

CITY COLLEGES OF CHICAGO

2025 BENEFITS GUIDE

Full-Time Employee

Local 399 and Local 73

Table of Contents

Eligibility	1
CCC Employer-Subsidized Benefits Programs	1
Medical, Dental, and Vision Plans	1
CCC Voluntary Employee-Paid Benefit Programs ..	2
Voluntary Disability Benefits (Employee-paid) ..	2
Transit Benefits (Employee-paid)	3
Parking Deduction Program (Employee-paid) ..	4
403(b) and 457(b) Retirement Savings Plans (Employee-paid Contributions)	6
2025 City Colleges of Chicago (CCC) 403(b) & 457(b) Plans Comparison	7
403(b) Investment Providers	8
457(b) Investment Providers	8
CCC Mandatory Benefit Program	9
State University Retirement System of Illinois (SURS) (Mandatory Participation)	9
Contact Information	10

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 – (312)233-8888
- Local 399 Welfare Fund – 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 \$12,307.69, 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 an 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, Blue Cross Blue Shield 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, Blue Cross Blue Shield requires you to participate in an alcohol, drug or substance addiction recovery program recommended by a physician. Blue Cross Blue Shield 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. Note: Premiums may increase on January 1 when your age places you in a different age band.

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 Blue Cross Blue Shield 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 \$325/month (projected).

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 \$75

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 \$325 (projected) per month. If you are participating in multiple transit programs, your combined deductions cannot exceed the \$325 (projected) 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.

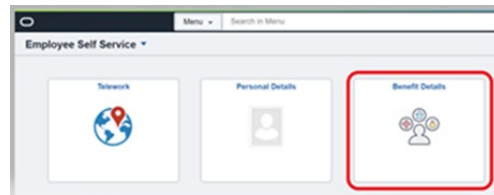
Parking Deduction Program (Employee-paid)

As part of the pre-tax parking program, you can deduct parking fees as part of your qualified work-related transportation expenses from your paycheck before tax, which lowers your taxable income. Depending on your tax bracket, this could save you up to 40% on your commuting costs by using pre-tax dollars—a significant tax advantage. You can enroll at any time, and deductions begin the following month.

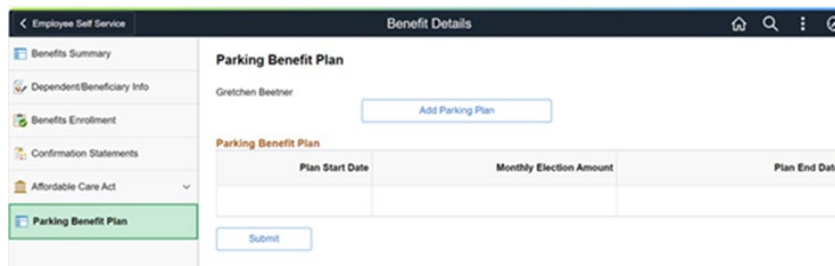
You can participate in the Pre-Tax Parking Deduction Program, where you can elect a monthly contribution of up to \$315, in line with IRS limits, based on your anticipated expenses. The deduction will be taken from your paycheck bi-weekly each month and split between the first and second pay periods. To enroll in this benefit, please follow the steps below in HR Self-Service:

Enrolling in the Pre-Tax Parking Program

1. Login to HR Self-Service.
2. Go to Employee Self-Service and click the Benefit Details tile.



3. In the Benefit Details section, select Parking Benefit Plan.

A screenshot of the 'Benefit Details' page for the 'Parking Benefit Plan'. The page has a left sidebar with a menu including 'Benefits Summary', 'Dependent/Beneficiary Info', 'Benefits Enrollment', 'Confirmation Statements', 'Affordable Care Act', and 'Parking Benefit Plan' (which is highlighted). The main content area shows the plan name 'Parking Benefit Plan' and the employee name 'Gretchen Beetner'. There is an 'Add Parking Plan' button. Below that is a table with columns for 'Plan Start Date', 'Monthly Election Amount', and 'Plan End Date'. A 'Submit' button is at the bottom.

4. Click the Add Parking Plan button to get to the election page.

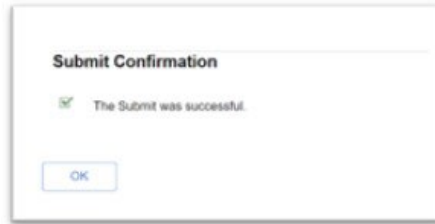
A screenshot of the 'Parking Benefit Plan' election page. The page title is 'Parking Benefit Plan' and the employee name is 'Gretchen Beetner'. There are three input fields: '*Plan Start Date' with a calendar icon and the value '4/1/2024', '*Monthly Election' with the value '315', and 'Plan End Date' with a calendar icon. A 'Submit' button is at the bottom, and a link 'Return to Parking Plans' is below it.

5. *Enter the Plan Start Date:* The start date should always be the 1st of the following month.

Enter the Monthly Election amount: Election is a minimum of \$10 per month and a maximum of \$315. The deduction will come out twice a month from your paycheck.

