benefit Express needs additional information about a purchase.

For more information about the FSA Plan or for a listing of eligible expenses and worksheets to help you calculate your contribution amounts, visit www.myfsaexpress.com or contact Benefit Express toll free at (877)837-5017.

CCC Voluntary Employee-Paid Benefit Programs

Transit Benefits

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.

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, CTA at www.transitchicago.com or Metra at www.metrarail.com.

CCC Voluntary Employee-Paid Benefit Programs

403(B) and 457(B) Retirement Savings Plans

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	
Eligibility	All full and part-time employees except student employees and work study employees.	
Contributions	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.	
Basic Annual Contribution Limit	\$18,500 per plan and \$37,000 for both plans combined. (The IRS determines the limit each calendar year.)	
Age 50 Additional Annual Contribution Limit	\$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.)	
Total Annual Basic and Age 50 Contribution Limits	\$24,000 per plan and \$48,000 for both plans combined. (The IRS determines the limit each calendar year.)	
Contribution Changes	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.	
Investment Provider Changes	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
Service-Based Catch-up Contributions	<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>
Investment Providers	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
AIG/VALIC	#01195	valic.com Customer Service (800) 448-2542 Khai Le (312) 214-5496 Khai.Le@valic.com	valic.com Customer Service (800) 448-2542 Khai Le (312) 214-5496 Khai.Le@valic.com
Fidelity	#50075	fidelity.com/atwork Click on “resources” tab for forms Customer Service (800) 343-0860	fidelity.com/atwork Click on “resources” tab for forms Customer Service (800) 343-0860
Great American	#OTC094	Charles Woodhouse (800) 556-0098 cwoodhouse@appreciationfinancial.com	Eddie Ruffin (773) 710-9464 Ebr5@sbcglobal.net
Voya Financial	#VT5590	ingretirementplans.com/enrollment	ingretirementplans.com Customer Service (800) 873-9150 Jim Molster (630) 245-4038 James.Molster@voyafa.com
MetLife Resources	#1002017	Michael R. Miller Office: (630) 441-1016	Michael Bina Office: (630) 441-1008 Cell: (630) 991-6130
The Legend Group		legendgroup.com Customer Service (800) 835-2158 Don Wade, CFP (630) 586-9430 donaldwade@legendequities.com	legendgroup.com Customer Service (800) 835-2158 Don Wade, CFP (630) 586-9430 donaldwade@legendequities.com
TIAA-CREF	#365797	ttaa-cref.org Click on “Products and Services” Customer Service (800) 842-2888 or (800) 842-2273 Press 2 for new participants	ttaa-cref.org 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
AIG/VALIC	#01195	valic.com Customer Service (800) 448-2542 Khai Le (312) 214-5496 Khai.Le@valic.com	valic.com Customer Service (800) 448-2542 Khai Le (312) 214-5496 Khai.Le@valic.com
Fidelity	#84758	fidelity.com/atwork Click on “resources” tab for forms Customer Service (800) 343-0860	fidelity.com/atwork Click on “resources” tab for forms Customer Service (800) 343-0860
The Legend Group		legendgroup.com Customer Service (800) 835-2158 Don Wade, CFP (630) 586-9430 donaldwade@legendequities.com	legendgroup.com Customer Service (800) 835-2158 Don Wade, CFP (630) 586-9430 donaldwade@legendequities.com
TIAA-CREF	#403542	ttaa-cref.org Click on “Products and Services” Customer Service (800) 842-2888 or (800) 842-2273 Press 2 for new participants	ttaa-cref.org 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, review the 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

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	benefits@ccc.edu	3901 South State Street, Chicago, Illinois 60609

Benefits Contact information

Plan	Customer Service Number	Address	Website
Blue Cross BlueShield Blue Advantage HMO	Medical: (800) 892-2803 Rx: (800)423-1973	BCBS of Illinois PO Box 805107 Chicago, IL 60680	www.bcbsil.com
BCBS Blue Care Dental	(855) 557-5488	BCBS Blue Care Claims Processing PO Box 23059 Belleville, IL 62223-0059	www.bcbsil.com
Vision Service Plan (VSP)	(800) 877-7195	VSP P.O. Box 997100 Sacramento, CA 95899	www.vsp.com
ComPsych (EAP)	(800)311-4327 24 hours a day 7 days a week		www.guidanceresources.com Organization Web ID - MGR311 Company Name - Board
Benefit Express (FSA)	(877) 837-5017 (253)793-3766 fax	Benefitexpress P. O. Box 189 Arlington Heights, IL 60006	myfsaexpress.com
State University Retirement System (SURS)	(800) 275-7877 Toll-Free (217) 378-8800 Direct Dial	SURS P.O. Box 2710 Champaign, IL 61825-2710	www.SURS.org
TSA Retirement Investments	(888) 796-3786	TSA Consulting Group P.O. Box 4037 Ft. Walton Beach, FL 32549	www.tsacg.com