Enter a Plan End Date (not required): Only enter this if you know the end date. Otherwise, leave it blank.

6. Click the Submit button when finished.



7. Click OK to see your saved election.
8. Your initial enrollment is complete. If you wish to change the amount of your election, follow the steps above and the new election will supersede the original request.

The vendor administering the parking program will be Total Administrative Services Corporation (TASC). TASC also provides our other flexible spending accounts, and this benefit will utilize the same FSA card if you already have a card. If you do not already have an FSA card and start to participate in this program, you will be issued a new card. You will be able to submit for a manual reimbursement through the TASC website until your card is received.

To use your TASC card, simply swipe the card to pay for an eligible work-related expense, such as a parking ramp fee, and the funds are directly withdrawn from your available account balance.

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.

2025 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(b) Plan

Eligibility All full and part-time employees are eligible 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 23,500 (projected) per plan and \$47,000 (projected) for both plans combined. (The IRS determines the limit each calendar year).

Age 50 Additional Annual Contribution Limit \$7,500 per plan and \$15,000 for both plans combined for employees who are over 50 years old or attain the age of 50 by December 31, 2025. (The IRS determines the limit each calendar year).

Total Annual Basic and Age 50 Contribution Limits \$31,000 per plan (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

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).

Employees can make this contribution and the age 50 additional contribution in the same year.

Employees within 3 years of Normal Retirement Age 65 can contribute up to 2 times the basic annual contribution limit. (Prior year contributions may limit this amount).

Employees can make the greater of this contribution or the age 50 additional contribution, but cannot do both in the same year.

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
Corebridge Financial (Formerly VALIC)	#01195	Valic.com Customer Service (800) 448-2542 Hector Anaya (312) 898-7699	Valic.com Customer Service (800) 448-2542 Hector Anaya (312) 898-7699
Fidelity	#50075	Fidelity.com/atwork Click on the “resources” tab for forms Customer Service (800) 343-0860	Fidelity.com/atwork Click on the “resources” tab for forms Customer Service (800) 343-0860
Great American	#OTC094	Customer Service (800) 556-0098	Customer Service (800) 556-0098
Voya Financial	#VT5590	Voya.com Customer Service (800) 873-9150 Jim Molster (630) 245-4038 Michael Roberson (630) 245-4047 Email: Michael.Roberson@voyacom	Voya.com Customer Service (800) 873-9150 Jim Molster (630) 245-4038 Michael Roberson (630) 245-4047 Email: Michael.Roberson@voyacom
MetLife Resources	#1002017	Dan Krout Office: (708) 203-6430	Dan Krout Office: (708) 203-6430
The Legend Group		Customer Service (800) 242-1421 (5714) Don Wade, CFP (630) 620-6100 (5714) Email: donaldwade@legendequities.com	Customer Service (800) 242-1421 (5714) Don Wade, CFP (630) 620-6100 (5714) Email: donaldwade@legendequities.com
TIAA-CREF	#365797	Tiaa-cref.org Click on “Products and Services” Customer Service (800) 842-2888 or (800) 842-2273 Press 2 for new participants	Tiaa-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
Corebridge Financial (Formerly VALIC)	#01195	Valic.com Customer Service (800) 448-2542 Hector Anaya 312 898-7699	Valic.com Customer Service (800) 448-2542 Hector Anaya 312 898-7699
Fidelity	#84758	Fidelity.com/atwork Click on the “resources” tab for forms Customer Service (800) 343-0860	Fidelity.com/atwork Click on the “resources” tab for forms Customer Service (800) 343-0860
The Legend Group		Customer Service (800) 242-1421 (5714) Don Wade, CFP (630) 620-6100 Email: donaldwade@legendequities.com	Customer Service (800) 242-1421 (5714) Don Wade, CFP (630) 620-6100 Email: donaldwade@legendequities.com
TIAA-CREF	#403542	Tiaa-cref.org Click on “Products and Services” Customer Service (800) 842-2888 or (800) 842-2273 Press 2 for new participants	Tiaa-cref.org Click on “Products and Services” Customer Service (800) 842-2888 or (800) 842-2273 Press 1 for current participants
SURS DCP	#626702	SURS.org Customer Service 800 275-7877	

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 6 months from the date SURS receives your employment certification. If you do not select a plan 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 later.

New SURS participants will also have an additional mandatory 3% deduction to the SURS Deferred Compensation Plan (DCP) for additional retirement savings. If you are not interested in the DCP deduction, you may contact SURS to opt out and waive the deduction. To get more information, contact SURS at www.surs.org/dcp.

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 Blue Shield (Life Insurance and Voluntary Disability)	(800) 367-6401	BCBS of Illinois 701 E. 22nd Street, Suite 300 Lombard, IL 60148	www.bcbsil.com/ancillary/employees
State University Retirement System (SURS)	(800) 275-7877 <i>Toll-Free</i> (217) 378-8800 <i>Direct Dial</i>	SURS 1901 Fox Drive Champaign, IL 61820	www.SURS.org
TSA Retirement Investments	(888) 796-3786	TSA Consulting Group P.O. Box 4037 Ft. Walton Beach, FL 32549	www.tsacg.com